The Missing Entrepreneurs

Inclusive Entrepreneurship Policy Country Assessment Notes: Greece

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 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, Project Co-ordinator, of the OECD CFE under the direction of Dr. Jonathan Potter, Head of Entrepreneurship Policy and Analysis Unit of the OECD CFE. 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. In addition, feedback and inputs were received from the Ministry of Development, Startup Greece and Academy of Entrepreneurship.

TABLE OF CONTENTS

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

INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN GREECE

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- Between 2019 and 2023, about 8% of men and 5% of women reported working on a start-up or new business and these rates are in-line with the European Union (EU).
- The self-employment rate was well-above the EU average over the past decade and declined from 31% in 2014 to 27% in 2023. Men were 1.7 times more likely than women to be self-employed and once in self-employment, 1.4 times more likley to have employees.
- The self-employment rate for youth was nearly double the EU average in 2023 (11% vs. 6%).

Approach to inclusive entrepreneurship policy

- Entrepreneurs from under-represented population groups stand to benefit from recent government actions to support the green and digital transitions, but these contain few measures targeted at specific population groups.
- However, a number of new programmes for young jobseekers are delivered through active labour market measures and entrepreneurship education is expanding at all levels.
- Non-government actors have a strong role in supporting inclusive entrepreneurship, notably for women
 and youth. While some schemes are international good practices, the quality of initiatives is highly
 variable.

Policy strengths

Strong engagement of non-government actors has the potential to lead to well-tailored supports.

Policy gaps and areas for improvement

- Despite progress made in improving the business environment, many challenges remain.
- Reliance on NGO-led schemes risks fragmentation and incoherence with policy objectives.

Main policy recommendations

- Expand support for initiatives that empower youth by fostering entrepreneurial skills and opportunities
 early, including through the further integration of entrepreneurship education into school curricula at all
 levels and extra-curricular activities.
- Promote women's entrepreneurship with awards and role models that speak in schools and at public events.
- Provide more tailored assistance to women building innovative start-ups, including coaching. There is
 also a need to develop policies that support work-life balance, such as expanded childcare access and
 maternity leave benefits for self-employed women.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The business environment has been challenging for many years. While there has been measurable <u>progress</u> in implementing reforms such as digitalisation of the public administration, challenges remain. A consequence is that the business creation rate is relatively low (Table 1). Moreover, self-employment and "necessity" entrepreneurship rates are high because there are few opportunities in the job market.

Table 1. Conditions for entrepreneurship

	Business	Business	Expectation to	Total Farly stage	Share of TEA that is	Self-employment		
	entry rate	exit rate	start a business in next 3 years	Total Early-stage Activities (TEA) rate	growth-oriented (create >19 jobs over 5 years)	Rate	% with employees	
	2021	2021	2019-23	2019-23	2019-23	2023	2023	
Greece	7% ▲	2% ↔	11% ▲	7% ▲	8% ▲	27% ▲	27% ▼	
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). Greece 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.

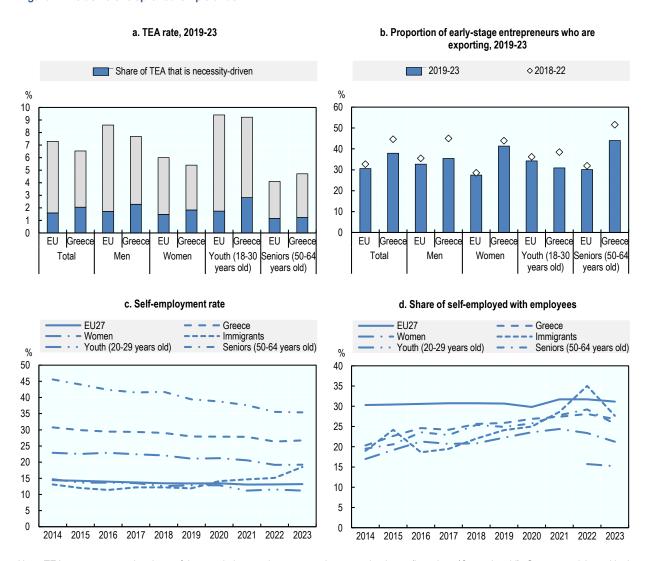
INCLUSIVE ENTREPRENEURSHIP TRENDS

International surveys such as the Global Entrepreneurship Monitor (GEM) show that Greeks are about as likely as the European Union (EU) average to report that they are working on a start-up or managing a new business (less than 42 months old). Between 2019 and 2023, about 8% of men and 5% of women reported working on a start-up or new business and these rates are in-line with the EU average (Figure 1). Similarly, 9% of young people (18-30 years old) and 5% of older people (50-64 years old) were starting or managing new businesses. These shares were also similar to the EU average. However, those starting and managing new businesses were about 50% more likely than the EU average to report that they were doing so because they had difficulties finding a job. This was true for all groups reported in except for older people, who were about as likely as the EU average to report that they were engaged in entrepreneurship because they could not find a job.

Greek entrepreneurs were more likely than the EU average to report having customers in another country (Figure 1). Women entrepreneurs were slighlty more likely than their male counterparts to report having customers in another country between 2019 and 2023 (41% vs. 35%). About 44% of older entrepreneurs (50-64 years old) had customers in another country, which was 1.5 times greater than the EU average. Young entrepreneurs (18-30 years old) were about as likely as the EU average to report having foreign customers (31% vs. 34%).

The self-employment rate in Greece was well-above the EU average over the past decade and declined from 31% in 2014 to 27% in 2023 (Figure 1). This decline was similar to the decline at the EU level. Men were 1.7 times more likely than women to be self-employed and once in self-employment, 1.4 times more likely to have employees. The self-employment rate for youth was nearly double the EU average in 2023 (11% vs. 6%).

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). Greece 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.

INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

Entrepreneurship policy has recently focused on improving the conditions in the business environment. Recent priorities have included simplification of business regulations, developing digital infrastructure, reducing business taxation, reforming property taxation, increasing incentives for scaling up self-employment activities and reforming insolvency procedures. In addition, there have been efforts by the Hellenic Development Bank to facilitate access to equity funding and alternative financing sources for SMEs and entrepreneurs. This also includes actions to increase the supply of venture capital financing through the 2016 EquiFund created by the government and the European Investment Fund (EIF).

EquiFund is financed by national funds and Hellenic Development Bank (HDB), the European Regional Development Fund (ERDF), the EIF and the European Investment Bank (EIB). For the 2021-27 period, public support will reach EUR 250 million. Other significant funds are managed by the Hellenic Development Bank of Investments, including the Green Greek Funds (EUR 400 million), the Co-investment Fund (EUR 100 million), the Accelerate Technology Transfer Fund (EUR 60 million) and the Innovate Now and Q-equity Funds, with public participation worth EUR 500 million in the framework of the National Recovery and Resilience Plan "Greece 2.0".

A major recent initiative is "Elevate Greece", which was launched by the Ministry of Development. It is intended to identify and support promising start-ups. The initiative provides a digital gate, through which Greek start-ups can apply requesting to be officially accredited by the competent Ministry of Development. The creation of the electronic register of start-ups makes it possible to plan targeted support towards this dynamic part of the start-up population. In addition, it increases the visibility of the ecosystem in Greek and international business. By extension, it has a positive effect on the country's performance in valid indicators such as "European Innovation Scoreboard" and "Global Innovation Index".

Young entrepreneurs (Table B.3.) would be expected to benefit from these innovation-oriented entrepreneurship investments and programmes. In addition, there has been considerable investment in entrepreneurship education at all levels of education. For example, the "Skills Lab" is a recent pilot programme implemented by the Ministry of Education that promotes the development of soft and digital skills. It is part of the mandatory national curriculum and is complemented by student-centred activities, workshops, presentations and competitions. One pillar of the programme is "Creative Thinking & Innovation", which aims to foster youth entrepreneurship, inspire innovative thinking, encourage students to pursue degrees and careers in science, technology, engineering and mathematics (STEM). In 2020-21, the pilot was delivered by 2 500 teachers in 217 schools. These actions in formal education are complemented by NGO-led initiatives such as Future Business Leaders, Ignite and Junior Achievement and private sector incubators such as EGG.

More generally, a National Youth Employment Strategy was developed by the Ministry of Labour and Social Security to provide a strategic framework for implementing policies to promote youth entrepreneurship (and employment) for the period 2021-27 with a horizon up to 2030. This framework has measurable objectives to tackle youth unemployment, including improving their skills and employability.

There have also been <u>substantial reforms</u> to active labour market policies, which include programmes that promote entrepreneurship. The public employment service (DYPA) co-ordinates these programmes and there have been recent efforts to streamline services and increase investments in staffing and digitalisation notably through the Recovery and Resilience Funds. Many of these reforms are aimed at young people who are not in employment, education or training (NEETs). This includes career days to promote different types of occupations, including entrepreneurship, online training programmes and the introduction of new modules in entrepreneurship training programmes (e.g. digital marketing).

The NGO sector is very active in supporting inclusive entrepreneurship, notably for youth, women and immigrant entrepreneurs. These organisations offer a wide variety of tailored training programmes and facilitate the development of networks. Examples include National Chamber Network of Women Entrepreneurs, Greek Association of Women Entrepreneurs, Women Do Business, Start-up Greece (formerly Youth Entrepreneurship Club until 2022) and Academy of Entrepreneurship. Some of these organisations are well-established and offer significant support to entrepreneurs from under-represented groups. However, many are small organisations that face resource challenges.

A characterisation of entrepreneurship support for women (Table B.1.), immigrant (Table B.2.), youth, older entrepreneurs (Table B.4.), job seekers (Table B.5.) and people with disabilities (Table B.6) is provided in Annex B.

NEW POLICY DEVELOPMENTS

Several participants actively participate in the OECD/EU Youth Entrepreneurship Policy Academy (YEPA), including participants from several ministries and NGOs. Members work to disseminate knowledge and lessons learned throughout the Greek ecosystem.

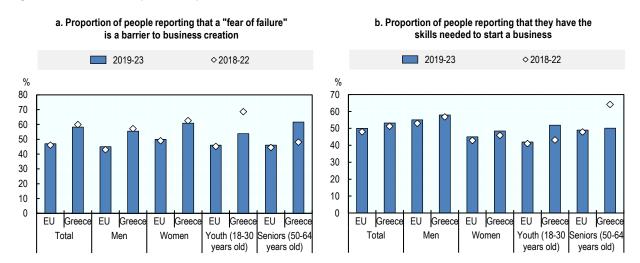
RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

People from groups that are under-represented in entrepreneurship, on average, face more and greater barriers to successfully starting businesses. The persistence of these barriers will likely undermine public policy actions that support people from these groups in entrepreneurship if they remain unaddressed. For example, negative social attitudes towards entrepreneurship and risk continue to be an obstacle for many potential entrepreneurs in Greece. Nearly 60% of Greeks report that a "fear of failure" is a barrier to starting a business, which is about 1.5 times more likely than the EU average (Figure 2). Slightly more than six-inten older people (50-64 years old) and women cited this barrier. While these shares have been high for many years, the proportion of young people (18-30 years old) reporting this barrier has declined over the past decade. Between 2019 and 2023, about 53% of young people reported a "fear of failure".

Despite significant gaps in the <u>workforce's skills</u>, nearly half of Greeks believe that they have the skills needed to successfully start a business. However, more could be done to help transfer the knowledge and experience of older entrepreneurs to younger entrepreneurs through mentoring initiatives.

More broadly, negative conditions in the business environment (e.g. enforcement of regulations) and labour market (e.g. high levels of informality) prevent many people from reaching their potential in entrepreneurship. There is also a need to <u>strengthen public employment services and to modernise social protection</u>, which could be used to support under-represented groups in business creation and self-employment.

Figure 2. Barriers to entrepreneurship



Note: Greece participated in the GEM survey in all years during the period 2018-23. Source: Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

POLICY RECOMMENDATIONS

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

- Expand support for initiatives that empower youth by fostering entrepreneurial skills and opportunities
 early. This could include further integrating entrepreneurship education into school curricula at all
 levels, from primary to vocational education, with a focus on creativity, problem-solving, and innovation.
 Dedicated activities, such as start-up bootcamps, hackathons, and competitions, could help young
 people acquire new skills, entrepreneurship experience and expand professional networks.
- Promote women's entrepreneurship with awards and role models that speak in schools and at public events.
- Provide more tailored assistance to women building innovative start-ups, including coaching. There is
 also a need to develop policies that support work-life balance, such as expanded childcare access and
 maternity leave benefits for self-employed women.
- Strengthen entrepreneurship support for legal migrants, refugees and asylum seekers, including by
 increasing incentives and support to formalise information business activities. This could include
 expanded training programmes that address the specific challenges faced such as language barriers,
 legal constraints, and lack of networks
- Introduce more tailored entrepreneurship support for seniors, including training and coaching to offer more opportunities for older workers to remain attached to the labour market for longer.

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	National	✓	✓	✓	✓	✓	✓
the following level(s) of government (multiple levels can be checked)	Regional	✓	✓	✓	✓	✓	✓
	Local	✓	✓	✓	✓	✓	✓
2. A group-specific entrepreneurship strategy has been developed (either statement embedded in another strategy)	and-alone or	✓	✓	✓		✓	
3. Clear targets and objectives for entrepreneurship policy have been developed a 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	Entrepreneurship training Entrepreneurship engeling and mentoring	✓ ✓			✓ ✓	✓ ✓	✓ ✓	✓ ✓	✓ ✓	✓ ✓
SKIIIS	Entrepreneurship coaching and mentoring Business consultancy, including incubators		√		✓	√		✓	✓	→
	Grants for business creation	√			✓					✓
-	2. Loan guarantees	✓			✓					✓
Finance	3. Microfinance and loans	✓			✓					✓
	4. Other instruments (e.g., crowdfunding, risk capital)	✓			✓					✓
Culture and	1. Entrepreneurship campaigns, including role models	✓	✓	✓	✓	✓	✓	✓	✓	✓
networks	2. Networking initiatives	✓	✓	✓	✓	✓	✓	✓	✓	✓
Dogulatory	1. Support with understanding and complying with administrative procedures	✓		✓	✓	✓	✓	✓	✓	✓
Regulatory supports	2. Group-specific measures Maternity leave and benefits for the self-employed									
	Access to childcare									

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

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

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

			Tailored : Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery : Are specialist organisations used to deliver programmes?	Take-up : Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
	1. Entrepreneurship training									✓	
Skills	Entrepreneurship coaching and mentoring									✓	
	3. Business consultancy, including incubators									✓	
	1. Grants for busine	ss creation									
Finance	2. Loan guarantees										
i ilialioc	3. Microfinance and	loans									
		4. Other instruments (e.g., crowdfunding, risk capital)									
	1. Entrepreneurship	campaigns, including role models									
networks	2. Networking initiatives			✓	✓					✓	✓
Dogulatory	1. Support with understanding and complying with administrative procedures										
Regulatory supports	2. Group-specific	Pension for self-employed									
supports	measures	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?
	Entrepreneurship training								✓	✓	
Skills	Entrepreneurship coaching and mentoring								✓	✓	
	Business consultancy, including incubators								✓	✓	
	Grants for business creation		✓								
Finance	2. Loan guarantees		√								
		3. Microfinance and loans									
		s (e.g., crowdfunding, risk capital)	✓								
Culture and		campaigns, including role models								✓	✓
networks	2. Networking initiat									✓	✓
	1. Support with understanding and complying with administrative procedures		✓		✓			✓	✓		✓
Regulatory supports	2. Group-specific measures	Welfare bridge to support those moving into self-employment							✓		
supports		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?
	Entrepreneurship training		✓		✓	✓	✓			✓	
Skills	2. Entrepreneurship	Entrepreneurship coaching and mentoring			✓	✓	✓			✓	
	3. Business consult	3. Business consultancy, including incubators			✓	✓	✓			✓	
	1. Grants for business creation		✓								
Finance	2. Loan guarantees										
FILIALICE		3. Microfinance and loans									
	4. Other instrument	s (e.g., crowdfunding, risk capital)									
Culture and	1. Entrepreneurship	campaigns, including role models									
networks	2. Networking initiat	tives	✓		✓	✓	✓			✓	
	1. Support with administrative process	understanding and complying with edures	✓		✓	✓	✓			✓	✓
Regulatory	2. Group-specific measures	Mechanisms to move back into disability benefit system if business is not successful									
supports		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 through the circulation of a draft report in January 2025 to 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.