Inclusive Entrepreneurship Policies, Country Assessment Notes

Slovenia, 2016
Acknowledgements

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) for the European Commission. These notes provide an overview of current and planned policy actions and identify some actions that could be implemented to address gaps in the current support offering, or improve current offerings.

This note was prepared by Prof. dr. Karin Sirec. David Halabisky and Sandra Hannig of the Local Economic and Employment Development (LEED) Programme of the OECD undertook additional drafting and editing of the note under the direction of Dr. Jonathan Potter, also of the LEED Programme.

A steering group was consulted during the preparation of this note. The steering group included members of the public, private and non-governmental sectors.

Much of the data contained in this note were prepared under the direction of Dr. Jonathan Levie of the Global Entrepreneurship Monitor.

This note benefited from feedback and suggestions provided by Katarina Lindahl and Guy Lejeune of Directorate-General for Employment, Social Affairs and Inclusion of the European Commission.

Europe Direct is a service to help you find answers to your questions about the European Union.

Freephone number (*):
00 800 6 7 8 9 10 11

(*) The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

Legal notice

This note was prepared by the LEED (Local Economic and Employment Development) Programme of the OECD (Organisation for Economic Co-operation and Development) with the financial support of the European Commission, Directorate-General for Employment, Social Affairs and Inclusion.

The opinions expressed and arguments employed herein do not necessarily reflect the official views of the OECD member countries or the position of the European Commission.

This document and any map included herein are without prejudice to the status of or sovereignty over any territory, to the delimitation of international frontiers and boundaries and to the name of any territory, city or area.

1. Note by Turkey:
The information in this document with reference to ‘Cyprus’ relates to the southern part of the island. There is no single authority representing both Turkish and Greek Cypriot people on the island. Turkey recognises the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of the United Nations, Turkey shall preserve its position concerning the ‘Cyprus issue’.

2. Note by all the European Union Member States of the OECD and the European Commission:
The Republic of Cyprus is recognised by all members of the United Nations with the exception of Turkey. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.

The links in this publication were correct at the time the manuscript was completed.

For any use or reproduction of photos which are not under OECD/European Union copyright, permission must be sought directly from the copyright holder(s).

More information on the OECD is available on the internet (http://www.oecd.org).

© OECD/European Union, 2016
Reproduction is authorised provided the source is acknowledged.
Inclusive entrepreneurship policies aim to offer all people an equal opportunity to create a sustainable business, whatever their social group. This is an important requirement for achieving the goal of smart, sustainable and inclusive growth set out in the Europe 2020 strategy. It is also a means to respond to new economic challenges, to create jobs and to fight social and financial exclusion. Among the key targets of inclusive entrepreneurship policies and programmes are women, youth, older people, the unemployed, migrants and people with disabilities, who all continue to face challenges in the labour market and are under-represented or disadvantaged in entrepreneurship activities. ‘The Missing Entrepreneurs’ series of publications of the Organisation for Economic Co-operation and Development (OECD) and the European Union discuss how public policies and programmes can support inclusive entrepreneurship. This includes refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills through training, coaching and mentoring, strengthening entrepreneurial culture and networks for target groups, 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.

The proportions of women, youth and seniors who are in the process of starting a business or who manage a new start-up are below the European Union average for the 2010-14 period despite being more likely to report that they have the skills to start and manage a business. Tailored entrepreneurship programmes have been developed for youth, the unemployed and women to support them in business creation, but more can be done. It is recommended that efforts to improve the business environment continue and that targeted outreach should be used to attract people from disadvantaged groups into existing entrepreneurship training programmes.

This note is part of a series of annual country assessments prepared by the OECD in collaboration with the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission on the state of inclusive entrepreneurship policies and programmes in each European Union Member State. Each note provides an overview and assessment of policies and programmes that support people from under-represented and disadvantaged groups in business creation and self-employment and suggests policy actions to address gaps in the support system and to improve the quality of available support offers. The notes cover national-level policies and programmes and, where relevant, sub-national initiatives and actions by the non-governmental sector.

The notes are part of a wider programme of work by the OECD and the European Commission that includes ‘The Missing Entrepreneurs’ publications, a series of Policy Briefs on specific target groups, policies and issues, country reviews of youth entrepreneurship and women entrepreneurship, and the production of online policy guidance. For more information please refer to: http://www.oecd.org/employment/leed/inclusive-entrepreneurship.htm.
# TABLE OF CONTENTS

KEY MESSAGES........................................................................................................................................... 5  
1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS .................................................. 5  
2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS ..................................................................... 6  
3. ASSESSMENT OF CURRENT AND PLANNED INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES .................................................................................................................. 8  
   3.1. Policy framework ............................................................................................................................. 8  
   3.2. Government regulations .................................................................................................................. 9  
   3.3. Financing entrepreneurship .......................................................................................................... 11  
   3.4. Entrepreneurship skills ................................................................................................................. 11  
   3.5. Entrepreneurial culture and social capital ................................................................................... 12  
4. POLICY RECOMMENDATION .............................................................................................................. 12  
5. REFERENCES .......................................................................................................................................... 14  
ANNEX: METHODOLOGY .......................................................................................................................... 15
KEY MESSAGES

- Although inclusive entrepreneurship policy objectives and targets are not well-defined, there are several tailored entrepreneurship programmes available to support youth, the unemployed and women in businesses creation. These programmes fall under the responsibility of several Ministries and these actions are complemented by an active non-governmental sector.

- The rates of self-employment in Slovenia were slightly below the European Union average in 2015 (12.1% vs. 14.1%). Although the self-employment rate has been stable at the EU level over the last decade, there has been a slight increase in the rate in Slovenia. This upwards trend was most pronounced among women (5.7% in 2006 to 7.8% in 2015) and youth (1.2% to 3.0%). Many new entrepreneurs in Slovenia appear to be innovative, especially youth and older entrepreneurs (38.8% for youth and 38.5% for older people), who were more likely than the European Union average (23.0% for youth and 24.5% for older people) to offer new products and services between 2010 and 2015.

- Despite advances in making entrepreneurship support more inclusive, a number of challenges remain. First, the overall business environment remains cumbersome for all entrepreneurs. This affects under-represented and disadvantaged groups disproportionally since they are less likely to be equipped to navigate the regulatory environment. Second, start-up financing offers are under-developed and there are few options for youth, women, unemployed and older entrepreneurs to acquire start-up financing.

- To strengthen inclusive entrepreneurship support, it is recommended to: (i) continue to simplify and reduce business regulations; (ii) increase the use of targeted outreach to attract disadvantaged groups into mainstream entrepreneurship training programmes; (iii) introduce a systematic verification process of the quality and competency of individuals involved in developing and delivering training, coaching and mentoring programmes; and (iv) introduce more training on financial literacy and access to finance for people form under-represented and disadvantaged groups.

1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

The inclusive entrepreneurship policy framework in Slovenia is mostly framed around labour market objectives. The main objectives related to inclusive entrepreneurship are improving labour market outcomes for youth, increasing the employment rate among older people (55-64 years old) and moving the long-term unemployed back into work more quickly.

Another key objective related to inclusive entrepreneurship is the desire to reduce administrative barriers for businesses, including through the implementation of the online portal Slovenia Business Point and the introduction of a single document for business registration.
2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

The Slovenian labour market is showing signs of improvement but structural challenges persist concerning long-term unemployment and the employment of low-skilled and older workers (EC, 2016). Unemployment has declined in recent years and the overall unemployment rate is below the average for the European Union (Figure 1a). However, the number of long-term unemployed people continues to grow. Another challenge is that the labour market participation of older people and those with low skill levels are relatively low.

Figure 1. Key inclusive entrepreneurship indicators

a. Unemployment rate, 2006-15
b. Self-employment rate, 2006-15
c. TEA Rate, 2010-14
d. Proportion of TEA that is necessity entrepreneurship, 2010-14
e. Proportion who expect to start a business in the next 3 years, 2010-14
f. Proportion who report that a fear of failure prevents them from starting a business, 2010-14
g. Proportion who perceive that they have the skills to start a business, 2010-14

h. Proportion of new entrepreneurs whose products or services are new to all or some customers and who have few or no businesses offering the same products or services, 2010-14

i. Proportion early-stage entrepreneurs who expect to create more than 19 jobs in 5 years, 2010-14

Note: The self-employment rate is defined as the proportion of those in employment who are self-employed. The TEA rate is the Total Entrepreneurial Activity rate, which is defined as the proportion of the population actively involved in pre start-up activities and those who have started a new business within the last 42 months. The proportion of TEA that is necessity entrepreneurship is the proportion of entrepreneurs involved in setting-up a new business or operating a business that is less than 42 months old, who were motivated to start their business because they had no better option for work. Data for panels c, d, e, f, g, h and i were pooled for the period 2010-14, producing an unweighted average. The EU25 average in panels c, d, e, f, g, h and i covers all EU28 countries, except Bulgaria, Cyprus and Malta.

Source: Panels a and b contain data from Eurostat (2016), Labour Force Survey; Panels c, d, e, f, g, h and i contain data from the 2010 to 2014 Global Entrepreneurship Monitor household surveys that were tabulated for the OECD (2016).

The self-employment rate in Slovenia was 12.1% in 2015, which was slightly below the European Union average (14.1%) (Figure 1b). As in most countries, the self-employment rate for women was approximately half of the rate for men (7.8% vs. 15.7%). The youth self-employment rate was low relative to other population groups (3.0% in 2015), but this is consistent with the rates in other European Union countries.

Similarly, a measure of the proportion of adults involved in starting a business or managing a new business (less than 42 months old) indicates that people in Slovenia were less likely to be involved in these activities than the European Union average over the 2010 to 2014 period (Figure 1c). This was also true for women (3.2% vs. 4.6%), youth (6.2% vs. 7.7%) and older people (2.8% vs. 4.0%) over this period. However, entrepreneurs in Slovenia were less likely to report that they started their business due to a lack of opportunities in paid employment. Only 11.8% of youth entrepreneurs reported that they started their business because they could not find employment, which was below the EU average for youth of 19.4% (Figure 1d).
Youth were more likely to expect to create a business than the European Union average during the same period (23.5% vs. 20.9%) (Figure 1e). This suggests that youth face relatively higher barriers to business creation in Slovenia.

Evidence on the “fear of failure” suggests that this is less of a barrier to business creation in Slovenia than in other European Union countries (Figure 1f). Only 38.9% of Slovenia adults reported this to be a barrier to business creation between 2010 and 2014, relative to 47.5% of adults across the European Union. Women were the most likely group to report this barrier (43.9%). Slovenians were also more likely than the European Union average to report that they had the skills to start a business between 2010 and 2014 (Figure 1g). This was true for women, youth, and older people.

Slovenian entrepreneurs were more likely to offer new products and services relative to the European Union average between 2010 and 2014 (Figure 1h). Nearly 40% of youth and older entrepreneurs indicated that they were innovative, which was almost double the European Union average. Similarly, new entrepreneurs were also more likely to expect to create at least 19 jobs (Figure 1i). Older entrepreneurs were the most likely to expect to create a high number of jobs – 21.4% expected to create at least 19 jobs over the next five years relative to 12.6% of older entrepreneurs across the European Union.

3. ASSESSMENT OF CURRENT AND PLANNED INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES

3.1. Policy framework

There are a range of policies and programmes, under the auspices of different ministries and agencies, that aim to ensure that women, youth, seniors, unemployed, immigrants and people with disabilities have an equal opportunity to make a contribution in the labour market and society. Policy frameworks have been developed for many of these population groups and entrepreneurship is highlighted in these frameworks to varying degrees. For some of the groups (e.g. youth), tailored entrepreneurship objectives and policy approaches are clearly defined, but policy documents for other groups (e.g. people with disabilities) only make brief references to entrepreneurship.

In 2002, Slovenia adopted its first general non-discrimination framework, the Equal Opportunities for Woman and Men Act (ZEMŽM), which outlines an approach to gender mainstreaming. This was followed by a gender equality strategy in the Resolution on the National Programme for Equal Opportunities for Women and Men, 2005-2013 (ReNPEMZM). It includes the objective to increase the level women’s self-employment and entrepreneurship and calls for increased public policy support. This strategy is jointly under the responsibility of The Ministry of Labour, Family, Social Affairs and Equal Opportunities and The Ministry of Economic Development and Technology. Although it covers the time period up to 2013, it has not been extended or updated.

There is a national youth policy in Slovenia. The Youth Sector Act (2010) defines the youth sector, the status of youth organisations, national awards and defines the National Youth Programme. The National Youth Programme 2013-2022, focuses on five key areas: Employment and Entrepreneurship; Housing; Health and Wellness; Society and the Youth Sector; and Culture,
creativity, heritage and the media. Under the employment and entrepreneurship priority, actions include promoting a sense of initiative and developing entrepreneurial attitudes and skills.

One of the key actors in youth policy is The Office of the Republic of Slovenia for Youth, which sits within the Ministry for Education, Science and Sport. It monitors the situation of the young people and implements the measures in the field of non-formal education, leisure time and participation of young people in society and is active in designing and delivering policy measures, particularly those related to education and social policy. Another key actor is the Council of the Government for Youth, which advises the government on youth issues and recommends policy changes and new initiatives (Youth Factsheet Slovenia, 2014).

In addition, the Ministry for Education, Science and Sport adopted national Youth Guarantee Implementation Plan 2014-2015. In 2014-15, the Youth Guarantee was implemented through structural reforms and specific initiatives that seek to improve labour market outcomes for youth. Ministries that are responsible for implementing the Youth Guarantee are:

- The Ministry of Labour, Family, Social Affairs and Equal Opportunities;
- The Ministry of Education, Science and Sport;
- The Ministry of Economic Development and Technology;
- The Ministry of Agriculture and the Environment; and
- The Ministry of Culture.

Slovenia adopted the Strategy of Economic Migration 2010-20 in 2010. It provides an analysis of the recent trends in economic migration, as well as labour market and social outcomes for recent migrants. It provides ten guidelines for economic migration management. The second guideline is “The promotion of immigrants’ entrepreneurship”, which encourages immigration for investors who would create new jobs, or transfer of technology and innovative skills. The guideline also calls for improving information about migrant entrepreneurship opportunities, developing measures for growth-oriented entrepreneurship by migrants and strengthening business development supports. The institutions responsible are SPIRIT Slovenia (Public Agency for Entrepreneurship, Internationalization, Foreign Investments and Technology), The Ministry of Economic Development and Technology and The Ministry of Labour, Family, Social Affairs and Equal Opportunities and other ministries within their jurisdiction.

Slovenia adopted the Action Programme for Persons with Disabilities 2014-21, which is aimed at promoting, protecting and providing full and equal implementation of human rights for people with a disability. The programme includes 12 basic objectives, with 124 measures. While some of these measures seek to improve labour market outcomes, there are none specifically support self-employment.

There are currently no tailored entrepreneurship policies for seniors.

3.2. Government regulations

Researchers tend to be critical of the regulatory environment related to entrepreneurship in Slovenia. For example, some point to high tax rates and heavy administrative procedures as key barriers to entrepreneurship (Rebernik et al., 2016). However, other research projects are less pessimistic
about the business environment. The World Bank’s “Doing Business” report notes that starting a business in Slovenia requires 2 procedures that have no cost but take 6 days and require paid-in minimum capital of 41.8% of income per capita. This ranks Slovenia 18th out of 189 economies on “Starting a business” indicator (World Bank, 2015). The World Bank study, however, does highlight areas for improvement, including contract enforcement and access to finance (World Bank, 2015).

The national government has recently launched several initiatives to improve the business environment for all entrepreneurs and business owners. These actions are not targeted to any particular group but people from under-represented and disadvantaged groups stand to gain disproportionately because they often have lower levels of skills. These initiatives include:

- **E-VEM contact points**: The E-VEM portal offers electronic services related to business creation and registration. The portal allows for online registration and acts as an information portal where entrepreneurs can access information on business start-up and development, as well as ceasing operations.

- **E-davki (e-tax portal)**: The e-tax portal enables convenient, easy and secure completion and submission of tax forms from the user’s computer at home or in the office. It is a safe web service that fully replaces most paper forms. The portal offers also the information on the services that can be done electronically.

- **“Stop birokraciji” website (“Stop bureaucracy”)**: The website is operated by the Ministry of Public Administration and aims to inform the public about initiatives to reduce administrative burdens for companies in Slovenia.

In addition, the national government continues with the implementation of its Action Plan for the Implementation of the Small Business Act and has adopted a long-term reform strategy to modernise the public administration. The strategy addresses several challenges including establishing e-government, internal reorganisation and the introduction of performance and strategic human resource management. In 2015, the strategy was implemented as planned in the two-year action plan for 2015-16 (EC, 2016). A more streamlined regulatory environment would be expected to increase the rates of business creation and improve business survival rates. Entrepreneurs starting from disadvantaged groups stand to benefit greatly given their lack of experience in self-employment.

Another area where the regulatory environment could be improved is the dissemination of information about business creation and self-employment for disadvantaged groups. For the unemployed, youth, woman, seniors, immigrants and disabled persons, employment services officers can play a significant role in informing clients about the potential of entrepreneurship and direct them to where they can obtain support in starting and developing a business. However, the process of information provision is not systematic, and tailored approaches and information are not available for all target groups. Current initiatives to inform about business creation include Slovenia Business Point, The Entrepreneurship Portal (Podjetniški portal, [www.podjetniski-portal.si](http://www.podjetniski-portal.si)), the “I have an Idea” portal for innovative projects ([Imam idejo, www.imamidejo.si](http://www.imamidejo.si)) and the portal Iniciative Start:up Slovenia ([http://www.startup.si/](http://www.startup.si/)) are resources but they contain general information and are not always relevant for inclusive entrepreneurship target groups.

---

1 The strategy for development of public administration 2015-2020 was adopted in April 2015 and the action plan for its implementation for the period 2015-16 was adopted in July 2015. The authorities are preparing an update to the action plan for 2016-17, which will be adopted shortly. [http://www.mju.gov.si/si/delovna_podrocja/kakovost_v_javnem_upravi/strategija_razvoja_javne_uprave/](http://www.mju.gov.si/si/delovna_podrocja/kakovost_v_javnem_upravi/strategija_razvoja_javne_uprave/)
3.3. Financing entrepreneurship

Access to finance is typically considered to be difficult in Slovenia. Several research projects rank it among one of the most difficult financial market in the European Union and that the SME sector is much more reliant on bank financing than other types of finance (EC, 2015; EC 2016).

Debt and equity instruments for SMEs are available, but they are not targeted or widely used by disadvantaged groups. This includes grants for start-ups, seed capital, venture capital, guarantees for bank loans with subsidies of interest rate and (direct and indirect) loans, are provided by the Slovenian Enterprise Fund (SEF) and the Slovenian Development Bank (SID). Microcredit is available and several providers target under-represented and disadvantaged groups such as youth, seniors, women and the unemployed. Many of these microcredit providers are supported by the European Union’s EaSI programme. Furthermore, Adrifund, the first Slovenian crowdfunding platform has been launched in March 2016.

In Slovenia one of the most successful ALMP measures to promote self-employment was the “Subsidy for self-employment”, which was implemented by the Employment Service of Slovenia (ZRSZ/ESS). It provided a grant to unemployed people to move back into work through self-employment. However, this subsidy was terminated in 2014. This has created a gap in the support system since there is no “welfare bridge” in Slovenia that permits unemployed people to convert future benefit payments into a lump sum for the purpose of business creation.

Current financial supports for “disadvantaged” entrepreneurs focus on disadvantaged regions, rather than personal characteristics. This grant programme is managed by the Slovene Enterprise Fund, along with loans of up to EUR 50 000 for innovative projects and capital investments of up to EUR 200 000 per company.

In addition to challenge on the supply side, there is also a need to work with entrepreneurs to help them become investment ready. This is especially true for entrepreneurs from under-represented and disadvantaged groups. Thus more financial literacy training is needed.

3.4. Entrepreneurship skills

Most entrepreneurship training for those from under-represented and disadvantaged groups is delivered by The Employment Service of Slovenia (ZRSZ/ESS), often in co-operation with other governmental and non-governmental organisations. Most of the initiatives target youth, women and the unemployed (EC, 2014; Širec, 2014) and one of the most active organisations is SPIRIT Slovenia, the Public Agency for Entrepreneurship, Internationalisation, Foreign Investments and Technology.

There is, however, no tailored training or coaching support available for entrepreneurs from other groups such as older people, the unemployed and immigrants. The last group is increasingly receiving attention from policy makers as Slovenia currently receives a large number of refugees. A Working Group has been established with the Ministry of Labour and the Ministry of the Interior. Together with ZRSZ/ESS, a public works programme has already been launched that assigns long-term unemployed people to help migrants integrate. Entrepreneurship support could become a part of the support offered to refugees.

Entrepreneurship education is viewed as an important activity in Slovenia but the availability and quality of entrepreneurship education at the primary and secondary school levels are generally considered to be below the EU average (Rebernik et al., 2014; 2015; 2016). One of the biggest
challenges is that teachers do not receive adequate training and would also benefit from more resources (e.g. teaching material, networks).

There is a similar challenge at the higher education level. This, however, was compensated for (to some extent) with the implementation of the project “Entrepreneurially into the world of business”. The project introduces a model of mentoring and additional training in order to prepare the participants to acquire the core competencies to develop their business ideas. The target group for this project are highly educated unemployed individuals in Slovenia under 35 years old who have a higher education, masters or doctoral degree, regardless of school, study program or type of study. This scheme achieved increasing success rates at helping participants start a business. In recent cohorts, more than half of successfully launched their ideas.

One of the overall challenges that the entrepreneurship skills support system has is that most of the available offers focus only on business start-up. There is a need for increased attention on business sustainability and growth, particularly for entrepreneurs from under-represented and disadvantaged groups. There are currently very few opportunities for coaching and mentoring, and business counselling.

3.5. Entrepreneurial culture and social capital

Data from the Global Entrepreneurship Monitor suggest that people in Slovenia are approximately equal to the European Union average in terms of perceiving entrepreneurship positively. Slightly more than half of people perceive entrepreneurship as a good career choice. Moreover, 70% of people think that successful entrepreneurs have a high status in society which ranks highly among (7th place) among European countries (Rebernik et al., 2016).

Overall, the main public policy initiative to promote an entrepreneurial culture is through entrepreneurship education in schools, which is still in the early stages of development. Many note that there is a need to put more focus on entrepreneurial mindsets and creativity and that more active teaching methods are needed (Rebernik et al., 2016).

Another method to build an entrepreneurial culture is to build entrepreneurial networks of people that can support each other and promote entrepreneurship. Few entrepreneurship networks for specific disadvantaged groups were identified in Slovenia but women’s entrepreneurship network was developed with support from Norway. The network MEMA2 is aimed at young educated women, women entrepreneurs and relevant support providers (e.g. chambers of commerce, craft associations, regional councils). It aims to increase awareness about gender equality in entrepreneurship, encourage more women to become self-employed and to help women grow their businesses.

4. POLICY RECOMMENDATION

1. *Continue to simplify and reduce business regulations.* These improvements to the regulatory environment will help all SMEs but especially entrepreneurs from disadvantaged groups who

---

2 [http://network-mema.com/asset/Gdc42q8G2JLLxHNsa](http://network-mema.com/asset/Gdc42q8G2JLLxHNsa)
start businesses and who could benefit the most since they typically have low levels of entrepreneurship and workplace skills. They also are less likely to have experience with business creation and self-employment.

2. *Increase the use of targeted outreach to attract disadvantaged groups into mainstream entrepreneurship training programmes.* An effective approach is to use the ESF to develop and promote success stories and role models of individuals from disadvantaged groups who have been successful in entrepreneurship.

3. *Introduce a systematic verification process of the quality and competency of individuals involved in developing and delivering training, coaching and mentoring programmes.* This could include the development of a registry of qualified entrepreneurship trainers. Existing and potential new programmes need to be monitored and evaluated appropriately in order to learn what is working well and to identify areas for improvement. This would help identify good practices that could be transferred across regions.

4. *Introduce more training on financial literacy and access to finance for people from under-represented and disadvantaged groups.* Building stronger links between potential investors and entrepreneurs from disadvantaged groups would further improve their possibilities for successful entrepreneurial engagement. Slovenia needs to further develop debt instruments like microfinance and ensure that disadvantaged target groups can access these funds. It could for example provide a welfare bridge (i.e. a continuation of unemployment benefits after business start-up) for those with a sustainable business.


ANNEX: METHODOLOGY

Each note was prepared by a national expert in co-operation with the OECD Secretariat. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with key stakeholders and government representatives. The information was then verified by government partners, programme managers and other inclusive entrepreneurship stakeholder groups through email exchanges and one-day seminars in selected countries.

The notes are based on an assessment framework that was developed by the OECD Secretariat. The assessment framework provided a common analytical framework and report structure for the 28 notes that are in this series.

The framework contains 5 pillars:

1. **Policy framework**
   - Is there an entrepreneurship strategy or action plan that explicitly covers the promotion and support of entrepreneurship for people in under-represented and disadvantaged groups?
   - Is there a mechanism for co-ordinating inclusive entrepreneurship policy actions across relevant national ministries, and with regional and local governments and civil society organisations?
   - Is there a systematic monitoring and evaluation process for the policies, programmes and schemes that promote and support entrepreneurship for people in under-represented and disadvantaged groups?

2. **Government regulations**
   - To what extent are entrepreneurs from under-represented and disadvantaged groups treated equally with employees by social security schemes?
   - Do measures exist that temporarily cover the loss of state income supports (e.g. unemployment benefits, disability allowances) for entrepreneurs amongst under-represented and disadvantaged groups when they start a business?
   - Do measures exist to support under-represented and disadvantaged entrepreneurs in dealing with administrative procedures for entrepreneurship amongst under-represented and disadvantaged groups (e.g. information provision, support with administrative requirements)?
   - Are there any entrepreneurship policy initiatives or schemes to address group-specific institutional challenges related to dependents (e.g. childcare, eldercare)?

3. **Financing entrepreneurship**
   - Are there grants for business creation offered to support entrepreneurs from under-represented and disadvantaged groups?
   - Is microcredit for business creation available to support entrepreneurs from under-represented and disadvantaged groups?
   - Are there loan guarantee schemes for business creation to support entrepreneurs from under-represented and disadvantaged groups?
   - Are there self-financing groups for business creation to support entrepreneurs from under-represented and disadvantaged groups?
Are there public policy schemes that encourage and support business angel networks to support entrepreneurs from under-represented and disadvantaged groups?

Are there schemes that encourage and support crowdfunding and peer-to-peer lending to support entrepreneurs from under-represented and disadvantaged groups?

Is financial literacy training offered to support entrepreneurs from under-represented and disadvantaged groups?

4. Entrepreneurship skills

Are there entrepreneurship training initiatives for entrepreneurs from under-represented and disadvantaged groups?

Do high potential entrepreneurs from under-represented and disadvantaged groups have access to one-to-one or group coaching and mentoring?

Are there public initiatives that provide information on available support programmes or on business start-up procedures for entrepreneurs from under-represented and disadvantaged groups?

Are there business consultancy and advisory services for entrepreneurs from under-represented and disadvantaged groups?

Are there business incubators for entrepreneurs from under-represented and disadvantaged groups?

5. Entrepreneurial culture and social capital

Is entrepreneurship actively promoted as an employment opportunity amongst under-represented and disadvantaged groups through the education system, media, role models, etc.?

Are there public policy actions that attempt to build specific business networks for entrepreneurs amongst under-represented and disadvantaged groups?