

Inclusive Entrepreneurship Policies,
Country Assessment Notes

Austria

2020

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

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Foreword

Inclusive entrepreneurship policies seek to ensure that everyone has an opportunity to create a sustainable business for those with realistic potential, regardless of their background. Business creation by people from under-represented and disadvantaged groups (e.g. women, youth, seniors, immigrants, the unemployed, people who experience disability) helps generate jobs, thereby fighting social and financial exclusion while stimulating economic growth.

These policies have become much more relevant with the COVID-19 pandemic, which has led to rapidly increasing unemployment and inactivity. Addressing this jobs crisis is one of the top policy priorities in European Union and OECD countries and inclusive entrepreneurship schemes have strong potential for moving some unemployed people back into work. Moreover, these policies can be leveraged to help re-boot economies as there is untapped growth potential among some of the target groups.

This note is the fourth country assessment note prepared by the Organisation for Economic Co-operation and Development (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 EU Member State. Each note provides an overview of the entrepreneurship activities by women, youth, seniors, immigrants and the unemployed. It also provides an 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 2020 notes include a special section on entrepreneurship support for people who experience disability. This section provides an overview of the entrepreneurship activity levels, obstacles faced and policy responses. It also contains a new section on entrepreneurship framework conditions to provide additional context for interpreting the tailored policies and programmes.

These country-specific notes are part of a wider programme of work by the OECD and the European Commission that includes “The Missing Entrepreneurs” publications, the Better Entrepreneurship Policy Tool (www.betterentrepreneurship.eu), a series of Policy Briefs on specific target groups, policies and issues, and national policy reviews of youth entrepreneurship and women entrepreneurship. This work stream examines 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. For more information please refer to: www.oecd.org/employment/leed/inclusive-entrepreneurship.htm.

Acknowledgements

This note is part of a series of notes on country-level inclusive entrepreneurship policies and programmes prepared by the Organisation for Economic Co-operation and Development (OECD) for the European Commission. These notes were prepared by the OECD Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) led by Lamia Kamal-Chaoui, Director, as part of the programme of work of the OECD Local Economic and Employment Development (LEED) Programme, led by Karen Maguire, Head of Division. They provide an overview of current and planned policy actions and identify some actions that could be implemented to address gaps in the current support offering, or improve current offerings.

This report was prepared by Eva Heckl and Karin Petzlberger of the Austrian Institute for SME Research. David Halabisky of the OECD CFE edited the noted under the direction of Dr. Jonathan Potter, also of the OECD CFE.

An online seminar was organised to review a draft of the report on 9 July 2020. Suggestions and inputs were received from representatives of Federal Ministry for Digital and Economic Affairs (BMDW), Public Employment Service Austria (ams), Austrian Promotional Bank (aws), Austrian Federal Economic Chamber (WKO), and Vienna University of Economics and Business

Much of the data contained in this note were prepared under the direction of Dr. Jonathan Levie of the Global Entrepreneurship Monitor.

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

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Key messages

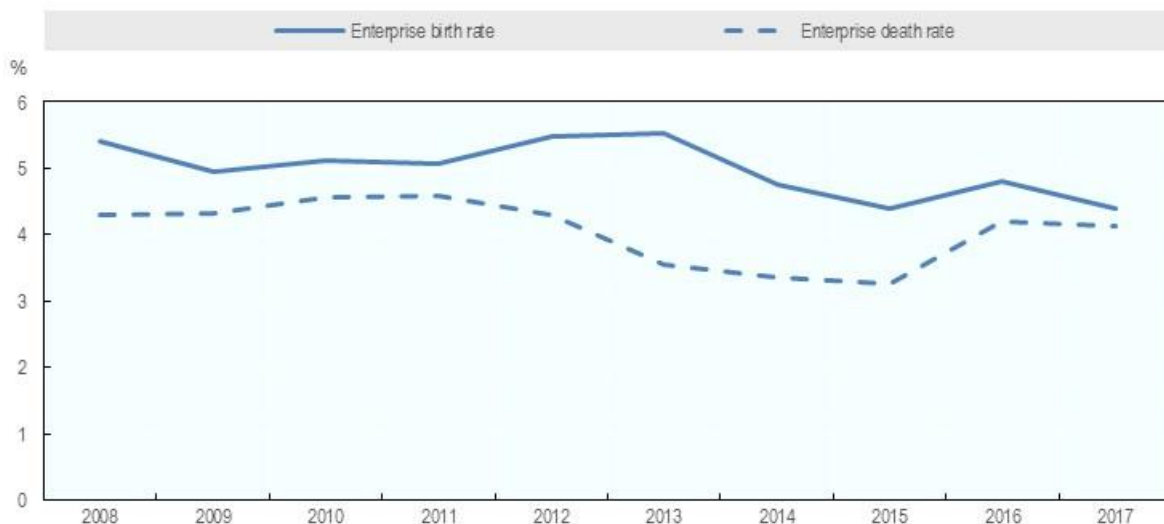
- The overall entrepreneurship conditions are similar to most of the European Union (EU) Member States. For example, the level of administrative burden on new start-ups is slightly more burdensome than the EU median but the share of the population with entrepreneurship skills ranks just above the EU median.
- Data from the Global Entrepreneurship Monitor indicate that there are about 600 000 early-stage entrepreneurs in Austria (i.e. those starting or managing a business that is less than 42 months old). Women are relatively active in early-stage entrepreneurship – approximately 8% of women were involved in starting or managing a new business between 2015 and 2019, which was above the EU average for this period (5%). Youth and seniors were also more likely to be involved in early-stage entrepreneurship than the EU average over this period.
- Eliminating all of the gaps in entrepreneurship activity rates across population groups (i.e. applying the early-stage entrepreneurship rate of men who are 30-49 years old to the whole population) would result in an additional 270 000 entrepreneurs. About 70% of these “missing” entrepreneurs are female, 60% are over 50 years old and 45% are immigrants.
- National surveys suggest that key barriers to business creation include administrative barriers and access to finance and recent research suggests that, on average, these barriers are greater for women than for men.
- A wide range of entrepreneurship policies and programmes are in place to support new and actual entrepreneurs. The majority of these entrepreneurship initiatives support the acquisition of entrepreneurship skills and improve access to start-up finance. However, few of these schemes are tailored to meet the unique needs of specific population groups. The most significant gap in the suite of entrepreneurship support schemes is dedicated support for senior entrepreneurs.
- While most potential entrepreneurs – including those from groups that are under-represented or disadvantaged in entrepreneurship – can access comprehensive and high quality entrepreneurship schemes, there is scope for strengthening the suite a support by improving the cohesion and quality of schemes, and better addressing the needs of some population groups by:
 - Developing entrepreneurship strategies to guide and link national action plans for target groups such as women and immigrants;
 - Offering more tailored support for senior entrepreneurs;
 - Providing diversity training to entrepreneurship programme managers and front-line support staff; and
 - Improving the collection of information on programme participation and report more regularly on take-up and outcomes at disaggregated levels.

1 Inclusive entrepreneurship trends

Conditions for entrepreneurship

Business entry rates have continually exceeded exit rates over the past decade, signally a growth in the business population (Figure 1.1). Overall, both rates have been fairly constant, but entry rates declined slightly between 2013 and 2017. Both entry and exit rates are below the European Union (EU) median.

Figure 1.1. Business entry and exit rates



Note: Enterprise birth rate is the share enterprise births in the reference period (t) divided by the number of enterprises active in t. Enterprise death rate is the share enterprise deaths in the reference period (t) divided by the number of enterprises active in t. The construction sector is excluded from these rates.

Source: Eurostat (2020), Business demography statistics, <https://ec.europa.eu/eurostat/web/structural-business-statistics/data/main-tables>.

The World Bank found that the administrative burden on new start-ups is less favourable than the EU median in 2019 (Figure 1.2). This is consistent with the broader regulatory framework, which is considered to have complex procedures (OECD, 2019). However, the 2017 Digital Roadmap sets out 150 measures for promoting e-government, open data, open government and open source, which should reduce the administrative burden for entrepreneurs and SMEs. For example, E-Foundation allows sole proprietorships and single person private limited companies establishing entirely online via the business service portal (usp.gv.at) that also serves as a central platform for e-government services and one-stop shop for e-procurement.

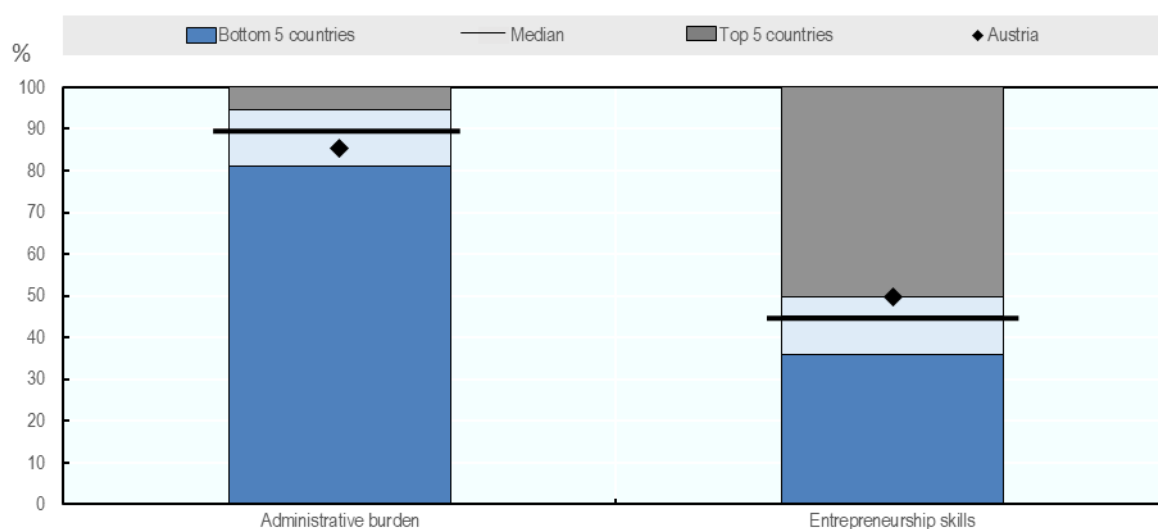
Overall skills levels in the workforce are high, due in part to the apprenticeship and skilled worker training programmes. In addition, the proportion of adults who self-report that they have the skills and knowledge

to start a business is among the top five countries within the EU (Figure 1.2). Efforts to build on this are ongoing, including the SME Digital Programme that was launched in 2017. This provides a mix of supports to help entrepreneurs and SMEs digitise their businesses.

New SME lending has been in slow decline for the past decade (OECD, 2019). Venture capital investments remain volatile but crowdfunding is growing in significance. This is supported by regulatory reforms related to alternative finance, notably crowdfunding, and new standards for investor protection.

Figure 1.2. Conditions for business creation

Ranking relative to other European Union Member States, 2019



Note: The median score reported represents the median among EU Member States. Administrative burden is a score of 1 to 6 given to a country to reflect the relative scale of the administrative burden that new start-ups face. Entrepreneurship skills is the share of the population who report that they have the skills and knowledge to start a business. This indicator is an average of the period 2015-19.

Source: World Bank (2019), Ease of Doing Business Survey; GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

Recent labour market trends

After years of stalled growth due to the financial crises, the economy experienced growth between 2014 and 2018. This economic upswing resulted in an all-time high in employment in 2019, which was accompanied by a decrease in the unemployment rate between 2017 and 2019 (Figure 1.3). This decline in unemployment is observed across various population groups, notably immigrants (declined from 11.4% in 2016 to 8.3% in 2019), youth (10.0% to 7.6%) and seniors (4.5% to 3.0%).

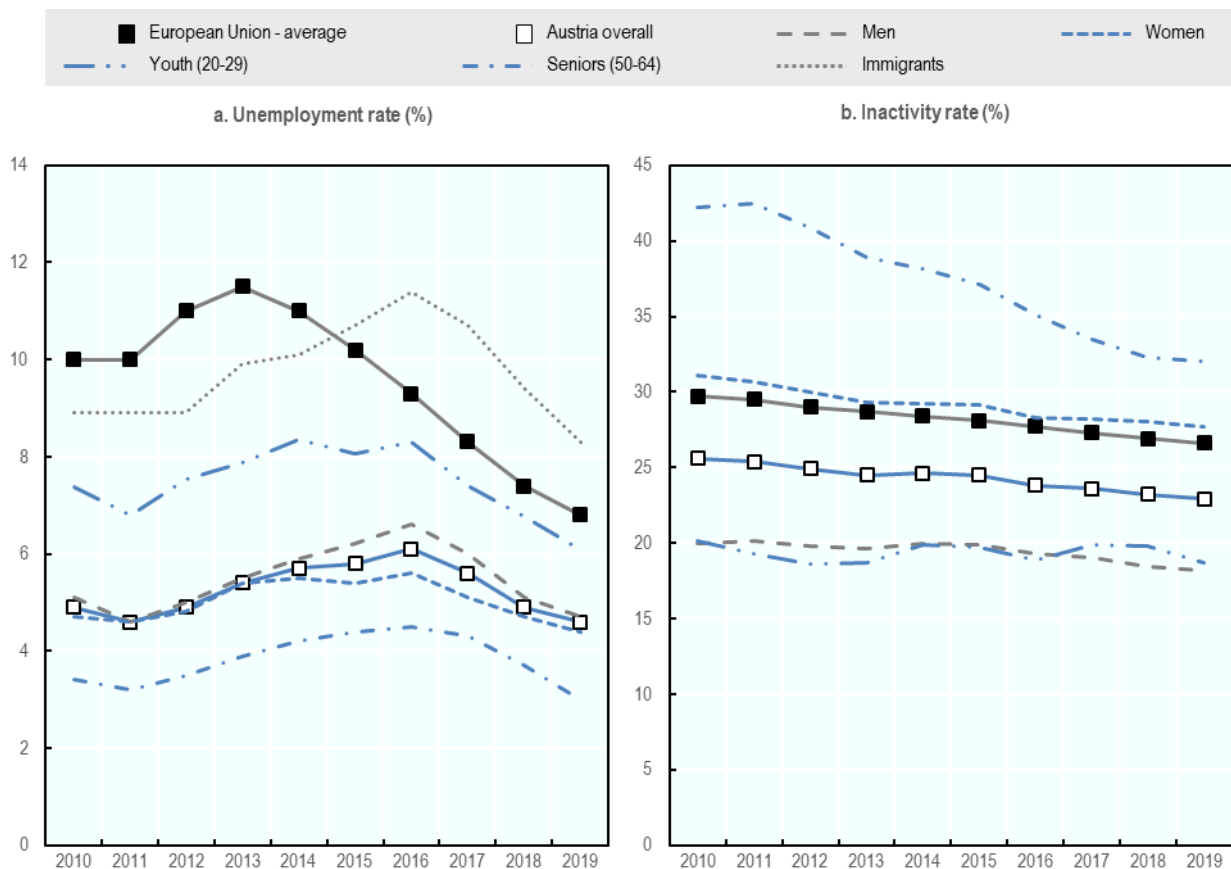
Employment rates of women have risen gradually within the last decade, but are still markedly lower than those of men (66.6% vs. 76.8%). However, the increase in female employment is mainly caused by an increase of part-time work: almost half (47.7%) of economically active women worked part-time 2019, in contrast to only 10.7% of men. Unemployment rates for females have followed the general trend, but in doing so assimilated to the higher rate of men (Figure 1.3).

The labour market participation rate of older people has increased due to three factors: the demographic trend, the ongoing increase in female labour market participation and modification of the retirement age (Auer et al., 2019). Whereas total population of working age (15-64 years) has increased by 5% since 2010, the number of persons aged 50 to 64 rose significantly more (+26%). Thus the potential workforce

of those aged 50+ rose by 63% within the last decade, those of elderly women even by 71%. The increasing labour market participation of older people thus resulted in a drop of the inactivity rate of seniors by ten percent points during the last decade (Figure 1.3). The inactivity rate declined for women and the total population throughout the observation period and thus followed the trend of the EU-average. It remained more or less constant until 2013 and 2014 for youth and men. The inactivity rate for men also decreased below 20% thereafter, that of young increased until 2017 and since then also follows the general downward trend.

Figure 1.3. Unemployment and inactivity

Proportion of the labour force that is unemployed and proportion of the working age population that is inactive



Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

The potential workforce between the ages of 15 and 29 (i.e. **youth**) declined slightly over the past ten years, which is partly caused by a decreasing population. It is also due to ongoing efforts to keep children active in education, even after compulsory school. However, persons aged 20 to 24 years old face the highest risk of becoming unemployed: 37% of the potential labour force in this age group were registered as unemployed at the Public Employment Service Austria (AMS) for at least one day in 2018 (Auer et al., 2018).

The potential workforce of **non-Austrian** citizens has increased noticeably in recent years, being associated with high immigration rates in the years 2014-16. Due to the favourable economic development,

the unemployment rate for non-Austrians declined from its highest value (13.5% in 2015 and 2016) to 10.8% in 2019.

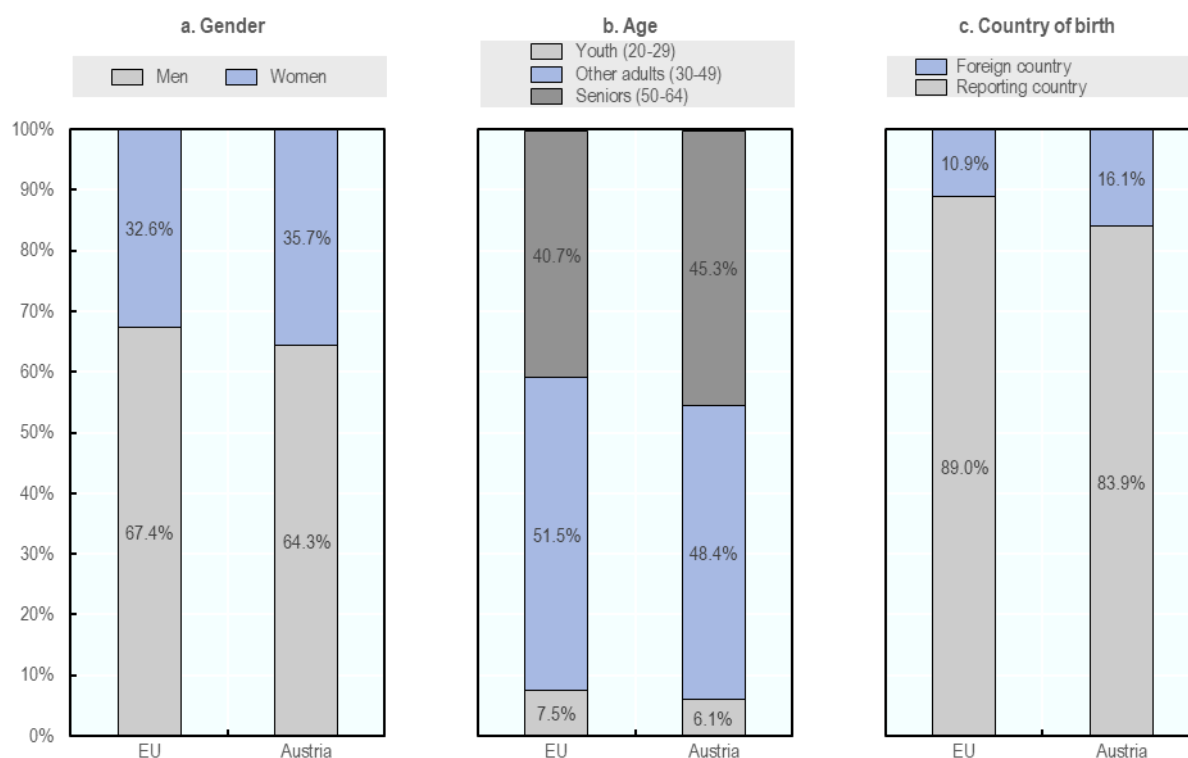
Self-employment activities

The composition of the self-employed broadly resembles the EU average (Figure 1.4), but there are some notable differences. The share of women among the self-employed (35.7%) was above the EU average in 2019 (32.6%) and there are relatively more seniors (45.3% vs. 40.7%). Conversely, there are fewer younger people. There are also slightly more immigrants relative to the EU average (16.1% vs. 10.9%).

According to the results of the *ad hoc* module 2017, continuing the family business was the main reason for becoming self-employed in Austria – one-quarter of all persons in self-employment (25.3%) indicated this motivation. Nearly one-quarter (22.9%) became self-employed because they wanted to have more autonomy or self-determination in their job. For 18.4%, self-employment was viewed as a suitable opportunity in the individual's career path. In total, these three factors represented for two thirds (66.6%) the main reason for becoming self-employed.

Figure 1.4. Composition of the self-employed

Proportion of self-employed workers, 2019

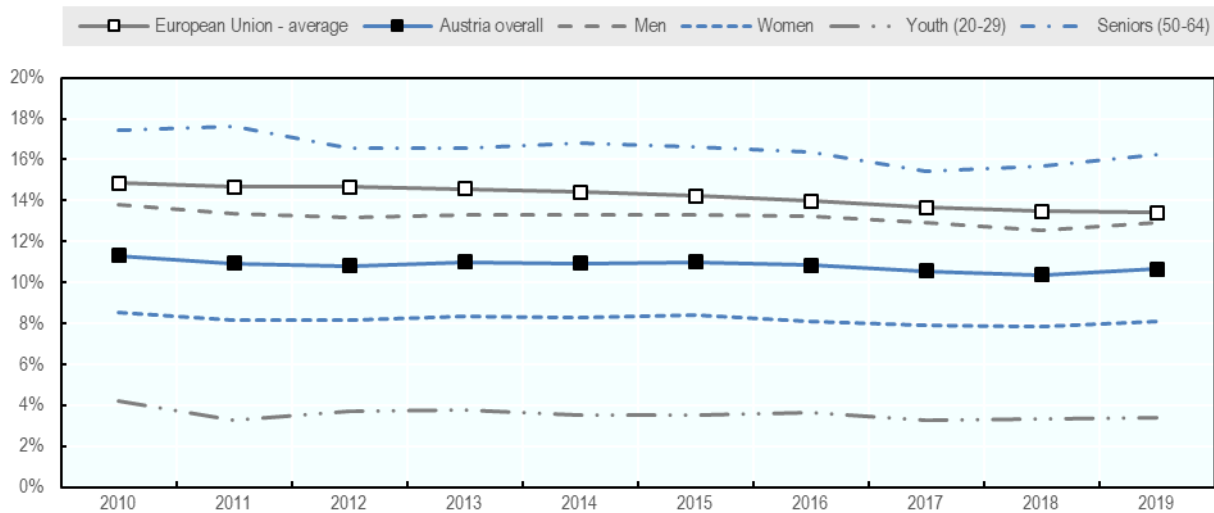


Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

The self-employment rate remained relatively stable over the past decade, lying below the EU average in 2019 (10.2% vs. 12.5%) (Figure 1.5). Over the past decade, men had a higher rate of self-employment than women (12.3% vs 7.7% in 2019). Seniors exhibit the highest self-employment rate among all demographic groups observed in Austria, increasing to 15.7% in 2019. Thus, their self-employment rate is five times higher than those of youth (20-29 years, 3.2%).

Figure 1.5. Self-employment rate

Proportion of employment that is self-employed



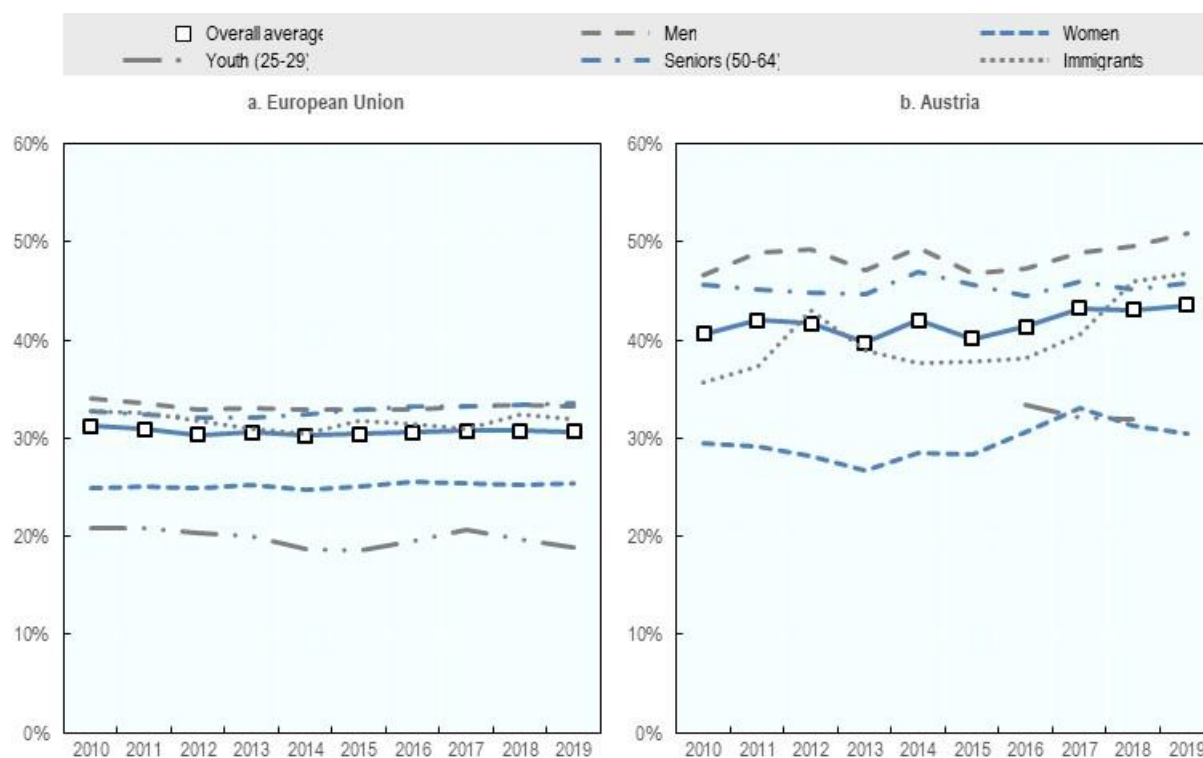
Note: Data for youth for 2011 includes data for the age group 20-24, which is of low reliability.

Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

The proportion of self-employed who were employers is clearly higher than in the EU average (Figure 1.6). The overall share of self-employed with employees was essentially constant at 31% over the last decade in the EU. In Austria, however, the share increased from 40.7% in 2010 to 43.6% in 2019. It also varies widely across population groups. While more than half (50.8%) of male self-employed were employers in 2019, the percentage among women was only 30.5%. The share of seniors being self-employed with employees was relatively stable around 45% during the past ten years, those of immigrants considerably increased (from 35.8% to 46.9%).

Figure 1.6. Self-employed as employers

Proportion of the self-employed who employ others



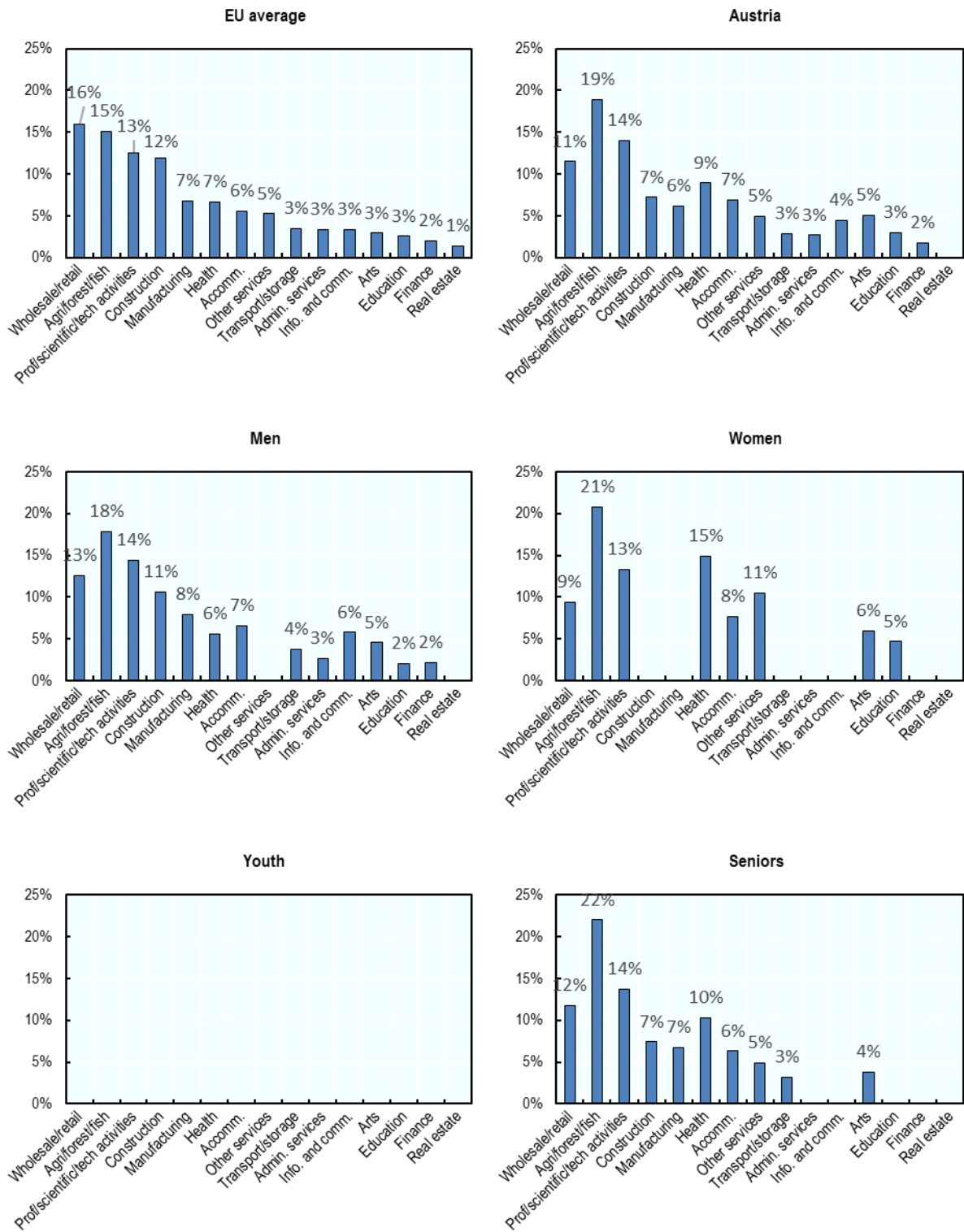
Note: The definition of youth in this figures covers 25-29 years old, which differs from the definition used in other self-employment figures. Data for the age group 20-24 have been excluded because the estimate is not statistically robust.

Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Almost a fifth of self-employed (18.9%) work in the agriculture, forestry and fishing, followed by the professional, scientific and technical activities (14.0%) (Figure 1.7). Wholesale and retail trade along with repair of motor vehicles is the economic activity ranked third among Austrian self-employed, whereas it is the most common activity in the EU. Almost 9% of self-employed workers in Austria are working in the fields of human health and social work whereas this category is not among the top five activities at the EU-level. This is due to the high number of self-employed care persons (*Personenbetreuer*) in Austria – in 2019 there were 68 926 care persons nationwide, the vast majority of them being female sole-proprietors, making this economic activity even the most important one for women, followed by agriculture, forestry and fishing and professional, scientific and technical activities. The composition of seniors more or less resembles that of the total Austrian population, the share of agriculture, forestry and fishing being even higher (22%).

Figure 1.7. Self-employment by economic activity

Distribution of the self-employed by sector, 2019

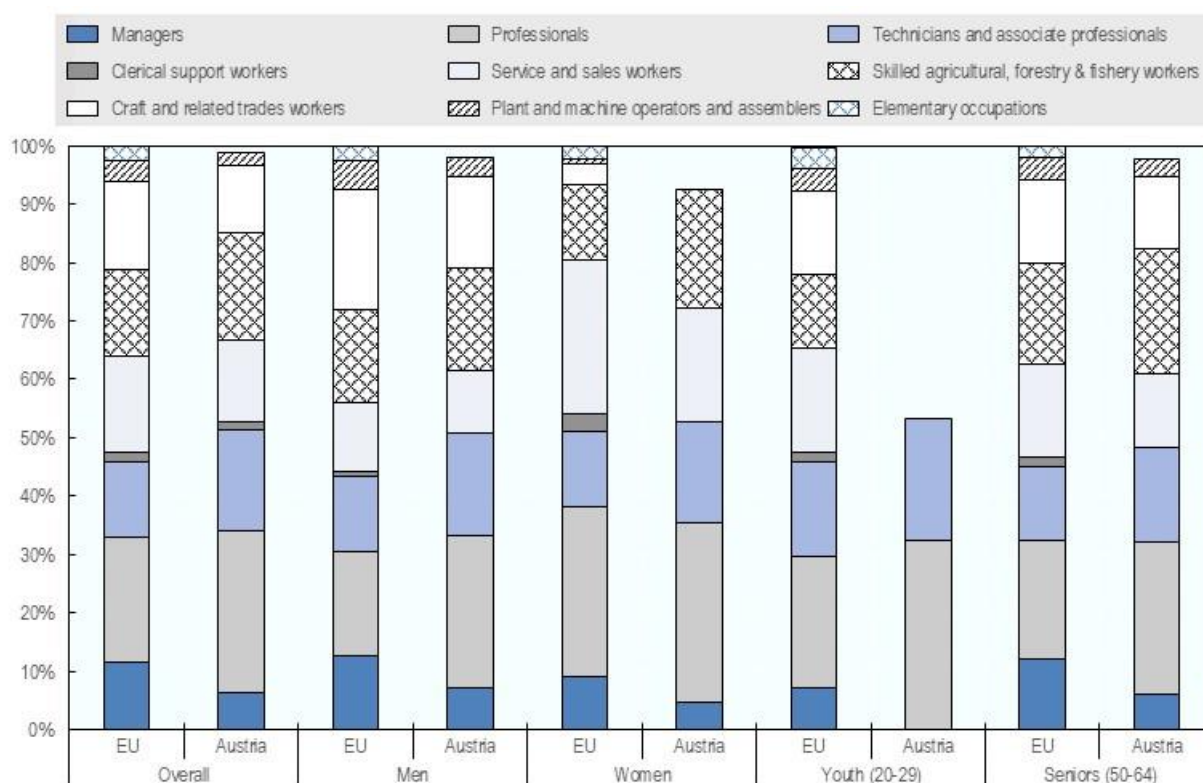


Note: Reliable data for youth are not available and some data for men, women and seniors are suppressed due to the quality of the estimates. Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

This most significant trend over the past decade in terms of occupations of the self-employed was that the share of managers more than halved between 2010 and 2019, which was also observed across the EU (Austria: from 19.4% to 6.3%; EU: from 23.2% to 11.4%). This is consistent with a noticeable increase in professionals as well as a doubling of the share of service and sales workers (even tripling for male Austrians). Whereas the proportion of craft and related trades workers was relatively stable or slightly decreasing for all population groups on EU level, it significantly increased for men and seniors in Austria.

Figure 1.8. Self-employment by occupation

Distribution of the self-employed by occupation



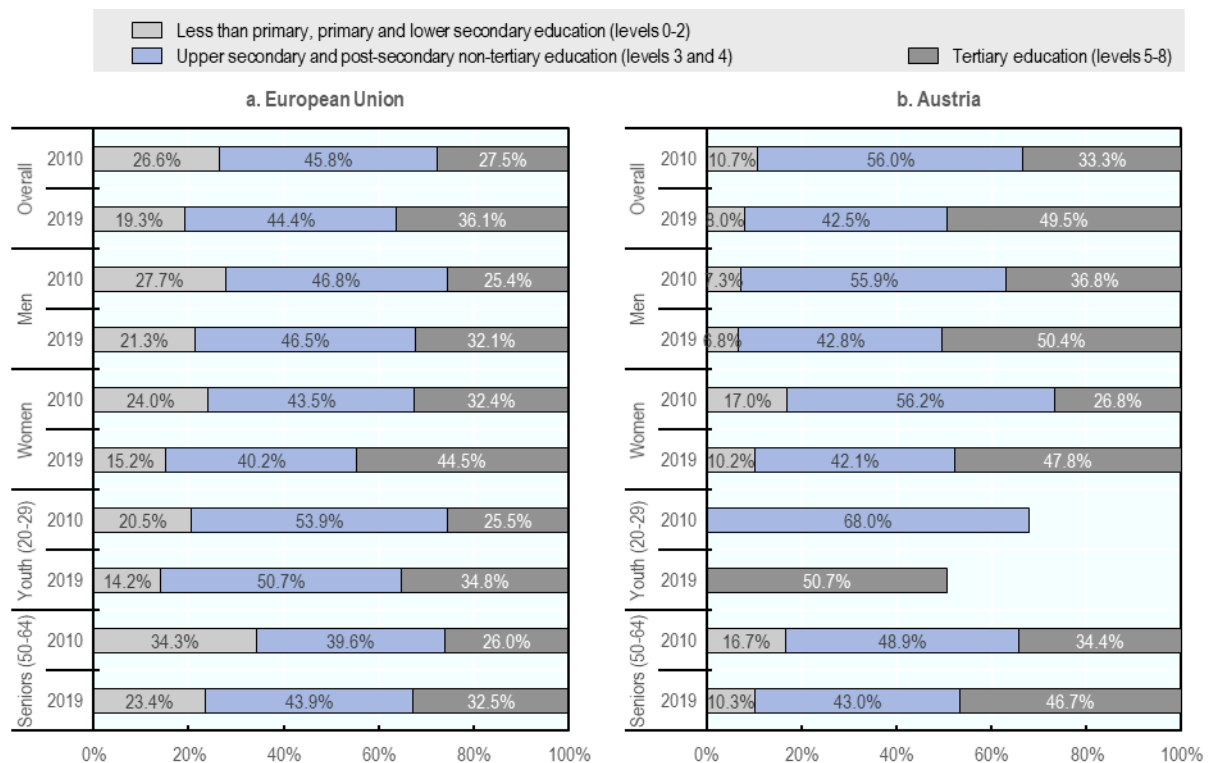
Note: Reliable estimates for Austrian youth are only available for 2 ISCO08 occupation out of 10.

Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Self-employed Austrians have – irrespective of their educational level – a higher educational attainment than on EU-average (Figure 1.9). In general, almost half of self-employed attained a tertiary education compared to 36.1% in the EU. Overall, the share of self-employed with tertiary education has increased over the last decade – both for Austria and the EU – and is distinctly higher than for the corresponding group on EU level, thereby further diminishing the share of those with at most secondary education.

Figure 1.9. Self-employment by education level

Distribution of the self-employed by educational attainment



Note: Data is only available for youth for levels 3-4 in 2010 and 5-8 for 2019. Data for youth contains data that is unreliable for some employer status.

Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Entrepreneurship activities

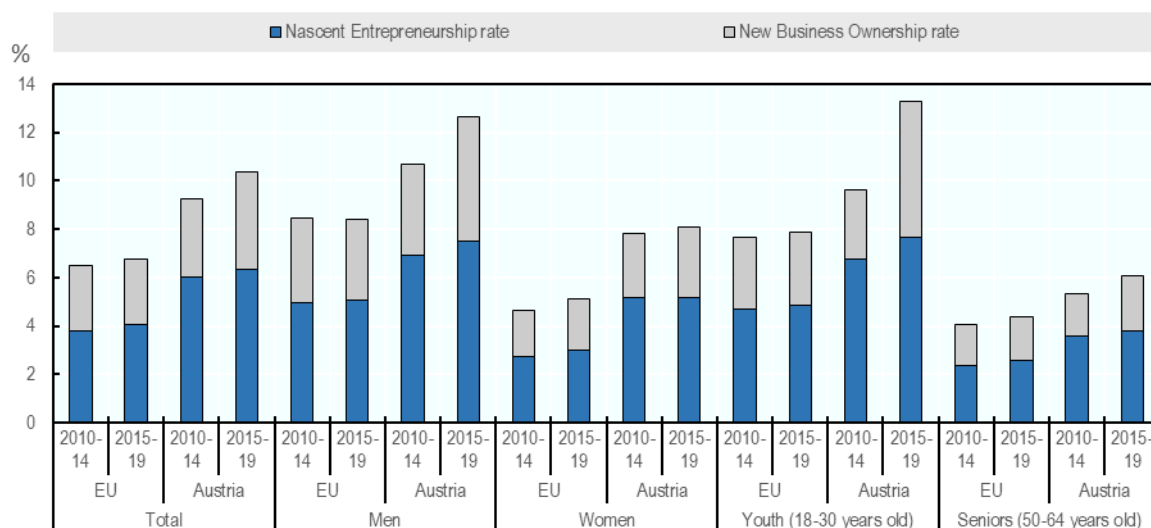
The propensity of the population to start a business has increased over the past decade. Entrepreneurship is increasingly perceived as attractive, especially among young people who aspire to personal development in the context of independent professional practice. Numerous initiatives, such as the media coverage of successful entrepreneurs, junior companies in schools, competitions, start-up centres at universities and numerous subsidies for start-ups have borne fruit. Consequently, the entrepreneurial ecosystem has become more start-up friendly in recent years. As a result, the proportion of people being engaged in nascent entrepreneurship activities (i.e. the share of the population involved in pre start-up activities) has risen slightly over the last decade (Figure 1.10), notably for youth. Similarly, the new business ownership rate (i.e. the share of the population that owns a business that is less than 42 months old) has increased for all groups in Austria over the past ten years and ranges from 2.3% for seniors to 5.6% for men and young (who both experienced the highest increase).

For one-person enterprises, Heckl et al. (2019) find gender specific differences with regards to the different forms of employment: women are more often working as exclusive-entrepreneurs (63%) than men (55%). One reason therefore might lie in childcare duties during peak working age that do not allow an additional job next to self-employment. However, women are also more often “silverpreneurs” – meaning that they are self-employed while retired from another job. Possible explanations therefore are either that it is not until retirement that they have enough time to realise their entrepreneurial ideas or that their lower pension

income makes entrepreneurship activities necessary or that their lower retirement age positively influences their entrepreneurial spirit. In contrast, men are more frequently hybrid entrepreneurs, meaning that they are also wage earners next to their self-employment activities. Moreover, men are more often multi-entrepreneurs, thus running more than one company.

Figure 1.10. Nascent entrepreneurship and new business owners

Proportion of the population (18-64 years old) that self-report being engaged in nascent entrepreneurship activities or new business owners



Note: The nascent entrepreneurship rate is defined as the proportion of the adult population (18-64 years old) that is actively involved in setting up a business they will own or co-own; this business has not paid salaries, wages or any other payments to the owners for more than three months. The new business ownership rate measures the proportion of the population (18-64 years old) that is currently the owner-manager of a new business that has paid salaries, wages or any other payments to the owners for more than three months, but not more than 42 months. All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19) Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

The main motivation for starting a business in Austria is the perception of opportunities on the market (i.e. “pull-factors”). More than 80% of start-ups are based on the opportunity motive, whereas the necessity motive plays a subordinate role (Kiendl, D. et al, 2020). These findings are confirmed in a study by Heckl, E. et al. (2019) for one-person enterprises: autonomy and self-fulfilment are the predominant motives for founding, while push factors like dissatisfaction or unemployment are lower-ranked causes. However, persons aged 55-64 years, clearly more often feel impelled to get self-employed in order to avoid unemployment. These findings are confirmed in Figure 1.9, which shows that necessity entrepreneurship is much lower in Austria (15.4%) than the EU average (18.8%) for the period 2015-19. Women were the most likely to self-report that their entrepreneurship activities were launched out of “necessity” (16.6%) but the share remained below the EU average (20.9%).

How many “missing” entrepreneurs are there?

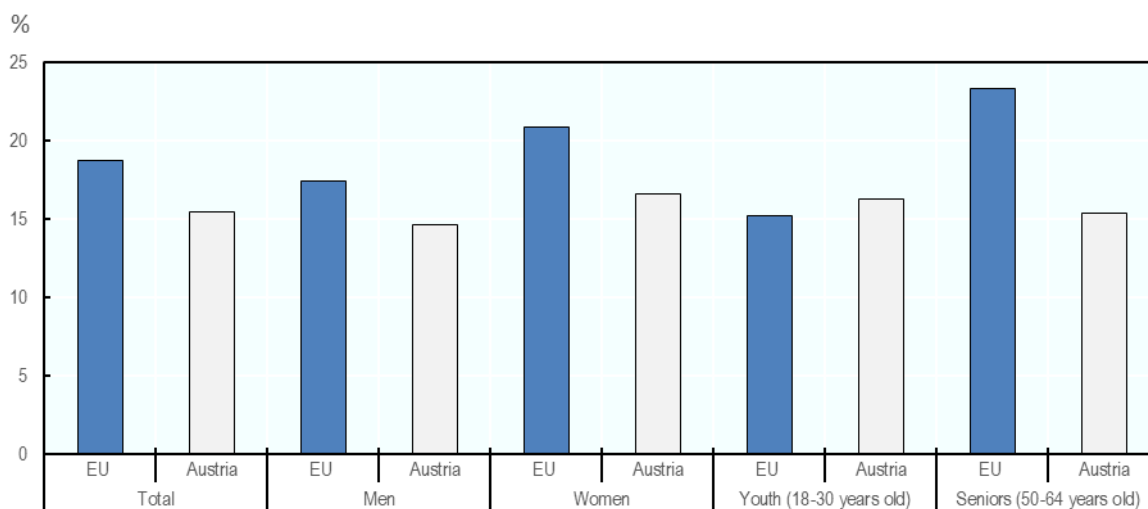
The gaps in early-stage entrepreneurship rates across population groups suggest that there are many “missing” entrepreneurs. There are currently about 600 000 early-stage entrepreneurs in Austria (i.e. those starting or managing a business that is less than 42 months old) and this number would increase by about 270 000 if the early-stage entrepreneurship rate for core-age males (30-49 years old) was applied to the whole population.

A similar exercise can be done for each population group by applying the rate for core-age males to each group (i.e. women, youth, seniors, immigrants). This shows that about 70% of these “missing” entrepreneurs are female, 60% are over 50 years old and 45% are immigrants.

Public policy should not seek to convert all of these “missing” entrepreneurs into actual entrepreneurs. Entrepreneurship is a labour market activity that involves risk and it is not suitable for everyone. Nonetheless, the exercise of estimating the number of “missing” entrepreneurs can illustrate the scale of entrepreneurship gaps and the potential benefits if some of the gaps in activity rates were reduced.

Figure 1.11. Necessity entrepreneurship

Proportion of nascent entrepreneurs and new business owners (18-64 years old) that self-report that their entrepreneurship is necessity-driven, 2015-19



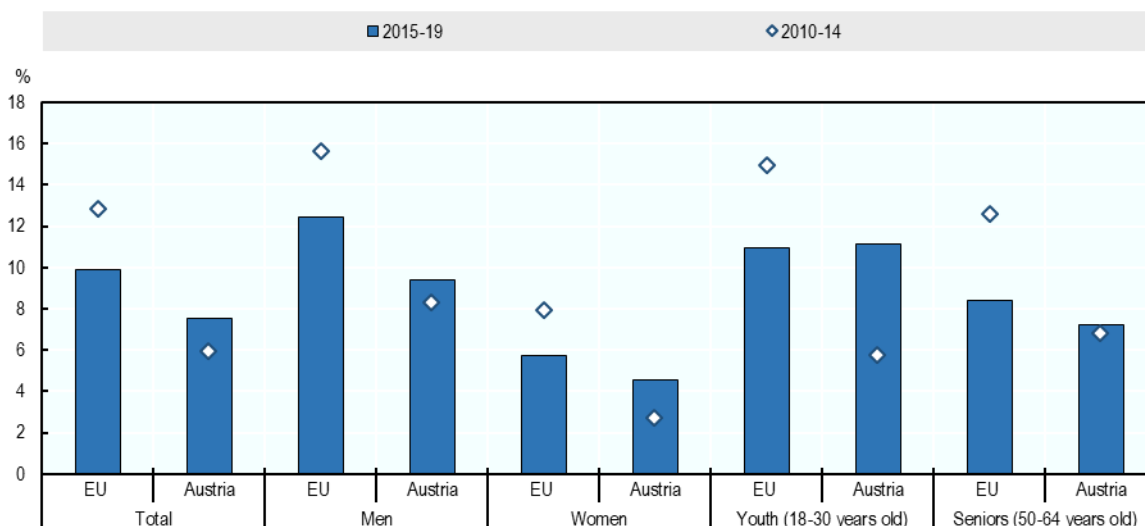
Note: Necessity entrepreneurship is defined as entrepreneurship activities that were launched because there were no other options in the labour market. All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19) Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

However, the share of new entrepreneurship activities that are growth-oriented is much lower in Austria (7.5%) than on EU-average (9.9%) (Figure 1.12). However, within the past five years the share of early-stage entrepreneurs expecting to create 19 or more jobs in the near future fell considerably for all groups on EU level. On the contrary, the share increased in Austria from overall 5.9% to 7.5% and especially for women (2.7% to 4.6%) and young (5.7% to 11.1%).

Figure 1.12. Growth-oriented entrepreneurship

Proportion of nascent entrepreneurs and new business owners (18-64 years old) that expect to create at least 19 new jobs over the next five years



Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19) Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

Barriers to business creation

Several recent surveys identify the main barriers to business creation as being administrative burden and access to finance, which is typically greater for women entrepreneurship (Sparkasse, 2020). Furthermore, results of the *ad-hoc* module of the labour force survey 2017 show that 11.6% of all self-employed in Austria could not access financial facilities within the last 12 months (Wiedenhofer-Galik, 2018). Although there is not too much difference in this perception between genders and age groups, this percentage is significantly higher for immigrants. In addition, more than half of employees (53%) that wish to become self-employed indicated that financial concerns were the main obstacle.

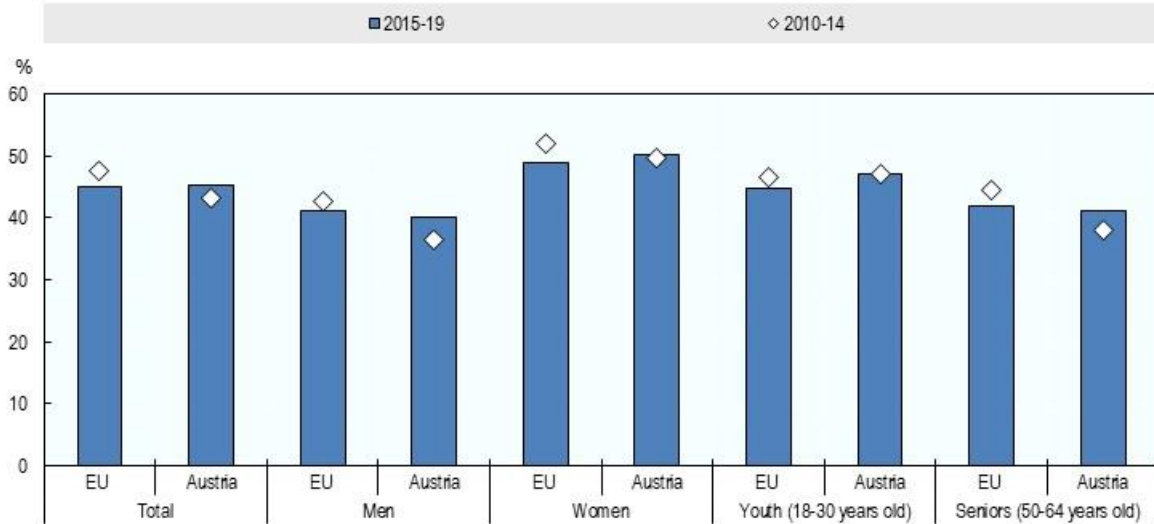
Another challenge for entrepreneurs outside of cities is access to infrastructure. The limited availability of broadband internet as well as traffic routes are inhibiting factors for entrepreneurial activities in some Austrian regions. Moreover, the lack of a skilled workforce is seen as an impeding factor for entrepreneurs in rural areas (Kiendl, D. et al., 2019).

The GEM survey measures some of the key barriers to business creation across countries. Overall, Austrians are as likely as the EU average to indicate that a fear of failure is a barrier to business creation (Figure 1.13). Women were the most likely to cite this barrier between 2015 and 2019 (50.3%) and this was also true at the EU level (48.9%).

Nearly half of Austrians (49.2%) self-reported that they have the skills needed for business creation between 2015 and 2019 (Figure 1.14). Men were the most likely to reporting having entrepreneurship skills (57.8%), which was nearly 1.5 times the rate of women (40.5%). The share of population that self-identifies having entrepreneurship skills appears to have decreased over the past ten years for all target groups in the EU and in Austria – except for Austrian youth, for whom this share increased from 41.0% to 46.2%.

Figure 1.13. Fear of failure

“Does a fear of failure prevent you from starting a business?”
 Percentage of population who responded “yes”, 18-64 years old

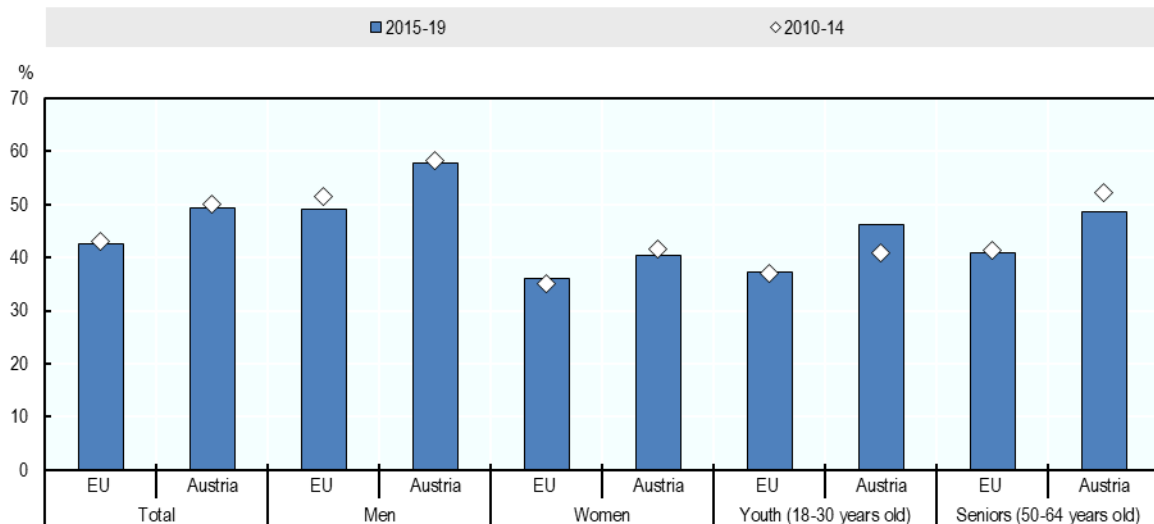


Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19) Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

Figure 1.14. Entrepreneurship skills

“Do you have the knowledge and skills to start a business?”
 Percentage of population who responded “yes”, 18-64 years old



Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19) Bulgaria (2014), Cyprus (2015), Denmark (2015-18), Estonia (2018-19), Finland (2017-19), France (2015, 2019), Hungary (2017-19), Latvia (2018), Lithuania (2015-18), Portugal (2017-18), Romania (2016-19).

Source: GEM (2020), Special tabulations of the Global Entrepreneurship Monitor Survey, prepared for the OECD.

2 Inclusive entrepreneurship policy framework

Overview and assessment

Table 2.1. Characterisation of the inclusive entrepreneurship policy context

		Women	Immigrants	Youth	Seniors	Unemployed
1. Entrepreneurship policies for each target group are under the responsibility of the following level(s) of government (multiple levels can be checked)	National	✓	✓	✓		✓
	Regional					
	Local					
2. A group-specific entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)			✓			✓
3. Clear targets and objectives for entrepreneurship policy have been developed and reported for different target groups						✓
4. Monitoring and evaluation practices for entrepreneurship support are strong and wide-spread						✓

Note: A check-mark indicates the level policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

Policy responsibility

In Austria, the **Federal Ministry for Digital and Economic Affairs** (BMDW) is responsible for entrepreneurship policy in general. The ministry seeks to further optimise the framework for those wishing to set up business and offers support to business starters. The Start-up Service (*Unternehmensserviceportal*¹) of BMDW assists prospective entrepreneurs in their first steps towards self-employment.

Migration topics fall in the remit of the Federal Ministry of the Interior. Third-country nationals can apply for:

- a Red-White-Red Card for start-up founders (*Rot-Weiß-Rot-Karte für Start-up-GründerInnen*) if they are innovative, capital for the start-up business in the amount of at least EUR 50 000 can be proven (at least half of which must be equity capital) and the applicant has considerable personal influence on the management of the planned start-up business.
- a Red-White-Red Card for Self-employed Key Workers, if their self-employed occupation in Austria creates macroeconomic benefit going beyond its own operational benefit.

¹ www.usp.gv.at

The **Austrian Federal Economic Chamber** (WKO) represents the interests of Austrian companies. The Economic Chamber Organisation sets the agenda in representing the interests of Austrian business and defends their interests. It is a leading actor in policy making at the level of industries and regions, as well as at national and EU level. It is not only the first place to go for members who need information and advice, but also for prospective founders. The WKO also features divisions for particular target groups:

- Since 1983, Women in Business has been the contact partner within the Austrian Federal Economic Chamber for female entrepreneurs in Austria. Women In Business is the service centre, the representation of interests, and the network at Federal level as well as in the nine provincial organisations.
- The Junior Chamber Austria (*Junge Wirtschaft Österreich*²) is the association of young entrepreneurs and leaders aged 18 to 40. JWÖ is part of the Austrian Federal Economic Chamber (WKO) and provides different kinds of services and lobbying for better regulations for enterprises as well as national and international networking opportunities with more than 600 events per year all over Austria.

Numerous non-state parties are involved in the creation of social legislation in Austria and play a key role in the process of the formation of political opinions and policies. The most important of these include the **Chamber of Labour** (AK), the **Economic Chamber** (WKO) and the **Chamber of Agriculture** (LK), the **Federation of Austrian Trade Unions** (ÖGB) and the **Federation of Austrian Industries** (IV). Before national measures in the field of social legislation are taken, the social partners are consulted. The latter endeavour to find consensual solutions, which are frequently a good basis for legislation.

Inclusive entrepreneurship strategies and objectives

The current work programme of the Austrian government “*Aus Verantwortung für Österreich – Regierungsprogramm 2020-2024*” includes ideas to improve the general framework for small and medium enterprises as well as one-person enterprises. The programme also explicitly mentions some of the inclusive entrepreneurship target groups:

- The government commits itself to fostering the role of women in entrepreneurship and to specific support measures in the phase of founding.
- In order to promote entrepreneurship, the introduction of entrepreneurship education to strengthen entrepreneurial spirit within the education system is intended.

The **youth** strategy (*Jugendstrategie*³) is currently undergoing a realignment. According to the resolution of the federal government from 24 October 2018, each ministry shall elaborate “Austrian youth goals”. Each of this youth goals is going to be assigned to a field of action of the Austrian youth strategy, one of them being “education and employment”. In so-called “reality checks”, these goals are being discussed and reviewed with young people. However, goals are not published yet, so an assessment regarding relevance for entrepreneurship is lacking currently.

For **women**, the national action plan “Gender Equality in the Labour Market”⁴ aims at increasing female labour force participation and full-time employment. However, it does not include any actions that explicitly related to self-employment.

² www.jungewirtschaft.at

³ <http://www.bmfj.gv.at/jugend/jugendstrategie.html>

⁴ <http://www.bmfj.gv.at/frauen/gleichstellung-arbeitsmarkt/nationaler-aktionsplan.html>

The national action plan Integration (*Bericht zum nationalen Aktionsplan für Integration NAP:⁵*) calls for targeted actions to foster and support self-employment by **immigrants**, but precise actions and objectives are not specified.

The Business Start-up Programme (*Unternehmensgründungsprogramm UGP*) of the Austrian Public Employment Service (*Arbeitsmarktservice AMS*) supports entrepreneurship among the **unemployed**. The UGP aims to assist unemployed persons with a business idea in taking up a sustainable self-employment.

As described above, national action plans exist for most of the target groups to improve overall quality of life of these groups. Within these Action Plans, labour market is only one chapter besides health, education, etc., and self-employment – if mentioned at all – is just one sub item among many others, neither being a strategic focus nor are there explicit objectives defined in the context of self-employment. Consequently, speaking of an entrepreneurial strategy would be misleading.

Monitoring and evaluation practices

Entrepreneurship policies and national action plans generally do not regularly report monitoring results to indicate whether targets are on-track or have been achieved. Furthermore, for most of them there are no evaluation reports available, making a clear assessment whether the respective policies have been successful impossible. However, some of the national action plans are expiring in the ongoing year, so it might be that evaluation reports are still in progress. The UGP has been evaluated twice, the latest evaluation being from 2013 (Bergmann et al., 2013). It ascertains a relative high percentage of founders (83%) among participants, being slightly lower for those women returning to work from maternity leave and for disabled. Access to the programme is to a high degree self-determined and has been increased for women, those aged above 45 and migrants over the years. Although the majority of participants is (highly) satisfied with the programme, there is room for improvement: participants would appreciate more sector-specific consulting, networking among participants and financial aspects (backstop during the programme).

Recent developments

Starting 31 July 2017, all standard forms and necessary information to set up an individual enterprise is available online (usp.gv.at). Since the beginning of 2018 one-person limited companies (*Ein-Personen-Gesellschaften mit beschränkter Haftung*) can be founded via the USP-platform. All relevant notifications and official channels can be accomplished electronically and signed via digital signature.

The 2019 launched Start-up initiative of the Austrian Government strives to de-bureaucratise founding and financing of start-ups. “Fast Lane“, a promotion configurator (*Förderkonfigurator*) and the format “Pitch your Idea” at the *Austria Wirtschaftsservice (aws) GmbH* have been installed. Since January 2019, a GmbH (private limited company) might get founded per online video conference without physical presence at a notary.

Policy measures in response to COVID-19 to support entrepreneurs and the self-employed⁶

Several emergency measures have been introduced to support the self-employed during the COVID crisis. This includes a hardship fund (*Härtefallfonds*) for micro-entrepreneurs and freelancers that covers personal living costs through grants. This support consists of EUR 1 000 immediate aid and up to EUR 15 000 over

⁵ https://www.bmeia.gv.at/fileadmin/user_upload/Zentrale/Integration/NAP/Bericht_zum_Nationalen_Aktionsplan.pdf

⁶ Policy measures up to mid-July 2020 have been considered. However there might be changes in duration and amount of existing measures respectively new measures upcoming.

six months in total. A total of EUR 2 billion is available to the federal hardship fund according to the hardship fund law.

In addition, there are special financial measures to support the liquidity of companies. This includes the Corona Assistance Fund (EUR 15 billion), which is aimed at supporting companies that have huge declines in turnover. The focus is on companies (SMEs and large companies) and sectors that are particularly affected by measures such as entry bans, travel restrictions and bans on meetings. The Fund has two instruments at its disposal:

- Government guarantees for loans: Federal guarantees are available for loans amounting to 90% of the loan volume. The upper limit is a maximum of three month's turnover or a total of EUR 120 million (this can only be increased in exceptional cases). A loan interest rate not exceeding 1% is applied. In addition, guarantee fees of between 0.25 and 2% are charged in accordance with EU state aid law (depending on the size of the company and the term of the guarantee). The maximum duration is five years and can be extended.
- Grants to cover fixed costs: In addition to guarantees, companies particularly affected by the Corona crisis can apply for a fixed cost subsidy (e.g. for business premises rents, insurance premiums, interest expenses, operationally necessary payment obligations such as leasing rates, license costs, payments for electricity, gas, telecommunications, and expenses for perishable or seasonal goods) which have lost 50% or more in value due to the COVID crisis.

The Corona Assistance Fund also includes Bridge Finance Guarantees Due to the COVID crisis. Support is provided to companies which have no or insufficient liquidity to finance current business operations due to the Corona crisis, or to companies which have been affected by loss of orders or market changes. Funding agencies are:

- aws: for EPUs/SMEs (commercial and industrial), guarantee amount up to EUR 25 million
- ÖHT: for SMEs in the tourism and leisure industry, loan amount up to EUR 1.5 million
- OeKB: for large companies and export companies

Some special tax measures and adjustments to social security contributions have also been introduced. For example, prepayments of income or corporate income tax for 2020 can be reduced or assessed amounting to EUR 0. In addition, there is the possibility to total or partial non-imposition of prepayments of income or corporate income tax for 2020. Moreover, traders can apply for deferrals on social security contributions with an informal email. The reduction of the current provisional contributions can be made via an online application.

Finally, some measures have been introduced to reduce wage costs. Short-time work ("Corona short-time work") is possible for companies regardless of their size and the respective sector in which they operate. Employees work on average at least 10% and at most 90% of their normal working hours during the short-time work period and receive up to 90% of the net remuneration that they received before short-time work was introduced. Employees have to receive short-time working support (*Kurzarbeitsunterstützung*) from their employer as a compensation for any lost earnings incurred by the reduction of normal working hours. Employers will receive a partial refund from the Labour Market Service for the costs of short-time working support. Corona short-time work can be initially taken out for up to three months (March, April, May), extending for another three months if necessary. Short-time work is helpful in two ways: people are not pushed into unemployment as a result of the measures against the Coronavirus while companies can then get back on track with a well-functioning team.

Additional support measures were announced in a June stimulus package for entrepreneurs. The package included a range of measures, including:

- Profit distribution / loss distribution: temporary opportunity to carry back losses from 2020 into 2019 and under certain conditions into 2018.
- Reduction of the sales tax for gastronomy and culture: in addition to the “tavern package”, a temporary reduced sales tax rate of 5% for food and beverages in the field of gastronomy as well as for sales in the field of art, culture and the journalistic area.
- Extension of fixed cost subsidy: by six months, sales limits are adjusted.
- Credit moratorium: For sectors that are particularly affected, such as gastronomy, tourism and tour operators.
- Relief measures, including a reduction of the first tariff level: for parts of income over EUR 11 000 to EUR 18 000, lowering the input tax rate from 25% to 20% effective from 1 January 2020; Refund at the latest in September; relief of EUR 1.6 billion per year.
- An investment package that includes an investment premium, a declining-balance method of depreciation, strengthening equity as well as a founder package / deregulation package.

3 Assessment of current and planned inclusive entrepreneurship policies and programmes

Developing entrepreneurship skills

Overview and assessment of policies and programmes

Table 3.1. Characterisation of schemes for developing entrepreneurship skills

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Entrepreneurship training	✓			✓		✓			✓
	2. Entrepreneurship coaching and mentoring	✓			✓		✓			✓
	3. Business consultancy, including incubators/accelerators	✓			✓		✓			✓
Immigrants	1. Entrepreneurship training									
	2. Entrepreneurship coaching and mentoring									
	3. Business consultancy, including incubators/accelerators									
Youth	1. Entrepreneurship training	✓			✓		✓			✓
	2. Entrepreneurship coaching and mentoring	✓			✓		✓			✓
	3. Business consultancy, including incubators/accelerators	✓			✓		✓			✓
Seniors	1. Entrepreneurship training									
	2. Entrepreneurship coaching and mentoring									
	3. Business consultancy, including incubators/accelerators									
The unemployed	1. Entrepreneurship training	✓			✓	✓	✓	✓	✓	✓
	2. Entrepreneurship coaching and mentoring	✓			✓	✓	✓	✓	✓	✓
	3. Business consultancy, including incubators/accelerators	✓			✓	✓	✓	✓		✓

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

All potential entrepreneurs without distinction of target group can seek information, consultancy and advice concerning business creation and self-employment from the Business Start-up Service (*Gründerservice*⁷) of the Austrian Federal Economic Chamber. Additionally, numerous training opportunities are open to all entrepreneurs.

In Austria, there are well-established programmes and universal support measures for all self-employed. Although not especially dedicated to the target groups, youth, women, unemployed, seniors, and immigrants can make use of them. However, there is little public information about take-up rates across the various support schemes. Furthermore, evaluations, if they exist at all, are often outdated, which makes it difficult to assess the impact of support measures for the target groups. However, according to experts, counselling and workshops are often used to full capacity or are even overbooked. Moreover, most entrepreneurial skill programmes focus solely on social security, tax and revenue topics and help to establish a business plan, but completely ignore subjects as ideation, lean start-up methods, customer group specification, etc. that would be helpful beforehand.

In Vienna, the “Network Diversity”⁸ of the Vienna Economic Chamber (WKW) provides networking opportunities, information and consultancy services, and training, notably with the help of members of the target group communities i.e. migrants, women, seniors, people with disabilities as well as LGBT people. Viennese economy speaks diversity “*Wiener Wirtschaft spricht Vielfalt*” is an event series for small enterprises and founders with migration background which provides lectures and workshops for entrepreneurial topics.

Women

“Women in Business” (*Frau in der Wirtschaft*) is the nationwide service centre of the Austrian Federal Economic Chambers. It offers information on current topics in the quarterly periodical ‘*unternehmerin*’ (The Female Entrepreneur) and on the website www.unternehmerin.at, as well as tailored seminars for women entrepreneurs in the domains of training and advanced education.

In Vienna, Start-ups, founders and young companies may receive targeted, individual coaching regarding founding and financing from the Vienna Business Agency (*Wirtschaftsagentur*). The supply is free of charge, which is enabled by the EU-funded project “founding and growing”. The special programme “Women Enterprise Service”⁹ provides consulting services for women only. Additionally, the two-months programme Founders lab – Female Founders provides Intensive workshops on business models, marketing, and the development of soft skills as well as individual coaching. Especially women aged 20 to 50 embrace these workshops and they also benefit from the expansion of online workshops, which facilitate their participation when having child care duties.

Similar supports can be found in other cities and regions. For example, the association woman and work (*Frau und Arbeit*)¹⁰ in Salzburg provides counselling, training and networking for female founders and women one-person-enterprises. Around 4 500 women are yearly make use of the programmes offered. The *Steirische Wirtschaftsförderungsgesellschaft* (SFG) supports innovative female founders in Styria with the initiative “WE! Women’s Entrepreneurship” by means of workshops and coaching.

⁷ www.gruenderservice.at/

⁸ <https://www.wko.at/service/w/netzwerke/diversity.html>

⁹ www.viennabusinessagency.at/consulting/frauenservice-7

¹⁰ <https://frau-und-arbeit.at>

Immigrants

For immigrants in their early company-phase, the “migrant enterprises”¹¹ of the Vienna business agency (*Wirtschaftagentur*) provides free of charge founding, financing and expansion coaching as well workshops in 16 different languages. These are mostly attended by Arabic- or Farsi-speaking founders. Immipreneurs® of Austria is a private initiative to help young ethnic / minority enterprises, “ImmiCo”, located in Austria by providing support, mentoring and financing. “step2Business” is an advice centre for recognized refugees and beneficiaries of subsidiary protection and aims to inform participants in their native language about special conditions and prerequisites connected with self-employment in Austria. The business idea is going to be analysed together with expert advisors who accompany until entry into Start-up Service (UGP), networking is also part of the programme.

Youth

Regarding youth, the BMDW supports a number of measures implemented at school level in an effort to promote interest in, and curiosity for, a career as an entrepreneur. Examples are:

- “aws First Inkubator”, a programme implemented by the Austrian Federal Promotional Bank (aws), that supports potential entrepreneurs with coaching, workshops and assisting them in the development of business idea.
- The “u:start” programme for self-employment and start up of the Alumni Association of the University of Vienna¹²: The purpose of u:start is to present self-employment as an interesting career prospect to graduates of the University of Vienna.
- entrepreneurship professorships at three Austrian universities impart knowledge on running a company and promote entrepreneurship as an attractive career choice for future graduates.

These are complemented by initiatives operated by the Austrian Economic Chamber. For example, “School meets economy” (*Schule trifft Wirtschaft*)¹³ is the most extensive platform offering economic training, financial literacy, entrepreneurship-education und career guidance. It comprises 444 different offers for children aged 5 to 18 and tries to actively bring together companies and schools.

The Junior-Programme of JA-Austria¹⁴ and the Austrian Economic Chamber is another significant initiative. It strengthens the positive attitude towards entrepreneurs and the propensity of founding among youth .Within this programme, pupils manage their own, real operating enterprise with real services or products for the duration of one school year. Besides realising a business idea, they have to prepare the annual financial statements and represent their enterprise on exhibitions; being coached from business mentors.

Since 2011, the Entrepreneurship Education (*für schulische Innovationen – Impulszentrum für Entrepreneurship Education ESS!*)¹⁵ aims at promoting self-reliance competences of pupils and provides the possibility for schools to get certified as an entrepreneurship school. Thus, it appears that entrepreneurial activities are holistically, goal-orientated and in a long-run implemented in everyday life at school. As of 2020, there are 62 certified entrepreneurship schools nationwide. The global entrepreneurship week aims to expose people to the benefits of entrepreneurship through different activities and to motivate them to explore their own entrepreneurial ideas.

¹¹ <https://viennabusinessagency.at/consulting/migrant-enterprises-6/>

¹² <https://www.alumni.ac.at/portal/berufkarriere/ustart>

¹³ <https://www.wko.at/site/schule-trifft-wirtschaft/start.html>

¹⁴ <https://www.junior.cc/>

¹⁵ <https://www.eesi-impulszentrum.at/>

The *Entrepreneurial Skills Pass* (ESP)¹⁶ is an international skills certificate for young people (15-19 years old) implemented by the Austrian Federal Economic Chamber (WKO) and JA Austria. The ESP is granted to students, who have had a real entrepreneurship experience and gained the necessary knowledge and competences to start a business or to be successfully employed. The ESP includes a full-year in-school mini-company experience, a self-assessment of entrepreneurial competences, an examination of business, economic and financial knowledge and the possibility to access further opportunities offered by small and large businesses, top higher education institutions and international organisations across Europe.

The Entrepreneur's Skills Certificate (*Unternehmerführerschein*)¹⁷ by the Austrian Federal Economic Chamber comprises a training programme with four modules (i.e. basic economic knowledge; national economics; law, marketing, management and organisation, business plan; and accounting, taxes, finance and human resource management). It replaces the obligatory management skills certificate for trades (*Unternehmerprüfung*) in Austria.

The unemployed

For unemployed who aim to set up their own business and have an adequate business idea, the Business Start-up Programme¹⁸ (UGP) of the Austrian Public Employment Service defrays the costs of counselling and necessary training. This holds also for specific target groups such as seniors, migrants, persons with disabilities, etc., if they are unemployed. In 2018, 8 703 persons made use of this measure and EUR 5.3 million have been spent for counselling 5 302 new founders. However, the Public Employment Service does not actively promote this programme. As a consequence, experts observe that in Vienna, unemployed are frequently also making use of generic start-up counselling – some of them rejected by UGP, some because they have not been informed accordingly.

Recent policy developments

There are numerous activities, initiatives and projects of different actors who are all concerned with the topic entrepreneurship education. However most act independently of each other. Hence, a co-ordinated approach should lead to an increase in impact. Therefore, the Federal Ministry for Digital and Economic Affairs currently elaborates a project on entrepreneurship education in co-operation with the Federal Ministry of Education, Science and Research (BMBWF), working together with other ministries, social partners, initiatives, universities and the Federation of Austrian Industries (IV), aiming at recognising the potentials of young people in Austria and opening schools for entrepreneurship education. The “Map on entrepreneurship education” is currently finalised and will be launched in autumn 2020. This project should help to strengthen entrepreneurship education in Austria by collecting all the measures taken, thus gaining more insight which measures are still missing and to overcome weaknesses in this area.

The “education campaign for all” (*die WKO-Bildungsoffensive für alle*)¹⁹ of the Economic Chamber defines “bringing economy into schools” as one of five lighthouse projects. Therefore, one field of action is to strengthen business competence in the education system. This goal is intended to be achieved in the short-term and bring the following benefits: fostering entrepreneurial spirit and skills and rectify the image of entrepreneurs.

¹⁶ <http://entrepreneurialskillspass.eu/>

¹⁷ https://www.wko.at/site/ufs_de/Unternehmerfuhrerschein.html

¹⁸ www.gruendungsforum.at

¹⁹ <https://news.wko.at/news/oesterreich/wko-bildungsoffensive-kurzfassung.pdf>

Financing entrepreneurship

Overview and assessment of policies and programmes

Table 3.2. Characterisation of schemes for facilitating access to finance

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Immigrants	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
Youth	1. Grants for business creation	✓			✓				✓	✓
	2. Loan guarantees	✓			✓				✓	✓
	3. Microfinance and loans	✓			✓				✓	✓
	4. Other instruments (e.g. crowdfunding, risk capital)	✓			✓				✓	✓
Seniors	1. Grants for business creation									
	2. Loan guarantees									
	3. Microfinance and loans									
	4. Other instruments (e.g. crowdfunding, risk capital)									
The unem- ployed	1. Grants for business creation	✓			✓				✓	✓
	2. Loan guarantees									
	3. Microfinance and loans	✓			✓				✓	✓
	4. Other instruments (e.g. crowdfunding, risk capital)								✓	

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

There are numerous grants for business creation, take-overs or specific industries (e.g. creative industries, high-tech industries) in each of the nine Austrian provinces, which are open to all entrepreneurs. A quick-check has been established facilitating the overview of grants and loans for entrepreneurs. Examples include the funding schemes for new launches and start-ups by the Austrian federal promotional bank (*Austria Wirtschaftsservice aws*)²⁰, but data regarding take-up are not available.

²⁰ www.aws.at

While there are no grant schemes that are specifically tailored for women, older people and immigrants, there are schemes for youth and people with disabilities. Examples for youth include the “Your Projects” (*Eure Projekte*) programme, which provides grants up to EUR 500 to 14-24 year olds for innovative ideas. The programme is implemented by the Ministry of Labour, Family and Youth (BMAFJ) in co-operation with the *Österreichische Jugendinfos*.

Furthermore, young people between 18 and 30 years old who aim to get self-employed, can make use of the programme “*aws First Inkubator*”, implemented by the Austrian Federal Promotional Bank (aws). The programme supports potential entrepreneurs not only through coaching and mentoring, but also by supplying them with one-year scholarships and a project budget. The start-up rate is around 30%, which is quite high, as many of the participants are still unsure whether they should venture into self-employment and the programme offers a safe haven to try out ideas in advance. Participants report to be satisfied with the programme and that their expectations have largely been exceeded.

In addition to grants, prospective entrepreneurs can also access the Microcredit programme (*Der Mikrokredit*). Established in 2010, the programme is open to all who are unemployed, live in poverty or are unprivileged in the regular labour market. The scheme has been initiated by the Federal Minister of Social Affairs, Health, Care and Consumer Protection and is implemented by ÖSB-Consulting in co-operation with a private bank and the Austria Senior Expert Pool (ASEP). Until December 2019 more than 750 microcredits have been granted. An evaluation of the *Mikrokredit-Programme* (Oberholzner, 2015) finds that the number of loan applications in the funding period 2014-15 has increased significantly compared to the previous period and that the target value of the programme was even exceeded. The degree of satisfaction of the borrowers with their economic development and situation of their enterprises is very high (more than 80% of participants) and more than half of the borrowers also recorded an improvement in their employment situation compared with the situation before the *Mikrokredit*. The one-year survival rate of the supported companies is approximately 84% and thus only slightly below the corresponding rate for all new businesses in Austria (88%). However, *Mikrokredit* borrowers with a migration background are comparatively less successful: their one-year survival rate and their satisfaction is lower and the employment situation is less likely to improve as a result of the *Mikrokredit*. This indicates that specific assistance and care services – for example in the context of aftercare – would be required for this group of people.

There are a number of different loan guarantee schemes, most notably awarded by aws. In general, they are open to all without distinctions of target groups. For example, for trade and industry businesses of all sizes, aws Guarantee offers securities/collateral that banks require when granting a loan – and thus increase chances of obtaining the loan. aws Guarantee exhibits a success rate of 85%.

Business angel investment in entrepreneurs is supported with the programme “aws i2 Business Angels”. It is implemented by aws and offers a nationwide matching service between equity-seeking entrepreneurs and private investors. The aws “Business Angels Fund”, helps start-ups to take off by doubling the equity holdings of business angels through co-investments and exhibits a success rate of 10%. In principle, both business angel programmes are open to all. In addition, the Austrian Angels Investors Association (AAIA) is an umbrella organisation for angel investments in Austria.

Immipreneurs® of Austria (IoA) offers funding to cover working capital, capital assets and specific operating expenses for migrant entrepreneurs with developing country background. IoA limits the initial investment up to EUR 50 000; however, with the achievement of agreed milestones the amount of total investment can be doubled to EUR 100 000 over a period of two years.

Another very fast growing investment mechanism is crowdfunding. Since 2015, the Austrian Alternative Financing Act (*Alternativfinanzierungsgesetz*), is the legal basis for financing SMEs through crowdfunding and citizen participation models. According to WKO, there are 24 crowdfunding platforms currently active in Austria. However, few specifically address the target groups of inclusive entrepreneurship. One example

of tailored crowdfunding platforms is the “Start your project” (*Starte dein Projekt*²¹) platform aimed at youth entrepreneurs. Since the school year 2014-15, Austrian students in technical and vocational schools have to implement a project in the year before graduation. The aim of Start your project is to support students with ideas, project management and financing. In addition to a crowdfunding platform, it offers a handbook and workshops. The project is an initiative of the Erste Group Bank AG, IFTE (Initiative for Teaching Entrepreneurship) and the Vienna School Board (*Stadtschulrat Wien*).

For unemployed who aim to set up their own business, the Business Start-up Programme (*Unternehmensgründungsprogramm*²²) of the Austrian Public Employment Service defrays the costs of counselling and necessary training. This holds also for specific target groups such as seniors, migrants, persons with disabilities, etc., if they are unemployed. In 2019, 8 720 persons made use of this measure and EUR 5.5 million have been spent for counselling 5 204 new founders. Additionally, EUR 13.6 million start-up subsidy (*Gründungsbeihilfe*) have been disbursed to secure subsistence and a sustained business success during the first phase into self-employment.

There are numerous official measures, grants and support schemes offered at the regional level. However, most of them are targeted to entrepreneurs in general and do not address specific target groups. Target groups make use of these programmes, however – no data exist that allow to which extent and how often they do so. To create transparency and guide through the funding landscape, the “*Förderpilot*” – an online-platform of aws and FFG, has been installed in 2016. However, according to a recent study (Kiendl et al., 2019), Austria needs to further simplify its funding landscape and to ease procedures for funding applications. Although there is a good system of start-up grants, especially young and unexperienced people, find it difficult to overview the countless existing support instruments and to understand the various application procedures. The same study also points out, that private venture capital market in Austria is still under-developed.

²¹ <http://startedeinprojekt.at/>

²² www.gruendungsforum.at

Entrepreneurship culture and social capital

Overview and assessment policies and programmes

Table 3.3. Characterisation of public policy actions to promote entrepreneurship and develop networks

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Entrepreneurship campaigns, including role model initiatives	✓		✓	✓	✓	✓		✓	✓
	2. Networking initiatives	✓		✓	✓	✓	✓		✓	✓
Immigrants	1. Entrepreneurship campaigns, including role model initiatives									
	2. Networking initiatives									
Youth	1. Entrepreneurship campaigns, including role model initiatives	✓		✓	✓	✓	✓		✓	✓
	2. Networking initiatives	✓		✓	✓	✓	✓		✓	✓
Seniors	1. Entrepreneurship campaigns, including role model initiatives									
	2. Networking initiatives									
The unem- ployed	1. Entrepreneurship campaigns, including role model initiatives									
	2. Networking initiatives	✓				✓			✓	✓

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

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

Overall, outreach initiatives are in place for most groups, albeit to a different extent. As with skills programmes, there are numerous mentoring and networking measures – either generic or mostly for women or youth. However, since there are no data available judging the sufficiency of the programme as well as take-up is not really possible for the target groups. Moreover, the lack of targets and evaluations does not allow to assess the impact of the initiatives presented above. A rare example is the evaluation (Bergmann et al., 2013) of the *Unternehmensgründungsprogramm* (UGP) for unemployed which finds that networking among participants needs further improvement. The UGP is tightly linked to other support programmes like *Mikrokredit*, *step2Business* or the *Gründerzentren*.

Several local initiatives promote entrepreneurship for disadvantaged groups. In Vienna, the “Network Diversity” of the Vienna Economic Chamber (WKW) provides networking opportunities, information and consultancy services, notably with the help of members of the target group communities i.e. migrants, women, seniors, people with disabilities as well as LGBT people.

Women

The interest group Women in Business (FiW), promotes entrepreneurship for women. For this purpose, FiW organises so-called morning talks (*Morgengespräche*), salons (*Salongespräche*) and the Day of FiW. Moreover, “Women in Business” is a service centre and acts as a business network by offering many networking events. For women in Styria, the *Steirische Wirtschaftsförderungsgesellschaft* (SFG) offers the programme WE! Women’s Entrepreneurship which provides networking and exclusive interexchange with other female entrepreneurs, as well as special workshops on how to establish networks.

Immigrants

The private initiative Immipreneurs® of Austria provides networking and mentoring for entrepreneurs with foreign origin. Migrants are also the target group of the programme “Mentoring for Migrants” (*Mentoring für Migranten*), which is carried out by the WKO in cooperation with the Austrian Integration Fund (ÖIF). The programme supports mentees for six months and aims at successful labour market integration (which can take the form of entrepreneurship).

Youth

Entrepreneurship is also promoted in schools, both through classroom work and extra-curricular projects (e.g. junior – Pupils establish enterprises). Entrepreneurship is also encouraged as an employment opportunity for young people in the frame of the European SME week (*Europäische KMU Woche*), a pan-European campaign occurring in autumn. During this week, numerous events are organised with the objective to encourage young people to take the step into entrepreneurship and to learn about support options. For instance, successful entrepreneurs are presented as role models and are invited to share their experiences.

The Business Start-up Day (*Jungunternehmertag*²³) is an information event for start-ups, potential founders, young entrepreneurs and pupils where all necessary information around entrepreneurship (e.g. marketing, governmental aid, tax basics) is provided by experts. Furthermore, the interest group for Business Start-ups (*Junge Wirtschaft*) of the WKO provides information for young entrepreneurs between 18 and 40 years old and organises numerous (networking) events in the field of business creation and business development.

²³ <https://gus.wkk.or.at/jungunternehmertag/>

An initiative aiming to inspire youth is the project Women Entrepreneur Go to School (*Unternehmerin macht Schule*²⁴). Within this project, self-employed women act as role-models by telling pupils about their businesses, informing them about the opportunities offered by entrepreneurship. The Kinder business week²⁵, which is supported by the WKO, provides a framework for children aged 8 to 14 years old to meet successful entrepreneurs from different branches.

²⁴ www.wko.at/site/fiw/Unternehmerin-macht-Schule.html

²⁵ <http://www.kinderbusinessweek.at/>

Regulatory measures

Overview and assessment of regulatory environment

Table 3.4. Characterisation of regulatory measures used to support entrepreneurship

			Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Women	1. Support with understanding and complying with administrative procedures		✓		✓						
	2. Measures to address group-specific regulatory challenges	Maternity leave and benefits for the self-employed Access to childcare	✓		✓			✓		✓	✓
Immigrants	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Entrepreneurship visa Administrative and tax obligations can be met in several languages	✓								
Youth	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Student business legal form Reduced tax and/or social security contributions for new graduates									
Seniors	1. Support with understanding and complying with administrative procedures										
	2. Measures to address group-specific regulatory challenges	Medical leave schemes for the self-employed									
The unemployed	1. Support with understanding and complying with administrative procedures		✓			✓				✓	✓
	2. Measures to address group-specific regulatory challenges	Welfare bridge to support those moving into self-employment Mechanisms for regaining access to unemployment benefits if business is not successful	✓								

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

The Austrian system of social security is divided up between the federal government, the provinces and local authorities. Benefits under social insurance law and general benefits are under the responsibility of the federal government, while the provinces, local authorities, and cities and towns are responsible for a major part of the health care system, housing, social services, childcare facilities and the means-tested minimum income.

As a rule, the social insurance institution is determined by the type of activities performed. Persons engaged in self-employed activities under the Social Insurance Act for Commerce and Trade (GSVG), the delegated insurance institution is the Social Insurance Institution for Commerce and Trade, Freelancers and Farmers (SVS). In Austria, social insurance is organised on the basis of the compulsory insurance principle. This means that any person performing a job subject to insurance is required to pay compulsory insurance contributions.

In case of long-lasting illness, severe accidents or pregnancy entrepreneurs and self-employed that are members of the Economic Chambers (WKO) and insured by SVS are entitled to business continuation aide (*Betriebshilfe*). With business continuation aide, a qualified replacement for the entrepreneur is made available temporarily, if they becomes unfit for work in the event of an accident or during maternity leave, etc. With this service the entrepreneur's living can be secured. Business continuation aide can be granted either as a benefit in kind or as a subsidy to the costs of the temporary assistant. Further, there is "particular support" (*Besondere Unterstützung*) for self-employed and entrepreneurs who need protracted treatment after an accident.

When having children, female entrepreneurs are entitled to make use of "Business continuation aide in case of motherhood" (*Mutterschaftsbetriebshilfe*) for at the upmost 70 days. Instead of taking this aide, female entrepreneurs are entitled to a "maternity allowance for women entrepreneurs" (*Wochengeld für Unternehmerinnen*) to the amount of EUR 56.03 (as of 2020) per day if they employ an appropriate worker at least four days a week or to the amount of 20 hours per week to their own relief in the claiming period. The total duration of the maternity leave (*Mutterschutz*) is usually eight weeks before birth and eight weeks after birth.

As regards unemployment benefits for self-employed, state models are not very attractive. Since 2009 there has been voluntary unemployment insurance for self-employed and freelancers. However, the deadlines are quite rigid: within six months of the start of self-employment you can opt in, and then every eight years for six months at a time. The same deadlines apply to withdrawal. Depending on the level of contributions (between EUR 47 and EUR 282 per month), individuals will receive EUR 25, EUR 40 or EUR 55 of unemployment benefit per day. Anyone claiming unemployment insurance must suspend their exercise of trade for the duration of the benefit. This means that during unemployment you are de facto not allowed to work on rebuilding your business. Currently, only 1 147 self-employed and freelancers are voluntarily insured against unemployment, according to data from the Social Insurance for the Self-Employed (SVS). And this with more than 319 000 one-person companies in Austria. Most self-employed people opt for a private model. Experts criticise the rigid deadlines along with being forced to shut down your business while receiving unemployment benefits, which makes the state model not attractive for self-employed Austrians.

Recent policy developments

Since 2019, the amendment to the Childcare Allowance Act includes a clear regulation of the additional income limit, which is intended to prevent future repayments of child benefit. It addresses the previous issue of self-employed persons having to repay the childcare allowance because they did not send the monthly breakdown of their income to the social insurance fund in due time, despite adhering to the additional income limit. Therefore the deadline has now been extended.

4 Supporting people who experience disability in entrepreneurship

Self-employment and entrepreneurship activities

Data on entrepreneurs with disabilities is scarce in Austria. According to the Ministry of Labour, Social Affairs, Health, Care and Consumer Protection there were 3 724 self-employed people with a disability in 2019, 13 persons (+0.4%) more than in 2018. Nearly three-quarters (2 673 self-employed) are men. Women who experience disability are much less likely to participate in the labour market due to stereotypical upbringing (i.e. gender roles), discrimination and lacking educational opportunities (*Österreichischer Behindertenrat*, 2019).

One of the main barriers to self-employment – and to employment in general – is the declaration of “unfit to work”. Austrian disability associations seek to abolish the declaration, which can be made at the transition from school to working life and – so far – is a lifelong decision. When declared as “unfit to work”, young people who experience disability can be completely excluded from the labour market and are not entitled to support from the national employment service or other qualification measures.

Policy framework

Table 4.1. Characterisation of the entrepreneurship policy context for people who experience disability

		People who experience disability
1. Entrepreneurship policies for each target group are under the responsibility of the following level(s) of government (multiple levels can be checked)	National	✓
	Regional	
	Local	
2. A dedicated entrepreneurship strategy has been developed (either stand-alone or embedded in another strategy)		
3. Clear targets and objectives for entrepreneurship policy have been developed and reported		

Note: A check-mark indicates the level of policy responsibility for tailored entrepreneurship policy (multiple selections are possible) and characteristics of the entrepreneurship policy framework.

While generally entrepreneurship topics fall within the remit of the **Ministry for Digital and Economic Affairs (BMWD)**, policies regarding those who experience disability are under the responsibility of the **Federal Minister of Social Affairs, Health, Care and Consumer Protection**.

The current work programme of the Austrian government “*Aus Verantwortung für Österreich – Regierungsprogramm 2020-2024*” claims that the government admits itself to clear measures, in order to enable the best possible inclusion of disabled into society and working life and to eliminate existing barriers. However, it does not to define any goals or detailed measures concerning entrepreneurship and self-employment.

Since the National Action Plan (NAP) on Disabilities expires 2020, the Council of ministers decided on 24 April 2019 to enhance and continue the NAP until 2030. The aim of the NAP on Disability is to secure the implementation of the UN Disability Rights Convention. Therefore, to initiate the NAP on Disability 2021-30, for each ministry and federal state assembled an expert advisory team (including experts of disability care organisations). In order to have more time to elaborate the new NAP on disabilities 2021-30, the validity period of the current NAP has been prolonged by one year.²⁶

²⁶ <https://www.bmi.gv.at/news.aspx?id=5774784176434F686E4F733D>

Overview and assessment of policies and programmes

Table 4.2. Characterisation of entrepreneurship schemes for people who experience disability

		Tailored: Are public programmes tailored for the target group (i.e. dedicated)?	Consultation: Are the targeted entrepreneurs consulted during the design of programmes?	Outreach: Are appropriate outreach methods used for different target groups?	Delivery: Are specialist organisations used to deliver programmes?	Take-up: Does the support have high take-up among target group?	Scale: Is the scale of available support sufficient?	Impact: Does evaluation evidence show a positive impact?	Integrated: Is the programme delivered linked other related supports?	Links: Do tailored programmes link to mainstream support programmes?
Skills	1. Entrepreneurship training									
	2. Entrepreneurship coaching and mentoring									
	3. Business consultancy, including incubators/accelerators	✓			✓					
Finance	1. Grants for business creation	✓			✓				✓	✓
	2. Loan guarantees									
	3. Microfinance and loans	✓			✓				✓	✓
	4. Other instruments (e.g. crowdfunding, risk capital)									
Culture	1. Entrepreneurship campaigns, including role models									
	2. Networking initiatives				✓					
Regulations	1. Support with understanding and complying with administrative procedures				✓					
	2. Measures to address group-specific regulatory challenges	Mechanisms to move back into disability benefit system if business is not successful								
		Mechanisms to move regain access to other social security supports (e.g. housing benefits) if business is not successful								
	Medical leave schemes for the self-employed									

Note: This table presents the characteristics of entrepreneurship schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. It considers the “typical” entrepreneur in each of the different target groups, in the “typical” region in the country. A check-mark indicates when the characteristic is typically fulfilled.

People who experience disability can apply for two different grants for entrepreneurship, both offered by the **Federal Office of Social and Disability Affairs** (*Sozialministeriumservice*). The Business start-up grant (*Zuschuss zur Begründung einer selbstständigen Erwerbstätigkeit*) is a one-time grant with the purpose of starting a business. The grant compensates up to 50% of the expenditures connected with the business launch if self-employment is meant to be the primary source of revenue for an entrepreneur with a disability and their dependents. In addition, the “grant to cover current disability-related additional expenses of entrepreneurs” (*Zuschuss zur Abgeltung eines laufenden behinderungsbedingten Mehraufwandes von UnternehmerInnen*) aims to ensure the sustainability of existing self-employed activities among people with disabilities. The grant compensates for disability-related additional expenses when the existence of the company is at risk. It is paid as a monthly lump sum (EUR 267 in 2020) and may be doubled in special circumstances.

In addition to grants, prospective entrepreneurs can also access the Microcredit programme (*Der Mikrokredit*). Established in 2010, the programme is open to all who are not regularly employed, live in poverty or are unprivileged on the regular labour market. The scheme has been initiated by the Federal Minister of Social Affairs, Health, Care and Consumer Protection and is implemented by ÖSB-Consulting in co-operation with a private bank and the Austria Senior Expert Pool (ASEP). Up to December 2019 more than 750 micro-credits have been granted.

There is no known nation-wide entrepreneurship skills initiative for people with disabilities. However, non-governmental organisations have an important role in supporting entrepreneurs who experience disability. For example, *Wien Work*, a non-profit social economy organisation in Vienna, provides tailored information and support to people with disabilities eager to start a business (*GründerInnenberatung für Menschen mit Behinderungen*²⁷), including promoting role models.²⁸ This support centre has existed for five years and is a low-threshold service. On average, 80-100 persons – most of them registered as employment seekers – come to seek intensive counselling, half of them are going to be advised intensively over a longer period. As a result, 15 to 20 start-ups emerge from this programme annually, around half of them operating for at least three years. The main motive to participate in the programme is to earn own money and no longer being benefit recipient. But even if participants become aware that self-employment is not the ideal career, they gain valuable general skills (e.g. negotiations with banks). However, according to experts, there is potential for improvement regarding the publicity and the equipment of (personnel) resources of the programme.

Further support by non-governmental organisations offered at the provincial level: The province Styria also has a dedicated start-up centre for people with handicap called *Chance (GründerInnenzentrum für Menschen mit Handicap)* that offers consulting services, coaching and personalised support. The Competence Centre Self-Employed with Disabilities (*Kompetenzzentrum Selbständig mit Behinderung*) is a central contact point located in Upper Austria and supports entrepreneurs who are affected by a health impairment with information and advice as well as being a platform for network formation for the exchange of experience.

Recent policy developments

Budgets that support occupational participation of people who experience disability were recently increased through the *Inklusionpaket* (inclusion package), which came into effect on 1 January 2018. Among other actions, it increases the annual budget to enhance occupational participation of people who experience disability from about EUR 47 million in 2017 to EUR 90 million. It also includes strengthened measures about employment integration, as well as strengthened the monitoring committee for the implementation of the UN convention on rights of disabled people. However, there are no specific measures linked to entrepreneurship.

²⁷ <https://gruendungsberatung.wienwork.at/>

²⁸ <https://gruendungsberatung.wienwork.at/de/unternehmensgruendung>

5 Policy recommendations

The following recommendations should contribute to further develop policies and programmes to promote business creation and self-employment for various groups that are either under-represented or disadvantaged in the labour market, i.e. women, youth, the unemployed, seniors, people with disabilities or migrants:

1. **Develop entrepreneurship strategies to guide and link national action plans for target groups such as women and immigrants.** Strategies should not only outline clear objectives and targets, but also a regulation for a monitoring process in order to guarantee control over the degree of target achievement.
2. **Offer more tailored support for senior entrepreneurs.** While tailored support is available to varying degrees for other target groups, very little tailored support is offered for senior entrepreneurs. Thus, this is one of the largest gaps in the inclusive entrepreneurship system. This is particularly important in the context of an aging population.
3. **Provide diversity training to entrepreneurship programme managers and front-line support staff and ensure that (generic) programmes are low-threshold and free of costs.** Having programme managers and staff that are more aware of the obstacles and barriers that different population groups are facing will lead to the development of more relevant programmes. Moreover, it will also lead to more effective outreach and more attractive programmes, which should lead to greater uptake among under-represented and disadvantaged groups.
4. **Improve the collection of information on programme participation and report more regularly on take-up and outcomes at disaggregated levels.** While there are plenty of different measures for some target groups that complement more general support schemes, little is known about the up-take and impacts across population groups. Therefore, more needs to be done to collect basic information about participants (e.g. gender) and the results need to be reported regularly to the public. Moreover, greater efforts are needed to evaluate schemes more regularly and to assess differential impacts across different population groups.

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Annex A. Methodology

Each country report 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 policy officers, entrepreneurship support organisations and other stakeholders. The information was then verified by government ministries, programme managers and other inclusive entrepreneurship stakeholders, including through the circulation of draft reports for comment and online seminars that were organised between June and September 2020.

The reports are based on a common assessment framework that was developed by the OECD Secretariat. The framework contains five pillars:

1. Policy framework
2. Entrepreneurship skills
3. Financing entrepreneurship
4. Entrepreneurial culture and social capital
5. Government regulations

The reports provide an overview of the current inclusive entrepreneurship policies and programmes. They also notes assess programmes against the following international good practice criteria, considering the “typical” entrepreneur in each of the different target groups (i.e. women, immigrants, seniors, youth, the unemployed, people who experience disability), in the “typical” region in the country. It covers schemes that are directly offered by national, regional and local governments, as well as those that are financed by the public sector but delivered by other actors. The international good practice criteria used in the assessment are:

- **Tailored:** Are public programmes tailored for the target group (i.e. dedicated)?
- **Consultation:** Are the targeted entrepreneurs consulted during the design of programmes?
- **Outreach:** Are appropriate outreach methods used for different target groups?
- **Delivery:** Are specialist organisations used to deliver programmes?
- **Take-up:** Does the support have high take-up among target group?
- **Scale:** Is the scale of available support sufficient?
- **Impact:** Does evaluation evidence show a positive impact?
- **Integrated:** Is the programme delivered linked other related supports?
- **Links:** Do tailored programmes link to mainstream support programmes?

A focus is placed on the most commonly targeted population groups, namely women, immigrants, youth, seniors and the unemployed. Other groups such as the Roma are covered by the report when relevant. A special thematic section was added on entrepreneurship support for people who experience disability (Section 4) to highlight their potential as entrepreneurs and to showcase the variety of tailored entrepreneurship schemes that are in place around the European Union.