

The Missing Entrepreneurs

Inclusive Entrepreneurship Policy Country Assessment Notes: Luxembourg

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/>.

ACKNOWLEDGEMENTS

This note was prepared by the OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) led by Lamia Kamal-Chaoui, Director, as part of the programmes of work of the OECD Committee for SMEs and Entrepreneurship and the OECD Local Economic and Employment Development Programme. The work of these two committees is supported by the OECD Secretariat, notably the CFE SME and Entrepreneurship Division led by Lucia Cusmano, Acting Head of Division, and the CFE Local Employment, Skills and Social Innovation Division, led by Karen Maguire, Head of Division.

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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 26 September 2024. Participants included representatives from the Ministry of Economy, Ministry of National Education, Children and Youth, STATEC, WIDE, Luxembourg Institute of Socio-Economic Research – LISER, and House of Entrepreneurship.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN LUXEMBOURG

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- There was a noticeable gender gap in entrepreneurship as women were about 38% less likely than men to be active in starting or managing a new business in the period 2019-23.
- Early-stage entrepreneurs across all inclusive entrepreneurship population groups are almost twice as likely than the European Union (EU) average to be exporting their products and/or services.

Approach to inclusive entrepreneurship

- Public entrepreneurship support tends to be open to everyone with limited dedicated entrepreneurship schemes for different target groups. The exception is the business creation supports offered to job seekers through with the national employment agency.
- Most of the programmes for under-represented and disadvantaged population groups are organised by private sector and non-governmental actors, leading to decentralised access to entrepreneurial initiatives and programmes.

Policy strengths

- Non-public actors are active in entrepreneurship support. Across the key stakeholders, many have established strong connections by encouraging collaboration, sharing of information and resources as well as co-ordinating entrepreneurship support across stakeholders (e.g. professional chambers, trade unions, private non-profit organisations).

Policy gaps and areas for improvement

- Luxembourg presents a high-cost environment for business creation, particularly for entrepreneurs from under-represented and disadvantaged population groups.
- There is a general lack of data and evaluations on entrepreneurship policies and programmes.

Main recommendations

- Develop an overall government strategy for entrepreneurship that includes measures tailored to inclusive entrepreneurship target population groups to ensure cohesion among support schemes receiving public funding that are managed by private and non-governmental actors.
- Continue to financially support non-public organisations who are actively providing services to inclusive entrepreneurship target groups and work with organisations to ensure entrepreneurship support schemes are addressing identified skill mismatches and shortages.
- Invest in long-term evaluations of existing policies and programmes to enhance the understanding of the impact and efficiency of entrepreneurship supports on target population groups.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The business population has been growing in recent years as business entry rates increased in 2021 and business exit rates declined (Table 1). Both business entry and exit rates remained below the EU average in 2021. Entrepreneurial intention increased by about 27% in the period 2019-23 relative to the previous

period (16%) – both periods had higher shares of people indicating that they expected to start a business in the next three years which was above the EU average. The total early-stage entrepreneurship rate (TEA rate) was also above the EU average, yet fewer early-stage entrepreneurs reported being growth-oriented (i.e. plan to create at least 19 jobs over the next five years) than on average in the EU. While the total self-employment rate slightly decreased and remained below the EU average in 2023, self-employed people were more likely than their EU counterparts to employ others.

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
Luxembourg	9% ▲	7% ▼	16% ▲	9% ↔	11% ▼	8% ▼	40% ▲
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 resident population starting or managing a new business (less than 42 months old). Luxembourg participated in the GEM survey every year during the period 2018-23. Self-employment rate measures the proportion of those in employment who are self-employed.

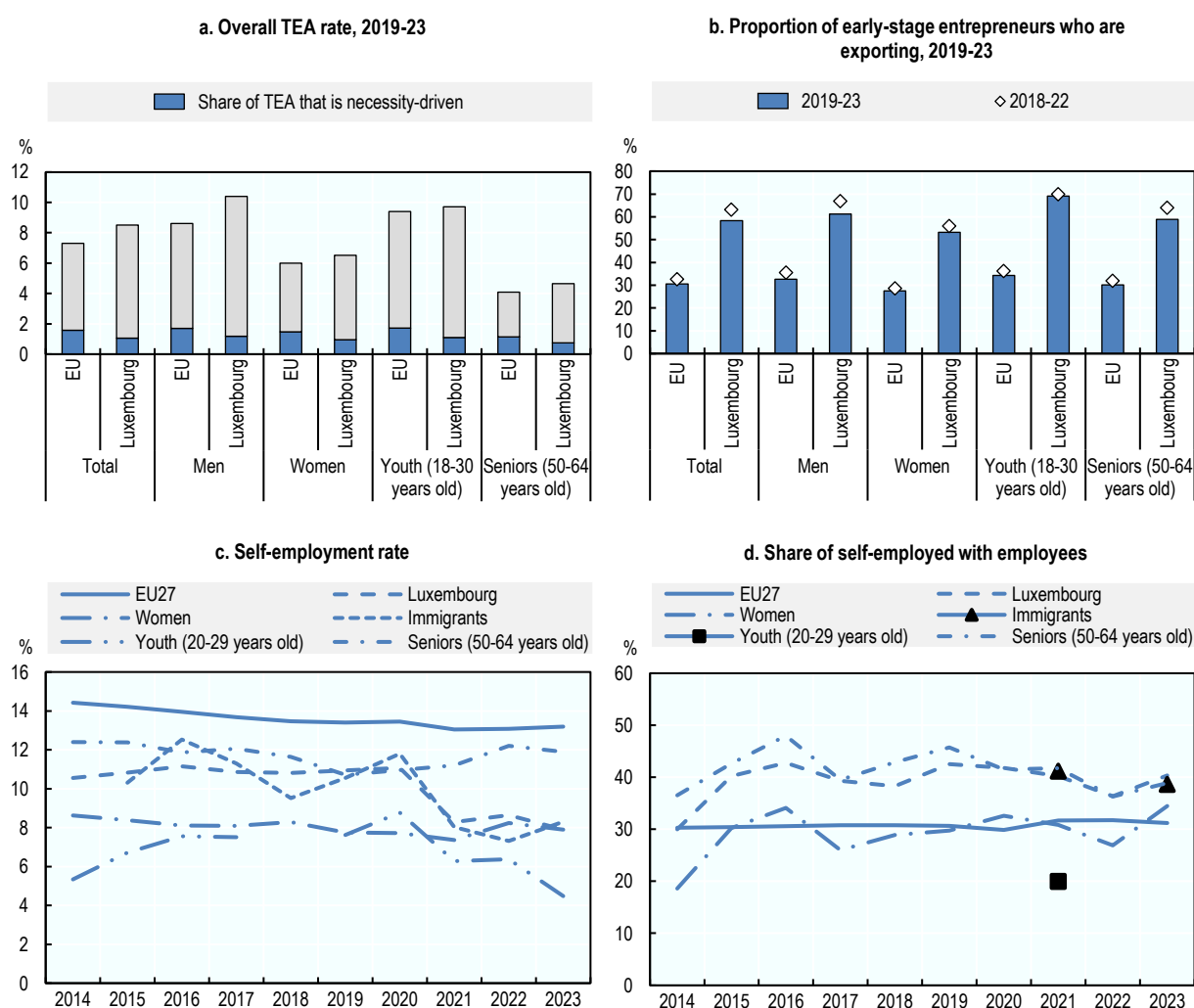
Source: Eurostat (2024), Business Demography Statistics; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey; Eurostat (2024), Employment and Unemployment (LFS) Database.

INCLUSIVE ENTREPRENEURSHIP TRENDS

Across all inclusive entrepreneurship target population groups, people are slightly more likely to be engaged in starting or managing a new business compared to their EU counterparts in the period 2019-23 (Figure 1). They were also significantly less likely to start a business because they could not find employment (i.e. out of necessity) relative to the EU average (13% vs. 22%) between 2019 and 2023. This was also true across all target population groups – women (15% vs. 25%), youth (11% vs. 18%) and seniors (16% vs. 28%). However, there was a noticeable gender gap in entrepreneurship as women were about 38% less likely than men to be active in starting or managing a new business over the same period. Additionally, early-stage entrepreneurs were almost twice as likely than the EU average to be exporting their products and/or services across all groups – women (53% vs. 28%), youth (69% vs. 34%) and seniors (59% vs. 30%). This is likely due to the nature of the market, which is a very small and open economy with high levels of trade.

The total self-employment rate has declined over the past decade to about 8% in 2023 and remained below the EU average in the same time period (13%). Self-employment rates across the target population groups also remained below the EU averages for each group: immigrants (Luxembourg: 8% vs. EU: 11%), women (8% vs. 10%), seniors (12% vs. 17%) and youth (5% vs. 7%). Although the self-employed were about 23% more likely to create jobs for others relative to the EU average between 2019 and 2023. Self-employed women were also more likely to have employees compared to their EU counterparts (35% vs. 26%) as were seniors (39% vs. 34%).

Figure 1. Inclusive entrepreneurship trends



Note: Luxembourg participated in the GEM survey every year during the period 2018-23. 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

While the Government of Luxembourg has made efforts to improve access to entrepreneurship policies and support programmes, schemes remain general and open to all rather than having dedicated or tailored entrepreneurship policies and support programmes for people from under-represented and disadvantaged population groups. Moreover, many entrepreneurship initiatives are public-private partnerships. For example, the House of Entrepreneurship is a collaboration between the Government of Luxembourg and the Chamber of Commerce. The House of Entrepreneurship is the central hub for entrepreneurship support throughout all stages of business development, including guidance on business creation, support for business development and transfers, support for digitalisation, networking opportunities and mentoring

among other activities. Moreover, the Chamber of Commerce offers additional entrepreneurship support independently (e.g. IDEA Foundation, *Mutualité de cautionnement*) or through additional partnerships, including the House of Training (in partnership with the Luxembourg Banker's Association), House of Start-ups, Luxembourg City of Incubator (in partnership with the City of Luxembourg) and the House of Sustainability (in partnership with *Chambre des Métiers*).

Many entrepreneurship support programmes that are tailored or dedicated to **women** entrepreneurs (Table B.1) are offered by non-governmental organisations who receive some public funding. For example, the *Les Premières Luxembourg* is women-dedicated incubator (i.e. women founders or mixed-gender teams) that is part of a larger network of incubation services active in France, Belgium and Morocco. *Les Premières Luxembourg* supports women entrepreneurs in the ideation and start-up phase of business creation by offering individualised and personalised business support services, workshops, networking opportunities, digital platform to monitor support, support in accessing funding, international events through *Les Premières'* network of incubators, and co-working spaces. The [Luxembourg Pioneers](#) (*Femmes Pionnières du Luxembourg*, FEALU) is a network of entrepreneurial ambassadors for Luxembourg that was founded in 2010 by the Federation of Luxembourgish Women Business Leaders (*Fédération des Femmes Cheffes d'Entreprises Luxembourgeoises*), the Chamber of Commerce, the Chamber of Crafts, the Ministry of Middle Classes and the Ministry of Equal Opportunities with the aim to encourage and develop women's entrepreneurship. The initiative showcases women entrepreneurial role models with the objective to inspire the next generation of women entrepreneurs. The [Pionnières Federation](#) also supports women's entrepreneurship through the development and management of a network of incubators for innovative women entrepreneurs. The [Maison du Coaching, Mentoring et Consulting](#) is another non-governmental actor offering coaching, mentoring and consulting services to projects that are publicly (co-) financed, particularly businesses with a societal impact.

Some tailored support is available for **immigrant** entrepreneurs (Table B.2) with many tailored entrepreneurship programmes and support schemes being offered by non-governmental organisations. The [Entrepreneurial Women Project \(EWP\)](#) is a programme by the Luxembourg-Poland Chamber of Commerce with financial support from the Ministry of the Economy, the Polish Embassy in Luxembourg and the Luxembourgish Embassy in Poland. The initiative aims to support potential immigrant women entrepreneurs (English-speaking) who wish to start a business in Luxembourg. Since 2014, the programme has offered entrepreneurship training and networking opportunities to about 30 participants per cycle. With the increase of immigrants in recent years, offering entrepreneurship support that aims to support immigrants in integrating the labour market through business creation by offering support tailored to their specific needs and challenges is becoming a priority. There are also non-dedicated programmes such as the [Micolux programme](#) that support (immigrant) entrepreneurs with coaching and micro-credits. While the programme does not provide special provisions or specifically target immigrant entrepreneurs, they constitute the majority of the beneficiaries of the programme.

The development of entrepreneurial spirit and ambition among **youth** (Table B.3) is a priority. There are many public and private actors that are actively involved in youth entrepreneurship initiatives. For example, the public institution SCRIPT (*Service de co-ordination de la recherche et de l'innovation pédagogiques et technologiques*) is an entity of the Ministry of National Education, Childhood and Youth that is responsible for promoting, implementing and co-ordinating initiatives related to pedagogical and technical innovation throughout the Luxembourgish education system. Since the 2016-17 school year, SCRIPT offers an entrepreneurship project, [Sustainable Entrepreneurial Schools](#), to 15 000 high students across 18 schools. The programme includes workshops, conferences, enterprise visits among other activities. Since the 2020-21 school year, the project focuses on entrepreneurship for sustainable development. Dedicated outreach activities are integrated into the programme to further promote entrepreneurship as a career

choice as well as the programme (i.e. Sustainable Entrepreneurial School Day). Moreover, the University of Luxembourg supports youth entrepreneurship through multiple initiatives, including the Entrepreneurship Programme, the Ideation Camp, the Start-up Bootcamp and an entrepreneurial summer school programme. In 2024, the five-day [entrepreneurial summer school programme](#) accompanied 49 young entrepreneurs and offered mentoring from 20 mentors. The university also offers incubation and acceleration services. The [Incubator](#) serves as a one-stop-shop for all entrepreneurial activity at the university. Entrepreneurs with start-ups and spin-offs have access to office space, entrepreneurship training programmes, networking events, mentoring services as well as financial support to start and scale their businesses through the Accelerator. Other private and non-governmental organisations are also active in the area of youth entrepreneurship, such as [Jonk Entrepreneuren Luxembourg](#) and the [Luxembourg Federation of Young Business Leaders](#) (*Fédération des jeunes dirigeants*).

While there are no specific policies for **senior** entrepreneurs (Table B.4), there have been regulatory changes concerning retired senior workers wishing to work after retirement. This change supports seniors wishing to start businesses as they can continue to receive their pension while also pursuing a new entrepreneurial activity. There are tailored entrepreneurship support measures for the **unemployed** (Table B.5), notably through the national employment agency ADEM. The agency offers entrepreneurship training programmes, such as StartYourBusiness, for long-term jobseekers who want to create a business. While these initiatives are long standing programmes, they have not been evaluated to identify the impact of the programmes on business survival rates and the long-term integration of the unemployed in the labour market. There are also public policies and programmes available for **entrepreneurs with disabilities** (Table B.6), particularly administrative support and policies that allow people with disabilities to regain access to the disability benefit system and other social security supports if the business is not successful.

NEW POLICY DEVELOPMENTS

New regulatory measures have been introduced to improve framework conditions for entrepreneurs. In July 2023, the Government of Luxembourg introduced a new law that aims to modernise and simplify the existing legal framework for entrepreneurship, notably through the digitalisation of the business establishment permit.

The increasing number of immigrants, particularly Ukrainian immigrants, have created a need for more entrepreneurship policies and programmes that are dedicated and/or tailored to the needs of immigrants. Non-governmental organisations, such as *Touchpoints asbl*, are active in filling this need by offering entrepreneurship supports and training schemes that are tailored to immigrants wishing to start a business in the commerce and crafts sectors. For example, Touchpoints' programme [SleevesUp](#) tailors its programmes to immigrant entrepreneurship by offering information sessions in multiple languages (e.g. French, English, Arabic with possible translations in other languages). The programme also includes training workshops that identify where resources are available as well as individualised coaching and mentoring support.

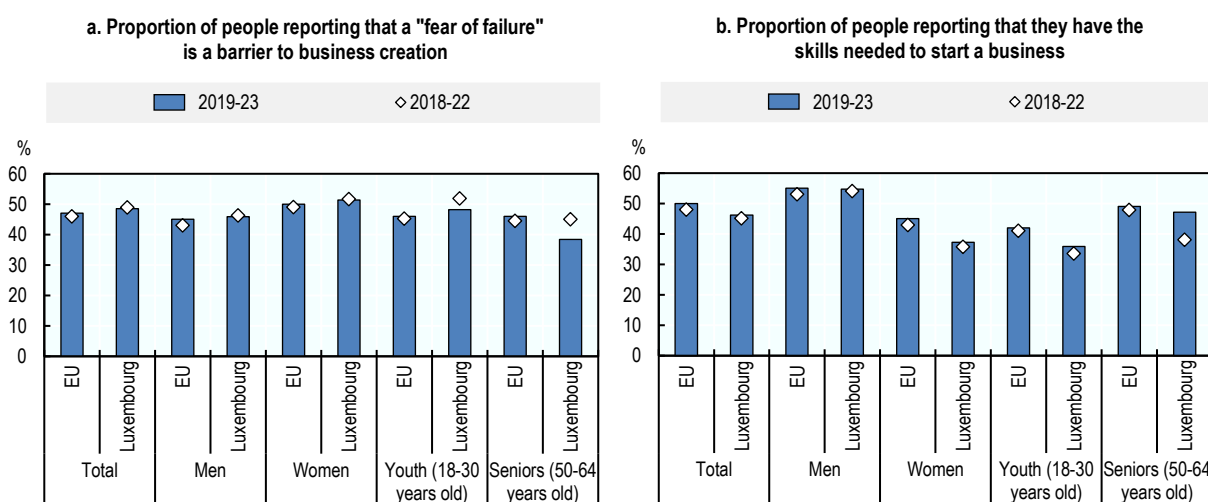
There are also new initiatives to support young people in pursuing entrepreneurship as a career. For example, *Jonk Entrepreneuren* launched a new national collaborative initiative Sustainable Entrepreneurial School to support high schools to promote entrepreneurial education among their students. Participating schools organise workshops, conferences, visits to companies and competitions as well as prepare students to pursue entrepreneurship as a career.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

Negative social attitudes towards entrepreneurship continue to be an obstacle for many potential entrepreneurs, notably the “fear of failure” and the self-perceived levels of entrepreneurship skills (Figure 2). People were slightly more likely than the EU average to report “fear of failure” as a barrier to starting a business – 49% vs. 47%. Women (51%) and youth (48%) were also more likely than their EU counterparts to report a “fear of failure” as a barrier to entrepreneurship, while seniors were less likely than the EU average to report a “fear of failure” (38% vs. 46%). Similarly, people are less likely to report having the skills and knowledge needed to start a business than on average in the EU. Less than half of people reported having the skills to start a business (46%) over the period 2019-23, which is about 8% less than the EU average (50%). Luxembourg also had a lower share of women (37%), youth (36%) and seniors (47%) who reported having entrepreneurship skills compared to the EU averages (45%, 42% and 49% respectively).

There are several areas for improvement for inclusive entrepreneurship policy. As there are no dedicated public strategies and limited public support schemes that target inclusive entrepreneurship population groups, entrepreneurship support is primarily delivered by private and non-governmental organisations albeit often with public funding. This can lead to fragmentation and decentralisation of entrepreneurship supports despite a culture of collaboration and connection. Moreover, Luxembourg is a relatively expensive country to start a business due notably to high operating costs (e.g. real estate prices, utility services) and structural challenges (e.g. high traffic, limited market reach). There have been a series of initiatives to address these issues (e.g. pop-up stores in towns, business hubs), but there is a general lack of monitoring and evaluation of entrepreneurship policies and programmes, particularly their impact on inclusive entrepreneurship target groups, to know if these efforts are efficient and effective in helping people to start businesses.

Figure 2. Barriers to entrepreneurship



Note: Luxembourg participated in the GEM survey every year during the period 2018-23.

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

POLICY RECOMMENDATIONS

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

- Develop an overall government strategy for entrepreneurship that includes measures tailored to inclusive entrepreneurship target population groups to ensure cohesion among support schemes receiving public funding that are managed by private and non-governmental actors.
- Continue to financially support non-public organisations who are actively providing services to inclusive entrepreneurship target groups and work with organisations to ensure entrepreneurship support schemes are addressing identified skill mismatches and shortages.
- Invest in long-term evaluations of existing policies and programmes to enhance the understanding of the impact and efficiency of entrepreneurship supports on target population 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							
4. Monitoring and evaluation practices for entrepreneurship support are strong and wide-spread							

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

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

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

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

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

* These programmes are offered in the non-governmental sector, with many receiving some public funding.

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									
	Administrative and tax obligations can be met in several languages	✓*		✓	✓					

* These programmes are offered in the non-governmental sector, with many receiving some public funding.

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									

* These programmes are offered in the non-governmental sector, with many receiving some public funding.

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 26 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.