

The Missing Entrepreneurs

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

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 prepared by Helen Shymanski of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Leonie Baldacchino, 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 30 June 2023. Suggestions and inputs were received from representatives of the National Youth Agency of Malta, the Ministry for Economy, Investment and Small Business, Malta Enterprise, Junior Achievement, the University of Malta, and the European Commission. Further written feedback was also provided by Junior Achievement.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN MALTA

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- Youth, seniors and immigrants were more likely to be self-employed than on average in the EU in 2021 (youth: 7% vs. 5%, seniors: 23% vs. 15% and immigrants: 21% vs. 12%).
- There would be an additional 26 600 entrepreneurs if everyone was as active in business creation as 30-49 year old men. The majority of “missing” entrepreneurs were women (81%).

Approach to inclusive entrepreneurship

- Most entrepreneurship policies and initiative are general, meaning they do not tailor or target certain population groups. However, some progress has been made in inclusive entrepreneurship policy in recent years.
- Non-governmental organisations complement public initiatives by providing tailored support to certain target groups, notably women and youth.

Policy strengths

- A range of policies and programmes are in place to support young people and women in pursuing entrepreneurship.
- There is a strong emphasis on supporting immigrant entrepreneurs who wish to start and scale their businesses.

Policy gaps and areas for improvement

- There is a general lack of monitoring and evaluation of inclusive entrepreneurship policy programmes and incentives.
- There is limited entrepreneurship support available for seniors wishing to start a business or pursue self-employment.
- Despite schemes in place to support workplace accessibility for people with disabilities, they remain difficult for self-employed workers to access certain schemes, especially the Access to Employment (A2E) Scheme.

Main recommendations

- Encourage and support entrepreneurship and self-employment among older individuals.
- Improve inclusion in existing supports schemes (e.g. A2E) to improve support to individuals from under-represented groups who would like to become entrepreneurs or be self-employed.
- Improve monitoring and evaluation of inclusive entrepreneurship policies and programmes.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Overall conditions for entrepreneurship have improved over the last decade. Labour market indicators are generally favourable with a high business creation rate. The business entry rate was increasing as of 2020 and was significantly higher than the EU average (14% vs. 9%) (Table 1). Moreover, business exit rates remain low and have been decreasing. However, challenges remain in the regulatory framework. Malta ranks among the worst performers in the EU in terms of resolving insolvency.¹ Efforts have been made to further strengthen the institutional framework in Malta, notably through investment and reforms to the recovery and resilience plan.

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	2020	2016-2020	2016-2020	2016-2020	2021	2021
Malta (%)	14 ▲	4 ▼	-	-	-	15 ▼	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%. Malta did not participate in the GEM survey during the period 2015-20.

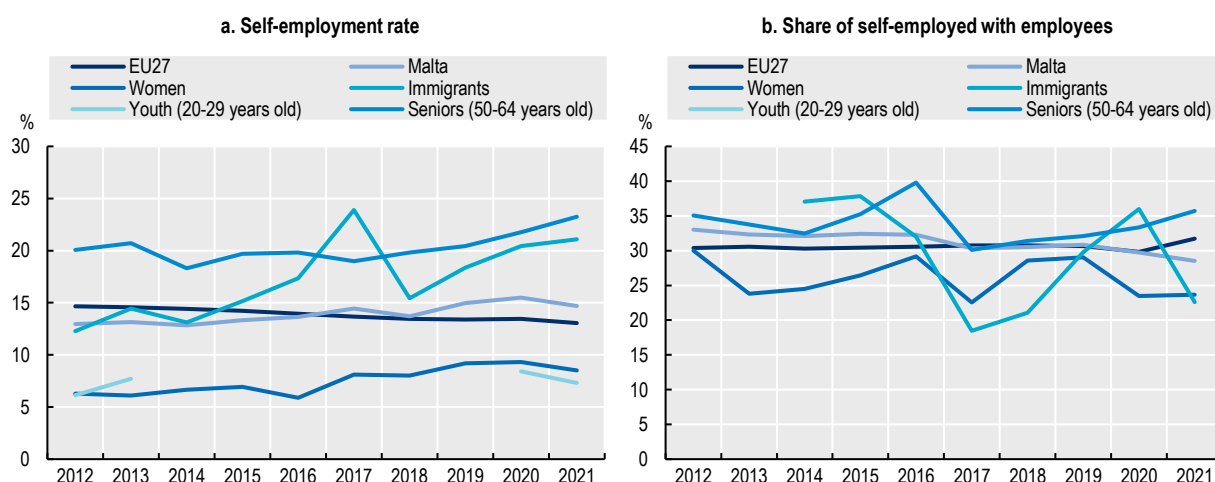
Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

INCLUSIVE ENTREPRENEURSHIP TRENDS

The overall self-employment rate has grown over the last decade from 13% in 2012 to peaking at 16% in 2020, before a slight decline in 2021 (15%) (Figure 1). The share of youth (7%), seniors (23%) and immigrants (21%) who are self-employed was below the EU average for each group (5% for youth, 15% for seniors and 12% for immigrants) in 2021. The share of women who were self-employed was on par with the EU average (9% each). However, the share of self-employed people who employ others decreased from 33% in 2012 to 29% in 2021. Despite being above the EU average at the beginning of the decade, the self-employment rate fell below the EU average in 2021 (29% vs. 32%).

¹ [Malta - SME Fact Sheet 2022.pdf](#)

Figure 1. Inclusive entrepreneurship trends



Note: Self-employment rate measures the proportion of those in employment who are self-employed.

Source: Eurostat (2022), Employment and Unemployment (LFS) Database

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 26 600 entrepreneurs in Malta (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 81% of these “missing” entrepreneurs are women. The overall entrepreneurship gap has grown between 2020 and 2021, meaning the number of overall “missing” entrepreneurs has increased (Figure 2). The entrepreneurship gaps also increased among women, youth and immigrants. However, the entrepreneurship diminished among seniors and the unemployed, signifying the number of “missing” senior entrepreneurs and entrepreneurs starting from unemployment decreased between 2020 and 2021.

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

While there are no specific inclusive entrepreneurship policies in Malta, there are many national initiatives in place to support entrepreneurship and self-employment. However, there have been positive developments with respect to self-employment policies targeting women, immigrants, youths and people with disabilities.

Malta Enterprise offers many general schemes that support entrepreneurship. For example, the Business Start 2021 initiative offers seed and growth funding for small start-ups. Other entrepreneurship initiatives by Malta Enterprise include Start in Malta – a website that provides information on Malta’s start-up ecosystem and entrepreneurial events. One such event is the Start-Up Festival, which features keynote speakers, panel discussions, workshops and networking opportunities. Although this event does not specifically target under-represented and disadvantaged groups, it aims to attract young people who aspire to start businesses in order to match new entrepreneurs with more advanced start-ups and scale-ups as well as local and international angel investors.

Tailored support for **women** entrepreneurs is available in Malta (Table B.1). Many of the programmes are offered by non-governmental organisations, including the Association of Women in Business (MAWB) and the Foundation for Women Entrepreneurs (FEW). However, there are public initiatives in place to promote and support women in pursuing entrepreneurship, including public media campaigns and annual awards. Moreover, the first action plan on gender equality was recently launched in 2022 - [Gender Equality and Mainstreaming Strategy and Action Plan 2022 – 2027](#). There are a series of actions related to the promotion of entrepreneurship among women, including establishing mentoring programmes, undertaking regular awareness campaigns, financial support and improving gender disaggregated data collection on women’s entrepreneurship. There are also actions related to creating a stronger pipeline of future women entrepreneurs, through supporting girls in learning about entrepreneurship and STEM fields in the classroom. **Immigrant** entrepreneurs also have tailored support, including the ability to complete administrative forms in either Maltese or English (Table B.2). The ‘[Start-up Residence Programme](#)’ was introduced in 2022 that aims to attract more high skilled immigrants wishing to launch their start-ups in Malta.

Supporting **youth** has long been a policy priority area (Table B.3). A new national youth policy document was published in 2021 – [Towards 2030 – Reaching out to, working with, and supporting young people](#). While youth entrepreneurship is not the focus on the report, one of the strategic goals is to improve entrepreneurship opportunities for young people in Malta, notably through engaging with the private and non-governmental sector stakeholders to develop and implement initiatives that facilitate entrepreneurship opportunities (e.g. entrepreneurship education and training). There are a range of incubators and co-working spaces that are available. While incubators tend to be open to anyone who meets the admission criteria, there are some that primarily offer support to youth entrepreneurs. For example, the MCAST Entrepreneurship Centre mainly supports post-secondary and tertiary level students and alumni, as does the TAKEOFF Business Incubator at the University of Malta. Moreover, the TAKEOFF Business Incubator developed an e-learning entrepreneurship support as part of an Interreg Italy-Malta project (I-KNOW).

There is also limited support for **people with disabilities** (Table B.6). While it is not a dedicated support scheme for entrepreneurs, the initiative - Facilitating Work Life for Individuals with Disability – offers grants to financially support workplace adaptations for employers and self-employed people. Moreover, Malta’s 2021-2030 National Strategy on the Rights of Disabled Persons that was launched in 2021 and includes objectives aimed to increase the number of youth and adults with disabilities who wish to pursue entrepreneurship.

There is a lack of entrepreneurship support for **senior** entrepreneurs (Table B.4) and for the **unemployed** (Table B.5). Many support schemes targeting the unemployed aim to facilitate employment rather than promoting entrepreneurship and self-employment. However, the unemployment rates in Malta are very low, so these schemes are not seen as a priority.

NEW POLICY DEVELOPMENTS

Several new entrepreneurship initiatives have been launched, including initiatives targeting immigrants, women, youth and people with disabilities. The [National Supporting Business Awards](#) (NSBA) is an annual award initiative, which includes a category on responsible and inclusive entrepreneurship that aims to recognise efforts to promote entrepreneurship among disadvantaged groups (e.g. unemployed, immigrants, people with disabilities and people from ethnic minorities). In its former iteration (i.e. the National Enterprise Support Awards, NESAs), all businesses were eligible for the awards; however, as of 2023, SMEs are only eligible to apply under the inclusive category.

In 2022, Malta Enterprise launched the [Start-up Residence Programme](#), which grants a three-year residence permit (extendable for an additional five years) to entrepreneurs who wish to start and/or grow their business in Malta. Additional benefits include immigration support for founders/co-founders, core employees and immediate family members along with long-term business and family stability. In 2021, the Ministry for Finance and Employment published [The National Employment Policy 2021-2030](#), which references the need to foster entrepreneurship among women, improve existing entrepreneurship schemes supporting women, and to develop dedicated women entrepreneurship schemes. In 2022, the Parliamentary Secretariat for Reforms and Equality, within the Ministry for Home Affairs, Security, Reforms and Equality, launched the [Gender Equality and Mainstreaming Strategy and Action Plan 2022 – 2027](#). The plan identifies eight strategic objectives, which include actions on designing and implementing mentoring programmes and financial incentives for women interested in entrepreneurship. It also calls for more gender disaggregated data, notably for monitoring women's entrepreneurship. New developments in youth entrepreneurship support include the updating of the National Youth Policy (5th edition) in 2021. The Ministry for Inclusion and Social Wellbeing released the report [Towards 2030 - Reaching Out To, Working With, and Supporting Young People](#), which acknowledges the need to develop new employment opportunities through entrepreneurship and new business platforms and services. It also proposes actions to support entrepreneurship among youth, notably the need for entrepreneurship education, training, and upskilling.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

A major policy gap in Malta's inclusive entrepreneurship policy framework concerns senior entrepreneurship. Even though self-employment among older individuals has attracted growing attention in the international public policy debate, this is conspicuous by its absence at the local level. Malta's *National Strategic Policy for Active Ageing 2023 – 2030* recognises that transitioning out of full-time employment may have various negative repercussions on older persons and their loved ones, but the proposed solutions focus mainly on the employment-to-retirement transition.

Another gap relates to an apparent discrimination between employees and self-employed in terms of their (or their employers') eligibility for certain schemes. Except for the workplace accessibility scheme outlined above (*Facilitating Work Life for Individuals with Disability*), schemes designed to engage under-represented groups in the workforce offer recruitment benefits to employers, but not to individuals who would like to become self-employed. A case in point is the [Access to Employment Scheme](#) (A2E), which was recently re-launched under the EU's Operational Programme 'Fostering the socioeconomic wellbeing of society through the creation of opportunities for all and investment in human resources and skills' Cohesion Policy 2021-27, and which provides eligible employers with a wage subsidy when employing seniors, persons with disability, or long-term unemployed individuals.

Finally, there is a general lack of monitoring and evaluation of inclusive entrepreneurship policy programmes and incentives.

POLICY RECOMMENDATIONS

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

- Encourage and support entrepreneurship and self-employment among older individuals. This could include updating Malta's National Strategic Policy for Active Ageing to incorporate entrepreneurship among seniors (i.e. by promoting entrepreneurship as a bridge between full-time employment and retirement).
- Enhance co-ordination and collaboration among public and non-public entrepreneurship support actors.
- Improve inclusion in existing supports schemes (e.g. A2E) to improve support to individuals from under-represented groups who would like to become entrepreneurs or be self-employed.
- Create awareness raising campaigns that highlights inclusive entrepreneurship success stories and role models with the aim to foster more positive perceptions and attitudes around people from under-represented and disadvantaged backgrounds pursuing entrepreneurship.
- Facilitate access to finance for all entrepreneurship from underrepresented and disadvantaged groups, not only those with high-growth potential. This could include supporting microfinance, facilitating access to grants and financial tools for inclusive entrepreneurship population groups, creating dedicated financial instruments for inclusive entrepreneurship and considering alternative financial supports such as crowdfunding initiatives.
- Improve monitoring and evaluation of inclusive entrepreneurship policies and programmes.

ANNEX A: INCLUSIVE ENTREPRENEURSHIP POLICY FRAMEWORK

Table A.1. Characterisation of the inclusive entrepreneurship policy context

		Women	Immigrants	Youth	Seniors	Unemployed	People with disabilities
1. Entrepreneurship policies for each target group are under the responsibility of the following level(s) of government (multiple levels can be checked)	National	✓	✓	✓	✓	✓	✓
	Regional						
	Local						
2. A group-specific entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)		✓	✓	✓	✓	✓	✓
3. Clear targets and objectives for entrepreneurship policy have been developed and reported for different target groups		✓	✓	✓			✓
4. Monitoring and evaluation practices for entrepreneurship support are strong and wide-spread			✓	✓			

Note: A check-mark indicates the level policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

ANNEX B: OVERVIEW AND ASSESSMENT OF INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES

The tables present the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

Table B.1. Inclusive entrepreneurship schemes to support women entrepreneurs

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓			✓					✓
	2. Entrepreneurship coaching and mentoring	✓			✓					✓
	3. Business consultancy, including incubators									
Finance	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans	✓		✓	✓				✓	✓
	4. Other instruments (e.g. crowdfunding, risk capital)	✓		✓	✓				✓	✓
Culture and networks	1. Entrepreneurship campaigns, including role models	✓		✓	✓	✓				✓
	2. Networking initiatives	✓		✓	✓	✓				✓
Regulatory supports	1. Support with understanding and complying with administrative procedures									
	2. Group-specific measures	Maternity leave and benefits for the self-employed	✓	✓	✓	✓	✓	✓		
		Access to childcare	✓		✓	✓	✓	✓	✓	

Table B.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 30 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.