# The Missing Entrepreneurs

# Inclusive Entrepreneurship Policy Country Assessment Notes: Malta

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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# INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN MALTA

#### **KEY MESSAGES**

#### Inclusive entrepreneurship rates and trends

- Self-employment rates have been consistently above the European Union (EU) average over the last decade, including in 2023 (14% vs. 13%).
- Immigrants and seniors (50-64 years old) were more likely to be self-employed than their EU counterparts (immigrants: 13% vs. 11% and seniors: 20% vs. 17%) in 2023.

#### Approach to inclusive entrepreneurship policy

- Most public entrepreneurship support schemes are generic, meaning they are not tailored for
  entrepreneurs from disadvantaged or under-represented population groups rather they are open to the
  general public. Few generic entrepreneurship support schemes have special provisions for inclusive
  entrepreneurship (e.g. quotas, additional points awarded at intake, targeted outreach). However, there
  has been recent development in improving accessibility to support, including by introducing preferential
  terms for women-led entrepreneurial activities in some programmes.
- Tailored and dedicated entrepreneurship support has become more widely available through the introduction of new support schemes, particularly for youth, women and people with disabilities.

#### **Policy strengths**

 Supporting people from under-represented and disadvantaged backgrounds to pursue entrepreneurship and self-employment continues to be a policy priority, particularly for youth, women and immigrants.

#### Policy gaps and areas for improvement

- Although there are numerous youth-dedicated entrepreneurship support schemes and initiatives, takeup rates for these programmes have been decreasing and remain low across different initiatives due in part to duplication of support, mismatch of offerings and a saturation of support schemes.
- There is a lack of entrepreneurship support available for seniors who wish to pursue entrepreneurship or self-employment.

#### Main recommendations

- Streamline youth entrepreneurship support initiatives to minimise duplication, inefficiencies or mismatches between offerings and young people's interests and needs. This could be achieved through an evaluation of existing youth entrepreneurship support programmes to identify overlap, reduce duplication, identify gaps in support and better align support with the needs of young entrepreneurs.
- Establish an action plan for entrepreneurship training and education with the aim to cultivate entrepreneurship mindsets and motivation among young people. The action plan could build on the National Education Strategy 2024-30 and introduce specific objectives and measures on youth entrepreneurship.

#### CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The conditions for entrepreneurship are in-line with the EU average (Table 1). The business entry rate is above EU average, while the business exit rate is slightly below. However, both entry and exit rates are increasing. The share of workers who are self-employed was slightly above the EU average in 2023 yet decreased from 2022. Self-employed workers were also less likely than the EU average to employ others.

The overall entrepreneurship support conditions are relatively good with many generic entrepreneurship support measures available, meaning they are not tailored for entrepreneurs from disadvantaged or underrepresented population groups rather they are open to the general public. Most of these support programmes are offered by Malta Enterprise, including several new initiatives in recent years such as <a href="Accelerate 2024">Accelerate 2024</a> (i.e. acceleration programme for companies within their first 7 years of operation). While entrepreneurs from under-represented and disadvantaged backgrounds can participate in these mainstream programmes, they may face more barriers to access and participate in these programmes. Most of these support schemes (e.g. <a href="Start-up Finance">Start-up Finance</a>, <a href="Exploring Research Grant 2024">Exploring Research Grant 2024</a>, <a href="Innovation Aid for SMEs 2024">Innovation Aid for SMEs 2024</a>) do not have special measures to improve accessibility for inclusive entrepreneurship target groups (e.g. quotas, additional points awarded at intake, targeted outreach) and most do not collect data on the participation of entrepreneurs from disadvantaged and under-represented backgrounds. However, there are a few generic entrepreneurship support schemes that have introduced measures to facilitate participation by entrepreneurs from inclusive entrepreneurship target population groups, namely the <a href="MicroInvest 2024">MicroInvest 2024</a> programmes which offers preferential terms for women-led activities.

Table 1. Conditions for entrepreneurship

	Business	Business	Expectation to	Total Early-stage	Share of TEA that is	Self-employment		
	entry rate	exit rate	start a business in next 3 years	Activities (TEA) rate	growth-oriented (create >19 jobs over 5 years)	Rate	% with employees	
Year	2021	2021	2019-23	2019-23	2019-23	2023	2023	
Malta	14% ▲	5% ▲	-	-	-	14% ▼	28% ▲	
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. Malta did not participate in the GEM survey during the period 2018-23.

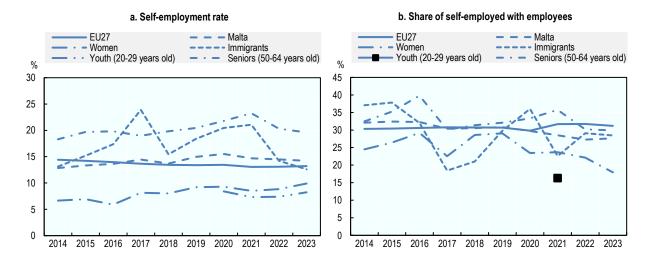
Source: Eurostat (2024), Employment and Unemployment (LFS) Database; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey.

#### **INCLUSIVE ENTREPRENEURSHIP TRENDS**

Self-employment has steadily increased over the last decade, peaking at nearly 16% in 2020. In recent years, the self-employment has slightly declined to about 14% in 2023, which was above the EU average (13%) (Figure 1). The likelihood of working in self-employment varies across different population groups. Immigrants and older workers (50-64 years old) were the most likely to be self-employed (13% and 20% respectively) and were more likely than their EU counterparts to be self-employed (immigrants: 11% and seniors: 17%). Additionally, women and youth had similar self-employment levels relative to the EU averages (women: 10% each and youth: 8% vs. 7%).

Of the self-employed workers in 2023, about 28% employed at least one other person, which is below the EU average (31%). Nearly one-in-three self-employed immigrants as well as self-employed seniors were employers. While the share of self-employed immigrants with employees is on par with the EU average (31%), the share of seniors is slightly below the EU average in 2023 (34%). About 18% of self-employed women had employees, while 26% of women employed others on average in the EU.

Figure 1. Inclusive entrepreneurship trends



Note: Self-employment rate measures the proportion of those in employment who are self-employed. Malta did not participate in the GEM survey during the period 2018-23.

Source: Eurostat (2024), Employment and Unemployment (LFS) Database.

#### INCLUSIVE ENTREPRENEURSHIP POLICY ASSESSMENT

**Women's** entrepreneurship (Table B.1) continues to be a policy priority. They are among the better supported inclusive entrepreneurship target population groups with a number of policies and programmes in place. This includes the action plan on gender equality – <u>Gender Equality and Mainstreaming Strategy and Action Plan 2022-27</u> – which was implemented in 2022. There are also a number of public womentailored and -dedicated entrepreneurship support programmes available. For example, <u>EmpoWomen</u> aims to support the development of deep tech entrepreneurship among women entrepreneurs who are looking to scale their start-ups in the European market. The U.S. Embassy in partnership with the Malta Chamber of Commerce, Enterprise and Industry launched the fourth iteration of the <u>Academy for Women Entrepreneurs</u> in October 2024, which is a programme that aims to equip women with the knowledge and resources needed for successful business creation and growth, including training, networking and opportunities to meet investors. The <u>Start-up Festival Pitch Black Competition</u> is an annual start-up festival that consists of workshops, panel discussions, and a showcase for entrepreneurs. There is a womendedicated category at the festival – "Best Female-led Start-up".

There has been some focus on supporting **immigrant** entrepreneurship (Table B.2) in recent years, including through tailored support schemes. The <u>Start-up Residence Programme</u> was introduced in 2022 with the objective of attracting non-EU nationals to start and grow their businesses in Malta. Additionally, the <u>National Supporting Business Awards</u> (NSBA) recognises "Responsible and Inclusive Entrepreneurship" in various areas, including immigrant entrepreneurs.

Youth entrepreneurs (Table B.3) can benefit from a number of entrepreneurship support programmes and policies. Similarly to women entrepreneurs, youth entrepreneurs are among the most supported among the target population groups. The Start-up Festival Students' Programme is a half-day event for teenagers which is held as part of the annual <a href="Start-up Festival">Start-up Festival</a> (i.e. tailored-workshops, panel discussions, investor matchmaking). <a href="Julian's Tech Start-up Challenge">Julian's Tech Start-up Challenge</a> is a weekend retreat organised by the Julian's Pathfinder Foundation in collaboration with the University of Malta. The programme is designed to spark interest in science and technology as well as develop entrepreneurial mindsets and motivation among 13 to 15 year-old students. Students work in groups to develop innovative projects, which they present to a panel at the conclusion of the camp. The Foundation for the Promotion of Entrepreneurial Initiatives' (FPEI) <a href="Future Founders Club">Future Founders Club</a> is a dedicated club for students that offers access to a variety of entrepreneurship events and networking opportunities. There are also a range of incubators and co-working spaces available to young entrepreneurs, particularly university students who are interested in pursuing business creation.

Overall, there is a lack of entrepreneurship support available for **seniors** (Table B.4) who wish to pursue entrepreneurship or self-employment. Moreover, there is also limited entrepreneurship support in place to help the **unemployed** (Table B.5) to re-enter the labour market through business creation. However, the <u>National Supporting Business Awards</u> (NSBA) recognises "Responsible and Inclusive Entrepreneurship" in the area of the unemployed, especially the long-term unemployed.

There is increased activity in the area of entrepreneurship support for **people with disabilities** (Table B.6), including grants for workplace adaptations including for the self-employed through the <u>Facilitating Work Life for Individuals with Disability</u> initiative. The 2021-30 National Strategy on the Rights of Disabled Persons includes objectives related to increasing the number of people with disabilities who wish to pursue entrepreneurship. New dedicated entrepreneurship support for entrepreneurs with disabilities has also been developed and introduced (see more information about the new programme in the New Policy Developments section).

#### **NEW POLICY DEVELOPMENT**

The Entrepreneurship Training Programme for People with Disabilities is a 12-week online course dedicated to people with disabilities who wish to start their own business or become self-employed. It is co-ordinated by the FPEI and delivered by The Edward de Bono Institute for Creative Thinking and Innovation at the University of Malta in collaboration with Technological University Dublin who developed and have delivered a similar programme for several years. The programme is funded by Malta Enterprise to ensure participants can participate at no cost. This is the first programme to support entrepreneurs with disabilities in Malta through a dedicated scheme and will be offered to 10 participants from February to May 2024.

#### RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

There is scope to further strengthen the entrepreneurial environment, particularly for people from underrepresented and disadvantaged population groups. One key area for improvement is addressing the gap in support for business creation and self-employment by older people. Older adults often bring valuable experience and skills to entrepreneurship, yet they face unique challenges, such as adapting to new technologies and accessing capital. More can be done to support senior entrepreneurship through the design and implementation of tailored policies and support schemes as none currently exist.

Tailored and dedicated entrepreneurship support programmes are important in addressing the unique needs of entrepreneurs from under-represented and disadvantaged backgrounds. They can be instrumental in supporting business creation and growth of successful, sustainable businesses. However,

a balanced approach is necessary to avoid creating an oversaturation of support offers or an overly segmented support framework. This can result from duplication of support programmes as well as programmes becoming too niche, which minimises their effectiveness in bolstering entrepreneurship for (potential) entrepreneurs. Although there are numerous youth-dedicated entrepreneurship support schemes and initiatives, take-up rates for these programmes have been declining. This could in part be due to duplication of support services, mismatch of offerings to the needs of young people as well as the multitude of competing support schemes. Despite the many youth-tailored initiatives, they are often offered after formal education. There is also scope to foster entrepreneurial motivation and intention from an early age through entrepreneurial training programmes and education. This could help strengthen the pipeline of young people interested in entrepreneurship by equipping young people with the knowledge and skills needed to explore entrepreneurship while also reducing the need for a multitude of support programmes at later stages in life.

#### POLICY RECOMMENDATIONS

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

- Streamline youth entrepreneurship support initiatives to minimise duplication, inefficiencies or mismatches between offerings and young people's interests and needs. This could be achieved through an evaluation of existing youth entrepreneurship support programmes to identify overlap, reduce duplication, identify gaps in support and better align support with the needs of young entrepreneurs.
- Establish an action plan for entrepreneurship training and education with the aim to cultivate entrepreneurship mindsets and motivation among young people. The action plan could build on the National Education Strategy 2024-30 and introduce specific objectives and measures on youth entrepreneurship.

#### 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	National	✓	✓	✓	✓	✓	✓
responsibility of the following level(s) of government (multiple levels can be	Regional						
checked)	Local						
2. A group-specific entrepreneurship strategy has been developed (eit embedded in another strategy)	ther stand-alone or	✓	✓	✓	✓	✓	✓
3. Clear targets and objectives for entrepreneurship policy have been develop different target groups	✓	~	✓			✓	
4. Monitoring and evaluation practices for entrepreneurship support are stror	ng 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?	<b>Delivery</b> : 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	o training	· -			<b>-</b> ✓	, ,,				
Skills	Entrepreneurship coaching and mentoring		✓			✓					✓
	3. Business consultancy, including incubators										
	Grants for business creation										
Einanas	2. Loan guarantees										
Finance	3. Microfinance and	loans	✓		✓	✓				✓	✓
	4. Other instrument	s (e.g. crowdfunding, risk capital)	✓		✓	✓				✓	✓
Culture and	1. Entrepreneurship	campaigns, including role models	✓		✓	✓	✓				✓
networks	2. Networking initiat	tives	✓		✓	✓	✓				✓
Deculate	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

			<b>Tailored</b> : 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?	<b>Delivery</b> : Are specialist organisations used to deliver programmes?	<b>Take-up</b> : Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
	1. Entrepreneurship	training	✓		✓	✓		✓			✓
Skills	2. Entrepreneurship coaching and mentoring				✓	✓		✓			
	3. Business consultancy, including incubators										
	1. Grants for busine	Grants for business creation									
Finance	2. Loan guarantees										
i illalice	3. Microfinance and	loans	✓		✓	✓				✓	✓
	4. Other instruments	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and	1. Entrepreneurship	campaigns, including role models									
networks	2. Networking initiatives										
Deculate	1. Support with understanding and complying with administrative procedures										
Regulatory supports	2. Group-specific	Entrepreneurship visa	✓		✓	✓				✓	
συρροιίο	measures	Administrative and tax obligations can be met in several languages	✓		✓	✓				✓	

Table B.3. Inclusive entrepreneurship schemes to support youth entrepreneurs

		<b>Tailored</b> : 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?	<b>Delivery</b> : 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	✓		✓	<b>√</b>	<b>√</b>	✓	<b>✓</b>	✓	✓
Skills	2. Entrepreneurship coaching and mentoring	<b>✓</b>		✓	✓	✓	✓	✓	✓	✓
	3. Business consultancy, including incubators									
	Grants for business creation									
Finance	Loan guarantees     Microfinance and loans	<b>√</b>		<b>√</b>	<b>√</b>				<b>√</b>	<b>√</b>
		٧		•	•				•	•
O. 16	4. Other instruments (e.g. crowdfunding, risk capital)	<b>√</b>		<b>√</b>	✓	<b>√</b>				./
Culture and networks	Entrepreneurship campaigns, including role models     Networking initiatives.	<b>∨</b> ✓		<b>∨</b> ✓	<b>∨</b>	<b>∨</b> ✓				<b>∨</b> ✓
	Networking initiatives     Support with understanding and complying with administrative procedures			V	V	V				<b>V</b>
Danulata	administrative procedures									
Regulatory supports	administrative procedures 2. Group-specific Student business legal form									

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

			<b>Tailored</b> : 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?	<b>Delivery</b> : Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
	1. Entrepreneurship	Entrepreneurship training									
Skills	Entrepreneurship coaching and mentoring										
	3. Business consultancy, including incubators										
	Grants for business creation										
Finance	2. Loan guarantees	2. Loan guarantees									
Tillanoo		3. Microfinance and loans				✓				✓	✓
		4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and		campaigns, including role models									
networks	2. Networking initiatives										
Degulatani	1. Support with understanding and complying with administrative procedures										
Regulatory supports	2. Group-specific	Pension for self-employed									
συρροιίο	measures	Measures to facilitate business transfer/exit									

Table B.5. Inclusive entrepreneurship schemes to support entrepreneurs starting from unemployment

			<b>Tailored</b> : 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?	<b>Delivery</b> : 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										
	Grants for business creation		✓		✓	✓	✓			✓	✓
Finance	2. Loan guarantees										
i illalice	3. Microfinance and loans		✓			✓				✓	✓
	4. Other instruments	s (e.g. crowdfunding, risk capital)									
		campaigns, including role models									
networks	2. Networking initiat										
	Support with understanding and complying with administrative procedures										
Regulatory supports	2. Group-specific measures	Welfare bridge to support those moving into self-employment									
Заррона		Mechanisms for regaining access to unemployment benefits if business is not successful									

Table B.6. Inclusive entrepreneurship schemes to support entrepreneurs with disabilities

			<b>Tailored</b> : 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?	<b>Delivery</b> : 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?
01.31	Entrepreneurship training     Entrepreneurship coaching and mentoring		✓ ✓		✓ ✓	✓ ✓	<b>✓</b>			✓ ✓	✓ ✓
Skills			<b>V</b>		<b>V</b>	<b>V</b>	•			<b>V</b>	<b>V</b>
	Business consultancy, including incubators     Grants for business creation									<b>√</b>	<b>V</b>
	Coan guarantees									·	
Finance	Microfinance and loans										
	Wild of marke and loans     Other instruments (e.g. crowdfunding, risk capital)		✓		✓	✓				✓	✓
Culture and		campaigns, including role models	✓		✓	✓	✓			✓	✓
	Networking initiat		✓		✓	✓				✓	✓
		understanding and complying with	✓							✓	✓
Pogulatory	2. Group-specific measures	Mechanisms to move back into disability benefit system if business is not successful									
Regulatory supports		Mechanisms to move regain access to other social security supports (e.g. housing benefits) if business is not successful									
		Medical leave schemes for the self- employed									

#### **ANNEX C: METHODOLOGY**

Each country report was prepared by the OECD Secretariat with support from a national inclusive entrepreneurship policy expert. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with policy officers, entrepreneurship support organisations and other stakeholders. The information was then verified by written procedure in November 2024 by government ministries, programme managers and other inclusive entrepreneurship stakeholders.

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

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

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

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

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