

The Missing Entrepreneurs

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

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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This note was drafted by Helen Shymanski of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Slavica Singer of Josip Juraj Strossmayer University in Osijek, 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.

An online seminar was organised to review a draft of the report on 14 June 2023. Suggestions and inputs were received from representatives of the Ministry of Economy and Sustainable Development; Ministry of Labour, Pension System, Family and Social Policy; Osijek - Faculty of Economics; the SMEs and Entrepreneurship Policy Centre; University of Zadar; Act Grupa; Humana Nova; and the European Commission. Additional written feedback was also provided by the Ministry of Labour, Pension System, Family and Social Policy.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN CROATIA

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- Over 2016-20, about 10% of the population was working on a start-up or managing a new business. This was above the EU average of 6%. Young people (10% vs. 6% in the EU) and women (14% vs. 7%) were particularly active.
- About one-third of entrepreneurial activities were started because the person could not find a job, which was substantially higher than the EU average (18%). Necessity rates were higher among women (35% vs. 21% in the EU), youth (23% vs. 16%) and seniors (50% vs. 24%).
- Eliminating the entrepreneurship gaps across the population would result in an additional 130 000 entrepreneurs (i.e. if everyone was as active in business creation as 30-49 year old men). Nearly 80% of these “missing” entrepreneurs are female (77%) and three-quarters are over 50 years old (74%).

Approach to inclusive entrepreneurship

- There is entrepreneurship and self-employment support available, particularly for the unemployed, youth and women. Moreover, several cities have implemented self-employment programmes that target different population groups (e.g. Zagreb, Rijeka, Split, Osijek).
- The exception to this approach is policies for people with disabilities. There is a national plan for supporting people with disabilities in accessing the labour market, including a dedicated programme to support people with disabilities in pursuing self-employment.

Policy strengths

- There are a number of programmes related to entrepreneurship and self-employment for the unemployed, notably youth and women.

Policy gaps and areas for improvement

- There is no focused strategy for inclusive entrepreneurship and many relevant strategies and policies for inclusive entrepreneurship have not been updated in recent years. The exception is the Programme Competitiveness and Cohesion, which support entrepreneurs and SMEs in strengthening their competitiveness and includes some initiatives for women and youth.
- Tailored entrepreneurship support programmes are often not effectively connected and often do not incorporate a representative approach in the design and implementation of inclusive entrepreneurship programmes.
- There is limited monitoring and evaluation of inclusive entrepreneurship supports and programmes.

Main recommendations

- Develop an inclusive entrepreneurship strategy that incorporates initiatives and supports for all target population groups.
- Design a monitoring and evaluation mechanism to evaluate inclusive entrepreneurship policies and programmes.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The overall entrepreneurship conditions are similar to most of the European Union (EU) Member States (Table 1). The overall TEA rate is higher than the EU average (10% vs. 6%) and the self-employed are more likely to employ others than their EU counterparts (51% vs. 31%). However, necessity-based entrepreneurship remains higher than the EU average but has decreased in recent years.

Table 1. Conditions for entrepreneurship

	Business entry rate	Business exit rate	TEA rate	Necessity-based TEA	Growth-oriented TEA	Self-employment	
						Rate	% employers
Year	2020	2020	2016-20	2016-20	2016-20	2021	2021
Croatia (%)	9 ▼	10 ▲	10 ▲	32 ▼	9 ▼	11 ↔	51 ▲
EU average (%)	9 ▼	7 ▼	6 ▼	18 ▼	10 ▼	13 ▼	32 ▲

Note: The early-stage entrepreneurship rate (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%.

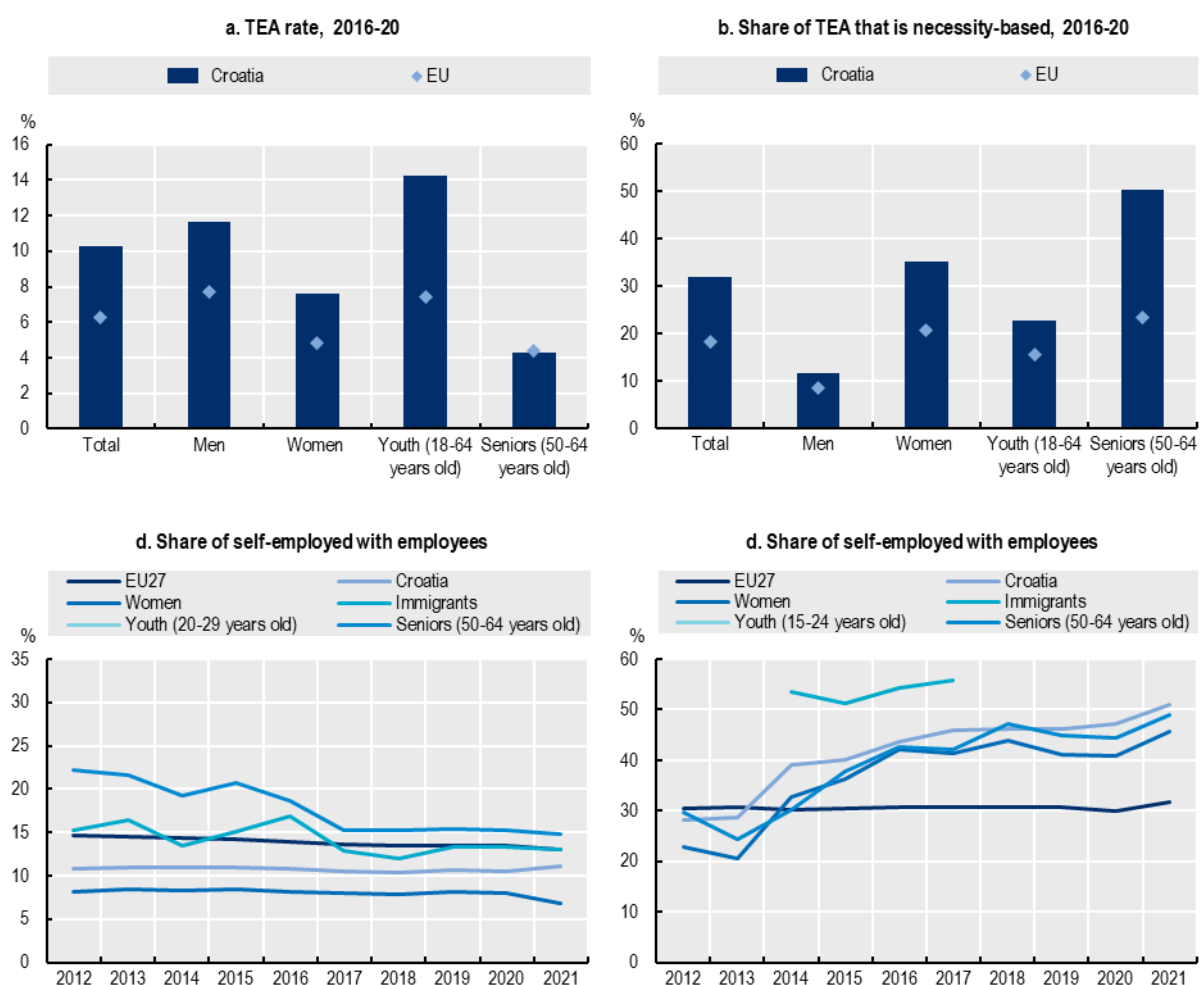
Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

INCLUSIVE ENTREPRENEURSHIP TRENDS

There were about 268 000 early-stage entrepreneurs in Croatia (i.e. those starting or managing a business that is less than 42 months old). The early-stage entrepreneurship rate (TEA) was above the EU average between 2016 and 2020, notably among youth (14% vs. 7%) and women (8% vs. 5%) (Figure 1). One-third of activities were launched out of “necessity” (i.e. the person could not find a job) compared to 18% across the EU. The share among several population groups was well-above the EU average, including women (35% vs. 21% in the EU) and seniors (50% vs. 24% in the EU).

The self-employment rate has been stable over the last decade at 11%, slightly below the EU average over this period. Women were less likely to be self-employed than the EU average (7% vs. 9%), while youth and seniors were as likely to be self-employed than their EU counterparts (5% and 15% respectively) in 2021. Overall, the self-employed were more likely to have employees compared to the EU average (51% vs. 32%) in 2021. This was also true for all inclusive entrepreneurship target population groups – women (Croatia: 46% vs. EU: 26%), youth (32% vs. 15%), seniors (49% vs. 35%) and immigrants (50% vs. 32%).

Figure 1. Inclusive entrepreneurship trends









Note: The early-stage entrepreneurship rate (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. Croatia 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 suggest that there are many “missing” entrepreneurs. Eliminating all of these gaps in entrepreneurship activity rates across population groups would result in an additional 130 000 entrepreneurs in Croatia (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). Almost 80% of these “missing” entrepreneurs are women and nearly 75% of them are seniors (i.e. over 50 years old). The entrepreneurship gap decreased across all target population groups and indicates there are fewer missing entrepreneurs since 2020 (Figure 2).

Figure 2. Changes in entrepreneurship gaps, 2020 to 2021

Overall	Women	Youth	Seniors	Immigrants	Unemployed
					

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

Source: OECD calculations.

INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

The Croatian Employment Service is responsible for many programmes relevant to inclusive entrepreneurship, including providing refundable subsidies, grants, and support services for the self-employed. Moreover, the Croatian Employment Service also operates a programme that aims to encourage retired people to re-enter the labour market.

Youth entrepreneurship is currently a policy priority and a range of initiatives are in place to support young entrepreneurs (Table B.3). Most government programmes dedicated to youth entrepreneurs are operated or financed by the Croatian Employment Service, Croatian Bank for Reconstruction and Development and HAMAg-Bicro Agency. This includes the national programme for youth 2020-24 (*Nacionalni program za mlade za razdoblje 2020 do 2024*), which focusses on entrepreneurship and employment for youth.

There are also schemes in place for other target groups, notably for the unemployed and people with disabilities. There are several national initiatives in place in addition to municipal schemes that have been created to support self-employment among the **unemployed** (e.g. Zagreb, Rijeka, Split, Osijek) (Table B.5). The Croatian Employment Service offers non-refundable subsidies and grants for self-employment, with additional grants for those starting green or digital business activities or Croatian citizens returning from the European Economic Area to start a business in Croatia. There is also an active self-employment scheme that aims to support **people with disabilities** as well as a national plan for equalising opportunities in the labour market for people with disabilities, which has been renewed for the period 2021-27 (Table B.6).

There is limited support available to **women** (Table B.1), **senior** (Table B.4) and **immigrant** entrepreneurs (Table B.2). The Croatian Employment Service has a programme that helps those who have retired return to the labour force through business creation. Moreover, new requirements have been introduced for immigrant entrepreneurs from outside of the EU, including a new act (*Zakon o strancima*). These entrepreneurs can receive a work permit if they create a business that employs at least three Croatian citizens in order to start a business.

NEW POLICY DEVELOPMENTS

One recent policy priority has been to reduce the administrative and regulatory burden on entrepreneurs, including by digitalising business registration and introducing the START system. START allows entrepreneurs to start a business online through a single procedure. Moreover, the National Plan on Recovery and Resilience 2021-26 features several goals for inclusiveness, notably for the unemployed. The Plan outlines activities related to women entrepreneurship, youth entrepreneurship and entrepreneurs with disabilities. As part of implementing the Plan, a range of entrepreneurship supports have been introduced, including training, consultancy, and financial support for the self-employed. Moreover, the Plan places an emphasis on supporting entrepreneurial projects related to the green and digital transitions, such as measures to strengthen networking among entrepreneurs and other ecosystem stakeholders working

on digital and innovative projects and measures to improve knowledge and access to resources. For example, a voucher system for training related to digital skills will be implemented, which aims to help young people and the long-term unemployed. The plan also outlined activities related to women entrepreneurship, youth entrepreneurship and supporting entrepreneurs with disabilities.

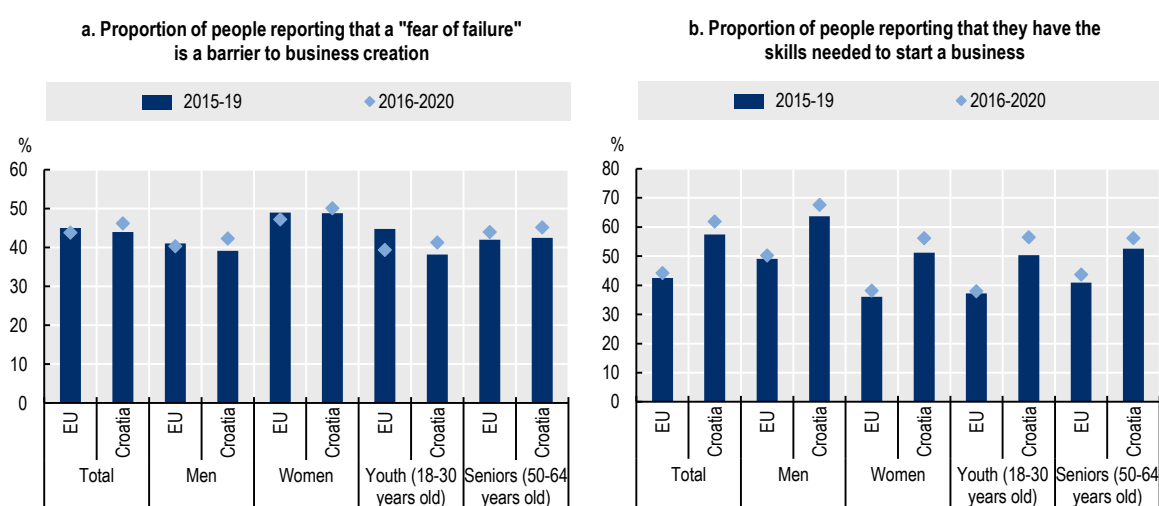
RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

A number of factors can hinder efforts to reduce gaps in entrepreneurship. One important factor is social attitudes that influence individual motivations, which can be assessed with surveys that identify “fear of failure” and self-perceived levels of entrepreneurship skills. The share of people citing that “fear of failure” was about equal to the EU average over 2016-20 and decreased slightly relative to 2015-19 (Figure 3). Nearly half of women cited this barrier, but this was also approximately equal to the EU average. Moreover, many people report having the skills to start a business. About six-in-ten people reported having the skills to start a business (62%) over the period 2016-20, which is above the EU average. The share among women, youth and seniors is trending upwards, indicating strong potential for increasing the number and quality of start-ups by people from these groups.

There are several areas for improvement for inclusive entrepreneurship policy. There is currently no focussed national strategy for inclusive entrepreneurship and many inclusive entrepreneurship policies and programmes have not been renewed. The tailored entrepreneurship support that is in place is not effectively connected to other programmes due to a lack of a policy framework that binds support together. Schemes would be stronger if the targeted entrepreneurs were more regularly consulted about the design and delivery of support and there is limited reporting on the various support schemes since many schemes lack well-defined objectives.

Another area to be strengthened is low motivation levels for entrepreneurship. Awareness about entrepreneurship is reported by stakeholders to be low, especially among those who are disadvantaged and under-represented in the labour market. This could be boosted with actions such as entrepreneurship education.

Figure 3. Barriers to entrepreneurship



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

- Enhancing co-ordination across public actors working on entrepreneurship to provide more cohesive, long-term support schemes for people from under-represented and disadvantaged groups.
- Designing and implementing tailored entrepreneurship support schemes (financial and non-financial) to better address the needs of entrepreneurs, notably women, seniors and people with disabilities.
- Employing a more representative approach to allow members of the target groups to participate in the design and implementation of the policies and programmes.
- Developing a national strategy for inclusive entrepreneurship reinforced by a regulatory framework that supports inclusive population groups.
- Improving the monitoring and evaluation of inclusive entrepreneurship schemes, using defined key performance indicators to evaluate the success and impact of the programmes and to identify how to improve future 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.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.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	✓							

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 at an online seminar on 14 June 2023 with government ministries, programme managers and other inclusive entrepreneurship stakeholders.

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

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

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

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

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