



Inclusive Entrepreneurship Policies, Country Assessment Notes

Croatia, 2016



Acknowledgements

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) for the European Commission. These notes provide an overview of current and planned policy actions and identify some actions that could be implemented to address gaps in the current support offering, or improve current offerings.

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A steering group was consulted during the preparation of this note. The steering group included members of the Croatian Ministry of Entrepreneurship and Crafts as well as the South East European Centre for Lifelong Learning (SEECEL).

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FOREWORD

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

The proportion of workers who are self-employed has declined in recent years. This is especially true for groups that often face greater challenges in entrepreneurship such as women, youth and older people. The proportion of working women who were self-employed declined from 15.1% in 2006 to 8.8% in 2015, while the proportions of self-employed youth and older people fell from 10.6% to 1.3% and 27.9% to 20.8% over the same period. Public policy support for entrepreneurship has intensified in recent years with the adoption of the Entrepreneurship Development Strategy (2013-20) and the Strategy for the Development of Women Entrepreneurship (2014-20). However, there remain several gaps in the entrepreneurship support system, notably a lack of tailored supports for the unemployed, immigrants, older people and people with a disability.

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

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

TABLE OF CONTENTS

KEY MESSAGES	5
1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS.....	5
2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS	6
3. ASSESSMENT OF CURRENT AND PLANNED INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES	9
3.1. Policy framework	9
3.2. Government regulations	10
3.3. Financing entrepreneurship.....	11
3.4. Entrepreneurship skills.....	11
3.5. Entrepreneurial culture and social capital	12
4. POLICY RECOMMENDATIONS	12
5. REFERENCES	13
ANNEX: METHODOLOGY	15

KEY MESSAGES

- Entrepreneurship support has moved up the political agenda with two key policy documents being recently adopted: the Entrepreneurship Development Strategy (2013-20) and the Strategy for the Development of Women Entrepreneurship (2014-20). Tailored entrepreneurship policies and programmes have been introduced for youth and women, but tailored support for other social target groups remains under-developed.
- The proportion of workers who were self-employed has declined over the past decade. In 2015, the self-employment rate was below the EU average (12.9% vs. 14.1%). The decline in self-employment was particularly pronounced among youth (declined from 10.6% in 2006 to 1.3% in 2015), women (from 15.1% to 8.8%) and older people (from 27.9% to 20.8%).
- One of the key challenges for the entrepreneurship support system is to overcome delays and challenges during the implementation of entrepreneurship policies and strategies. This is often caused by a lack of co-ordination between the key actors involved in designing and delivering support programmes.
- To further develop inclusive entrepreneurship policies, it is recommended that the government (i) develop action plans for the development of tailored entrepreneurship support for key under-represented and disadvantaged groups; (ii) tailor entrepreneurship training to the needs of the different target groups; (iii) develop entrepreneurship coaching and mentoring programmes for entrepreneurs from under-represented and disadvantaged groups; and (iv) support the development of entrepreneurship networks for entrepreneurs from under-represented and disadvantaged groups.

1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

Policy support for entrepreneurship has intensified in recent years with the adoption of the Entrepreneurship Development Strategy of the Croatia 2013-2020. The aim of the strategy is to increase the competitiveness of small businesses and it defines five core objectives: (i) foster business networks and R&D and innovation; (ii) strengthen access to finance; (iii) promote entrepreneurship; (iv) improve entrepreneurial skills; and (v) support business development. However, the strategy does not describe the role of entrepreneurship policy in addressing the specific challenges faced by people groups that are under-represented or disadvantaged in the labour market. Furthermore, the strategy does not clearly identify targets to be achieved by 2020.

In addition, the Operational Programme Efficient Human Resources 2014-2020 (OPEHR) is also very relevant for inclusive entrepreneurship support.¹ The programme includes several preventative labour market measures that seek to help people avoid long-term unemployment with education and re-training, as well as support for business creation. The OPEHR identifies a number of targets for 2023, including:

- Supporting 9 365 unemployed women in business creation;

¹ <http://www.esf.hr/wordpress/wp-content/uploads/2015/02/FINAL-OP-EHR.pdf>

- Supporting 6 607 unemployed people over 54 years old in business creation;
- Moving 5% youth not in employment, education or training (NEETs) into self-employed within six months of becoming a NEET (2% in 2013).

These targets are in line with the national targets to support the EU2020 objectives, including decreasing the number of persons at risk of poverty and social exclusion by 150 000.

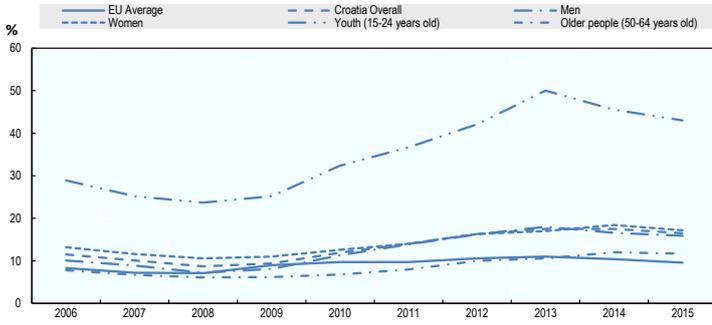
Moreover, the Strategy for Development of Women Entrepreneurship, 2014-2020 has defined some targets for women's entrepreneurship. It seeks to increase the share of women among the self-employed to 32% by 2020 (from 26.5% in 2013) and the share of craft business owned by women to 38% in 2020 (from 31.9% in 2013).

2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

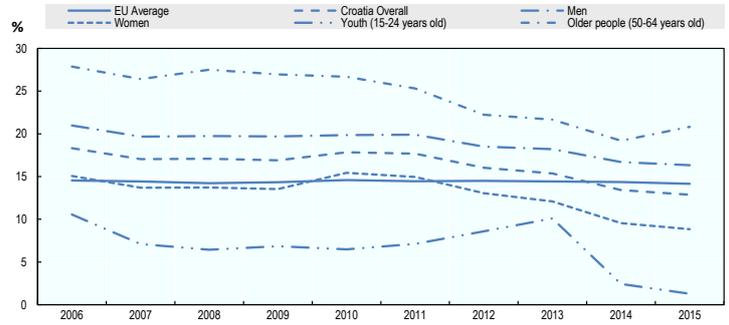
The unemployment rate increased rapidly following the onset of the recent economic crisis, increasing from 8.7% in 2008 to 17.5% in 2013, before declining to 16.5% in 2015. Youth unemployment has been particularly high. The unemployment rate for youth increased sharply during the crisis, peaking at 50.0% in 2013 (Figure 1a). Even after declining to 43.0% in 2015, the youth unemployment rate was well above the European Union average.

Figure 1. Key inclusive entrepreneurship indicators

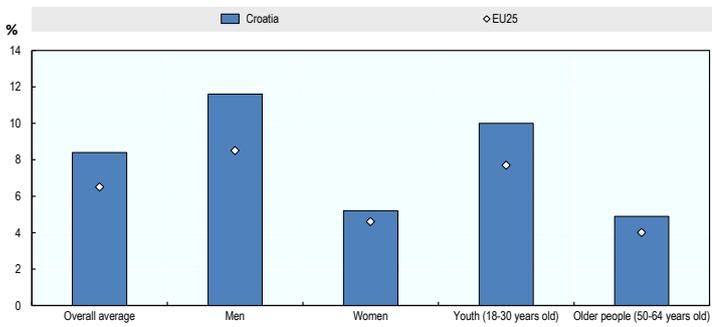
a. Unemployment rate, 2006-15



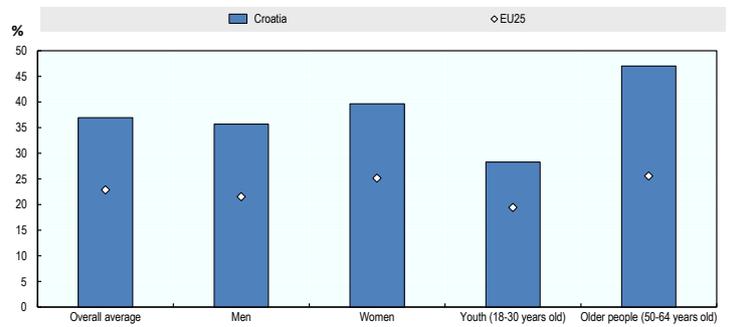
b. Self-employment rate, 2006-15



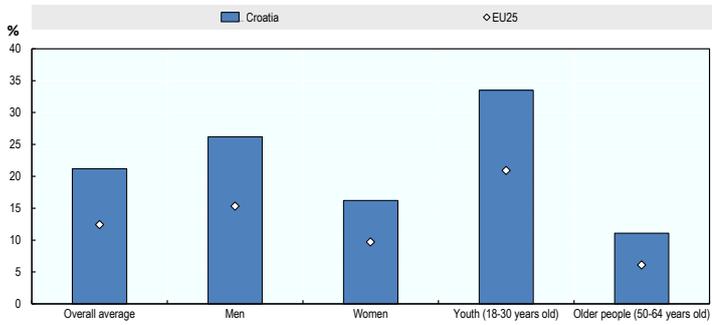
c. TEA Rate, 2010-14



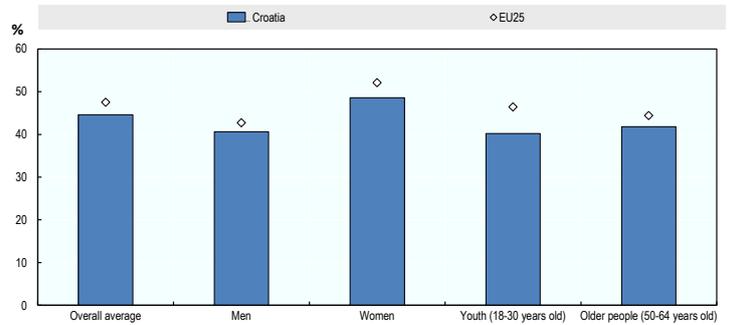
d. Proportion of TEA that is necessity entrepreneurship, 2010-14



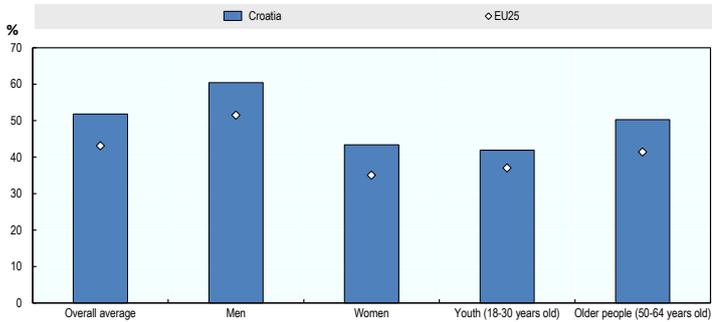
e. Proportion who expect to start a business in the next 3 years, 2010-14



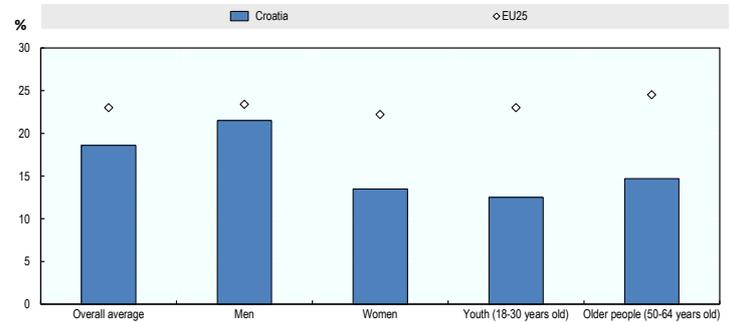
f. Proportion who report that a fear of failure prevents them from starting a business, 2010-14



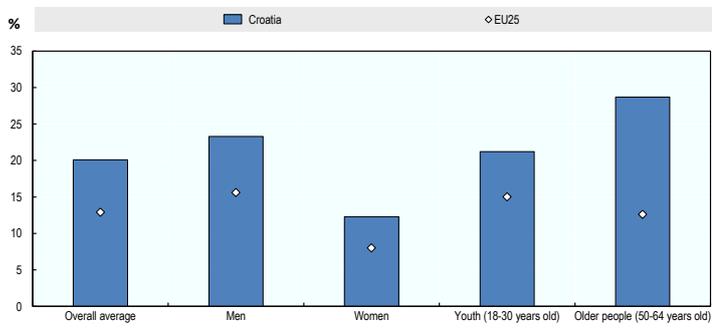
g. Proportion who perceive that they have the skills to start a business, 2010-14



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



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



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

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

The proportion of workers who were self-employed declined for all population segments over the last decade. In 2006, 18.3% of workers were self-employed and in 2015, only 12.9% were (Figure 1b). As of 2014, the self-employment rate was below the European Union (EU) average. This decline was particularly pronounced for youth – the self-employment rate fell from 10.1% in 2013 to 1.3% in 2015. The self-employment rate for women also declined substantially, falling from 15.1% in 2006 to 8.8% in 2015, as did the self-employment rate for older people, from 27.9% in 2006 to 20.8% in 2015.

While the proportion of workers who were self-employed declined over the past decade, the proportion people involved in starting and managing new businesses was above the EU average between 2010 and 2014. The Total early-stage Entrepreneurial Activities (TEA) rate measures the proportion of the adult population that are involved in pre start-up activities or managing a business that is less than 42 months old. The rate for Croatia was 8.4% for the 2010-14 period, slightly above the EU average of 6.8% (Figure 1c). The TEA rate for women was substantially lower than the rate for men over this period (5.2% vs. 11.6%) and youth were twice as likely to be active than older people (10.0% vs. 4.9%) in starting or operating a new business.

A relatively high proportion of new entrepreneurship activity (i.e. TEA) over the 2010-14 period was driven by people who did not have other employment opportunities. More than one-third of new entrepreneurs (36.9%) reported that they started their business because they could not find a job, which was above the EU average (22.8%). Nearly half of women and older entrepreneurs (47.0%) reported that they started their business out of necessity, which was well above the EU average (Figure 1d).

The high TEA rate is consistent with the high self-reported expectations to start a business (Figure 1e). Over the period 2010-14, 21.2% of Croatians expected to create a business over the next three years, which was significantly higher than the proportion across the EU (12.4%). This was driven by a high proportion of youth (33.5%) and men (26.2%) who expected to start a business.

Croatians were slightly less likely than the EU average to report that a fear of failure was a barrier to business creation over the 2010-14 period (44.6% vs. 47.5%) (Figure 1f). There was little difference in the proportion of men (40.6%), youth (40.2%) and older people (41.8%) who reported this barrier, but women were more likely to report it (48.6%).

Another important barrier to entrepreneurship for many people from under-represented and disadvantaged groups is a lack of entrepreneurship skills. Croatians were more likely than the EU average to report that they have the skills needed to start a business over the 2010-14 period (51.8% vs. 43.1% (Figure 1g). Men were particularly likely to report that they had sufficient skills to create a business (60.4%), followed by older people (50.3%), women (43.4%) and youth (41.9%).

Entrepreneurs from all social target groups in Croatia were less likely to offer new products and services than the EU average (18.6% vs. 23.0%) (Figure 1h) but were more likely to expect to create at least 19 jobs in the first five years of their business (20.1% vs. 12.9%) (Figure 1i). Older people were the most likely to operate businesses that offered new products and services (28.7%), followed by men (23.2%) and youth (21.2%), all above the European Union average. Older (28.7%) and youth entrepreneurs (21.2%) were the most likely social target groups to expect to create at least 19 jobs over five years.

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

3.1. Policy framework

The principle entrepreneurship policy is outlined in the Entrepreneurship Development Strategy of Croatia 2013-2020.² Among other objectives, the strategy places a strong emphasis on increasing the levels of entrepreneurial skills amongst the population. Although the strategy does not outline any specific measures for inclusive entrepreneurship, a number of strategies have been developed to address specific labour market and social inclusion faced by certain population groups.

The principle labour market policy document is “Guidelines for the Development and Implementation of Active Employment Policy in Croatia, 2015-2017”, which focus on increasing

² <http://www.seecel.hr/UserDocsImages/Strategy%202013%20-%202020%20MINPO.pdf>

employment through better access to the labour market as well through self-employment for persons who are in unfavourable position in the labour market. Youth, women, older people and those at risk of social exclusion are identified as key target groups. The policy seeks to provide microloans for business creation for 200 people from each of these key target groups in 2016, and 400 in 2017. In addition, the policy calls for self-employment grants for 4 330 people per year.

The Strategy for Development of Women Entrepreneurship, 2014-2020 seeks to strengthen support for women's entrepreneurship. One focus is to improve collaboration with sub-national institutions during the implementation of programmes. To support this, an inter-agency co-ordinating body was established in 2016. It consists of representatives from relevant national ministries, the Croatian Bank for Reconstruction and Development, HAMAG-BICRO (the Croatian Agency for SMEs, Innovation and Investments), academia, business associations, local government and non-governmental organisations.

The Youth Guarantee Implementation Plan (YGIP) covers many of the youth entrepreneurship support actions. It includes a set of measures to improve the regulatory and institutional framework for youth, strengthen formal and informal education, and improve access to the job market, including through self-employment. Many of these measures identify tailored support for various sub-groups of youth, including NEETs, the Roma population and young people with disabilities. Implementation of the Youth Guarantee scheme will take place in 2017 and 1 000 youth are expected to receive self-employment support such as assistance with business plan development, grants and business incubation programmes. Action under the Youth Guarantee are managed by the Minister of Labour and Pension System.

A number of other labour market strategies have been developed for various population groups, which typically reference a need to offer support for self-employment. These include the Strategy for the Life-long Guidance and Career Development 2016-2020, which covers the long-term unemployed and people with a disability, the National Strategy for Equalisation of Opportunities for Persons with Disabilities 2011-2015, the Strategy of Social Welfare for the Elderly 2014-2016, and the National Strategy for the Inclusion of Roma 2013-2020.

Examining the key policy documents related to under-presented and disadvantaged groups reveals four major gaps in the described policy framework: i) a lack of policy cohesion results in weak collaboration among different actors involved in the design and delivery of support; ii) monitoring indicators are not harmonised; iii) evaluation reports are not easily accessible; and iv) evaluation results are not used to improve policies and programmes.

3.2. Government regulations

Croatia has made substantial progress in the area of simplifying procedures for doing business in the past years. The regulatory environment for setting up a business remains, however, cumbersome. To improve the procedures for business creation, one-stop shops have been established throughout the country and the platform *HITRO.HR* was introduced to provide information on how to start a company and use different e-services. The introduction of the platform has further simplified required procedures and decreased time necessary for starting the business, as well as control of land registries data in the process of real-estate purchase.

Overall, the Croatian welfare system provides equal rights and benefits to entrepreneurs from all social target groups. However, the unemployed are able convert their entitlement of unemployment benefits into an allowance that can be used for business creation. This measure is managed by the Croatian Employment Service.

3.3. Financing entrepreneurship

Access to finance is an important challenge to entrepreneurs in Croatia, and is even greater for entrepreneurs from disadvantaged and under-represented groups. Croatia has introduced several policy measures in recent years to facilitate access to finance, including grants, venture capital and financing of innovation. Innovative financing instruments that combine debt and equity are, however, at an early stage of development.

Bank-financing remains the main source of financing for entrepreneurs from disadvantaged groups. Two government loan guarantee schemes have been established to support entrepreneurs that start or expand companies. The schemes were set up by the Croatian SME Agency (*HAMAG-BICRO*) and are implemented through commercial banks, as well as the Croatian Bank for Reconstruction and Development. Women have preferential access to these schemes.

Non-bank finance offers for entrepreneurs from under-represented and disadvantaged groups are limited. The Croatian Bank for Reconstruction and Development implements two microcredit programmes for business creation. One of them targets women and companies are eligible if it is at least 51% owned by women, or if it is led by women management. Loans of HRK 80 000 to HRK 700 000 (approximately EUR 10 500 to EUR 92 000) are delivered through commercial banks. A second microloan programme was established for business creation, with preferential access for the unemployed. This programme is designed and implemented in collaboration with the European Investment Fund as part of the EU CIP programme. It is also implemented through commercial banks and the guarantee covers up to EUR 25 000. An additional loan guarantee is being developed by HAMAG-BICRO.

Several grant programmes are implemented by three main institutions, the Croatian Employment Service, the Ministry of Entrepreneurship and Crafts and the SME Agency HAMAG-BICRO. Of these, the only grant that is targeted to entrepreneurs from disadvantaged groups is the grant “General support to starting a business”, which is for the unemployed. It offers up to HRK 25 000 (approximately EUR 3 300). Furthermore, the Ministry envisages implementing dedicated grant schemes for women and youth in the second half of 2016.

In addition, many efforts are ongoing to increase the amount of start-up financing available in Croatia through further development of venture capital funds, seed capital funds and angel investments. While SMEs and entrepreneurs will benefit from a greater supply of business financing, entrepreneurs from under-represented and disadvantaged group do not typically receive funding through these mechanisms.

The range of financing instruments used to support women, youth, older people and the unemployed in business creation appears to be generally sufficient. However, greater attention to monitoring and evaluating these measures is needed to ensure that programmes and initiatives are effective and have an impact.

3.4. Entrepreneurship skills

In recent years, policies and programmes to support the acquisition and development of entrepreneurship skills have been driven largely by the National Strategy for Entrepreneurial Learning 2010-2014. This strategy was not continued after 2014, but the development of entrepreneurship skills is now covered by the Entrepreneurship Development Strategy 2013-2020. The new strategy covers activities to support to modernisation of business activities through training for entrepreneurs and employees in SMEs. It also seeks to increase awareness about the lifelong learning in the SME sector.

Tailored entrepreneurship programmes for youth and women were anticipated in the strategy but these have not yet been fully implemented.

One of the main programmes to support entrepreneurs and SMEs is the Ministry of Entrepreneurship and Crafts' "Business Impulse Programme", which promotes and supports small businesses and crafts. It also includes a small number of measures for innovative entrepreneurship, and some targeted support services for women and youth. The Programme had a total budget of HRK 4.4 billion (EUR 57 million) in 2015 and is co-funded by EU Structural Funds.

The Youth Guarantee Implementation Plan contains several measures to boost entrepreneurship skills among youth. Many of these training programmes and internships are targeted at NEETs between 15 and 24 years old and are implemented by the Croatian Employment Service. As of July 2015, 25 557 youth had benefited from these measures but it is not possible to identify the number who were supported in business creation and self-employment.

Furthermore, the Croatian Employment Service provides self-employment training and business advisory to persons with disabilities and the long-term unemployed.

While the availability of entrepreneurship training programmes has increased in recent years, there are few programmes that are tailored to the needs of key target groups such as women, youth, the unemployed, and the Roma. Key gaps in the current support system are a lack of training programmes for immigrants, people with disabilities, and the Roma, as well as a lack of coaching and mentoring programmes.

3.5. Entrepreneurial culture and social capital

Entrepreneurship promotion is included in several national policy documents, including the "Entrepreneurship Development Strategy 2013-2020". This strategy identifies the promotion of entrepreneurship in society as one of its five core objectives. Accordingly, the Ministry of Entrepreneurship and Crafts has several promotional programmes and there are also ongoing efforts to strengthen entrepreneurship education in the formal school system.

There are also targeted efforts to promote entrepreneurship to women. The "Strategy of the development of women entrepreneurship 2014-2020" includes the promotion of women entrepreneurship as one of its objectives. Actions include highlighting the role of women entrepreneurs in the overall entrepreneurship strategy and increasing awareness about women's entrepreneurship support.

In general, there are not many entrepreneurship networks in Croatia, especially for target groups such as youth and women. However, there are some small women's entrepreneurship networks that are managed by non-government organisations.

4. POLICY RECOMMENDATIONS

Entrepreneurship policy has developed substantially in recent years, guided by several national strategies. This includes a number of tailored policies and programmes to support groups such as

women and youth in business creation. These actions are recent and their development is ongoing. To strengthen entrepreneurship support for these groups, as well as for other groups that are typically under-represented or disadvantaged in entrepreneurship (e.g. older people, people with disabilities, the unemployed, the Roma and immigrants), a number of actions are recommended:

1. *Develop actions plans for the development of tailored entrepreneurship support for key under-represented and disadvantaged groups.* Currently, national entrepreneurship strategies and action plans only cover entrepreneurship support for youth and women. Other important target groups are not yet covered by national entrepreneurship strategies. Develop action plans for these groups would support progress towards EU2020 and Entrepreneurship2020 objectives. The exercise of developing action plans would also help co-ordinate the design and delivery of entrepreneurship support across national ministries and agencies.
2. *Tailor entrepreneurship training to the needs of the different target groups.* Entrepreneurship training does not adequately address the different needs of different target groups. There is a need to better align the training offers with the needs of different target groups. It is also important that training covers business development and growth, in addition to business start-up. To make the training more attractive to potential entrepreneurs, trainers should be representative of the different communities and receive communication training.
3. *Develop entrepreneurship coaching and mentoring programmes for entrepreneurs from under-represented and disadvantaged groups.* Although the development of entrepreneurship skills is highlighted in all entrepreneurship policies and strategies, programmes are heavily focussed on entrepreneurship training. Coaching and mentoring is not widely used in Croatia. Programmes could be developed using volunteer coaches and mentors to provide individual support to women and youth entrepreneurs, as well as helping them grow their entrepreneurship networks. Entrepreneurship coaching and mentoring programmes could also include other target groups such as older people, people with disabilities, the unemployed, and the Roma.
4. *Support the development of entrepreneurship networks for entrepreneurs from under-represented and disadvantaged groups.* Entrepreneurship networks help promote entrepreneurship and offer network members access to ideas, knowledge, and support, as well as potential partnerships and sources of funding and human resources. However, policies and strategies do not place an emphasis on helping entrepreneurs from under-represented and disadvantaged groups in growing their networks, which is a substantial gap in the support system.

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ANNEX: METHODOLOGY

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

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

The framework contains 5 pillars:

1. Policy framework

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

2. Government regulations

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

3. Financing entrepreneurship

- Are there grants for business creation offered to support entrepreneurs from under-represented and disadvantaged groups?
- Is microcredit for business creation available to support entrepreneurs from under-represented and disadvantaged groups?
- Are there loan guarantee schemes for business creation to support entrepreneurs from under-represented and disadvantaged groups?

- Are there self-financing groups for business creation to support entrepreneurs from under-represented and disadvantaged groups?
- Are there public policy schemes that encourage and support business angel networks to support entrepreneurs from under-represented and disadvantaged groups?
- Are there schemes that encourage and support crowdfunding and peer-to-peer lending to support entrepreneurs from under-represented and disadvantaged groups?
- Is financial literacy training offered to support entrepreneurs from under-represented and disadvantaged groups?

4. Entrepreneurship skills

- Are there entrepreneurship training initiatives for entrepreneurs from under-represented and disadvantaged groups?
- Do high potential entrepreneurs from under-represented and disadvantaged groups have access to one-to-one or group coaching and mentoring?
- Are there public initiatives that provide information on available support programmes or on business start-up procedures for entrepreneurs from under-represented and disadvantaged groups?
- Are there business consultancy and advisory services for entrepreneurs from under-represented and disadvantaged groups?
- Are there business incubators for entrepreneurs from under-represented and disadvantaged groups?

5. Entrepreneurial culture and social capital

- Is entrepreneurship actively promoted as an employment opportunity amongst under-represented and disadvantaged groups through the education system, media, role models, etc.?
- Are there public policy actions that attempt to build specific business networks for entrepreneurs amongst under-represented and disadvantaged groups?