

The Missing Entrepreneurs

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

2022-23



**Legal notice**

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

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

**1. Note by the Republic of Türkiye:**

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

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

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

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

© OECD, 2023

Reproduction is authorised provided the source is acknowledged.

## FOREWORD

Entrepreneurship plays an important role in the economy as it is a driver of innovation and job creation. However, entrepreneurship policies can also help achieve other policy objectives such as strengthening social inclusion and labour market attachment. Inclusive entrepreneurship policies aim to ensure that all people, regardless of their personal characteristics and background, have an opportunity to start and run their own businesses. Governments can do more to unlock the entrepreneurial potential among groups such as women, immigrants, youth, seniors, the unemployed and people with disabilities by using differentiated policies and programmes that respond to specific barriers faced. This includes the use of dedicated measures, as well as reducing negative social attitudes and biases, removing regulatory and institutional obstacles, and improving access to general entrepreneurship measures.

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) as part of a collaboration with the European Commission. These notes provide an overview of current and planned policy actions and identify some actions that could be implemented to strengthen the current support offering. These country-specific notes are part of a wider programme of work on inclusive entrepreneurship policy by the OECD and the European Commission that includes “The Missing Entrepreneurs” publications, the Youth Entrepreneurship Policy Academy ([www.yepa-hub.org](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/>.

## ACKNOWLEDGEMENTS

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

This note was prepared by Helen Shymanski and Cynthia Lavisson of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Prof. Sergio Destefanis of the University of Salerno, 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.

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

## TABLE OF CONTENTS

<b>Inclusive entrepreneurship trends and policies in Italy .....</b>	<b>5</b>
<b>Key messages .....</b>	<b>5</b>
<b>Conditions for entrepreneurship and self-employment.....</b>	<b>5</b>
<b>Inclusive entrepreneurship trends .....</b>	<b>6</b>
<b>The missing entrepreneurs.....</b>	<b>7</b>
<b>Inclusive entrepreneurship policy assessment.....</b>	<b>8</b>
<b>New policy developments .....</b>	<b>9</b>
<b>Risk factors for inclusive entrepreneurship .....</b>	<b>9</b>
<b>Policy recommendations .....</b>	<b>10</b>
<b>Annex A: Inclusive entrepreneurship policy framework .....</b>	<b>11</b>
<b>Annex B: Overview and assessment of inclusive entrepreneurship policies and programmes .....</b>	<b>12</b>
<b>Annex C: Methodology .....</b>	<b>18</b>

## TABLES

Table 1. Conditions for entrepreneurship	6
Table A.1. Characterisation of the inclusive entrepreneurship policy context	11
Table B.1. Inclusive entrepreneurship schemes to support women entrepreneurs	12
Table B.2. Inclusive entrepreneurship schemes to support immigrant entrepreneurs	13
Table B.3. Inclusive entrepreneurship schemes to support youth entrepreneurs	14
Table B.4. Inclusive entrepreneurship schemes to support senior entrepreneurs	15
Table B.5. Inclusive entrepreneurship schemes to support entrepreneurs starting from unemployment	16
Table B.6. Inclusive entrepreneurship schemes to support entrepreneurs with disabilities	17

## FIGURES

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

# INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN ITALY

## KEY MESSAGES

### Inclusive entrepreneurship rates and trends

- Women were significantly less likely to be involved in starting and managing a new business (3% vs. 12%) between 2016 and 2020.
- There would be about 1.4 million more entrepreneurs if everyone was as active in early-stage entrepreneurship as 30-49 year old men. The majority of these “missing” entrepreneurs are women (63%) and seniors (48%). 20% are immigrants and 16% are under 30 years old.

### Approach to inclusive entrepreneurship

- Support to youth entrepreneurship and women’s entrepreneurship is co-ordinated at the national level and includes both skills support and financial support. Support for the unemployed is also available, and support for immigrant entrepreneurs is more limited but developing.
- Support is carried out by multiple actors at the national and regional level, and evaluation and monitoring should be further developed to better understand support quality, coverage and needs across groups and locations.

### Policy strengths

- Support to youth and women’s entrepreneurship is well developed and comprehensive.

### Policy gaps and areas for improvement

- Support to entrepreneurs with disabilities and senior entrepreneurs is extremely limited.

### Main recommendations

- Develop tailored support for entrepreneurs with disabilities and seniors.
- Reinforce co-ordination and strategic setting for groups that are less covered by current support.

## CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Self-employment is more common in Italy than on average in the European Union (EU). However, the business entry rate was lower in 2020, and the exit rate higher. Early-stage entrepreneurship is less likely than average to be necessity-driven, and growth-oriented entrepreneurship is on the rise, but remains less common than the EU average (Table 1). The World Bank Group ranked Italy 58 out of 190 economies on ease of doing business in 2020. It found that conditions for starting a business were close to but slightly less favourable than the average of OECD high income countries, due to more procedures and a higher cost.<sup>1</sup>

---

<sup>1</sup> World Bank Group (2021), Doing Business 2020 – Economy Profile of Italy, <https://archive.doingbusiness.org/content/dam/doingBusiness/country/i/italy/ITA.pdf>

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
Italy (%)	7 ▼	8 ▲	3 ▼	12 ▼	6 ▲	20 ▼	28 ▲
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%. Italy participated in the GEM survey in all years during the period 2015-20.

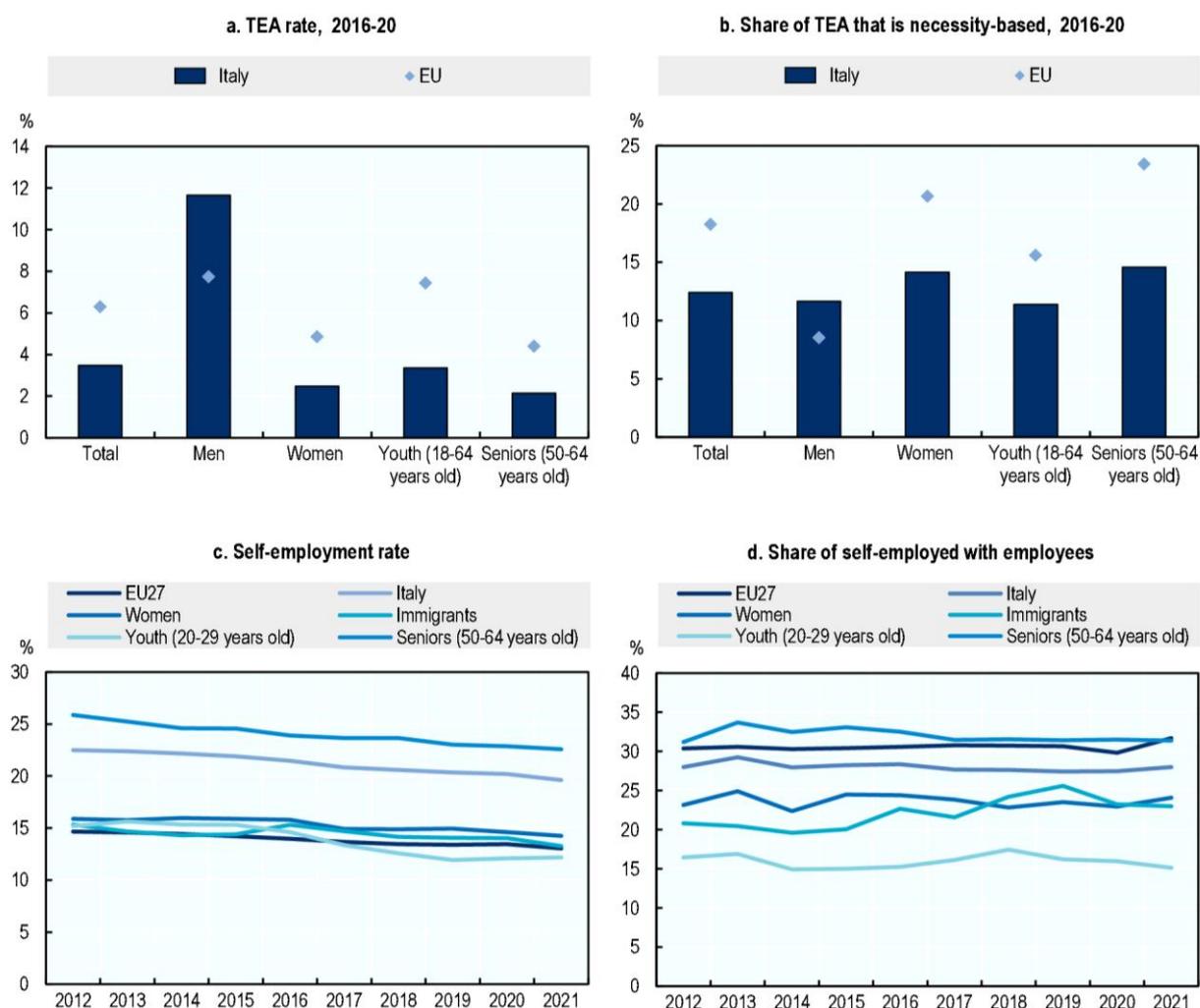
Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations of GEM survey.

## INCLUSIVE ENTREPRENEURSHIP TRENDS

The self-employment rate in Italy was notably higher than the EU average in 2021 (20% vs. 13%), yet self-employment has been consistently decreasing over the last decade (23% in 2012 to 20% in 2021) (Figure 1). This is most notable among youth, where the self-employment rate decreased by 25% over the last decade compared to 15% decline overall. However, the share of self-employed people who employ others has stayed stable around 28% in Italy over the past decade, remaining under the EU average (32% in 2021). Seniors were the most likely to employ others (31%), while youth were the least likely in 2021 (15%). Immigrants are more likely to employ others in 2021 than in 2012 (23% vs. 21%).

Despite notably higher self-employment rates, early-stage entrepreneurship rates (i.e. starting or managing a business that is less than 42 months old) were approximately half of the EU average for each target group - women (3% vs. 5%), youth (3% vs. 7%) and seniors (2% vs. 4%) between 2016 and 2020. In contrast to inclusive entrepreneurship population groups, men were more likely to be involved in starting or managing a new business than on average in the EU (12% vs. 9%). Moreover, early-stage entrepreneurs were less likely to report starting their business due to a lack of alternative options in the labour market (i.e. by “necessity”) than the EU average (12% vs. 18%). This was true for all groups (women: 14% vs. 21%, youth: 11% vs. 16%, seniors: 15% vs. 23%), except for men (12% vs. 9%).

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. Italy 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 the gaps in entrepreneurship activity rates across population groups would result in an additional 1.4 million entrepreneurs in Italy (i.e. if all inclusive entrepreneurship population groups participated in early-stage entrepreneurship at the same rate as “core age” men, i.e. 30-49 years old). About 63% of these “missing” entrepreneurs are women, 48% are over 50 years old, 16% are under the age of 30 and 20% are immigrants. In the period 2020-21, the entrepreneurship gap grew overall, meaning that the number of “missing” entrepreneurs increased (Figure 2). These gaps also increased among women, youth, seniors and immigrants. However, the entrepreneurship gap improved, meaning the gap has diminished for the unemployed.

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.

## INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

Both the national government and regions are active in developing inclusive entrepreneurship policies in Italy (Table A.1). National strategic co-ordination mechanisms are in place for youth entrepreneurship (Youth Guarantee and Youth Employment Initiative) and to a lesser extent for women entrepreneurship through the Ministry of Economic Development Committee on Women's Business – *Comitato Impresa Donna* – which was developed within the context of the recent Italian Recovery Plan (PNRR). Inclusive entrepreneurship support is relatively well developed, particularly support of youth, women and the unemployed. The increasing role of regions since the 1990s has resulted in the multiplication of initiatives but has also created some duplication and regional variations availability and quality of support.<sup>2</sup>

Support to **youth** entrepreneurship is well developed (Table B.3). Youth entrepreneurship policy is carried out by the business development agency Invitalia in co-operation with the national agency for active labour market policies ANPAL. The Chambers of Commerce set up in 2014 a national network of one-stop shops for youth entrepreneurship (*Sportelli per l'imprenditoria giovanile*). A range of support is available, including training (e.g. Yes I Start Up programme), coaching and mentoring and financial support (e.g. the SELFIEmployment loan programme for NEET entrepreneurs and the *Resto al Sud* – I remain in the South – grant/loan programme, supporting entrepreneurs in disadvantaged areas). Support for **women** entrepreneurs is also quite comprehensive and has been strengthened in recent years. Important initiatives include the Women's Entrepreneurship Fund, ON and Smart&Start (the latter two also target youth entrepreneurs). Support to women's entrepreneurship is also well co-ordinated, through the local Committees for Female Entrepreneurship, set-up in 2003 by the Ministry for Economic Development and the Union of the Chambers of Commerce and more recently the Committee on Women's Business (2021). Some support to entrepreneurship for the **unemployed** is available (Table B.5). This support has traditionally focussed on unemployed youth and women but has broadened in recent years, notably at the regional level.<sup>3</sup>

Support to **immigrant** entrepreneurship and ethnic minority entrepreneurship is of increased interest in Italy (Table B.2), but it is uneven across regions. There is also demand for more support with regards to training on business and legislation as well as mentoring.<sup>4</sup> There are few initiatives in support of **senior** entrepreneurs and those who exist are small scale (Table B.4). An interesting recent development is the extension of the *Resto al Sud* programme to people up to 55 years old in response to the impact of the COVID-19 shock for this age segment of the labour market. There is limited tailored support available for

<sup>2</sup> Aronica and Vecchia, 2005, [www.rivisteweb.it/doi/10.1432/20366](http://www.rivisteweb.it/doi/10.1432/20366).

<sup>3</sup> Some regional tenders, e.g., from Marche and Calabria, explicitly target unemployed people, without limits of age or gender <https://www.regione.marche.it/Regione-Utile/Lavoro-e-Formazione-Professionale/Creazione-d-impresa#Presentazione>; <https://calabriaeuropa.regione.calabria.it/bando/bando-autoimpiego>.

<sup>4</sup> Caritas e Migrantes, 2020, [www.migrantes.it/xxix-rapporto-immigrazione-caritas-e-migrantes-2020-conoscere-per-comprendere](http://www.migrantes.it/xxix-rapporto-immigrazione-caritas-e-migrantes-2020-conoscere-per-comprendere).

**entrepreneurs with disabilities.** One training programme tailored to entrepreneurs with disabilities is the "Re Start-up" project (Table B.6).

## NEW POLICY DEVELOPMENTS

Support targeting women entrepreneurs has been significantly strengthened in recent years. The Italian Recovery Plan (PNRR)<sup>5</sup> presented to the Parliament in 2021 includes six missions, one of which is the national strategy for gender equality. The strategy reinforces the suite of support for women entrepreneurship, notably through the allocation of EUR 400 million in grants and subsidised loans for women's entrepreneurship (decree of 21st November 2021) and an EUR 160 million increase in the budget of the newly introduced Women's Entrepreneurship Fund (*Fondo Impresa femminile*, instituted by Law 178/2021 and managed by the Ministry of Economic Development). In 2021, a new programme supporting women and youth entrepreneurship was introduced to replace a previous initiative. The ON programme (*Oltre Nuove imprese a tasso zero* - beyond new zero-interest enterprises) offers subsidised loans and grants to women and youth entrepreneurs. In 2022, the Ministry of Economic Development invested a further EUR 3 billion to support investments in risk capital for highly innovative firms mostly owned by women with expected long-term impact. The programme targets firms at early stages (seed and start-up financing) and at the stage of product development.

## RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

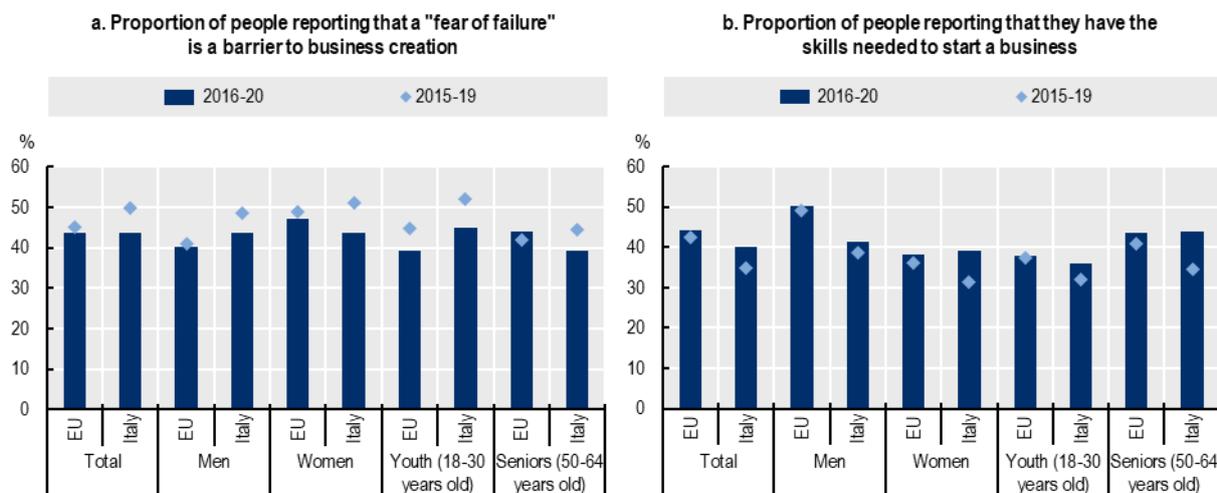
Several factors hinder the reduction of entrepreneurship gaps across the population. Italians are as likely their EU counterparts to report fear of failure is a barrier to business creation (44%) (Figure 3). While women tend to be more fearful around starting a business on average in the EU, there is no gender gap in Italy – men and women are as likely to report a fear of failure (44%). Moreover, seniors in Italy are also less likely than on average in the EU to report a fear of failure (39% vs. 44%). While youth are more likely to report a fear of failure than on average in the EU (45% vs. 39%), the proportion of those reporting fear as a barrier to business creation has decreased from 52% in the period 2015-19 to 45% in the period 2016-20. Another barrier to business creation is the lack of the skills needed to start and grow a business. Italians were less confident in their business skills than the EU average – only 40% report having sufficient skills to start a business compared to 44% in the EU. This perceived skills barrier was most notable among youth (36%). In contrast to the overall reported skills barrier, women were slightly more confident than their EU counterparts in having the needed entrepreneurship skills in the period 2016-20 (39% vs. 38%).

There are several areas for improvement for inclusive entrepreneurship policy. While support for youth and women entrepreneurs is well established, support to entrepreneurs with disabilities and senior entrepreneurs remains underdeveloped. There is also a notable absence welfare bridge to ensure a smoother transition into entrepreneurship, despite entrepreneurship support being available for entrepreneurs starting from unemployment. Inclusive entrepreneurship policy could be strengthened through the development of strategic goals for different target groups and the expansion of co-ordinated efforts in certain policy areas, notably for youth entrepreneurship. Policy should also facilitate exchange between the numerous national, regional and local actors involved in policy implementation to streamline offerings and improve co-ordination of programmes. Finally, monitoring and evaluation of national and regional-level policies remains limited, which limits the ability to assess the impact of support measures for the target groups.

---

<sup>5</sup> [www.pmi.it/impresa/normativa/357033/recovery-plan-nel-pnrr-incentivi-e-lavoro-per-donne-e-giovani.html](http://www.pmi.it/impresa/normativa/357033/recovery-plan-nel-pnrr-incentivi-e-lavoro-per-donne-e-giovani.html)

Figure 3. Barriers to entrepreneurship



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

## POLICY RECOMMENDATIONS

While inclusive entrepreneurship policy is well-developed in Italy and has been strengthened in recent years for certain groups, there is scope for strengthening the suite a support by improving co-ordination, and closing gaps in coverage for groups whose needs are not sufficiently addressed:

- Develop tailored entrepreneurship support for entrepreneurs with disabilities and senior entrepreneurs;
- Consider the development of mechanisms to ease return to unemployment benefits after a business failure for entrepreneurs starting from unemployment;
- Continue to reinforce entrepreneurship support for immigrants and people from ethnic minorities; and
- Strengthen co-ordination among actors, notably through the development of targeted strategic objectives.

## 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

		<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	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 written procedure in July 2023 by government ministries, programme managers and other inclusive entrepreneurship stakeholders.

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

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

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

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

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