The Missing Entrepreneurs

Inclusive Entrepreneurship Policy Country Assessment Notes: Latvia

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 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 report was prepared by David Halabisky of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Professor Arnis Sauka of the Stockholm School of Economics in Riga, under the direction of Dr Jonathan Potter, Head of Entrepreneurship Policy and Analysis Unit. Much of the data contained in this note were prepared by Dr. Jonathan Levie of the Global Entrepreneurship Monitor.

This note benefited from feedback and suggestions provided by Julien De Beys, Anna-Marie Galazka, Baptiste Mandouze and Goncalo Pinto of the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission. A draft of the report was presented and discussed at an online workshop on 24 September 2024. Participants included representatives from the Ministry of Welfare, the National Centre for Education and CONNECT Latvia.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN LATVIA

KEY MESSAGES

Inclusive entrepreneurship rates and trends

• The gender gap in early-stage entrepreneurship is relatively large as men were 1.7 times more likely to be starting or managing a new business during the period 2019-23.

Approach to inclusive entrepreneurship policy

- The main inclusive entrepreneurship policy instrument is the measures to support business creation by job seekers, with measures implemented at the national and sub-national levels.
- In addition, entrepreneurship is clearly noted in various employment strategies related to supporting
 women, youth, seniors, job seekers and people with disabilities. Tailored entrepreneurship support
 initiatives are largely implemented by NGOs and there are growing entrepreneurship offers within the
 education system.
- Investing in social entrepreneurship has been a government priority in recent years, including by women and other under-represented groups.

Policy strengths

- One of the strengths of the current support system is the measures for starting a commercial activity
 for self-employment for registered unemployed people. The measures offer grants of EUR 5 000 in two
 phases and advisory services. Supported businesses must operate for at least two years.
- The relatively new Social Enterprise Law (2018) and the ESF Project "Support for Social Entrepreneurship" help promote employment for groups at risk of social exclusion, which is consistent with the objectives of inclusive entrepreneurship.

Policy gaps and areas for improvement

• There is little tailored entrepreneurship support for women, youth and people with disabilities apart from some support offered through higher education and by small non-government organisations.

Main recommendations

- Increase opportunities for students to develop entrepreneurial skills.
- Involve more people from inclusive entrepreneurship target groups in the ICT-related training provided to those participating in entrepreneurship courses.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The main indicators give mixed signals about the recent conditions for entrepreneurship and self-employment (Table 1). Business entry rates increased in 2021 relative to 2020 and exit rates decreased, indicating an increase in the business population. Nearly one-quarter of adults surveyed between 2019 and 2023 expected to start a business in the next three years, which was up from the 2018-22 period. However, the share of people working on start-ups and new businesses declined as did the share expecting high growth. Self-employment remains fairly constant but the share with employees was above the EU average in 2023 (39% vs. 31%) and has been trending upwards.

Table 1. Conditions for entrepreneurship

	Business	Business	Expectation to	Total Forly store	Share of TEA that is	Self-er	nployment
	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
Latvia	13% ▲	10% ▼	24% ▲	14% ▼	9% ▼	13% ↔	39% ▲
EU average	11% ▲	8% ▲	12% ▲	7% ▲	14% ▲	13% ↔	31% ▼

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

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

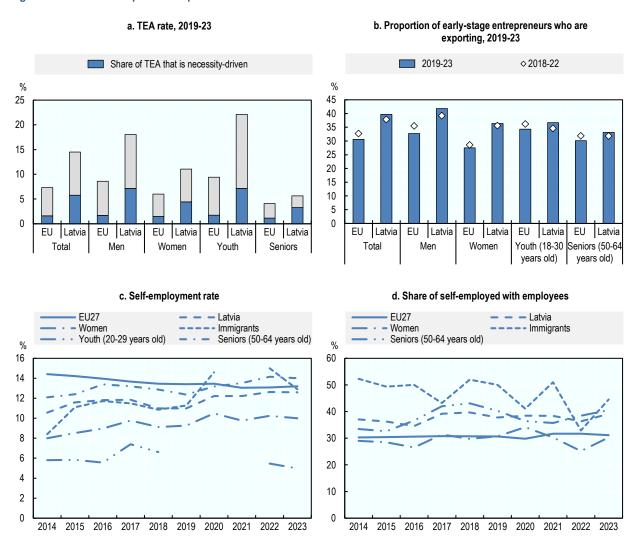
INCLUSIVE ENTREPRENEURSHIP TRENDS

About one-in-seven people were working on a new start-up or managing a new business during the period 2019-23 (Figure 1). This was more than double the proportion across the EU. Men were nearly 1.7 times more likely than women to be involved in starting and managing a new business (TEA rate), which was a greater gender gap than at the EU level. Young people were very active in early-stage entrepreneurship — more than one-in-five were working on a start-up or managing a new business — while older people were not. However, a relatively high proportion of early-stage entrepreneurship activities during this period was driven by a lack of employment opportunities, particularly among seniors (nearly 60%).

The share of entrepreneurs with customers in other countries was above the EU average for 2019-23 (40% vs. 31%). The gender gap was relatively small among exporting entrepreneurs, but nonetheless men entrepreneurs were more likely than women entrepreneurs to report having customers outside of Latvia (42% vs. 36%). There was little difference in the likelihood of exporting by age.

The share of people working in self-employment continues to trend upwards while the proportion is declining overall in the EU. The two rates nearly converged at 13% in 2023. There is little difference in the self-employment rate by age and gender, except that young people (20-29 years old) are not likely to be self-employed. Less than 6% of young people were self-employed in 2023, which was in-line with the EU average. Immigrant self-employment has also consistently increased over the last decade, increasing from 7% in 2012 to 13% in 2023. Moreover, a relatively high share of self-employed workers have employees – about 40%. This share is particularly high among self-employed immigrants (45%) in 2023.

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). Self-employment rate measures the proportion of those in employment who are self-employed. Latvia participated in the GEM survey during the period 2018-23 except for the following years: 2018.

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

Entrepreneurship support programmes are mostly developed by the Ministry of Economics and are open to all entrepreneurs. These include for example, Export Support Programme, Digitalisation Support Programme and more. For a brief overview of the characteristics of inclusive entrepreneurship policy, please see Table A.1.

Much of the policy responsibility for inclusive entrepreneurship policies and programmes rests with the State Employment Agency of Latvia because the bulk of tailored entrepreneurship support is developed for **registered job seekers** (see Table B.5.). Most measures are designed at the national level but implemented at the regional level. This has served as the main support measure for supporting the creation

of a commercial activity or self-employment from the unemployed and has been organised and promoted since 2008. The aim of the measure is to provide advisory services and financial support to unemployed persons to launch a business and sustain it for at least two years. Participants start with a series of consultations that provide individual assistance to support the preparation and development of a business plan. The second phase of support provides additional individual business consultations and financial start-up grant up to EUR 5 000. In addition to the start-up grant, a non-repayable EUR 5 000 grant has been introduced for the implementation of the business plan after the first year of economic activity, if certain criteria are met. Job seekers can also access vouchers for vocational training and non-formal education (as of 2022) that could then lead to self-employment. Massive open online course platforms (MOOCs) have also been introduced to provide training on business management, computer science, data science, IT and more. Participation data for 2023 are provided in Table 2.

Table 2. Conditions for entrepreneurship

Measure / activity	Number of beneficiaries
Measures for starting commercial activity or self-employment	397 unemployed people
Professional training, retraining, or upgrading their qualifications	787 unemployed people
Non-formal education programs (national language training, IT training, learning foreign	7 538 unemployed and job seekers
languages)	
Training of vehicle and tractor drivers	1 422 unemployed and jobseekers
Online course platforms (including Google programs)	1 499 unemployed and jobseekers

Source: State Employment Agency of the Republic of Latvia

Support for **women's entrepreneurship** (Table B.1.) is primarily provided through measures that support labour market participation. This includes the Education Law (Article 17, Part 2.1) that stipulates that municipalities are obliged to cover the costs of private preschool when children over the age of 1.5 years old have not been provided a place in the municipality's kindergarten.

Support for other groups such as **immigrants** (Table B.2.), **seniors** (Table B.4.) and **people with disabilities** (Table B.6.) are less developed. Some entrepreneurship training, coaching and business consultancy services are available through NGOs. For **young entrepreneurs** (Table B.3), some financial support offers are also available, and the formal education system has a growing number of courses and extra-curricular entrepreneurship programmes.

NEW POLICY DEVELOPMENTS

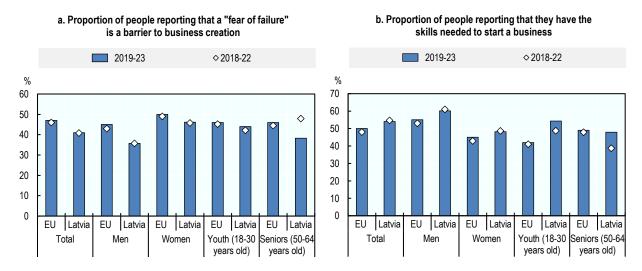
The amendments to the Regulations of the Cabinet of Ministers Nr.75 ("On the procedures for organising and financing active employment measures and preventive unemployment reduction measures and the principles of selection of measures implementers") were introduced in December 2023. These amendments stipulate that business consultations will be provided to registered job seekers throughout the implementation of their business project and not only in the first year as it was previously determined.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

People from groups that are under-represented in entrepreneurship, on average, face greater barriers to successfully creating and running a business. The obstacles will undermine efforts to support these groups in entrepreneurship if they are not addressed. While fewer Latvians reported that a "fear of failure" was a barrier to business creation than the EU average, the proportion was still more than 40% among women

and young people (18-30 years old) over the period 2018-23 (Figure 2). Another important barrier is a lack of entrepreneurship skills. About 55% of Latvians reported having the skills needed to start a business during this period, which was above the EU average. However, more than half of women indicated that they did not have the skills required.

Figure 2. Barriers to entrepreneurship



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

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

POLICY RECOMMENDATIONS

Priority policy actions to increase diversity in entrepreneurship include the following:

- Increase opportunities for students to develop entrepreneurial competencies and gain valuable
 practical entrepreneurial experience. This could include, for example, using student-run enterprises
 (i.e. student company) as a teaching method within formal education for pupils until the age of 18 years
 old to promote the development of entrepreneurial competencies.
- Involve more people from inclusive entrepreneurship target groups in the ICT-related training provided to those participating in entrepreneurship courses (e.g. Google Project Management, Fundamentals of Project Planning and Management; Excel Skills for Business Specialisation; Human Resource Management).
- Update entrepreneurship training courses offered by PES so that they leverage interactive learning processes, including by co-operating with Latvian Information and Communication Technology Association, Google, Microsoft, also being as informative partner in projects such as "Women4IT", "Future Skills initiative", etc.
- Ensure that ongoing efforts to attract foreign talent are inclusive, including entrepreneurs and investors.
- Increase incentives for investing in social enterprises by, for example, allowing partial dividend payments (currently completely prohibited, important for institutional investors) and allowing for labour tax reductions.

ANNEX A: INCLUSIVE ENTREPRENEURSHIP POLICY FRAMEWORK

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

		Women	mmigrants	outh	Seniors	Unemployed	People with disabilities
1. Entrepreneurship policies for each target group are under the responsibility of	National	>			CO	√ 	шъ
the following level(s) of government (multiple levels can be checked)	Regional					✓	
	Local					✓	
2. A group-specific entrepreneurship strategy has been developed (either statembedded 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?
	Entrepreneurship training			✓		✓					
Skills	Entrepreneurship coaching and mentoring			✓		✓					
		ancy, including incubators		✓		✓					
	1. Grants for busine	ess creation									
Finance	2. Loan guarantees										
	3. Microfinance and										
		s (e.g. crowdfunding, risk capital)									
Culture and		campaigns, including role models									
networks	2. Networking initial										
Pogulatory	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			✓		✓					
	3. Business consulta	ancy, including incubators		✓		✓					
	1. Grants for busine	ss creation									
Finance	2. Loan guarantees										
1 11101100	3. Microfinance and										
		s (e.g. crowdfunding, risk capital)									
Culture and		campaigns, including role models									
networks	2. Networking initiat										
Demilet	1. Support with understanding and complying with administrative procedures										
Regulatory supports	2. Group-specific	Entrepreneurship visa									
Supports	measures	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?
	Entrepreneurship training			✓		✓					
Skills	Entrepreneurship coaching and mentoring			✓		✓					
	3. Business consultancy, including incubators			✓		✓					
	1. Grants for busine	ss creation	✓	✓		✓	✓		✓	✓	
Finance	2. Loan guarantees			✓		✓					
	3. Microfinance and			✓		✓					
		4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and		campaigns, including role models									
networks	2. Networking initiatives		✓	✓		✓					
Dogulatory	1. Support with understanding and complying with administrative procedures										
Regulatory supports	2. Group-specific	Student business legal form									
σαρροιίο	measures	Reduced tax and/or social security contributions for new graduates									

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

			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 coaching and mentoring		✓ ✓		✓ ✓					
OKIIIS	Business consultancy, including incubators		→		→					
	Grants for business creation									
F:	2. Loan guarantees									
Finance	0.14: 6: 11									
	3. Microfinance and loans									
	Microfinance and loans Other instruments (e.g. crowdfunding, risk capital)									
Culture and										
Culture and networks	4. Other instruments (e.g. crowdfunding, risk capital)									
networks	Other instruments (e.g. crowdfunding, risk capital) Entrepreneurship campaigns, including role models									
	4. Other instruments (e.g. crowdfunding, risk capital) 1. Entrepreneurship campaigns, including role models 2. Networking initiatives 1. Support with understanding and complying with									

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			✓	✓	✓	✓		✓	✓	
	3. Business consultancy, including incubators		✓	✓				✓	✓		
	1. Grants for busine	ess creation	✓	✓	✓	✓	✓		✓	✓	
Finance	2. Loan guarantees										
Fillance	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	ives	✓	✓		✓	✓		✓	✓	
		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?
Ol:II-	· · · · · · · · · · · · · · · · · · ·	. Entrepreneurship training 2. Entrepreneurship coaching and mentoring				✓ ✓					
Skills		Business consultancy, including incubators		✓ ✓		∨ ✓					
		· -		•		•					
	1. Grants for business creation										
Finance	Loan guarantees Microfinance and loans										
	Microfinance and loans Other instruments (e.g. crowdfunding, risk capital)										
Cultura and		campaigns, including role models									
networks	Networking initiat										
		understanding and complying with									
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 presented and discussed at an online workshop on 24 September 2024

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.