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Examination and interviews

Germany

Activity 1

DECO - ENTER4FUTURE

**Developing need-based entrepreneurial competences and
showing opportunities in entrepreneurship**

**Activating potentials for sustainable economic
development in rural regions**

Project period: 01/10/2024 - 31/12/2025

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1 INTRODUCTION

According to the Country Report Germany 2023/24 of the Global Entrepreneurship Monitor (Sternberg et al. 2024: 13), Germany ranks mid-range internationally in terms of the conditions for entrepreneurship. Public funding programs and the appreciation of innovation are rated particularly positively in Germany, while school-based entrepreneurship training and social values and norms (e.g. lower willingness to take entrepreneurial risks or less pronounced support for creativity and innovation) are rated rather negatively. The TEA start-up rate¹, the most popular start-up rate for international comparisons, for Germany in 2023 was roughly at the level of the last pre-pandemic year 2018 (TEA start-up rate 7.7%) (Sternberg 2024: 16).

According to Metzger (2024a), younger people in particular believe that their own work can create meaning and change the world. More and more young people seem to share the belief that this can be achieved more easily through self-employment than through paid employment. The willingness to start a business also appears to remain high, albeit with considerable differences, including those depending on the age and gender of the people living in Germany.

Key data on the German Entrepreneurial Ecosystems

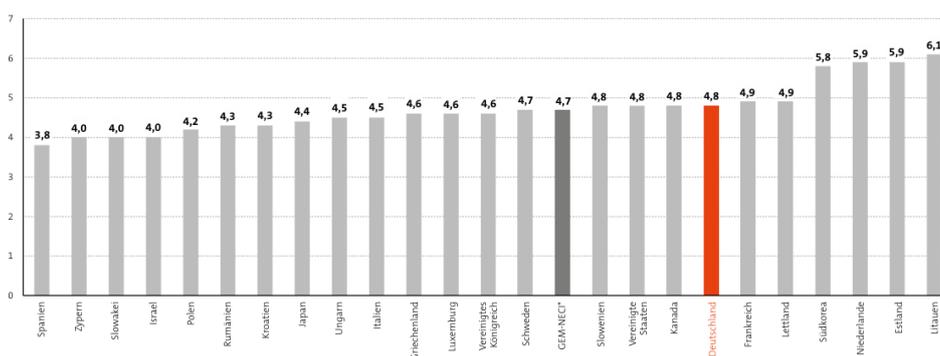


Figure 1 National Entrepreneurial Context Index (NECI) of selected GEM countries, 2023
Source: Global Entrepreneurship Monitor: Company start-ups in a worldwide comparison Country report Germany 2023/24 (Gorynia-Pfeffer 2024a: 75).

¹ The Total Early-Stage Entrepreneurial Activity (TEA) Rate measures the proportion of 18- to 64-year-olds who run a business for reasons of ownership or in the first 3.5 years.



Company foundation in Germany and Mecklenburg-Vorpommern

- Germany remains among the research and development leaders in the EU (Audretsch 2024: 40).
- According to the KfW Start-up Monitor 2024, the number of new businesses started rose slightly by 3% to 568,000. However, neither the economy nor the labor market provided any significant stimulus for start-up activity (Metzger 2024b: 1).
- 29% have studied at a university (in germ. *Hochschulabschluss*). The second most common type of qualification among founders is an apprenticeship (VET), accounting for 27%, and 13% have studied applied science (in germ. *Fachhochschule*)² (Sternberg et al. 2024: 27).

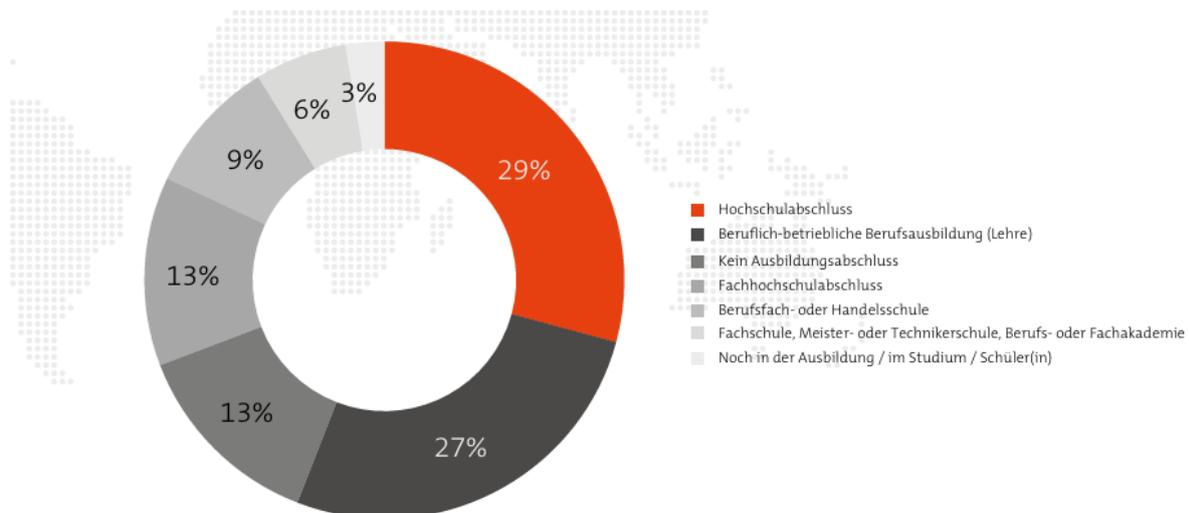


Figure 2 TEA founders by highest educational qualification in Germany, 2023 Source: Global Entrepreneurship Monitor: Company start-ups in a worldwide comparison Country report Germany 2023/24 (Sternberg et al. 2024: 27).

² This statistic of the founders shows an inverse picture to the distribution of school qualifications in the general population.



- Female founders are significantly underrepresented in the German startup ecosystem, as in almost all other high-income GEM countries. In 2023, the proportion of women among startup founders was 38% compared to 62% for men (Täube 2024: 28).
- The proportion of women among startup founders (Figure 2) declined in 2024 for the first time in a long time (Deutscher Startup Monitor 2024: 20).



Figure 3 Proportion of female founders Source: Deutscher Startup Monitor 2024: 20.

- The propensity to start a business among people with an immigration background was stronger in all years studied (except 2018) than among people without an immigration background (Gorynia-Pfeffer 2024b: 34).



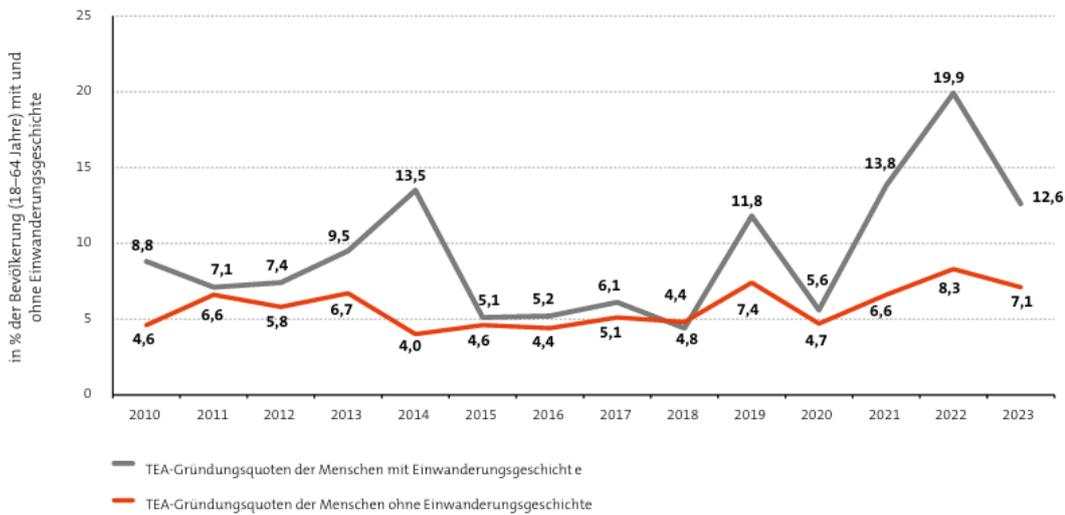
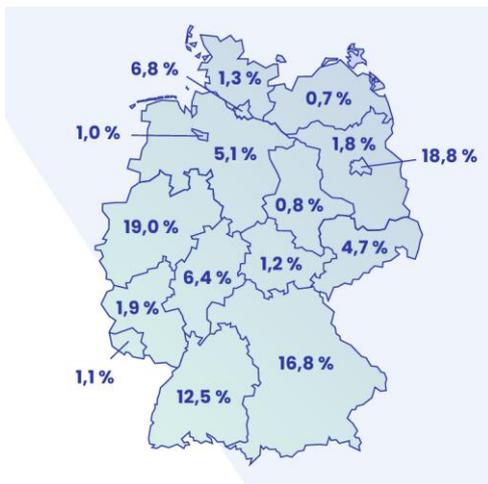


Figure 4 TEA start-up rates of people with and without immigration history in Germany, 2010–2023 Source: Global Entrepreneurship Monitor: Company start-ups in a worldwide comparison Country report Germany 2023/24 Gorynia-Pfeffer (2024b: 34).

- Retail is the most popular sector for startups in 2023 (Sternberg et al. 2024: 61).
- **Number of startups in Mecklenburg- Vorpommern (M-V):** According to the Deutscher Startup Monitor (2024: 12) M-V is the state with the lowest number of startups (Figure 3)³.



- Figure 5 Headquarters of the surveyed startups by federal state Source: Deutscher Startup Monitor 2024: 12.

³ Laud Liedtke et al. (2021) this may lead to the conclusion that regional GDP matters for the choice of startup location.



- In a nationwide comparison, only 7.1% of startups are located in rural areas. However, the figures vary by state and geographical location. The proportion of rural startups is higher in the northern federal states, with the highest proportion in M-V (68.4%) (Liedtke et al.: 2021).

Entrepreneurship fails in Germany

- According to final results of the Federal Statistical Office (in germ: *Statistisches Bundesamt*), (2025a) the local courts reported 21,812 corporate insolvencies filed for 2024. This was 22.4% more than in 2023, when the number of corporate insolvencies had already risen by 22.1% compared to 2022. The increases in these two years are likely due to catch-up effects from the coronavirus period, in addition to the generally difficult economic situation.
- While national data provides a general overview of business failure rates in Germany, regional specifics, particularly for Mecklenburg-Vorpommern, are less documented in academic literature. The available information underscores the importance of addressing structural challenges to enhance business resilience both nationally and regionally.

Self-employment in Germany

- In 2023, 3.8% of all persons in employment aged between 15 and 64 years were self-employed without any staff. Among women the share was smaller (3.4%), while it was 4.1% for men. In 2023, the largest share of solo self-employed was to be found in agriculture and forestry (14.6%). There were many self-employed without any staff also in the real estate sector (9.1%) as well as in business services (8.0%) and in communication and information industries (5.9%) (Statistisches Bundesamt 2025b).

2 BARRIERS TO ENTREPRENEURSHIP

Entrepreneurship in Germany, and specifically in Mecklenburg-Vorpommern (M-V), faces a number of challenges. The following outlines the key barriers identified in the desk research and interviews conducted.



2.1 GENERAL OBSTACLES FOR ASPIRING ENTREPRENEURS

What are the main economic, regulatory and societal challenges faced by aspiring entrepreneurs?

Economic challenges

➤ **Shortage of skilled workers and assistant workers**

- The Start-up Association (Startup Verband 2022) recognizes the shortage of skilled workers as a key problem for start-ups in Germany. The search for skilled workers is becoming increasingly important and represents one of the greatest challenges for all technology companies. As the Startup Association explained, recruiting talent from abroad is crucial, but the hurdles are often too high, especially for startups.
- In our interviews with learners, young people indicated that it may be more difficult to find skilled workers in rural areas because the educational level of the population there is also lower.

➤ **Lack of visibility of necessary start-up grants or start-up loans for learners in vocational education and training**

- Learners in VET could not be identified as target groups for startup grants or startup loans in the context of desk research. For example, the startup grant from the Federal Employment Agency is primarily aimed at unemployed people who want to become self-employed. KfW entrepreneur loans are often represented/presented with their offerings at universities and regional rural vocational schools. The European Union's ERP startup loan is aimed more at innovative startups than at startups seeking to maintain existing structures.

➤ **Difficult access to venture capital**

- Accessing to venture capital is particularly difficult for startups and innovative business models. There are several startup opportunities that offer startups funding to implement their business ideas. However, according to the interviews conducted for this report, existing startups lack financing options to obtain capital for transition into an established company.



➤ **Regional conditions**

- While urban areas often benefit from a dynamic startup scene, rural regions like Mecklenburg-Vorpommern face particular challenges. These include a lower density of potential customers, investors, and networks, which can reduce the attractiveness of startups.
- Regarding the regional conditions, the learners identified gigantic distances, which often had to be covered when trying to gauge customers. They said they had to spend a lot of time on the road. Mecklenburg-Vorpommern is characterized by rural roads, which limit speed.

Regulatory challenges

➤ **Bureaucratic hurdles and high costs**

- On average, companies in Germany spend over a fifth of their working time on bureaucratic tasks. More than 80% of companies have to engage external consultants to manage these processes, which accounts for approximately 6% of their annual turnover. This results in unexpected economic losses of approximately €146 billion, equivalent to approximately 3.5% of GDP. Data protection, tax law, environmental regulations, and labor and social security rules are perceived as particularly burdensome (Moody 2024).
- In the interviews, the high level of bureaucratic time that passes before one can earn money was mentioned as a hurdle.

➤ **Invisibility of exciting advisory services at regional vocational schools**

- The interviews revealed that learners are not aware of existing advisory services for starting a business.

Societal challenges

➤ **Cultural factors: Lack of risk-taking**

- During the interviews, it was found that young people consider entrepreneurship to be particularly risky and that this is seen as a deterrent to starting a business.



➤ **Unpredictability and irregularities of entrepreneurship**

- In contrast to employment, learners perceived entrepreneurship and self-employment as irregular and unplannable.

➤ **Long working hours**

- Long working hours were cited in interviews as a barrier to self-employment. Learners in VET feared having to work too much and too hard and possibly being without financial benefits.

➤ **“Not knowing how to start” and lack of knowledge**

- Learners reported having no idea how to start a business. They asked who they could turn to or where they could get advice.
- The interviews show that VET isn't preparing learners for self-employment. Entrepreneurship isn't a topic for most learners. Many learners aren't even aware of this career path as an alternative.
- There is far too little networking between industry and vocational training.
- The lack of positive role models was also mentioned by the learners.

➤ **Fear of Failure**

- During the interviews, learners deal with the question of what would happen if their business idea didn't work out.

➤ **Negative public representation of entrepreneurs**

- The Federal Association of Small and Medium-Sized Businesses (in germ. *Bundesverband der mittelständischen Wirtschaft* BMWV) presented statistics that, for example, the popular crime series “crime scene” (in germ. “*Tatort*”) presents a distorted image of entrepreneurs dominated by corruption, egoism, greed, and the constant search for personal advantage. The association commented on this statistic, explaining that this image does not apply to its small and medium-sized businesses. The association explained that German small and medium-sized businesses create risky jobs on their own, and many entrepreneurs are socially active, participating in sports clubs or helping to integrate refugees (Die Welt 24.03.2024).



These factors highlight the diverse challenges facing entrepreneurs in Germany, and especially in Mecklenburg-Vorpommern. Measures to reduce bureaucracy, promote a positive start-up culture, improve access to regional founding opportunities, and strengthen networking between learners in VET and business / industry could help reduce these hurdles for learners VET.

How accessible is the legal and regulatory framework for setting up a business?

Establishing a business in Germany involves navigating a legal and regulatory framework that, while stable and transparent. It guarantees a high level of legal certainty, for example in the area of patent rights or property rights.

The legal and regulatory framework for setting up a business presents certain challenges in terms of accessibility.

➤ Legal Forms and Capital Requirements

- Entrepreneurs can choose from a variety of legal forms in Germany to set up a business. Even if learners in VET knew what the different business forms meant and could identify them, they said it was difficult for them to choose the right business form.

➤ Complex bureaucratic procedures

- The process of starting a business in Germany is characterized by the complexity of the procedures involved. The World Bank's Doing Business 2020 report ranked Germany 125th out of 190 countries worldwide in terms of ease of starting a business, highlighting the number of procedures and the time requirements (WORLD BANK GROUP 2020: 4).

How supportive is the education and training system in preparing individuals for entrepreneurship? Provide specific examples.

As part of vocational education training, entrepreneurship training courses are offered exclusively in apprenticeships with a focus on business and economics. These courses impart e.g. knowledge of legal forms, marketing strategies, business plan and the Business Model Canvas. The curriculum in



vocational training, for example at the apprenticeships economics (germ. *Wirtschaftsgymnasium*), requires that students complete 30 hours of work on these topics. However, we found that entrepreneurship training is not offered in any other vocational training program outside of the apprenticeships with a focus on business and economics.

Specific example: The RBB Müritz organises with external partners a “two-days plan game” for VET learners of Business high school with focus on business. They use this didactic method to simulate scenarios related to business start-ups and entrepreneurship. Learners gain practical experience and better understand complex relationships.

2.2 GENDER-SPECIFIC OBSTACLES

What barriers do women face in entrepreneurship in this country? (e.g., access to finance, gender stereotypes, work-life balance, lack of mentorship) Once you identify it please elaborate more in detail based on your country environment.

Analyze and explain at least few specific cultural or societal factors hindering female entrepreneurship.

➤ Gender Financing Gap

Access to capital is particularly difficult for female founders, who often face greater hurdles in raising capital. For the VERIVOX (2021) analysis, all loans applied for and concluded through Verivox last year were evaluated. Women had to pay an average of 3.39 percent interest on their loans. Male borrowers paid only 3.15 percent. This makes loans 8 percent more expensive for women. The so-called median interest rate was analysed - half of the female customers received their loan at this or an even lower interest rate. The lower interest rates for women are due to their lower income. On average, women who applied for a loan through Verivox in 2020 earned €1,714 net per month - €564 less than men. There is also a significant gender pay gap of 25 percent.

According to the representative survey IWOCA (2023), 1,000 German entrepreneurs reveals a depressing result: Almost a third of German female entrepreneurs feel discriminated against when it comes to financing issues.



➤ **Gender Investment Gap**

In the German startup landscape, there is a significant "gender investment gap," a discrepancy in venture capital investments in companies founded or led by women compared to their male counterparts. The study revealed a significant inequality in venture capital allocation in 2024. According to the study, 237 women and 1,713 men received venture capital for their startups in Germany last year. Startups founded exclusively by women received only a fraction of the amount that benefited male teams. Teams of female founders received €102 million, while all-male teams received €4.9 billion. The remaining €608 million went to mixed-gender founding teams (EY 2024).

➤ **Gender Stereotypes**

Traditional gender stereotypes pose structural barriers to women in entrepreneurship. These include anti-child and misogynistic attitudes in German society and the acceptance of "male play" due to gender-specific role expectations. From a professional perspective, the results suggest that entrepreneurial careers do not meet women's expectations, as they are subject to the same gender-specific constraints as dependent employment (Braches / Elliott 2017).

➤ **Work-Life Balance Challenges**

Balancing business responsibilities with family obligations remains for business owners with children or elderly family relatives a significant hurdle. The prevailing expectation for women to prioritize family over career can limit the time and energy they can devote to their businesses, thereby hindering entrepreneurial success.

3 SUPPORT FOR ENTREPRENEURS

3.1 GOVERNMENT PROGRAMS AND INITIATIVES

What are the government policies and support mechanisms for entrepreneurs (e.g., tax incentives, grants, mentorship programs)? Analyze and explain more in detail. Are there



specific initiatives aimed at encouraging female entrepreneurs? If yes, provide examples and relevant links.

Examples for financial support options

➤ Programs aimed at students:

The EXIST start-up scholarship, provided by the Federal Ministry for Economic Affairs and Climate Protection (in germ. *Bundesministerium für Wirtschaft und Klimaschutz*) supports students, graduates and researchers from universities and non-university research institutions interested in starting a business

[EXIST-Gründungsstipendium - EXIST](#)

➤ Tax incentives

Small business regulation: The small business regulation allows companies with an annual turnover of less than €22,000 to be exempt from VAT. This reduces administrative burdens and particularly supports micro-enterprises during their start-up phase. However, there is debate about whether this regulation reduces incentives for growth in the long term.

[Umsatzsteuergrenze: Kleinunternehmerregelung ab 2025 - IHK Schwerin](#)

➤ Mentoring and Advisory Programs

Founder Platform (in germ. *Gründerplattform*): The Founder Platform is a digital initiative of the Credit Institute for Reconstruction (in germ: *Kreditinstitut für Wiederaufbau* KfW) that provides aspiring entrepreneurs with resources, tools, and contacts to facilitate the startup process. It offers structured guidance on creating business plans and connects them with financing partners. Free consulting is available over the Founder Platform. Many public startup funding opportunities and financing partners are listed.

[Gründerplattform - Der Baukasten für dein Business](#)



➤ **UV Young Entrepreneurs Network – An initiative of the Entrepreneurs Association of Northern Germany Mecklenburg-Schwerin e.V.**

Young managers in many small and medium-sized companies in M-V are facing the challenges of generational change. The goal is to bring together young entrepreneurs across all sectors and from all three regions of the association. Female founders, solo entrepreneurs, and family business owners, as well as managers, are warmly welcome for networking.

[UV JungunternehmerNetzwerk](#)

➤ **UV Women's Network (Unternehmen Verband Frauennetzwerk)**

The goal of the Entrepreneurs Association is to connect women from West Mecklenburg's business community across sectors, offering them a platform for exchange and discussing common concerns, ranging from leadership, conflict resolution, generational change, to work-life balance, and more. The Entrepreneurs Association organizes topic-specific events and enables better exchange between them.

[UV FrauenNetzwerk](#)

3.2 TRAINING AND EDUCATION PROGRAMS

What kinds of entrepreneurship education programs are available in the country (e.g., VET programs, higher education courses, online courses)?

EXAMPLES FOR ENTREPRENEURSHIP EDUCATION PROGRAMS

➤ **VOCATIONAL EDUCATION AND TRAINING**

As part of vocational education training, entrepreneurship training courses are offered exclusively in apprenticeships with a focus on business and economics. These courses impart e.g. knowledge of legal forms, marketing strategies, business plan and the Business Model Canvas. The curriculum in



vocational training, for example at the apprenticeship economics (germ. *Wirtschaftsgymnasium*), requires that learners complete 30 hours of work on these topics. However, we found that entrepreneurship training is not offered in any other vocational training program outside of the apprenticeships with a focus on business and economics.

➤ UNIVERSITY EDUCATION

Entrepreneurship education is most widely taught in business administration programs. However, other programs also offer courses to teach interdisciplinary entrepreneurship education.

The Center for Entrepreneurship (in germ. *Zentrum für Entrepreneurship*) supports students and members of the University of Rostock in every phase of their startup project. From developing a business model to financing options such as venture capital and funding programs to pitch training: The consulting and coaching services are comprehensive and tailored to your needs.

The University of Rostock offers study programs designed to promote entrepreneurial thinking and action. Students are encouraged and guided to develop their own ideas and generate projects. They are supported in analyzing their implementation options and testing their entrepreneurial skills in a practical, realistic environment.

[ZfE - Zentrum für Entrepreneurship](#)

Are there any programs focused specifically on promoting gender equality in entrepreneurship education?

Germany shows commitment to fostering gender equality in entrepreneurship education through targeted programs, scholarships, and institutional strategies. These programs are mainly aimed at students and not learners in VET.



4 ROLE MODELS AND BEST PRACTICES

4.1 LOCAL ROLE MODELS IN ENTREPRENEURSHIP

Sally Özcan – Sallys Welt⁴

Under the name Sally's World, the entrepreneur runs Germany's most successful YouTube channel on the topic of cooking and baking. "Sally's World" has since become Germany's most successful company for digital food content. The former elementary school teacher started making YouTube videos as a hobby and now employs more than 100 people⁵.

4.2 BEST PRACTICES IN ENCOURAGING ENTREPRENEURSHIP

Tilo Tambach – Buchlagen rein(ge)lesen⁶

The Bookstore rein(ge)lesen is a retail store located in downtown Parchim. Avid readers find not only a wide selection of books and specialist literature, but also much more, including thoughtful gift ideas for all ages. The owner places special emphasis on literature and products from Parchim and the region. The entrepreneur is also committed to the city's social life and actively contributes to its development. The store is also receiving a lot of attention both in the media and locally. "The shop is the heart of the town", reported the Nordkurier newspaper⁷. The bookstore enriches the city with many events, readings and social engagement.

⁴ [Sally Özcan – Wikipedia](#)

⁵ [Doku & Reportage: Sally, Deutschlands Back-Queen - hier anschauen](#)

⁶ [Der Buchladen - Startseite](#)

⁷ [Buchladen rein\(ge\)lesen bereichert Parchim seit zehn Jahren](#)



Therese Kietzmann und Lisa Massow – Lisa und Therese Fotografie

Two young photographers founded the photo studio Lisa und Theresa Fotografie⁸ in downtown Parchim. The two young entrepreneurs are involved in the lives of many people in Parchim and also in the city. They are also socially active and support volunteers with various services.⁹

Mohamad Alsaadi – ALSAADI

The merchant Mohamad Alsaadi came to Germany with his family in 2018 as a refugee from Damascus and opened a small grocery store¹⁰ in Parchim in early 2019. It quickly became clear that the Syrian specialties offered were particularly popular with German customers. So, he expanded his offerings to include hot meals, freshly prepared on-site by his wife Abier. The customer base is constantly growing and now also supplies its specialties as a caterer for celebrations in the wider Parchim area.

Karoline Herrmann – Majestätisch

Karoline Herrmann founded the store Majestätisch¹¹. She and her team offer their customers a wide range of high-quality fabrics and haberdashery, tailor-made school cones, and lovingly sewn products. She offers a wide variety of products and provides helpful sewing tips. The entrepreneur also organizes sewing courses for children and, of course, adults, and inspires creativity and self-design.

⁸ [Lisa und Therese Fotografie – Business](#)

⁹ [Lisa und Therese Fotografie mit einem tollen Partnerangebot](#)

¹⁰ [Home | ALSAADI](#)

¹¹ [Majestätisch – Stoffladen, Nähmaschinen, Nähkurse In Parchim](#)



5 NEEDS OF VET LEARNER

5.1 SKILLS AND KNOWLEDGE GAPS

From the perspective of VET learners, what skills and knowledge are most needed to succeed as entrepreneurs in the country?

SKILLS NAMED BY LEARNERS

In the frames of the interviews conducted by learners, we were able to identify the following knowledge gaps:

- Resilience
- Communication skills
- Adaptability
- Planning ability
- Writing a Business Plan
- Financial skills

Do VET learners face any particular challenges in terms of developing entrepreneurial competencies?

VET learners (except of VET with focus on business or economics) have no access to entrepreneur education. Existing mentoring programs or advice services don't usually target VET learners as primary target groups. VET learners were missing educational opportunities in financial and economic skills to be able to develop entrepreneurial competences.

5.2 GENDER-SPECIFIC NEEDS IN VET

How can the VET system better support women who want to become entrepreneurs?



EXAMPLES FOR IMPROVING EDUCATIONAL OPPORTUNITIES IN THE FIELD OF ENTREPRENEURSHIP EDUCATION SPECIFICALLY FOR WOMEN:

- **Questioning gender stereotypes about “typical female entrepreneurs”**
 - Entrepreneurial education should be accessible to everyone – regardless of gender, origin or social background.
 - Questioning gender stereotypes would expand the scope for action and challenge society’s perception of women as “care takers.”

- **Enhancing the visibility of female positive role models in entrepreneurship**
 - Positive female role models could also inspire and encourage other women.

- **Cooperation with mentoring programs or female entrepreneurship networks**
 - Implementing projects or organizing events with mentoring programs for VET learners could ensure that female learners have access to entrepreneurial networks, knowledge and positive female role models.

- **Financial Education**
 - Regarding the gender financial gap and the gender investment gap, financial education could improve women's access to financing. Financial education is necessary to be able to compare different financing options and obtain profitable financing.

- **Pitch training to involve communication skills and strengthen resilience**
 - Pitch training can help VET learners express their opinions and advocate for their own ideas. In targeted pitch training, learners learn to defend their own ideas and be prepared to represent the opinions of others. Targeted pitch training can also help women develop negotiation skills, which are often not attributed to them.

- **Providing entrepreneurial education for VET with a high proportion of women**
 - To feminize entrepreneurship and promote women in entrepreneurship, then entrepreneurship education should focus on training in professions in which women are overrepresented (e.g. retail, cosmetics, hairdressing, educators, and nursing etc.).



6 STRATEGIES TO STRENGTHEN LEARNERS IN ENTREPRENEURSHIP

6.1 SUPPORTING ASPIRING ENTREPRENEURS

What strategies are being used to strengthen learners' entrepreneurial initiative in the country (e.g., practical experience, business simulations, internships)?

How do educational institutions collaborate with local businesses to foster entrepreneurial skills?

- The aim of the VET system is to provide qualified workers in various professions for the labor market and mainly not to train entrepreneurs.
- German VET system is based on the close cooperation between industry and VET educational institutes. In order to receive vocational training in Germany, VET learners must complete training in a company during their apprenticeship to gain practical experiences.
- Collaborations with local companies to promote entrepreneurial skills are presented in individual cases in VET, such as projects. In most cases, this is not part of the curriculum.

6.2 GENDER-SPECIFIC STRATEGIES

How can the training and education system be improved to support female entrepreneurs, particularly in the context of VET?

Ideas for supporting female entrepreneurs, particularly in the context of VET:

- Based on the findings presented in 5.2 of this report, training and education system must generally focus on challenging gender stereotypes in order not to restrict women's scope for action and to give them the opportunity to realize business ideas.



- Entrepreneurship education is still largely reserved for male-dominated fields, such as economics or business. Expanding entrepreneurship education to vocational training programs outside of economics and business could encourage more VET learners, including female VET learners, to consider entrepreneurship as a career option.
- To train communication skills that are essential for financing business ideas, targeted pitch training could train women's self-confidence and ensure a confident presentation of their business ideas.
- Training in financial education could improve the acquisition of profitable financing options and increase the sustainability of the company.
- Implementing projects with female entrepreneurship networks could improve the access of learners to entrepreneur knowledge.

7 RECOMMENDATIONS FOR FUTURE PROGRAMS

7.1 SUGGESTIONS FOR NEW TRAINING APPROACHES

What type of entrepreneurial training could be beneficial for VET learners?

- Entrepreneurial training focusing on practical skills such as general knowledge in the field of entrepreneurship, writing business plan, legal forms, financial knowledge, possible financing options for business ideas and entrepreneurship networks.
- Project based learning and plan games to try out real examples.
- Establishing school companies in order to finance school activities such as excursions, class trips and graduation parties.
- Training offers that consider special skills and strengths (Figure 5). Figure 5 shows the most important specific skills reported by entrepreneurs. According to this self-assessment, the



three most important skills are resilience, analytical skills, and communication skills. Therefore, training offers generally, and not just in the field of entrepreneurship education, should focus on these specific skills to prepare learners in VET for entrepreneurship.



Figure 6 Self-assessment of special skills and strengths Sources: Deutscher Startup Monitor 2024: 43.

Figure 5 shows special skills that strengths for entrepreneurs: Resilience 51,3 %, analytical skills 47,7 %, communication skills 47,1 %, vision 46,9 %, strategy 45,2 %, persuasiveness 37,2 %, leadership 37,1 %, risk taking 36,3 %, organization 34,6 %, cooperation 26,8 %, agility 24,7 %, willingness to conflict 15,8 %.

7.2 POLICY RECOMMENDATIONS

What policy changes could help remove obstacles to entrepreneurship in the country? How can the government or educational institutions better support women entrepreneurs?

- As startups are important for the economic development of regions, regional politicians need to find ways to foster entrepreneurial activities.
- The financing options reviewed for this report are focused on innovation and digitalization, but startups in rural areas need more financing options that focus on maintaining rural structures and are not necessarily focused on innovation and research.



CONCLUSION

Key findings identified related to the desk research and interviews conducted for the purpose of this report:

KNOWLEDGE AND SKILLS GAPS OF VET LEARNERS:

- Resilience
- Communication skills
- Adaptability
- Planning ability
- Writing a Business Plan
- Financial skills
- Digital accounting with AI to handle administrative tasks

IDENTIFIED FACTORS EFFECTING GENDER GAP IN ENTREPRENEURSHIP:

- Gender Financing Gap
- Gender Investment Gap
- Gender Stereotypes
- Work-Life Balance
- Depreciation of Competencies:

IDENTIFIED HÜRDELS FOR ENTREPRENEURSHIP:

- Many young people are not exposed to entrepreneurship as a possible life path.
- Not knowing how to start
- Complete responsibility
- Work-Life Balance



- Lack of financing options (venture capital)
- Managing administrative tasks

ADVANTAGE OF RURAL REGIONS

- Regular customers
- The ability to focus more closely on individual customers, allowing for a more needs-oriented approach
- Lower rental costs for business spaces such as offices or warehouses
- Lower general cost of living
- Less competition in many sectors
- Entrepreneurs are often highly valued as job creators within rural communities
- Rural areas offer space for innovation and creative solutions
- Particularly favorable conditions for businesses related to agriculture

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Appendix

Interviews conducted for the purpose of this report.

Interview summary with learners in VET

Young people were presented with questions on a digital board and were invited to discuss their responses, write them down, and present them to the group. The following guiding questions shaped our interviews. Based on these, further questions were asked as needed in order to gather more in-depth insights.

1. Would you consider starting your own start-up in the future? Why or why not?
2. What does “being an entrepreneur” mean to you, and what motivates or discourages you from pursuing entrepreneurship?
3. Do you feel you have *sufficient* resources, support, or knowledge to take the path of self-employment? If not, what do you feel is missing?
4. Are there specific skills or areas of knowledge that you believe would be important for pursuing self-employment?
5. In your opinion, what are the biggest obstacles to becoming self-employed, particularly in rural areas?
6. What opportunities or advantages do you see in starting a business in a rural setting? Are there any specific benefits of rural entrepreneurship that appeal to you?
7. What role could sustainable entrepreneurship play in creating positive change in your community?



Summary of Results:

Attitudes Toward Entrepreneurship:

1. In the group, three participants reported that they had either already considered self-employment or were open to the idea of becoming entrepreneurs. One participant, following his training in physiotherapy, plans to start his own business like his father. A young woman is considering opening a coaching studio, and another participant has thought about launching a creative studio.

The other participants had not given any thought to self-employment. For many, this option had never been considered as a viable alternative. They are currently focused on completing their vocational training and therefore are not yet thinking about what might come next.

2. Many young people associated entrepreneurship with a high level of responsibility. They mentioned responsibility for the business, its products, and employees. This sense of responsibility was identified as a deterrent to pursuing entrepreneurship in many of the interviews. Entrepreneurship was also mainly associated with risks, which again emerged as a discouraging factor.

Positive Aspects Identified:

A commonly mentioned positive aspect of self-employment was the greater freedom to make one's own decisions, which participants felt would allow for more self-fulfilment. The learners discussed how being employed often means carrying out tasks according to the rules or expectations set by a boss or manager. In contrast, being an entrepreneur means having the autonomy to make independent decisions. Learners in VET also highlighted financial benefits, such as the potential for wealth and the fact that profits do not need to be shared.

3. Lack of Resources and Knowledge

With strong agreement, the learners answered this question with "no." They reported lacking the following resources and knowledge:

- Capital to start a business idea
- Experience in the field
- Connections



- Charismatic appearance or self-presentation
- Concrete knowledge of how to get started
- Understanding of how to find or select investors
- Knowledge of how to compete with other offers

4. A significant **knowledge gap** was repeatedly identified in the area of “*how to get started.*” This question came up frequently. Learners in VET did not know how to get their business off the ground, even if they had an idea. Additionally, they mentioned not knowing which market strategies to apply or how to even enter the market in the first place.

5. Perceived Challenges of Entrepreneurship in Rural Areas

Rural areas were associated with more negative than positive aspects regarding entrepreneurship. Among the challenges mentioned were:

- A generally lower level of education among the rural population, making it difficult to find qualified staff.
- Large distances result in limited proximity to customers or markets.
- Long travel times reduce the amount of time that can be dedicated to the business.
- Poor public transportation infrastructure, making it harder for employees to commute.
- People in rural areas tend to spend less on services or consumption, resulting in lower turnover.

6 Opportunities of Entrepreneurship in Rural Areas

Identified advantages of entrepreneurship in rural regions

- The ability to focus more closely on individual customers, allowing for a more needs-oriented approach
- Lower rental costs for business spaces such as offices or warehouses
- Lower general costs of living
- Less competition in many sectors



- Entrepreneurs are often highly valued as job creators within rural communities
- Rural areas offer space for innovation and creative solutions
- Particularly favorable conditions for businesses related to agriculture

7 **For the learners, sustainable entrepreneurship primarily meant contributing to climate protection.** During the discussion, ideas emerged on how sectors such as tourism or gastronomy, which are highly seasonal, could be expanded with alternative business models in order to maintain and secure jobs in the long term.

Gender Gap in Entrepreneurship

The participants were aware of the existence of the gender gap in entrepreneurship. They expressed egalitarian attitudes and stated that women should not be disadvantaged. The discussion focused on the fact that women are often perceived as lacking certain competencies. One participant emphasized that women are often better leaders because they tend to be more empathetic. She illustrated this with an example: in a large veterinary practice, male veterinarians often saw no chances of recovery for certain animals and chose euthanasia. Since a female veterinarian took over the leadership, many more animals have been saved.

Another participant highlighted the importance of mixed teams in order to compensate for potential gaps in competencies.

Regarding knowledge and skills gaps of young women, young women in the group emphasized that they particularly lacked knowledge about how to get started with entrepreneurship. They also pointed out that entrepreneurship requires a significant amount of time and demands a high degree of flexibility. For these reasons, they found entrepreneurship unattractive. Women mentioned family responsibilities as a factor that would hold them back from pursuing entrepreneurship. These obligations, they said, would limit the time and energy they could dedicate to their own business.



Interview summary 1

Teacher in VET, Economics and Entrepreneurship in Fachgymnasium

Entrepreneurship education in schools is primarily offered at specialized upper secondary schools (Fachgymnasium). Other VET (Vocational Education and Training) professions do not have entrepreneurship education systematically integrated into their curriculum. The curriculum topics include: business founding, financing, and legal forms. Additionally, a business simulation game is organized in the 12th grade together with other schools. The simulation lasts two days. During this exercise, VET learners must design products and market them in different business models.

Further observations:

- Young people are willing to sacrifice their free time to learn more about entrepreneurship.
- There is a clear interest, especially if someone in their family or extended family is self-employed.
- Young people who have excellent digital skills and can apply them to remote work show particularly strong interest, especially in rural areas.
- Social media amplifies this trend. It offers positive role models and demonstrates that it is possible to start a business or work independently at a young age. Social media has significantly opened young people's minds to the idea of entrepreneurship.

Barriers:

- Bureaucratic terms such as *tax declaration*, *trade tax*, and *business registration* are difficult to understand.
- Lack of didactic, easy-to-understand materials, without them, learners may feel overwhelmed or discouraged.
- Constant availability: Generation Z values *work-life balance*. Entrepreneurship often contradicts this, as the expectation of being constantly reachable and working around the clock makes it less attractive.
- Irregular income and the stress of managing finances when payments are delayed.
- Lack of knowledge in tax law and business management.



- Psychological pressure: Generation Z places a strong focus on mental health and tends to worry a lot about potential failure or a lack of stable income. High levels of fear of failure are commonly observed.

What could help:

- More offers in the area of “*Meet and Greet*” formats to allow informal exchanges and networking.
- There are currently no dedicated advisory services for young people interested in entrepreneurship (e.g. not provided by business associations or chambers of commerce). Establishing such contact points could help young learners get informed more thoroughly and reduce their fears.

Interview summary 2

Young Entrepreneurs Network at the Entrepreneurs Association North Germany Mecklenburg Schwerin.

Regarding the question of how willing young people are to start businesses, the interviewed person responded that there is a need to catch up in MV compared to other federal states. However, those young people who do start a business are very interested and highly committed. The interviewed person also addressed the obstacles to entrepreneurship.

The association implemented a project in a secondary school aimed at familiarising young people with the economic system. Through this project, they identified several reasons why young people might not be very eager to start their own businesses. According to their findings, the economic system is not adequately addressed in schools. Exploring life paths and career options is unfortunately lacking in school curricula and often only becomes relevant at the university level.

According to the interviewed person, young people tend to aim more for permanent employment. However, if the focus shifts more towards entrepreneurship, this could certainly have a positive influence on their willingness to start a business. A major shortcoming he consistently observes is



that at a certain point, start-ups face a lack of capital to continue their development. There are challenges in securing funding, especially when it comes to questions such as: How can a start-up truly grow? How can it become an established company? This is where capital is lacking. What is common in the U.S., for example in Silicon Valley, where companies invest heavily, is largely missing in Germany.

The interviewed person shared positive experiences gained in projects where young people worked together with entrepreneurs to develop business ideas and create products collaboratively. Such activities are always well received because they allow young people to step outside traditional school thinking and engage in forward-looking, practical work. Concrete ideas, such as founding a student company, could be an effective way to introduce young people to entrepreneurship. This could spark their interest and help them realise that while entrepreneurship requires time and effort, it can also be enjoyable.

Through such practical experiences, young people could learn about both the advantages and the challenges of entrepreneurship. These activities could highlight benefits such as self-realisation and being one's own boss. If young people are exposed to these values at an early stage, this could lay a strong foundation for entrepreneurial thinking and ambition.

The interviewed person explained the lack of entrepreneurial ambition among many young people as follows: on the one hand, it is due to the perceived risk; on the other hand, it is because they have simply never been exposed to entrepreneurship. In schools, the focus is clearly on academic study, while in vocational education and training (VET), the goal is typically to complete an apprenticeship or, in some cases, to obtain a higher education entrance qualification. What is often missing is a clear sense of purpose, why young people are pursuing these paths in the first place and a broader understanding of alternatives beyond traditional employment.

The interviewed person also emphasised that completing an apprenticeship or a degree does not mean that someone will work in that specific profession for the rest of their life. People can continue to learn, grow, and develop new directions for themselves, including starting their own businesses.

Furthermore, they have observed within the association that women are underrepresented in entrepreneurship. Efforts have already been made to counteract this imbalance. One of the most apparent reasons for this underrepresentation is family responsibilities, as women are often more



involved in family life. Additionally, some women may not feel confident enough to pursue entrepreneurship or to successfully manage the balance between running a business and fulfilling family responsibilities.

Interview summary 3

The entrepreneur interviewed came to Germany in 2018 and opened a spice shop selling Syrian products in the town centre a year later. Two years ago, his shop moved because he had expanded his offerings – he now also offers hot meals, lunch, sweets, and freshly prepared lemonades.

We met him during a visit to his restaurant and were able to sample his culinary delights.

During our conversation, we wanted to find out how the idea of opening his own business came about. He made it very clear that he sees himself as a cheap trader – not a restaurateur. He doesn't cook himself. He had already run a business in Syria, and when he came to Germany, it was immediately clear to him that he wanted to open his own business here as well.

When asked if it was easy to open a business in Germany, he answered yes. He just had to bring the paperwork, and he could get started right away. His example provides important insights for this project: It demonstrates the importance of mental resilience in entrepreneurship. It was interesting to hear him discussing with self-employment how, even after his escape from Syria, he already knew he would become self-employed and trade again. His example is in strong alignment with the important entrepreneurial skills reported in the German Startup Monitor (2024) (mentioned above in the report).

Interview summary 4

The entrepreneur interviewed has been running a bookstore for 10 years. The store was well visited at the time the interview was conducted. Customers enjoy browsing there, and the owner regularly



recommends suitable options, whether newly released novels for adults, children's books, or small gifts.

The interview began with the question: "You are an entrepreneur, right?" Slightly surprised, the bookstore owner answered, "Yes." He was then asked whether he had learned any entrepreneurial skills during his training. The entrepreneur explained that before opening his own bookstore, he had already worked in another bookstore. In fact, he remained at the bookstore where he had completed his VET training.

Regarding entrepreneurial skills, he stated that he had learned everything he needed during his apprenticeship. He completed formal training as a bookseller, and it was already clear to him during this period that he wanted to open his own store one day.

He considered knowledge of accounting and inventory management particularly important. He explained that he had a huge inventory and constantly had to check what he had and how he could spend it. He always needed a financial buffer because if he saw something great and wanted to buy it for the store, he had to be able to do so.

When I asked him what skills he wished he had had when he was starting out, he clearly answered that he wished he had known more about taxes and tax advisors. He explained that the tax office withheld a portion of everything he sold, and it wasn't a small amount. Many entrepreneurs fail because they don't deal with tax issues. They make profits and buy nice cars or houses. And then, in the second or third year, the tax office comes along and asks about tax expenses. He clearly should have been more knowledgeable about taxes.

He added that he didn't just need accounting skills, but a whole range of skills, such as interpersonal skills and empathy. If he didn't come across as personable and friendly, probably no one would visit the store.

When asked if it was easy to open a store, he answered yes. He already knew how it worked and already had customers. When he opened his store, the customers who knew him came from the other bookstore. In a big city, it might have been different, but here he was already known. I asked him to compare: Why do you think it wouldn't have been as easy in a big city? He said they certainly had more walk-in customers there, but here in the small rural town, he prefers to work with regular customers. He already knows everyone who visits the store. He cites this as a clear advantage of living in a rural area. [There is no other bookstore nearby.]



He added that there are more people with high purchasing power in the city, so he always has to make sure that prices are affordable for people in rural areas.

Interview 5

The entrepreneurs interviewed run the shop together with her son. The entrepreneurs came to Germany as refugees from Syria and now operate a barbershop with an integrated hair salon.

They described excessive paperwork as a major challenge in entrepreneurship. When registering the business, they had to submit numerous documents before they were finally allowed to start operating. They identified time as a significant hurdle, as the registration process took a long time and delayed the actual start of their business activities.

They described the first year, or initial phase, as particularly difficult, since it took time for customers to build trust and begin visiting regularly. This period was especially challenging because they had many expenses but were not yet generating sufficient income.

They emphasised the importance of developing not only financial management skills, but also strong interpersonal skills, particularly in customer acquisition and retention. They reflected that more support in marketing knowledge would have been helpful at the beginning. Additionally, they would have appreciated stronger community-based support for small business owners. They explained that bureaucratic hurdles can be very demanding, and at times it feels as though one is primarily dealing with bookkeeping rather than actually running the business.

In response to the question of which skills she would recommend to young people planning to start a business, she stated: “You have to persevere and continuously communicate with different institutions or authorities. If you face difficulties, you must be able to ask for help, seek support, and find solutions in entrepreneurship.”



Interview 6

The entrepreneur interviewed already had experience in starting a new company. Before his bistro, he had previously run another restaurant. He explained that once you've gone through the process before, you gain expertise in how starting a business works. You no longer have unrealistic expectations and know which documents are required and which regulations must be complied with. Customers also already knew him from his previous restaurant.

However, he emphasized that you still have to spend too much time on administrative tasks - regardless of whether business is going well or poorly. He expressed a desire for simplified administrative processes, perhaps through updated regulations or intelligent technologies that could make administration more efficient and faster.

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