

The Missing Entrepreneurs

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

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 report was prepared by David Halabisky of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Prof. Carin Holmquist of the Stockholm School of Economics, under the direction of Dr. Jonathan Potter, Head of Entrepreneurship Policy and Analysis Unit. Some 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 Coompanion Sweden, Confederation of Swedish Enterprise, Nyföretagarcentrum, Swedish Agency for Economic and Regional Growth, Swedish National Agency for Education and Swedish Public Employment Service.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN SWEDEN

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- Young people (18-30 years old) were more likely than the EU average in starting and managing new businesses over the period 2016-20. Other groups (e.g. women and seniors) were less active.
- The self-employment rate declined slightly since 2019 as did the proportion of the self-employed with employees.

Approach to inclusive entrepreneurship

- There are few entrepreneurship policies that are tailored to specific target groups. In general, all programmes and initiatives are open to all.
- However, there appears to be growing political interest in women's entrepreneurship and there is strong use of active labour market measures to support immigrants in entrepreneurship.

Policy strengths

- Support for young entrepreneurs is reasonably comprehensive and generally quite strong, including entrepreneurship education, coaching and active labour market measures for young job seekers.

Policy gaps and areas for improvement

- It can be difficult for people from under-represented groups to access the support system.

Main recommendations

- The government could appoint a national organisation to be a champion and leader of inclusive entrepreneurship policy.
- Build more business incubators that offer opportunities for selected target groups to receive more tailored support.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Core entrepreneurship metrics paint a mixed picture in Sweden. Business entry and exit rates are similar to the EU average and entry rates increased between 2020 and 2021 (Table 1). Similarly, the proportion of early-stage entrepreneurship that is growth-oriented is approximately equal to the EU average but is increasing whereas it is decreasing at the EU-level. However, there is a low but growing rate of necessity-based entrepreneurship. Moreover, self-employment rates overall are low and declining.

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
Sweden (%)	7 ▲	6 ↔	7 ↔	9 ▲	9 ▲	8 ▼	38 ↔
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%. Sweden participated in the GEM survey in all years during the period 2015-20.

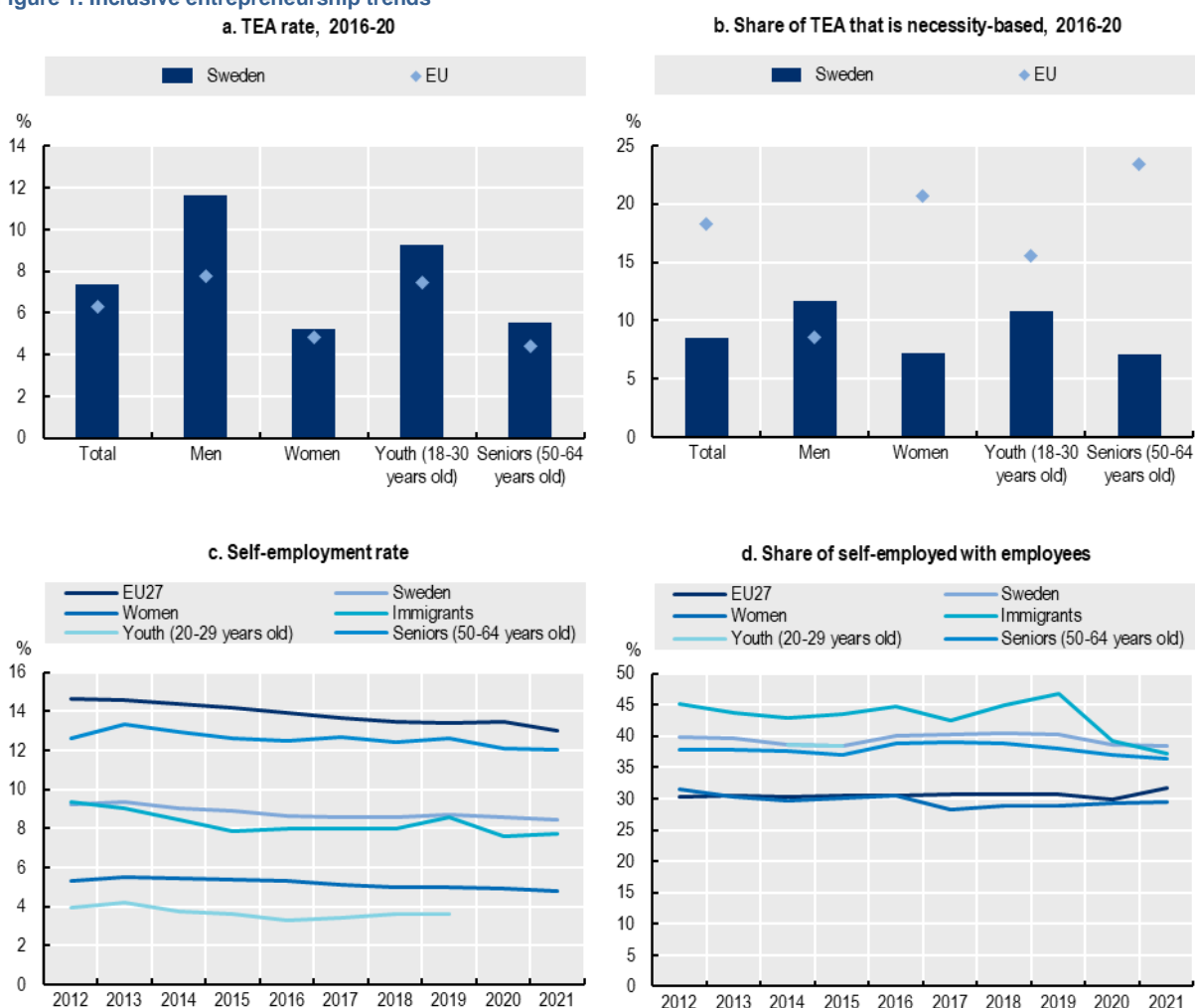
Source: Eurostat (2022), Employment and Unemployment (LFS) Database; GEM (2021), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

INCLUSIVE ENTREPRENEURSHIP TRENDS

There about 475 000 people who are working on a new start-up or managing a business that is less than 42 months old. This accounts for more than 7% of the adult population, which is slightly greater than the EU average (Figure 1). Women and seniors are under-represented among early-stage entrepreneurs but both groups are slightly more likely to be active than the EU average. Businesses started by Swedish women, youth and seniors appear to be less likely than the EU average to be motivated by a lack of employment opportunities.

Self-employment rates in Sweden are declining, similar to the overall trend across the EU. The self-employment rate among immigrants (-18%) and youth (-27%) declined to the greatest extent. The self-employed in Sweden were more likely than the EU average to have employees. Nearly 40% of the self-employed employed others. The proportion was particularly high among self-employed immigrants (38%).

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. Sweden 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

Differences in entrepreneurship rates across the population suggest that there is untapped entrepreneurial potential among many groups. If everyone were as active as men aged 30-49 in business creation, there would be about 158 000 more early-stage entrepreneurs in Sweden France (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 90% of these “missing” entrepreneurs are women and half are over 50 years old. The number of missing entrepreneurs was constant between 2020 and 2021 overall, but it increased slightly for women and seniors because the number of women and seniors starting businesses declined (Figure 2).

Figure 2. Changes in entrepreneurship gaps, 2020 to 2021

Overall	Women	Youth	Seniors	Immigrants	Unemployed
					

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

INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

Entrepreneurship policy is built on the principle that public measures (e.g. advice, loans) should be available on equal terms for everyone. This approach is used by all government agencies involved in designing and delivering entrepreneurship support (e.g. *Tillväxtverket*, *Almi*) and is also consistent with how policy is designed and delivered in other fields (e.g. public health care and education) (see Table A.1 for more information).

This approach to entrepreneurship policy is generally blind to the specific needs of different groups (e.g. women, immigrants, youth, seniors, and people with disabilities). While there are a small number of dedicated project-based initiatives, there is no policy to address systemic obstacles to entrepreneurship that impact people differently. The only exception is that there is a specific entrepreneurship policy directed towards **unemployed** where they can access an additional six months of unemployment support payments if the employment agency (*Arbetsförmedlingen*) deems their business idea to be viable.¹ Measures aimed at unemployed are often aimed at people from specific groups of job seekers that face greater barriers in the labour market (e.g. there are currently many actions to support immigrants). These are complemented by dedicated projects such as Coompanions ASF (see Table B.5 for more information).²

Overall, there have been few significant changes in inclusive entrepreneurship policies and programmes. There appears to be potential for actions to strengthen support for **women** entrepreneurs because the newly appointed Minister of Industry met with women’s entrepreneurship stakeholders during the summer of 2023. Many stakeholders report that there has been a decline in the availability of dedicated support for women entrepreneurs. The only national organisation that currently places a strong focus on supporting

¹ <https://arbetsformedlingen.se/for-arbetssokande/sa-hittar-du-jobbet/starta-eget>

² <https://coompanion.se/coompanion/arbetsintegrerande-sociala-foretag/>

women entrepreneurs (as well as on immigrants and youth) is *Nyföretagarcentrum*, which reports that half of their clients are women (see Table B.1 for more information).³

Support for **immigrant** entrepreneurs is typically integrated in labour market support measures (see Table B.2 for more information). The large programme for women immigrant entrepreneurs recently finished, but there have been some follow-up initiatives such as *Yallametoden*.⁴

The most common forms of entrepreneurship support for **youth** are UF (Young Entrepreneurship), which is part of the school system up to high-school, and incubator programmes at universities. These are complemented by labour market programmes for young job seekers, and there are a small number of initiatives to support young women entrepreneurs (see Table B.3 for more information).⁵

There are no specific entrepreneurship support measures for **seniors**, and there are very few measures targeted at **people with disabilities** (see Table B.4 and Table B.6 for more information). Current support offers include *Arbetsförmedlingen*, which offers unemployed people with disabilities a start-up grant of up to SEK 60 000 (approximately EUR 5 150) for adapting the workplace and Coompanions ASF, which has some dedicated measures.⁶

An important area for improvement would be to create easier access points into the entrepreneurship support system. There are good efforts to make it easier for entrepreneurs to get information on measures and how to get advice and financing.⁷ However, the information tends to be scattered, and one has to go to the individual organisations to get up-to-date information on their measures and projects. *Tillväxtanalys* was recently given a mandate by the Ministry of Industry to “map the measures to promote entrepreneurship/business/firms that are financed via the state budget”, but it was not successful.⁸

NEW POLICY DEVELOPMENTS

No such major policies or schemes have been implemented since 2020. Moreover, some recent initiatives such as *Tillväxtverket*'s programmes for women and immigrant entrepreneurs have ended and no follow-ups have been implemented. In general, entrepreneurship policy has recently been promoting innovation and sustainability. However, a small number of new initiatives contribute to also boosting diversity in entrepreneurship. For example, *Tillväxtverket* launched an initiative to support municipalities in strengthening their local business environment, notably including support for immigrants in business creation.⁹

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

One of the main risk factors for the advancement of inclusive entrepreneurship policy is the reliance on short-term responses to crises rather than developing a more strategic system. For example, the majority of schemes for immigrant entrepreneurs developed out of the large influx of migrants in the late 2010s that had difficulties integrating into the labour market.

Internationally comparable survey data suggest that many of the traditional barriers to entrepreneurship are as burdensome in Sweden as the EU average. For example, Swedish people are as likely to cite “fear

³ <https://www.nyforetagarcentrum.com/wp-content/uploads/2022/03/Verksamhetsberättelse-2021.pdf>

⁴ <https://tillvaxtverket.se/tillvaxtverket/guiderochverktyg/exempelfranverkligheten/exempelfranverkligheten/nyarbetstillfallenmedyallametoden.2924.html>

⁵ See for example: <https://yeos.se/yeos-lanserar-starta-smart/>

⁶ <https://coompanion.se/coompanion/arbetsintegrerande-sociala-foretag/>

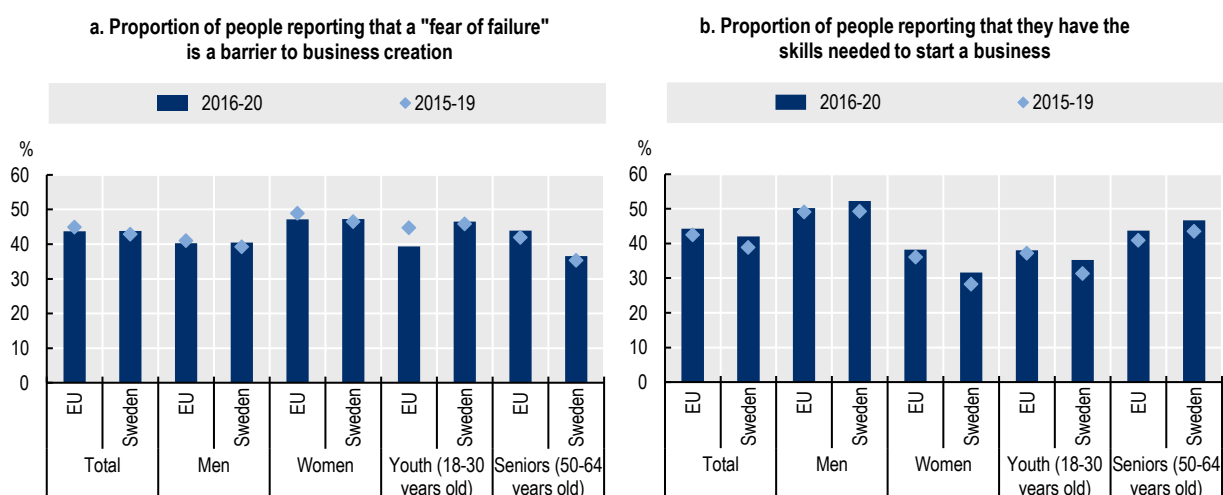
⁷ See for example www.verksam.se

⁸ https://www.tillvaxtanalys.se/download/18.1c875ed417bc5dac61914789/1631771175743/Foretagsframjande_20210915.pdf

⁹ <https://tillvaxtverket.se/tillvaxtverket/omtillvommuner.2558.htmlaxtverket/detharartillvaxtverket/varaupdrag/stodforattstarkak>

of failure” as a barrier to business creation as the EU average. This was true across all population groups except for youth, who were more likely to cite this barrier in Sweden than the EU average over the period 2016-20, and seniors who were less likely (Figure 3). Swedish people were slightly less likely than the EU average to self-report that they have the skills and knowledge needed to successfully start a business. The gender gap was strong in Sweden in the 2016-20 period as less than one-third of women report having the necessary skills and knowledge relative to half of men. Youth were slightly less likely than the EU average to report having the skills needed to start a business, but this proportion has increased over the last decade.

Figure 3. Barriers to entrepreneurship



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

POLICY RECOMMENDATIONS

The following actions could strengthen support for entrepreneurs from under-represented groups:

- The government could appoint a national organisation to be a champion and leader of inclusive entrepreneurship policy to help change entrepreneurship stereotypes. This could be a public organisation, such as *Tillväxtverket*, or a private organisation, such as *Nyföretagarcentrum*. The role would be to promote entrepreneurship for all and act as an entry point for support.
- Create a repository of monitoring and evaluation results. There is a lot of knowledge from the experiences of many national institutions and organisations (e.g. *Tillväxtverket*, *Nyföretagarcentrum*, *Företagarna*, *Almi*, *Coompanion*, *Arbetsförmedlingen*), but the knowledge is scattered and difficult to locate. Collecting them in one office or creating an online portal could be invaluable for the design of future initiatives, including those designed by non-government organisations.
- Open-up more opportunities for selected target groups to receive integrated packages of support, notably women entrepreneurs. This could include opening up a limited number of dedicated places in existing incubators or fully-dedicated programmes when there is sufficient demand.

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.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 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.