

The Missing Entrepreneurs

# **Inclusive Entrepreneurship Policy Country Assessment Notes: Bulgaria**

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](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 BULGARIA

## KEY MESSAGES

### Inclusive entrepreneurship rates and trends

- Self-employment rates for women, youth (20-29 years old) and older people (50-64 years old) have been stable over the past decade. An above average share of self-employed workers have employees.
- Recent research identifies an entrepreneurship intentions gap among university students. About four-in-ten report an interest in starting a business but only about 3% do.

### Approach to inclusive entrepreneurship policy

- The national government has developed several strategies and implementing measures that promote and support business creation and self-employment for several target population groups (e.g. women, people with disabilities). Social partners deliver the bulk of tailored schemes.
- Strategies related to youth employment do not currently cover entrepreneurship as they did in the past.

### Policy strengths

- Despite entrepreneurship not being covered by youth employment strategy, support for young entrepreneurs is relatively strong. Surveys show a high level of familiarity with entrepreneurship among young people and nearly one-quarter report taking steps towards business creation.
- There is a strong network of social partners and organisations that support the development of entrepreneurship. These actors support the delivery of a wide range of measures and schemes with support from the national government and European Union (EU) structural funds.

### Policy gaps and areas for improvement

- The delayed national strategy to promote of the women entrepreneurship has still not been adopted.
- Support for immigrant entrepreneurs has eroded and there is current no strategic policy document that calls for the promotion of immigrant entrepreneurship.

### Main policy recommendations

- Provide tailored information to immigrants about entrepreneurship as a potential way to integrate into society and promote existing resources and programmes. Information could be delivered in partnership with community-based organisations and in relevant languages for the largest immigrant groups.
- Improve the targeting of support for women entrepreneurs by adjusting programmes to match the motivations of entrepreneurs. As a start-up, this could be accomplished by offering growth-oriented programmes to women entrepreneurs who are pursuing market opportunities.
- Increase the amount of the subsidy offered to people with disabilities to start a business to support them in covering digitalisation costs and access to specialised tools and technologies.

## CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Business entry and exit rates increased in 2022 relative to 2021. The exit rate is substantially above the entry rate and continues to be more than double the exit rate for the EU overall (Table 1). This shows that the business population continues to decline. Self-employment data can be used to approximate

entrepreneurship activities and about one-in-ten workers were self-employed in 2023. This share was slightly below the EU average. However, nearly 40% of self-employed workers had at least one employee relative to 31% for the EU overall.

**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
	2021	2021	2019-23	2019-23	2019-23	2023	2023
Bulgaria (%)	10% ▲	18% ▲	-	-	-	10% ↔	38% ▲
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 or previous period (2018-22) 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%. 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). Bulgaria did not participate in the GEM survey during the period 2019-23. Self-employment rate measures the proportion of those in employment who are self-employed.

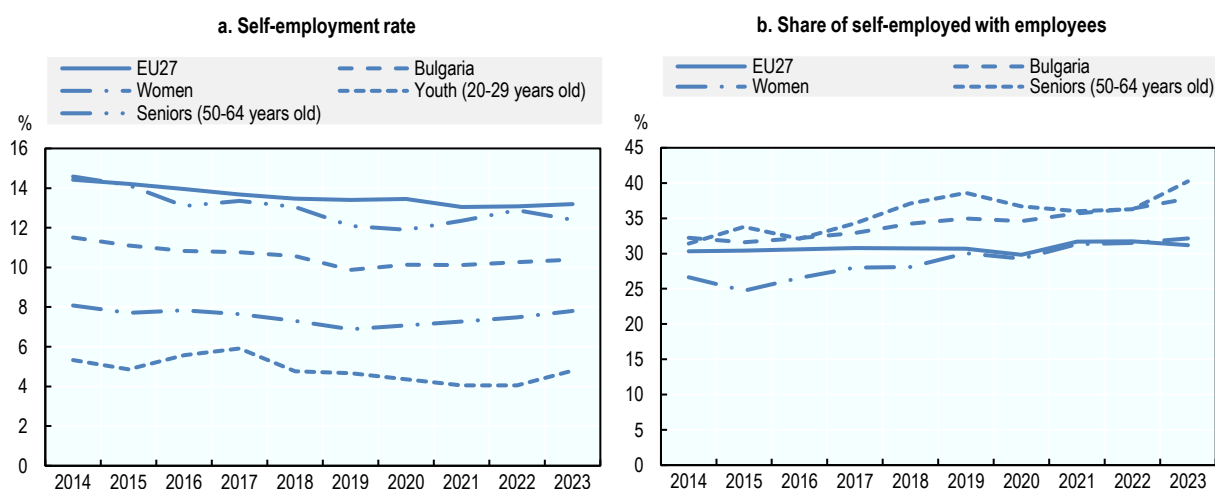
Source: Eurostat (2024), Business Demography Statistics; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey; Eurostat (2024), Employment and Unemployment (LFS) Database.

## INCLUSIVE ENTREPRENEURSHIP TRENDS

The share of people working in self-employment has been relatively stable over the past decade. In 2023, about one-in-ten were self-employed. Yet, fewer than 8% of working women and 5% of young people (20-29 years old) were self-employed (Figure 1). While a high proportion of self-employed workers have employees, women are slightly less likely than men to employ others.

Entrepreneurship research sheds further light on the characteristics of entrepreneurship by people from under-represented groups. Recent research<sup>1</sup> on women's entrepreneurship in Bulgaria has identified two main groups of women entrepreneurs. First, young women who completed higher education tend to operate businesses that compete on the quality of their products and services and can leverage their reputation and networks to succeed. The second group is comprised of older women with a lower level of educational attainment. The majority of women entrepreneurs in this category start their businesses to avoid unemployment. Other recent research has identified an entrepreneurial intentions gap among students in higher education. About 40% express an interest in starting a business, yet only about 3% go on to start a business.<sup>2</sup>

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

Overall, inclusive entrepreneurship policies are largely developed at the national level and are outlined in several strategies and action plans including: [National Strategy for Small and Medium-sized Enterprises 2021-27](#) and its annual implementation programme (2023), [Human Resources Development Programme 2021-27](#), [National Strategy for Promoting Equality Between Women and Men 2021-30](#) and [National Action Plan for the Promotion of Equality Between Women and Men 2023-24](#), [Updated National Strategy for Demographic Development of the Population 2012-30](#), [Updated National Strategy for Poverty Reduction and Promotion of Social Inclusion 2030](#) (with DMC No. 368 of 2022) and related [action plan for 2023-24](#) (adopted by RMS No. 338 of May 3, 2023), [National Strategy for an Active Life of Elderly People in Bulgaria 2019-30](#), [Employment Strategy of the Republic of Bulgaria 2021-30](#) and [National Employment Action Plan for 2023](#), [National Strategy for People with Disabilities 2021-30](#) and [action plan for 2023-24](#), and [National Strategy of the Republic of Bulgaria for Roma Equality, Inclusion and Participation 2021-30](#) and [action plan for 2022-23](#).

These strategies not only present the rationale for supporting entrepreneurship for different groups in relation to different policy objectives (e.g. employment, poverty reduction) but also lead to actions “on the ground” through the implementation measures. One current gap in the collection of strategies is that the [National Youth Strategy 2021-30](#) does not cover youth entrepreneurship as was done in the previous strategy for 2011-20. The rationale for this change is that youth entrepreneurship has increased significantly. For many target groups such as women, youth, job seekers and people with disabilities, these national policies are implemented at the regional and municipal levels. All actions implemented under these national strategies are monitored and evaluated but with respect to inclusive entrepreneurship policies, the most evaluated are those for youth, job seekers and people with disabilities. Please see Table A.1. for a brief overview of the characteristics of inclusive entrepreneurship policy.

Overall, many of the actions appear to have a positive impact but the number of entrepreneurs supported remains relatively modest. For example, the [Fund Manager of Financial Instruments in Bulgaria](#) provided microfinance to support more than 271 companies started by people from vulnerable groups and 13 social enterprises between 1 January 2023 and 30 September 2023.

The promotion and support for **women's entrepreneurship** is covered by several strategies noted above, but primarily by the National Strategy for Promoting the Equality of Women and Men for 2021-30. It covers entrepreneurship training, coaching and business consultancy, but there are few dedicated initiatives for women entrepreneurs (see Table B.1.). However, the NGO sector is active in delivering dedicated support to women entrepreneurs. Examples include the [Association of Women Entrepreneurs in Bulgaria](#), which offers a range of tailored programmes as well as the conference [SHEleader@digital](#) that works to support women entrepreneurs in the green transition in collaboration with the Bulgarian Centre for Women in Technology in Sofia. While much of this support appears to be relevant and of high quality, there is no evaluation evidence to draw clear conclusions about the effectiveness and efficiency of women's entrepreneurship support.

There are numerous labour market supports for immigrants, including language training, other vocational training programmes and wage subsidies for employers hiring immigrant workers. However, support for **immigrant entrepreneurs** is currently very limited (see Table B.2.). Prior to 2022, there were two international projects operating in Bulgaria. The [MAGNET project](#) - co-financed by EU COSME programme - promoted entrepreneurship and existing support measures, while [ALMA project](#) promoted entrepreneurship and provided training. The closing of these projects leaves a void in entrepreneurship support for immigrants but there are still a small number of programmes funded by supra-national organisations (e.g. [European Commission](#), United Nations, International Organisation for Migration). Nonetheless, within the context of the conflict in Ukraine, training in the Bulgarian language has been scaled up. A total of [668 persons](#) seeking and/or receiving international/temporary protection participated in language training in 2022. Some of these people will go on to start businesses despite the absence of entrepreneurship training programmes but there is no data to provide an indication of how many have.

**Youth entrepreneurship** support is primarily delivered through schools and universities, focusing on the development of entrepreneurial attitudes, skills and competences (see Table B.3.). Recent investments have been made in training teachers in entrepreneurship and innovation under the new Education Programme 2021-27, and the creation of clubs for social entrepreneurship and innovation at schools are supported. Many universities offer a range of extra-curricular activities such as the annual "Best Youth Start-up in Bulgaria" competition co-organised by Sofia University. Moreover, there are dedicated initiatives to support creative doctoral students in entrepreneurship, supported by the [Updated National Strategy for Demographic Development of the Population 2012-30](#). There are currently ten projects being implemented with a total budget of EUR 947 000.

In addition to providing a range of entrepreneurship supports to students in higher education, there are also targeted measures to support the development of entrepreneurship skills among young people under the HRDP 2021-27 and the Youth Guarantee. Further, the National Strategy for Small and Medium-sized Enterprises 2021-27 calls for measures such as loan guarantees, microcredit, mentoring, coaching and consultancy services for young entrepreneurs. The National Plan for Recovery and Sustainability also promotes entrepreneurship for young people through the [Youth Centres](#) project. To date, more than 4 700 have received digital, financial and entrepreneurship training.

There are also a number of measures and initiatives that aim to support young entrepreneurs in small towns and rural areas as well as specific sectors. These include the [National Programme for the Implementation of Youth Activities 2023-25](#), which are financed under Article 10a of the Gambling Act. In addition, there are specific measures to support young farmers, notably through the [Strategic Plan for the Development of Agriculture and Rural Areas 2023-27](#). These measures include financial incentives and advisory services for farmers under 40 years old who started farming in the past five years. In 2022, 3 221 young farmers applied for support. These types of supports for young farmers appear to be having an impact as the number of young farmers is increasing. Public entrepreneurship support measures for young



people are complemented by NGO-led actions. One of the most well-known is [Young Entrepreneurship in Time of Crisis](#), which promotes an entrepreneurial mindset and networking. While most NGO-led initiatives meet a need, the quality of support offered is variable. Overall, support for young entrepreneurs is viewed as having a positive impact, certainly in terms of raising awareness. A recent [Eurobarometer survey](#) shows that 72% of young people (15-30 years old) in Bulgaria report being familiar with entrepreneurship, among the highest shares in the EU. In addition, the same survey shows that 14% of young people report already having a business and another 23% report taking steps to start a business, which is the highest share among EU Member States.

**Senior entrepreneurship** is promoted through a range of policies and strategies that promote the “silver” economy, including for example the updated [National Strategy for Demographic Development of the Population 2012-30](#). There are some targeted support measures for older entrepreneurs (see Table B.4.). The National Strategy for SMEs 2021-27 has some targeted measures to support older entrepreneurs and the [HRDP](#) offers some training and grants for older entrepreneurs. However, very few people are using these measures.

**Job seekers** can access a range of support measures to help them re-enter work through self-employment or the creation of an independent business (see Table B.5.). Support for entrepreneurship is one of the priorities of the Employment Strategy 2021-30 and measures include awareness raising, entrepreneurship training and financial support for new business or self-employment activities launched by registered job seekers. Unemployment people can also access entrepreneurship support through measures that implement the National Strategy for Demographic Development 2012-30. In 2022, BGN 930 116 (approximately EUR 475 600) was [disbursed](#) to support 404 unemployed people with an approved business project. Moreover, the [implementation report](#) for the National SME Strategy shows that 201 unemployed people started a micro business using a lump sum grant (130 unemployed people) and consultancy services (90 unemployed people).

Some entrepreneurship support is available for **people with disabilities** (see Table B.6.). The National Strategy for People with Disabilities 2021–30 promotes opportunities in self-employment and entrepreneurship and contains training measures and small grants. Measures that support the development of an independent business supported 19 projects in 2021 and 9 projects in 2022. The Report on the activity of Agency for People with Disabilities shows that 18 persons with disabilities started their own business in 2023. The report noted a low number of applications for entrepreneurship support, which can be explained in part by the amount of the subsidy offered not being a great enough incentive. In addition, some financial support is available to support people with permanent disabilities over 50 years old in business creation or the expansion of existing businesses through the [HRDP 2021-27 programme](#). In 2021 and 2022, 10 projects were funded.

Another important target group for inclusive entrepreneurship policy is the **Roma** population. One of the main policy priorities is to increase Roma employment, particularly among youth and women, due to very high levels of inactivity and unemployment. Some measures to support entrepreneurship are implemented under the [National Strategy for Equality, Inclusion and Participation of the Roma 2021-30](#), especially for those who are unemployed.

In addition to the tailored and dedicated support measures outlined in this section, the national government continues to offer a range of support programmes for entrepreneurs more generally. This includes general programmes, and some efforts have made to improve access to these programmes. One approach used is to award additional points during the selection process for certain personal characteristics. For example, nearly half of all entrepreneurship strategies implemented during the current EU programming period (2021-27) seek to boost participation by women by awarding additional points during the evaluation of applications. However, data are not collected for other target groups.

## NEW POLICY DEVELOPMENTS

Most national policies and programmes that support inclusive entrepreneurship have been initiated during the current EU programming period (2021-27). Therefore, few new policies or programmes have been introduced in the past two years. Some initiatives for entrepreneurs in the agriculture sector have been introduced under the [CAP Strategic Plan 2023-27](#), notably for young farmers. In addition, the Plan for the Implementation of the [National Strategy for People with Disabilities 2023-24](#) promotes entrepreneurship training and also supports start-up activities with small grants. There have also been efforts to strengthen support for student entrepreneurship. The [Education Programme 2021-27](#) includes training for teachers so that they can deliver entrepreneurship education programmes. In addition, sub-activity 2.3 under the Priority 3 (Relationship of education with the labour market of the Education Programme) will encourage entrepreneurship educational and innovation in high schools by promoting entrepreneurship as an opportunity for career development and supporting the development of [entrepreneurial skills](#).

## RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

Recent research shows that some population groups continue to have low levels of awareness about the potential of entrepreneurship as a career pathway, notably young people of Roma origin.<sup>3</sup> More outreach and training opportunities are needed for this group, which could also focus on formalising informal self-employment activities.

## POLICY RECOMMENDATIONS

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

- Provide tailored information to immigrants about entrepreneurship as a potential way to integrate into society and promote existing resources and programmes. Information could be delivered in partnership with community-based organisations and in relevant languages for the largest immigrant groups.
- Improve the targeting of support for women entrepreneurs by adjusting programmes to match the motivations of entrepreneurs. As a start-up, this could be accomplished by offering growth-oriented programmes to women entrepreneurs who are pursuing market opportunities.
- Increase the amount of the subsidy offered to people with disabilities to start a business to support them in covering digitalisation costs and access to specialised tools and technologies.

## NOTES

<sup>1</sup> Georgieva S. (2022), “Women entrepreneurship – segmentation and management dimensions”, *Polish Journal of Management Studies*, Vol. 26, No. 2, pp. 144-161.

<sup>2</sup> Marinova (2022), *New opportunities for financing youth entrepreneurship in Bulgaria emerge*, May 5, <https://www.bloombergtv.bg/a/16-biznes-start/106121-vazmozhnosti-za-finansirane-na-mladezhkoto-predpriemachestvo-v-balgariya>.

<sup>3</sup> Georgieva, S. (2023), “Entrepreneurship Among Young People of Roma Origin - Attitudes and Perceptions” in the book under print *Corporate Practices: Policies, Methodologies, and Insights in Organizational Management*, International Conference on Entrepreneurship and the Economy in an Era of Uncertainty 2023, ISBN978-981-97-0995-3).

## ANNEX A: INCLUSIVE ENTREPRENEURSHIP POLICY FRAMEWORK

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

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

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

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

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

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

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

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

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

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

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

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

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

Table B.5. Inclusive entrepreneurship schemes to support entrepreneurs starting from unemployment

		<b>Tailored:</b> Are public programmes tailored for the target group (i.e. dedicated)?	<b>Consultation:</b> Are the targeted entrepreneurs consulted during the design of programmes?	<b>Outreach:</b> Are appropriate outreach methods used for different target groups?	<b>Delivery:</b> Are specialist organisations used to deliver programmes?	<b>Take-up:</b> Does the support have high take-up among target group?	<b>Scale:</b> Is the scale of available support sufficient?	<b>Impact:</b> Does evaluation evidence show a positive impact?	<b>Integrated:</b> Is the programme delivered linked other related supports?	<b>Follow-up:</b> Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓	✓	✓	✓	✓	✓	✓	✓	✓
	2. Entrepreneurship coaching and mentoring	✓	✓	✓	✓	✓	✓	✓	✓	✓
	3. Business consultancy, including incubators	✓	✓	✓	✓	✓	✓	✓	✓	✓
Finance	1. Grants for business creation	✓	✓	✓	✓	✓		✓		✓
	2. Loan guarantees	✓	✓	✓	✓	✓		✓		✓
	3. Microfinance and loans	✓	✓	✓	✓	✓		✓		✓
	4. Other instruments (e.g., crowdfunding, risk capital)									
Culture and networks	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives									
Regulatory supports	1. Support with understanding and complying with administrative procedures									
	2. Group-specific measures									
	Welfare bridge to support those moving into self-employment Mechanisms for regaining access to unemployment benefits if business is not successful	✓	✓	✓	✓	✓	✓	✓	✓	✓



Table B.6. Inclusive entrepreneurship schemes to support entrepreneurs with disabilities

		<b>Tailored:</b> Are public programmes tailored for the target group (i.e. dedicated)?	<b>Consultation:</b> Are the targeted entrepreneurs consulted during the design of programmes?	<b>Outreach:</b> Are appropriate outreach methods used for different target groups?	<b>Delivery:</b> Are specialist organisations used to deliver programmes?	<b>Take-up:</b> Does the support have high take-up among target group?	<b>Scale:</b> Is the scale of available support sufficient?	<b>Impact:</b> Does evaluation evidence show a positive impact?	<b>Integrated:</b> Is the programme delivered linked other related supports?	<b>Follow-up:</b> Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training		✓	✓	✓				✓	✓
	2. Entrepreneurship coaching and mentoring									
	3. Business consultancy, including incubators									
Finance	1. Grants for business creation	✓	✓	✓	✓	✓		✓	✓	✓
	2. Loan guarantees		✓	✓	✓	✓		✓	✓	
	3. Microfinance and loans		✓	✓	✓	✓		✓	✓	
	4. Other instruments (e.g., crowdfunding, risk capital)	✓	✓	✓	✓	✓		✓	✓	✓
Culture and networks	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives									
Regulatory supports	1. Support with understanding and complying with administrative procedures	✓	✓	✓	✓	✓		✓	✓	✓
	2. Group-specific measures	✓	✓	✓	✓	✓		✓	✓	✓
	Mechanisms to move back into disability benefit system if business is not successful									
	Mechanisms to move regain access to other social security supports (e.g. housing benefits) if business is not successful									
	Medical leave schemes for the self-employed									

## ANNEX C: METHODOLOGY

Each country report was prepared by the OECD Secretariat with support from a national inclusive entrepreneurship policy expert. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with policy officers, entrepreneurship support organisations and other stakeholders. The information was then verified at an online seminar on 7 April 2025 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.