

The Missing Entrepreneurs

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

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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This note was prepared by Pablo Shah of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Prof. Sergio Destefanis of the University of Salerno, under the direction of David Halabisky, Project co-ordinator, and Dr Jonathan Potter, Head of Entrepreneurship Policy and Analysis Unit, both of the OECD CFE. Much of the data contained in this note were prepared by Dr. Jonathan Levie of the Global Entrepreneurship Monitor.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN ITALY

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- Between 2019 and 2023, the share of women who are starting and managing a new business was approximately half that of men (3% vs. 6%), with a higher share of women TEA being necessity-driven.
- The share of self-employed with employees increased slightly between 2022 and 2023 among immigrants (27% to 28%), youth (15% to 17%) and seniors (33% to 34%).

Approach to inclusive entrepreneurship policy

- Most major public support programmes for SMEs and entrepreneurs do not include special provisions for under-represented or disadvantaged groups.
- There have been many targeted policy interventions to support business creation and self-employment among under-represented and disadvantaged groups, especially youth, women and the unemployed.

Policy strengths

- There are many initiatives to support women entrepreneurs, including the *Fondo Impresa femminile*, *ON – Oltre Nuove imprese a tasso zero* and *Smart&Start*. The Committees for Female Entrepreneurship and the Women's Business Committee (*Comitato Impresa Donna*) have helped to enhance the co-ordination of women entrepreneurship supports.
- Policy initiatives for promoting youth entrepreneurship are relatively strong. The Youth Guarantee and Youth Employment Initiatives provide an effective framework for the co-ordination of youth entrepreneurship policy.
- Steps are being taken to address emerging employability challenges faced by older workers in the labour market, notably through the extension of the *Resto al Sud* to cover individuals aged 18 to 55.

Policy gaps and areas for improvement

- There is scope to strengthen institutional co-ordination mechanisms in Italy, notwithstanding the important progress that has been made in the areas of youth and women entrepreneurship.
- There is an absence of policy support for entrepreneurship and self-employment among seniors and people with disabilities.

Main recommendations

- Address the gap in entrepreneurship support for people with disabilities.
- Establish a “welfare bridge” to incentivise unemployed persons to create businesses.
- Develop further initiatives to support senior entrepreneurs in order address emerging employability challenges for this labour market segment.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Italy lags behind other European Union (EU) Member States with respect to overall entrepreneurship rates. Indeed, at 8% in 2021, the business entry rate was approximately 3 percentage points below the

EU average of 11% (Table 1). Moreover, between 2019 and 2023, an average of just 9% of the adult population had expectations of starting a business, compared to an EU average of 12%. The share of adults who are starting or managing a new business was also lower than the EU average between 2019 and 2023, as was the share of new businesses that were growth oriented. With that being said, the business entry rate, the total early-stage entrepreneurial activity (TEA) rate and the share of growth-oriented TEA are on an upward trajectory, as is the case across the EU more widely.

With the exception of the Guarantee Fund for SMEs (*Fondo di Garanzia per le PMI*), which has a special allowance for firms with high shares of women, most major public support programmes for SMEs and entrepreneurs, such as the Nuova Sabatini investment credit, the tax incentives for investments in start-ups and innovative SMEs, the super-depreciation and hyper-depreciation allowances, the R&D tax credit, and the patent box do not include special provisions for under-represented or disadvantaged groups. Entities responsible for inclusive entrepreneurship promotion, such as the *Comitati per la promozione dell'imprenditorialità femminile* and the *Comitato Impresa Donna*, canvas for specific policies targeting the groups they represent rather than supporting access to mainstream entrepreneurship policies and support programmes for entrepreneurs from under-represented and disadvantaged groups.

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
Italy	8% ▲	7% ▼	9% ▲	4% ▼	6% ▲	19% ▼	30% ▲
EU average	11% ▲	8% ▲	12% ▲	7% ▲	14% ▲	13% ↔	31% ▼

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

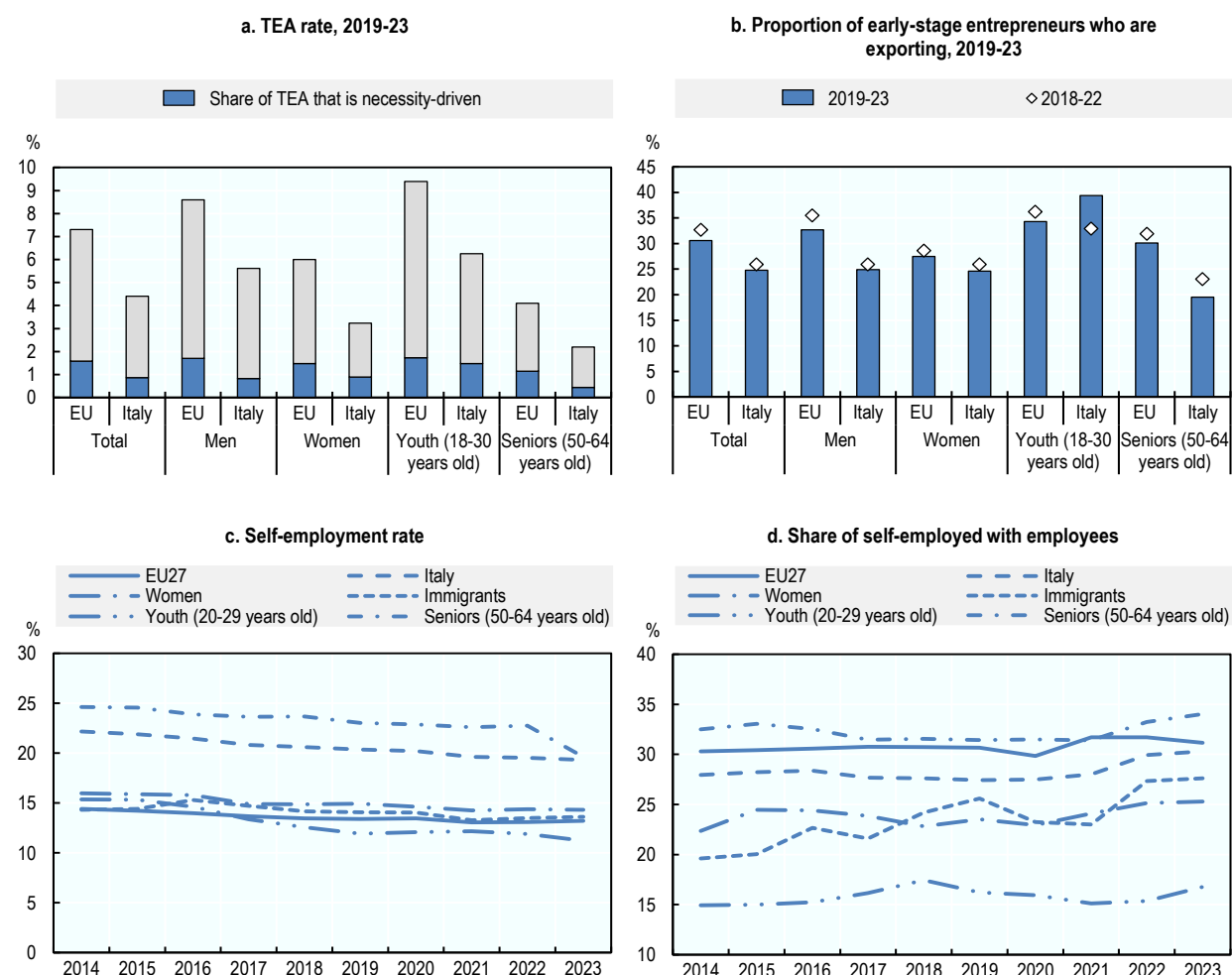
Source: Eurostat (2024), Business Demography Statistics; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey; Eurostat (2024), Employment and Unemployment (LFS) Database.

INCLUSIVE ENTREPRENEURSHIP TRENDS

In the period 2019-2023, the share of women who were starting or managing a new business (3%) was around half the that of men (3% vs. 6%) (Figure 1). In addition, women entrepreneurs were much more likely than to be starting a business out of necessity relative to men (28% vs. 15%). For both men and women early-stage entrepreneurs, the share exporting their products and/or services was lower on average in the period 2019-23 (25%) than the period 2018-22 (26%). Meanwhile, the share of youth (20-29 years old) engaged in starting or managing a new business was below the EU average (6% vs. 9%) for the period 2019-2023, while seniors (50-64 years old) were around half the EU average (2% vs. 4%).

The self-employment rate fell to 19% in 2023, which remains markedly above the EU average self-employment rate of 13%. However, the self-employment rate declined by 0.2 percentage points between 2022 and 2023, marking a continuation of the trend over the past decade. Falls in the self-employment rate were registered for all groups with the exception of immigrants, which remained around 14%. The share of self-employed with employees increased slightly between 2022 and 2023 among immigrants (27% to 28%), youth (15% to 17%) and seniors (33% to 34%).

Figure 1. Inclusive entrepreneurship trends



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

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

INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

Since their inception in the mid-1980s, policies for inclusive entrepreneurship in Italy have favoured attempts to counteract the credit constraints faced by (potential) entrepreneurs. Policies initially took the form of laws promulgated by the central government. However, in the 1990s, decision-making was shifted to the regions and resulted in a proliferation, and often duplication, of laws. As is the case for most local policies, the availability and quality of support for inclusive entrepreneurship is heavily dependent on the capabilities of those designing and delivering support at the local level, which are unevenly spread across the country. While there have been many policy interventions to support business creation and self-employment for people from under-represented and disadvantaged groups, especially youth, women and the unemployed, relatively few national strategies and action plans have been developed to co-ordinate these initiatives (Table A.1). A notable exception to the lack of national strategies and action plans has

been youth entrepreneurship policy, currently framed within the Youth Guarantee and the Youth Employment Initiative.

There are many initiatives to support **women** entrepreneurs (Table B.1), including the *Fondo Impresa femminile*, ON – *Oltre Nuove imprese a tasso zero* and Smart&Start. The Committees for Female Entrepreneurship (set up in 2003 by the Ministry for Economic Development and the Union of the Chambers of Commerce) and the Women's Business Committee (*Comitato Impresa Donna*) have helped to ensure the effective co-ordination of women's entrepreneurship supports. Moreover, the Ministry of Economic Development invested EUR 3 billion in 2022 to support investments in risk capital by Italian firms mostly owned by women that are engaged in highly innovative projects. Firms can apply for funding both at early stages (i.e. seed and start-up financing) and at the stage of product development. The *Microcredito di Libertà* launched in 2023 and aims to support entrepreneurial projects for women who are victims of violence, as well as the provision grants for innovative women-led start-ups in selected mountain municipalities.

New initiatives have also been launched to support **immigrant** entrepreneurs (Table B.2), most notably the *Futurae* programme. This is promoted by the Ministry of Labour and Social Policies and implemented by *Unioncamere* (the Italian Union of Chambers of Commerce) and individual chambers of commerce, including those of Bari, Milan, Lodi, Monza and Brianza, Pavia, Rome, Turin and Verona. The programme offers orientation, training and support courses for start-ups. It also encourages access to the Chambers of Commerce and supports access to credit, especially through microcredit programmes. In 2024, *Unioncamere*, Banca Etica and PerMicro teamed up to provide start-up finance to 36 first- and second-generation migrants participating in the training courses of the *Futurae* programme.

Policy initiatives promoting **youth** entrepreneurship (Table B.3) are relatively strong. The New Self-employment programme (*Nuovo Selfiemployment*) supports young people that are not in employment, education or training (NEETs) to become self-employed or entrepreneurs. An interesting initiative concerning youth entrepreneurship is the Rete project. Rete aims to create a bridge between youth, schools, universities and the business world through dedicated hubs (consisting of orientation and training spaces), where young people can strengthen the skills required by the job market, including the development of an entrepreneurial culture. Rete is jointly promoted by the Ministry for Sport and Youth and the Universal Civil Service of the Presidency of the Council of Ministers. Invitalia is charged with the implementation of the project through twelve territorial hubs, located in various areas of the country. Through Rete, young people (16-35 years old) who still attend school or university or are unemployed gain access to a skills assessment and coaching to define professional development projects. They also have access to training, which includes specific courses to develop a business idea. Rete collaborates with several regional bodies, in particular incubators, accelerators, technology transfer centres, universities, schools and local authorities.

There is a notable lack of policy initiatives targeting **senior** entrepreneurship (Table B.4). However, the *Resto al Sud* programme – which is a key source of support for entrepreneurs in disadvantaged areas of Italy – has been expanded to cover people up to 55 years of age. This reflects the unfavourable consequences of the COVID-19 shock for this age cohort of the labour market. There have also been some initiatives supported by regional governments mostly targeting unemployed seniors. For example, the (now discontinued) *Intraprendo* (“I undertake”) initiative from the Lombardia region offered non-repayable or subsidised loans to unemployed people aged over 50.

Promotion of entrepreneurship for the **unemployed** (Table B.5) has been in the past highly intertwined with that for youth and women (e.g. the “New Self-employment” initiative, *Resto al Sud 2.0*, *Autoimpiiego centro-nord Italia* programmes).

Specific legislation supporting self-employment and entrepreneurship by **people with disabilities** (Table B.6) remains limited. Although Law 104/1992 – the key reference for the assistance and social integration of people with disabilities – states (article 18 paragraph 6) that regions can regulate the facilitations for people with disabilities to start and carry out autonomous working activities, no such regional initiatives exist currently. The only significant initiative supporting the entrepreneurship by people with disabilities is the "Re Start-up" project, a training course aimed at business creation development.

NEW POLICY DEVELOPMENTS

Following the COVID-19 shock, the popular *Resto al Sud* programme has been considerably strengthened and extended to all people between 18 and 55 years old. Beginning in 2024, the new *Resto al Sud 2.0* programme offers training, planning assistance, vouchers and grants to help people under the age of 35 years old to start a business in the regions of Southern Italy, as well as in the territories of the regions of central Italy affected by the earthquakes of 2009 and 2016. Unemployed people can combine the *Resto al Sud 2.0* subsidies with unemployment benefits (Naspi) if the latter are requested in advance as a lump sum to be used as initial funding to start the new business. In conjunction with the changes to *Resto al Sud* in 2024, the *Autoimpiego centro-nord Italia* ("Self-employment in Central and Northern Italy") initiative finances the purchase of goods and services by youth and women that are unemployed or are social and economically vulnerable or face discrimination, as defined by the National Plan for Young People, Women and Work. Non-refundable vouchers of EUR 30 000 are offered, rising to EUR 40 000 where the investments concern digital goods and services or those for environmental sustainability and energy saving.

From December 2023, the "incentivi.gov.it" portal has been remodelled, providing clearer information to SMEs and entrepreneurs on available incentives and supports to aid the creation and growth of their businesses. The new portal includes a dedicated section for aspiring entrepreneurs, where users can enter their age and gender in order to identify relevant support initiatives. For each initiative, there is a summary sheet with detailed information. New features include an AI-based digital assistant (a virtual chat bot), the option to save relevant initiatives in a "favourites" area, the reuse of the data entered in the National Register of state aid, allowing Public Administrations that manage tenders to access a reserved area with reports useful for planning new tenders. These features are likely to benefit aspiring entrepreneurs both by facilitating their access to the portal and by creating new initiatives better suited to their needs.

As of 1 March 2024, ANPAL no longer exists, and its functions will be carried out by the Ministry of Labour, which has potential consequences for the co-ordination of youth entrepreneurship policy going forward.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

Very little is done to support entrepreneurship for people with disabilities. Moreover, the marginalised situation for people with disabilities at work in Italy has been highlighted and sanctioned by the [Court of Justice of the European Union](#). A gap in policy support for the labour market segment of people over 50 years old is also gradually emerging and has been brought to the forefront by the COVID-19 crisis. Figure 2 shows that the share of seniors (aged 50-64) for whom a fear of failure is a barrier to creating a business is lower than the EU average, while a higher than average share of Italian seniors report they have the skills necessary to start a business. This indicates that the potential exists to realise relatively strong rates of entrepreneurship among seniors if the appropriate policy supports and incentives are in place.

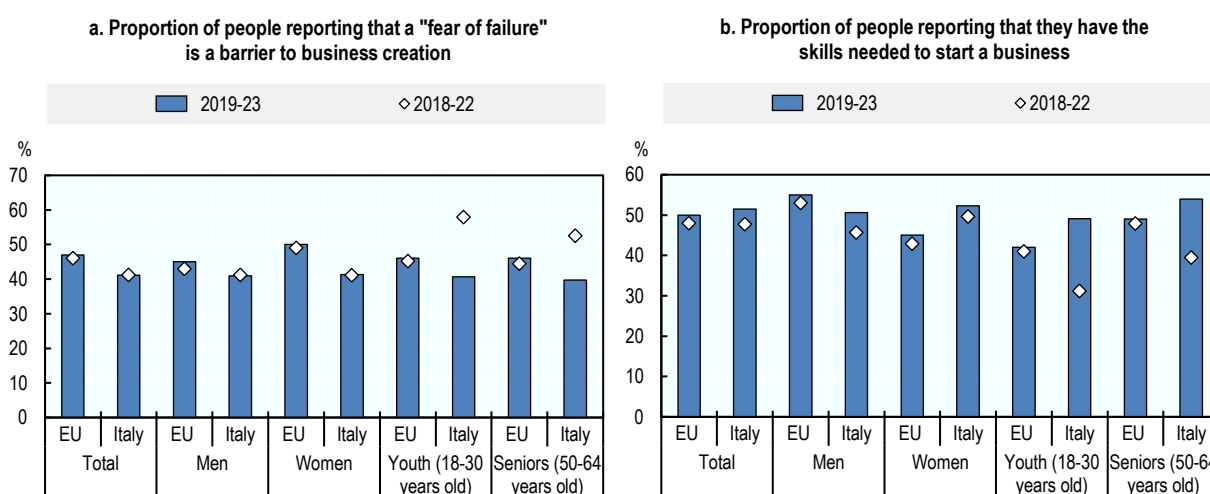
There is also scope to strengthen institutional co-ordination mechanisms. The co-ordinating role played by the Youth Guarantee and the Youth Employment Initiative, the national network of one-stop shops for youth entrepreneurship and the committees for women's entrepreneurship are steps in the right direction

in this respect. However, further co-ordination among the aforementioned entities, the Ministry for Economic Development and Invitalia should be developed, promoting a one-stop-shop approach to the facilitation of entrepreneurship.

Another key policy gap is the absence of a so-called “welfare bridge”, which could incentivise those on welfare benefits such as unemployment insurance to start their own business and become economically independent. Currently, welfare benefits can be capitalised as a lump sum for investment into a business activity. However, this lump sum must be returned in the event that the benefit recipient becomes a paid employee again. This creates a potential disincentive for unemployed persons to start a business. In addition, recipients of unemployment benefits lose the right to their benefits as soon as they become engaged in self-employment or entrepreneurship, unless their annual income remains below EUR 4 000. Even below this threshold, 80% of the newly gained income is detracted from the benefit.

Italy’s entrepreneurial system is also exposed to [wider demographic challenges](#), with a shrinking share of young people (18-29 years old) holding decisional positions (e.g. owners, directors, partners) and an increasing share of those over 70 years old. This implies a need for continued efforts to encourage youth entrepreneurship and business ownership. Furthermore, monitoring and ex-post evaluation of all policies, including policies conceived and enacted by regional governments, is not yet carried out on a scale comparable to that of other European countries. A notable exception to this relative lack of policy evaluation is the exercise carried out by independent evaluators on the [Smart&Start measure](#), which found that supported start-ups perform better than comparable firms in terms of survival, job creation and other indicators of competitiveness. This exercise provides a useful template for future policy evaluation, also emphasising the need for more accurate information on some features of the supported businesses (innovation and human capital in particular).

Figure 2. Barriers to entrepreneurship



Source: Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

POLICY RECOMMENDATIONS

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

- Address the gap in entrepreneurship support for people with disabilities. This could include designing and introducing dedicated training and coaching schemes, such as the German scheme Enterability.
- Establish a “welfare bridge” to incentivise unemployed persons to create businesses. There should be further consideration for mechanisms for regaining access to unemployment benefits if a business is not successful. The Portuguese *Apoios à Criação do Próprio Emprego por Beneficiários de Prestações de Desemprego* initiative and Ireland's Back to Work Enterprise Allowance could provide relevant lessons in this respect.
- Develop further initiatives to support senior entrepreneurs in order address emerging employability challenges for this labour market segment. This could include tailored or dedicated support schemes, such as mentoring, networking and business advice as seen in the well-experimented scheme PRIME in the United Kingdom.
- Strengthen public support for inclusive entrepreneurship, which could include emphasising the importance of monitoring and evaluation mechanisms as well as by increasing the weight given to the ex-post performance of supported firms.

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									
	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 at an online seminar on 12 September 2024 with government ministries, programme managers and other inclusive entrepreneurship stakeholders.

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

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

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

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

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