

The Missing Entrepreneurs

Inclusive Entrepreneurship Policy Country Assessment Notes: Romania

2024-25



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FOREWORD

Entrepreneurship plays an important role in the economy as it is a driver of innovation and job creation. However, entrepreneurship policies can also help achieve other policy objectives such as strengthening social inclusion and labour market attachment. Inclusive entrepreneurship policies aim to ensure that all people, regardless of their personal characteristics and background, have an opportunity to start and run their own businesses. Governments can do more to unlock the entrepreneurial potential among groups such as women, immigrants, youth, seniors, the unemployed and people with disabilities by using differentiated policies and programmes that respond to specific barriers faced. This includes the use of dedicated measures, as well as reducing negative social attitudes and biases, removing regulatory and institutional obstacles, and improving access to general entrepreneurship measures.

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) as part of a collaboration with the European Commission. These notes provide an overview of current and planned policy actions and identify some actions that could be implemented to strengthen the current support offering. These country-specific notes are part of a wider programme of work on inclusive entrepreneurship policy by the OECD and the European Commission that includes “The Missing Entrepreneurs” publications, the Youth Entrepreneurship Policy Academy (www.yepa-hub.org), the Better Entrepreneurship Policy Tool (www.betterentrepreneurship.eu), a series of Policy Briefs on specific target groups, policies and issues, and national policy reviews of youth entrepreneurship and women entrepreneurship. This work stream examines how public policies and programmes can support inclusion and diversity in entrepreneurship, including through refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills, strengthening entrepreneurial culture and networks for groups that are under-represented in entrepreneurship, and putting strategies and actions together for inclusive entrepreneurship in a co-ordinated and targeted way. Governments are increasingly recognising the challenge of inclusive entrepreneurship, but there is still much to do to spread good practice. For more information, please refer to: <https://www.oecd.org/cfe/smes/inclusive-entrepreneurship/>.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN ROMANIA

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- The share of workers who are self-employed was slightly below the European Union (EU) average in 2023 (11% vs. 13%). This share declined over the past decade, notably among women and seniors.
- There is a sizable gender gap in self-employment. Men were nearly 2.4 times more likely to be self-employed than women in 2023. Once in self-employment, they were about equally as likely to have employees – 12% of self-employed men and 11% of self-employed women had employees in 2023.
- Nearly 8% of the people self-reported that they were working on a start-up or managing a new business (i.e. one less than 42 months old) during the period 2019-23. This was about equal to the EU average. However, young people (18-30 years old) were more likely to report that they were working on a start-up or new business (11% vs. 9%).

Approach to inclusive entrepreneurship policy

- Inclusive entrepreneurship is generally under the responsibility of the national government. Group-specific entrepreneurship strategies have been developed for women, youth and the unemployed.
- Multi-year inclusive entrepreneurship schemes support youth (e.g. Start-Up Nation, Support for setting up young farmers) and women (e.g. Women Entrepreneur). Start-Up Nation also supports job seekers, the unemployed, people with disabilities and Romanian citizens returned from abroad.
- Many new inclusive entrepreneurship policies and schemes are related to the new programming for EU cohesion policies 2021-2027, co-financed mainly by the European Social Fund Plus (ESF+). These typically target jobseekers, young people (including NEETs), long-term unemployed and other disadvantaged groups in the labour market (including people who are inactive in the labour market).

Policy strengths

- There is dedicated public support for developing entrepreneurship skills, access to finance and building an entrepreneurial culture, and networking initiatives offered for all under-represented groups except seniors.
- Support for young entrepreneurs is relatively well developed, comprised of interventions offered through the Youth Employment Initiative and ESF+ as well as growing offers through education.

Policy gaps and areas for improvement

- There have been delays in implementing some initiatives, including launching calls for ESF+ interventions.
- There is limited experience within management authorities and grant scheme administrators in using microfinance tools, which could help to increase the supply of low-cost finance available to entrepreneurs from under-represented groups.

Main policy recommendations

- Develop inclusive entrepreneurship action plans for the larger target groups (e.g. women, youth) to outline policy priorities and action implementation roadmaps.
- Provide technical assistance and consultancy to microfinance institutions.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The business population had the same level of churn as the European Union (EU) average in 2021 (Table 1). About 11% of businesses were new entrants and about 8% exited, indicating growth in the number of businesses. Other entrepreneurship metrics such as the self-employment rate and the share of the population who self-reported that they were working on a new business start-up were also similar to the EU average in recent years. The one metric where Romania is an outlier is the share of self-employed with employees, which was well-below the EU average in 2023. Only 12% of self-employed workers had employees relative to an EU average of 31%.

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
Romania	11% ▲	8% ▲	12% ▲	8% ▼	9% ▼	11% ▼	12% ▼
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). Romania participated in the GEM survey during the period 2018-23 except for the following years: 2018-20. 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.

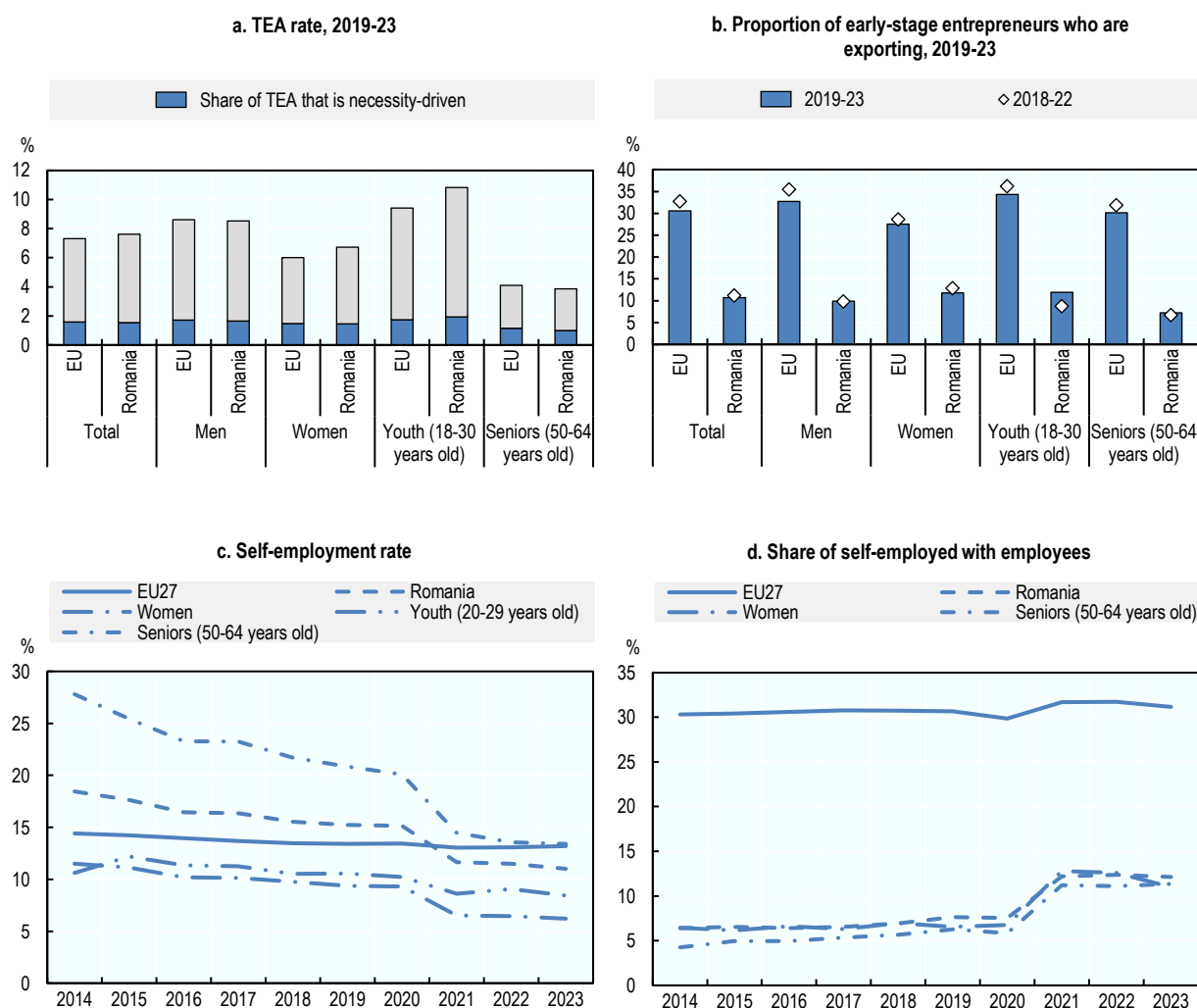
INCLUSIVE ENTREPRENEURSHIP TRENDS

Nearly 8% of the population self-reported that they were working on a start-up or managing a new business (i.e. one less than 42 months old) during the period 2019-23 (Figure 1). This was about equal to the European Union (EU) average for this period. The rates for men, women and older people were also about equal to the EU average, but the share of young people reporting that they were working on a start-up or new business was slightly above the EU average for this period (11% vs. 9%). There was little difference in the share of early-stage Romanian entrepreneurs who reported that they started their business because they had difficulties finding a job and the EU average (less than 2%).

Fewer Romanian entrepreneurs reported that they had customers in other countries during the period 2019-23 relative to the EU average (11% vs. 31%). There was essentially no gender gap in the share of early-stage entrepreneurs who reported having foreign customers during this period (about 10% of men and women), and the differences by age were relatively small. Across all groups – men, women, young people, older people – Romanian entrepreneurs were less likely than the EU average to self-report that they exported.

The share of people working in self-employment declined from 18% in 2013 to 11% in 2023. This decline was greater than the drop at the EU level over the past decade. The self-employment rates in 2023 were similar: 11% in Romania and 13% for the EU. This decline was particularly pronounced among women (12% in 2014 to 6% in 2023) and older people (28% in 2014 to 13% in 2023). As noted in the previous section, few self-employed workers had employees. While data are only available for women and older self-employed workers, they suggest that the differences across population groups are relatively small.

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). Romania participated in the GEM survey during the period 2018-23 except for the following years: 2018-20. Self-employment rate measures the proportion of those in employment who are self-employed. Data for 2021 are not directly comparable with earlier due to a methodological change.

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

Entrepreneurship policy falls under the responsibility of the national government overall and is guided by [RGSDSMEBE 2020](#) (see Table A.1.). A new national strategy to support the development of the business environment for 2021-27 is still under-development and has not yet been published. Therefore, inclusive entrepreneurship policy also remains guided mainly by RGSDSMEBE 2020. While it does not state any clear policy objectives related to supporting groups that are under-represented in entrepreneurship (e.g. women, youth, immigrants), there are several strategies that outline high-level policy objectives related to supporting women, youth and job seekers in entrepreneurship. Measures and initiatives are commonly implemented with financial support from the [European Social Fund Plus](#) (ESF+), notably those targeted at job seekers, the long-term unemployed and young people (including those not in employment, education or training, i.e. NEETs).

A limited number of measures and schemes that are tailored for groups that are under-represented in entrepreneurship are available. These are mainly delivered through the public employment services, (e.g. National Employment Agency) and the county employment agencies. These are complemented by a number of schemes that are run by the Ministry of Economy, Entrepreneurship and Tourism. These are often renewed annually and receive support from EU programmes. These include [Start-Up Nation](#), which is the main vehicle for supporting entrepreneurs. The fourth edition was launched in August 2024 and receives financing from ESF+. Start-Up Nation 2024 has a budget allocation of EUR 446.2 million to support 29 600 persons with entrepreneurship training. It is expected that 7 750 enterprises will be created leading to 15 500 new jobs.

There have also been investments in strengthening social economy structures. The Ministry of European Investments and Projects has signed 237 financing contracts with *minimis* aid administrators during second half of 2024. These provide training and coaching to people from inclusive entrepreneurship target groups (i.e. young people, job seekers, unemployed persons) in order to be able to start and develop a new business. These measures aim to create approximately 9 500 social start-ups.

General entrepreneurship policies are open to everyone, but take-up rates are relatively low among immigrants, older people and people with disabilities. Virtually all schemes have provisions that facilitate entry for people with disabilities and many others have similar measures to increase the participation of people from other groups, notably by awarding extra points when projects are being evaluated during the in-take process.

Women entrepreneurs can access tailored support through several schemes and initiatives (see Table B.1.). The most substantial programme is [Women Entrepreneur](#) which offer grants of up to EUR 40 000 to 1 000 women-led businesses. Grants can cover a maximum of 95% of eligible expenses (e.g. technological equipment, acquisition of workspaces, production locations and spaces for services and trade, cars, furniture, office equipment) and pro bono coaching is offered by the Cluj-Napoca Agency for those located in Cluj County. The 2024 programme has a budget allocation of EUR 40.2 million and aims to support 1 000 women entrepreneurs. However, there are conflicting opinions about the impact of the programme. According to a survey conducted by the Association of Female Entrepreneurs, a community of more than 15 000 women entrepreneurs, more than 90% of Romanian women entrepreneurs claim that they have not applied for support from the programme and did not intend to apply in 2024. The vast majority reported that they do not consider it to be very advantageous due to the lower level of financial support offered relative to other programmes (e.g. Start-Up Nation) in addition to the many conditions and restrictions. Moreover, only those with employees are eligible. A wide range of support for women entrepreneurs is available through non-government organisations (NGOs), employer organisations (e.g. [CONAF](#), [OFA-UGIR](#)) and private sector consultancies. Support offers include networks, training, advice, coaching and business competitions (e.g. [OFA Startups Angels](#) competition). In addition, many organisations promote women role models and organise entrepreneurship promotion campaigns. The impact of entrepreneurship support schemes for women is variable, and there appears to be a limited degree of integration across different support offers, resulting in a somewhat fragmented support system.

There are currently no dedicated entrepreneurship schemes targeted at **immigrant entrepreneurs** (see Table B.2.). Nonetheless, most of the consultancy resources are also available in English, especially on the website of the [General Inspectorate for Immigration](#). Given the current context of the Ukrainian crisis, some sources are also available in Russian or Ukrainian. For example, the [ROHEALTH](#) Cluster provides information about organisations providing legal advisory services in Ukrainian.

There continues to be some support offers for **young entrepreneurs** (see Table B.3.), including dedicated schemes for young entrepreneurs delivered through [Start-Up Nation 2024](#). It has two distinct sub-programmes targeting different profiles of young people, namely those under 30 years old (of which 10%

Roma minority) and those between 30 and 35 years old who want to develop a business. Support includes training and grants to support business creation. Funding is provided by ESF+ through the Education and Employment Programme 2021-27 for five years. In addition, youth who are not in employment, education or training can access support schemes through the Youth Guarantee. These typically include training, business consultancy and integrated schemes that also offer small amount of funding. Complementary schemes are being developed by the Education and Employment Programme in response to the INTESPO project, which identified a need for more tailored support measures for NEETs. Other support offers include the [Young Farmers](#) scheme that is implemented by the Ministry of Agriculture with co-financing from the CAP Plan 2023-27 and the EU. There are also numerous local and non-governmental initiatives in place, including for example “[Make It in Oradea](#)” with the support of Oradea City Hall. While there are many initiatives to support young people in entrepreneurship, it is difficult to see their impact because there no recent evaluations.

There are no tailored entrepreneurship schemes currently being implemented to support **older people** (see Table B.4.). Nevertheless, there are several schemes that target small craftsmanship and artisans that are predominantly used by older people given the demographic profile of people working in these professional categories. There are also some NGO-led initiatives that support upskilling and the silver economy. For example, Boosting Silver Economy through local community mentoring ([LOCAL](#)) is an Erasmus+ KA2 project implemented in Romania by *Asociatia de Dezvoltare Economica*.

A range of entrepreneurship supports is offered to **job seekers** by the National Employment Agency ([Agentia Nationala pentru Ocuparea Fortei de Munca](#)) through its county and local offices (see Table B.5.). [Incentives](#) include loans, training and a limited amount of individualised business consultancy as per the Unemployment Insurance Act (Law no. 76/2002). In addition, the [Start-Up Nation 2024](#) programme supports directs some support to jobseekers, unemployed, long-term unemployed, inactive and people from other population groups who are disadvantaged in the labour market through Pillar II (“Support for the development of entrepreneurship among the target group”). This includes short-term training coupled with grants for business creation.

There are currently no tailored entrepreneurship schemes or major initiatives dedicated to supporting **people with disabilities** (see Table B.6.). However, people with disabilities are one of the groups that can access Pillar II (“Support for the development of entrepreneurship among the target group”) of the [Start-Up Nation 2024](#) programme. Similarly, those who are unemployed would be able to benefit from entrepreneurship support schemes offered by public employment services.

NEW POLICY DEVELOPMENTS

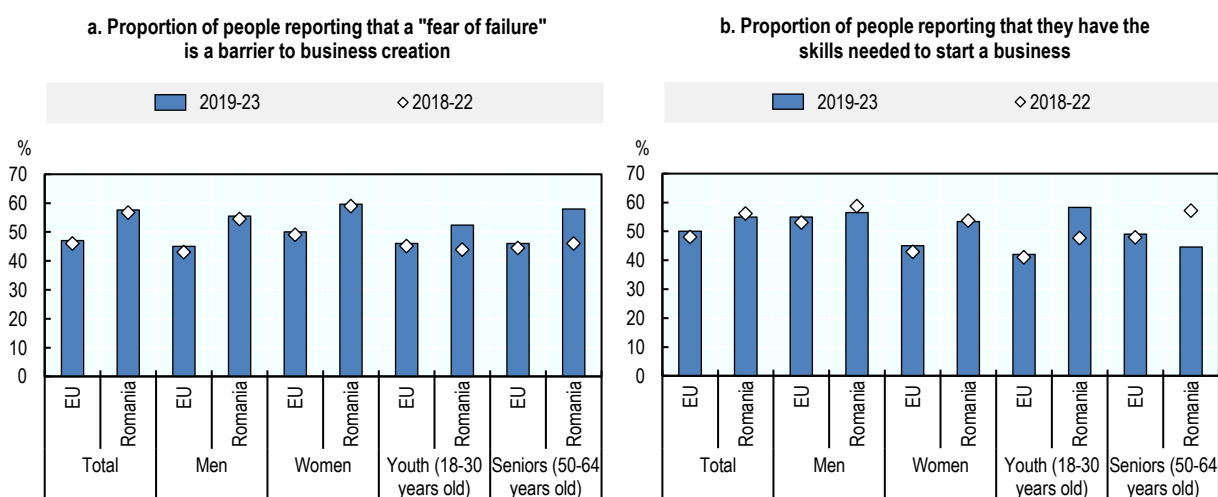
There have been several developments that seek to improve access to finance for entrepreneurs. First, the Ministry of European Investments and Projects launched a platform (EU-opportunities) to facilitate the identification of potential funding sources. Second, the [EaSI National Contact Point](#) operated by Fonduri-structurale.ro was established in 2022. It will launch an information platform dedicated to EaSI funding.

RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

Those from population groups that are under-represented in entrepreneurship, on average, face greater barriers to successfully create and manage a business. Romanians were more likely to report that “fear of failure” as a barrier to business creation than the EU average between 2019-23 (58% vs. 47%). This appears to be a particularly strong barrier for women since 60% reported that they did not consider starting a business due to a fear of failure. Another important barrier is a lack of entrepreneurship skills. About 55% of Romanians reported having the skills needed to start a business during this period, which was above the EU average for this period (50%). However, 55% of women indicated that they did not have the skills needed to start a business.

Another challenge is ensuring that entrepreneurs from under-represented groups can access the financial resources needed. There are many [financial intermediaries](#) who are active in the entrepreneurial ecosystem (e.g. Agricover, Banca Comerciala Română, Banca Transilvania) as well as EU instruments, such as EaSI microfinance, which provide support for strengthening finance supply. To ensure that supply is fully developed and used, additional capacity-building support may be needed for microfinance institutions to design programmes combining resources from different sources. It is expected that the EEOP 2021-2027 and SIDOP 2021-2027, which foresees measures dedicated to social enterprises, will develop specialised technical assistance services associated with accessing financial instruments.

Figure 2. Barriers to entrepreneurship



Note: Romania participated in the GEM survey during the period 2018-23 except for the following years: 2018-20.

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

POLICY RECOMMENDATIONS

The following actions are suggested for strengthening inclusive entrepreneurship policy:

- Develop inclusive entrepreneurship action plans for the larger target groups (e.g. women, youth) to outline policy priorities and action implementation roadmaps.
- Provide technical assistance and consultancy to microfinance institutions.
- Conduct an independent review of the efficiency and effectiveness of the current operations.

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 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 through the circulation of a draft report in January 2025 to 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.