

Inclusive Entrepreneurship Policies,
Country Assessment Notes

The Netherlands

2020



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 seek to ensure that everyone has an opportunity to create a sustainable business for those with realistic potential, regardless of their background. Business creation by people from under-represented and disadvantaged groups (e.g. women, youth, seniors, immigrants, the unemployed, people who experience disability) helps generate jobs, thereby fighting social and financial exclusion while stimulating economic growth.

These policies have become much more relevant with the COVID-19 pandemic, which has led to rapidly increasing unemployment and inactivity. Addressing this jobs crisis is one of the top policy priorities in European Union and OECD countries and inclusive entrepreneurship schemes have strong potential for moving some unemployed people back into work. Moreover, these policies can be leveraged to help re-boot economies as there is untapped growth potential among some of the target groups.

This note is the fourth country assessment note prepared by the Organisation for Economic Co-operation and Development (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 EU Member State. Each note provides an overview of the entrepreneurship activities by women, youth, seniors, immigrants and the unemployed. It also provides an 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 2020 notes include a special section on entrepreneurship support for people who experience disability. This section provides an overview of the entrepreneurship activity levels, obstacles faced and policy responses. It also contains a new section on entrepreneurship framework conditions to provide additional context for interpreting the tailored policies and programmes.

These country-specific 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 national policy reviews of youth entrepreneurship and women entrepreneurship. This work stream examines 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. 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 by the OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) led by Lamia Kamal-Chaoui, Director, as part of the programme of work of the OECD Local Economic and Employment Development (LEED) Programme, led by Karen Maguire, Head of Division. 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.

This note was prepared by Jacqueline Sniijders and Amber van der Graaf of Panteia. David Halabisky of the OECD CFE edited the note under the direction of Dr. Jonathan Potter, also of the OECD CFE.

An online seminar was organised to review the draft note on 16 July 2020. Feedback was received from representatives of Ministry of Social Affairs and Employment, *Ondernemersklankbord* and Platform 31.

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

Finally, this note benefited from feedback and suggestions provided by Julien De Beys and Guy Lejeune of the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission.

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Key messages

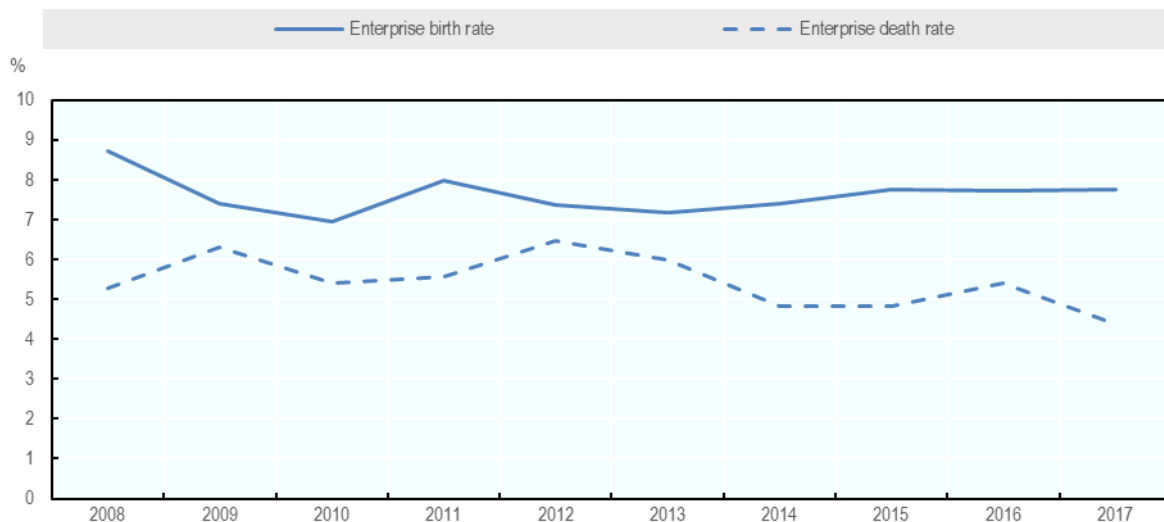
- Overall the conditions for entrepreneurship are strong in the Netherlands. The level of administrative burden is less than in most European Union (EU) Member States and access to finance has improved for entrepreneurs over the past decade.
- Nearly 15% of the working population were self-employed in 2019, which was slightly above the EU average. The share of people working as self-employed has increased over the past decade, due in part to the rise of “false” self-employment. Women are relatively active in self-employment and the gender gap is smaller in the Netherlands compared to the EU average.
- Dutch people are more likely to be involved in early-stage entrepreneurship than the EU average. There are about 1.25 million early-stage entrepreneurs, who are those involved in working on a new start-up or managing a new business that is less than 42 months old. Women were 60% as likely as men to be early-stage entrepreneurs. Youth (18-30 years old) were very active in early-stage entrepreneurship between 2015-19 – more than 15% were starting or managing a new business. This share was about double the EU average (7.8%).
- Eliminating these differences in early-stage entrepreneurship activity rates across the groups (i.e. applying the early-stage entrepreneurship rate of men who are 30-49 years old to the whole population) would result in about 300 000 additional early-stage entrepreneurs. About 95% of these “missing” entrepreneurs are female and 80% are between 50 and 64 years old.
- Public entrepreneurship support is provided through an individualised approach that considers the needs of each entrepreneur. National schemes are often delivered by local agencies and organisations, and these are complemented by a diverse set of initiatives from municipal governments and non-government organisations. Many of these initiatives are aimed at women, youth and migrants.
- There are two successful and long-standing schemes that can serve as good practice models for other EU Member States, namely *Bbz* for the unemployed and *Qredits* for those facing financial exclusion. Both have demonstrated positive impacts and net social benefits.
- Given the aging population and expected labour market shortages, senior entrepreneurship could be further promoted as a potential option for some people to extend their working life.
- The following actions are recommended to make entrepreneurship more inclusive:
 - Promote role models for senior entrepreneurs to increase awareness about the potential of senior entrepreneurship; and
 - Ensure that entrepreneurs from all population groups are able to access COVID-19 related emergency measures when appropriate.

1 Inclusive entrepreneurship trends

Conditions for entrepreneurship

Business entry rates have continually exceeded exit rates over the past decade, signalling a growth in the business population (Figure 1.1). While the business entry rate is approximately equal to the European Union (EU) median at approximately 7%, the exit rate is slightly below the EU average.

Figure 1.1. Business entry and exit rates



Note: Enterprise birth rate is the share enterprise births in the reference period (t) divided by the number of enterprises active in t. Enterprise death rate is the share enterprise deaths in the reference period (t) divided by the number of enterprises active in t. The construction sector is excluded from these rates.

Source: Eurostat (2020), Business demography statistics, <https://ec.europa.eu/eurostat/web/structural-business-statistics/data/main-tables>.

Overall, the ecosystem for entrepreneurship is typically considered to be strong. The Dutch Global Entrepreneurship Monitor Report from 2019 shows that compared to other developed economies, the Netherlands scores well in terms of physical infrastructure, cultural and social norms regarding entrepreneurship, commercial infrastructure and access to finance. However, there are areas where entrepreneurs signal less favourable conditions, including governmental regulations and internal market openness. These findings are echoed in the national SME Action Plan¹, which seeks to better support innovative enterprises in order to make it facilitate bringing R&D and innovations to market. Furthermore,

¹ Ministerie van Economische Zaken en Klimaat, (2018), MKB actieplan, available at: <https://www.rijksoverheid.nl/documenten/rapporten/2018/06/29/mkb-actieplan>

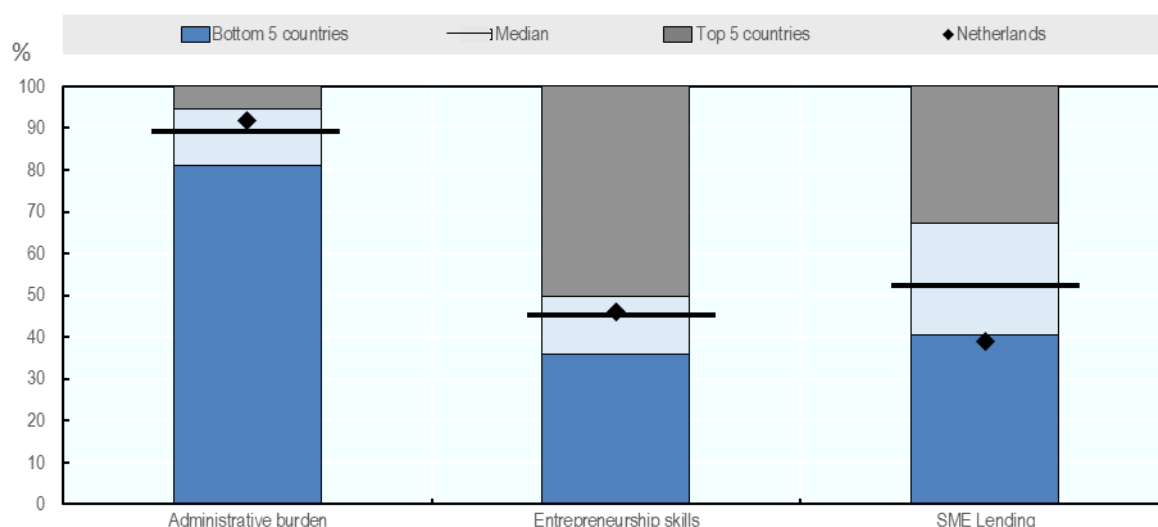
entrepreneurship education and skills are key policy priorities and efforts have increased to promote the availability of financing instruments for entrepreneurs.

The regulatory conditions to businesses are among the most favourable in the EU (OECD, 2019). While the level of administrative burden on start-ups is ranked as more favourable than the EU median (Figure 1.2), the cost of starting a business remains comparatively high (OECD, 2019). Two recent actions aim to reduce administrative burden on entrepreneurs and SMEs, namely the Dutch Advisory Board on Regulatory Burdens (ATR) (2017-21) that reviews all new regulations with a view to reducing burdens on firms and citizens and the mandatory electronic filing system for financial statements for firms that was introduced in 2017. Further simplifications in the taxation and regulatory systems are anticipated over the period 2018-21 as part of the Coalition Agreement 2017.

Despite these strong condition, research suggests that administrative burden remains a disproportionate obstacle to entrepreneurship for some population groups. Migrants, for example, indicate that they face many challenges in navigating the regulatory environment, often due to difficulties with language. In addition the migrants perceived discrimination from institutions and municipalities (De Lange et al., 2019).

Figure 1.2. Conditions for business creation

Ranking relative to other European Union Member States, 2019



Note: The median score reported represents the median among EU Member States. Administrative burden is a score of 1 to 6 given to a country to reflect the relative scale of the administrative burden that new start-ups face. Entrepreneurship skills is the share of the population who report that they have the skills and knowledge to start a business. This indicator is an average of the period 2015-19. SME lending is share of loans to SMEs as a percentage of total outstanding business bank loans.

Source: World Bank (2019), Ease of Doing Business Survey; GEM (2020); Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD; OECD (2020), Financing SMEs and Entrepreneurs 2020.

About 45% of the population self-reported having the skills and knowledge needed to start a business in 2019, which was about equal to the EU median (Figure 1.2). This level of entrepreneurship skills in the population would be expected to be a favourable influence on the level of entrepreneurship activities and is broadly consistent with the high levels of literacy and digital literacy among adults and students (OECD, 2019).

Dutch SME lending has recovered from the financial crisis and outstanding loans now (as of 2019) exceed pre-crisis levels. However, the share of SME loans among outstanding business loans is one of the lowest among EU Member States (Figure 1.2). Venture capital investments have reached the highest point of the

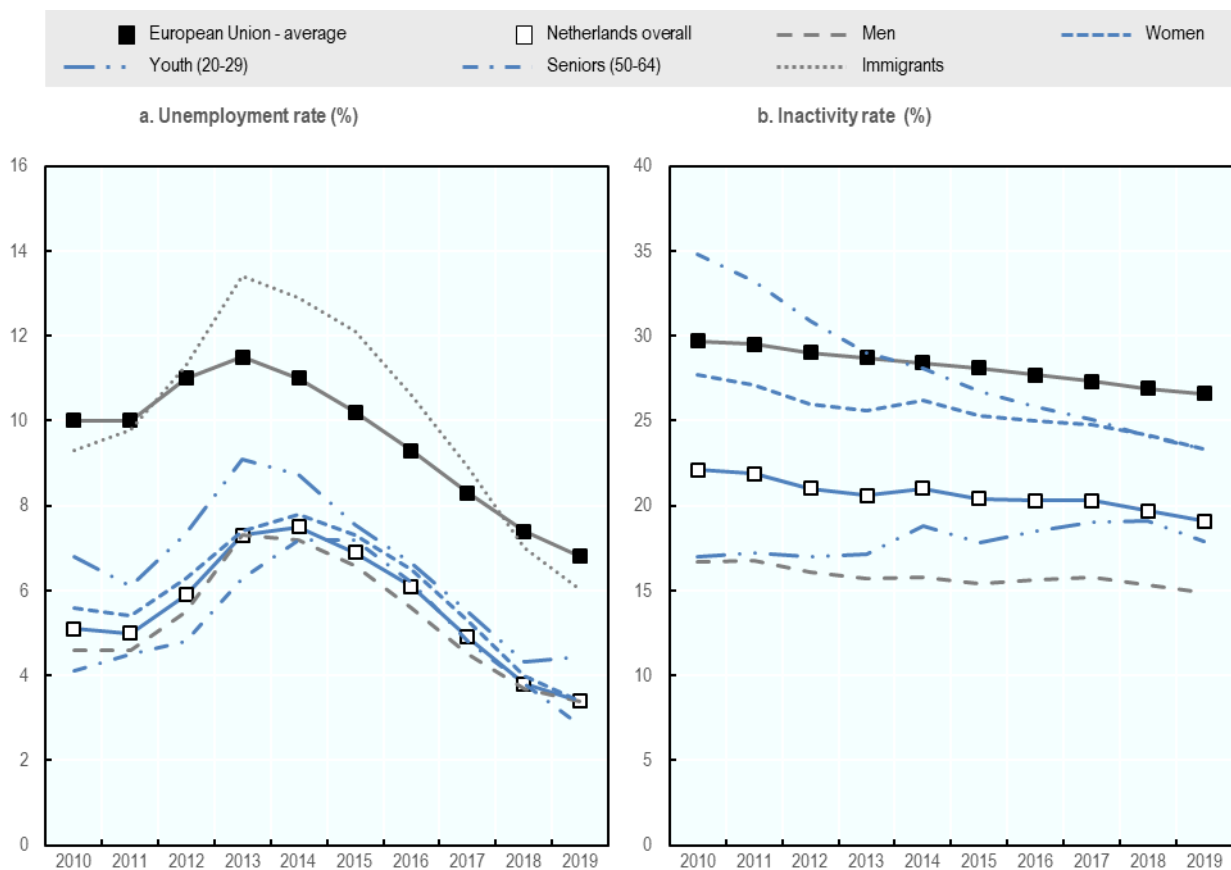
decade in 2017 and are on par with the OECD median (OECD, 2019). The government is targeting high-potential SMEs and supports Fintech initiatives. For example the Dutch Venture Initiative II (2016) is a EUR 200 million venture and growth capital fund-of-funds that invests in sectors such as ICT or clean or medical tech. The EUR 100 million Dutch Growth Co-Investment Programme (2017) targets the second equity gap that start-ups face when they intend to grow. And the National Promotional Institution (Invest-NL) was set up in 2017 to, amongst other things, finance and develop viable SMEs.

Recent labour market trends

The Dutch economy has been growing in recent years. Between 2014 and 2018, GDP growth was at least 2% per year and the Public Employment Service (UWV) and Central Planning Bureau (CPB) estimated GDP growth of 1.7% for 2019 and 1.3% 2020 (prior to the COVID-19 crisis) (Centraal Planbureau, 2019). This economic growth has been accompanied by a growth in job creation, and a decline in unemployment and inactivity rates (Figure 1.3). In 2017 and 2018, 467 000 jobs were created and an additional 309 000 new jobs were expected in 2019 (including both employees and solo self-employed).

Figure 1.3. Unemployment and inactivity

Proportion of the labour force that is unemployed and proportion of the working age population that is inactive



Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Most of the new jobs were created in the health and care sector at around 46 000 jobs per year since 2018. Other sectors with strong employment creation include specialised business services with 19 000 jobs and retail (including the sale of cars) with 15 000 jobs. In some sectors such as health and care, this job growth is disproportionately due to growth in solo self-employment. At the same time, two sectors have seen large declines in the number of jobs available – agriculture, fishery, and forestry sector (with a loss of around 3 000 jobs per year since 2018) and financial services (a loss of around 2 000 jobs per year).

The COVID-19 pandemic has had a strong impact on labour markets. Although the full effects are not yet clear, the sectors hit the hardest are the hotel, restaurants and cafés (*horeca*), the cultural and creative sector, transport and logistics, and trade. A survey on the impact of COVID on SMEs shows that as of the second week of April 2020 (Panteia, 2020):

- 11% indicated a decrease in revenue of 25% or less relative to March 2019;
- 16% indicated a decrease between 25% and 50%;
- 9% indicated a decrease between 50% to 75%; and
- 30% indicated a decrease between 75% to 100%.

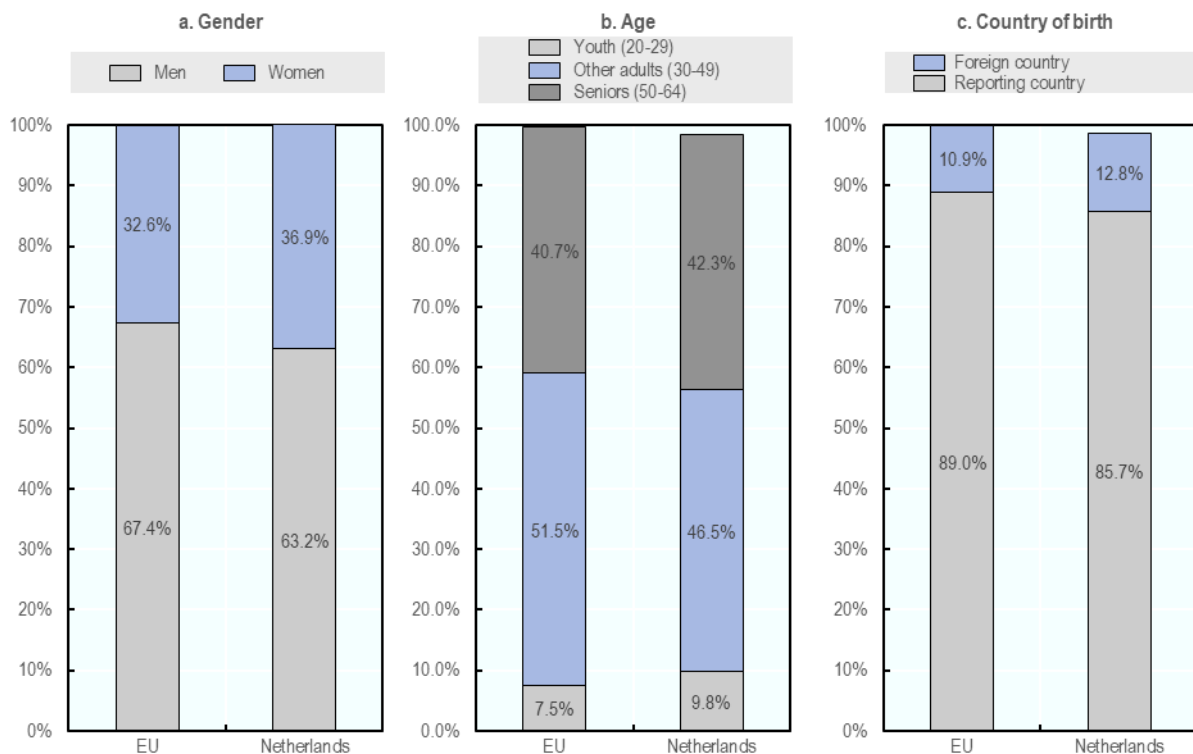
The aging of the labour force continues and the average age of workers continues to rise. It is estimated that by the end of 2020, about 22% of workers will be over 55 years old (UWV, 2019). Although the retirement age has been increased to 67 in 2024, the aging of the labour force is contributing to labour and skills (CBS, 2020).

Self-employment activities

The profile of the self-employed differed from the EU profile in several ways in 2019 (Figure 1.4). First, the gender gap was slightly smaller since women accounted for a high share of the self-employed (36.9% vs. 32.6%). Second, there were both more self-employed youth (9.8% vs. 7.5%) and more self-employed seniors (42.3% vs. 40.7%). This reflects overall labour market trends. Finally, the proportion of the self-employed who were self-employed in 2019 is greater than the EU average (12.8% vs. 10.9%), which is notable because the proportion in employment was below the EU average (11.8% vs. 12.7%).

Figure 1.4. Composition of the self-employed

Proportion of self-employed workers, 2019



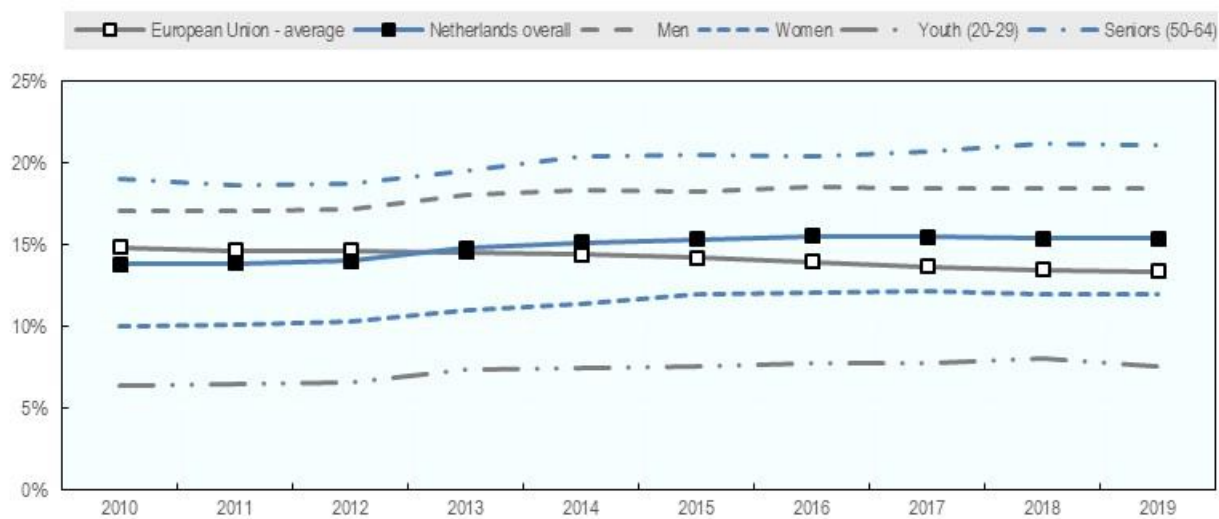
Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Overall, the share of workers who were self-employed increased over the past decade while it decreased at the EU-level (Figure 1.5). The growth in self-employment is driven by an increase in own-account workers (i.e. self-employed without employees) which accounts for about 90% of this growth. While this type of work provides flexibility to individuals and can help some people overcome barriers to the labour market, own-account self-employment can negatively impact productivity growth.

This relative growth in self-employment was seen across the main population groups (i.e. women, youth, seniors). Although the number of self-employed women increased about 4% between 2012 and 2019, the gender gap remained largely unchanged. The growth in self-employment among youth is largely due to the growth in online and part-time businesses that are operated in addition to work or school. Self-employment also increased among working seniors. This increase in the self-employment rate among seniors is due largely to the aging of the self-employed population, who tend to work longer than those working as employees. It is also due to some people using self-employment as a bridge to retirement from employment because they can gradually reduce their working hours over time rather than stopping abruptly.

Figure 1.5. Self-employment rate

Proportion of employment that is self-employed

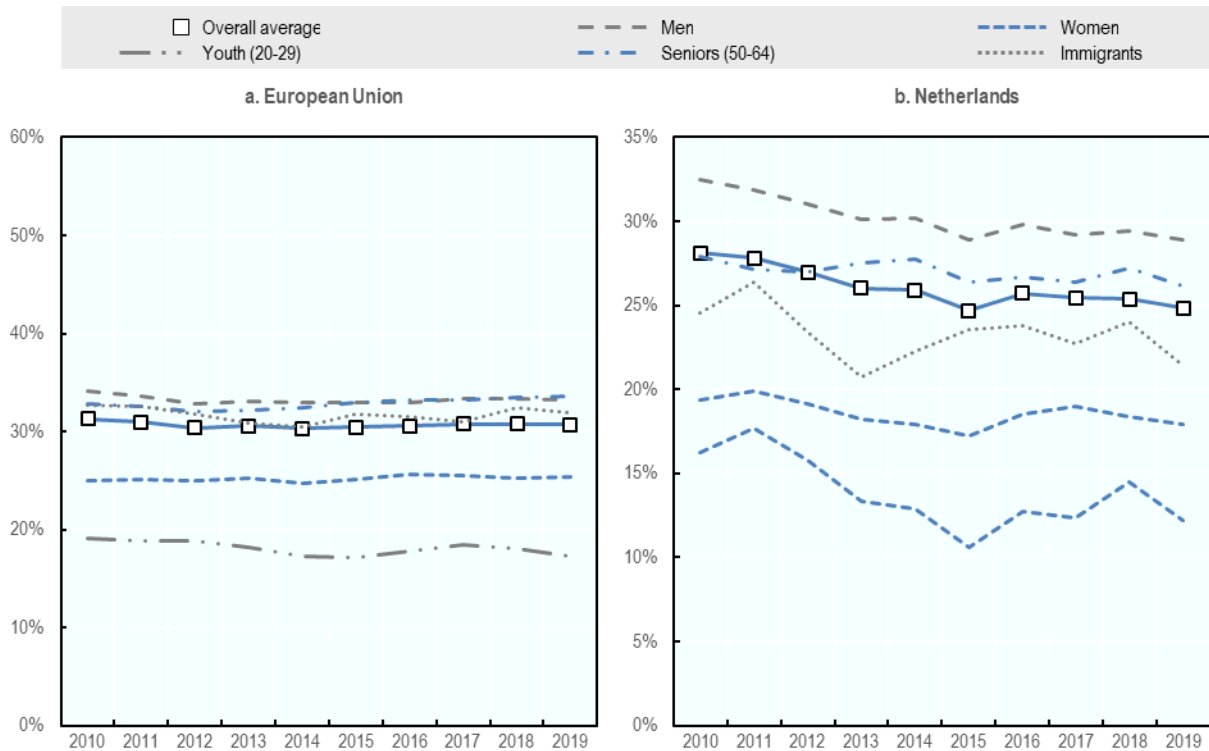


Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Overall, the self-employed were less likely to hire employees than the EU average (Figure 1.6). Self-employed men and seniors are most likely to have hired employees, while less than one-in-five self-employed youth and women employ others. This is consistent with the growth in solo self-employed by young people and women.

Figure 1.6. Self-employed as employers

Proportion of the self-employed who employ others



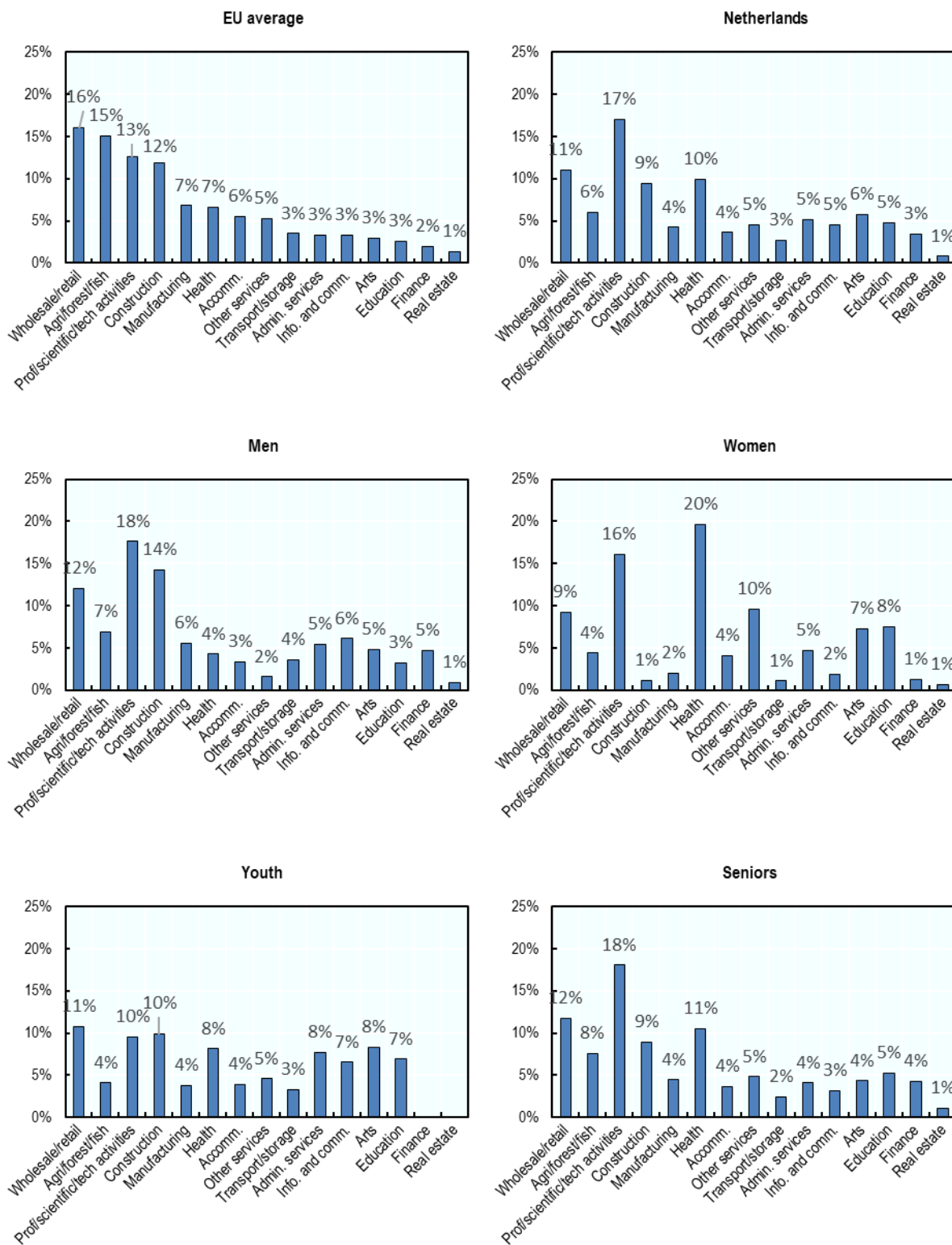
Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

The self-employed in the Netherlands tend to operate in different sectors than the EU average (Figure 1.7). They are much less likely to operate in agriculture, forestry and fishing, as well as wholesale and retail activities. Conversely they are much more likely to operate in professional, scientific and technical activities. These differences are due to the structure of the economy and are not specific to the self-employed.

Some gender differences can be observed in self-employment activities. Women are more likely than men to start enterprises that are web shops or management and organisation consulting bureaus, or a hair or beauty salon. As solo self-employed, women also tend to start working in the health and care sectors. In addition, women entrepreneurs are also over-represented in childcare, educational and study support, and in cultural and creative sectors when compared to men (CBS, 2016). On the other hand, men are more likely to start enterprises in the construction sector.

Figure 1.7. Self-employment by economic activity

Distribution of the self-employed by sector, 2019

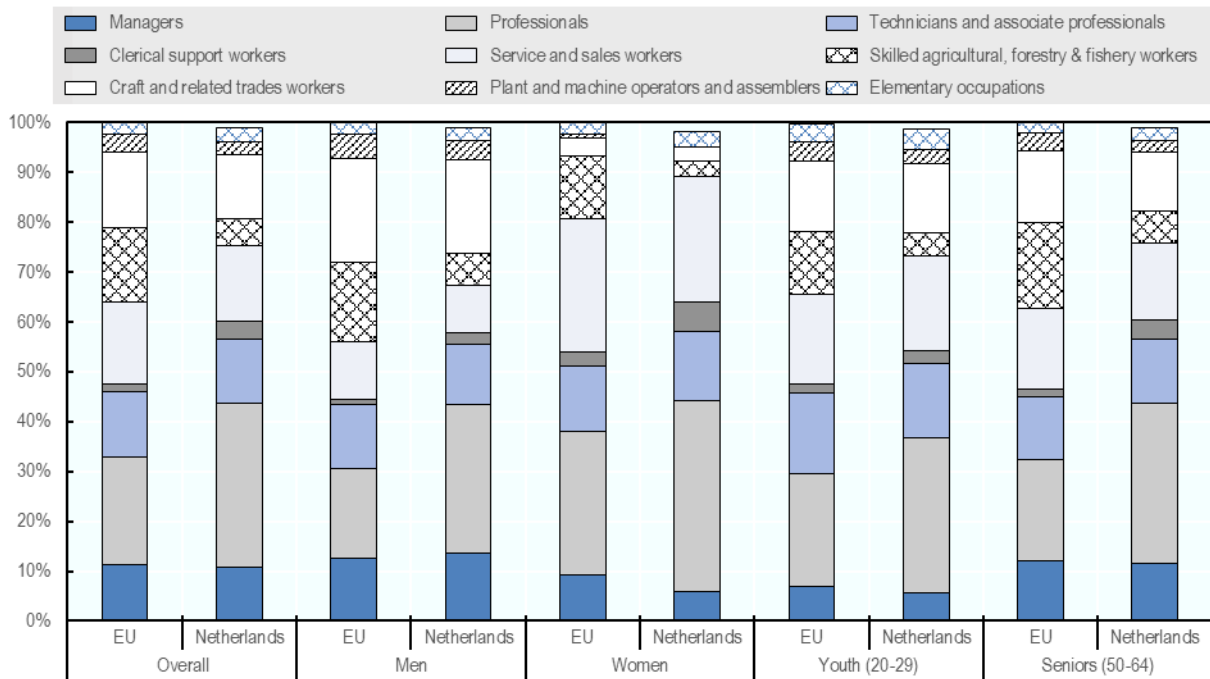


Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Consistent with the distribution across sectors, there are also some differences in the occupations of the self-employed (Figure 1.8). Overall, the self-employed are much more likely to be working as professionals than the EU average, which can be seen across all of the population groups – particularly women. Conversely, self-employed men and women were much less likely to be working as skilled agriculture, forestry and fishing workers. These differences are largely explained by the sectors in which the self-employed work.

Figure 1.8. Self-employment by occupation

Distribution of the self-employed by occupation

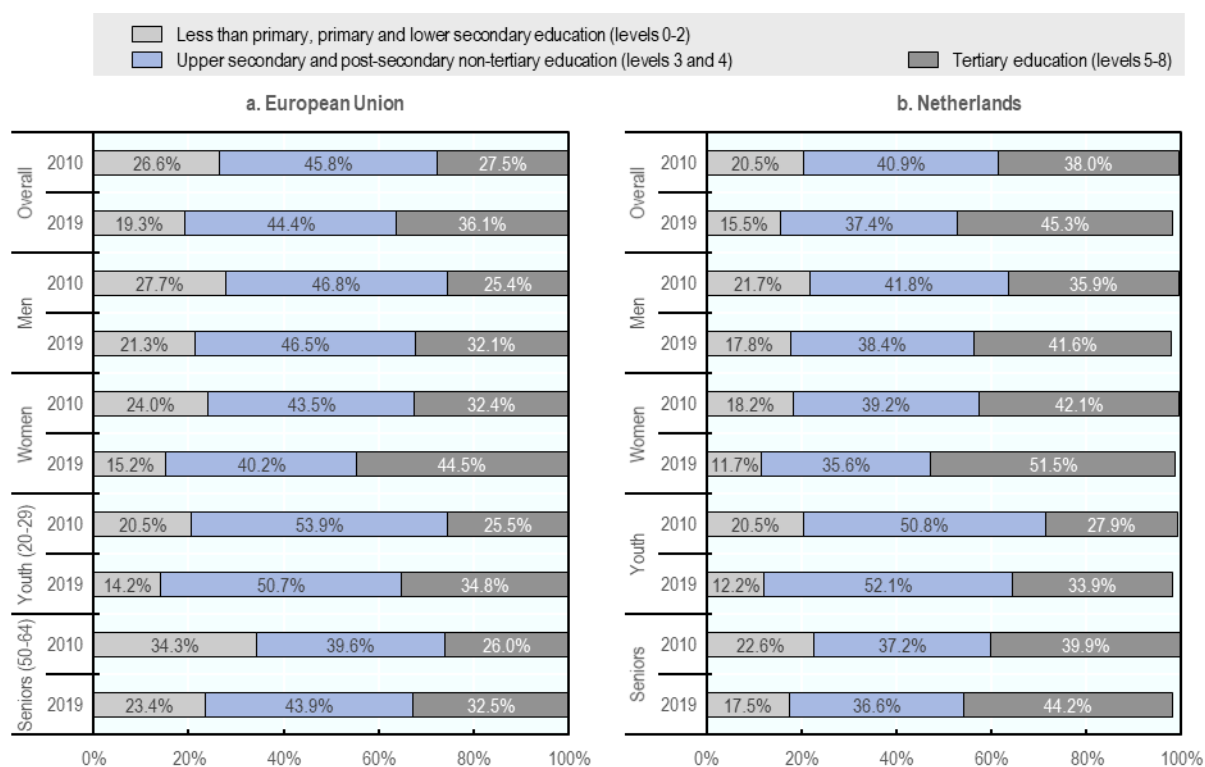


Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

The level of educational attainment of the self-employed has increased over the past decade and the proportion of the self-employed with a tertiary education level increased from 38.0% in 2010 to 45.3% in 2019 (Figure 1.9). While self-employed men and women have both become more educated, the increase amongst women is more evident. This is consistent with the growing number of women completing tertiary education. However, this trend of increasing levels of education can also be observed amongst older self-employed and, less strongly, amongst young self-employed. Young self-employed have increased in number in recent years, with plenty of younger people (under 25 years of age), coming up with a business idea during or next to their education or training. This may be, in part, due to the government’s focus on boosting entrepreneurial skills within the education system as well as the knowledge-based sectors that are driving economic growth.

Figure 1.9. Self-employment by education level

Distribution of the self-employed by educational attainment



Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

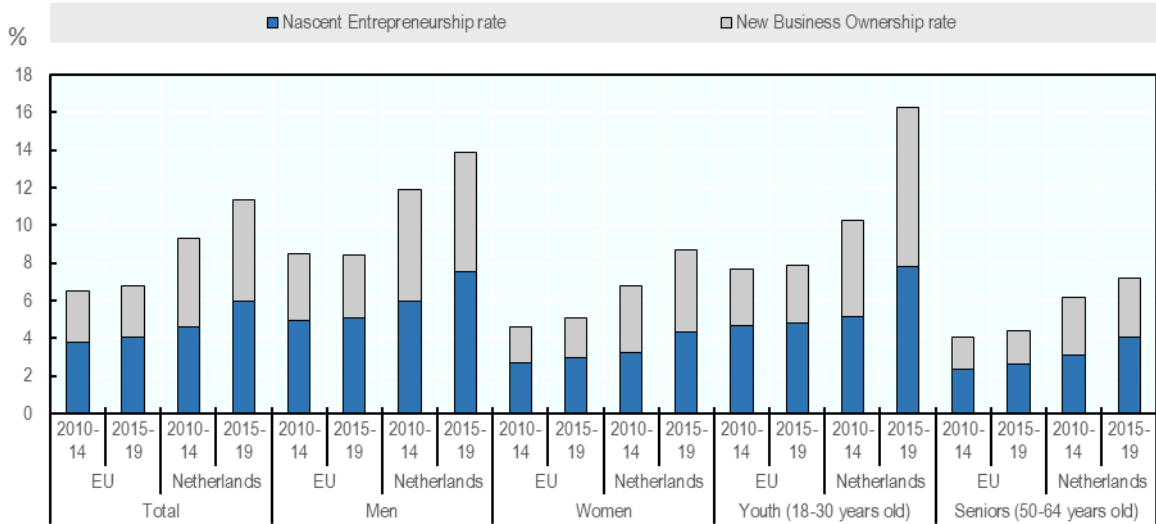
Entrepreneurship activities

Another method to estimate the level of entrepreneurship in an economy is to estimate the share of the population that is active in starting and managing new businesses. Early-stage entrepreneurship activity rates (i.e. the share of the population involved in starting a new business or managing one that is less than 42 months old) were above the EU average for the period 2015-19 (Figure 1.10). Dutch people were more likely to be involved in pre start-up activities (i.e. nascent entrepreneurship rate) than the EU average, as well as more likely to own a new business that is less than 42 months old (i.e. new business ownership rate). Women were about half as likely as men to be involved in early-stage entrepreneurship, which was about the same gender gap as at the EU-level. Youth were particularly active in early-stage entrepreneurship – nearly double the EU average.

Moreover, early-stage entrepreneurship increased over the past decade. This growth was observed across all of the population groups, however it was particularly striking among youth entrepreneurs. A possible explanation for the increase in early-stage entrepreneurship is likely due to overall growth in Dutch GDP since 2012 and that the conditions for entrepreneurship have improved over this period.

Figure 1.10. Nascent entrepreneurship and new business owners

Proportion of the population (18-64 years old) that self-report being engaged in nascent entrepreneurship activities or new business owners



Note: The nascent entrepreneurship rate is defined as the proportion of the adult population (18-64 years old) that is actively involved in setting up a business they will own or co-own; this business has not paid salaries, wages or any other payments to the owners for more than three months. The new business ownership rate measures the proportion of the population (18-64 years old) that is currently the owner-manager of a new business that has paid salaries, wages or any other payments to the owners for more than three months, but not more than 42 months. All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

How many “missing” entrepreneurs are there?

The gaps in early-stage entrepreneurship rates across population groups suggest that there are many “missing” entrepreneurs. There are currently about 1.25 million early-stage entrepreneurs in the Netherlands (i.e. those starting or managing a business that is less than 42 months old) and this number would increase by about 300 000 if the early-stage entrepreneurship rate for core-age males (30-49 years old) was applied to the whole population.

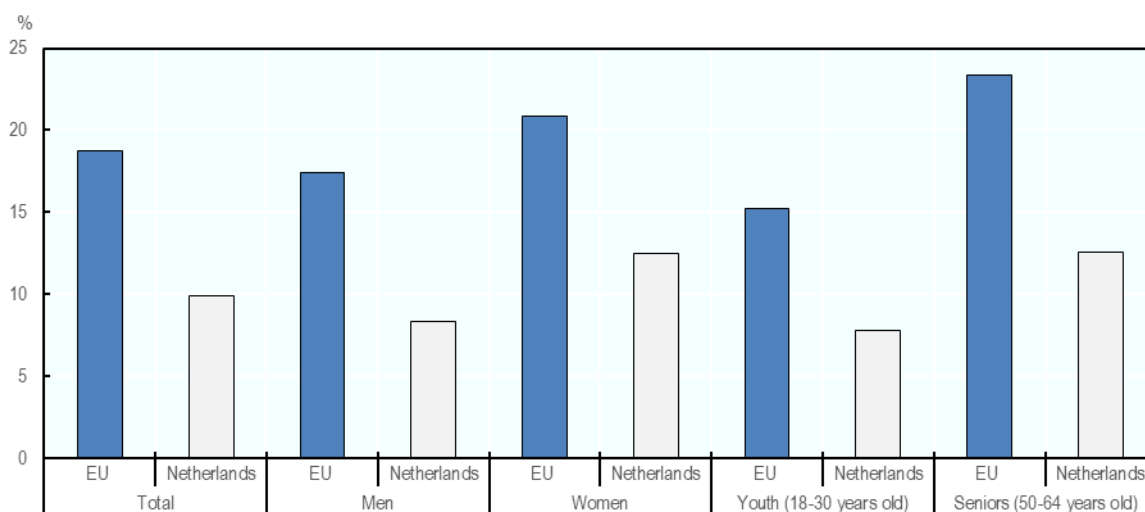
A similar exercise can be done for each population group by applying the rate for core-age males to each group (i.e. women, youth, seniors, immigrants). This shows that about 95% of these “missing” entrepreneurs are female and 80% are over 50 years old.

Public policy should not seek to convert all of these “missing” entrepreneurs into actual entrepreneurs. Entrepreneurship is a labour market activity that involves risk and it is not suitable for everyone. Nonetheless, the exercise of estimating the number of “missing” entrepreneurs can illustrate the scale of entrepreneurship gaps and the potential benefits if some of the gaps in activity rates were reduced.

Growth in the scale of early-stage entrepreneurship activities is often the result of high levels of “necessity” entrepreneurship, which is where an individual starts a business because they cannot secure employment. However, the levels of necessity entrepreneurship in the Netherlands are very low compared to the EU average (Figure 1.11). This observation holds for all population groups and is likely due in part to the strong labour markets and also a relatively generous social security system that provides financial security and protection in the event of loss of employment or health.

Figure 1.11. Necessity entrepreneurship

Proportion of nascent entrepreneurs and new business owners (18-64 years old) that self-report that their entrepreneurship is necessity-driven, 2015-19



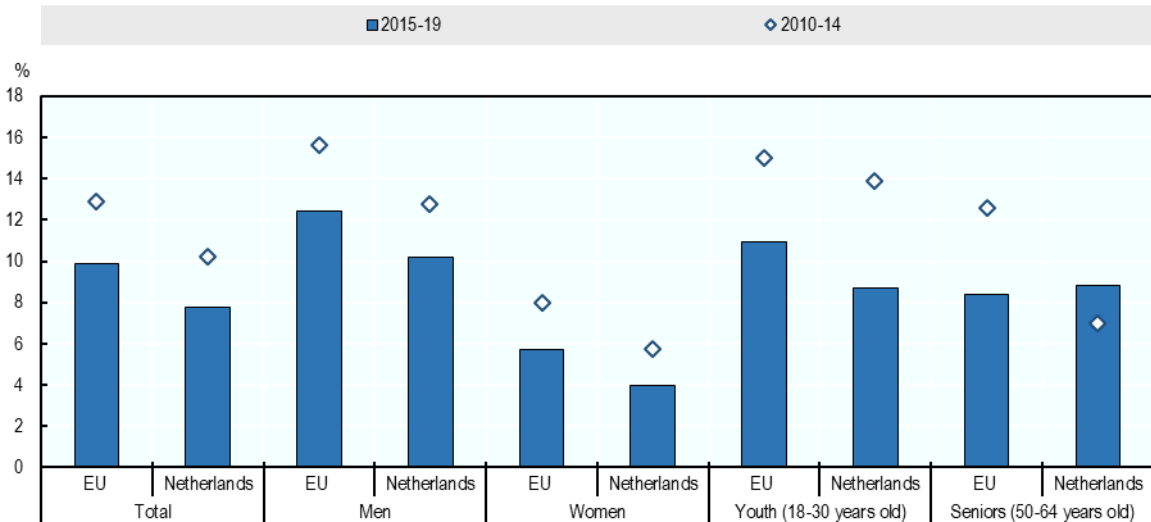
Note: Necessity entrepreneurship is defined as entrepreneurship activities that were launched because there were no other options in the labour market. All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

Despite a period of economic growth, early-stage entrepreneurs were slightly less likely to expect to create a substantial number of jobs than the EU average between 2015 and 2019 (Figure 1.12). Overall, 7.8% of early-stage entrepreneurs expected to create at least 19 jobs over the first five years of operation, relative to the EU average of 9.9%. Of all demographic groups, older entrepreneurs were the most likely to expect to create at least 19 jobs (8.8%) and women were the least likely to report such growth expectations (4.0%). The share of early-stage female entrepreneurs with growth ambitions has increased relative to the 2010-14 period and the gap is closing with the EU average (5.7%). These low levels of early-stage entrepreneurs who expect to create at least 19 jobs over the next five years is consistent with other entrepreneurship metrics such as the share of entrepreneurs with customers in other countries and the share who introduce new products and services. Fewer early-stage entrepreneurs in the Netherlands undertake these activities (OECD/EU, 2019), which means that fewer are pursuing growth strategies.

Figure 1.12. Growth-oriented entrepreneurship

Proportion of nascent entrepreneurs and new business owners (18-64 years old) that expect to create at least 19 new jobs over the next five years



Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

Barriers to business creation

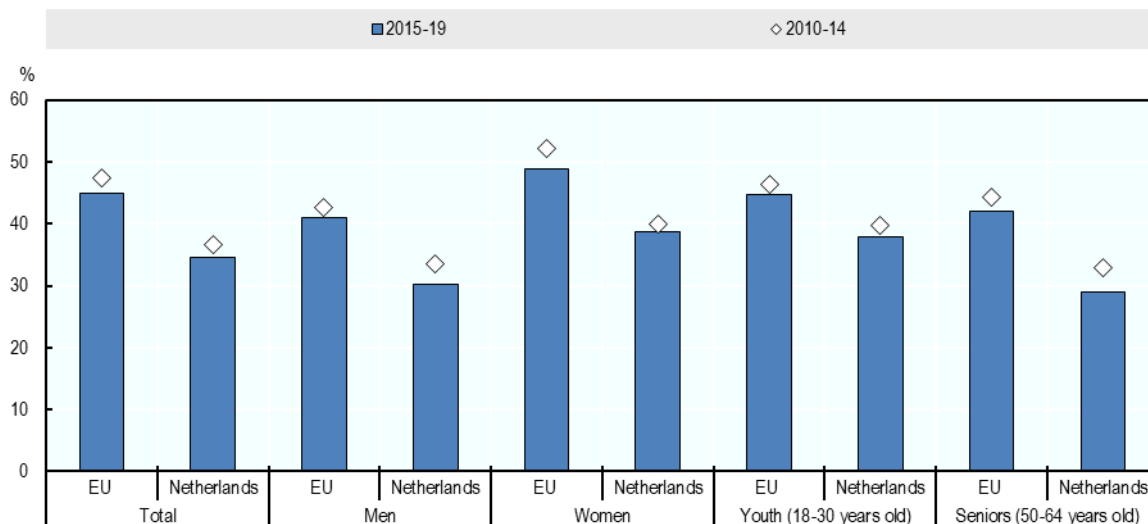
Barriers to entrepreneurship do not apply equally across different population groups. For women and young self-employed, access to financing still appear to be challenges compared to the average entrepreneur, though policies have been introduced to support young self-employed in their financing. Entrepreneurs and self-employed with a migrant background in turn still appear to face language barriers and discrimination in some cases, so that access to financing and administrative burden remain larger challenges for this group.

People in the Netherlands were less likely to report that a “fear of failure” was a barrier than the EU average over the 2015-19 period (34.5% vs. 45.0%) (Figure 1.13). Of the core population groups, women and youth were the most likely to report this barrier (38.8% and 37.8%), but these groups were nonetheless less likely that the corresponding EU average to report this (48.9% for women and 44.7% for EU youth respectively).

A lack of entrepreneurship skills appear to be less of a barrier to business creation in the Netherlands compared with the EU average (Figure 1.14). The share of youth who report having the skills needed to start a business has increased substantially over the past decade, and there is now a positive gap when compared with the EU average – 43.2% of youth self-report having the skills to be an entrepreneur compared with 37.2% for the EU.

Figure 1.13. Fear of failure

“Does a fear of failure prevent you from starting a business?”
Percentage of population who responded “yes”, 18-64 years old

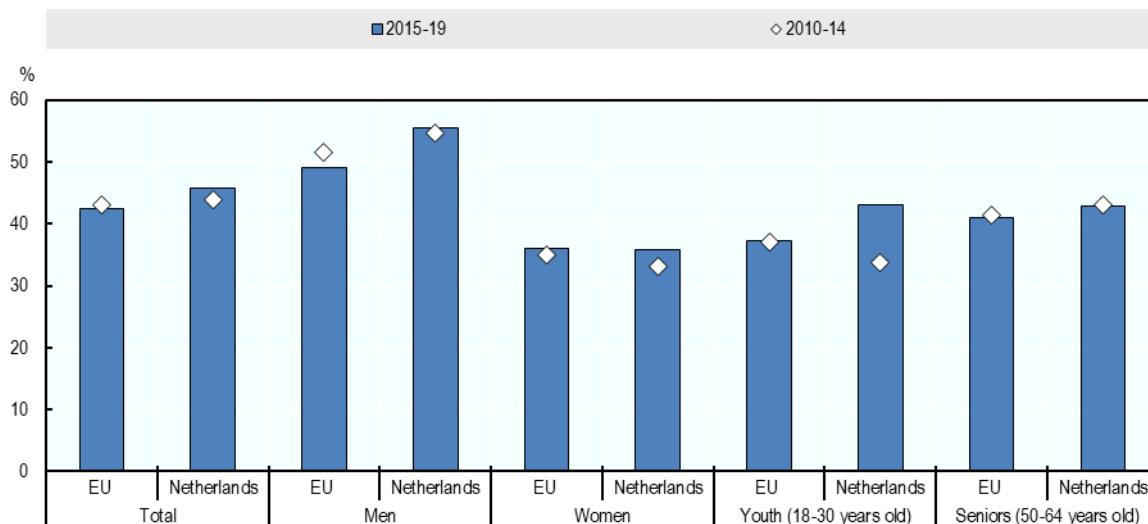


Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

Figure 1.14. Entrepreneurship skills

“Do you have the knowledge and skills to start a business?”
Percentage of population who responded “yes”, 18-64 years old



Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

Overall, access to finance has improved. However, financing is often an issue still for women and migrant self-employed. Although this is improving for women, men still have higher chances of getting external financing; of the 19% of women entrepreneurs who need external financing, 70% orient themselves on external financing opportunities, compared to 88% of the 23% of men who need external financing (CBS, 2019). Data from Statistics Netherlands shows that 37% of female entrepreneurs are likely to get financing in the amount they request, compared to 52% of men. Further a study by the enterprise organisation TechLeap in 2019 highlighted that between 2008 and 2019, enterprises with a mix of male and female founders received 4.9% of financing sought from investors. For start-ups with at least one female founder the percentage of financing received was 5.7%, while for start-ups with only female founders, the percentage was 0.8% (Sprout.nl, 2020). However, among the self-employed who apply for external financing, men and women are both equally likely to be successful in their application. Regarding self-employed with a migrant background, there remains a trend that these entrepreneurs often borrow more from their personal network in order to start an enterprise.

2 Inclusive entrepreneurship policy framework

Overview and assessment

Table 2.1. Characterisation of the inclusive entrepreneurship policy context

		Women	Immigrants	Youth	Seniors	Unemployed
1. Entrepreneurship policies for each target group are under the responsibility of the following level(s) of government (multiple levels can be checked)	National			✓	✓	✓
	Regional					
	Local					✓
2. A group-specific entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)						✓
3. Clear targets and objectives for entrepreneurship policy have been developed and reported for different target groups						
4. Monitoring and evaluation practices for entrepreneurship support are strong and wide-spread						✓

Note: A check-mark indicates the level policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

Policy responsibility

National level institutions

The Netherlands has a decentralised political system. As such entrepreneurship policy is designed at the national level, but a number of the policy supports are implemented via national level agencies, regional governments (provinces) (Rijksoverheid, 2020), and municipal governments. In addition, the regional governments and municipalities can develop their own support systems. Dutch entrepreneurship policy tends to take a more general approach, usually not distinguishing between different target groups but tailoring support to individual entrepreneurs. The rationale is that within certain social groups such as women or migrants, a significant heterogeneity between individuals exists. As such, a case by case approach is taken when entrepreneurs apply for public support.

The main policy responsibility for entrepreneurship lies with the **Ministry of Economic Affairs and Climate**. However, a number of other Ministries may be involved in designing policies. For example, the **Ministry of Education, Culture and Science** has a role to play in increasing skills amongst both employees and entrepreneurs.

For entrepreneurship policies that target vulnerable groups, the **Ministry of Social Affairs and Employment** shares responsibility with the **Ministry of Economic Affairs and Climate**. For instance, the Bbz instrument (where people receiving welfare benefits can start a business), is seen as a reintegration

mechanism with an entrepreneurial component. Thus, the Ministry of Social Affairs and Employment has responsibility for policy instruments with strong social and employment components.

Another important actor that implements entrepreneurship and SME policy instruments is the **Dutch Enterprise Agency** (*Rijksdienst voor Ondernemend Nederland*, or RVO). The RVO provides an overview of the various different instruments which enterprises can make use of. It provides information on eligibility criteria for making use of different instruments, how to apply, and how to use the measure.

Regional and local institutions

Provincial governments (the Netherlands has 12 provinces) and particularly municipal governments have a critical role in implementing and co-ordinating many services for citizens and the business sector. These include social security and social aid assistance, help with unemployment, as well as certain enterprise instruments. For example, the COVID-19 emergency measures are delivered at the municipal level.

Municipal governments have a degree of freedom to set up policies in line with local needs. Moreover, the approach to implementing national strategies may also differ. For example, one municipality may have far higher demands for migrant entrepreneur support or more entrepreneurs in general, and set up numerous desks at the municipality to offer support. Other municipalities may have one person that handles all entrepreneurship support. Municipal governments play an important role with respect to inclusive entrepreneurship policy since they are the first line of governance that people engage with.

In addition to these public institutions, there are a number of private or non-governmental organisations engaged in socially-orientated and inclusive entrepreneurship. This includes, for example, private organisations such as MVO Nederland, which is a union of entrepreneurs that focus on socially responsible entrepreneurship and aim to inform and support entrepreneurs.

Inclusive entrepreneurship strategies and objectives

Tailored entrepreneurship policies and programmes (e.g. women's entrepreneurship policy) are currently not embedded in Dutch entrepreneurship policy. However, Dutch policy focuses on making entrepreneurship more accessible as a whole by providing individual pathways for entrepreneurs receiving public support. In addition to this individualised approach, the National SME Action Plan (*MKB Actieplan*) (2018) provides a broad framework for promoting entrepreneurship across all population groups through investments in human capital. This includes a focus on lifelong learning and changing the culture of learning in SMEs, which also seeks to boost employability and labour market inclusion, including entrepreneurship. The main areas of the action plan are summarised in Table 2.2.

Table 2.2. National SME Action Plan, 2018

Themes	Subthemes
1. Human capital	Improving the educational culture in SMEs
	Improving collaboration and connection between SMEs and education
	Stimulating entrepreneurship
	Modernising rules and regulations relating to the labour market
2. Financing	Intensifying the enterprise financing by the government
	Improving access to financing and improving entrepreneurial plans
	Stimulating alternative financing
	Improving payment behaviour
3. Digitalisation	Digitalising industrial SMEs (Smart Industry)
	Digitalising the Broader SMEs
	Using industries and sectors as drivers of digitalisation
	Conducting business safely
4. Adopting innovation	Intensifying innovation instruments
	Strengthening the knowledge exchange between enterprises and knowledge institutions
	Stimulating start-ups and scale-ups
	Spreading knowledge in the broader SMEs
5. International entrepreneurship	Social entrepreneurship
	Explaining and informing regarding Brexit
	Improving the functioning of the European internal market for SMEs
6. Laws and regulations	Improving the service provision and advice regarding international entrepreneurship
	Better regulations with “SMEs as the norm”
	Honest business: procurement, franchise laws, market dynamics, and platform economy
7. Fiscal viability	Modernising bankruptcy and entrepreneurship regulations
	Reducing burdens for SME entrepreneurs (with a view to the Government Accord)
	Reducing administrative burden

Monitoring and evaluation practices

As a general rule, existing Dutch policy instruments tend to be evaluated every few years to ensure that they are still working as expected, and adjustments are made if not. More specifically, instruments that help the unemployed and disabled to engage in entrepreneurship, the Public Employment Service (UWV) and National Statistics Office (Statistics Netherlands, or CBS in Dutch), monitor the use of such instruments. Every few years, these instruments may be evaluated, although the evaluations are not always made public.

The SME Action Plan forms the main strategy for economics and entrepreneurship. In 2019, a Progress Report was published summarising the activities taken and progress made across the seven thematic lines presented above. Given the variety of activities being undertaken, the cross-sectoral focus on key themes such as digitisation and sustainable development, and targeting labour shortages, the main message from the State Secretary for Economic Affairs and Climate is that much progress has been made, but that much remains to be done. Specific areas for special focus in the future include further digitalisation among SMEs and to develop a national network of SME Workplaces to focus on improving digitalisation amongst SMEs (*Parlementairemonitor*, 2020).

Recent developments

The topic of more inclusive and socially responsible entrepreneurship has gained increasing political and societal attention in recent years. This has given rise to concepts such as social entrepreneurship

(*Maatschappelijk verantwoord ondernemen*). However, there are no specific policies on social entrepreneurship (*Rijksoverheid*, 2018).

Policy measures in response to COVID-19 to support entrepreneurs and the self-employed²

A series of measures for businesses and SMEs across different sectors have been implemented. Financial regulations have been established and many existing regulations have been eased or expanded to help promote business viability and employment during the COVID-19 crisis. In March 2020, the Dutch government accepted and implemented a three-month package of measures. Another four-month package was adopted and implemented in June 2020 to provide additional support. The most relevant measures are summarised as follows:

- **Temporary subsidy for self-employed (*Tijdelijke Overbruggingsregeling Zelfstandige Ondernemers, TOZO*):** This provided a monthly allowance equal to the social minimum wage for a period of three-months (EUR 1 500 for a couple, EUR 1 000 for a single person). The estimated cost of this is EUR 3.8 billion. In addition, entrepreneurs can apply for a subsidised loan of up to EUR 10 157.
- **Temporary subsidy for self-employed 2.0:** This is a four-month extension of the original TOZO measure, covering June to September. Entrepreneurs receiving TOZO can apply for TOZO 2.0.³ The largest difference between the two is that the income of a partner of the self-employed is taken in consideration in TOZO 2.0. This measure is funded entirely by the national government, but municipal governments implement the measure and are fully reimbursed by the Ministry of Employment and Social Affairs. The estimated cost of these measures is an additional EUR 1.5 billion (i.e. in addition to the EUR 3.8 billion of TOZO).⁴ In addition, entrepreneurs can apply for a subsidised loan of up to EUR 10 157.
- **Subsidy for Entrepreneurs in affected sectors (*Tegemoetkoming Ondernemers Getroffen Sectoren, TOGS*):** Enterprises in specific sectors (e.g. restaurants, hairdressers, retail) are eligible for a one-time government subsidy of EUR 4 000. (This measure is not in effect anymore as of 26 June 2020).⁵
- **Subsidy for Fixed Costs SMEs (*Tegemoetkoming Vaste Lasten MKB, TVL*):** SMEs can apply for this subsidy to cover their fixed cost in case of a revenue loss of at least 30%. In addition, enterprises in sections that were eligible for the TOGS are also eligible for this measure. Enterprises can receive from EUR 1 000 to EUR 50 000 for the period of 1 June to 30 September. This subsidy is an option for those companies who were eligible for the TOGS. Costs covered include rent, lease, maintenance, insurance, etc. Wage costs are compensated through the NOW scheme. This measure was established with the second package of emergency measures announced on 20 May 2020.

² The text was drafted in June 2020. Policy actions implemented after this date are not covered in this report.

³ <https://business.gov.nl/subsidy/temporary-bridging-measure-self-employed-professionals-tozo/>

<https://ondernemersplein.kvk.nl/coronavirus-wegwijzer-voor-ondernemers/>

⁴ <https://www.divosa.nl/onderwerpen/tijdelijke-overbruggingsregeling-zelfstandig-ondernemers-tozo> .

⁵ [https://www.rijksoverheid.nl/onderwerpen/coronavirus-financiele-regelingen/overzicht-financiele-regelingen/togs#:~:text=binnen%20Rijksoverheid.nl-,Tegemoetkoming%20Ondernemers%20Getroffen%20Sectoren%20COVID%2D19%20\(TOGS\),is%20gesloten%20per%2026%20juni.&text=Deze%20specifieke%20groep%20ondernemers%20kon,de%20uur%20van%20een%20be-drijfspan-d](https://www.rijksoverheid.nl/onderwerpen/coronavirus-financiele-regelingen/overzicht-financiele-regelingen/togs#:~:text=binnen%20Rijksoverheid.nl-,Tegemoetkoming%20Ondernemers%20Getroffen%20Sectoren%20COVID%2D19%20(TOGS),is%20gesloten%20per%2026%20juni.&text=Deze%20specifieke%20groep%20ondernemers%20kon,de%20uur%20van%20een%20be-drijfspan-d)

- **Delay tax payment** In March 2020, the Dutch Tax Authority was allowing businesses and self-employed people to apply for a delay of tax payment for three months. It was also possible to request a change in the tax liability in anticipation of lower income. This applies to: income tax, income-related contribution to the health insurance, corporation tax, sales tax (VAT), insurance tax, gambling tax, landlord levy, environmental taxes, oil, alcohol or Tabaco tax, consumption tax. With the emergency measures package 2.0 (published in May 2020), the possibility for enterprises to get a delay for their tax payment was extended till 1 October 2020. On the first request, delay of tax payment will still be for a period of three months. Other tax delays have also received the possibility of extension and requests for this can be made till mid-June.⁶
- **Interest-rate deduction microcredit for small companies - *Rentekorting kleine ondernemers op microkredieten Qredits***: Qredits, a provider of microcredit, finances and coaches a large number of small start-ups, which generally have difficulty obtaining loans from a bank. For instance, restaurant and cafe owners, retailers, personal care companies, construction companies and business service providers. Qredits is implementing a temporary emergency measure, under which small companies impacted by the coronavirus pandemic will be granted a six-month deferment of repayment, and the interest rate on their loans will automatically be lowered to 2% during this period. The government will allocate up to EUR 6 million to Qredits to allow it to implement this measure.
- **Temporary Emergency Measure for the Preservation of Jobs - *Tijdelijke Noodmaatregel Overbrugging Werkgelegenheden (NOW)***: is financial help that is being offered through the Dutch Employee Insurance Agency. Financial aid is made available for those enterprises that suffer a revenue loss of more than 20%. The money is made available to pay the costs of employees (fixed and flexible contracts). Enterprises receiving received now got a fine if they dismissed people. The **Temporary Emergency Measure for the Preservation of Jobs 2.0 (NOW 2.0)**: The earlier NOW has been extended with three months in this newer NOW 2.0. The reference period for the income test for eligibility has changed from January 2020 to March 2020 for the extended period of time.⁷ Furthermore, the eligibility requirement of a revenue that is decreased with at least 20% will now be tested over the span of four months starting 1 June, 1 July or 1 August. For those that endeavor to make use of the NOW a second time, the reference period for this revenue test must directly follow the period that was used for the first request.⁸ Under this new measure enterprises are in a position to dismiss people without getting a fine.
- **Loan to Bridge Corona - *Corona overbruggingslening (COL)***: the COL is a loan for start-ups, scale-ups and innovative SMEs that are mainly dependent on investors. This measure is part of the extension of the emergency measures, announced in April 2020 2020.⁹

⁶ <https://www.pwc.nl/nl/themas/covid-19/covid-19-helpdesk/noodpakket-2-0.html>

⁷ <https://www.rijksoverheid.nl/actueel/nieuws/2020/05/20/wijzigingen-in-now-regeling-bij-noodpakket-1-en-2>

⁸ <https://www.rijksoverheid.nl/actueel/nieuws/2020/05/20/wijzigingen-in-now-regeling-bij-noodpakket-1-en-2>

⁹ <https://www.rom-nederland.nl/corona-overbruggingslening/> and <https://ondernemersplein.kvk.nl/corona-overbruggingslening-col/>

3 Assessment of current and planned inclusive entrepreneurship policies and programmes

Developing entrepreneurship skills

Overview and assessment of policies and programmes

Table 3.1. Characterisation of schemes for developing entrepreneurship skills

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked to other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Entrepreneurship training	✓		✓	✓	✓	✓	✓		
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓	✓	✓		
	3. Business consultancy, including incubators/accelerators	✓		✓	✓	✓	✓	✓		
Immi-grants	1. Entrepreneurship training	✓		✓	✓	✓	✓	✓	✓	
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓	✓	✓	✓	
	3. Business consultancy, including incubators/accelerators	✓		✓	✓	✓	✓	✓	✓	
Youth	1. Entrepreneurship training	✓		✓	✓	✓	✓	✓	✓	✓
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓	✓	✓	✓	✓
	3. Business consultancy, including incubators/accelerators	✓		✓	✓	✓	✓	✓	✓	✓
Seniors	1. Entrepreneurship training									
	2. Entrepreneurship coaching and mentoring									
	3. Business consultancy, including incubators/accelerators									
The unem-ployed	1. Entrepreneurship training	✓		✓	✓	✓	✓	✓	✓	✓
	2. Entrepreneurship coaching and mentoring	✓		✓	✓	✓	✓	✓	✓	✓
	3. Business consultancy, including incubators/accelerators	✓		✓	✓	✓	✓	✓	✓	✓

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

Women

There are currently no national tailored instruments support women in developing entrepreneurship skills. However, there are examples of municipal initiatives given the decentralised policy system. For example, the municipality of Amsterdam collaborated with a regional women's network, *Buurvrouwen Network Gasperdam*, to host a free women entrepreneurship training evening.¹⁰

There are also several non-governmental organisations involved in supporting women's entrepreneurship. These include, for example, the website www.vrouwen-ondernemen.nl. This platform supports and informs women about starting and running an enterprise, offers advice and counselling, and helps women entrepreneurs to connect. It also supports business growth and scale-up.

Another important private initiative is the Mini Academy for Entrepreneurship for women with a bi-cultural background (*Mini Academie Ondernemerschap voor vrouwen met bi-culturele achtergrond*).¹¹ It was established by the foundation *Vrouw in Zaken* (or Women in Business), in the central Dutch province of Utrecht. The foundation set up the Academy through financial input from, amongst others, the Rabobank's Project Fund. Women with a dual heritage can attend the Mini Academy at the cost of EUR 300 and spend five months working to prepare a business plan and developing business skills. The foundation follows these women and their progress for up to a year after completing the training.

Overall, local governments and non-governmental organisations provide tailored support for women entrepreneurs. This is currently considered sufficient.

Immigrants

There are currently no national tailored measures to support the acquisition of entrepreneurship skills for immigrants. However, there are a small number of local initiatives. For example, there are entrepreneurship initiatives for migrants in Amsterdam (i.e. training courses for migrant women entrepreneurs) and Rotterdam.

In addition to training courses for migrant entrepreneurs, there are also more comprehensive support schemes that include entrepreneurship support. The Rotterdam Business Case (*De Rotterdamse Zaak*) was set-up by the University of Applied Sciences of Rotterdam, Foundation Entrepreneur Soundboard of voluntary retired businessmen and the Municipality of Rotterdam to help make migrant-run businesses more sustainable. The initiative works by bringing together experienced Senior Coaches (former entrepreneurs) and Junior Coaches (students) to offer specific support to migrant entrepreneurs. The Senior Coach acts as a coach and mentor, as well as a soundboard, while the Junior Coach provides practical support such as preparing reports or supporting the entrepreneur with documentation. The initiative is referred to as a win-win-win scenario as the entrepreneur learns and is, ideally, able to overcome obstacles, while the Junior Coach gets practical experience in entrepreneurship and support, while the Senior Coach and entrepreneur both expand their networks. Since 2012 more than 1 400 Entrepreneurs have benefited from the specific services The Rotterdam Business Case offers and over 50% of entrepreneurs who approach the RBC have been saved from bankruptcy.¹² The case has won several prizes and has been extended to two other Dutch regions, and a pilot has been set-up in Tampere, Finland.

¹⁰ <https://www.stichtingbng.nl/event/cursus-vrouw-ondernemerschap-2018/>

¹¹ <https://www.ikgastarten.nl/bedrijf-starten/mini-academie-ondernemerschap-voor-vrouwen-met-bi-culturele-achtergrond>

¹² Information provided by workshop participant.

Youth

Entrepreneurship education has become a more prevalent policy priority for both policy makers and educators. Taking note of the EU priorities of instilling entrepreneurial attitudes amongst young people across different sectors, entrepreneurship education is being embedded across different levels of formal education and training. For example, the government set up the O2LAB in 2019 to promote and embed entrepreneurship in education and as part of lifelong learning. The programme fits within the larger Dutch national SME strategy (*MKB Actieplan*). It provides information on the availability of entrepreneurship education courses at different levels of education, and strengthens the educational infrastructure for teaching entrepreneurship by facilitating collaborations between schools and with entrepreneurs.¹³

The only additional measure that is implemented nationally is the EU programme Erasmus for Young Entrepreneurs. This programme for new entrepreneurs is used most heavily by youth and allows them to follow a traineeship or work experience programme of between one and six months with an enterprise abroad. The programme partially funds the trip and time spent abroad. The aim is for young entrepreneurs to learn and to develop the transversal, entrepreneurial skills often developed through experiences abroad.¹⁴

These national actions are complemented by the non-governmental sector. For example, *Stichting Jong Ondernemen* (Foundation for Young Entrepreneurs) provides courses in schools at all levels, including high education and in vocational training centres.¹⁵ In 2018, the Foundation reported that 80 000 children and young people participate in its entrepreneurship education programmes. The Foundation also collaborates with other stakeholders, such as the Rabobank, one of the main national Dutch banks. The Rabobank opened bank accounts with online banking for participants of an entrepreneurship course offered to students in vocational education (specifically, the Dutch form “*Middelbaarberoeps onderwijs*” or mbo). The students work together in a team to make fictitious enterprises a success within the programme, “Student Company”. Rabobank had collaborated prior to this through a similar programme, but one aimed at secondary school children, named “Junior Company”, where children worked in pairs to get to know all aspects of their hypothetical enterprise and to make it a success.¹⁶

In addition, local governments are active in support youth entrepreneurs. For example, the City of Rotterdam, has set up interesting measures to support youth in entrepreneurship. This includes “The Buzinessclub”, which is an organisation which supports young nascent entrepreneurs by helping them to get a starting qualification and to develop a business plan. This business plan is a holistic one, including entrepreneurial steps to take, educational steps, and employment steps so that these youths can become entrepreneurs. This is a social enterprise, with the goal of activating vulnerable individuals on the labour market, in this case, youths from lower socio-economic backgrounds¹⁷. Due to its success, the measure has become national, with centres in the cities of Eindhoven (towards the south of the country) and Utrecht (centre of the country).¹⁸

¹³ <https://www.rvo.nl/subsidie-en-financieringswijzer/o2lab-stimuleren-van-ondernemerschap-het-onderwijs>

¹⁴ <https://ondernemersplein.kvk.nl/erasmus-young-entrepreneurs/>

¹⁵ <https://www.jongondernemen.nl/en/ondernemerschapsprogrammas>

¹⁶ <https://www.jongondernemen.nl/k/nl/n2356/news/view/245104/252903/rabobank-en-stichting-jong-ondernemen-laten-jongeren-ondernemen-met-eigen-bankrekening.html>

¹⁷ <https://buzinezzclub.nl/clubhuis-nederland/>

¹⁸ <https://buzinezzclub.nl/over-ons/>

Seniors

There are currently no tailored policy actions to support entrepreneurship skills development for seniors despite a growing emphasis on lifelong learning in education and employment policies. Private initiatives, local public initiatives, or initiatives by non-governmental organisations do not appear to be in high supply either.

The unemployed

For individuals who are not in employment, the UWV provides a tailored online training course on becoming an entrepreneur (*Zelfstandig ondernemen met een WW-uitkering*). The course is targeted at individuals receiving unemployment benefits (*WW uitkering in Dutch*), as well as those receiving payments through one of the several occupational illness or disability laws and regulations (*Wajong, WIA, WAZ*, etc.). This online training is designed to help individuals with either unemployment or disability benefits understand the different rules surrounding setting up an enterprise or becoming an entrepreneur while receiving benefits.¹⁹

Recent policy developments

The government has actively been working to integrate entrepreneurship education more fully in VET. The rationale is to create broader and more transversal entrepreneurial skills and attitudes which will help young people throughout their education and careers. The focus on entrepreneurship education by definition, strongly targets Dutch youths, although adults can also follow VET during their professional careers. In addition, the Ministries of Social Affairs and Employment, of Education, Culture, and Science, and for Economic Affairs and Climate agreed to lifelong learning and education within SMEs with a budget allocation of EUR 48 million.

¹⁹ <https://www.werk.nl/werkzoekenden/solliciteren/eigen-bedrijf/online-training/>

Financing entrepreneurship

Overview and assessment of policies and programmes

Table 3.2. Characterisation of schemes for facilitating access to finance

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked to other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Grants for business creation			✓	✓	✓	✓	✓	✓	
	2. Loan guarantees									
	3. Microfinance and loans			✓		✓	✓	✓	✓	
	4. Other instruments (e.g. crowdfunding, risk capital)									
Immigrants	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans			✓		✓	✓	✓	✓	
	4. Other instruments (e.g. crowdfunding, risk capital)									
Youth	1. Grants for business creation									
	2. Loan guarantees	✓		✓	✓					
	3. Microfinance and loans	✓		✓	✓	✓	✓	✓	✓	
	4. Other instruments (e.g. crowdfunding, risk capital)	✓		✓	✓					
Seniors	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
The unem- ployed	1. Grants for business creation									
	2. Loan guarantees	✓			✓					✓
	3. Microfinance and loans	✓			✓	✓	✓	✓	✓	✓
	4. Other instruments (e.g. crowdfunding, risk capital)	✓			✓					✓

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

General, non-tailored forms of financing

The Dutch government offers a number of measures to help entrepreneurs to get financing for their enterprises. Dutch policy, however, tends to focus more on the stage of the enterprise (e.g. seed capital, early stage financing). Furthermore, Dutch financing instruments tend to be more sector-focussed rather than focussing on different population groups. Nonetheless, there are several national level policy instruments that provide entrepreneurs financing who may struggle to get financing from more traditional external sources such as banks. These are more generic instruments in terms of who they target and are

generally not tailored to the specific target groups under study here. The measures are in principle open to all those who fulfil the eligibility criteria in place for a given measure. The main financing regulations and instruments which the Dutch government offers are presented below, which are mostly implemented by the Dutch Enterprise Agency (RVO):

- **Early-Stage Financing** (*Vroegefasefinanciering*, VFF): This instrument provides early-stage financing to SMEs, innovative starters (i.e. enterprises less than five years), and academic starters who are commercialising their research. Users of the instrument receive a loan which is paid bank at an interest rate of 4.69% (as of 1 January 2020).²⁰
- **Credit Guarantee for SMEs** (*Borgstelling MKB-kredieten*, BMKB): This is a loan guarantee for entrepreneurs and SMEs who do not have enough capital to provide collateral for a loan. The BMKB is targeted at enterprises of up to 250 employees with an annual profit of up to EUR 50 million.²¹
- **Guarantee Enterprise Financing** (*Garantie Ondernemingsfinanciering*, GO): This measure allows enterprises to get mid-sizes to larger loans by having the government act as a guarantor for up to 50% of the value of the loan. The loans may be up to EUR 150 million.²²
- **Seed Capital**: This instrument supports seed funds that provide financing to technological or creative start-ups.²³ In 2018 Seed Funds has invested in 53 enterprises, which was the highest number since these measures were implemented in 2005. It had a positive evaluation in 2018 that found that it improved access to early-stage financing for entrepreneurs.
- **Seed Business Angel instrument**: This instrument matches entrepreneurs to pools of investors. Beyond the financial influx from an investor, the Business Angels also offer their advice and expertise at the earliest stages of the start-up, thereby helping to enhance the chances of success for the start-up.²⁴
- **Qredits**: The national microfinancing institute, *Qredits*, provides up to EUR 250 000, along with coaching and other support tools. It also commits to helping entrepreneurs become financially independent and to help them enter the mainstream financial sector.²⁵ Qredits financing is made possible through two EU funds, EASI (the EU Programme for Employment and Social Innovation) and COSME (Competitiveness of Enterprises and Small and Medium-sized Enterprises Programme). Since 2010 it has financed over 15 000 small entrepreneurs and provides around 300 microcredit loans per year.
- **Credit Unions**, *KredietUnies*: these are unions of entrepreneurs looking for financing and investors who are looking to invest in an enterprise. Credit Unions distinguish themselves from banks in that the nature and needs of a given entrepreneur are matched with an investor. Banks usually cannot offer such tailored made financing arrangements due to internal and external standards which a bank must adhere to. The financing via Credit Unions also involves a personal approach, where the individual plays a key role and personal support is provided by the investor. As such, Credit Unions, though not targeted to specific vulnerable groups, are geared towards SMEs; the tailored approach offered by these Unions may offer more opportunities to entrepreneurs from vulnerable groups due to the case-by-case, tailored approach to financing.

²⁰ <https://www.rvo.nl/subsidies-regelingen/vroegefasefinanciering-vff>

²¹ <https://www.rvo.nl/subsidie-en-financieringswijzer/borgstelling-mkb-kredieten-bmkb>

²² <https://www.rvo.nl/subsidie-en-financieringswijzer/garantie-ondernemingsfinanciering-go>

²³ <https://www.rvo.nl/subsidies-regelingen/seed-capital>

²⁴ <https://www.rvo.nl/subsidie-en-financieringswijzer/seed-business-angels>

²⁵ <https://qredits.nl/over-qredits/wie-is-qredits/>

Financing usually goes up to a maximum of EUR 250 000 as loans of this size and larger come with increasingly large transactions costs.²⁶

- **Bread Funds, *Broodfondsen*:** these resemble a co-operative fund set-up by between 20 and 50 entrepreneurs. The affiliated entrepreneurs pay a given amount each month into the fund and the aim is that, should one of their members fall ill for a longer term, they can receive financial support from this fund. The support can be provided for up to two years, and entrepreneurs who join must be healthy and working when they join, and earn a profit of at least EUR 750 a month. There are several participation levels (defined amounts to put in with a proportionate amount which an entrepreneurs may then receive should they fall ill).²⁷ Broodfonds supports 26 650 entrepreneurs across 592 groups in 195 different locations.²⁸

Women

There are few public schemes or sources of financing aimed at women entrepreneurs. However, women are more likely to use alternative financing such as Qredits. In 2017, 32% of Qredits credit went to female entrepreneurs and 68% to men. Other sources of financing, such as the platform Collin Crowdfund indicated that in 2016, women made up 25% of the entrepreneurs looking for crowdfunding; 25% of the financing which was actually granted also went to women.

The private sector, however, is quite active in support female entrepreneurs. For example, the Borski Fund was launched by the national banks ING, ABN Amro, and Rabobank to provide EUR 21 million to women entrepreneurs grow their businesses.²⁹ Other examples of female-oriented funds are Karmijn³⁰ and The Next Women.³¹

Immigrants

There are currently no national public schemes that aim to promote financing amongst migrant entrepreneurs. Studies indicate that entrepreneurs with a migrant background tend to seek external financing from their social networks and family rather than seek out financing from traditional sources. The microfinance facility *Qredits* is available for individuals who for whatever reason cannot make use of such traditional forms.

Youth

Youth actively use several of the general schemes noted above. Furthermore, the government has established several new targeted measures to stimulate young people entering sectors where labour and enterprise shortages may be expected in the coming years:

- **Subsidy for Young Farmers (POP3 - *Subsidie jonge landbouwers*):** This subsidy supports young people in taking over (environmentally) sustainable enterprises. It is available to those up to

²⁶ <https://www.kvk.nl/advies-en-informatie/financiering/ik-werd-gefileerd/>

²⁷ https://www.broodfonds.nl/hoer_het_werkt

²⁸ <https://www.broodfonds.nl/>

²⁹ <https://www.rtlnieuws.nl/economie/business/artikel/4904331/miljoenenfonds-johanna-borski-vrouwen-ondernemers-investeerders>

³⁰ <https://www.karmijnkapitaal.nl/>

³¹ <https://thenextwomen.com/>

41 years old. The applicant may receive 30% of the costs of the eligible assets and costs, and between EUR 10 000 and EUR 20 000 in financial capital.³²

- **Young Fishers** (*Jonge Vissers*): This subsidy is designed to support fishers under the age of 40 years old in purchasing a fishing vessel. The vessel must have a value of at least EUR 10 000 and applicants receive up to 25% of the cost back (up to EUR 75 000).³³

The unemployed

In the event an unemployed or (partially) disabled or ill person wishes to start an enterprise, and cannot access financing through banks, they can access *Qredits* or one of the financing options offered by UWV:³⁴

- **Starters credit** (*Starterskrediet*): This is a loan by UWV to those who cannot access bank loans or *Qredits*. A loan of up to EUR 36 155 is offered with an interest rate of 8% for 10 years.
- **Preparation credit** (*Vorbereidingskrediet*): This is loan by UWV to cover start-up costs. As with the Starters credit, the loan is offered with an interest rate of 8% and repayable within 10 years.

Recent policy developments

Qredits continues to evolve and grow. In 2019, the repayment term for the EUR 45 million loan it received from the Ministry of Economic Affairs and Climate extended to 2045. It also anticipated hiring an additional 600 business coaches by mid-2019.

Similarly, the government seeks to increase the availability of alternative financing for entrepreneurs. In October 2018, the government launched a platform for alternative financiers to offer their services. Starting with ten alternative financiers, the platform has been working to expand its portfolio of financiers and to promote itself amongst finance seekers.

³² <https://www.rvo.nl/subsidies-regelingen/subsidie-jonge-landbouwers>

³³ <https://www.rvo.nl/subsidie-en-financieringswijzer/jonge-vissers>

³⁴ <https://www.uwv.nl/particulieren/eigen-bedrijf-starten/starten-vanuit-arbeidsongeschiktheidsuitkering/ik-wil-eigen-bedrijf-starten/detail/eerste-stappen-naar-een-eigen-bedrijf/wanneer-ben-ik-zelfstandige>

Entrepreneurship culture and social capital

Overview and assessment policies and programmes

Table 3.3. Characterisation of public policy actions to promote entrepreneurship and develop networks

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked to other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Entrepreneurship campaigns, including role model initiatives									
	2. Networking initiatives	✓		✓	✓	✓	✓	✓	✓	
Immigrants	1. Entrepreneurship campaigns, including role model initiatives									
	2. Networking initiatives	✓		✓	✓	✓	✓	✓	✓	
Youth	1. Entrepreneurship campaigns, including role model initiatives	✓								
	2. Networking initiatives	✓		✓	✓	✓	✓	✓	✓	
Seniors	1. Entrepreneurship campaigns, including role model initiatives									
	2. Networking initiatives									
The unem- ployed	1. Entrepreneurship campaigns, including role model initiatives									
	2. Networking initiatives									

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

National actions to build an entrepreneurship culture

At the national level, there are some activities in place to promote entrepreneurship culture and networking amongst the different target groups of entrepreneurs. This includes the Dutch National SME Action Plan, which represents a new strategic direction for entrepreneurship and draws policy attention back to the average entrepreneur, “*het brede MKB*”. However, most activities are developed and implemented at the local level or by private organisations.

One of the main recent activities of the national government has been to support the establishment of the programme MKB!Dee. This programme brings together entrepreneurs so that they can discuss the main bottlenecks and challenges they face when educating and training workers for in their enterprises. Entrepreneurs and other organisations are encouraged to bring together insights from different disciplines

and tools (such as behavioural psychology and pedagogical methods, knowledge transfer, as well as, apps for self-learning), to come up with approaches to tackle to main challenges surrounding human capital for entrepreneurs.³⁵ Applicants can apply for a subsidy from the national government to support the development of practical approaches within enterprises to improve the education and training of staff. The total budget for the subsidy is EUR 7.5 million for 2019.³⁶

Local and regional actions to build an entrepreneurship culture

Depending on the regional environment, social demographics and geographical location, regional authorities can have different priorities relating to their economies, labour markets, and by extension, the policy supports they offer. The municipalities of Amsterdam, Utrecht, and The Hague are larger cities, characterised by populations with different national backgrounds. Regions in the north east of the country on the other hand face issues of young people leaving for the more populous, urbanised western part of the country to find work. Local policies and private initiatives tend to be tailored to match such realities.

The association of 40 larger city municipalities, the G40 City Network (*G40 Stedennetwerk*), works to implement elements of the national level SME Action Plan. An important action has been the establishment of a knowledge network by Platform 31 (an independent institute) that collects and disseminates good practices related to entrepreneurship, including digitalisation, innovation, the circular economy and social entrepreneurship.

Entrepreneurship networks tend to be local and are typically led by private initiatives. There are many such networks in the Netherlands. The following sections provide examples of types of initiatives and instruments available to promote entrepreneurship culture amongst the different target groups under study.

Target-group focussed actions to build an entrepreneurship culture

Women

At the local level, there are many networks for women entrepreneurs, as well as for women entrepreneurs with a migrant background. Municipal governments may facilitate and inform constituents regarding different networks but do not generally establish networks themselves. Most networks are set up by private organisations. A few examples include:

Regional and local networks for women entrepreneurs:

- Vrouw in Bedrijf Alkmaar: <http://vibalkmaar.nl/>
- Dag van de Vrouwen Utrecht: <https://www.dagvandevrouwen.nl/netwerk-utrecht/>
- Twentse Ondernemende Vrouwen: <https://www.twentseondernemendevrouwen.nl/>
- OveeZee (Female entrepreneurs in Zeeland): <https://www.ovvz.nl/>

National level networks for women entrepreneurs:

- Zij Onderneemt (ZO): <https://zijonderneemt.nl/over-zo/>
- Vrouwen Ondernemen: www.vrouwen-ondernemen.nl
- EZVN, Ehtnische Zaken Vrouwn Nederland: <https://www.ezvn.nl/organisatie/>

³⁵ <https://www.g40stedennetwerk.nl/files/2019-05/notitie-human-capital-tbv-G40.pdf>

³⁶ <https://www.rvo.nl/subsidie-en-financieringswijzer/mkb-idee>

Immigrants

A number local initiatives have been launched to help create networks for immigrant entrepreneurs. Most of these are led by NGOs, including, for example:³⁷

- The Forward Incubator (Amsterdam): An incubator set-up to support entrepreneurs with a refugee background. Participants are guided from pre-start-up to the start of a person's company. The initiative involves providing coaching and mentoring as well as helping participants to acquire financing.³⁸
- Eritrea-fietst (Den Haag): This social enterprise was set-up to help Eritrean migrants to integrate and gain employment in the Netherlands. It hires migrants in a cycling tax enterprise in The Hague and in time, which helps them come up with their own sustainable business concept so that they can generate their own income.³⁹
- The First Step To (Breda): This organisation aims to help refugees set-up enterprises. It offers coaching and mentoring and refugees learn the Dutch language and about life in the Netherlands. It also helps refugees set up enterprises to help them earn a viable income.⁴⁰

Nonetheless, there are examples of city governments taking a more active role. For example, the City of Rotterdam collaborates with the microfinancing institute *Qredits*, the Albeda College (a VET institute) and the Refugee Work foundation (*Vluchtelingenwerk*). The collaboration, *Eigen Baas* ("Own Boss"), aims to help entrepreneurs in Rotterdam with a migrant background as well as refugees, to gain more self-confidence and success in their enterprises. The various partner organisations provide support in the education, specific refugee support, as well as in the financing and navigation of administrative and regulatory requirements when starting an enterprise.

Youth and seniors

There are usually local entrepreneurship networks in place for youth and senior entrepreneurs. These are sometimes organised via municipalities (though not necessarily with an entrepreneurial focus), and many are operated by private initiatives. In Utrecht, for example, the municipal government advertises different networks aimed at older individuals, for youths, for entrepreneurship, for energy and sustainability.⁴¹ Regional initiatives also exist to try and promote more and better social capital.

The unemployed

The Bbz instrument is a national coaching, mentoring and financing tool for individuals who receive welfare benefits but who wish to start their own enterprise. While the Bbz programme is considered to be successful overall, it is implemented at the local level and this means that the implementation can vary across the Netherlands. In Breda, a city in South-West of the country, with around 4 100 people receiving welfare support, a social co-operation has been launched to help more vulnerable entrepreneurs band together as a co-operative. This idea was explored in Breda since many Bbz participants were willing and motivate to start an enterprise but encountered much red tape and regulatory complexity for entrepreneurs in their situation. As a co-operative, the challenges are shared amongst a group of entrepreneurs, responsibilities are distributed, as are a portion of the profits. This was started in 2013 with the support of

³⁷ <https://www.socialevraagstukken.nl/ondernemerschap-een-kans-voor-statushouders/>

³⁸ <https://forwardincubator.com/program/>

³⁹ <https://www.overheidvannu.nl/actueel/artikelen/2018/3/15/statushouders-en-ondernemerschap-een-succesformule>

⁴⁰ <https://thefirststepsto.com/about-us/>

⁴¹ <https://www.utrecht.nl/bestuur-en-organisatie/initiatief-en-invloed/uw-initiatief/netwerken/>

the municipality government of Breda, who were also keen to explore an avenue to help better reintegrate people receiving welfare benefits. Since 2013, the results have been positive, with the entrepreneurs in the co-operative generating a steady profit.⁴²

A similar approach was adopted by the municipal government of Zaanstad, where a co-operative was set up to help reintegrate some the city's 3 890 welfare recipients. Unlike in the case of Breda, this initiative came from the municipal government.

Recent policy developments

Key recent developments in entrepreneurship culture appear to stem in part from the national SME Action Plan, which seeks to expose more people to entrepreneurship through entrepreneurship education. In addition, social entrepreneurship has gained traction in recent years, which helps to broaden the social perception of entrepreneurship and its role in society. The focus on the “broader SMEs” also reflects a shift in perception and appreciation of the more every day SMEs in the country which make the up the bulk of the Dutch SME “motor”.⁴³

⁴² Sociaal Netwerk Nederland, (2020), Inclusieve Samenleving & Participatie, available at: <https://www.sociaalwerknederland.nl/thema/inclusieve-samenleving-participatie/foto-video/379-ondernemen-met-een-uitkering> .

⁴³ G40, (2020), Ondernemerschap, available at: <https://www.g40stedennetwerk.nl/themagroep/ondernemerschap> .

Regulatory measures

Overview and assessment of regulatory environment

Table 3.4. Characterisation of regulatory measures used to support entrepreneurship

			Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked to other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Maternity leave and benefits for the self-employed Access to childcare	✓		✓	✓					
Immigrants	1. Support with understanding and complying with administrative procedures		✓		✓						
	2. Measures to address group-specific regulatory challenges	Entrepreneurship visa Administrative and tax obligations can be met in several languages	✓	✓	✓	✓	✓		✓	✓	
Youth	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Student business legal form Reduced tax and/or social security contributions for new graduates									
Seniors	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Medical leave schemes for the self-employed									
The unemployed	1. Support with understanding and complying with administrative procedures		✓		✓	✓	✓	✓	✓		
	2. Measures to address group-specific regulatory challenges	Welfare bridge to support those moving into self-employment Mechanisms for regaining access to unemployment benefits if business is not successful	✓		✓	✓	✓	✓	✓	✓	✓

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

There are few regulatory measures that have the specific aim of supporting inclusive entrepreneurship. However, there are some number of measures that are used at the local level. The municipality of Utrecht for example, provides advice and information on permits and regulations, provides information on setting up and accessing networks. Municipal governments also tend to collaborate in their information provision with the Chambers of Commerce, which have regional branches across the country. In addition, the municipality of Arnhem provides overviews of regional incubators and networks which entrepreneurs can make use of, as well as a specialised desk at the municipality for solo self-employed entrepreneurs. The mid- to large-size municipalities also co-operate through the G40 network to address the various policy priorities defined at the national level, such as improving human capital for SMEs and promoting environmentally sustainable entrepreneurship.

Women

There has increased effort to promote gender equality in the labour market in recent years. This includes discussions about introducing a quota for women in management boards and boards of directors to trigger more role model effects for other (younger) women. This renewed discussion was driven by new reports (e.g. Panteia, 2018) and pressure from social partners highlighted that progress was not happening fast enough. The VNO-NCW, the Dutch national employer organisation and governmental social partner, indicated that past, softer policies to promote more women in on the labour market and notably, in higher positions were not working well. The social dialogue also pointed to the importance of having good framework conditions in place to allow women the same level of access to the labour market as men. One example is the introduction of paternity leave for fathers and partners of mothers in 2018, fall under the same rules for paid parental leave; both parents have a right to 26 times the number of hours they work per week for a child, (e.g. a person who works 24 hours a week has access to 624 (24 x 26) hours of parental leave per child under the age of 8, which is the cut-off age for parental leave in the Netherlands).⁴⁴ Further, in 2019 the rules for paid leave before and for the birth of a child “*geboorteverlof*” were expanded as well for partners.⁴⁵

In addition to such framework conditions, the Netherlands offers certain measures and social security coverage to entrepreneurs. Maternity leave, for example, is usually built up through employment and not all entrepreneurs set up insurances should they or their partners become pregnant. Since 2017, however, the Dutch government has established the *Zelfstandige en Zwanger-regeling* (ZEZ), or “entrepreneur and pregnant regulation”. This regulation states that if a female entrepreneur becomes pregnant, she receives financial coverage for maternity and parental leave.⁴⁶ An expecting female entrepreneur applies for the ZEZ when she is 24 weeks pregnant and women are recommended to submit their application for the ZEZ at least two weeks before their maternity leave starts. Women can then receive at least 16 weeks of paid leave and the payments can be received between four and six weeks before the day after the due date. After the birth a woman may receive at least ten weeks of benefit support. In the event that a woman expects twins or multiple children at once, she may be eligible for more support.⁴⁷

The amount of paid leave due to a woman is dependent on her situation. A female entrepreneur must be able to prove she meets the criteria for being an entrepreneur. This requires spending at least 1 225 hours a year working for the enterprise. If a female entrepreneur spends 1 225 hours or more a year on her enterprise, she can receive 100% of the allowance. The husbands, wives, or partners of a female entrepreneur can also apply for this regulation, though as they are not the main entrepreneur, the amount

⁴⁴ <https://www.rijksoverheid.nl/onderwerpen/ouderschapsverlof/vraag-en-antwoord/recht-op-ouderschapsverlof>

⁴⁵ <https://www.rijksoverheid.nl/onderwerpen/geboorteverlof-en-partnerverlof/geboorteverlof-voor-partners>

⁴⁶ <https://www.uvw.nl/particulieren/zwanger-adoptie-pleegzorg/zwanger-en-zelfstandige/index.aspx>

⁴⁷ <https://www.uvw.nl/particulieren/zwanger-adoptie-pleegzorg/zwanger-en-zelfstandige/zwanger-en-zelfstandige-zez/detail/hoelang-duurt-een-zez-uitkering>

of the ZEZ allowance they receive is different (Rabobanks, 2017). Recent data on the uptake and use of this measure is not publicly available.

Immigrants

There are few regulatory measures at the national level that are aimed at immigrant entrepreneurs. Municipalities offer information on local networks for entrepreneurs with a migrant background, but beyond this there is not specially tailored support. People with a migrant background who are working to become entrepreneurs may consult with the municipalities and Chambers of Commerce. However, the GAK Institute, reports that migrant entrepreneurs often encounter obstacles such as administrative burden, documents not available in English, and at times, dismissive and discriminatory attitudes from individuals at municipalities and other institutions (Gak Institute, 2019).

Immigrants who come from abroad and wish to start an enterprise can make use of the Start-up Visa, provided that their start-up is an innovative one. This visa programme allows foreign start-ups to come to and gives them one year to try to establish their start-up.⁴⁸ The take-up of this measure has increased between 2017 and 2019, from 80 applications to 150 (IND, 2020). Of these applications 80 and 140 were accepted respectively, suggesting that the outreach is favourable and that the scale of the support provided is growing.

The unemployed

For the unemployed, several measures exist to help individuals set up an enterprise. It should be noted that helping individuals receiving some kind of benefit is designed to help activate and reintegrate individuals and to make them financially empowered. Furthermore, the target groups listed above may also make use of the following regulations in the event they become unemployed and receive unemployment or other benefits, such as welfare benefits or occupational disability benefit. The two different possibilities are described below. Other benefits for individuals receiving disability benefits are examined in the next section, Chapter 4.

The **Starter Scheme (“Startersregeling”)** was introduced in 2006 to help individuals receiving unemployment benefits to start an enterprise. The beneficiaries have 26 weeks to set up an enterprise and in this period, they receive 71% of their unemployment benefits and are exempted from their obligations to apply for jobs in that period. They can focus on setting up the enterprise and once the enterprise starts running (or after the 26 weeks), the unemployment benefits will slowly be reduced. Statistics Netherlands data shows that per year, on average about 44 000 people are active as entrepreneurs after having received unemployment benefits (UWV, 2019). Statistics Netherlands also indicates that around 11% of entrepreneurs in the Netherlands started while receiving unemployment benefits.⁴⁹

In addition, the **Directive on welfare benefits for entrepreneurs (Bbz, Besluit bijstandverlening voor zelfstandigen 2004)** provides education and training complemented by financial support and working capital to promote self-employment among the unemployed on welfare benefits. The Bbz programme aims to support unemployed people to move into self-employment through the provision of entrepreneurship training and loans. Recipients are eligible for a comprehensive package of services which includes the provisions of information on self-employment, entrepreneurship training, business consultancy and mentoring services, as well as loans and temporary income support. The initiative was created in its current form in 2004 as a response to rising unemployment rates, including a high proportion of long-term unemployment, and subsequent increasing costs of paying unemployment benefits.

⁴⁸ https://ind.nl/en/work/working_in_the_Netherlands/Pages/Start-up.aspx

⁴⁹ <https://www.ikgastarten.nl/bedrijf-starten/juridisch/een-bedrijf-starten-met-behoud-van-uitkering>

The programme has been slightly modified several times since its creation, including adjustments to the amount of financial support provided. Generally, the initiative consists of four distinct phases: a preparatory phase; the development of a business plan; an assessment of the plan's viability; and, finally the provision of a loan. Administration for this programme has been transferred from the national government to municipal governments, which often engage private business support organisations and coaches to deliver training and advice. While this has led to some differences in how the programme is implemented, each municipality can customise the support offered to the needs of participants.

An evaluation of the Bbz programme from 2011 found that the programme had net economic benefit of EUR 18 900 per participant (Ecorys, 2011). Furthermore, one of the key strengths of the programme is that it recognises that each entrepreneur is different and has different needs. More recently, a 2018 report by SEO Research, a research bureau in Amsterdam on behalf of the Ministry of Social Affairs and Employment, suggested some modifications to the programme. For example, entrepreneurs who are 55 and older who have an enterprise that is not financially viable can receive a subsidy from the government to keep the enterprise going until retirement age but this will be gradually removed from the programme.⁵⁰

Recent policy developments

Policy discussions about the costs to entrepreneurs of having long-term ill employees and how to reduce the burden on entrepreneurs in these situations are ongoing. That being said, the earlier discussions on reducing the budget for the WIA (*Wet werk en inkomen naar arbeidsvermogen*, or the Law on Work and Income according to Labour Capability), which entails that workers who get ill still receive a large proportion of their salary from their employer, supplemented by the government. However the decision was made to maintain the budget and instead, use this to help reactivate and integrate workers who have a long-term illness or disability in the labour market.

A more general policy discussion has concerned protection of solo self-employed and the social protection of entrepreneurs. The need for entrepreneurs to have an incapacity for work protection has been a policy discussion for several years, with a recent legal proposal for insuring entrepreneurs having been rejected by the national social partners and associations of entrepreneurs. In the context of protecting solo self-employed, a trend that the Dutch government has been trying to combat is that of “false” entrepreneurship (*schijnzelfstandigheid*). This targets those cases where a self-employed person is hired exclusively by one client and in essence, has an employer-employee relationship, without the benefits of social protection which comes from such an employment relationship. A national package of laws came into force in January 2020, the Law on a Balanced Labour Market (*Wet Arbeidsmarkt in Balans*), which seeks to make the Dutch labour force more dynamic and to protect workers on flexible contracts better. Among other issues, this package contains regulations that seek to force self-employed and their clients to clarify relationship in order to create more transparency and accountability when hiring self-employed people.

Finally, the position of women in the labour market has also been under discussion in recent years. In 2018 discussion had been and were still being held on a soft quota where public and private organisations would strive to ensure that 30% of management and boards of directors were female. Out of a perception that more role models and more balanced distribution of home responsibilities, regulatory developments included the introduction of more parental leave for partners of a mother so that, ideally, the care for a new born child can be shared more between parents. The actual uptake of parental leave by fathers or partners still lags behind what fathers are eligible to take off, but this regulatory change marks another step in trying to achieve more balanced participation in the labour market between men and women. This also has a role on female entrepreneurs, though there have not been many new, specific policy shifts in this area.

⁵⁰ <https://ondernemersplein.kvk.nl/bijstandsregeling-bbz-wordt-eenvoudiger/>

4 Supporting people who experience disability in entrepreneurship

Self-employment and entrepreneurship activities

There are different types of benefits for different groups of disabled individuals. In 2019 there were 818 600 individuals who received a disability benefit or support of some kind, and another 24 400 individuals received benefits specifically for older disabled workers (CBS, 2020). However, it is unknown how many of these people are self-employed.

Policy framework

Table 4.1. Characterisation of the entrepreneurship policy context for people who experience disability

		People who experience disability
1. Entrepreneurship policies for each target group are under the responsibility of the following level(s) of government (multiple levels can be checked)	National	✓
	Regional	
	Local	
2. A dedicated entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)		
3. Clear targets and objectives for entrepreneurship policy have been developed and reported		

Note: A check-mark indicates the level of policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

Regulations covering disability tend to be set at the national level, and implemented at the local level by **municipal governments** together with the **UWV**, the public employment service. There are various subsidies and regulations available for individuals with a mental or physical disability and employment. While this has been a topic of some debate during the last few years, the few main policy instruments that support entrepreneurship remain relatively unchanged.

In 2015, the Netherlands introduced the **Participation Law** (*Participatiewet*). The goal of this law is to get as many people as possible into employment. The Law replaced a number of other laws that regulated the employment possibilities for individuals receiving welfare or other benefits, individuals in protected employment (usually mentally or physically handicapped), and parts of the *Wajong* (law relating to support of young and disabled individuals). The rationale for changing the laws relating to people with disabilities

was to get them into a form of employment which was more sustainable for employers and that allowed individuals to find more “mainstream” work.

The Participation Law has led to a decline in the number of individuals receiving welfare and social (unemployment) benefits, notably among youth under the age of 27. However, there is some diversity across the groups of beneficiaries. The share of individuals who had been receiving benefits for six years or longer increased from 31% in 2015 to 41% in 2019. However, the share of beneficiaries who had been received benefits for less than two years became smaller, from 42% in 2015 to 30% in 2019 (Rijksoverheid, 2019).

The **Job Agreement** (*Banen Afpspraak*), established in 2013, is another key policy development regarding workers who experience disability. The agreement sought to create more jobs for people who experience disability since they are not always able to work at 100%, which impacts their social security benefits. It aims to create 125 000 “normal” jobs for those who experience disability by 2026. The private sector is to create 100 000 jobs and the public sector 25 000, though the public sector is lagging in its commitments.⁵¹ The UWV maintains a register of individuals who fall under the remit of the Job Agreement. These are individuals, who due to disability are not able to autonomously earn the minimum wage. Extra jobs are created which would help such an individual reach a minimum wage level of income. The UWV works with 35 regional work companies (*werkbedrijven*) across the country to help municipalities and employers to achieve the Job Agreement. Within these work companies, municipalities, the UWV, employers and trade union organisations come together to decide which instruments and measures to use to allow job seekers who fall under the job agreement to find employers.⁵²

⁵¹ <https://www.uwv.nl/overuwv/pers/dossiers/participatiewet/detail/banenafpraak> .

⁵² <https://www.samenvoordeklant.nl/wetten/banenafpraak>.

Overview and assessment of policies and programmes

Table 4.2. Characterisation of the entrepreneurship schemes for people who experience disability

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked to other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training	✓		✓	✓					
	2. Entrepreneurship coaching and mentoring	✓		✓	✓					
	3. Business consultancy, including incubators/accelerators									
Finance	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans	✓		✓	✓					
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives									
Regulations	1. Support with understanding and complying with administrative procedures									
	2. Measures to address group-specific regulatory challenges	Mechanisms to move back into disability benefit system if business is not successful								
		Mechanisms to move regain access to other social security supports (e.g. housing benefits) if business is not successful								
		Medical leave schemes for the self-employed								

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

The UWV indicates that individuals receiving different types of occupational disability or health payments may also start an enterprise to supplement income and financially empower people. The Netherlands has several social security benefits and subsidies for individuals who are less able and as a result, face obstacles to accessing the labour market. These include:

- *Wajong*: This is based on the Law on Labour Support for Young Disabled people (*Wet werk en arbeidsondersteuning Jonggehandicapten*), which includes a subsidy for living costs for young people who become disabled or ill before their 18th birthday or while they are completing their studies. If the effects of the disability or illness prevent them from working in the long-term or at all in future, the individual may apply for a *Wajong* payment.

- WIA: This is based on the Law on Work and Income according to Work Capacity (*Wet werk en inkomen naar arbeidsvermogen*). If an individual (not a young person as defined by the Wajong regulation), is ill and has been ill for over 88 weeks and this prevents them from working or leaves them only partially able to work, they receive a letter from the Dutch Public Employment Service (UWV) indicating that they may apply for WIA benefits. The instrument is designed so that workers are not without an income once their employer is no longer obliged to pay occupational illness or disability benefits (*arbeidsongeschiktheidsuitkering*).
- WAO: This is the Law on Occupational Disability Insurance (*Wet op de arbeidsongeschiktheidsverzekering*) provides support to those who became unable to work. However, workers are only eligible for this form of support if they became ill before January 2004.⁵³
- WAZ: This is the Law on Occupational Disability Insurance for solo self-employed (*Wet op de arbeidsongeschiktheidsverzekering zelfstandigen*). This form of employment insurance was compulsory for entrepreneurs until August of 2004.⁵⁴

It is possible for individuals receiving these aforementioned benefits and payments to become an entrepreneur. The UWV provides information on preparing for business creation, including an offer to consult with labour coaches to establish potential activities. Then individuals are linked with general entrepreneurship training courses and supported in calculating the effects of starting an enterprise on the benefits being received. The change in income or activity may affect the amount of the payments which an individual receives.⁵⁵

In the event an individual decides to start an enterprise, the UWV also provides offers two types of financing:⁵⁶

- Starters credit (*Starterskrediet*): This is a loan given by the UWV if an individual cannot find financing via more traditional banks or via the national microfinancing bank *Qredits*. The loan can be up to EUR 36 155, with an interest rate of 8% to be repaid within ten years.
- Preparation credit (*Voorbereidingskrediet*): This loans covers any costs incurred while creating their enterprise. The loan from UWV has an interest rate of 8% and is to be repaid within ten years.

Recent policy developments

Regarding disabled people and entrepreneurship policy, there have not been many major, recent developments. Though not related to entrepreneurship amongst disabled individuals, recent policy debates centres on the details of the Job Agreement. For example, the Ministry of Social Affairs proposed in March 2018 that occupationally disabled individuals be paid according to their productive capacity within a job (where productive capacity is calculated by the UWV as a percentage of 100%). Disabled individuals have their income supplemented by the benefits to reach the national minimum wage level. However this regulation was later withdrawn as the outcome was that many disabled individuals simply did not find work; this was largely due to the high administrative burden the regulations brought with them (De Ondernemer, 2018).

⁵³ <https://www.uwv.nl/particulieren/ziek/ziek-wao-uitkering/geldzaken-tijdens-wao/index.aspx>

⁵⁴ <https://www.uwv.nl/particulieren/ziek/ziek-waz-uitkering/index.aspx>

⁵⁵ <https://www.uwv.nl/particulieren/eigen-bedrijf-starten/starten-vanuit-arbeidsongeschiktheidsuitkering/ik-wil-eigen-bedrijf-starten/detail/eerste-stappen-naar-een-eigen-bedrijf/wanneer-ben-ik-zelfstandige>

⁵⁶ <https://www.uwv.nl/particulieren/eigen-bedrijf-starten/starten-vanuit-arbeidsongeschiktheidsuitkering/ik-wil-eigen-bedrijf-starten/detail/eerste-stappen-naar-een-eigen-bedrijf/wanneer-ben-ik-zelfstandige>

5 Policy recommendations

The Dutch approach to entrepreneurship policy has not historically targeted specific population groups but instead offers individualised pathways through the entrepreneurship support system. Schemes are offered by all levels of government, with national schemes often being delivered by local agencies and organisations. The two long-standing schemes that are supportive of inclusive entrepreneurship – Bbz and *Qredits* – have been successful in helping people from under-represented and disadvantaged groups create sustainable businesses and evaluations show a positive net social impact. Within this context and policy framework, entrepreneurship can be made more inclusive through the following actions:

1. **Promote role models for senior entrepreneurs to increase awareness about the potential of senior entrepreneurship.** About 53% of the population is over 50 years old and many researchers forecast labour market and skill shortages in the Netherlands. There are currently few activities that promote senior entrepreneurship as a potential way of extending the working life of some people. There are also few entrepreneurship schemes or initiatives aimed at supporting senior entrepreneurship schemes.
2. **Ensure that the solo self-employed can access COVID-related emergency measures when appropriate,** with special attention on reducing administrative burden and requirements for solo self-employed when making use of these measures.

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Annex A. Methodology

Each country report 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 policy officers, entrepreneurship support organisations and other stakeholders. The information was then verified by government ministries, programme managers and other inclusive entrepreneurship stakeholders, including through the circulation of draft reports for comment and online seminars that were organised between June and September 2020.

The reports are based on a common assessment framework that was developed by the OECD Secretariat. The framework contains five pillars:

1. Policy framework
2. Entrepreneurship skills
3. Financing entrepreneurship
4. Entrepreneurial culture and social capital
5. Government regulations

The reports provide an overview of the current inclusive entrepreneurship policies and programmes. They also notes assess programmes against the following international good practice criteria, considering the “typical” entrepreneur in each of the different target groups (i.e. women, immigrants, seniors, youth, the unemployed, people who experience disability), in the “typical” region in the country. It covers schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. The international good practice criteria used in the assessment are:

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

A focus is placed on the most commonly targeted population groups, namely women, immigrants, youth, seniors and the unemployed. Other groups such as the Roma are covered by the report when relevant. A special thematic section was added on entrepreneurship support for people who experience disability (Section 4) to highlight their potential as entrepreneurs and to showcase the variety of tailored entrepreneurship schemes that are in place around the European Union.