



GIGGERS



ABOUT GIG ECONOMY



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About this document

The present document reports the discoveries found by the partners in their local analysis and research conducted at their National (Germany, Italy, Malta, Sweden) and at the EU level (using different sources and relevant materials and studies). The present document is a synthesis on the research conducted.

The profile of GIGGERS is that of an independent worker, that benefits from the freedom and flexibility the work condition provides. At the same time, they miss the support of more traditional employers and they perceive anxiety over their socio/economic situation. (<https://hbr.org/topic/managing-yourself>)

Digitalisation is not only changing the nature of jobs, workplaces and skills development, but also the way work is allocated. Digital labour platforms (DLPs) are driving innovation in the allocation of work. In recent years, platform work has grown explosively in Europe and elsewhere. Approximately 150 million people in North America and Western Europe now work as independent contractors, most of them in knowledge-intensive industries and creative occupations. Digital platform work has been described as boosting productivity, enhancing flexibility and facilitating labour market integration by providing a source of income for marginalised groups. <https://www.ceps.eu/ceps-publications/digital-labour-platforms-in-the-eu/>

Today, the European Commission proposes a set of measures to improve the working conditions in platform work and to support the sustainable growth of digital labour platforms in the EU.

The partners

	FRAMEWORK is a non-profit cultural association that promotes continuous improvement and empowerment of individuals and the community, through lifelong learning education and participation in European initiatives.
	Penguin Academy is an education and consulting academy. It was founded in Köln, a city in North Rhine-Westphalia, Germany, which is situated in one of the most industrialized areas of the country. The service sector here is also very well developed.
	Skills Zone Malta is a training hub of professional trainers in the field of Entrepreneurship, personal development and soft skills, training people in both f2f and online environment. As the whole team believe in experiential learning, our soft skills training courses involves “learning by doing” using state of the art infrastructure for performing hands on exercised and real-world simulations.
	B-Creative is an association that are developing courses, event, workshops in different topics such as language learning, virtual travelling, education concepts and cultural concepts. B-Creative have a large network in Sweden and in Europe with NGOs, education organisations and associations.

ABOUT THE GIG ECONOMY

What are digital labour platforms?

Digital labour platforms are internet-based companies that intermediate and organise the work provided by workers or self-employed people to third-party clients. The work can either be provided in a specific physical location “on location” (e.g. food delivery, ride-hailing) or online (e.g. data encoding, translation services).

The business model of digital labour platforms builds on algorithm-based technologies to efficiently match supply and demand for labour or services. These platforms offer possibilities for people to make a living or earn additional income. Especially those who otherwise might face difficulties to enter the labour market can benefit, such as young people, people with a migrant background or those with caring responsibilities.

What is the current state of the EU platform economy?

There are more than 500 digital labour platforms active in the EU. They include international companies as well as small national or local start-ups. The majority of these platforms provide “on-location” services. Revenues from the platform economy in the EU are estimated to be as high as €20 billion. However, today, digital labour platforms are faced with a patchwork of different laws and rulings across the EU, which makes it difficult for them to expand their business across borders.

More than 28 million people in the EU work through digital labour platforms. By 2025, their number is expected to reach 43 million. However, around 55% of people working through platforms earn less than the net hourly minimum wage of the country they are working in. On average, people working through platforms spend 8.9 hours per week doing unpaid tasks (e.g. researching tasks, waiting for assignments), versus 12.6 hours doing paid tasks.

What is the relationship between platform companies and the people who work through these companies?

Platform work can be subject to different degrees of control by the platform. Depending on the degree of supervision, digital labour platforms can be considered as employers of people, whose work they organise and control.

“People working through platforms” or “persons performing platform work” refers to individuals whose work is organised through a digital labour platform, regardless of their legal employment status (worker, self-employed or any third-category status, which may exist at Member State level).

To date, over 90% of digital labour platforms in the EU classify the people working through them as self-employed. Out of the estimated 28 million people working through platforms in the EU, 5.5 million may be currently misclassified. The remaining 22.5 million people are deemed to be correctly classified, either as workers or as self-employed.

As a result, some people working through digital labour platforms are denied the labour and social rights that would come with an employment status. These include the right to a minimum wage (where it exists), collective bargaining, working time and health protection, the right to paid leave or improved access to protection against work accidents, unemployment, sickness and old-age pension.

At the same time, the genuinely self-employed people working through platforms will obtain more clarity on their terms and conditions and be able to better understand the mechanisms underpinning the assignment and proposal of tasks. This should improve their income security and predictability.

What are some of the challenges facing platform workers?

The gig economy fundamentally changes three major dimensions of the nature of work:

- the work itself
- the person who does the work, and;
- where the work will be done

Platform workers are usually classified as self-employed persons by the platforms. In most legal systems in Europe, this means that they have no or limited access to labour protection, such as collective bargaining rights, health and safety protection, and social security schemes.

In addition, employment and income are often unpredictable and determined by algorithms that are beyond workers' control. Working conditions vary depending on the type of platform, the nature of the tasks, and the level of skills required performing those tasks.

Research conducted by SelectHub¹ states that a large percentage of Millennials and Gen Z workers are interested in the gig economy either by becoming full-time freelancers or doing some side-hustling. Companies are latching on to the gig economy and the ones that aren't are losing out on good resources. Studies show that 30 percent of Fortune 500 companies are already hiring through this channel.

¹ <https://www.selecthub.com/hris/hr-trends/>

Being classified as workers means that platform workers will have access to:

- guaranteed rest time and paid holidays;
- at least the national or sectoral minimum wage (where applicable);
- safety and health protection;
- unemployment, sickness and health care benefits;
- parental leave;
- pension rights;
- benefits relating to accidents at work and occupational diseases.

The Commission's proposed directive also aims to increase transparency in the use of algorithms by platforms, ensuring human monitoring and the right to contest automated decisions.

National authorities often struggle to access data relating to platforms and the people working through them. The Commission's proposal wants to bring more transparency around platforms by clarifying existing obligations to declare work to national authorities. The new rules will require platforms to make some information about their activities and the people who work through them available to national authorities.

EU POSITION ON THE GIG ECONOMY

What are the main challenges the Commission's proposals aim to tackle and how?

The aim is to improve working conditions in platform work and, at the same time, support the opportunities, innovation and flexibility the platform economy offers.

Challenges can range from misclassification of people's employment status, to a lack of transparency and predictability of their contractual arrangements, as well as health and safety risks, and inadequate access to social protection.

The Commission's proposals aim to:

- Correctly determine the employment status of platform workers through a set of clear criteria, giving them access to existing labour and social rights, including right to a minimum wage (where it exists), collective bargaining, working time and health protection, the right to paid leave or improved access to protection against work accidents, unemployment and sickness benefits, as well as old-age pensions. This will also bring increased legal certainty for digital labour platforms which will be faced with reduced litigation costs and less administrative burden by avoiding individual court cases;

- Provide more transparency, rights and accountability with regards to **algorithmic management** on digital labour platforms by helping people to better understand how tasks are allocated and prices are set, and enable them to contest decisions that affect working conditions if needed;
- Improve **enforcement and traceability** of platform work, including in cross-border situations by asking platforms to declare the work in the country where it is performed and make available to national authorities certain information about the people who work through them and their terms and conditions;
- Strengthen **collective bargaining and social dialogue**. The proposed Directive introduces the need to inform and consult platform workers and their representatives on algorithmic management decisions. It asks digital labour platforms to facilitate communication channels for people working through them to organise themselves, and to be contacted by workers' representatives. The draft guidelines empower solo self-employed people – including those working through digital labour platforms – to influence and improve their working conditions through collective bargaining and increased social dialogue.

How can EU action help improve working conditions in the platform economy?

So far, very few EU Member States have adopted national legislation specifically targeting the improvement of working conditions and/or access to social protection in platform work. In most cases, national legislation only tackles platform work challenges indirectly. In addition, where national legislation on platform work has been introduced, it only focuses on specific sectors, notably ride-hailing and delivery services.

On the other hand, litigation is on the rise. To date, there are more than 100 court decisions and 15 administrative decisions in the EU dealing with the employment status of people working through platforms. In most cases, the judges have ruled to reclassify independent contractors as workers, and platforms as employers. A few have confirmed the self-employed status. Many more court decisions are pending.

A common EU legal framework will grant platforms and self-employed people the legal clarity they need to conduct their activities, also helping them to more easily expand their operations across the Single Market and make the most of its business opportunities. It will also level the playing field among platform companies and vis-à-vis traditional businesses that employ workers. An EU legal framework also establishes minimum rights for all people working through platforms in the EU, which will improve their working conditions.

What are the main elements of the proposed Directive?

The Directive the Commission proposes today:

- Provides a **list of criteria** to determine whether a digital labour platform exercises control over a person, and therefore whether the person should be presumed to be a worker. If at least two of the criteria are met, the platform is considered an employer.
- Asks Member States to ensure that the **presumption of the employment status** is effective, and can be enforced as well as be rebutted. This includes establishing a framework to ensure that the legal presumption applies in all relevant administrative and legal proceedings and that enforcement authorities, such as labour inspectorates or social protection bodies, can rely on that presumption. Member States should also take supporting measures to ensure the effective implementation of the legal presumption, such as developing relevant guidance for digital labour platforms, people working through platforms, social partners and enforcement authorities. Member States should also strengthen controls and field inspections.
- Establishes a new **set of rights for people subject to algorithmic management** in platform work. Such rights will provide workers and their representatives with the necessary information about how their work and assignments are allocated, accounts are rated or terminated. The new rights will also ensure human monitoring and review of decisions that significantly impact the working conditions.
- Asks digital labour platforms to declare work in the country where it is performed and **provide national authorities with information on people working through them and their terms and conditions**. This will lead to improved monitoring and enforcement.

How will the 'rebuttable presumption' of the employment status work in practice?

The rules proposed by the Commission today look at the platform rather than at the individual worker. When a platform exercises a certain degree of control over the people performing work through it, the platform will be 'presumed' to be an employer. This means that people working through it under the same conditions will be 'presumed' to be workers.

The proposed Directive clarifies that the correct determination of the employment status should be based on the principle of the primacy of facts, i.e. guided primarily by the facts relating to the actual performance of work and the remuneration, taking into account the use of algorithms in platform work, and not by how the relationship is defined in the contract.

The proposal offers a list of criteria, of which at least two need to be fulfilled for platforms to be presumed to be employers. The criteria in the draft Directive will help determine the degree of control, for instance looking at any restrictions on the freedom of people to organise their work. The criteria are:

- determining the level of remuneration or setting upper limits;
- supervising the performance of work through electronic means;

- restricting the freedom to choose one's working hours or periods of absence, to accept or to refuse tasks or to use subcontractors or substitutes;
- setting specific binding rules with regard to appearance, conduct towards the recipient of the service or performance of the work;
- restricting the possibility to build a client base or to perform work for any third party.

In practice, this means all national authorities, including social security bodies, will consider and treat digital labour platforms who meet at least two of the criteria as employers. Those platforms will therefore have to fulfil their obligations as employers under national and EU law vis-à-vis their presumed workers, for instance with regard to providing minimum wages (where it exists) or respecting working time, and annual and family-related leaves. Some platforms might choose to adjust their terms and conditions to ensure that they can work with the self-employed.

However, it will always be possible to challenge ('rebut') the employment status presumption and thereby undo its legal effects. To do this, the platform or person affected will have to prove that the relationship is not an employment relationship under national definitions and that therefore the person or certain category of persons should be considered self-employed. Where the digital labour platform argues that the contractual relationship in question is not an employment relationship, the burden of proof would be on the platform. Where the person performing the platform work argues that the contractual relationship in question is not an employment relationship, the platform would be required to assist the proper resolution of the proceedings, notably by providing all the relevant information.

When transposing the Directive, Member States should not only transpose the presumption and rebuttal in their national legal and administrative proceedings but should also put in place measures that help its implementation. They should make information publicly available on the presumption of the employment status, develop guidance for the digital labour platforms and the people performing platform work, and strengthen controls and inspections by labour inspectorates and other bodies.

What is algorithmic management and what are the new rights proposed in this regard?

Algorithmic management refers to information technology-driven automated monitoring and decision-making systems that increasingly replace the functions of managers in businesses, e.g. allocating tasks, monitoring and evaluating the work performed, providing incentives or imposing sanctions.

Digital labour platforms use algorithmic systems to organise and manage the people performing platform work through their applications or websites. People working through platforms often lack

information about how the algorithms work and how decisions are taken. This includes a lack of information on how personal data is used.

The proposed Directive aims to:

- **Increase transparency:** People doing platform work will have the right to be informed by digital labour platforms about the automated monitoring and decision-making systems that are in use and how they affect their working conditions. For instance, they will receive information on how they are being monitored, supervised and evaluated, including by clients. They will also receive information on the elements that lead to or support significant decisions, such as allocating tasks, proposing fees and granting bonuses. Worker representatives and labour authorities will also get access to such information.
- **Protect personal data:** Digital labour platforms will not be able to collect or process any personal data that is not directly related to the work performed. They will also not be allowed to collect data while the person is not logged into the relevant app or the website.
- **Ensure human monitoring:** Digital labour platforms will have to monitor and evaluate the impact of individual decisions taken or supported by automated monitoring and decision-making systems on working conditions, such as pay or working time.
- **Make it possible to contest automated decisions:** People doing platform work will obtain the right to receive explanations for significant automated decisions that affect their working conditions and to contest these. Digital labour platforms will have to ensure that people performing platform work have access to a human contact at the digital labour platform to discuss decisions that significantly impact them. If asked to review its decision, the platform has to respond within a week. In case the decision breaches the person's rights, the digital labour platform must correct the decision or provide compensation.

Will all types of platforms and all people working through digital platforms be covered by the new rules?

The proposed Directive will apply to digital labour platforms as defined in the proposal, i.e. those that organise work performed by individuals. It will not apply to online platforms which merely advertise offers or requests for services or display available service providers in a specific area. It will also not apply to providers of a service whose primary purpose is to exploit or share assets (e.g. short-term rental of accommodation).

The proposed Directive will apply to all so-defined digital labour platforms which provide services in the EU, regardless of their place of origin, provided that the platform work organised through that digital labour platform is performed in the EU.

The rebuttable presumption of the employment relationship will only apply to a subset of digital labour platforms, those that exert a certain degree of control over the people working through them.

The proposal put forward a list of criteria, of which at least two need to be fulfilled for platforms to be presumed to be employers.

All people working through digital labour platforms will obtain new rights with respect to algorithmic management – regardless of their employment status. This also means that all digital labour platforms will have to comply with the new obligations on algorithmic management vis-à-vis the people who work through them. Those platforms, which are classified as employers, will have more obligations than otherwise, notably as regards health and safety protection obligations and information and consultation rights.

Finally, all digital labour platforms will have to comply with new transparency obligations to declare the work where it is performed and provide information on the people working through them and on their terms and conditions.

What will the Directive mean for self-employed people working through platforms?

Over 90% of digital labour platforms active in the EU classify the people working through them as self-employed. Most of those people are genuinely autonomous in their work and can use platform work as a way to develop their entrepreneurial activities. Such genuine self-employment is making a positive contribution to job creation, business development, innovation, accessibility of services, and digitalisation in the EU.

Some of the digital labour platforms that currently exercise a degree of control over people who work through them, may need to adjust their terms and conditions to ensure they truly operate with genuine self-employment. As a result, self-employed people might see their working arrangements being revised to make sure they are granted the full autonomy that self-employment entails. This will further strengthen self-employed people's ability to take advantage of their entrepreneurial possibilities for example by setting their own rates or developing their own client pool. For those who are already genuinely self-employed, nothing will change. They will retain their benefits.

All self-employed people working through platforms will obtain similar rights to workers with respect to algorithmic management. This notably includes rights to an increased transparency of the automated tools deployed, and on the mechanisms to seek redress and review of algorithm-driven decisions.

What will be the impact of the proposal on businesses?

The new rules will benefit digital labour platforms by bringing about legal certainty for their business across the EU and support their sustainable growth. They will ensure that the new economy does not have a competitive advantage vis-à-vis “brick and mortar” companies by being able to save on costs through the wrong classification of platform workers as self-employed, by not paying the social benefits they are entitled to. During a phase of adaptation, some platform companies may decide to adapt their practices to avoid any risks of reclassification.

What will be the impact of the proposal on Member States?

The proposed rules will bring clarity on where platform work is done, by whom, and which Member States are responsible for enforcing relevant laws on tax and social protection. Clarity on the employment status and the related tax and social security contributions will support the sustainability of social protection systems and public budgets. It is estimated that Member States will receive between €1.6 billion and €4 billion per year in annual contributions when false self-employed are correctly classified as workers, depending on how many people are reclassified.²

Situation in the partners' countries

Situation in Germany

Legislation

The employment contract is regulated in §611a of the German Civil Code. The services contract for freelancers is regulated in §611 BGB. Some regulations, such as the extraordinary termination according to §626 German Civil Code, apply to both types of contract. Other provisions, such as the law on protection against dismissal, apply only to employees. There are no special regulations for the gig economy.

A lot of different criteria will be applied in the assessment of the classification, e.g. the right to issue directives on the content, implementation, place and time of the activity, personal dependence, nature of the activity, integration into the employer's work organisation, as well as an overall assessment of all criteria.

Professional and fiscal profile

There is the circular of the central associations (Deutsche RentenversicherungBund, Bundesagentur für Arbeit, GVK-Spitzenverband) of 13 April 2010, which contains, among other things, in Annex 5 a catalogue of certain professional groups to distinguish between dependent employment and self-employment.

the Labour Court's decision as to whether the worker is an employee or a freelancer has no binding effect, e.g. for the Social Court or for taxation. There are also cases in which the person concerned does not work under an employment relationship but still has to pay social security contributions.

In Germany, workers would rather be classified as self-employed, but it is often hard to distinguish them from employees. This is a major legal issue in Germany. There are no special regulations for

² https://ec.europa.eu/commission/presscorner/detail/en/qanda_21_6606

the gig economy. The criteria for demarcation apply, which have been developed by law, case-law and social security institutions.

The employee can have his status clarified before the Labour Court. In addition, the employee or employer can have the German Pension Insurance Association (clearing house = "Clearing Stelle") check whether he has to pay social security contributions. The institutions of the German Pension Insurance Association can also examine this question as part of an audit. The health insurance companies also decide whether the employment relationship is one in which social security contributions must be paid.

Situation in Italy

Country specific legislation

In Italy, the Gig Economy is an economic model based on “on-call”, “casual” and “temporary labour”. From it, companies can hire **independent contractors** and **freelancers** alongside full-time, permanent employees.³

Italian laws provide for a wide range of protections in favour of subordinate employees and not in favour of self-employed workers. Latest Italian case law stated that gig economy workers cannot be classified as employees. Particularly, they have the choice to accept or not to carry out the order and thus they cannot be seen as employees. Actually, there is no special measure set forth by Italian legislation. Nevertheless, we assume that the gig economy phenomenon has essentially economic grounds: workers are in a precarious situation because of their economic dependence either from the market or from the platform they work for.

The current legislation lacks sufficient protection for this (new) matter. It would be desirable that the legislator provides for the necessary arrangements in this respect and involves the trade unions, perhaps even **looking at a new form of cooperativism**.

First of all, Italian employees are entitled to receive the minimum wage set forth by national collective bargaining agreements. Moreover, Italian law provides for rules protecting the employee's rights with regard to working time and holidays, sickness and injury, pregnancy and maternity/paternity, etc. In addition, with regard to the termination of the employment relationship, the employee's dismissal has to be grounded on objective or subjective reasons (otherwise, in general terms, the employee may be entitled to reinstatement and/or compensation for damages).

Under Italian law, the individual himself can always challenge his employment status: the self-employed is entitled to file a claim before a court for the reclassification of his relationship into subordinate employment. In any case, the labour inspectorate may exercise its inspection and

³ <https://www.adecco.it/servizi-per-le-aziende/gig-economy#>

supervision powers in order to detect "false" self-employment relationships and punish infringements on the part of the employer. Also the Italian Institute for Social Security Contributions (INPS) has power of inspection and is entitled to claim payment of the social security contributions differences in the case of reclassification into subordinate employment of a self-employment relationship and sanction the employer for not having paid contributions.

Professional and fiscal profile

According to Italian law, workers in the gig or sharing economy can be classified as either (i) subordinate employees or (ii) self-employed workers, or perhaps (iii) as a third category, being the so-called "collaborators/para-subordinated/semi-subordinated" workers (in Italy, "co.co.co."). However, most of the rules applicable to co.co.co are those relative to self-employment, thus they can be essentially considered as self-employed. Furthermore, gig or sharing economy workers in Italy are almost always hired through a self-employment contract: they perform their activity by using their own vehicles and tools and, above all, they are free to choose whether or not to carry out the order/activity for the client they work for (which is usually a web platform).

Under Italian law, the main and most important test for determining the employment status is the existence of subordination; that means that the employee is subject to the executive power, control and discipline of the employer with a consequent limitation of his autonomy. Other elements are merely subsidiary, meaning that they are useful to define with greater certainty the employment relationship as subordinated when it is not easy to recognize the existence of subordination. As an example: the worker is not responsible for the organisation of the business or its financial risks; the worker observes an agreed schedule; the remuneration is only based on worked hours; the relationship has continuity and duration; the worker has to notify the employer of his absence; the worker uses vehicles, equipment and/or tools provided by the employer only. Please note that, under Italian legislation, the economic dependence of the worker cannot be seen as a test for the employment status.

The main consequence for companies related to a wrong classification as self-employment is the risk that the worker claims the subordinate employment status, meaning that, since the beginning of the employment relationship, the relevant regulation would become applicable retroactively. Consequently, the employee is entitled to claim the salary differences -on the basis of the applicable NCLA provisions -as well as the payment of -the pro rata -social security contributions. Moreover, the application of employment regulations also entails the enforcement of the rules and the protections provided for the termination of the subordinate employment relationship (meaning that, as mentioned before, dismissal is subject to the obligation to state reasons).

List of platform that facilitate this work at national level only

Most of the platforms we could find are international.

<https://www.upwork.com/> - Specializations: Graphic & Design, Digital Marketing, translations, video & animation, Music & audio, programming and technology, business, IA services.

<https://it.fiverr.com> - Specializations: Development & IT; Design & Creative; Sales & Marketing; Writing & Translation: Admin & Customer Support; Finance & Accounting; Legal; HR & Training; Engineering & Architecture

<https://www.peopleperhour.com/> - Specializations: Technology & Programming; Writing & Translation; Design; Digital Marketing; Video, Photo & Image; Business; Music & Audio; marketing, Branding & Sales; Social Media

Situation in Malta

Country specific legislation

In recent years, several “GIG economy” business models have emerged; however, the definition of the gig economy is still in development, and it is difficult to state how large the sector is in the labour market in Malta today.

Given a complicated approach to the gig economy, it can be said that in Malta it is a labour market that relies laboriously on temporary and part-time positions filled by independent contractors and freelancers rather than full-time permanent employees. Gig workers gain flexibility and independence but need more job security as there is a massive lack of proper legislation which would provide safety to gig workers.

In Malta, specific legislative loopholes lead to serious concerns about the protection of gig workers. While gig flexibility may be a selling point for workers engaged in higher-skilled or technical work, lower-skilled workers complain that they earn less than the statutory minimum wage after accounting for their expenses.

However, recently it has been announced that Malta will be issuing new rules regulating platform/gig work, prioritizing the imposition of minimum engagement terms and entitlements for gig workers.

As for now, under Maltese law, employees are formally hired by their employer, while an employment contract governs their employment relationship. Self-employed workers, on the other hand, are those individuals whose principal source of income is derived from work they perform on their account and not based on any arrangement with an employer.

The Employment Status National Standard Order (Subsidiary Legislation 452.108) sets out several factors and criteria which can lead to categorizing an engagement as an employment relationship rather than a self-employed contractual relationship. Nevertheless, the said statutory criteria are only sometimes facilitative to a clear interpretation and determination of employment status and

often require careful legal analysis and even guidance from the Department for Industrial and Employment Relations (DIER).

The importance of increased legislative intervention in this field is further highlighted by the severe implications of an incorrect determination of the status of a particular engagement - not only from a legal perspective but also in respect of corresponding fiscal and social security payment obligations that arise from such relationships.

Registration to become a freelancer in Malta

Even though there are many loopholes in legislation concerning the gig economy, registration to become a freelancer in Malta is fast and easy. The registration can be done by going to the local employment agency JobPlus. That place will provide a person interested in gig work to get the correct tax return forms for part-time or full-time self-employment. Once a person has a social security number (EP), they can also hire employees if their business expands over time. Such an arrangement is helpful if one thinks that their business idea has the potential to develop.

Another option if one needs a social security number to become a freelancer in Malta is to get the form at the Commissioner for Revenue website for small businesses. The sole proprietor form is listed under the section on income taxes. One needs to download the form and follow the instructions⁴.

National legislation and fiscal profile of a gigger

Malta might be a small country, but it is home to several gig platforms, such as Wolt, Bolt, Uber, among others. In July 2022, hundreds of gig workers went on strike, comparing their working conditions to slavery. Some even claimed they worked 80-hour weeks but still failed to earn the minimum wage⁵. In addition, several reports in the media exposed poor working environments. It has led the government to rethink its legislation and adopt an EU law on working conditions.

As a result, in October 2022, the Maltese government unveiled legislative plans to overhaul the gig economy. Food delivery couriers and other gig workers will be paid a fixed wage. Under new proposed laws, they will also receive statutory bonuses and be paid for overtime and sick leave. The new rules aim to designate clear regulations for digital platforms and recruitment agencies to abide by when hiring gig workers. Unfortunately, for now, such work falls in a legal grey area. However, one needs to remember that the government proposals come as the European Commission works to introduce an EU-wide directive that would force member states like Malta

⁴ <https://timesofmalta.com/articles/view/payslips-bonuses-sick-pay-new-laws-platform-workers-unveiled.989426>

<https://guides.xolo.io/start-working-as-a-freelancer-in-malta-the-complete-guide>

<https://empleo.com.mt/employment-rights-and-the-gig-economy/>

⁵ https://www.euractiv.com/section/all_short_news/maltese-platform-workers-to-receive-minimum-wage/

to raise such rights for platform workers. That would give platform workers the right to a minimum wage, paid leave, health protection, and access to old-age pensions.

Abela said the new rules would ensure workers cannot earn less than the minimum wage and that they will be entitled to other benefits that employees enjoy, including leave and overtime pay⁶.

Resources:

List of platforms that facilitate this work

The following platforms facilitate this kind of work at national level:

- <https://mt.gigexchange.com/gigs/expert/gig-jobs/malta>
- <https://www.fiverr.com>
- <https://jobsplus.gov.mt/>
- <https://www.guru.com/m/hire/freelancers-in/malta/>
- <https://tminta.com/>

The gig economy is in the constant development in Malta; therefore, the number of platforms is still increasing.

Situation in Sweden

Country specific legislation

The gig economy lacks a universal definition and thus it is difficult to state how large the sector is in the labour market in Sweden today.

The rules in brief, you must pay tax if you earned more than SEK 20,430 in total in 2022.

- If you take assignments from time to time, you must declare your income as a service.
- Document your income and expenses and save contracts and receipts.
- You may deduct costs that are related to sales, such as travel and tools.
- You may not deduct private costs such as internet subscriptions and mobile.
- If you take assignments regularly and for a longer period, you should instead report your business as business.

If you take on assignments with a certain regularity and scope, that is, not only from time to time, but professionally and with the aim of making a profit, it can be counted as a business activity. Then you must report your business on form NE – Income from business activities – Sole traders (SKV 2161).

⁶ <https://timesofmalta.com/articles/view/payslips-bonuses-sick-pay-new-laws-platform-workers-unveiled.989426>



Fiscal profile of a gigger

Freelancers are responsible for paying the self-employment tax of 15.3% in 2022. This tax represents the Social Security and Medicare taxes that businesses pay and that employees have taken out of their pay checks automatically. As a self-employed freelancer you are considered both the employee and the employer. If you're employed, you may notice a line on your pay stub for Social Security, FICA, or OASDI. These all relate to the same Social Security Tax you must pay and are separate from your federal income tax. The government collects this money to fund the benefits you will eventually receive when you retire and to provide assistance to people who are unable to work.

For most people, the ultimate goal when you file your taxes is to reduce your liability to the lowest allowable amount. As a freelancer, you'll likely have more business expenses than a typical employee, and you can take a number of tax deductions not commonly allowed as a regular employee. However, you're only allowed to take deductions that are ordinary and necessary for the operation of your business.⁷

Example of platforms from Sweden

Gigstr is a platform that matches safe and efficient companies with freelancers, teams and talents in marketing, design and digital growth.

Yepstr is a platform for young people to find extra jobs, build their CV, increase self-esteem and learn more about what it means to take a step into working life, it takes a lot of work. Yepstr strives to be a community for young people where they can share their questions, dreams, tips and experiences but also a platform where households find help that makes their everyday life easier.

Giggler.se is also an app where you can register and work when you want and how much you want and get paid after 15 minutes after finishing the work. You get an opportunity to strengthen and build up your CV. And they have a collective agreement and secure employment.

⁷ *A Freelancer's Guide to Taxes - TurboTax Tax Tips & Videos (intuit.com)*



PLANNING TO WORK IN THE GIG ECONOMY

In-demand skills for gig workers

To give you an idea of the most sought-after skills for gig workers, we've listed some of the more popular ones below.

- Software Engineering (4-10 Yrs.)
 - Full stack Developers and UI/UX design
 - Data Scientists
 - Software Developers and Database Developers
 - Automation Testers and Technical Illustrators
- HR (4-10 Yrs.)
 - Compensation and Benefits and HR Operations
 - Talent acquisition Professionals
- Sales and Marketing (4-10 Yrs.)
- Legal (4-10 Yrs.)
- Customer Service and Admin Support (4-10 Yrs.)
- Finance and Accounts (4-10 Yrs.)
- Cyber security (5-15+ Yrs.)
- Blockchain (5+Yrs.)
- Graphic design and Branding
- Content writing

Where do companies hire these People from?

- Most of the corporates (~ 30%) depend on third-party agencies to hire gig workers.
- Around 25% of employers use online gig platforms like Upwork, Fiverr, Nobel House, LinkedIn, Behance.net, etc

Which countries hire the most gig workers?

In recent years, the gig economy as a whole has been on a steady incline. Current trends show the US, Canada, France, Japan, the Netherlands, and Germany to be the countries that hire the largest number of gig workers. This has resulted in greater flexibility for employers as well as the workers, hence leading to a steady decline in the 9-to-5 work pattern.

Redefining Success

In popular management tales, career success usually comes with security and equanimity. For independent workers, however, both are ultimately elusive. And yet most of those we studied told us they feel successful.

Our conclusion is that people in the gig economy must pursue a different kind of success — one that comes from finding a balance between predictability and possibility, between viability (the promise of continued work) and vitality (feeling present, authentic, and alive in one’s work). Those we interviewed do so by building holding environments around place, routines, purpose, and people, which help them sustain productivity, endure their anxieties, and even turn those feelings into sources of creativity and growth. “There’s a sense of confidence that comes from a career as a self-employed person,” one consultant told us. “You can feel that no matter how bad it gets, I can overcome this. I can change it. I can operate more from a place of choice as opposed to a place of need.”

Many we spoke to believe they wouldn’t be able to find the same mental space or strength in a traditional workplace. Martha, the consultant who compared herself to a trapeze artist, recalled that she became “much more successful professionally” and “much more comfortable in my identity personally” when a trusted counsellor helped her reframe — and own — her struggle, rather than seek ways to evade it. “She helped me understand that I could think of myself, which I now do, as a pioneer. I don’t fit in any categories that exist in organizations, and it’s more effective for me to be independent.” Seen this way, discomfort and uncertainty were not just tolerable but affirming — signs that she was just where she needed to be.

About the skills and competences needed by giggers in the model depicted in figure 1, begins with the absence of an organizational holding environment, which rendered participants’ work and work identities precarious while creating the opportunity to personalize both. As working, rather than belonging, became the main avenue for participants to define themselves, productivity became the foundation on which their identity rested. Being productive also became a lightning rod of sorts for emotional tensions. It was a target, and in the best of cases a conduit, for intense and often conflicting emotions. The independent workers we studied cultivated connections—to routines, places, people, and purpose—that helped them manage those tensions and sustain their productivity. These connections, we theorize, served as a personal holding environment that helped people stay “at work” and be “into their work.” When they succeeded in bolstering productivity and containing and reframing emotions, holding environments helped participants’ work identities to remain viable and their selves to be vital. Viable identities, in turn, rendered precariousness tolerable. Vital selves rendered it generative.

The first thing we realized when we began interviewing independent consultants and artists was that the stakes of independent work are enormously high — not just financially but also existentially. Unshackled from managers and corporate norms, people can choose assignments that make the most of their talents and reflect their true interests. They feel ownership over what they produce and over their entire professional lives. One study participant told us, “I can be the most I’ve ever been myself in any job.”

However, the price of such freedom is a precariousness that seems not to subside over time. Even the most successful, well-established people we interviewed still worry about money and reputation and sometimes feel that their identity is at stake. You can't keep calling yourself a consultant, for example, if clients stop asking for your services. A well-published writer told us,

Productivity is an intense preoccupation for everyone we interviewed. It provides self-expression and an antidote to precariousness. Interestingly, however, the people we talked with aren't just focusing on getting things done and sold. They care about both being *at work* — having the discipline to regularly generate products or services that find a market — and being *into their work*: having the courage to stay fully invested in the process and output of that labour.

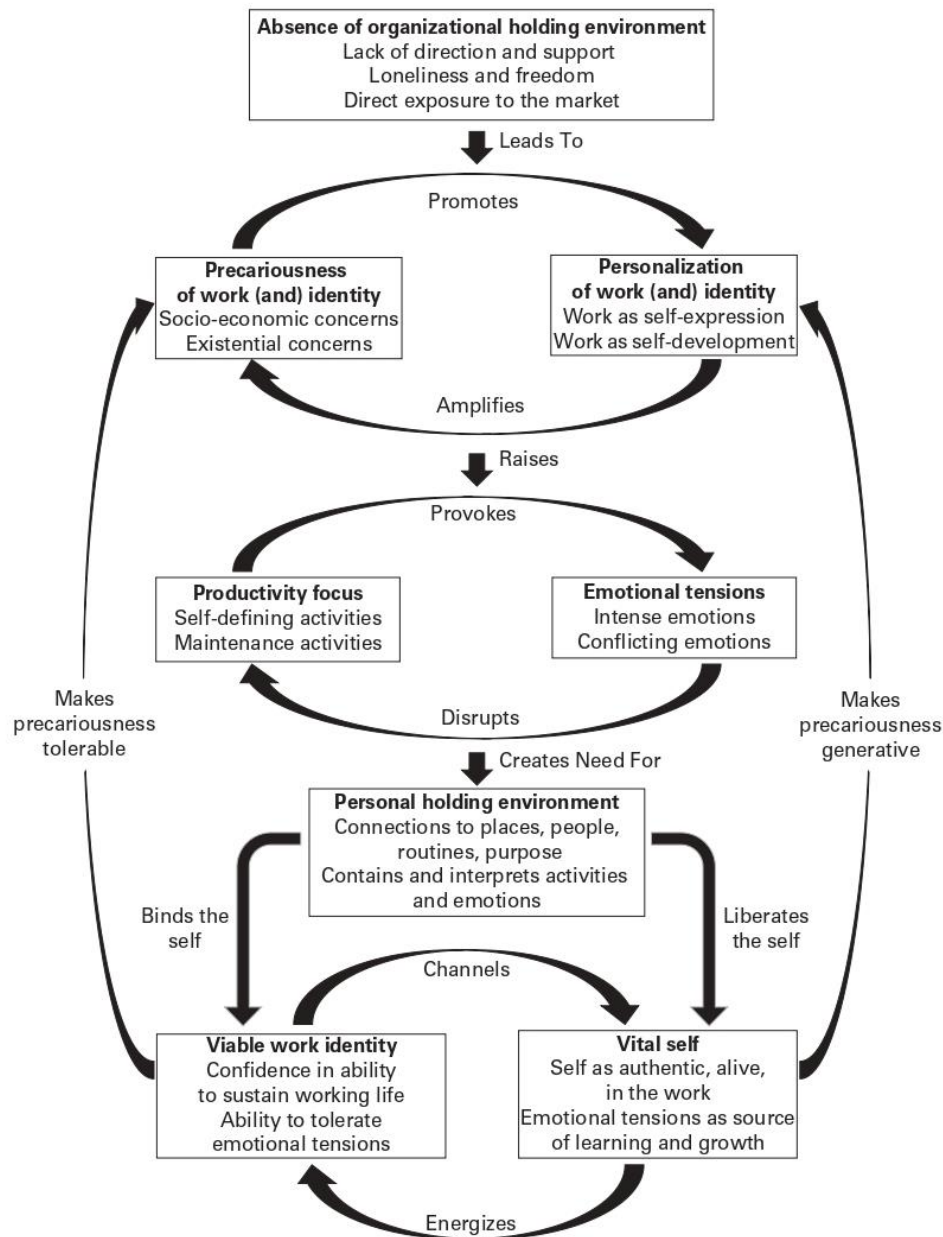
Sustaining productivity is a constant struggle. Distress and distractions can erode it, and both impediments abound in people's working lives. One executive coach gave a poignant description of an unproductive day: "It's when there is so much to do that I'm disorganized and can't get my act together. [In the evening,] the same e-mails I opened in the morning are still open. The documents I wanted to get done are not done. I got distracted and feel like I wasted time." A day like that, he said, leaves him full of self-doubt.

When we asked interviewees the secret to getting through such days and ultimately sustaining productivity as they defined it, we discovered a paradox at the heart of their answers. They all want to preserve their independence and, in many cases, even their unsettledness (which one consultant described as the key to continued learning and "keeping my edge"), but they also spend a great deal of time developing a "holding environment" — a physical, social, and psychological space for their work.

This concept — first used by the British psychoanalyst Donald Winnicott to describe how attentive caregivers facilitate children's development by buffering them against distress and creating room for experimentation — has since been employed in the field of adult development to refer to conditions in which people can be their best and grow. Corporate employees, of course, can find them with a good boss in a solid organization. But for independent workers, a holding environment is less a gift than an accomplishment; it must be cultivated, and it can be lost.

So they create these environments for themselves by establishing and maintaining what we call "liberating connections" — because they both *free* people up to be individually creative and *bind* them to work so that their output doesn't wane.

Figure 1. A process model of the management of precarious and personalized work identities.



According to the Harvard research⁸, many of these workers have created a “holding environment” for themselves by establishing four connections: (1) *place*, in the form of idiosyncratic, dedicated workspaces that allow easy access to the tools of their owners’ trades; (2) *routines* that streamline

⁸ *Managing Yourself*, <https://hbr.org/topic/managing-yourself>

workflow and incorporate personal care; (3) *purpose*, to create a bridge between personal interests and motivations and a need in the world; and (4) *people* to whom they turn for reassurance and encouragement. These connections help independent workers sustain productivity, endure their anxieties, and even turn those feelings into sources of creativity and growth.

The research found remarkably similar sentiments across generations and occupations: All those we studied acknowledged that they felt a host of personal, social, and economic anxieties without the cover and support of a traditional employer — but they also claimed that their independence was a choice and that they would not give up the benefits that came with it. Although they worried about unpredictable schedules and finances, they also felt they had mustered more courage and were leading richer lives than their corporate counterparts.

We discovered that the most effective independent workers navigate this tension with common strategies. They cultivate four types of connections — to *place*, *routines*, *purpose*, and *people* — that help them endure the emotional ups and downs of their work and gain energy and inspiration from their freedom. As the gig economy grows worldwide, these strategies are increasingly relevant. Indeed, we believe they may also be helpful to any corporate employees who are working more autonomously, from home or a remote office, or who feel they might one day want — or need — to jump into a freelance career.

But those we interviewed are keenly aware of the dangers of social isolation and strive to avoid it. Though many are ambivalent about formal peer groups, which they often see as insipid substitutes for collegiality, all reported having people they turn to for reassurance and encouragement. Sometimes these are direct role models or supportive collaborators; in other cases they're family members, friends, or contacts in similar fields, who can't always offer specific work advice but nevertheless help our study participants push through challenging times and embolden them to take the risks their work entails.

Gig workers and how the gig model works

Gig workers are independent contractors, online platform workers, contract firm workers, on-call, and temporary workers who enter into formal agreements with (on-demand) companies to provide services to them. Together, they form an organization's contingent workforce.

For gig workers, time is of the essence, which is why hiring decisions need to be made quickly. To adhere to this system, the top-down model that many organizations follow will become futile. Active social media networks are replacing traditional ways of recruiting and working and this new form of 'blended collaboration' and reciprocity among peers will surely defy the old hierarchical structures.

Compensation and benefits

Gig workers are considered professional workers, and the relationship with the organization is driven by the contract, which is signed by mutual parties. Some gig contracts do have medical or health Insurance depending on the Sector that they are part of and these terms are driven by competition. Since the compensation is paid in consolidation, there will be no sub-elements for gig workers. We may have timeline pay or outcome pay. We can look at fixed pay to start with and attach variable pay based on performance. Bonus pay for gig workers/freelancers is generally not applicable but can be considered based on the outcome.

(Online) team building

Since gig workers function without any authority and social context and often from a different location than the rest of the workforce, this leads to a greater feeling of insecurity and disconnectedness amongst them. Thus, to make sure there is a smooth coordination between the full-time team members and gig workers, HR should focus on, among other things, building a robust online culture.

Companies can build an online culture in various ways. For example:

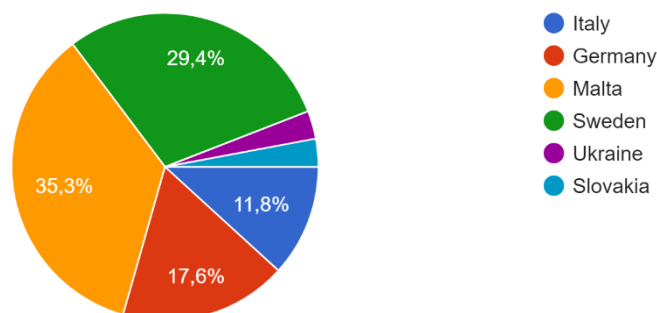
- Having virtual collaborative tools for the exchange of ideas, but also for informal discussions,
- Creating a balance with video meetings and not just relying on emails,

Explaining the company's culture to gig workers, so they feel like a part of the project, etc.

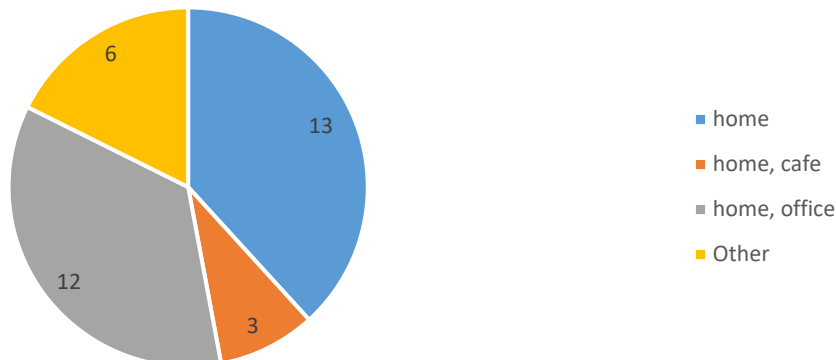
Data from partners' research

Partners collected 34 interviews over different countries

I am from
34 risposte



DO YOU GO TO A WORKPLACE OR YOU STAY HOME?



Just the **half of them** can be classified as “giggers”, such as searching and receiving offers via specialized platforms. The other half find their work the traditional ways (referrals, networking, social media). Even from the **profile** point of view, some are real giggers, the others are freelance that get shouted online and then offer services at the local level, in person.

Information offered for the **hiring process** are the one typical for those that self-employed and sub-contractors. In any case, 2 of them stated that they are registered on a platform. The clients ask them to perform some testes and then there is an offer. The gigger has to accept the offer. If they accept, they perform their tasks, email the results and get paid. Usually after the initial contact via the platform, the communication continues via email or similar, to make things faster.

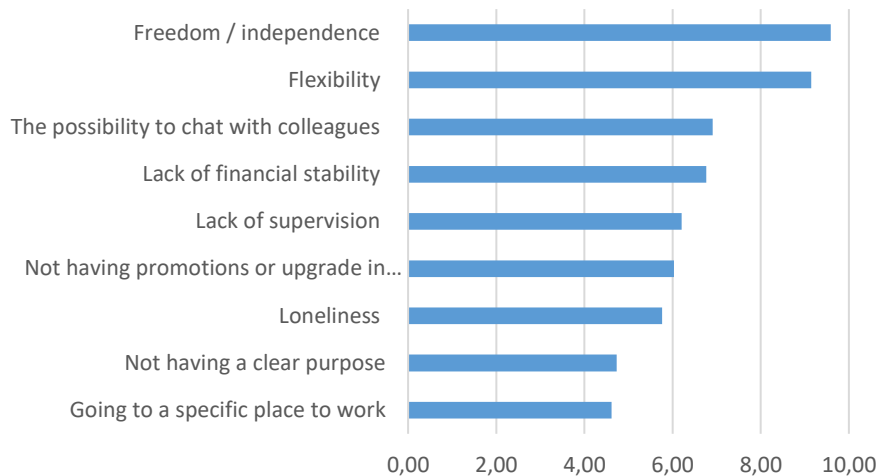
Most of them have established some rules. They set their working hours, planned breaks and set boundaries between work and “their life”. Some ask the support of an external party (a mentor, an expert) and they map their work, making checklists and writing down work flows.

Specific elements

We asked the giggers to offer their opinions on a set of elements, in order to understand the sort of support we might provide in our program.

Flexibility and independence are the most relevant traits of the job, while carrier, financial stability or lack of workplace do not bother the giggers. Sense of purpose and going to the workplace are less relevant than having a promotion and a career.

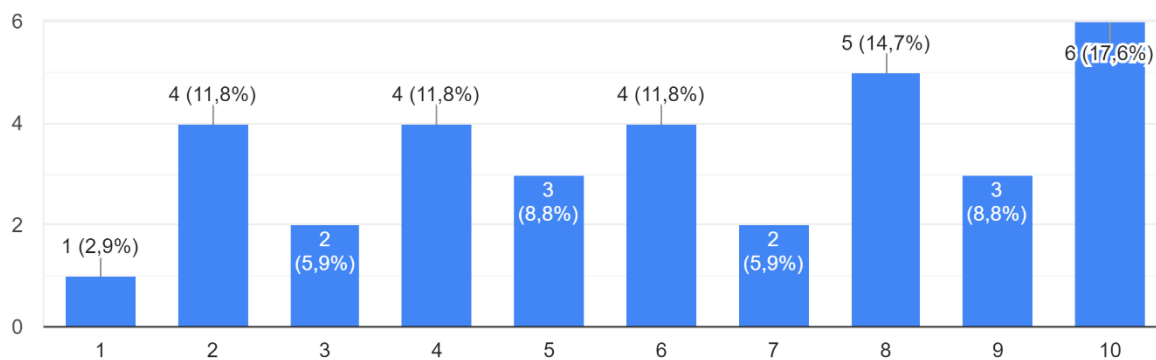
Average, 0 is not relevant and 10 is very relevant



Complete data set - 1 -not relevant- to 10 -very relevant-

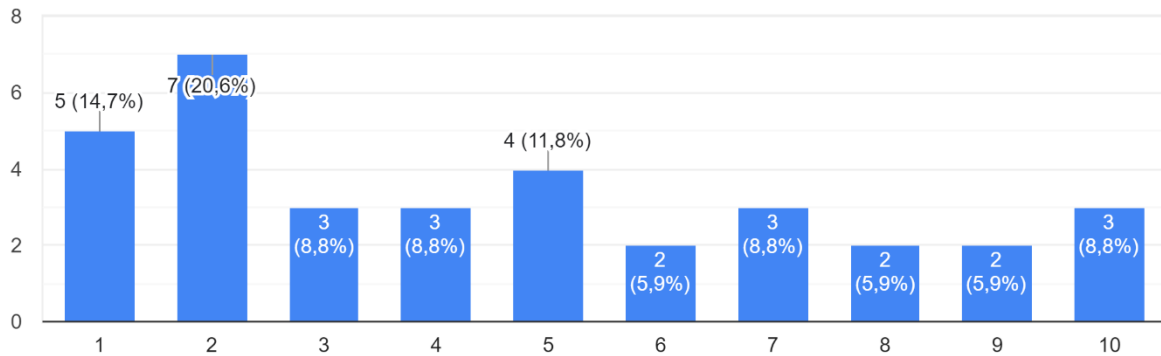
LACK OF GUIDANCE BY A SUPERVISOR

34 risposte



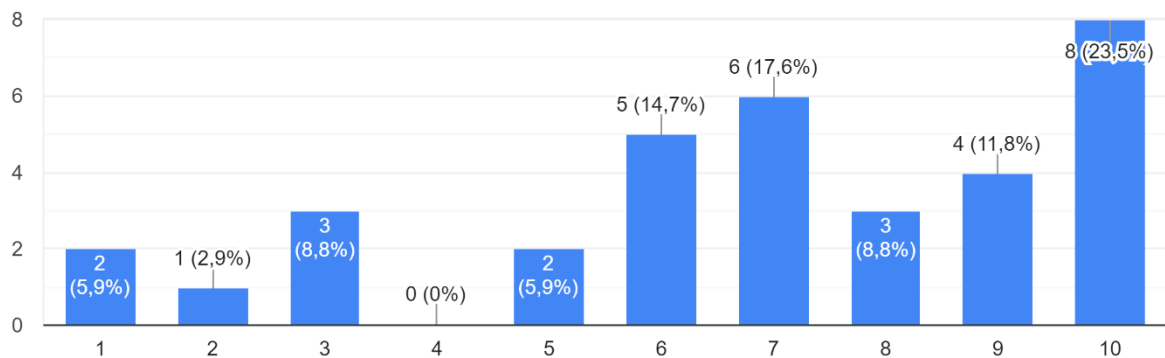
GOING TO A SPECIFIC PLACE TO WORK (OFFICE, OR A BUILDING DIFFERENT FROM HOME)

34 risposte



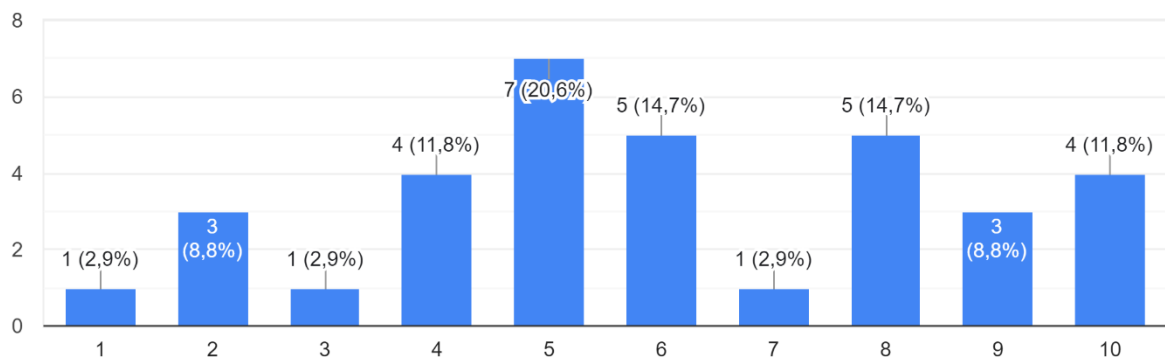
THE POSSIBILITY TO CHAT WITH COLLEAGUES

34 risposte



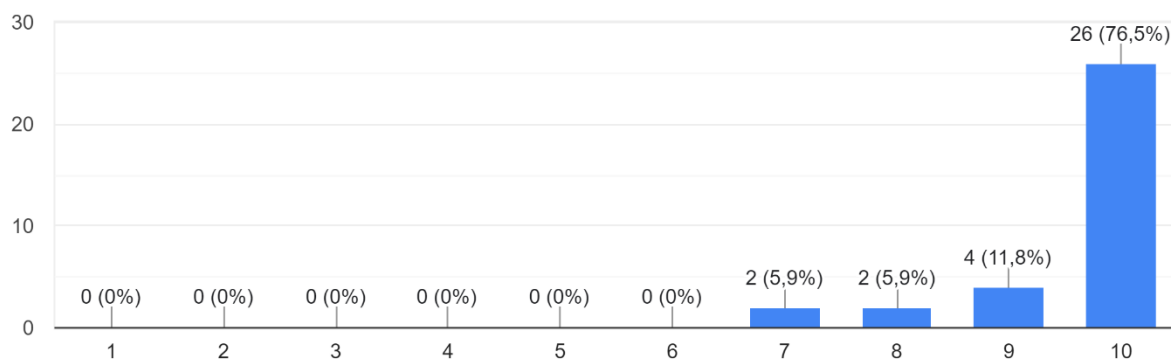
NOT HAVING PROMOTIONS OR UPGRADE IN CARRER

34 risposte



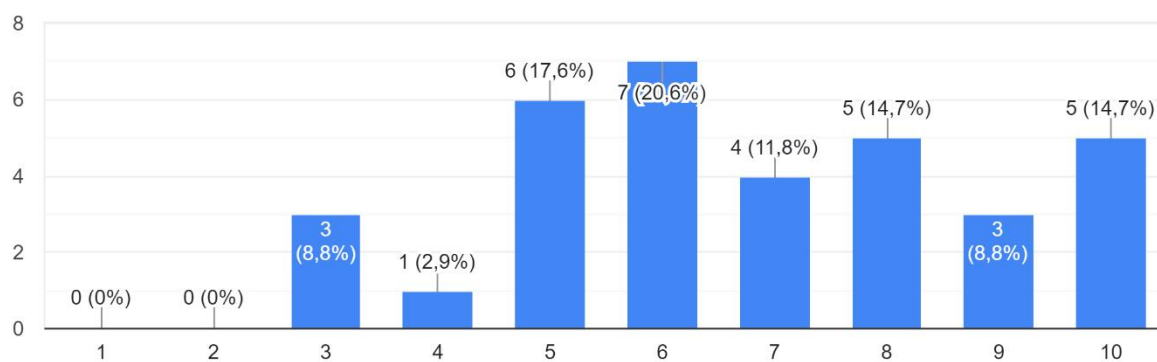
FREEDOM / INDIPENDENCE

34 risposte



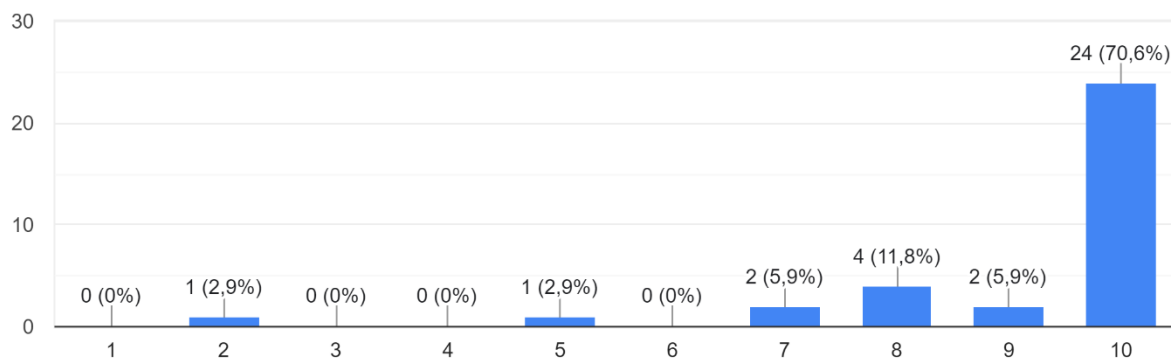
LACK OF FINANCIAL STABILITY

34 risposte



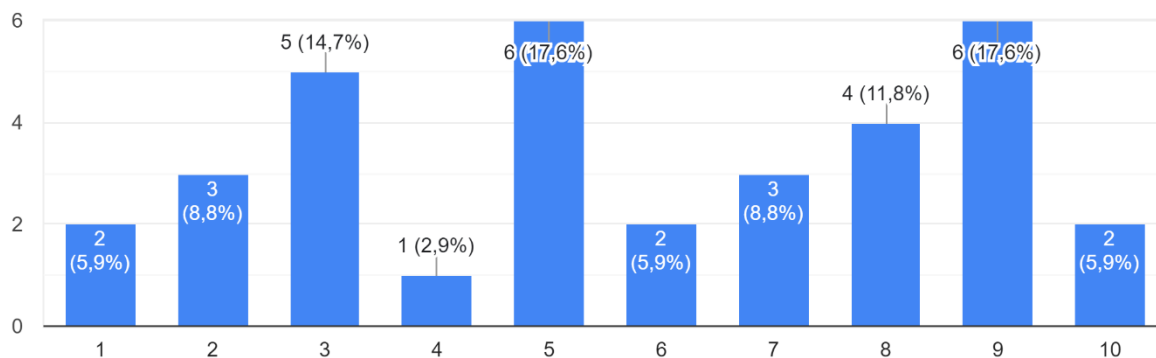
FLEXIBILITY

34 risposte



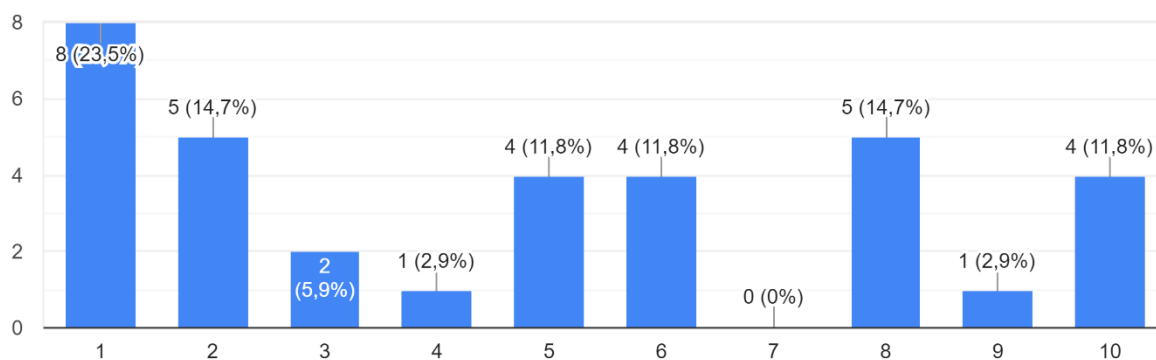
LONELISNESS

34 risposte



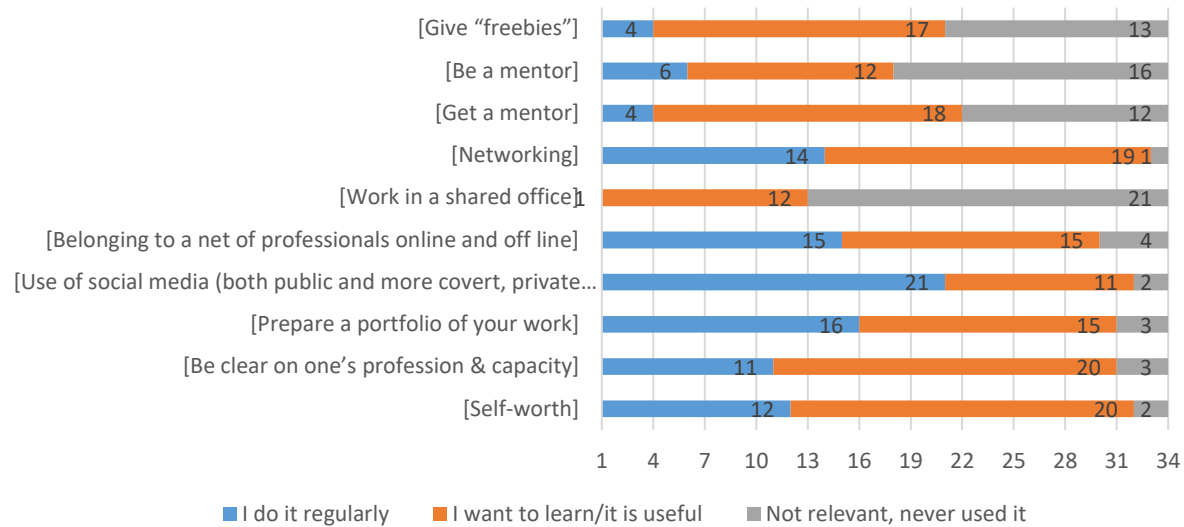
NOT HAVING A CLEAR PURPOSE

34 risposte

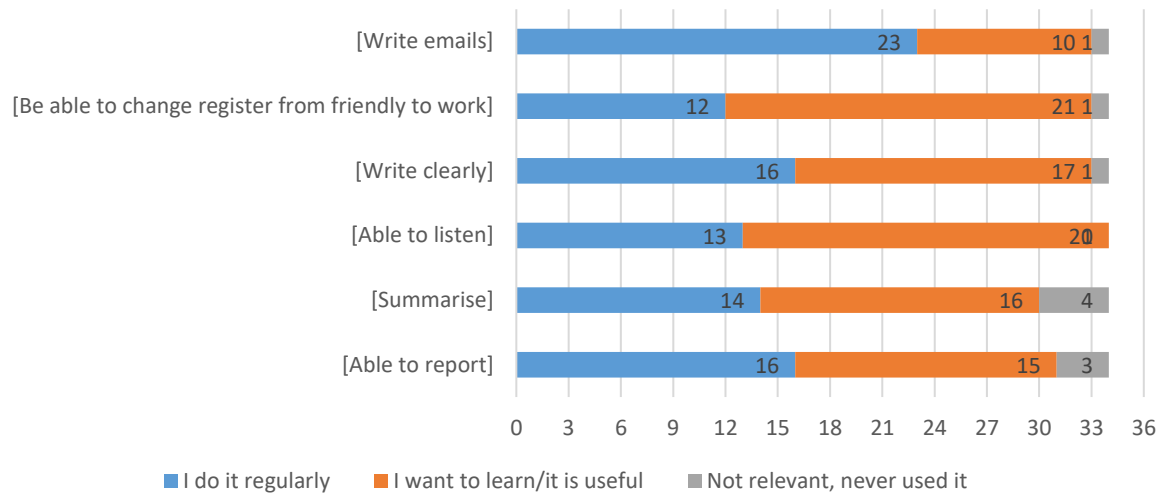


We asked about specific elements of their work

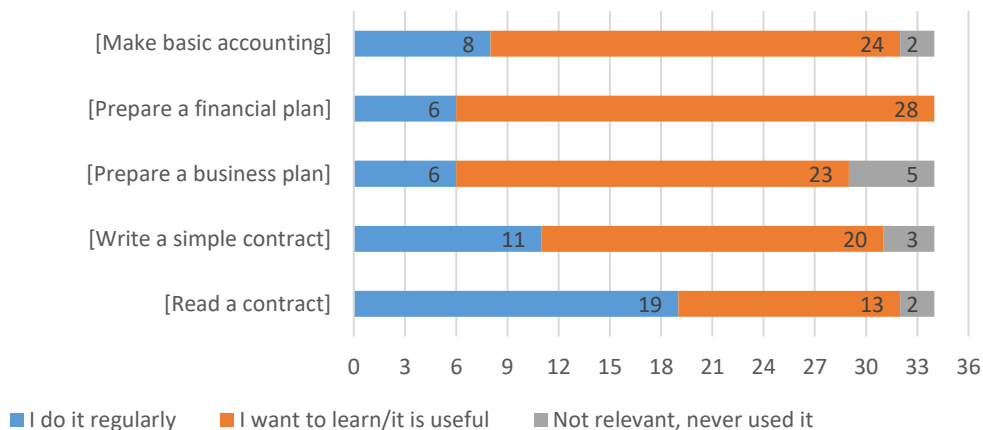
VISIBILITY, CONNECTIVITY AND SELF-PROMOTION



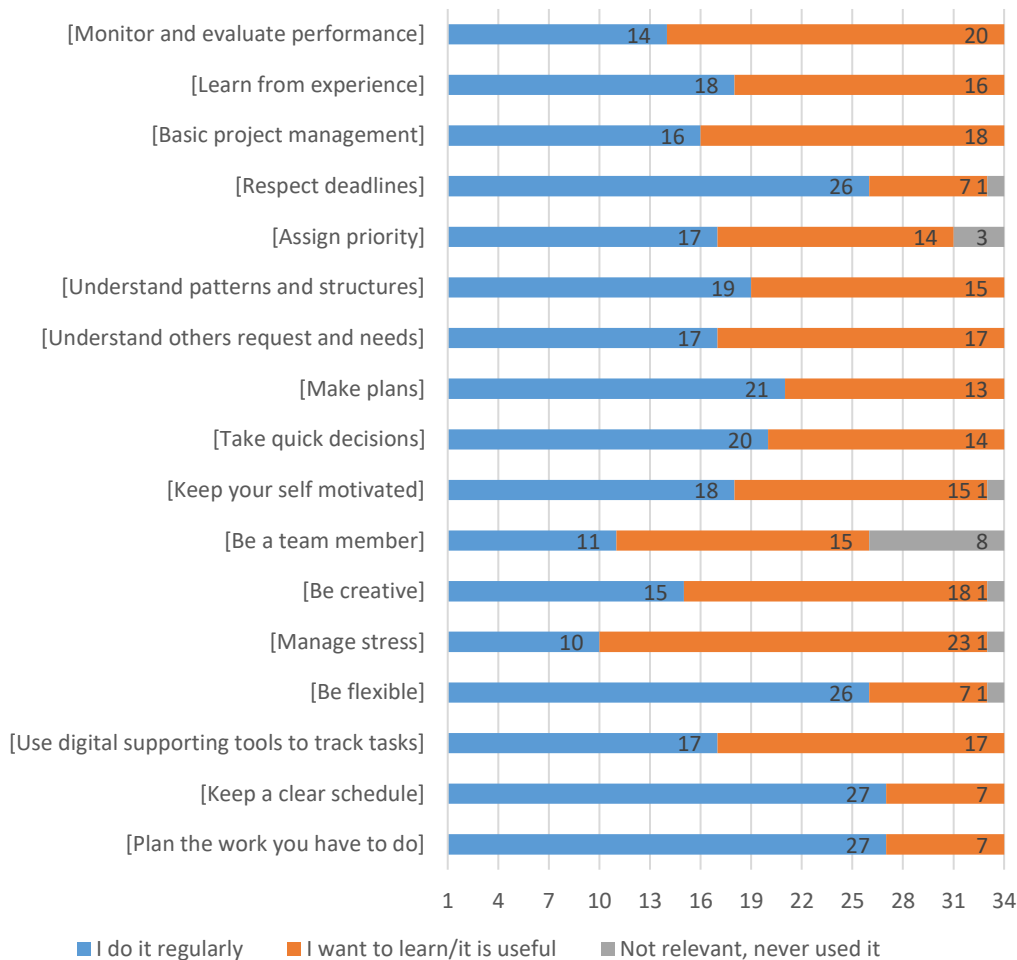
COMMUNICATION, TOOLS & ETIQUETTE



Financial & Administrative skills



MANAGEMENT AND GOAL ORIENTATION



Conclusions

The gig economy goes by many names and has many variants, such as ‘platform economy’ and ‘peer-to-peer economy’, and has been the subject of much controversy in European media over the last few years. Depending on the country involved, different parties can challenge the employment status. In all countries involved, both the ‘employee’ concerned and the tax authorities can demand reclassification. As we look into the different legal schemes, we see that most countries only provide the possibility of a self-employed status or an employment contract for workers in the gig economy. To distinguish an employee from a self-employed worker, we found that the exercise of employer authority in the relationship is a common criterion across all countries, in some more decisive than in others.

The precarious position of the gig worker was also the European Commission’s main concern. As an answer to this issue, the European Commission has made several proposals and recommendations to ensure a minimum social protection for all workers, regardless of their status in the member state.

On a national level, member states have been busy as well. In our study, we provide an overview of how workers in the gig economy are currently being treated in a number of prominent Member States of the European Union.

Skill grid for the suggested knowledge areas

The following knowledge areas and skills have been elaborated by the partners based on the data and information collected.

Personal skills

FLEXIBILITY		
Have an advanced knowledge of: • The organizational reality • The micro and macro external environment • Identify the benefits of being adventurous and unconventional • Identify internal and external policies and practices to enhance flexibility	Have an advanced range of cognitive and practical skills to: • Being aware that in any given situation there are options and alternatives available • Be able to adapt in the particularities of any given situation • Trust oneself in being able to make adjustments in decisions and actions	• Revise decisions if the predesigned path proves to be wrong or difficult • Recognize chances and take them if they provide an advantage • Find alternative or creative solutions to standard problems.

COPING WITH UNCERTAINTY

Have a comprehensive specialised, factual and theoretical knowledge of tools and methods to use in order to: • identify, understand, describe and classify, situations with uncertainty • Techniques, which measure the impact of uncertainty. • Approaches to describe risks related to the task	Have a comprehensive range of cognitive and practical skills to: • Identify situations with uncertainty. • Identify and understand methods for decision making in uncertain situations • Formulate and describe which is the main area that an uncertainty lies (in various situations) • Communicate uncertainty issues to the managers/supervisor. • Be flexible and react quickly in uncertain situations. • Make a decision in situations with incomplete information • Use analytical thinking to create possible scenario outcomes	• Functioning in unknown situations where the consequences are unpredictable • Handling fast moving situations promptly and flexibly • Calculate and manage risk
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TIME MANAGEMENT

Have a comprehensive specialised, factual and theoretical knowledge of: • The basic principles of self- management • Self-management in the context of intrapreneurship • Assertiveness techniques to deal with criticism in personal and professional communication contexts • Acting in a professional/ ethical manner • Tools for self-reflection • The factors that lead to burn-out and techniques for coping with stress	Have a comprehensive range of cognitive and practical skills to: Persistence • Carefully figure out and set the goals to accomplish • Build confidence in own abilities • Analyze failure and not give up easily • Be ready to learn new things • Promote the courage and confidence to try new things • Develop a growth mind-set and maintain a positive mental attitude, regardless of situation • Challenge others' negative attitudes • Anticipate obstacles and setbacks and prepare for them • Develop discipline and good habit Deal with criticism • Identify the main forms of criticism • Accept constructive feedback • Control own emotions and feelings appropriately • Use assertiveness techniques to deal with criticism in personal and professional communication contexts • Formulate assertive responses to	Self-management • Set realistic objectives, priorities and standards • Monitor, evaluate and adapt own performance • Clarify personal values • Evaluate own potential for employment • Take responsibility for acting in a professional/ ethical manner • Deal with criticism constructively Time management: • Establishing clear priorities and objectives for the short-, medium and long-term both at work and in one's personal and social life. • Distributing time wisely according to priorities, taking into account short-, medium and long-term objectives and the areas of personal and professional life that one
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	criticism and respond to criticism efficiently • Learn from own mistakes, analyze criticism to improve in future • Request feedback on own performance from people who can provide ideas, find new ways to improve Act with integrity and honesty • Act as a trustworthy, loyal, truthful and dependable person • Admit mistakes and seek solutions, without blaming others • Understand the importance of confidentiality • Act with self-confidence and sensitivity to cultural diversity • Take account for actions, accepting responsibility for them and disclosing results in a transparent manner. Self-reflection • Critically analyze self and find alternatives to overcome the mistakes detected by self or by others • Purposefully reflect on own learning and progress • Examine own internal thoughts and feelings, values and beliefs and reflect on their meaning • Understand own needs, motivations, and emotions • Evaluate own learning and competence and formulate a personal development plan • Identify development challenges and problems Be critical and self-critical • Show awareness of the kinds of defensive coping strategies one uses • Understand own beliefs/values and worldview Tolerance towards frustration • Analyze frustrating situations in which one tends to lose control or overreact • Make active choices instead of merely reacting • Cultivate an attitude of gratitude • Act friendly and treat people with respect	spends most time on. • Planning, developing and verifying each step of the plan and its progress • Making adequate preparations so that collective plan is used properly Adaptability: • Handling critical psychological situations smoothly and effectively. • Performing well under pressure of time, disagreement, hardship, etc. • Effectively meeting objectives under pressures of time, disagreement, opposition and adversity. • Meeting difficult challenges in new and changing situations without drop in high level of effectiveness. • Intellectual flexibility (be willing to see that there may be more than one way to solve a problem). • Flexibility in team work (capacity to take new roles).
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	● Identify and create alternative ways to achieve objectives Ability to cope with stress ● Analyze stressful situations and how to cope effectively with them ● Handle stressful events ● Identify and analyze the causes and symptoms of tension or anxiety in self and in others ● Apply a wide range of stress prevention and relaxation techniques ● Develop stress management strategies ● Ability to seek and provide advice and counselling to support colleagues in the workplace	
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Communication, tools & etiquette

COMMUNICATION, TOOLS & ETIQUETTE		
Have a comprehensive specialized, factual and theoretical knowledge of: ● The principles of effective communication and interaction. ● The specific approaches, methods and procedures within the company to communicate new ideas. ● Specific methods, strategies and procedures to follow up and maintain your network. ● The company's organizational chart and overall functioning to identify to whom the message should be conveyed. ● The correspondence between your innovation and the company's mission, vision and values.	Have a comprehensive range of cognitive and practical skills to: ● Convey your message to obtain an assertive response. ● Produce a clear, concise, genuine and personal innovation message for your interlocutors. ● Demonstrate active listening skills leading to valid discussion exchange. ● Analyse your audience or interlocutors to understand how to connect with their values and point of view. ● Identify potential or current breaks in communication. ● Demonstrate ability to overcome communication problems and barriers.	● Monitor the communication process understanding yourself as transmitter of a message, of how the innovation should be coded, and how recipients are going to understand this message. ● Ensure that the message code, linguistic register and style is shared between the transmitter and the recipient. ● Ensure that communication is established both ways, is simple, detail- focused and time-sensitive.

NETWORKING

Have a comprehensive specialised, factual and theoretical knowledge of: • The principles of effective communication and interaction. • The specific approaches, methods and procedures within the company to communicate new ideas. • Specific methods, strategies and procedures to follow up and maintain your network. • The company's organizational chart and overall functioning to identify to whom the message should be conveyed. • The correspondence between your innovation and the company's mission, vision and values.	Have a comprehensive range of cognitive and practical skills to: • Substantiate your innovation message to convince the audience of its added value. • Illustrate through preparedness, usefulness and benefits the correspondence between your innovation and the audience's expectations. • Modify your sales pitch by showing interest, haggling, avoiding pushing or enforcing your thoughts. • Deliver your message with a self-assured and positive body language. • Ensure you follow your company's image and generate a first strong impression. • Demonstrate active listening skills. • Become pivotal in the networking of others within and outside the company.	• Create a professional network to exchange information and develop contacts. • Monitor network and follow-up to maximise the reach of your innovation. • Ensure that communication is established both ways, is simple, detail- focused and time-sensitive. • Ensure your inclusion in other stakeholders network
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Management and goal orientation

Knowledge	Skills	Competence Description
PROJECT MANAGEMENT AND PLANNING		
Have a comprehensive specialised, factual and theoretical knowledge of: • Have a consolidated knowledge of the organizational structure the employee operates in • Know different methods for monitoring of progress • Have a good knowledge of the environment that the intrapreneur operates in (organisation) • Identify the nature of team conflict situations (ie. personal, task, operational) • Gather information about • different fields related to one's project • Describe principles of effective teamwork and how this may impact on your role • Know how to define goals and priorities • Know how to Identify risks and uncertainties • Identify possible partners that can assist in	Recognise and solve problems • Ability to connect knowledge from different fields in order to achieve the project's goals • Measure and ensure project progress • Measure and ensure outcome quality • Perform Task management • Ability to define target groups • Be able to define goals and priorities • Ability to determine appropriate measures to achieve the project goals and Co-ordination of these measures • Create and ensure project's time management • Monitor the progress • Flexibility to adapt to changes in project plans • set SMART goals • Practice Proactivity	• Apply processes and methods in order to successfully achieve a project's goals within the established timeline • Reflect upon the project outcomes and decide on improvements • Make sure that the project time management is appropriate and that all the deadlines are met • Define priorities and action plans

achieving the project goal • Identify different methods and tools for successful planning	• Develop sustainable plans • Prioritization of the measures needed to achieve the project goals • Ability to monitor activities in order to reschedule/re plan when needed • Use analytical thinking to create possible scenario outcomes	
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Financial/Admin Skills

Knowledge	Skills	Competence Description
• Understand that saving helps to achieve various goals in life • Understand that savings can be invested to earn additional income	• Be able to choose a financial product to invest in depending on short-term and long-term saving objectives. - Be able to diversify investments based on risks and short-term and long-term saving objectives.	• Be inclined to save regularly by investing in formal financial services. • Save regularly based on saving goals defined in advance • Invest savings by using formal financial services.

Suggested structure for the training

VISIBILITY, CONNECTIVITY AND SELF-PROMOTION

- Use of social media (both public and more covert, private channels)
- Networking, Belonging to a net of professionals online and off line,
- Networking, get a mentor or

PRACTICE - Prepare a portfolio of your work, Be a mentor

MANAGEMENT AND GOAL ORIENTATION

- Plan the work you have to do, Use digital supporting tools to track tasks, Keep a clear schedule, Assign priority, Respect deadlines
- Understand others request and needs
- Understand patterns and structures, Make plans, Basic project management,
- Monitor and evaluate performance

PRACTICE reschedule your work week in a more efficient way

PERSONAL SKILLS

- Self-worth, Be clear on one's profession & capacity
- Assess the talent/self for (better) opportunities
- self-motivation
- Flexibility
- Cope with uncertainty
- learning to learn, Learn from experience

PRACTICE



COMMUNICATION, TOOLS & ETIQUETTE

- Able to report, write clearly, write emails, Summarize
- Able to listen. Active listening.
- Be able to change register from friendly to work
- Negotiations

PRACTICE

FINANCIAL/ADMIN SKILLS

- About contracts / legal requirements,
- Read a contract
- Write a simple contract
- Prepare a financial plan
- Make basic accounting
- Payment and management of income (save,

PRACTICE



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