# The Missing Entrepreneurs

# Inclusive Entrepreneurship Policy Country Assessment Notes: Poland

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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# TABLE OF CONTENTS

Inclusive entrepreneurship trends and policies in Poland	5
Key messages	5
Conditions for entrepreneurship and self-employment	5
Inclusive entrepreneurship trends	6
Inclusive entrepreneurship policy Assessment	7
New policy developments	9
Risk factors for inclusive entrepreneurship	9
Policy recommendations	10
Annex A: Inclusive entrepreneurship policy framework	11
Annex B: Overview and assessment of inclusive entrepreneurship policies and	
programmes	12
Annex C: Methodology	18

# INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN POLAND

#### **KEY MESSAGES**

#### Inclusive entrepreneurship rates and trends

- A gender gap in entrepreneurship rates remains as men were about 1.2 times more likely than women to be working on a start-up between 2019 and 2023.
- Self-employment rates for women, seniors and youth were all higher than the EU average in 2023.

#### Approach to inclusive entrepreneurship policy

Several ministries and public agencies are engaged with inclusive entrepreneurship policies. There
are a number of tailored support schemes that are offered at the national, regional and local levels.
Many of which are supported by the EU Structural Funds.

#### **Policy strengths**

• Tailored and dedicated entrepreneurship support is available for potential entrepreneurs from disadvantaged and under-represented target population groups, particularly youth and immigrants.

#### Policy gaps and areas for improvement

- Many public entrepreneurship support measures remain generic. However, some efforts have been undertaken to provide more targeted outreach to attract people to support programmes.
- Data collection and impact measurement of entrepreneurship programmes remains limited.

#### Main policy recommendations

- Increase the accessibility of mainstream entrepreneurship programmes to under-represented population groups, including youth, women, people with disabilities and people living in rural areas.
- Design and implement more tailored entrepreneurship initiatives, notably programmes and measures to build entrepreneurship skills.
- Strengthen monitoring and evaluation practices to facilitate evidence-based decision making.

#### CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Conditions for entrepreneurship and self-employment in Poland are slightly more challenging than on average in the European Union (EU). While business entry rate was similar to the European Union (EU) average in 2021, the business exit rate was nearly double the EU average (Table 1). Moreover, people were less likely to be engaged in starting or managing a new business (i.e. early-stage entrepreneurship) in Poland compared to their EU counterparts in the period 2019-23. This was particularly evident among entrepreneurs with growth ambitions as Poland was half as likely than the EU average to be engaged in growth-oriented entrepreneurship. However, the self-employment rate is above the EU average, yet fewer self-employed people have employees.

Table 1. Conditions for entrepreneurship

	Business	Business	Expectation to		Growth-	Self-en	nployment
	entry rate	exit rate	start a business	TEA rate	oriented TEA	Rate	% employers
	2021	2021	2019-23	2019-23	2019-23	2023	2023
Poland	12% ▲	14% ▲	5% ▼	3% ▼	7% ▲	19% ▲	20% ▼
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). Poland 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.

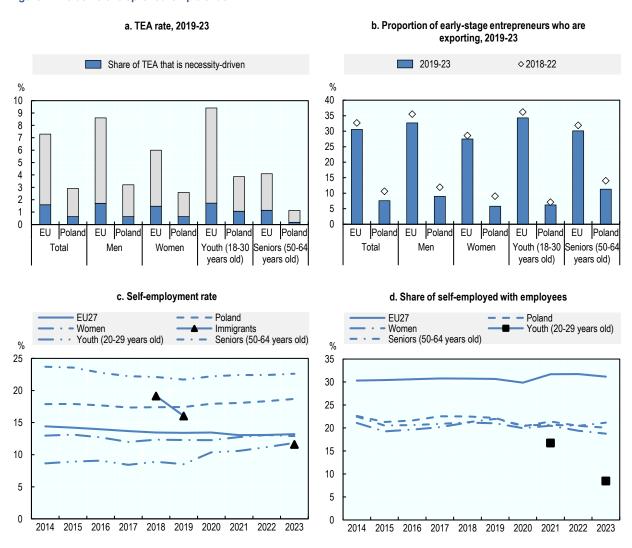
Source: Eurostat (2024), Business Demography Statistics; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey; Eurostat (2024), Employment and Unemployment (LFS) Database.

#### INCLUSIVE ENTREPRENEURSHIP TRENDS

Less than 3% of the population was involved in starting or managing a new business between 2019 and 2023, which is about half of the EU average (7%). A gender gap in entrepreneurship rates remains as men were about 1.2 times more likely than women to be working on a start-up in this same period (Figure 1). However, this gender gap is slightly less than the overall EU gender gap. While young people are the most likely group to be engaged in early-stage entrepreneurship (4%), they were about 60% less likely than their EU counterparts to be starting or managing a new business. Additionally, seniors (50-64 years old) were the least likely population group to be involved in early-stage entrepreneurship between 2019 and 2023 at about 1%, which was 4 times less than the EU average. Polish people were about as likely as the EU average to be starting their business because they could not find a job (i.e. necessity entrepreneurship). They are also significantly less likely to be exporting their products and services compared to the EU average which is true across all population groups.

However, self-employment rates remained above the EU average in 2023 (19% vs. 13%) and have been steady over the past decade. The share of working women who are self-employed has also changed little over the past ten years (about 13%), which was higher than the EU average (10%). The share of young people has slightly increased over the last decade (9% in 2012 to 12% in 2023), while the share of seniors has slightly decreased (25% in 2012 to 23% in 2023). Both youth and senior self-employment rates were also above the EU averages (7% and 17% respectively). Immigrants were slightly more likely than their EU counterparts to be self-employed in 2023 (12% vs. 11%).

Figure 1. Inclusive entrepreneurship trends



Note: Poland 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

Several ministries and public agencies are engaged with inclusive entrepreneurship policies. There are a some tailored support schemes that are offered at the national, regional and local levels. Many of which are supported by the EU Structural Funds.

There is dedicated entrepreneurship support available for **women entrepreneurs** (Table B.1.). Many of the schemes are offered by non-governmental or private actors. For example, the Women's Entrepreneurship Foundation (*Fundacja Przedsiębiorczości Kobiet*) has been supporting women's entrepreneurship in Poland since 2013 through entrepreneurship training, mentoring and networking. They

offer a number of programmes, including Entrepreneurial Women's Network Mentors Club, Business in Women's Hands, NEXT Women's Educational Programme among other programmes dedicated to investing and business expansion. The flagship programme – Businesss in Women's Hands – which is a 7-month course that has been specifically designed for women entrepreneurs. It includes workshops, networking and mentoring. In 2018, the programme won first place at the Central European Start-Up Awards for best accelerator or incubator. The Polish Network of Women Entrepreneurship Ambassadors is a non-profit organisation launched by the European Commission in 2009 with the aim to develop women's entrepreneurship. The organisation seeks to promote women entrepreneurs as role models for other women. They have also launched a platform to facilitate connection and collaboration between Polish women entrepreneurs and women entrepreneurs in other countries. They hold women's entrepreneurship events, notably around women's entrepreneurship day. Additionally, the GO DIGITAL programme offers dedicated support to women entrepreneurs, particularly women-led small businesses, to adopt digital tools into their businesses. The programme is managed by Fundacja LBC Business Women Foundation (LBC) with support from 180heartbeats and The Polish Development Fund (PFR).

The Polish Agency for Enterprise Development operates a dedicated programme for immigrant entrepreneurship (Table B.2.) - the Poland Prize. The scheme offers mid-stage foreign start-ups services and assistance for starting business activities, namely grants up to PLN 200 000 (approximately EUR 43 500). Beneficiaries can also receive services up to PLN 50 000 (approximately EUR 10 900) (i.e. legal, consulting, mentoring services) and benefit from a dedicated visa pathway, a concierge service for official banking and settlement-related needs, specialised technology consulting, mentoring and networking. Since 2016, the Start in Poland has been one of the largest entrepreneurship support schemes in Central and Eastern Europe. It aims to support young, innovative enterprises at any stage of business development through incubation, acceleration and scale-up as well as facilitating access to financial resources, including grants up to about EUR 45 000 (PLN 200 000). The programme has also sought to develop venture capital in Poland and assist beneficiaries in connecting with both public and private funds. While the programme is not dedicated to immigrant entrepreneurs, it aims to assist start-ups looking to operate in Poland. The programme has received many foreign applications and accelerated foreign startups in Poland through the programme. For example, the first iteration of the programme provided acceleration to 276 enterprises, of whom about 36% were foreign start-ups. In the second iteration, 140 start-ups received support (about 16% foreign). However, the programme received 1 375 foreign applications in 2021. Additionally, Youth Business Poland managed the Business Employability Skills Training programme from June 2022 to June 2024, which was organised jointly with the Standard Chartered Bank, Youth Business International and the Ukrainian House. The programme aimed to support 10 000 young refugees from Ukraine who wanted to start or re-start their business in Poland or were looking for work. The programme included mentoring, consulting services, networking, webinars, incubation and additional tools and resources.

Youth Business Poland also offers **youth entrepreneurship** (Table B.3.) support through entrepreneurship training programmes and mentoring, particularly through their Technological Incubator Foundation. Another recent programme dedicated to youth entrepreneurs was the multi-country project "Young Entrepreneurs Succeed!, which was delivered to 1 100 young people in Greece, Italy, Poland and Spain between 2018 and 2021. The programme targeted young people who are not in employment, education or training (NEET) with various services to start and grow a business or to find a job. More than half of the beneficiaries in Poland were young women.

There is dedicated public support for **seniors** (Table B.4.), notably the *Aktywni*+ programme (2021-25), which offers grants to associations and non-governmental organisations that support older adults in labour market inclusion, digital inclusion and social activation. This includes programme such as the Digital Senior Innovation Centre supported by Siecieborzyce – Active Together Association. Additionally, the

programme Entrepreneurship 60+ aims to support the development of the silver economy. This includes research on senior entrepreneurship, particularly entrepreneurial attitudes and behaviors of seniors, by the Wrocław University of Science and Technology and the *Aktywny Senior* Foundation.

There is tailored and dedicated entrepreneurship support available for entrepreneurs starting from **unemployment** (Table B.5.). District Labour Office offer entrepreneurship training and financial support to jobseekers who are interested in owning their own company. One example is from the District Labour Office in Szczytno which offered entrepreneurship training and financial support up to EUR 10 000 (PLN 43 000) in February and March 2024. The course included 80 hours of instruction on developing a business plan, digital skills development, trade negotiations and administration support. The programme also offered a training stipend for the entire training period and reimbursed travel costs. This programme was offered again in October and November 2024 with increased financial support – EUR 11 00 (PLN 48 000). The unemployed can also access financial support through the "First Business – Start-Up Support" programme, which is provided on a national level by financial intermediaries appointed by Bank Gospodarstwa Krajowego.

**Entrepreneurs with disabilities** (Table B.6.) have access to dedicated entrepreneurship support measures, notably grants offered through the State Fund for the Rehabilitation of People with Disabilities (PFRON). They also receive refunds on social security payments in additional to the overall reduction of health insurance contributions for all self-employed which was introduced in 2025.

#### **NEW POLICY DEVELOPMENTS**

Standard Chartered launched a new youth-dedicated entrepreneurship support programme – "BEST by Futuremakers: Make your Business BEST", which is delivered by Youth Business Poland and supported by Youth Business International. The programme aims to support 400 young entrepreneurs to grow and scale their micro-businesses by providing the needed tools and resources. It will also provide tailored entrepreneurship training to participants, mentoring and financial grants. The programme builds on the success of BEST by Futuremakers, which was launched in June 2022 to support displaced Ukrainians.

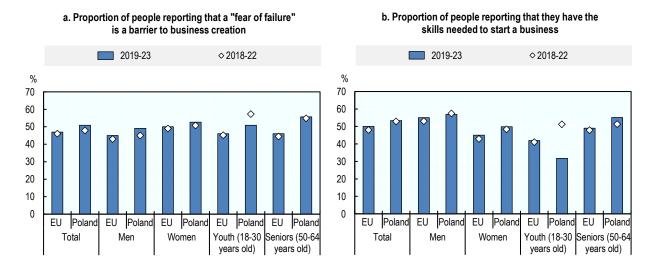
Youth Entrepreneurship Program is a new training programme for young people enrolled in university interested in exploring business opportunities in the food and health sectors that ran between April and May 2024. The programme was offered in English and consisted of 8 modules on selected topics as well as mentoring. While all students in any higher education institutions across the EU, Serbia, Ukraine and Turkey were eligible to participate but priority was given to universities, including the University of Warsaw, Lodz University of Technology, Medical University of Lodz, and the University of Agriculture in Krakow.

#### RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

More than half of adults in Poland report that a "fear of failure" is a barrier to starting a business, which is slightly higher than the average social attitudes found across the EU (Figure 2). Seniors and women grew more concerned about the fear of failure in the period 2019-23. About 56% of seniors and nearly 53% of women reported this as a barrier to business creation – both increased by 2 percentage points compared to the period 2018-22. Conversely, youth were less likely to be fearful (-11% between the periods 2019-23 and 2018-22). However, Polish youth are still more likely than their EU counterparts to report a "fear of failure" – 51% vs. 46% in the period 2019-23. Additionally, more than half of people report that they lack the entrepreneurship skills needed to successfully start a business (47% overall). However, Polish youth are also less more likely to report that they have the needed skills and knowledge to start a business compared to the EU average. Only about one-third of young people reported having the needed

entrepreneurship skills compared to four-in-ten young people on average in the EU, despite increased investment in entrepreneurship education and training for young people.

Figure 2. Barriers to entrepreneurship



Note: Poland 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

Inclusive entrepreneurship policies and programmes in Poland could be strengthened by implementing the following actions:

- Increase the accessibility of mainstream entrepreneurship programmes to under-represented population groups, including youth, women, people with disabilities and people living in rural areas.
- Design and implement more tailored entrepreneurship initiatives, notably programmes and measures to build entrepreneurship skills.
- Strengthen monitoring and evaluation practices to facilitate evidence-based decision making.

#### ANNEX A: INCLUSIVE ENTREPRENEURSHIP POLICY FRAMEWORK

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

		Women	Immigrants	outh	Seniors	Unemployed	People with disabilities
Entrepreneurship policies for each target group are under the responsibility of	National	Š	<u>E</u>	> /	<u>ფ</u> -∕	<u>5</u> ✓	
the following level(s) of government (multiple levels can be checked)	Regional	· /	*	· ✓	,	· /	<b>✓</b>
	Local	✓	*	✓		✓	✓
2. A group-specific entrepreneurship strategy has been developed (either statement embedded in another strategy)	and-alone or		*			✓	
3. Clear targets and objectives for entrepreneurship policy have been developed of 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. \* indicates for Ukrainian people.

# 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

			<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	training	✓		✓	✓	✓			✓	
Skills	Entrepreneurship coaching and mentoring				✓	✓	✓			✓	
	3. Business consultancy, including incubators		<b>√</b>								
		Grants for business creation			✓	✓	✓	✓	✓	✓	
Finance	2. Loan guarantees	2. Loan guarantees			✓	✓	✓	✓	✓	✓	
ασ	3. Microfinance and loans				✓	✓	✓	✓	✓	✓	
		4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and		campaigns, including role models	✓		✓	✓	✓	✓	✓		✓
networks	Networking initiat		✓		✓	✓	✓	✓	✓		✓
Desideten	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

			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?
Skills	Entrepreneurship training     Entrepreneurship coaching and mentoring	✓ ✓		✓ ✓	✓ ✓	✓ ✓			✓ ✓	
SKIIIS	Business consultancy, including incubators			, v	_ <b>Y</b>	•			<b>V</b>	
	Grants for business creation	✓								
F:	2. Loan guarantees	✓								
Finance	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture and	1. Entrepreneurship campaigns, including role models	✓		✓			✓	✓		
	2 Networking initiatives									
networks	2. Networking initiatives									
	Support with understanding and complying with administrative procedures	*								
networks  Regulatory supports	1. Support with understanding and complying with	*								

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?	<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				✓	✓	✓	✓	✓	✓	✓
	Business consultancy, including incubators				✓	✓	✓	✓	✓	✓	✓
	Grants for busine	ss creation	✓		✓	✓	✓	✓	✓	✓	✓
Finance	2. Loan guarantees		✓		✓	✓	✓	✓	✓	✓	✓
1 111011100	3. Microfinance and		✓		✓	✓	✓	✓	✓	✓	✓
		s (e.g. crowdfunding, risk capital)	✓		✓	✓	✓	✓	✓	✓	✓
Culture and		campaigns, including role models	✓	✓	✓	✓	✓	✓			
networks	2. Networking initiat		✓	✓	✓	✓	✓	✓			
Degulater	1. Support with understanding and complying with administrative procedures				✓	✓	✓	✓	✓	✓	
Regulatory supports	2. Group-specific	Student business legal form	✓		✓	✓	✓	✓	✓	✓	
συρροιίο	measures	Reduced tax and/or social security contributions for new graduates	✓								

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?	<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?
	Entrepreneurship training										
Skills	Entrepreneurship coaching and mentoring										
	3. Business consultancy, including incubators										
	1. Grants for busine	ss creation									
Finance	2. Loan guarantees										
i ilialioo	3. Microfinance and										
		4. Other instruments (e.g. crowdfunding, risk capital)									
		campaigns, including role models									
networks	2. Networking initiatives										
Degulate:	1. Support with understanding and complying with administrative procedures										
Regulatory supports	2. Group-specific	Pension for self-employed									
συρμοιίο	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?
	1. Entrepreneurship	training	✓		✓	✓	✓			✓	
Skills	Entrepreneurship coaching and mentoring				✓	✓	✓			✓	
	3. Business consultancy, including incubators										
	Grants for business creation				✓	✓					
Finance	2. Loan guarantees										
Tillarioo	3. Microfinance and loans										
	4. Other instruments	s (e.g. crowdfunding, risk capital)									
Culture and	1. Entrepreneurship	campaigns, including role models									
networks	2. Networking initiat										
	1. Support with unadministrative process	understanding and complying with edures									
Regulatory supports	2. Group-specific measures	Welfare bridge to support those moving into self-employment									
Supports		Mechanisms for regaining access to unemployment benefits if business is not successful									

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

			<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?
Skills	Entrepreneurship training     Entrepreneurship coaching and mentoring										
· · · · · ·	3. Business consultancy										
	Grants for business creation				✓	✓				✓	
Finance	2. Loan guarantees										
Finance	3. Microfinance and loans										
	4. Other instruments (e.	g. crowdfunding, risk capital)									
Culture and	1. Entrepreneurship can	npaigns, including role models	✓			✓					
networks	2. Networking initiatives										
	1. Support with unde administrative procedure	rstanding and complying with es									
Regulatory	measures disa	chanisms to move back into ability benefit system if business ot successful									
supports	to (e.ç	chanisms to move regain access other social security supports g. housing benefits) if business is successful									
		dical leave schemes for the self- ployed									

#### **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 in a multi-stakeholder workshop on 14 March 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.