

The Missing Entrepreneurs

**Inclusive Entrepreneurship Policy  
Country Assessment Notes:  
Finland**

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](http://www.yepa-hub.org)), the Better Entrepreneurship Policy Tool ([www.betterentrepreneurship.eu](http://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 Jarna Heinonen, Professor of Entrepreneurship at the University of Turku, School of Economics, 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.

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# INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN FINLAND

## KEY MESSAGES

### Inclusive entrepreneurship rates and trends

- The total early-stage entrepreneurial activity (TEA) rate was slightly above the EU average between 2016 and 2020 (7% vs. 6%), which was also true for some groups such as women (6% vs. 5%).
- If gaps in early-stage entrepreneurship activity rates were closed, there could be about 167 000 additional entrepreneurs in Finland. Of these, about 60% are women.

### Approach to inclusive entrepreneurship

- Entrepreneurship policy is primarily offered through programmes and initiatives that are open to all.

### Policy strengths

- The business environment is conducive to entrepreneurship with a low regulatory burden associated with starting a business and ample financing opportunities.
- There is a dedicated public portal that provides information and tools to start-ups (Suomi.fi/company).

### Policy gaps and areas for improvement

- There are few dedicated measures that seek to support entrepreneurs from under-represented groups.

### Main recommendations

- Increase entrepreneurship awareness and promotion of entrepreneurship among under-represented or disadvantaged groups with dedicated outreach campaigns.
- Integrate tailored support for different groups within the mainstream support system and increase the sensitivity of programmes within the mainstream support system to the needs of inclusive entrepreneurship population groups.
- Strengthen communication and collaboration between public actors and private or third sector organisations to provide more comprehensive inclusive entrepreneurship support.

## CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The business environment is generally considered to be favourable. Overall entrepreneurship rates in Finland are similar to most of the European Union (EU) Member States (Table 1). Finland's business entry rate in 2020 was on par with the EU average (9%), while the self-employment rate (12%) was just below the EU average (13%) in 2021. Moreover, self-employed workers were slightly less likely to employ others than their EU counterparts (30% vs. 32%).

Moreover, the regulatory burden of starting a business is low and financing is not considered to be a major problem. Information and advice for business start-ups is easily available through a dedicated government portal (e.g. Suomi.fi/company). Additional sources of information and advice for specific target groups are available through dedicated non-governmental organisations, the most important of which are linked to the governmental portal. Additionally, Finland's 30 regional enterprise agencies, its Employment and Economic Development (TE) Offices and the Centres for Economic Development, Transport and the Environment (ELY centres) offer entrepreneurship and business development training, consultancy and counselling and advisory services for all potential entrepreneurs, including those of social target groups.

Table 1. Conditions for entrepreneurship

Year	Business entry rate	Business exit rate	TEA rate	Necessity-based TEA	Growth-oriented TEA	Self-employment	
						Rate	% employers
	2020	2020	2016-20	2016-20	2016-20	2021	2021
Finland (%)	9 ▲	10 ▲	7 ▲	7 ▼	6 ▲	12 ▲	30 ↔
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%. Finland participated in the GEM survey during the period 2015-20 except for the following years: 2017-20.

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

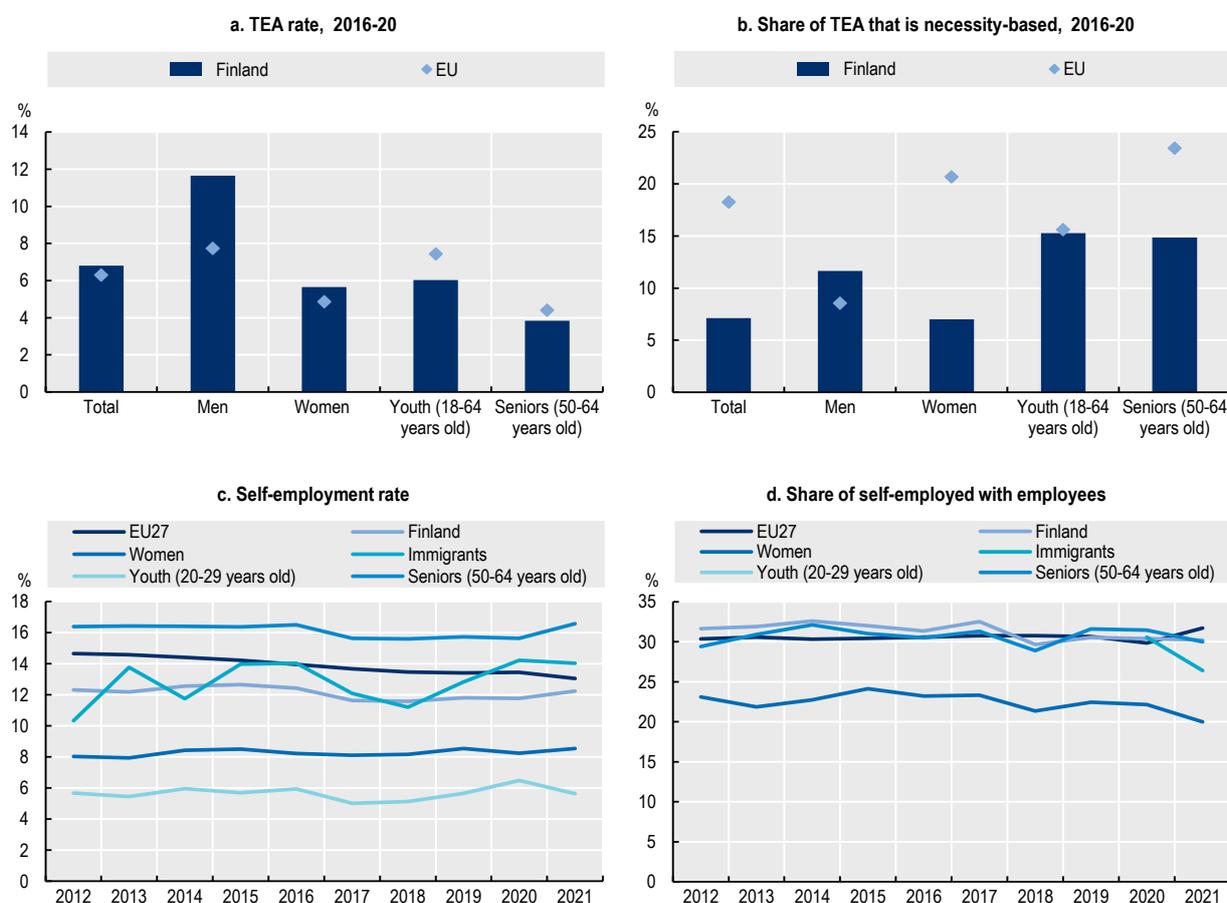
Overall entrepreneurship rates are relatively high in Finland, bolstered by a strong start-up finance ecosystem.<sup>1</sup> The total early-stage entrepreneurial activity (TEA) rate was 7% between 2016 and 2020, which was above the EU average (6%) (Figure 1). The TEA rate among women was also above the EU average (6% vs. 5%) over this period, although the TEA rate among youth was below the EU average during the same period (6% vs. 7%). The overall share of TEA that is necessity driven is significantly below the EU average as well as among women, youth and seniors. However, the rate of growth-oriented entrepreneurship is also below the EU average, which limits the wider job creation and economic growth benefits of entrepreneurship in Finland.

The overall self-employment rate was constant over the past decade at about 12%. Some differences are observed across different population groups. For example, about 9% of women were self-employed in 2021 and while 17% of seniors were. The share of self-employed with employees has also remained stable in recent years around 30%. One notable trend among the self-employed is the increasing use of invoicing service companies, particularly among those active in the “gig economy”. By taking responsibility for services such as accounting, these invoicing service companies make it easier for individuals to become self-employed. The majority of entrepreneurs operating through invoicing service companies do so on a part time basis, supplementing their self-employment income with employment income.<sup>2</sup>

<sup>1</sup> OECD Economic Surveys: Finland 2022 [https://www.oecd-ilibrary.org/economics/oecd-economic-surveys-finland-2022\\_516252a7-en](https://www.oecd-ilibrary.org/economics/oecd-economic-surveys-finland-2022_516252a7-en)

<sup>2</sup> <https://www.stat.fi/tietotrendit/artikkelit/2021/kevytyrittajien-maara-kasvoi-koronavuonna/>

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. Finland participated in the GEM survey during the period 2015-20 except for the following years: 2017-20.

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 across population groups point to a large number of so called “missing” entrepreneurs. If these gaps in entrepreneurship activity rates were eliminated, there would be nearly 167 000 additional entrepreneurs in Finland (i.e. if all inclusive entrepreneurship population groups participated in early-stage entrepreneurship at the same rate as “core age” men, i.e. 30-49 years old). More than three-in-five (61%) of these “missing” entrepreneurs are women and half (50%) are seniors (i.e. aged 50 years old or above). More than one-in-five are youth (aged 20-29). This is twice the share observed across the EU on average, which may be driven by the fact that young people in Finland on average stay in education or training for longer than their European counterparts. Between 2020 and 2021, the entrepreneurship gaps closed for women, youth and immigrants, but widened for seniors and the unemployed (Figure 2).

Figure 2. Changes in entrepreneurship gaps, 2020 to 2021

Overall	Women	Youth	Seniors	Immigrants	Unemployed
					

Note: A down arrow indicates an improvement in the entrepreneurship gap (i.e. the gap has diminished) between 2020 and 2021, whereas an up arrow 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

The government applies a general approach to entrepreneurship policy without any specific inclusive entrepreneurship strategies. The overall entrepreneurship strategy and the new programme of government addresses issues which should also support entrepreneurship among those who are under-represented or disadvantaged in entrepreneurship. For example, the strategy seeks to strengthen the perception that Finland is a good and profitable place for start-ups, businesses, employment, investment, internationalisation and growth. Furthermore, it aims to increase Finland's attractiveness among foreign employees, students and potential entrepreneurs. The strategy also acknowledges the entrepreneurial potential and special needs of certain target groups (e.g. women, immigrant entrepreneurs, self-employed, young and senior entrepreneurs, entrepreneurs with disabilities, rural entrepreneurs and social enterprises). Nonetheless, there is an absence of specific implementing policy measures.

Entrepreneurship support continues to be part of the suite of active labour market policies for some social target groups, such as youth, **people with disabilities** (see Table B.6 for more information), **immigrants** (see Table B.2 for more information) and **unemployed people**. Some tailored entrepreneurship measures are in place for **women**, notably training programmes (see Table B.1 for more information). There are also several *ad-hoc* regional and local support measures for inclusive entrepreneurship target groups available. However, these are not necessarily linked to mainstream policies. Some dedicated policies exist, including for example, the unemployment security system includes provisions for **unemployed persons** that are starting an entrepreneurial activity, while also seeking to avoid supporting unprofitable activities (see Table B.5 for more information). For the first four months of a new entrepreneurial activity, otherwise unemployed individuals can still receive unemployment benefits. The receipt of these benefits is conditional upon fulfilling certain criteria surrounding job search activities, and benefits received are impacted by any income earned during the four months. After this period, individuals may still be entitled to an adjusted unemployment benefit if the entrepreneurial activity continues but is not determined to be a full-time activity.

For **youth** entrepreneurs (see Table B.3 for more information), there are several support measures in place, such as the Draft Programme. The entrepreneurship programme operates in five universities in eastern Finland that provide microfinance and coaching to students, staff and alumni in order to help teams explore entrepreneurial ideas.<sup>3</sup> This initiative was recognised by the European Commission in the European Enterprise Promotion Awards.

<sup>3</sup> European Enterprise Promotion Awards <https://op.europa.eu/en/publication-detail/-/publication/295aa060-d0d1-11ec-a95f-01aa75ed71a1/language-en/format-PDF/source-278844841>

## NEW POLICY DEVELOPMENTS

A new programme of work was established in June 2023 and highlights the importance of entrepreneurship through various objectives, including increasing the appreciation for entrepreneurship; strengthening Finland's start-up ecosystem; providing growth-supporting services to entrepreneurs; improving co-ordination between employment and self-employment; streamlining the process of hiring a first employee; and reducing the administrative burden for companies. Importantly, it also recognises the blurring boundaries between employment and self-employment and aims to develop a combined unemployment insurance scheme that reflects this. However, many of the measures to support these objectives will be achieved through mainstream programmes as has been the case previously. However, public employment and economic development services are being transferred to the local level beginning in 2025. Local municipalities will be responsible for these policies in order to bring services closer to the beneficiaries, since municipalities are often well placed to deliver services that are targeted and tailored to the needs of the local area.

## RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

Entrepreneurial motivations and intentions are low overall due to the perception of entrepreneurship in Finland. The general societal policies, structures and culture of salaried work remain the norm in Finland, creating barriers to entrepreneurship. There is limited public capacity to promote inclusive entrepreneurship and address the specific needs of the target groups is limited (particularly after COVID-19). The lack of strategies, clear targets or objectives for supporting entrepreneurship among under-represented or disadvantaged groups (e.g. women, youth, seniors, immigrants, people with disabilities or the unemployed) constrain entrepreneurship across the population. Consultation and outreach efforts for existing entrepreneurship programmes could also be improved in order to increase uptake among target groups.

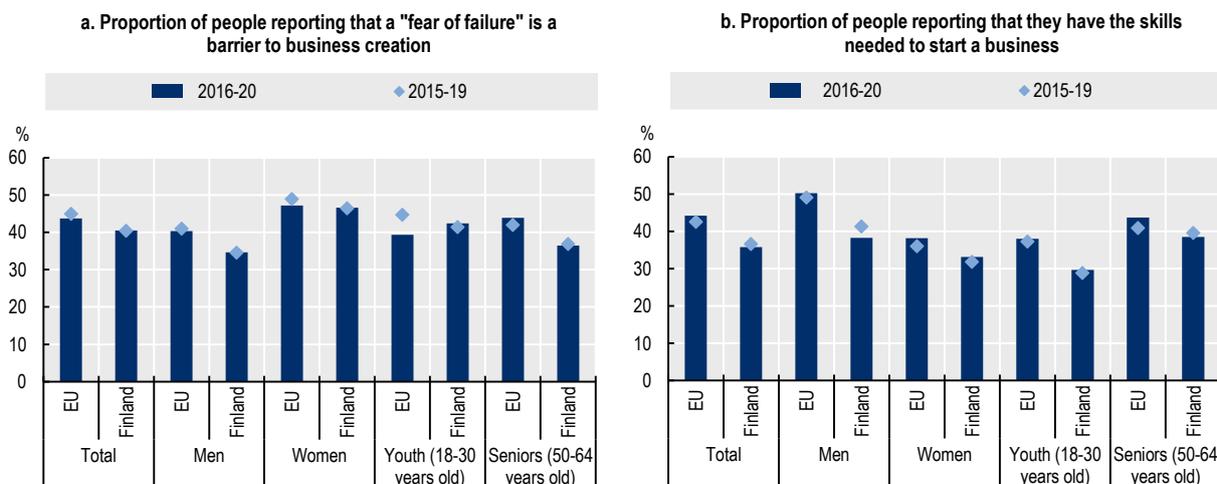
Other factors hindering the reduction of entrepreneurship gaps across the population include the fear of failure and entrepreneurship skills. While people in Finland are less likely than the EU average to report a fear of failure (41% vs. 44%), they are also significantly less likely to report having the skills necessary to start and manage a business (Figure 3). More people across all population groups reported that they lacked the skills needed to start a business compared to their EU counterparts - men (38% vs. 50%), women (33% vs. 38%), seniors (39% vs. 44%) and youth (30% vs. 38%).

Moreover, the ambiguity and complexity of the benefits system is a challenge, particularly for people who run very small businesses or work as part-time entrepreneurs, including those in under-represented and disadvantaged groups. It can be difficult for individuals to switch between salaried work and self-employment with clarity on whether they would be better off deriving self-employment income or receiving benefits. The idea of a "combined insurance" initiative has been under consideration for several years but remains unimplemented. However, the new government programme includes an aim to complete a model for a combined unemployment insurance scheme, which would make it possible to accumulate earnings for unemployment benefits based on both salaried work and entrepreneurship at the same time<sup>4</sup>. This would make it easier to switch between positions without compromising social security.

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<sup>4</sup> Federation of Finnish Enterprises. Article on 14<sup>th</sup> February 2023 on Combined insurance at <https://www.yrittajat.fi/uutiset/yha-useampi-tekee-toita-seka-palkansaajana-etta-yrittajana-nain-yhdistelmavakuutus-parantaisi-heidan-asemaansa/> (read 27<sup>th</sup> February 2023)

Figure 3. Barriers to entrepreneurship



Note: Finland participated in the GEM survey during the period 2015-2020 except for the following years: 2017-2020.

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

## POLICY RECOMMENDATIONS

There is scope for strengthening inclusive entrepreneurship policy. The following actions are suggested for improving inclusive entrepreneurship:

- Increase entrepreneurship awareness, notably among under-represented or disadvantaged groups. This could include tailored and dedicated outreach campaigns as well as the use of positive entrepreneurial role models;
- Integrate tailored support for different groups within the mainstream support system and increase the sensitivity of programmes within the mainstream support system to the needs of inclusive entrepreneurship population groups; and
- Strengthen communication and collaboration between public actors and private or third sector organisations to provide more comprehensive inclusive entrepreneurship support.

## 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)	National	✓	✓	✓	✓	✓	✓
	Regional	✓	✓	✓	✓	✓	
	Local						
2. A group-specific entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)							
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?
Skills	1. Entrepreneurship training	✓			✓					✓
	2. Entrepreneurship coaching and mentoring	✓			✓					✓
	3. Business consultancy, including incubators									
Finance	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and networks	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives	✓			✓					✓
Regulatory supports	1. Support with understanding and complying with administrative procedures	✓								✓
	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)?	<b>Consultation:</b> Are the targeted entrepreneurs consulted during the design of programmes?	<b>Outreach:</b> 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?	<b>Scale:</b> Is the scale of available support sufficient?	<b>Impact:</b> Does evaluation evidence show a positive impact?	<b>Integrated:</b> Is the programme delivered linked other related supports?	<b>Follow-up:</b> Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training		✓				✓			✓	✓
	2. Entrepreneurship coaching and mentoring		✓				✓			✓	✓
	3. Business consultancy, including incubators		✓								
Finance	1. Grants for business creation										
	2. Loan guarantees										
	3. Microfinance and loans										
	4. Other instruments (e.g. crowdfunding, risk capital)										
Culture and networks	1. Entrepreneurship campaigns, including role models										
	2. Networking initiatives		✓				✓			✓	✓
Regulatory supports	1. Support with understanding and complying with administrative procedures		✓				✓			✓	✓
	2. Group-specific measures	Entrepreneurship visa	✓								
		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)?	<b>Consultation:</b> Are the targeted entrepreneurs consulted during the design of programmes?	<b>Outreach:</b> 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?	<b>Scale:</b> Is the scale of available support sufficient?	<b>Impact:</b> Does evaluation evidence show a positive impact?	<b>Integrated:</b> Is the programme delivered linked other related supports?	<b>Follow-up:</b> Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training		✓			✓				✓	✓
	2. Entrepreneurship coaching and mentoring		✓			✓				✓	✓
	3. Business consultancy, including incubators		✓			✓				✓	✓
Finance	1. Grants for business creation										
	2. Loan guarantees										
	3. Microfinance and loans										
	4. Other instruments (e.g. crowdfunding, risk capital)										
Culture and networks	1. Entrepreneurship campaigns, including role models										
	2. Networking initiatives		✓								✓
Regulatory supports	1. Support with understanding and complying with administrative procedures		✓								✓
	2. Group-specific measures	Student business legal form	✓			✓				✓	✓
		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)?	<b>Consultation:</b> Are the targeted entrepreneurs consulted during the design of programmes?	<b>Outreach:</b> 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?	<b>Scale:</b> Is the scale of available support sufficient?	<b>Impact:</b> Does evaluation evidence show a positive impact?	<b>Integrated:</b> Is the programme delivered linked other related supports?	<b>Follow-up:</b> Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training										
	2. Entrepreneurship coaching and mentoring										
	3. Business consultancy, including incubators										
Finance	1. Grants for business creation										
	2. Loan guarantees										
	3. Microfinance and loans										
	4. Other instruments (e.g. crowdfunding, risk capital)										
Culture and networks	1. Entrepreneurship campaigns, including role models										
	2. Networking initiatives										
Regulatory supports	1. Support with understanding and complying with administrative procedures		✓								✓
	2. Group-specific measures	Pension for self-employed									
		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)?	<b>Consultation:</b> Are the targeted entrepreneurs consulted during the design of programmes?	<b>Outreach:</b> 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?	<b>Scale:</b> Is the scale of available support sufficient?	<b>Impact:</b> Does evaluation evidence show a positive impact?	<b>Integrated:</b> Is the programme delivered linked other related supports?	<b>Follow-up:</b> Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓								✓
	2. Entrepreneurship coaching and mentoring	✓								✓
	3. Business consultancy, including incubators	✓								
Finance	1. Grants for business creation	✓*						✓*		✓*
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and networks	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives									
Regulatory supports	1. Support with understanding and complying with administrative procedures	✓								✓
	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	✓							✓

\* The start-up grant was originally designed for the unemployed only but was later widen to all start-up entrepreneurs.

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)?	<b>Consultation:</b> Are the targeted entrepreneurs consulted during the design of programmes?	<b>Outreach:</b> 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?	<b>Scale:</b> Is the scale of available support sufficient?	<b>Impact:</b> Does evaluation evidence show a positive impact?	<b>Integrated:</b> Is the programme delivered linked other related supports?	<b>Follow-up:</b> Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training		✓			✓					✓
	2. Entrepreneurship coaching and mentoring		✓			✓					✓
	3. Business consultancy, including incubators										
Finance	1. Grants for business creation										
	2. Loan guarantees										
	3. Microfinance and loans										
	4. Other instruments (e.g. crowdfunding, risk capital)										
Culture and networks	1. Entrepreneurship campaigns, including role models										
	2. Networking initiatives		✓			✓					✓
Regulatory supports	1. Support with understanding and complying with administrative procedures										
	2. Group-specific measures	Mechanisms to move back into disability benefit system if business is not successful	✓								
		Mechanisms to move regain access to other social security supports (e.g. housing benefits) if business is not successful	✓								
		Medical leave schemes for the self-employed	✓								✓

## ANNEX C: METHODOLOGY

Each country report was prepared by the OECD Secretariat with support from a national inclusive entrepreneurship policy expert. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with policy officers, entrepreneurship support organisations and other stakeholders. The information was then verified at an online seminar on 16 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.