

The Missing Entrepreneurs

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

2022-23



Legal notice

This note was prepared with the financial support of the European Commission, Directorate-General for Employment, Social Affairs and Inclusion.

The opinions expressed and arguments employed herein do not necessarily reflect the official views of the OECD member countries or the position of the European Commission. This document and any map included herein are without prejudice to the status of or sovereignty over any territory, to the delimitation of international frontiers and boundaries and to the name of any territory, city or area.

1. Note by the Republic of Türkiye:

The information in this document with reference to 'Cyprus' relates to the southern part of the island. There is no single authority representing both Turkish and Greek Cypriot people on the island. The Republic of Türkiye recognises the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of the United Nations, the Republic of Türkiye shall preserve its position concerning the 'Cyprus issue'.

2. Note by all the European Union Member States of the OECD and the European Commission:

The Republic of Cyprus is recognised by all members of the United Nations with the exception of the Republic of Türkiye. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.

The links in this publication were correct at the time the manuscript was completed. More information on the OECD is available on the internet (<http://www.oecd.org>).

© OECD, 2023

Reproduction is authorised provided the source is acknowledged.

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 Better 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/>.

ACKNOWLEDGEMENTS

This note was prepared by the OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) led by Lamia Kamal-Chaoui, Director, as part of the programmes of work of the OECD Committee for SMEs and Entrepreneurship and the OECD Local Economic and Employment Development Programme. The work of these two committees is supported by the OECD Secretariat, notably the CFE SME and Entrepreneurship Division led by Lucia Cusmano, Acting Head of Division, and the CFE Local Employment, Skills and Social Innovation Division, led by Karen Maguire, Head of Division.

This note was prepared by Helen Shymanski of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Associate Professor Katja Crnogaj and Assistant Professor Ivona Huđek, from the Faculty of Economics and Business, University of Maribor, under the direction of David Halabisky, Project co-ordinator, and Dr Jonathan Potter, Head of Entrepreneurship Policy and Analysis Unit, both of the OECD CFE. Much of the data contained in this note were prepared by Dr. Jonathan Levie of the Global Entrepreneurship Monitor.

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

Suggestions and inputs were received by written feedback from representatives of the Ministry of Labour, Family, Social Affairs and Equal Opportunities, the Ministry of Economy, Tourism and Sport, and the University of Maribor.

TABLE OF CONTENTS

Inclusive entrepreneurship trends and policies in Slovenia	5
Key messages	5
Conditions for entrepreneurship and self-employment	6
Inclusive entrepreneurship trends	6
The Missing entrepreneurs	7
Inclusive entrepreneurship policy Assessment	8
New Policy Developments	9
Risk factors for inclusive entrepreneurship	9
Policy recommendations	10
Annex A: Inclusive entrepreneurship policy framework	12
Annex B: Overview and assessment of inclusive entrepreneurship policies and programmes	13
Annex C: Methodology	19

TABLES

Table 1. Conditions for entrepreneurship	6
Table A.1. Characterisation of the inclusive entrepreneurship policy context	12
Table B.1. Inclusive entrepreneurship schemes to support women entrepreneurs	13
Table B.2. Inclusive entrepreneurship schemes to support immigrant entrepreneurs	14
Table B.3. Inclusive entrepreneurship schemes to support youth entrepreneurs	15
Table B.4. Inclusive entrepreneurship schemes to support senior entrepreneurs	16
Table B.5. Inclusive entrepreneurship schemes to support entrepreneurs starting from unemployment	17
Table B.6. Inclusive entrepreneurship schemes to support entrepreneurs with disabilities	18

FIGURES

Figure 1. Inclusive entrepreneurship trends	7
Figure 2. Changes in entrepreneurship gaps, 2020 to 2021	8
Figure 3. Barriers to entrepreneurship	10

INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN SLOVENIA

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- The early-stage entrepreneurship rate (TEA) was slightly above the EU average between 2016 and 2020 (7% vs. 6%), notably among youth (10% vs. 7%).
- Almost one-quarter of all new entrepreneurs reported starting their business out of necessity relative to 18% on average in the EU. This was true across all target population groups – women (32% vs. 21%), youth (20% vs. 16%) and seniors (50-64 years old) (26% vs. 23%).
- Eliminating the gaps in entrepreneurship activity rates across population groups (i.e. applying the early-stage entrepreneurship rate of men who are 30-49 years old to the whole population) would result in 57 000 more entrepreneurs. About 75% of these “missing” entrepreneurs are female and 63% are between 50 and 64 years old.

Approach to inclusive entrepreneurship

- A wide range of policies and programmes are in place to support entrepreneurship among under-represented and disadvantaged population groups.
- Entrepreneurship education and training programmes have been implemented by the government to help potential and existing entrepreneurs develop entrepreneurial skills and there is a positive entrepreneurial environment, including a strong network of organisations and support structures for entrepreneurs, including incubators, accelerators, and mentoring programmes.

Policy strengths

- Most inclusive entrepreneurship programmes and initiatives focus on promoting entrepreneurship among youth and women, including grants, loans and tailored funding.
- There are many financial incentives for innovative high-potential start-ups founded by young entrepreneurs.

Policy gaps and areas for improvement

- While tailored and dedicated entrepreneurship schemes exist, there are gaps in the inclusive entrepreneurship support system. For example, there are no public programmes or initiatives at the national level to support entrepreneurship by seniors, people with disabilities, immigrants and the unemployed.

Main recommendations

- Create an inclusive entrepreneurship policy framework to ensure a collaborative approach to revising entrepreneurship policies and strategies, create data-driven action plans and implement monitoring and evaluation across all inclusive entrepreneurship initiatives.
- Greater collaboration and engagement are needed to implement dedicated and/or tailored entrepreneurship programmes to support entrepreneurship among certain population groups, notably immigrant entrepreneurs, to ensure that programmes address the specific needs and challenges of immigrant entrepreneurs.
- Design and implement entrepreneurship schemes targeting senior entrepreneurship at a national level.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The overall conditions for entrepreneurship are relatively strong and are similar to most of the EU Member States (Table 1). The trends in the business entry and exit rates in Slovenia were on par with the EU average for 2020. There was slight growth as business entry rates remained higher than business exit rates. The early-stage entrepreneurship activity (TEA) remained stable and slightly above the EU average in the period 2016-20 (7% vs. 6%). However, more people reported that they started their business out of necessity (i.e. the person could not secure employment) than on average in the EU (24% vs. 18%). The necessity rate increased from the previous period (2015-19).

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
Slovenia (%)	9 ▼	6 ▼	7 ↔	24 ▲	7 ↔	12 ▲	29 ▲
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%. Slovenia participated in the GEM survey in all years during the period 2015-20.

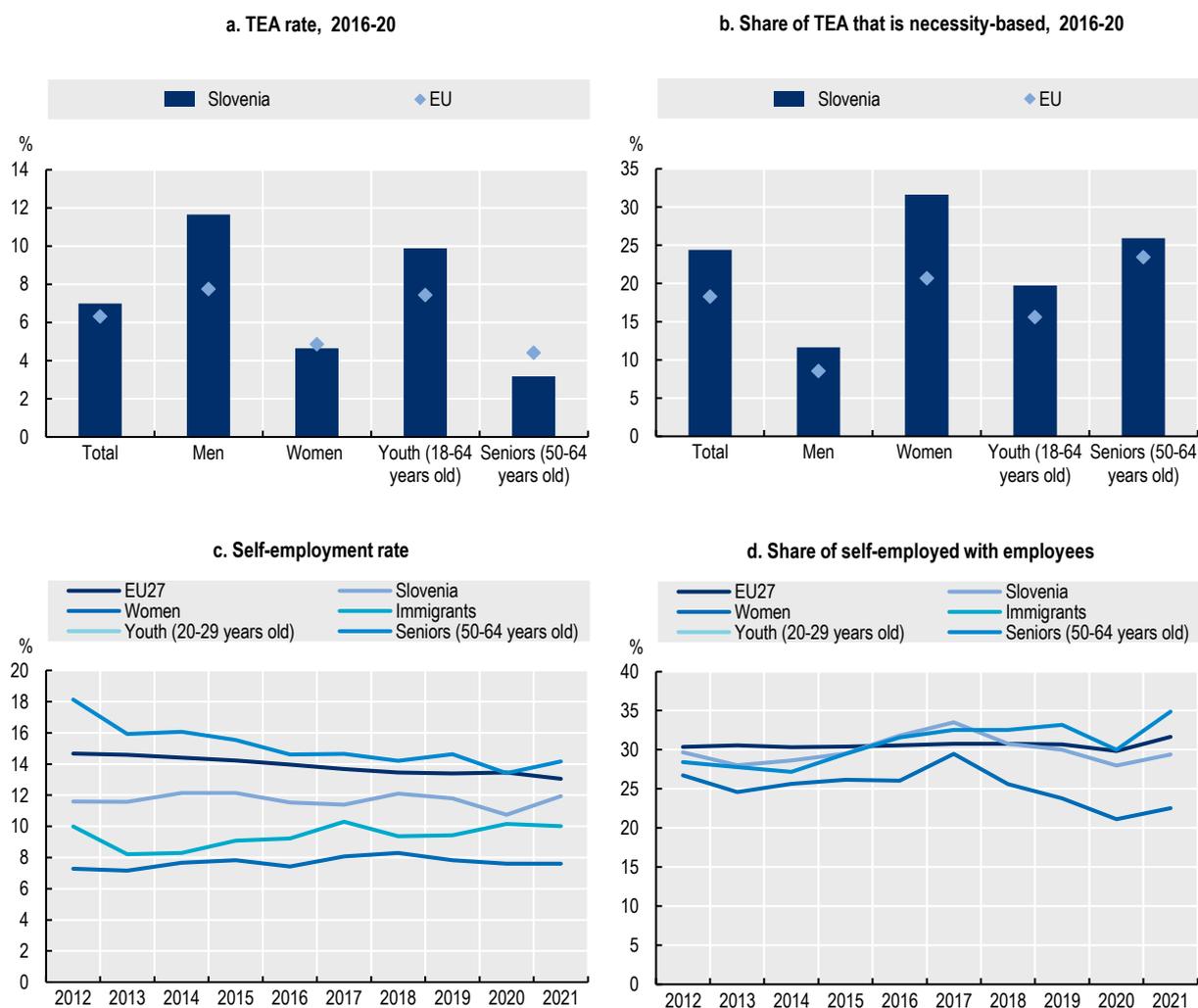
Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

INCLUSIVE ENTREPRENEURSHIP TRENDS

There were about 93 000 early-stage entrepreneurs in 2021, which includes those people working towards launching a new business as well as those managing a business that is less than 42 months old. The number of people involved in early-stage entrepreneurship has grown over the past decade, especially among women and seniors. However, a relatively high share of these activities is driven by necessity – almost one-quarter of all new entrepreneurs reported starting their business out of necessity relative to 18% on average in the EU (Figure 1). This was true across all target population groups – women (32% vs. 21%), youth (20% vs. 16%) and seniors (50-64 years old) (26% vs. 23%).

Overall, the self-employment rate remained stable at about 12% over the previous decade yet remained below the EU average in 2021 (13%). The share of youth (6%) and seniors (14%) was on par with the EU average for each group (5% and 15% respectively). However, there were fewer women (8%) and immigrant entrepreneurs (10%) in Slovenia than on average in the EU (9% vs. 12%). The share of the self-employed who employ others was slightly below the EU average (29% vs. 32%), notably women (23% vs. 26%). However, senior entrepreneurs employed others at the same rate as on average in the EU in 2021 (35%).

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

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

THE MISSING ENTREPRENEURS

The gaps in entrepreneurship rates across population groups suggests that there are many “missing” entrepreneurs. Eliminating the gaps in entrepreneurship activity rates across population groups (i.e. applying the early-stage entrepreneurship rate of men who are 30-49 years old to the whole population) would result in 57 000 more entrepreneurs in Slovenia (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). About 75% of these “missing” entrepreneurs are female, 63% are between 50 and 64 years old and 10% are immigrants. The entrepreneurship gap decreased across all target population groups, except for the unemployed where the gap increased (Figure 2). The entrepreneurship gap decreased overall, notably among women, immigrants and the unemployed. However, the entrepreneurship gap remained the same for seniors and increased among youth.

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

A range of inclusive entrepreneurship policies and schemes have been introduced since 2020. The Ministry of Economy, Tourism and Sport; the Ministry of Labour, Family, Social Affairs and Equal Opportunities; and the Ministry of Education are the primary actors in the promotion of inclusive entrepreneurship policies and programmes to support entrepreneurs from under-represented and disadvantaged groups.

Many of the entrepreneurship initiatives are operated the Public Agency for Entrepreneurship, Internationalisation, Foreign Investments and Technology (SPIRIT Slovenia), which implements entrepreneurship support in line with the Slovenian Development Strategy 2030. The core of the SPIRIT public programme is based on the public network of supportive environments, under the framework of the Innovative Environment Entities (SIO) programme, which supports entrepreneurs during the start-up and growth phases, while the support services of SPOT (Slovenian Business Point) are intended for all potential entrepreneurs and companies to obtain all the necessary information to start a business.

Most inclusive entrepreneurship programmes and initiatives in Slovenia focus on promoting entrepreneurship among youth and women. These include both financial and non-financial entrepreneurship supports. There are tailored financial supports for women and youth entrepreneurs, including grants, loans and tailored funding. A range of entrepreneurship education and training programmes exist to help potential and existing entrepreneurs develop entrepreneurial skills and there is a positive entrepreneurial environment, including a strong network of organisations and support structures for entrepreneurs, including incubators, accelerators, and mentoring programmes. Schemes targeting **women** entrepreneurship tend to target entrepreneurship skills, finance, and culture (Table B.1). For example, SPIRIT Slovenia operates the ABC Entrepreneurship programme which provides women with the opportunity to develop entrepreneurial skills, receive financial support and network with other women entrepreneurs. All women entrepreneurs who successfully complete the training can compete for financial incentives for the best business model of women entrepreneurs.

There are also programmes targeting **youth** entrepreneurs (Table B.3). For example, the Youth Programme SPIRIT Slovenia aims to promote creativity, innovativeness and entrepreneurial skills among high school and university students and to create conditions for comprehensive entrepreneurial development of young people. They provide training for teachers and professors, incentives for schools to conduct activities with young people, promote the development of young people's business ideas through mentoring support and resources for further development of business ideas, in cooperation with supporting institutions at national, regional and local levels, and co-organise the POPRI competition for young people's business ideas.

There are limited supports available for **senior** entrepreneurs (Table B.4), for the **unemployed** who wish to start their own businesses (Table B.5) and for **immigrant** entrepreneurs (Table B.2). There are selected supports for migrant or refugee entrepreneurship. These support programmes tend to encourage broader integration and to help immigrants create businesses. For example, the “e-Entrepreneurship Module for

"Migrants and Refugees" aims to facilitate the social and economic integration of refugees into host countries. The project is co-funded by Erasmus+ and offers four training modules which address specific needs of immigrant entrepreneurs, such as language skills, digital literacy, entrepreneurship and e-entrepreneurship training. There is also a lack of public entrepreneurship schemes and programmes that are tailored to **entrepreneurs with disabilities** (Table B.6). However, there are local initiatives and project-based support operated by non-government organisations that offer programmes for entrepreneurs with disabilities.

NEW POLICY DEVELOPMENTS

Many recent developments have focused on supporting youth entrepreneurship. Beginning in 2020, SPIRIT launched a campaign to promote entrepreneurship and innovation among youth through the Youth Programme. The campaign called for proposals for activities that promote creativity, entrepreneurship, and innovation in primary and secondary schools. Activities included training entrepreneurship mentors, initiatives to promote creativity and innovation through conferences, information days and programmes, such as "Start-up weekend". In 2022, the programme supported entrepreneurial activities in 104 schools.

In recent years, more attention has also been paid to immigrant and senior entrepreneurship through international projects and initiatives by specialised organisations. For example, the first Slovenian Festival of Entrepreneurship was organized in 2021 by the Chamber of Crafts of Domžale, in cooperation with the Municipality of Domžale. In 2022, the five-day festival focused on senior entrepreneurship with the aim to build entrepreneurial competencies and establish inter-generational co-operation between youth and senior entrepreneurs. Green and sustainable entrepreneurship has also become a focus for entrepreneurship policy and programmes.

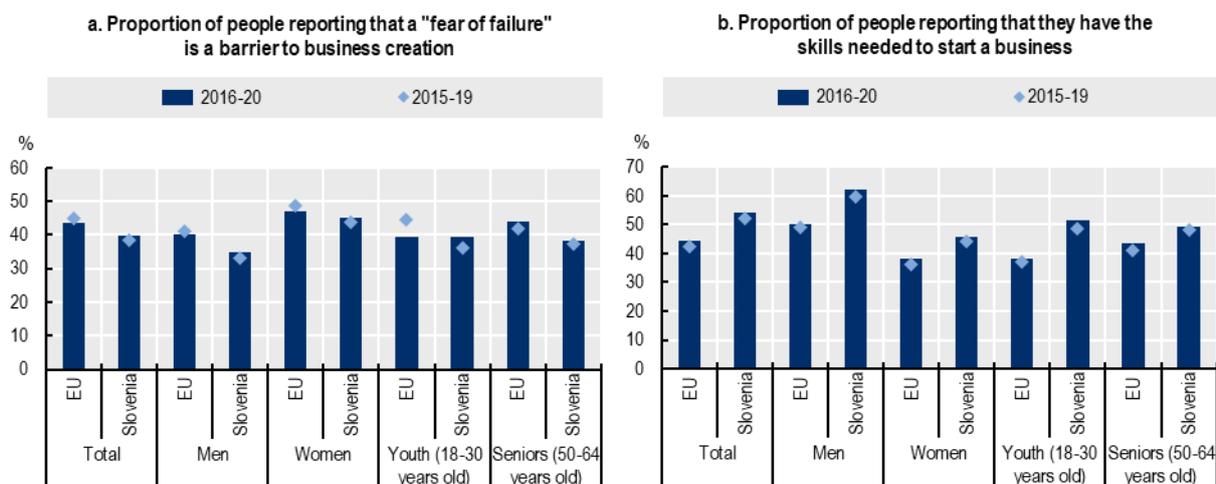
RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

There are a number of barriers to business creation, including the fear of failure and the level of entrepreneurship skills. Overall, fewer people report a fear of failure as a barrier to entrepreneurship than in the EU (40% vs. 44%) (Figure 3). However, women remain much more likely to report a fear of failure as a barrier relative to men (45% vs. 35%) between 2016 and 2020. Overall, the share of potential entrepreneurs in Slovenia who reported having the entrepreneurship skills and knowledge needed to create a business was above the EU average (54% vs. 44%), notably women (46% vs. 38%), youth (52% vs. 38%) and seniors (49% vs. 44%).

A significant gap in the landscape of inclusive entrepreneurship support remains as there is little support available for certain population groups such as seniors, people with disabilities, immigrants and the unemployed. Entrepreneurs from these groups often face unique challenges when starting and growing their businesses. Without targeted support, these individuals may struggle to access the resources and guidance needed to succeed.

There are several areas for improvement for inclusive entrepreneurship policy. More needs to be done to support entrepreneurs in access available public support, notably financial support. Many entrepreneurs have difficulty navigating the highly complex procedures needed to obtain a bank loan and identify other sources of finance. While many programmes focus on developing innovation and entrepreneurial skills, support schemes should also aim to increase financial literacy and help entrepreneurs from under-represented and disadvantaged population groups become investment ready. Moreover, it is important to make the various public financial supports more accessible and inclusive.

Figure 3. Barriers to entrepreneurship



Note: Slovenia participated in the GEM survey in all years during the period 2015-20.

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

POLICY RECOMMENDATIONS

While entrepreneurship support is a priority at the national level, there is scope to improve inclusive entrepreneurship policies and schemes, notably by expanding access to tailored and dedicated support to more target groups in order to better address their needs. Inclusive entrepreneurship policies and programmes could be strengthened through:

- Enhancing collaboration among existing initiatives and organisations that provide entrepreneurship support to people from under-represented and disadvantaged population groups, notably for senior and immigrant entrepreneurs;
- Adopting a collaborative approach to revising policies and strategies, creating data-driven action plans, and implementing evaluation procedures for inclusive entrepreneurship initiatives;
- Establishing a dedicated entrepreneurship programme for senior entrepreneurs who wish to start their own business or expand their existing one;
- Addressing regulatory barriers that may deter potential entrepreneurs from pursuing entrepreneurship due to the risk of losing social benefits. This is notably important for seniors who wish to start a business but are concerned of the negative impact to their pensions as well as for youth who, under current legislation, would lose their social benefits if they launch a business while studying full time; and
- Reducing the fear of failure, especially among women who are significantly more likely to report this fear as a barrier to entrepreneurship. This could be achieved through mentorship programs, resilience training, and creating a culture that encourages risk-taking and embraces failure as a part of the entrepreneurial journey.
- Providing dedicated entrepreneurship support programmes to immigrant entrepreneurs to assist them in navigating the local business environment. Programmes should consider the specific challenges faced by immigrant entrepreneurs, such as language and cultural barriers, and provide specific financial instruments that support entrepreneurship and self-employment for immigrants.

- Supporting and expanding local initiatives and projects operated by non-government organizations that offer programs for entrepreneurs with disabilities. This approach could foster a more inclusive entrepreneurship environment at the local level.

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. An asterisks (*) represents initiatives that are not publicly led but receive public support.

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

			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	Entrepreneurship visa				✓					
		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?
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.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?
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										

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

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