

The Missing Entrepreneurs

Inclusive Entrepreneurship Policy Country Assessment Notes: Portugal

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 note was prepared by Pablo Shah of the OECD CFE based on inputs prepared by the national inclusive entrepreneurship expert Prof. Carla Susana Da Encarnação Marques, 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 18 September 2024. Participants included representatives from the Ministry of Labour, Solidarity and Social Economy, IEF, Co-operative António Sérgio For Social Economy, IEF Northern Regional Delegation, Employment Promotion Directorate of Services, University of Trás-os-Montes and Alto Douro, Business Association of the Algrave Region, ANJE, Inovagaia, and Universeity of Coimbra.

TABLE OF CONTENTS

Inclusive entrepreneurship trends and policies in Portugal.....	5
Key messages	5
Conditions for entrepreneurship and self-employment.....	5
Inclusive entrepreneurship trends	6
Inclusive entrepreneurship policy assessment.....	7
New policy developments	8
Risk factors for inclusive entrepreneurship	8
Policy recommendations	9
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 PORTUGAL

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- Overall, adults were 1.9 times more likely than the European Union (EU) average to be engaged in starting or managing a new business in the period 2019-23. Women, youth and seniors were all more likely to be engaged in early-stage entrepreneurship compared to the respective EU averages in the same period.
- The self-employment rate fell to less than 13% in 2023. Declining self-employment in Portugal in recent years has been driven by a dramatic reduction in the self-employment rate among seniors.

Approach to inclusive entrepreneurship policy

- Policy provides targeted support for various demographics, including youth, immigrants, the unemployed and increasingly senior citizens.
- While various programmes for entrepreneurs are available, mainstream initiatives might not be readily accessible for under-represented and disadvantaged groups.

Policy strengths

- The National Strategy to Support Senior Entrepreneurship ("*Empreender 45-60*") builds on international best practices and includes a range of supports for senior entrepreneurs.
- The new National Strategy for the Inclusion of People with Disabilities (ENIPD) 2021-2025 explicitly references entrepreneurship and self-employment for people with disabilities.

Policy gaps and areas for improvement

- While programmes do exist for under-represented and disadvantaged groups, there is a lack of consistency in their scale and co-ordination, resulting in fragmented support and unequal access. There is also a lack of publicly led initiatives specifically targeting women entrepreneurs, immigrants, and entrepreneurs with disabilities.
- Entrepreneurs from under-represented groups face hurdles relating to financing and regulations.

Main recommendations

- Develop a more co-ordinated national strategy for inclusive entrepreneurship and a centralised platform with information on entrepreneurship support programmes.
- Develop specific support programmes tailored to the unique needs of each under-represented groups as well as dedicated financing programmes and internationalisation support programmes.
- Simplify regulations and business creation procedures for all entrepreneurs with particular attention to the needs of disadvantaged groups.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Overall, there are relatively high rates of entrepreneurship. The business entry rate rose to 14% in 2021, which is above the EU average of 11% (Table 1). In addition, the share of adults engaged in early-stage

entrepreneurial activity (13%) and the share with expectations of starting a business (23%) were both significantly higher than the EU average (7% and 12% respectively) between 2019 and 2023. However, the share of adults starting or managing a new business that expect to create at least 19 jobs over the next 5 years (9%) is below the EU average (14%).

While various programmes for entrepreneurs are available, mainstream initiatives might not be readily accessible for under-represented and disadvantaged groups. The limited information on participation rates makes it difficult to assess the true picture. This can be addressed by collecting and analysing data on participation rates by demographics to identify and address accessibility gaps. There is also scope to develop a more inclusive approach within mainstream programmes by incorporating considerations for diverse needs and backgrounds, implementing targeted outreach campaigns, and introducing targeted mechanisms like quotas or additional points during programme intake to encourage participation.

Table 1. Conditions for entrepreneurship

	Business entry rate	Business exit rate	Expectation to start a business in next 3 years	Total Early-stage Activities (TEA) rate	Share of TEA that is growth-oriented (create >19 jobs over 5 years)	Self-employment	
						Rate	% with employees
Year	2021	2021	2019-23	2019-23	2019-23	2023	2023
Portugal	14% ▲	12% ▼	23% ▲	13% ▲	9% ▲	13% ▼	33% ▼
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.

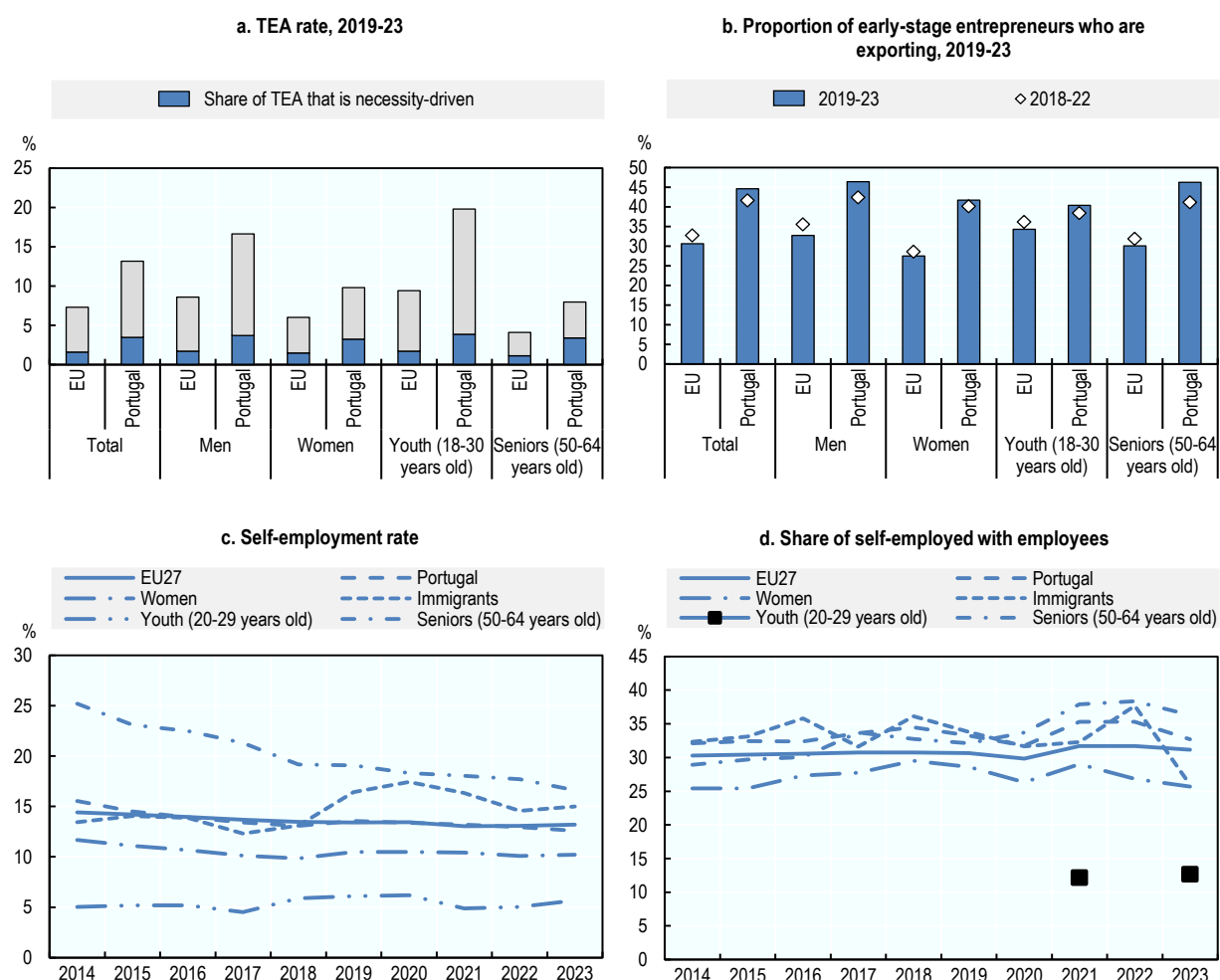
Source: Eurostat (2024), Business Demography Statistics; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey; Eurostat (2024), Employment and Unemployment (LFS) Database.

INCLUSIVE ENTREPRENEURSHIP TRENDS

Between 2019 and 2023, the share of women (10%), youth (20%) and seniors (8%) who were starting or managing a new business were all above the EU average (6%, 9% and 4% respectively) (Figure 1). Portuguese entrepreneurs also have a very international outlook, with 45% of early-stage entrepreneurs involved in exporting compared to an EU average of 31%. However, for all of these groups, necessity-based entrepreneurship constitutes a larger share of early-stage entrepreneurial activities than in the EU as a whole. In particular, 43% of seniors (50-64 years old) who are starting or managing a new business and 33% of women entrepreneurs were necessity-driven during the period 2019-23.

Self-employment declined to slightly less than 13% in 2023, marking a continuation of the trend in recent years. Falling self-employment has been driven by a dramatic reduction in the self-employment rate among seniors, from 29% in 2012 to 17% in 2023. These trends have also been observed in the EU more broadly.

Figure 1. Inclusive entrepreneurship trends



Notes: 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

Overall, the approach to inclusive entrepreneurship policy demonstrates strength in providing targeted support for various demographics, including youth, immigrants, the unemployed and increasingly senior citizens (Table A.1). Inclusive entrepreneurship policy overall falls under the responsibility of the national government, although local government entities are also important actors, particularly with respect to the promotion of youth and immigrant entrepreneurship.

There is limited government-led support explicitly targeting **women** entrepreneurs (Table B.1). However, there are several initiatives offered by private entities and non-governmental organisations in support of women entrepreneurs, which often receive government or EU funding. An example of this is the “Fame” programme, which is operated by the Institute for the Promotion and Development of Entrepreneurship in Portugal and provides training and consultancy to women-led businesses. There are also support initiatives

like the Immigrant Entrepreneurship Promotion Project (PEI) and the Diaspora Investment Support Programme (PNAID) that offer financial and non-financial aid to **immigrant** entrepreneurs (Table B.2).

There are a range of policies and programmes available to support **youth** entrepreneurship (Table B.3). Among these are financial support programmes – such as *Empreende XXI* and the Start-up Voucher initiative – and non-financial supports like training, coaching and mentoring through initiatives including Start-up Boost and *Empreende já*. There are also dedicated entrepreneurship support measures for **seniors** (Table B.4). In 2021, the National Strategy to Support Senior Entrepreneurship (“*Empreender 45-60*”) was launched. The strategy builds on international best practices and includes a national ecosystem strategy and action plan, training measures for senior entrepreneurs, opportunities for networking and mentoring, business plan support and an online resource platform (“Hub 45-60”), which is managed by Fundação AEP. However, targeted financial support for senior entrepreneurs is more limited.

There are dedicated support programmes for the **unemployed** (Table B.5Table B.3), including the “Support for Start-up” (ACE) which provides financial support. The Support Program for Entrepreneurship and the Creation of Self-Employment (PAECPE) includes a measure that supports employment projects promoted by beneficiaries of unemployment benefits through the advance payment of unemployment benefits. This support can be combined with other measures, such as access to easier credit with more advantageous conditions (MicroInvest and Invest+). The initiative is managed by the Institute for Employment and Vocational Training (IEFP). Another important programme is the *Empreende XXI* programme, which helps individuals to create, develop and finance new business projects. Measures are also targeted specifically at unemployed youth.

This has been significant development in entrepreneurship support for **people with disabilities** (Table B.6), which has previously been limited. This includes the introduction of the National Strategy for the Inclusion of People with Disabilities (ENIPD) 2021-2025 also explicitly references entrepreneurship and self-employment for people with disabilities (see the New Policy Development section for more information).

NEW POLICY DEVELOPMENTS

A new [National Strategy for the Inclusion of People with Disabilities](#) (ENIPD) 2021-2025 was launched in 2021. This strategy is managed by National Institute for Rehabilitation and is a significant policy development, as it explicitly references entrepreneurship and self-employment for people with disabilities. The strategy includes measures to support employment and improve accessibility, considered “a milestone in the construction of Europe”. In the case of entrepreneurship, this is covered by the employment support measures. Instruments set out in the strategy to support entrepreneurship for this target audience include:

- The creation of an integrated programme to support entrepreneurship or the creation of self-employment for people with disabilities and/or their families, which includes mentoring, coaching, training and technical support.
- The creation of a specific financial support fund for the creation of self-employment and/or entrepreneurship for people with disabilities and families of people with disabilities.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

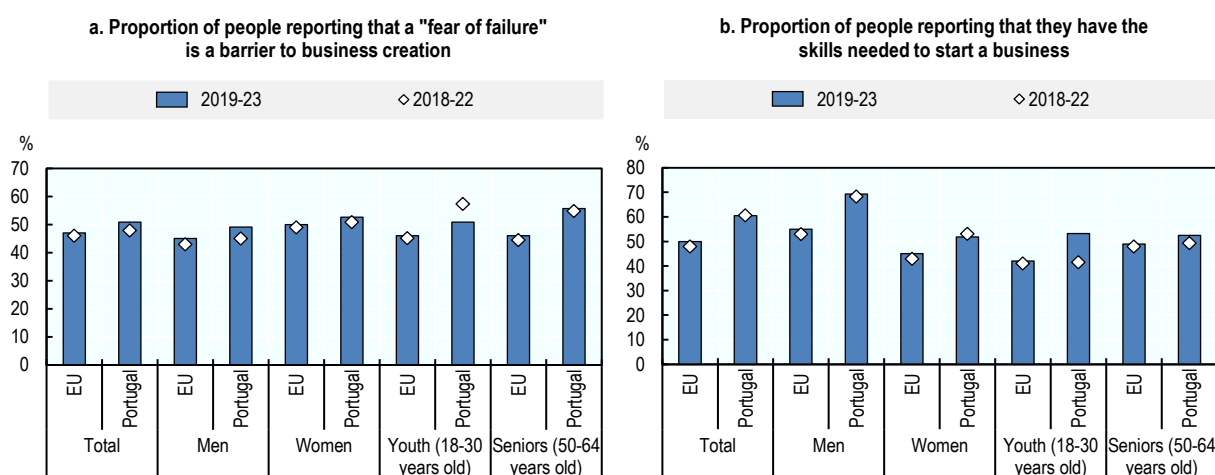
Between 2019 and 2023, 51% of adults reported that a “fear of failure” as a barrier to creating a business, which is slightly more than the EU average of 48% (Figure 2). This is a particular issue among seniors as about 56% report a “fear of failure” as a barrier to business creation. More positively, a large share of adults (61%) reported having the skills needed to start a business during the period 2019 to 2023. Women (52%),

youth (53%) and seniors (53%) were more likely to report having the necessary skills and knowledge to start a business compared to their EU counterparts (45%, 42% and 49% respectively).

A key risk factor for inclusive entrepreneurship is inconsistent support for under-represented groups. While programmes do exist for under-represented and disadvantaged groups, there is a lack of consistency in their scale and co-ordination. There is also a need to standardise processes across the country to address the fragmented support and unequal access to resources across different groups. There is further a lack of programmes to support the development and validation of business ideas as well as strategies to boost entrepreneurial skills for all under-represented or disadvantaged groups. Moreover, there is an important shortage of publicly led initiatives specifically targeting women entrepreneurs, immigrants and entrepreneurs with disabilities, leaving these groups without dedicated programmes to address their unique challenges and needs.

Many entrepreneurs from under-represented groups – such as young people and immigrants – face hurdles in accessing financing and navigating complex regulations. This could be due to factors like limited credit history, lack of collateral or insufficient understanding of the system. In addition, there is a lack of networking between the different players in the entrepreneurial ecosystem.

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

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

- Develop a more co-ordinated national strategy for inclusive entrepreneurship, ensuring consistent support across diverse demographics.
- Develop a centralised platform with information on support programmes and processes, accessible to all entrepreneurs and stakeholders involved in entrepreneurship promotion.
- Introduce programmes that support the development and validation of business ideas and the development of entrepreneurial skills.

- Develop specific support programmes tailored to the unique needs of each under-represented groups. For example, programmes for youth entrepreneurs could focus on training, mentorship, and fostering collaboration networks. Programmes for women and senior entrepreneurs could prioritise access to financing and networking opportunities, while programmes for disabled entrepreneurs should address accessibility needs by providing assistive technology and simplifying regulations.
- Implement dedicated financing programs targeted at under-represented groups like women, immigrants and people with disabilities. These programmes could offer microloans with lower barriers to entry, loan guarantees or interest rate subsidies, and investment tax incentives for supporting inclusive businesses. Alternative financing models and financial literacy training can also be explored.
- Simplify regulations and business creation procedures for all entrepreneurs with particular attention to the needs of disadvantaged groups. This could involve streamlining paperwork and permitting processes, offering online resources and support teams to guide entrepreneurs through regulations, and tailoring regulations to address specific accessibility requirements for entrepreneurs with disabilities.
- Encourage collaboration among diverse entrepreneurs through knowledge and skill sharing workshops, networking events promoting cross-group interaction, and mentorship programmes connecting experienced entrepreneurs with aspiring ones from different backgrounds, both from Portugal and overseas.
- Develop networking events and internationalisation support programmes specifically designed for inclusive entrepreneurs. This can help them find partners, access international funding and compete in a global market.
- Encourage diversity within the entrepreneurial ecosystem by promoting inclusive practices and celebrating the contributions of all players. This can involve recognition and awards for successful inclusive entrepreneurs and campaigns raising awareness about the benefits of diverse perspectives in entrepreneurship.
- Continually monitor and evaluate the effectiveness of existing policies and adapt them to address emerging needs and challenges.

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									
	Maternity leave and benefits for the self-employed									
	Access to childcare									

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

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Follow-up: Do tailored programmes link to mainstream support programmes?
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 18 September 2024 with government ministries, programme managers and other inclusive entrepreneurship stakeholders.

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

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

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

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

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