

The Missing Entrepreneurs

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

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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This report was prepared by Helen Shymanski of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Prof. Nadine Levratto of the University Paris Nanterre, under the direction of 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, Anna-Marie Galazka, Baptiste Mandouze and Goncalo Pinto 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 20 September 2024. Participants included representatives from the Ministry of Economy, Finance and Industrial and Digital Sovereignty, Ministry of Higher Education and Research, Ministry of Labour, Health, Solidarity and Families, CNRS, and the Centre for Studies and Applied Research in Management.

## TABLE OF CONTENTS

<b>Inclusive entrepreneurship trends and policies in France .....</b>	<b>5</b>
<b>Key messages .....</b>	<b>5</b>
<b>Conditions for entrepreneurship and self-employment.....</b>	<b>5</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>12</b>
<b>Annex B: Overview and assessment of inclusive entrepreneurship policies and programmes .....</b>	<b>13</b>
<b>Annex C: Methodology .....</b>	<b>19</b>

# INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN FRANCE

## KEY MESSAGES

### Inclusive entrepreneurship rates and trends

- Women (8%) and seniors (5%) are more likely to be early-stage entrepreneurs than the European Union (EU) average (6% and 4% respectively), while youth have similar levels of early-stage entrepreneurship (9% each).
- Overall and across each target group, early-stage entrepreneurs are more likely to export their goods and services than on average in the EU.

### Approach to inclusive entrepreneurship policy

- Inclusive entrepreneurship support measures are largely implemented at the regional and local levels.
- There is a large range of entrepreneurship policies and support schemes available, including tailored and dedicated schemes for inclusive entrepreneurship target groups.

### Policy strengths

- Initiatives to promote entrepreneurship in disadvantaged neighbourhoods are one of the strong points of French policies to promote entrepreneurship. They involve the most partners and often receive considerable long-term funding.
- Youth entrepreneurship is widely promoted in schools and universities with a variety of support measures available to encourage and facilitate entrepreneurship among young people.
- There are many tailored and dedicated entrepreneurship policies and programmes for women entrepreneurs and the unemployed as both target groups have been longstanding policy priorities. Several new entrepreneurship support measures have been implemented to foster more gender parity in entrepreneurship, particularly in the area of finance.

### Policy gaps and areas for improvement

- Access to finance remains a barrier to entry due to challenges in obtaining financing for businesses through traditional finance providers (e.g. banks).
- More can be done to improve outreach to target groups and direct interested people to existing entrepreneurship support programmes.

### Main recommendations

- Ease access to finance for entrepreneurs as many continue to face barriers in the traditional banking sector.
- Continue to improve awareness of and accessibility to existing entrepreneurship support measures and increase outreach to target population groups.

## CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

There is more churn in the business population relative to the EU average as both entry and exit rates are above average, and the business population has continued to grow as business entry rates (16%)

remained above business exit rates (10%) in 2021 (Table 1). People are also more likely to report that they intend to start a business in the coming years and are more likely to be actively engaged in starting a business than on average in the EU.

Overall, entrepreneurship policy is a priority on the national and sub-national levels with many ministries and public actors working in areas related to inclusive entrepreneurship policy. Inclusive entrepreneurship support measures are largely implemented at the regional and local levels, primarily regional authorities (e.g. *départements*), while municipalities also organise events and policy actions. There is a large range of entrepreneurship and self-employment policies and support schemes available, including long-standing tailored and dedicated schemes for inclusive entrepreneurship target groups. Moreover, there are many mainstream entrepreneurship support schemes that are accessible to people from target population groups. For example, the Social Cohesion Fund was established to provide financial support for business creation through micro-loans and micro-credits. Since 2010, the Fund has seen increased activity, particularly following the introduction of interest-free loans (called Solidarity Honour Loans as of 2020). The Fund has regularly increased the availability of micro-credits and allocated funds regionally. In 2023, the Fund provided about 38 600 micro-loans and Solidarity Loans, resulting in nearly EUR 2 billion being provided in financial support since its creation in 2005.

**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
France	16% ▲	10% ▲	18% ▲	9% ▲	12% ▼	12% ▼	39% ▼
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). France participated in the GEM survey during the period 2018-23 except for the following years: 2019-20. Self-employment rate measures the proportion of those in employment who are self-employed.

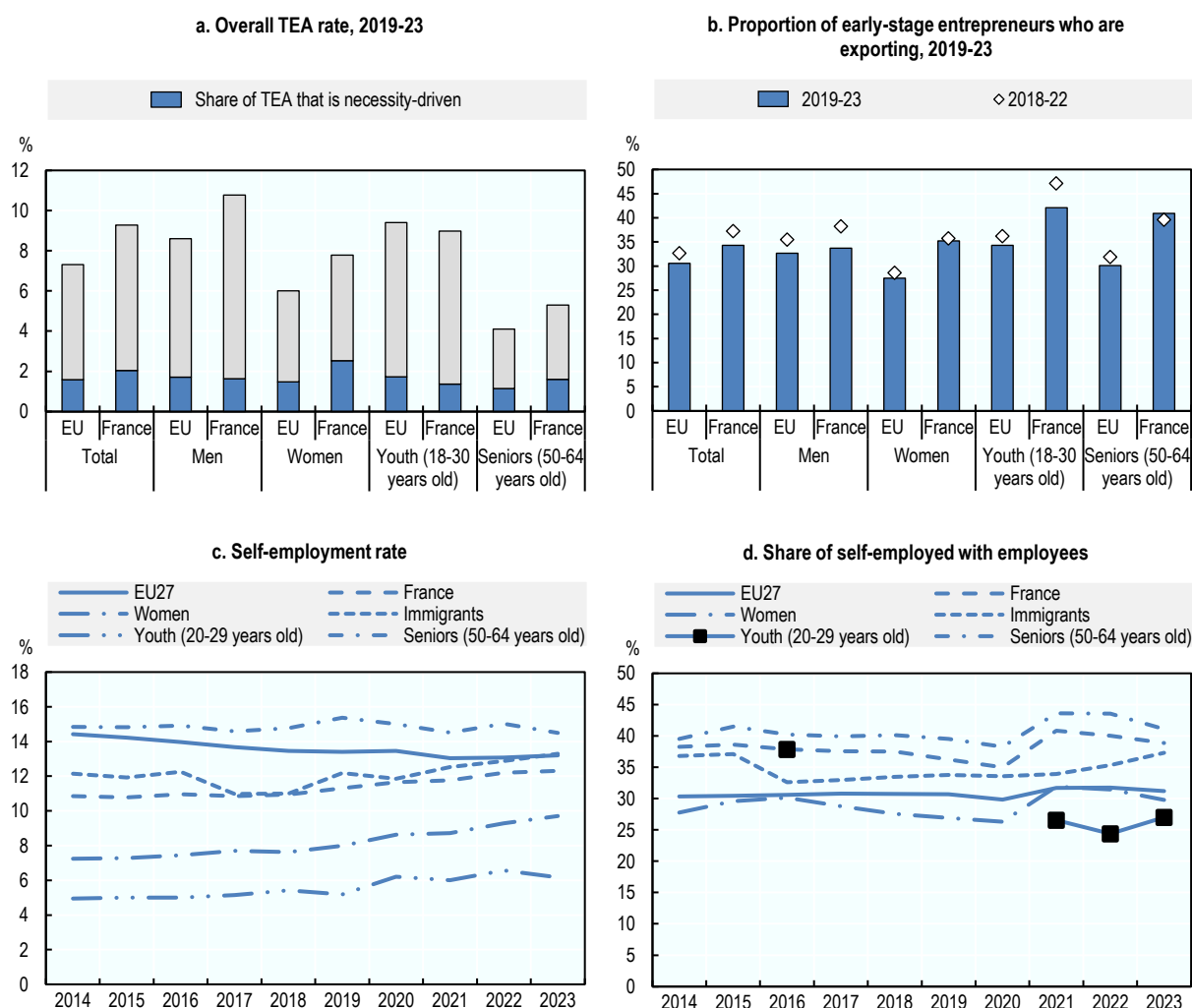
Source: Eurostat (2024), Business Demography Statistics; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey; Eurostat (2024), Employment and Unemployment (LFS) Database.

## INCLUSIVE ENTREPRENEURSHIP TRENDS

About 9% of the adult population were actively working on starting or managing a new business that is less than 42 months old in the period 2019-23, which was slightly greater than the EU average (Figure 1). Women (8%) and seniors (5%) are more likely to be early-stage entrepreneurs than the EU average (6% and 4% respectively), while youth have similar levels of early-stage entrepreneurship (9% each). Overall, early-stage entrepreneurs are more likely to report that they are exporting their goods and services than on average in the EU. Women are also slightly more likely than men to be exporting (35% vs. 34%). Youth (42%) and seniors (41%) are also considerably more likely than their EU counterparts to report exporting (34% and 30% respectively).

Self-employment rates have been trending upwards over the last decade, conversely to the overall trend across the EU. The self-employment rate among women (+30%) and youth (+26%) increased to the greatest extent. The self-employed were more likely than the EU average to have employees (39% vs. 31%). This was true across all target groups, notably among youth (27% vs. 17%).

Figure 1. Inclusive entrepreneurship trends



Note: France participated in the GEM survey during the period 2018-23 except for the following years: 2019-20. 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

Supporting **women's** entrepreneurs (Table B.1) has been a longstanding priority. There are many tailored and dedicated entrepreneurship policies and programmes for women entrepreneurs. Several new entrepreneurship support measures have been implemented to foster more gender parity in entrepreneurship, particularly in the area of finance. For example, Bpifrance (national public investment bank) and the Ministry for Gender Equality have a master agreement on women's entrepreneurship for the period 2021-24. The agreement aims to promote and improve women's entrepreneurship and support, notably through increasing funding. In 2023, the Government launched a plan – *Toutes et Tous Egaux* – that seeks to improve women's rights, including support professional equality and women's

entrepreneurship. The Directorate General for Enterprises (DGE) within the Ministry of Economy, Finance and Industrial and Digital Sovereignty is following the implementation of the plan for the policy measures related to women's entrepreneurship. Measures include an annual barometer on women's entrepreneurship, awareness raising campaigns on available tax deductions for business network membership fees, online mentoring for women entrepreneurs, financial coaching, actions to promote gender parity in the start-up ecosystem and support for women entrepreneurs who wish to acquire other businesses. The *Banque de France* (Bank of France) has also expanded support programmes for women entrepreneurs, notably the EducFi programme, in addition to measures related to developing banking and financial skills among women entrepreneurs.

There are some public policies and support for **immigrant** entrepreneurs (Table B.2). One programme provides a special residence permit for foreign managers from outside the EU, EEA or Switzerland who wish to set up a business – the talent passport or [Passeport talent mention Créateur d'entreprise](#) residence permit. Immigrant entrepreneurs are also supported by non-governmental organisations, such as [Meltingcoop](#), a non-profit organisation created in 2019 to help migrants to create their business. Another non-profit organisation, Singa, works to create social links between refugees and local people to enable them to engage in professional and entrepreneurial projects. Singa offers incubation courses to enable newcomers to become entrepreneurs through collective and individual support.

**Youth** entrepreneurship continues to be a strong policy priority (Table B.3). For example, the Youth Experimentation Fund (*Fonds d'Expérimentation pour la Jeunesse*, FEJ) offers financial support and has a call for entrepreneurial projects with the aim to renew educational approaches and to raise young people's awareness of and support for entrepreneurship. The FEJ has measured the effects of supporting young people in setting up their own business by evaluating two schemes: *Créajeunes* and *Groupelements de créateurs*. To support this type of entrepreneurship, Bpifrance Création offers several tools, including entrepreneurship awareness training for teachers. Bpifrance Création also joined the Observatory of Pedagogical Practices in Entrepreneurship (*Observatoire des pratiques pédagogiques en entrepreneuriat*, OPPE). French Tech also widely supports youth entrepreneurship through several entrepreneurship supports, including funding. Additionally, the Ministry of Higher Education (MESR) and its affiliated establishments are heavily involved in supporting youth entrepreneurship. The Ministry of Higher Education promotes start-ups through the I-LAB scheme, which supports the creation of innovative companies and has two components: the National Competition to Support the Creation of Innovative Technology Companies and the PEPITE Prize, a springboard for young people's innovation. In addition, several universities have developed their own programmes and incubators for start-ups. These include the Université de Saclay, which has launched a web series to promote student entrepreneurship: Start-up heroes and the Université d'Orléans, which has its own incubator, the Polytech Startup Lounge.

Several programmes have been set up to support **senior** entrepreneurs (Table B.4), particularly those in retirement homes (*établissements d'hébergement pour personnes âgées dépendantes*, EHPAD) to regain economic independence, including through entrepreneurship. For example, the French Government launched the Silver Economy programme in 2013 to encourage entrepreneurship among senior citizens by promoting developing products and services for the elderly. It aims to support innovative projects that meet the specific needs of this population while creating employment and entrepreneurial opportunities for seniors. Additionally, the "Plan Seniors" includes a variety of measures to encourage employment and entrepreneurship among senior citizens, including financial support for business start-ups, tailored training for senior citizens wishing to become entrepreneurs, and personalised support throughout the business start-up process. Another notable initiative is the National Programme for Entrepreneurship among Senior Citizens, which aims to raise awareness of entrepreneurship among senior citizens, provide them with the tools and skills they need to set up their own businesses and support them in their projects. The programme also offers workshops and training courses on entrepreneurship tailored explicitly to senior citizens. In



addition, the Government has introduced tax incentives to encourage senior citizens to become entrepreneurs. These include tax reductions for investment in small and medium-sized enterprises and a broadening of the eligibility criteria for business start-up tax credits.

Entrepreneurs starting from **unemployment** (Table B.5) has been a long-term policy priority. Jobseekers have access to many tailored and dedicated policies and programmes to support business creation and self-employment. This support is principally offered through *Pôle Emploi* (the unemployment service). They provide a range of support to jobseekers, including welfare bridges (e.g. ARCE), financial support (e.g. zero-interest loans through NACRE), and entrepreneurship skills support and business advice, which are primarily offered by partner organisations such as Adie and Initiative France. There are also a range of support measures in place for **people with disabilities** who wish to start a business (Table B.6).

In 2019, Bpifrance launched a programme to support entrepreneurs from **disadvantaged neighbourhoods** – *Entrepreneuriat Pour Tous* (Entrepreneurship for All). The impact of this policy is highlighted in monitoring reports from Bpifrance as well as in a formal assessment from the *Cour des Comptes*. During the four years the programme operated, it helped to identify and raise awareness among more than 153 300 people, support the creation of more than 32 675 businesses, and accelerate nearly 4 000 entrepreneurial projects in priority neighbourhoods. In addition, the commitment of over 1 000 local partners has made it possible to cover more than 970 priority neighbourhoods (i.e. 65% more than in 2018) and to develop entrepreneurship in the targeted geographical areas. In 2018, 14% of the inhabitants of these neighbourhoods were involved in an entrepreneurial initiative, which increased to almost 25% in 2023. The programme organised 1 620 events and included locally based services. For example, 117 city labs (*Cités Labs*) and 12 entrepreneurship hubs (*fabriques*) have supported 135 entrepreneurial projects and provided 3 945 accelerated training courses. This programme has also enabled the deployment of 14 support operators, including the French Tech Tremplin. Overall, the number of territories covered increased by 30% in 4 years, and 70% of the people who interacted with these first points of contact were then referred to larger entrepreneurship support organisations (e.g. Cap Créa, Réseau Initiative France, Adie, CCI, other local support actors, etc.). Since 2019, almost 102 400 entrepreneurs have been helped among whom 16% were under 25 years old and 49% were women. Overall, almost 20 900 businesses created in 960 target neighbourhoods (out of a total of 1 514).

## NEW POLICY DEVELOPMENTS

In April 2024, Bpifrance announced an extension of *Entrepreneuriat Pour Tous* (Entrepreneurship for All) programme – [Entrepreneuriat Quartiers 2030](#) (entrepreneurial neighborhoods) and doubled its funding. The EUR 456 million project that will run from 2024 to 2027 with the aim to support 100 000 new entrepreneurs in disadvantaged neighbourhoods by increasing outreach, financial support and incubation and acceleration services. The programme aims to support 500 000 people by doubling the number of City Labs (*Cité Labs*) to 200 and increasing the number of Hubs (*Fabriques*) to 60. It also seeks to provide EUR 150 million in honour loans relative to the EUR 23 million in the previous period; develop flash loans worth EUR 125 million; draw on an investment fund of EUR 200 million; and channel loans from the *Banque des territoires* (EUR 2 billion) to more than 100 000 business start-ups. Lastly, the programme aims to triple the number of accelerated support beneficiaries via incubators and facilitate easier access to markets for entrepreneurs.

## RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

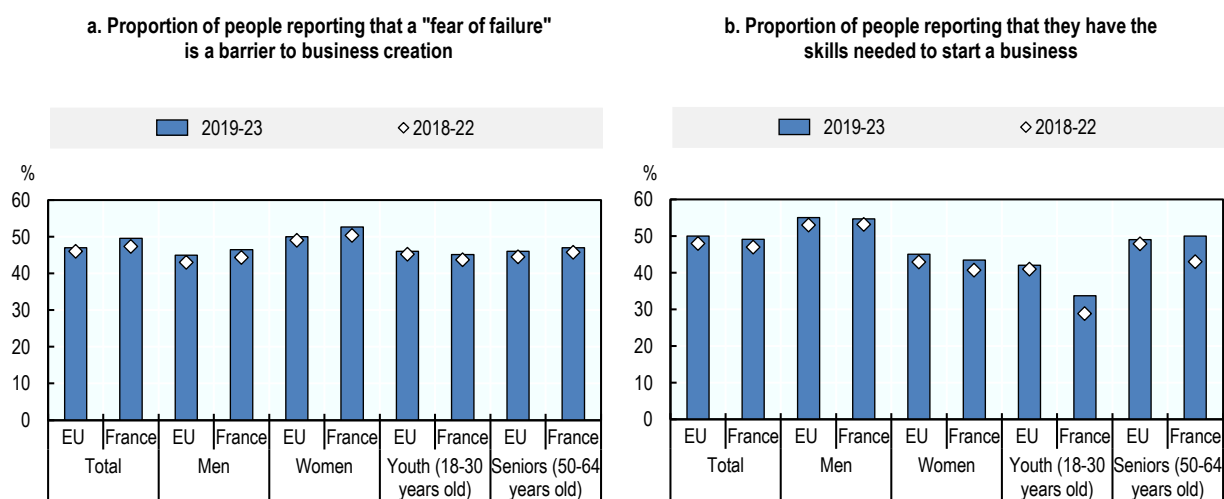
Negative social attitudes towards entrepreneurship continue to be an obstacle for many potential entrepreneurs. For example, about half of French people report that a “fear of failure” is a barrier to starting a business, which is more than the EU average (Figure 2). The share is highest among women (53%) and

lowest among youth (45%). Despite the increased focus on improving entrepreneurship skills and education, overall French people are less likely to report having entrepreneurship skills and knowledge compared to the EU, notably among youth (34% vs. 42%). However, women and seniors are about as likely as the EU average to report having the necessary skills and knowledge to start a business.

While entrepreneurship policy is strong, barriers to entrepreneurship continue to inhibit people from starting businesses, particularly those from under-represented and disadvantaged population groups. Access to finance remains a barrier to entry due to challenges in obtaining financing for businesses through traditional finance providers (e.g. banks) as well as a lack of skills, experience and confidence. Many continue to fund their entrepreneurial projects through their own personal funds. This is a particular issue for women entrepreneurs. While several policies have been recently implemented to address women entrepreneurs' access to finance, more can be done to addresses supply- and demand-side issues, notably gender bias among lenders and investors. Initiatives to address persisting gender biases and social norms could include gender bias training, policies to support diverse decision-making panels or introducing standardised decision-making processes. Furthermore, providing women entrepreneurs with access to mentorship and advisory services can help women entrepreneurs to become investor-ready and build their professional networks, which is a key resource in accessing capital particularly from investors.

Moreover, there is a lack of information and awareness on existing support measures and how to access programmes. More can be done to improve outreach to target groups and direct interested people to existing entrepreneurship support programmes.

**Figure 2. Barriers to entrepreneurship**



Note: France participated in the GEM survey during the period 2018-23 except for the following years: 2019-20.

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 France, the government could:

- Ease access to finance for entrepreneurs as many continue to face barriers in the traditional banking sector.
- Continue to improve awareness of existing entrepreneurship support measures and increase outreach to target population groups.
- Improve accessibility of mainstream programmes by adapting them to better meet the specific needs of inclusive entrepreneurship target groups to increase access and uptake of general support programmes by these groups and to improve networking opportunities. This could include tailored outreach, dedicated seats or additional support offers provided to entrepreneurs from target groups.
- Implement post-training programmes and provide more post-creation phase support to improve the sustainability of the businesses created in support programmes targeting nascent and early-stage 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									
	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								

Note: programmes indicated by an asterisk (\*) are not government-led

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	✓								
		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			✓					✓	✓
		✓	✓	✓	✓				✓	✓
									✓	✓

## 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 20 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.