The Missing Entrepreneurs

Inclusive Entrepreneurship Policy Country Assessment Notes: Czech Republic

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 David Halabisky, Project Co-ordinator, of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Ing. Lucie Bučinová of RegioPartner, under the direction of Dr. Jonathan Potter, Head of Entrepreneurship Policy and Analysis Unit of the OECD CFE. Some 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.

An online seminar was organised to review a draft of the report on 23 June 2023. Suggestions and inputs were received from representatives of the Ministry of Industry and Trade, Ministry of Labour, Czech Invest and Czech Chamber of Commerce.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN CZECH REPUBLIC

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- Self-employment rates for women, youth, immigrants and seniors are below EU rates for each group.
- While the share of immigrants who are self-employed declined substantially between 2020 and 2021 (-48%), the number of Ukrainian refugees starting businesses increased fourfold during this period.

Approach to inclusive entrepreneurship

• The Operation Programme Employment+ and Labour Offices are central to public entrepreneurship supports for women, immigrants, youth, seniors, the unemployed and people with disabilities.

Policy strengths

- Framework conditions for entrepreneurship are generally strong, including a business-friendly regulatory environment and an availability of financing for entrepreneurship and SMEs.
- There are several schemes that offer tailored training and coaching to women, youth and senior entrepreneurs. These appear to be of reasonable quality but could be scaled-up.

Policy gaps and areas for improvement

 Entrepreneurship and self-employment are widely promoted, but there are no inclusive entrepreneurship policies.

Main recommendations

- Develop an inclusive entrepreneurship strategy for the next EU programming period based on a stakeholder consultation and needs assessment.
- Create networks for entrepreneurship support organisations to better link training and financial support.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Overall, the conditions for entrepreneurship are similar to the EU average (Table 1). As with the EU average, most indicators are trending downwards due to the negative economic effects of the COVID-19 pandemic. Although the self-employment rate is about equal to the EU average, the self-employed in the Czech Republic are about half as like to have employees.

Table 1. Conditions for entrepreneurship

	Business entry	Business	TEA rata	Necessity-	Growth-	Self-em	ployment
	rate	exit rate	TEA rate	based TEA	oriented TEA	Rate	% employers
Year	2020	2020	2016-20	2016-20	2016-20	2021	2021
Czech Republic (%)	8 ▼	7 ▼	N/A	N/A	N/A	15 ▼	17 ↔
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%. Czech Republic did not participate in the GEM survey during the period 2015-20.

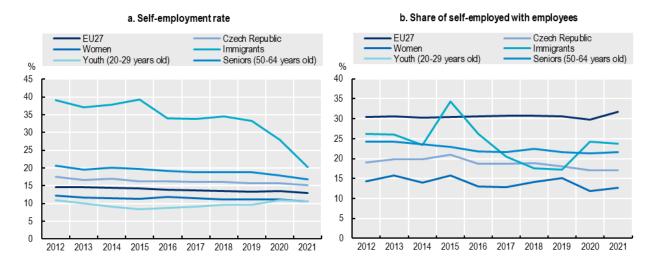
Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

INCLUSIVE ENTREPRENEURSHIP TRENDS

About 15% of workers were self-employed in 2021, which was slightly above the EU average (13%) (Figure 1). The self-employment rate varies across the population, ranging from 11% for youth and women to more than 20% of immigrants. The self-employment rate (i.e. the share of working people who are self-employed) has declined by nearly 14% over the past decade, which was a slightly greater decline than at the EU-level (-11%). Although the self-employment rate for youth was essentially unchanged over this period, it declined strongly for some of the other population groups. For example, the self-employment rate declined by nearly 20% among seniors and by 48% among immigrants. However, the number of Ukrainians starting a business with a trade certificate nearly tripled between 2021 and 2022.

About 17% of the self-employed employed others in 2021, which was well-below the EU average (32%). Few self-employed youth and self-employed women employed others (8% and 13% in 2021), but more than one-in-five self-employed immigrants and self-employed seniors had employees (24% and 22%). The share of the self-employed that employed others declined about 10%, which was consistent across the different population groups.

Figure 1. Inclusive entrepreneurship trends



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

¹ https://www.podnikatel.cz/aktuality/vyrazne-vzrostl-pocet-ukrajincu-s-zivnostnakem-pribylo-i-podnikajicich-rusu/?utm_source=www.seznam.cz&utm_medium=sekce-z-internetu

THE MISSING ENTREPRENEURS

The gaps in self-employment rates across the population suggest that there are many "missing" entrepreneurs. Setting the self-employment rates of all population groups to those of 30–49 year old men would result in an additional 508 000 entrepreneurs in the Czech Republic (i.e. if all inclusive entrepreneurship population groups were self-employed at the same rate as "core age" men, i.e. 30-49 years old). About 76% of these "missing" entrepreneurs are women and 22% are over 50 years old. However, the Czech Republic is one of the few countries where immigrants are as active as "core-age" men in entrepreneurship. Over the period 2020-21, the number of missing entreprenuers increased overall, and for women and youth (Figure 2).

Figure 2. Changes in entrepreneurship gaps, 2020 to 2021

Overall	Women	Youth	Seniors	Immigrants	Unemployed
				0	

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

Source: OECD calculations .

INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

Entrepreneurship policy is largely under the responsibility of the Ministry of Industry and Trade, which is focused on economic policy including entrepreneurship. The key strategic document concerning business support is "The Strategy to Support Small and Medium-sized Enterprises in the Czech Republic 2021-27", which is implemented by the Operational Programme Technology and Applications for Competitiveness 2021-27. However, inclusive entrepreneurship target groups (e.g. women, youth, seniors, the unemployed, migrants, people with disabilities, etc.) are generally not explicitly mentioned in the strategy.

Inclusive entrepreneurship policy is not clearly defined so there is a lack of policy leadership and few coordinating mechanisms to ensure that projects are complementary and aligned with broader policy objectives (see Table A.1 for more information). Nonetheless, there are policies that cover limited aspects of inclusive entrepreneurship. For example, entrepreneurship is highlighted in a range of different strategies such as the Gender Equality Strategy 2021-27 and is covered as part of the competence of the Labour Office to integrate the unemployed and people with disabilities into the labour market.

A range of support schemes are implemented by NGOs and other non-government institutions with support from Operational Programme Employment+ 2021-27. Many of these schemes are targeted at women and those at risk of social exclusion such as the unemployed, Roma minority, immigrants and people with disabilities. These support offers commonly include business consultancy, entrepreneurship training and coaching. However, many of these schemes also train people for employment.

Financial resources for entrepreneurship support for **women** entrepreneurs generally are provided from the ESF through the Operational Programme Employment+ 2021-27 (see Table B.1 for more information). There is currently an open call for strengthening the competences of women over 50 years old that aims to reduce the risk of poverty during retirement.² Other important actions to support women entrepreneurs

https://www.esfcr.cz/prehled-vyzev-opz-plus/-/asset_publisher/SfUza2tXdZGm/content/posileni-kompetenci-zen-znevyhodnenych-na-trhu-prace-a-v-podnikani-1-?inheritRedirect=false

include continued investment in childcare to facilitate labour market participation. There are also a range of initiatives operated by non-government actors, including business organisations, such as The Association of Small and Medium-sized Enterprises and Self-employed Persons of the Czech Republic,³ which operates several initiatives such as "Entrepreneurial Woman" that organises networking events, ecompetitions and podcasts to encourage and support women entrepreneurs.⁴ The Czech-Moravian Association of Businesswomen and Managers also actively supports women entrepreneurs through projects such as The CHOOSE WOMEN campaign, WOMEN 50+ Project, and Project We grow together.⁵ Women entrepreneurs and majority female-owned businesses can benefit from preferential loans (since November 2020) from the MONETA Bank (a commercial bank), which is supported by the EU EaSI Programme.⁶

A limited amount of support for **immigrant** entrepreneurs is offered through the Operational Programme Employment+. This includes training and business consultancy (see Table B.2 for more information).

Support for **youth** entrepreneurs is also offered through the Operational Programme Employment+ as well as the Youth Guarantee,⁷ although the latter also includes measures related to education, training and employment. The scale and nature of support is broadly unchanged in recent years. However, some political efforts are currently underway to develop a new national youth strategy and to promote new forms of work (including entrepreneurship) through the new Education Strategy 2030+ (see Table B.3 for more information).⁸

The Operational Programme Employment+ offers support to **working age seniors** (55-64 years old) as one of the target groups, which includes entrepreneurship schemes. The nature of support is unchanged in recent years (see Table B.4 for more information). In addition, the Association of Small and Medium-sized Enterprises and Tradesmen of the Czech Republic (AMSP ČR), operates the "Silver Business" project, 9 which seeks to motivate seniors to engage in economic activity. It has prepared an online education and information portal for older entrepreneurs and promotes success stories to inspire others.

Entrepreneurship support for the **unemployed** and **people with disabilities** is offered through the Operational Programme Employment+, as well as through the Labour Offices. ¹⁰ This includes training, business consultancy and coaching (see Table B.5 and Table B.6 for more information). The unemployed can supplement the main support programme with a bridging allowance to cover costs related to establishing a workplace for self-employment (e.g. purchase of equipment), or partially cover the costs of setting up a socially-oriented activity. A person with disabilities can run an independent business without losing the right to a disability pension and are often eligible for tax relief measures with respect to their disability. ¹¹

³ www.amsp.cz

⁴ www.podnikavazena.cz

⁵ https://www.cmapm.cz

⁶ https://www.moneta.cz/servis-pro-media/tiskove-zpravy/detail/moneta-podporuje-podnikatelky-uvery-garantovanymi-evropskym-investicnim-fondem

https://www.esfcr.cz/prehled-vyzev-opz-plus/-/asset_publisher/SfUza2tXdZGm/content/zaruky-pro-mla-2?inheritRedirect=fals

⁸ https://www.msmt.cz/vzdelavani/skolstvi-v-cr/strategie-2030

⁹ www.silverbusiness.cz

¹⁰ https://www.uradprace.cz/zvazujete-podnikani-

¹¹ https://www.ipodnikatel.cz/invalidni-duchod-podnikani-neprekazi/

NEW POLICY DEVELOPMENTS

Recent policy actions related to inclusive entrepreneurship include the update of many relevant government strategies, including Gender Equality Strategy for the years 2021-30; Strategy for Roma Equality, Inclusion and Participation (Strategy for Roma Integration) 2021-30; and National Plan to Support Equal Opportunities for Persons with Disabilities for the period 2021-25. These updates help to signal the potential of entrepreneurship for these groups, although they tend to emphasise employment measures.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

The biggest obstacle to increasing diversity is a lack of access to start-up financing for entrepreneurs from under-represented groups. The most commonly used mechanisms to support access to finance for entrepreneurs include direct grants, loans and guarantees. These are typically provided through subprogrammes of the Operational Programme Enterprise and Innovation for Competitiveness or through the Employment Office, but almost none are tailored to inclusive entrepreneurship target groups. Therefore take-up rates are low. There is also a need to strengthen the linkages between financial support and skills development schemes.

POLICY RECOMMENDATIONS

The following actions are suggested for strengthening inclusive entrepreneurship:

- Prepare an inclusive entrepreneurship policy or include specific measures in relevant strategic
 documents for population groups that are under-represented in entrepreneurship. Since most of the
 strategies concerning disadvantaged groups were updated (or reworked) in 2020-21, work should be
 started in preparation for the next programming period, including a stakeholder consultation and needs
 assessment.
- Strengthen linkages between training offers and financial support by creating networks for entrepreneurship support organisations. Networks of support providers would increase awareness about other available offers, allowing them to more effectively link participants to other support programmes. This is an important first step in building a more cohesive support system.

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 responsibility of		✓				✓	✓
the following level(s) of government (multiple levels can be checked)	Regional						
	Local						
2. A group-specific entrepreneurship strategy has been developed (either statement embedded in another strategy)	ind-alone or	~					
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 strong and	wide-spread						

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

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

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

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

			Tailored : Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	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	•	✓		✓	✓	✓			✓	
Skills		coaching and mentoring	✓		✓	✓	✓			✓	
		ancy, including incubators									
	Grants for busine	ss creation									
Finance	2. Loan guarantees										
	3. Microfinance and		✓		✓					✓	
		s (e.g. crowdfunding, risk capital)									
Culture and		campaigns, including role models	✓	✓	✓	✓		✓			
networks	2. Networking initiat		✓		✓	✓		✓			
Pogulatory	administrative proce		✓		✓						
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?
	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										
Tillarioc	3. Microfinance and										
	4. Other instruments	s (e.g. crowdfunding, risk capital)									
Culture and		campaigns, including role models									
networks	2. Networking initiat										
Pogulatory	1. Support with use administrative process	understanding and complying with edures	✓			✓					
Regulatory supports	2. Group-specific	Entrepreneurship visa	✓		✓	✓					
зарропо	measures	Administrative and tax obligations can be met in several languages									

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										
Tillarioc	3. Microfinance and										
	4. Other instruments	s (e.g. crowdfunding, risk capital)									
Culture and		campaigns, including role models									
networks	2. Networking initiat										
Dogulatory	1. Support with unadministrative process	understanding and complying with edures	✓		✓	✓					
Regulatory supports	2. Group-specific	Student business legal form	✓		✓	✓					
зарропо	measures	Reduced tax and/or social security contributions for new graduates									

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

			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?
Skills	Entrepreneurship training Entrepreneurship coaching and mentoring	✓ ✓		✓ ✓	✓ ✓					
Okilis	Business consultancy, including incubators	,		,	,					
	Grants for business creation									
Finance	2. Loan guarantees									
rinance	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and	1. Entrepreneurship campaigns, including role models									
networks	2. Networking initiatives									
Dogulater	1. Support with understanding and complying with administrative procedures									
Regulatory supports	Group-specific Pension for self-employed									
Зарроно	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 consulta	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)									
	1. Entrepreneurship	campaigns, including role models	✓		✓	✓				✓	
networks	2. Networking initiat										
	1. Support with uadministrative process	understanding and complying with edures									
Regulatory supports	2. Group-specific measures	Welfare bridge to support those moving into self-employment	✓		✓						
supports		Mechanisms for regaining access to unemployment benefits if business is not successful	✓		✓						

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

	1 Entrangalurahin training			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?
Skills	Entrepreneurship Entrepreneurship										
SKIIIS	Entrepreneurship coaching and mentoring Business consultancy, 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									
	1. Support with under administrative process.	understanding and complying with edures									
Pagulator (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 at an online seminar in June 2023 with government ministries, programme managers and other inclusive entrepreneurship stakeholders.

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

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

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

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

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