

The Missing Entrepreneurs

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

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 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/>.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN SPAIN

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- In the period 2016-20, the early-stage entrepreneurship rate increased yet remained below the EU average (5% vs. 6%). However, the total early-stage entrepreneurial activity (TEA) rate among seniors (50-64 years old) was more than double the EU average over this period (10% vs. 4%).
- New entrepreneurs were more likely than the EU average to report that they started their business because they could not find a job over this period (29% vs. 18%). This was particularly true among seniors (38% vs. 24%) and women (33% vs. 21%).
- If all groups engaged in early-stage entrepreneurship at the same rate as core-age men, there would be about 646 000 more entrepreneurs. About 60% of these “missing” entrepreneurs are female, 54% are over 50 years old and 15% are immigrants.

Approach to inclusive entrepreneurship

- Entrepreneurship support expanded in recent years and is mostly offered through standard entrepreneurship programmes that are open to all. However, a number of measures are in place to facilitate entrepreneurship among under-represented and disadvantaged groups, especially for the unemployed, youth and women.

Policy strengths

- The Spain Entrepreneurial Nation Strategy was introduced in 2020 and includes objectives related to inclusive entrepreneurship. This has led to a shift in the regulation of emerging and scalable new ventures to make it more attractive for potential entrepreneurs as well as several initiatives been taken by the different ministries to promote entrepreneurship.

Policy gaps and areas for improvement

- Many financial measures and general entrepreneurship support programmes are difficult to access for entrepreneurs from disadvantaged population groups.
- There is a lack of continuity and linkages among existing entrepreneurship support programmes and measures. There is room for more co-ordination of entrepreneurship supports, notably among the different public administrations coordinating programmes and projects related to entrepreneurship.

Main recommendations

- Introduce more comprehensive packs of integrated measures to help people in under-represented and disadvantaged groups to access the optimal combination of these support measures for their project.
- Develop awareness and outreach campaigns to normalise and promote entrepreneurship among inclusive entrepreneurship target population groups.
- Strengthen monitoring and evaluation of entrepreneurship policies and programmes.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Entrepreneurship conditions are on par with the European Union (EU) average. The business environment has been decreasing in recent years with lowering business entry rates and higher business exit rates (Table 1). However, these trends in the business environment closely resemble those seen in the EU on average. The overall early-stage entrepreneurship activity rate was slightly below the EU average, yet the share of these new businesses that were started out of necessity were much higher than the EU average (29% vs. 18%).

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
Spain (%)	7 ▼	8 ▼	5 ▼	29 ▲	4 ▲	15 ▼	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%. Spain participated in the GEM survey in all years during the period 2015-20.

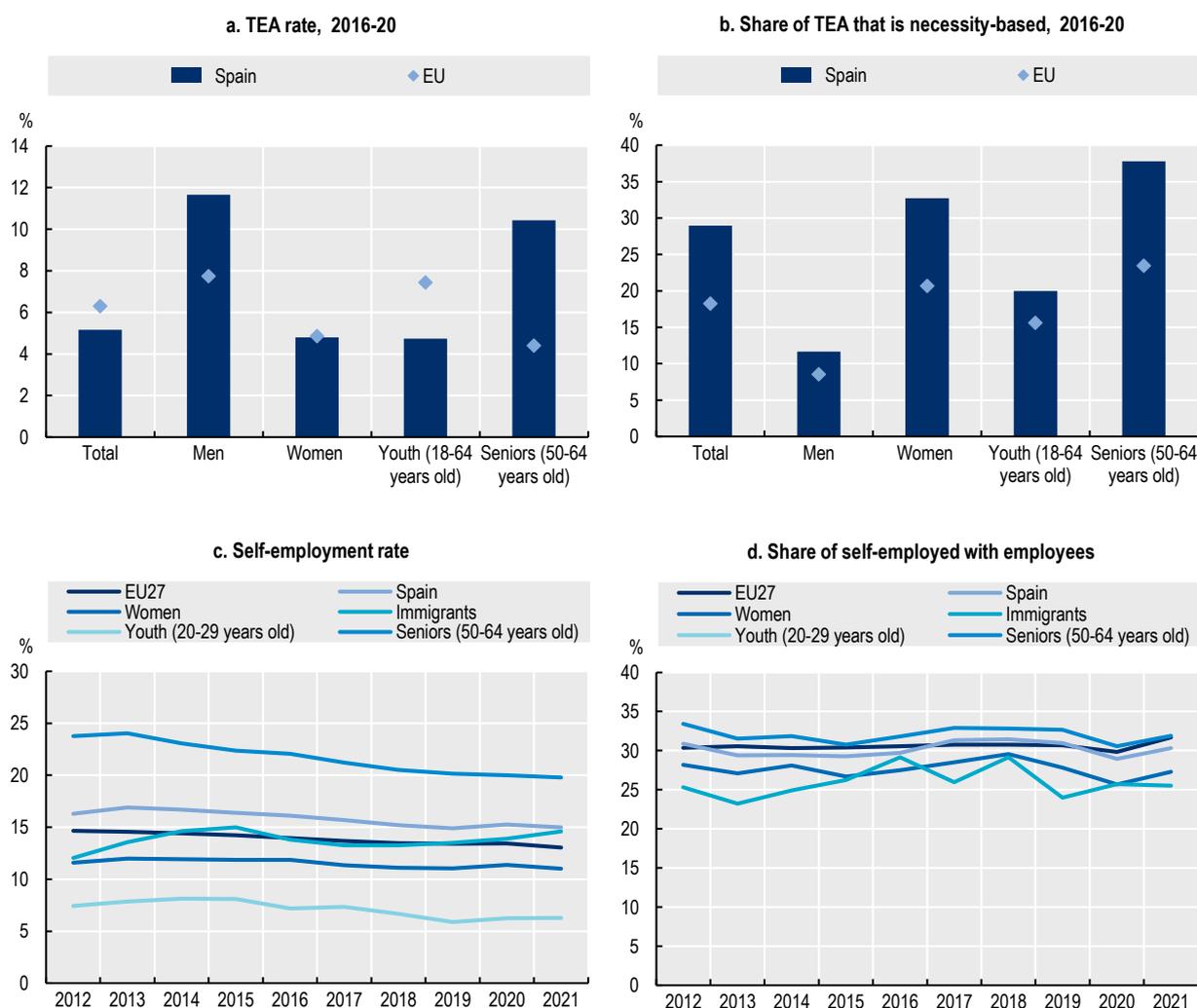
Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

INCLUSIVE ENTREPRENEURSHIP TRENDS

In 2021, there are about 1.6 million early-stage entrepreneurs (i.e. those starting or managing a business that is less than 42 months old). In the period 2016-20, the TEA rate was slightly below the EU average (5% vs. 6%), notably among youth (5% vs. 7%) (Figure 1). However, women were on par with the EU average and seniors (50-64 years old) were more than double the EU average (10% vs. 4%) in the same period. Overall, necessity entrepreneurship played a larger role for entrepreneurial activities than on average across the EU (29% vs. 18%), notably among seniors (38% vs. 24%) and women (33% vs. 21%).

Self-employment rates have been relatively stable with a slight decline over the last decade (16% in 2012 to 15% in 2021). However, the self-employment rate remained 2 percent points higher than the EU average in 2021. Self-employment rates across all target groups were higher than on average in the EU – women (11% vs. 9%), immigrants (15% vs. 12%), youth (6% vs. 5%) and seniors (20% vs. 15%).

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. Spain 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 all of these gaps in entrepreneurship activity rates across population groups would result in an additional 646 000 entrepreneurs in Spain (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). Of these “missing” entrepreneurs, nearly 60% are women, more than 50% are seniors (i.e. over 50 years old), almost 20% are youth (i.e. 20-29 years old) and 15% are immigrants. The entrepreneurship gap widened overall, notably due to the increase among the number of “missing” women entrepreneurs. Nevertheless, the entrepreneurship gap decreased among seniors, immigrants and the unemployed, while it remained stable among youth (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

Despite no significant changes to many inclusive entrepreneurship support schemes since 2020, there are different initiatives by local and regional governments to support and promote inclusive entrepreneurship policies and programmes. This includes initiatives with banks (e.g. CaixaBank) to provide microcredits for self-employment and entrepreneurship to people from under-represented and disadvantaged backgrounds, notably youth, women and immigrants. Moreover, there are many entrepreneurship programmes available on the local, regional, and national level for **women** entrepreneurs (Table B.1). For example, PAEM (Business Support Programme for Women) is a joint initiative by the Women's Institute and the Chambers of Commerce (INCYDE Foundation) that offers business advice, training, information on support programmes, subsidies, financial aid, microfinance, networking, and guidance on how to obtain loan guarantees. The Women's Institute also supports the development of women's entrepreneurship, notably in rural areas through the Rural Women Challenge.

There are several public policies and initiatives in place that are aimed at supporting **immigrant** entrepreneurship (Table B.2), including the Start-Up Act which has improved and simplified administrative procedures for immigrants to receive an entrepreneur visa and residence permit. Moreover, many entrepreneurship support programmes operated by the local organisations and non-governmental organisations are financially supported by public grants. Many of these programmes offer business advisory services, entrepreneurship training, mentoring, start-up finance as well as tailored training for self-employment for immigrants (e.g. UPTA – a self-employed workers association). Some examples of initiatives include *Acción contra el Hambre*, *Movimiento por la Paz*, *Fundación Tomillo* and Lanzadera project by A.D. Los Molinos.

Youth entrepreneurship has continued to be supported through the extension of the Youth Guarantee scheme (2021-27) which is funded through the European Social Fund to provide entrepreneurship training, co-working spaces, and microcredits to young entrepreneurs (Table B.3). The Spanish Public Employment Service (SEPE) and Youth Guarantee offer specific information on business start-up procedures as well as training courses on entrepreneurship and self-employment. Young unemployed people are also able to access coaching through the Youth Guarantee initiative. In addition, the National Youth Institute (INJUVE) also has a Youth Action Plan for 2022-24 and works closely with the Youth Guarantee scheme to coordinate support measures. A new programme for youth entrepreneurship has been launched through the network of vocational training centres and aims to disseminate entrepreneurial projects through these centres in the period 2022-24. Also ENISA, which is a publicly owned national innovation company operates a participatory loan initiative to fund has an specific line for [Young People](#).

Programmes to support the **unemployed** are still in place and have not evolved much since 2020 (Table B.5). On the regional level, the Autonomous Employment Promotion Programme continues to support the transition to self-employment by the unemployed. However, grants for self-employment were

reduced to a maximum of EUR 7 500 in 2021. La Fundación INCYDE also has an entrepreneurship programme dedicated to the unemployed - the Operational programme for employment, training and education (POEFE) – which is funded by the European Social Fund. The project aims to support unemployed people through providing entrepreneurship training and business guidance as they create their own businesses.

While there is no dedicated policy on entrepreneurship and self-employment for **people with disabilities** (Table B.6), they are mentioned as a target group in several public initiatives, including the Spanish Employment Activation Strategy 2021-24. Moreover, the Spanish Disability Strategy 2022-30 included 43 strategic challenges, including one that aims to promote and support the development of new businesses, entrepreneurship and self-employment opportunities for people with disabilities. Some non-governmental organisations offer both non-financial and financial support to people with disabilities who want to become self-employed or create their own business, including the ONCE Foundation, MicroBank and Konecta Foundation. There is also limited public support available for **senior** entrepreneurs but some private initiatives are in place, such as the 50Pro programme, which is supported by the Salamanca Chamber of Commerce (Table B.4). This programme is dedicated to entrepreneurs over 50 years old and provides networking and mentoring opportunities to participants. Moreover, the TaleS programme also works with senior entrepreneurs to connect them with youth entrepreneurs through an entrepreneurship training course.

NEW POLICY DEVELOPMENTS

There have been important recent developments in the promotion of entrepreneurship generally in Spain, notably through the introduction of the national-wide entrepreneurship strategy. The Spain Entrepreneurial Nation Strategy aims to improve innovative entrepreneurship and inclusive development across all sectors through a fair, sustainable and inclusive economic and social model. The strategy emphasizes, in particular, gender equality, as well as introduces a new visa for immigrants. Within this strategy, the Start-up Act outlines a new regulatory framework that seeks to promote the creation and development of start-ups in Spain by attracting national and international talent and investing in the start-up ecosystem. However, there has been no dedicated plans to promote inclusive entrepreneurship and address the specific barriers to entrepreneurship faced by youth, women, the unemployed, immigrants and people with disabilities. While several tailored measures have been introduced, entrepreneurship has not been the primary objectives. For example, the Youth Guarantee Plan Plus 2021-27, which is financed in part by the European Social Fund and aims to improve technical skills among youth entering the labour market. This measure does emphasis self-employment as an option for youth to pursue. Another new initiative is the Desafío XXI, which aims to develop entrepreneurial skills among young people in Aragon. The initiative includes four training programmes. Two of the programmes target young people between the ages of 16 and 19 years old - Habilidades XXI (online training modules to develop business skills) and MiniEmpresas XXI (online training for business ideation and development). While the remaining two programmes target young people between the ages of 20-29 years old and provide specific support to entrepreneurship and self-employment. Activa XXI offers online entrepreneurship and self-employment skills training, while Acelera XXI is an advanced programme dedicated to promoting youth entrepreneurship in Aragon, including training, mentoring and networking.

Moreover, the Strategic Plan for Effective Equality between Women and Men 2022-25 does refer to the need to foster women entrepreneurship and support business creation and self-employment among women. The Rural Woman Challenge initiative by the Women's Institute and co-funded by the European Social Fund also incorporates an objective on fostering women entrepreneurship and women in self-employment. Moreover, a new women's entrepreneurship initiative was recently launched. ENISA also has

women-dedicated fund “[Digital Entrepreneurs](#)” (*Emprendedoras Digitales*), which offers loans to female digital ventures (up to EUR 51 million).

Similarly, the Spanish Disability Strategy 2022-30 (funded by the Recovery, Transformation and Resilience Plan) allocate resources to areas, such as public services, accessibility, housing, education and culture to improve labour market opportunities for people with disabilities, including the promotion and support of new business opportunities, entrepreneurship and self-employment by people with disabilities.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

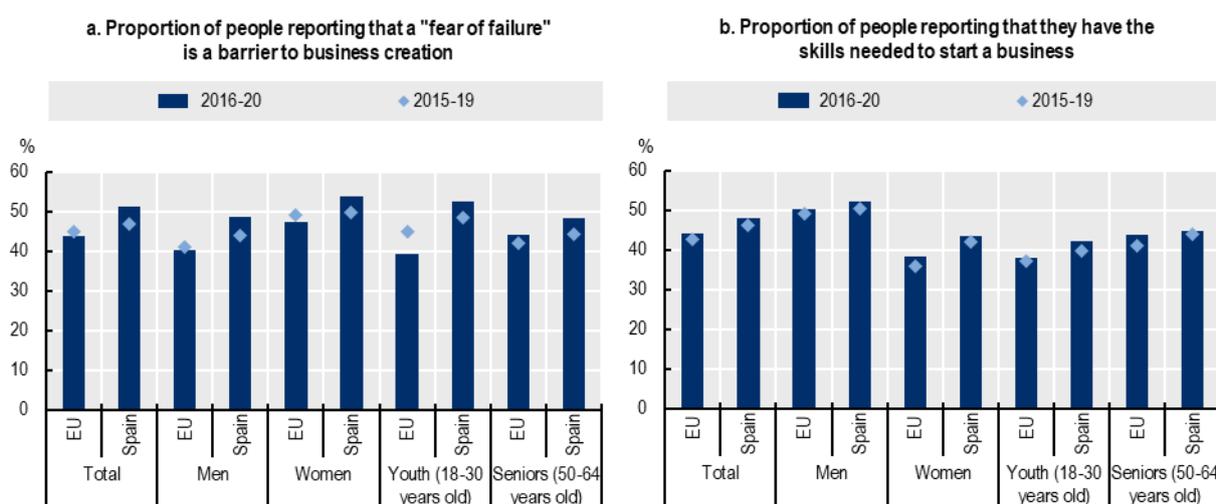
Potential entrepreneurs in Spain are more likely to report a “fear of failure” as a barrier to business creation than on average in the EU (51% vs. 44%) (Figure 3). Fear of failure is notably a barrier among women (54%), youth (52%) and seniors (48%) who report much higher levels than on average in the EU (47%, 39% and 44% respectively). Potential entrepreneurs are also more likely to report having the necessary entrepreneurship skills and knowledge needed to create a business than on average in the EU (48% vs. 44%), notably among women (43% vs. 38%) and youth (42% vs. 38%).

There are several areas for improvement for inclusive entrepreneurship policies with the main gap being the lack of strategic plans dedicated to the promotion of entrepreneurship among target population groups. Although strategic plans including some measures to promote entrepreneurship among these target groups (except for people with disabilities), the primary objective of the action has not been entrepreneurship.

There is scope to reinforce and enhance entrepreneurship support and financial measures to support new entrepreneurs, especially senior and immigrant entrepreneurs who often have difficulties accessing traditional financial supports as well as alternative options (e.g. reciprocal guarantee schemes or crowdfunding).

Moreover, there is a lack of continuity and frequency in which entrepreneurship programmes and supports are delivered. There is an opportunity to improve the coordination and continuity of available support schemes and to strengthen the linkages between different support measures (i.e. training, mentoring and coaching, funding, incubation, acceleration, etc.) to improve the impact and success of available schemes.

Figure 3. Barriers to entrepreneurship



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

POLICY RECOMMENDATIONS

While entrepreneurship support remains relatively high on the political agenda. There is a need to renew strategies dedicated to support women, youth, seniors, immigrants, the unemployed and people with disabilities in the labour market, including through entrepreneurship and self-employment. There is a scope for strengthening available support by improving cohesion and quality of schemes, and better addressing the needs of population groups by:

- Introduce more comprehensive packs of integrated measures to help people from under-represented and disadvantaged groups access the optimal combination support measures. This could range from dedicated and tailored entrepreneurship programmes to reserving space in mainstream entrepreneurship support for people from under-represented and disadvantaged groups.
- Develop awareness and outreach campaigns to normalise and promote entrepreneurship from under-represented and disadvantaged groups. A good example in this sense are the initiatives to promote the presence of women in STEM, such as Innovatia.
- Further strengthen monitoring and evaluation of entrepreneurship policies and programmes.

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.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.4. Inclusive entrepreneurship schemes to support senior 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	Pension for self-employed	✓								
		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?
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	✓			✓				

ANNEX C: METHODOLOGY

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