



Opinion of the European Economic and Social Committee

Reducing barriers to inclusive entrepreneurship, promoting innovation and providing equal opportunities for all

(own-initiative opinion)

(C/2026/13)

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1. Conclusions and recommendations

1.1. The EESC calls for urgent, coordinated action by the European Commission and Member States to unlock the untapped potential of inclusive entrepreneurship and build a fairer, more resilient economy. Entrepreneurship must be a genuine opportunity for all to fully harness the EU's labour potential. Inclusive policies, targeted support and accessible design can enable marginalised and underrepresented groups – including persons with disabilities or mental health conditions, women in precarious situations, LGBTQIA+ people, migrants and communities facing ethnic discrimination such as the Roma and Sámi – to contribute their talents and foster innovation. Inclusive entrepreneurship is both an economic opportunity and a matter of social justice and human rights.

1.2. The EESC recommends that the Commission and Member States embed inclusiveness into all entrepreneurship policies. Inclusive entrepreneurship requires a broad, holistic approach that supports all entrepreneurs across sectors – from traditional to high-tech, from for-profit to the social economy. Social economy enterprises, especially vital for underrepresented groups, promote inclusive business models and social goals. The European Social Economy Action Plan can help overcome systemic barriers by unlocking entrepreneurship as a driver of innovation and cohesion.

1.3. The EESC urges the Commission and Member States to allocate funding tailored to business incubators and develop funding to offer risk-sharing guarantees for underrepresented founders and micro-grants for first-time entrepreneurs facing multiple barriers, applying gender-, disability-, neurodivergent- and age-responsive investment criteria, and options for LGBTQIA+ entrepreneurs. It also recommends exploring fairer credit-scoring models, ensuring diverse investment committees for publicly supported venture capital funding.

1.4. The EESC calls for the systematic implementation and monitoring of the European Accessibility Act (EAA) in all entrepreneurship-related services within its scope, especially those receiving public funding. Accessible business infrastructure, as required under the EEA, remains inconsistent across Member States. This includes both physical spaces and digital interfaces such as application portals, training platforms and information systems.

1.5. The EESC recommends that Member States integrate entrepreneurship into national curricula and that the Commission supports accessible, targeted training for underrepresented groups, which is crucial in making inclusive entrepreneurship a reality. Entrepreneurship depends on human capacity as well as material support, so investing in skills is essential to empower everybody, including vulnerable people, and unlock their potential.

1.6. The EESC calls for effective monitoring of the Equal Treatment in Employment and Occupation Directive, with specific attention to the LGBTQIA+ community, and recommends inclusive public procurement to support vulnerable entrepreneurs. Entrepreneurship support should address the unique challenges of women and LGBTQIA+ individuals through gender budgeting, disaggregated data, targeted grants and mentoring, complemented by childcare and long-term care services by Member States. Support should also meet the needs of both young and older entrepreneurs, including through intergenerational co-entrepreneurship and business transfers.

1.7. The EESC calls for safeguarding equal conditions for entrepreneurship and social protections across all sectors. The Commission should examine the legal framework of precarious sex work and consider the possible need for dedicated measures on sex work. Everyone should be entitled to safe, legal and supported entry points into economic empowerment.

1.8. The EESC continues to call for efficient instruments to fight discrimination, including outside the world of work and urges the co-legislators to adopt the proposal for the Horizontal Equal Treatment Directive. The EESC also advocates for an intersectionality approach in the coming Gender Equality Strategy 2026-2030.

1.9. The EESC calls on the Commission and Member States to focus on making regulations for entrepreneurs simple, clear and understandable as well as on reducing the administrative burden. While simplification of the regulatory framework and reduction of administrative burdens are crucial for all enterprises, they are even more important for vulnerable entrepreneurs, who struggle with many extra challenges.

1.10. The EESC urges Member States to set up national focal points for self-employment support and enhance cross-border recognition of disability and self-employment rights under the EU Disability Card. Stronger coordination and oversight are key to supporting inclusive entrepreneurship across the EU.

1.11. The EESC urges the Commission and Member States to embed the principles of Universal Design, accessibility, intersectionality and agency into all entrepreneurship policies. Inclusive entrepreneurship is not a special case – it is the benchmark for ensuring our economy is fair, resilient and future-ready. All initiatives – whether related to funding, training, regulation or evaluation – must be assessed through the lens of inclusivity.

2. Introduction

2.1. This opinion recommends how to reduce barriers to self-employment for vulnerable groups and foster more inclusive entrepreneurial ecosystems, in line with the EU's values of equality, innovation and social justice. Relevant EU frameworks are mentioned to provide a more comprehensive overview of current policies, identify gaps and propose solutions.

2.2. The EESC recognises the significant untapped potential of inclusive entrepreneurship as a driver of economic growth, innovation and social integration. Entrepreneurship can boost economic activity, create quality jobs and empower marginalised and underrepresented groups, reducing inequalities and strengthening democratic participation.

2.3. While entrepreneurship is often a meaningful and desired option, it might also be the only viable path to income for people excluded from traditional labour markets because of health conditions that prevent full-time or consistent work, or due to structural barriers and discrimination. Vulnerable groups often face greater barriers and require tailored support. Any entrepreneur requires finance and other resources, access to markets, relevant competences and skills, and possibilities for networking and cooperation with other entrepreneurs and stakeholders.

2.4. People with disabilities or mental health conditions, women facing structural inequalities, LGBTQIA+ people, migrants and communities facing ethnic discrimination (such as the Roma and Sámi and other racialised groups) continue to face long-standing disadvantages rooted in structural barriers causing inequalities, cultural stereotypes and policy blind spots ⁽¹⁾. These groups are ‘missing entrepreneurs’ systematically underrepresented in self-employment across the EU, with variations between Member States ⁽²⁾. Both young and older people also require specific attention in terms of inclusive entrepreneurship.

3. Barriers faced by vulnerable entrepreneurs

3.1. People with disabilities and mental health conditions

3.1.1. According to Eurostat ⁽³⁾, 101 million people in the EU, corresponding to one in four adults, have some form of disability. Mental health conditions affect approximately 84 million people ⁽⁴⁾, corresponding to one person in six ⁽⁵⁾. Both groups face persistent structural and institutional barriers to self-employment and inclusive entrepreneurship across the EU ⁽⁶⁾, including social stigma, discrimination, exclusion and a lack of targeted support.

3.1.2. Employment rates ⁽⁷⁾ remain significantly lower for people with disabilities (only 50 %) compared to those without (74,8 %), and both people with disabilities and mental health conditions are underrepresented in self-employment, partly due to systemic disincentives and limited tailored support. A major barrier is the so-called ‘benefits trap’, where the risk of losing disability-related social protection benefits can outweigh the potential gains of self-employment.

3.1.3. Accessible business infrastructure, both physical and digital, remains inconsistent across Member States. Support mechanisms, such as business development programmes, accelerators and entrepreneurship training, are rarely adapted to the specific needs of individuals with sensory, cognitive or mobility impairments ⁽⁸⁾. Entrepreneurship policy and support ecosystems rarely account for the specific needs of individuals with psychosocial disabilities or chronic mental health conditions. Cuts to public services can also result in a lack of available services and staff to support individuals with special needs.

3.1.4. Entrepreneurs with mental health conditions also face stigma and bias in business networks and financing institutions. Funding schemes frequently have eligibility criteria that exclude people with episodic or fluctuating health conditions. Training, mentoring and financial tools are rarely flexible enough to accommodate periods of reduced functionality or health-related work interruptions ⁽⁹⁾. Poor coordination between health and employment services may leave people without adequate support during periods of illness or recovery. Additionally, complex procedures and delayed payments for health treatment or related benefits further complicate the ability to manage both business responsibilities and personal obligations like caring for a family.

3.1.5. The entrepreneurial ecosystem often assumes consistent productivity and availability, failing to account for non-linear work patterns or flexible business models that might suit people with disabilities or mental health conditions. New social economy enterprises, which prioritise social objectives over profit, can be key enablers in creating accessible pathways to quality employment and entrepreneurship opportunities for both persons with disabilities and those living with mental health conditions. Financial support through targeted subsidies can also enable providing reasonable accommodations that would secure inclusive employment and entrepreneurship for this target group.

⁽¹⁾ Opinion of the European Economic and Social Committee – Promoting the social integration of persons with disabilities and persons with changed working capacity (exploratory opinion requested by the Hungarian Presidency) (OJ C, C/2024/6875, 28.11.2024, ELI: <http://data.europa.eu/eli/C/2024/6875/oj>).

⁽²⁾ OECD (2023).

⁽³⁾ Disability in the EU: facts and figures.

⁽⁴⁾ OECD (2022).

⁽⁵⁾ The transversality of mental health in a ‘European Health Union’.

⁽⁶⁾ UN (1993).

⁽⁷⁾ Eurostat.

⁽⁸⁾ Entrepreneurship Training Programs for Individuals with Disabilities.

⁽⁹⁾ Psychosocial disability: a European perspective on challenges and solutions.

3.1.6. Relevant EU frameworks:

- (a) Principle 17 EPSR – explicitly affirms that people with disabilities have ‘the right to income support that ensures living in dignity, services that enable them to participate in the labour market and in society, and a work environment adapted to their needs’.
- (b) Article 27 UNCRPD – calls for, among other things, ‘the promotion of opportunities for self-employment, entrepreneurship, the development of cooperatives and starting one’s own business for people with disabilities’.
- (c) Strategy on the Rights of Persons with Disabilities 2021-2030 – promotes full social and economic inclusion, fight discrimination against persons with disabilities across the EU.
- (d) European Social Economy Action Plan (2021) – supports funding and capacity building for social entrepreneurship.
- (e) EU Mental Health Strategy (2023) – recognises mental health as a cross-sectoral issue.

3.2. **Women**

3.2.1. Women entrepreneurs – particularly those with care responsibilities ⁽¹⁰⁾ and/or intersecting vulnerabilities such as disability or migration background – face multi-layered structural and socio-economic challenges, such as limited access to capital, a lack of adequate affordable child, elder or long-term care and exclusion from male-dominated innovation networks. Only 30 % of EU entrepreneurs are women, and the proportion is even lower among women with disabilities or mental health conditions ⁽¹¹⁾.

3.2.2. Access to finance remains a core obstacle. In 2020, just 2,3 % of venture capital funding in Europe went to all-female teams ⁽¹²⁾.

3.2.3. Moreover, women are frequently excluded from innovation ecosystems that lack inclusive structures and mentorship opportunities. Cultural stereotypes, especially in traditional or rural communities, reinforce gender roles and discourage women’s participation in business.

3.2.4. Relevant EU frameworks:

- (a) Gender Equality Strategy 2020–2025: Promotes equal economic independence.
- (b) SME strategy for a sustainable and digital Europe (2020): Recognises women’s entrepreneurship as a priority.
- (c) Directive 79/7/EEC ⁽¹³⁾: Supports progressive implementation of the principle of equal treatment between men and women, including sickness, invalidity, old age, accidents at work and occupational diseases, unemployment and social assistance.
- (d) Directive 2006/54/EC ⁽¹⁴⁾: Prohibits gender-based discrimination.
- (e) Directive 2010/41/EU ⁽¹⁵⁾: Puts into effect the principle of equal treatment between self-employed men and women, and encourages positive action such as promoting business initiatives among women.

3.3. **Individuals in precarious and criminalised work**

3.3.1. Certain self-employed individuals, such as sex workers – many of whom operate in legally ambiguous or even in criminalised settings, remain systematically excluded from entrepreneurship programmes, financial systems and social protections due to structural stigma and legal provisions preventing safe, legal and supported entry points into economic empowerment.

⁽¹⁰⁾ Opinion of the European Economic and Social Committee – Ensuring a needs-based work-life balance for all: How adequate flexible working conditions can support intergenerational solidarity and the empowerment of women (exploratory opinion at the request of the Hungarian Presidency) (OJ C, C/2025/116, 10.1.2025, ELI: <http://data.europa.eu/eli/C/2025/116/oj>).

⁽¹¹⁾ OECD (2021).

⁽¹²⁾ PitchBook (2020).

⁽¹³⁾ OJ L 6, 10.1.1979, p. 24.

⁽¹⁴⁾ OJ L 204, 26.7.2006, p. 23.

⁽¹⁵⁾ OJ L 180, 15.7.2010, p. 1.

3.3.2. Relevant EU framework:

- (a) Directive 2011/36/EU⁽¹⁶⁾ and EPSR refer to relevant protections related to violence, employment rights and non-discrimination.

3.4. *Gender- and identity-based issues*

3.4.1. Many LGBTQIA+ entrepreneurs, particularly trans, non-binary and gender-diverse individuals, face exclusion from entrepreneurial support⁽¹⁷⁾ due to lack of legal gender recognition, discriminatory treatment by financial institutions and data invisibility.

3.4.2. Relevant EU framework:

- (a) Union of Equality: LGBTIQ Equality Strategy 2020-2025: Diversity is celebrated as a European strength, where everyone can 'be safe and free to be themselves' without fear of discrimination, violence, or exclusion.

3.5. *Racial or ethnic origin issues: Roma and Sámi*

3.5.1. Racial or ethnic-minority-led enterprises and entrepreneurs continue to face systemic barriers to business development, including unequal access to capital, training and market opportunities. These challenges are rooted in prejudice against the Roma and Sámi, and other racialised groups, underinvestment and a lack of recognition for the economic agency of these communities, especially women and young people.

3.5.2. Relevant EU frameworks:

- (a) The EU Strategic Framework for Roma Equality, Inclusion and Participation (2020-2030) encourages Member States to enhance employment and entrepreneurship opportunities for Roma.
- (b) Council Recommendation on Roma Equality, Inclusion and Participation (2021) calls on Member States to promote self-employment and entrepreneurship among Roma by improving access to finance, capacity building and networking.
- (c) European Regional Development Fund – Upper Norrland (2021-2027): This programme funds projects⁽¹⁸⁾ that foster entrepreneurial models combining innovation and cultural heritage rooted in Sámi culture.

4. **Structural and policy issues to inclusive entrepreneurship**

4.1. Europe's labour markets are changing due to digitalisation, demographic shifts and platform work, exposing gaps in social protection for the self-employed⁽¹⁹⁾. While self-employment can empower underrepresented groups, many face limited legal and financial protections and complex national rules. Without adequate safety nets, (bogus) self-employment can leave vulnerable people in precarious situations, thereby discouraging entrepreneurship. Member States' administrations and related EU-strategies should not only promote active inclusion in employment but also guarantee high quality support for company-founding, entrepreneurship and co-ownership of social enterprises, especially of unemployed persons.

4.2. Access to social protection for the self-employed: Principle 12 of the EPSR states that 'regardless of the type and duration of their employment relationship, workers, and, under comparable conditions, the self-employed, have the right to adequate social protection'. However, access to healthcare, disability, parental and maternity leave, unemployment benefits and pensions varies across Member States. Eurofound⁽²⁰⁾ reports that around 50 % of self-employed people in the EU lack or have limited coverage for these key social risks⁽²¹⁾. While the EU can guide policy, social security systems remain a national competence.

⁽¹⁶⁾ OJ L 101, 15.4.2011, p. 1.

⁽¹⁷⁾ European Agency for Fundamental Rights (2024).

⁽¹⁸⁾ Commission (2021).

⁽¹⁹⁾ Opinion of the European Economic and Social Committee – Access to social protection for the self-employed – analysis, limitations and scope for improvement (exploratory opinion requested by the Polish Presidency) (O) C, C/2025/2964, 16.6.2025, ELI: <http://data.europa.eu/eli/C/2025/2964/oj>.

⁽²⁰⁾ Eurofound (2024).

⁽²¹⁾ Council Conclusions on Social Protection for the self-employed.

4.3. Digital and platform-based self-employment – such as freelance and app-based work – can blur the lines between employment and entrepreneurship. Many platform workers may be erroneously classified as self-employed. This limits their rights, bargaining power and access to collective representation. The Commission has provided Guidelines on the application of EU competition law to collective agreements regarding the working conditions of solo self-employed persons (2022). The EESC advocates consistent application and monitoring of these guidelines.

4.4. The EESC notes that the Platform Work Directive has entered into force and Member States must implement the necessary laws, regulations and administrative provisions by 2 December 2026. However, this Directive does not fully address inclusive entrepreneurship.

4.5. Entrepreneurship support rarely accounts for intersectional barriers. For example, a migrant trans woman with a disability faces even more multiple administrative, social and legal barriers – such as a lack of legal recognition of her/their gender identity, challenges in accessing disability rights across borders, and racism, transphobia or xenophobia in business environments. Inclusive entrepreneurship policies should account for these overlapping exclusions. Many national and EU strategies, including the EU 2020-2025 Gender Equality Strategy, the 2021-2030 Disability Rights Strategy and the EU Anti-racism Action Plan 2020-2025, reference employment but not self-employment.

4.6. The proposal for the Horizontal Equal Treatment Directive aims to extend protection against discrimination beyond employment, covering areas such as housing, education and access to services. The EESC supports the proposal and continues to call attention to the fight against discrimination ⁽²²⁾, which is accentuated by intersectionality, and the social and legal barriers associated therewith.

4.7. Entrepreneurship support services – such as incubators, mentoring and financing – often follow a one-size-fits-all model, favouring individuals with higher education, financial resources and strong networks. This standardised approach tends to exclude people with cognitive or sensory impairments who require adapted communication formats; entrepreneurs with mental health conditions who may benefit from flexible timelines, supportive mentoring or trauma-informed practices; and individuals with limited digital skills or access.

4.8. Few programmes apply Universal Design principles, the idea that services and environments should be usable by all people, to the greatest extent possible, without the need for adaptation. This creates structural exclusion from application processes to business training sessions and online platforms.

4.9. Entrepreneurship relies on people's capacity to innovate, yet unequal access to education, upskilling, reskilling and training remains a structural barrier for vulnerable groups.

Brussels, 18 September 2025.

The President
of the European Economic and Social Committee
Oliver RÖPKE

⁽²²⁾ Opinion of the European Economic and Social Committee – New Action Plan on the implementation of the European Pillar of Social Rights (own-initiative opinion) (OJ C, C/2025/4203, 20.8.2025, ELI: <http://data.europa.eu/eli/C/2025/4203/oj>).