# The Missing Entrepreneurs

# Inclusive Entrepreneurship Policy Country Assessment Notes: Denmark

2022-23



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# **FOREWORD**

Entrepreneurship plays an important role in the economy as it is a driver of innovation and job creation. However, entrepreneurship policies can also help achieve other policy objectives such as strengthening social inclusion and labour market attachment. Inclusive entrepreneurship policies aim to ensure that all people, regardless of their personal characteristics and background, have an opportunity to start and run their own businesses. Governments can do more to unlock the entrepreneurial potential among groups such as women, immigrants, youth, seniors, the unemployed and people with disabilities by using differentiated policies and programmes that respond to specific barriers faced. This includes the use of dedicated measures, as well as reducing negative social attitudes and biases, removing regulatory and institutional obstacles, and improving access to general entrepreneurship measures.

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) as part of a collaboration with the European Commission. These notes provide an overview of current and planned policy actions and identify some actions that could be implemented to strengthen the current support offering. These country-specific notes are part of a wider programme of work on inclusive entrepreneurship policy by the OECD and the European Commission that includes "The Missing Entrepreneurs" publications, the Youth Entrepreneurship Policy Academy (www.yepa-hub.org), the Entrepreneurship Policy Tool (www.betterentrepreneurship.eu), a series of Policy Briefs on specific target groups, policies and issues, and national policy reviews of youth entrepreneurship and women entrepreneurship. This work stream examines how public policies and programmes can support inclusion and diversity in entrepreneurship, including through refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills, strengthening entrepreneurial culture and networks for groups that are under-represented in entrepreneurship, and putting strategies and actions together for inclusive entrepreneurship in a co-ordinated and targeted way. Governments are increasingly recognising the challenge of inclusive entrepreneurship, but there is still much to do to spread good practice. For more information, please refer to: <a href="https://www.oecd.org/cfe/smes/inclusive-entrepreneurship/">https://www.oecd.org/cfe/smes/inclusive-entrepreneurship/</a>.

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INCLUSIVE ENTREPRENEURSHIP POLICY COUNTRY ASSESSMENT NOTES: DENMARK © OECD 2023

### TABLE OF CONTENTS

Inclusive entrepreneurship trends and policies in Denmark	5	
Key messages	5	
Conditions for entrepreneurship and self-employment	6	
Inclusive entrepreneurship trends	reship and self-employment	
The missing entrepreneurs	7	
Inclusive entrepreneurship policy assessment	7	
New policy developments	8	
Risk factors for inclusive entrepreneurship	8	
Policy recommendations	9	
Annex A: Inclusive entrepreneurship policy framework	10	
Annex B: Overview and assessment of inclusive entrepreneurship policies and programmes	11	
Annex C: Methodology	17	
TABLES		
Table 1. Conditions for entrepreneurship	6	
Table A.1. Characterisation of the inclusive entrepreneurship policy context	10	
Table B.1. Inclusive entrepreneurship schemes to support women entrepreneurs	11	
Table B.2. Inclusive entrepreneurship schemes to support immigrant entrepreneurs	12	
Table B.3. Inclusive entrepreneurship schemes to support youth entrepreneurs	13	
Table B.4. Inclusive entrepreneurship schemes to support senior entrepreneurs	14	
Table B.5. Inclusive entrepreneurship schemes to support entrepreneurs starting from unemployment	15	
Table B.6. Inclusive entrepreneurship schemes to support entrepreneurs with disabilities	16	
FIGURES		
Figure 1. Inclusive entrepreneurship trends	6	
Figure 2. Changes in entrepreneurship gaps, 2020 to 2021	7	

# INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN DENMARK

#### **KEY MESSAGES**

#### Inclusive entrepreneurship rates and trends:

- The increase in self-employment in Denmark was relatively broad based, with rises in the share of selfemployed among youth, seniors and women.
- If gaps in entrepreneurship were removed, it is estimated that there would be nearly 190 000 additional entrepreneurs. About 70% of these "missing" entrepreneurs would be women and 41% under 30 years old.

#### Approach to inclusive entrepreneurship:

• Entrepreneurship policy is primarily delivered through mainstream programmes that are open to all. There is a particular focus on promoting innovation, growth and the digital economy.

#### Policy strengths:

 Youth entrepreneurship support is strong and widely available, including through the incorporation of entrepreneurship training throughout the education system and accelerator programmes targeting university graduates.

#### Policy gaps and areas for improvement:

- Entrepreneurship policies do not aim to address social inclusion and few initiatives specifically target people from under-represented and disadvantaged groups (e.g. women, youth, seniors, the unemployed, migrants, and people with disabilities).
- There is a lack of disaggregated data on entrepreneurship activity among different groups, including those under-represented or disadvantaged groups.

#### Main recommendations:

- Increase the sensitivity of entrepreneurship policies to the needs and circumstances of specific groups that are under-represented or disadvantaged in business creation. This could include integrating mentoring into entrepreneurship support programmes.
- Strengthen research on entrepreneurship among women and other under-represented groups, in coordination with the Foundation for Entrepreneurship.

#### CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Denmark was able to escape the decline in business creation that many European countries experienced in 2020 (Table 1). The business entry rate was 11% in 2020, which was unchanged from 2019 and higher than the EU average (9%). While the overall self-employment rate is below the EU average in 2021, self-employment increaseed in Denmark over the past year. Moreover, the self-employed were more likely to employ others than on average in the EU (42% vs. 32%) in 2021.

Table 1. Conditions for entrepreneurship

	Business	Business	TEA rate	Necessity-	Growth-	Self-em	ployment
	entry rate	exit rate		based TEA	oriented TEA	Rate	% employers
Year	2020	2020	2016-20	2016-20	2016-20	2021	2021
Denmark (%)	11 ↔	12 🔺	-	-	-	- 8 🛦	
EU average (%)	9 ▼	7 ▼	6 ▼	18 ▼	10 ▼	13 ▼	32 ▲

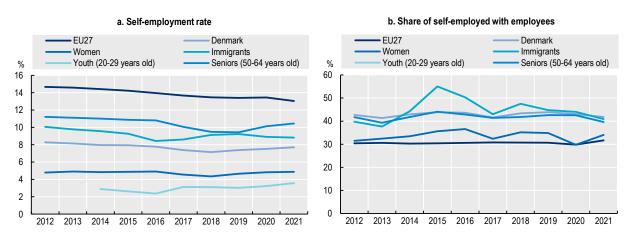
Note: The total early-stage entrepreneurial activity (TEA) rate measures the share of the population starting or managing a new business (less than 42 months old). Up and down arrows indicate an increase or decrease relative to the previous period, i.e. previous year for annual indicators or previous period (2015-19) for indicators based on data from the Global Entrepreneurship Monitor. The left-right arrows indicate no change, i.e. a change of between -1% and 1%. Denmark did not participate in the GEM survey during the period 2015-20.

Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

#### INCLUSIVE ENTREPRENEURSHIP TRENDS

In 2021, the overall self-employment rate increased, reaching 8% in 2021 (Figure 1). Moreover, the self-employment rates of youth, seniors and women also increased, while self-employment among immigrants remained stable at around 9%. The share of self-employed with employees fell from 43% in 2020 to 42% in 2021, which is the lowest value since 2017. However, the figure remains significantly above the EU average.

Figure 1. Inclusive entrepreneurship trends



Note: Self-employment rate measures the proportion of those in employment who are self-employed. Source: Eurostat (2022), Employment and Unemployment (LFS) Database.

#### THE MISSING ENTREPRENEURS

The gaps in entrepreneurship rates across population groups suggests that there are many "missing" entrepreneurs. Eliminating all of these gaps in entrepreneurship activity rates across population groups would result in more than 190 000 additional entrepreneurs in Denmark (i.e. if all inclusive entrepreneurship population groups participated in early-stage entrepreneurshipat the same rate as "core age" men, i.e. 30-49 years old). 72% of these "missing" entrepreneurs are women and about 41% of them are youth (i.e. aged 20-29). The entrepreneurship gap increased across all population groups between 2020 and 2021 (Figure 2).

Figure 2. Changes in entrepreneurship gaps, 2020 to 2021

Overall	Women	Youth	Seniors	Immigrants	Unemployed
$\mathbf{O}$	0	0	0	0	-

Note: A down arrow indicates an improvement in the entrepreneurship gap (i.e. the gap has diminished) between 2020 and 2021, whereas an up arrowing indicates that the entrepreneurship gap has grown (i.e. the gap has increased). A left/right arrow symbolises no change in the entrepreneurship gap.

Source: OECD calculations.

#### INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

Entrepreneurship policy is focused on promoting innovation, growth and the digital economy. Consequently, entrepreneurship policies do not aim to address social inclusion and few initiatives support people from under-represented and disadvantaged groups, e.g. women (see Table B.1 for more information), youth, seniors (see Table B.4 for more information), the unemployed (see Table B.5 for more information), immigrants, and people with disabilities (see Table B.6 for more information) in business creation and self-employment. Exceptions are the availability of entrepreneurship education and business incubators for youth, as described above. There are also initiatives in English supporting **immigrant** entrepreneurs (see Table B.2 for more information). Such initiatives are, however, not targeted towards social inclusion via entrepreneurship but are instead targeting high-growth enterprises. However, it should be noted that many private actors have programmes that target entrepreneurs from under-represented or disadvantage groups, such as the Danish Industry Foundation.

For **youth** entrepreneurs, there are a large number of support initiatives available. For example, entrepreneurship training is embedded at all stages of the education system from primary school to PhD (Table B.3). The incorporation of entrepreneurship training throughout the education system is coordinated through the Danish Foundation for Entrepreneurship, which allocates funding for the development of education with a focus on innovation and entrepreneurship. The Foundation also develops and publishes its own education material, advises on the implementation of entrepreneurship in teaching, and facilitates co-operation and networking on entrepreneurship education. This equips people with the skills and capabilities needed to start a business both as a young person and at a later stage in their life. The Foundation also provides direct supports for youth entrepreneurs to pursue their entrepreneurial ideas, including through a micro grant scheme and networking events.<sup>1</sup>

<sup>1</sup> https://ffefonden.dk/

Additionally, Innovation Fund Denmark's *Innofounder* programme provides entrepreneurship to youth entrepreneurs, particularly graduates from higher education institutions. The 12-month programme aims to accelerate the development of innovative business ideas to take them from their early stages to a point where they are ready to go to market or gain investment. The programme is open to any field of expertise, provided the idea is innovative and has the potential to become a sustainable business. The programme offers grants of DKK 27 500 (EUR 3 700) for projects with one founder, DKK 55 000 (EUR 7 400) for projects with two founders and DKK 82 500 (EUR 11 100) for projects with three founders per month for 12 months, plus an additional DKK 100,000 (EUR 13 600) in start-up funding.<sup>2</sup>

#### **NEW POLICY DEVELOPMENTS**

The Danish Government continues to implement its strategy for entrepreneurship development, outlined in the Business Promotion in Denmark 2020-23 Strategy.<sup>3</sup> The strategy identifies 11 sector strongholds and two emerging industries.<sup>4</sup> A priority for the Danish Government is to strengthen entrepreneurship in these sectors and, in January 2021, 14 national cluster organisations were launched with the aim of supporting innovation and connecting the research and business communities. On 15 November 2022, Denmark's Business Promotion Board published the "Investment Strategy" for 2023-26, which includes an allocation of DKK 123 million (EUR 17 million) to promote entrepreneurship.<sup>5</sup> The main elements of this EU-supported programme include overall entrepreneurship promotion, promotion of growth-oriented entrepreneurs and support for networking between entrepreneurs and investors.

In 2023, Denmark's Business Promotion Board announced a decision to grant an additional DKK 46 million (EUR 6 million) in support for key entrepreneurship programmes. This comprises DKK 36 million (EUR 5 million) of funds for the Entrepreneur Denmark initiative and DKK 10.2 million (EUR 1.4 million) of funds for the Nordic Female Founders programme. <sup>6</sup> An additional DKK 27 million (EUR 4 million) of funding for Entrepreneur Denmark initiative will come from the EU Social Fund. The Nordic Female Founders programme aims to increase diversity in entrepreneurship by investing in a diversity of start-ups (aiming for an equal distribution of male and female founders) and providing women entrepreneurs with greater access to networks and role models. As such, the programme is an important element of Denmark's inclusive entrepreneurship landscape.

In March 2021, the Danish Government established seven regional growth teams, which were tasked with providing recommendations on how the government can invest in local strengths. This eventually led to the 2022 Agreement on Strong and Innovative Companies, which sets aside DKK 1 billion (EUR 134 million) for the formation of local business lighthouses tasked with future-proofing Danish strengths. 8

#### RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

An area for improvement in inclusive entrepreneurship policy would be the establishment of more widespread monitoring and evaluation practices, which are currently limited. There is also a lack of a strategy and national support programmes for women entrepreneurs, despite this group accounting for

<sup>&</sup>lt;sup>2</sup> https://innovationsfonden.dk/en/p/innofounder

<sup>&</sup>lt;sup>3</sup> Danmarks Erhvervsfremmebestyrelse (2020), Erhvervsfremme I Danmark 2020-23, <a href="https://erhvervsfremmebestyrelsen.dk/Erhvervsfremme-i-Danmark-2020-2023">https://erhvervsfremmebestyrelsen.dk/Erhvervsfremme-i-Danmark-2020-2023</a>.

<sup>4</sup> https://www.oecd.org/publications/promoting-start-ups-and-scale-ups-in-denmark-s-sector-strongholds-and-emerging-industries-8f9bd7b0-en.htm

<sup>&</sup>lt;sup>5</sup> Danmarks Erhvervsfremmebestyrelse <a href="https://erhvervsfremmebestyrelsen.dk/investeringsplan-2023">https://erhvervsfremmebestyrelsen.dk/investeringsplan-2023</a>

<sup>&</sup>lt;sup>6</sup> https://via.ritzau.dk/pressemeddelelse/46-mio.-kr.-skal-styrke-ivaerksaettere-i-heledanmark?publisherld=13559258&releaseld=13696490&lang=da

<sup>&</sup>lt;sup>7</sup> https://em.dk/nyhedsarkiv/2021/maj/her-er-anbefalingerne-som-skal-skabe-vaekst-og-groenne-arbejdspladser-i-hele-danmark/

<sup>8</sup> https://www.oecd-ilibrary.org/industry-and-services/policies-to-support-green-entrepreneurship\_e92b1946-en

nearly three-quarters of "missing" entrepreneurs. Entrepreneurship support measures targeting people with disabilities are also limited. Moreover, there is a need to improve the integration of immigrants and migrants who often have insufficient language skills<sup>9</sup> as well as to address bottlenecks surrounding access to finance.<sup>10</sup>

#### POLICY RECOMMENDATIONS

There is room to strengthen entrepreneurship support for people from under-represented and disadvantaged groups. Key recommendations are:

- Increase the sensitivity of entrepreneurship policies to the needs and circumstances of specific groups that are under-represented or disadvantaged in business creation. This could include integrating mentoring into entrepreneurship support programmes.
- Improve the availability of internationally comparable data on entrepreneurship rates and activity, both overall and among under-represented or disadvantaged groups.
- Strengthen research on entrepreneurship among women and other under-represented groups, in coordination with the Foundation for Entrepreneurship.

<sup>&</sup>lt;sup>9</sup> OECD Economic Surveys: Denmark 2021 <a href="https://www.oecd-ilibrary.org/economics/oecd-economic-surveys-denmark-2021\_86f7b2d9-en">https://www.oecd-ilibrary.org/economics/oecd-economic-surveys-denmark-2021\_86f7b2d9-en</a>

To European Commission SME Performance Review <a href="https://single-market-economy.ec.europa.eu/smes/sme-strategy/sme-performance-review en#paragraph 887">https://single-market-economy.ec.europa.eu/smes/sme-strategy/sme-performance-review en#paragraph 887</a>

#### ANNEX A: INCLUSIVE ENTREPRENEURSHIP POLICY FRAMEWORK

Table A.1. Characterisation of the inclusive entrepreneurship policy context

		Women	Immigrants	Youth	Seniors	Unemployed	People with disabilities
Entrepreneurship policies for each target group are under the	National		✓	✓			✓
responsibility of the following level(s) of government (multiple levels can	Regional		✓	✓	✓	✓	✓
be checked)	Local				✓	✓	✓
2. A group-specific entrepreneurship strategy has been developed (either sembedded in another strategy)	tand-alone or		✓	✓			
B. Clear targets and objectives for entrepreneurship policy have been developed and reported or different target groups			✓	✓			
4. Monitoring and evaluation practices for entrepreneurship support are strong and wide-spread							

Note: A check-mark indicates the level policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

# ANNEX B: OVERVIEW AND ASSESSMENT OF INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES

The tables present the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the "typical" entrepreneur in each of the different target groups, in the "typical" region in the country. A check-mark indicates when the characteristic is typically fulfilled.

Table B.1. Inclusive entrepreneurship schemes to support women entrepreneurs

			Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	<b>Deliver</b> y: Are specialist organisations used to deliver programmes?	<b>Take-up</b> : Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
	1 Entropropourable	training	- 4	<b>J</b> 0	<b>√</b>	<b>-</b> 0	F 60			<b>=</b> 0	<u></u> .
Skills	Entrepreneurship     Entrepreneurship	coaching and mentoring		<b>∨</b> ✓	<b>∨</b> ✓	<b>∨</b> ✓			<b>∨</b>	<b>∨</b> ✓	<b>∨</b> ✓
SKIIIS		ancy, including incubators		<b>▼</b>	<b>✓</b>	<b>∨</b> ✓			<b>V</b> ✓	<b>∨</b>	<b>▼</b>
	Grants for busine	· ·	<b>√</b>	<b>√</b>	<b>∨</b>	<b>∨</b>	<b>√</b>	<b>√</b>	<b>V</b>	<b>∨</b>	<b>∨</b>
			<b>∨</b> ✓	<b>∨</b>	<b>∨</b>	<b>∨</b>	<b>∨</b>	<b>▼</b>	<b>V</b> ✓	<b>∨</b>	<b>V</b> ✓
Finance	<ol> <li>Loan guarantees</li> <li>Microfinance and</li> </ol>		<b>∨</b> ✓	<b>∨</b>	<b>∨</b>	<b>∨</b>	<b>∨</b>	<b>∨</b> ✓	<b>∨</b>	<b>∨</b>	<b>∨</b> ✓
		s (e.g. crowdfunding, risk capital)	<b>∨</b> ✓	<b>∨</b>	<b>∨</b> ✓	<b>∨</b> ✓	<b>∨</b>	<b>▼</b>	<b>V</b> ✓	<b>∨</b>	<b>∨</b> ✓
Culture and	-	campaigns, including role models	<b>V</b> ✓	<b>✓</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>▼</b>	<b>√</b>	<b>V</b> ✓	<b>√</b>
networks	Networking initiat		<b>▼</b>	<b>▼</b>	<b>✓</b>	<b>✓</b>	<b>▼</b>	<b>-</b> ✓	<b>V</b> ✓	<b>∨</b>	<b>▼</b>
		erstanding and complying with	•	•	,	,	•	•	•	•	•
Regulatory supports	2. Group-specific measures	Maternity leave and benefits for the self-employed	✓	✓	✓	✓	✓	✓	✓	✓	✓
		Access to childcare	✓	✓	✓	✓	✓	✓	✓	✓	✓

Table B.2. Inclusive entrepreneurship schemes to support immigrant entrepreneurs

			Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	<b>Delivery</b> : Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
OL:II-	1. Entrepreneurship		<b>√</b>	<b>✓</b>	<b>√</b>	<b>✓</b>			<b>V</b>	<b>√</b>	<b>✓</b>
Skills		coaching and mentoring ancy, including incubators	<b>∨</b> ✓	<b>∨</b> ✓	<b>∨</b> ✓	<b>∨</b> ✓			<b>∨</b> ✓	<b>✓</b>	<b>∨</b>
	Grants for busine	-	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	✓	✓	<b>√</b>	<b>√</b>	<b>√</b>
	2. Loan guarantees										
Finance	3. Microfinance and	loans	✓	✓	✓	✓	✓	✓	✓	✓	✓
	4. Other instruments	s (e.g. crowdfunding, risk capital)									
Culture and	1. Entrepreneurship	campaigns, including role models	✓	✓	✓	✓	✓	✓	✓	✓	✓
networks	Networking initiatives		✓	✓	✓	✓	✓	✓	✓	✓	✓
Damilati	Support with under administrative proces	erstanding and complying with edures	✓	✓	✓	✓	✓	✓	✓	✓	✓
Regulatory supports	2. Group-specific	Entrepreneurship visa	✓	✓	✓	✓	✓	✓	✓	✓	✓
зирропа	measures	Administrative and tax obligations can be met in several languages	✓	✓	✓	✓	✓	✓	✓	✓	✓

Table B.3. Inclusive entrepreneurship schemes to support youth entrepreneurs

			<b>Tailored</b> : Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	<b>Delivery</b> : Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
	1. Entrepreneurship		✓	✓	✓	✓	✓	✓	✓	✓	✓
Skills		coaching and mentoring	✓	✓	✓	✓	✓	✓	✓	✓	✓
		ancy, including incubators	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Grants for busine	ss creation	✓	✓	✓	✓	✓	✓	✓	✓	✓
Finance	2. Loan guarantees		✓	✓	✓	✓	✓	✓	<b>✓</b>	<b>√</b>	✓
	3. Microfinance and		✓	✓	✓	✓	✓	✓	✓	✓	✓
	-	s (e.g. crowdfunding, risk capital)									
Culture and		campaigns, including role models	✓	✓	<b>✓</b>	✓	✓	✓	<b>✓</b>	✓	✓
networks	2. Networking initiatives		✓	✓	✓	✓	✓	✓	✓	✓	✓
Demulate - :	Support with under administrative process.	erstanding and complying with edures	✓	✓	✓	✓	✓	✓	✓	✓	✓
Regulatory supports	2. Group-specific	Student business legal form	✓	✓	✓	✓	✓	✓	✓	✓	✓
Supports	measures	Reduced tax and/or social security contributions for new graduates									

Table B.4. Inclusive entrepreneurship schemes to support senior entrepreneurs

			Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	<b>Delivery</b> : Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
	1. Entrepreneurship			✓	✓	✓			✓	✓	✓
Skills		coaching and mentoring		✓	✓	✓			✓	✓	✓
		ancy, including incubators		✓	✓	✓			✓	✓	✓
	1. Grants for busine	ss creation	✓	<b>√</b>	<b>√</b>	✓	✓	<b>√</b>	✓	<b>√</b>	<b>√</b>
Finance	2. Loan guarantees		✓	✓	✓	✓	✓	✓	✓	✓	✓
	3. Microfinance and		<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>
		s (e.g. crowdfunding, risk capital)	<b>√</b>	<b>√</b>	✓	✓	<b>√</b>	<b>√</b>	<b>√</b>	✓	✓
Culture and			<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>
networks	2. Networking initiatives		✓	✓	✓	✓	✓	✓	✓	✓	✓
Demulate	Support with under administrative proce	erstanding and complying with edures									
Regulatory supports	2. Group-specific	Pension for self-employed									
зирропа	measures	Measures to facilitate business transfer/exit									

Table B.5. Inclusive entrepreneurship schemes to support entrepreneurs starting from unemployment

			Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	<b>Delivery</b> : Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
	1. Entrepreneurship	training		✓	✓				✓		✓
Skills	2. Entrepreneurship	coaching and mentoring		✓	✓				✓		✓
	3. Business consult	ancy, including incubators		✓	✓				✓		✓
	1. Grants for busine	ss creation									
Finance	2. Loan guarantees										
rillalice	3. Microfinance and	loans	✓	✓	✓	✓	✓	✓	✓	✓	✓
	4. Other instruments	s (e.g. crowdfunding, risk capital)	✓	✓	✓	✓	✓	✓	✓	✓	✓
Culture and	1. Entrepreneurship	campaigns, including role models	✓	✓	✓	✓	✓	✓	✓	✓	✓
networks	2. Networking initiat	ives	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Support with und administrative process.	erstanding and complying with edures	✓	✓	✓	✓	✓	✓	✓	✓	✓
Regulatory supports	2. Group-specific measures	Welfare bridge to support those moving into self-employment	✓	✓	✓	✓	✓	✓	✓	✓	✓
συρροιίσ		Mechanisms for regaining access to unemployment benefits if business is not successful	<b>✓</b>	<b>✓</b>	✓	✓	✓	✓	✓	✓	<b>✓</b>

Table B.6. Inclusive entrepreneurship schemes to support entrepreneurs with disabilities

			<b>Tailored</b> : Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	<b>Delivery</b> : Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
01.11	1. Entrepreneurship				✓						
Skills		coaching and mentoring			<b>√</b>						
	Business consultancy, including incubators     Grants for business creation				✓	<b>√</b>				<b>√</b>	
						•				•	
Finance	Loan guarantees     Microfinance and					<b>√</b>				<b>√</b>	
		s (e.g. crowdfunding, risk capital)				<b>∨</b>				<b>∨</b>	
Cultura and		campaigns, including role models				<b>,</b>				<b>,</b>	
networks	Networking initial										
		erstanding and complying with									
Pogulatory	Group-specific measures	Mechanisms to move back into disability benefit system if business is not successful									
Regulatory supports		Mechanisms to move regain access to other social security supports (e.g. housing benefits) if business is not successful									
		Medical leave schemes for the self-employed									

#### ANNEX C: METHODOLOGY

Each country report was prepared by the OECD Secretariat with support from a national inclusive entrepreneurship policy expert. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with policy officers, entrepreneurship support organisations and other stakeholders. The information was then verified at an online seminar on 14 June 2023 with government ministries, programme managers and other inclusive entrepreneurship stakeholders.

The notes are based on the framework used in the OECD-EU Better Entrepreneurship Policy Tool, which contains six pillars:

- 1. Building entrepreneurship skills and capacities for inclusive entrepreneurship;
- 2. Facilitating access to business finance for inclusive entrepreneurship;
- 3. Fostering an inclusive entrepreneurial culture;
- 4. Building a supportive regulatory environment for inclusive entrepreneurship;
- 5. Expanding networks for inclusive entrepreneurship;
- 6. Strengthening the design and delivery of inclusive entrepreneurship support.

The notes provide a brief overview of the current inclusive entrepreneurship policies and programmes. They also assess programmes against the following international good practice criteria, considering the "typical" entrepreneur in each of the different target groups (i.e. women, immigrants, seniors, youth, the unemployed, people who experience disability), in the "typical" region in the country. It covers schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. The international good practice criteria used in the assessment are:

- Tailored: Are public programmes tailored for the target group (i.e. dedicated)?
- Consultation: Are the targeted entrepreneurs consulted during the design of programmes?
- Outreach: Are appropriate outreach methods used for different target groups?
- **Delivery**: Are specialist organisations used to deliver programmes?
- Take-up: Does the support have high take-up among target group?
- Scale: Is the scale of available support sufficient?
- Impact: Does evaluation evidence show a positive impact?
- Integrated: Is the programme delivered linked other related supports?
- Follow-up: Do tailored programmes link to mainstream support programmes?

A focus is placed on the most commonly targeted population groups, namely women, immigrants, youth, seniors, the unemployed and people with disabilities.