The Missing Entrepreneurs

Inclusive Entrepreneurship Policy Country Assessment Notes: France

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: https://www.oecd.org/cfe/smes/inclusive-entrepreneurship/.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN FRANCE

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- Women were less likely than men to be involved in starting and managing a new business (12% vs. 4%) between 2016 and 2020.
- If all gaps in early-stage entrepreneurship were removed (i.e. if everyone was as active as 30-49 year old men), there would be about 916 500 additional entrepreneurs. About 83% of these "missing" entrepreneurs are women, 45% are seniors, 17% are youth and 10% are immigrants.

Approach to inclusive entrepreneurship

• Entrepreneurship programmes are often open to everyone, but some tailored initiatives are implemented for some groups, notably youth, women and the unemployed. These schemes are offered by both public agencies and non-governmental actors. Regional and local authorities also offer many programmes, providing a rich support system.

Policy strengths

Support for women and young entrepreneurs are well-developed, including awareness campaigns.

Policy gaps and areas for improvement

- Tailored support for immigrants, seniors and entrepreneurs with disabilities is limited.
- The large number of actors and programmes at different geographical levels creates a complex entrepreneurial ecosystem for (potential) entrepreneurs to navigate in order to find support.

Main recommendations

- Streamline existing supports, such as entrepreneurship funds, to increase transparency and facilitate access to support by target population groups.
- Improve the governance and co-ordination of entrepreneurship support programmes, notably through the simplification and consolidation of existing support schemes.
- Strengthen monitoring and evaluation of inclusive entrepreneurship policies and programmes.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The conditions for business creation are generally viewed as being above average among OECD countries. The business population grew in 2020 as business entry rates were nearly three times that of business exit rates (11% vs. 4%). Business entry rates in France were above the European Union (EU) average and exit rates were below average (Table 1). The share of people reporting that they are working on a new start-up or managing a business was approximately equal to the EU average for 2016-20. Moreover, the shares of new entrepreneurs who started their business because they could not find a job

¹ World Bank Group (2021), Doing Business 2020 – Economy Profile of France, https://archive.doingbusiness.org/content/dam/doingBusiness/country/f/france/FRA.pdf

or that they expected to create 19 or more jobs over the next five years were also about equal to the EU average.

Table 1. Conditions for entrepreneurship

	Business	Business exit	I LA rate	Necessity-	Growth-	Self-employment		
	entry rate	rate	TEATALE	based TEA	oriented TEA	Rate	% employers	
Year	2020	2020	2016-20	2016-20	2016-20	2021	2021	
France (%)	11 ▼	4 ▼	5 ↔	17 ↔	12 ↔	12 ↔	41 ▲	
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%. France participated in the GEM survey during the period 2015-20 except for the following years: 2015, 2019, and 2020.

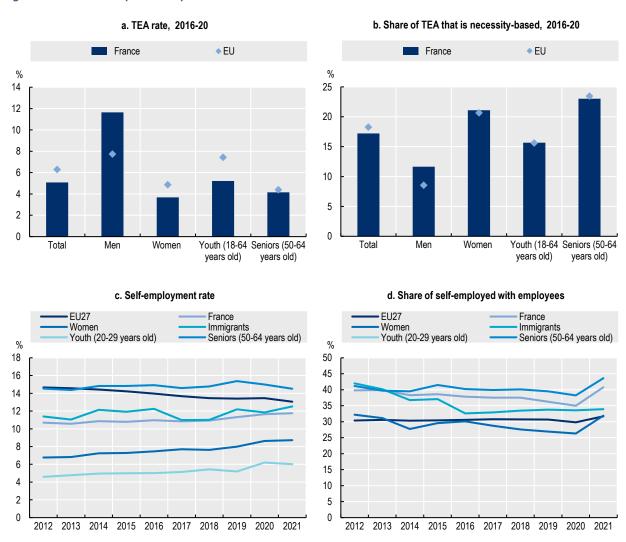
Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations of GEM survey.

INCLUSIVE ENTREPRENEURSHIP TRENDS

There are more than 2 million early-stage entrepreneurs in France (i.e. people starting or managing a business that is less than 42 months old). Men were more considerably more likely to be starting or managing a business than on average in the EU in the period 2016-20 (12% in France vs. 8% in the EU). However, there is a significant gender gap in early-stage entrepreneurship as women were one-third less likely to be starting or managing a new business compared to men (4% for women vs. 12% for men) (Figure 1). Women were slightly less likely than the EU average to be starting a business over this same period (4% vs. 5% in the EU) as were youth (5% vs. 7% in the EU). However, seniors were as likely to be early-stage entrepreneurs as the EU average over this period (4% each).

The self-employment rate has remained below the EU average over the last decade but has been slowly increasing (11% in 2012 to 12% in 2021), whereas the EU self-employment rate has been decreasing over the same period (15% in 2012 to 13% in 2021). Seniors and immigrants were more active in self-employment than the national average (15% and 13% respectively) while women and youth were much less active (9% and 6% respectively). The share of self-employed people who employ others has increased from 35% in 2020 to 41% in 2021, after being on a downward trend since 2012. Seniors were the most likely to be employers (44%), while youth were the least likely (27%).

Figure 1. Inclusive entrepreneurship trends



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). Self-employment rate measures the proportion of those in employment who are self-employed. France participated in the GEM survey during the period 2015-20 except for the following years: 2015, 2019, and 2020.

Source: Eurostat (2022), Employment and Unemployment (LFS) Database, GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD, and GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey for the years 2016 to 2020.

THE MISSING ENTREPRENEURS

The gaps in entrepreneurship activity rates across the population suggest that there are many "missing" entrepreneurs. If everyone was as active in creating and managing new businesses as core age men (30-49 years old), there would be an additional 916 500 entrepreneurs. About 83% of these "missing" entrepreneurs are women, 45% are seniors and 17% are youth. In the period 2020-21, the number of "missing" women and young entrepreneurs decreased, while the number of "missing" senior entrepreneurs remained unchanged (Figure 2). However, the number of "missing" immigrant entrepereneurs increased, signifying an increase in the entrepreneurship gap relative to core age men.

Figure 2. Changes in entrepreneurship gaps, 2020 to 2021

Overall	Women	Youth	Seniors	Immigrants	Unemployed
0	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

In France, inclusive entrepreneurship policies are carried out at the national, regional and local level. While most entrepreneurship support is generic in nature and open to all, some tailored support is offered for most groups. Many of these initiatives are offered through the not-for-profit sector (with and without public support). There is a strong emphasis of entrepreneurship support for women and youth entrepreneurs.

For **women** entrepreneurs, there are a large number of initiatives available, including tailored training, coaching and mentoring and dedicated loan guarantees (Table B.1). There are also awareness raising initiatives, including as part of the framework agreement for women's entrepreneurship. Women's entrepreneurship support has been established for decades, with the introduction of the National Plan on Female Entrepreneurship in 2013. A wide range of support programmes target **young** entrepreneurs (Table B.3). This includes schemes for students as well as schemes for young people looking to enter the labour market (e.g. *L'esprit d'entreprendre* and PEPITE target students, and programmes such as *CréaJeunes* target youth not currently in education). There are also many regional and local initiatives to complement the national programmes. Many initiatives are offered by non-governmental actors. Moreover, financial support is also available, often in combination with soft support (i.e. coaching, mentoring, etc.). A unique feature of youth entrepreneurship support is the availability of a student entrepreneur administrative status, which grants advantages to those starting a business while enrolled in higher education.

There is also an extensive range of support options offered to the **unemployed** who wish to start a business (Table B.5). This support is channelled through the unemployment service (*Pôle Emploi*), which actively informs jobseekers of entrepreneurship as an option. Support includes welfare bridges (e.g. the ARCE programme allows jobseekers to receive a portion of their upcoming unemployment benefits as a lumpsum to start), a zero-interest loan (NACRE) and skills support and business advice through partner organisations (e.g. Adie, Initiative France).

While there is limited support that targets **immigrant** entrepreneurs (Table B.2), some non-profit organisations offer tailored support to immigrant entrepreneurs including SINGA², which has offices in several cities. Support schemes for immigrant entrepreneurs typically focusses on skills development and business advice rather than access to finance. Moreover, it is limited in scale and regional availability. While there are no tailored government-led entrepreneurship initiatives for **senior** entrepreneurs (Table B.4), public support is provided to some initiatives operated by the non-governmental sector (e.g.

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² Lavison, C., et al. (2023), "Soutenir l'entrepreneuriat des personnes immigrées et des personnes en situation de handicap en Wallonie: Vers des politiques plus inclusives", *OECD SME and Entrepreneurship Papers*, No. 38, OECD Publishing, Paris, https://doi.org/10.1787/5153e791-fr.

Force Femmes³, TIGCRE⁴). Some tailored support is also available to **entrepreneurs with disabilities** (Table B.6). Agefiph is a non-profit in charge of implementing government-led policies for the inclusion of people with disabilities, which offers small subsidies to entrepreneurs upon setting up a business. A specific status for the self-employed with disabilities (*Travailleur Independent Handicapé* – self-employed worker with a disability – TIH⁵) was introduced to help these entrepreneurs attract corporate clients. In addition, some skills support and networking initiatives are offered by non-profits and other private actors.

NEW POLICY DEVELOPMENTS

In March 2021, the government renewed a framework agreement with the Bpifrance agency in support of women's entrepreneurship for 2021-23. The framework aims to foster the development of better entrepreneurship support, improve access to finance for women entrepreneurs, and fight gender stereotypes in the entrepreneurial ecosystem.⁶ In October 2021, the government introduced the "inclusion through self-employment" programme (*Programme "inclusion par le travail independent"*). The aim of the programme is to facilitate access to business creation for all regardless of age. This program provides free and reinforced support to aspiring business creators who are vulnerable in the labor market or face otherwise specific difficulties. The programme does not target specific groups but starts with a personalised diagnostic tool that considers many factors, including disability.⁷

There have also been recent developments related to youth entrepreneurship support. As part of a recovery plan to foster youth employment, the <u>"1 Youth, 1 Solution" Recovery Plan</u> ("1 jeune, 1 solution"), a EUR 3 000 grant for youth entrepreneurs was created to help leverage other sources of funding.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

Several factors hinder the reduction of entrepreneurship gaps across the population. While the French are less likely than the EU average to report fear of failure as an obstacle to business creation (38% vs. 44%), they were more likely to report a lack of entrepreneurship skills – 37% vs. 44% in the period 2016-20 (Figure 3). Women (29% vs. 38%), seniors (32% vs. 44%) and youth (36% vs. 38%) were less likely than the EU average to report that they had the skills needed to start a new business.

Other challenges remain, including limited attention paid to certain target groups in strategic plans and entrepreneurship policies, notably for immigrant and senior entrepreneurs. Moreover, there is scope to improve support that aims to help entrepreneurs with disabilities in establishing and growing their businesses. While specific policies targeting disadvantaged urban areas have been implemented, support in these areas could be further strengthened as entrepreneurship activity rates remain low these neighbourhoods.

Finally, some overarching challenges due to the complex nature of the support system remain. As the support system is highly saturated and involves multiple public agencies at national, regional and local level as well as non-profit actors, the gaps and overlaps in policies and programmes are harder to identify. Moreover, this results in difficulty in assessing the impact of policies and programmes as results are often not tracked on a national level and may be difficult to locate among the various actors providing support.

³ https://betterentrepreneurship.eu/en/content/force-femmes-france

⁴ https://betterentrepreneurship.eu/en/content/tigcre-france

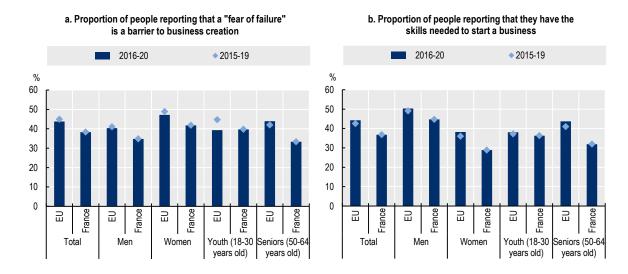
⁵ https://betterentrepreneurship.eu/en/content/official-status-self-employed-worker-disability-travailleur-independent-handicap%C3%A9-tih-france

 $[\]frac{6}{\text{https://bpifrance-creation.fr/entrepreneur/actualites/entrepreneuriat-femmes-renouvellement-laccord-cadre-entre-bpifrance-letated}$

⁷https://travail-emploi.gouv.fr/emploi-et-insertion/insertion-activite- economique/article/programme-inclusion-par-le-travail-independent

A more systematic monitoring and evaluation approach would be helpful to strengthen programmes and to help better co-ordinate and streamline the ecosystem.

Figure 3. Barriers to entrepreneurship



Note: France participated in the GEM survey during the period 2015-20 except for the following years: 2015, 2019, and 2020. Source: GEM (2021), Special tabulations of GEM survey.

POLICY RECOMMENDATIONS

A wide range of entrepreneurship support programmes are available to those eager to start a business, including tailored support, notably for youth, the unemployed and women. However, there is scope for strengthening the suite of support by improving the cohesion and quality of schemes, and better addressing the needs of some population groups:

- Strengthen support to immigrants, seniors and people with disabilities. This could be achieved through
 the introduced of more tailored or dedicated entrepreneurship support programmes and by providing
 support providers with training on the specific needs of entrepreneurs from under-represented and
 disadvantaged backgrounds.
- Streamline existing supports, such as entrepreneurship funds, to increase transparency and facilitate access to support by target population groups.
- Improve the governance and co-ordination of entrepreneurship support programmes through strategic objective setting, creating linkages across support actors, and improving signposting across support providers.
- Strengthen and increase monitoring and evaluation of inclusive entrepreneurship policies and programmes.

ANNEX A: INCLUSIVE ENTREPRENEURSHIP POLICY FRAMEWORK

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

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

			ammes tailored for the d)?	geted entrepreneurs yn of programmes?	e outreach methods oups?	ganisations used to	rt have high take-up	lable support sufficient?	evidence show a	nme delivered linked	ogrammes link to ammes?
			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?
	1. Entrepreneurship	training	✓	✓	✓	✓				✓	
Skills	2. Entrepreneurship	coaching and mentoring	✓	✓	✓	✓	✓	✓		✓	
		ancy, including incubators				✓		✓			✓
	1. Grants for busine										
Finance	2. Loan guarantees		✓								
i iiiaiioo	3. Microfinance and		✓	✓	✓	✓		✓		✓	✓
		s (e.g. crowdfunding, risk capital)									
Culture and		campaigns, including role models	✓	✓	✓			✓		✓	✓
networks	2. Networking initiat		✓	✓	✓			✓		✓	✓
Pogulatory	administrative proce	understanding and complying with edures									
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?	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?
Chille	Entrepreneurship Tetrepreneurship	•	√ *			✓ ✓				✓	
Skills		coaching and mentoring ancy, including incubators	•			∨ ✓					
	Grants for busine	,									
	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	2. Networking initiat	ives									
Dogulator	Support with u administrative proce	inderstanding and complying with dures									
Regulatory supports	2. Group-specific	Entrepreneurship visa	✓			✓				✓	
συμμοιίο	measures	Administrative and tax obligations can be met in several languages									

Note: programmes indicated by an asterisk (*) are not government-led

Table B.3. Inclusive entrepreneurship schemes to support youth 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?	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?
	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										
Fillalice	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	✓	✓	✓			✓		✓	✓
Dogulator	1. Support with under administrative process.	understanding and complying with edures	✓								
Regulatory supports	2. Group-specific	Student business legal form	✓	✓	✓	✓		✓		✓	✓
ouppoito	measures	Reduced tax and/or social security contributions for new graduates	✓	✓	✓	✓		✓		✓	✓

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

			for the	ieurs ies?	spou	od to	e-nb	ufficient?	az az	nked	Q
			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?
	Entrepreneurship	training	√			√					√
Skills		coaching and mentoring	· /		✓	· ✓					· /
Okillo		ancy, including incubators									
	Grants for busine										
	2. Loan guarantees										
Finance	3. Microfinance and	loans	✓	✓	✓	✓		✓		✓	✓
	4. Other instruments	s (e.g. crowdfunding, risk capital)									
Culture and		campaigns, including role models									
networks	2. Networking initiat		✓			✓	✓			✓	
Demilet	Support with u administrative proce	inderstanding and complying with	✓								
Regulatory supports	2. Group-specific	Pension for self-employed	✓								
Supports	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?	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?
	1. Entrepreneurship	training	✓		✓	✓	✓	✓		✓	✓
Skills	2. Entrepreneurship	coaching and mentoring	✓		✓	✓		✓		✓	✓
	3. Business consult	ancy, including incubators			✓	✓				✓	✓
	1. Grants for busine	ess creation	✓	✓	✓	✓		✓		✓	✓
Finance	2. Loan guarantees		✓	✓	✓	✓		✓		✓	✓
rillance	3. Microfinance and	loans	✓								
	4. Other instrument	s (e.g. crowdfunding, risk capital)									
Culture and	1. Entrepreneurship	campaigns, including role models	✓			✓	✓			✓	
networks	2. Networking initiat	ives									
	Support with under administrative process.	understanding and complying with edures									
Regulatory 2	2. Group-specific measures	Welfare bridge to support those moving into self-employment	✓		✓	✓		✓			✓
		Mechanisms for regaining access to unemployment benefits if business is not successful	✓		✓	✓		✓			✓

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

		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?
	Entrepreneurship training	✓	✓	✓						
Skills	Entrepreneurship coaching and mentoring		✓	✓						
	3. Business consultancy, including incubators									
	1. Grants for business creation	✓	✓	✓	✓				✓	
Finance	2. Loan guarantees	✓	✓	✓	✓				✓	
Tillance	Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
	1. Entrepreneurship campaigns, including role models									
networks	Networking initiatives	✓	✓	✓						
	1. Support with understanding and complying wi administrative procedures	h								
Pogulatory	2. Group-specific measures Mechanisms to move back in disability benefit system if business is not successful			✓					✓	√
Regulatory supports	Mechanisms to move regain acces to other social security suppor (e.g. housing benefits) if business not successful	is	✓	✓	✓				✓	√
	Medical leave schemes for the se employed	f-							✓	✓

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 by written procedure in July 2023 by 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.