

The Missing Entrepreneurs

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

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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A draft of the report was circulated for written feedback to government ministries and stakeholders involved in supporting inclusive entrepreneurship.

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# INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN BULGARIA

## KEY MESSAGES

### Inclusive entrepreneurship rates and trends

- Women, youth and seniors are less likely to be starting and managing new businesses than the EU average for each group over the period 2016-20. Moreover, an above average proportion of new entrepreneurs reported that they started their business because they could not find a job. This share was particularly high among seniors (36%) and women (33%) over this period.

### Approach to inclusive entrepreneurship

- A large number of strategies – and implementing measures – promote entrepreneurship for different groups (e.g. unemployed, people with disabilities) with a range of objectives (e.g. poverty reduction). Non-government organisations (NGOs) deliver the bulk of tailored schemes.

### Policy strengths

- There is strong engagement with the NGO sector and universities with policy design and delivery. Some formal linkages between related programmes and measures are in place, helping to build synergies and reduce overlap across schemes.

### Policy gaps and areas for improvement

- The Strategy for the Promotion of Women's Entrepreneurship, already postponed from the previous programming period, remains undeveloped. This signals a gap in supporting women entrepreneurs.

### Main recommendations

- Go further in tailoring entrepreneurship programmes for different population groups, prioritising those where there is high demand, e.g. women, youth.
- Increase efforts to help entrepreneurs from under-represented groups build networks, including with professional consultants and services providers (e.g. accountants, lawyers).

## CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The business exit rate in 2020 was more than double the EU average while the entry rate was equal to the EU average (Table 1). In addition, a high proportion of new businesses appear to have been started by people who have difficulties finding a job and few are started by ambitious entrepreneurs.

**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
Bulgaria (%)	9 ▼	15 ▲	5 ▲	29 ▼	4 ▲	10 ↔	36 ▲
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%. Bulgaria participated in the GEM survey during the period 2015-20 except for the following years: 2019 and 2020.

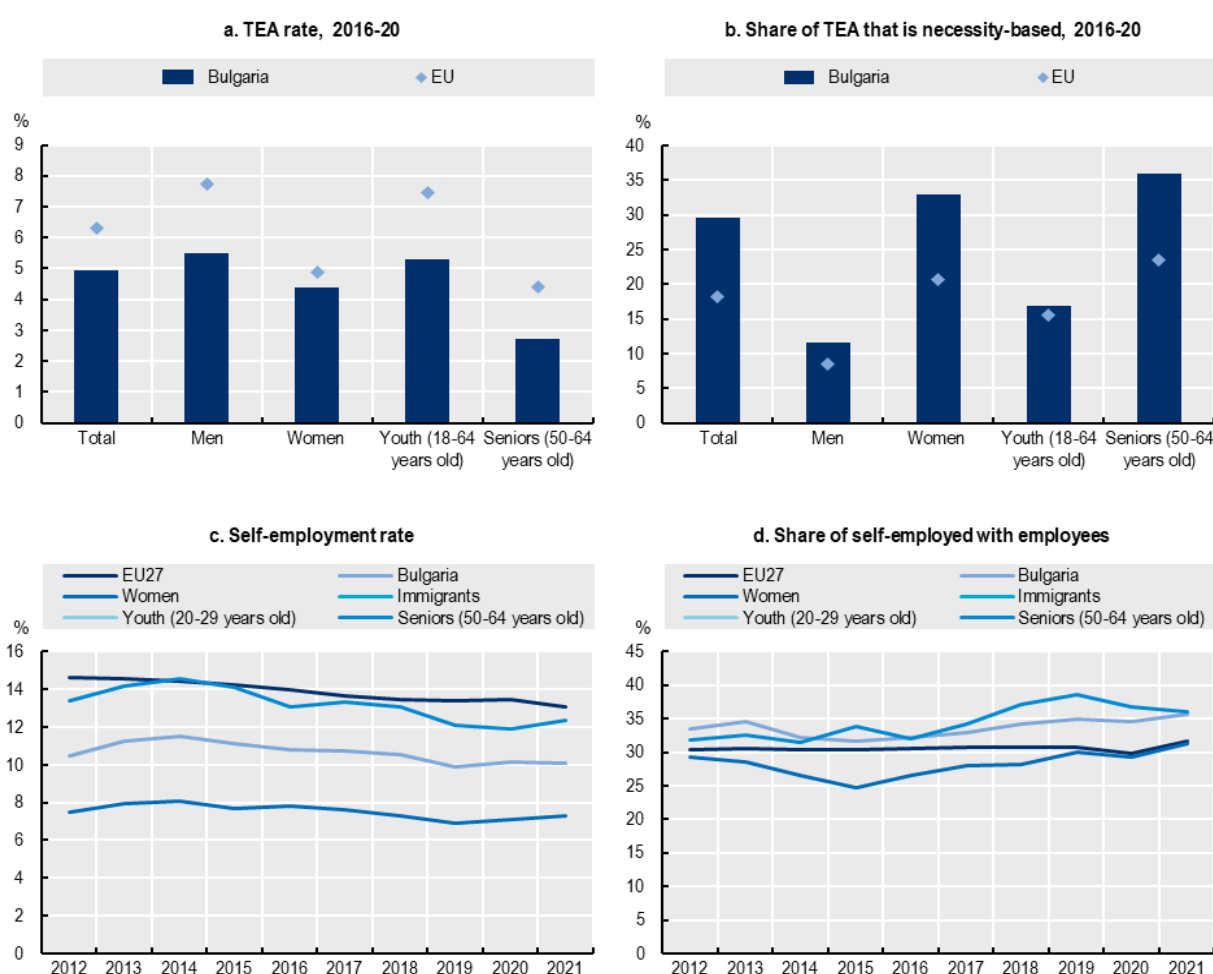
Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations of the Global Entrepreneurship Monitor (GEM) adult population survey.

## INCLUSIVE ENTREPRENEURSHIP TRENDS

Overall, the proportion of people starting and managing a new business is slightly below the EU average, which is also true for the main groups that are under-represented in entrepreneurship, i.e. women, youth, seniors (Figure 1). The gender gap in early-stage entrepreneurship is about the same as the EU average (i.e. men are about 1.3 times more likely than women to start a business relative to 1.6 times for the EU overall). However, nearly 30% of new entrepreneurs reported that they started their business because they could not find a job. This share was particularly high among seniors and women.

The share of working people who are self-employed has been steady over the past decade at about 10%. Women were less likely than average to be self-employed (7% vs. in 2021) while seniors were more likely (12% in 2021). Those working as self-employed were slightly more likely to have employees than the EU average. Overall, about 36% of self-employed were employers relative to the EU average of 32%.

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. Bulgaria participated in the GEM survey during the period 2016-20 except for the following years: 2019 and 2020.

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

## THE MISSING ENTREPRENEURS

Differences in entrepreneurship rates across population groups suggest that there are many “missing” entrepreneurs. If everyone was as active in setting up a business as 30-49 year old men, there would be an additional 400 000 new entrepreneurs in Bulgaria (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, about 60% would be women. Between 2020 and 2021, the number of overall “missing” entrepreneurs increased (Figure 2) as well as for women, youth and seniors.

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

Inclusive entrepreneurship policies are typically developed at the national level (see Table A.1 for more information). Some of the main policies include the [National Strategy for Small and Medium-sized Enterprises 2021-27](#); [Human Resources Development Program 2021-27](#); [National Strategy for Promoting the Equality of Women and Men for 2021-30](#); the updated [National Strategy for Demographic Development of the Population in the Republic of Bulgaria 2012-30](#); [National Youth Strategy 2021-30](#); [National Strategy for Poverty Reduction and Promotion of Social Inclusion 2030](#); [National Concept for Promoting the Active Life of Older People 2012-30](#); [Employment Strategy of the Republic of Bulgaria 2021–30](#); [National Strategy for People with Disabilities 2021–30](#); and more. For some population groups, these are complemented by regional and municipal initiatives. For example, the National Youth Strategy is implemented through regional and local measures. Each of these national policies has established monitoring and evaluation procedures and these are strongest for policies related to youth, the unemployed and people with disabilities.

As noted above, **women** entrepreneurs are supported by a number of national strategies and policies related to gender equality in the labour market. These offer some support for women entrepreneurs including training, coaching and consulting; however, the measures are not tailored to the needs of women entrepreneurs (see Table B.1 for more information). The Ministry of Economy had anticipated the preparation of the Strategy for the Promotion of Women’s Entrepreneurship for the programming period 2021-17 but it has not yet been prepared. A number of non-government organisations such as the [Association of Women Entrepreneurs in Bulgaria](#) offer a range of dedicated programmes for women interested in starting a business.

**Immigrants** are supported in entrepreneurship through programmes that implement the high-level strategies (see Table B.2 for more information). For example, the goal of the Refugee Employment and Training Programme is to support “the labour market integration of foreigners who have received refugee status or humanitarian status, as well as those enjoying temporary protection or the rights under Art. 29, para. 3 of the Law on Asylum and Refugees, by including in Bulgarian language training and/or training for the acquisition of a professional qualification and providing subsidised employment”. Some participants will go on to set up their own business once they have acquired their qualification. In addition, the ERIAS

(European Refugee Integration Scheme) project supports a number of new activities including the virtual training course “[Entrepreneurship and how to start a business in Bulgaria](#)” offered by the Bulgarian Chamber of Commerce and Industry and the “[Entrepreneurship training for migrants within the framework of the ERIAS](#)” for Ukrainian refugees who arrived after 24 February 2022.

**Young** entrepreneurs have access to a wide range of entrepreneurship support initiatives. This includes measures implemented by the National SME Strategy 2021-27 (e.g. strengthening entrepreneurship education in schools and universities), as well as initiatives implemented by the Youth Act, National Education Strategy and the National Youth Strategy 2021-30 (see Table B.3 for more information). The latter includes initiatives such as the “[stARTs VII](#)” project, which includes entrepreneurship training and seminars. There are also measures for youth in rural areas, NEETs as well as [young farmers](#). The quality of this support is variable, and little is done to report on measure’s impact.

The government has implemented a range of measures to promote [active aging](#), some of which are related to the promotion of entrepreneurship among **older people** (see Table B.4 for more information). For example the National SME Strategy includes some measures to support older entrepreneurs, as do the [National Concept for Promoting the Active Life of Older People \(2012-30\)](#) and the [Human Resources Development Program 2021-27](#). Most measures implemented include training and promotional activities and mentoring to boost entrepreneurial culture among older people.

Labour market policies and measures offer supports to **job seekers** who would like to create a business. The [Employment Strategy of the Republic of Bulgaria 2021–30](#) offers some training and consultations, as well as financial support. Some of these are targeted at the Roma, with an emphasis on women, people with reduced working capacity and the long-term unemployed. Similarly the [National Employment Action Plan 2022](#) provides some funding for approved business projects launched by job seekers who register a micro-enterprise. In 2022, the initiative “Sustainable Business Support” was implemented, which provides business development services for enterprises (including the self-employed). The [Updated Strategy for Demographic Development of the Population 2012-30](#) includes plans to support entrepreneurship for the unemployed, including training. In 2021, BGN 948 908 (EUR 485 200) was spent to support 405 unemployed persons with an approved business project to start their own business. Of these, 178 were provided with funds for the expenses incurred for starting a micro-enterprise (BGN 667 107 or EUR 341 100) and 82 were provided BGN 38 027 (EUR 19 450) for external consulting services (see Table B.5 for more information).

There are many strategies and policies related to supporting **people with disabilities** in all aspects of life, including entrepreneurship. These include the [National Strategy for People with Disabilities 2021-30](#) and the [implementation action plan](#), as well as national strategies related to employment, human resources development, poverty reduction, and more. Each calls for opening up opportunities in entrepreneurship using training, consultancy and financial measures. However, the scale of schemes is relatively limited (see Table B.6 for more information). For example, measures used to implement the poverty reduction strategy supported 27 people with disabilities in starting a business in 2021. It is nonetheless positive that these opportunities exist and that the poverty reduction strategy makes an [annual report](#) on the implementation measures.

Inclusive entrepreneurship policy has several areas of strength. One is the strong engagement from the NGO sector, who often deliver support in collaboration with public actors. Universities are also becoming more active. For example, the University of National and World Economy (UNWE) organises the [Global Student Entrepreneur Awards 2023](#). Another strong element of the support system is that there are formal linkages between some related programmes. For example, women with permanent disabilities are encouraged to actively participate in the [programme for starting a business](#) by the Agency for People with Disabilities, while they are also supported by measures used to implement the [National Strategy for Promoting Equality of Women and Men 2021-30](#).



There are two primary gaps in the inclusive entrepreneurship support system. First, the Strategy for the Promotion of Women’s Entrepreneurship has been postponed again. This means that women entrepreneurs do well without a national strategy, relying on their personal skills, connections and associations. The second gap is that there is very little support for immigrants and refugees. Nearly all current measures are aimed at learning the relevant language and the acquisition of professional skills, and there is no entrepreneurship training.

## NEW POLICY DEVELOPMENTS

There have been relatively few changes to inclusive entrepreneurship policies and schemes since 2020. However, some new measures to implement existing policies have been introduced. For example, a growing attention placed on the “silver” economy in recent years, as well as increasing the social and economic participation of people with disabilities. Accordingly, new measures are being introduced to implement the [Human Resources Development Program 2021-27](#) to increase opportunities for older people and people with disabilities in the labour market, including entrepreneurship.

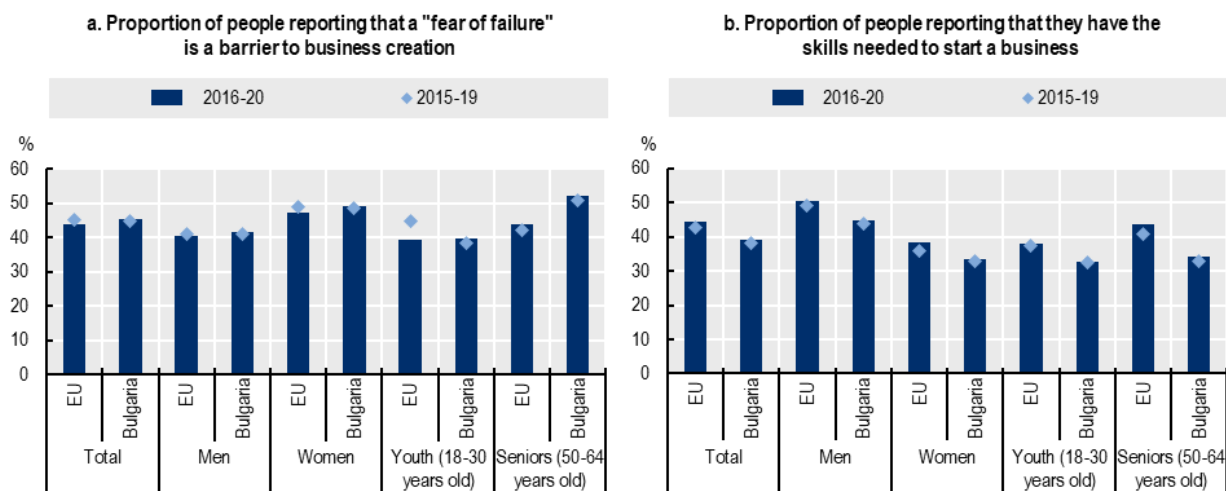
Another notable development has been the response to the Ukraine crisis. Many refugees have gone to Bulgaria, so the government has introduced some measures to help them integrate. These include the initiative “[Entrepreneurship and how to start a business in Bulgaria](#)”, which was organised under the [ERIAS project](#).

## RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

There are several factors that hinder further advancements in making entrepreneurship more diverse and inclusive. First, further improvements in social attitudes towards entrepreneurship could help create more opportunities for those from under-represented groups. While social attitudes towards entrepreneurship are becoming more positive and are now similar to the EU average, a substantial gender gap remains in the share of people who report that they do not start a business due to a “fear of failure” (Figure 3). Moreover, more than half of people over 50 years old report this barrier. This would appear to support recent actions by the government to use role models and campaigns to promote entrepreneurship positively as a labour market activity.

Another issue hindering entrepreneurship opportunities across the population is lack of entrepreneurship skills among many population groups. For example, only about one-third of women, young people and older people report that they have the skills to successfully start a business. These shares are well below the EU averages. This calls for continued investment in entrepreneurship education and training.

Figure 3. Barriers to entrepreneurship



Note: Bulgaria participated in the GEM survey during the period 2015-20 except for the following years: 2019 and 2020.

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

## POLICY RECOMMENDATIONS

The following actions can help create more opportunities in entrepreneurship for people from groups that are under-represented in entrepreneurship:

- Go further in tailoring entrepreneurship programmes for different population groups, prioritising those where there is high demand, e.g. youth.
- Increase efforts to help entrepreneurs from under-represented groups build networks, including with business professionals (e.g. accountants, lawyers). Networking activities could be added on to existing initiatives (e.g. training programmes).
- Reduce administrative burden for immigrant entrepreneurs, including procedures related to establishing a business.

## 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	✓	✓	✓	✓	✓	✓	✓	✓



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 by email consultation in June-July 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.