



Inclusive Entrepreneurship Policies, Country Assessment Notes

United Kingdom, 2016



Acknowledgements

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

This note was prepared by Prof Robert Blackburn of Kingston University. David Halabisky and Sandra Hannig of the Local Economic and Employment Development (LEED) Programme of the OECD undertook additional drafting and editing of the note under the direction of Dr. Jonathan Potter, also of the LEED Programme.

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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.

In the United Kingdom, women were slightly more likely than the European Union average to be active in starting a business or in managing a new start-up over the period 2010-14. However, youth and seniors were less likely. On the other hand, youth who did go on to start businesses are more likely to have innovative businesses. Public policy strongly encourages business creation and self-employment for under-represented and disadvantaged groups, notably youth and women, and there is a wide range of entrepreneurship support initiatives for people from social target groups that are under-represented or disadvantaged in entrepreneurship. Nonetheless, there is room to strengthen inclusive entrepreneurship support in the United Kingdom.

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

- Business creation and self-employment is strongly encouraged by public policy in the United Kingdom. Policy objectives have been clearly defined for some under-represented and disadvantaged groups including youth and women, but not all. Nonetheless, specific initiatives exist for all of the social target groups that are under-represented and disadvantaged in the labour market. However, the scale, scope and longevity of the schemes or measures varies greatly. Overall, a national policy framework does not yet exist for inclusive entrepreneurship.
- The self-employment rate was approximately 15% in 2015, and self-employment accounted for 30% of the increase in employment since 2010. Nonetheless, people were less likely to expect to create a business over the 2010-14 period than the European Union average (7.8% vs. 12.4%). Women were less likely to establish a business than men over this period (5.7% vs. 9.9%). Young entrepreneurs were the most likely social target group to establish a business (10.8%) and also to operate businesses with innovative products and services, i.e. 30.3% of new youth entrepreneurs offered new products or services over the 2010-14 period.
- There are currently two key policy challenges related to inclusive entrepreneurship. First, the sustainability of high quality initiatives that have an impact is difficult in the current context of public spending cuts and many questions surrounding the impending exit from the European Union. The second policy challenge is address current gaps in the support system. There are currently very few tailored schemes are available for immigrant and older entrepreneurs. Those that do exist have largely been developed by non-governmental organisations and these initiatives may not be effective or well-aligned with government policies.
- To improve the inclusive entrepreneurship support system, the following six recommendations are offered: i) define more explicit policy objectives for inclusive entrepreneurship, supported by a policy co-ordination body; ii) remove disincentives for business creation and self-employment in the social security system; iii) develop more support for seniors, youth and immigrants to improve their access to start-up financing, including through exploring new financial mechanisms; iv) improve financial literacy training for women and seniors; v) develop more online support for under-represented and disadvantaged groups; and vi) strengthen networking initiatives for most social target groups.

1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

Although there is no single inclusive entrepreneurship strategy with clear policy objectives and targets, there are a number of strategies that aim to support business creation and self-employment for various social target groups. For women, the Women's Business Council (WBC) was established in 2012 to advise the government on how to improve support for entrepreneurs. The Council's recommendations led to the government's Women and the Economy – Government Action Plan in 2013. Implementation is ongoing and current plans focus on partnering with the British Banker's Association to improve access to finance for women entrepreneurs.

There is no United Kingdom-wide strategy, nor targets, for youth entrepreneurship. However, the Welsh Assembly Government developed the Youth Entrepreneurship Strategy: Action Plan for Wales 2010-15, which has three themes: i) Engaging – promoting the value of entrepreneurship to create

opportunities and develop young people; ii) Empowering – providing young people with entrepreneurial learning opportunities; and iii) Equipping – supporting young people to create and grow businesses.

For older people, the national government made a commitment to challenge public perceptions about older workers in 2014 and to champion business creation as a way of helping people over 50 years old remain active in the labour market (DWP, 2014). This resulted in the appointment of a “Business Champion for Older Workers” who was to challenge outdated perceptions about older workers (DWP, 2015). While self-employment is covered to some extent by these efforts, there are generally no clear policy objectives or targets related to entrepreneurship by older people.

Self-employment and business creation feature centrally in the government’s plans to reduce welfare dependency and to increase the number of people in paid work. However, there is no target for converting the unemployed into business owners or the self-employed.

Public policy on business creation and self-employment does not target immigrants specifically. There are however a number of civil society initiatives that aim to support business start-up and growth among diverse groups of entrepreneurs, including ethnic minorities, immigrants and women. For example, the Enterprise and Diversity Alliance (EDA) works with business owners from minority communities and large institutions (e.g. banks) to build entrepreneurship networks and help entrepreneurs access business support.

The 2012 disability strategy, “Fulfilling Potential – Making it Happen”, allocates GBP 350 million (approximately EUR 414 million) for spending on programmes and support for people with a disability and those with long-term health conditions to move into, and stay in, work. This includes support for self-employment. In addition, the Government aims to build on the successes of schemes such as the Access to Work and the New Enterprise Allowance (NEA) to provide self-employment support in the future. The NEA is estimated to have helped 4 790 people with disabilities to start their own business between 2011 and 2013.¹

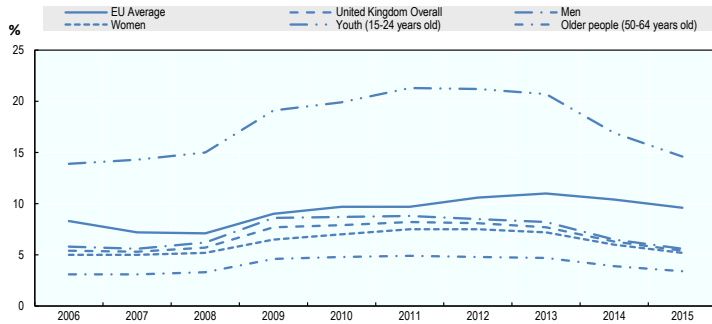
2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

The unemployment rate declined from 8.2% in 2011 to 5.4% in 2015, which is now at almost half of the average unemployment rate across the European Union (9.6%) (Figure 1a). One of the reasons for this decline is the recent growth in self-employment, notably due to an increase in the number of unemployed people starting businesses. Currently, the self-employment rate is approximately 15% of the working population (Figure 1b), which accounts for 30% of the increase in employment since 2010.

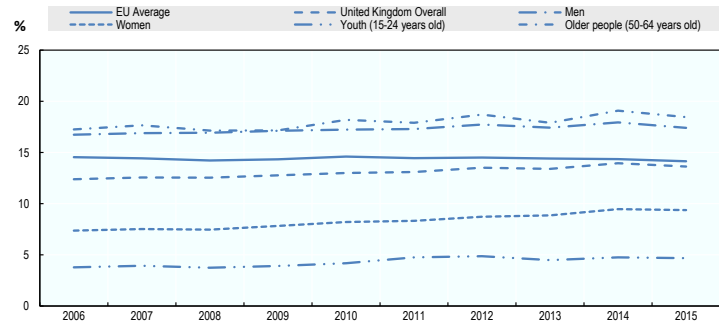
¹ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/266373/disability-and-health-employment-strategy.pdf

Figure 1. Key inclusive entrepreneurship indicators

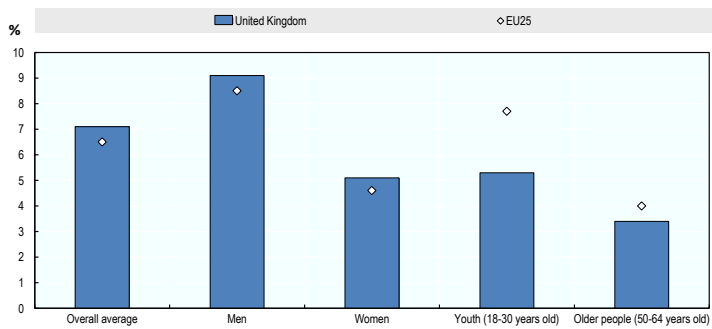
a. Unemployment rate, 2006-15



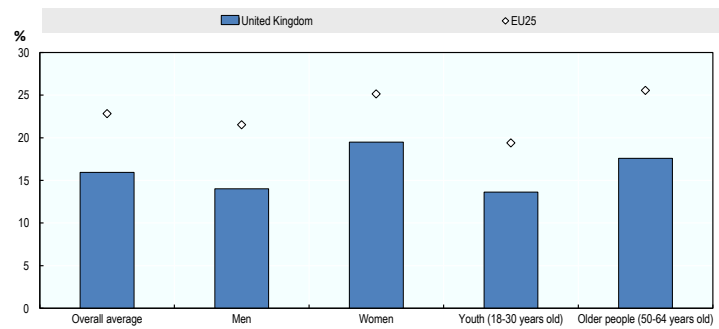
b. Self-employment rate, 2006-15



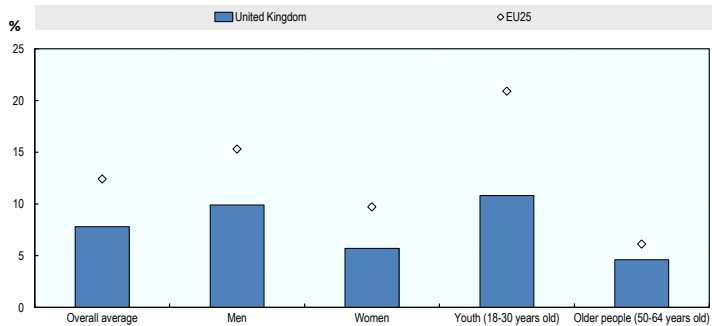
c. TEA Rate, 2010-14



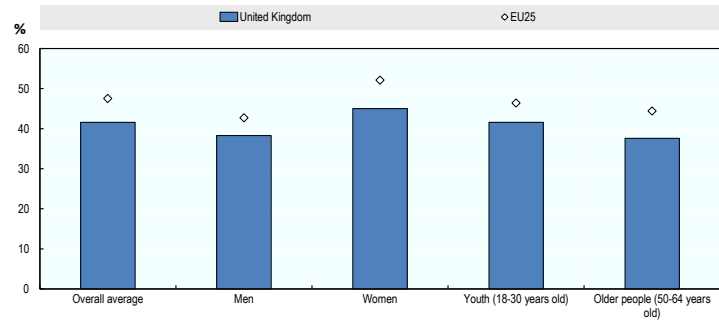
d. Proportion of TEA that is necessity entrepreneurship, 2010-14



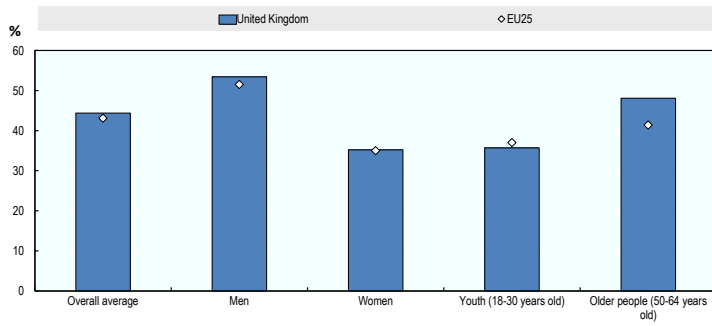
e. Proportion who expect to start a business in the next 3 years, 2010-14



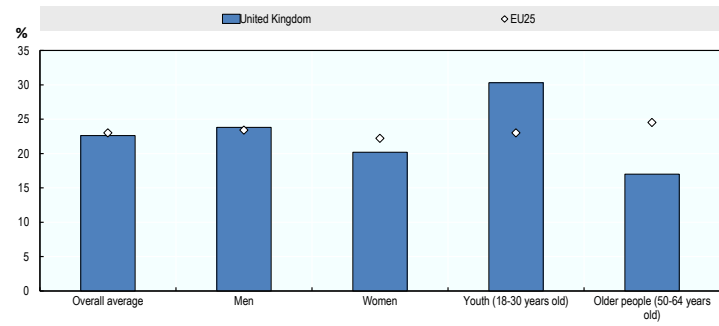
f. Proportion who report that a fear of failure prevents them from starting a business, 2010-14



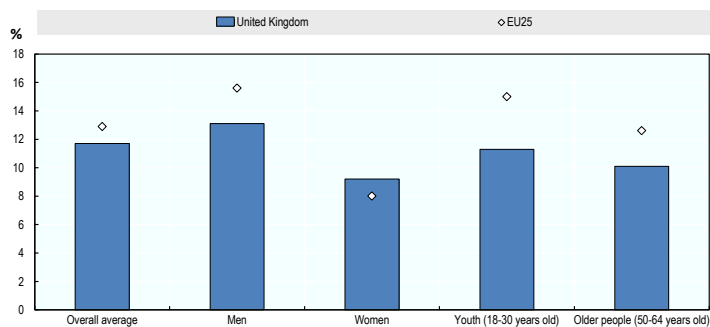
g. Proportion who perceive that they have the skills to start a business, 2010-14



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



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



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

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

Recent evidence suggests that women engage in business creation to a lesser extent than men (Hinks et al., 2015). The number of self-employed women in the United Kingdom (UK) was almost half of self-employed men in the period 2006-15 (Figure 1b) and women were also half as likely to be involved in setting up and managing new businesses (Figure 1c). There has however been a steady increase in the number of women entrepreneurs from 1984 to 2008, and a sharp rise of approximately 30% within the period 2008-15. Women entrepreneurs are generally more likely than men to work part-time and to be sole-traders (Causer and Park, 2009). Over the 2010-13 period, women were more likely to have started their business due to a lack of other opportunities in the labour market (19.5% vs. 14.9%) (Figure 1d) and were less likely to expect to create a business (Figure 1e). Further, women were more likely than men to report a fear of failure as a barrier to business start-up (Figure 1f) and were much less likely to report that they have the skills for entrepreneurship (Figure 1g). Women entrepreneurs tend to operate in particular sectors, including retail trade, hotels and restaurants, health, social services, education, personal and consumer service activities (Marlow et al., 2014) and were less likely to operate businesses that offer new products and services over the 2010-13 period (Figure 1h). However, women entrepreneurs in the United Kingdom were more likely than the European Union average to expect to create more than 19 jobs over their first five years of operation (Figure 1i).

Recent evidence shows that young people were less engaged in starting a business than the working age population and older people over the period 2010-14 (Figure 1c). Young people had however more expectations (Figure 1e) to be self-employed over the next three years than older people. Youth were also the most likely social group to operate businesses with innovative products and services (Figure 1h).

There has been a rise in the number of older people engaging into entrepreneurial activity (ONS, 2013; Meager and Carta, 2011). However, the proportion of older people who are actively involved in starting or managing a new business remains slightly below European Union average (Figure 1c). However, nearly half of older people believe that they have the skills and knowledge to be able to start a business (Figure 1g).

A recent survey by the Centre for Entrepreneurs and DueDil² indicates that immigrant entrepreneurs in the UK account for 17.2% among all business owners in the UK, representing 155 nationalities. They have founded 464 527 businesses, which makes up for 14% of all firms. There is also an increasing tendency of migrant entrepreneurs in the UK. The total early stage entrepreneurial activity rates among migrant entrepreneurs are approximately tripled that of UK-born residents. Immigrant entrepreneurs mainly locate their businesses in London (67.5%), followed by Birmingham (7%) and Belfast (6%).

Among the 39 million working aged people in the UK, 11.5 million are suffering from a long-term health condition, half of whom are classified as having a disability³ under the Equality Act 2010. Recent analysis by the Labour Force Survey showed a gradual increase in the number of self-employment amongst people with a disability during 2014-16 from 12.5% to 13.7%. People with a disability of working age are more likely to become self-employed than their non-disabled peers (DWP, 2013). People with a disability in the UK tend to be sole traders rather than employ others. Jones and Latreille (2011) found that 80% of the self-employed with disabilities have no employees and are more oriented to run a home-based or virtual business (EMDA, 2009).

Despite the recent growth in self-employment, only a relatively small proportion of entrepreneurs consider themselves as “necessity” entrepreneurs. 15.9% of the entrepreneurial population in the UK states to have entered into business out of necessity which is below the EU average of 22.8% (Figure 1d). This picture is consistent for all target groups (men, women, youth, and older people).

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

3.1. Policy framework

In the UK, policies and programmes that encourage and support business start-up and growth, and inclusive entrepreneurship, vary across the four countries – England, Wales, Scotland and Northern Ireland. In England, local enterprise partnerships (LEPs) between local authorities and businesses were set up in 2011 to help identify and address local economic priorities, growth and job creation. The main economic development agencies in the rest of the UK are the Scottish Enterprise Agency, the Department for the Economy in Northern Ireland and the Welsh Government’s Business Wales service. In addition to generic entrepreneurship policies and programmes, many target-group specific policies and schemes have been developed by the agencies and other actors.

² <http://www.creatingourjobs.org/data/MigrantEntrepreneursWEB.pdf>

³ The Equality Act 2010 defines a disabled person as someone who has a physical or mental impairment which has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities. “Long-term” is defined as lasting or likely to last for at least 12 months.

Women

Over the past decade, promotion and support of women-operated enterprises has received significant attention from the consecutive UK governments and many civil society organisations. In 2012, the Women's Business Council (WBC) – an independent working group – was given a one-year mandate to advise the government on how women's contribution to economic growth could be optimised. The Council made specific recommendations for supporting women in enterprise, including promoting entrepreneurship to young women in schools, increasing the number of entrepreneurship role models and improving access to start-up financing.⁴ This was followed by the Burt Report (2015),⁵ which sets out further recommendations for the UK Government on how to make support for women enterprise inclusive. These recommendations included, for example, a requirement for the LEPs across England to appoint female directors and to develop a strategy for engaging women in business.

In addition, the Scottish Government outlined plans for supporting women enterprise in the "Scottish Framework and Action Plan for Women's Enterprise".⁶ Anticipated actions include mentoring and networking support, ambassadors and role models to promote and encourage entrepreneurship, support identifying and accessing markets and the provision of start-up financing. These actions will be facilitated by the Women in Enterprise Implementation Group, which is co-ordinated by Women's Enterprise Scotland.

Youth

While there is no central youth entrepreneurship policy for the whole of the UK, some of the countries have strategies. The Welsh "Youth Entrepreneurship Strategy" was launched in 2004, building on the government's economic development and education policies. The strategy and the action plan aim to develop entrepreneurial aspirations among youth and to support youth (5-25 years old) in acquiring entrepreneurial skills. The strategy's 2010-15 Action Plan⁷ seeks to create and develop links between business start-up support and education. Previous action plans are considered to have been successful since they: 1) provided a cohesive approach to entrepreneurship by having an entrepreneurship champion in every higher education institution; 2) increased awareness about entrepreneurship through events such as the Global Entrepreneurship Week, involving 3 600 young people in Wales per year; and 3) delivered 2 100 inspirational workshops per year to motivate 42 000 young people about entrepreneurship.

Two key organisations in delivering business start-up support for youth across the UK are the Young Enterprise and the Prince's Trust – both registered charities. These two organisations have helped thousands of youth to start a business through various business start-up programmes. Their success has been due to their ability to leverage partnerships to provide entrepreneurship training and mentoring.

Seniors

A number of policy initiatives have been developed to address the anticipated growth of age-related spending. These seek to extend the working life of older people, including through self-employment. For example, as of 2011 the abolishment of the default retirement meant that it is no longer compulsory for older workers to retire once they reach the state pension age, arguably helping to alleviate the public

⁴ <http://womensbusinesscouncil.dcms.gov.uk/4-enterprise/>

⁵ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/403004/BIS-15-90_Inclusive_support_for_women_in_enterprise_The_Burt_report_final.pdf

⁶ <https://wescotland.co.uk/influence/framework/>

⁷ <http://gov.wales/docs/det/publications/101115yesen.pdf>

pension funding problems. However the government is yet to make significant impact on “longer working” (PRIME, 2014). In 2014, a commitment was made to challenge public perceptions about older workers, and to champion business start-up as a way of helping people over the age of 50 in the labour market, including those interested in self-employment (DWP, 2014). A new “Business Champion for Older Workers” was appointed to address the outdated perceptions about older workers and to make the case for older workers within the business community (DWP, 2015).

Unemployed

The government committed to address the issue of long-term unemployment through welfare-to-work reforms in its 2010-15 employment policy. The objective is to fight poverty, support the most vulnerable, and help people break the cycle of benefit dependency. The unemployment benefit system includes the New Enterprise Allowance, which allows unemployment benefit claimants receive financial and business mentoring (up to 26 weeks) to start a business. Between 2011 and 2015, more than 150 000 people started working with a business mentor, of which over 76 000 have progressed to set up their own business (DWP, 2015b).

Immigrants

There are currently few tailored entrepreneurship policies or programmes for immigrants. However, the government has sought to improve the integration and social mobility of immigrants by, for instance, examining the barriers that ethnic minority entrepreneurs face in accessing finance (DCLG, 2013). Much of the entrepreneurship support for immigrant and ethnic minority groups is provided by non-governmental organisations.

People with a disability

There is currently no written policy or strategy targeting specifically entrepreneurs with disabilities, impairments or ongoing health conditions, although the “Disability and Health Employment Strategy” covers self-employment to a small extent (DWP, 2013). Nevertheless, people with disabilities have been able to receive employment and self-employment advice and financial support through a number of government schemes, including the Access to Work and the New Enterprise Allowance even though these schemes do not primarily support business creation and self-employment.

3.2. Government regulations

The regulatory environment is generally considered to be friendly towards entrepreneurs. Measures that support people in dealing with administrative procedures for entrepreneurship tend to be simplified for all businesses and self-employed people. The government-provided information resources in this area have been simplified through the www.gov.uk website which replaced websites of different ministries and agencies with just one information platform. There are several resources aimed specifically at disadvantaged groups of entrepreneurs. For instance, Prowess⁸ and Enterprising Women⁹ offer a range of online guides, tutorials and information resources for women entrepreneurs, covering information about administrative procedures. Other groups can also access such information through organisations dedicated to supporting them in business start-up. The Prince’s Trust and the Youth Business Scotland provide information resources specifically for young people. The Association for

⁸ <http://www.prowess.org.uk/category/guides>.

⁹ <http://www.enterprising-women.org/business-support/legal>

Disabled Professionals and the Kaleidoscope Investments have both created simplified business start-up guides for disabled people specifically.

The social security system in the UK is financed from National Insurance (NI) contributions paid by employers and employees, and general tax revenue. Overall, self-employed people and employees have access to similar social security protection but there are some important differences since the self-employed may, depending on circumstances, make NI contributions at a significantly lower rate than employees, which impacts the benefits that they are entitled too. The self-employed, like employees may be entitled to means-tested support, including Working Tax Credit (WTC), Child Tax Credit (CTC), and Housing Benefit, if they are on low income. Access to WTC has been particularly important for the self-employed because of the time it takes to develop a start-up venture into a viable business while on low income. With the introduction of the Universal Credit (UC) in 2013, a more simplified system gradually replaces many of these benefit payments with a single monthly payment. UC aims to reduce the risk of moving into work and to make work pay.

The greatest difference in the treatment of the self-employed and employees by the social security system is that the self-employed are not entitled to the contribution-based Jobseeker's Allowance (JSA), which is an unemployment benefit you can claim while looking for work. Self-employed people are excluded from contributory unemployment benefits due to the difficulty in deciding whether a person who was self-employed is voluntarily or involuntarily unemployed (Kennedy and Seely, 2014). Similarly, the self-employed cannot claim Industrial Injuries Disablement Benefit if they become ill or are disabled because of an accident or disease, as they do not have an employer. Furthermore, they are not entitled to Statutory Maternity Pay (SMP), Statutory Paternity Pay (SPP) or Statutory Adoption Pay (SAP), which are administered by employers and linked to the employee's average weekly earnings.

Some changes have been made to the social security system in recent years to balance the differences in treatment of employees and the self-employed. This includes the introduction of the Single Tier Pension,¹⁰ which is thought to disproportionately benefit the self-employed, women, caregivers and low income earners (Cumbo, 2014). In addition, self-employed people will be eligible for Tax-Free Childcare as of early 2017 (as employees can access) as part of the government's long-term plan to support working families. It is anticipated that this help with the cost of childcare will enable more parents to go into work, including women who want to set up a business. Tax-Free Childcare scheme is particularly welcome by the self-employed who are currently not entitled to Childcare Vouchers available only to employees (HM Treasury and HM Revenue & Customs, 2015).

Despite these recent policy actions, some social target groups choosing self-employment might be more disadvantaged than others by the system. Women, for instance, are not eligible for Statutory Maternity Pay or Statutory Adoption Pay, but they are entitled to Maternity Allowance.¹¹ Taking time-off work can be particularly hard for self-employed women, who likely do not have a temporary replacement. Many do not take maternity leave for fear of getting into financial difficulties (Hamburgh, 2014). Furthermore, self-employed parents are not eligible for Shared Parental Leave or Pay but if they satisfy the "employment and earnings test" this may enable their employed partner to qualify.¹²

¹⁰ https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/181237/single-tier-pension-fact-sheet.pdf

¹¹ The Maternity Allowance is paid at the flat rate of GBP 138.18 per week (approximately EUR 165) and could be either more or less than Statutory Maternity Pay during the first six weeks, but cannot be less thereafter (SSAC, 2014).

¹² <https://www.gov.uk/shared-parental-leave-and-pay>

In addition, migrant workers might not be able to access all social security schemes in particular circumstances. For example, only non-European Economic Area nationals who have a permanent resident status (and those granted humanitarian protection or refugee status) can access free healthcare.

3.3. Financing entrepreneurship

Recent evidence from Finance Monitor (2015) indicates that the majority of small firms in the UK rely on banks for funding their business activities. The most prominent form of external sources of financing for small firms in 2015 is bank overdraft (28%) and credit card finance (28%), followed by family and friends' loans (23%). On the other hand, only 8% of entrepreneurs use business grants and public financial support, and there has been a significant increase in those who used public grants to start their business since 2012. This is closely related to the launch of the "Start-up Loans" scheme,¹³ which has supported over 25 000 new enterprises (House of Commons, 2015). This is the most widely-used national scheme and awareness about it has increased since 2012. Recent survey showed that the proportion of entrepreneurs who were aware of "Start-up Loans", "Enterprise Finance Guarantee" and "Enterprise Capital Funds" were 65%, 28% and 11% respectively in 2015 (BMG, 2015). In addition to the schemes that are open to all potential entrepreneurs, there are many start-up financing supports for entrepreneurs from under-represented and disadvantaged groups.

Women

There are three main public funding schemes for business creation by women, including the "INFOCUS" grant¹⁴ (sponsored by Innovate UK), "Grant for Business Investment"¹⁵ (launched by Department of Business, Innovation and Skills), and "Inspiring women in Enterprise"¹⁶ (introduced by the Royal Bank of Scotland). The INFOCUS grant awards four grants (GBP 50 000 grant each, or approximately EUR 59 500) to women entrepreneurs¹⁷ with potential become leaders in innovation and contribute to the economic growth. In addition to financial support, INFOCUS also provides training, advice on intellectual property management, networking opportunities and recommendation to investors. The "Inspiring women in Enterprise" scheme supports both start-ups and existing businesses. The scheme was introduced in 2012 and provided GBP 1.5 million (approximately EUR 1.9 million) of grant funding to 20 000 organisations for promoting women in enterprise. Similarly, BIS introduced the "Grant for Business Investment" to support women-owned businesses in expanding and diversifying during 2008-14 period.

Youth

Financial support for youth entrepreneurs is available from the private and public sectors. The Scottish government, called "Young Business Scotland", which offers the loans of up to GBP 5 000 (EUR 5 905) and grants of up to GBP 1 000 (EUR 1 190). These are accompanied with entrepreneurship training, networking events and individual mentoring. The strength of this scheme is that it was launched at regional level and specifically addressed young people in Scotland with a comprehensive package of support.

¹³ <https://www.gov.uk/start-up-loans>

¹⁴ <https://www.gov.uk/government/publications/infocus-funding-award-women-in-innovation>

¹⁵ <https://www.gov.uk/guidance/grant-for-business-investment>

¹⁶ <http://www.rbs.com/news/2012/10/inspiring-enterprise-our-commitment-to-women-in-enterprise.html>

¹⁷ The grant is only open to projects in the following sectors: manufacturing and materials, infrastructure systems, emerging and enabling technologies, health and life sciences.

Non-governmental organisations are also active in providing financial support to youth entrepreneurs. The most well-known programme in the UK is the “Prince’s Trust” entrepreneurship programme.¹⁸ Similar to the Young Business Scotland programme, it provides a mix of small grants that are accompanied by training, networking opportunities and individual mentoring. For those youth who are successful in launching their project, they may be able to access larger loans that are designed to support business development or innovative projects. This is complemented by the Shell LiveWIRE scheme, a Social Investment Programme that was launch by Shell company,¹⁹ which is a monthly business competition that awards up to five small grants (up to GBP 1 000 or approximately EUR 1 1 90) and a prize of GBP 5 000 (approximately EUR 5 950) for start-ups with most innovative ideas.²⁰

To support youth in managing business finances and identifying potential sources of start-up funding, financial education has been integrated as a part of National Curriculum in Key Stage 3 and 4 at secondary school in England (i.e. for youth who are 11 to 16 years old) (House of Commons, 2014). This is the first public initiative targeting at enhancing financial and enterprise education of the youths. However this scheme is only undertaken in England.

Seniors

There are currently no UK-wide public funding programmes for older entrepreneurs. The biggest fund is managed by the charity organisation founded by Prince Charles: The Prince’s Initiative for Mature Enterprise (PRIME).²¹ This initiative supports people over 50 years old in becoming self-employed with entrepreneurship training and business coaching. This programme is generally considered to offer high quality support and have a positive impact (Kautonen et al., 2008).

Unemployed

The UK government launched the “New Enterprise Allowance”, which was launched by the Department for Work and Pensions in 2011 to provide access to start-up funding and entrepreneurship mentoring for recipients of the Job seeker’s allowance or other income supports related to disability.²² The scheme provides a business mentoring support, a weekly allowance over 26 weeks and low interest loan for start-up activities. According to the House of Commons (2016), there were 160 420 initial meetings between potential allowance claimants and their business mentor, and 80 830 allowance recipients during the period 2011-15. The project has been very successful until now and has a significant impact on improving the entrepreneurship rate. The programme was initially planned to end in 2013 but it has been extended and is expected to finish by March 2017 (House of Commons, 2015).

Immigrants

Currently, there is no specific public policy that aims to support immigrant entrepreneurs financially. Most of current support schemes were launched by not-for-profit organisation. Microfinance are offered to ethnic entrepreneurs through the non-governmental organisation Fair Finance, which supported by the EU Programme for Employment and Social Innovation (EaSI).

¹⁸ https://www.princes-trust.org.uk/?gclid=CIK2vYyg_80CFRNsGwodTv4JFA

¹⁹ Shell LiveWIRE is one of Shell’s Social Investment Programmes.

²⁰ <http://www.shell-livewire.org/awards/awards-start>

²¹ <https://www.silversurfers.com/financial/jobs/prime-resources-older-entrepreneurs/>

²² <https://www.gov.uk/new-enterprise-allowance>

People with a disability

Entrepreneurs with a disability can also take advantage of the “New Enterprise Allowance”. The other popular public scheme is “Access to Work”, which offer grants to employers towards disability related costs. The scheme considers the self-employed to be their own employer, and therefore they are eligible to receive the funding. In addition, the Department for Business, Innovation and Skills in co-operation with the Royal British Legion, introduced the “Be the Boss” scheme with GBP 5 million (EUR 5.95 million) of funding. It provided small grants and loans for entrepreneurs with a disability or long-term health problem or injury. This programme is considered to be a success.²³ The charity sector is also very active in supporting entrepreneurs with a disability with small grants for business creation.

3.4. Entrepreneurship skills

A wide range of entrepreneurship training and education offers are available in the UK, including general programmes that are open to all potential entrepreneurs, as well as schemes that are tailored and targeted at specific groups. These offers vary greatly in scale, scope and reach.

General entrepreneurship training is typically provided through public and private sector collaborations. For example, the London-based “Business Bootcamp” programme offers a series of business training sessions targeted at new and experienced entrepreneurs, with a rotating focus on different industries (e.g. bio-technology, creative industries, fashion). This programme partners and sponsors involve private and public organisations, including banks, universities and the Mayor of London.²⁴

Entrepreneurship coaching and mentoring programmes are also widely available in the UK and general programmes often reserve a proportion of spots for participants from various under-represented and disadvantaged groups. A recent trend has been that an increasing number of coaching and mentoring programmes are delivered through online platforms. For example, mentorsme.co.uk is the Britain’s first online gateway for SMEs looking for mentoring services. The website provides an easy-to-use search engine allowing businesses to refine their searches according to the life stage of their business and their location. The scheme is operated by the Business Finance Taskforce, which was set up by the British Banker’s Association.²⁵

In addition, the UK government provides information on available support programmes or business start-up procedures through various channels, including the information portal www.gov.uk, the national business support helpline (via phone or online) and the “Business is Great” website. Additional information resources are available for people living in Scotland, Wales and Northern Ireland. Tailored information on business creation and self-employment has also been developed for different social target groups and the scale of support is generally sufficient to meet demand for most groups. However migrants are perhaps disadvantaged, to a degree, since information typically provided in English only. Moreover, people with disabilities may have difficulty accessing online material as many public website are not accessible for those who use special technologies to access the internet (Vaziri et al., 2014).

²³ <https://www.gov.uk/government/news/baroness-mone-publishes-be-the-boss-review>

²⁴ <http://www.thebusinessbootcamp.org/>

²⁵ <http://mentorsme.co.uk/>

Women

One of the main government support schemes to support women in acquiring entrepreneurship skills is the £1 Million Women and Broadband Challenge Fund,²⁶ which provides training and mentoring for entrepreneurship and digital skills. This programme is part of the government's investment (GBP 1.6 million or approximately EUR 1.9 million) to support women's enterprise in rural areas by improving access to business mentors.

The Women's Organisation²⁷ is the largest developer and deliverer of training targeting women in the UK, operating primarily in Merseyside, Greater Manchester and across the North West. The business training element of their support covers business planning, bookkeeping, taxation, insurance and social media. Another important programme is the Enterprising Women programme, which targets ambitious women entrepreneurs who want to improve their confidence, expertise and skills to realise their business' full potential.²⁸ Women at different levels of business development can apply. These programmes are delivered through interactive group workshops, seminars and individual mentoring, focusing exclusively on the issues faced by women-owned business. Additionally, the Enterprising Women, in collaboration with the Outset Foundation, created the Outset Online – an online learning and business support tool for women, comprising video tutorials, business calculators for finance planning, and various downloadable resources. Outset Online offers additional support through its chat rooms where women can connect with a network of mentors, advisors and other business owners to discuss any questions or ideas.²⁹

There are several coaching and mentoring schemes for women, including “Meet a Mentor”, which builds on the success of the “Get Mentoring” project. The latter project successfully recruited and trained over 15 000 volunteers from the small business community, including over 6 000 mentors who were trained to specifically support women entrepreneurs.³⁰ Women can access coaching and mentoring support also through several non-governmental organisations.

Youth

Young Enterprise is the UK's leading charity working with young people to harness their personal and business skills. The charity offers practical entrepreneurship programmes, ranging from one day masterclasses to year-long projects, working with 3 482 educational centres across primary and secondary levels. Similarly, Young Enterprise Success (YES) Education is a company that works with education centres and councils to deliver their “12 Steps to Success programme”. As part of the programme, unemployed youth attend a 5-day training course to explore entrepreneurship as a way of returning to work. In 2014, the company piloted a new enterprise support project aimed at young offenders.³¹

Government-funded business mentoring schemes targeting young people are not widely available in the UK. In addition to the range of entrepreneurship advice and support services provided by the Young Enterprise and Prince's Trust schemes, there is only one organisation that specialises in providing

²⁶ <https://www.gov.uk/government/news/female-entrepreneurs-set-to-benefit-from-superfast-broadband>

²⁷ <http://www.thewomensorganisation.org.uk/businesstraining>

²⁸ <http://www.enterprising-women.org/business-support/growth-programme>

²⁹ <http://www.outsetonline.com/>

³⁰ <https://www.gov.uk/government/news/meet-a-mentor-events-for-female-entrepreneurs>

³¹ <http://www.yes-educationuk.com/12-steps/>

entrepreneurship mentoring. The “YES Network” – set up by the Young Entrepreneurs Success (YES) Ltd – is Britain’s first networking organisation for young entrepreneurs under 35 years old. It was launched in London in 2011 and offers mentoring for young entrepreneurs for a period of six months.³²

Seniors

Support for older entrepreneurs was delivered through The Prince’s Initiative for Mature Enterprise (PRIME). The scheme offered free information, workshops, training, mentoring, micro-finance loans and business networking events for potential entrepreneurs over 50 years old. Since 1999, the organisation has supported more than 25 000 older entrepreneurs. In 2014, PRIME merged with Business in the Community – a national charity that promotes responsible business, however the specific enterprise support service for mature entrepreneurs seems to have ceased.³³ Although the government has encouraged greater participation of older workers in the economy, there have not been any systematic efforts to develop entrepreneurial skills in this group.

Unemployed

There are a small number of entrepreneurship training initiatives explicitly targeting the unemployed, although this group can access training, mentoring and finance support through mainstream active labour market schemes. The Prince’s Trust has been working with young people (18-30 years old) who are either unemployed or work less than 16 hours per week to turn their ideas into a viable business through their “Enterprise Programme” (see previous subsection on youth). Another scheme is the “Banana Enterprise Network”, which is a UK charity based in Greater Manchester that aims to provide business start-up support for unemployed people and those on low income through training, workshops and networking opportunities. The charity works in partnership with local community centres, along with the Department for Work and Pensions, housing providers and work clubs to empower people with essential skills and knowledge.³⁴

Immigrants

Support for the development of entrepreneurial skills among immigrant and ethnic minority groups in the UK tends to be small-scale and fragmented. Only one government-funded initiative is available in Scotland. The Ethnic Entrepreneurship Programme was launched in 2005 by Business Gateway – a free business support service delivered by local authorities in Scotland. The programme targets the refugee and immigrant populations in Glasgow and offers tailored advice and training related to business creation, and also serves as a bridging initiative to encourage ethnic minority entrepreneurs to attend the mainstream Business Gateway courses. Awards were held for the first time in 2012, allowing migrants to pitch their ideas to a panel of established business people with a view to securing funding.³⁵

Two other city-based initiatives in England have been offering entrepreneurship training specifically for migrants. The first, “Migrant Business Accelerator”, is the pilot project of This Foreigner Can, a social enterprise whose mission is to advance the growth, and celebrate the success of the migrant business community around the world. The accelerator is a 16-week programme for migrants based in London, where participants receive funding, mentoring and attend workshops to learn how to start and

³² <http://www.yesnetwork.co.uk/mentors/>

³³ <http://www.bitc.org.uk/news-events/news/prince%E2%80%99s-initiative-mature-enterprise-merges-business-community>

³⁴ <http://www.bananaenterprisenetwork.co.uk/>

³⁵ <http://www.bgateway.com/local-offices/glasgow/developing-your-business/ethnic-entrepreneurs>

manage a business. At the end of the programme, attendees take part in a pitching competition and the winner takes home a cash prize. The second, “First Steps in Social Enterprise”, is a programme of training and support for aspiring social entrepreneurs from migrant-led backgrounds, offered free of charge, delivered by Olmec in partnership with the Metropolitan Migration Foundation, Young Foundation and the Royal Bank of Scotland. The programme was introduced in 2012, in London and Nottingham. In 2014, it focused specifically on aspiring female social entrepreneurs from minority backgrounds. The unique model of this programme is to engage with registered social landlords as natural customers of migrant-led social enterprises, recognising that housing associations play an important role in the development of enterprise through their procurement opportunities. The programme involves a 12-week long training and mentoring support covering advice on business planning, marketing and legal and financial issues.³⁶

People with a disability

There are currently very few tailored entrepreneurship training schemes for people with a disability. One of the most well-known examples is the Deaf Business Academy, which offers online business training for Deaf people through a range of videos that have been created to provide training resources specifically in British Sign Language.³⁷ However, it is clear that people with a disability have benefited from mainstream entrepreneurship training initiatives. For instance the evaluation of the Enterprising Libraries scheme found that 14% of their service users described themselves having a disability or being dyslexic (Sheppard, 2016).

Similarly, people with disabilities can access the general entrepreneurship mentoring schemes. In terms of dedicated support, mentoring is offered by a number of small initiatives. For instance, the Kaleidoscope Investments – a company that supports and invests in disabled entrepreneurs – provides mentors for all of its investment businesses.³⁸ The Disabled Entrepreneurs network offers business advice through its mentoring model, working with people with all types of disability.³⁹ Additionally, a number of impairment-specific initiatives exist in the UK. The “Iwork4me” charity offers self-employment support to people with autism in Scotland through its Business Coaching Service⁴⁰ and the “Work4Me” co-operative in Scotland supports people with long-term health conditions to better manage work-life balance through self-employment by providing peer-to-peer support and mentoring.⁴¹

There are, however, organisations that have produced tailored business and self-employment guides. One example is the Foundation for People with Learning Difficulties.⁴²

3.5. Entrepreneurial culture and social capital

In addition to national enterprise campaigns (e.g. “National Enterprise Campaign”⁴³), entrepreneurship has been strongly promoted as an employment opportunity amongst disadvantaged

³⁶ <http://www.olmec-ec.org.uk/social-enterprise/first-steps-in-social-enterprise/>

³⁷ <http://www.deafbusinessacademy.co.uk/online-business-training/>

³⁸ <http://www.kaleidoscopeinvestments.com/#!/the-ki-mentors/c254b>

³⁹ <http://www.disabledentrepreneurs.co.uk/>

⁴⁰ <http://www.iwork4me.org.uk/what-we-do/>

⁴¹ <http://www.work4me.co.uk/>

⁴² <http://www.learningdisabilities.org.uk/our-work/employment-education/in-business/>

⁴³ www.startupbritain.org

groups by both the UK government and third-party, self-help organisations. However, the scale and the range of schemes varies across different groups of under-represented entrepreneurs.

Women

Women's entrepreneurship is promoted through many public sector (e.g. "Celebrating Women in Business conference") and private sector initiatives (e.g. "Women in Business Awards", sponsored by HSBC bank). Another important project was "UK Female Entrepreneurship Ambassadors" programme which sought to inspire and encourage women in entrepreneurship as a part of the European Union-funded Ambassador Programme, although this project ended in 2012.

There are also various not-for-profit and membership organisations that support networking opportunities for women entrepreneurs. These include Networking of Enterprising Women in Northern Ireland, the Association of Scottish Businesswomen, Women in Business Network (UK) and Women in Rural Enterprise organisation. However, the public sector has been inactive in supporting women's entrepreneurship networks.

Youth

Youth entrepreneurship has been widely promoted by the government and not-for-profit organisations. National competitions are quite well-known across the country such as "Global Enterprise Week"⁴⁴ (which has been organised by the Prince's Trust and Youth Business International since 2008), "Young Gun"⁴⁵ (i.e. a national competition for young talent leader and entrepreneur aged under 35), "Engineering YES" (i.e. competition for UK-based postgraduates and postdocs to present business plan for an fictional start-up company to investors), "Investment in young people"⁴⁶ (i.e. national award run by Young Chamber UK to businesses who assist youth people (up to 25 years old), and "Elevation Networks".⁴⁷

Seniors

There are currently no public policy schemes that promote entrepreneurship for older people, nor to help older entrepreneurs build entrepreneurial networks. The main active platform originated from the European Union's "50+ Entrepreneurship Europe Platform", which aims to simulate entrepreneurship activities, and to develop networking among older people. However, this is under-developed and with the ending of PRIME, there is a need to do more to encourage entrepreneurship among older people and to support them in building entrepreneurial networks.

⁴⁴ <http://wearegen.co/gew>

⁴⁵ <http://startups.co.uk/young-guns-2016-britain-best-and-brightest-young-entrepreneurs-wanted>

⁴⁶ www.iityp.co.uk

⁴⁷ www.elevationnetwork.org

Unemployed

Unemployed people receive entrepreneurship support and information primarily through the Job-Centre-Plus, which offers advice on returning to work and offers career planning support. There are, however, no specific promotional efforts to encourage the unemployed to start businesses.

Networking for entrepreneurs who have started their business out of unemployment was recently supported by “Enterprise Clubs”,⁴⁸ which were part of the suite of community-based support services for the unemployed. However, this scheme has ended in mid-2015 and there are currently no initiatives to fill this gap.

Immigrants

The contribution of immigrant entrepreneurs have been widely acknowledged through media including the Financial Times, Guardian and Telegraph. Nevertheless, there are no public policy actions that promote entrepreneurship among immigrants. The only national organisation that facilitates networking was initiated by Birmingham Business School – “The Enterprise and Diversity Alliance (EDA)”.⁴⁹ The project aims at enhancing mutual understanding between diverse SME and large institutions, improving access to finance and market opportunities for migrants, and enabling networking for knowledge sharing and co-operation. In 2014, the National Diversity and Inclusion Business Council was set up by the British Banker's Association in partnership with the EDA. It aims to bring together leading immigrant entrepreneurs from diverse backgrounds (i.e. ethnic minority).

People with a disability

There are currently no UK-wide schemes promoting entrepreneurship as a labour market option to people with a disability. The only policy action, “The Disability and Health Employment Strategy”⁵⁰, was launched by the Department for Work and Pensions. Most of other support programmes in building networks and promoting employment among people with disabilities were initiated by private organisations and associations such as The Stelios Award for Disabled Entrepreneurs⁵¹ (i.e. annual award that helps to promote entrepreneurs with disabilities as role models), Disabled Entrepreneurs Network,⁵² Deaf Entrepreneur Awards (sponsored by Deaf Business Academy).⁵³ This reflects a lack of dedicated public programmes in promoting networking and entrepreneurship to people with disabilities.

⁴⁸ www.gov.uk/government/publications/enterprise-clubs-community-based-support-for-self-employment

⁴⁹ www.birmingham.ac.uk

⁵⁰ www.gov.uk/government/uploads/system/uploads/attachment_data/file/266373/disability-and-health-employment-strategy.pdf

⁵¹ <http://leonardcheshire.org/what-we-do/work-and-skills-development/stelios-award-disabled-entrepreneurs>

⁵² <http://www.disabledentrepreneurs.co.uk/need-a-speaker>

⁵³ <http://www.deafbusinessacademy.co.uk>

4. POLICY RECOMMENDATIONS

While the UK has strong policies and programmes for inclusive entrepreneurship, this analysis points to a few areas where there is room for improvement. The following recommendations are offered to strengthen inclusive entrepreneurship policies and programmes:

1. *Define more explicit policy objectives for inclusive entrepreneurship and strengthen policy co-ordination.* Policy objectives and strategies ought to be defined for all disadvantaged and under-represented social target groups, including older people, people with disabilities and immigrants, in order to increase business creation and to improve economic and social participation. However, the analysis suggests that entrepreneurship policies and strategies focusing on particular groups are rare. There is a UK-wide policy targeting women, and a Welsh-only policy targeting young people. There is further no UK-wide body that co-ordinates inclusive entrepreneurship policies and facilitates inter-ministerial communication in this area. This is considered a weakness in the support infrastructure for disadvantaged entrepreneurs.
2. *Remove disincentives for business creation and self-employment in the social security system.* Policy-makers must consider the mechanisms that enable or constrain business start-up and management among particular groups. Regarding older entrepreneurs, pension security should be improved. With the ageing population on the rise and growth in self-employed workers over the age of 50, there are concerns about poverty among this group as well as the impact of 'poor' self-employment on tax revenue and the economy as a whole. Regarding women, more maternity support should be provided. Women who are self-employed are less likely than employees to take maternity leave because of financial fears. If both women and their partners are self-employed, neither is entitled to Shared Parental Leave. Initiatives that enable self-employed mothers and mothers to be to take time off from their business may be welcome. Increase in women and family-friendly work-hubs and incubators that combine workspaces with nurseries may lessen the pressures on women of balancing work and family life.
3. *Develop more support for older people, youth and immigrants to improve their access to start-up financing, including through exploring new financial mechanisms.* Like entrepreneurs in general, under-represented groups of entrepreneurs perceive access to finance as one of the greatest barriers to business creation. There are some generic, government-funded, financing schemes, which can be accessed by most under-represented groups. Additionally, several schemes that target specific groups, for example Access to Work for people with disabilities or Inspiring Women in Enterprise, are available. However the analysis shows that there is a lack of public financing initiatives to support seniors, young people or immigrants in setting up or growing a business. Alternative forms of financial support, such as crowdfunding, peer-to-peer lending and micro-credit are less evident in the UK, compared with other OECD countries, and could therefore be promoted in order to strengthen access to finance.
4. *Improve financial literacy training for women and seniors.* Financial literacy is relatively low amongst women and seniors in the UK. Most schemes mainly target young people while ignoring other disadvantaged groups. Though there are some public initiatives integrating financial and entrepreneurship education to Key Stage 3 and 4 (young people aged 11-16 years old), these programmes are only limited to regional level (i.e. in England). Additionally, no specific schemes were identified for other groups. Hence, policy interventions should focus on financial education targeting various disadvantaged groups and at a wider level.

5. *Develop more online support for under-represented and disadvantaged groups.* Entrepreneurship training and mentoring opportunities are available for the whole population and can be accessed by people from disadvantaged groups. There are also dedicated and tailored programmes and schemes for most groups; however the scale of provision varies and might not be sufficient to meet the demand from some of the target groups, particularly older people, immigrants and people with disabilities. Greater accessibility of online and offline training and mentoring could improve opportunities for particular groups, for instance entrepreneurs with vision impairments.
6. *Provide more support with building entrepreneurship networks for entrepreneurs from under-represented and disadvantaged social target groups.* There are currently few public schemes aiming to promote an entrepreneurial culture and social capital amongst under-represented and disadvantaged social target groups. Most public sector schemes are rather generic and do not appear to be effective at reaching entrepreneurs outside of the mainstream population, particularly people with disabilities, older people and immigrants. Similarly, even though unemployed people receive advice and information from Job Centre Plus, there have been no tailored activities designed to help them strengthen their social capital. This may involve building upon existing non-governmental schemes and working in partnership with target groups to ensure engagement and relevance. Specific programmes should be developed to target the needs of these disadvantaged groups.

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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?