

The Missing Entrepreneurs

**Inclusive Entrepreneurship Policy
Country Assessment Notes:
The Netherlands**

2024-25

Legal notice

This note was prepared with the financial support of the European Commission, Directorate-General for Employment, Social Affairs and Inclusion.

The opinions expressed and arguments employed herein do not necessarily reflect the official views of the OECD member countries or the position of the European Commission.

This document, as well as any data and map included herein, are without prejudice to the status of or sovereignty over any territory, to the delimitation of international frontiers and boundaries and to the name of any territory, city or area.

Note by the Republic of Türkiye

The information in this document with reference to “Cyprus” relates to the southern part of the Island. There is no single authority representing both Turkish and Greek Cypriot people on the Island. Türkiye recognises the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of the United Nations, Türkiye shall preserve its position concerning the “Cyprus issue”.

Note by all the European Union Member States of the OECD and the European Union

The Republic of Cyprus is recognised by all members of the United Nations with the exception of Türkiye. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.

© OECD 2025



Attribution 4.0 International (CC BY 4.0)

This work is made available under the Creative Commons Attribution 4.0 International licence. By using this work, you accept to be bound by the terms of this licence (<https://creativecommons.org/licenses/by/4.0/>).

Attribution – you must cite the work.

Translations – you must cite the original work, identify changes to the original and add the following text: *In the event of any discrepancy between the original work and the translation, only the text of original work should be considered valid.*

Adaptations – you must cite the original work and add the following text: *This is an adaptation of an original work by the OECD. The opinions expressed and arguments employed in this adaptation should not be reported as representing the official views of the OECD or of its Member countries.*

Third-party material – the licence does not apply to third-party material in the work. If using such material, you are responsible for obtaining permission from the third party and for any claims of infringement.

You must not use the OECD logo, visual identity or cover image without express permission or suggest the OECD endorses your use of the work.

Any dispute arising under this licence shall be settled by arbitration in accordance with the Permanent Court of Arbitration (PCA) Arbitration Rules 2012. The seat of arbitration shall be Paris (France). The number of arbitrators shall be one.

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.

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

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 7 April 2025. Participants included representatives from the Ministry of Economic Affairs, Vrije University Amsterdam, Code V and Panteia.

TABLE OF CONTENTS

Inclusive entrepreneurship trends and policies in the Netherlands	5
Key messages	5
Conditions for entrepreneurship and self-employment.....	6
Inclusive entrepreneurship trends	6
Inclusive entrepreneurship policy assessment.....	8
New policy developments	9
Risk factors for inclusive entrepreneurship	10
Policy recommendations	11
Annex A: Inclusive entrepreneurship policy framework	12
Annex B: Overview and assessment of inclusive entrepreneurship policies and programmes	13
Annex C: Methodology	19

INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN THE NETHERLANDS

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- The share of self-employment in the labour market is very high, due in part to a high level of “bogus” self-employment where employees are misclassified as self-employed due to their contractual arrangement with the employer. This is also high among under-represented and disadvantaged population groups, notably among those who work in the platform economy and in the home care sector. The law Clarifying the Assessment of Employment Relations and Legal Presumption (VBAR) and the detective on Platform work are aimed at improving the working conditions and rights of these workers and are expected to decrease of level of bogus self-employment.
- There is a sizable gender gap in self-employment as men were almost 1.6 times more likely to be self-employed than women. Once in self-employment, men were 1.6 times more likely than women to have employees.
- Survey data suggest that a relatively high share of people were involved in starting or managing new businesses (i.e. 42 months less old) between 2019 and 2023 – 13% relative to the European Union (EU) average of 7%. The shares of women, young people (18-30 years old) and older people (50-64 years old) were all about double the EU average for this period.

Approach to inclusive entrepreneurship policy

- Overall, entrepreneurship policy emphasises innovation but there is a growing acknowledgement of impact entrepreneurship and the need to increase diversity in entrepreneurship.
- Policies and programmes are rarely targeted at specific groups. Nonetheless support for job seekers includes opportunities for self-employment, offering a range of supports for specific target groups.

Policy strengths

- The Dutch entrepreneurship ecosystem is generally highly regarded. It is relatively easy for individuals to start a business and a high share of people self-reporting that they have the skills and knowledge to successfully start a business.

Policy gaps and areas for improvement

- There is little support specifically aimed at under-represented groups at national and regional levels. *Bijstandbesluit zelfstandigen* (Bbz) (“Directive on welfare benefits for entrepreneurs”) is carried out at municipal level, complemented by a range of local initiatives managed by private actors or local government.

Main policy recommendations

- Introduce measures to strengthen entrepreneurial role models for groups under-represented or disadvantaged in entrepreneurship such as women, seniors and immigrants so that they are aware of different labour market opportunities.
- Create a knowledge sharing platform so that the hundreds of public, private and public-private entrepreneurship initiatives can exchange good practices and lessons learned.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The Netherlands economy recovered well after the COVID-19 period, but in 2023, the economy contracted in all quarters and ended up in a mild recession. The number of enterprises that were declared bankrupt or that stopped the activities was larger than before.

The business entry rate was equal to the overall rate for the European Union (EU) in 2021, while the business exit rate was about half of the EU rate (Table 1). This shows a growing business population. This trend is consistent with an above-average share of people reporting that they are working on a start-up or managing a new business. Over the period 2019-23, nearly one-in-five people reported that they expected to start a business in the next three years and 13% reported starting or managing a new business. Both shares were substantially above the EU average. Self-employment is increasing but the share with employees is declining.

Labour markets have been tight in recent years so public policy has placed a greater emphasis on integrating under-represented groups into the labour market through employment. Nonetheless, a range of entrepreneurship support schemes are offered by the government. While these schemes are open to all potential entrepreneurs, there are currently no mechanisms to increase the participation of people from under-represented groups.

Table 1. Conditions for entrepreneurship

	Business entry rate	Business exit rate	Expectation to start a business in next 3 years	Total Early-stage Activities (TEA) rate	Share of TEA that is growth-oriented (create >19 jobs over 5 years)	Self-employment	
						Rate	% with employees
	2021	2021	2019-23	2019-23	2019-23	2023	2023
Netherlands	11% ▲	4% ▼	19% ▲	13% ▲	12% ▲	16% ▲	22% ▼
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). The Netherlands participated in the GEM survey in all years 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

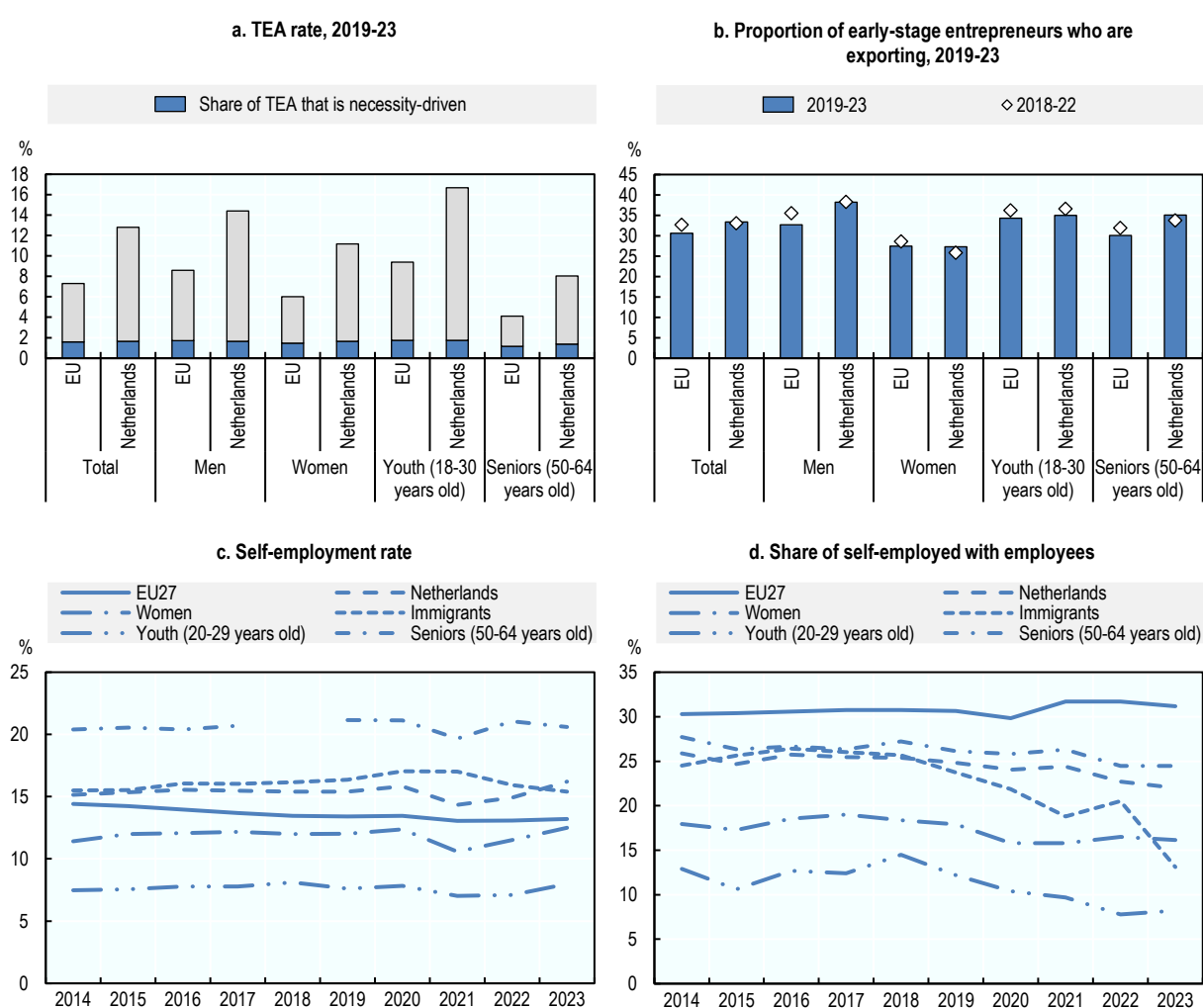
Recent surveys suggest that about one-in-ten people were working on a new start-up or managing a new business during the period 2019-23 (Figure 1). This was nearly double the EU average for this period. Men were more than 30% more likely than women to be involved in starting and managing a new business (TEA rate). Young people (18-30 years old) were very active in early-stage entrepreneurship – more than one-in-ten reported working on a start-up or managing a new business. This was more than double the EU average for young people during this period. Older people (50-65 years old) were also twice as likely as the EU average to report working on a start-up or new business (7% vs. 3%). The share of early-stage entrepreneurship that was driven by a lack of job opportunities was about the same as the EU average.

The share of entrepreneurs with customers in other countries was similar to the EU average for 2019-23 (33% in the Netherlands vs. 31% for the EU). Men were more likely than women to report having customers outside of the Netherlands (38% vs. 27%) during this period. However, young entrepreneurs and older entrepreneurs were as likely to report having foreign customers, i.e. about 35% reported exporting.

The proportion of working people who are self-employed has been constant over the past decade (about 15-16%). This share was in-line with the EU average, but the share has been declining at the EU level. Women were less likely to be self-employed than men in 2023 (20% vs. 13%) and the gender gap has closed little over the past decade. About 8% of young people (20-29 years old) were self-employed, which was slightly above the EU average for young people. The self-employment rate for those over 50 years old was relatively high. About one-in-five working people aged 50-64 were self-employed. In terms of absolute number, there were 595 000 older self-employed people (50-64 years old), which was double the number there were in 2013.

Nearly one-quarter of self-employed workers had employees in 2023. This was slightly below the EU average. Self-employed men were slightly more likely than self-employed women to have employees and the likelihood increases with age.

Figure 1. Inclusive entrepreneurship trends



Note: The total early-stage entrepreneurial activity (TEA) rate measures the share of the population starting or managing a new business (less than 42 months old). The Netherlands participated in the GEM survey in all years during the period 2018-23. 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

In general, entrepreneurship policies rarely include measures that apply only to specific groups. The overall focus of entrepreneurship policy is on stimulating innovative and high-impact start-ups. Examples of initiatives include the [Entrepreneurship Sounding Board](#) (*Foundation Stichting Ondernemersklankbord*), which is a long-standing initiative that offers advice to start-ups and guidance to entrepreneurs who want to grow, innovate, reorganise, transfer or who are at risk of going bankrupt. In addition to these general schemes, there is a growing recognition of the potential social impact that entrepreneurs can have. A [toolbox](#) has been developed to provide guidance for municipalities and provinces on how they can effectively support impact entrepreneurship.

Inclusive entrepreneurship policy actions are delivered at both the national and local levels (see Table A.1.). Many are delivered with support from the European Social Fund Plus (ESF+), including EaSI microfinance and initiatives implemented in the context of the Youth Employment Initiative. Other dedicated actions are discussed below.

There are a range of initiatives to support **women entrepreneurs** (see Table B.1.). One of the most significant recent actions was the reform to childcare financing system in October 2022. The government [announced](#) that it would cover 96% of the maximum price of childcare, regardless of the parents' incomes. This benefit would support women's participation in the labour market, including entrepreneurship. However, this initiative was postponed in April 2023 until 2027. There are also initiatives such as the [Women Entrepreneurs in Regional Inclusive Ecosystems](#) (WERIN), an Erasmus Plus project to increase the share of women graduate entrepreneurs, and [Code-V Accelerates Female Entrepreneurship](#), which is a commitment to support and accelerate the growth potential of women entrepreneurs by removing barriers to access to finance and providing knowledge. The former is a three-year project that involves 14 partners across six EU Member States, including the Amsterdam University of Applied Sciences, University Industry Innovation Network and Impact Hub Amsterdam. The latter aims to support women entrepreneurs with a growth orientation and has a financing need to scale her business. Partners include both public and private organisations, notably the Ministries of Economic Affairs, Finance, and Foreign Affairs, Employers' organisations VNO-NCW and MKB Nederland, and the Dutch Association of Banks (NVB). Finally, there are also efforts to increase the knowledge about women's entrepreneurship. These include a research project on women's entrepreneurship and women in tech ([RISE](#)) by the Municipality of Amsterdam with several private sector and NGO partners such as We Rise, HvA and WOMEN Inc.

There are currently no specific national policies plans aimed at the integration of **immigrants** to the labour market through entrepreneurship (see Table B.2.). The NGO sector is active in supporting immigrant entrepreneurs through initiatives such as [UAF](#), which supports the integration of refugee students and professionals, including support starting a business, in collaboration with educational institutions, employers and municipalities. Qredits also provide support to UAF. The Dutch New Narrative Lab ([DNNL](#)) is also active in supporting inclusive entrepreneurship broadly in the Netherlands, including entrepreneurs with migrant backgrounds. For example, DNNL co-launched with Social Enterprise NL a national accelerator for social innovators with migrant backgrounds called Breaking Barriers Launchpads. In addition, the [Entrepreneurial school for status holders](#) is a free 3-month programme aimed at learning entrepreneurship skills. It consists of 15 meetings, including 12 three-hour lessons as well as coaching. The initiative is financed by the Council of Europe Development Bank (CEB) and the European Commission. There are also a number of local initiatives such as [Forward-Inc](#) in Amsterdam, which offers a network of experts, investors, students and coaches from various sectors to offer online programmes. Participation from other cities has increased in recent years, notably among women.

Support for **young entrepreneurs** is strong, with a variety of support offers available to potential entrepreneurs and young people operating businesses (see Table B.3.). About 90 activities are organised

annually within the Youth Employment Initiative, including two recent events on entrepreneurship. First, the 2022 European Mentoring Summit in Leeuwarden, which featured workshops and more than 40 speakers. However, case studies only came from other EU Member States; no Dutch cases were featured. The second event was the Innovation co-designed Policy Lab #1, which was organised in June 2022. It aimed to bring together young people and policy makers together to shape the “gig” economy in the EU, giving young people a voice in the policy discussion.

There are also several initiatives that are dedicated to supporting young entrepreneurs. Examples include the [O2LAB](#) programme, which is an initiative of the Committee for Entrepreneurship. It aims to strengthen entrepreneurship education and has been implemented by the Ministry of Economic Affairs in co-operation with schools and other relevant stakeholders. These are complemented by local and provincial initiatives such as [BBENG](#) in the Drenthe region, which offers workshops, webinars, vouchers and more. However, there are currently no public entrepreneurship initiatives targeted at **older entrepreneurs** (see Table B.4.).

Job seekers can access a range of entrepreneurship supports (see Table B.5.). The unemployment allowance (*Startersregeling*) was introduced in 2006 to help job seekers return to work by creating their own business. Beneficiaries have 26 weeks to set up an enterprise. In this period, they receive 71% of their unemployment benefits and are exempt from their obligations to apply for jobs in that period. Once the enterprise starts running (or after the 26 weeks), the unemployment benefits will slowly be reduced. About [44 000](#) people per year are active as entrepreneurs after having received unemployment benefits, accounting for 11% of entrepreneurs.

In addition, the Bbz programme ([Bijstands Besluit Zelfstandigen](#)) supports unemployed people into self-employment through the provision of entrepreneurship training, loans, business consultancy and mentoring. The initiative was created in its current form in 2004 as a response to increasing unemployment rates and a high proportion of long-term unemployment. It has been modified a number of times and is now based on four phases of support: preparatory phase, development of a business plan, assessment of the plan’s viability, and provision of a loan. Administration for this programme has been transferred from the national government to municipal governments, which often engage private business support organisations and coaches to deliver training and advice. While this has led to some differences in how the programme is implemented, each municipality can customise the support offered to the needs of participants.

In addition, UWV provides a tailored online training course for job seekers on becoming an entrepreneur ([Zelfstandig ondernemen met een WW-uitkering](#)). The course is targeted at those receiving unemployment benefits (*WW uitkering*) as well as those receiving payments through one of the several occupational illness or disability laws and regulations (*Wajong*, *WIA*, *WAZ*, etc.). This online training is designed to help individuals understand the different rules surrounding setting up an enterprise or becoming an entrepreneur while receiving benefits (UWV).

There are no specific policies to support **people with disabilities** in entering the labour market through entrepreneurship (see Table B.6.). However, there are a range of social security, occupational disability and health payments that could be used to start a business to earn supplemental income. For example, the [Institute for Employee Insurance](#) (UWV) offers some finance along with advice and covers the costs of adjusting the workplace (i.e. business) to the need of the entrepreneur with one or more impairments.

NEW POLICY DEVELOPMENTS

In April 2023, the Minister of Social Affairs presented to the House of Representatives the progress made with the labour market reforms that are agreed upon with employers and employee organisations. The plan focuses on more security for employees and more protection for the self-employed and includes

reduction of flexible contracts, a compulsory disability insurance for the self-employed, and a decrease of bogus self-employment. This labour market reform is expected to have a positive impact on the integration of those from inclusive entrepreneurship target groups into the labour market, but it may reduce self-employment among these groups.

One of the most significant developments related to inclusive entrepreneurship was the introduction of a Basic Insurance Act for the Self-Employed (BAZ). The public consultation on this law stated in June 2024. The disability insurance will be mandatory for all self-employed people who receive “profit from business” for income tax purposes. This law makes entrepreneurship more attractive as insurance for long-term disability will be feasible and is expected to be less costly than existing private insurance. However, it could also hinder inclusive entrepreneurship as some indicate that the costs of the insurance are still relatively high.

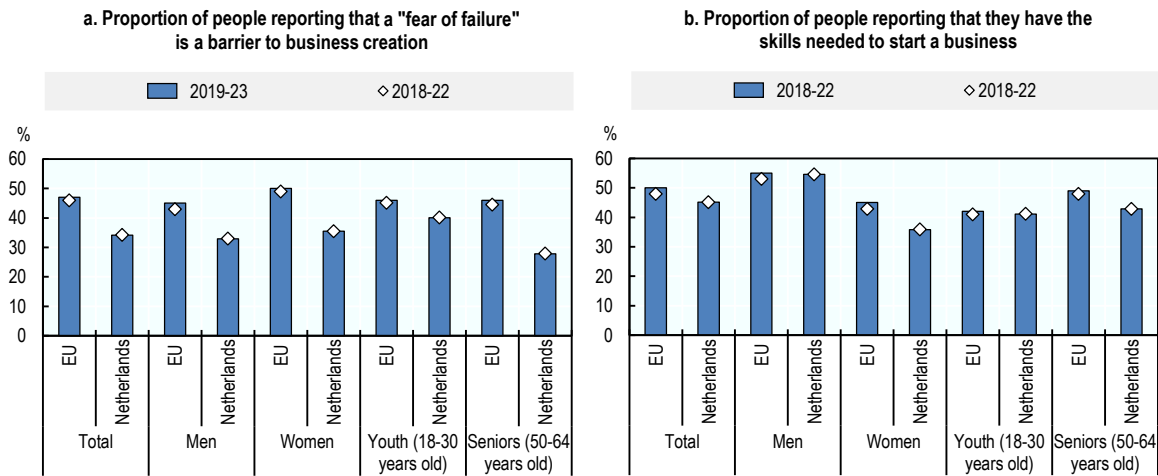
A number of reform packages have been introduced to clarify and reduce “bogus” self-employment and platform work. These include the law Clarifying the Assessment of Employment Relations and legal Presumption (VBAR) and playing a strong role in the development of the EU proposal for a Directive on improving employment conditions in platform work.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

Several factors hinder the reduction of entrepreneurship gaps across the population, including the fear of failure and entrepreneurship skills levels. Overall, people in the Netherlands are not as likely to report a fear of failure as an obstacle to business creation compared to their European counterparts (34% vs. 44%) in the period 2016-20 (Figure 2). Women (37%) and youth (37%) reported higher rates of fear of failure compared to men (31%) and seniors (29%) in the same period. However, they were more confident in their entrepreneurship skills than on average in the EU, notably among youth (44% vs. 38%). Seniors were on par with their European counterparts (44% each), while women were slightly less likely to report having the necessary skills to start and manage a business (36% vs. 38%).

Other areas for improvement for inclusive entrepreneurship policy remain. There is a lack of dedicated policies or strategies for boosting entrepreneurship among under-represented or disadvantaged groups. Monitoring and evaluation are also not widespread and clear targets and objectives for entrepreneurship policy have not been specified. Another issue is that target groups are often not consulted in the design and delivery of targeted policies and programmes.

Figure 2. Barriers to entrepreneurship



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

POLICY RECOMMENDATIONS

More can be done to strengthen the suite of support for inclusive entrepreneurship target population groups, by prioritising inclusiveness in mainstream programmes and developing tailored and/or dedicated support measures to address the needs of some population groups. The following actions are suggested for strengthening inclusive entrepreneurship:

- Introduce measures to strengthen entrepreneurial role models for groups under-represented or disadvantaged in entrepreneurship such as women, seniors and immigrants so that they are aware of different labour market opportunities.
- Create a knowledge sharing platform so that the hundreds of public, private and public-private entrepreneurship initiatives can exchange good practices and lessons learned.
- Strengthen support for women's entrepreneurship including through combating persistent gender stereotypes that create additional barriers for women entrepreneurs, addressing gender bias in access to finance, and facilitating the diversification of supply chains which could include operationalising public procurement contracting as a mechanism to support women-owned businesses.
- Monitor the impact of the labour market reform package on entrepreneurship by under-represented groups, as becoming an employee is not always the best solution given the characteristics and circumstances of people in these 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									

Table B.2. Inclusive entrepreneurship schemes to support immigrant entrepreneurs

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

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

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

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

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

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

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓		✓	✓	✓	✓	✓	✓	✓
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓	✓	✓	✓	✓
	3. Business consultancy, including incubators	✓		✓	✓	✓	✓	✓	✓	✓
Finance	1. Grants for business creation									
	2. Loan guarantees	✓			✓					✓
	3. Microfinance and loans	✓			✓	✓	✓	✓	✓	✓
	4. Other instruments (e.g. crowdfunding, risk capital)	✓			✓					✓
Culture and networks	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives									
Regulatory supports	1. Support with understanding and complying with administrative procedures	✓		✓	✓	✓	✓	✓		
	2. Group-specific measures	Welfare bridge to support those moving into self-employment	✓							
		Mechanisms for regaining access to unemployment benefits if business is not successful	✓	✓	✓	✓	✓	✓	✓	✓

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

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓		✓	✓					
	2. Entrepreneurship coaching and mentoring	✓		✓	✓					
	3. Business consultancy, including incubators									
Finance	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans	✓		✓	✓					
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and networks	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives									
Regulatory supports	1. Support with understanding and complying with administrative procedures									
	2. Group-specific measures									
	Mechanisms to move back into disability benefit system if business is not successful	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Mechanisms to move regain access to other social security supports (e.g. housing benefits) if business is not successful									
	Medical leave schemes for the self-employed									

ANNEX C: METHODOLOGY

Each country report was prepared by the OECD Secretariat with support from a national inclusive entrepreneurship policy experts. 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 7 April 2025 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.