

# Youth self-employment: what do we need to (know) do?

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## Abstract

Youth unemployment or underemployment are ‘wicked’ problems all around the world. They lead to a poor start in the working life of young people in terms of future income, housing, health and wellbeing and retirement income. Self-employment and youth entrepreneurship have been proposed as part of a suite of measures to address these problems. These two terms have different meanings depending on the context as not all self-employment can be considered an entrepreneurial activity. Self-employment is often the predominant form of work in most developing countries, not from choice but due to necessity. There is increasing youth self-employment in the rapidly expanding ‘gig’ or digital platform economy which pervades most countries. Many argue that much of the work arrangements between the platforms and workers can be characterised as ‘forced’ self-employment and is of concern in many countries, some of which have responded with regulation and legislation. Youth self-employment is thus highly contextual requiring varied public policy responses. This paper briefly describes what we know about youth self-employment and possible issues that public policy should address.

# Introduction

Youth unemployment or underemployment are ‘wicked’ problems all around the world. The United Nations’ Sustainable Development Goal 8, which promotes sustained, inclusive and sustainable economic growth, full and productive employment, and decent work for all, will be unattainable unless there is action to reduce the wide gaps between youth and adults in the key indicators of unemployment, underemployment, informal work and working poor (United Nations 2020).

For a young person facing a prolonged period of no or little work can mean a poor start in their working life in terms of future income, housing, health and wellbeing, and retirement income. It can also increase their risk of disengagement from civic society, leading to reduced trust in society and in other citizens. There is also a risk that their participation in crime will increase (Carcillo et al. 2015). The ‘scarring’ effect on individuals can be long lasting. In slackening labour markets, youth, especially those with low skill levels, is one of the first groups to feel its effect because their lack of experience makes it difficult to compete for the limited number of jobs on offer (OECD 2018). How youth fare in the labour market has a broader implication on the socio-economic development of their respective countries. Young people also tend to be disproportionately affected by structural changes in labour markets. In OECD countries, structural changes have increased the proportion of young people in non-standard work arrangements, such as temporary, part-time and self-employment (OECD/European Commission 2020). The ‘gig’ or ‘platform’ economy is an example of a structural change which is disproportionately affecting young people.

The promotion of self-employment and entrepreneurship are significant instruments among the suite of active labour market interventions that governments and social partners have been using to combat youth unemployment and underemployment (ILO 2012; Banerjee et al. 2015; Kluve et al. 2017; Taylor et al. 2017). In many situations the supply of jobs with employers is insufficient to meet demand and, therefore, self-employment provides a pathway for youth to enter the labour market. Some surveys<sup>1</sup> have in fact shown a much higher proportion of youth than adults preferred self-employment over other forms of employment (OECD/European Commission 2020). Not only does self-employment create job opportunities for the participants, but there is a potential for successful enterprises to create wage employment for others. Entrepreneurial activities play a vital role in creating new businesses, finding new solutions to social and economic problems and bringing innovations to the market. They are an engine of productivity growth (OECD 2017; OECD/European Union 2019).

However, not all self-employment can be equated with entrepreneurship of the type that involves dynamic, highly profitable risk-takers setting up businesses with the intent to make them grow and prosper. This is often the image portrayed by the mainstream media, government, intergovernmental organisations and think-tanks. In reality, for a majority of self-employed in low- and middle-income countries this form of work is a necessity, working hard but working poor (Burchell & Coutts 2018; Moorcroft 2018; Fields 2019; Dellot 2014; O’Higgins 2017).

According to OECD (2016a), ‘self-employment may be seen either as a survival strategy for those who cannot find any other means of earning an income or as evidence of entrepreneurial spirit and a desire to be one’s own boss’. Moorcroft (2018) further refined the self-employment continuum and identified three distinct categories: 1) constrained self-employment, 2) vocational self-employment and 3)

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<sup>1</sup> Flash Eurobarometer No. 354.

transformational entrepreneurship, as highlighted in figure 1.<sup>2</sup> Transformational entrepreneurships can be of two types depending on their main objective. Those with a purely profit motive are classed as commercial entrepreneurships, and those with dual objectives of maximising social welfare and financial viability are classed as social entrepreneurships. The latter are often supported by international aid and philanthropic organisations. Both types of entrepreneurships have the potential to create self-employment.

**Figure 1 Spectrum of self-employment categorised into three types**



Source: Moorcroft (2018).

This paper reviews the literature on youth self-employment to determine what we need to know about it before discussing what needs to be done. We use the United Nations definition of youth which includes persons between the ages of 15 and 24 years, but the upper age limit can be as high as 35 in some circumstances. The self-employed include employers, own-account workers, members of producers' co-operatives, and unpaid family workers (OECD 2016).

<sup>2</sup> Dellot (2014) defines six 'tribes' of self-employment: 1) visionaries 2) locals 3) classics 4) survivors 5) independents 6) dabblers.

# What do we need to know about youth self-employment

Much of what we know about global youth self-employment is from reports prepared by multilateral organisations such as the OECD, International Labour Organisation (ILO) and United Nations (UN). These organisations often have access to harmonised cross-country datasets to base their reports on, for example, the European Union's *Flash barometer on entrepreneurship* and ILO's *School-to-work transition survey*<sup>3</sup>. Our knowledge on the issue is supplemented by research conducted by academics and others. Another source is the evaluation reports of agencies that run self-employment programs, especially in developing countries, which often contain the real lived narrative of participants in self-employment. The analyses from the annual, cross-country *Adult Population Survey* (APL) conducted by the Global Entrepreneurship Monitor are also a useful source of information. Given the longevity of this survey, first conducted in 2001, other agencies frequently either cite the research based on it or reanalyse the data from it for their own purposes.

## The self-employed workforce

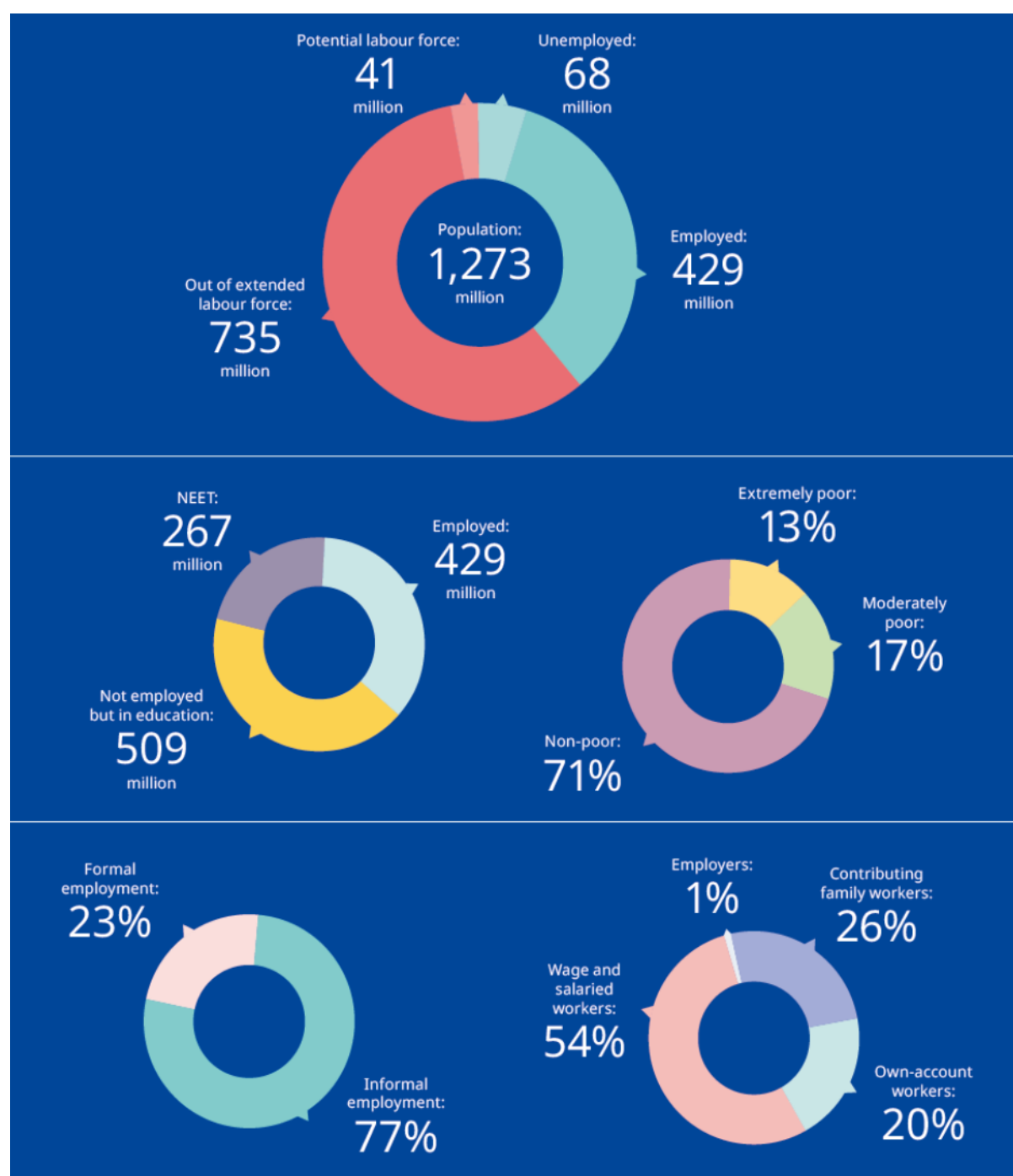
The ILO calculated the global youth (15-24 years) population at almost 1.3 billion in 2019 (see figure 2). Of these just over a third were in employment. But even when employed 30% of youth lived in moderate or extreme poverty and 77% were in the informal economy<sup>4</sup>. Among the employed, 47% were self-employed, which includes employers, own-account workers and contributing family workers (ILO 2020).

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<sup>3</sup> The SWTS is collected as part of a partnership project "Work4Youth" between the ILO and the Mastercard Foundation. The project included 28 countries (mainly low- and middle-income) in 2012-2013 (Burchell & Coutts 2018).

<sup>4</sup> Employment in the informal economy includes both those workers who work in informal sector enterprises (enterprises that are not officially registered and do not maintain a complete set of accounts) and those workers who hold informal jobs (jobs lacking basic social or legal protection and employment benefits).

Figure 2 Global youth (15-24 years) labour market, 2019



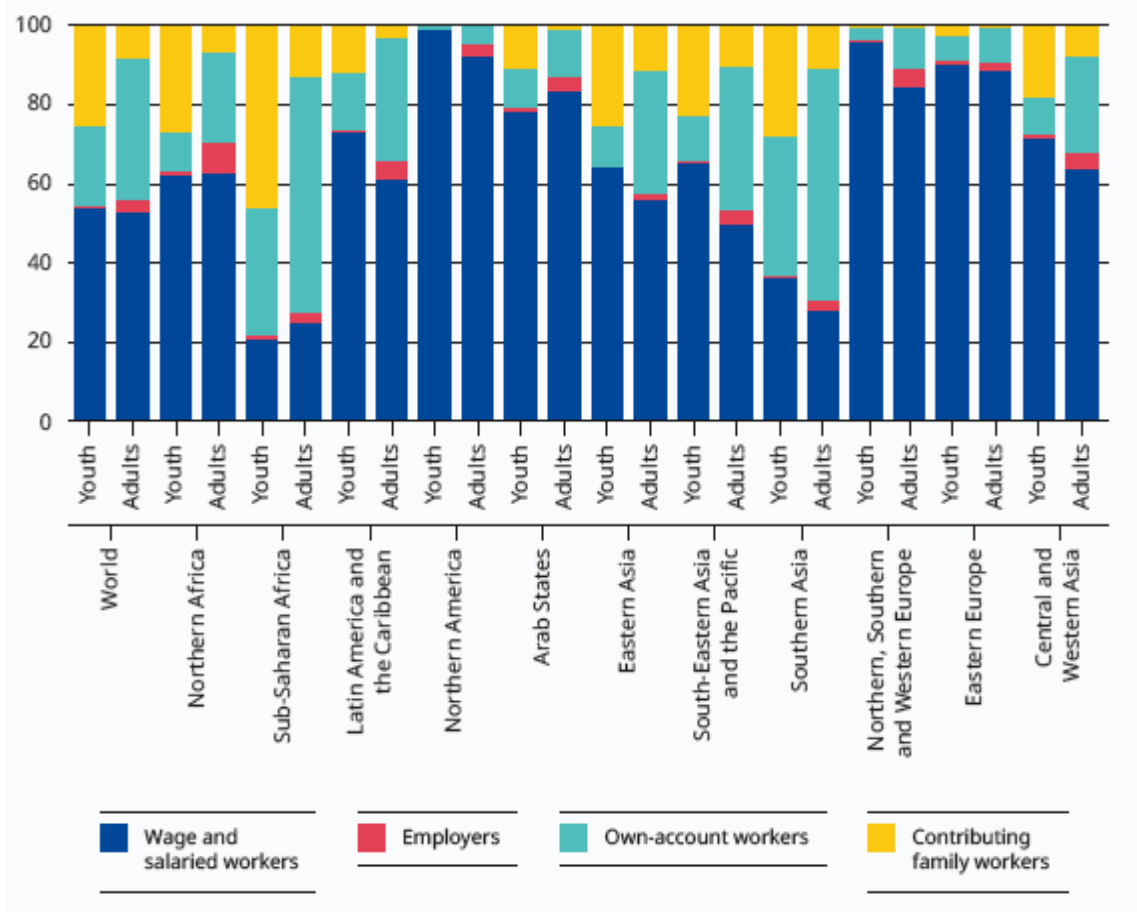
Source: ILO (2020). (Derived from ILO modelled estimates, November 2019; and ILO calculations based on harmonised microdata from ILO (2018)).

Note The potential labour force includes people who are either available for a job but not looking for one, or that they are searching but are currently unavailable to take up a job.

These global statistics hide the significant variation across regions and countries. For instance, informality generally increases with the level of development of the region or country. In sub-Saharan Africa and South Asia, more than 90% of youth were in informal employment compared to about 10% in North America and 25% in Northern, Southern and Western Europe. These rates are higher than for adults in all regions, except in North America (ILO 2020; Fields 2019). As figure 3 shows, sub-Saharan Africa and South Asia also have some of the highest rates of self-employment, but it is important not to equate this

with rate of informality because many workers in the informal sector are paid workers and not self-employed (Fields (2019)). The highest rate of self-employment among youth was in sub-Saharan Africa and the lowest rate in North America. Although a majority of people in low- and middle-income countries are self-employed, earnings are typically higher and labour protection more widespread in wage employment (Fields 2019). Many are self-employed because that is the only choice they have in earning a livelihood.

**Figure 3 Employment status of youth (15-24 years) and adults, global and by sub-region, 2019 (%)**



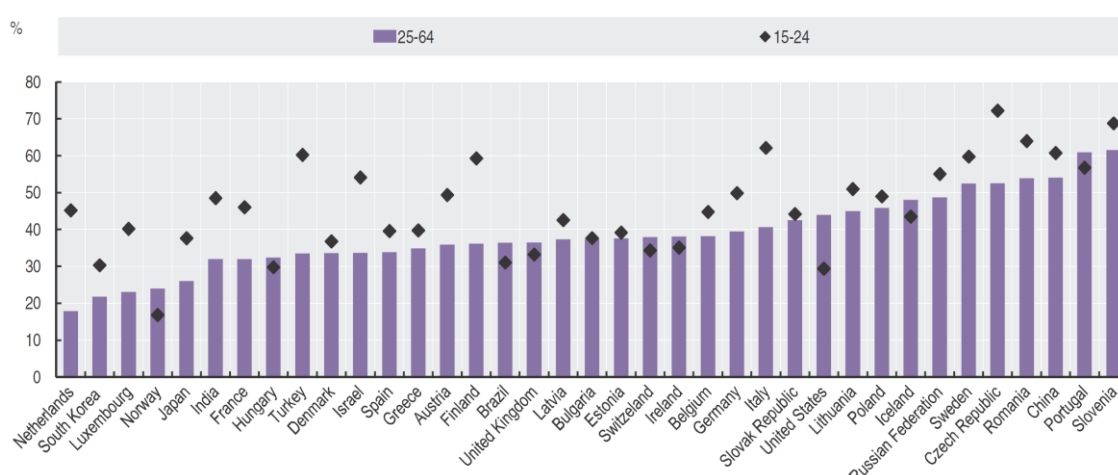
Source: ILO (2020). (Derived from ILO modelled estimates, November 2019; and ILO calculations based on harmonised microdata from ILO (2018)).

## Preference for self-employment

Data from the European Union survey, *Entrepreneurship in EU and beyond—Flash Barometer 354*, showed that, in 2012, 45.5% of youth (15-24 years) had preference for self-employment compared to only 35.9% of the older age cohort (25-64 years).<sup>5</sup> The same survey also showed that youth more strongly believed self-employment was a feasible option than other adults (see figure 4). Self-employment was rated less feasible by women than men.

<sup>5</sup> [http://ec.europa.eu/public\\_opinion/archives/flash\\_arch\\_360\\_345\\_en.htm#354](http://ec.europa.eu/public_opinion/archives/flash_arch_360_345_en.htm#354)

**Figure 4 Feasibility of self-employment by age (%)**



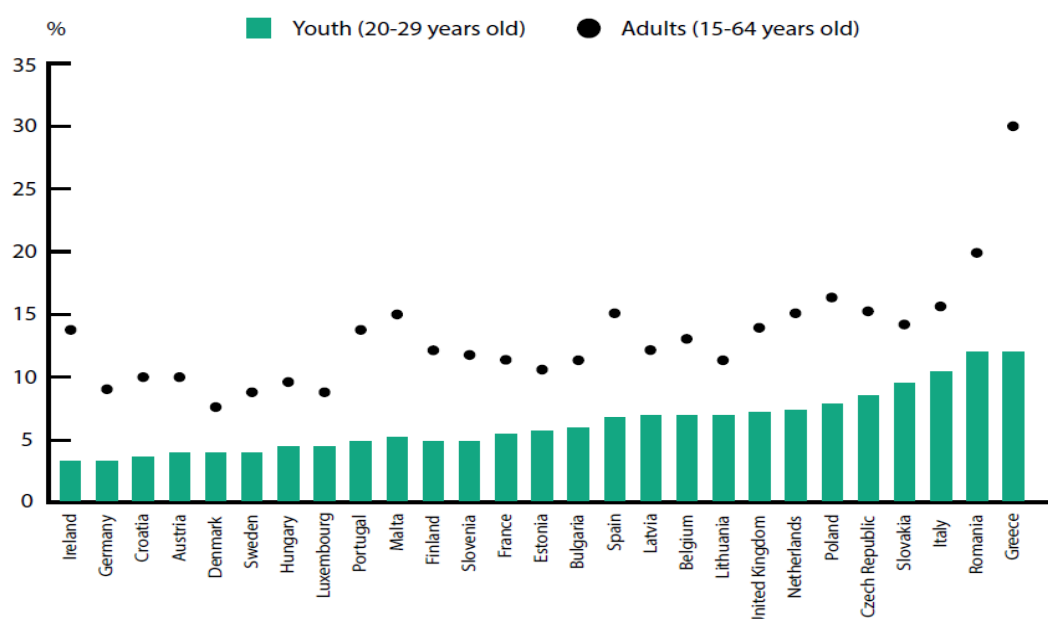
Source: OECD (2013).

The strong preferences for self-employment, however, does not translate to high self-employment rates at least in the European Union. For example, in 2017, 6.6% of working youth (20-29 years old) in the European Union were self-employed, which was less than half of the 13.7% rate for the 15-64 population (OECD/European Commission 2020). As figure 5 shows, the rates varied from about 2.9% in Ireland to almost 13.5% in Greece. Self-employment is positively correlated with entrepreneurial activity according to this report. Here the entrepreneurial activity is total early-stage entrepreneurial activity (TEA) as defined in Bosma et al. (2021).<sup>6</sup> Other factors, such as unemployment rates, industry composition, labour laws, public policy and culture, may also explain the variation in self-employment across countries. For instance, in Italy self-employed youth are overrepresented in accommodation and food services, as well as arts, entertainment and recreation. These self-employed youth may not see themselves as ‘entrepreneurs’ and therefore may not self-identify as such in the APS survey which is the source of the data about entrepreneurial activity. As youth unemployment declined following the great financial crisis of 2008, self-employment in many European countries also declined, likely because increasing numbers of young people were able to find work as employees in the improving labour market. High rates of youth self-employment in countries with high youth unemployment rates could also reflect a lack of any other work option to earn a livelihood (OECD/European Union 2019).

According to Bosma et al. (2021), entrepreneurial activity among youth (18-24 years) across 46 countries in 2020, ranged from 1.1% in Poland to 54.2% in Angola. Further research is required to determine the factors explaining the variation in the rates across countries. For example, how important is the income level of a country in explaining this variation? Both Angola and India are low-income countries but with vastly different activity rates, 54.2% compared to 4.2%. Similarly, United States (15.1%) and Canada (22.4%) are both high-income countries with quite different activity rates.

<sup>6</sup> The percentage of an age cohort who are either nascent entrepreneurs (starting a business) or owner managers of a new business (running a business that has paid salaries, wages or made any other payments to the owners for more than three months, but not more than 42 months).

**Figure 5 Self-employment rates among youth and adults in European countries, 2017**



Source: OECD/European Commission (2020).

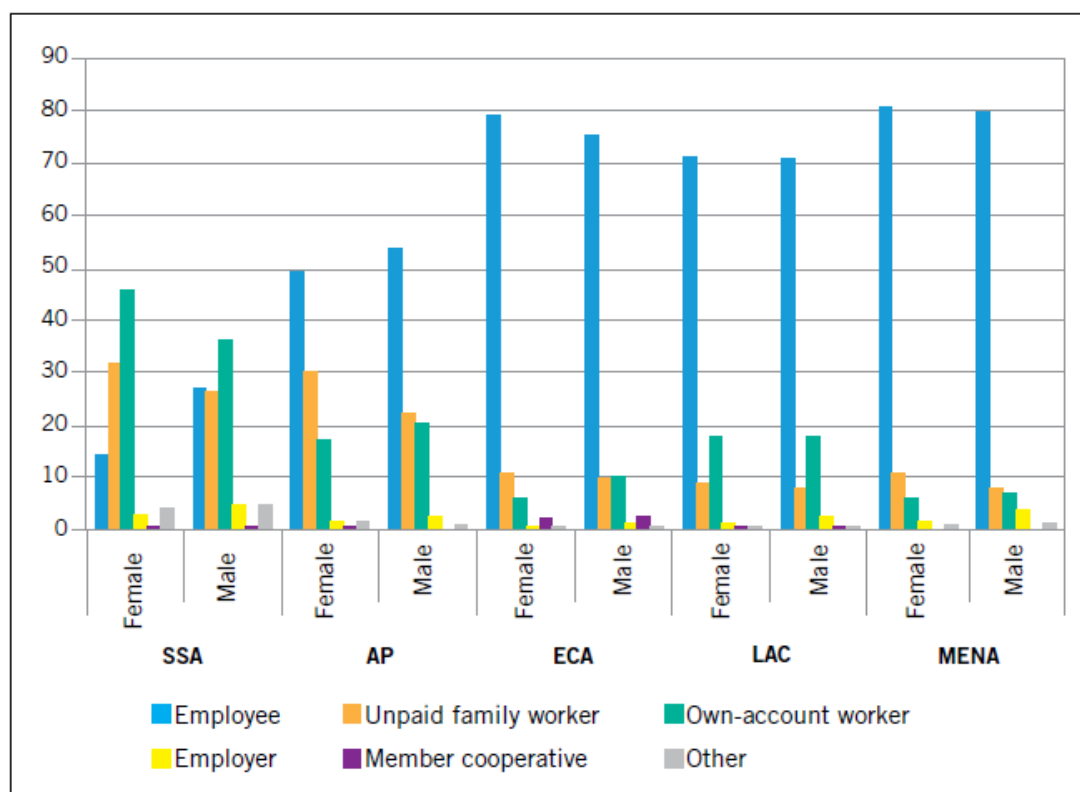
## Gender and education

The gender gap in youth (20-29 years) self-employment between men and women in European countries in 2018 was 3.2 percentage points, with men nearly twice as likely as women to be self-employed (OECD/European Union 2019). In only a handful of countries was the gap less than one percentage point. The gender gap has largely remained constant since 2002 in these countries. O'Higgins (2017) analyses of SWTS-ILO data showed that in most low-and middle-income countries young (14-29 years) women were more likely to be self-employed than men (see figure 6). While specific gender-based entrepreneurial activity rates just for youth in low-and middle-income countries are unavailable, the rates for adults suggest higher rates for males than females in all but three countries in 2020 (Bosma et al. 2020). Some of the highest levels of female entrepreneurship were in Angola and Togo at 51.1% and 35.6%, respectively.

The share of self-employed youth (20-29 years) with a tertiary education in European countries more than doubled between 2002 and 2018, increasing from 16.1% to 34.9% (OECD/European Union 2019). As figure 7 shows, a much higher proportion of female self-employed were tertiary-educated than were men in 2017 but the difference in the education levels of the self-employed and employees was minimal.



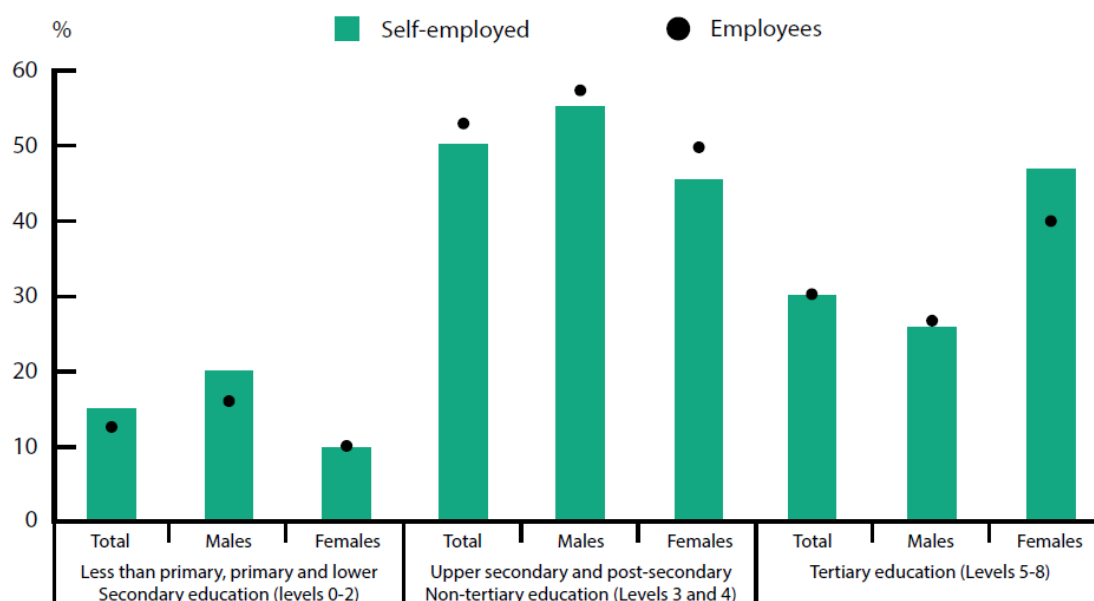
**Figure 6 Employment status of youth (aged 15–29) in selected LMICs, 2012–15**



Source: O'Higgins (2017).

Note SSA=Sub-Saharan Africa, AP=Asia-Pacific, ECA=East and Central Asia, LAC=Latin America and Caribbean, MENA=Middle East and North Africa.

**Figure 7 Distribution of youth (aged 20–29) self-employed and employees by education in European countries, 2017**



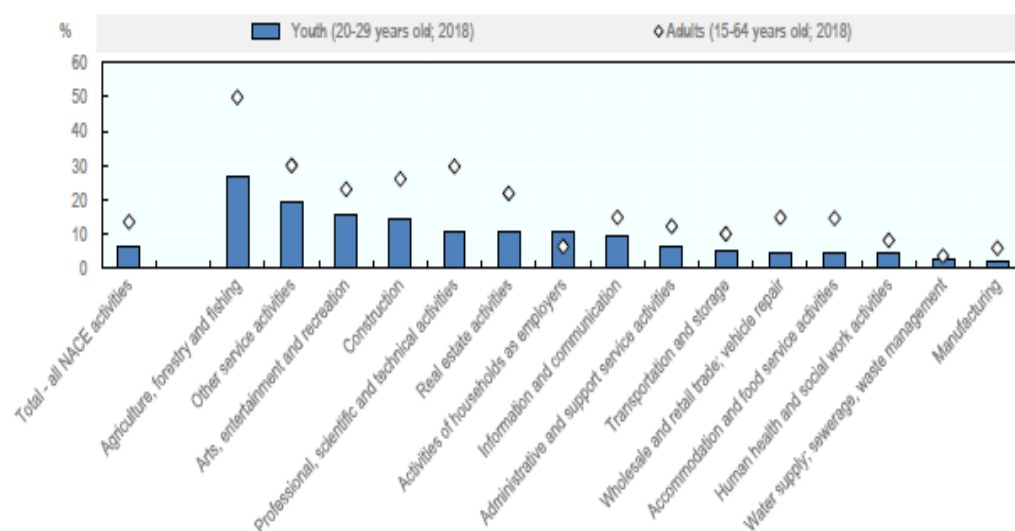
Source: OECD/European Commission (2020).

## Self-employment by industry and occupation

In European countries, self-employed youth featured more in low capital-intensive businesses, with low entry barriers and in markets that featured price competition rather than non-price competition, such as differentiated products and brand recognition (OECD/European Commission 2020). In 2018, the self-employment rates for adults were much higher than for youth in all sectors except ‘activities of households as employers’ (e.g., babysitters, gardeners, tutors) (see figure 9). Youth self-employment rates were highest in agriculture, forestry and fishing and lowest in manufacturing.

While entrepreneurial activity (TEA) rates for youth by industry are unavailable, the rates for all adults suggest the rates were highest in business services (including professional services and information and communications technology) and consumer services (including retail, catering and hospitality, and personal services such as hairdressing) (Bosma et al. 2021). In almost all 43 economies in the survey, entrepreneurial activity rates were least in the extractive (including agriculture) and the transformative (including manufacturing and transportation) sectors.

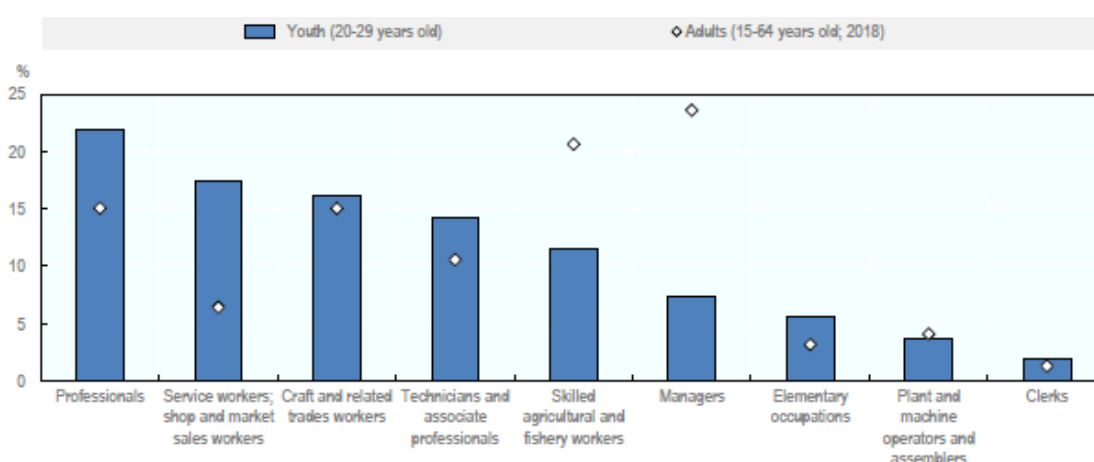
**Figure 9 Youth and adult self-employment as a proportion of total employment by industry sector, 2018**



Source: OECD/European Union (2019).

Figure 10 shows that in the European Union, in 2018, the occupational distributions of the self-employed youth (20-29 years) and the self-employed adults varied in substantial ways. Youth were much more likely than adults to be working as professionals (e.g., business and administration professionals, ICT professionals) and service workers (e.g., personal care services, shop and market sales) and much less likely to be working as skilled agricultural and fishery workers, and managers.

Figure 10 Youth and adult self-employment as a proportion of total employment by occupation, 2018



Source: OECD/European Union (2019).

## Motivation: necessity or entrepreneurship?

The European Union project, *Cultural Pathways to Economic Self-Sufficiency and Entrepreneurship*, which ran from 2014 to 2018, investigated the motivations for self-employment among youth, as well as whether there was a difference in the motivations between those who were previously unemployed and those who were not. The results showed the main motivation for those who were previously unemployed was a necessity for earning money (36.2%) and for those who were not previously unemployed it was greater independence or the opportunity to be their own boss (38.7%) (OECD/European Union 2019). Only 23.1% of those who were previously not unemployed were motivated by necessity.

OECD/European Commission (2020) compiled and analysed data from various Global Entrepreneurship Monitor surveys and concluded that youth in Europe were more likely than adults to be motivated to start a business due to a lack of alternative employment opportunities (see figure 8). The proportion with such motivation ranged from about 20% in Latvia to just above 5% in Italy, which surprisingly is much lower than what was reported from the European Union project *Cultural Pathways to Economic Self-Sufficiency and Entrepreneurship*. In low- and middle-income countries the motivation for youth to engage in entrepreneurial activities was even more likely because of necessity (Bosma & Kelley 2019).<sup>7</sup>

Fields (2019) warned against equating self-employment with entrepreneurship, which tends to happen sometimes, as this can be misleading especially in the context of developing countries. The romantic notion of a risk-taking young entrepreneur setting up a business with the intent to grow it and prosper is relatively rare. Undoubtedly, there are some examples of spectacular youth entrepreneurial successes, for example, Bill Gates, Mark Zuckerberg and Steve Jobs. In developing countries, however, the goal of much self-employment is far more modest. It is to earn enough to get by until perhaps there is an opportunity to transition to a more remunerative activity. For example, as Fields points out, a young person (often male), and often in large mega cities of the developing world, who saves enough to buy a

<sup>7</sup> The wording and structure of the question on motivation in the survey was changed in 2019. The implication of this is that the historical data on motivation are not strictly comparable with the more recent data. For example, Bosma et al. (2021), reported that, in 34 out of 43 countries, over half of all entrepreneurs starting a new business were motivated because of a lack of alternative employment opportunities. These more recent data are also likely to be affected by COVID-19 with more people, especially in poorer countries with less developed social security safety nets, resorting to self-employment as many employers reduced their workforces because of lockdowns.

packet of cigarettes to then sell them individually at a small profit can hardly be labelled an entrepreneur in the everyday sense of the term. This type of self-employment is often reluctantly embraced and is for survival until there is a better alternative.

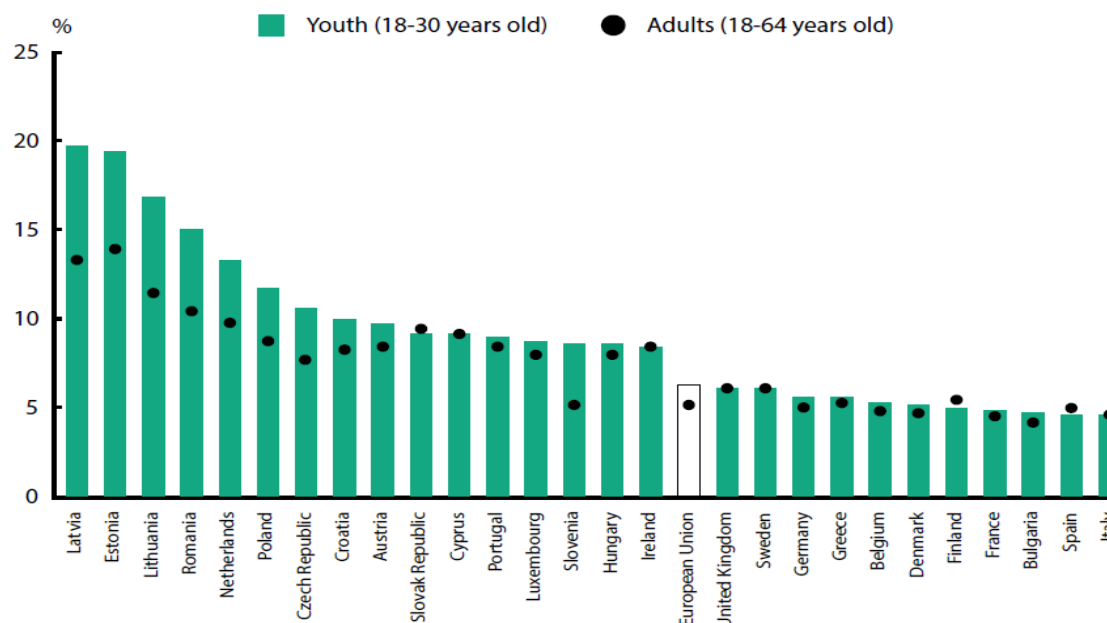
The ILO's *International 2012 School-to-Work Transition Survey* of 28 developing (low- to middle-income countries (LMICs) is another rich source of information about the experience of young people in these countries. Analyses in Burchell & Coutts (2018) showed that:

self-employment is not necessarily a favourable employment status in terms of economic and social benefits it provides for young people. Self-employment can be seen as the realistic means by which many young people in LMICs can generate an income in countries characterized by depressed local labour markets and large informal sectors. Entry into self-employment can be more accurately viewed as a pragmatic coping mechanism both by the individual and the family to get by rather than as evidence of entrepreneurship and a pathway to getting on in terms of poverty alleviation and providing a route to social mobility.

However, Burchell and Coutts found little difference in terms of perceptions of job satisfaction and job security between the self-employed and employees, which they noted was consistent with research that found that the stability of self-employment in developing countries had often been underestimated. Like others, they also found young people were reliant on their personal and familial social networks to start up as self-employed. They concluded that some of the optimistic portrayal of youth entrepreneurship are not representative of the experiences of a majority of young people in LMICs, but neither are some of the accounts of extreme exploitation through self-employment. Overall, they concluded that self-employment in LMICs was a stable state, with a low risk of failure or of a rapid increase in earnings or profits.

Youth's motivations for self-employment in high-income countries are, however, less because of necessity, partly due to the relatively generous social safety net in most of these countries. In the UK, Dawson, Henley & Latreille (2009) identified opportunities to start a business, the nature of an individual's profession, the desire for a particular lifestyle, and the need to balance family commitments were the main factors that determined self-employment among adults. Whether the same results are applicable to youth is an open question. In another survey, also of the population in the UK, the four most common motivations for self-employment by new starters in order were: 1) to have more freedom (59%); 2) to be creative and make the most of a good idea (32%); 3) to earn money as a main job (29%); and 4) to escape unemployment (27%) (Dellot 2014).

**Figure 8 Proportion of new youth entrepreneurs who started business<sup>8</sup> due to lack of employment opportunities, 2013-17**



Source: OECD/European Commission (2020) (derived from special tabulations of data from Adult Population Surveys of the Global Entrepreneurship Monitor, 2013-17).

## Social entrepreneurship and self-employment

The concept of social entrepreneurship is highly contextual, partly because it lacks a widely acceptable framing definition (United Nations 2020). It has yet to have a strong theoretical base even though its origin goes back in history to the cooperative movements of nineteenth century Europe. United Nations (2020) defined the concept simply as entrepreneurial activity undertaken with the explicit objective of addressing societal problems.<sup>9</sup> It uses the term ‘youth social entrepreneurship’ to describe situations in which young people are social entrepreneurs themselves and are either founders of or partners/employees in youth-led social enterprises. Given the focus here on self-employment, we will exclude situations where the young person is an employee.

Social entrepreneurship leverages young people’s talents and capacities to provide them opportunities for self-employment focussed on social development. It seeks to generate profits for a purpose, employing sustainable economic logic to achieve social goals. Youth see it as providing them a livelihood and a way to gain experience that can inspire others to act as change agents. To some youth it provides them an avenue to express their views on global (e.g. climate change) and local (e.g. access to clean water supply) problems. Youth are often excluded from the decision-making on the critical current issues that they will inherit and will need to find solutions to as they mature. They are increasingly finding a voice to demand greater inclusion and meaningful engagement in the decision-making to meet these challenges (United Nations 2020). However, for large segments of the youth population social entrepreneurship as a personal career option may be unviable because of family and other

<sup>8</sup> It is assumed that this includes starting a business or running a new business as in footnote 2.

<sup>9</sup> More comprehensive, but perhaps less encompassing, definitions are provided in Noya & Clarence (2013).

responsibilities and pursuing lower-risk economic activities that provide a steady income may be more compelling (Chigunta 2017).

Social entrepreneurships have been receiving greater exposure these days because of increasing media coverage. There is also a growing awareness of social capital in business. Further, the capacity of government and non-government organisations to provide social services is lagging behind demand. Bosma et al. (2016), in a special report on social entrepreneurships, identified individuals who are starting or currently leading any kind of activity, organisation, or initiative that has a particularly social, environmental or community objective in Adult Population Survey, 2015, conducted by the Global Entrepreneurship Monitor. On average, 3.2% of adults across 58 economies reported participating in social enterprises. The rate ranged from 0.3% (South Korea) to 10.1% (Peru). These rates were much lower than for the equivalent commercial entrepreneurships which averaged 7.6%. The rates for youth were not reported.

Some international development aid programs have a focus on social inclusion with the aim of improving employability of participants, including developing their self-employment capabilities. While not all individuals who participate in the program become social entrepreneurs, the program overall could be considered under the rubric of social entrepreneurship. An example of one such program is Youth in Action (YiA). This program had a six-year lifecycle and was run and supported by Save the Children in partnership with Mastercard Foundation. Its goal was to improve the socioeconomic status of around 40,000 out-of-school young people (12-18 years) of both sexes, in rural Burkina Faso, Egypt, Ethiopia, Malawi, and Uganda (Moorcroft 2018). It was achieved through a combination of non-formal educational and practical learning experiences, to increase youth's foundational skills (literacy, numeracy, transferable life skills, financial literacy and work-readiness) to pursue one of the five livelihood pathways that the program offered (see figure 11). The employment option turned out to be unviable in most countries because of a lack of opportunities to link with employers. Interestingly, however, 86% chose the enterprise option, which shows how keen are youth to be self-employed and be their own boss. The evaluation of the program showed that it significantly improved youth's self-employment capabilities for sustaining their enterprises. While the enterprises established were at a micro-scale and most would be considered 'constrained' self-employment in the rural economy, they are not insignificant in terms of providing work and livelihood for youth aged 12-18 years.

The Grameen Bank in Bangladesh, founded by Muhammad Yunus in the 1980s, is another example of a socially focussed organisation supporting development through lending micro-credit to low-income entrepreneurs whom it also encourages to generate a positive impact on their communities by becoming actively involved in politics and development. While it is well known that the bank's major clientele are women, how many are young people and their experience is still to be determined.

**Figure 11 Five pathways offered to participants in Youth in Action program**



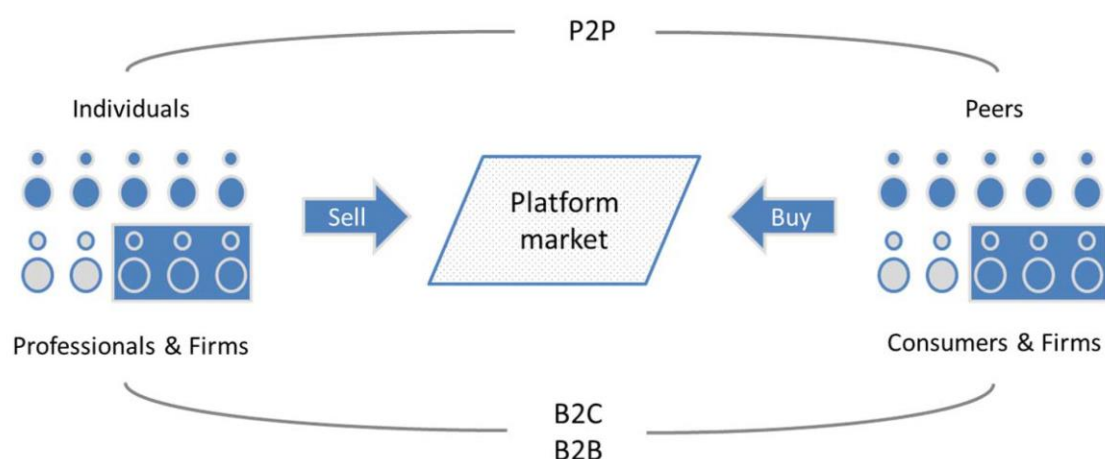
Source: Moorcroft (2018).

## ‘Gig’ or platform economy and self-employment

The expansion in broadband connectivity, Wi-Fi, cloud computing and digital telephony is transforming the world of work. Their importance has been highlighted during the COVID-19 pandemic when many people had to resort to working remotely from home. These technologies have also given rise to digital labour platforms, which facilitate individuals and businesses to buy and sell services amongst each other and between each other both globally and locally (see figure 12). The three types of transactions in these markets are P2P (peer to peer), B2C (business to consumer) or B2B (business to business). The main focus in this report is on B2C transactions such as those on platforms such as Uber, Taskrabbit, Freelancer, Youpijob and Upwork. The discussion below draws on the recent ILO report: *World Employment and Social Outlook: The role of digital labour platforms in transforming the world of work* (ILO 2021).

The digital revolution has increased the scope of entrepreneurship, especially for young people who tend to be more tech-savvy. While it has increased some types of job opportunities, it has also spawned the platform economy and a new type of work arrangement which OECD/European Commission (2020) calls ‘false’ self-employment, meaning individuals are hired as self-employed rather than employees to circumvent national labour laws, minimise the payment of taxes and avoid dealing with organised labour. Young people engage in the platform economy because for some that is the only way to earn a livelihood, just as it is for large numbers of youth in the informal economy in developing countries (ILO 2020).

**Figure 12 Possible transactions over online platforms**



Source: OECD (2016b)

The number of services offered on the platforms is constantly increasing and include such things as transport, food delivery, data entry, legal and business consulting, website development, document translation and home services. The platforms act as intermediaries or aggregators. The latter consolidate all kinds of existing information (including products and services) and sort it to match buyers and sellers using algorithms. For example, Uber is an aggregator which compiles a large quantity of information about user profiles and drivers to match them conveniently and to determine how much to pay the provider (ILO 2021).

Over the past decade digital labour platforms have increased five-fold (see figure 13). The platforms can be classified into two broad categories: online web-based and location-based. Tasks performed on online web-based platforms include text translation; legal, financial and patent services; design and software development; and complex data analytics. The supply of labour for these tasks can be from anywhere in the world and far outstrips demand leading to downward pressure on earnings. Tasks on location-based platforms are carried out in person in specified locations. They include taxi; delivery; home services (e.g. plumbing, carpentry); and domestic and caring work (ILO 2021).

Estimating the size of the platform-mediated workforce is a challenge because the platforms generally do not disclose this information to the public. However, estimates based on surveys in Europe and North America between 2015 and 2019 showed between 0.3% to 22% of the adult population had performed platform work (ILO 2021). In Australia, McDonald et al. (2020) found 7.1% of survey respondents in a survey of 14,000 were currently working (or offering to work) or had worked in the last 12 months on a digital platform. Altogether, 13.1% had at some time, undertaken digital platform work with 38.7% only on location-based platforms, 28.2% on only online web-based platforms and a third on both. These reports showed that a majority of workers in the platform economy were under 35 years of age, well-educated and male.

The digital platforms employ only a tiny minority of workers as employees, mainly to maintain the digital infrastructure, algorithm development, running the accounting and legal systems and for other core functions. The large majority of workers on the platforms are self-employed or independent contractors. For example, while the freelance platform PeoplePerHour directly employs 50 workers, it mediates work for 2.4 million skilled workers (see figure 13).



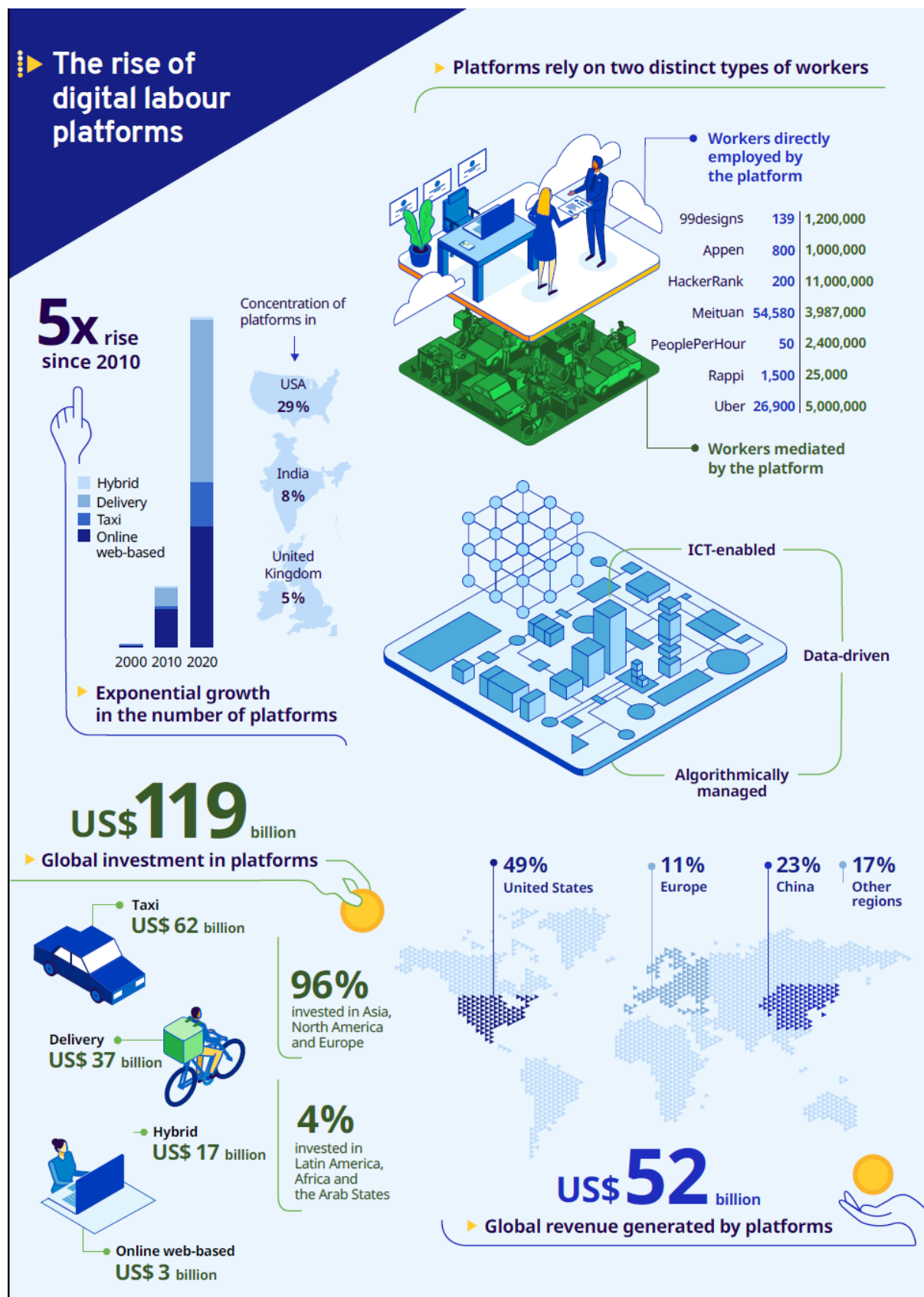
Platform work has been promoted as providing individuals opportunities to supplement income from their current jobs by doing work during their spare hours and at times of their choosing. In reality, the motivations of those working on the platforms are more complex and do not necessarily conform to the ideal characterisation as originally envisaged. According to independent surveys, workers on location-based platforms cited lack of alternative employment opportunities, job flexibility and better pay compared to other available jobs as the key motivation factors (ILO 2021). The analyses indicated that for an overwhelming proportion of workers on location-based platforms, work on the platforms was their main source of income. This was also the case for a third of workers on the online web-based platforms.

The ILO analyses showed the income earned on the platform depended on the worker's physical location, with those in developing countries earning significantly less than those in developed countries, even when the tasks were similar and performed for the same client. For workers on online web-based platforms, time spent on unpaid tasks (such as looking for work or building up a profile), competition due to excess labour supply, high commission fees, and non-payment due to rejection of work all affected their hourly earnings. Therefore, while the market efficiency on the platforms is apparently high because of reduced transaction costs, this is at the expense of reduced efficiency of production (OECD 2016b). The combination of unpredictable workflow and sometimes unsocial hours has implications for the mental health and overall wellbeing of workers in the long-term. Ironically many workers yearned for more hours of work in spite of already working long hours, probably because no other work is available and the current earnings are insufficient for a reasonable livelihood (ILO 2021). Clearly, the self-employed on digital platform do not fit the definition of entrepreneurs.

The digital labour platform economy has the potential to provide workers, including women, people with disabilities, youth and migrant workers, with income-generating opportunities. Many governments, particularly in developing countries, see these possibilities and have invested in digital infrastructure and skills. However, the organisation of the platform economy and its effect on workers has raised issues of concern in many countries. These issues are related to industrial relations, including occupational health and safety, and social security protection.

One of the defining and most concerning features of the digital labour platform economy is the employment arrangements between the platform and workers. In almost all cases the arrangements are unilaterally determined and regulated by the platforms through terms of service agreements or contracts of adhesion. The arrangements determine aspects such as working time, pay, customer service etiquette, applicable law and data ownership. These arrangements have come under increasing scrutiny and have been challenged in the courts of many countries because arrangements treated workers as self-employed although some aspects of the arrangements are typical of an employee relationship. OECD/European Commission (2020) labelled these arrangements 'false' self-employment. Consequently, as a result of these arrangements many workers lost protection of the national workplace health and safety, industrial relations and social security laws. The arrangements also prevented collective bargaining by workers, which means that they could not collectively bargain for better payments and conditions, and fight discrimination and harassment (ILO 2021). Other issues of concern have been the way labour platforms managed workflows, assessments of workers' performances, accounts deactivation processes, and financial payments and penalties. These lack transparency because they are often algorithmically-driven. The effect on workers from such management practices, but particularly its opaqueness, is a sense of loss of self-control about their work. Self-control is important for workers' overall health and wellbeing, and productivity. These effects may not be immediately evident but may become problems over the long-term.

Figure 13 The rise of digital platform economy



Source: ILO (2021).

# What we need to do about youth self-employment

The question of what needs to be done about youth self-employment is complex and depends on the context, including the broad economic development of the country. Three broad contexts can be identified:

- self-employment out of necessity
- self-employment and entrepreneurship
- self-employment and the digital labour platforms.

Below is a brief discussion of the policy development in each case. Each country should carefully consider which of these policies can be either adopted or adapted to suit their own national context. Some issues transcend national boundaries and require coordinated multilateral approaches.

## Self-employment out of necessity

Some youth resort to self-employment because it is the only option left for them to earn a livelihood. It is in this sense that it is a necessity. The tendency to equate this type of self-employment to entrepreneurship should, however, be avoided. In developing countries, where this type of work is most prevalent, entry into it is often a pragmatic coping mechanism both by the individual and the family to get by rather than as evidence of entrepreneurship (Fields 2019). While self-employment because of necessity is most common in developing countries, it is also found among particular groups in developed countries. These groups include migrants, especially those with limited proficiency in the native language, those who have a tenuous legal status to stay in the country and those who have limited access to social security.

The number of young people in the world who are self-employed out of necessity is large. Many are in the informal economy and working hard but working poor. While skilling them to work in the formal economy in jobs with labour protection would provide them with better and more stable income, this is unlikely to happen in the short-term and even in the long-term would require massive jobs creating investment. Instead, Fields (2019) suggests that policy-makers should properly acknowledge that this mode of work provides the poor with a means of earning a livelihood and deserves support. This should be in the form of improving the returns to self-employment, the provision of affordable microcredit and training. Microcredit finance has been particularly successful among women (e.g. Grameen Bank in Bangladesh). It is possible that it would have a similar degree of success among youth. Introducing new players with access to microcredit in a saturated market, however, can have consequences for existing players who may barely be making a living anyway.

Mayank et al. (2018) also concluded that barriers to financial inclusion hindered youth entrepreneurship in South and South East Asia. This is likely to be true for youth in other low-income countries as well. They suggested financial technology, such as alternative credit scoring to reduce reliance on collateral; mobile wallets and digital banking solutions; and crowdfunding and peer-to-peer lending, as providing potential solutions. After all youth have a high propensity for being early adopters of digital technology.

## Self-employment and entrepreneurship

Entrepreneurships can be considered commercial or social. Commercial and social entrepreneurship nevertheless share common features and, therefore, similar policies may be applicable to both.

Social entrepreneurship offers promising and socially inclusive self-employment options for young people, but they are not a panacea for solving all youth employment and development problems. They certainly do not absolve governments from their broader obligations to address the needs of youth in a comprehensive and sustainable way (United Nations 2020). With appropriate support and guidance some youth may find social entrepreneurship a viable self-employment option.

Commercial entrepreneurship, on the other hand, has purely a profit and growth motive; and is characterised by high risk and high reward. They should not be confused with the small-scale self-employment activities undertaken by youth out of necessity to earn livelihoods. The expectation is that these entrepreneurship will generate substantial profits and, in many instances, also create employment for others. Commercial entrepreneurship is vital for creating new businesses and jobs; bringing innovations to the market; and as an engine of productivity growth (OECD 2017).

OECD/European Commission (2020) and United Nations (2020) identified a number of challenges faced by youth when starting a business. The reports also provided options for policy. The challenges identified were:

- low levels of awareness and few entrepreneurship role models
- lack of entrepreneurial skills
- difficulty accessing start-up finance or seed funders
- insufficient numbers of small entrepreneurship and business networks.

To address these challenges the reports suggested the following:

1. promote and stimulate entrepreneurial mindset and culture among youth with role models and business competitions
2. embed entrepreneurship teaching in compulsory education
3. propose entrepreneurship training outside formal education
4. offer entrepreneurship coaching and mentoring
5. support the development of entrepreneurship networks
6. improve access to finance and reduce bureaucracy for starting entrepreneurship.

Increasing youth's awareness and understanding of entrepreneurship, and to stimulate their interest in pursuing them, should begin in formal education. It should be done using role models and by promoting entrepreneurship in the media, including on social media (see Box 1 for an example of entrepreneurship activities promoted in Finland). Competitions are a great way to engage young people as are enterprise simulation games. Embedding enterprise education in compulsory schooling is a strategy being tried in some countries but the difficulty is that it will displace some other item in the already crowded curriculum. Denmark embraced enterprise education at all levels of education, from schools to higher education, in its national strategy: 'Denmark—a nation of solutions' (The Danish Government 2012).

Tailored entrepreneurship education should be extended to youth outside the formal education system as well (OECD/European Commission 2020). These programs would deliver practical business management skills needed to successfully start and manage a new business and would be designed with the knowledge that entrepreneurial skills, mindsets and attitudes are gained largely by experiential learning rather than in the classroom. Entrepreneurial skills—both the creativity to invent/adopt a new product or process and the business skills to market the idea—are essential for all self-employed. Skills to sort out good ideas from bad ones, to find the resources and means to create a proto type, and to take the idea through its growth phases are just as important (Cunningham, Sanchez-Puerta & Wuerml 2010).

Entrepreneurship coaching and mentoring have been shown to provide positive experiences for upcoming entrepreneurs (Jones, Brinkley & Crowley 2015). While coaching is intensive, short-term and is focussed on developing business skills and addressing specific business challenges, mentoring is typically longer-term and emphasises personal development. The role of both coaches and mentors includes introducing their clients to their business networks. Matching young entrepreneurs with the right coaches and mentors is critical for the success of any mentoring or coaching program. It is important that the relationships formed between the young entrepreneurs and the mentors and coaches are short-term, and not that intensive as to become dependencies that stifle the creativity and capacity of young people to independently operate their businesses.

Entrepreneurs also need to be provided opportunities to expand their own networks. Policy-makers can help develop:

- dedicated youth entrepreneurship networks, involving both physical and virtual interactions
- networks based around some intervention (e.g. at the place of training)
- networks focussed on the type of business (e.g. digital technology).

Youth entrepreneurship are risky propositions for investors. Accessing capital for youth is, therefore, often quite difficult. Being young means not having collateral to offer and having only a short credit history. Providing access to various types of debt and/or equity financing can improve the youth's chances of developing sustainable businesses. While social enterprises are often supported by government subsidies or private donations, they still need access to other finance to be sustainable in the long run. They rely on revenue from the sale of goods and services they produce and on nonmonetary resources, such as voluntary labour (Noya & Clarence 2013).

Direct government grants or loans could finance youth entrepreneurship. Alternatively, governments can operate loan programs but which are managed by commercial banks or other financial institutions. Something which has not been previously considered is an income or revenue contingent loan scheme, such as those used for financing higher education in countries such as Australia and the UK. In essence, the scheme would work by providing upfront loans to entrepreneurs which would be gradually repaid only after the revenues from the ventures exceeded a certain threshold. Whether it is a grant or some kind of loan system that is used to finance youth entrepreneurship, the challenge for policy-makers will be the screening of potential entrepreneurs in a transparent and equitable way so that youth from all backgrounds have the same opportunity. Any program on providing finance to potential young entrepreneurs must at the outset have a set plan with benchmarks for its monitoring and final evaluation. It is imperative that young people are included in a meaningful way at all stages of the program.

Incubation and accelerator programs, fostering innovative start-ups, offer blended finance and mentoring services at different stages of entrepreneurship. These may be suitable alternatives for some youth. The programs, both public and private, are available in a number of countries (Mayank et al. 2018). It is important that youth are appropriately advised about the risks of participating in these programs, especially those that are private and without regulatory oversight.

Irrespective of the type of program that potential young entrepreneurs opt for, all should be afforded financial and business skills training. This is essential for sustaining the enterprise if it is eventually successful. Importantly though the skills gained will be transferable to work or life situation.

The regulatory framework around entrepreneurship, especially those specifically for youth, must not be that overtly complex to navigate. They should be designed to offer protection to potential young entrepreneurs but at the same time not that bureaucratic and complex as to stifle their enthusiasm and innovative spirit in red tape.

Finally, entrepreneurship are not suitable for everyone and one should not expect that everyone who participates in an entrepreneurship program will go on to create a business. Azoulay et al. (2020) observed that ‘successful entrepreneurship are rare, with the vast majority of entrepreneurs, especially younger ones, failing to provide the major innovations or creative destruction that can drive economic growth’. The class of entrepreneurship in this study was quite narrow. There are many other entrepreneurship which are outside this class that are smaller in scale but also yield successful innovations.<sup>10</sup> Therefore, the expectations of youth entrepreneurship programs should be modest. Even with unsuccessful entrepreneurship the participants gain valuable skills, experience and access to networks.

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<sup>10</sup> The narrower definition of entrepreneurship is highly contested, for example, see the comments following Osberg & Martin (2007).

## Box 1 Youth entrepreneurship theme year, Finland



**Target group:** Secondary-level students and university students.



**Intervention type:** Events to create positive attitudes towards entrepreneurship.



**Description:** The theme year was part of the European Entrepreneurial Region (EER) project that was set up by the European Commission with the support of other EU stakeholders such as Eurochambres. The aim of this ongoing project is to identify and support EU regions that demonstrate an innovative entrepreneurial policy strategy.

The Youth entrepreneurship theme year was organised in 2012 in Helsinki-Uusimaa. One of the main motivations for this initiative was a simultaneous decrease in the number of new businesses started in the region and an increase in the number of business closures. Its objective was to

- boost interest in entrepreneurship,
- promote entrepreneurial activity, creativity and spirit,
- develop business know-how,
- create new networks and
- raise awareness of business and innovation activity in the region.

About 80 events were organised as part of the theme year, ranging from large conferences to small networking events.

The events were frequently aimed at youth and students, but some also engaged policy makers and the business community. The majority of the activities tried to inspire youth and to teach them about the potential of a career in entrepreneurship. Online initiatives were animated in parallel through various social media platforms.



**Results achieved:** An evaluation assessed the impact of the 2012 theme year of entrepreneurship in Helsinki-Uusimaa using two surveys of 1 598 second-year students who were 17–18 years old. The evaluation found that young people's perceptions about entrepreneurship became slightly more positive following the theme year. However, it was difficult to directly attribute this change to actions undertaken as part of the theme year as the weak economic context meant that it was difficult to obtain a job. Moreover, there are several other factors that influence attitudes towards entrepreneurship, e.g. culture, media.



**Lessons for other initiatives:** The evaluation highlights the impacts that can be achieved in building an entrepreneurship culture through long-term activities and the creation of structures to encourage and support entrepreneurship, including entrepreneurship education, business support organisations, and concrete entrepreneurship policies.

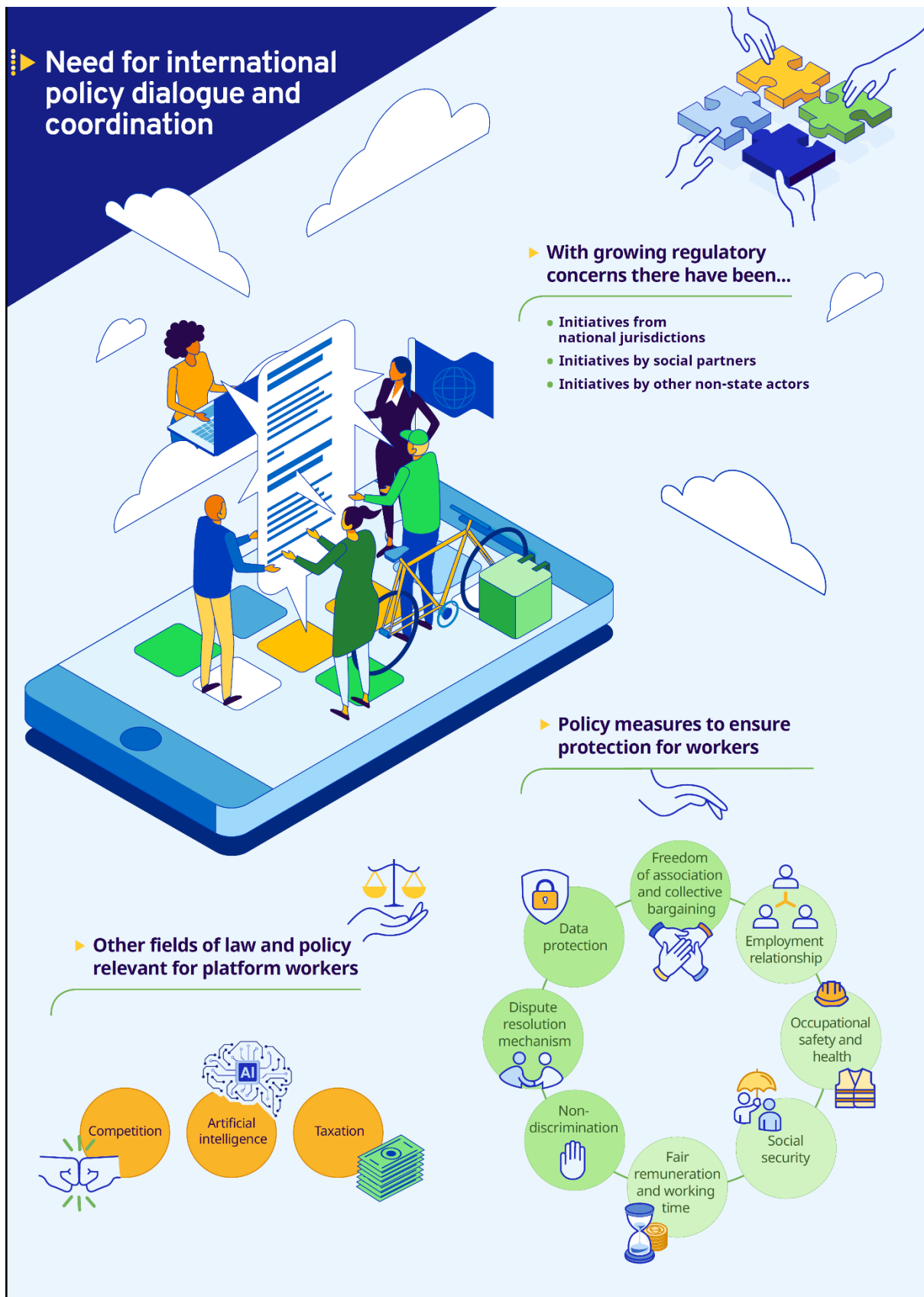
Source: (Rantanen and Järveläinen, 2016<sub>[26]</sub>).

Source: OECD/European Commission (2020).

## Self-employment and 'Gig' or platform economy

The numbers of people whose livelihoods depend on the digital labour platforms have increased rapidly over the last decade. The business model of many platforms has been to pass many risks of running a business to the workers by creating an employment relationship that OECD/European Commission (2020) labelled 'forced' self-employment. Many platforms minimise their taxation obligations to national governments by complex company structures with headquarters domiciled in tax havens. All this has raised many challenging industrial relations and taxation issues, which governments around the world are just beginning to grapple with. Figure 12 summarises some of these issues. They are discussed further below.

Figure 13 Policy measures to protect platform workers



Source: ILO (2021).



In Australia, one state, Victoria has had an inquiry into the ‘on-demand’ work in its labour market, particularly in relation to the contested work arrangements between the platforms and workers (James (Chair) 2020). The Inquiry’s main suggestions to government were to act to revise the current labour laws because:

- the current employment status test is not fit for purpose as it inherently produces uncertain results
- the nature of advice and support to resolve the nature of work status is fragmented and often inaccessible
- protections for non-employee ‘small business’ (‘forced’ self-employed) platform workers were inadequate.

The ambiguity in the application of the current employment status test in the context of platform workers was, in the Inquiry’s view, the root cause of the current system’s failings. All other issues amplified, rather than assuaged, the ambiguity. Other countries have also found this to be the one of the most important issues as most legislated labour and social protections stem from the determination of the employment status, and insofar as ILO instruments are concerned are not applicable to all workers.

Countries have adopted various approaches to the classification of platform workers, often arising from litigation, which fall along a continuum between very broad and very narrow approaches to employment status. These included classification as (1) employees, (2) creating an intermediate category covered by the labour laws, (3) creating a de facto intermediate category to ensure certain benefits, and (4) independent contractors based on the degree of their flexibility and autonomy (ILO 2021).

In Australia, New Zealand and Brazil, either through statutory acts or judicial decisions, occupational health and safety laws now cover all workers. A number of countries have extended social security to platform workers. For example, in France platforms have to cover the accident insurance costs; and many countries in Latin America have extended social security to these workers. In response to the COVID-19 pandemic, some countries extended sickness benefits to all workers (Ireland) and unemployment benefits to uninsured self-employed workers (Finland and the United States) (ILO 2021).

In France, the law stipulates that a platform’s voluntary social charter should include the ‘right to disconnect’ and ways for self-employed platform workers to obtain a ‘decent price’ for the work they do. The right to disconnect enabled self-employed platform workers to ‘switch off’ from the platforms without retaliation but only if this standard was in the platform’s voluntary social code. The law was introduced in 2019, so it would be interesting to find out about its effectiveness so far. In India, *Indian Motor Vehicle Aggregators Guidelines 2020* specified that aggregators, which are digital intermediaries or marketplaces where passengers connect with drivers for the purpose of transportation, must ensure that drivers are not logged in for more than 12 hours a day, even when drivers are engaged with multiple aggregators; once the connection limit is reached, a mandatory break of 10 hours will apply. The guidelines also stipulate the relevant city taxi fares apply and set other conditions related to dead mileage, distance and fuel needed to reach customers, surge pricing and the minimum percentage of the fare that drivers must receive (ILO 2021).

Dispute resolution between the platforms and the workers is a vexed issue. The processes for dispute resolution are largely set through arbitration clauses by the platforms and are often restricted to a particular jurisdiction, thus blocking access to the local judicial system. These clauses have been challenged in some countries. For example, a Canadian driver brought a case against Uber who argued

that under the contract signed the case could only be adjudicated in the Netherlands. In this case, the Supreme Court of Canada invalidated a platform's arbitration clause on the grounds that it made the 'substantive rights given to the worker in the contract unenforceable'.

While many countries (e.g., China, the European Union, India, California) are changing their laws to ensure protection of workers against unfair arbitration clauses, especially with respect to location-based platform work, some developing countries are slow to make the move. These laws are being enacted to bring clarity with regard to the appropriate legal entity against which to bring claims, the local arm of the platform or its international entity which is often domiciled in a convenient jurisdiction.

Associated with dispute resolutions, is also the issue of access to data that the platforms hold on the workers and which are often used against them in cases of payments, bonuses, workflow and deactivation. The regulatory responses to this generally had broader scope and included issues of data access and privacy, and applied to all workers, irrespective of employment status. The data protection regimes that have come in force in the European Union, the UK, Brazil, India, Nigeria and California established some or all aspects of individual rights to be informed; data access, portability and erasure; and the right not to be subject to a decision based solely on algorithms. Some have enacted laws to give individuals specific rights to opt out of the sale of personal data (ILO 2021).

In response to the growing concerns about the nature of work on the digital platforms and its effects on individual workers but importantly because of the action by regulatory agencies across many jurisdictions, the major platforms have released *The Charter of Principles for Good Platform Work* (WEF 2020). It has eight principles, many of which were discussed above, under the following sub-headings:

1. diversity and inclusion
2. safety and wellbeing
3. flexibility and fair conditions
4. reasonable pay and fees
5. social protection
6. learning and development
7. voice and participation
8. data management.

How each platform implements these principles to harmonise with regulatory reforms already enacted or in the pipeline across many jurisdictions is a future research question, as is the question of how the platforms are incorporating these principles in their operations.

# Concluding remarks

This paper has reviewed the current literature on youth self-employment which is often part of the suite of options to address youth unemployment and underemployment. Self-employment activities are on a continuum, ranging from those that are undertaken out of necessity to those that are entrepreneurial and leading to the development of new social or commercial services and products. What needs to be done, thus, depends on the context within which these activities are taking place. Policies relating to the self-employed youth, largely in developing countries and in the informal economy, who are eking out a living from these activities will necessarily be different to those encouraging entrepreneurship. The growing self-employment in the digital platform economy is creating its own challenges to legislators and regulators around the world. A multilateral approach is called for to address the issues.

Youth self-employment in all different contexts needs to be supported. However, policy-makers must not assume that self-employment is a panacea for solving the chronic lack of work for youth in most countries. It should certainly not absolve governments from their broader obligations to address the needs of youth in a comprehensive and sustainable way.

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