

The Missing Entrepreneurs

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

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/>.

## ACKNOWLEDGEMENTS

This note was prepared by the OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) led by Lamia Kamal-Chaoui, Director, as part of the programmes of work of the OECD Committee for SMEs and Entrepreneurship and the OECD Local Economic and Employment Development Programme. The work of these two committees is supported by the OECD Secretariat, notably the CFE SME and Entrepreneurship Division led by Lucia Cusmano, Acting Head of Division, and the CFE Local Employment, Skills and Social Innovation Division, led by Karen Maguire, Head of Division.

This note was prepared by Helen Shymanski of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Marina Kaas, under the direction David Halabisky, Project co-ordinator, and Dr Jonathan Potter, Head of Entrepreneurship Policy and Analysis Unit, both of the OECD CFE. Much of the data contained in this note were prepared by Dr. Jonathan Levie of the Global Entrepreneurship Monitor. This note benefited from feedback and suggestions provided by Julien De Beys, Baptiste Mandouze and Anna-Marie Galazka of the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission. A draft of the report was presented and discussed at an online workshop on 4 September 2024. Participants included representatives from the Ministry of Economic Affairs and Communications, Ministry of Culture, Estonian Unemployment Insurance, Estonian Association of SMEs – EVEA, JA Alumni Estonia, and Serioso.

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# INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN ESTONIA

## KEY MESSAGES

### Inclusive entrepreneurship rates and trends

- There is a gender gap in entrepreneurship rates as women are 1.7 times less likely than men to be working on a start-up over the period 2019-23.
- Women, youth and senior early-stage entrepreneurs are more likely to report exporting their products or services than on average in the European Union (EU).

### Approach to inclusive entrepreneurship policy

- Most entrepreneurship support schemes are open to all with limited tailoring to inclusive entrepreneurship population groups.
- There are limited public entrepreneurship measures that are tailored to entrepreneurs from under-represented population groups, which primarily focus on youth and the unemployed.

### Policy strengths

- Public support focuses primarily on fostering youth entrepreneurship and strengthening available support to young people. For example, entrepreneurship curricula have been introduced.

### Policy gaps and areas for improvement

- There is neither a dedicated strategy for inclusive entrepreneurship nor target indicators for inclusive entrepreneurship in general entrepreneurship policy.
- Many inclusive entrepreneurship support programmes are led by non-governmental organisations and tend to be project-based initiatives with no secure long-term funding.

### Main recommendations

- Strengthen inclusive entrepreneurship policies and support including by introducing dedicated strategies and tailored entrepreneurship support schemes as well as ensuring long-term funding to increase stability and accessibility in the support available.
- Introduce legislative changes to open access to the unemployment insurance system and other social benefits for the self-employed and small business owners helping to mitigate the risk of failure and encouraging people belonging to disadvantaged groups to start their own businesses.
- Design and implement dedicated and/or tailored financial instruments, including microfinance schemes, to improve access to finance for entrepreneurs from under-represented and disadvantaged backgrounds, particularly for senior entrepreneurs.

## CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The growth of the active business population is showing signs of slowing down. However, the self-employment rate has remained relatively stable with a slight increase over the past decade, yet it continues to remain below the EU average (11% vs. 13% in 2023). However, Estonians are more hopeful about starting a business than their EU counterparts (18% vs 12%) and are more likely to be actively working on

a start-up in the period 2019-23 (13% vs. 7%). Although these start-ups are less likely to be growth-oriented than on average in the EU.

All mainstream entrepreneurship support programmes are in principle open and accessible to people from under-represented and disadvantaged population groups. However, there is no statistical or analytical data publicly available on the level of participation of people from disadvantaged population groups in various support programmes. Generally, there are no quotas, bonus points awarded during evaluation, or other targeting mechanisms for inclusive entrepreneurship target population groups. The only exception exists in some support measures for agricultural businesses, where young farmers under 40 years old receive additional points during the programme's evaluation. These programmes are funded by European Agricultural Fund for Rural Development (EAFRD).

**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
Estonia	-	-	18%	13%	8%	11% ▲	40% ↔
EU average	11% ▲	8% ▲	12% ▲	7% ▲	14% ▲	13% ↔	31% ▼

Note: Business entry and exit rates were not included in the table due to a break in the time series in addition to domestic administrative changes that impacted the data. 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). Estonia only participated in the GEM survey in 2023 during the period 2018-23. Self-employment rate measures the proportion of those in employment who are self-employed.

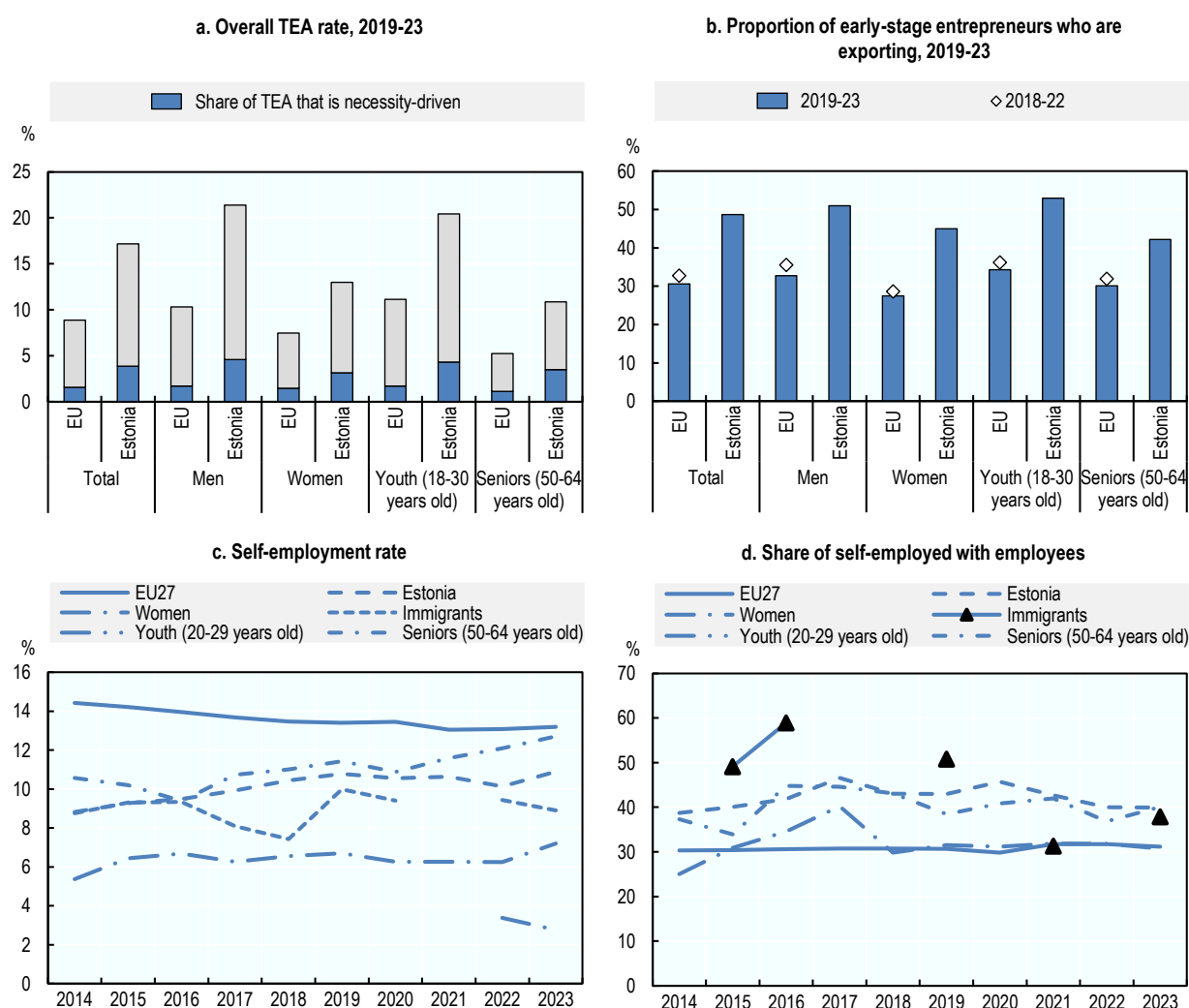
Source: Eurostat (2024), Business Demography Statistics; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey; Eurostat (2024), Employment and Unemployment (LFS) Database.

## INCLUSIVE ENTREPRENEURSHIP TRENDS

People are 1.8 times more likely to be involved in early-stage entrepreneurship activities than the EU average (Figure 1). This trend is seen across all target groups. However, a gender gap in entrepreneurship rates remains as men are 1.7 times more likely than women to be working on a start-up over the period 2019-23. Necessity-based entrepreneurship rates (i.e. new start-ups that have been launched because the person could not secure salaried employment) are slightly above the EU average across most population groups, notably among senior entrepreneurs where nearly half reported pursuing entrepreneurship out of necessity. Early-stage entrepreneurs are much more likely to be exporting their products and/or services compared to the EU average with nearly half reporting that they are exporting. This is also true among women (45% vs. 28%), youth (53% vs. 34%) and seniors (42% vs. 30%).

The overall self-employment rate increased over the last decade yet remains below the EU average in 2023 (10% vs. 13%). The share of women (7%), youth (3%), immigrants (9%) and seniors (13%) who were self-employed in 2023 were also below the EU average for each group (10%, 7%, 11% and 17% respectively). However, the self-employed were more likely to employ others than on average in the EU (40% vs. 31%), particularly women (12% vs. 25%), immigrants (38% vs. 31%) and seniors (40% vs. 34%).

Figure 1. Inclusive entrepreneurship trends



Note: Estonia only participated in the GEM survey in 2023 during the period 2018-23. The total early-stage entrepreneurial activity (TEA) rate measures the share of the population starting or managing a new business (less than 42 months old). Self-employment rate measures the proportion of those in employment who are self-employed.

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

There is no dedicated national strategy for inclusive entrepreneurship and no public entrepreneurship measures tailored specially for groups that are under-represented or disadvantaged in the labour market, with the exception of youth and the unemployed. Public mainstream entrepreneurship support measures are often funded by the EU Structural Funds. Several horizontal indicators for inclusion and diversity are present in the entrepreneurship support programmes, notably those implemented by the EU structural funds, including indicators for equal opportunities, gender equality, accessibility for people with disabilities and cultural diversity among others. The main framework strategy for the development and support of entrepreneurship is the Research and Development, Innovation and Entrepreneurship Strategy 2021-35,

which does not consider inclusive entrepreneurship in its objectives or activities. However, there are public services available (e.g. start-up advisory support, mentoring, incubators, grants, loans, venture capital instruments).

While there are no public dedicated programmes to support **women's** entrepreneurship (Table B.1), mainstream support programmes are available to entrepreneurs of both genders. The Welfare Development Plan 2023-30 does reference the need to support women's entrepreneurship. The Ministry of Economic Affairs and Communications also offers support for organising annual conferences, such as Empowering Women in Business. These conferences promote women's entrepreneurship and provide networking opportunities for women entrepreneurs. Many women's entrepreneurship support programmes are available and operated by non-governmental organisations, such as BPW Estonia – Association of Enterprising Women (EENA) and Estonian Women's Research and Information Centre (ENUT). Additionally, some programmes are tailored to consider the intersectionality of the entrepreneur, particularly refugee women. The Empowering Women Entrepreneurship Programme provides training, mentorship and networking to immigrant women, notably Ukrainian women.

**Immigrants** (Table B.2) interested in starting and growing their businesses in Estonia can apply for a start-up visa, which is available to non-EU founders of tech-driven scalable businesses with global growth capacity. Since 2022 many new immigrant entrepreneurship programmes have emerged, mainly due to the continuing flow of refugees from Ukraine. All these initiatives are project based and led by non-governmental organisations. For example, Garage48 has been active in supporting women refugees from Ukraine to help them to develop their entrepreneurial ideas and skills. The most recent project is Empowering Women Ukraine 2023. In 2023, BPW Estonia (EENA) implemented its own women's entrepreneurship programme for Ukrainian refugees with the support of the Coca-Cola Foundation. Estonian Association of SMEs (EVEA) with the support of EEA and Norway Grants is implementing a project to promote self-employment among Ukrainian war refugees in 2024-25. Additionally, the Estonian Refugee Council has several entrepreneurship projects tailored to refugees interested in business creation.

**Youth** entrepreneurship (Table B.3) is also a policy priority with the Youth Sector Development Plan 2021-30 (*Noorsoo valdkonna arengukava 2021-30*) reinforcing the need to support youth entrepreneurship in various forms. Entrepreneurship curricula have also been integrated into secondary education. There is a dedicated grant programme for young farmers, which is operated by PRIA and funded by European Agricultural Fund for Rural Development (EAFRD). Several non-governmental organisations are also active in providing entrepreneurial education, student company development, business plan competitions and hackathons (e.g. Junior Achievement Eesti, JCI Eesti, Garage48, Start-up Day, Latitude59).

Despite the ageing of the Estonian population and longer life expectancy, no attention has been paid to the problems faced by people nearing or at retirement age who wish to continue working or to become an entrepreneur. There are no dedicated measures to support entrepreneurship by **seniors** (Table B.4). There are some support programmes available for the **unemployed** (Table B.5). The Estonian Unemployment Insurance Fund offers business creation support services. Those who are unemployed with decreased working ability can also access the support programme of the Estonian Unemployment Insurance Fund programme for starting a business. There is no public dedicated or tailored support available for **people with disabilities** who wish to pursue entrepreneurship or self-employment (Table B.6). However, some networking and other general support services are offered via a network of the Estonian Chamber of People with Disabilities.



## NEW POLICY DEVELOPMENTS

Since 2022, there have been several new developments in supporting for immigrant and women entrepreneurs. However, these new programmes are driven by non-governmental organisations and are funded on a project basis, sometimes by private donors. New support programmes for immigrant entrepreneurs primarily aim to support Ukrainian refugees, most of whom are women with children. For example, the Business and Professional Women Estonia with the financial support of the Coca-Cola Foundation operated the project, Women Support Women – Estonia and Ukraine, from February to December 2023. This project brought together 500+ members of BPW Estonia network and Ukrainian refugees across all regions of Estonia to support them in building their lives and careers. The Estonian Refugee Council in co-operation with Garage48 with the support of public and private donors delivered another dedicated Ukrainian women-refugee entrepreneurship programme from 2022-23.

BPW Estonia launched a dedicated green women's entrepreneurship programme – Women in business: Green and Caring World, which operated from 2021-23 with the support of the Coca-Cola Foundation. The programme focused on the development of practical skills in building green small businesses through training webinars, mentoring and women-dedicated regional green hackathons. As part of the programme, a [Green Business Guide for SMEs](#) was developed.

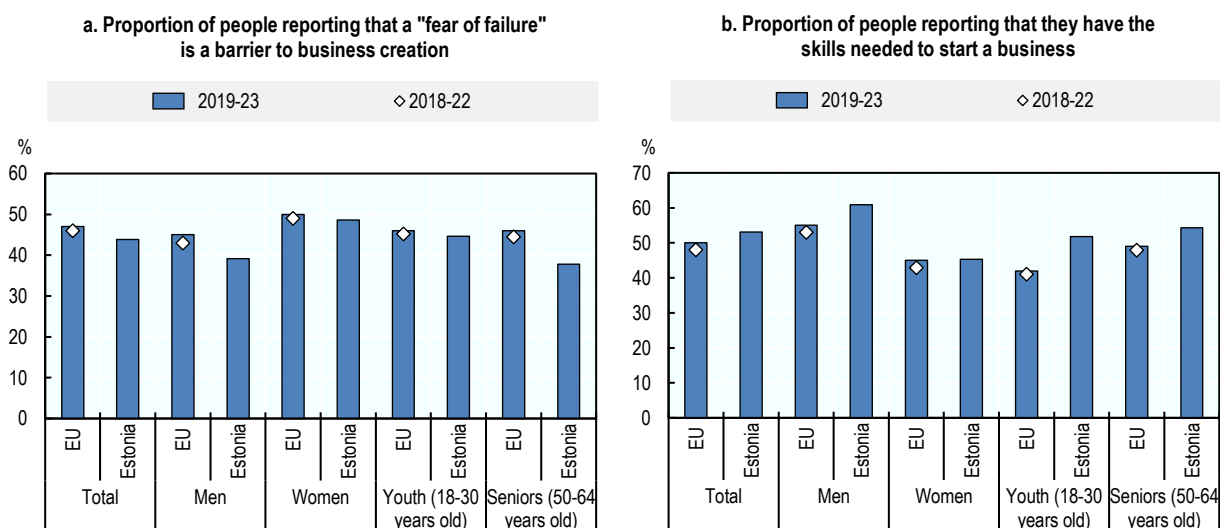
## RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

The absence of a dedicated strategy or even targeted indicators for inclusive entrepreneurship remains the main policy gap. Most inclusive entrepreneurship support programmes are led by non-governmental organisations and tend to be project-based initiatives with no secure long-term funding. There is also no regular monitoring or evaluation of the developments in the area of inclusive entrepreneurship. There are ad hoc reports by some government agencies and NGOs, which cover some of the target groups, primarily the unemployed and youth. Without available disaggregated data on support programmes, it is difficult to identify the impact or relevancy of available support for target population groups. This is especially relevant given the significant regional variations, with some areas having a higher concentration of vulnerable populations. One area to improve support would be to design and implement tailored or dedicated entrepreneurship schemes to address the unique needs of these communities.

Another risk factor is access to finance for entrepreneurs as all grants available for enterprise development, require substantial own-financing from the applicants (e.g. normally 50-60% of the eligible costs). This poses additional burdens for entrepreneurs from under-represented and disadvantaged target population groups. Moreover, many of inclusive entrepreneurs also face difficulties accessing finance due to lending policies of banks. These challenges make the mainstream enterprise support programmes less accessible to the inclusive entrepreneurship target population groups.

While negative social attitudes towards entrepreneurship can be barriers for many potential entrepreneurs, Estonians are less likely to report that a “fear of failure” as a barrier to starting a business compared to the EU average (Figure 2). However, there is a noticeable gender gap as women (49%) are significantly more likely than men (39%) to report a “fear of failure” as a barrier to starting a business. Overall, Estonians are also more likely to report having the necessary skills and knowledge to start a business relative to the EU average (53% vs. 50%). Youth (52%) and seniors (54%) are more confident in their entrepreneurship skills than their EU counterparts (42% and 49% respectively), while women are on par with the EU average (45% each).

Figure 2. Barriers to entrepreneurship



Note: Estonia only participated in the GEM survey in 2023 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 Estonia, the government could:

- Strengthen inclusive entrepreneurship policies and support including by introducing dedicated strategies and tailored entrepreneurship support schemes as well as ensuring long-term funding to increase stability and accessibility in the support available.
- Introduce legislative changes to open access to the unemployment insurance system and other social benefits for the self-employed and small business owners helping to mitigate the risk of failure and encouraging people belonging to disadvantaged groups to start their own businesses.
- Design and implement dedicated and/or tailored financial instruments, including microfinance schemes, to improve access to finance for entrepreneurs from under-represented and disadvantaged backgrounds, particularly for senior entrepreneurs.

## 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				✓	✓		✓		
	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									

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 4 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.