



# Inclusive Entrepreneurship Policies, Country Assessment Notes

Ireland, 2016



## Acknowledgements

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

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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 proportions of women and youth creating businesses in Ireland are in line with European Union (EU) averages and the rate for seniors exceeds the EU average. However, the Irish government aims to shift these rates upwards in making Ireland a more entrepreneurial nation. Policy objectives and related actions for inclusive entrepreneurship are encompassed within the National Policy Statement on Entrepreneurship. It includes a range of measures for entrepreneurs from under-represented and disadvantaged groups in the areas of access to finance, entrepreneurship education and skills, and entrepreneurs’ networks and role models. There is also a relatively favourable business environment for inclusive entrepreneurship in Ireland, although the self-employed are not always treated in the same way as employees in the welfare system. Inclusive entrepreneurship in Ireland could be promoted further by more explicit integration of inclusive entrepreneurship actions in the National Policy Statement, improved data collection, raising awareness of microfinance, new initiatives for people with disability and more flexibility in the welfare system.

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

- Ireland has a strong entrepreneurship support system with clear goals and action plans. However, there is only a modest offering of dedicated inclusive entrepreneurship policies and programmes, which tend to focus on youth, women, older people and the unemployed. Some groups such as people with disabilities and migrants receive very little tailored support.
- Although the self-employment rate in Ireland was approximately equal to the European Union average in 2015 (14.9% vs. 14.1%), the self-employment rate for several of the key social target groups was below the EU average: women (6.9% vs. 9.9%) and youth (1.3% vs. 4.2%). Older people, however, were more likely to be self-employed (24.5% vs. 18.5%). Women and older entrepreneurs were more likely to operate innovative businesses than the European Union average (youth were not) and all social target groups are more likely to expect to create a significant number of jobs over the next 5 years.
- A challenge to further developing inclusive entrepreneurship support is a lack of information on the entrepreneurship activities of different social target groups. Another challenge has been the reduction of public budgets due to austerity measures.
- Despite a strong entrepreneurial environment and a number of tailored entrepreneurship initiatives for women, youth, older people and the unemployed, there is scope to strengthen inclusive entrepreneurship policies in Ireland. Key recommendations include: i) integrate inclusive entrepreneurship actions more explicitly in an updated National Policy Statement on Entrepreneurship; ii) improve data collection on self-employment activities by different population groups; iii) Microfinance Ireland should undertake targeted promotional campaigns of its activities; iv) Enterprise Ireland should follow the successful strategy that it adopted for women and introduce targeted initiatives for people with disability; and v) introduce more flexibility in the welfare benefit system to reduce the disincentives for those considering self-employment.

## 1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

The National Policy Statement on Entrepreneurship (2014) seeks to ensure that over time, any existing barriers or challenges to starting and growing a business will be removed and that in the near future Ireland will be internationally acknowledged as a highly entrepreneurial country. The National Policy Statement detailed the three main objectives of the government with regards to entrepreneurship in Ireland:

1. Increase the number of start-ups by 25% (3 000 more start-ups per year);
2. Increase the survival rate in the first five years by 25% (1 800 more business survivors per annum); and
3. Improve the capacity of start-ups to grow-to-scale by 25%.

These objectives are for the general population of entrepreneurs and businesses, and within the strategy there is only limited mention of social target groups that are under-represented and disadvantaged in entrepreneurship. There are a limited number of strategies or actions that specifically focus on entrepreneurship activity relating to these groups and therefore clear objectives for inclusive entrepreneurship policies are not well-defined, despite the large number of initiatives that have been launched to support people within the target groups in finding employment (and to a lesser extent, self-employment).

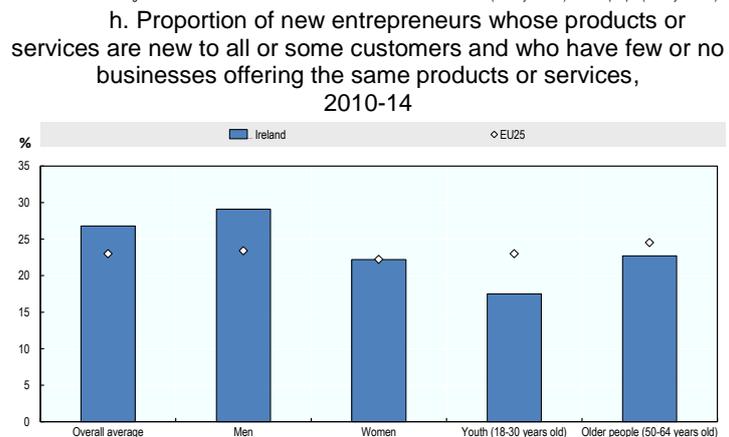
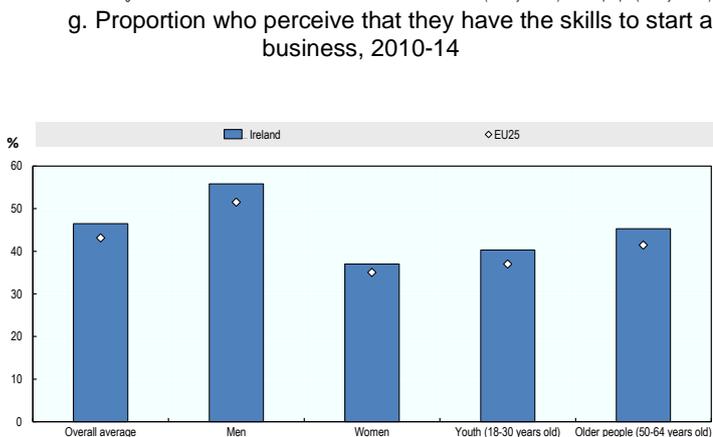
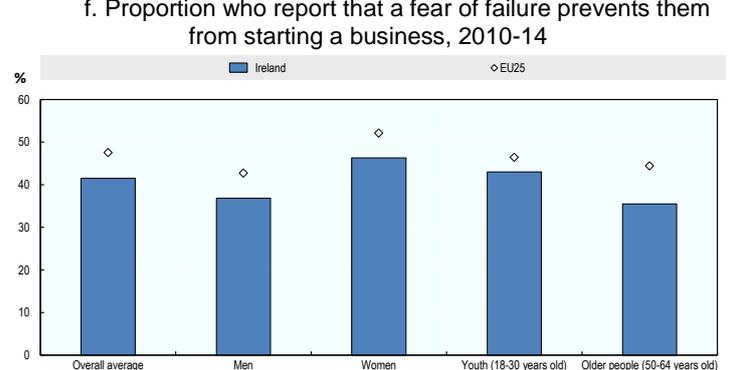
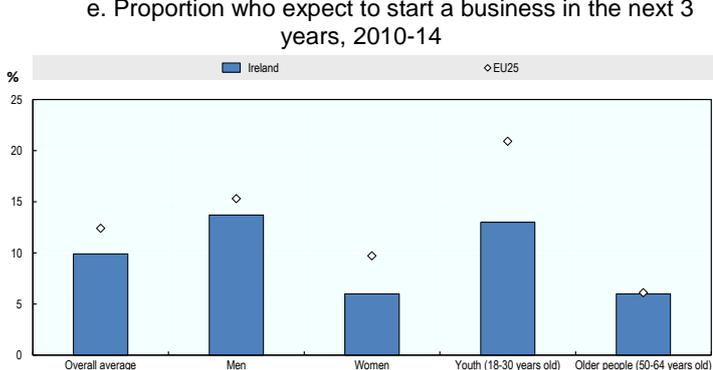
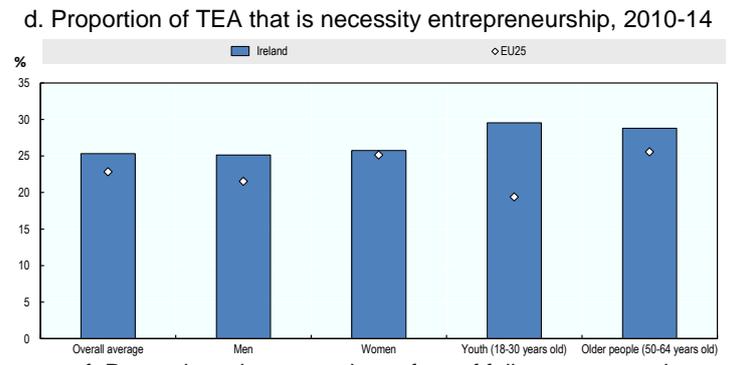
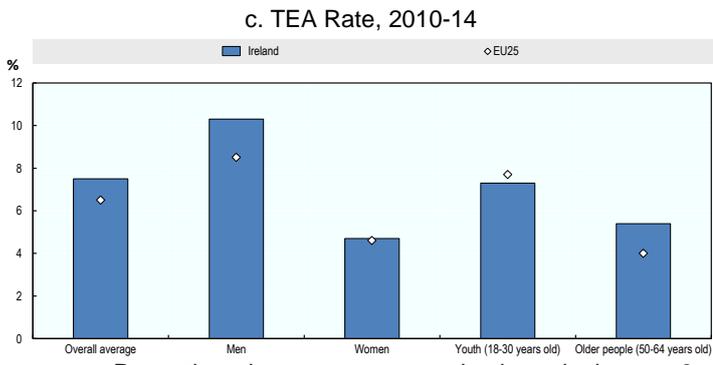
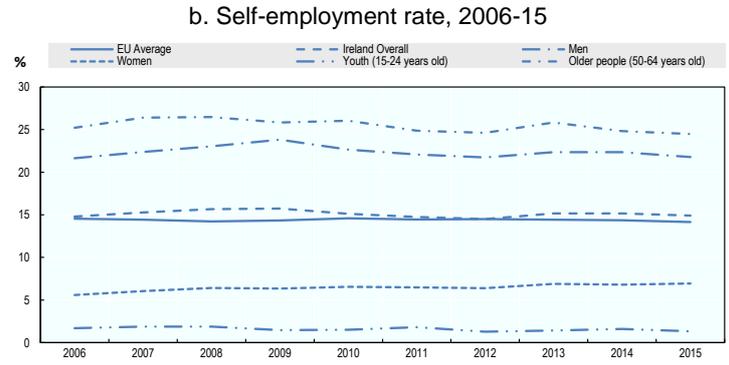
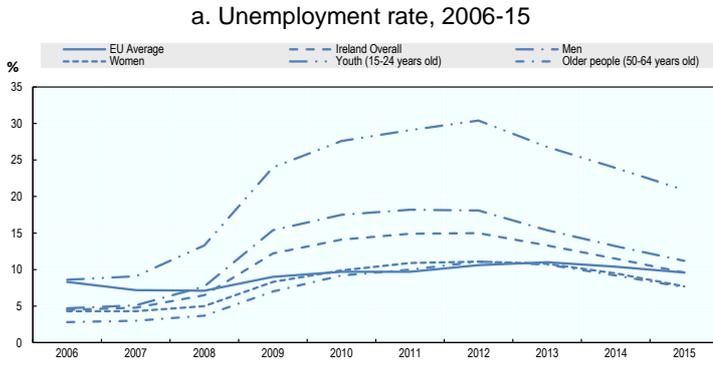
Irish policies and programmes that support entrepreneurship and inclusive entrepreneurship contribute to efforts to reach key goals of the Europe 2020 strategy. One of the key Irish targets is to raise the employment rate for women and men aged 20-64 years old to 69-71%, including through greater participation of young people, older workers and low-skilled workers, and better integration of legal migrants.

## **2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS**

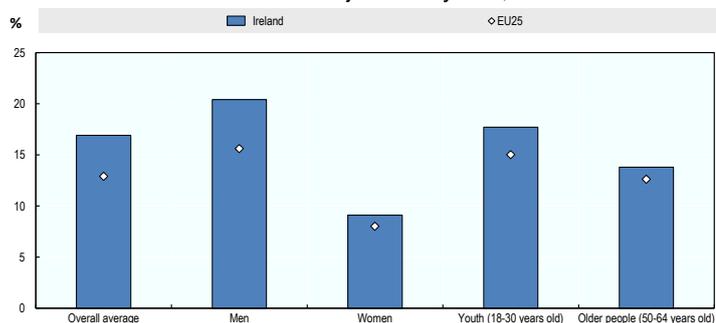
During the recent recession, the rate of unemployment reached a peak of 15.1% in February 2012. It has since fallen to 9.6% in 2015, equal to the average for the European Union (Figure 1a). The youth unemployment rate has also declined since 2012, from 30.4% to 20.9% in 2015. However, the out-migration of many young people has reduced the unemployment rate without altering labour market conditions. Unemployment has also declined for older people and the unemployment rate for fell to 7.6% in 2015. It is notable that the gender gap in the unemployment rate among older people has closed substantially in recent years. More generally, the unemployment rate for women was lower than that of men in 2015 (7.7% vs. 11.2%) but this can be partially explained by a much lower labour force participation rate.

Similarly, the long-term unemployment rate decreased from 6.0% to 4.7% between 2015Q1 and 2016Q1. Long-term unemployment accounted for 56.1% of total unemployment in 2016Q1 compared with 59.7% one year earlier and 60.5% in the first quarter of 2014 (CSO, 2016). According to the CSO the rate of unemployment among non-Irish people in 2011 was 22%, compared with a rate of 18.5% among Irish people. The rate of unemployment for people with disabilities increased from approximately 8% to 22% over the period 2004-10 according to *Disable Inequality* (2016). Figures from the Central Statistics Office's (CSO) 2010 Quarterly National Household Survey (CSO, 2011) show that 36% of working-age people with a disability participated in the labour market in 2010 compared to 77% of those without a disability and 22% were unemployed, compared to 16% of those without a disability.

**Figure 1. Key inclusive entrepreneurship indicators**



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



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

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

There are several ways to measure the level of entrepreneurial activity in a country. One is to assess self-employment activities. The self-employment rate for the population was approximately equal to the average rate for the European Union in 2015 (14.1% vs. 14.9%) (Figure 1b). Men were three times more likely than women to be self-employed (21.8% vs. 6.9%), which is a greater gap than in most European Union countries. The self-employment rate for older people was very high in 2015 (24.5% in 2015), while the rate for youth was very low (1.3% in 2015).

Another way to measure entrepreneurial activity is with the Total Entrepreneurial Activities (TEA) rate, estimated by the Global Entrepreneurship Monitor. This measures the proportion of the population that are active in starting a new business or managing a business that is less than 42 months old. The overall TEA rate for Ireland was slightly higher than that of the European Union for the 2010-14 period (7.5% vs. 6.5%) (Figure 1c). Men were much more active than women in starting a business or managing a new one over this period (10.3% vs. 4.7%). With a TEA rate of 7.3% over the 2010-14 period, youth were quite active in trying to start a business but few appear to be successful in sustaining their business activities. One reason is that Irish youth were much more likely than the EU average to start a business due to no other options in the labour market. Nearly one-third of new youth entrepreneurs started their business out of necessity between 2010 and 2014 (Figure 1d). This proportion was well above the European Union average and much higher than for other social target groups.

Adults in Ireland were less likely than the European Union average to expect to create a business over the next 3 years (Figure 1e). This finding holds for men, women and youth, while older people in Ireland were as likely as the European Union average to expect to start a business. The largest gaps between respondents in Ireland and the European Union appear for youth (13.0% in Ireland vs. 20.9% in the European Union) and women (6.0% in Ireland and 9.7% in the European Union). Reasons for this gap could include a greater fear of failure in Ireland (Figure 1f).

However, Irish people were also more likely than the European Union average to report that they have the skills to start a business (46.5% vs 43.1% in 2010-14) (Figure 1g). This result holds for men, women, youth and older people.

Irish entrepreneurs were more likely than the European Union average to offer innovative products and services (Figure 1h). Over the period 2010-14, 26.8% of entrepreneurs in Ireland offered new products or services, relative to 23.0% in the European Union. Accordingly, men, women and older entrepreneurs were also more likely than the European Union average to be innovative. However, Irish youth were less likely to have created innovative businesses whose products were new to customers over the period 2010-14 (17.3% vs. 23.0%).

Similarly, new Irish entrepreneurs were more likely than the European Union average to expect to create at least 19 new jobs with their business (Figure 1i). Over the period 2010-14, 16.9% of new Irish entrepreneurs expected to create a substantial number of jobs relative to only 12.9% across the European Union. Men were twice as likely as women to expect to create at least 19 jobs over 5 years (20.4% vs. 9.1%), and a high proportion of new young (17.7%) and senior entrepreneurs (13.8%) expected to be significant job creators, with the proportion in latter two groups being above the overall European Union average.

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

#### **3.1. Policy framework**

Entrepreneurship policy in Ireland was part of broader SME policy until recent years when in 2013 the Minister for Jobs, Enterprise and Innovation established an “Entrepreneurship Forum” and asked this advisory group to offer recommendations on enhancing the rate of entrepreneurial activity. The Entrepreneurship Forum report (2014) led the Department of Jobs, Enterprise and Innovation to publish the first National Policy Statement on Entrepreneurship (2014). This document detailed the three primary goals and as a result, the Department incorporated numerous measures into the subsequent “Action Plan for Jobs” in 2015. These documents are the basic pillars of all entrepreneurship-related policy decisions in recent years and continue to influence enterprise support agencies and the development of the entrepreneurship ecosystem.

The National Policy Statement on Entrepreneurship sought to identify and address the key reasons why people in Ireland do not start and grow a business at the levels targeted by government. The Statement also details how all relevant stakeholders can contribute to the development of entrepreneurial activity, as it argues that the government alone cannot create a vibrant entrepreneurship ecosystem. The document addresses six key areas: (1) Culture, human capital and education; (2) Business environment and support; (3) Innovation; (4) Access to finance; (5) Networks and mentoring; and (6) Access to markets. The document provides an assessment of the current strengths and weaknesses in the ecosystem. Strategic objectives were identified for each of the key areas of activity, definitive actions were listed to achieve the stated objectives.

To ensure that people from under-represented and disadvantaged communities have an equal opportunity to start and run their own business, the National Policy Statement on Entrepreneurship identified the following key actions that needed to be taken:

- Work with the Department of Social Protection to promote the Back to Work Enterprise Allowance, and support these start-ups with appropriate interventions (e.g. mentoring, micro-loans);
- Develop dedicated calls under Local Enterprise Offices, *Údaras na Gaeltachta* and Enterprise Ireland programmes to target under-represented cohorts;
- Evaluate the Ireland's Best Young Entrepreneur Fund with a view to building on the success of the 2014 scheme and increasing the number of youth entrepreneurs accessing support systems;
- Ensure that entrepreneurship is recognised as a career option in the roll-out of the new apprenticeships system; and
- Promote female entrepreneurship through the identification and promotion of female role models, targeted events and awards, support for female entrepreneur networks and promotion of a dedicated area on corporate websites.

This document also states that “A strategy for the Further Education and Training sector has been developed by SOLAS (the State Organisation with responsibility for funding, planning and co-ordinating Further Education and Training) and includes education for entrepreneurship skills. The Higher Education Authority (HEA) is developing an enterprise engagement strategy, within which entrepreneurial education will be an important part”. These actions are important for young people and they add further support to other activities that have been identified to engender youth entrepreneurship. However, the document does not specify any tailored support for immigrants, older people or people with disabilities, and these under-represented and disadvantaged groups are frequently overlooked in terms of targeted initiatives. SOLAS is also identifying examples of Entrepreneurship Best Practice for Education and Training within the Further Education and Training sector and it is envisaged that some of these practices can be utilised for under-represented and disadvantaged groups.

While the report is a significant development in entrepreneurship policy, it has been criticised by some organisations that represent under-represented groups (in terms of entrepreneurial activity) as not having sufficient concrete actions to address the additional and distinctive challenges that different groups face in starting a business.

The document also points to the challenge of co-ordinating a large number of stakeholders, particularly other government departments. For example, to be fully comprehensive, the national strategy needs to cover education but the development of a national entrepreneurship education strategy falls under the remit of the Department of Education and Skills. Similarly, any change to welfare benefits requires action by the Department of Social Protection and changes in tax relief needs action from the Department of Finance. To address this challenge, the national entrepreneurship strategy highlighted that the Minister would establish a Steering Group to ensure the implementation of the identified actions to ensure that the document was implemented as fully as possible.

The Department of Jobs, Enterprise and Innovation (DJEI) is responsible for all matters relating to Entrepreneurship Policy. The Minister interacts with Ministerial colleagues at Cabinet meetings and Departmental staff work with staff from other government Departments towards developing policies and programmes that are inclusive of all members of society. The output of these meetings and consultations is the annual Action Plan for Jobs which details the initiatives that will be undertaken in the year ahead relative to enterprise support. Representative organisations also have an opportunity to

feed into the planning process through a number of different channels such as Calls for Consultation and the opportunity to meet with government officials.

In addition, Departmental fora such as the Advisory Group on Small Business and The Retail Consultation Forum provide a platform for structured engagement between small business owners and their representative bodies, and the Ministers of the Department. However, this mechanism is for entrepreneurship policy generally and there is no mechanism that specifically co-ordinates inclusive entrepreneurship policy actions across relevant national ministries. However, the Department of Taoiseach (i.e. the Department of the Prime Minister) has responsibility for the systematic monitoring and evaluation of its Action Plan for Jobs. This is undertaken on a quarterly basis and is fed back into the planning process to aid future planning. DJEI also has responsibility for the monitoring and evaluation of the many initiatives organised by its state agencies which are also fed into the planning system.

Overall, the policy framework is strong for broad entrepreneurship but is under-developed with respect to dedicated and tailored initiatives for under-represented and disadvantaged communities. In recent years, there have been a number of endeavours made to support women, youth, unemployed and immigrants in terms of enhancing their entrepreneurial activity, but older people and people with disabilities have received very little attention. One of the challenges involved in rectifying such matters is that very little data is available about the exact number of people from each target community who have started their own business. There is no single agency that gathers profile data on people who start businesses so there are no official government figures that can be utilised to identify how many people from each of the target communities are involved in entrepreneurial activity. This significant gap in knowledge negatively impacts upon the ability of policy makers to develop tailored supports for each of the groups.

### **3.2. Government regulations**

The DJEI has primary responsibility for government policy relevant to enhancing the entrepreneurship ecosystem. The entrepreneurship ecosystem in Ireland is quite strong as recognised by Forbes magazine in December 2015 which ranked Ireland as the fourth best country in the world in which to do business, while the World Bank ranked Ireland 17th out of 189 economies in 2015 in an international ranking analysing the ease of doing business in a country.

Despite the strong regulatory environment for entrepreneurship, there are a number of challenges for entrepreneurs from under-represented and disadvantaged groups. The most common challenge for this group is related to the manner in which people are assessed for welfare benefits when they become unemployed. There are significant differences in the manner in which people who were employees are assessed in comparison to people who are self-employed and these differences have frequently been cited as reducing the incentives for people to start their own business. Self-employed people who pay Class S PRSI (Pay Related Social Insurance for the self-employed) are not entitled to claim Jobseekers Benefit but instead they must satisfy a means test in order to claim Jobseekers Allowance. This means test is more complex than for former employees and also can give rise to delays in receiving benefit payments. However, employed persons who wish to claim Jobseekers Benefit at the cessation of employment are entitled to do so based on the number of Class A PRSI (Pay Related Social Insurance for employees) contributions that they have made. Table 1 below highlights the main differences in benefit assessment for employees and self-employed personnel (ISME, 2014).

**Table 1 – Differences in Benefit Assessment for Employee and Self-Employed**

Employee	Self-employed
Immediate entitlement to Benefits	No immediate entitlement
No means test	Fully means tested
Personal savings not assessed	All savings fully assessed
Other income not assessed	All Income fully assessed
Cohabitee income not assessed	Cohabitee income fully assessed
Value of All Property not assessed	Value of property, other than family home fully assessed
Invalidity – covered	Invalidity – Not covered
Disability – covered	Disability – Not covered

To encourage people to start their own business, the Department of Social Protection offers a number of benefits that temporarily cover the loss of state income supports if a person is currently or has recently been in receipt of welfare benefits. The Back to Work Enterprise Allowance (BTWEA) scheme encourages people getting certain social welfare payments to become self-employed. If they take part in the Back to Work Enterprise Allowance scheme then they can keep a percentage of their social welfare payment for up to two years. Additionally, people who are generating little income due to self-employment may be entitled to Jobseeker’s Allowance or Supplementary Welfare Allowance. Each of the social target groups may be entitled to other benefits but it would be dependent upon being means tested and how they might satisfy the eligibility criteria. Each situation is examined on a case-by-case basis and so it is difficult to offer categorical statements about the measures that exist to temporarily cover the loss of state income supports (e.g. unemployment benefits, disability allowances) for entrepreneurs amongst the under-represented and disadvantaged groups when they start a business.

One of the great challenges for all under-represented and disadvantaged communities is the “welfare benefits trap.” This occurs when a person in receipt of welfare benefit(s) believes that they would be in a better economic position if they continued “not working” rather than finding employment or starting their own business. This scenario has frequently been mentioned in academic literature as a significant barrier to entrepreneurship amongst people with disabilities who are particularly concerned about matters such as the loss of their Medical Card, which could be of substantial value to them dependent upon the nature of their disability. But many of the other groups also highlight the welfare benefits trap as an influencing factor with women highlighting child care costs as a major issue for them. Indeed all target groups cite (1) the potential loss of income, (2) the difficulty in claiming benefit if the business fails, and (3) the higher rates of marginal taxation for employers than that experienced by employees, as major influencing factors in dissuading people from starting their own business.

The Department of Justice and Equality (Equality Division) develops policy and draft laws to improve equal opportunities and to work towards a more equal society in the area of employment and family-friendly policies, and in the access to goods, facilities and services. It oversees a number of agencies that influence the opportunity for people from under-represented and disadvantaged groups to start their own business through the legislation that it introduces, the policies that it brings forward and the initiatives that it establishes. The Department also has responsibility for state agencies such as the National Disability Authority and the Office for the Promotion of Migrant Integration who also introduce initiatives that influence the potential for people from under-represented and disadvantaged groups to start their own business. Occasionally national strategies for these target groups will be introduced (e.g. National Disability Strategy 2013–15) which focus on empowering people from such groups to improve their economic and social situation, but much of the attention within such strategies

is on employment rather than self-employment. The Start-up Entrepreneur Programme was established by the Department of Justice and Equality to enable non-European Economic Area nationals and their families who commit to a creating high potential start-up business to acquire a secure Irish residency status. This is targeted at people who are currently living outside of Ireland and there are no such targeted programmes for immigrants who are already living in Ireland.

The Department of Social Protection is responsible for the new First Steps programme which offers youth, the opportunity to learn basic work skills and social skills while on a placement in a real work situation. The Department is constantly seeking expressions of interest from organisations who wish to offer First Steps placements. As with unemployed people, the Back to Work Enterprise Allowance provides young people who are long-term unemployed to transition into self-employment by allowing them to retain a reducing proportion of their qualifying social welfare payment over two years (100% in year 1 and 75% in year 2). The enterprise officers of Local Development Companies and INTREO (a single point of contact for all employment and income supports) case officers work closely with applicants in developing business plans and projections, and providing continuing support to individual start-ups. The Department is also responsible for the implementation of the Youth Guarantee Scheme which offers young people a wide variety of avenues in which to develop their skill-sets and find employment, but little is available in terms of tailored or dedicated regulatory initiatives for self-employment.

Overall, government departments and state agencies have successfully sought to reduce the complexity of administrative procedures for entrepreneurship. There is a substantial amount of information and advice available to all entrepreneurs regarding administrative requirements but initiatives targeted specifically at under-represented and disadvantaged groups could be further developed.

### **3.3. Financing entrepreneurship**

Start-up finance has been a significant issue for all start-ups in Ireland since the economic recession of 2009. Since the commercial banks needed the support of the International Monetary Fund and the European Bank to survive at that time, and very strict criteria were introduced by each of the banks for evaluating applications for finance. This has been a constant source of frustration for SME organisations such as the Small Firms Association (SFA) and Irish Small Medium Enterprises (ISME) because of the limited access to credit that was available through the commercial banking sector. Additionally, public sector financial support had to be scaled-back during the recession as part of the austerity measures introduced, and less funding was available through private individuals because people had reduced disposable income and were more attracted to safer investment options. The National Policy Statement on Entrepreneurship (2014) identified access to finance as a significant issue and offered a series of recommendations under the following broad headings:

1. Expand the range of access to finance instruments to match Ireland's ambition as a start-up hub so that all viable businesses have the opportunity to access sufficient finance to meet their needs;
2. Attract more angel and international venture capital investors and continue to develop the domestic venture capital sector; and
3. Ensure that the banks develop the skills and focus necessary to deliver appropriate financial instruments to start-ups and early stage entrepreneurs.

These objectives have been tackled through the annual Action Plan for Jobs, which details the various initiatives that are to be undertaken by government departments and their agencies to enhance enterprise performance and the entrepreneurship ecosystem generally. While each year, a large number of actions have been identified to address the challenge of access to enterprise funding, very few initiatives have been introduced that are specifically targeted at entrepreneurs from under-represented or disadvantaged groups.

One of the more successful programmes introduced has been the SME Credit Guarantee Scheme (CGS). This is a government initiative that was established to encourage additional lending to commercially viable SMEs which, under normal lending criteria, are unable to obtain new or additional facilities from their bank. However, this programme does not offer a tailored loan guarantee scheme to any of the under-represented or disadvantaged groups. This is an issue because the level of applications from these groups is relatively low, suggesting that more tailored communication should be attempted to attract more applicants.

Enterprise Ireland has successfully introduced a number of competitive start-ups funds for female entrepreneurs. The Competitive Start Fund (CSF) is a competition specifically for Female Entrepreneurs or female-led start-ups and is the fund is open to start-ups engaged in manufacturing or internationally traded services. In addition to an investment of EUR 50 000 for a 10% equity stake, and EUR 5 000 from NDRC (an early-stage investment organisation<sup>1</sup>) for 1% equity, successful applicants will participate on the NDRC Female Founders accelerator programme for technology start-ups, which is targeted at women who have deep knowledge of their relevant industry or who have potentially disruptive ideas for new technology focussed businesses. This CSF initiative has been replicated on a number of occasions as the number of applicants has risen substantially with each iteration. Furthermore, the Enterprise Ireland Female Entrepreneurship Unit was established to support ambitious women in growing scalable businesses and to address the key challenges impacting on the growth of female-led business opportunities. It has a strategy in place to increase the number of female-led start-ups and the Unit has a series of targets to reach on a yearly basis.

The Local Enterprise Offices are engaged with initiatives targeted at female entrepreneurs and female-led small businesses. They also promote National Women's Enterprise Day which seeks to encourage more women to set up their own businesses and to increase national recognition of the role played by female entrepreneurs. The event consists of a variety of developmental support actions, including inspiring speakers, information provision, exhibition of state supports for enterprise, facilitated business networking and one-to-one business mentoring.

For youth, a EUR 2 million investment fund was established through the competition "Ireland's Best Young Entrepreneur" (IBYE) and targeted business supports were made available to help turn their business idea into a reality. There is a EUR 50 000 Investment Fund available from each Local Enterprise Office to invest in the three Category Winners and there is also a EUR 100 000 Investment Fund available for the overall National Category Winners. It should also be noted that IBYE 2015 specifically encouraged applications from overseas and non-Irish nationals

A Competitive Start Fund has also been established for Graduates of Higher Education Institutions (HEIs) who graduated within the past three years. HEIs also offer a variety of entrepreneurship-related supports through their Technology Transfer Offices. However, youth who have not gone to higher education are not be eligible for these supports.

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<sup>1</sup> NDRC invests in high-tech start-ups using an accelerator model through its NDRC Launchpad, NDRC Catalyser and NDRC VentureLab investment programmes, providing modest amounts of capital and high amounts of hands on support to early stage companies.

If unemployed, youth can also avail of the same welfare support as other people who are unemployed whereby if an unemployed person takes part in the Back to Work Enterprise Allowance scheme, then they can keep a percentage of their social welfare payment for up to 2 years. Additionally Start-Up Refunds for Entrepreneurs (SURE) is a tax refund scheme that allows eligible people to get a refund of up to 41% of the capital they invest in starting a business. Under the SURE scheme a person may be entitled to a refund of PAYE income tax that they have paid over the 6 years before the year in which they invested money in their own business. This is a helpful mechanism for helping people to gather seed funding for their start-up enterprise.

There are no tailored microfinance initiatives available in Ireland for under-represented or disadvantaged groups, just the initiatives that are available generally to all entrepreneurs. The main actor is Microfinance Ireland (MFI), which is a not-for-profit lender that was established to deliver the government's Microenterprise Loan Fund. It also receives support from the European Union through the Employment and Social Innovation (EaSI) programme. Unsecured loans from EUR 2 000 up to EUR 25 000 are available to applicants who have had difficulty in securing bank finance and the term of the loan is from three to five years. While the organisation has been charged by government to support businesses that have difficulty in accessing mainstream funding, there are currently no targeted initiatives for under-represented or disadvantaged groups promoted via the MFI website, although anecdotal evidence would suggest that the organisation is currently developing collaborative arrangements with organisations who work with such groups. The success of the Enterprise Ireland Competitive Start Funds for Women and for Graduates supports the argument that promoting dedicated calls to distinctive communities can have a positive effect on generating greater participation rates from those communities.

Similarly, HBAN (Halo Business Angel Network) is an umbrella group responsible for the development of business angel syndicates. HBAN actively works to increase the number of angel investors involved in investing in early stage companies and supports the formation of new and existing angel networks, both regionally and internationally, and within industry sectors. However, there are no tailored business angel networks available, just the opportunity generally available to all entrepreneurs through HBAN. Also, there are a number of well-developed crowdsourcing and peer-to-peer lending platforms managed, which are available to anybody wishing to start a business. As with most other enterprise funding streams in Ireland, there are no tailored crowdsourcing platforms available, just the opportunity generally available to all entrepreneurs.

A number of Irish commentators have highlighted that one of the biggest problems currently facing business management is the poor levels of financial literacy. The National Policy Statement on Entrepreneurship identified this problem as a key concern and stated as one of its recommendations that it would "Evaluate the Skillnets pilot Building Financial Capability in SMEs support programme with a view to expanding the scheme". In recent years there have been a variety of government support initiatives (e.g. Management Works) introduced to enhance financial literacy but none have been specifically targeted at entrepreneurs from under-represented and disadvantaged groups. Effectively the situation is that there is a strong need for a dramatic improvement in financial literacy across all groups of entrepreneurs, the take-up on available programmes is very poor and there are no tailored initiatives available for under-represented and disadvantaged groups.

### **3.4. Entrepreneurship skills**

Generally, Ireland has a very strong entrepreneurship ecosystem with a large range of entrepreneurship training initiatives. Besides plentiful government agencies assisting business start-ups and growth-orientated firms, there are also a substantial number of private companies offering consultancy, incubation, mentoring and other enterprise-related services. However, there is very

limited activity relating to tailored programmes for the target population groups and any such support will vary greatly dependent upon the target group. The main government support agencies are Enterprise Ireland and the Local Enterprise Offices who offer a large number of initiatives and promotional campaigns regarding available support programmes for the development of entrepreneurship skills. Many of the programmes available are generic, although there have been a number of targeted initiatives to support women, youth and immigrant entrepreneurs. While there are a large number of public and privately-owned incubation centres across Ireland, many of the big incubation centres in Dublin are focused on innovative technology companies while the remainder across the country are usually open to all types of entrepreneurs and so are not customised for any of the target communities.

There are a number of entrepreneurship training initiatives available for female entrepreneurs. The training programmes for women include ACORNS, NDRC Female Founders, Ryan Academy Female High Fliers Accelerator and the PINC programme at CIT Rubicon, with each of these being supported by the Enterprise Ireland Female Entrepreneurship Unit.

In terms of mentoring support, the Going for Growth programme is an internationally acclaimed peer-to-peer mentoring programme which has achieved remarkable success with its participants. Information on the Going for Growth website indicate that the programme has achieved strong results. For example, most of the participants (82%) in the 7th cycle of Going for Growth (2015) increased their turnover during the six-month mentoring period by at least 30% and there was a 25% increase in the number of exporters among the group.

The Women in Business Network is supported by the Local Enterprise Offices and this organisation offers women information on available support programmes or on business start-up procedures, plus a support network through which to share experiences. Additionally, the Local Enterprise Offices support the National Women's Enterprise Day, while Network Ireland is a networking organisation that offers a variety of support services to female entrepreneurs and managers. Overall, the support seeks to enhance the skillsets of female entrepreneurs has increased significantly in recent years and a greater number of tailored initiatives are now available to women due to recognition of gender differences in entrepreneurial activity.

The Gender Equality Division in the Department of Justice and Equality has successfully secured funding from the European Social Fund to operate a positive action measure for 2014-20, entitled "Training for Women Returning to the Workforce and Women's Entrepreneurship." The objective of the activity is to support a cohort of those women who are currently detached from the labour market (neither employed nor unemployed) in order to assist their return to the labour market. This will be done by offering them a locally delivered development course focusing on self-development and work related skills. Within this programme, a separate strand will target an increase in female entrepreneurship, focusing on supporting business women (irrespective of their economic status) to realise their full business potential.

Tailored entrepreneurship training or coaching and mentoring schemes for the other under-represented and disadvantaged groups are minimal or non-existent.

However, there are a wide range of initiatives offered through the formal primary and secondary school system but these are for people under 18 years old. The National Skills Strategy 2025 (2016) calls for the development of an Entrepreneurship Education Policy Statement as currently no such strategy exists. The Policy Statement will issue guidelines for schools to support the delivery of entrepreneurial education and experiential learning opportunities, while the 2016 Programme for Partnership Government highlights the need to "promote creativity and entrepreneurial capacity in

students". If a young person goes to a Higher Educational Institution, there is a high likelihood of receiving entrepreneurship training and support (56% of young people receive 3rd level education) as most third-level colleges and universities offer a wide variety of entrepreneurship-related modules, plus there are extra-curricular entrepreneurship support services available through the various Technology Transfer Offices and Incubation Centres. But if a young person does not receive third-level education then the opportunity to receive entrepreneurship education is greatly weakened.

The annual Ireland's Best Young Entrepreneur competition is one method for young people to get involved in government supported training programmes targeted at this age group. There are also Springboard+ courses, but to be eligible for a person must be unemployed with a previous history of employment and satisfy some other criteria. It should be noted that these courses are available to people of all ages and are not specifically targeted at young people. The Springboard+ initiative in Higher Education offers free courses at Certificate, Degree and Masters Level leading to qualifications in areas where there are employment opportunities in the economy. Springboard+ is co-funded by the government and the European Social Fund as part of the Programme for Employability, Inclusion and Learning 2014-20. Similarly, young people may avail of a range of courses offered by SOLAS which is the Further Education and Training Authority. The entrepreneurship courses are available to people of all ages and are not specifically customised for young people.

Programmes targeted specifically at older entrepreneurs are quite rare, particularly since the initiative Senior Enterprise was concluded in 2013 after a successful operation. Occasional initiatives for older people are offered by Local Enterprise Offices but they are expected to utilise the supports that are generally available to all entrepreneurs.

Unemployed people can either use entrepreneurship training programmes that are available to everyone through the Local Enterprise Offices or those which are delivered by Education and Training Boards, which are targeted at unemployed people. Additionally, there is a range of not-for-profit organisations across the country that offer help to people who are unemployed and wish to start their own business. An example of such an initiative is Inner City Enterprise (ICE), which is a not-for-profit charity established to advise and assist unemployed people in Dublin's inner city to set up their own businesses or create their own self-employment. ICE provides individual business advice and supports, as well as access to a panel of voluntary Business advisors. ICE also provides access to micro-finance loans, both through its own revolving loan fund (funded through the Dublin City Enterprise Board and the Social Finance Foundation) and as a conduit for MicroFinance Ireland.

Similarly, immigrants can either use general entrepreneurship training programmes or those that are occasionally delivered by the Local Enterprise Offices which are targeted at immigrants. Organisations such as the Institute for Minority Entrepreneurship (Dublin Institute of Technology) has offered tailored training programmes in the past for immigrant entrepreneurs but these are now less frequent. Indeed, the Institute for Minority Entrepreneurship found that its most successful approach to working with immigrants was when it partnered with National Embassies or with places of worship where immigrants gather. Although immigrants face a number of barriers to successful business creation, many enterprise support agencies still fail to understand or appreciate the need for customised training programmes for this social target group. Instead they are typically invited to attend mainstream initiatives that are not considerate of the additional and distinctive challenges faced by immigrant entrepreneurs.

There are very few tailored initiatives for people with disabilities. There have been a very small number of initiatives in the past which did not progress beyond one or two iterations. A major review undertaken by McQuillan (2013) of the opportunities for self-employment for people with disabilities

found that little opportunity exists for people with disabilities to receive customised and so she developed a document called “Let’s Get Started” to offer relevant advice to this target group.

In addition to national-level initiatives for the various social target groups, there are also a range of government funded initiatives that are delivered through Local Development Groups or Partnerships. The Social Inclusion and Community Activation Programme (SICAP) 2015-17 has been developed as the successor programme to the Local and Community Development Programme (LCDP) 2010-14, and it aims to reduce poverty and promote social inclusion and equality through local, regional and national engagement and collaboration. Its vision is to improve the life chances and opportunities of those who are marginalised in society, living in poverty or in unemployment through community development approaches, targeted supports and interagency collaboration, where the values of equality and inclusion are promoted and human rights are respected. Programme Implementers, with the support of Local Community Development Committees (LCDCs), will target those who are the most disadvantaged and excluded in Irish society. LCDCs, in conjunction with the contracted Programme Implementers, are required to empower communities to work collaboratively with relevant stakeholders using a broad range of supports and interventions facilitated via the new programme funds. Pobal has been nominated by the Department of Housing, Planning, Community and Local Government (DHPCLG) to act as its agent with respect to national management and oversight of the programme, including in respect of co-funding under the European Social Fund (ESF). Pobal was mandated to manage the set-up and design of the new social inclusion programme and to draw up the preliminary Programme Framework. Under SICAP, there are currently 51 initiatives happening across Ireland with many of them offering training in entrepreneurship skills to people who are unemployed to explore self-employment as a potential future career opportunity. Some of these SICAP Funded programmes will occasionally offer customised programmes for the specific SICAP target groups, including women and young people, but these will be dependent on local priorities and needs.

### **3.5. Entrepreneurial culture and social capital**

As has been already noted there is a strong culture for entrepreneurship in Ireland and it is being increasingly introduced into the formal education system with a variety of role models being employed. There are also many different award programmes and the media promote entrepreneurship widely. Additionally there are quite a number of business networks for entrepreneurs and many of these would be recognised by government. These networks are open to entrepreneurs of all backgrounds but, with the exception of two women’s business networks, there are no networks dedicated to any of the other social target groups. It could be suggested that because Ireland is such a small country in terms of population, that little need exists for dedicated networks or award programmes since all groups are included in the mainstream awards.

As with previous categories of analysis, entrepreneurship is actively promoted to women as an employment opportunity through the education system, media, role models, awards and networks. There are a number of dedicated award programmes for female entrepreneurs and increasingly role models are being identified to promote the possibility of women starting their own business. The media also plays a supportive role and there is an online magazine titled “Women Mean Business” which is tailored to business women.

Between 2006 and 2009 there was an awards programme called “Ethnic Entrepreneur of the Year” which highlighted the impact that ethnic and immigrant businesses made to the Irish economy. This awards programme no longer takes place and no other programme has been initiated. Ethnic media (particularly “*Metro Eireann*”) have sought to promote entrepreneurship to their target audiences and they have been supportive of enterprise agencies who are seeking to communicate with

immigrant communities. The mainstream national media have also been supportive of immigrant entrepreneurship and have promoted the economic and social benefit of immigrant enterprises.

One of the big success stories regarding youth entrepreneurship has been the awards programme “Ireland’s Best Young Entrepreneur” that was mentioned in Section 3.3. This initiative was introduced in 2014 and has received a very large number of entrants and substantial media attention. There is also an awards programme for student entrepreneurs who are in higher education and this has been operating successfully for over 30 years. The Department of Education and Skills is increasingly introducing entrepreneurship-related content to the formal education system so that a larger proportion of young people now receive some form of entrepreneurship education during their school years. The use of role models has also been effective at giving youth entrepreneurship a positive image in the media. The traditional notion that one should first gain industry experience before starting a business has been debunked and young people are increasingly being encouraged to start a business whenever they have identified a good business opportunity.

While women, immigrants and young people have been recipients of significant interest from the media and other channels of promotion, older people, the unemployed and people with disabilities have not enjoyed the same limelight. It is uncommon to have successful role models from these social target groups highlighted in the media and promoted as inspiring examples. Indeed much of the attention that is given to the people in these communities is offering support on how to secure employment (frequently through government initiatives offering potential employers incentives to hire them) and relatively less consideration is given to promoting self-employment as an alternative career option. There is a strong body of international evidence which highlights the greater difficulties that people who are 50 years old or older, long-term unemployed and people with disabilities face in securing employment in comparison to other population groups and frequently they will suffer reduced rates of pay. If employment is a greatly reduced option for these communities then self-employment must be explored positively as an alternative career option.

#### **4. POLICY RECOMMENDATIONS**

Ireland has a very supportive environment for entrepreneurship and many of the key target groups of inclusive entrepreneurship policies are more active in entrepreneurship than the European Union average. The national government has developed an overarching strategy for entrepreneurship that is implemented by various ministries, departments and agencies. Many of these activities are tailored to specific groups and these are complemented by initiatives at the local level. There are, however, a number of actions that can be taken to strengthen inclusive entrepreneurship policies in Ireland:

1. *Integrate inclusive entrepreneurship actions more explicitly in an updated National Policy Statement on Entrepreneurship.* The government should offer a clear detailed plan on how it will enhance the capacity of people from within these groups to start their own business because there are both social and economic benefits to doing so. It is recognised that the government still works under significant budget constraints following the recent economic recession but the Entrepreneurship Forum report (2014) offers a good template regarding how this work can be progressed.

2. *Improve data collection on self-employment activities by different population groups.* The Central Statistics Office should gather profile data of the entrepreneurs that start a business, maintain a database regarding active and inactive businesses and publish annual reports utilising the profile information. The profile information at registration should contain the following information: age, gender, marital status, children, prior income status, country of birth, disabilities, county in which new business is located, prior start-up experience, sources of funding. Such information could be entered online at the time of registration and would become a powerful support for future policy decisions.
3. *Microfinance Ireland should undertake targeted promotional campaigns of its activities.* There is a need to increase awareness among entrepreneurs from under-represented and disadvantaged groups about support and financial offers available from Microfinance Ireland. In addition, there is a need to explore the development of tailored financial support initiatives for each of the under-represented and disadvantaged groups identified in this report.
4. *Enterprise Ireland should follow the successful strategy that it adopted for women and introduce targeted initiatives for people with disability.* This community is poorest served amongst all of the under-represented and disadvantaged groups and having Ireland's foremost enterprise agency shine a spotlight on the needs of this group would send a strong message of support and would offer the prospect of other organisations seeking to develop appropriate partnerships on such initiatives.
5. *Introduce more flexibility in the welfare benefit system.* Offer self-employed people the opportunity to either opt-in or opt-out of a payment system that would enable them to claim welfare benefits should their business fail.

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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?