

The Missing Entrepreneurs

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

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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## TABLE OF CONTENTS

<b>Inclusive entrepreneurship trends and policies in Finland .....</b>	<b>5</b>
<b>Key messages .....</b>	<b>5</b>
<b>Conditions for entrepreneurship and self-employment.....</b>	<b>6</b>
<b>Inclusive entrepreneurship trends .....</b>	<b>6</b>
<b>Inclusive entrepreneurship policy assessment.....</b>	<b>7</b>
<b>New policy developments .....</b>	<b>9</b>
<b>Risk factors for inclusive entrepreneurship .....</b>	<b>9</b>
<b>Policy recommendations .....</b>	<b>10</b>
<b>Annex A: Inclusive entrepreneurship policy framework .....</b>	<b>11</b>
<b>Annex B: Overview and assessment of inclusive entrepreneurship policies and programmes .....</b>	<b>12</b>
<b>Annex C: Methodology .....</b>	<b>18</b>

# INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN FINLAND

## KEY MESSAGES

### Inclusive entrepreneurship rates and trends

- Between 2019 and 2023, the average share of adults engaged in early-stage entrepreneurial activity was 8%, which was above the European Union (EU) average of 7%. However, only a very small share of early-stage entrepreneurial activity (3%) was growth-oriented.
- There is a noticeable gender gap in early-stage entrepreneurial activity between 2019 and 2023 (6% of women vs. 9% of men), which was a wider gap than on average in the EU.
- The self-employment rate for seniors and women fell between 2022 and 2023, while the self-employment rate for immigrants and youth increased.

### Approach to inclusive entrepreneurship policy

- Entrepreneurship policy support tends to be generic and does not specifically address under-represented or disadvantaged groups.
- Entrepreneurship policy is mainly designed nationally, although regional authorities have some ad-hoc policies tailored to local needs, including measures targeting specific groups.
- Educational and non-profit organisations play an important role in delivering tailored entrepreneurship support programmes for under-represented or disadvantaged groups.

### Policy strengths

- There is an overall conducive environment for entrepreneurship, with readily available advice, information and training, access to financing supports, and low regulatory burden.
- Educational institutions are encouraged to implement entrepreneurship courses and activities, which can include opportunities for students to engage with the entrepreneurial ecosystem.

### Policy gaps and areas for improvement

- While mainstream measures are supportive of entrepreneurship among under-represented groups, inclusive entrepreneurship promotion is not in itself a policy priority.
- The social security system does not sufficiently acknowledge the blurring boundaries between salaried work and entrepreneurship.

### Main recommendations

- Improve entrepreneurial incentives to make entrepreneurship more viable, preferable and profitable for individuals from under-represented groups.
- Continue to introduce incentives and flexibility in the social security, unemployment and pension schemes so that it is easier and more profitable to enter self-employment and create a business.
- Increase entrepreneurship awareness among under-represented and disadvantaged groups with targeted messages and the use of more relatable role models.
- Integrate support for different target groups within the mainstream entrepreneurship support system and increase the sensitivity towards their needs within the mainstream support system.

## CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The business entry rate increased to 10% in 2021, which is still slightly below the European Union (EU) average (11%) (Table 1). Meanwhile, the total early-stage entrepreneurial activity (TEA) rate (8%) was marginally above the EU average (7%) between 2019 and 2023. However, only 3% of early-stage entrepreneurs had expectations of creating at least 6 jobs over the coming five years compared to 14% across the EU in the same time period.

**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
Finland	10% ▲	8% ▼	12% ▲	8% ↔	3% ↔	11% ▼	30% ▲
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). Self-employment rate measures the proportion of those in employment who are self-employed.

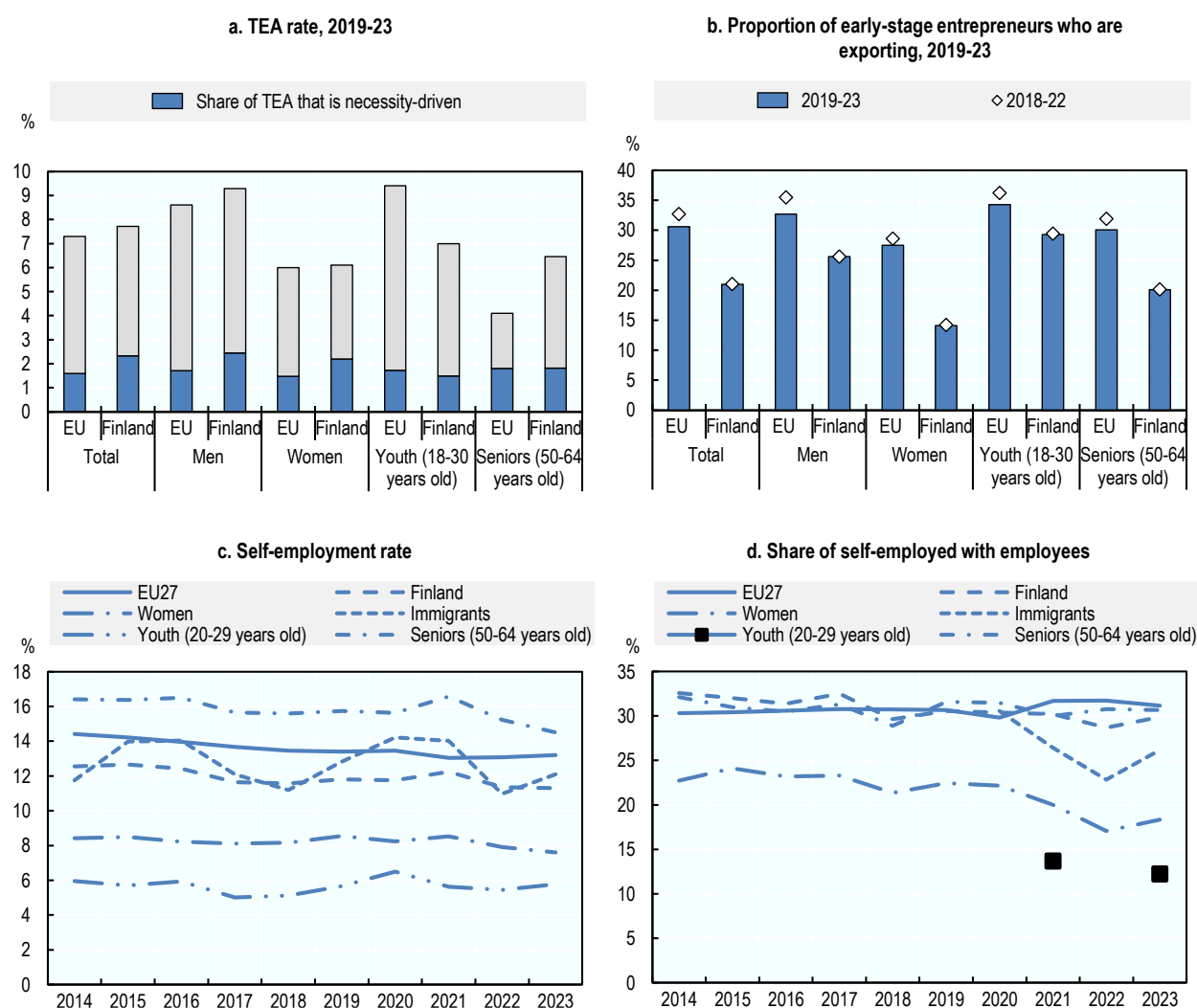
Source: Eurostat (2024), Business Demography Statistics; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey; Eurostat (2024), Employment and Unemployment (LFS) Database.

## INCLUSIVE ENTREPRENEURSHIP TRENDS

Finland has a wider than average gender gap in early-stage entrepreneurial activities rates. Between 2019 and 2023, 9% of men were starting or managing a new business compared to 6% of women, which was slightly above the average EU gender gap (Figure 1). Interestingly, seniors were more likely to be engaged in entrepreneurship activities compared to their EU counterparts (6% vs. 4%), while youth (18-30 years old) was less likely than the EU average (7% vs. 9%).

The self-employment rate remained stable at 11% in 2023. This is slightly below the EU average of 13%. The share of self-employed with employees increased slightly to 30% in 2023, although this also remains below the EU average (31%). The self-employment rate for seniors (50-64 years old) and women fell between 2022 and 2023, while the self-employment rate among immigrants and youth increased.

Figure 1. Inclusive entrepreneurship trends



Note: The total early-stage entrepreneurial activity (TEA) rate measures the share of the population starting or managing a new business (less than 42 months old). Self-employment rate measures the proportion of those in employment who are self-employed.

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

Entrepreneurship support programmes are mainly designed at the national level and tend to be open to all entrepreneurs, including programmes such as the Start-up Grant, Slush and Shift. The Employment and Economic Development Offices (TE Offices) and the Centres for Economic Development, Transport and the Environment (ELY Centres) offer entrepreneurship and business development training, consultancy and advisory services for all potential entrepreneurs, including those from under-represented and disadvantaged groups. For example, part of the mandate for the TE Offices is to support the employment of immigrants, including through the provision of entrepreneurship training. Business Finland also offers research and development and innovation support for start-ups and growth-oriented enterprises. Regional authorities also implement ad hoc policies based on the regional or local needs, including measures

targeting specific groups. For example, municipalities and the Finnish Enterprise Agencies ([Uusyrityskeskukset](#)) provide tailored counselling to immigrants. Moreover, non-public actors such as educational and non-profit organisations are also active in delivering entrepreneurship support programmes, particularly those that are tailored to under-represented or disadvantaged groups. While these initiatives may receive some public support and complement the mainstream policy agenda, they are generally provided on an ad-hoc basis. Overall, information and advice for business creation is accessible through a dedicated government [portal](#). Additional sources of guidance and networking opportunities for specific target groups are also available through dedicated non-governmental organisations (e.g. the Women Entrepreneurs of Finland and the Finnish Enterprise Agencies). However, many are linked to the governmental portal. There are also various webpages dedicated to supporting immigrant entrepreneurs with administrative processes, which are often available in multiple languages. For a brief overview of the characteristics of inclusive entrepreneurship policy, please see Table A.1 in Annex A.

There is some tailored support for **women entrepreneurs** (Table B.1) including training programmes and networking opportunities. There are also non-public actors who are active in support women's entrepreneurship. For example, the Women Entrepreneurs of Finland offers programmes for women entrepreneurs.

Support is available for **immigrant entrepreneurs** (Table B.2) including the [Talent Boost Programme](#) of Business Finland. This programme aims to accelerate business growth in Finland through attracting international talent, developing immigrant legislation and permit procedures, and strengthening conditions for growth and retention. The initiative has contributed to a comprehensive reform of the residence permit system, resulting in a one-month average processing time for all work-based and education-based residence permits as well as a [two-week fast track](#) for specialists, growth business owners and family members. Since May 2018, there has been a [start-up permit](#) for immigrant entrepreneurs. The take-up of the programme has increased since mid-2022 with a total of [992 positive decisions made](#) as of May 2024. Non-government actors also support immigrant entrepreneurship. For example, the Federation of Finnish Entrepreneurs provides networking opportunities through their Migrant Entrepreneur Network and events as well as entrepreneurship training and coaching. A dedicated mentoring programme for immigrant female entrepreneurs has also been launched.

Public support for **youth entrepreneurship** (Table B.3) has been increasing as educational institutions are encouraged to implement entrepreneurship courses, projects and activities, which can include opportunities for students to engage with the entrepreneurial ecosystem. In addition, the Yoop.fi – which was developed as part of a Ministry of Education and Culture funded project – is a platform for students and teachers to recognise entrepreneurship competencies and integrate it into degree studies. The platform encourages students to negotiate with their teacher about the opportunities to replace some of their future studies with activities that accumulate entrepreneurship competencies. These supports help to create a conducive environment for entrepreneurship, with readily available advice, information and training, access to financing supports, and a low regulatory burden. Young people interested in entrepreneurship are also supported by non-government organisations such as [Junior Achievement \(JA\) Finland](#). JA Finland provides entrepreneurship education programmes for young people (7 to 25 year-olds) through schools, colleges and universities. These allow youth to gain experience of running a business and for some, provide a smooth transition from an educational project to real business ownership. The Federation of Finnish Entrepreneurs' Young Entrepreneurs network also organises events and provides role models and collaboration activities for young people interested in entrepreneurship. There have also been some recent developments in entrepreneurship education within the Finnish higher education institutes, including increased collaboration among higher education institutions locally and nationally, increased collaboration with the business sector, systematic collaboration with student-led



entrepreneurship societies, and an increased number of different courses. These developments are resulting in better opportunities for students to engage with entrepreneurship during their studies.

Support for **seniors** (Table B.4. Inclusive entrepreneurship schemes to support senior entrepreneurs) is less developed. While some tailored support has been available for entrepreneurs starting from **unemployment** (Table B.5), there has also been a shift to create more mainstream programmes. For example, the start-up grant was originally designed for the unemployed only but was later widened to all start-up entrepreneurs.

Support for entrepreneurship by **people with disabilities** (Table B.6) is primarily delivered through non-public actors. The Federation of Finnish Entrepreneurs with Disabilities (Vam-Y) was established in May 2019 and promotes collaboration and networking among entrepreneurs with disabilities with an aim to provide equal possibilities for the disabled to be active in working life. Additionally, the Finnish Association of People with Physical Disabilities (*Invalidiliitto*), the Vates Foundation, and the Finnish Federation of the Visually Impaired are organisations that work to support entrepreneurial activities among the disabled people. While the focus is predominantly on providing employment rather than self-employment opportunities, information on paths to entrepreneurship is provided on their webpages.

## NEW POLICY DEVELOPMENTS

While there have not been any major new schemes or changes in entrepreneurship policy measures for under-represented or disadvantaged groups, there have been significant shifts in other policy areas that will affect potential entrepreneurs from these groups. For example, entrepreneurship policy is guided by the 2022 *Government Decision of Principle on Entrepreneurship*, which is valid until the end of 2027, and the government programme [A Strong and Committed Finland](#), which was launched in 2023 following the election of the new government. The programme was updated in September 2024, highlighting the strategic priorities and policy measures aimed at promoting entrepreneurship by different ministries beyond the governmental periods. However, tailored or dedicated measures for inclusive entrepreneurship population groups are not mentioned.

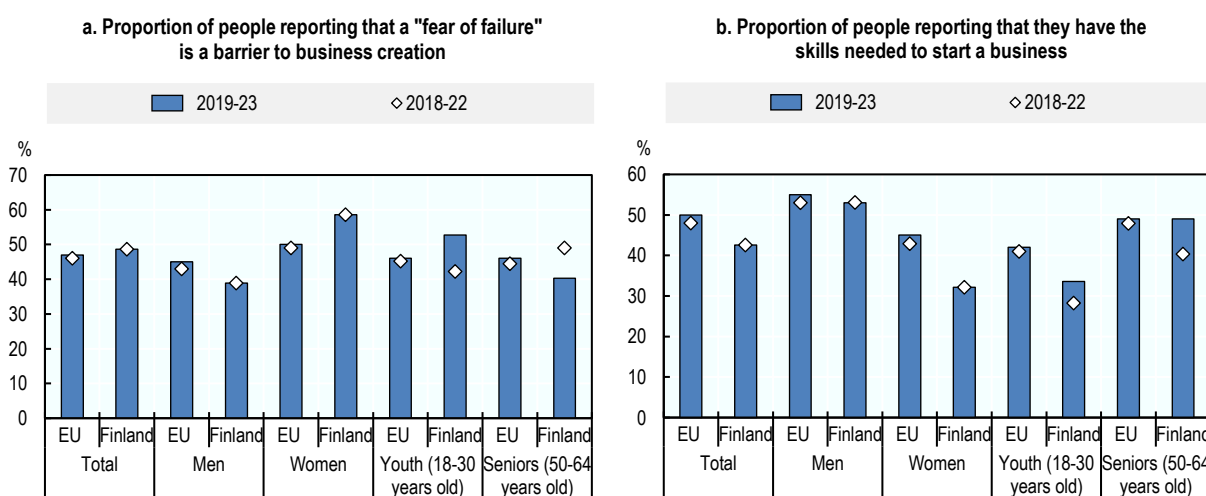
The unemployment scheme will abolish age-related exceptions to unemployment security. The aim of this is to incentivise unemployed seniors to return to the labour market including through entrepreneurship, rather than retiring early. The level of unemployment benefits will also be staggered with 100% of previous earnings received between weeks 0-8, 80% between weeks 8 to 34, and 75% from week 35 onwards. Additionally, the residence permit system under the Aliens Act will be reformed and clarified during the current government term between 2023 and 2027. These reforms will likely make it more difficult for immigrants – including potential entrepreneurs – to obtain a residence permit.

## RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

While policies have effectively addressed some of the obstacles to entrepreneurship, negative social attitudes towards entrepreneurship remain. Nearly half of adults reported that a “fear of failure” is a barrier to starting a business in the period 2019-23, which was slightly above the EU average (Figure 2). There share is particularly high among women (58%) and youth (53%) who also had higher rates compared to their EU counterparts (50% and 46% respectively). Moreover, adults were less likely than the EU average to report having the skills and knowledge needed for entrepreneurship (43% vs. 50%) over the same time period. Youth (34%) and women (32%) were also less likely to report having entrepreneurship skills relative to the EU average (42% and 45% respectively). Women were also significantly less likely than men to report having entrepreneurship skills (32% vs. 53%).

However, some groups face challenges accessing mainstream supports. For example, people with disabilities may face difficulties accessing online services, while immigrants may experience language barriers in available entrepreneurship support schemes. Another challenge for entrepreneurs from under-represented and disadvantaged population groups is that Finland's social security system does not sufficiently acknowledge the blurring boundaries between salaried work and entrepreneurship. It can be difficult for an individual to switch between salaried work and self-employment. The "combined insurance" initiative – which would make it possible to accumulate earnings for unemployment benefits based on both salaried work and entrepreneurship at the same time – has been under consideration for several years but remains unimplemented. The initiative could make it easier to switch between positions without compromising social security.

**Figure 2. Barriers to entrepreneurship**



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 Finland, the government could:

- Improve entrepreneurial incentives (such as tax incentives for start-up entrepreneurs, new companies or business angels) in order to make entrepreneurship a more viable, preferable and profitable option for any potential entrepreneur from a disadvantaged or under-represented group.
- Abolish incentive traps for entrepreneurship by continuing to introduce incentives and flexibility in the social security, unemployment and pension schemes so that it is easier and more profitable to enter self-employment and create a business without fear of losing a base income.
- Increase entrepreneurship awareness and promotion of entrepreneurship among under-represented and disadvantaged groups with targeted messages and the use of more relatable role models.
- Integrate support for the different target groups within the mainstream entrepreneurship support system and increase the sensitivity towards their needs within the mainstream support system. This involves strengthening communication and collaboration between public support agencies for entrepreneurship and employment and private or third sector organisations.

## 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	✓							✓

\* The start-up grant was originally designed for the unemployed only but was later widen to all start-up entrepreneurs.



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 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.