# The Missing Entrepreneurs

# Inclusive Entrepreneurship Policy Country Assessment Notes: The Netherlands

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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This report was prepared by Pablo Shah of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Jacqueline Snijders of Panteia, under the direction of David Halabisky, Project co-ordinator, and Dr Jonathan Potter, Head of Entrepreneurship Policy and Analysis Unit, both of the OECD CFE. Much of the data contained in this note were prepared by Dr. Jonathan Levie of the Global Entrepreneurship Monitor.

This note benefited from feedback and suggestions provided by Julien De Beys of the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission.

A draft of the report was circulated for written feedback to government ministries and stakeholders involved in supporting inclusive entrepreneurship. Suggestions and inputs were received by written feedback from representatives of the Ministry of Economic Affairs and Climate Policy and the Ministry of Social Affairs and Employment of the Netherlands.

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# INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN THE NETHERLANDS

#### **KEY MESSAGES**

#### Inclusive entrepreneurship rates and trends

- The total early-stage entrepreneurial activity rate was double the EU average in the period 2016-22 (12% vs. 6%). The shares of women (10% vs. 5%), youth (20-29 years old) (17% vs. 7%) and seniors (50-64 years old) (8% vs. 4%) engaged in early-stage entrepreneurship were well above the EU average in the same period.
- The overall self-employment rate declined to a nine-year low of 14% in 2021, compared nearly 16% in 2020. However, self-employment remained above average compared to other EU Member States.
- There would be about 235 000 additional entrepreneurs if everyone was as active as 30-49 year old men in business creation.

#### Approach to inclusive entrepreneurship

- The Ministry of Economic Affairs and Climate's focus with regards to entrepreneurship is on stimulating start-ups and scale-ups within innovative ecosystems, promoting the creation and growth of start-ups from knowledge institutions and supporting start-ups that offer solutions to societal challenges.
- Entrepreneurship policies rarely include measures that apply only to specific groups.

#### **Policy strengths**

• It is relatively easy for individuals to start an enterprise with low levels of administrative burden and a population that reports having the needed entrepreneurship skills.

#### Policy gaps and areas for improvement

- Policies rarely include measures that apply only to specific groups, meaning that targeted inclusive entrepreneurship policies are not prevalent.
- Efforts to tackle "bogus self-employment", including through the introduction of obligatory disability insurance and the reduction of tax allowances for self-employed individuals, could create barriers or disincentives for entering or remaining in self-employment.

#### Main recommendations

- Promote more strongly at both the national and municipal levels the measures in place for unemployed
  people who receive unemployment or welfare benefits (such as the UWV support, the Self-employed
  allowance and the Bbz Programme), and the related assistance provided. In line with the government
  plans, these services should also be further improved.
- Introduce measures to strengthen entrepreneurial role models for groups under-represented or disadvantaged in entrepreneurship such as women, seniors and immigrants.
- Identify and mitigate biases in general entrepreneurship programmes that could disadvantage certain groups.

#### CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The Netherlands' lean business regulations mean that it is relatively easy for individuals to start an enterprise in terms of the administration and skills needed, <sup>1</sup> and the entrepreneurship ecosystem is assessed as one of the best in the world. <sup>2</sup> Meanwhile, the Netherlands has a culture that is conducive to entrepreneurship, with business creation perceived as being a good way of making a living and a relatively low share of individuals being deterred from starting a business by a fear of failure.

Total early-stage entrepreneurial activity rates were relatively high compared to the EU average (double in the period 2016-20) (Table 1). While the rates of necessity-driven entrepreneurship were significantly lower than the EU average (11% vs. 18%), the growth-oriented TEA rate remained below the EU average in the same period. In 2021, the business entry rate declined, while the business exit rate increased - both were in line with rates seen in other EU countries.

Table 1. Conditions for entrepreneurship

	Business	Business	TEA rate	Necessity-	Growth-	Self-en	nployment
	entry rate	exit rate		based TEA	oriented TEA	Rate	% employers
Year	2020	2020	2016-20	2016-20	2016-20	2021	2021
Netherlands (%)	10 ▼	7 ▲	12 🔺	11 ▲	7 ▼	14 ▼	24 🔺
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%. The Netherlands participated in the GEM survey in all years during the period 2016-20.

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

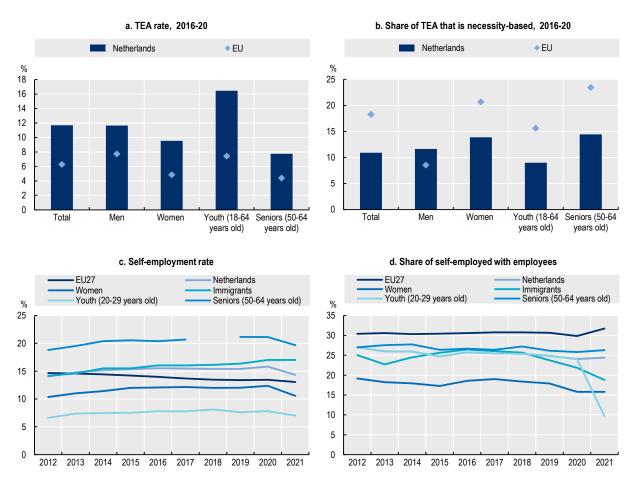
The total early-stage entrepreneurship rate (TEA) in the Netherlands was above the EU average between 2016-20, notably among (10% vs. 5%) and youth (20-29 years old) (16% vs. 7%) (Figure 1). Yet, women and seniors remain under-represented in entrepreneurial activity in the Netherlands.

The self-employment rate has remained above the EU average over the last decade with a steady increase until 2021, improving from 14% in 2012 to a peak of 16% in 202. However, there was a small decline in self-employment between 2020 and 2021 (14%) that remained above the EU average (13%). Seniors and immigrants were more active in self-employment than the national average (20% and 17% respectively), while women and youth were less active (11% and 7% 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 (26%), while youth were the least likely (10%).

<sup>1</sup> OECD Economic Surveys: The Netherlands 2021 https://www.oecd-ilibrary.org/economics/oecd-economic-surveys-netherlands 19990367

<sup>2</sup> European Commission SME Performance Review https://single-market-economy.ec.europa.eu/smes/sme-strategy/sme-performance-review\_en

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. The Netherlands participated in the GEM survey in all years during the period 2016-20.

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

#### THE MISSING ENTREPRENEURS

The gaps in entrepreneurship rates between different population groups suggests that there may be many "missing" entrepreneurs in the Netherlands. Eliminating all of these gaps in entrepreneurship activity rates across population groups would result in nearly 235 000 additional entrepreneurs in the Netherlands (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). The entrepreneurship gap decreased overall in the Netherlands between 2020 and 2021, although there was a rise in the number of "missing" youth entrepreneurs (Figure 2).

Figure 2. Changes in entrepreneurship gaps, 2020 to 2021

Overall	Women	Youth	Seniors	Immigrants	Unemployed
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

Policies rarely include measures that apply only to specific groups, resulting in targeted inclusive entrepreneurship policies being less prevalent. The overall focus of entrepreneurship policy is on stimulating innovative and high-impact start-ups as well as strengthening entrepreneurship education (see Table A.1 for more information). For example, since 2019, the Ministry of Economic Affairs and Climate has run the O2LAB programme, which aims to strengthen entrepreneurship skills by integrating entrepreneurship more within education and making training opportunities to boost entrepreneurial competences more accessible.<sup>3</sup>

While there are few public schemes that are tailored or dedicated to the **women** (Table B.1), **immigrants** (Table B.2), the **unemployed** (Table B.5), **seniors** (Table B.4) and **people with disabilities** (Table B.6). However, there are many local level initiatives to encourage entrepreneurship, notably dedicated networks for some target groups (e.g. women, immigrant women, youth, seniors).

As part of the Youth Employment Initiative, several events to promote and support **youth** entrepreneurship have been held in recent years, including the 2022 European Mentoring Summit (Leeuwarden) and the "Innovation co-design Policy lab #1" (see Table B.3 for more information). The 2022 European Mentoring Summit included master classes, presentations, training sessions and networking opportunities for young graduates, while the lab aimed to bring young people and policymakers together to discuss the future of the gig economy. This provided opportunities for young entrepreneurs to network and interact with role models and actors in the field.

#### **NEW POLICY DEVELOPMENTS**

In 2021 and 2022, no policies or programmes were introduced that specifically focused on the promotion of inclusive entrepreneurship. This is due to a variety of factors including the overall direction of entrepreneurship policy, including a priority policy focus on innovative and high-impact start-ups and scale-ups, the challenges associated high inflation, as well as different political priorities.

In June 2022, the Minister of Social Affairs and Employment presented the labour market reform plan.<sup>4</sup> One of the plan's six key policy themes is to support self-employed people while at the same time discouraging "bogus self-employment". This will involve adjustments to tax and social security incentives that previously made self-employment more attractive than employment contracts. For example, the self-employment tax allowance will be reduced from EUR 6 310 in 2023 to EUR 900 in 2027, while the tax

<sup>3</sup> https://www.rvo.nl/onderwerpen/o2lab/over-o2lab

<sup>&</sup>lt;sup>4</sup> https://www.rijksoverheid.nl/documenten/kamerstukken/2022/07/05/hoofdlijnenbrief-arbeidsmarkt

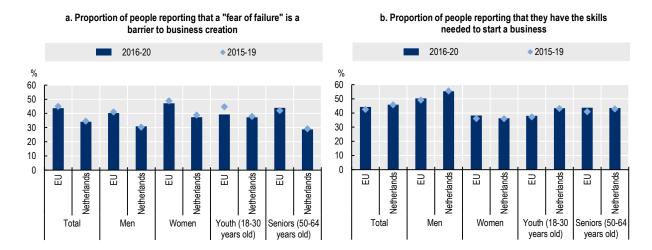
allowance for employees has increased.<sup>5</sup> Other major planned changes are: the introduction of compulsory disability insurance for the self-employed;<sup>6</sup> the abolition of zero hours contracts; and the conversion of oncall contracts to permanent basic contracts with a minimum number of hours.

#### RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

Several factors hinder the reduction of entrepreneurship gaps across the population, including the fear of failure and entrepreneurship skills levels. Overall, people in the Netherlands are not as likely to report a fear of failure as an obstacle to business creation compared to their European counterparts (34% vs. 44%) in the period 2016-20 (Figure 3). Women (37%) and youth (37%) reported higher rates of fear of failure compared to men (31%) and seniors (29%) in the same period. However, they were more confident in their entrepreneurship skills than on average in the EU, notably among youth (44% vs. 38%). Seniors were on par with their European counterparts (44% each), while women were slightly less likely to report having the necessary skills to start and manage a business (36% vs. 38%).

Other areas for improvement for inclusive entrepreneurship policy remain. There is a lack of dedicated policies or strategies for boosting entrepreneurship among under-represented or disadvantaged groups. Monitoring and evaluation is also not widespread and clear targets and objectives for entrepreneurship policy have not been specified. Another issue is that target groups are often not consulted in the design and delivery of targeted policies and programmes.

Figure 3. Barriers to entrepreneurship



Source: GEM (2021), Special tabulations of GEM survey.

#### POLICY RECOMMENDATIONS

More can be done to strengthen the suite of support for inclusive entrepreneurship target population groups, by prioritising inclusiveness in mainstream programmes and developing tailored and/or dedicated

<sup>5</sup> https://www.rijksoverheid.nl/onderwerpen/belastingplan/ondernemers/zelfstandigenaftrek#:~:text=Het%20kabinet%20wil%20de%20afbouw,verder%20verlaagd%20naar%20%E2%82%AC%20900

<sup>&</sup>lt;sup>6</sup> https://www.rijksoverheid.nl/onderwerpen/pensioen/toekomst-pensioenstelsel

support measures to address the needs of some population groups. The following actions are suggested for strengthening inclusive entrepreneurship:

- Enhance inclusivity in general entrepreneurship support measures and programmes, including identifying and mitigating biases that could further disadvantage certain groups.
- Promote more strongly at both the national and municipal levels the measures in place for unemployed people who receive unemployment or welfare benefits (such as the UWV support, the Self-employed allowance and the Bbz Programme), and the related assistance provided. In line with the government plans, these services should also be further improved.
- Introduce measures to strengthen entrepreneurial role models for groups under-represented or disadvantaged in entrepreneurship such as women, seniors and immigrants.
- Improve monitoring and evaluation of new labour market policies to address any adverse effects of the new measures on entrepreneurship and business creation rates, particularly among under-represented or disadvantaged groups.

#### ANNEX A: INCLUSIVE ENTREPRENEURSHIP POLICY FRAMEWORK

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

responsibility of the following level(s) of government (multiple levels can checked)  2. A group-specific entrepreneurship strategy has been developed embedded in another strategy)  3. Clear targets and objectives for entrepreneurship policy have been developed.		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						
cneckea)	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 develop different target groups	ped and reported for						
4. Monitoring and evaluation practices for entrepreneurship support are stror	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

			<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	training	✓		✓	✓	✓	✓	✓		
Skills	2. Entrepreneurship	coaching and mentoring	✓		✓	✓	✓	✓	✓		
	3. Business consult	ancy, including incubators	✓		✓	✓	✓	✓	✓		
	1. Grants for busine	ss creation			✓	✓	✓	✓	✓	✓	
Finance	2. Loan guarantees										
i illalice	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	✓		✓	✓	✓	✓	✓	✓	
Dogulate	1. Support with use administrative process.	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

	I				ı						1
				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?	<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. Entrepreneurship	training	✓		✓	✓	✓	✓	<b>✓</b>	✓	
Skills	2. Entrepreneurship	coaching and mentoring	✓		✓	✓	✓	✓	✓	✓	
	3. Business consult	ancy, including incubators	✓		✓	✓	✓	✓	✓	✓	
	1. Grants for busine	ss creation									
- Cinamaa	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	✓		✓	✓	✓	✓	✓	✓	
D	1. Support with under administrative process.	understanding and complying with edures	✓		✓						
Regulatory supports	2. Group-specific	Entrepreneurship visa	✓	✓	✓	✓	✓		✓	✓	
Supports	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?
Skills	Entrepreneurship     Entrepreneurship	training coaching and mentoring	✓ ✓		✓ ✓	✓ ✓	✓ ✓	<b>✓</b>	✓ ✓	✓ ✓	✓ ✓
SKIIIS		ancy, including incubators	<b>✓</b>		<b>✓</b>	<b>▼</b>	<b>✓</b>	<b>→</b>	<b>✓</b>	<b>✓</b>	<b>▼</b>
	Grants for busine	•									
Finance	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 initiatives		✓		✓	✓	✓	✓	✓	✓	
Desidets	1. Support with use administrative process	understanding and complying with edures									
Regulatory supports	2. Group-specific	Student business legal form									
συρροιίο	measures	Reduced tax and/or social security contributions for new graduates									

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

	Entrepreneurship training		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?
Skills		coaching and mentoring									
	3. Business consult	ancy, including incubators									
	1. Grants for busine										
Finance	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 initiatives										
Demileten	1. Support with unadministrative process	understanding and complying with edures									
Regulatory supports	2. Group-specific	Pension for self-employed									
зирропо	measures	Measures to facilitate business transfer/exit									

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

				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?	<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. Entrepreneurship	training	✓		✓	✓	✓	✓	✓	✓	✓
Skills	Entrepreneurship coaching and mentoring		✓		✓	✓	✓	✓	✓	✓	✓
	3. Business consulta	ancy, including incubators	✓		✓	✓	✓	✓	✓	✓	✓
	1. Grants for busine	ss creation									
Finance	2. Loan guarantees		✓			✓					✓
i illalice	3. Microfinance and	loans	✓			✓	✓	✓	✓	✓	✓
		s (e.g. crowdfunding, risk capital)	✓			✓					✓
Culture and	1. Entrepreneurship	campaigns, including role models									
networks	2. Networking initiat										
	Support with understanding and complying with administrative procedures		✓		✓	✓	✓	✓	✓		
Regulatory supports	2. Group-specific measures	Welfare bridge to support those moving into self-employment	✓								
συρροιτο		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

	Entrepreneurship training		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?
Skills	Entrepreneurship coaching and mentoring     Rusings consultancy including including		✓		✓	✓					
	Business consultancy, including incubators     Grants for business creation										
	2. Loan guarantees	33 Ci Gallott									
Finance	Microfinance and	loans	✓		<b>√</b>	✓					
		s (e.g. crowdfunding, risk capital)									
Culture and		campaigns, including role models									
networks	Networking initiat										
		inderstanding and complying with									
Pagulaton	2. 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 experts. 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.