



Inclusive Entrepreneurship Policies: Country Assessment Notes

Czech Republic, 2018



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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.

The proportion of people involved in starting and managing new businesses in the Czech Republic is higher than the European Union (EU) average, especially among youth. Between 2013 and 2017, 11.5% of youth (18-30 years old) were in the process of starting a business or managing a new one, relative to 7.7% across the EU. Moreover, youth in the Czech Republic were less likely than the EU average to start business due to difficulties finding employment, which is consistent with the low levels of unemployment. A range of inclusive entrepreneurship measures have been implemented to support people from social target groups such as women, youth, older people and the unemployed in business creation, with a clear focus on the development of entrepreneurship training programmes. However, there is scope to address gaps in the support offers in other areas, especially regarding tailored entrepreneurship coaching for groups such as women and youth.

This note is the third country assessment note 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 2018 notes include an additional section on female entrepreneurship support, which provides an overview of the entrepreneurship activity levels, obstacles faced and policy responses.

The notes are part of a wider programme of work by the OECD and the European Commission that includes ‘The Missing Entrepreneurs’ publications, the Better Entrepreneurship Policy Tool (www.betterentrepreneurship.eu), a series of Policy Briefs on specific target groups, policies and issues, and country reviews of youth entrepreneurship and women entrepreneurship. For more information please refer to: www.oecd.org/employment/leed/inclusive-entrepreneurship.htm.

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 were prepared as part of the programme of work of the OECD Local Economic and Employment Development (LEED) Programme of the Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) led by Lamia Kamal-Chaoui, Director. They 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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KEY MESSAGES

- Entrepreneurship policy in the Czech Republic is guided by an overall SME and entrepreneurship strategy for 2014-20, which is accompanied by annual action plans that focus on short-term priorities. Potential entrepreneurs from under-represented and disadvantaged groups (e.g. women, youth, seniors, the unemployed, migrants, people with disabilities) are not explicitly referenced in these high-level documents, but several national ministries address the labour market challenges faced by these groups through group-specific strategies. Moreover, entrepreneurship is highlighted in the strategies for seniors, women and the Roma. Most tailored entrepreneurship schemes offer support to the unemployed, but there are an increasing number of offers for youth and women.
- Overall, self-employment and entrepreneurship rates in the Czech Republic are above the European Union (EU) average. This is particularly true for youth who were much more likely than the EU average to be actively working to start a business or managing a new one during the 2013-17 period (11.5% vs. 7.7%). Over the same period, men were much more likely than women to be involved in starting or managing a new business (11.5% vs. 4.7%), and this gap is greater than in most EU countries.
- To strengthen inclusive entrepreneurship policies and programmes, it is suggested that priority be given to: (i) explicitly identifying inclusive entrepreneurship in entrepreneurship strategies and action plans; (ii) developing an ambassadors programme for women entrepreneurs to promote entrepreneurship, innovation and growth; (iii) developing award programmes for groups beyond women and youth; (iv) increasing support for business development for all inclusive entrepreneurship target groups, especially coaching and mentoring; and (v) supporting young women who start their own business and create conditions for a favourable work-life balance for entrepreneurs with families.

1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

SME policy in the Czech Republic is largely under the responsibility of the Ministry of Industry and Trade, which prepared an SME and entrepreneurship strategy in 2012, the “Small and Medium Enterprises Support Strategy 2014-2020”.¹ The strategy seeks to help businesses develop and grow, notably through improvements to the business environment and direct support, including access to finance, mentoring, technology scouting, coaching, market intelligence and technology forecasting.

Inclusive entrepreneurship target groups (e.g. women, youth, seniors, the unemployed, migrants, people with disabilities, etc.) are generally not explicitly mentioned in the strategy, however it highlights the long-term unemployed and persons facing social exclusion as needing additional support in accessing financing for business start-up.

The 2014-20 strategy is accompanied by an “Annual Small and medium-sized enterprises (SME) Support Action Plan” covering: (i) favourable entrepreneurship environment, (ii) direct support for SME and access to financial resources, (iii) human resources. In addition, the “Report on the Development of Small and Medium-sized Enterprises and their Support” is published annually. Apart from the Ministry of Industry and Trade, other key partners are involved in the implementation of the Action Plan measures, including the Ministry of Regional Development, the Ministry of Finance, the Ministry of Labour and Social Affairs, the Ministry of Education, Youth and Sports and the Czech-Moravian Guarantee and Development Bank. Although annual action plans do not explicitly aim at inclusive entrepreneurship and do not identify any tailored actions for any of the under-represented or disadvantaged groups, inclusiveness is part of the focus of several programmes. For example, the key operational programme that implements the 2016 Action Plan aims to improve access to finance for business creation to stimulate self-employment among selected groups, including women, ethnic minorities and persons facing social exclusion. The “2017 SME Support Action Plan” was prepared and approved in early 2017. One of the activities mentioned in the Action Plan is the support for entrepreneurs from small municipalities (under 3 000 inhabitants), whose face more complicated conditions for starting their own business than entrepreneurs from large cities. The 2018 Action Plan was discussed with economic and social partners in February 2018 and among other things it aims at the preparation of pupils and students for blue collar jobs and crafts.

While inclusive entrepreneurship objectives are not yet well developed, the Czech Republic has clearly-defined growth objectives to support the European Union’s 2020 growth agenda. These objectives include achieving an employment rate of 75% (which has already been achieved) and a reduction in the number of people at risk of poverty or social inclusion by 30 000.² Both objectives could be supported by inclusive entrepreneurship policies and programmes.

¹ www.mpo.cz

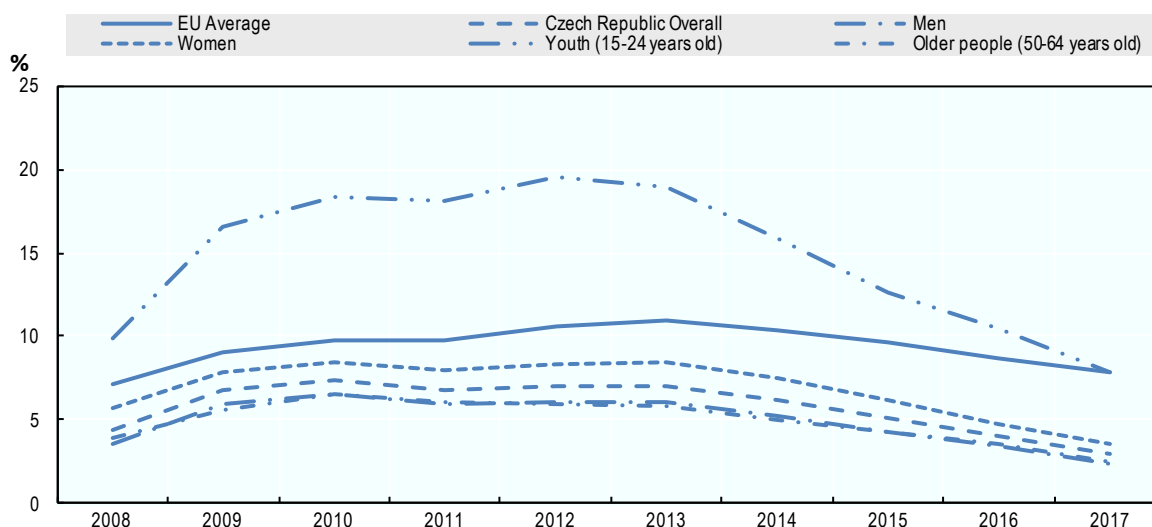
² http://ec.europa.eu/europe2020/europe-2020-in-your-country/ceska-republika/country-specific-recommendations/index_en.htm

2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

2.1. Labour market context

Inclusive entrepreneurship policies and programmes often seek to open up business creation and self-employment as a way of facilitating access to work for social groups that often face challenges in the labour market. The unemployment rate in the Czech Republic was less than half of the average unemployment rate in the EU in 2016 (2.9% vs. 7.8%) and has been declining since 2012. There was a relatively small difference in the unemployment rate for men (2.4%) and women (3.6%) in 2017. The youth unemployment rate has been declining over the past few years but remained 2.5 times the national average in 2017. However, it was very low (7.9%) relative to other EU countries. Unemployment among older people was the lowest in the EU at 2.5%.

Figure 1. Unemployment rate, 2008-17



Source: Eurostat (2018), Labour Force Survey.

2.2. Self-employment and entrepreneurship rates

The self-employment rate in the Czech Republic was slightly above the EU average in 2017 (16.1% vs. 13.7%) (Figure 2a). As in most EU countries, men were nearly twice as likely as women to be self-employed in 2017 (19.8% and 11.6%) and few working youth were self-employed (6.8%). However, the proportion of working youth who were self-employed was well above the EU average (4.0%).

One reason for high levels of self-employment is the so-called “Schwarz System” often used in the Czech Republic³ whereby companies use self-employed workers whose work

³ Mr. Schwarz was an entrepreneur who utilised services of people with trade licenses (self-employed) instead of hiring employees. However, this is not a standard supplier-consumer relationship between two independent subjects. Their relationships rather represent the employment relationship because their cooperation features employment signs.

arrangements are essentially the same as those of employees (i.e. dependant self-employment). This method (currently considered illegal) allows employers to make savings on employee health insurance and social insurance payments. While there are no official statistics, various analyses indicate that this practice is especially widespread among small and medium-sized companies. Therefore, numerous people possess trade licenses and fall under the self-employed category even when, in fact, they do not run any businesses.

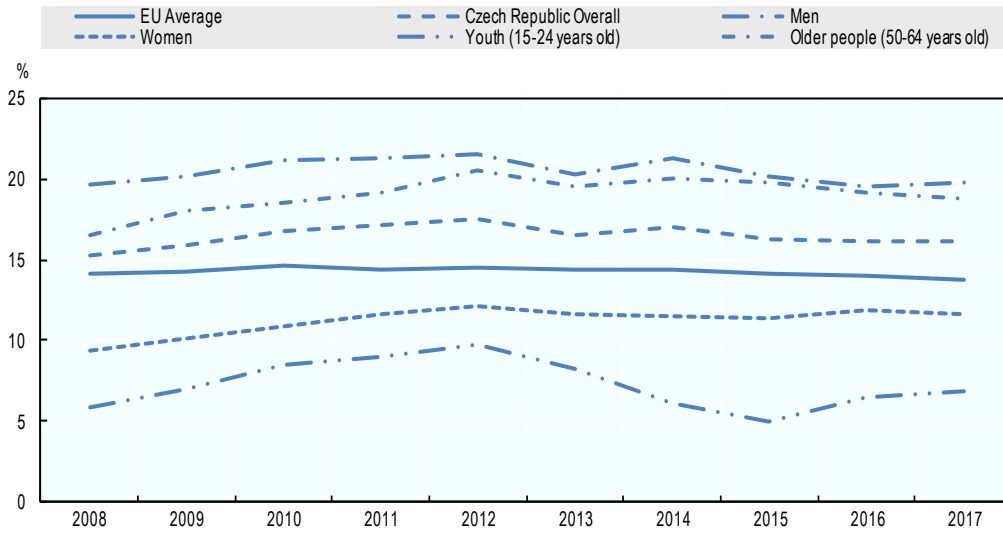
Another way to measure entrepreneurship activities is with household surveys such as the Global Entrepreneurship Monitor (GEM), which monitors entrepreneurship activities, barriers and attitudes in nearly 100 countries annually. One of the key indicators is the Total early-stage Entrepreneurial Activities (TEA) rate, which estimates the proportion of the population that is actively trying to start a business, or is managing a business that is less than 42 months old. Over 2013-17, approximately 8.1% of adults in the Czech Republic were involved in starting or managing a new business, which was above the EU average for this period (6.7%) (Figure 2b). Consistent with the self-employment rate, women were about half as likely as men over this period to be involved in early-stage entrepreneurship activities (4.7% vs. 11.5%), and this gender gap is slightly greater than the EU average. Indeed, Czech men were much more likely to be involved in business creation or managing new businesses (11.5%) than the EU average (8.5%) while the TEA rate for women was similar to the EU average for women. Youth also appeared to be relatively active in the creation and management of new businesses. Over this period, 11.5% of youth were involved in early-stage entrepreneurship activities, above the EU average rate (7.7%) and consistent with the youth self-employment rates. Older people were the least likely of the key social target groups to be involved in starting or managing new businesses over this period (4.0%).

Given the low unemployment rates, it is unsurprising that the proportion of entrepreneurs who report that they started their business because they could not find employment is slightly below the EU average (Figure 2c). Between 2013 and 2017, about one-in-five entrepreneurs (21.6%) reported that they started their business out of necessity. Women were the most likely social target group to report starting their business due to a lack of employment opportunities over this period (26.8%), which was slightly above the EU average for women (22.4%). Older entrepreneurs were also slightly more likely than the EU average to indicate that they started their business out of necessity (28.9% vs. 24.3%), but youth entrepreneurs were much less likely to report this than the EU average (13.1% vs. 16.8%).

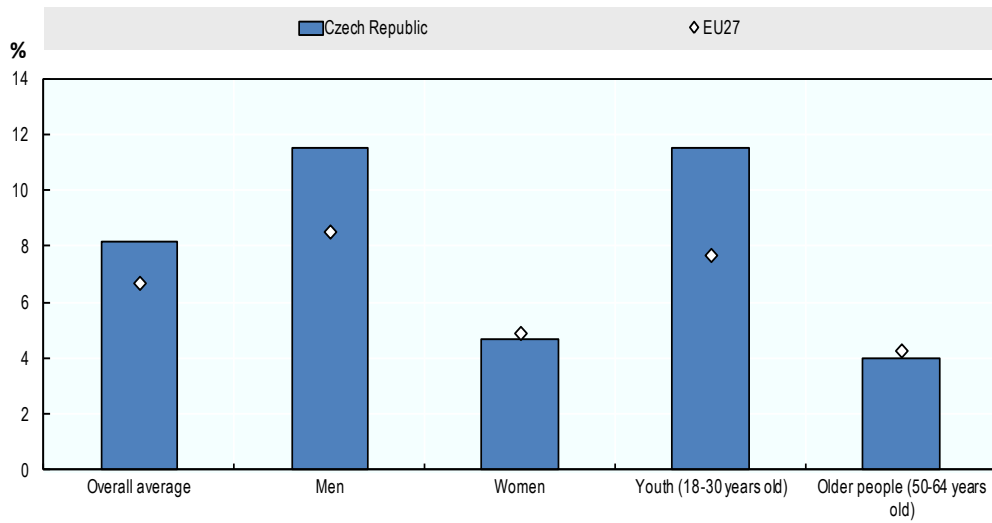
Approximately 15.4% of adults in the Czech Republic expected to create a business within the next three years during the 2013-17 period (Figure 2d). This is slightly higher than the rate for the European Union (12.6%). Women were less likely than men to expect to create a business (12.8% vs. 17.9%), but slightly more than the EU average (9.8%). Youth were the most likely to expect to create a business over this period (28.9%), which is consistent with the high levels of youth self-employment and early-stage entrepreneurship activities. Older people, however, did not appear to be likely to create a business (6.4%). This is the only group whose entrepreneurship expectations did not exceed the EU average.

Figure 2. Entrepreneurship rates by target group

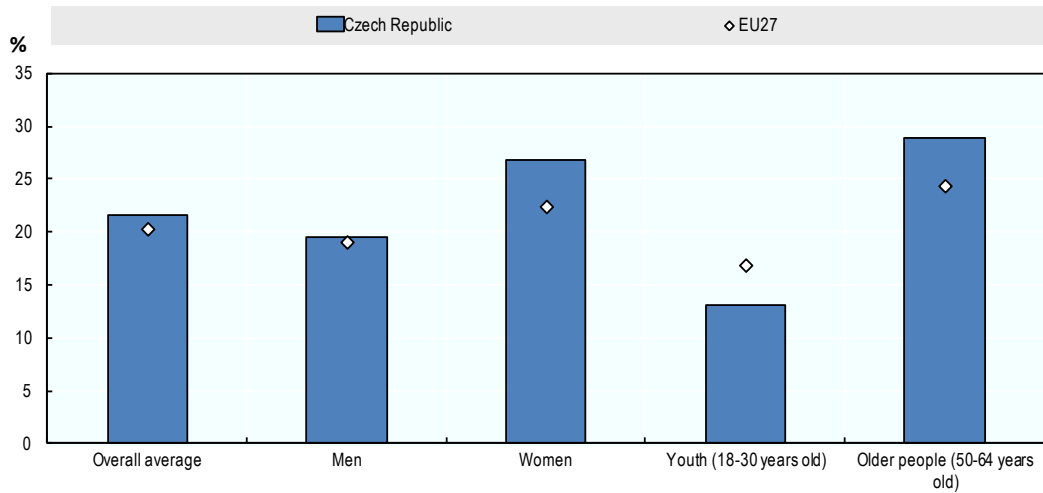
a. Self-employment rate, 2008-17



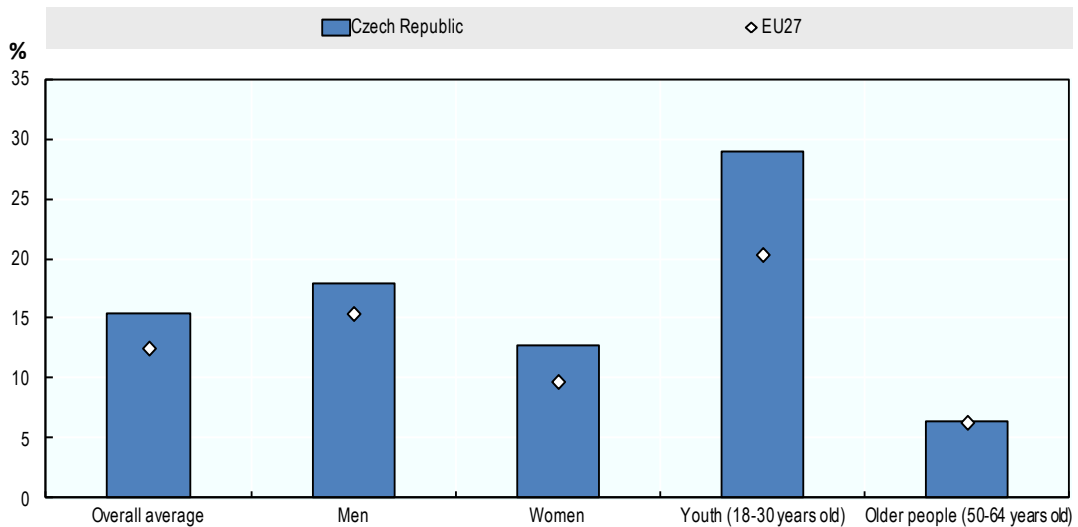
b. TEA-Rate, 2013-17



c. Proportion of TEA that is necessity entrepreneurship, 2013-17



d. Proportion who expect to start a business in the next 3 years, 2013-17



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed. The TEA rate is the Total early-stage 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 options for work. Data for panels b, c, and d were pooled for the period 2013-17, producing an unweighted average. The EU27 average in panels b, c, and d covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: Panel a contains data from Eurostat (2018), Labour Force Survey; Panels b, c, and d contain data from the 2013 to 2017 Global Entrepreneurship Monitor household surveys that were tabulated for the OECD (2018).

2.3. A profile of the self-employed

Nearly one-in-five self-employed people worked in the construction sector in 2017 (19.0%). Other sectors with a high concentration of self-employment were Wholesale and retail trade; repair of motor vehicles and motorcycles (13.8%); Professional, scientific and technical activities (12.3%); and Manufacturing (11.7%). Combined, these four sectors accounted for almost 57% of self-employment. This is similar to the picture of self-employment at the EU level, with the exception of the construction sector which has a greater concentration of self-employed workers in the Czech Republic (Figure 3a).

Self-employed women and men were active in different sectors. The three sectors with the greatest concentration of self-employed women were: Professional, scientific and technical activities (17.8%); Wholesale and retail trade; repair of motor vehicles and motorcycles (13.4%); and Other service activities (16.2%), which includes the activities of membership organisations such as trade unions and religious or political organisations, repair of computers and personal and household goods, and other personal service activities, such as hairdressing and dry-cleaning. By contrast, men were concentrated in the Construction sector (27.4%), Manufacturing (14.6%) and Wholesale and retail trade (13.9%).

Self-employed youth were mostly active in Construction in 2017 (19.7%). Other significant sectors were Wholesale and retail trade; repair of motor vehicles and motorcycles (13.1%) and Other service activities (11.1%). Construction was also the most common sector of activity for older self-employed workers (17.1%).

The education structure of the self-employed in the Czech Republic differs from the average in the EU, reflecting differences in the educational makeup of the population. The overwhelming majority of self-employed workers in the Czech Republic (70.7%) are educated at the secondary level (Figure 3b), above the EU average (44.6%). Only 2.9% of entrepreneurs are educated at the lower secondary level or under, significantly under the EU average (20.1%). Similar patterns can be seen in most of eastern EU countries (e.g. Slovak Republic, Lithuania). In contrast, in the southern part of the EU the proportion of this group of entrepreneurs is more than 10 times bigger. The proportion of entrepreneurs with tertiary education is on average 35.1% in the EU and only 26.4% in the Czech Republic. However, this is consistent with the proportion of the population with tertiary education among those aged 25 to 64, which is also around 8 percentage points lower than the EU average.

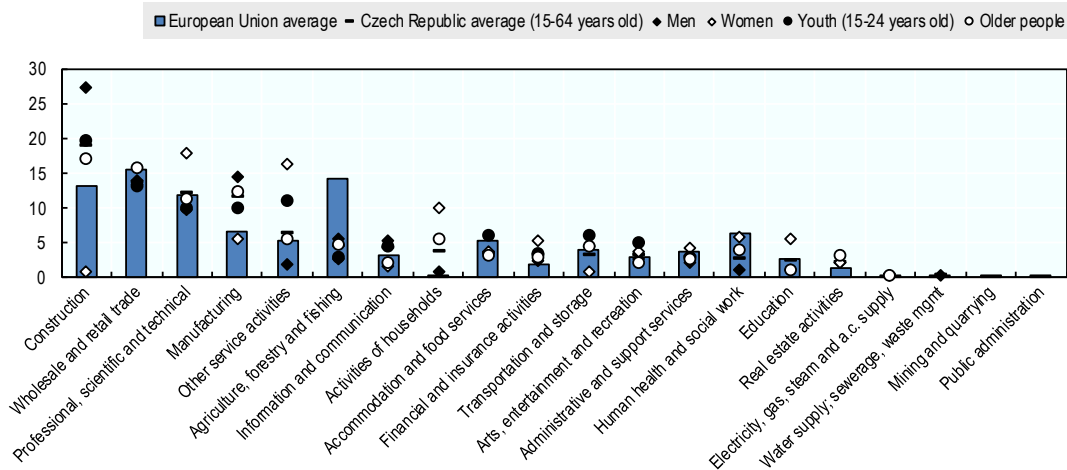
There are slight differences across groups: self-employed women were more likely (31.8%) than men (23.8%) or any other group to have completed tertiary education. Youth, on the other end, were extremely unlikely to have completed tertiary education (4.5%) and had the highest share of self-employed workers with basic education of all groups in the country (8.1%). These figures however, can be partially explained by the age boundaries of this category (15-24 years old) that may include individuals planning to further their education.

In 2017, almost 80% of the self-employed were working in one of four categories of occupation: Craft and related trades workers (27.6%); Service and sales workers (20.1%); Professionals (17.1%); and Technicians and associate professionals (15.0%). These occupations were the most common for all social target groups, but there were some slight differences across them. For example, self-employed women were more likely to be Service and sales workers (40.4%) and self-employed youth were most likely to be Craft and related trades workers (34.3%) (Figure 3c).

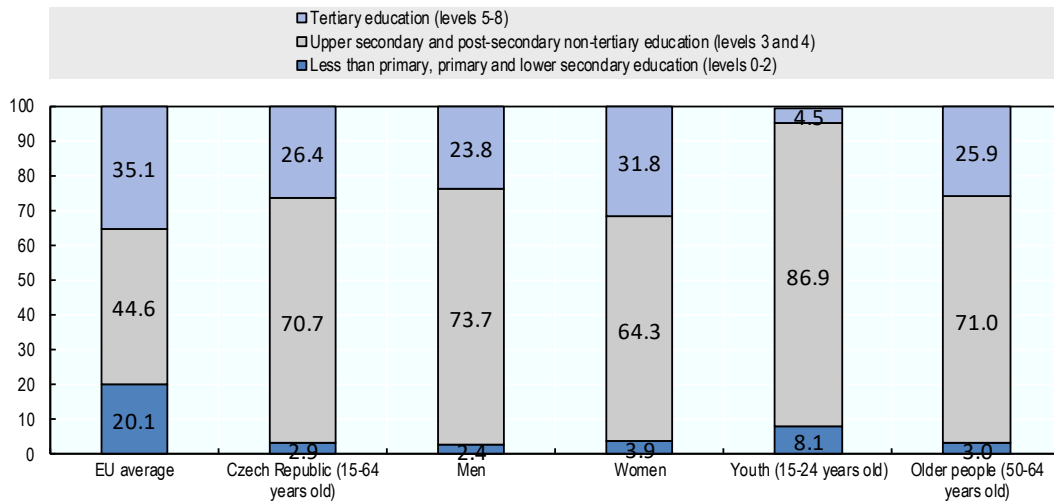
It is important to recognise that self-employment is often a complementary income source. For seven consecutive years there has been an increase in the number of secondary self-employed people, i.e. people whose business only serves as a source of additional income. At the same time, the number of people citing self-employment as their main activity decreased by approximately 80 000 between 2009 and 2015. Estimates for 2014 indicate that 40% of self-employed people utilised their businesses as their side activity.

Figure 3. Characteristics of self-employed workers by target group

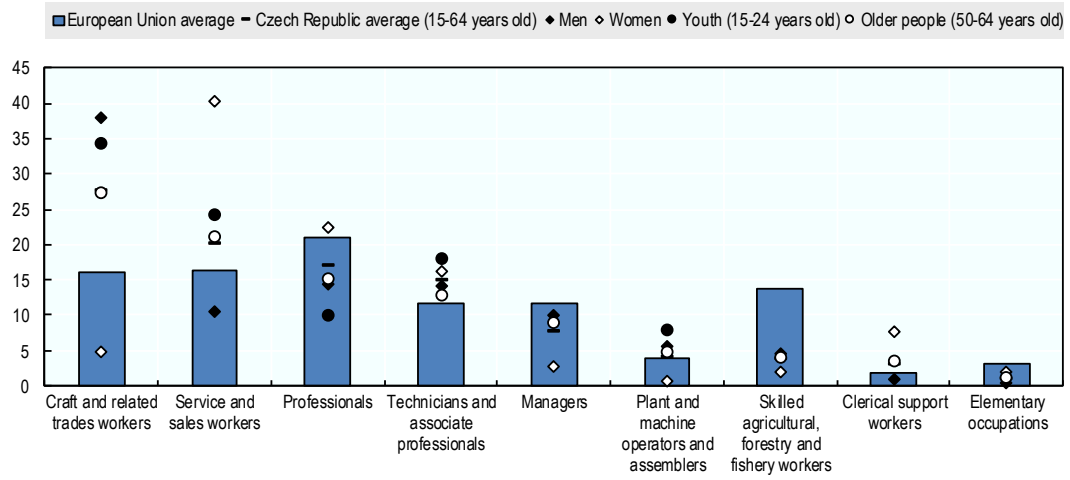
a. Proportion of self-employed by economic activity, 2017



b. Proportion of self-employed by educational attainment, 2017



c. Proportion of self-employed by occupation, 2017



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed.

Source: Eurostat (2018), Labour Force Survey.

2.4. Barriers to business creation

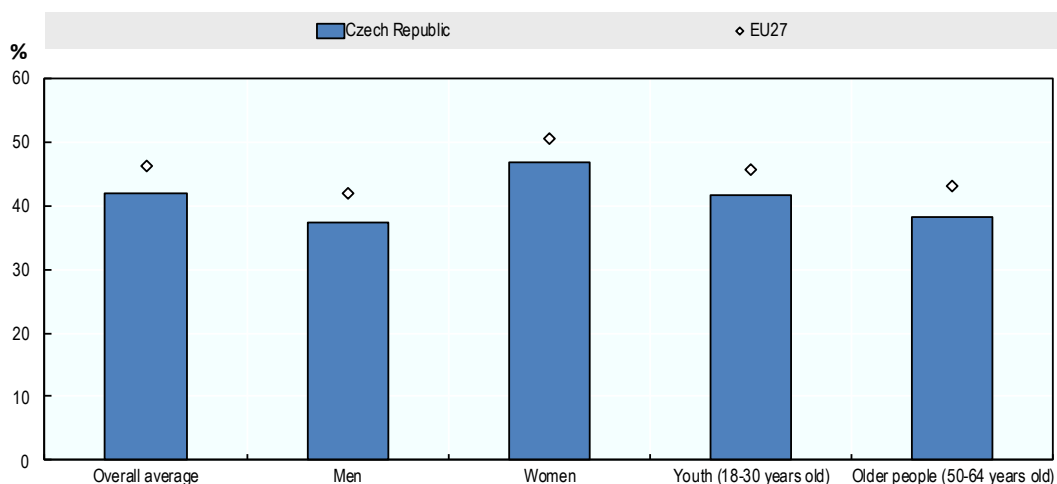
Over the period 2013-17, nearly half of the people in the EU (46.2%) reported that a “fear of failure” prevented them from starting a business. This appears to be less of an issue in the Czech Republic where only 42.0% reported this barrier (Figure 4a). Although women were the most likely social target group to report this obstacle (46.9%), they were still less likely to do so than the EU average for this group (50.5%). Older people were the least likely to report that a fear of failure prevented them from starting a business (38.2%) and youth were about as likely as the national average to report this barrier (41.7%), but much lower than the EU average for youth (45.5%).

Adults in the Czech Republic were also slightly more likely to believe that they had the skills to start a business than the EU average over the 2013-17 period (46.1% v. 41.9%) (Figure 4b). While more than half of men felt that they had suitable skills (54.4%), only 37.5% of women did. Youth were also quite likely to report that they had the skills to start a business (45.2%). Older people were less likely than the national average to feel equipped for business creation (41.8%), but they were slightly more confident than other European seniors (40.4%).

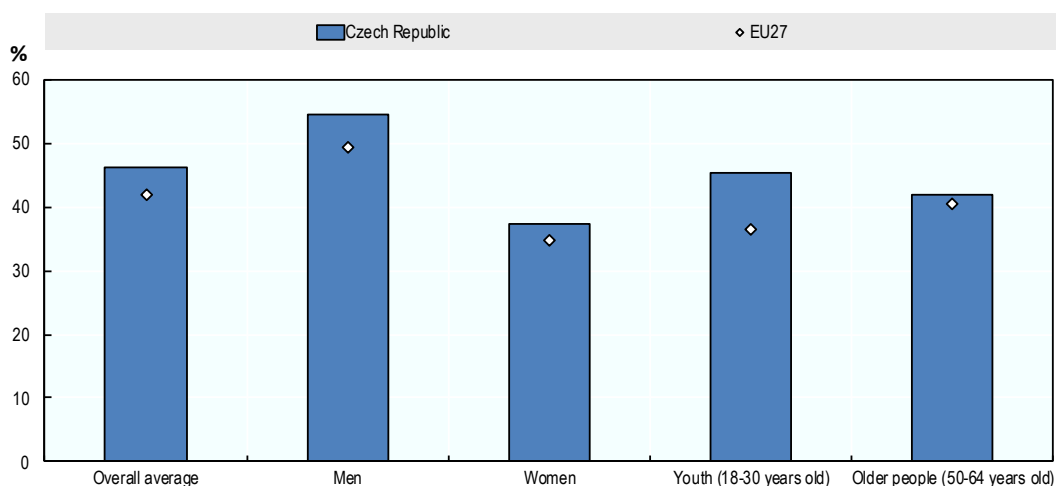
Other factors may deter people from engaging in entrepreneurial activities. A survey of approximately 550 students conducted by the Czech Association of Small and Medium-Sized Enterprises and Crafts (AMSP CR) found that access to finance was an important obstacle to business creation for this demographic group. Two-thirds of the respondents reported that the greatest barrier to business creation was that insufficient capital and lack of knowledge of the funding process. Other often cited reasons for not starting a business included lack of confidence, absence of a suitable business idea, concerns about competitiveness, lack of information about running a business and concerns about the level of responsibilities and stress associated with entrepreneurship (AMSP CR, 2016).

Figure 4. Barriers to entrepreneurship by target group

a. Proportion who report that a fear of failure prevents them from starting a business, 2013-17



b. Proportion who perceive that they have the skills to start a business, 2013-17



Note: Data were pooled for the period 2013-17. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: GEM (2018), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2013 to 2017.

2.5. Entrepreneurship performance

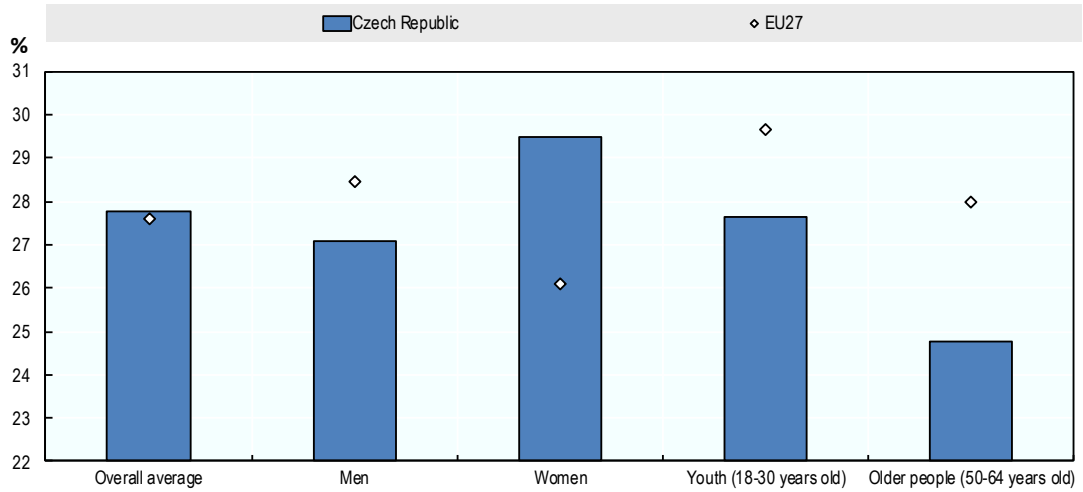
Between 2013 and 2017, entrepreneurs in the Czech Republic were about as likely the EU average to offer new products and services to their customers (27.8% vs. 27.6%) (Figure 5a). Women were slightly more innovative in their offering than men (29.5% vs. 26.1%). Youth entrepreneurs' level of innovativeness (27.6%) was on par with the national average, but slightly below the EU average for this group (29.7%). Older entrepreneurs were also less likely than the EU average to offer new products and services during this period (24.8% vs. 28.0%).

However, Czech entrepreneurs were very likely to have sales to customers in other countries (Figure 5b). Over the period 2013-17, 80.6% of entrepreneurs had foreign customers, well above the EU average of 57.4%. Youth entrepreneurs were the most likely to have sales to customers in other countries (86.8%), but women were not far behind (82.9%). Moreover, women were more likely than men to export (79.7%). Older entrepreneurs were the least likely to have customers abroad (74.9%).

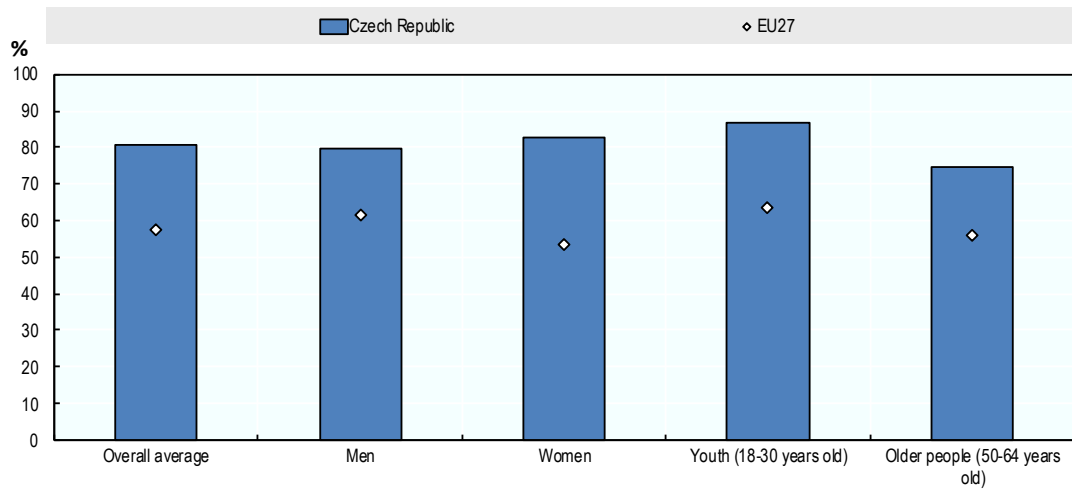
Czech entrepreneurs were slightly more likely to expect to create at least 19 jobs in the next five years than those across the EU (12.2% vs. 9.7%) (Figure 5c). Youth were the most optimistic about the job creation potential of their businesses (18.0%, well above the 10.8% EU average for this group), while women were the least (10.3%). However, the proportion of women that expected to create at least 19 jobs was still higher than the average for the EU (5.9%).

Figure 5. Self-employment and entrepreneurship activities by target group

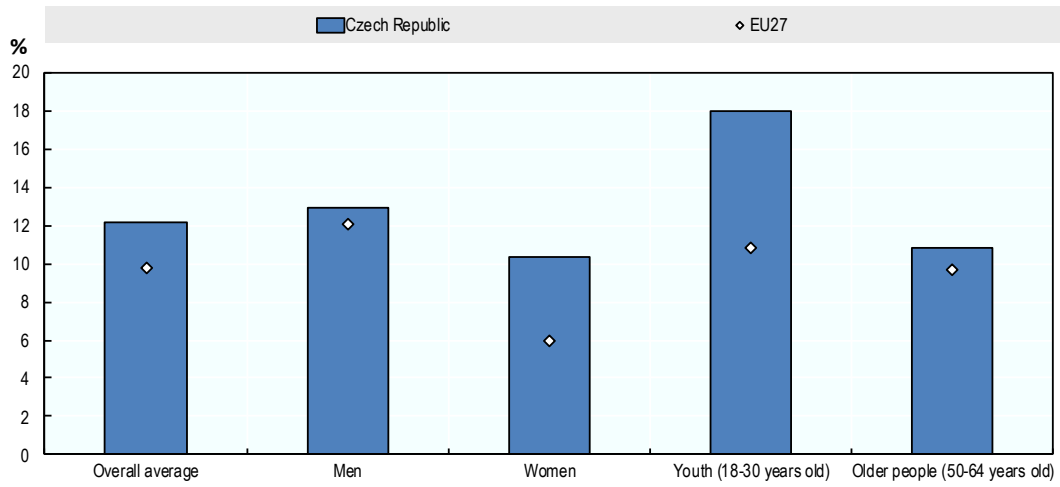
a. Proportion of new entrepreneurs whose products or services are new to all or some customers, 2013-17



b. Proportion who sell to customers in another country, 2013-17



c. Proportion of early-stage entrepreneurs who expect to create more than 19 jobs in 5 years, 2013-17



Note: Data were pooled for the period 2013-17. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: GEM (2018), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2013 to 2017.

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

3.1. Policy framework

The basic framework for entrepreneurship policy is set out in the Enterprises Support Strategy 2014-2020, which is within the competence of the Ministry of Industry and Trade. While it is the overarching SME development strategy for the Czech Republic, it does not mention any action related to inclusive entrepreneurship.

A number of more specific strategies and action plans have been developed for different population groups in recent years and each indirectly touches on inclusive entrepreneurship. The implementation of the adopted measures is evaluated in annual reports and the measures are updated for the subsequent period based on recent developments.

The connection with inclusive entrepreneurship is most obvious in the “Government Strategy for Equality of Women and Men in the Czech Republic for 2014-2020”.⁴ The 2016 Report on Strategy Implementation (approved in May 2017) includes a section on “Equality of Men and Women in the Labour Market and in Entrepreneurship”. The section recommends that the Minister of Labour and Social Affairs supports the disadvantaged groups of the population (in particular parents after maternal and parental leave and people over 50) with active labour market policy instrument and takes into account of the position of women in the labour market (Office of the Government of the Czech Republic, 2017).

To implement this Government Strategy the ministries use, among others, the European Social Fund through the Operational Programme Employment within support area 1.2 “Equality of Men and Women and Good Work-Life Balance”.⁵

Other documents related to inclusive business include the National Action Plan to Promote Equal Opportunities for Persons with Disabilities for 2015-2020,⁶ the Roma Integration Strategy up to 2020,⁷ the Migration Policy Strategy,⁸ the Foreigner Integration Strategy⁹ and the “Youth Support Strategy”.¹⁰ Most of these strategies aim to improve, among other challenges, access to labour market opportunities for these different groups. However, self-employment is only covered by the strategies for women and the Roma. The defunct “National Action Plan to Support Positive Ageing for 2013-2017”¹¹ also touched on self-employment.

⁴ www.vlada.cz/cz/ppov/rovne-prilezitosti-zen-a-muzu/dokumenty/zakladni-dokumenty-rady-123714/

⁵ www.dotacni.info/operacni-program-zamestnanost-2014-2020/podpora-zamestnanosti-a-adaptability-pracovni-sily/

⁶ www.vlada.cz/scripts/detail.php?pgid=179

⁷ www.vlada.cz/scripts/detail.php?pgid=490

⁸ www.mvcr.cz/clanek/strategie-migracni-politiky-cr.aspx

⁹ www.mvcr.cz

¹⁰ www.msmt.cz

¹¹ www.mpsv.cz

Several ministries play a role in designing and implementing inclusive entrepreneurship policies, including the Ministry of Industry and Trade, which is responsible for supporting entrepreneurship and the economy in general, and the Ministry of Labour and Social Affairs, which is responsible for the inclusion of disadvantaged population groups in the labour market. In addition, the Office of the Government of the Czech Republic or specific councils of the Government focused on particular groups of the population (e.g., the Government Council for Equal Opportunities of Men and Women, the Government Council for Ethnic Minorities, the Government Council for the Roma Minority, the Government Board for People with Disabilities and the Government Council for Seniors and Ageing Population) also contribute with initiatives that fall within their mandate.

Specific councils are advisory government bodies responsible for social inclusion issues. They are composed of members of national bodies of the state administration, the non-profit sector, the academic community, social partners and the civil society. There is an advisory body for each target group under the Office of the Government of the Czech Republic but these bodies focus primarily on social exclusion in a comprehensive manner and on its impact on the society in accordance with the overall political framework.

Despite the number of ministries, councils and other bodies involved, there appears to be a lack of leadership in this policy area as no single entity has been tasked with overall responsibility for inclusive entrepreneurship. It may be suitable to establish an inter-ministerial working group in connection with the update of SME Strategy. This working group could prepare the specification of concrete measures to support an inclusive entrepreneurship that should be a part of SME Strategy.

3.2. Government regulations

The first contact that an entrepreneur has with the regulatory system is upon business registration. An analysis completed in 2014 indicated that it is relatively easy to start a business in the Czech Republic, with the possible exception of certain concession trades with demanding legal requirements. Furthermore, some population groups face specific challenges related business registration since they have greater difficulties accessing and understanding information, including the Roma and migrants.

Registered job seekers face a disincentive to starting a business as they may lose their unemployed status and the associated benefits. Some unemployed people may be eligible for a start-up grant or a bridging allowance, delivered by the Employment Office. While this approach is commonly used in EU countries, the approach used in the Czech Republic is unique in that the rules for providing start-up allowances vary across regions. This has the advantage of making the measure responsive to local needs, but at the same time does not offer all unemployed people the same opportunities.

In contrast, people with a disability do not see their disability pension reduced when starting business. The same applies to retired people who operate a business: if they are eligible for a pension, the registration of a business will not reduce or eliminate their pension.

There are also some regulatory measures specifically designed to support women in the labour market. Some groups of women (e.g. parents returning to the labour market after maternity and parental leave, women older than 50 years old) are eligible for exemptions from social insurance premiums for 12 months. Access to the labour market and inclusive

entrepreneurship is facilitated by flexible support for families with young children. Parental leave may be taken by a child's mother as well as their father. The amount of the parental allowance, is CZK 220 000 (approximately EUR 8 300) and it is possible to determine the period during which it is to be paid, up until the child is four years old. The parents can take turns receiving the allowance and the benefit is maintained if the person taking the allowance has their own business or if the child attends a preschool institution. These measures appear to be effective, and are complemented by simultaneous efforts to improve access to childcare by significantly increasing of capacities of preschool institutions and by introducing an obligation for preschools to admit children as young as 2 years old.

Since 2015 there has been intensive development of a newly introduced childcare provider category in the law, called "children's groups". A group may accommodate up to 24 children and should allow them to attend for at least six hours a day. The capacity of children's groups has expanded over the past few years from 100 groups with 1 455 places in 2016 to 662 groups with 8 637 places in 2018.¹² Currently the children's groups are mostly funded by European funds, especially through the Operational Programme Employment within support area 1.2 "Equality of Men and Women and Good Work-Life Balance" but the newly established Association of Children's Groups and Micro crèches Providers seeks to secure finance for the children's groups beyond the end of EU funding.

In the years 2016-17, the impact of this intervention was evaluated. The evaluation assessed the parents' working situation before the child entered to the "children's group" and during attendance. Women's employment increased significantly following the intervention.

Table 1: The parents' working situation before entering the children's group

	Full-time job	Part-time job	Out-of-work
Woman	19 %	21 %	60 %
Man	90 %	-	-

Source: Evaluation Report of Calls 35 and 36 of the Operational Program Employment, Ministry of Labour and Social Affairs, 2017

Table 2: The parents' working situation during entering the children's group

	Full-time job	Part-time job	Out-of-work
Woman	41 %	44 %	15 %
Man	95 %	-	-

Source: Evaluation Report of Calls 35 and 36 of the Operational Program Employment, Ministry of Labour and Social Affairs, 2017

¹² www.dotacni.info/operacni-program-zamestnanost-2014-2020/podpora-zamestnanosti-a-adaptability-pracovni-sily/

Overall there are several different regulatory measures used to encourage self-employment. It is difficult to assess their effectiveness since they have not been evaluated but there are no clear gaps in the package of regulatory measures used.

3.3. Financing entrepreneurship

The most commonly used financial mechanisms to support entrepreneurs from under-represented and disadvantaged groups in the Czech Republic are direct grants, which are typically provided through sub-programmes of the Operational Programme Enterprise and Innovation for Competitiveness or through the Employment Office. These grants are however open to everyone and there are no special provisions for people from any of the key target groups.

In addition, the Employment Office offers a grant to registered job seekers for setting up businesses. The amount of the grant payment varies across regions, depending on the situation in the local labour market. As mentioned above, a bridging allowance is also offered (it can be used to pay the operating costs of the business such as rent, transport, etc.). An entrepreneurship plan must be submitted and assessed to qualify for the bridging allowance. Through this scheme, a new entrepreneur may receive support amounting to CZK 100 000 (approximately EUR 3 800) and over. In early 2018, over CZK 500 million (approximately EUR 19 million) had been dispensed through this programme. No information is available on the sustainability of businesses supported through this scheme.

The microcredit sector is under-developed in the Czech Republic and only three institutions are supported by the EU's Employment and Social Innovation (EaSI) programme, which (among other objectives) aims to facilitate microcredit and microloans for vulnerable groups and micro-enterprises. This leaves a segment of potential entrepreneurs as under-served as some groups have difficulty accessing mainstream bank financing: (i) traders, farmers and craftsmen (self-employed persons) who need equipment to grow their businesses; and (ii) economically and socially excluded persons who want to set up a business or social enterprise.

Loan guarantees are also used. The Czech-Moravian Guarantee and Development Bank (ČMZRB) delivers some through the national programme GUARANTEE 2015-2023, launched by the Ministry of Industry and Trade. In 2015, ČMZRB signed the COSME Counter-guarantee Agreement with the European Investment Fund to increase the capacity of the national programme. It offers individual guarantees with financial contribution for SMEs and social entrepreneurs. The eligibility criteria include requirements to employ persons at a disadvantage on a labour market, reinvest into the business and develop corporate social responsibility. ČMZRB also offers investment loans. In October 2017, the Ministry of Industry and Trade extended the scope of supported fields of activity (CZ-NACE) of the programme Guarantee 2015 – 2023, leading to a significant increase of the interest in guaranteed loans. The Guarantee 2015 – 2023 programme had been used by 6 500 entrepreneurs by the end of 2017 and the volume of the provided guarantees was CZK 14 billion (approximately EUR 550 million), for a loan volume of over CZK 20 billion (EUR 760 million).¹³ Due to high demand, the programme was continued with support from the European Investment Fund.

¹³ <https://www.kurzy.cz/zpravy/443453-zajem-mensich-firem-o-program-zaruka-2015-2023-je-velky-cmzrb-uz-ruci-za-14-mld-kc/>

ČMZRB's activities are expected to continue in other programmes. For example, the programme EXPANSION, within the framework of Operational Programme Enterprise and Innovations for Competitiveness, will focus on economically disadvantaged regions. In mid-2017 the first call was published with a total allocation of CZK 2.2 billion (EUR 84 million).

There are public initiatives to support SMEs in exporting. The Export Guarantee and Insurance Corporation (EGAP) helps to insure credits connected with export of goods and services against political and commercial risks uninsurable by commercial insurance. The Czech Export Bank also provides export credits. Entrepreneurs from under-represented and disadvantaged groups can access supports offered by these institutions, but no tailored support is available.

New forms of financing such as crowdfunding and peer lending are beginning to appear. While entrepreneurs from under-represented and disadvantaged groups may use these platforms to access financing, the government does not currently promote or support these platforms.

Financial literacy training is often included entrepreneurship training provided by projects financed from the Operational Programme Employment. It is also provided through formal schooling to youth.

Overall, grants are the most frequently used instrument for entrepreneurs from under-represented and disadvantaged groups, and there are also some loan guarantees available. There is a need to move away from grants as they offer little incentive for entrepreneurs to succeed and the public funds cannot benefit from the multiplier effects of lending (i.e. loans can be re-loaned as they are repaid).

3.4. Entrepreneurship skills

During the period 2014–20, the national government supports entrepreneurship training, business counselling and coaching through a range of initiatives that are financed by the European Social Fund and the Operational Programme Employment (2014–20). The priority axis 1 of the Operational Programme Employment focuses on supporting employment and workforce adaptability and the priority axis 2 on social integration and the combat of poverty. Specific focus of the support vary across calls and projects.

The national government supports the acquisition of entrepreneurship skills with different approaches for different target groups:

- registered unemployed people can access business counselling, entrepreneurship training or re-training related to self-employment through the Employment Office;
- new entrepreneurs (regardless of any potential disadvantage) can access specialised business counselling within the Operational Programme Enterprise and Innovation for Competitiveness (Counselling sub-programme);
- other under-represented and disadvantaged groups can access entrepreneurship training and business counselling through non-government organisations, business and community agencies and associations that are typically financed by the Operational Programme Employment 2014–20.

Most of the entrepreneurship training and individual support offered are delivered by non-governmental organisations and tend to focus on the development of a business plans and feasibility analysis. Less attention is usually paid to business development. Furthermore, these supports are often very general, with few initiatives being tailored to the specific needs of different entrepreneurs.

Projects aiming at the development of entrepreneurial skills are also financed from various other sources, e.g. the Norwegian Funds, the funds of the Office of the Government of the Czech Republic and the Government Council for Equal Opportunities of Women and Men, the budgets of municipalities, foundations, etc.

The private and non-governmental sectors also offer entrepreneurship training and business advisory services (including entrepreneur and manager coaching and mentoring) sometimes at a fee. However, these are relatively inaccessible for people from under-represented and disadvantaged groups, especially when there is a cost.

Similarly, there are approximately 50 business incubators throughout the Czech Republic that provide an integrated support offer, most of which is directed at improving entrepreneurial skills. However, these are also largely inaccessible by entrepreneurs from under-represented and disadvantaged groups since incubators tend to seek to support innovative businesses with growth-potential. In addition, there are business counselling centres in all regions (e.g. Regional Counselling and Information Centre, Technological Innovation Centre) but these are also not directed at entrepreneurs from under-represented and disadvantaged groups since they are less likely to have innovative and growth-oriented businesses.

The most significant gap in the training and business counselling offer is the lack of entrepreneurial coaching and mentoring. This is one of the most effective supports for entrepreneurs from under-represented and disadvantaged groups because it is individual support that can be tailored to their needs. However, there are currently few coaching and mentoring schemes. There is also a need to do more frequent and higher quality monitoring and evaluation activities so that government can assess the efficiency of the different approaches in place and take steps to address any activities that are not reaching the target groups or fulfilling their objectives.

3.5. Entrepreneurial culture and social capital

An entrepreneurship culture is slowly developing in the Czech Republic following an initial enthusiasm in the 1990s, but entrepreneurship is not yet seen as a policy instrument for social inclusion.

Nonetheless, there is a wide array of support mechanisms for women entrepreneurs and several initiatives promote entrepreneurship to women. For example, the Assistance Centres for Women Entrepreneurship, which are operated by the regional branches of the Czech Chamber of Commerce, support female entrepreneurs with training, workshops and childcare and also promote entrepreneurship as a labour market activity. In addition, a number of online platforms have been created to improve access to information for self-employed women on successfully running a business. These platforms often include opportunities to network with other women entrepreneurs. Examples include www.ipodnikatelka.cz and www.podnikavazena.cz. There are also a number of awards for female entrepreneurs, which helps promote entrepreneurship for this group. Examples

include the Female Entrepreneur of the Year Award (*Podnikatelka roku*), Award of the Female Czech Entrepreneur (*Ocenění Českých podnikatelek*), Start-ups of the Year (*Rozjezdy roku*), and TOP Czech Woman (*TOP ženy Česka*).

There are ongoing efforts to promote entrepreneurship to youth. Entrepreneurship education has been slowly expanding its reach within the Czech Republic's education system. It is now part of the General Education System for basic education, which specifies that upon completion of elementary education, pupils should know how to prepare a basic business plan and understand the essence, goals, and risks of entrepreneurship. To support teachers in achieving this, professional courses and seminars have been developed, along with manuals. Many of these activities are supported by the European Social Fund.

Furthermore, the Ministry of Education, Youth, and Sports announced in the 2016-17 school year a series of national contests for pupils and students that are to contribute to entrepreneurship-focused education. They include, for example, the Economic Team 2016 contest (focused on business plans), JA student firm of the year (a contest held at grammar schools and trade schools), or the Fictitious Firms Fair.

The Association of Small and Medium-Sized Enterprises and Crafts is also active in promoting entrepreneurship to youth through its initiative "Young Business". This project seeks to motivate young people to start a business through meetings with role model entrepreneurs (e.g. Coffee Talks) and holding the Global Entrepreneurship Week Czech Republic (*Týden podnikání*).¹⁴ The Global Entrepreneurship week includes a business competition,¹⁵ organised in co-operation with *Komerční banka*, that awards a grant to the winners.

At the end of 2016, Industry Spotlight, a new youth entrepreneurship network was launched. The networks reports 2 000 members attending regular events. It also promotes successful projects and role models to inspire youth.

Finally, in 2017 the Czech Republic joined the CEE Women Startup Competition.¹⁶ According to research of Aspen Institute Prague only 19% of the nearly 150 start-ups in the Czech Republic in 2016 were founded or co-founded by a woman, although foreign research suggest that such start-ups perform better than those run exclusively by men. The Czech Republic's participation in this competitions aims to encourage female entrepreneurship in that view.

¹⁴ <https://www.facebook.com/gewczech/>

¹⁵ <https://www.facebook.com/nastartujtese.cz/>

¹⁶ <http://www.svou-cestou.cz/akce/414-women-startup-competition-predstavi-startupy-vedene-zenami>

4. OVERVIEW OF WOMEN'S ENTREPRENEURSHIP

In 2016, women represented 32.5% of the 854 700 entrepreneurs in the Czech Republic, which was about five percentage points higher than in 2010. 12.3% of working women were entrepreneurs (compared to 9.2% in 2005 and 13.5% in 2013) while one-fifth of working men were entrepreneurs (essentially unchanged from 2005) (Czech Statistical Office, n.d.). In the Czech Republic there are nearly 490 000 limited liability companies and joint stock companies, 57% of which are owned by men, 14% by women and in the remaining 29% are held by a legal person or do not have a majority owner. Since 2012, women have been significantly more active than men in setting up of businesses. While the ratio of new businesses to closed ones is relatively neutral in the case of men, the ratio is very positive in for women. It is estimated that 1.4 million people in the Czech Republic actively run a business as a natural person holding a trade license or on another individual basis. Nearly one-third (500 000) of them are women entrepreneurs, a significantly larger proportion than in commercial companies. For both forms of businesses, women-owned companies have generally been operating in the market for a shorter time than men-owned ones suggesting a recent trend. Among the new entrepreneurs under 30 years old, men are in a significant majority, however, in the age group of over 40 years old, the number of new licenses held by men is nearly the same as that of women.

Women entrepreneurs are increasingly more educated. The proportion of women with a university degree increased from around 20% to 30% in the period 2005-14 among all female entrepreneurs.

The motivations of women entrepreneurs differ from those of men in the Czech Republic. The main motivation cited by women is the need to organise their own work schedule, followed by a need for independence. Discrimination in the labour market, either due to motherhood or age is another strong motivation factor. The type of activities in which women entrepreneurs engage is somewhat consistent with these motivations. Occupations allowing for flexible schedules seem common; nearly one third of women go into consultancy, often opting for a home office. Women are also active as franchised sales mediators (Avon, Oriflame) or in running e-shops. There is also some interest in running small shops – boutiques, cafes, sweetshops – or services – hairdressers, beauty parlours.

In the Czech Republic, women entrepreneurs prove successful predominantly as owners of smaller companies. Generally women entrepreneurs are persistent, take fewer risks than men and are result-driven. Long-term sustainability of businesses appears to be a central measure of success for Czech female entrepreneurs and is often cited before financial indicators. A recent survey suggests that women entrepreneurs are considerably more content than employees in the Czech Republic. 76% of women trade license holders surveyed found their way of work quite or rather satisfactory, while only 38% of employees did. One third of traditionally employed reported being dissatisfied by their work arrangements while less than 15% of women entrepreneurs did.

These differences in approaches along with differentiated obstacles may contribute to explaining the relatively small number of jobs created by women entrepreneurs, smaller turnover and lower profits achieved in their business activities. The impact of women on economics therefore remains relatively low in spite of the positive tendencies in the proportion of women entrepreneurs. The Ministry of Industry and Trade seeks to create a

favourable business environment so as to foster an entrepreneurial spirit which may have contributed to the increase in the number of women entrepreneurs in recent years.

5. POLICY RECOMMENDATIONS

SME and entrepreneurship policies are guided by an overarching strategy for 2014-20 and a set of annual actions. These are further developed in lower level strategies that cover labour market support (among other policy issues) for different target groups and tailored initiatives are increasingly used to support people from under-represented and disadvantaged groups in business creation and self-employment. To further develop these types of supports, the following recommendations are offered:

1. *Explicitly identify inclusive entrepreneurship in entrepreneurship strategies and action plans.* To further develop policies and programmes in this area, it is important to signal objectives to ministries and relevant stakeholders through strategic documents. It is also important to select priorities when developing a suite of inclusive entrepreneurship policy actions and to ensure that responsibilities are clearly given to appropriate ministries and agencies. It would be helpful to establish an inter-ministerial working group to analyse the current situation of disadvantaged groups in view of entrepreneurship and to prepare specific measures which would be included in updated SME Strategy.
2. *Develop an ambassadors programme for women entrepreneurs to promote entrepreneurship, innovation and growth.* Although women in the Czech Republic are more likely to expect to create a business than the average across the European Union, they are much less likely to operate innovative businesses. It is therefore important to instil the confidence in women that they can have successful innovative businesses. Ambassador's programmes have been used successfully by several EU countries to promote success stories, notably to university students and young women. A mentoring element programme can be built into the ambassadors programme (i.e. the ambassadors also act as mentors for young women) to provide tailored individual support to innovative women entrepreneurs.
3. *Develop entrepreneurship award programmes for people with disabilities, Roma, seniors and migrants.* An effective method of promoting entrepreneurship is to provide recognition to those who have been successful. This also helps to identify success stories that can be promoted in the media. The approach used to showcase successful women and youth entrepreneurs could be expanded to other social target groups.
4. *Increase support for business development for all inclusive entrepreneurship target groups, especially coaching and mentoring.* Most inclusive entrepreneurship initiatives focus on supporting the creation of a new business. It is important to also provide support to entrepreneurs in developing and growing their business. Coaching and mentoring is used in many EU countries and such initiatives could be launched with the support of the European Social Fund.
5. *Support young women who start their own business and create conditions for a favourable work-life balance for entrepreneurs with families.* In order to achieve stronger participation of women in entrepreneurship, it is important to encourage young women to start a business. It is also important to create a suitable environment for women who have started a family to be able to return to their

business and balance their family and working life. This differentiated approach may respond more efficiently to the challenges faced by women in the Czech context than generic approaches targeted at vulnerable minorities or rooted in positive discrimination.

6. REFERENCES

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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 with government partners, programme managers and other inclusive entrepreneurship stakeholders 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 five 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 the following 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 the following 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 the following 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 the following under-represented and disadvantaged groups?

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