



Inclusive Entrepreneurship Policies, Country Assessment Notes

Czech Republic, 2016



Acknowledgements

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

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FOREWORD

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

The proportion of people involved in starting and managing new businesses in the Czech Republic is higher than the European Union (EU) average, especially among youth. Between 2010 and 2014, 11.5% of youth (18-30 years old) were in the process of starting a business or managing a new one, relative to 7.7% across the EU. Moreover, youth in the Czech Republic were less likely than the EU average to start business due to difficulties finding employment. A range of inclusive entrepreneurship measures have been implemented to support people from social target groups such as women, youth, older people and the unemployed in business creation, but a focus has clearly been placed on the development of entrepreneurship training programmes. However, there is scope to address gaps in the support offers, especially in the area of tailored entrepreneurship coaching for groups such as women and youth.

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

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

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KEY MESSAGES

- Entrepreneurship policy in the Czech Republic is guided by the SME and Entrepreneurship Strategy 2014-20, which is accompanied by annual action plans that focus on short-term priorities. Inclusive entrepreneurship policy actions are not explicitly mentioned in these strategic documents but several ministries have strategies that focus on supporting marginalised groups (e.g. Roma, women, older people) in the labour market.
- Overall, entrepreneurship rates in the Czech Republic are above the European Union average. This is especially true for youth (18-30 years old), where 11.5% were involved in starting or managing a new business over the 2010-14 period relative to the European Union average of 7.7%. However, the gender gap was larger than in most European Union countries. Men are much more likely to be entrepreneurs than women (12.0% vs. 4.9% for the period 2010-14).
- One of the key challenges for policy makers in further developing and implementing inclusive entrepreneurship policies is that there is no clear mandate for actions in this area. Many of the ministries and organisations have a role in designing and implementing labour market policies but not necessarily entrepreneurship policies.
- To strengthen inclusive entrepreneurship policies and programmes, it is suggested that priority be given to: (i) explicitly identifying inclusive entrepreneurship in entrepreneurship strategies and action plans; (ii) developing an ambassador's programme for women entrepreneurs to promote entrepreneurship, innovation and growth; (iii) developing award programme(s) for additional target groups (i.e. in addition to women and youth); and (iv) further developing tailored microcredit programmes for women, youth and older people.

1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

SME policy in the Czech Republic is largely under the responsibility of the Ministry of Industry and Trade, which prepared an SME and entrepreneurship strategy in 2012: “Small and Medium Enterprises Support Strategy 2014-2020”.¹ The strategy aims to help businesses develop and grow, notably through improvements to the business environment and with direct supports, including access to finance, mentoring, technology scouting, coaching, market intelligence and technology forecasting. Inclusive entrepreneurship target groups (e.g. women, youth, older people, the unemployed, migrants, people with disabilities) are generally not explicitly identified in the strategy, however the long-term unemployed and persons facing social exclusion are noted as needing additional support in accessing financing for business start-up.

The 2014-20 strategy was followed by the “2016 SME Support Action Plan”, which also focuses broadly on SME development and does not identify any tailored actions for any of the under-represented or disadvantaged groups. However, the key operational programme that implements the 2016 Action Plan has an objective to improve access to finance for business creation to stimulate self-employment among selected groups, including women, ethnic minorities and persons facing social exclusion.

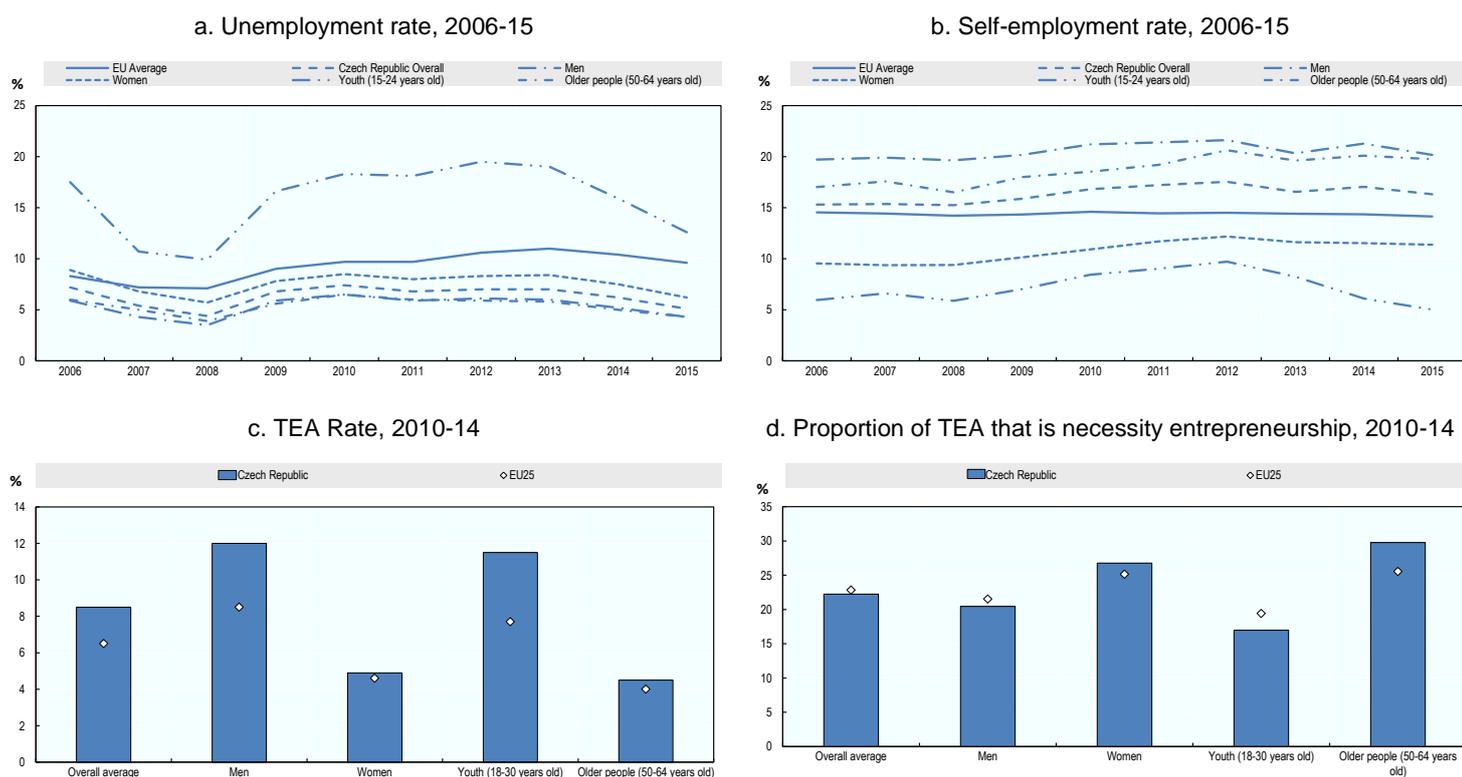
¹ www.mpo.cz

While inclusive entrepreneurship objectives are not yet well-defined, the Czech Republic has clearly-defined growth objectives to support the European Union’s 2020 growth agenda. These objectives include achieving an employment rate of 75% (which has already been achieved) and a reduction in the number of people at risk of poverty or social inclusion by 30 000,² which are both objectives that could be supported by inclusive entrepreneurship policies and programmes.

2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

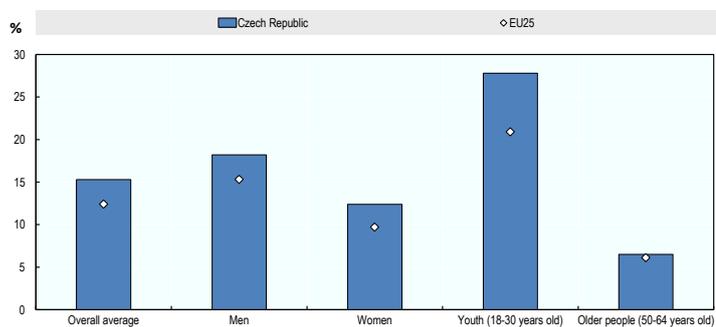
Inclusive entrepreneurship policies and programmes often seek to open up business creation and self-employment as a way of participating in the labour market for social groups that often face challenges in the labour market. The unemployment rate in the Czech Republic was half of the average unemployment rate in the European Union in 2015 (5% vs 10%) and has been declining for the past three years. There was little difference in the unemployment rate for men (4.3%) and women (6.2%). The youth unemployment rate was also relatively low at 12.6%.

Figure 1. Key inclusive entrepreneurship indicators

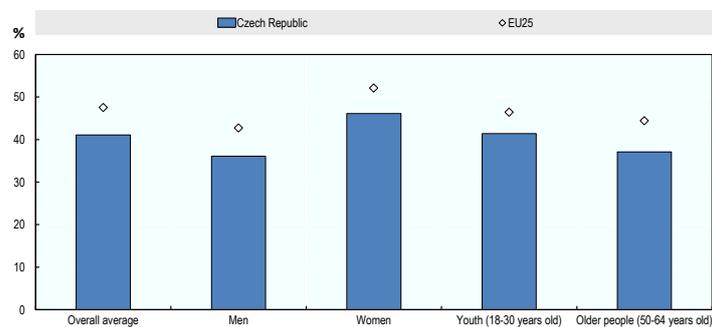


² http://ec.europa.eu/europe2020/europe-2020-in-your-country/ceska-republika/country-specific-recommendations/index_en.htm

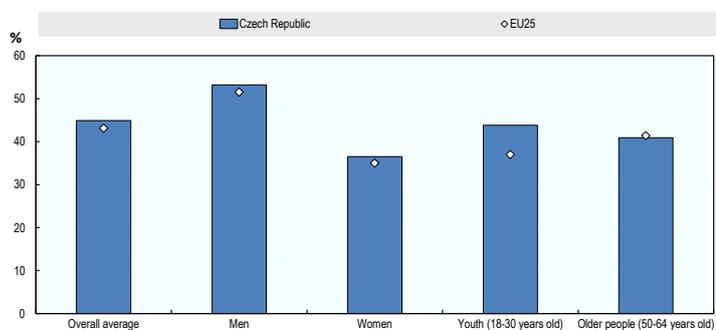
e. Proportion who expect to start a business in the next 3 years, 2010-14



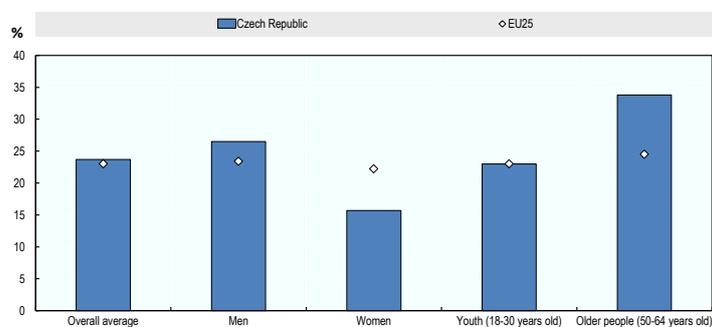
f. Proportion who report that a fear of failure prevents them from starting a business, 2010-14



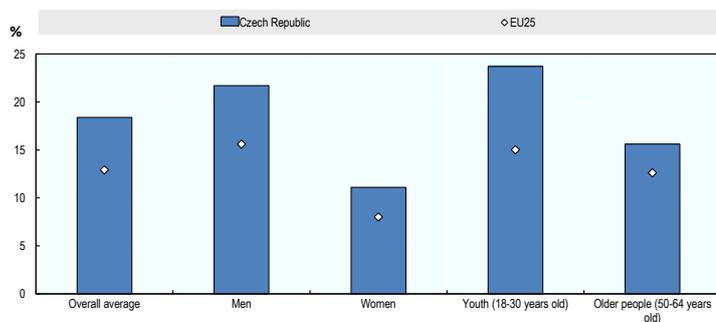
g. Proportion who perceive that they have the skills to start a business, 2010-14



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 TEA that is necessity entrepreneurship measures the proportion of those who were involved in setting-up a new business, or operating a business that is less than 42 months old, 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 unemployment data from Eurostat (2016), Labour Force Survey; Panels c, d, e, f, g, h and i contain data from the 2010 to 2014 Global Entrepreneurship Monitor household surveys that were tabulated for the OECD (2016).

The self-employment rate in the Czech Republic was slightly above the average self-employment rate for the European Union in 2015 (16% vs. 14%) (Figure 1b). As with most European Union

countries, men were twice as likely as women to be self-employed (20% and 11%) and youth who were working were not likely to be self-employed (5%).

Similarly, the Total Entrepreneurial Activities (TEA) rate for 2010-14 indicates that adults in the Czech Republic were slightly more likely to be active in starting a business or operating a new business (less than 42 months old) than adults across the European Union (9% vs 7%) (Figure 1c). This result holds across all of the population groups (i.e. men, women, youth, older people), although the TEA rate for women in the Czech Republic is essentially the same as the rate for the European Union.

New business activities in the Czech Republic were as likely as the European Union average to be driven by a lack of better opportunities for work over the 2010-14 period (Figure 1d). There is, however, a slight variation across the social target groups. Older people were more likely to have necessity-driven entrepreneurship activities than the EU average (29.8% vs. 25.5%), whereas youth were slightly less likely (17.0% vs. 19.4%).

Approximately 15% of adults in the Czech Republic expected to create a business within the next three years during the 2010-14 period (Figure 1e). This is slightly higher than the rate for the European Union (12%). Youth were the most likely to expect to create a business (28%), which is in stark contrast to the low self-employment and TEA rates for youth. This suggests that they face substantial barriers to business start-up.

Fear of failure appeared to be less of a barrier to business creation in the Czech Republic than the majority of European Union countries in the 2010-14 period (Figure 1f). 41% of people in the Czech Republic cited this barrier relative to 49% in the European Union. Men (36%) and older people (37%) in the Czech Republic were the least likely to report a fear of failure as a barrier to business creation.

People in the Czech Republic were as likely to believe that they had the skills to start a business than in the European Union (45% v. 43%) (Figure 1g). While 53% of men felt that they had suitable skills, only 37% of women did. There was almost no gap between youth (44%) and older people (41%).

Entrepreneurs in the Czech Republic were as likely as others across the European Union between 2010 and 2014 to offer innovative services and products (Figure 1h). However, there was a substantial gap between men and women. Approximately 27% of male entrepreneurs were innovative, which was slightly above the European Union average, whereas only 16% of women were, which was below the European Union average. 23% of youth entrepreneurs in the Czech Republic were innovative, which is the same proportion across the European Union.

However, Czech entrepreneurs were more likely to expect to create more than 19 jobs with their business in the next 5 years than those in the European Union (18% vs 13%) (Figure 1i). Youth were the most optimistic (24%), while women were the least (11%). However, the proportion of women that expected to create at least 19 jobs is still higher than the average for the European Union (8%).

While this section presented an overview of some key inclusive entrepreneurship indicators, data availability is a challenge. Data collected by the Czech Statistics Office and other institutions (e.g. Employment Office) typically disaggregate to report on the main target groups (women, youth, older people) but are not disaggregated for other target groups (e.g. migrants, Roma, people with disabilities). This lack of data hinders policy makers in their ability to design informed policy interventions to support these groups in business creation and self-employment.

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

3.1. Policy framework

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

A number of more specific strategies and action plans have been developed for different population groups in recent years and each indirectly touches on inclusive entrepreneurship. These include the “Government Strategy for Equality of Men and Women in the Czech Republic for 2014-2020” (see Council for Equal Opportunities, 2014), “National Action Plan to Support Positive Ageing for 2013-2017”, “National Action Plan to Promote Equal Opportunities for Persons with Disabilities for 2015-2020” (see Committee for People with Disabilities, 2015), “Roma Integration Strategy up to 2020” (see Council for Roma Minority Affairs, 2016), “Migration Policy Strategy” (see Ministry of Interior of the Czech Republic, 2015), and “Foreigner Integration Strategy” and “Youth Support Strategy”. Most of these strategies aim to improve, among many challenges, access to labour market opportunities for these different groups. However, self-employment is only explicitly covered by the strategies for positive aging, women and the Roma.

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

In addition, advisory government bodies have been established which are responsible for social inclusion issues, including the Government Council for Equal Opportunities of Men and Women, Council for Ethnic Minorities, Government Council for the Roma Minority, Government Committee for Disabled Citizens, and the Government Council for Senior Citizens and the Population Ageing. These advisory bodies comprise members of the national bodies of the state administration, the non-profit sector, academic community, social partners and the civil society. There is an advisory body for each target group under the Office of the Government of the Czech Republic but these bodies focus primarily on social exclusion in a comprehensive manner and on its impact on the society in accordance with the overall political framework.

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

3.2. Government regulations

The first contact that an entrepreneur has with the regulatory system is upon business registration. The registration process is not difficult for most entrepreneurs as there is the one-stop-shop system to provide support and to direct entrepreneurs to appropriate support providers. Despite this, some population groups would benefit from additional support since they face greater difficulties in accessing and understanding information business start-up and registration, including the Roma and migrants.

Registered job seekers face a disincentive to starting a business since it will most likely result in the loss of their “unemployed” status, which likely ends the receipt of unemployment benefits. Some unemployed people may be eligible for a start-up grant or a bridging allowance, delivered by the Employment Office. While this approach is commonly used in European Union countries, the approach used in the Czech Republic is unique in that the rules for providing allowances for start-up are applied differently across regions. This has the advantage of making the measure responsive to local needs, but at the same time does not offer unemployed people the same opportunities and incentives.

People with a disability also receive various supports and allowances, but the disability pension is not reduced if the recipient were to start a business. The same applies to older people who operate a business: if they are eligible for the retirement pension, the registration of a business will not reduce or eliminate their pension.

There are also some regulatory measures to specifically support women in the labour market, and therefore also in entrepreneurship. Some groups of women (e.g. parents returning to the labour market after maternity and parental leave, women older than 50 years old) are eligible for exemptions from paying social insurance premiums for 12 months. These measures appear to be effective, and are complemented by simultaneous efforts to improve access to childcare by significantly increasing of capacities of preschool institutions.

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

3.3. Financing entrepreneurship

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

In addition, the Employment Office offers a grant for registered job seekers for setting up businesses. The amount of the grant payment varies across regions, depending on the situation in the local labour market. Further, a bridging allowance is also offered, which can be used to pay the operating costs of the business such as rent and transportation expenses. To be able to obtain the bridging allowance, an entrepreneurship plan must be submitted and assessed favourably.

The microcredit sector is under-developed in the Czech Republic; only three institutions are supported by the European Union’s Employment and Social Innovation (EaSI) programme, which (among other objectives) aims to facilitate microcredit and microloans for vulnerable groups and

micro-enterprises.³ It appears that this leaves a segment of potential entrepreneurs as under-served since some groups have difficulty accessing mainstream bank financing: i) traders, farmers and craftsmen (self-employed persons) who need equipment to grow their businesses; and ii) economically and socially excluded persons who want to set up their business or social enterprise.

Loan guarantees are also used to improve access to bank financing. The Czech-Moravian Guarantee and Development Bank (ČMZRB) delivers a national programme GUARANTEE 2015-2023, launched by the Ministry of Industry and Trade in 2015. It includes the offer of individual guarantees with financial contribution for SMEs and social entrepreneurs. The eligibility criteria include: i) employment of persons disadvantaged on a labour market; ii) reinvestment of more than 50% of the profit back to the development of business; and iii) development of corporate social responsibility plan. In 2015, ČMZRB signed the COSME Counter-guarantee Agreement with the European Investment Fund to increase the capacity of the national programme. ČMZRB's activities are expected to continue through the new programming period and new calls will be launched at the end of 2016. For example, there is a proposed programme EXPANSION, within the framework of Operational Programme Enterprise and Innovations for Competitiveness, will focus on economically disadvantaged regions.

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

New forms of financing such as crowdfunding and peer lending are emerging. While entrepreneurs from under-represented and disadvantaged groups may use these platforms to access financing, the government does not currently promote or support these platforms and there are no dedicated platforms for any of the social target groups that inclusive entrepreneurship policies support.

Financial literacy training is often included entrepreneurship training provided by projects financed from the Operational Programme Employment. It is also provided through formal schooling to youth. It does not appear that financial literacy training programmes are widely available for other social target groups.

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

3.4. Entrepreneurship skills

During the period 2014–20, the national government supports entrepreneurship training, business counselling and coaching through a range of initiatives that are financed by the European Social Fund or from the Operational Programme Employment (2014–20). The priority axis 1 of the Operational Programme Employment focuses on support of employment and workforce adaptability and the priority axis 2 on social integration and the combat of poverty. Specific focus of the support depends on the setting of activities in the individual calls and the specific content of the partial projects that the applicants submit.

³ http://europa.eu/youreurope/business/funding-grants/access-to-finance/search/en/financial-intermediaries?shs_term_node_tid_depth=179

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

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

Most of the entrepreneurship training programmes and business development services are delivered by non-governmental organisations and they tend to focus on the development of a business plans and feasibility analysis. Less attention is usually paid to business sustainability and growth. Furthermore, these supports are often very general, with few initiatives being tailored to the specific needs of different entrepreneurs. Some private sector programmes charge a fee and these are relatively inaccessible for people from under-represented and disadvantaged groups.

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

As part of an Operational Program Education for Competitiveness 2007-2013, several projects were supported that aimed to embed entrepreneurship into the school curricula. These projects focussed on preparing methodologies and tools for teaching and included seminars, workshops and educational activities for teachers. Despite these projects, the Educational Policy 2020 and the Long-term Plan for Education and the Educational System for 2015-20 do not appear to place much emphasis on value of developing entrepreneurship skills.

The most significant gap in the support system that provides training and business counselling to entrepreneurs is the lack of entrepreneurial coaching and mentoring. This is one of the most effective supports for entrepreneurs from under-represented and disadvantaged groups because they receive individual support that is tailored to their needs, as well as motivation and moral support. However, there are currently few coaching and mentoring schemes. There is also a need to do more frequent and higher quality monitoring and evaluation activities so that government can learn about what is working and what is not, and take steps to address any activities that are not reaching the target groups or fulfilling their objectives.

3.5. Entrepreneurial culture and social capital

An entrepreneurship culture is developing slowly and as a result, inclusive entrepreneurship is not yet a well-known concept. However, there are some activities to promote entrepreneurship, specifically to women and youth. Promotional activities include a Female Entrepreneur of the Year Award (*Podnikatelka roku*) and several business competitions for youth. Success stories are promoted by initiatives that are supported by the European Social Fund.

However, there are a limited number of schemes that attempt to build up social capital for entrepreneurs. The Operational Programme Employment includes an initiative to build networks of women entrepreneurs. Entrepreneurial networks are also supported by the Operational Programme Enterprise and Innovation for Competitiveness, but these networks tend to focus on transfers of research and innovation and are not likely relevant for entrepreneurs from under-represented and disadvantaged groups.

4. POLICY RECOMMENDATIONS

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

1. *Explicitly identify inclusive entrepreneurship in entrepreneurship strategies and action plans.* To further develop policies and programmes to support in this area, it is important to signal to ministries and relevant stakeholders through strategic documents. It is also important to select priorities when developing a suite of inclusive entrepreneurship policy actions and to ensure that responsibilities are clearly given to appropriate ministries and agencies.
2. *Develop an ambassador's programme for women entrepreneurs to promote entrepreneurship, innovation and growth.* Although women in the Czech Republic are more likely to expect to create a business than the average across the European Union, they are much less likely to operate innovative businesses. It is therefore important to instil the confidence in women that they can have successful innovative businesses. Ambassador's programmes have been used successfully by several European Union countries to promote success stories, notably to university students and young women. A mentoring element programme can be built into the ambassador's programme (i.e. the ambassadors also act as mentors for young women) to provide tailored individual support to innovative women entrepreneurs.
3. *Develop entrepreneurship award programme(s) for people with disabilities, Roma, older people and migrants.* An effective method of promoting entrepreneurship is to provide recognition to those who have been successful. This also helps to identify success stories that

can be promoted in the media. The approach used to showcase successful women and youth entrepreneurs could be expanded to other social target groups.

4. *Further develop tailored microcredit programmes for women, youth and older people.* While some financial institutions are making use of European Union support through Progress and EaSI, there is room to develop more support for these groups since they each have different financing needs and face different challenges to obtaining funding for business creation. It is important to bundle other support services (e.g. training, coaching and mentoring) with the microloans to increase the chances of success for the entrepreneurs.

5. REFERENCES

Government Committee for People with Disabilities (2015), “The National Plan to promote equal opportunities for people with disabilities for the period 2015-2020” (*Národní plán podpory rovných příležitostí pro osoby se zdravotním postižením na období 2015-2020*), available at: <https://www.vlada.cz/scripts/detail.php?pgid=179>

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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?