

The Missing Entrepreneurs

Inclusive Entrepreneurship Policy Country Assessment Notes: Hungary

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), 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/>.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN HUNGARY

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- People across all target groups are involved in early-stage entrepreneurship activities at higher rates to the European Union (EU) average.
- Immigrants (14%) were slightly more likely to be self-employed than on average in the EU (11%) in 2023.

Approach to inclusive entrepreneurship policy

- While group-specific quotas are not used, some government support programmes have eligibility and evaluation criteria explicitly favouring women, youth and people with disabilities. There are also some measures dedicated to young people.

Policy strengths

- Main support schemes targeting youth, women and the unemployed often combine multiple types of support (e.g. entrepreneurship training, mentoring, financial assistance).
- The VAL/ business information portal encompasses all the information necessary for entrepreneurs establishing or running a business (e.g. available grants, financial instruments, mentoring, e-learning, training).

Policy gaps and areas for improvement

- Many of the support measures still target large-scale SMEs rather than entrepreneurs and the self-employed.
- There is limited outreach about available entrepreneurship support measures to inclusive entrepreneurship target population groups, leading to limited take-up by these groups.
- Business taxation and the regulatory environment lack transparency as there is no framework for stakeholder engagement in place and a lack of public access to regulatory impact assessments and outcomes of multi-stakeholder consultations such as the Entrepreneurship Council and the Deregulation Council.

Main recommendations

- Improve programme-level data collection (i.e. disaggregated by group-specific characteristics) and strengthen the monitoring and evaluation activities for all the various types of entrepreneurship initiatives to learn about the progress of these programmes as well as about the cost-efficiency and effectiveness of the various schemes.
- Continue to make improvements in and simplifications to the broader business and regulatory environment. It is important to assess the expected impacts of further potential regulatory incentives, such as reduced tax and social security contributions for youth and female start-ups.
- Strengthen partnerships with non-governmental organisations to improve access and participation of (potential) entrepreneurship from under-represented and disadvantaged groups in entrepreneurship support schemes as well as to boost outreach to these target groups.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The business population is growing as business entry rates continued to increase and business exit rates decreased in 2021 (Table 1). Business entry rates were slightly higher than on average in the EU. Hungarians are about as likely to expect to start a business as the EU average, yet more people were actively working on a starting or managing a new business (10%) than on average in the EU (7%) in the period 2019-23. However, both rates increased between 2020 and 2021, similar to the EU average. Entrepreneurs are half as likely to be involved in growth-oriented early-stage entrepreneurship than their EU counterparts over the same period.

While Hungary does not use group-specific quotas, some government support programmes have eligibility and evaluation criteria explicitly favouring women, youth and people with disabilities. There are also some measures dedicated to young people. Most couple financial support with training and mentoring. As many of the main public entrepreneurship measures are delivered as part of EU projects (e.g. the Economic Development and Innovation Programme - EDIOP, EDIOP Plus), monitoring of these measures is undertaken in compliance with the EU data collection. However, the publication of implementation or progress reports are not regular and are often missing. Access to monitoring data disaggregated by strategic target groups is also not frequently available, and evaluations of measures and programmes are not undertaken systematically and do not consider group-specific data.

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
Hungary	12% ▲	6% ▼	11% ▲	10% ↔	7% ▼	11% ▼	32% ▼
EU average	11% ▲	8% ▲	12% ▲	7% ▲	14% ▲	13% ↔	31% ▼

Note: Up and down arrows indicate an increase or decrease relative to the previous period, i.e. previous year for annual indicators or previous period (2018-22) for indicators based on data from the Global Entrepreneurship Monitor. The left-right arrows indicate no change, i.e. a change of between -1% and 1%. The total early-stage entrepreneurial activity (TEA) rate measures the share of the population starting or managing a new business (less than 42 months old). Self-employment rate measures the proportion of those in employment who are self-employed. Hungary participated in the GEM survey during the period 2018-23 except for the following years: 2018-20.

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

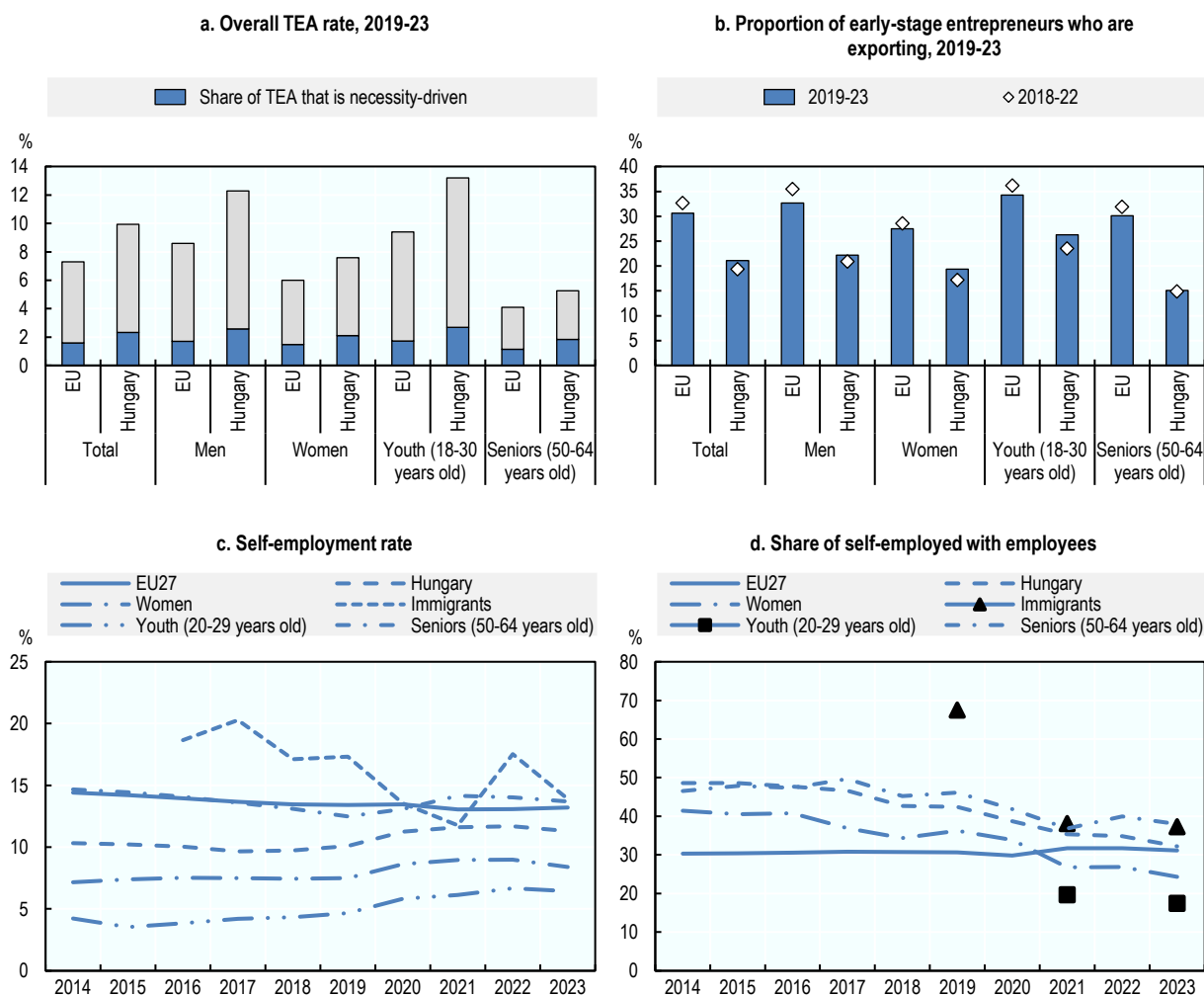
INCLUSIVE ENTREPRENEURSHIP TRENDS

People across all target groups are more likely to be actively working on or managing a new start-up compared to the EU average in 2019-23 (Figure 1), particularly youth entrepreneurs (13% vs. 9%). A gender gap in entrepreneurial activity persists as women remain less likely than men to be involved in early-stage entrepreneurship (8% vs. 12%). People are also more likely to be starting businesses out of necessity (i.e. new start-ups that have been launched because the person could not secure salaried employment) than on average in the EU, notably among seniors (35% vs. 28%). Entrepreneurs are also less likely than their EU counterparts to report exporting their products and/or services (21% vs. 31%). This is true for women (19% vs. 28%), youth (26% vs. 34%) and seniors (15% vs. 30%).

The total self-employment rate remained constant over the past decade around 11% yet remains below the EU average (13%) in 2023. Immigrants (14%) were slightly more likely to be self-employed than on

average in the EU (11%) in 2023, while youth were as likely as the EU average to be self-employed (6% each). Conversely, women (8%) and seniors (14%) were less likely than the EU average to be self-employed (10% and 17% respectively). Overall, self-employed workers employed others at similar rates to EU average. However, these rates have declined over the last decade – only 32% of all self-employed workers had employees in 2023 compared to 47% in 2012.

Figure 1. Inclusive entrepreneurship trends



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

Women entrepreneurs (Table B.1) are one of the main target groups of the National Entrepreneurship Mentoring Programme (*Országos Vállalkozói Mentorprogram*). The programme was managed by the SEED Foundation and the Hungarian Chamber of Commerce and Industry until 2023. While the programme primarily focused on women, it provided mentoring, training and counselling services for all groups of entrepreneurs and business owners, notably young people. An evaluation of the programme showed the programme had successfully supported at least 200 entrepreneurs from one of the two inclusive entrepreneurship target groups – 48% of beneficiaries were women and 28% were youth. The evaluation found that the tailored counselling and knowledge-sharing events were the supports that best met the entrepreneurial needs of participants. It also showed that mentoring worked best with peer mentors (i.e. when women were paired with women mentors). The SEED Foundation also manages other public initiatives tailored to women's entrepreneurs, including the [Dobbantó programme](#) (i.e. entrepreneurship skills programme) as well as the DoboGO network (i.e. peer-learning events). Many private and non-governmental actors are also active in providing women's entrepreneurship support programmes, such as the Academy for Women Entrepreneurs. The Academy has been offered in a joint partnership between the Foundation for Sustainable Enterprises, the ImpactHUB and the United States Embassy since 2021. The support includes a ten-month long entrepreneurship educational programme for women between the ages of 25 and 55 years old with a particular emphasis on women from the less developed regions. The programme also includes mentoring and networking. The most recent programme was launched in November 2023 running through May 2024. However, the programme has faced challenges in finding and engaging women in the programme.

While there is limited public entrepreneurship support available for **immigrant** entrepreneurs (Table B.2), the largest scale EU co-funded government measures are aimed at supporting **youth** entrepreneurs (Table B.3). These initiatives operate under EDIOP and provide entrepreneurship training and mentoring for young people who are not in education, employment or training (NEETs). The national Youth Guarantee scheme also provides entrepreneurship training, mentoring and financial support to NEETs. Upon successful completion of the entrepreneurship training programmes, participants have the opportunity to apply for financial support through a grant programme. Conditional on an approved business plan, beneficiaries may receive grants of up to EUR 12 000 (HUF 4.5 million). In the period 2018-22, the programme provided financial support to more than 5 600 young people (i.e. under 30 years old), which was above the programmes initial target indicating a strong demand for support. The new Youth Guarantee Plus Active Labour Market Programme plans to continue to provide youth entrepreneurship support. Evaluations of the national Youth Guarantee scheme highlighted challenges related to programme implementation in the period 2018-2022. Outreach to eligible young NEET people was limited and their participation was found to be difficult. Drop-out rates varied considerably across regions ranging from 20% to 50%. Moreover, the quality and intensity of the training as well as mentoring services provided was not standard across the regions. This is due in part to the range of organisations implementing the programme. The impact of the programme also varied considerably by region. Business registrations by participants following the programme ranged from 37% to 74%. Moreover, the evaluation found that accessing the grant was time-consuming due to complicated and slow administration, leading many participants to leave the programme due to the slow progress across the entire support scheme. Recommendations regarding administrative simplification, better and timely linking of the training, mentoring and business start-up supports will be addressed in the new EU programming period and built into the follow-up measure launched under the EDIOP Plus Programme. Another programme that seeks to address the low entrepreneurial activity among young people is the [Kurázsi programev](#) programme which is led by the SEED Foundation in partnership with a consortium of support actors. They include members from government agencies, Junior Achievement Hungary, the Talent and Knowledge Centre Foundation (TTKA)

as well as business associations (e.g. the National Association of Family Businesses, Public Benefit Foundation of Family Businesses). Many private and non-governmental organisations are also active in youth entrepreneurship support, including the National Talent Centre and the Design Terminal, Junior Achievement Hungary and the National Associations of Young Entrepreneurs.

A variety of support measures are available for **senior** entrepreneurs (Table B.4). For example, the [Generation Change](#) (*Generációváltás*) programme aims to support entrepreneurs above 55 years old who wish to handover company management of their businesses to a new generation. The programme offers support services (e.g. data-driven company diagnostics, financial and managerial advisors, automated business valuation tool). The Second Chance ([Második Esély](#)) programme also provides free access to a company diagnostic and qualification tool. Beneficiaries who complete the automated company diagnostic process and are registered on the central business information portal can access additional expert support. Based on monitoring data from mid-2023, women represented slightly over a third of programme participants (36%) and more than 60% of participants were senior entrepreneurs.

There are entrepreneurship support measures available for the **unemployed** (Table B.5). Some measures are offered within the EDIOP Programme framework and offer tailored support to registered job seekers (over the age of 30 years old). Beneficiaries participate in a two-phase entrepreneurship support scheme, which includes training, mentoring and financial support on the condition of an approved business plan. While there is no age-disaggregated data on the number of people supported under the first component available, about [2 800 participants](#) received grants under the second component as of 2022.

People with disabilities (Table B.6) are specifically mentioned as a target group of the EDIOP support measures which include training, mentoring and financial support (i.e. grants). There is, however, no monitoring data available on group-specific entry, businesses set up or survival. Many of the local public employment offices managing the relevant EDIOP schemes report having difficulties with targeted outreach. Some of these previous measures are planned to be continued under the new EDIOP Plus Programme, but calls are still pending. People with disabilities can also benefit from social tax reliefs.

NEW POLICY DEVELOPMENTS

The National Strategy for Strengthening the Hungarian Micro, Small and Medium-Sized Enterprises 2019-2030 was adopted in November 2019. This strategy guided the preparation of the new 2021-2027 EU programming period as well as the launch of several domestic policy initiatives. The national SME strategy has been under revision for the last two years and following a lengthy multi-stakeholder consultation process, the [revised version](#) was adopted in December 2023. The revised SME strategy identifies youth and (young) women entrepreneurs as the main target groups as well as the need to improve ongoing support schemes in less developed regions. While seniors, people with disabilities and Roma are referred to as under-represented groups in entrepreneurship, the revised strategy determines only broad measures, primarily concerning the revision of the government support schemes and the tax environment.

There is also a continuity in the main strategic measures which are predominantly managed and implemented within the framework of the EDIOP 2014-2020 and its successor the EDIOP Plus 2021-27, which is co-financed by the EU European Structural Investment Funds (ESIF). In the previous period, the EU development funds led to the creation of several key national initiatives (e.g. the National Entrepreneurship Mentoring Programme, the national scheme to support Generational Change, measures launched as part of the Youth Guarantee scheme aimed at training/mentoring young entrepreneurs and providing them with start-up capital) as well as in setting up a new [business information portal](#), which is aimed to be the future one-stop-shop for Hungarian businesses. Some new cross-sectoral initiatives have also been recently launched based on collaborations of government and non-government organisations,

such as the Start Programme. This programme is tailored to youth entrepreneurs, while the Entrepreneurship 50+ initiative is tailored to senior entrepreneurs.

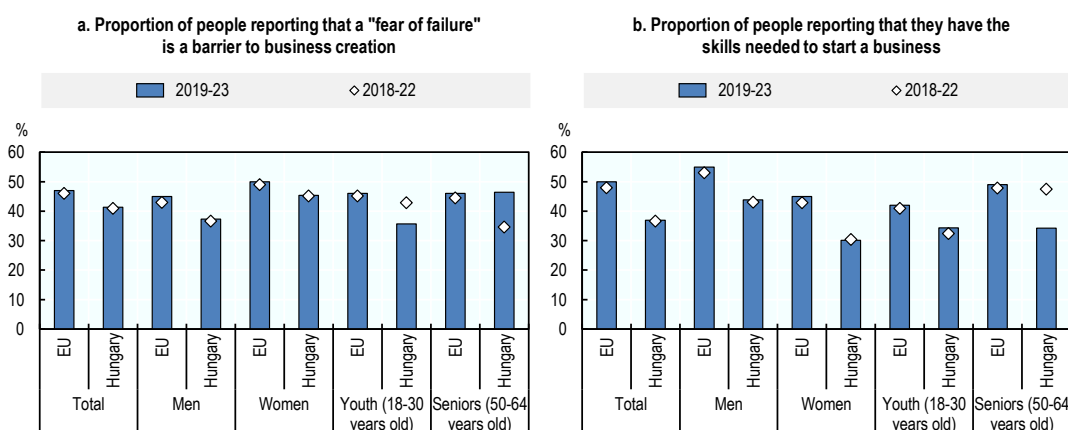
In March 2024, the government agency in charge of entrepreneurship promotion and development was renamed as the Hungarian Economic Development Agency (*Magyar Gazdaságfejlesztési Ügynökség, MGFÜ*, previously *IFKA*). This rebranding signals the government's intention to restructure the *MGFÜ*'s role as an umbrella government agency and the main co-ordinator of the implementation of the National SME Strategy. *MGFÜ* is charged with building strategic partnerships with key national stakeholders (e.g. chambers, business associations, banks) and co-ordinating the involvement of these stakeholder organisations in running the various government-financed or co-financed business support schemes.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

About 41% of Hungarian people report a “fear of failure” which is less than the EU average of 47% (Figure 2). Women (45%) and youth (36%) are less likely than their EU counterparts (37% and 46% respectively) to report a “fear of failure”, while seniors report similar rates to the EU average (46% each). While potential entrepreneurs are less likely to report having a “fear of failure” as a barrier to business creation than on average in the EU, they are less likely to report having the skills and knowledge needed to start a business. Only 37% of people report having entrepreneurship skills compared to 50% on average in the EU. There is a noticeable gender gap in skill levels as women are 1.5 times less likely than men to report having the skills needed to start and manage a business. Youth and seniors are also less likely to report entrepreneurship skills relative to the EU average.

While there has been a shift in policy focus regarding skills development through a range of government and non-government initiatives, many of the support measures still target large-scale SMEs rather than entrepreneurs and the self-employed. Moreover, there is limited outreach about available entrepreneurship support measures to inclusive entrepreneurship target population groups, leading to limited take-up by these groups. Lastly, there have been many changes to business taxation and regulations with limited stakeholder engagement during the design and implementation of these changes, which impacts entrepreneurial intention and action, notably among people who face more and heightened barriers to entrepreneurship.

Figure 2. Barriers to entrepreneurship



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

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 Hungary, the government could:

- Improve programme-level data collection (i.e. disaggregated by group-specific characteristics) and strengthen the monitoring and evaluation activities for all the various types of entrepreneurship initiatives to learn about the progress of these programmes as well as about the cost-efficiency and effectiveness of the various schemes.
- Continue to make improvements in and simplifications to the broader business and regulatory environment. It is important to assess the expected impacts of further potential regulatory incentives, such as reduced tax and social security contributions for youth and female start-ups.
- Strengthen partnerships with non-governmental organisations to improve access and participation of (potential) entrepreneurship from under-represented and disadvantaged groups in entrepreneurship support schemes as well as to boost outreach to these target groups.

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		✓ ¹		✓ ¹			
4. Monitoring and evaluation practices for entrepreneurship support are strong and wide-spread		✓ ²		✓ ²			

Note: A check-mark indicates the level policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework. An asterisk indicates a lack of quantified target indicators. ¹ Lack of quantified target indicators at the strategy level, but use of group-specific target indicators at the level of EDIOP Plus measures. ² Evaluation reports are selectively available and published – see evaluation of women-oriented training/mentoring measures and those of Youth Guarantee measures aimed at young entrepreneurs, both co-financed by EU ESIF.

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									
	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?
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									
	Student business legal form 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?
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 by written procedure in October 2024 by government ministries, programme managers and other inclusive entrepreneurship stakeholders.

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

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

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

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

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