



Inclusive Entrepreneurship Policies, Country Assessment Notes

Austria, 2017



Acknowledgements

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) for the European Commission. These notes were prepared as part of the programme of work of the OECD Local Economic and Employment Development (LEED) Programme of the Centre for Entrepreneurship, SMEs, Regions and Cities (CFE). 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 Eva Heckl and Karin Petzlberger of the Austrian Institute for SME Research. David Halabisky, Cynthia Lavison and Sandra Hannig of the CFE undertook additional drafting and editing of the note under the direction of Dr. Jonathan Potter, also of the CFE.

A steering group was consulted during the preparation of this note. The steering group was co-led by the OECD and the Federal Ministry of Science, Research and Economy. Other organisations represented on the steering committee included Austrian Business Angels Network; Austrian Economic Chamber; Federal Ministry of Science, Research and Economy; Impulse Centre for Entrepreneurship Education; Junior Achievement Austria; Public Employment Service Austria; Vienna Economic Chamber; and WU Wien.

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

Europe Direct is a service to help you find answers to your questions about the European Union.

Freephone number (*):

00 800 6 7 8 9 10 11

(*) The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

Legal notice

This note was prepared with the financial support of the European Commission, Directorate-General for Employment, Social Affairs and Inclusion.

The opinions expressed and arguments employed herein do not necessarily reflect the official views of the OECD member countries or the position of the European Commission.

This document and any map included herein are without prejudice to the status of or sovereignty over any territory, to the delimitation of international frontiers and boundaries and to the name of any territory, city or area.

1. Note by Turkey:

The information in this document with reference to 'Cyprus' relates to the southern part of the island. There is no single authority representing both Turkish and Greek Cypriot people on the island. Turkey recognises the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of the United Nations, Turkey shall preserve its position concerning the 'Cyprus issue'.

2. Note by all the European Union Member States of the OECD and the European Commission:

The Republic of Cyprus is recognised by all members of the United Nations with the exception of Turkey. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.

The links in this publication were correct at the time the manuscript was completed.

For any use or reproduction of photos which are not under OECD/European Union copyright, permission must be sought directly from the copyright holder(s).

More information on the OECD is available on the internet (<http://www.oecd.org>).

More information on the European Union is available on the internet (<http://europa.eu>).

© OECD/European Union, 2017

Reproduction is authorised provided the source is acknowledged.

FOREWORD

Inclusive entrepreneurship policies aim to offer all people an equal opportunity to create a sustainable business, whatever their social group or personal characteristics. 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.

Over the period 2012-16, 10.0% of youth and 7.7% of women were active in starting or managing a new business in Austria. These proportions were above the European Union (EU) averages for this period: 7.8% for youth and 4.8% of women. A wide range of entrepreneurship policies and programmes are in place to support youth, women and migrants in business creation, many of which are designed and delivered at the local level. The majority of these entrepreneurship support initiatives seek to facilitate the acquisition of entrepreneurship skills and to improve access to start-up finance. There is room to strengthen inclusive entrepreneurship policies and programmes by increasing awareness about ongoing initiatives and strengthening linkages across them. More can also be done to support senior entrepreneurs, which is a growing group.

This note is the second in 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 2017 notes place a special focus on describing the characteristics of self-employment in each country.

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	7
2.1. Labour market context	7
2.2. Self-employment and entrepreneurship rates	7
2.3. Barriers to business creation	10
2.4. Entrepreneurship performance	11
3. ASSESSMENT OF CURRENT AND PLANNED INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES	12
3.1. Policy framework	12
3.2. Government regulations	12
3.3. Financing entrepreneurship	13
3.4. Entrepreneurship skills	15
3.5. Entrepreneurial culture and social capital	18
4. POLICY RECOMMENDATIONS	19
5. REFERENCES	20
ANNEX: METHODOLOGY	22

KEY MESSAGES

- A wide range of entrepreneurship policies and programmes are in place to support youth, women and migrants in entrepreneurship. Many of these are designed and delivered by local government and chambers of commerce. The majority of these tailored entrepreneurship initiatives seek to facilitate the acquisition of entrepreneurship skills and to improve access to start-up finance.
- Women and youth are quite active in starting or managing new businesses. Over the period 2012-16, 10.0% of youth and 7.7% of women were active in starting or managing a new business in Austria. These proportions were above the European Union (EU) averages for this period: 7.8% for youth and 4.8% of women. Entrepreneurs from key target groups (i.e. women, youth, seniors) were more likely than the EU average to report offering new products and services, and selling to customers from other countries. However, Austrian entrepreneurs – notably women and youth – were half as likely as the EU average to expect to create at least 19 jobs over the next five years.
- Overall, tailored entrepreneurship policies and programmes are well-developed in Austria. Furthermore, policies and programmes tend to be well-evaluated. However, the impact of these policy actions could be greater if there were stronger policy objectives and clear targets to help prioritise actions and distribute resources.
- While inclusive entrepreneurship offers are generally strong and reasonably comprehensive, there is room to strengthen the support system for entrepreneurs from under-represented and disadvantaged groups. The following key recommendations are offered: (i) increase awareness of existing tailored measures and initiatives; (ii) strengthen the linkages between financial supports and entrepreneurship training, and coaching and mentoring; (iii) develop more support for senior entrepreneurs; and (iv) strengthen and extend entrepreneurship education within the formal school system.

1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

The Work Programme of the Austrian Government 2013-18 (*“Arbeitsprogramm der österreichischen Bundesregierung”*) outlines the principles, measures and actions to be implemented by the government during this period (Bundeskanzleramt, 2013). The programme covers a wide range of policy issues, including business creation. Key objectives related to business creation include boosting the number of start-ups, improving access to finance for entrepreneurship, reducing bureaucratic and administrative barriers for enterprises, supporting entrepreneurship in rural areas, and addressing business succession challenges. Groups that are under-represented or disadvantaged in the labour market (i.e. women, youth, the unemployed, seniors, or migrants) are addressed with respect to labour market and employment challenges, but not specifically in relation to self-employment.

Supporting business creation is also a key objective put forward in the economic policy programme outlined in the annual Economic Report¹ of the Federal Ministry of Science, Research and Economy (BMWFV). In 2015, the Ministry launched a “Start-up Country Strategy”² (*“Gründerland-Strategie”*), which provides a road map of 40 measures related to innovation, business financing,

¹ <http://www.bmwf.v.at/Wirtschaftspolitik/Wirtschaftspolitik/Seiten/Wirtschaftsbericht.aspx>

² http://www.bmwf.v.at/Presse/Documents/BMWFV_Land_der_Gruender_NEU.pdf

entrepreneurship networks, regulations and infrastructure to make Austria the most “start-up-friendly” country in Europe. It also seeks to foster an entrepreneurial spirit among children and young people, and teach entrepreneurial thinking in education. Other measures include instruments to increase innovation activities, tools to improve financing and to reduce red tape for new start-ups. However, key target groups of inclusive entrepreneurship policies (e.g. women, youth, older people, immigrants or the unemployed) are not explicitly addressed in this strategy.

The objective to foster entrepreneurship among specific population groups (e.g. youth, migrants, women and people with disabilities) is, however, highlighted in the “Report on the state of small and medium-sized enterprises (SMEs) in Austria” (“*Mittelstandsbericht*”). It is prepared biannually by the Federal Ministry of Science, Research and Economy (BMWF) and presented to the National Assembly. The report outlines recently implemented measures to promote SMEs, structured along the ten principles of the Small Business Act (SBA) and describes the relative performance of Austria in achieving the SBA goals in comparison with the other EU Member States³ as well as recommendations on where and how to improve performance.

In addition to these broad strategies, there are several group-specific strategies that seek to outline how entrepreneurship and entrepreneurial behaviour can be boosted within the respective groups. For example, the Austrian Youth Strategy (“*Österreichische Jugendstrategie*”), which is in line with the “EU Youth Strategy 2010-18”, aims to address youth inclusion into society and the labour market, including strategic goals such as increasing start-ups by youth or entrepreneurship education. Similarly, the Austrian Strategy for Lifelong Learning (“*LLL:2020*”) outlines actions to improve learning across all stages of life. One of the cross-cutting competences highlighted in the strategy is “entrepreneurial competences”, which seeks to build on previous actions related to entrepreneurship education.

Several National Action Plans (NAPs) have been elaborated by the government for the integration of key social target groups into society and the labour market. There are NAPs in the field of gender equality, integration, and disabilities. The NAP for gender equality (“*NAP Gleichstellung*”) from 2010 calls for better access to finance for women who want to start a business, stronger support for start-ups led by women, especially when granting loans, and empowering women as business founders. For instance, measure No. 32 determines to increase the maternity allowance for women entrepreneurs and farmers, with the goal to improve the incomes of the self-employed.⁴ The NAP for integration (“*NAP Integration*”) from 2010 explicitly sets to support entrepreneurship of long-term residents with a migration background as well as migrants. In doing this, existing offers for the target groups shall be continued and expanded. There is also a NAP for people with disabilities (“*NAP Behinderung*”) for 2012-20. However, no specific measures to support entrepreneurship of this target group are mentioned.

³ Based on the annually published SBA fact sheets http://ec.europa.eu/growth/smes/business-friendly-environment/performance-review/index_en.htm

⁴ This measure has already been implemented.

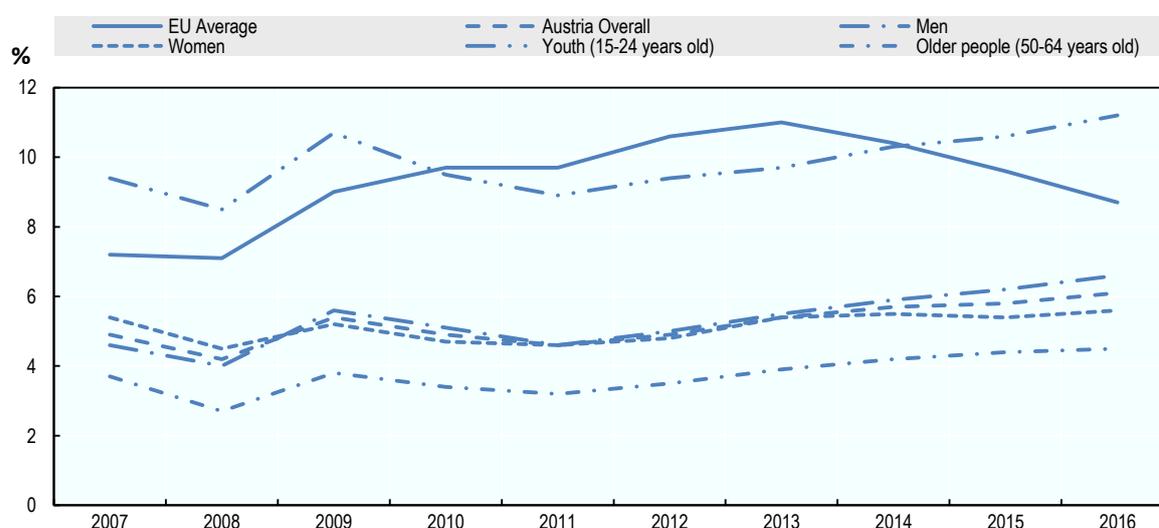
2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

2.1. Labour market context

The Austrian labour market has been relatively resilient through the global economic crisis; the unemployment rate increased less dramatically than in many countries and remained below the European Union (EU) average over the 2007-16 period (Figure 1). However, the unemployment rate has been increasing steadily since 2011 while the EU average has been on a downwards trend. Preliminary data for 2017 suggest that this upward trend is reversing – the unemployment rate was 5.4% in May 2017,⁵ a 0.7 percentage point decrease relative to the previous year's level.

Similar trends in the unemployment rate among women, youth and older people are observed. Unemployment rates among men and women have been quite similar over the past decade, however, the pace of increase of women's unemployment has slowed down since 2013 resulting in a lower unemployment rate (5.6%) than men (6.6%) in 2016. Unemployment among older people is quite low (4.5%), under the national average (6.1%) and the EU average for this age group (6.5%). As in other EU countries, unemployment is highest among the youth (11.2%) – 1.8 times the national average in 2016. Nonetheless, this figure remains quite low by regional standards; it was the fifth lowest youth unemployment rate in the EU in 2016.

Figure 1. Unemployment rate, 2007-16



Source: Eurostat (2017), Labour Force Survey 2016.

2.2. Self-employment and entrepreneurship rates

The self-employment rate remained constant over the past decade but was below the European Union average in 2016 (10.8% vs. 14.0%) (Figure 2a). However, the Total early-stage Entrepreneurial Activities (TEA) rate in Austria was above the EU average for the last five years (Figure 2b),

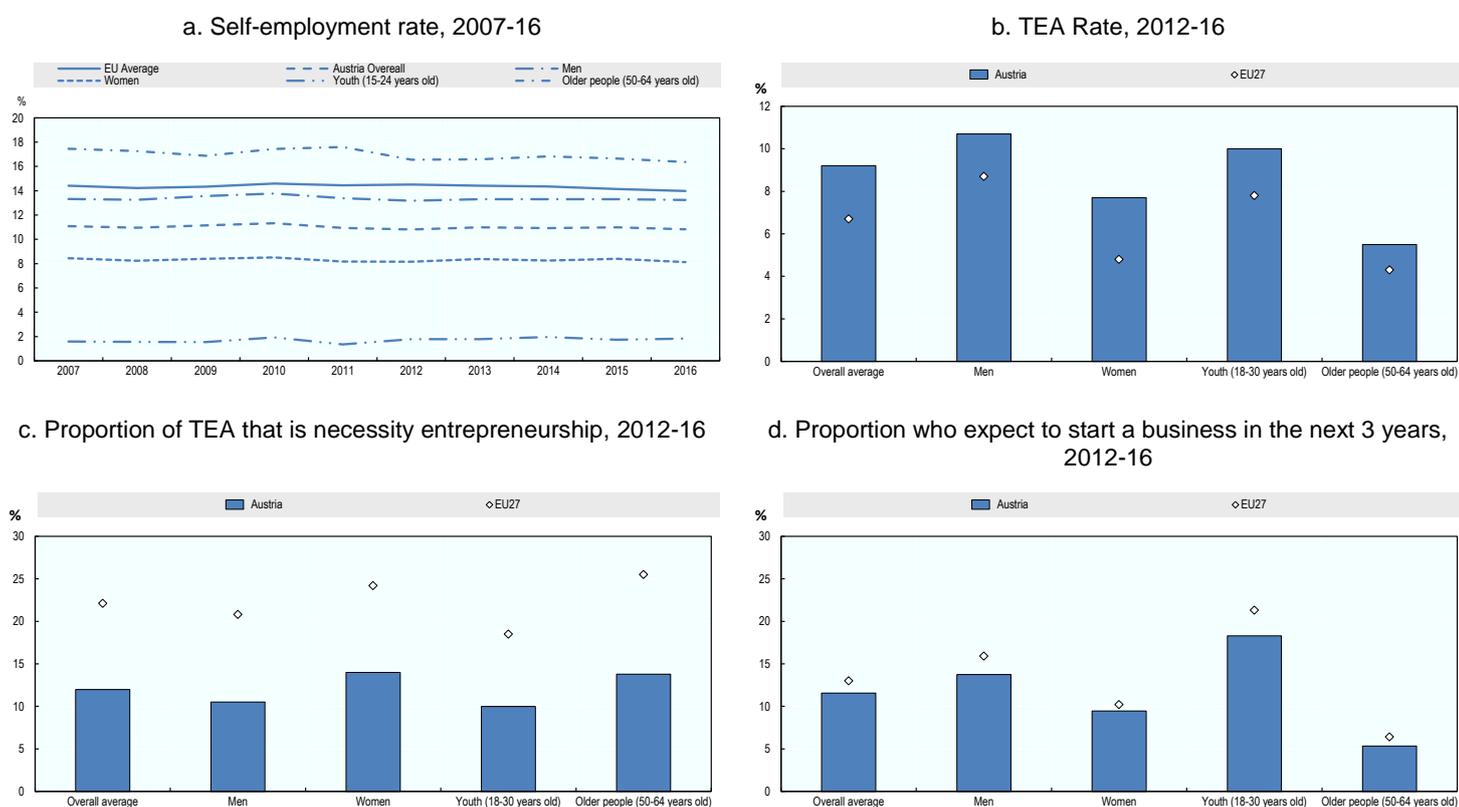
⁵

https://www.sozialministerium.at/site/Service_Medien/Presse/Presseaussendungen/Arbeitsmarkt_Positive_Entwicklung_haelt_auch_im_Juni_an.

indicating that Austrians are more likely than the EU average to be involved in starting or managing a new business. In Austria, the highest TEA rate is observed among men (10.7% vs. 8.7% for the EU) and youth (10.0%). By contrast, older people were the least likely to be involved in pre start-up activities or managing new business start-ups (5.5%). This was also true at the EU-level (4.3%). While the TEA rate and self-employment rate may appear to be contradictory, these differences can be explained by the nature of the measures. The self-employment rate measures the proportion of those working who are self-employed (i.e. a stock) while the TEA rate measures the proportion starting and managing new businesses (i.e. a flow).

The level of “necessity” entrepreneurship is much lower in Austria compared to the EU average. Over the 2012-16 period, only 12.0% of Austrian entrepreneurs who were involved in setting-up a new business, or operating a business that is less than 42 months old, were motivated to do so because they had no other options in the labour market. This was substantially lower than the EU average of 22.1% (Figure 2c). Among the different population groups, women were the most likely to have started their business out of “necessity”.

Figure 2. Self-employment and entrepreneurship rates by target group



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed. The TEA rate is the Total early-stage Entrepreneurial Activity rate, which is defined as the proportion of the population actively involved in pre start-up activities and those who have started a new business within the last 42 months. The proportion of TEA that is necessity entrepreneurship is the proportion of entrepreneurs involved in setting-up a new business or operating a business that is less than 42 months old, who were motivated to start their business because they had no better options for work. Data for panels b, c, and d were pooled for the period 2012-16. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average in panels b, c, and d covers all EU Member States except Malta.

Source: Panel a contains data from Eurostat (2017), Labour Force Survey; Panels b, c, and d contain data from the 2012 to 2016 Global Entrepreneurship Monitor household surveys that were tabulated for the OECD (2017).

Austrians were slightly less likely than the EU average to expect to create a new business in the future during the 2012-16 period (11.6% vs. 13.0% in EU27) (Figure 2d). The highest percentage of potential founders was found among youth over this period (18.3%).

Various national data sources provide further details on inclusive entrepreneurship activities. In 2014, 40% of all active enterprises⁶ (sole proprietorship) were led by women - a proportion that has increased steadily since 2007 (31%) (Statistics Austria, 2014). In 2014, the share of women among all business entries was 53%, substantially higher than in 2007 (36%). However, the proportion of women among the business closures has risen considerably in the same time (from 34% to 46%).

According to the Austrian Federal Economic Chamber, in 2016, the greatest concentration of women entrepreneurs was in “associations, counselling and nursing services” (“*Personenberatung und Personenbetreuung*” – 92.3%), “pedicurist, masseur and cosmetician” (83.7%), as well as direct marketing (82.4%) (WKO, 2017). In 2016, 46.4% of the active chamber members were women.⁷ Most women enterprises were in crafts and trades (40%) as well as tourism and leisure (40.7%), followed by commerce (34%), information and consulting (25%), transport and communications (13%) and industry (10%).

According to the Vienna Economic Chamber (WKW), 14.8 % of all entrepreneurs in Vienna are 60 years and older. Similarly, the figures for Austria according to the Federal Economic Chamber were 20.7% for entrepreneurs from 55 to 64 years old, and 6.3% for 65 years old and older in 2016. A survey of KMU Forschung Austria found that 5% of respondents were “Silverpreneurs”, i.e. that they became self-employed after retirement (Bachinger et al., 2015). Most “silverpreneurs” are active in the field of commerce (20%), professional, scientific and technical activities (20%) and other personal services (18%).

An international survey of university students, Global University Entrepreneurial Spirit Students' Survey (GUESSS), finds that only 3% of Austrian students intend to be self-employed directly after graduation (Kailer et al., 2014). In a five year perspective after graduation, there is a distinct shift towards self-employment as a career option: 18% of students indicated that they wanted to work in their own firm five years after graduation. Students plan to start their own business, mostly in the following industries: information technology/communication (20%), health service (14%), marketing (8%). According to the European Startup Monitor, founders of innovative start-ups mainly belong to the group of youth – the average age of a founder has been 30.8 years old in 2016 (Dömötör and Spannocchi, 2016).

Statistics Austria data show that 9.6% of migrants in Austria are self-employed, whereas the percentage of self-employed with migration background is 14% (*Österreichischer Integrationsfonds*, 2017). In 2015, about 15% of males and 10% of females with migrant background were self-employed. For males and females, first generation migrants had a higher self-employment rate than second generation migrants. The self-employment rate of migrants from EU Member States was higher (14% for old Member States, i.e. prior to 2004; and 11% for new Member States) than for the key groups that come from non-EU countries – former Yugoslavian (5%) and Turkish (7%). According to the Vienna Chamber of Commerce (WKW), in Vienna, approximately 40% of the businesses are

⁶ A company is considered economically active if it achieved sales and / or had employees at any time between 1.1. and 31.12. of the reporting year, regardless of whether the company has passed the year or only parts of it. In 2014, there have been approx. 404 000 active enterprises in Austria (reference number).

⁷ Every single person who is entitled to operate an independent business venture in crafts and trades, industry, mining, finance, banking and insurance, transport, information and communication, broadcasting, tourism and leisure, as well as other services, is a member of the Federal Economic Chamber under Austrian law.

owned by entrepreneurs with a migrant background, with the main countries of origin being Slovak Republic, Romania, Poland, Bulgaria, Germany, Hungary, Turkey, and Bosnia, Croatia, and Serbia (WKW, 2016). Furthermore, the percentage of migrants involved in early-stage entrepreneurship activities (i.e. TEA rate) was 11.3% in 2016, which was above the population average (Johanneum Research, 2017).

Data on entrepreneurs with disabilities in Austria is scarce. According to the Austrian Ministry of Labour, Social Affairs and Consumer Protection there were approximately 3 550 self-employed people with a disability at the end of 2015.⁸

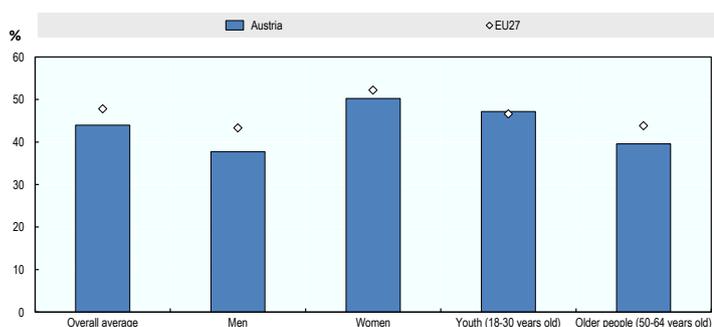
2.3. Barriers to business creation

Although Austrians are less likely to expect to set up a business in the near future than the EU average, fear of failure did not appear to be an obstacle to business creation during the 2012-16 period (Figure 3a). Within the Austrian population, a fear of failure was reported the most frequently by women (50.2%). However, this was slightly below the EU average for women over the same period (52.2%). Youth was the second most likely group to report a fear of failure (47.2%) and the only group that experienced concern at the same level as their European counterparts (46.6%).

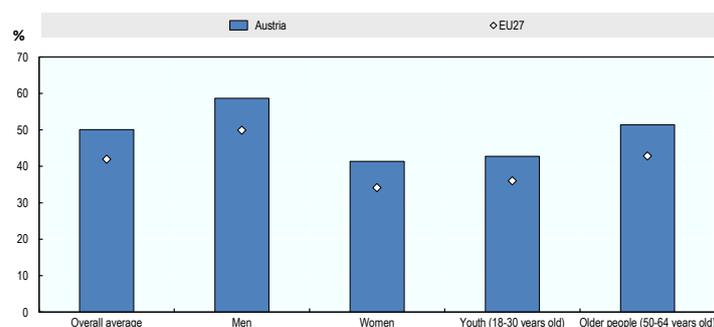
As shown in Figure 3b, Austrians were more confident that they have the skills to be successful in business creation (50.0%) than the EU average (41.9%) between 2012 and 2016. Men were the most likely to report that they had the skills needed for business creation (52.8%). Older people were also very confident in their entrepreneurship skills (45.2%). Women (41.3%) and youth (42.7%) were relatively less likely to report that they had the skills to start a business than the other target groups, as was generally the case across the EU.

Figure 3. Barriers to entrepreneurship by target group

a. Proportion who report that a fear of failure prevents them from starting a business, 2012-16



b. Proportion who perceive that they have the skills to start a business, 2012-16



Note: Data were pooled for the period 2012-16. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average covers all EU Member States except Malta.

Source: GEM (2017), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2012 to 2016.

⁸ http://www.dnet.at/elis/Tabellen/arbeitsmarkt/behinderte_jahr.pdf; queried 26 June 2017

2.4. Entrepreneurship performance

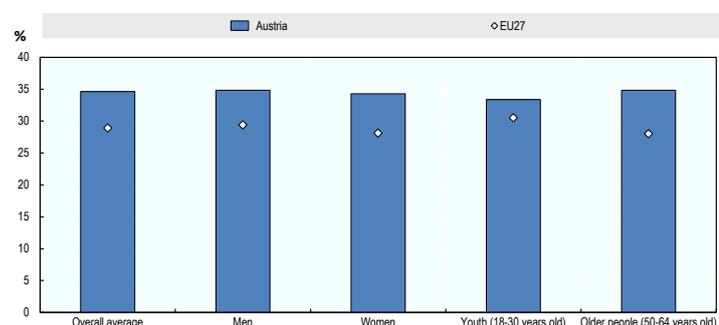
Austrian entrepreneurs perceive themselves as being fairly innovative. More than one-third (34.6%) of them reported offering new products and services to their customers during the 2012-16 period (Figure 4a). This was above the EU average (28.9%). There was little variation across groups (i.e. men, women, youth and older people) over this period.

Approximately 70% of Austrian entrepreneurs sell to customers in other countries between 2012 and 2016, which was above the EU average for this period (58.6%) (Figure 4b). Similarly, all target groups in Austria were more likely than the averages for the EU to report selling to customers in other countries. Men (73.4%) and youth (71.9%) were the most likely to sell products and services to non-Austrians, consistent to what is observed across at the EU-level. Nonetheless, women (63.0%) and older people (65.3%) were more likely than the EU average for each group to sell to foreign customers.

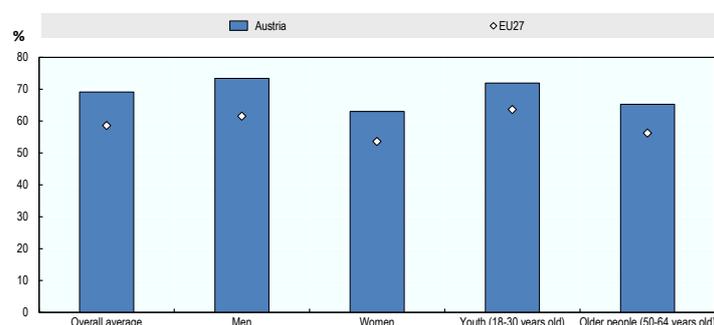
Despite being more likely to offer new products and services, and to sell to foreign customers, Austrian entrepreneurs were only half as likely as the EU average to expect to create a substantial number of jobs between 2012 and 2016 (5.1% vs. 10.0%). Over this period, approximately 6% of men, youth and older entrepreneurs expected to create at least 19 new jobs over the next five years. Women were the least likely to expect to create this number of jobs (2.8%).

Figure 4. Self-employment and entrepreneurship activities by target group

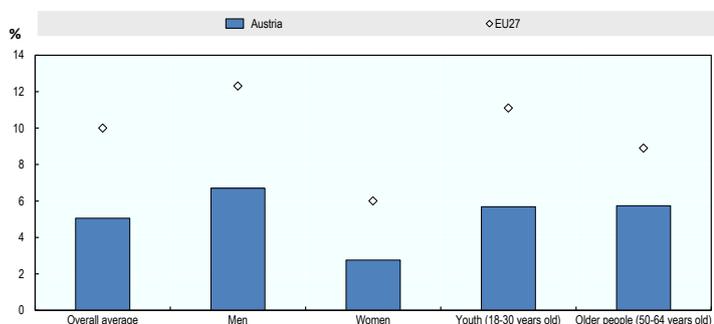
a. Proportion of new entrepreneurs whose products or services are new to all or some customers and who have few or no businesses offering the same products or services, 2012-16



b. Proportion who sell to customers in another country, 2012-16



c. Proportion of early-stage entrepreneurs who expect to create more than 19 jobs in 5 years, 2012-16



Note: Data were pooled for the period 2012-16. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average covers all EU Member States except Malta.

Source: GEM (2017), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2012 to 2016.

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

3.1. Policy framework

The Work Programme of the Austrian Government 2013-18 (*Arbeitsprogramm der österreichischen Bundesregierung 2013-2018*) promotes various measures of entrepreneurship. In addition, the Austrian entrepreneurship strategy “Start-up Country” (*Gründerland-Strategie*) guides SME and entrepreneurship policy overall. In July 2016, the Austrian Government presented a new start-up programme which addresses innovative start-ups. However, neither explicitly addresses the key social target groups of inclusive entrepreneurship, i.e. women, youth, older people, immigrants, people with disabilities, or the unemployed.

There are, however, a number of schemes that seek to support people from under-represented and disadvantaged groups in business creation and self-employment. For example, one of the eight key competences identified in the Austrian Lifelong Learning Strategy “LLL:2020” is “entrepreneurial competences” – it is a cross-cutting issue in all ten action lines that are dealing with learning in all phases of life: One of the target groups of “LLL:2020” are young people: since 2004, the strategy supports entrepreneurship education in schools and awareness raising measures.

Another policy related to promoting entrepreneurship for youth is the Austrian Youth Strategy (*Österreichische Jugendstrategie*) launched 2012. One of the strategic goals is that “Austria will raise more company founders under the age of 30”. The recommendations in this strategy refer to more entrepreneurial learning, an increased use of practice firms, and special provisions for young people setting up a business.⁹

A specific programme to facilitate entrepreneurship of unemployed persons is Business Start-up Programme (“*Unternehmensgründungsprogramm*” UGP) by the Austrian Public Employment Service (*Arbeitsmarktservice* AMS). The labour market policy objective of the UGP is to support unemployed persons in taking up sustainable self-employment.

Although the promotion of entrepreneurship in general is a clear objective of the Austrian government, support to entrepreneurship in target groups other than youth (i.e. women, migrants, older people, and people with disabilities) is not clearly addressed in national strategies and action plans.

3.2. Government regulations

The Austrian Social Insurance Authority for Business (SVA) is responsible for the social insurance of all self-employed persons with the exception of those employed in agriculture. Insurance protection is made up of pension insurance and health insurance schemes. In Austria, social insurance is organised on the basis of the compulsory insurance principle. This means that any person who performs a job subject to insurance is required to pay compulsory insurance contributions.

There is “particular support” (“*Besondere Unterstützung*”) for the self-employed and entrepreneurs who are in a difficult situation:

⁹ Bundesministerium für Wirtschaft, Familie und Jugend (Hg.): *Jugendstrategie: Strategische Ziele 2013 – 2020*, Wien 2013; www.bmwfj.gv.at/jugendstrategie

- Self-employed people and entrepreneurs are eligible to receive unemployment benefits if they have paid voluntary unemployment insurance contributions for a specific amount of time before closing their business.
- They can also access temporary benefits (“*Überbrückungshilfe*”) in case of severe, unpredictable events, e.g. long-lasting illness, natural disasters.
- Moreover, they can receive support through social insurance (i.e. SVA) case managers when they face circumstances that threaten their business activity, e.g. a combination of health-related, medical and economic, professional and social limitations or restrictions.

There two regulatory measures aimed at women entrepreneurs. A female entrepreneur is entitled to “maternity allowance for women entrepreneurs” (*Wochengeld für Unternehmerinnen*) to the amount of EUR 53.11 (as of 2017) on a daily basis if she employs a correspondingly appropriate worker at least four days per week, or to the amount of 20 hours per week to her own relief in the claiming period. The total duration of the maternity leave (*Mutterschutz*) is usually eight weeks before birth and eight weeks after birth. Instead of the maternity allowance, women entrepreneurs are entitled to make use of “operational support” (*Betriebshilfe*), meaning that qualified replacement provided by the regional Operational Support Association (“*Betriebshilfeverein*”) carries out the work.

3.3. Financing entrepreneurship

There are numerous grants for business creation, takeovers or specific industries (e.g. creative industries, high-tech industries) in Austria in each of the nine provinces that are open to all entrepreneurs. Examples include the funding scheme for new start-ups by the Austrian federal promotional bank (*Austria Wirtschaftsservice Gesellschaft mbH aws*).¹⁰ An essential part of this start-up programme is that innovative start-ups are exempted from having to pay auxiliary wage costs for the first three employees during a period of three years. Although the programme is open to all innovative start-ups, the “Start-up report” reveals innovative new firms are mostly founded by young people.

While there are no grant schemes that are specifically tailored to women, older people, unemployed and immigrants, programmes targeting youth and people with disabilities are in place. Examples include the “Your Projects” (*Eure Projekte*) programme provides grants up to EUR 500 to 14-24 year olds. The programme is implemented by the Ministry of Families and Youth (BMFJ) and the *Bundesnetzwerk Österreichische Jugendinfos*. Furthermore, young people between 18 and 26 years old can make use of the programme “aws First”, which is implemented by the Austrian Federal Promotional Bank (aws). The programme supports potential entrepreneurs by providing professional coaching, training and co-working spaces, as well as by supplying them with one year scholarships and a project budget.

People with disabilities can apply for two different grants, which are offered by the Federal Office of Social and Disability Affairs (*Sozialministeriumservice*). The “Business start-up grant” (*Zuschuss zur Begründung einer selbstständigen Erwerbstätigkeit*) is a one-time grant for the purpose of starting a business. The grant compensates for the additional expenditures of entrepreneurs and ensures the livelihood of entrepreneurs with disabilities and their dependents. In addition, the “grant to cover current disability-related additional expenses of entrepreneurs” (*Zuschuss zur Abgeltung eines laufenden behinderungsbedingten Mehraufwandes von UnternehmerInnen*) aims to ensure the sustainability of existing self-employed activities among people with disabilities. The grant aims to

¹⁰ <http://www.awsg.at>

compensate for disability-related additional expenses when the existence of the company is at risk. It is paid as monthly lump sum (EUR 253 in 2017) and can be doubled in special circumstances.

In addition to grants, prospective entrepreneurs can also access the “Microcredit” (*Mikrokredit*) programme. Established in 2010, the programme is open to all adults who are not regularly employed. The scheme was initiated by Ministry of Labour, Social Affairs and Consumer Protection (BMASK), with contributions from private banks. It is implemented by ÖSB Consulting in co-operation with the Austrian Federal Promotional Bank. Between 2010 and 2016, 508 micro-loans have been disbursed with an average amount of EUR 11 366.

There are also a number of different loan guarantee schemes in Austria, mostly awarded by the Austrian Federal Promotional Bank. In general, they are open to all without distinctions of target groups.

Business angel investment in entrepreneurs is supported with the programme “aws i2 Business Angels”. It is implemented by the Austrian Federal Promotional Bank and it offers a nationwide matching service between equity-seeking entrepreneurs and private investors. Furthermore, with the “Business Angels Fund”, the Austrian Federal Promotional Bank provides financing for selected business angels by doubling (i.e. matching) their equity for future investments. In principle, both business angel programmes are open for everybody. In addition, the Austrian Angels Investors Association (AAIA), an umbrella organisation for angel investments in Austria, helps support the development of these investments.

For immigrants entrepreneurs, the private sector business accelerator called “*Immipreneurs*” (IoA) is one of the main support structures. It is an initiative to help new enterprises operated by people from ethnic minority groups by offering business consulting and financial support. Financing can be used to cover working capital, capital assets and specific operating expenses. IoA limits the initial investment to EUR 50 000. However, the total investment can be doubled to EUR 100 000 over two years if agreed milestones are reached.

Another growing investment mechanism is crowdfunding. The Alternative Financing Act (*Alternativfinanzierungsgesetz* - AltFG) was passed in 2015, creating a legal framework for crowdfunding and increases the attractiveness of this form of financing. There are currently 12 national crowdfunding platforms in Austria, but few are tailored for, or targeted at, key groups supported by inclusive entrepreneurship policies. However, one example is the platform “Start your project” (*Starte dein Projekt*) that is aimed at youth entrepreneurs. From the school year 2014-15 onwards, students in technical and vocational schools have to implement a project in the year before graduation. The aim of “Start your project” is to support students with ideas, project management and financing. In addition to the establishment of a crowdfunding platform, it also offers an entrepreneurship handbook and workshops. The project is an initiative of the Erste Group Bank AG, IFTE (Initiative for Teaching Entrepreneurship) and the Vienna School Board (*Stadtschulrat Wien*). More broadly, information on the different crowdfunding platforms is bundled on the website of the Austrian Federal Economic Chamber (WKO).¹¹

Programmes that provide financial literacy training are in place for some target groups. The non-governmental organisation Women in Business (*Frau in der Wirtschaft* – FiW), runs the Academy for female owners of small businesses (*Akademie für Kleinstunternehmerinnen*). The Academy offers

¹¹https://www.wko.at/Content.Node/Service/Unternehmensfuehrung--Finanzierung-und-Foerderungen/Unternehmensrechnung/Finanzierung/Crowdfunding_fuer_oesterreichische_Unternehmen.html

training for female entrepreneurs. In Vienna, the Vienna Business Agency (*Wirtschaftsagentur*) offers workshops, including financial skills training, to women entrepreneurs as well as migrants (*“Migrant Enterprises”*).

Finally, the Business Start-up Programme (*Unternehmensgründungsprogramm* UGP) of the Austrian Public Employment Service (AMS) offers financing and financial literacy training to the unemployed. Financial support in the form of bridging allowance for people in UGP training (*“Gründungsbeihilfe”*) is guaranteed for the duration of participation in the programme and extends to two months beyond the start-up date. Approximately 5 000 unemployed people start a business through this programme each year. The start-up rate among the unemployed participants of the programme was 75% in 2006, and increased to 84% in 2015 (OECD/EU, 2016). In Vienna, the AMS has offered its business start-up programme since 1995 and participants account for between 10% and 15% of all business start-ups. Consequently, the programme has become one of the most important sources of start-up financing in the region. Similarly, business start-ups supported by UGP account for 15% of all newly founded businesses. Overall, these businesses tend to be quite successful: 87% of the businesses supported still existed three years after creation.¹²

3.4. Entrepreneurship skills

Regardless of the target group, all potential entrepreneurs can access information, consultancy and advice concerning business creation and self-employment from the Business Start-up Service (*“Gründerservice”*) of the Austrian Federal Economic Chamber (WKO).¹³ Additionally, numerous training opportunities are open to all entrepreneurs. Entrepreneurship training is offered by the *Wirtschaftsförderungsinstitut Österreich* (WIFI), *Berufsförderungsinstitut Österreich* (bfi) and numerous private sector training institutes.

Entrepreneurship education in schools focuses on young people aged 14 to 19 years old. School curricula, particularly those of vocational schools, include education and training in entrepreneurship and management. Being part of the Strategy of Lifelong Learning, entrepreneurship education in schools is under the responsibility of the Federal Ministry of Education (BMB) and the Centre for Entrepreneurship Education of the BMB (*Entrepreneurship Education für schulische Innovation - Impulszentrum EESI*). Entrepreneurship education increasingly makes use of practical methods such as “training” firms and business competitions (e.g. the “Next Generation” business plan competition). Furthermore, the European project “Youth Start Entrepreneurial Challenges”¹⁴ is designed to be flexible in its application and its programmes (so called “challenges”) make it possible for teachers in all kinds of schools and from various disciplines to use Youth Start modules with their students.

Information for youth is available from several sources: As regards entrepreneurship education in schools, the Working Group Economy and School (*Arbeitsgemeinschaft Wirtschaft und Schule – AWS*)¹⁵ provides numerous learning tools and materials for teachers at the upper secondary education level to communicate knowledge about economics, the national economy and entrepreneurship. The aim of AWS is to create favourable conditions for youth to become entrepreneurs. Information on business creation is also available via “Start your project” (*Starte dein Projekt*) by Erste Group Bank

¹²<https://www.en.bmwf.gv.at/EconomicPolicy/BusinessStart-ups/Seiten/Fromunemployedtoself-employed.aspx>

¹³<https://www.gruenderservice.at/>

¹⁴<http://www.youthstartproject.eu/>

¹⁵<http://aws.ibw.at/>

AG¹⁶ (see section 3.3). More generally, the internet platform of the Federal Chancellery of Austria (help.gv.at) delivers information on business creation for young people.¹⁷

More specific measures, including certifications include the following initiatives:

- Entrepreneurial skills pass (ESP), an international skills certificate for young people (15-19 years old): implemented by the Austrian Federal Economic Chamber (WKO) and Junior Achievement Austria. The Entrepreneurial Skills Pass (ESP) is an international qualification that certifies students (15-19 years old), who have had a real entrepreneurship experience, have gained the necessary knowledge, skills and competences to start a business or to be successfully employed. ESP includes a full-year in-school mini-company experience; a self-assessment of entrepreneurial competences; an examination of business, economic and financial knowledge and the possibility to access further opportunities offered by small and large businesses, top higher institutions and international organisations across Europe.
- Entrepreneur's Skills Certificate (*Unternehmerführerschein*) by the Austrian Federal Economic Chamber (WKO) is offered as a supplementary qualification in schools: it comprises a training programme with four modules, i.e. basic economic knowledge; national economics; law, marketing, management and organisation, business plan; accounting, taxes, finance, human resource management. It replaces the obligatory management skills certificate for trades (*Unternehmerprüfung*) in Austria.
- “Junior – Pupils establish enterprises” (*Schüler gründen Unternehmen*) by Junior Achievement Austria supports young people at the upper secondary education level (14-19 years old), and with a second programme “Junior Basic” for students (13-15 years old), in establishing real enterprises for the time period of one year. Young people develop independently their own business idea and go through all phases of a real economic project, thereby acquiring entrepreneurial knowledge.
- “aws First - Your future. Your business” by the Austrian Federal Promotional Bank (aws) provides training, mentoring, professional coaching and financial support for young people (18-26 years old) who want to start a business.

Many Austrian universities consider “entrepreneurship” as part of the curricula of relevant studies (either compulsory or elective). Some universities have specific “extension curricula” in the field of entrepreneurship in order to provide students additional skills in this area. A number of universities have business start-up centres / business incubators – for instance at the Vienna University of Economics and Business (WU), at the Technical University of Vienna (TUW), or at the Vienna University of Natural Resources and Life Sciences (BOKU).

In addition the entrepreneurship programme of the alumni association of the University of Vienna called U:start offers university students and alumni orientation, training, mentoring and consultancy. The Entrepreneurship Center Network (ECN) is a platform for interdisciplinary networking and promotion for entrepreneurship at university level.

For the unemployed who aim to set up their own business, the Austrian Public Employment Service (*Arbeitsmarktservice* AMS) runs the Business Start-up Programme (*Unternehmensgründungs-*

¹⁶ <http://www.startedeinprojekt.at/home/>

¹⁷ <https://www.help.gv.at/Portal.Node/hlpd/public/content/k509/Seite.4340000.html>

programm UGP).¹⁸ The programme offers support in the field of taxation, finance and marketing as well as a range of workshops on various topics such as location finding, advertising and PR, etc. Training is provided if necessary and special counselling is performed by externally contracted companies, including for specific target groups such as seniors, migrants, persons with special needs, etc.¹⁹

Training and coaching tailored to women is provided nationally by the Academy for female owners of small businesses (*Akademie für Kleinstunternehmerinnen*) of the interest group Women in Business (*Frau in der Wirtschaft* - FiW) of the Austrian Federal Economic Chamber (WKO). It offers training in the following modules: business plan, marketing, co-operation and networking, sales, time and self-management. Furthermore, FiW organises events such as the “Ladies Lounge”, where role models share their experiences and expertise; there is also a biannual congress for women entrepreneurs with the main goal being knowledge transfer and networking.

From the Vienna Business Agency (*Wirtschaftsagentur*), entrepreneurs and the self-employed can receive targeted, individual and free coaching offers regarding founding and financing. The special programme Women Enterprise Service provides consulting services for women.

Another programme of the Vienna Business Agency supports migrant entrepreneurs with its programme “Migrant Enterprises”.²⁰ The initiative offers free coaching services and workshops, as well as business creation and development information for migrants in Vienna. Migrants are also a special target group of the Austrian Federal Economic Chamber (WKO). It has nine regional chambers, where representatives for integration in each region are active in networking with relevant stakeholders and migrant communities. They promote the programmes of WKO such as the Mentoring for Migrants (*Mentoring für Migranten*) programme which is operated jointly with the Austrian Integration Fund (ÖIF). The programme supports mentees for six months and focuses on labour market integration (which can take the form of entrepreneurship). The programme creates a partnership between mentors (successful business leaders) and mentees. The support provided may target various areas including providing assistance in the job application process and the development of realistic career plan as well as strengthening the self-confidence of mentees. To date, approximately 1 500 mentoring pairs have been created. In 2015-16, mentees from 39 countries participated, two-thirds being women.

Young migrant entrepreneurs (25-49 years old) also receive encouragement from the private initiative *Immipreneurs* of Austria (“IoA”). IoA supports entrepreneurs at early founding stages by providing financial support and networking. In addition, it facilitates access to mentors who share their knowledge and give migrants the chance to tap in their network.²¹

The upcoming “Entrepreneurship for refugees“ programme scheduled to start in autumn 2017 at the Continuing Education Center of the Technical University of Vienna (“TU Wien”) is designed to help refugees to start their own businesses in Austria. The one week programme will offer both, general information on founding companies as well as specific training sessions on the Austrian legal and regulatory framework for businesses. This is followed by a 12-week period of individual coaching by experienced entrepreneurs and consultancies.²²

¹⁸ <http://www.ams.at/service-arbeitsuchende/finanzielles/foerderungen/unternehmensgruendungsprogramm>

¹⁹ <https://gruendungsforum.at/>

²⁰ <https://wirtschaftsagentur.at/beratungen/migrant-enterprises-6/>

²¹ <http://www.immipreneurs.eu/>

²² <https://cec.tuwien.ac.at/seminare/spezialseminare/entrepreneurship4refugees/>

In Vienna, the “Network Diversity” of the Vienna Economic Chamber (WKW) provides networking opportunities, information and consultancy services, and training, notably with the help of members of the target group communities i.e. migrants, women, seniors, people with disabilities as well as Lesbian, Gay, Bisexual and Transgender (LGBT) people.

There is no known nation-wide business consultancy support for entrepreneurs with disabilities. However, in Vienna, *Wien Work*, a non-profit social economy organisation, provides tailored information and assistance for people with disabilities who want to start a business. The province of Styria even has a dedicated start-up centre for people with disabilities called “Chance” (*GründerInnenzentrum für Menschen mit Handicap*) that offers consulting services and coaching.²³

3.5. Entrepreneurial culture and social capital

Overall, the Ministry of Science, Research and Economy (BMWFV) and the Austrian Federal Economic Chamber (WKO) actively promote entrepreneurship, via different channels such as the European SME Week, TV, websites, advertising, consulting, public presentations and discussions. The Business Start-Up Service (*Gründerservice*) of the WKO and the BMWFV is the first point of contact for people eager to start a business. More than 90 offices across Austria provide information on Business Start-Up Services. The network of OPE Envoys (*EPU-Beauftragte*) created by the Economic Chambers in Austria should be mentioned. The OPE Envoys serve as special contact points in all the provinces (*Bundesländer*) for one person enterprises (OPE), a form of enterprises which is quite common among under-represented groups.

In Austria, the interest group for Business Start-ups (*Junge Wirtschaft*) of the Austria Economic Chamber (WKO) provides information to young entrepreneurs between 18 and 40 years old and organises numerous (networking) events in the field of business creation and business development. Moreover, the Chambers of Commerce in the nine Austrian *Länder* actively promote entrepreneurship to diverse groups in their regions, e.g. migrants, women, seniors, people with disabilities and LGTB people.

There are many initiatives and policy actions, especially for disadvantaged groups, that promote entrepreneurship and help building business networks. For example, the interest group Women in Business (*Frau in der Wirtschaft - FiW*), which is part of the Austrian Federal Economic Chamber (WKO), promotes entrepreneurship for women. For this purpose, FiW organises so called morning talks (*Morgengespräche*), salons (*Salongespräche*) and the Day of FiW. Moreover, “Women in Business” is a service centre and acts as a business network by offering many networking events on national and provincial level.

Entrepreneurship is widely promoted in schools, both through classroom work and extra-curricular projects (e.g. junior – Pupils establish enterprises). Furthermore, entrepreneurship is actively promoted as employment opportunity for young people in the frame of the European SME week (“*Europäische KMU Woche*”) that takes place in all EU member states at the end of November. The European SME week in Austria is organised by the Austrian Federal Economic Chamber (WKO), *WIFI-Unternehmerservice* and supported by the Ministry of Science, Research and Economy (BMWFV) and regional partners. During this week, numerous events are organised with the objective to encourage young people to take the step into entrepreneurship and to learn about support options. For instance, successful entrepreneurs are presented as role models and share their experiences at this occasion.

²³ <http://www.chance.at/>

The Business Start-up Day (*Jungunternehmertag*) is an information event for start-ups, potential founders, young entrepreneurs and pupils where all necessary information around entrepreneurship (marketing, governmental aid, tax basics, e.g.) is provided by experts.

When it comes to the target group of migrants, the Austrian Federal Economic Chamber (WKO) and its regional chambers promote entrepreneurship via the programme “Mentoring for Migrants” and their representatives for integration in each chamber, who reach out to key contact points in the various communities.

The Vienna Economic Chamber (WKW) has published a brochure called “Naturally self-employed” (*Selbstverständlich Selbstständig*), encouraging older people to consider self-employment. It includes good practice case studies on senior entrepreneurship, information on receiving pensions and additional income, and relevant contact points for further information and support.

The platform “Chance – Start-up centre for people with handicap” (*GründerInnenzentrum für Menschen mit Handicap*) presents role models of successful entrepreneurs with disabilities on their website to demonstrate that self-employment can be feasible.

4. POLICY RECOMMENDATIONS

In general, programmes that promote and support entrepreneurship often address all potential entrepreneurs, regardless of the target group. Lately, a focus has been put on innovative start-ups. However, there are a number of tailored initiatives for various groups that are either under-represented or disadvantaged in the labour market. The following recommendations should contribute to further develop policies and programmes to promote business creation and self-employment by these groups:

1. *Raise awareness and visibility of already existing measures among the target groups and assure equal access.* In Austria, there is a multitude of different measures, initiatives and projects that are mainly open to all (potential) entrepreneurs. Many of them are not fully exploited by the target groups. Therefore, it is necessary to raise the awareness and the visibility of support measures through targeted networking, signposting and word-of-mouth.
2. *Develop more integrated support initiatives.* In many areas (e.g. entrepreneurship skills, financial literacy), women, migrants and people with disabilities are targeted by numerous programmes offering support, consultancy and training at regional level, that are not always linked to each other. There is a need to strengthen connections between different types of support to address the multiple barriers faced by disadvantaged entrepreneurs in a cohesive manner. In this context, collaboration among agencies and stakeholders needs to be further enhanced at all levels.
3. *Provide more support for senior entrepreneurs.* Whereas single measures targeting seniors could be identified in Austria, more cohesive entrepreneurship initiatives or programmes are lacking. There is still need for policy action to create alternatives for older workers to remain active. This is particularly important as the employment rate for seniors is relatively low in Austria.

4. *Strengthen and extend entrepreneurship education within the education system.* Youth are explicitly addressed in the national actions plans in terms of promoting entrepreneurship. Entrepreneurship education is included in school curricula of compulsory subjects (e.g. geography and economics, business studies). However, there is room for improvement in the specification of curricula contents, better presentation of entrepreneurship in schoolbooks, and improvement of training for teachers.

5. REFERENCES

- Bachinger, K., A. Dörflinger, C. Dörflinger, A. Dorr, C. Fürst and K. Gavac (2015), *Ein neuer Blick auf das Unternehmertum*, Vienna: KMU Forschung Austria.
- Bergmann, N., A. Riesenfelder, S. Schmatz and C. Sorger (2013), *Evaluierung des Unternehmensgründungsprogramms (UGP)*. Vienna: L&R Sozialforschung.
- Bundeskanzleramt (2013), “Working Programme of the Austrian government 2013–2018”, Vienna: Austrian Chancellery, Federal Press Service, available at: <https://www.google.at/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&ved=0ahUKEwiRz9b06r3NAhVGIsAKHXbIAmYQFggkMAA&url=https%3A%2F%2Fwww.bka.gv.at%2FDocView.axd%3FCobId%3D53264&usg=AFQjCNFrNmGo6-wFdjdt8UTZY9Vc6fRNaw&cad=rja>.
- Bundeskanzleramt (2013), *Arbeitsprogramm der österreichischen Bundesregierung 2013–2018*, Vienna: Bundeskanzleramt, Bundespressdienst.
- Dömötör, R. and B. Spannocchi (2016), “European Start-up Monitor – Country Report Austria 2016”, available at: https://www.wu.ac.at/fileadmin/wu/d/cc/gruenden/2016_ESM_Country_Report_Austria.pdf.
- European Commission/EACEA/Eurydice (2016), “Entrepreneurship Education at School in Europe. Eurydice Report”, Luxembourg: Publications Office of the European Union.
- Eurostat (2017), Employment and unemployment (LFS), <http://ec.europa.eu/eurostat/web/lfs/data>.
- Global Entrepreneurship Monitor (GEM) (2017), Special tabulations of the 2012-16 adult population surveys from Global Entrepreneurship Monitor.
- Joanneum Research (2017), Global Entrepreneurship Monitor 2016 – Bericht zur Lage des Unternehmertums in Österreich, Graz.
- OECD / European Union (2016), *Inclusive Business Creation: Good Practice Compendium*, OECD Publishing, Paris.
- Österreichischer Integrationsfonds (2017), *Arbeit und Beruf; Statistiken zu Migration & Integration 2016*, ÖIF, Wien.

WKO (2017), *Unternehmensneugründungen 1993-2016, vorläufige Ergebnisse*, Stabsabteilung Statistik, Wien.

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?