

The Missing Entrepreneurs

**Inclusive Entrepreneurship Policy
Country Assessment Notes:
Germany**

2024-25

Legal notice

This note was prepared with the financial support of the European Commission, Directorate-General for Employment, Social Affairs and Inclusion.

The opinions expressed and arguments employed herein do not necessarily reflect the official views of the OECD member countries or the position of the European Commission.

This document, as well as any data and map included herein, are without prejudice to the status of or sovereignty over any territory, to the delimitation of international frontiers and boundaries and to the name of any territory, city or area.

Note by the Republic of Türkiye

The information in this document with reference to “Cyprus” relates to the southern part of the Island. There is no single authority representing both Turkish and Greek Cypriot people on the Island. Türkiye recognises the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of the United Nations, Türkiye shall preserve its position concerning the “Cyprus issue”.

Note by all the European Union Member States of the OECD and the European Union

The Republic of Cyprus is recognised by all members of the United Nations with the exception of Türkiye. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.

© OECD 2025



Attribution 4.0 International (CC BY 4.0)

This work is made available under the Creative Commons Attribution 4.0 International licence. By using this work, you accept to be bound by the terms of this licence (<https://creativecommons.org/licenses/by/4.0/>).

Attribution – you must cite the work.

Translations – you must cite the original work, identify changes to the original and add the following text: *In the event of any discrepancy between the original work and the translation, only the text of original work should be considered valid.*

Adaptations – you must cite the original work and add the following text: *This is an adaptation of an original work by the OECD. The opinions expressed and arguments employed in this adaptation should not be reported as representing the official views of the OECD or of its Member countries.*

Third-party material – the licence does not apply to third-party material in the work. If using such material, you are responsible for obtaining permission from the third party and for any claims of infringement.

You must not use the OECD logo, visual identity or cover image without express permission or suggest the OECD endorses your use of the work.

Any dispute arising under this licence shall be settled by arbitration in accordance with the Permanent Court of Arbitration (PCA) Arbitration Rules 2012. The seat of arbitration shall be Paris (France). The number of arbitrators shall be one.

FOREWORD

Entrepreneurship plays an important role in the economy as it is a driver of innovation and job creation. However, entrepreneurship policies can also help achieve other policy objectives such as strengthening social inclusion and labour market attachment. Inclusive entrepreneurship policies aim to ensure that all people, regardless of their personal characteristics and background, have an opportunity to start and run their own businesses. Governments can do more to unlock the entrepreneurial potential among groups such as women, immigrants, youth, seniors, the unemployed and people with disabilities by using differentiated policies and programmes that respond to specific barriers faced. This includes the use of dedicated measures, as well as reducing negative social attitudes and biases, removing regulatory and institutional obstacles, and improving access to general entrepreneurship measures.

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) as part of a collaboration with the European Commission. These notes provide an overview of current and planned policy actions and identify some actions that could be implemented to strengthen the current support offering. These country-specific notes are part of a wider programme of work on inclusive entrepreneurship policy by the OECD and the European Commission that includes “The Missing Entrepreneurs” publications, the Youth Entrepreneurship Policy Academy (www.yepa-hub.org), the Better Entrepreneurship Policy Tool (www.betterentrepreneurship.eu), a series of Policy Briefs on specific target groups, policies and issues, and national policy reviews of youth entrepreneurship and women entrepreneurship. This work stream examines how public policies and programmes can support inclusion and diversity in entrepreneurship, including through refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills, strengthening entrepreneurial culture and networks for groups that are under-represented in entrepreneurship, and putting strategies and actions together for inclusive entrepreneurship in a co-ordinated and targeted way. Governments are increasingly recognising the challenge of inclusive entrepreneurship, but there is still much to do to spread good practice. For more information, please refer to: <https://www.oecd.org/cfe/smes/inclusive-entrepreneurship/>.

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 (LEED) 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 report was prepared by David Halabisky of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Professor Mirko Bendig of IU International University of Applied Sciences, under the direction of Dr Jonathan Potter, Head of Unit. Some 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 13 March 2025. Participants included representatives from the Federal Ministry for Economic Affairs and Climate Protection, the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth, the Institut für Mittelstandsforschung (IfM) Bonn, Perspektive neuStart, Futurepreneur, and Jugend Gründet.

TABLE OF CONTENTS

Inclusive entrepreneurship trends and policies in Germany	5
Key messages	5
Conditions for entrepreneurship and self-employment.....	5
Inclusive entrepreneurship trends	6
Inclusive entrepreneurship policy assessment.....	8
New policy developments	10
Risk factors for inclusive entrepreneurship	10
Policy recommendations	11
Annex A: Inclusive entrepreneurship policy framework	12
Annex B: Overview and assessment of inclusive entrepreneurship policies and programmes	13
Annex C: Methodology	19

INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN GERMANY

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- Women were 64% as likely as men to be starting and managing new businesses during the period 2019-23. This gender gap is in-line with the European Union (EU) average.
- Nearly one-in-ten young Germans (18-30 years old) was working on a new start-up during this period.

Approach to inclusive entrepreneurship policy

- Entrepreneurship support – both general support and support tailored for different populations – is offered by a large number of national, regional and municipal government actors. Tailored and widespread support programmes (financial/non-financial) exist for the four groups: women, immigrants, youth entrepreneurs and entrepreneurs starting from unemployment.
- Government schemes are complemented by a large number of non-governmental organisations (NGOs) and private sector schemes, which offer a suite of supports including advanced consulting and business services.

Policy strengths

- Inclusive entrepreneurship policy is widespread and broadly offered including both non-financial (e.g. qualification, training, counselling) and financial support programmes. They are generally accessible to the respective target population groups and are linked to a high-level of information platforms and networking capabilities.
- The provision and access to the various national, regional and municipal support schemes is well-complemented by the offers of the regional institutional actors responsible for business creation and finance including Chambers of Industry and Commerce (IHK), Chambers of Crafts (*Handwerkskammern*), RKW Kompetenzzentrum and others support actors such as NGOs.

Policy gaps and areas for improvement

- There are still gaps in the compatibility of family and self-employment, which can have a negative impact on the number of women starting their own business.
- There is a low level of public awareness about available networks and support programmes, particularly funding, for senior entrepreneurs and entrepreneurs with disabilities. This is partly due to a lack of clear policy objectives related to supporting these two groups in entrepreneurship.

Main policy recommendations

- Promote entrepreneurial role models through dedicated outreach and awareness raising campaigns to raise awareness of entrepreneurship as a viable career choice.
- Develop networking opportunities and initiatives for senior entrepreneurs and entrepreneurs with disabilities to increase awareness of entrepreneurship as a means to engage with the labour market.
- Extend the uptake and usage of funding programmes targeted to inclusive entrepreneurship target population groups using similar design of the *EXIST Gründungsstipendium* or EXIST Women to increase the diversity in founding teams as well as broaden the inclusive entrepreneurship policy approach.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The level of business creation appears to be similar to the EU average (Table 1). Business entry increased between 2020 and 2021 while business exits decreased. Nonetheless, the business population contracted slightly, likely in large part due to the COVID-19 pandemic which is still picked-up by these data. About 8% of the adult population reported between 2019 and 2023 that they were working on a start-up or managing a new business (less than 42 months old) and another 11% expected to create a business within the next three years. Both of these shares are in-line with the EU average.

However, the scale and characteristics of self-employment are different from the EU average. The proportion of people working as self-employed is among the lowest in the EU, likely due in part to strong labour market conditions and the relatively small number of people starting businesses because they cannot find a job. In addition, nearly half of the self-employed in 2023 had employees which was well above the EU average of 31%.

The federal government continues to work on improving the business environment and conditions for entrepreneurship. This includes, for example, ongoing efforts to simplify the regulatory environment and strengthen e-government services. The federal government also works with other levels of government and a wide range of non-government actors to offer general and tailored entrepreneurship support. Access to general programmes is always open to everyone and some of the large programmes are working to increase the participation of women and immigrant entrepreneurs. However, the use of quotas to support the participation of inclusive entrepreneurship population groups is generally not used. Nonetheless, there are examples of general programmes being adapted to increase access for specific population groups. For example, the programmes *EXIST Gründungsstipendium*, *EXIST Forschungstransfer* and React with Impact have special conditions in the funding guidelines to encourage access for women and people with disabilities.¹ There is also additional funding available for companies where at least half of the managing partners have at least one child.

Table 1. Conditions for entrepreneurship

	Business entry rate	Business exit rate	Expectation to start a business in next 3 years	Total Early-stage Activities (TEA) rate	Share of TEA that is growth-oriented (create >19 jobs over 5 years)	Self-employment	
						Rate	% with employees
	2021	2021	2019-23	2019-23	2019-23	2023	2023
Germany	8% ▲	9% ▼	11% ▼	8% ▲	13% ↔	8% ▼	49% ▼
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). Germany participated in the GEM survey in all years during the period 2018-23. Self-employment rate measures the proportion of those in employment who are self-employed.

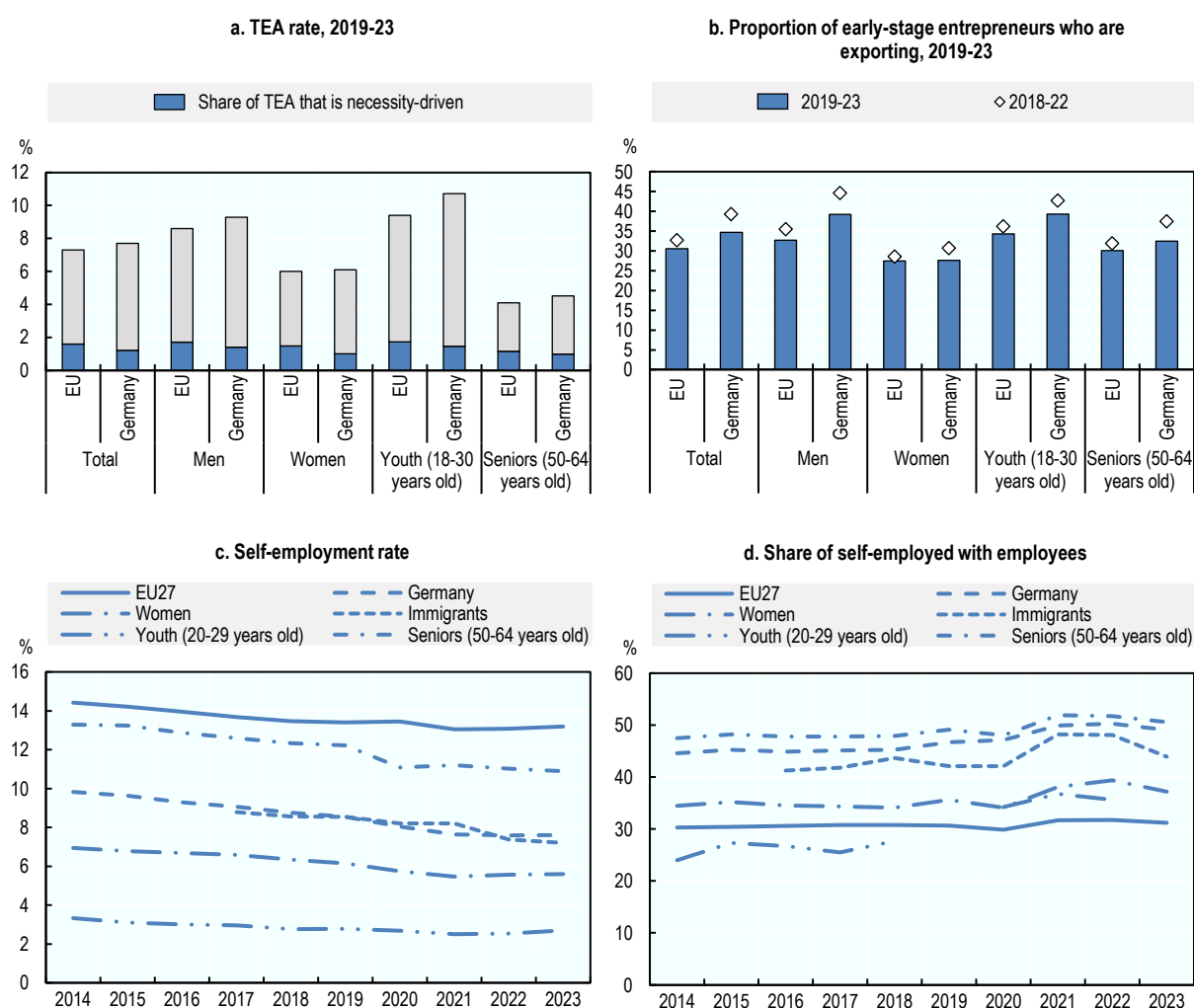
Source: Eurostat (2024), Employment and Unemployment (LFS) Database; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

INCLUSIVE ENTREPRENEURSHIP TRENDS

As in all EU Member States, not everyone has the same opportunities to participate in entrepreneurship. Data from the period 2019-23 show that women are 64% as likely as men to be starting and managing new businesses (Figure 1). This gender gap is in-line with the EU average. In addition, the likelihood of working on new businesses decreases with age. Nearly one-in-ten young Germans (18-30 years old) was

working on a new start-up during this period and fewer than 5% of people 50-64 years old were. However, both of these shares were above the EU average. New German entrepreneurs, regardless of gender, were more likely to be working on a business because they identified an economic opportunity. However, it appears that the likelihood of starting a business due to lack of employment opportunities increases with age as older entrepreneurs (50-64 years old) were the most likely to report that they started their business because they could not find a job.

Figure 1. Inclusive entrepreneurship trends



Note: TEA rate measures the share of the population starting or managing a new business (less than 42 months old). Germany participated in the GEM survey in all years 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.

On average, German entrepreneurs are more likely to have customers in other countries. However, there were differences in the likelihood of exporting by gender and age during the period 2019-23. Men were about 1.5 times more likely than women to report having customers in another country during this period and young entrepreneurs (18-30 years old) were more than older entrepreneurs (50-64 years old) to have customers abroad.

Self-employment is gently trending downwards among all population groups. In 2023, about 6% of women, 7% of immigrants, 3% of young people (20-29 years old) and 11% of older people (50-64 years old) were self-employed. The share of self-employed workers who employ others was above the EU average for all groups. About four-in-ten self-employed women had employees, which increased from one-in-three in 2014. The proportion of young self-employed workers with employees has also increased and one-third had employees in 2023.

INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

Overall, the entrepreneurship support system is well-developed and integrated at the federal, regional and municipal levels, including a wide range of financial and non-financial supports. There are clear policy objectives and promotional strategies for women, immigrant and youth entrepreneurs. Public programmes are well-complemented by the offers of the regional institutional actors responsible for business creation and finance like Chambers of Industry and Commerce (IHK), Chambers of Crafts (*Handwerkskammern*), *RKW Kompetenzzentrum* and other support actors, such as private organisations and NGOs, which mostly offer advanced consulting and support services for all entrepreneurs. For a brief overview of the characteristics of inclusive entrepreneurship policy, please see Table A.1.

A large number of programmes are in place to support **women entrepreneurs** at the federal level (see Table B.1.). These include, for example, the National Agency for Women Start-up Activities and Services ("[bga](#) – [Bundesweite Gründerinnenagentur](#)"), such as "Roadshow 'Meine Zukunft: Chefin im Handwerk'" (2011-2022), "*Frauen Unternehmen Zukunft*" (2019-2021), "*Gründerinnen fördern grüne Wirtschaft*" (2022-2025), "*Frau-Handwerk-Nachfolge*" (2023-2026) and "*KITE II – KI Thinktank Female Entrepreneurship*" (2023-2025; bga with Hochschule Heilbronn). Additional public support programmes include EXIST Women (early-stage support for women in higher education), the online qualification and information platform "[existenzgruendungsportal.de](#)" and the women's entrepreneurship awareness campaign "[FRAUEN unternehmen](#)". The [RKW Kompetenzzentrum](#) works in the field "attracting women to start-ups through the right approach. These are complemented by a growing number of initiatives led by local governments, NGOs and the private sector, including for example [Female StartAperitivo](#), [We Female Founders](#), das Gründungsprogramm "[CoCo- Frauen gründen](#)" and [Women Angels Mission '25](#). There are also business associations and networks that support women entrepreneurs, including *Verband der Unternehmerinnen in Deutschland* (VdU) and [Frauenalia oder SieGründet](#).

Over the past two years, public policy actions have focused on the implementation of the action plan "[More women entrepreneurs for our SMEs](#)". The action plan was published in May 2023 and aims to increase access to finance, increase the number of start-ups founded by and with women, empower self-employed women, increase their visibility, and encourage girls and women to engage in craft or MINT-related jobs and self-employment. It was jointly developed by five federal ministries (BMWK, BMBF, BMFSFJ, BMG, IntB) and 27 other institutions. As a basis for the discussions, a [data collection](#) on women entrepreneurship was started and published that helped to inform the debates and counter prejudice. In 2024, the number of participants grew to six federal ministries (adding BMEL) and 35 other institutions with additional projects. The second pillar of the action plan also covers the issues of the access and right to childcare, maternity protection/leave and parental allowances. For the access to childcare (in kindergarten, primary/elementary school) concrete measures are already planned and published, for the health insurance during maternity leave, the improvement of maternal leave for self-employed women is still under discussion following a workshop with relevant ministries and stakeholders in June 2024.

The first [progress report](#) of the federal [start-up strategy](#) was published in September 2023 and new initiatives continue to be implemented. The strategy emphasises fostering women entrepreneurship, although its most objectives remain at a high level, e.g. access to venture capital should be increased for

women entrepreneurs. New initiatives to support women entrepreneurs include the “[Emerging Manager Facility](#)”, launched by KfW Capital. It invests in small private VC funds managed by women or gender-diverse teams. The VC funds can receive up to EUR 12.5 million and a maximum of 25% of KfW Capital's fund volume via the EMF.

There are limited support measures for **immigrant entrepreneurs** (see Table B.2.). At the federal level, the legal framework given by Skilled Immigration Act ([Fachkräfteeinwanderungsgesetz](#)) and the Recognition Laws of the federal and state governments ([Anerkennungsgesetze](#)) are still in place. The federal [start-up strategy](#) notes that promoting entrepreneurship to new immigrants is an objective but goals are not clearly defined. However, immigrant entrepreneurs can access a [self-employment visa](#). While there are no tailored or dedicated support programmes for immigrant entrepreneurs on the federal level, Berlin and Brandenburg have created funding programmes for immigrant entrepreneurs. Nonetheless, there are a range of support offers across all levels of government as well as by the NGO and private sectors. These include the NGO-led initiative [Together for a Sustainable Society](#) and [The Migrant Accelerator](#), which had one cohort in 2023 and another in Spring 2024. In addition, there are a growing number of initiatives to support refugees in entrepreneurship primarily offered by non-public actors, such as the initiative [Perspektive Neustart](#).

Much of the **youth entrepreneurship** support (see Table B.3.) is delivered through the formal education system, both for school-aged children as well as those in higher education. The BMWK initiative “[Gründung in school](#)” consists of more than 20 initiatives and is an active promoter of entrepreneurship education among the youth. Additionally, there are a wide range of entrepreneurship programmes for school-aged children and young adults. For those in higher education, the main support is the EXIST programme. The “EXIST Start-up Grant” continues ([EXIST-Gründerstipendium](#)), which offers one-year grants to university graduates and scientists to launch and develop a start-up. As noted earlier, the [EXIST Women](#) initiative launched in 2023. In addition, the existing [EXIST Potentials](#) funding programme will be supplemented by a “[EXIST Start-up Factories](#)” by 2025 as part of federal start-up strategy. The objective is to significantly increase the number and quality of knowledge-based spin-offs.

Support for **senior entrepreneurs** (see Table B.4.) has largely remained unchanged in recent years. The project “[Minna und Willi](#)” is an ESF+ project which provides support for people over the age of 60 years old, notably the solo self-employed. Even though there is untapped entrepreneurial potential among seniors due to their accumulated experience and knowledge, access to tailored support is limited. In principle, there is no age limit for public support schemes. However, it is common for older people to face difficulties accessing finance due to the risks associated with age, including both personal risks (e.g. health) and risks for the business (e.g. it might not be expected to operate beyond the short-term which reduces pay-back options on loans). There are also a few private initiatives such as Start-up Centre 50+ ([Gründungszentrum 50 plus](#)) and [Senior Social Entrepreneurship](#).

There have also been no significant changes in the entrepreneurship support for **job seekers** (see Table B.5.). However, the priority for placing unemployed people into paid employment was removed at the end of 2022. Consequently, it was easier to obtain access to the start-up subsidy and the number of recipients increased by about 25% in 2023 (i.e. there were about 26 000 more start-ups out of unemployment relative to 2022) according to the [KfW-Gründungsmonitor 2024](#). The financial support programmes for entrepreneurs starting out of unemployment include the start-up subsidy ([Gründungszuschuss](#)), which is available for recipients of unemployment benefit (ALG), and the entry grant ([Einstiegsgeld](#)) for recipients of unemployment benefit II (ALG-II). The grant is provided at the discretion of the job centre. Specialised support organisations, such as local/regional consulting firms, NGOs and chambers of trade and industry and commerce, provide support in developing business plans required for the application and give an expert opinion to the respective job centre. Some regions offer complementary schemes. For example, the federal state of Schleswig-Holstein manages the ESF-funded programme [Landesprogramm Arbeit Aktion](#)

[A3 - Existenzgründungen aus Nichterwerbstätigkeit](#), which offers grants, coaching and training as well as a business idea competition.

The overall framework for supporting **people with a disability** in entrepreneurship (see Table B.6.) also remains unchanged relative to 2022. People with disabilities can receive some financial support from the [Integration Office](#) of their federal state in the form of loans or interest subsidies to start an enterprise or maintain a self-employment (according to the German regulation in § 21 SchwbAV). The type and amount of support depends on the individual circumstances and funding decisions are made on a case-by-case basis. It is also possible (according to § 21 SchwbAV) to apply for work assistance from the Integration Office. People with disabilities (due to the regulation under the 19 SGB III) may also qualify as rehabilitants for whom benefits for participation in working life are provided by the Federal Employment Agency. They can also receive the start-up subsidy (*Gründungszuschuss*), which is available for recipients of unemployment benefit (ALG) if they are entitled to less than 150 days of unemployment benefit (or are not entitled). Tailored information on how to start a business and on public support programmes is available in the major entrepreneurship information platforms such as [existenzgruendungsportal.de](#), [gruenderplattform.de](#) and [foerderdatenbank.de](#). There has been a slight increase in the number and presence (especially on the internet) of NGOs dedicated to entrepreneurship training, coaching, mentoring and networking for people with disabilities. These include the nationwide project [BESSER](#) that launched in 2022 to support entrepreneurs, notably women entrepreneurs with disabilities, in establishing sustainable self-employment. Other local initiatives [enterability](#), which has operated since 2004 with financial support from the ESF as well as [KompassFrankfurt](#) and [found-it](#).

NEW POLICY DEVELOPMENTS

The most significant development in the past two years was the launch of the action plan “[More women entrepreneurs for our SMEs](#)” in May 2023. It was jointly developed by five federal ministries (BMWK, BMBF, BMFSFJ, BMG, IntB) and 27 other institutions. (See previous discussion for additional details). One of the projects contained within the action plan is the EXIST programme for university-based start-ups (“[Existenzgründungen aus der Wissenschaft](#)”), which was extended with a specific programme called “[EXIST women](#)” with the funding of EUR 6.5 million. Funding aims to support women entrepreneurs in spin-offs and encourage women professors to be mentors. Moreover, funding can be extended by three months when a team member of supported start-ups has a baby. In 2023, 110 EXIST-Women applications from universities across Germany were approved.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

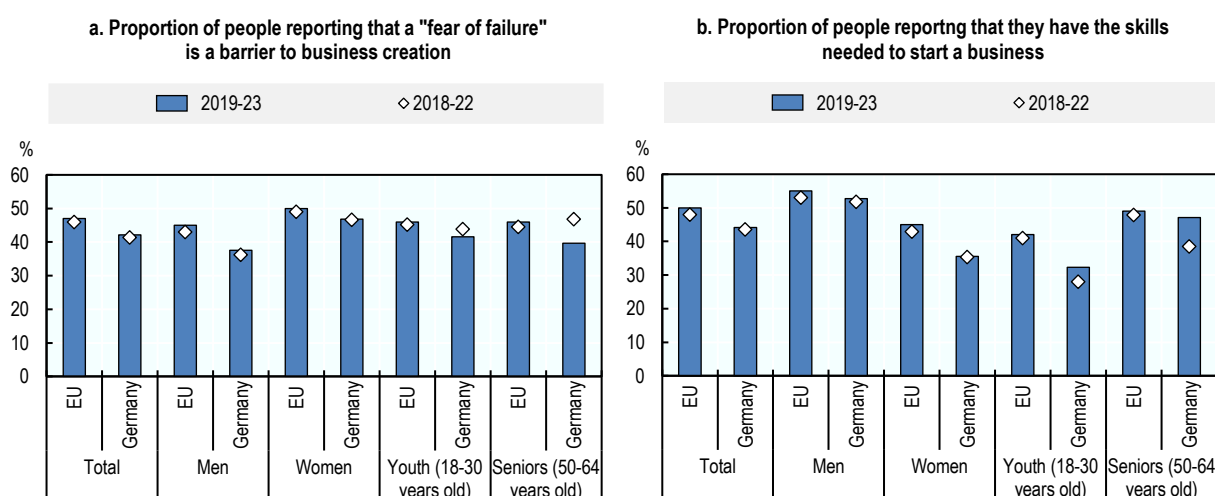
Entrepreneurs from under-represented groups typically face more and greater barriers to business creation and development. One of the most significant barriers for these entrepreneurs is a “fear of failure”, which captures self-confidence, attitudes towards risk, and social attitudes towards entrepreneurship among other factors such as gender roles in society and the labour market. Germans are less likely than the EU average to report that a “fear of failure” is a barrier to business creation, and this holds across all population groups (Figure 2). However, there is a significant gender gap as women were about 25% more likely to report this obstacle than men during the period 2019-23. There does not appear to be much change in “fear of failure” by age. About four-in-ten young people (18-30 years old) and older people (50-64 years old) reported this barrier during this period.

Another important barrier is a lack of entrepreneurship skill. Entrepreneurs from under-represented groups are less likely to report that they have the skills and knowledge to succeed in entrepreneurship. Slightly more than half of men reported having the skills to succeed in entrepreneurship during the period 2019-23 relative to only 35% of women. This gender gap likely highlights differences in access to entrepreneurship

training and coaching as well as differences in self-confidence. About one-third of young people (18-30 years old) reported having the skills to start a business during this period, likely underlining the lack of labour market experience as well as the potential to go further in embedding entrepreneurship learning opportunities in formal education. Half of people 50-64 years old indicated that a lack of skills would be a barrier to entrepreneurship.

In addition to these obstacles to entrepreneurship, there are many other issues that hinder diversity in entrepreneurship such as a lack of diversity among role models, barriers in financial markets (e.g. information asymmetries, discrimination), few networking opportunities and issues balancing entrepreneurship and family life, particularly for women entrepreneurs due a lack of maternity protection and leave, health insurance during maternity, and access to childcare.

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

Priority actions to strengthen policies and schemes that seek to promote and support inclusion in entrepreneurship include the following:

- Promote entrepreneurial role models through dedicated outreach and awareness raising campaigns to raise awareness of entrepreneurship as a viable career choice.
- Develop networking opportunities and initiatives for senior entrepreneurs and entrepreneurs with disabilities to increase awareness of entrepreneurship as a means to engage with the labour market.
- Extend the uptake and usage of funding programmes targeted to inclusive entrepreneurship target population groups using similar design of the *EXIST Gründungsstipendium* or EXIST Women to increase the diversity in founding teams as well as broaden the inclusive entrepreneurship policy approach.

NOTE

1 For more information, please see the funding guidelines here: [Amtliche Veröffentlichungen – Bundesanzeiger](#) and the project selection criteria [Europäischer Sozialfonds für Deutschland - ESF Plus 2021 bis 2027 in Deutschland - Projektauswahlkriterien "EXIST-Gründungsstipendium"](#).

ANNEX A: INCLUSIVE ENTREPRENEURSHIP POLICY FRAMEWORK

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ANNEX C: METHODOLOGY

Each country report was prepared by the OECD Secretariat with support from a national inclusive entrepreneurship policy expert. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with policy officers, entrepreneurship support organisations and other stakeholders. The information was then verified in a multi-stakeholder workshop on 13 March 2025 with government ministries, programme managers and other inclusive entrepreneurship stakeholders.

The notes are based on the framework used in the OECD-EU Better Entrepreneurship Policy Tool, which contains six pillars:

1. Building entrepreneurship skills and capacities for inclusive entrepreneurship;
2. Facilitating access to business finance for inclusive entrepreneurship;
3. Fostering an inclusive entrepreneurial culture;
4. Building a supportive regulatory environment for inclusive entrepreneurship;
5. Expanding networks for inclusive entrepreneurship;
6. Strengthening the design and delivery of inclusive entrepreneurship support.

The notes provide a brief overview of the current inclusive entrepreneurship policies and programmes. They also assess programmes against the following international good practice criteria, considering the “typical” entrepreneur in each of the different target groups (i.e. women, immigrants, seniors, youth, the unemployed, people who experience disability), in the “typical” region in the country. It covers schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. The international good practice criteria used in the assessment are:

- **Tailored:** Are public programmes tailored for the target group (i.e. dedicated)?
- **Consultation:** Are the targeted entrepreneurs consulted during the design of programmes?
- **Outreach:** Are appropriate outreach methods used for different target groups?
- **Delivery:** Are specialist organisations used to deliver programmes?
- **Take-up:** Does the support have high take-up among target group?
- **Scale:** Is the scale of available support sufficient?
- **Impact:** Does evaluation evidence show a positive impact?
- **Integrated:** Is the programme delivered linked other related supports?
- **Follow-up:** Do tailored programmes link to mainstream support programmes?

A focus is placed on the most commonly targeted population groups, namely women, immigrants, youth, seniors, the unemployed and people with disabilities.