

The Missing Entrepreneurs

Inclusive Entrepreneurship Policy Country Assessment Notes: Croatia

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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This note benefited from feedback and suggestions provided by Julien De Beys, Anna-Marie Galazka, Baptiste Mandouze and Goncalo Pinto of the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission. In addition, feedback and inputs were received from the Ministry of the Economy, the Ministry of Labour, Pension System, Family and Social Policy, and J.J. Strossmayer University in Osijek.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN CROATIA

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- Early-stage entrepreneurs were 2.3 times more likely to expect to start a business in the next 3 years compared to the European Union (EU) average in the period 2019-23.
- Croatian people are 1.7 times more likely to be involved in early-stage entrepreneurship activities than on average in the EU between 2019 and 2023, particularly youth and women.

Approach to inclusive entrepreneurship policy

- Inclusive entrepreneurship is a policy priority, and policy efforts have been made to address challenges faced by inclusive entrepreneurship target groups, notably through the introduction of strategies and action plans.

Policy strengths

- A large range of policies and support programmes related to entrepreneurship and self-employment are available, particularly for youth, the unemployed, women and more recently for immigrants.

Policy gaps and areas for improvement

- While entrepreneurship strategies exist, many are inconsistently implemented and/or updated with minimal engagement of target groups during the policy design phase and non-existent evaluation practices to assess outcomes and impact of strategies and policies.
- Co-ordination among public authorities responsible for designing and implementing inclusive entrepreneurship policy continues to be limited, leading to fragmentation in the entrepreneurship policy framework. There is also a lack of awareness among policy makers of the needs of target population groups.
- Limited entrepreneurial networks for entrepreneurs from under-represented and disadvantaged groups. Entrepreneurial networks play an important role in helping entrepreneurs to start and grow their businesses. They can also mobilise to advocate for their members and communicate their unique needs to policy makers.

Main recommendations

- Streamline the number of strategic documents and action plans related to entrepreneurship, notably inclusive entrepreneurship, to ensure greater implementation and take-up rates of policies and programmes.
- Support the development and continued functioning of relevant networks of vulnerable groups (i.e. youth networks, women, seniors) and actively include them in all policy processes, especially in consultation and evaluation.
- Improve the monitoring and evaluation of entrepreneurship policies and programmes and implement a systematic approach to evaluation practices for entrepreneurship policy.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Conditions for entrepreneurship are relatively similar to those found elsewhere in the EU. The business entry was the same as the EU average, while the business exit rate was slightly above in 2021 (Table 1). Moreover, the business entry rate increased between 2020 and 2021, while the business exit rate slightly declined. About 28% of early-stage entrepreneurs expect to start-up in the next 3 years, which is 2.3 times higher than the EU average in the period 2019-23. Self-employment also increased in recent years — about 12% of the working population is self-employed.

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	2019-23	2019-23	2019-23	2023	2023
Croatia	11% ▲	9% ▼	28% ▲	12% ▲	10% ▼	12% ▲	11% ▲
EU average	11% ▲	8% ▲	12% ▲	7% ▲	14% ▲	13% ↔	11% ▲

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). Croatia participated in the GEM survey every year during the period 2018-23. Self-employment rate measures the proportion of those in employment who are self-employed.

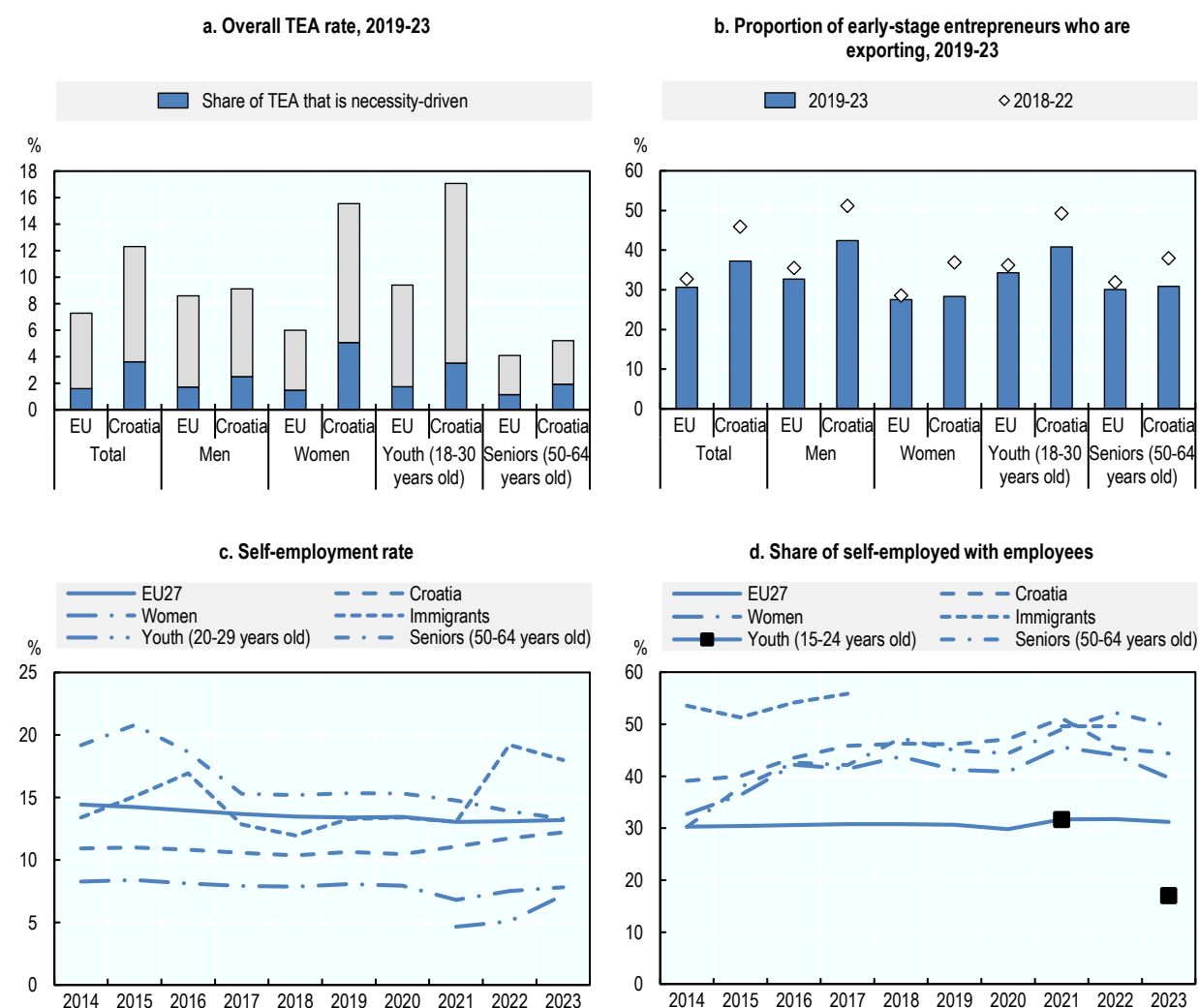
Source: Eurostat (2024), Business Demography Statistics; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey; Eurostat (2024), Employment and Unemployment (LFS) Database.

INCLUSIVE ENTREPRENEURSHIP TRENDS

Croatian people are 1.7 times more likely to be involved in early-stage entrepreneurship activities than on average in the EU (Figure 1). Women and youth were significantly more likely to start a business compared to their EU counterparts (women: 16% vs. 6% and youth: 17% vs. 9%) in the period 2019-23. Women were also more likely to pursue entrepreneurship than men in the same period – 16% vs. 9%. However, women are more likely to start a business out of necessity (i.e. new start-ups that have been launched because the person could not secure salaried employment) compared to men. Croatian entrepreneurs are also more likely than the EU average to report that they are exporting their products and/or services – 37% vs. 31% in the period 2019-23 with youth entrepreneurs being 1.2 more likely than the EU average to be exporting.

The total self-employment rate has slightly increased over the past decade to about 12% yet remains below the EU average (13%) in 2023. Immigrant entrepreneurs are much more likely to be self-employed (18%) than on average in the EU (11%), while women (8%) and senior entrepreneurs (13%) are less likely to be self-employed compared to the EU average (10% and 17% respectively). However, self-employed Croatians are much more likely to employ others – 44% reported having employees compared to 31% on average in the EU. This is notably true among women (40% vs. 26%) and seniors (50% vs. 34%).

Figure 1. Inclusive entrepreneurship trends



Note: Croatia participated in the GEM survey every year during the period 2018-23. The early-stage entrepreneurship rate (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.

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

INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

Women's entrepreneurship (Table B.1) continues to be a policy priority. While the Strategy of Women Entrepreneurship Development in the Republic of Croatia 2014-2020 has not been updated, objectives and activities related to inclusion of women are included in the National Plan on Recovery and Resilience 2021-2026. Moreover, it is planned to adopt the National Industrial Development and Entrepreneurship Plan by the end of 2024. The plan defines policies for the development of women's entrepreneurship through 2027. Dedicated entrepreneurship support programmes are also available to women. For example, the programme "Entrepreneurship of youth, women, start-up and other special segments" by the

Croatian Bank for Reconstruction and Development offers dedicated financial support to entrepreneurs and business owners (e.g. youth entrepreneurs, women entrepreneurs, entrepreneurs with start-ups, entrepreneurs working in dedicated sectors). Loans of up to EUR 400 000 are offered at a fixed interest with potential reductions available to certain target groups, namely youth. Beneficiaries have up to 12 years with a 3-year grace period to repay the loan.

Regulations and administrative burden continue to limit **immigrant** entrepreneurship (Table B.2), including the legal requirement of immigrant entrepreneurs to employ at least 3 Croatian citizens. There are also limited resources and support programmes available.

A large number of government entrepreneurship support programmes are focused on **youth** entrepreneurship (Table B.3). These support measures are funded by the state, European Social Fund(+) and the Youth Employment Initiative. Many are operated by the Croatian Employment Service, Croatian Bank for Reconstruction and Development, and HAMAG-Bicro Agency.

The lack of an adequate labour force has become an emerging trend in many sectors, which has led to changes to the regulations around employment of retired people. **Senior** entrepreneurship (Table B.4) is primarily supported by non-governmental organisations. For example, the SENTOR Senior Entrepreneurs Club provides mentoring support for senior entrepreneurs.

Many of public entrepreneurship and self-employment policies focus on the unemployed (

Table B.5). They include support measures such as training, consultancy and financial support for entrepreneurship and self-employment, with additional support for those pursuing businesses related to the green and digital transitions. Croatian Employment Service also offers several active employment programmes, including subsidies and grants for self-employment. The financial supports for self-employment are between EUR 7 000 and EUR 15 000 with an additional grant of EUR 3 500 and up to EUR 7 000 for Croatian citizens returning from abroad to establish their businesses. Several cities offer municipal level support for self-employment by the unemployed (e.g. City of Zagreb, City of Rijeka, City of Split, City of Osijek, etc.).

While there is National Plan for Equalising Opportunities for People with Disabilities 2021-2027 (*Nacionalni plan izjednačavanja mogućnosti za osobe s invaliditetom za razdoblje 2021-2027*), self-employment and entrepreneurship support measures remain limited for **people with disabilities** (Table B.6). A programme through the Institute for Expertise, Professional Rehabilitation and Employment of Persons with Disabilities (*Zavod za vještačenje, profesionalnu rehabilitaciju i zapošljavanje osoba s invaliditetom*) offered financial support for self-employment, but there is a lack of updated information about the programme due to an absence of monitoring and evaluation.

NEW POLICY DEVELOPMENTS

Inclusive entrepreneurship continues to be a policy priority. Policy efforts have been made to address challenges faced by inclusive entrepreneurship target groups, notably through the introduction of strategies and action plans. A large range of policies and support programmes related to entrepreneurship and self-employment are available, particularly for youth, the unemployed and women. However, there is a growing need to improve access to the labour market for vulnerable population groups. the National Development Strategy of the Republic of Croatia until 2030 and the Operational Programme Effective Human Resources 2021-2027 also notes the need for additional social, health, educational and financial services with the aim of improving the employability of vulnerable population groups. The National Development Strategy of the Republic of Croatia until 2030 is a strategic plan that has set long-term goals for the development of inclusive entrepreneurship policies and programmes among other development objectives. The National

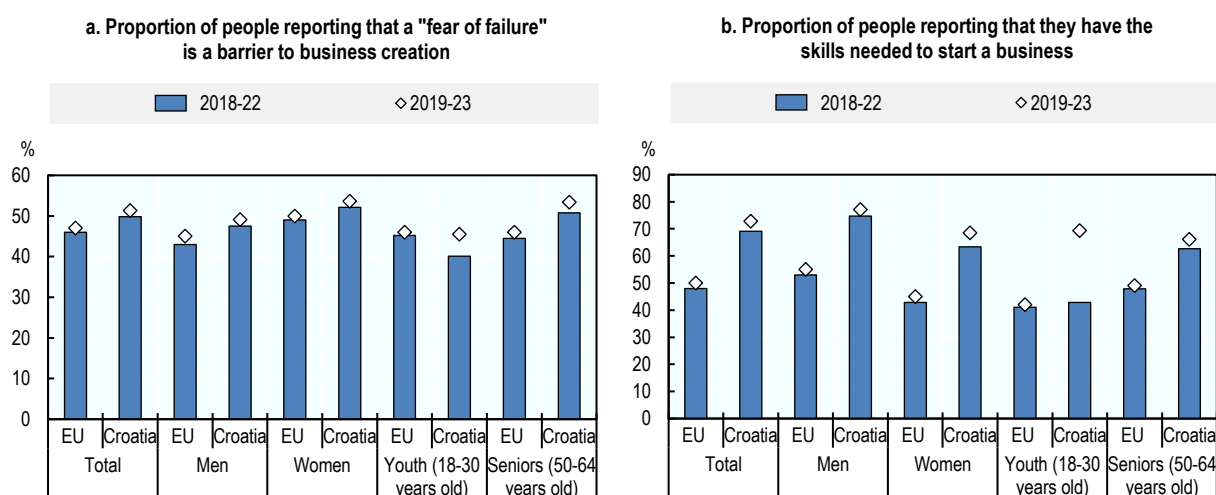
Development Strategy 2030 is accompanied by a number of strategic plans to support its implementation (e.g. 78 documents, 5-years strategic plans of local governments).

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

Negative social attitudes towards entrepreneurship continue to be an obstacle for many potential entrepreneurs, notably the “fear of failure” (Figure 2). Overall, people are more likely to report “fear of failure” as a barrier to starting a business than on average in the EU – 51% vs. 47%. Women (54%) and seniors (53%) were also more likely than the EU average to report “fear of failure” as a barrier (50% and 46% respectively), with the exception of youth who are on par with their EU counterparts (46% each). Conversely, many people report having the skills and knowledge needed to start a business. Nearly three-fourths of people reported having the skills to start a business (73%) over the period 2019-23, which is 1.5 times more than the EU average (50%). Croatia had a higher share of women (69%), youth (69%) and seniors (66%) who reported having entrepreneurship skills compared to the EU averages (45%, 42% and 49% respectively).

While entrepreneurship strategies and policies are in place, many are not fully implemented and co-ordination among policy makers remains limited. This leads to a fragmented support system for entrepreneurs from under-represented or disadvantaged groups. Better co-ordination and co-operation are needed to develop and implement more effective policies for inclusive entrepreneurship, notably the inclusion of target group populations in the design and implementation phases of programmes to ensure their needs are being addressed. This is due in part to weak and non-existent inclusive entrepreneurship networks, which leads to a lack of advocacy and awareness for the needs of these groups to policy makers and policy design. Moreover, most existing policies are not evaluated, which limits understanding of the outcomes and impacts of inclusive entrepreneurship policies and programmes for their intended targets.

Figure 2. Barriers to entrepreneurship



Note: Croatia participated in the GEM survey every year during the period 2018-23.

Source: Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

POLICY RECOMMENDATIONS

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

- Streamline the number of strategic documents and action plans related to entrepreneurship, notably inclusive entrepreneurship, to ensure greater implementation and take-up rates of policies and programmes.
- Support the development and continued functioning of relevant networks of vulnerable groups (i.e. youth networks, women, seniors) and actively include them in all policy processes, especially in consultation and evaluation.
- Improve the monitoring and evaluation of entrepreneurship policies and programmes and implement a systematic approach to evaluation practices for entrepreneurship policy, including identifying a standard set of indicators to monitor and evaluate relevant policies and programmes in order to assess their impact on inclusive entrepreneurship target population groups.

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 by written procedure in October 2024 by 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.