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## Netherlands

This country profile highlights benchmarks self-employment and entrepreneurship indicators for women, youth, seniors and immigrants in the Netherlands against the European Union average. It also reports on recent inclusive entrepreneurship policy actions, including the COVID-19 policy response.

### Conditions for inclusive entrepreneurship

Entrepreneurship conditions are relatively similar to most of the European Union (EU) Member States. While the level of administrative burden and regulatory conditions rank in the top 5 EU countries, the share of SME loans among outstanding business loans was one of the lowest. Public entrepreneurship support is generally provided through an individualised approach. National schemes are often delivered by local agencies and organisations and are complemented by a suite of initiatives from municipal governments and non-government organisations. Many of these initiatives are aimed at women, youth and migrants.

### Recent trends

Between 2016 and 2020, early-stage entrepreneurship rates were higher than the EU average for women (10% vs. 5%), youth (18-30 years old) (17% vs. 7%) and seniors (50-64 years old) (8% vs. 4%). However, women and seniors continue to be under-represented in entrepreneurship. If all population groups participated in early-stage entrepreneurship at the same rate as core-age men, there would be 300 000 more entrepreneurs. About 95% of these “missing” entrepreneurs are female, 80% are over 50 years old.

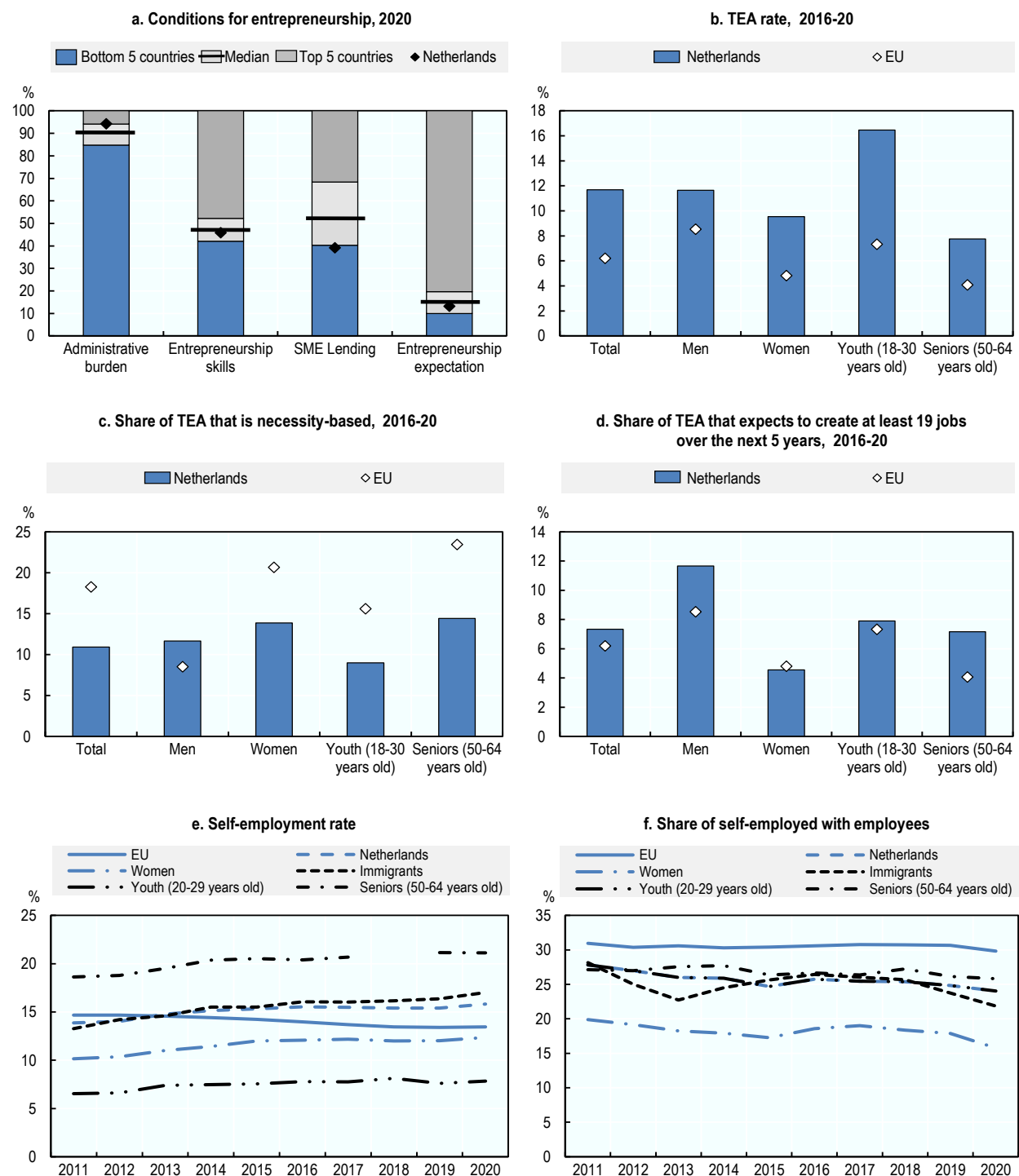
Self-employment increased over the decade with around 90% of the growth stemming from an increase in own-account workers. All target population groups are more likely to be self-employed relative to the EU average. The self-employed tend to be older as around 22% are over 55 years old, following recent national labour force trends which will likely continue as the retirement age changes to 67 years old in 2024.

### Hot policy issue

In the wake of the COVID-19 crisis, an estimated 37 policy measures were introduced by the end of 2020, with a total expected expenditure of EUR 61 billion for 2020 and 2021 (Eurofound, 2020<sup>[1]</sup>). These measures have undergone several iterations since their introduction and it is estimated that almost half of companies made use of at least one of the measures. The main support for the self-employed (*Tijdelijke Overbruggingsregelling Zelfstandige Ondernemers*, TOZO) was introduced in March 2020. Nearly all of the one million self-employed who worked before the COVID-19 pandemic could access the five iterations of TOZO. TOZO offered a monthly grant of EUR 1 500 per couple or EUR 1 000 per individual. Monitoring data show that that TOZO 1 reached an estimated 375 000 applicants; TOZO about 2 125 000 applicants, and TOZO 3 more than 100 000 applicants. It is estimated that almost half of companies made use of at least one of the measures of the broader stimulus package (e.g. NOW, TVL) in the Netherlands. Most measures, including the TOZO, have been phased out as of October 2021.

## Inclusive entrepreneurship indicators

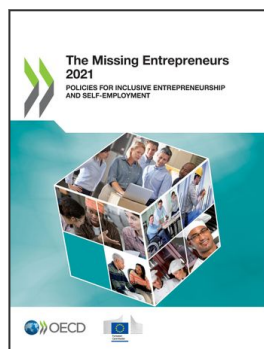
Figure 29.1. Entrepreneurship and self-employment in the Netherlands



Note: The EU average in panels b-d excludes Belgium, Czech Republic, Denmark, Lithuania, Malta and Romania. Please see Chapter 9 for notes on the figures.

Source: Panel a: (World Bank, 2020<sup>[2]</sup>; Global Entrepreneurship Monitor (GEM), 2021<sup>[3]</sup>; OECD, forthcoming<sup>[4]</sup>); Panels b-d: (Global Entrepreneurship Monitor (GEM), 2021<sup>[3]</sup>); Panels e-f: (Eurostat, 2021<sup>[5]</sup>). Please see Chapter 9 for the full citations.

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