



Inclusive Entrepreneurship Policies, Country Assessment Notes

Bulgaria, 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.

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FOREWORD

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.

Self-employment was below the European Union (EU) average over the past decade. In 2015, the overall self-employment rate was 11.1%, relative to the EU average of 14.4%. As in most EU countries, few youth were self-employed in 2015 (3.6% of working youth) and women were about half as likely as men to be self-employed (7.7% vs. 14.1%). Public policy supports business creation among different target groups such as women, youth, and older people through the action plan “Entrepreneurship 2020 – Bulgaria”, which was adopted in 2015. While the action plan represents a positive development in making entrepreneurship more inclusive, many of the actions described lack precision. Further efforts are needed to increase awareness about the potential of entrepreneurship and to develop tailored entrepreneurship training for key target groups.

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>.

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KEY MESSAGES

- The government adopted the action plan “Entrepreneurship 2020 – Bulgaria” in 2015, which outlines measures to strengthen entrepreneurship support, including for some groups that face the greatest barriers to business creation such as women and youth. However, entrepreneurship support continues to be delivered through mainstream instruments, without any tailoring for the needs of different groups.
- Self-employment was below the European Union (EU) average over the past decade. In 2015, the overall self-employment rate was 11.1%, relative to the EU average of 14.4%. As in most EU countries, few youth were self-employed in 2015 (3.6% of working youth) and women were about half as likely as men to be self-employed (7.7% vs. 14.1%).
- Inclusive entrepreneurship policies and programmes are relatively new in Bulgaria. Priority areas have been addressed but some gaps in the support system remain, including a lack of tailored support for the unemployed, older people, migrants, and the Roma, and a lack of support for entrepreneurship networks. Key challenges for policy makers are to define actions with appropriate objectives and targets, and to engage civil society and non-governmental organisations to design effective support measures.
- Although a number of tailored entrepreneurship programmes have been introduced for youth and women, the quality of this support could be improved. Further, there is scope to introduce more support for other target groups such as the unemployed, migrants and the Roma. The following actions are recommended to strengthen inclusive entrepreneurship support: (i) update the “Action Plan Europe 2020 – Bulgaria” to address gaps; (ii) use targeted outreach to increase awareness about tailored start-up financing initiatives for youth and women; (iii) increase the quality entrepreneurship training initiatives for youth and women; (iv) identify and promote entrepreneurship role models from different population groups (e.g. youth, women, older people, Roma, migrants); and (v) move away from the use of grants to support women, youth and the unemployed in business creation.

1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

Inclusive entrepreneurship policy is guided by two national policy documents: the “Action Plan Entrepreneurship 2020 for Bulgaria” and the “National Strategy on SME Promotion – Small Business Act 2014-20”.

In November 2015, the Council of Ministers of the Republic of Bulgaria adopted the “Action Plan Entrepreneurship 2020 – Bulgaria” with 31 measures, which follows the “Action Plan Entrepreneurship 2020” adopted by the European Commission. Table 1 provides an overview of the national targets. The comparison between EU and national targets shows that the national government puts an emphasis on youth and women while less priority is given to migrants, disabled and older people.

Table 1. Key inclusive entrepreneurship targets in the Action Plan Entrepreneurship 2020 – Bulgaria

EU Action Plan 2020 – recommendations	BG Action Plan 2020 – targets
<i>3.1. New perceptions: entrepreneurs as role models:</i>	
<ul style="list-style-type: none"> Step up entrepreneurship promotion activities and appoint known entrepreneurs as national Entrepreneurship Ambassadors to become ‘the face of entrepreneurship’ in their countries. 	<p><i>Action area 3.1.:</i></p> <ul style="list-style-type: none"> Fostering entrepreneurship and promoting the benefits to the public. Promotion of entrepreneurship ambassadors. Provision of training for acquisition of entrepreneurial, managerial and business skills to people who are willing to start their own business.
<i>3.2. New horizons: reaching out to women, seniors, migrants, the unemployed, young people</i>	
3.2.1. Women - recommendations:	
<ul style="list-style-type: none"> Design and implement national strategies for women's entrepreneurship that aim at increasing the share of women-led companies. Collect gender-disaggregated data and produce annual updates on the state of women entrepreneurs nationally. Continue and expand the existing networks of Female Entrepreneurship Ambassadors and Mentors for Women Entrepreneurs. Implement policies enabling women to achieve an adequate work-life balance, by establishing appropriate and affordable care for children and elderly dependents, notably by taking full advantage of support options under the European Agricultural Fund for Rural Development (EAFRD); European Regional Development Fund (ERDF); European Social Fund (ESF). 	<p><i>Action area 3.2.1.:</i></p> <ul style="list-style-type: none"> Promoting female entrepreneurship to increase the number of female entrepreneurs. Strengthening organisations and networks of female entrepreneurs. Encouraging business organisations to assist with specific measures to strengthen female entrepreneurship through training, mentoring, giving voice to problems of female entrepreneurs and assistance to solve them. <p><i>Action area 3.2.2.:</i></p> <ul style="list-style-type: none"> Promoting female entrepreneurship based on the publication of data collected for successful women entrepreneurs who transfer experience and serve as role models in society and for nascent entrepreneurs.
3.2.2. Seniors - recommendations:	
<ul style="list-style-type: none"> Foster senior entrepreneurs interested in transferring know-how to new entrepreneurs and match senior entrepreneurs with inexperienced entrepreneurs to create teams with broader skill sets. 	<p><i>Action area 3.3.:</i></p> <ul style="list-style-type: none"> Ensuring continuity of know-how among entrepreneurs. Increasing the entrepreneurial skills of new entrepreneurs. Encouraging senior entrepreneurs to transfer the experience and skills of the new entrepreneurs.
3.2.3. Migrants – recommendations:	
<ul style="list-style-type: none"> Remove legal obstacles to establishment of businesses by legal migrant entrepreneurs Facilitate access to information and networking for migrant entrepreneurs and prospective migrant entrepreneurs by, e.g., creating relevant information centres in areas densely populated by migrants. 	<ul style="list-style-type: none"> No specific measures for migrants.
3.2.4. Unemployed, in particular young people – recommendations:	
<ul style="list-style-type: none"> Connect Public Employment Services with business support services and (micro) finance providers Tackle the problem of unemployment by designing business training programmes for out-of-work youngsters that include clearly defined stages: profiling, planning, start-up, consolidation and growth, each stage offering a variable menu of services (counselling, 	<p><i>Action area 3.2.3.:</i></p> <ul style="list-style-type: none"> Facilitating access to employment for parents and family members who take care of dependent family members, including children. Providing services for children and people dependent on external care.

training and qualification, mentoring and access to microcredit), in partnership with youth and other organisations, mainstream business advisers and financial institutions.	<i>Action area 3.4.1.:</i> <ul style="list-style-type: none"> Improving access to employment for unemployed youths through support for starting own business.
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Source: EC, 2013; Ministry of Economy, 2015

This Action Plan was developed in response to one of the country specific recommendations to Bulgaria by the European Commission: “to develop an integrated approach for groups at the margin of the labour market, in particular older workers and young people not in employment, education or training. In consultation with the social partners and in accordance with national practices, establish a transparent mechanism for setting the minimum wage and minimum social security contributions in the light of their impact on in-work poverty, job creation and competitiveness” (EC, 2016a). The most recent EC assessment of this recommendation points out that Bulgaria has made only limited progress. An integrated approach for target groups that are marginalised in the labour market has yet to be developed. Young and older people have been identified as key target groups who need support in labour market integration.

The National Strategy on SME Promotion further introduced strategic objectives for entrepreneurship generally (Table 2) (Ministry of Economy, 2013). However, progress in achieving the targets has been limited. No targets have been set for stimulating entrepreneurship and business-creation among people in under-represented and disadvantaged groups. Guidelines for actions on entrepreneurship have, however, been developed for the objectives 1.1 and 1.5. These actions include measures to support youth, women, and older people over 50 years old in becoming entrepreneurs, to expand networks of training firms, and to increase the number entrepreneurship trainers by 1 500 people (Ministry of Economy, 2013).

Table 1. Operative targets 2020 related to entrepreneurship

Criterion	Target	Change
1.1. Entrepreneurship rate (% of adults who have started a business or are taking the steps to start one)	> 12%	+2% = +100 000 people
1.2. Opportunity-driven entrepreneurship (% of entrepreneurs)	> 55%	+17% = +85 000 people
1.3. Preference for self-employment (% of adults who would prefer to be self-employed)	>= 50%	Keeping/ increasing the share
1.4. Feasibility of becoming self-employed (% of adults who think it is feasible to become self-employed)	> 28%	+7% = +350 000 people
1.5. Share of adults who agree that school education helped them develop an entrepreneurial attitude (%)	> 49%	+2% = +100 000 people

Source: National Strategy on SME Promotion - Small Business Act 2014-2020, Ministry of Economy, 2013, p. 12

An additional strategic document that is relevant for inclusive entrepreneurship policy is the National Reform Programme (NRP). Its objectives cover various sectoral policies and are developed in line with the Europe 2020 strategy. Table 3 shows the labour market and social inclusion relevant targets for Bulgaria.

Table 3. Europe 2020 - national target and progress

Targets	Progress achieved as of 2014
Employment rate target: 76%	65.1% in 2014
Early school leaving target: 11%	12.9% in 2014
Tertiary education target: 36%	30.9% in 2014
At risk of poverty target in numbers of persons: Decrease by 260 000 (baseline 2008: 1 632 000)	1 578 000 in 2014

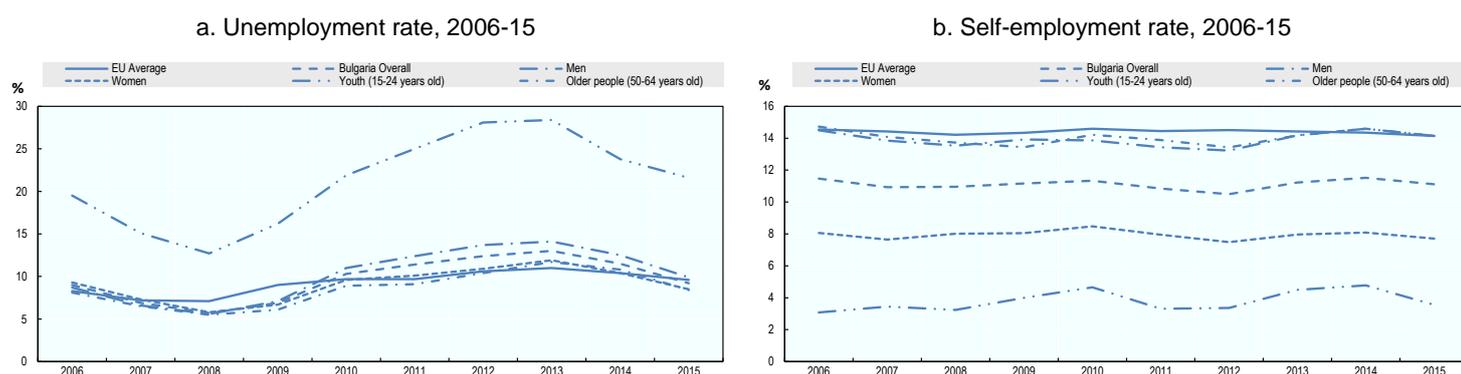
Source: European Commission, "EU Labour Force Survey", cited in: EC, 2016a.

2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

The unemployment rate in Bulgaria averaged 9.6% between 2006 and 2015, with a peak of 13.0% in 2013. While it remained below the European Union (EU) average between 2007 and 2009, the unemployment rate in Bulgaria exceeded the EU average from 2010 to 2014 before the two rates converged again in 2015 (Table 1a). While only a small gender gap was observed in the unemployment rates of men (9.9%) and women (8.2%) in 2015, youth unemployment was relatively high (21.6%).

There is a growing concern about the increasing number of youth who are not in education, employment or training (NEETs). More than one-fifth of youth between 15 and 24 years old (22.3%) were NEETs in 2014, which was the second greatest proportion among EU Member States (Unicef, 2016). This means that 167 670 young people are not employed and do not participate in any form of education or training, the majority of which is between 19 and 24 years (141 020 young people). The majority of these youth are living in small towns and approximately half of them (51%) belong to the Roma and Turkish ethnic groups.

Figure 1. Key inclusive entrepreneurship indicators



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed. Data from the Global Entrepreneurship Monitor (GEM) that are presented in other country notes are not available for Bulgaria.

Source: Panels a and b contain data from Eurostat (2016), Labour Force Survey.

The self-employment rate in Bulgaria was below the EU average over the last decade. In 2015, 11.1% of workers in Bulgaria were self-employed relative to 14.4% across the EU. As in most EU countries, few youth (15-24 years old) are self-employed. In 2015, 3.6% of working youth were self-employed. Women were approximately half as likely as men to be self-employed in 2015 (7.7% vs. 14.1%), and this finding held over the past decade.

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

3.1. Policy framework

Self-employment and business creation is recognised as being an important tool for strengthening labour market attachment and helping disadvantaged groups generate income. It is particularly relevant as the country faces a major economic and social challenge with a high proportion of people living at-risk-of poverty or social exclusion. The highest risk groups include Roma and people living in rural areas.

At the national level, a variety of policies, strategies, action plans and programmes have been developed to support entrepreneurship and business creation. The Ministry of Labour and Social Policy is the main institution in charge of co-ordination and control of the provision of equal opportunities throughout society. The Ministry of Economy is listed as an institutional coordinator of a number of measures from the Action Plan 2020 related to promotion and support of entrepreneurship among the target groups of inclusive entrepreneurship. The Ministry of Education and Science is responsible for the inclusion of entrepreneurship in the system of formal education at all levels of education. The five main policy documents are:

- *Action Plan Entrepreneurship 2020 – Bulgaria*. This action plan covers the promotion and support of entrepreneurship for under-represented and disadvantaged groups with a focus on women and youth, and an implementation period 2016-17.
- *National Strategy for Promotion of SMEs 2014-20*. The encouragement of entrepreneurial activity is among the key priority areas of the strategy, including increasing awareness about entrepreneurship and stimulating interest, particularly among youths, and women (Ministry of Economy, 2013).
- *Operational Programme Innovation and Competitiveness 2014-20 (OPIC)*. This programme provides support for business creation and development in specific sectors, e.g. creative and cultural industries, companies developing new products and services related to an ageing population, and healthcare. Some of these support measures are intended to be implemented by social entrepreneurs (OPIC, 2015).
- *Operational Programme Human Resources Development 2014-20 (OPHRD)*. The new programme focuses on youth unemployment and encouraging youth entrepreneurship.

- *Operational Programme Rural Development 2014-20*. The Rural Development aims at supporting small farmers and has a special funding line for young farmers who can receive start-up aid in the form of project grants of up to EUR 12 500 to launch their businesses (EC, 2015c; State Fund Agriculture, 2016).

Although many of these policies and plans acknowledge a need to implement tailored policies and programmes for different target groups, few specific measures have been identified. Nonetheless, one of the strengths of these policies and plans is that there is a strong emphasis on entrepreneurship training and education (Todorov, 2007).

Some of the key challenges faced by policy makers are that existing programmes and agencies are fragmented so it is difficult to co-ordinate policy actions to support entrepreneurship for these target groups (EC, 2016d) and that programme managers do not give enough consideration to the needs of the different target groups when designing and implementing programmes (Fayolle, A. et al., 2011). There are also challenges co-ordinating policy actions across levels of government and with civil society organisations.

There is also a need to undertake more monitoring and evaluation of policies and programmes more systematically. This is a missed opportunity because entrepreneurship programmes are often implemented with delays and lessons from these experiences could improve the design and delivery of future programmes.

3.2. Government regulations

The conditions for business creation are generally favourable in Bulgaria. On average, four days are needed to open a business, which is in line with the EU average. However, taxation and complex administrative procedures remain a considerable burden for business creation, affecting disproportionately key social target groups of inclusive entrepreneurship.

The “Action Plan Entrepreneurship 2020 – Bulgaria” puts forward several measures to improve the institutional framework for under-represented and disadvantaged groups of society, including:

- Reducing the time necessary to obtain licenses and permits; and
- Participation in the European Network for Early Warning and for Support to Enterprises and Second Starters.

Overall regulatory measures are mainly targeted at helping people secure employment rather than supporting, and providing incentives for, entrepreneurship. Many regulatory measures used in other EU countries such as welfare bridges and reduced social security contributions are not used.

3.3 Financing entrepreneurship

Access to finance remains a significant barrier to business creation for groups such as women, youth, older people, the unemployed, Roma and those living in rural areas. Some measures have been developed to address the challenges for some groups, notably youth and women. This includes, for example, “Technostart – Encouragement of innovation activity of young people in Bulgaria”, which is under the national SME strategy and seeks to support university students and graduates in business creation with grants of up to EUR 10 000 (Ministry of Economy, 2016a). Another measure to support youth is “Development of farms and enterprises”, which facilitates business creation by young farmers with grants.

More broadly, the scheme “Fostering entrepreneurial ideas in areas related to European and regional challenges” provides grants to business ideas that will be implemented by more than one target group – women, start-up founders, youth (up to 29 years old), and older people (over 50 years old). It targets businesses in specific sectors, including creative and cultural industries, health, healthcare and the “silver economy”, and social entrepreneurship.

While these tailored programmes support business creation by several target groups, each programme is quite small. There is also a need to diversify the type of financial instruments used rather than relying heavily on grants, which are non-repayable.

3.4. Entrepreneurship skills

Several measures have been designed and implemented to strengthen entrepreneurship skills in Bulgaria, in particular among youth. Most of these initiatives are financed by the OPHRD. Examples of programmes include “Promoting entrepreneurship and new business creation in Bulgaria” provides information on business creation and training for youth in 2016-17. This is complemented by the measures “Establishing a mechanism for passing on the experience and skills of older entrepreneurs of new inexperienced entrepreneurs”, which builds coaching and mentoring relationships between older entrepreneurs and youth who are interested in starting a business. However, the take-up with older entrepreneurs has fallen short of expectations.

Other examples of support for youth entrepreneurs include “Promoting entrepreneurship among young people and providing services” and “Improving access to employment for unemployed youths through support for starting own business”. The latter is an integrated support programme that provides training, business consultancy and financial support to unemployed youth (up to 29 years old). The objective is to support 200 unemployed youth in business creation. The project “Youth entrepreneurship marketplace” is targeted at youth (15-29 years old) with a business or social enterprise idea. It provides free consultations on business planning and advises on start-up financing options.

For university students, the programme “Support for the activities of entrepreneurship centres at universities” offers training and supports business creation through entrepreneurship centres at universities over the period 2015-20. It is, however, not clear whether existing entrepreneurship centres can benefit from this funding, or whether it is only for the creation of new entrepreneurship centres. In addition, efforts are ongoing to strengthen entrepreneurship education in higher education through the programme “Updating curricula and programmes of entrepreneurship education at universities”, which is implemented by the Ministry of Education and Science.

Supporting youth in entrepreneurship has been a priority and most programmes that facilitate the acquisition of entrepreneurship skills are tailored for, and targeted at, youth. This includes training, business consultancy and coaching and mentoring. Tailored entrepreneurship support for other disadvantaged or under-represented groups has not yet been developed, represented a gap in the support system. However, not all target groups require tailored programmes since the sizes of the population groups do not always justify the delivery of tailored policies and programmes.

3.5. Entrepreneurial culture and social capital

Entrepreneurship is increasingly promoted as an alternative to working in employment. A small number of initiatives have been launched recently to target entrepreneurship promotion efforts to specific target groups, mainly youth but also women.

Examples of initiatives include “Promoting entrepreneurship among young people and providing services”, which is implemented through the National Programme for Youth (2011-15). It seeks to increase awareness about entrepreneurship among youth and also promotes social entrepreneurship. Another initiative targeted at youth is “Franchising - the easiest way to start a business”, which increases awareness among students about self-employment and the potential of franchising as a business model.

For women, entrepreneurship is promoted through the measure “Supporting a network promoting the success of women entrepreneurs”, which will be implemented in the period 2016-20. It promotes successful women entrepreneurship role models and creates a network of entrepreneurship ambassadors and mentors. In addition, “Forums on women entrepreneurship” are organised on a regular basis by the Bulgarian Association of Women Entrepreneurs, which is part of the “European Network to Promote Women’s Entrepreneurship” and the Business and Professional Women (BPW) Sofia.

While these initiatives have increased awareness about entrepreneurship among youth and women, more needs to be done to reach other target groups such as the unemployed, older people and the Roma. In particular, there is scope to do greater promotion of success stories and role models.

Moreover, there are very few initiatives that seek to build entrepreneurship networks for women, youth, older people, the unemployed and the Roma. This is a significant gap in the inclusive entrepreneurship support system.

4. POLICY RECOMMENDATIONS

Policy strategies and programmes that promote and support entrepreneurship are increasingly used and tailored initiatives have recently been introduced for youth and women. However, there are gaps in the support system (e.g. a lack of initiatives that build entrepreneurship networks) and support offers are quite limited in scope (e.g. financial support measures heavily use grants). There is therefore scope to strengthen inclusive entrepreneurship support system and the following actions are recommended:

1. *Update the “Action Plan Europe 2020 – Bulgaria” to address gaps.* The national entrepreneurship action plan has been a positive development as it signals the importance of this policy issue and identifies some policy actions to be taken. The plan seeks to address some of the main barriers to business creation for the largest target groups (i.e. women and youth). However, the action plan could be expanded to outline measures for other important target groups such as the Roma, migrants and the long-term unemployed.
2. *Use targeted outreach to increase awareness about tailored start-up financing initiatives for youth and women.* There is a lack of awareness among youth and women about the availability of start-up financing initiatives, resulting in low take-up rates. Targeted outreach is needed. Existing networks for women entrepreneurs could be used to help raise the profile of these programmes. Similarly, the school system could be used more effectively to reach potential youth entrepreneurs. This, however, will not be enough as many of the programmes

target unemployed youth. To reach this group, a greater use of online platforms and community-based youth organisations is needed.

3. *Increase the quality entrepreneurship training initiatives for youth and women.* Tailored entrepreneurship training programmes have been launched for youth and women but they do not use up-to-date teaching methods and materials. There is a need to provide more training to entrepreneurship trainers and to build networks between support providers so that they can exchange good practices.
4. *Identify and promote entrepreneurship role models from different population groups (e.g. youth, women, older people, Roma, migrants).* To promote entrepreneurship to the key target groups, and to change social attitudes towards entrepreneurship by these groups, more success stories and role models need to be identified and showcased to demonstrate that people from these groups can be successful. It is important to use inspirational stories but also to use examples that most people can identify with, i.e. not only the most successful technology entrepreneurs.
5. *Move away from the use of grants to support women, youth and the unemployed in business creation.* The use of grants in start-up programmes is often used when very strong incentives are needed to encourage people to try entrepreneurship. However, this approach is not sustainable as the public funds are not recuperated after they are distributed to entrepreneurs. Moreover, grants do not offer appropriate incentives to entrepreneurs as they are likely to manage risk differently when they do not have to cover their costs. Now that entrepreneurship is becoming established, start-up support programmes should make greater use of repayable financial instruments.

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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?