

The Missing Entrepreneurs

**Inclusive Entrepreneurship Policy  
Country Assessment Notes:  
Slovak Republic**

2022-23



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## FOREWORD

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

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) as part of a collaboration with the European Commission. These notes provide an overview of current and planned policy actions and identify some actions that could be implemented to strengthen the current support offering. These country-specific notes are part of a wider programme of work on inclusive entrepreneurship policy by the OECD and the European Commission that includes “The Missing Entrepreneurs” publications, the Youth Entrepreneurship Policy Academy ([www.yepa-hub.org](http://www.yepa-hub.org)), the Better Entrepreneurship Policy Tool ([www.betterentrepreneurship.eu](http://www.betterentrepreneurship.eu)), a series of Policy Briefs on specific target groups, policies and issues, and national policy reviews of youth entrepreneurship and women entrepreneurship. This work stream examines how public policies and programmes can support inclusion and diversity in entrepreneurship, including through refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills, strengthening entrepreneurial culture and networks for groups that are under-represented in entrepreneurship, and putting strategies and actions together for inclusive entrepreneurship in a co-ordinated and targeted way. Governments are increasingly recognising the challenge of inclusive entrepreneurship, but there is still much to do to spread good practice. For more information, please refer to: <https://www.oecd.org/cfe/smes/inclusive-entrepreneurship/>.

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# INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN SLOVAK REPUBLIC

## KEY MESSAGES

### Inclusive entrepreneurship rates and trends

- Early-stage entrepreneurship rates for women (9%), youth (18-30 years old) (12%) and seniors (50-64 years old) (9%) were all above the EU average (5% for women, 7% for youth and 4% for seniors) for the period 2016-20. However, many of these new entrepreneurs started their businesses out of necessity – about twice as likely than the EU average across all population groups.
- Eliminating all of the gaps in entrepreneurship activity rates across population groups (i.e. applying the early-stage entrepreneurship rate of men who are 30-49 years old to the whole population) would result in an additional 168 000 entrepreneurs. Of these “missing” entrepreneurs, more than 80% are female, 50% seniors and 16% youth.

### Approach to inclusive entrepreneurship

- Most entrepreneurship policies and programmes are not tailored to specific population groups. However, there are a number of schemes in place to support youth entrepreneurship, including the embedding entrepreneurship education in secondary and tertiary level curricula.

### Policy strengths

- There are some entrepreneurship support schemes that aim to support youth entrepreneurship across the population. Entrepreneurship education has been integrated in secondary and tertiary level curricula, including entrepreneurship training and entrepreneurship competitions. There are many active stakeholders providing support to youth entrepreneurs.

### Policy gaps and areas for improvement

- Few of the available entrepreneurship schemes are tailored to address the specific needs of certain population groups, notably senior and women entrepreneurs.
- Cultural and societal attitudes around entrepreneurship pose a barrier to people pursuing entrepreneurship and there is a lack of government support in fostering a more positive entrepreneurial culture.
- Entrepreneurial support and infrastructure primarily concentrated in Bratislava and other large cities, leaving many regions with fewer opportunities to benefit from entrepreneurship support schemes and a supportive entrepreneurial environment.

### Main recommendations

- Develop targeted entrepreneurship strategies that include strategic objectives and tailored measures to support the development of entrepreneurship among those from disadvantaged and under-represented population groups.
- Integrate more dedicated inclusive measures into standard entrepreneurship support programmes, including specific objectives and measures that support inclusive entrepreneurs participating in standard programmes.
- Design and offer more dedicated programmes for immigrant entrepreneurs.

## CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The overall entrepreneurship conditions are favourable compared to most of the European Union (EU) Member States. Despite downward trends, the business community continued to grow in 2020 as business entry rates exceed business exit rates (Table 1). Moreover, there was an uptick in the total early-stage entrepreneurial activity rate (TEA) between 2016 and 2020, which was double the EU average in the same period. However, many of these new businesses were created out of necessity.

**Table 1. Conditions for entrepreneurship**

Year	Business entry rate	Business exit rate	TEA rate	Necessity-based TEA	Growth-oriented TEA	Self-employment	
						Rate	% employers
	2020	2020	2016-20	2016-20	2016-20	2021	2021
Slovak Republic (%)	10 ▼	8 ▼	12 ▲	37 ▲	13 ▼	15 ↔	19 ▼
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%. Slovak Republic participated in the GEM survey in all years during the period 2015-20.

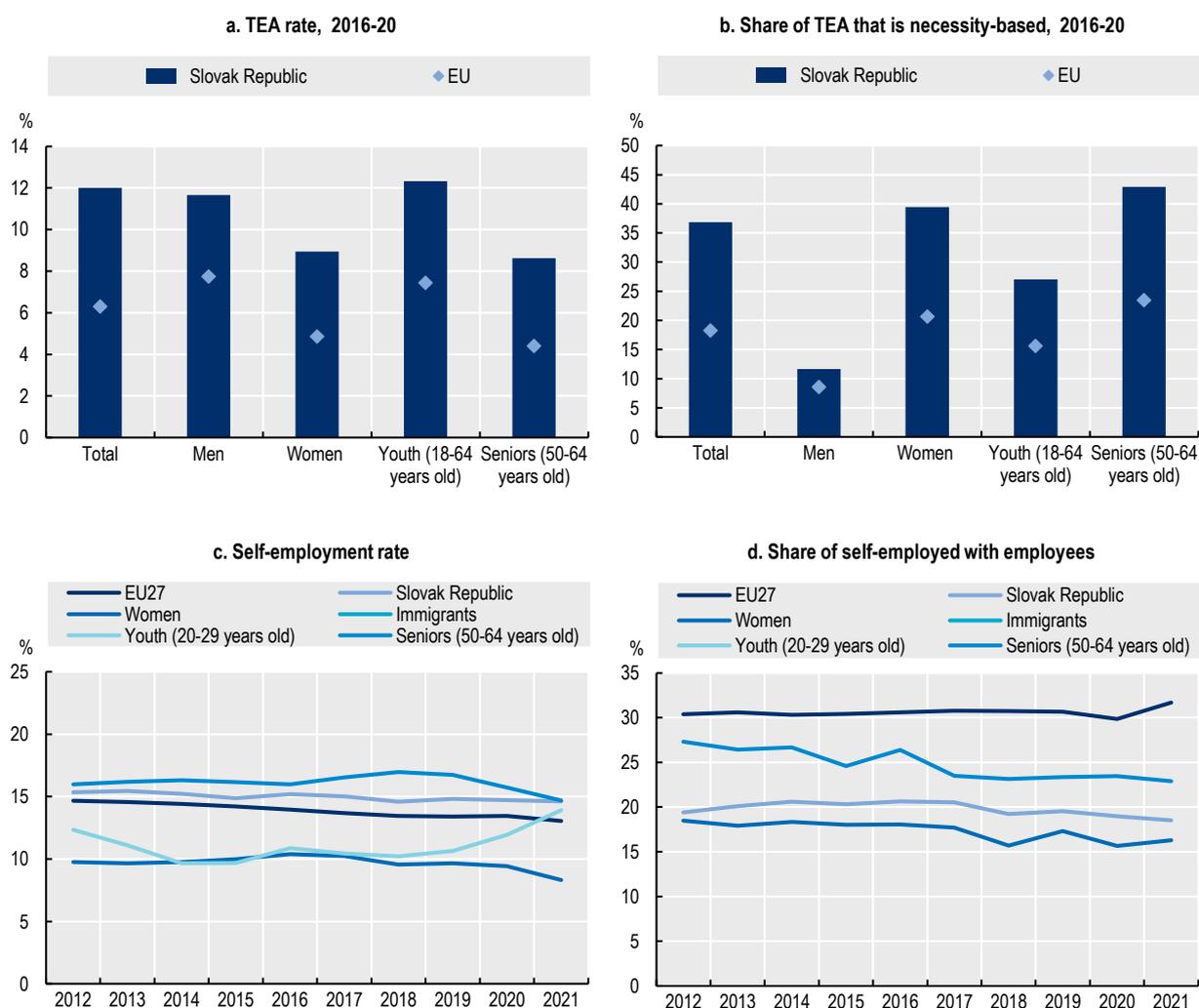
Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

## INCLUSIVE ENTREPRENEURSHIP TRENDS

There are about 436 000 early-stage entrepreneurs in the Slovak Republic (i.e. those starting or managing a business that is less than 42 months old). Early-stage entrepreneurship rates for women (9%), youth (18-30 years old) (12%) and seniors (50-64 years old) (9%) were all above the EU average (5% for women, 7% for youth and 4% for seniors) for the period 2016-20 (Figure 1). However, many of these new entrepreneurs started their businesses out of necessity – about twice as likely than the EU average across all population groups (women: 40% vs. 21%, youth: 27% vs. 16% and seniors: 43% vs. 23%).

Overall, the self-employment rate remained relatively stable over the last decade around 15%, which was above the EU average in 2021 (13%). This is in part due to high levels of self-employment among youth (14%) and immigrants (22%) compared to the EU average (5% and 12% respectively). However, the self-employed population is less likely than their EU counterparts to employ others (19% vs. 32%), notably among women (16% vs. 26%) and seniors (23% vs. 35%).

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. Slovak Republic participated in the GEM survey in all years during the period 2016-20.

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

## THE MISSING ENTREPRENEURS

The gaps in entrepreneurship rates across population groups suggests that there are many “missing” entrepreneurs. Eliminating all of the gaps in entrepreneurship activity rates across population groups (i.e. applying the early-stage entrepreneurship rate of men who are 30-49 years old to the whole population) would result in an additional 168 000 entrepreneurs in the Slovak Republic (i.e. if all inclusive entrepreneurship population groups participated in early-stage entrepreneurship at the same rate as “core age” men, i.e. 30-49 years old). Of these “missing” entrepreneurs, more than 80% are female, 50% seniors and 16% youth. The entrepreneurship gap decreased overall and across all target population groups, indicating entrepreneurship rates among target groups have improved (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 arrowing 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 majority of entrepreneurship initiatives provide general support on a project-based and often implemented by different actors (e.g. Slovak Business Agency, higher education institutions, non-governmental organisations). Efforts have been made to provide support to specific under-represented and disadvantaged population groups through these universal entrepreneurship programmes, such as women, youth, seniors (over the age of 50 years old), people with disabilities and people from economic disadvantage backgrounds.

A range of national strategies to support labour market integration of certain population groups are in place. While these strategies are not dedicated entrepreneurship strategies, several set specific goals to develop entrepreneurship among certain target population groups. For example, the Strategy of Slovak Republic of Youth 2021-2028 specifically addresses the need to develop entrepreneurship skills among **youth**, increase awareness of social entrepreneurship among youth and expand existing entrepreneurship support initiatives targeted at youth entrepreneurs (Table B.3). The strategy calls for the creation and implementation of entrepreneurship support programmes, including mentoring and coaching, which are dedicated to youth entrepreneurs and aim to address the social and green economy.

There are also initiative to support **women** entrepreneurship, including the draft National Strategy for Equality between Women and Men and Equal Opportunities in the Slovak Republic for 2020-25 and the Action Plan for Equality between Women and Men and Equal Opportunities for 2020-25 addresses that the need to further support women's entrepreneurship and defines specific goals for women's entrepreneurship (Table B.1). The Gender Equality Action plan explicitly defines a system of measures and related indicators to support the development of women's entrepreneurship in the Slovak Republic. A range of information campaigns have also been introduced to increase awareness of business creation requirements and available policies and schemes. The greatest attention was aimed at **immigrant** entrepreneurship, especially after the outbreak of the war in Ukraine (Table B.2).

**Senior** entrepreneurs can benefit from a range of supports, including through the Slovak Business Agency which provides business support services to people over the age of 50 years old (Table B.4). There are also initiatives, such as the "Intergenerational entrepreneurship in Slovak Republic in the era of digitalisation: a pragmatic approach". This project aims to develop inter-generational entrepreneurship with an emphasis on providing support for the digital transformation.

There are limited programmes available for entrepreneurs or self-employed **people with disabilities** (Table B.6). However, the Office of Labour, Social Affairs and Family offers a self-employment allowance for partial reimbursement of costs related to self-employment and self-employed people with disabilities can benefit from reduced health insurance contributions. Similar self-employment benefits are available to the **unemployed** (Table B.5), including a partial allowance for self-employment of the Employment Services Act (provided by the Office of Labour, Social Affairs and Family). The "Work, change your life" initiative provides support to unemployed people who wish to become self-employed with the condition that they continue the entrepreneurial activity for a minimum of two years after the support is provided.

## NEW POLICY DEVELOPMENTS

The Slovak Government introduced the Programme Declaration of the Government of the Slovak Republic 2021-24, which highlights the continued commitment to create a favourable environment for the development of SMEs and favourable conditions for the development of family businesses. Particular attention was given to supporting entrepreneurship among youth, women and seniors.

The Slovak Business Agency with support of the Erasmus+ programme launched the RE-FEM project, which aims to address gender inequality in entrepreneurship and access to education. The programme aims to empower women entrepreneurship through entrepreneurship training and mentoring to help women sustain resilient businesses in the post-COVID-19 era. Moreover, the Slovak Business Agency launched an entrepreneurship education scheme in 2021 – Scheme for the Support of Entrepreneurship Education. The scheme provides grants to SMEs to implement projects that encourage entrepreneurship in students (e.g. primary, elementary, high school and university) as well as educational staff. A pilot call for the scheme occurred in September 2021, leading to 37 projects being supported out of 119 applicants (about EUR 350 000 in grants issued). These included projects across all education levels – primary (4 projects for kindergarten students), elementary (8 projects), secondary school (12 projects), university (3 projects) and 10 projects dedicated to educational staff. The publication of the next call to support entrepreneurship education is expected in the summer of 2023.

The Office of Labour, Social Affairs and Family also provides financial supports to help certain target groups access entrepreneurship and self-employment. For example, there are self-employment allowances which partially reimburse the costs related to the operation of self-employment to a registered jobseeker and to people with disabilities. Moreover, the national initiative "Successfully on the labour market" that aims to support job creation through self-employment for the unemployed.

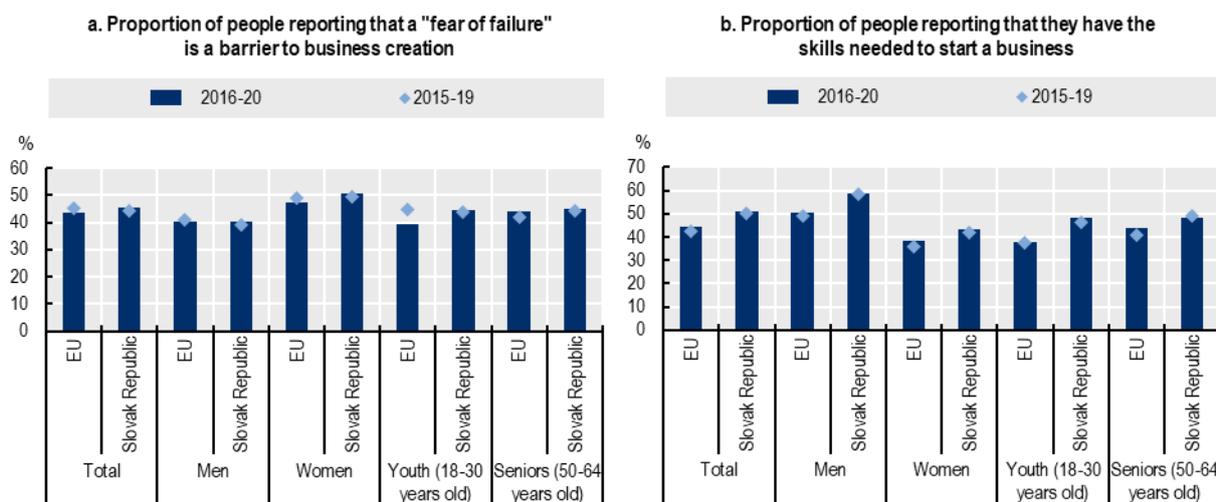
## RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

A key barrier to inclusive entrepreneurship is the social and cultural attitudes around entrepreneurship. Negative attitudes persist around entrepreneurship and business owners. More needs to be done to promote and encourage positive attitudes around business creation, including highlighting entrepreneurial role models. There are a number of additional barriers to business creation, including the fear of failure and the level of entrepreneurship skills. The proportion of people who report a fear of failure as a barrier to entrepreneurship is slightly higher in the Slovak Republic than in the EU on average (45% vs. 44%), notably among women (51% vs. 47%) and youth (45% vs. 39%) (Figure 3). Women are also more likely to report a fear of failure as a barrier relative to men (40% vs. 51%) between 2016 and 2020. Overall, the share of potential entrepreneurs in Slovak Republic who reported having the entrepreneurship skills and knowledge needed to create a business was higher on average than in the EU (51% vs. 44%). Youth were particularly more likely to report having the necessary skills needed for business creation (48% vs. 38%).

There are several areas for improvement for inclusive entrepreneurship policy and programmes. The cultural and societal attitudes around entrepreneurship continue to pose a barrier for people to see entrepreneurship and self-employment as a viable career option. There is a lack of engagement by the government to foster a more positive entrepreneurial culture in the Slovak Republic. Moreover, most entrepreneurial support and infrastructure are concentrated in Bratislava and other large cities, which limits entrepreneurial opportunities for those in more rural areas of the Slovak Republic. Many initiatives and projects aimed to support entrepreneurs are project based with limited funding, leading to difficulties in ensuring long-term and stable support across the Slovak Republic. This has led to instability in entrepreneurship support offers and inconsistency in entrepreneurship support programmes across different inclusive entrepreneurship groups.

Few existing entrepreneurship schemes are tailored to address the specific needs of certain population groups, notably senior and women entrepreneurs. Moreover, most entrepreneurship schemes are generic and do not provide tailored services to support the specific needs of certain population groups, notably women, seniors, youth, immigrants, people with disabilities and the unemployed. Access to entrepreneurship support schemes is often limited to those living outside of the large cities leading to greater barriers for people from under-represented and disadvantaged groups in business creation.

Figure 3. Barriers to entrepreneurship



Note: Slovak Republic participated in the GEM survey in all years during the period 2016-20.

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

## POLICY RECOMMENDATIONS

Most entrepreneurship measures and supports in the Slovak Republic are small-scale and project-based initiatives. While progress has been made to expand outreach of entrepreneurship support programmes to specific population groups, such as women, youth, seniors, immigrants, the unemployed and people with disabilities, there is scope to further strengthen existing initiatives to ensure that everyone has an opportunity to be an entrepreneur. Inclusive entrepreneurship policy can be improved by:

- Developing national entrepreneurship strategies that outline strategic objectives to develop and implement inclusive entrepreneurship support measures and programmes. Strategies should be designed with the participation of local stakeholders and monitoring and evaluation mechanisms should be incorporated at the onset to improve transparency.
- Introducing specific measures to general entrepreneurship support programmes to better support entrepreneurship from under-represented and disadvantaged groups to better serve them through existing entrepreneurship support schemes.
- Enhance co-ordination of entrepreneurship support actors and organisations to ensure long-term, stable entrepreneurship support for people from under-represented and disadvantaged backgrounds.
- Designing dedicated entrepreneurship support programmes to immigrant entrepreneurs, including additional support to integrate successfully into the entrepreneurial ecosystem and develop their business in the Slovak Republic.

## ANNEX A: INCLUSIVE ENTREPRENEURSHIP POLICY FRAMEWORK

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

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

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

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

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

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

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

Table B.2. Inclusive entrepreneurship schemes to support immigrant entrepreneurs

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

Table B.3. Inclusive entrepreneurship schemes to support youth entrepreneurs

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

Table B.4. Inclusive entrepreneurship schemes to support senior entrepreneurs

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