# The Missing Entrepreneurs

# Inclusive Entrepreneurship Policy Country Assessment Notes: Cyprus

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 TRENDS AND POLICIES IN CYPRUS

#### **KEY MESSAGES**

#### Inclusive entrepreneurship rates and trends:

- Many groups were slightly more likely that the EU average to be starting and managing new businesses
  (i.e. less than 42 months old) in 2016-20: women (6% vs. 5% in the EU), youth (9% vs. 7%) and seniors
  (6% vs. 4%). However, women were less likely than men to be involved in starting and managing a
  new (6% vs. 11% for men) over this period.
- If all gaps in entrepreneurship rates relative to men (30-49 years old) were closed, there would be about 34 400 "missing" entrepreneurs in Cyprus. Nearly 80% of these "missing" entrepreneurs would be women, nearly half would be over 50 years old and one-in-five would be under 30 years old.

#### Approach to inclusive entrepreneurship:

- Some tailored entrepreneurship schemes are offered, including dedicated training, mentoring and coaching, and financial support for certain target groups such as women and youth.
- Public sector support schemes are complemented by entrepreneurship support activities offered by private and third sector organisations, which focus on supporting young entrepreneurs.

#### Policy strengths:

- Entrepreneurship training programmes are widely available and are offered by public, private and third sector organisations.
- Many universities have integrated entrepreneurship curricula into their course offerings and degree programmes.

#### Policy gaps and areas for improvement:

- Many entrepreneurs from under-represented groups continue to face challenges in accessing start-up finance, notably immigrants, seniors, the unemployed and people with disabilities.
- There is limited public entrepreneurship support for immigrant entrepreneurs, entrepreneurs with disabilities and senior entrepreneurs.
- Entrepreneurship support schemes focus on business creation and do not sufficiently cover business development.

#### Main recommendations:

- Support the development of microfinance initiatives designed to support entrepreneurs from underrepresented and disadvantaged groups, particularly immigrants, seniors, the unemployed and people with disabilities.
- Promote role models and develop public campaigns to increase awareness of entrepreneurship as a
  potential career path. This could be done through an online entrepreneurship portal that showcases
  available entrepreneurship support.

#### CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Business entry and exit rates were above the EU average in Cyprus in 2020, as was the early-stage entrepreneurship rate. However, self-employment was below the EU average in 2021, and the share of self-employed workers who employ others was also significantly lower than on average in the EU (Table 1). The World Bank Group ranked Cyprus 54 out of 190 economies on ease of doing business in 2020. It found that conditions for starting a business were fairly supportive compared to the average of OECD high income countries, with a faster process time (6 days vs. 9.2 days) and an average number of procedures, despite a higher cost.<sup>1</sup>

Table 1. Conditions for entrepreneurship

	Business	Business exit	TEA 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	
Cyprus (%)	9 🔺	9 🔺	9 ↔	19 ▼	11 ▲	10 ▼	18 🔺	
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%. Cyprus participated in the GEM survey during the period 2015-20 except for 2015.

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

#### INCLUSIVE ENTREPRENEURSHIP TRENDS

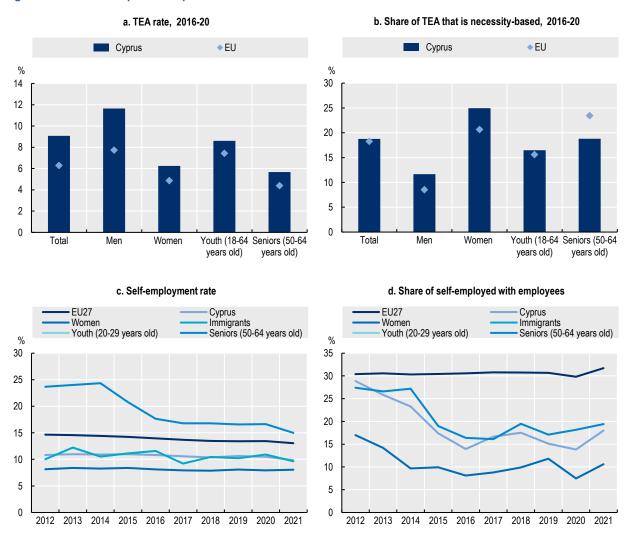
There were about 53 500 early-stage entrepreneurs (i.e. people starting or managing a business that is less than 42 months old) in 2016-20 in Cyprus. Women were half as likely than men to be involved in early-stage entrepreneurship (6% vs. 12%). However, the share of women (6%), youth (9%) and seniors (6%) engaged in early-stage entrepreneurship were all above the EU average (5% for women, 7% for youth and 4% for seniors) (Figure 1). Entrepreneurs were as likely as the EU average to report starting a business because they could not find employment (Cyprus: 19% vs. EU: 18%), except for senior entrepreneurs (19% vs. 23%).

The overall self-employment rate has been stable over the past decade, yet it has remained below the EU average throughout the decade (11% vs.13% in 2021). However, self-employment among seniors has sharply decreased in this same period, declining from 24% in 2012 to 15% in 2021. A decline was also seen observed the self-employed who employ others overall, notably among seniors (27% in 2012 to 19% in 2021) and women (17% in 2012 to 11% in 2021).

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https://archive.doingbusiness.org/content/dam/doingBusiness/country/c/cyprus/CYP.pdf

Figure 1. Inclusive entrepreneurship trends



Notes: 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. Cyprus participated in the GEM survey during the period 2015-20 except for 2015.

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 across population groups suggest that there are many "missing" entrepreneurs. Eliminating all of the gaps in entrepreneurship activity rates across population groups would result in an additional 34 440 entrepreneurs in Cyprus (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). About 77% of these "missing" entrepreneurs are women, 44% are over 50 years old, 23% are youth and 3% are immigrants. In the period 2020-21, the number of "missing" entrepreneurs remained stable overall (Figure 2). While it was also stable for women, the number of "missing" youth and senior entrepreneurs increased while the number of immigrant and unemployed "missing" entrepreneurs went down.

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

There have been efforts to improve the offering and quality of inclusive entrepreneurship support in Cyprus. However, tailored inclusive entrepreneurship support remains limited in Cyprus as most support programmes are generic. The provision of support schemes by various national government actors, such as the Ministry of Energy, Commerce and Industry and the Ministry of Labour and Social Insurance (Department of Labour), are complemented by non-government entrepreneurial ecosystem actors.

There are many initiatives targeting **women** entrepreneurs (Table B.1). This also includes partnerships between local organisations and the EU, such as the "<u>Young Female Entrepreneur Programme</u>" (YFEP) which is co-funded by the European Commission (Erasmus+). This support scheme aims to improve entrepreneurial motivation and intention among young women and provide entrepreneurship support to assist young women in starting a business. The programme offers individual and group support, through online content and tools, workshops, group activities, and mentoring in multiple languages. The Rural Tourism Department of Cyprus offers the <u>Women Entrepreneurs in Rural Tourism</u> initiative which is an entrepreneurship training programme developed to improve the business and managerial skills of women entrepreneurs in rural tourism.

Youth entrepreneurship is also a priority, and a range of initiatives are in place to support young entrepreneurs (Table B.3). The main entrepreneurship support programme for youth is a grant scheme which also offers business support services. Through the implementation of the National Policy Statement for the Enhancement of the Entrepreneurship Ecosystem, Cyprus Pedagogical Institute offers inclusive entrepreneurship training. A number of non-profit and private actors offer youth entrepreneurship support, such as the non-profit Junior Achievement, KPMG, the IDEA Innovation Centre supported by the Bank of Cyprus, the Microsoft for Start-ups program supported by the European University Cyprus and the acceleration programme Chrysalis Leap. Moreover, there has been a considerable effort to increase entrepreneurship skills through embedding entrepreneurship education into university curricula. For example, the University of Cyprus opened the Centre for Entrepreneurship (C4E) with the aim to promote entrepreneurship culture and the contribute to the development of an innovative ecosystem. C4E offers a range of entrepreneurship support services, notably to young people, such as incubation, acceleration and networking opportunities.

Some entrepreneurship training for the **unemployed** is offered through the Employment of Long-term Unemployed Scheme and the Employment of Unemployed in Retail Micro-enterprises scheme (Table B.5). A very small-scale financial support scheme for people with disabilities is available (the Scheme for the Creation and Operation of Small Units for Self-Employment of Persons with Disabilities) (Table B.6). There is limited tailored entrepreneurship support for **seniors** (Table B.4) and **immigrant** entrepreneurs (Table B.2).

#### **NEW POLICY DEVELOPMENTS**

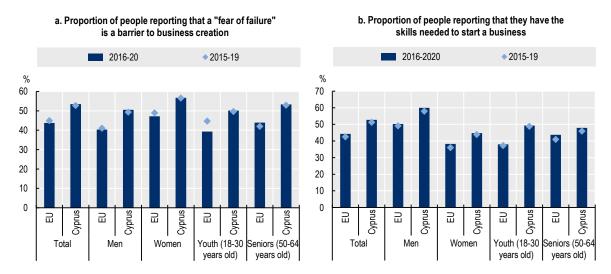
In May 2021, the Ministry of Energy, Commerce and Industry introduced a new entrepreneurship support for youth and women entrepreneurs. The plan aims to develop, support and promote entrepreneurship by targeting specific population groups, such as youth and women entrepreneurs. As part of the plan, a new grant scheme was introduced - "Grant Scheme for the Strengthening of New Business Activity - Youth and Women's Entrepreneurship". Moreover, the Ministry of Energy, Commerce and Industry introduced the funded programme on Digital Transformation of Start-ups and SMEs in November 2022. This programmes aims to assist both new and existing entrepreneurs in investing in new technologies and the digital transformation of their businesses. Both schemes are within the framework of the "THALEIA" programme 2021-2027 and is cofounded by the European Regional Development Fund (ERDF) and the Republic of Cyprus. Moreover, the Research and Innovation Foundation (RIF) of Cyprus introduced the funding Call "PRE-SEED", that assists early-stage start-ups to further develop and test their prototypes in the market.

#### RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

One factor that can hinder inclusive entrepreneurship schemes is a fear of failure. Overall, people were more likely to report the fear of failure as a barrier to business creation in Cyprus than in the EU on average in the period 2016-20 (54% vs. 44%) (Figure 3). This is also true across all inclusive entrepreneurship population groups – women (57% vs. 47%), youth (50% vs. 39%) and seniors (53% vs. 44%). Contrary to the perception of risk around entrepreneurship, more people report having the needed skills to start a business – women (45% vs. 38%), youth (49% vs. 38%) and seniors (48% vs. 44%). However, there is still a significant gender gap in entrepreneurship skills as women were significantly less likely than men to report having the needed skills to start a business (45% vs. 60%).

There are several areas for improvement for inclusive entrepreneurship policy. Entrepreneurship support is overall limited, particularly for disadvantaged groups, and tend to focus on early-stage entrepreneurship. Tailored support is focused on women and youth, and support for other groups is scarce and lacks visibility. There is also limited outreach, including limited tailored entrepreneurship campaigns and awareness raising initiatives for under-represented and disadvantaged groups.

Figure 3. Barriers to entrepreneurship



Note: Cyprus participated in the GEM survey during the period 2015-2020 except for 2015.

Source: GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

#### POLICY RECOMMENDATIONS

While support for women and youth entrepreneurship is developing, support for other groups remains limited (e.g. people with disabilities, seniors, immigrants). The following actions can help create more opportunities in entrepreneurship for people from groups that are under-represented and disadvantaged in entrepreneurship:

- Develop inclusive entrepreneurship campaigns with relevant role models for different target groups, with the goal to raise awareness of entrepreneurship as a career option and encourage participation in existing tailored and generic support.
- Improve inclusivity and accessibility of mainstream entrepreneurship schemes and programmes to
  inclusive entrepreneurship target groups not only through improving outreach but also increasing the
  awareness of trainers of the different needs of entrepreneurs from under-represented and
  disadvantaged groups.
- Establish microfinance initiatives for entrepreneurs from under-represented and disadvantaged communities, particularly for immigrants, seniors, the unemployed and people with disabilities.
- Develop an inclusive entrepreneurship platform that showcases existing tailored and generic entrepreneurship support and clearly highlights resources for different inclusive entrepreneurship population groups.

#### 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	✓		✓		<b>✓</b>	<b>✓</b>
3. Clear targets and objectives for entrepreneurship policy have been developed and reported for different target groups							
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

		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?
-	Entrepreneurship training		✓					✓		
Skills	Entrepreneurship coaching and mentoring									
	3. Business consultancy, including incubators		✓					✓		
	Grants for business creation	✓	✓			✓		✓		
Finance	2. Loan guarantees									
i illance	3. Microfinance and loans	✓	✓					✓		
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and	Entrepreneurship campaigns, including role models									
networks	2. Networking initiatives	✓	✓					✓		
Deculatory	1. Support with understanding and complying with administrative procedures									
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

			<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									
Dogulator	Support with understanding and complying with administrative procedures										
Regulatory supports	2. Group-specific	Entrepreneurship visa	✓		✓	✓	✓	✓			✓
очьрого	measures	Administrative and tax obligations can be met in several languages									

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

					I					I	
			<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	✓	✓					✓		
Pogulatory	Support with used administrative process.	understanding and complying with edures									
Regulatory supports	2. Group-specific	Student business legal form									
σαρροιίο	measures	Reduced tax and/or social security contributions for new graduates									

Table B.4. Inclusive entrepreneurship schemes to support senior 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?	<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?
Skills	Entrepreneurship training     Entrepreneurship coaching and mentoring									
· · · · · ·	Business consultancy, including incubators									
	Grants for business creation									
- Finance	2. Loan guarantees									
Finance	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and	1. Entrepreneurship campaigns, including role models									
networks	2. Networking initiatives									
	1. Support with understanding and complying with administrative procedures									
Regulatory supports	2. Group-specific Pension for self-employed									
опррого	measures Measures to facilitate business transfer/exit									

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

			<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?	<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	2. Entrepreneurship coaching and mentoring										
	3. Business consult	ancy, including incubators									
	1. Grants for busine	ess creation	✓								
Finance	2. Loan guarantees										
i illance	3. Microfinance and	loans									
		s (e.g. crowdfunding, risk capital)									
		campaigns, including role models									
networks	2. Networking initiat										
	1. Support with understanding and complying with administrative procedures										
Regulatory	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									

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?
	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										
i illalice	3. Microfinance and										
	4. Other instruments	s (e.g. crowdfunding, risk capital)									
		campaigns, including role models									
networks	2. Networking initiat		✓								
	administrative proce	understanding and complying with edures									
Pogulatory	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 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.