

The Missing Entrepreneurs

Inclusive Entrepreneurship Policy Country Assessment Notes: Belgium

2024-25

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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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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN BELGIUM

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- Youth (8%) and immigrants (14%) were slightly more likely to be self-employed than their European Union (EU) counterparts (7% and 11% respectively) in 2023, while self-employment rates among women and seniors were on par with the EU averages (10% and 17% respectively).

Approach to inclusive entrepreneurship policy

- Entrepreneurship policies and support schemes are widely available and are offered on a decentralised basis by several public authorities, including at the federal, regional and local levels.
- Many entrepreneurship schemes are general programmes (i.e. not tailored or dedicated to specific target groups) with the exception of a growing number of initiatives aimed at the unemployed, women and youth.

Policy strengths

- One-stop-shops have been developed in each Region to raise awareness of existing support measures and streamline contact points.
- Strategies and action plans often include dimensions related to inclusive entrepreneurship, focusing primarily on youth and women.

Policy gaps and areas for improvement

- Access to entrepreneurial financing remains challenging for all under-represented and disadvantaged population groups, notably for women entrepreneurs and immigrants.
- Administrative burden and limited co-ordination between public support providers continue to pose barriers to business creation, notably among inclusive entrepreneurship target population groups.

Main recommendations

- Continue to raise awareness and further develop outreach methods for existing inclusive entrepreneurship programmes and initiatives, including by improving co-ordination and co-operation between entrepreneurship support providers as well as the overall visibility of one-stop-shops.
- Support entrepreneurship among inclusive entrepreneurship target population groups, particularly women, seniors and people with disabilities, by reducing barriers to existing support schemes and initiatives (i.e. adapting entry criteria, ensuring relevance of content, tailored outreach, etc.) and supporting non-government actors active in the field by providing financial and non-financial resources.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Conditions for entrepreneurship are relatively favourable, particularly for inclusive entrepreneurship target population groups. Both the business entry rate and business exit rate have increased in recent years yet remain below the EU averages (Table 1). Both federal and regional governments have introduced reforms and new measures that aim to support entrepreneurial activity and to increase the relatively low levels of business dynamism. These measures sought to improve the entrepreneurial

culture, which remains under-developed, notably through the promotion of entrepreneurship as well as entrepreneurship education. This includes the EUR 250 000 Promoting Entrepreneurship programme by the Federal Government. The initiative seeks to promote entrepreneurship as a viable career by creating a dedicated platform for Belgian entrepreneurial success stories. Additionally, a call has been launched for projects that seek to promote entrepreneurship. It aims to support innovative initiatives that contribute to the launch and growth of businesses, stimulate the economy and create jobs. Other measures included reducing costs incurred by entrepreneurs when businesses fail and lowering administrative burden for entrepreneurs.

While mainstream programmes are available to entrepreneurs from inclusive entrepreneurship target population groups, there are also dedicated inclusive entrepreneurship policies and programmes available with existing programmes for each target population groups. Support is offered both by public authorities as well as the private sector and non-governmental organisations with many of the programmes offered by non-public providers still receive public funding for their support activities.

Table 1. Conditions for entrepreneurship

	Business entry rate	Business exit rate	Expectation to start a business in next 3 years	Total Early-stage Activities (TEA) rate	Share of TEA that is growth-oriented (create >19 jobs over 5 years)	Self-employment	
						Rate	% with employees
Year	2021	2021				2023	2023
Belgium	8% ▲	4% ▲	-	-	-	14% ↔	25% ▼
EU average	11% ▲	8% ▲	12% ▲	7% ▲	14% ▲	13% ↔	31% ▼

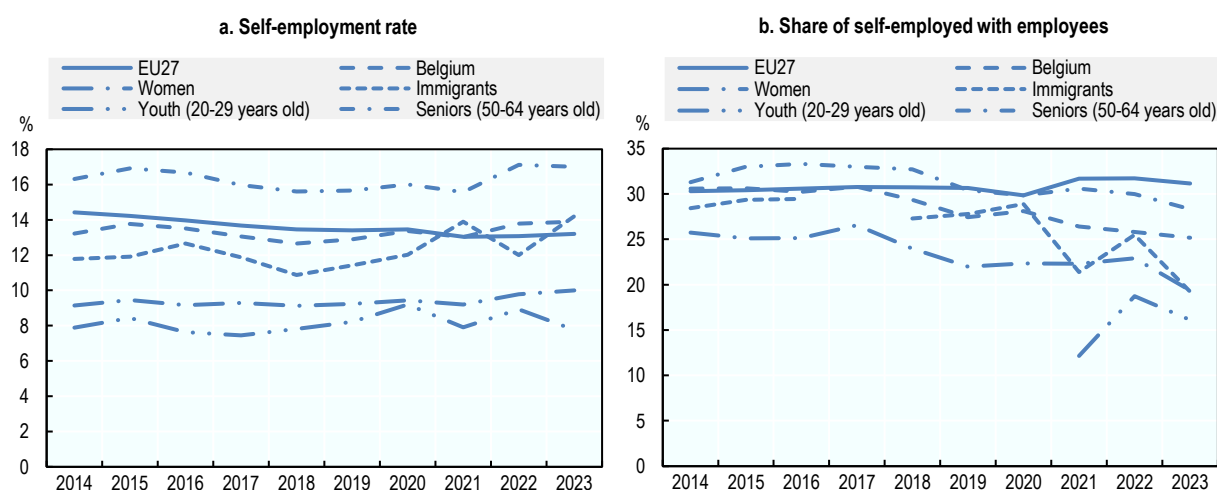
Note: Up and down arrows indicate an increase or decrease relative to the previous period, i.e. previous year for annual indicators. The left-right arrows indicate no change, i.e. a change of between -1% and 1%. Belgium did not participate in the GEM survey during the period 2018-23. Self-employment rate measures the proportion of those in employment who are self-employed.

Source: Eurostat (2024), Business Demography Statistics; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey; Eurostat (2024), Employment and Unemployment (LFS) Database.

INCLUSIVE ENTREPRENEURSHIP TRENDS

Overall, the self-employment rate has remained stable over the last decade with a slight uptick in the last two years where it surpassed the EU average (14% vs. 13%). Seniors have the highest rate of self-employment among the target population groups at 17% which is on par with the EU average. Youth (8%) and immigrants (14%) were slightly more likely to be self-employed than their EU counterparts (7% and 11% respectively) in 2023, while women were as likely to be self-employed as the EU (10% each). However, the self-employed were significantly less likely to have employees compared to the EU average (25% vs. 31%) in 2023. This was also true across all inclusive entrepreneurship target population groups – women (Belgium: 19% vs. EU: 26%), youth (16% vs. 17%), seniors (28% vs. 34%) and immigrants (19% vs. 31%). Moreover, self-employed Belgians across all groups were less likely to report having employees in 2023 compared to 2022 levels.

Figure 1. Inclusive entrepreneurship trends



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

Source: Eurostat (2024), Employment and Unemployment (LFS) Database.

INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

Women's entrepreneurship (Table B.1) continues to be a priority. Action plans have been developed to promote and foster the development of women's entrepreneurship, including the action plan Stimulate Women's Entrepreneurial Spirit (*Stimuler l'envie d'entreprendre au féminin*) by the Ministry for the Economy and the Ministry for Equal Opportunities in Wallonia. The plan aims to increase the number of women-led businesses in Wallonia. It calls for improved collaboration among key support actors, such as Crédal and Union of Middle Class (*Union des classes moyennes*, UCM). The Women in Digital Programme 2021-26 also aims to stimulate women's participation in the digital sector, including through the promotion of women's entrepreneurship in the digital sector. Training courses have also been developed as has a scheme to financially support young entrepreneurs who are mothers (*Prime Femmes Entrepreneures*). The scheme provides the entrepreneur with support services and resources during pregnancy and maternity. The financial support covers 75% of the entrepreneur's gross salary (up to maximum EUR 5 000) for services during the relay of management (i.e. maternity leave for the entrepreneur). Lastly, the action plan includes an awareness-raising campaign for women's entrepreneurship co-ordinated by SOWALFIN that uses role models to highlight successful women entrepreneurs. In Flanders, the Agency for Innovation and Entrepreneurship (VLAIO) has many dedicated and tailored programmes to support women's entrepreneurship, and they also support other organisations delivering support to women entrepreneurs as well as other inclusive entrepreneurship target groups. For example, the FEMPRENEURS project aims to develop entrepreneurship skills among women, particularly in the science, technology, engineering and mathematics (STEM) fields. The programme supports 600 women entrepreneurs over the course of two years through a series of online workshops and bootcamps. The programme offers coaching and mentoring for the women entrepreneurs. Vrouwennet also facilitates networking opportunities for women through Inspiration Cafés that highlight successful women entrepreneurs as role models, facilitates peer-learning and fosters connection among women in the business community. The programme includes a women's entrepreneurship competition in partnership with UNIZO. Other support programmes remain widely available across all Regions with many of the

support organisations, including many non-government organisations, and networks still in operation (e.g. Réseau Diane, Women in Business, etc.).

There is a range of public and private support measures for **immigrant** entrepreneurs (Table B.2) including entrepreneurship training, incubation and financial support. While Flanders and Brussels Regions have removed additional requirements including the need to obtain a management certificate (*le diplôme de gestion de base*), this remains necessary for immigrants who wish to pursue business creation in Wallonia. Hub.brussels in partnership with microStart also have an initiative dedicated to immigrant entrepreneurs that aims to improve access to finance for immigrant entrepreneurs through microloans before and after business start-up. The programme includes non-financial supports, such as training, coaching and networking activities. The project aims to provide information and advisory support on how to start a business to 2 000 immigrants among whom 500 will receive direct support (e.g. training, coaching, consultancy) and 300 immigrants will receive financing for their entrepreneurial projects.

Youth entrepreneurship (Table B.3) continues to be a priority with many policies and support measures in place. Students can acquire a special entrepreneurship status to support them in creating their businesses while continuing their education. The regulation offers zero or reduced social contributions and tax exemptions. There are also student entrepreneur communities that have been developed to provide opportunities for peer-learning and networking. Following an evaluation of the student entrepreneur status policy, the programme will be updated, and new measures introduced on a federal level to strengthen the initiative. Other public initiatives include incubation programmes targeting young entrepreneurs, often students, are widely available, including Boost Your Project, ICAB, ICHEC, EPHEC Entreprendre, StartLAB.Brussels (Brussels), YUFE Ideas Lab (Flanders) as well as the VentureLab and TRAKK (Wallonia). Moreover, young people interested in entrepreneurship in Brussels can access training programmes, networking opportunities and other resources through the Young Entrepreneurs of Tomorrow (YET) initiative. There are also several programmes that aim to support youth who are not in education or employment (NEET), such as SPEED-You-UP. Many non-governmental organisations are active in fostering entrepreneurial spirit among youth. For example, *100 000 entrepreneurs Belgique* has been working to foster entrepreneurial cultural among young people between the ages of 13 and 25 through awareness raising campaigns and role models. Since 2013, the organisation has interacted with nearly 82 000 young people across 350 institutions. Beginning in 2017, the organisation has hosted a women's entrepreneurship week (*semaine de sensibilization des jeunes à l'entrepreneuriat féminin*) with the specific aim to promote women's entrepreneurship and culture among young women and men.

There are limited support programmes available for **senior** entrepreneurs (Table B.4). However, VLAIO has specific indicators on senior entrepreneurship regarding subsidies for the providers of micro-loans, namely Hefboom (*Impulskrediet*) and microStart.

There is a growing number of federal measures available for people starting from **unemployment** (Table B.5). For example, the Activity Co-operatives (*co-operatives d'activités*) support jobseekers, primarily the long-term unemployed in starting their own entrepreneurial activities. They offer coaching and other business support services. The unemployed receiving support (i.e. candidate entrepreneurs) can continue to receive social assistance and their unemployment benefits. The Brussels-Capital Region also has a legal framework to financially support Activity Co-operatives with the aim of supporting entrepreneurship and self-employment by the unemployed. VLAIO also supports entrepreneurship by the unemployed through the Jumpstarters and Transition Premium programmes. Similarly to senior entrepreneurship, they also have specific indicators related to micro-loans provided by Hefboom and microStart to entrepreneurs starting from unemployment.

Some tailored entrepreneurship support is available for **entrepreneurs with disabilities** (Table B.6). In 2023, the Belgian Federal Government launched a new public procurement scheme intended to support

entrepreneurship among people with disabilities. One project in each Region was selected from the public market call: Onbeperkt Ondernemen (ON-ON) by GUSTO (Starterslabo Vlaanderen, GTB and z²o) in Flanders, Access-YOUR-job by AccessAndGo-ABP asb in the Brussels-Capital Region, Handipreneur: in the footsteps of Walter Elias Disney by Synapse Expertise in the Walloon Region. Additionally, a Royal Decree in July 2023 provided the reduction of social security contributions for self-employed people with disabilities. Moreover, VLAIO has specific indicators on micro-loans provided by Hefboom and microStart to entrepreneurs with disabilities.

NEW POLICY DEVELOPMENTS

The Federal Government and the European Union awarded EUR 1.5 million to projects seeking to improve job quality and remove employment barriers for low-skilled, senior and immigrant women (i.e. Bread & Roses Projects). Among the 18 initiatives that received funding, four were tailored to women's entrepreneurship. *Entrepreneurs Boost'Class* provides a training and coaching programme that focuses on the management of micro-firms for women entrepreneurs, especially women who have experienced sexism and racism. Globe Aroma aims to support disadvantaged women entrepreneurs in developing their skills and networks in the textile industry. *Empo'women* supports skills development among immigrant women. Lastly, VentureLab's programme *Toutes des Graines de Changement !* aims to support young women entrepreneurs (20-30 years old) who are pursuing green and sustainable entrepreneurial activities.

The Federal Government under Minister Clarinval financed three two-year projects aiming to promote entrepreneurship among immigrants for the period 2023-24 that will be delivered by SheDIDIT (Flanders), Terra (Wallonia) and MicroStart (Brussels). The projects aim to support women immigrant entrepreneurs through awareness raising campaigns, entrepreneurship training, coaching and consultancy as well as supporting InterLab (i.e. immigrant-dedicated incubator in Wallonia).

In 2023, the Federal Government launched a women's entrepreneurship plan that included measures to enhance the access to finance for women entrepreneurs, including through the development of better indicators and data on women's entrepreneurship as well as their access to finance. This includes a survey on women's entrepreneurship. The plan also aims to mobilise financial actors, such as banks and private investors, to foster improved access to capital by women entrepreneurs. Awareness raising efforts are also integrated into the plan with the aim to address gender biases. The plan also outlines measures that provide direct support to women entrepreneurs through training and network creation, particularly women investor networks to improve women entrepreneurs' access to venture capital (e.g. the Women Business Angels for Europe's Entrepreneurs or the *Hors Norme* network in the Brussels Region).

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

Overall, high administrative burden, lack of networks and co-ordination issues continue to be a challenge. Efforts have been made to streamline communication channels and connect individuals to resources more efficiently through the development of one-stop-shops, e.g. 1890.be in Wallonia, VLAIO in Flanders, hub.brussels in Brussels. However, the fragmentation of the entrepreneurship support system continues to be a challenge for the development of businesses, notably by those from under-represented and disadvantage backgrounds. Moreover, immigrant entrepreneurs are required to complete additional administrative steps in Wallonia in order to start a business, which creates more and greater barriers for those wishing to access general entrepreneurship policies and support schemes.

Access to finance remains a primary challenge as credit conditions have deteriorated for entrepreneurs and SMEs in recent years. Moreover, gender bias in traditional financing institutions remains. Women often face loan and/or financing limits and they tend to obtain lower amounts of financing relative to their male counterparts. While there are a number of schemes that aim to facilitate access to finance for business

start-ups, most of them are generic and do not specifically target entrepreneurs from under-represented and disadvantaged groups. Awareness and access to these generic programmes also remains challenging from (potential) entrepreneurs from inclusive entrepreneurship population groups, particularly immigrant entrepreneurs who may struggle to meet the access conditions and application procedures.

POLICY RECOMMENDATIONS

To increase diversity in entrepreneurship in Belgium, the government could:

- Continue to raise awareness and further develop outreach methods for existing inclusive entrepreneurship programmes and initiatives, including by improving co-ordination and co-operation between entrepreneurship support providers as well as the overall visibility of one-stop-shops.
- Support entrepreneurship among inclusive entrepreneurship target population groups, particularly women, seniors and people with disabilities, by reducing barriers to existing support schemes and initiatives (i.e. adapting entry criteria, ensuring relevance of content, tailored outreach, etc.) and supporting non-government actors active in the field by providing financial and non-financial resources.

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 in on 27 September 2024 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.