

The Missing Entrepreneurs

Inclusive Entrepreneurship Policy Country Assessment Notes: Slovenia

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/>.

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.

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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 13 September 2024. Participants included representatives from the Ministry of Economy, Tourism and Sport, the University of Maribor, and ImpactHub.

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INCLUSIVE ENTREPRENEURSHIP TRENDS AND POLICIES IN SLOVENIA

KEY MESSAGES

Inclusive entrepreneurship rates and trends

- A gender gap in early-stage entrepreneurship rates remains as women were less likely than men to be working on or managing a new start-up between 2019 and 2023 (5% vs. 9%).
- People were less likely to be self-employed across all target groups relative to the European Union (EU) average: women (8% vs. 10%), immigrants (10% vs. 11%), youth (5% vs. 7%) and seniors (15% vs. 17%).

Approach to inclusive entrepreneurship policy

- Entrepreneurship policy and support usually takes a broad approach with a policy focus on providing support for entrepreneurship that is equally accessible to all citizens, regardless of gender, age or disability.

Policy strengths

- The national government provides a variety of enterprise incentives aimed at supporting business growth and innovation, with a general commitment to fostering a supportive business environment.
- A multitude of organisations, including business incubators, research institutes, development agencies, and other entities are actively engaged in numerous European projects that address the challenge of integrating under-represented and disadvantaged groups into entrepreneurship.

Policy gaps and areas for improvement

- There are limited self-employment initiatives, particularly financial support, that are specifically targeted at under-represented and disadvantaged groups, notably seniors, people with disabilities, immigrants and the unemployed.
- Inclusive entrepreneurship initiatives often aim to support entrepreneurs, notably women and youth entrepreneurs, in the nascent stages of the entrepreneurial process but lack continued support for growth and scaling in later stages.

Main recommendations

- Create financial support programmes tailored for under-represented and disadvantaged entrepreneurs, particularly for people with disabilities, seniors and immigrants. Such programmes could provide microloans, seed funding and grants with flexible criteria in order to meet the unique needs of these groups.
- Strengthen co-operation between private and public actors involved in entrepreneurship initiatives to support a more cohesive and sustainable entrepreneurship support structure.
- Involve members of under-represented and disadvantaged groups in the design and implementation of policies and programmes to ensure that these initiatives are appropriately tailored to meet their specific needs and effectively address their challenges.

CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

The business population is growing as business entry rates continued to increase and business exit rates decreased in 2021 (Table 1). Business entry rates were similar to the EU average, while business exit rates were lower than the EU average in 2021. People were more likely to expect to start a business than the EU average in the period 2019-23, yet people were as likely than the EU average to be actively working on a starting or managing a new business. However, both rates have increased in recent years, similarly to the EU average. Entrepreneurs were also less likely to be involved in growth-oriented early-stage entrepreneurship than their EU counterparts over the same period.

Although Slovenia's framework for entrepreneurship support is theoretically accessible to all, practical barriers significantly hinder the participation of under-represented and disadvantaged groups. These barriers include a scarcity of financial products specifically tailored for these groups, limited awareness about available support resources, and complex administrative processes. Such obstacles are particularly challenging for individuals with limited resources or minimal business experience, frequently resulting in their under-representation in mainstream entrepreneurship programmes. Moreover, the extent of this participation issue is not consistently monitored. There are also no structured mechanisms, such as quotas or additional points, during the application intake process that are specifically designed to boost participation from these marginalised groups. Although at the municipal level, public tenders are often tailored to specific circumstances.

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
Slovenia	11% ▲	5% ▼	16% ▲	7% ▲	8% ▲	12% ▲	30% ▲
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. Slovenia participated in the GEM survey every year during the period 2018-23.

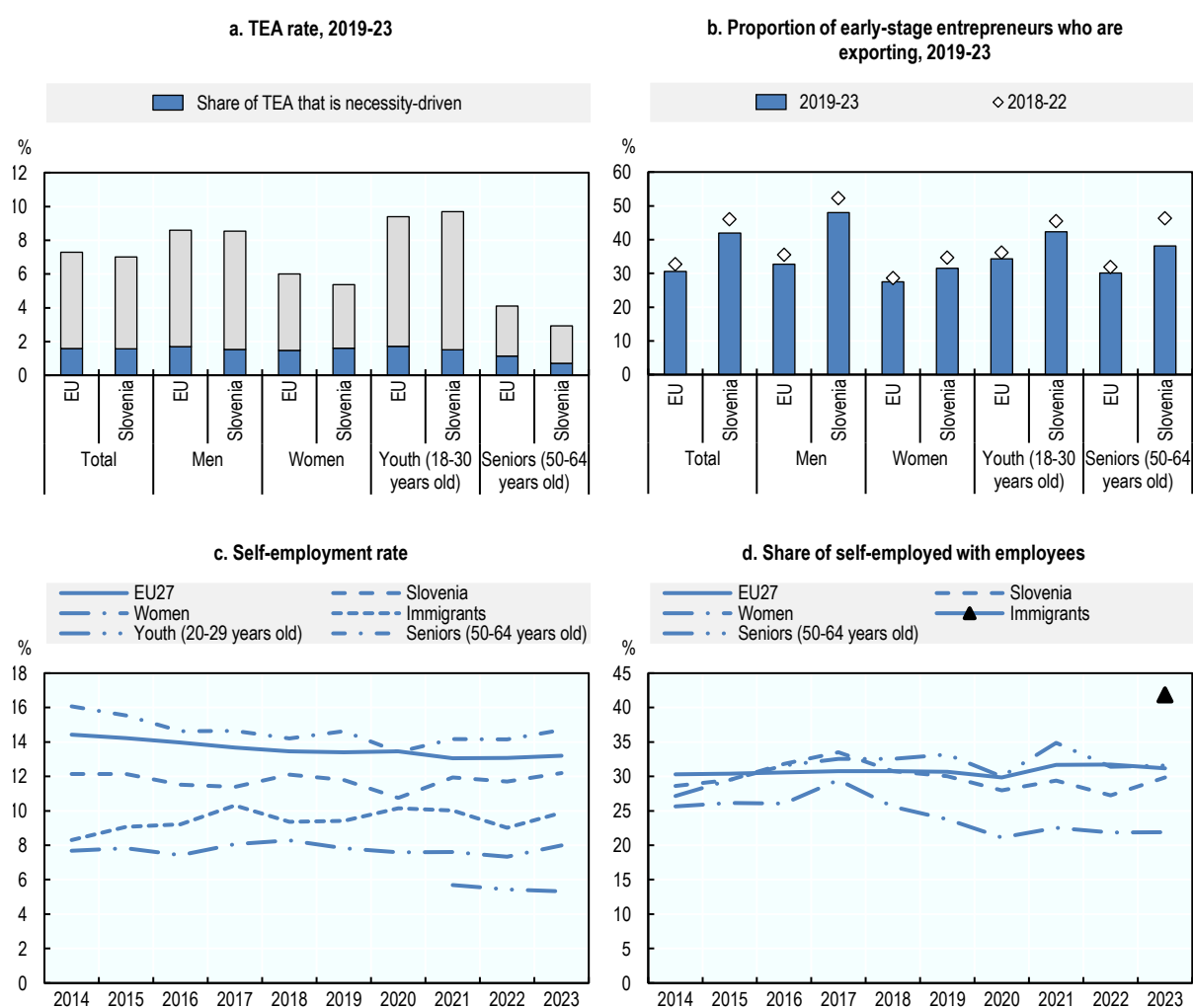
Source: Eurostat (2024), Business Demography Statistics; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey; Eurostat (2024), Employment and Unemployment (LFS) Database.

INCLUSIVE ENTREPRENEURSHIP TRENDS

People are involved in early-stage entrepreneurship activities at about the same rate to the EU average (Figure 1). Overall, people were about as likely to be actively working on or managing a new start-up compared to the EU average in 2019-23 (7% each). However, a gender gap in early-stage entrepreneurship rates remains as women were less likely than men to be working on or managing a new start-up between 2019 and 2023 (5% vs. 9%). People were also about as likely to start a business out of necessity (i.e. new start-ups that have been launched because the person could not secure salaried employment) as the EU average (22% each). However, entrepreneurs were significantly more likely than their EU counterparts to report exporting their products and/or services (42% vs. 31%). This is also true for women (32% vs. 28%), youth (42% vs. 34%) and seniors (38% vs. 30%).

The total self-employment rate increased slightly over the past decade yet remained below the EU average in 2023 (12% vs. 13%). People were less likely to be self-employed across all target groups relative to the EU average: women (8% vs. 10%), immigrants (10% vs. 11%), youth (5% vs. 7%) and seniors (15% vs. 17%). However, self-employed women (22%) and immigrants (42%) were more likely to have employees compared to their EU counterparts (26% and 31% each).

Figure 1. Inclusive entrepreneurship trends



Note: Slovenia 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

The national government provides a variety of enterprise incentives aimed at supporting business growth and innovation with a general commitment to fostering a supportive business environment. Financial

assistance is available as part of the various measures carried out by ministries, public funds, public agencies and other institutions in the form of repayable (e.g. loans, guarantees, venture capital) and non-repayable assistance (e.g. grants, subsidies). Repayable assistance is primarily intended for business expansion and internationalisation, while non-repayable assistance is targeted for new innovative enterprises. In addition, Slovenia offers a range of non-financial support measures, accessible to all entrepreneurs, regardless of gender, age, disability or nationality with the objective of fostering a supportive business environment ([enterprise incentives in Slovenia](#)). For example, SPIRIT Slovenia broadly supports entrepreneurship, aligning its initiatives with the [Slovenian Development Strategy 2030](#). Support for potential entrepreneurs and businesses is provided through two main networks. The first is the national [SPOT system](#) (Slovenian Business Point), which offers a wide range of support and free state services for businesses including electronic services, business consulting, information and training, and assistance with administrative procedures. The second network is SIO (Innovative Environment Entities), which is primarily dedicated to supporting new innovative companies. While SPOT caters to all potential entrepreneurs and businesses, SIO focuses specifically on fostering innovation within new ventures.

SPIRIT Slovenia is the Public Agency established by the Government of the Republic of Slovenia to promote entrepreneurship, technological development, internationalisation of Slovenian companies and attract foreign investments. The agency operates under the Ministry of the Economy, Tourism and Sport. SPIRIT Slovenia places special emphasis on incentives for **women** entrepreneurs (Table B.1), providing tailored support and resources to encourage and empower women in leadership in the business community. In the period 2016-18, SPIRIT Slovenia provided financial support (e.g. EUR 5 000 subsidy) and entrepreneurship training to 1 261 unemployed women with tertiary education, who also became self-employed during the same period. In 2019, SPIRIT Slovenia developed an online entrepreneurial training programme “ABC Entrepreneurship”, which aims to improve entrepreneurship skills among participants. So far, more than 1 000 women entrepreneurs have successfully completed the programme. Moreover, women entrepreneurs who have successfully completed the training are eligible to apply for the “Competition for Financial Incentives for the Best Business Model and Presentation by Women Entrepreneurs” which offers financial incentives for the most promising business model and its presentation. The competition provides a total fund of EUR 300 000 with individual grants of EUR 3 000 for the best business models. The 2024 public call aims to select the best 100 business models presented by women who register their companies in 2023 and 2024. The companies must be at least 51% owned by women. Overall, analysis shows that 80% of women entrepreneurs funded through this initiative survive for at least two years. The competition underscores the importance of tailored support programmes for women entrepreneurs, addressing the unique challenges they encounter in starting and growing their businesses. Another dedicated women’s entrepreneurship programme was the Erasmus + [EMPOWER project](#) (11 November 2021 – 29 February 2024) which aimed to support entrepreneurship skills among migrant women. Moreover, there are numerous events, meetings and conferences pertaining to women's entrepreneurship. These include the 500 Women Entrepreneurs event, the Women's Entrepreneurship Conference, Women's Entrepreneurship Day, and other networking events, which are organised by the Ministry of Economy, Tourism and Sport, SPIRIT Slovenia, the Chamber of Commerce, the Community of Slovenian Women Entrepreneurs among others.

Tailored **immigrant** entrepreneurship (Table B.2) are less commonly available. However, there is interest in the area through ongoing research projects on immigrant entrepreneurship. For example, the [Migrants in Business project](#) addresses the integration of migrants from foreign countries into the regional economic environment. The business incubator Perspektiva in collaboration with partners BIC Euronova from Spain and Tecnopolis from Italy developed an international training programme in 2023, which aims to provide migrants with the necessary support to develop their businesses as an alternative source of employment in a foreign country. The entrepreneurship programme identifies and disseminates best practices in this

field as well as key skills used by migrants who are faced with opening a business in a foreign environment. The project was developed on the basis of the collective experience of all three partners in response to the growing demand from foreign companies in the surrounding area.

Youth entrepreneurship (Table B.3) support programmes are also widely available. SPIRIT Slovenia also promotes creativity, entrepreneurship and innovation among young people, actively supporting youth entrepreneurship through initiatives designed to stimulate innovation and business skills. SPIRIT Slovenia issued a public call to primary and secondary schools for the allocation of incentives aimed at fostering creativity, entrepreneurship and innovation among youth for the academic year 2024/2025. The primary objective of this public call is to finance specific activities that develop personal qualities and skills crucial for entrepreneurship. Primary and secondary schools can apply for funding for one of three activities, adhering to all application conditions. These activities include workshops using the methodology "With Creativity and Innovation to Entrepreneurship"; weekend activities aimed at developing students' own ideas or solving challenges posed by companies or other organisations; and extracurricular activities for youth. The total amount of funding available for this initiative is EUR 580 000. Certain financial incentives offered by the Slovene Enterprise Fund are specifically targeted at start-up companies that are predominantly composed of young founders or team members. The objective of these incentives is to stimulate innovation and entrepreneurship often among the younger generation, providing them with the necessary support to transform their innovative ideas into successful business ventures. The Office of the Republic of Slovenia for Youth created the mlad.si portal, which is the central information and communication hub for young people. In collaboration with the youth and an editorial team under the auspices of the MaMa Network, they have been responsible for maintaining and updating the content of the portal for over a decade. Furthermore, the portal contains lots of valuable information on entrepreneurship. The [POPRI](https://popri.si) competition, a national contest for entrepreneurial ideas among youth, has been successfully held annually for over 10 years, including the recent events in 2023 and 2024. This competition invites young individuals up to 29 years old to showcase their innovative ideas with specific categories for primary school pupils, secondary school students and university students/young adults. The POPRI competition has seen participation from over 5 000 young people, with more than 1 700 ideas submitted. Additionally, the event has involved over 800 mentors and more than 600 educational institutions. Junior Achievement Slovenia manages youth-dedicated entrepreneurship skills programmes, including My Company (*Moje podjetje*). The programme provides an opportunity for high school students to manage a business throughout the academic year, experiencing all phases of the business cycle – inception through dissolution. The programme seeks to help students understand their entrepreneurial capabilities as well as to foster leadership skills.

There is dedicated support for **senior** entrepreneurship (Table B.4). The "[Startup 50+](#)" project represents an innovative initiative designed to empower individuals over 50 years old to leverage their extensive experience, knowledge and networks in order to create successful new businesses. It is recognised that a significant proportion of successful business ideas emerge during the course of one's professional career. This project addresses the social prejudices and lack of suitable conditions that often prevent these ideas from being realised. The project is led by RRA Podravje in Maribor in collaboration with the Slovenian Chamber of Commerce, Freiraum GmbH & Co KG, and the Women's Business Centre. The project is funded Interreg Slovenia-Austria (about EUR 950 000) and will run from September 2023 – August 2026.

In accordance with government guidelines, the Employment Service of Slovenia prioritises the training and education of the **unemployed** (Table B.5). The objective is to enhance their long-term employability and competitiveness on the labour market. Financial incentives and the creation of new jobs are employed to actively promote particularly the employment of under-represented and disadvantaged groups within the working population. Nevertheless, incentives for self-employment have no longer been granted since 2018,

although such support is still appearing at the municipal level through public tenders for self-employment cost coverage or entrepreneurship development.

Entrepreneurs with disabilities (Table B.6) can access some dedicated and tailored support, primarily through specific projects. For example, the Slovenian government co-financed with the EU from the European Social Fund the [ZaVse/4ALL project](#), which aimed to promote self-employment and address discrimination and enhance equal opportunities, especially for vulnerable groups, including people with disabilities in addition to LGBTQ+ individuals, refugees and socially disadvantaged people. However, this project has already ended. There is also new dedicated entrepreneurship skills programme for people with disabilities (see more information in the New Policy Developments section).

NEW POLICY DEVELOPMENTS

The Creative Start-up Programme — [Entrepreneurial School for People with Hearing Loss](#) offered by the Incubator d.o.o. Sežana, the Association of the Deaf and Hard of Hearing of Slovenia and the Sežana Higher Professional School. The programme began in 2022 with the aim provide specifically tailored support to accommodate individuals with varying degrees of hearing loss. The programme was developed as a pilot project under the LIAISE - Better Incubation programme in partnership with the European Business and Innovation Centre Network (EBN), Impact Hub and impact Europe (formerly EVPA). Its innovative approach to entrepreneurship education for the hearing impaired was recognised with the national European Entrepreneurship Promotion Award in 2022 in the category of "Responsible and Open Entrepreneurship." This initiative not only addresses the specific entrepreneurial needs of people with hearing loss while also establishing a precedent for inclusive educational practices in the European business innovation landscape.

In 2022-23, an Erasmus+ project entitled [Growing Youth Potential](#) was implemented in Slovenia, Austria, Hungary and Croatia. Its objective was to empower people who are not in education, employment or training (NEETs) under 30 years old. The project was designed to cultivate entrepreneurial abilities and facilitate social integration among young individuals facing greater challenges in accessing opportunities. The Slovenian Youth Agency was the driving force behind the initiative and engaged 17 young participants in the comprehensive three-month programme, which included workshops on core business skills and personalised mentoring with the objective of fostering personal and professional growth. The programme concluded with a public dissemination event at which participants presented their business ideas and discussed the skills they had acquired.

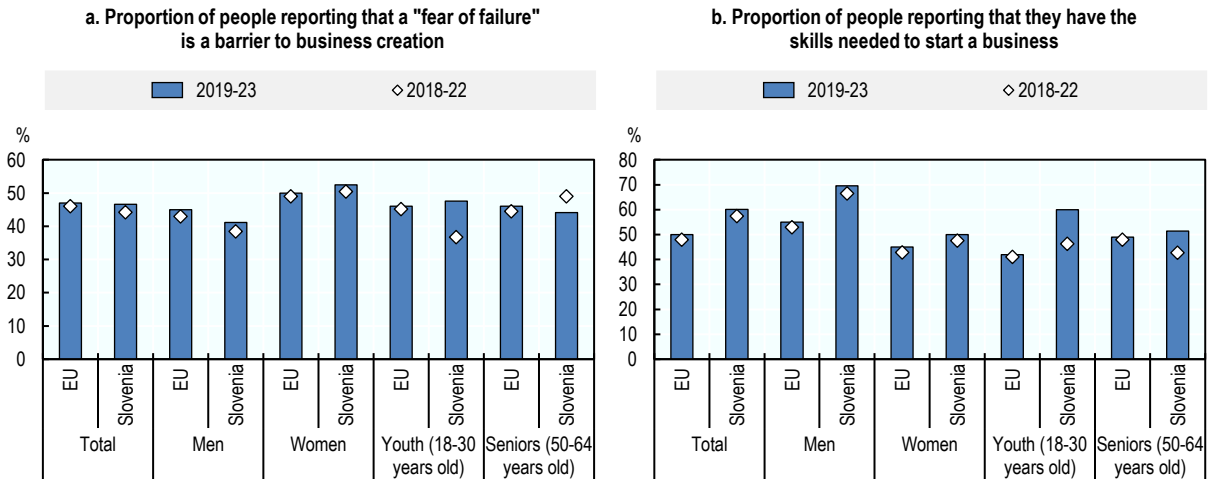
RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

One important barrier to business creation is the “fear of failure”. People are as likely as the EU average to report a “fear of failure” as a barrier to business creation (47% each in the period 2019-23). Women (53%) and youth (48%) were more likely than their EU counterparts (50% and 46% respectively) to report a “fear of failure”, while seniors reported slightly lower rates to the EU average (44% vs. 46%) in the same period. Moreover, “fear of failure” among youth increased by 30% since the last period (2018-22). Despite an increase “fear of failure” among youth, young people were more confident in their entrepreneurial skills and knowledge in the period 2019-23 relative to 2018-22. 60% of young people reported having the necessary entrepreneurship skills compared to only 42% on average in the EU. Overall, people were more likely to report having the needed skills and knowledge to start a business relative to their EU counterparts (60% vs. 50%). This was also true among women (50% vs. 45%) and seniors (51% vs. 49%).

Policy focus is on providing support for entrepreneurship that is equally accessible to all citizens, regardless of gender, age or disability. This broad approach, however, results in a scarcity of initiatives that are

specifically targeted at under-represented and disadvantaged groups, particularly seniors, people with disabilities, immigrants and the unemployed. Furthermore, some existing strategies and policies that aim to promote inclusive entrepreneurship have not been recently updated. Additionally, many initiatives tend to focus on supporting entrepreneurs in the nascent stages of the entrepreneurial process rather than providing support for the subsequent stages of the company growth and development.

Figure 2. Barriers to entrepreneurship



Note: Slovenia 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

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

- Create financial support programmes tailored for under-represented and disadvantaged entrepreneurs, particularly for people with disabilities, seniors and immigrants. Such programmes could provide microloans, seed funding and grants with flexible criteria in order to meet the unique needs of these groups.
- Enhance inclusivity through targeted mechanisms and ensure greater accessibility of mainstream entrepreneurship policies and support programmes for under-represented and disadvantaged groups. This could include the implementation of quotas, the awarding of additional points during intake processes, and targeted outreach initiatives.
- Strengthen co-operation between private and public actors involved in entrepreneurship initiatives to support a more cohesive and sustainable entrepreneurship support structure.
- Involve members of under-represented and disadvantaged groups in the design and implementation of policies and programmes ensures that these initiatives are appropriately tailored to meet their specific needs and effectively address their 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 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 at an online seminar on 13 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.