

The Missing Entrepreneurs

# **Inclusive Entrepreneurship Policy Country Assessment Notes: Spain**

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](http://www.yepa-hub.org)), the Better Entrepreneurship Policy Tool ([www.betterentrepreneurship.eu](http://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 SPAIN

## KEY MESSAGES

### Inclusive entrepreneurship rates and trends

- Overall, people were less likely to be engaged in starting or managing a new business during the period 2019-2023 (5%) compared to the European Union (EU) average (7%), notably youth (5% vs. 9%).
- Women were more likely than men to be starting or managing a new business in the period 2019-23 (6% vs. 5%), although a larger share of women's entrepreneurship is necessity driven.

### Approach to inclusive entrepreneurship policy

- Spain's Entrepreneurial Nation Strategy is implemented through the 2022 Start-up Act. However, the Act's measures do not generally target specific under-represented or disadvantaged groups.
- A range of public programmes at both the national and regional level are available for supporting women and youth in creating and developing a business, often overlapping with targeted support programmes for other groups such as people in unemployment. Public initiatives for entrepreneurship promotion among seniors and people with disabilities are less widespread. Private and non-governmental organisations play a relatively larger role.

### Policy strengths

- Entrepreneurship promotion is often among the objectives of strategic plans for disadvantaged groups, such as the Strategic Plan for Effective Equality between Women and Men 2022-2025, the Youth Guarantee Plan Plus 2021-2027 and the Spanish Active Employment Support Strategy 2021-2024.
- There has been a substantial shift in the regulation of new companies in order to make business creation more attractive for prospective entrepreneurs, including those from under-represented or disadvantaged groups, due to the approval of a nation-wide entrepreneurial strategy (2020) and the Start-up Act (2022).

### Policy gaps and areas for improvement

- Although strategic plans for certain disadvantaged groups have been approved, which include some measures to promote entrepreneurship, entrepreneurship promotion is not in itself a primary objective.
- There is scope to increase the continuity of entrepreneurship promotion programmes as well as co-ordination between different support measures.

### Main recommendations

- Introduce comprehensive packs of integrated measures to help people in disadvantaged groups access the optimal combination of supports for their entrepreneurial projects.
- Develop awareness campaigns to normalise and promote entrepreneurship from different disadvantaged groups.
- Place a much greater emphasis on monitoring and evaluation.

## CONDITIONS FOR ENTREPRENEURSHIP AND SELF-EMPLOYMENT

Both business entry and exit rates are below the EU average (Table 1), indicating slightly less churn in the business population relative to elsewhere in the EU. However, the business entry rate increased between 2020 and 2021. About 9% of adults surveyed between 2019 and 2023 expected to start a business in the next three years, which was up from the 2018-22. Overall, people were less likely to be engaged in starting or managing a new business during the period 2019-2023 (5%) compared to the European Union (EU) average (7%), notably youth (5% vs. 9%).

The Spain Entrepreneurial Nation Strategy's Start-Up Act includes tax incentives, streamlined administrative procedures, and labour market measures like visas for digital nomads. These measures and benefits are also applicable to entrepreneurs from disadvantaged groups. However, the different generalist programmes do not have places reserved for different disadvantaged groups (e.g. young, women, people with disabilities, seniors or immigrants). There are some specific cases where these groups are indeed prioritised. For example, the grants provided through the Autonomous Employment Promotion Programme are directed to unemployed people with higher grant sizes available for youth, women and people with disabilities.

**Table 1. Conditions for entrepreneurship**

	Business entry rate	Business exit rate	Expectation to start a business	TEA rate	Growth-oriented TEA	Self-employment	
						Rate	% employers
Year	2021	2021	2019-23	2019-23	2019-23	2023	2023
Spain (%)	9 ▲	7 ▼	9 ▲	5 ▲	4 ↔	15 ↔	32 ↔
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.

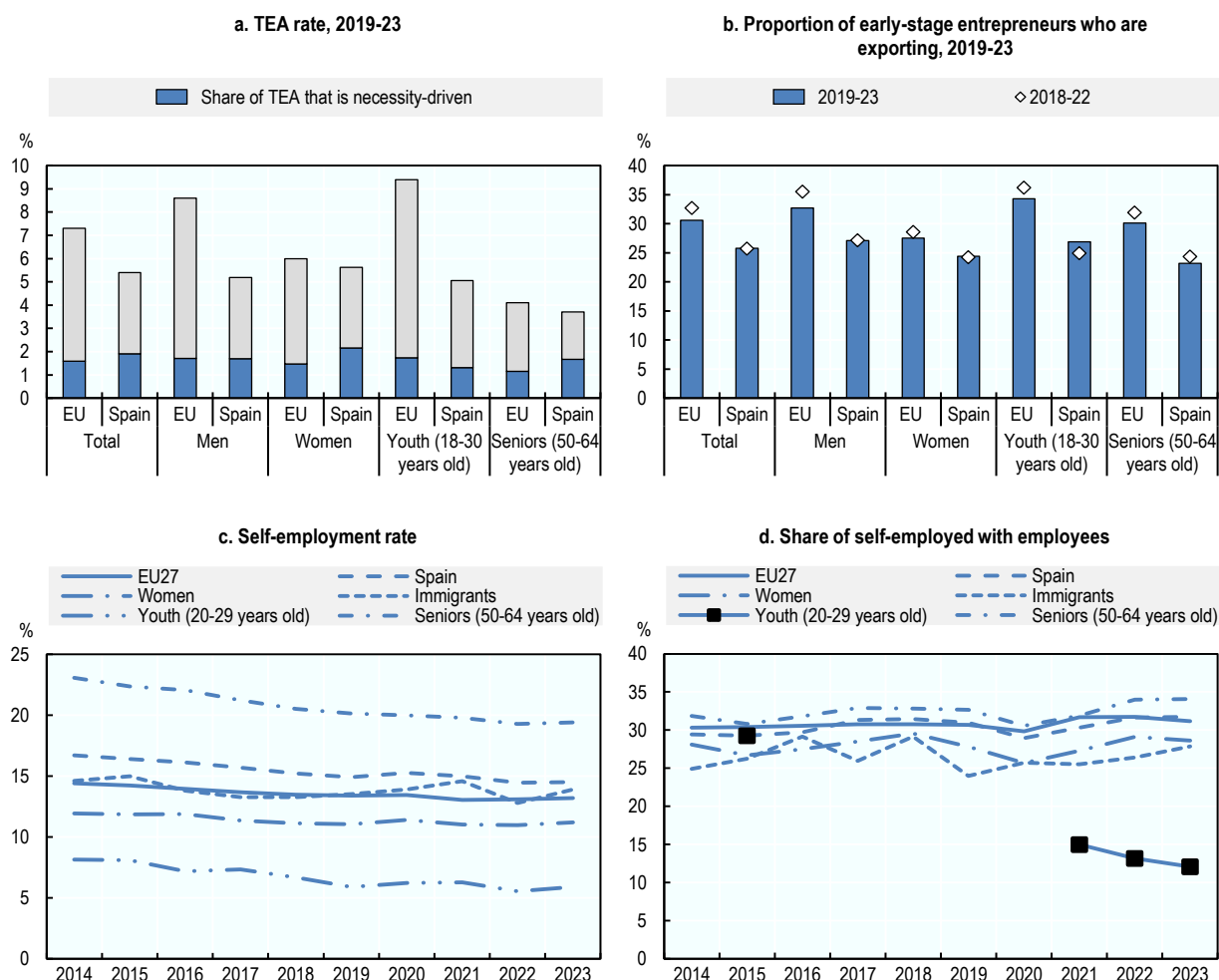
Source: Eurostat (2024), Business Demography Statistics; Global Entrepreneurship Monitor (GEM) (2024), Special tabulations for the OECD of the Global Entrepreneurship Monitor (GEM) adult population survey; Eurostat (2024), Employment and Unemployment (LFS) Database.

## INCLUSIVE ENTREPRENEURSHIP TRENDS

Women were more likely than men to be starting or managing a new business in the period 2019-23 (6% vs. 5%), although a larger share of women's entrepreneurship is necessity driven (Figure 1). Moreover, only about 4% of these new businesses are growth oriented, which is less than a third of the EU average (14%). A much larger share of entrepreneurial activity is necessity driven, particularly among women and seniors. Between 2019 and 2023, 38% of early-stage women entrepreneurs started their business out of necessity, while 45% of seniors also started a business because they could not find other opportunities in the labour market.

In 2023, the self-employment rate remained stable at 15% after two years of decline. This was above the EU average of 13%. Self-employment rates have increased for women, seniors, youth and immigrants, with the latter two groups experiencing the largest percentage point increase in the self-employment rate between 2022 and 2023. The share of self-employed with employees was also unchanged at about 32% between 2022 and 2023, which was higher than the EU average (31%). Moreover, the share of self-employed immigrants with employees also rose to 28% in 2023, although the corresponding figure for women and youth declined between 2022 and 2023. This is in line with the wider pattern across the EU.

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

Since 2020, the most important strength of the inclusive entrepreneurship policy approach is the insertion of specific entrepreneurship promotion objectives within the strategic plans for disadvantaged groups (Table A.1). The promotion of entrepreneurship is one of several objectives within the Strategic Plan for Effective Equality between Women and Men 2022-2025, the Youth Guarantee Plan Plus 2021-2027 and the Spanish Active Employment Support Strategy 2021-2024, with each of these plans containing specific measures with allocated budgets. The Spanish Disability Strategy 2022-2030 and the National Strategy for the equality, inclusion and participation of the Gypsy Population 2021-2030 also refer entrepreneurship promotion but are less specific in terms of defining support measures. There has been a substantial effort to approve the different strategies and plans in a short period of time, although political uncertainty – for example surrounding the approval of a new budget for 2024 – can hinder progress.

All these strategic plans are approved at the national level, but they are to be implemented in co-ordination with the regions or directly by them. A substantial share of these programmes are implemented through private and non-governmental organisations. Therefore, the [role of regions and private organisations](#) in promoting inclusive entrepreneurship is especially relevant in Spain. An example of the wide range of different support resources is the [Persan Guide for Entrepreneurs](#).

A second major strength is the approval of the Spain Entrepreneurial Nation Strategy in 2020, which aims to promote innovative entrepreneurship while also contributing to inclusive development. The most notable achievement of the strategy is the approval of the [Start-Up Act](#), implying a substantial shift in the regulation of emerging and scalable new ventures to make it more attractive for potential entrepreneurs. Some further positive measures established by the strategy are:

- **Improved co-ordination:** The National Entrepreneurship Office (ONE) was created to co-ordinate all public and private bodies offering entrepreneurship support. It will also work as a one-stop shop for entrepreneurs.
- **Tax incentives:** These include corporate tax reduced to 15% for up to 4 years, tax deductions for investment in start-ups, incentives for stock options to employees, foreigners may pay taxes as non-residents (more favourable) and tax reduction for carried interest by business angels.
- **Labour market measures:** Introduction of visa permits for digital nomads and foreigners moving to Spain to start a venture, foreign students have up to 2 years to remain in Spain and start a venture. These measures build on the golden visas that are regulated through Law 14/2013 on the Support of Entrepreneurs and their Internationalisation.
- **Administrative simplification:** Measures have been established that aim to simplify and shorten (online) procedure (starting up in 5 days), reduce administrative costs, and simplify participation of foreigners living abroad in new ventures.
- **Serial entrepreneurship and second opportunity:** The advantages are not limited to an entrepreneur's first start-up but are applied to subsequent attempts. The Second Chance Law, although not directly linked to the Start-up Law, also plays a crucial role in the entrepreneurial ecosystem. It was designed to offer entrepreneurs the possibility to restructure or forgive debts in the event of business failure, thus allowing them to start anew without the burden of previous debts.

These measures and benefits are also applicable to entrepreneurs from disadvantaged groups, but no specific promotion is addressed to them. There are also some notable public initiatives dedicated to supporting entrepreneurs from disadvantaged or under-represented groups.

There are many initiatives tailored to **women** entrepreneurship (Table B.1). For example, ENISA (public-owned national innovation company) has recently launched a [participatory loan initiative](#) with up to EUR 51 million to fund women-led digital ventures. The Women's Institute is also an important actor in this area, delivering a number of support programmes for women entrepreneurs including the Business Support Programme for Women (in partnership with the Chambers of Commerce), the Rural Women Challenge, and Innovatia 8.3, which are all financed in part or in full by the European Social Fund (ESF). In addition, "the [Break](#)" has been an international programme aimed at attracting women's entrepreneurship to Spain, funded by the EU-Next Generation as part of the Recovery, Transformation, and Resilience Plan and framed within the Spain Entrepreneurial Nation Strategy. There have so far been two editions, held in 2022 and 2023. There are also several regional and local programmes for women entrepreneurs, such as *Womenemprende* in Galicia and *Andaluciaemprende* in Andalucía.

With respect to **immigrant** entrepreneurship (Table B.2), [public initiatives](#) (co-funded by the ESF) provide grants to non-governmental organisations and local authorities to offer services to immigrants. These



usually include business advisory services, training, mentoring and support to seek start-up funding, with some examples including [Acción contra el Hambre](#), [Movimiento por la Paz](#), [Fundación Tomillo](#), and the [Lanzadera](#) project by A.D. Los Molinos. The Start-up Act has also improved and simplified the procedure for the entrepreneur's visa and residence permit for entrepreneurs, professionals and investors. However, there appears to have been little use of this option to date. Meanwhile, the UPTA (self-employed workers association) has a self-employment [training and support programme](#) for immigrants, which is funded by the ESF. UPTA also develops [EMPRENDER SIN FRONTERAS](#) to help immigrants gain the permits to become self-employed.

Numerous public initiatives are in place to support **youth** (Table B.3) in creating a business. ENISA has a specific line of credit for young entrepreneurs below 40 years old, while the ESF-funded Youth Guarantee Plan Plus 2021-2027 includes measures for youth entrepreneurs, such as training, co-working and the provision of microcredits. The National Youth Institute (INJUVE) is also an important player in youth entrepreneurship promotion, having approved the Youth Action Plan 2022-2024. One of INJUVE's activities is to organise the National Young Entrepreneurs Contest, which has been held annually since 2015. It also provides grants to young creators for different projects within the field of the creative arts. As is the case for women entrepreneurs, regional governments also have their own grants and incentives for youth entrepreneurs. For example, [INNOACTIVA](#) in Andalucía grants up to EUR 9 000 to cover investment costs in new ventures by young people. Meanwhile, the Confederation of Young Entrepreneur Associations (CEAJE) is engaged in a range of relevant initiatives such as [AJE Impulsa](#), which promotes entrepreneurship among the youth through the provision of training on business plan development and related topics. CEAJE also collaborates with the ICO (Official Credit Institution) to facilitate access to ICO credit for young entrepreneurs. Equally, CEAJE has organised the [National Young Entrepreneur Award](#) yearly from 2001.

Public support for **senior** entrepreneurship (Table B.4) is less extensive than for youth entrepreneurship, although there are private and non-profit initiatives such as the 50Pro programme and the +50 Emprende Awards. The TaleS programme aims to create a network of senior entrepreneurs and connect it with the youth entrepreneurship ecosystems. It is promoted by the Universities of Granada, Cantabria and the Autonomous University of Madrid, the Santander International Centre for Entrepreneurship and the Ageingnomics Research Centre at Mapfre Foundation.

There are strong public supports and incentives to facilitate business creation and self-employment among the **unemployed** (Table B.5). The Spanish Public Employment Service (SEPE) and Youth Guarantee offer training courses for unemployed people in several domains, including in entrepreneurship and self-employment. The Autonomous Employment Promotion Programme has been active since 2007 to facilitate the establishment of unemployed people as self-employed. Regions operate a financial support programme to encourage self-employment that provides grants to specific population groups, including unemployed youth (below 30 years old), women or people with disabilities. There are special conditions for these target groups as they are entitled to the maximum amount of financial support. However, the size of the [grants](#) was reduced to a maximum of EUR 7 500 in 2021. [La Fundación INCYDE](#) participates in the Operational programme for employment, training and education (POEFE). This programme aims to improve employability and is targeted to the unemployed. The project provides training support and advice on their business project and the creation of their own firm. The programme is funded by the ESF. Moreover, unemployment benefits may be received when starting a [new self-employment initiative](#) (a single payment or monthly instalments for up to 9 months) or resumed after the activity is ceased (provided self-employment duration is less than 60 months).

While there is no dedicated policy on entrepreneurship and self-employment for **people with disabilities** (Table B.6), they are mentioned as a disadvantaged group that deserves attention in some initiatives, such

as the Spanish Employment Activation Strategy 2021-2024. The [Spanish Disability Strategy 2022-2030](#) includes 43 strategic challenges, with one of these targeting the promotion and support of new business, entrepreneurship and self-employment opportunities for people with disabilities. As is the case for senior entrepreneurship promotion, there are some non-governmental organisations that offer both non-financial and financial support to people with disabilities who want to become self-employed, including the ONCE Foundation and *Inserta Empleo*. The [Prevent Foundation](#) has also recently launched Powernauts, which is the first accelerator tailored to people with disabilities.

## NEW POLICY DEVELOPMENTS

The current institutional framework for entrepreneurship was established in 2020, when the Spain Entrepreneurial Nation Strategy (SENS) was approved. The Strategy aims to ensure a fair, sustainable, and inclusive economic and social model based on innovative entrepreneurship, targeted sectors (sectors driving production) and inclusive development (i.e. leave no one behind). Regarding inclusive entrepreneurship, the strategy emphasises gender equality, age-related inclusiveness, and a new visa for immigrants. It also addresses rural entrepreneurship and socio-economic disadvantaged groups (e.g. ethnic minorities, people with disabilities). The SENS has been a key element in the design and articulation of a series of projects included in the [Recovery, Transformation and Resilience Plan](#) to improve the competitiveness of the economy and make it more resilient to future economic shocks. Indeed, the plan's fifth policy lever "Modernisation and digitalisation of industry and SMEs, entrepreneurship and business environment" includes component fostering SMEs growth (number 13) and component on new public policies for a dynamic, resilient and inclusive labour market (number 23), comprising of projects for "Especially vulnerable groups" and "Entrepreneurship and microenterprises". A key element to implementing the SENS is the 2022 Start-up Act, which establishes a specific regulatory framework to promote the creation and development of start-ups, the attraction of national and international talent and investment into the start-up ecosystem. In February 2024, the [National Entrepreneurship Office](#) (ONE) was launched under the Start-up Act to support the entire entrepreneurial ecosystem, including start-ups, innovative talent, public entities, associations, training centres, investors and professionals.

As of 2020, specific plans to address the challenges faced by youth, women, unemployed people, immigrants and people with disabilities have also been approved or extended. These include some entrepreneurship-related measures, although entrepreneurship promotion is not a main objective. In the case of women, for example, the [Strategic Plan for Effective Equality between Women and Men 2022-2025](#) aims to guide the institutional and social changes needed to make progress in achieving equality between women and men. It includes the Objective EV.1.1.4 "to foster female entrepreneurship, supporting business creation and self-employment." Regarding the unemployed, the latest [Annual Employment Policy Plan](#), known as PAPE, was approved by the Council of Ministers on 23 May 2023. In 2022, social security contributions were reformed to link them to real income by the [Royal Decree-Law 13/2022](#), which reduced the rate for newly self-employed people by 75% the first year, and by 50% or 30% the second year. This was previously only for youth and has been extended to everyone.

## RISK FACTORS FOR INCLUSIVE ENTREPRENEURSHIP

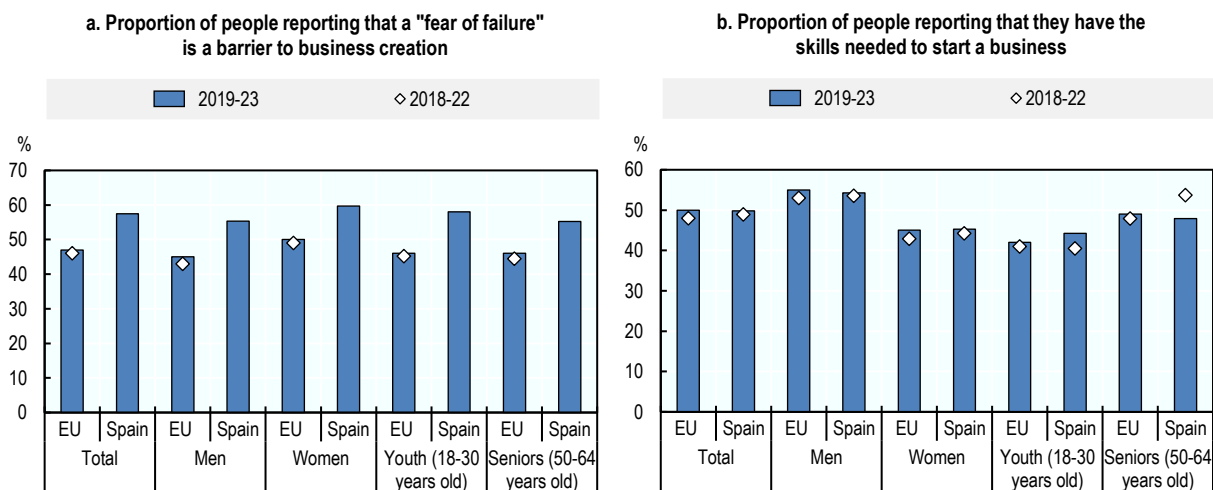
More than half of adults report that a "fear of failure" is a barrier to starting a business, which is higher than the EU average (58% vs. 47%) (Figure 2). Women are more likely than men to report a "fear of failure" (60% vs. 55%) with both rates being about 10 percentage points higher than the average rate of their EU counterparts. Youth (58%) and seniors (55%) also report higher rates of "fear of failure" as a barrier to business creation than on average in the EU (46% each). However, skills gaps are less of a barrier to entrepreneurship as 50% of adults reported having the necessary skills and knowledge for

entrepreneurship which is on par with the EU average. Women also reported having entrepreneurship skills and knowledge at the same rate as their EU counterparts (45% each), while youth were more likely to report having skills than the EU average (44% vs. 42%) and seniors were less likely (48% vs. 49%).

More broadly, the lack of specific inclusive entrepreneurship plans for disadvantaged groups is a key gap that still needs be addressed. Given their lower involvement with entrepreneurship, these groups tend not to be sufficiently aware of entrepreneurship as a viable career option. Thus, the aim to increase their participation in entrepreneurship needs be promoted through specific actions to increase the visibility of entrepreneurship as a viable career choice and facilitate access to the resources they currently lack, such as training, networks, facilities and funding. While some initiatives do exist for youth and women, many of these measures do not have a primary objective of promoting entrepreneurship. There is ample scope to enhance support to new entrepreneurs – in particular through financial measures – from disadvantaged groups. This is especially important for the Romani ethnic group, seniors and immigrants. These disadvantaged groups lack specific measures to promote their access to both more traditional loans and alternative specialised options (e.g. reciprocal guarantee schemes or crowdfunding). In this way, there is a risk that these groups' lower participation in entrepreneurship perpetuates itself.

It is also necessary to strengthen the linkages and co-ordination of entrepreneurship support measures. Generally, there is a considerable lack of integrated support for entrepreneurs at different stages of development. Some integration of measures has taken place, but it is possible to further strengthen the linkages between different support measures (e.g. training, mentoring, coaching, funding, incubation, acceleration) to enhance the possibilities that the different projects may be successful. Generally, the different measures and programmes lack continuity and frequently suffer abrupt changes. In addition, these programmes are dependent on European funding. In this sense, the National Entrepreneurial Office (ONE) should help to co-ordinate and give continuity to the different policies, programmes and measures. However, it is too early to assess its performance.

**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 Spain, the government could:

- Introduce comprehensive packs of integrated measures to help people in disadvantaged groups access the optimal combination of supports for their entrepreneurial projects. To do this, it is probably more effective to set some reserved spaces for these groups in mainstream support programmes, rather than establishing a full range of dedicated programmes.
- Develop awareness campaigns to normalise and promote entrepreneurship from different disadvantaged groups. Improved recognition should help these entrepreneurs to overcome potential barriers from their personal or social environment. A good example in this sense are the initiatives to promote the presence of women in STEM, such as Innovatia.
- Place a much greater emphasis on monitoring and evaluation. With some exceptions, most entrepreneurship programmes lack a clear set of objective indicators to assess their usefulness. Evaluation is included in several plans, but no evaluation reports have been published in the initiatives analysed. Without reliable impact evaluations, it is not possible to determine which programmes are more effective in terms of achieving their stated objectives.

## 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

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

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

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

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

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

			<b>Tailored:</b> Are public programmes tailored for the target group (i.e. dedicated)?	<b>Consultation:</b> Are the targeted entrepreneurs consulted during the design of programmes?	<b>Outreach:</b> Are appropriate outreach methods used for different target groups?	<b>Delivery:</b> Are specialist organisations used to deliver programmes?	<b>Take-up:</b> Does the support have high take-up among target group?	<b>Scale:</b> Is the scale of available support sufficient?	<b>Impact:</b> Does evaluation evidence show a positive impact?	<b>Integrated:</b> Is the programme delivered linked other related supports?	<b>Follow-up:</b> 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 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 10 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.