



Inclusive Entrepreneurship Policies: Country Assessment Notes

France, 2018



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FOREWORD

Inclusive entrepreneurship policies aim to offer all people an equal opportunity to create a sustainable business, whatever their social group. This is an important requirement for achieving the goal of smart, sustainable and inclusive growth set out in the Europe 2020 strategy. It is also a means to respond to new economic challenges, to create jobs and to fight social and financial exclusion. Among the key targets of inclusive entrepreneurship policies and programmes are women, youth, older people, the unemployed, migrants and people with disabilities, who all continue to face challenges in the labour market and are under-represented or disadvantaged in entrepreneurship activities. ‘The Missing Entrepreneurs’ series of publications of the Organisation for Economic Co-operation and Development (OECD) and the European Union discuss how public policies and programmes can support inclusive entrepreneurship. This includes refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills through training, coaching and mentoring, strengthening entrepreneurial culture and networks for target groups, and putting strategies and actions together for inclusive entrepreneurship in a co-ordinated and targeted way. Governments are increasingly recognising the challenge of inclusive entrepreneurship, but there is still much to do to spread good practice.

The self-employment rate in France was slightly below the European Union (EU) average in 2017 (10.9% vs. 13.7%). This holds for women and youth but not for older people. However, over the 2013-17 period, people from these groups in France were more likely to expect to create a business over the next three years than the EU average, especially youth (27.5% vs. 20.4%). Businesses operated by entrepreneurs from under-represented and disadvantaged groups have lower survival rates than the mainstream population of entrepreneurs, which could signal a need to strengthen entrepreneurship skills among the targeted populations. For instance, the five-year survival rate of businesses started by women is lower across sectors. Similarly, auto-entrepreneurs (a specific category of self-employed workers) born in a non-European country are more likely to fail than others, regardless of gender. 16.4% of male non-European auto-entrepreneurs (21.7% of females) are still operating five years after the business creation while the overall average for men is 22.1% (26.1% for women). Formerly unemployed entrepreneurs are also more likely to fail: their five-year survival rate is 21.6% for men and 25.4% for women (INSEE, 2016).

This note is the third country assessment note prepared by the OECD in collaboration with the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission on the state of inclusive entrepreneurship policies and programmes in each European Union Member State. Each note provides an overview and assessment of policies and programmes that support people from under-represented and disadvantaged groups in business creation and self-employment and suggests policy actions to address gaps in the support system and to improve the quality of available support offers. The notes cover national-level policies and programmes and, where relevant, sub-national initiatives and actions by the non-governmental sector. A special section on women’s entrepreneurship is included in this year’s note.

The 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 country reviews of youth entrepreneurship and women entrepreneurship. 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 as part of the programme of work of the OECD Local Economic and Employment Development (LEED) Programme of the Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) led by Lamia Kamal-Chaoui, Director. They provide an overview of current and planned policy actions and identify some actions that could be implemented to address gaps in the current support offering, or improve current offerings.

This note was prepared by Nadine Levratto of the University Paris Nanterre. David Halabisky and Cynthia Lavison of the Centre for Entrepreneurship, SMEs, Regions and Cities (CFE) of the OECD undertook additional drafting and editing of the note under the direction of Dr. Jonathan Potter, also of the CFE. A draft version of this note was discussed with a steering group at a workshop in France on 30 November 2018. The steering group was co-led by the OECD and Auréliane Labourdette (Ministry of Economy and Finance). Other members of the steering group included: Sophie Ravel and Armance Lardillat (Ministry of Economy and Finance), Joyce Cohen (Ministry of Higher Education and Research), Franck Charron (Directorate-General for Social Cohesion), Mélanie Ceppe and Sarah Chabert (Ministry for Territorial Cohesion), Nesrine Dani (Adie), Béatrice Viannay-Galvani (100 000 Entrepreneurs), Séverine Fillon (BGE), Johanna Maussion (Agence France Entrepreneur), Olivier Kersale (Initiative France) and Emmanuelle Maudet (France Active). Much of the data contained in this note were prepared under the direction of Dr. Jonathan Levie of the Global Entrepreneurship Monitor. This note benefited from feedback and suggestions provided by and Guy Lejeune of Directorate-General for Employment, Social Affairs and Inclusion of the European Commission.

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KEY MESSAGES

- Business creation is supported by many policies and measures, including support for entrepreneurs from under-represented and disadvantaged groups (e.g. women, youth, the unemployed). People from these social target groups have access to a suite of generic and tailored supports, including support to access to finance, entrepreneurship training and coaching and mentoring programmes. These are offered by the government at national and local levels, as well as many actors in the non-governmental and private sectors.
- The self-employment rate in France was slightly below the European Union (EU) average in 2017 (10.9% vs. 13.7%). This holds for women and youth but not for older people. However, over the 2013-17 period, people from these groups in France were more likely to expect to create a business over the next three years than the corresponding EU averages, especially youth. Businesses operated by entrepreneurs from under-represented and disadvantaged groups have lower survival rates than the mainstream population of entrepreneurs, which could signal a need to strengthen entrepreneurship skills among the targeted populations. Indeed, entrepreneurs from the key social target groups were less likely than the European Union average to report that they have the skills and knowledge to start a business.
- To help make entrepreneurship more inclusive, it is recommended to (i) improve the governance and co-ordination of entrepreneurship support programmes, including through simplification; (ii) improve the identification of needs of entrepreneurs from under-represented and disadvantaged groups; (iii) strengthen evaluation and monitoring of inclusive entrepreneurship policies and programmes; (iv) increase linkages between the provision of start-up financing and entrepreneurship training.

1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

The creation of an entrepreneurial spirit as a mean to increase competitiveness is an important policy priority for the current French government. While this priority is aimed at all people, some social target groups can access additional tailored measures, including the unemployed, women, youth and residents of deprived areas. However, there are no specific quantitative targets regarding the number of businesses to be created or to be supported.

The Entrepreneurship Agency (*Agence France Entrepreneur*) was created in April 2016 to support the implementation of the large of number programmes and initiatives related to business creation and entrepreneurship. It has a mandate to contribute to the creation of sustainable and growing companies by providing information, training and mentoring programmes as well as specific support in economically fragile or rural areas.¹ The Agency aims to increase the amount of business start-up support available in identified deprived regions by 50%; bring the share of entrepreneurs from deprived regions supported by entrepreneurs support organizations (e.g. Adie, France Active, BGE, Initiative France) to 50% and to significantly increase the share of post-creation support.

Following its introduction in the priorities of the law on gender equality, women's entrepreneurship has become an important objective for several institutions. A National Plan on Female Entrepreneurship was introduced in August 2013. It set an objective of increasing the share of female entrepreneurs to 40% of business creators by 2017, a 10 percentage points increase. The Plan was extended until 2020 as part of the First Inter-ministerial Plan for Professional Equality.

These policies are part of a broader suite of labour market policies that seek to achieve France's national targets that support the Europe 2020 strategy. National targets include reaching an employment rate of 75% of people 20 to 64 years old and reducing the number of people at risk of poverty or social exclusion by 20 000 from the 2008 level.

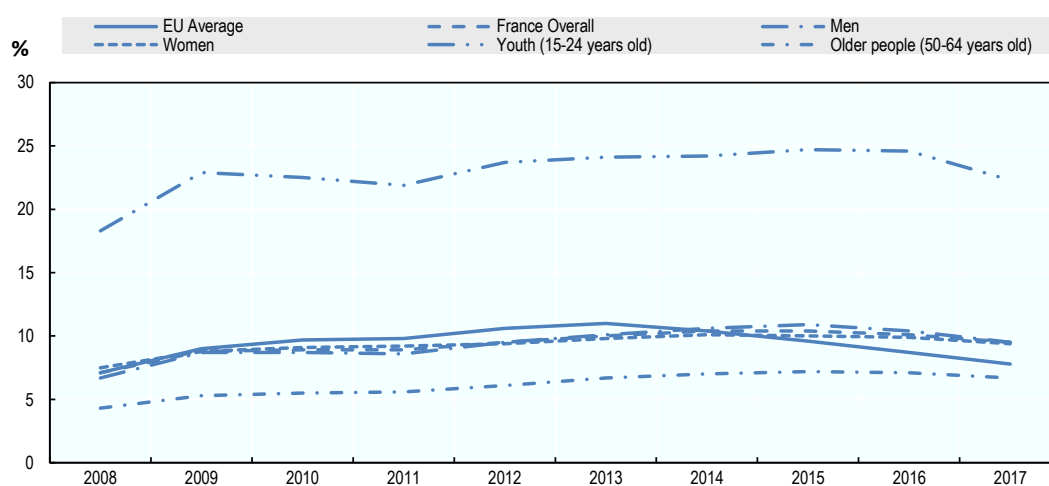
¹ www.afecreation.fr

2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

2.1. Labour market context

The unemployment rate increased steadily from 7.1% in 2008 to 10.4% in 2014 and 2015. It has come back down to 9.5% in 2017, still above pre-crisis levels (Figure 1). While the unemployment rate tends to be slightly lower for men than for women in the EU (7.6% vs 8.0%), this is not the case in France. The unemployment rate has been approximately the same for women and men since 2012 (respectively 9.4% and 9.5% in 2017). Among all groups observed, the difference between the unemployment rate for France and the European average was the greatest among youth. In 2017, the youth unemployment rate was 22.3% in France and 16.8% across the EU. The unemployment rate for people aged from 50 to 64 years old was higher than the EU average (6.7% vs. 5.8%). The gap was greater for men (1.2 points) than for women (0.7 points).

Figure 1. Unemployment rate, 2007-17



Source: Eurostat (2018), Labour Force Survey 2017.

2.2. Self-employment and entrepreneurship rates

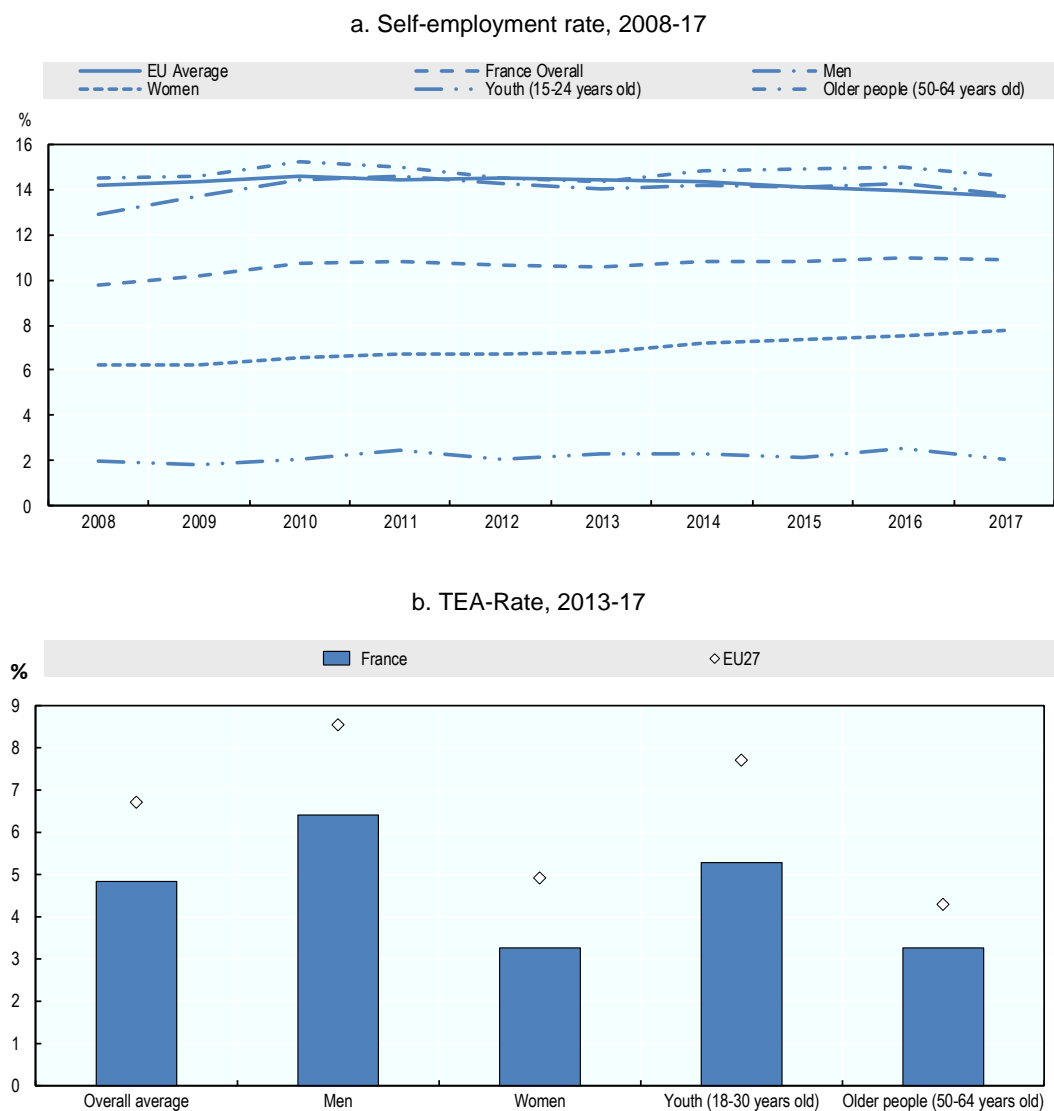
The overall self-employment rate in France was 10.9% in 2017, 2.8 percentage points below the EU average of 13.7% (Figure 2a). The number of self-employed workers and the self-employment rate are traditionally low in France due to the traditional prevalence of salaried employment, but both are steadily increasing. As in most countries, women were about half as likely as men to be self-employed in 2017 (7.7% for women vs. 13.8% for men) and youth were very unlikely to be self-employed (2.1%).

Another measure of entrepreneurship activities is the Total early-stage Entrepreneurial Activities (TEA) rate, which measures the proportion of people involved in the process of starting up or managing a new business. The TEA rate in France over the period 2013-17 was slightly below the EU average (4.8% vs. 6.7%) (Figure 2b). As in most EU Member States, women were less likely than men to be involved in starting or managing new businesses over this period (3.3% vs. 6.4%) while youth were significantly more likely than average to be involved in early entrepreneurship (5.3% vs. 4.8%). However, this rate decreased compared to the previous period.

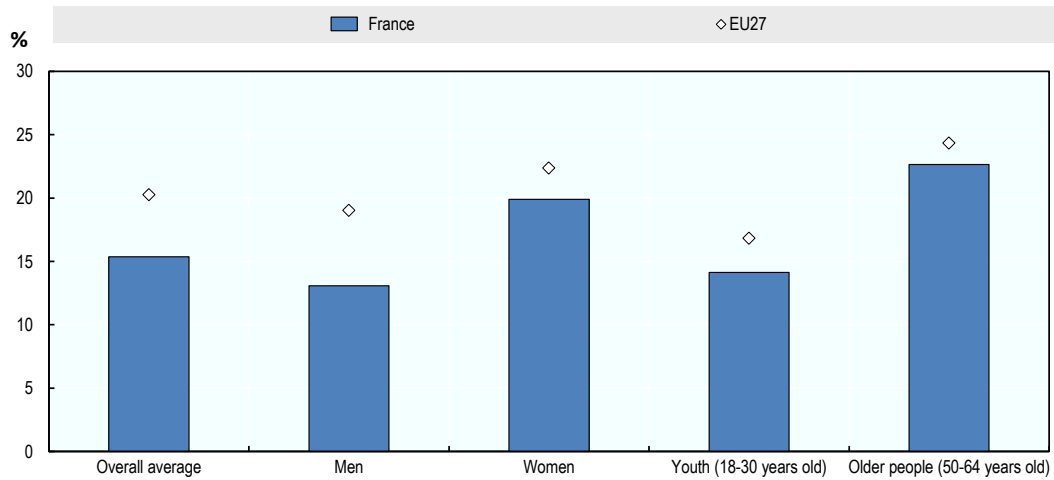
A significant share of people involved in starting and running new businesses in France did it because they had no other opportunities in the labour market (Figure 2c). Over the period 2013-17, 15.4% of new entrepreneurs started their business because they could not find suitable employment. This was below the average for the EU during this period (20.3%). Women (19.9%) and older people (22.7%) were the most likely groups to be involved in necessity entrepreneurship, yet both were below the EU averages for each group. A recent study examining the link between entrepreneurial motivation and business performance in France found that necessity entrepreneurs were more likely to have difficulty repaying their micro-credits than opportunity entrepreneurs but that both had similar business survival rates (Bourlès and Cozarenco, 2017).

Nonetheless, people in France were more likely to expect to create a business in the next three years than the EU average between 2013 and 2017 (16.5% vs. 12.6%). Men (19.7% vs. 15.4%), women (13.3% vs. 9.8%) and youth (27.5% vs. 20.4%) were all more entrepreneurially inclined than the respective EU average.

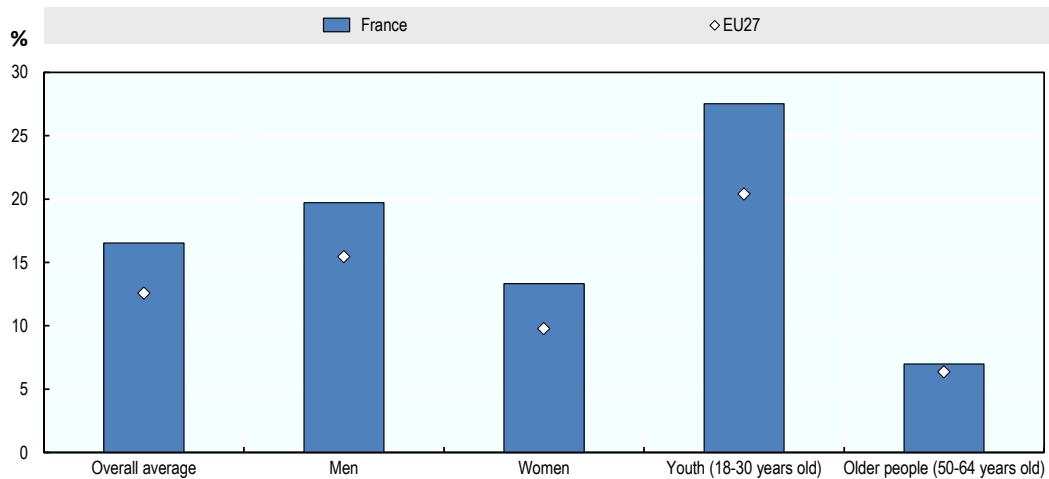
Figure 2. Entrepreneurship rates by target group



c. Proportion of TEA that is necessity entrepreneurship, 2013-17



d. Proportion who expect to start a business in the next 3 years, 2013-17



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed. The TEA rate is the Total early-stage Entrepreneurial Activity rate, which is defined as the proportion of the population actively involved in pre-start-up activities and those who have started a new business within the last 42 months. The proportion of TEA that is necessity entrepreneurship is the proportion of entrepreneurs involved in setting-up a new business or operating a business that is less than 42 months old, who were motivated to start their business because they had no better options for work. Data for panels b, c, and d were pooled for the period 2013-17, producing an unweighted average. The EU27 average in panels b, c, and d covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: Panel a contains data from Eurostat (2018), Labour Force Survey; Panels b, c, and d contain data from the 2013 to 2017 Global Entrepreneurship Monitor household surveys that were tabulated for the OECD (2018).

According to a recent INSEE study, the total number of businesses created (including *auto-entrepreneurs*, a dedicated status for natural persons micro entrepreneurs) is high in France (around 46 500 included 28 000 *auto-entrepreneurs* per month) despite some fluctuations over the covered period. The number and the share of micro-entrepreneurs' registrations seems to be stabilising but remains high. The *auto-entrepreneur* regime (recently renamed micro-entrepreneur) created in 2009 has become very popular in France (Levratto and Serverin, 2014). 28% of self-employed workers had adopted this regime in 2014, taking into account only those who had a non-null turnover in the year. With EUR 410 per

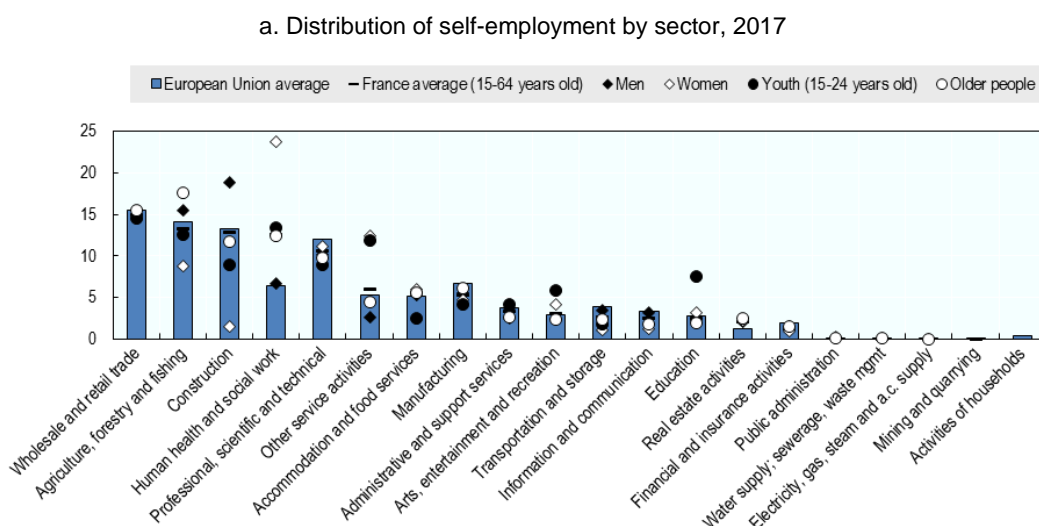
month, the average income of *auto-entrepreneurs* is 12.5 times lower than that of other self-employed workers (Unedic, 2017). This average hides huge disparities. The minimum income of the highest paid 25% self-employed entrepreneurs is nine times higher than the maximum income of the lowest paid quarter. However, the low earnings are not compensated by a low risk: the number of trials involving micro-entrepreneurs remains high and relatively costly (Levratto and Serverin, 2016).

2.3. A profile of the self-employed

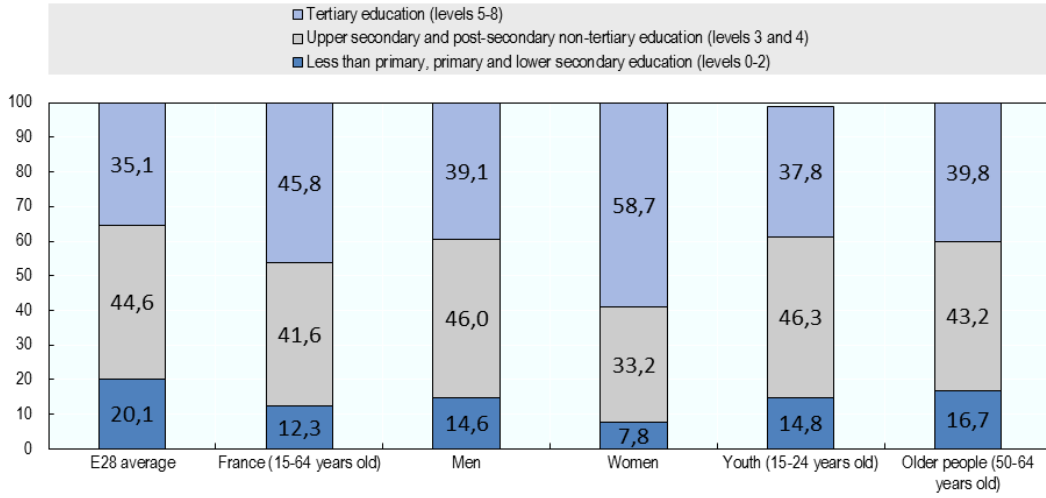
As expected, self-employment rates vary greatly by industry. In 2017, 65% of self-employed operated in five sectors: Wholesale and retail trade (14.9%), Agriculture, forestry and fishing (13.2%), Construction (12.9%), Human health and social work activities (12.5%) and Professional, scientific and technical activities (10.6%) (Figure 2b). This distribution is similar to the EU average. The sectoral distribution of self-employed workers varies by gender and age. Men and people between 50 and 64 years old operated more frequently in agriculture than others, whereas women were more active in Human health and social work (23.7%) and Wholesale and retail trade sector (14.9%). However, self-employed women were under-represented in Construction (1.5%) and Agriculture (8.8%), which are traditionally male-dominated activities. Young people were over-represented in Human health and social work (13.4%), Other services activities (11.9%), Education (7.6%), and Arts, entertainment and recreation (5.8%). In the majority of occupations, older people were as likely to be self-employed as the overall average, with the noticeable exception of agriculture (17.6%).

On average, French self-employed people were more likely to have achieved a tertiary education level (45.8%) than the European average (35.1%) in 2017 (Figure 2c). Women were very likely to have high levels of educational attainment (58.7% had a tertiary education), whereas this rate was significantly lower for self-employed men (39.1%). This tendency mirrors the general situation of the French population with a higher proportion of women with a tertiary degree.

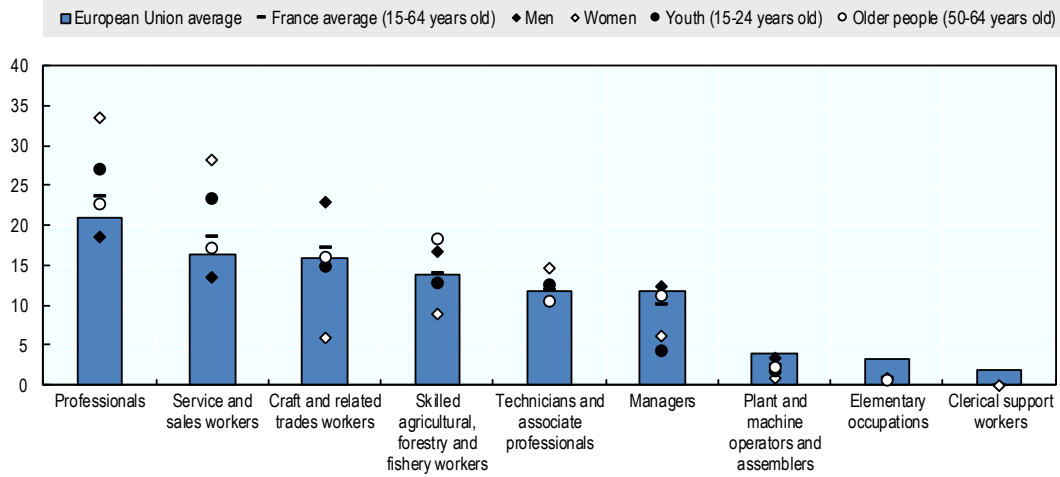
Figure 3. Characteristics of self-employed workers by target group



b. Proportion of self-employed by educational attainment, 2017



c. Self-employment by occupation, 2017



Note: The self-employment rate is defined as the proportion of those in employment who are self-employed.

Source: Eurostat (2018), Labour Force Survey 2017.

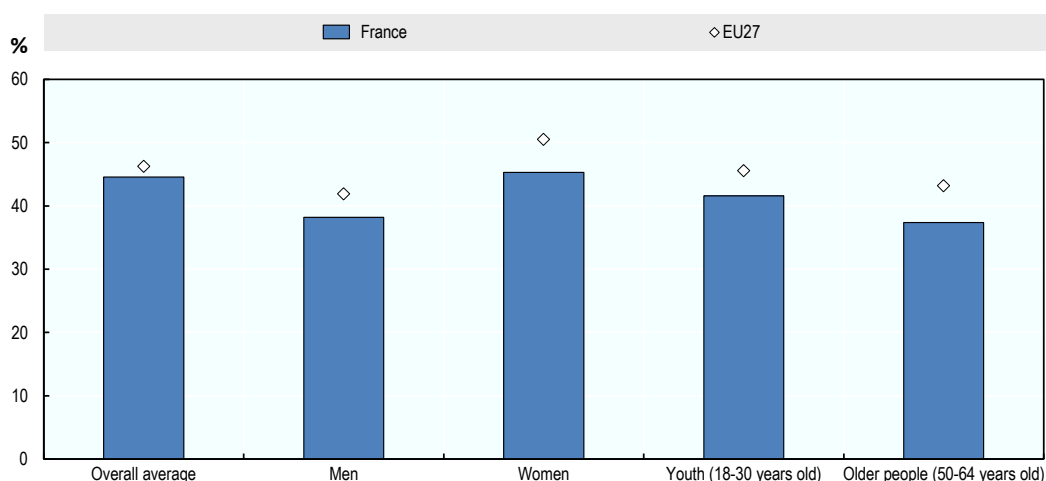
The structure of self-employed according to professional activity in France is quite similar to the EU average (Figure 2d). However, the gender ratio varies a lot according the occupation: women were more likely to work as Professionals in 2017 (33.6% vs. 18.7% for men) and Service and sales workers (28.4% vs. 13.7% for men), whereas self-employed men were more active as Craft and related trades workers (23% vs. 6% for women) and Skilled agricultural, forestry and fishery workers (16.7% vs. 9% for women). The distribution of older self-employed people by occupation was similar to the overall distribution. Youth were over-represented as Professionals (27.1%) and Service and sales workers (23.5%).

2.4. Barriers to business creation

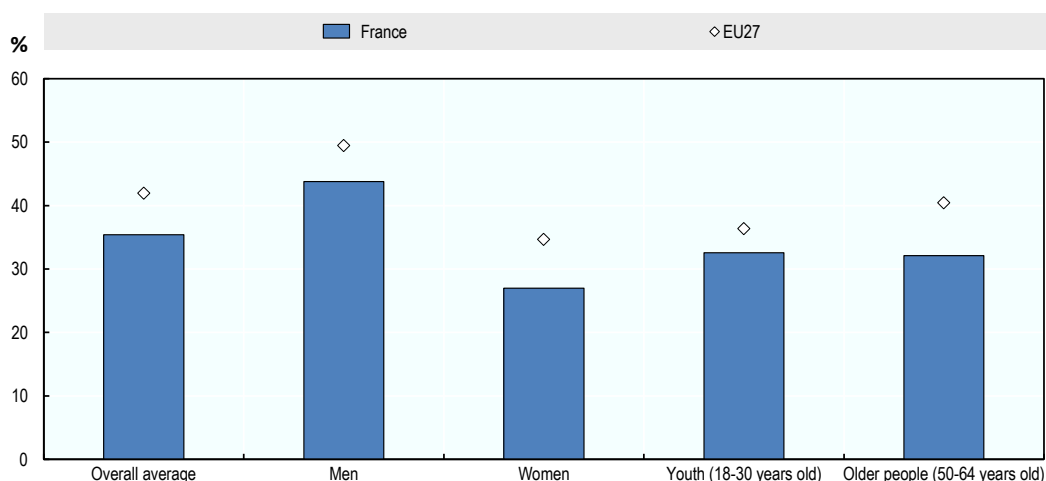
French people were less likely to report a fear of failure as a barrier to business creation relative to the EU average over the 2013-17 period (44.6% vs. 46.2%) (Figure 4a). Women were more likely than men to report a fear of failure (45.3% vs. 38.2%), while youth (41.6%) and older people (37.4%) were less likely than the national average to report this barrier to business creation. The proportion of people reporting this barrier was below the EU average for all population groups. The optimism of French nascent entrepreneurs is consistent with the better business climate observed in the country in 2017. The household confidence index computed by INSEE showed a continuous growth over 2013-17 and the opinion of industry entrepreneurs on the evolution of demand improved between 2013 and 2017 (INSEE, 2018).

Figure 4. Barriers to entrepreneurship by target group

a. Proportion who report that a fear of failure prevents them from starting a business, 2013-17



b. Proportion who perceive that they have the skills to start a business, 2013-17



Note: Data were pooled for the period 2013-17. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: GEM (2018), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2013 to 2017.

However, a lack of entrepreneurship skills appears to be a greater barrier to business creation in France than the EU average. Between 2013 and 2017, 35.4% of people reported that they had the skills and experience to start a business relative to 41.9% of people across the EU (Figure 4b). While women were the least likely to indicate that they had the sufficient skills to start a business (27.0%), all of the demographic groups observed were less confident in their entrepreneurial know-how than the corresponding EU average.

2.5. Entrepreneurship performance

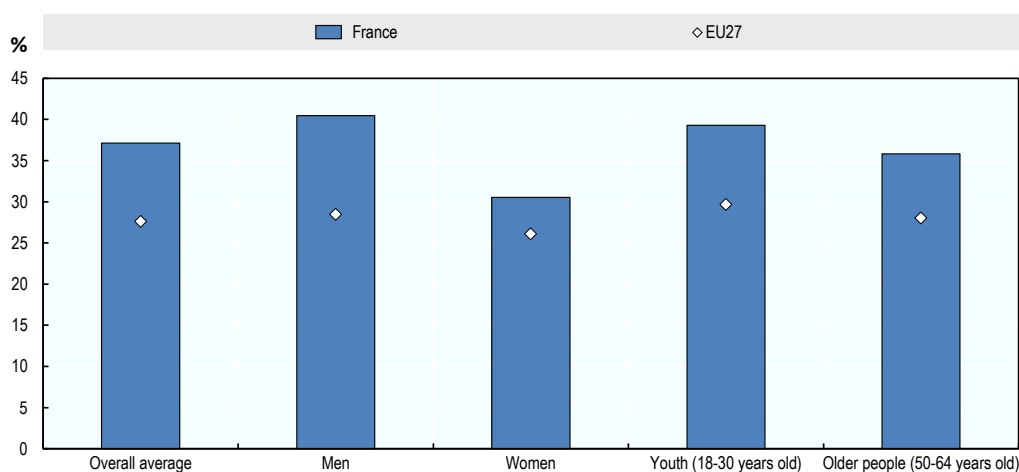
Over the 2013-17 period, new entrepreneurs in France were significantly more likely than the EU average to offer new products or services to their customers (Figure 5a), similarly to what was observed over the 2012-16 period. Men and youth entrepreneurs were the most likely groups to report introducing new products and services during this period (40.5% and 39.3% respectively), while women entrepreneurs were the least likely (30.5%). Entrepreneurs of all groups were more innovative than the corresponding EU averages for this period.

French entrepreneurs were also more oriented towards international markets over 2013-17. French entrepreneurs were more likely than the EU average to sell to customers in other countries (61.3% vs. 57.4%) (Figure 5b). Youth entrepreneurs were the most active in selling abroad (68.4%), while women entrepreneurs were the least active (56.1%). Entrepreneurs in all of the key target groups were more likely than the EU average to export. This difference was the highest for older entrepreneurs (64.5% vs. 56.2%) and for youth (68.4% vs. 63.6%).

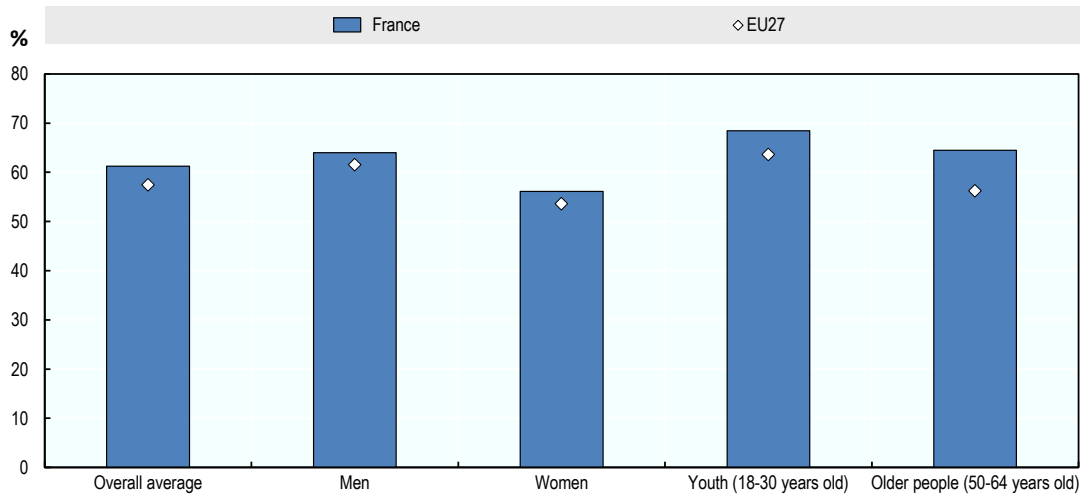
French entrepreneurs were slightly more likely than the EU average to indicate that they expected to create more than 19 jobs in the next five years over the 2013-17 period (10.3% vs. 9.7%). While older entrepreneurs were more confident than the EU average in their ability to generate high levels of employment (14.9% vs. 9.7%), women and youth were less optimistic than the EU average regarding their potential for job creation.

Figure 5. Self-employment and entrepreneurship activities by target group

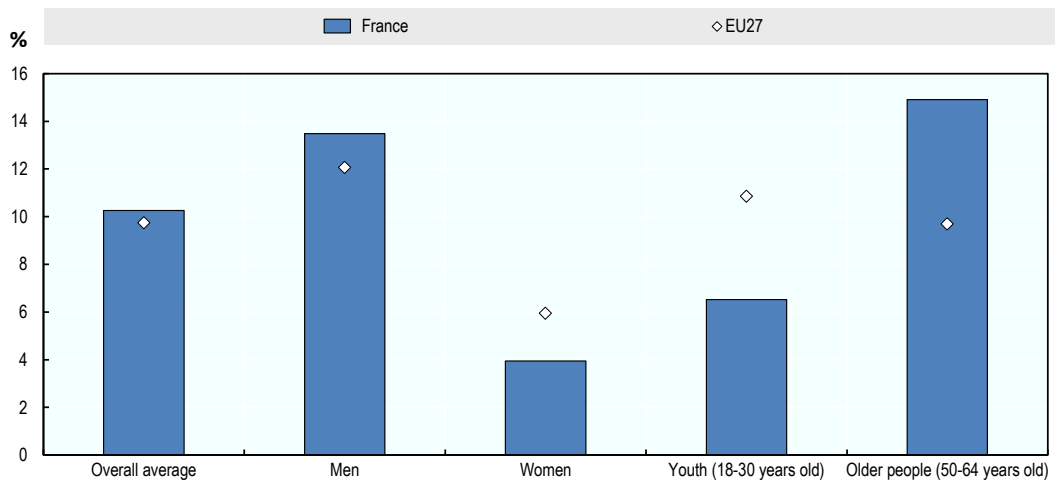
a. Proportion of new entrepreneurs whose products or services are new to all or some customers, 2013-17



b. Proportion who sell to customers in another country, 2013-17



c. Proportion of early-stage entrepreneurs who expect to create more than 19 jobs in 5 years, 2013-17



Note: Data were pooled for the period 2013-17. Responses were weighted to reflect the population in each year, but no weighting was used when pooling the time series data, i.e. all years have the same weight regardless of the sample size in each year. The EU27 average covers all EU Member States except Malta because it is not covered by the GEM survey.

Source: GEM (2018), special tabulations of the Global Entrepreneurship Monitor's household surveys from the 2013 to 2017.

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

3.1. Policy framework

The new French government has not introduced any radical change in the policy in favour of business creation and self-employment. The two major set of actions still consist of:

1. Financial support, which are provided to project initiators, including grants, tax exemptions, loans and advances (these may sometimes be reimbursed if the business is successful) and loan guarantees;
2. Non-financial support, which include information provisions, regulatory changes, entrepreneurship training, networking support, and business incubation.

The general principles underlying the policies supporting business creation by social groups facing difficulties on the labour market have not significantly changed since 2013. The three priority objectives to stimulate the spirit of enterprise and mobilise available talent in all social target groups defined by the previous government (Assemblée Nationale, 2013) remain valid:

1. Improve awareness among youth about entrepreneurship and innovation;
2. Facilitate access to business creation support for all and mobilise available talent; and
3. Offer personalised entrepreneurship support on a long-term basis.

The database www.aides-entreprises.fr presents the vast majority of public grants and subsidies available to entrepreneurs. Most programmes operate at the national level but many administrative regions have also developed their own actions to promote some forms of entrepreneurship. For example, the Ile-de-France region offers a targeted scheme to women entrepreneurs. Broadly speaking, the Law on the New Territorial Organisation of the Republic and the French Regions (NOTRe) has clarified the distribution of competences across organizational levels; and has reinforced the Regions' competences regarding regional economic development (aid schemes for SMEs, innovation, and internationalisation). New regional entrepreneurship policies tend to focus on supporting women, youth and seniors.

The support programmes targeted at disadvantaged groups tend to follow either a territorial or a group-specific approach. They have not changed in recent years. The main novelties concern business creation in priority geographic areas that have decreasing economic activity, e.g. in case of simultaneous closures of several large employers which weakens the local economy. The policies aim to increase the attractiveness of these areas by financially supporting business creation and the re-location of already existing companies. Examples of such policies and measures include *Zones Franches Urbaines* (ZFU), Entrepreneurial Territories, *Zones de Revitalisation Rurale* (ZRR), *Quartiers prioritaires de la Politique de la Ville* (QPV), most of which include fiscal subsidies for new business start-ups. Any new entrepreneur benefits from tax and social exemptions during their first months of activity (mainly exemption from the corporate income tax, from the property tax on developed property, and from Businesses' Real Estate Tax (*Cotisation Foncière des Entreprises* – CFE), but certain target groups may combine these advantages with other support schemes that are designed to address other barriers. Many of these measures support youth entrepreneurs, while less support is offered to older people and women.

While the framework for policies to make entrepreneurship more inclusive is relatively comprehensive, economic evaluations remain scarce and typically do not focus on advanced quantitative techniques. Nonetheless, there are examples of quantitative evaluations, e.g. Aghion (2017) which considers the mix of different entrepreneurial regimes and Redor (2017) which found a non-significant effect of the ACCRE measure on business survival. Some more general evaluations have recently been used in policy design (e.g. in 2017 in the Ile-de-France Region), but these are often limited to the use of descriptive statistics. It is to be noted that among the main non-governmental organisations involved in supporting inclusive entrepreneurship, some have developed procedures to monitor and report on their impact, with various approaches at different degrees of sophistications. Examples include the Adie’s “exclusion index” which is used in targeting and reporting. As mentioned in other fields (Lhuillery and Zacharewicz, 2017; Levratto et al., 2018), a lot remains to be done to develop a culture of policies evaluation. The Committee for Monitoring Public Aid to Enterprises (*Comité de suivi des aides publiques aux entreprises*) at France Strategy could contribute to this objective.

3.2. Government regulations

Since the 2008 Law on Modernisation of the Economy, introducing the super simplified administrative regime for business creation (micro-entrepreneur), there has been no new law devoted to business creation with the exception of the creation of the “status of sole trader with limited liability” (*statut Entrepreneur Individuel à Responsabilité Limitée*), in force since 1 January 2011. However, general measures to support business creation have been included in several general bills aiming at strengthening economic growth.

The legal framework relevant for inclusive entrepreneurship is largely defined by the Law on Modernisation of the Economy of 4 August 2008, and by the *Nouvelles Opportunités Economiques* (New economic opportunities – NOÉ) law whose aim is to stimulate growth by removing structural and regulatory obstacles. One of the objectives of this law is to promote business creation. Several measures to promote entrepreneurship and facilitate firm growth have been implemented, including the simplification of the *auto-entrepreneur* regime and the introduction of staggered effects when micro-enterprises exceed turnover thresholds in terms of tax and social security contributions over time.²

Furthermore, a new law, the *Plan d’action pour la croissance et la transformation des entreprises* (Pacte) is expected to be introduced in 2018. The Pacte bill has been developed in “co-construction” with entrepreneurs and, consequently, should respond to the needs of French MSMEs. The bill is under the responsibility of the Ministry of Economic Affairs and aims to address the following issues:

- Firm creation, growth, transmission and rebound;
- Sharing of value and societal commitment of companies;
- Access to finance;
- Digitisation and innovation;
- Administrative simplification; and
- Internationalisation.

² Transparency, Anti- Corruption and Economic Modernisation Bill

No recent measure specifically aim to make entrepreneurship more inclusive; the existing tools were largely developed by previous governments. The most important tool for inclusive entrepreneurship is the micro-entrepreneur regime (formerly *auto-entrepreneur*). It helps make entrepreneurship more accessible to youth and students, older people (including retired people), people with disabilities and others by offering tax and social security advantages. The scheme is somewhat controversial: while it has led to an increase in the number of entrepreneurs, these new businesses generate limited revenues: approximately half of the registered micro-entrepreneurs have a null turnover and only the top 10% only earn more than the minimum wage per month (Inspection Générale des Finances, 2013). However, this scheme plays an important role in entrepreneurship development and social inclusion (for instance, 46% of jobseekers chose the micro-entrepreneur regime to start a business). On average, nearly one out of ten non-salaried employees declares they have not made any profits or paid themselves. This share varies from less than 2% for health professionals and pharmacists to more than 20% in arts and entertainment and real estate, activities in which a majority of sole proprietorships and micro-entrepreneurs operate. Among the non-salaried employees who earn a positive income, 10% earn less than EUR 480 per month (INSEE, 2015).

Another important programme is the *Aide aux chômeurs créateurs et repreneurs d'entreprise* (aid for the unemployed creating or taking over a business – ACCRE), which supports the unemployed in business creation. It is a three-year partial exemption from national insurance contributions on the share of income that does not exceed 120% of the minimum wage. It is targeted at people who face challenges in the labour market, including jobseekers under certain conditions, recipients of basic welfare benefits, youth (under 26 years old), people with disabilities (under 30 years old) and those who create a business in a disadvantaged area. Nearly EUR 43 million of benefits were provided in 2014. Evaluations tend to be sceptical about its results on business survival and growth (Cabannes and Fougère, 2013; Desiage et al., 2015). The Inspection Générale des finances (following a 2015 review) highlighted that the absence of formal evaluation prevented any conclusion being drawn on the efficiency of the measure (Assemblée Nationale, 2017). An evaluation by the Centre d'Etudes de l'Emploi (Redor, 2017) found a negative effect of the expansion of the targeted population. A reform of the measure has been suggested. The ACCRE will be extended to all business creators as of 1st January 2019. Another important measure for the unemployed seeking to create or take over a business is the *Aide à la reprise ou à la création d'entreprise* (aid to entreprise creation or take-over – ARCE). The ARCE allows jobs seekers eligible for unemployment benefits to receive 45% of all remaining benefits as a lump sum to fund their business. At the sub-national level, each region has signed an agreement with the Employment Centre in at least four areas, one of which being support to business creation by jobseekers. The number of unemployed people making use of these dedicated entrepreneurship support schemes has increased significantly since 2006: the ACCRE doubled its number of recipients and there was a nearly six-fold increase in the recipients of the ARCE. However, the take-up rate is low among groups such as older people and migrants. It is to be noted that the unemployed and recipients of basic welfare benefits are the largest group of business creation support recipients in France. The amount of aid earmarked for this category of entrepreneurs is far higher than that reserved for other business creators but the average amounts are much lower.

Most recently, support has been developed for potential entrepreneurs in so-called deprived areas. The Entrepreneurship Agency aims to promote and facilitate access to entrepreneurship by supporting all those who wish to create and develop their business, particularly in deprived regions, where the provision of support and funding is currently inadequate. The Agency plans to increase the amount of business start-up support available in identified deprived regions by 50% by 2018.

Considering all recent regulatory efforts to make entrepreneurship more inclusive, there is scope for simplifying business start-up further. There is also a need to better understand the impact of recent measures through strengthened efforts on monitoring and evaluation. According to a Report of the

Parliament (Assemblée Nationale, 2013), the annual cost of public aid for business creation was estimated to EUR 2.7 billion in 2011 but evaluations often point to a confusion between the cost of managing the measures (i.e. operating costs of public and private organisations when the latter are subsidised) and costs corresponding to financing actions (e.g. payment of a grant or expenditure on tax and social security exemptions). Financial partners can be called on to contribute to one or both of these categories. The challenge in identifying expenditures and measuring the impact of policies and programmes is due to four phenomena:

- the difficulty of tracking the different actions undertaken by local authorities;
- the difficulty distinguishing between aid for business creation and measures aimed at the takeover and transfer of a business, since many measures do both;
- the difficulty in accurately allocating the amounts corresponding to exemptions from the solidarity tax on capital (*L'impôt de solidarité sur la fortune*); and
- the characteristics of some support measures, which are designed to be eventually repaid by the entrepreneurs, or where the nature of the expenditure is not certain (e.g. the public guarantee of a private loan).

3.3. Financing entrepreneurship

Financial support for business creation is a major area of public support in France and most of this support is directed towards the unemployed. Close to EUR 1.2 billion (nearly half the public expenditure in support of business creation) is allocated to grants paid to jobseekers who start a business (Assemblée Nationale, 2013). Actions in this area are financed by the unemployment insurance system and the social security system. One of the main mechanisms is the aforementioned ACCRE.

Other key financing measures for inclusive entrepreneurship include the following:

- a zero interest loan is available in the context of the *Nouvel Accompagnement à la Création ou la Reprise d'Entreprise* (NACRE – new support for business creation and take over) programme. The NACRE programme provides technical support in three phases: project development, financial planning, and business start-up and development. Applicants can join all or only some phases. The programme targets the unemployed (under certain conditions), recipients of basic welfare benefits, youth (up to 26 years old), young people with a disability (up to 30 years old) and people starting or taking over a business in a disadvantaged neighborhood.³ The zero interest loan can be granted as part of phase 2 of the programme. Its amount varies between EUR 1 000 and EUR 8 000 over a period of one to five years. A loan guarantee can sometime be granted in complement. Since January 2017, Regions are responsible for allocating the NACRE.
- the aforementioned ARCE measure allows part of the unemployment benefits to be paid in the form of a start-up grant. ARCE is granted conditional on having obtained the ACCRE. In 2014, 55 500 people benefited from ARCE and the total benefits paid amounted to EUR 719 million (Unedic, 2015).

³ Other conditions specific to the loan include holding more than 50% of the capital of the business created, and being obliged to arrange an additional bank loan (or equivalent) for an amount and a duration that is greater than the aid.

- Jobseekers who have a disability can also receive a grant from Agefiph, a non-profit organisation under the responsibility of the Minister of Employment and Health that supports access to employment for people with disabilities. The grant amounts to EUR 5 000 and is available to support projects with a minimal total value of EUR 7 500, with a matching funding of EUR 1 500 from the creator and the rest from other sources (Agefiph, n.d.). To receive this support, the jobseeker with a disability must hold more than 50% of the capital of the business created (or taken over). In case of business closure in the first 12 months, the support should be reimbursed. Agefiph supported 3 165 business creators in 2017 (Agefiph, 2018). Agefiph also provides non-financial support.

There are also a large number of loan and microcredit providers in the non-governmental sector. Grants and zero interest loans are offered by a number of organisations, including Adie (*Association pour le droit à l'initiative économique*), *Société financière de la NEF*, the *caisses solidaires* (i.e. banks providing social funding) and Initiative France. Entrepreneurs are nearly always required to meet specific eligibility criteria (e.g. refused a bank loan) and submit a business idea and plan for evaluation by programme managers. These initiatives and measures typically provide up to EUR 10 000 for various lengths of time. For example, Initiative France offers entrepreneurs a zero interest loan without guarantee called *prêt d'honneur*. The average loan amount is EUR 9 000 but grants up to EUR 50 000 can be granted for projects in the tech sector. Initiative France grants around 16 000 such loans a year. The loan is well used by the unemployed (60% of beneficiaries) and women (40%). Links can be made to the NACRE programme or the *Fonds de garantie à l'initiative des femmes* (Guarantee fund for female initiative – FGIF). A dedicated loan is also available for the PEPITE programme beneficiaries (see section 3.4). For young entrepreneurs, Adie's *CréaJeunes* offers a microcredit supplemented by a zero rate personal loan and a support programme. Adie also provides zero interest loans to entrepreneurs from disadvantaged neighborhoods (QPVs). France Active, which focuses on supporting entrepreneurs in the social and solidarity economy through guarantees, zero interest loans and funding, also recently developed a programme dedicated to youth entrepreneurs. “*Cap'jeunes*”, the programme provides beneficiaries with support, loans, and a small start-up grant (EUR 2 000). France Active also has a guarantee product dedicated to women entrepreneurs, and offers differentiated products for other groups such as the long-term unemployed, beneficiaries of social support, etc. It support about 7 000 entrepreneurs a year. Some of these microcredit providers are supported by the European Union's Programme for Employment and Social Innovation (EaSI), including Adie, NEF and Initiative France. Programmes support by EaSI can provide loans of up to EUR 25 000.

Despite the large number of measures, there are a number of weaknesses of the current support system. Improving the system of financial supports will require a streamlining and rationalisation process. Too many operators intervene and propose the same kind of aid for the same target clients. Targeted recipients can therefore become overwhelmed with their support options.

3.4. Entrepreneurship skills

Among the key players in supporting the acquisition of entrepreneurship skills for new entrepreneurs are the Chambers of Commerce. They provide advice and training to potential and nascent entrepreneurs during the pre-start-up phase (e.g. support on how to register a company, how to select the appropriate legal status, how to write a business and financial plans). Over the past few years, the Chambers of Commerce have supported more than 200 000 start-ups every year (including approximately 45 000 aspiring auto-entrepreneurs) and carried out more than 80 000 pre-diagnoses. They organised close to 50 000 training sessions on business creation. These services are open to everyone.

In addition to these broad training programmes, other organisations are more specifically oriented towards entrepreneurs from under-represented or disadvantaged groups. Notable examples include France Active, a network of committed entrepreneurs whose ambition is to build a more inclusive society, Adie which proposes mentoring programmes to very small projects presented by nascent entrepreneurs, and Initiative France, an association which provides entrepreneurs with financial and human resources to optimize their start-up development. France Active notably supports youth through the aforementioned *Cap'Jeunes* programme. Aside from the financial support mentioned above, Adie also provides a variety of training and support to entrepreneurs with limited access to traditional banking. The unemployed make up a large part of beneficiaries (40% in 2017), as well as women (45%). Seniors (24%) and people in QPV (22%) are also important users. In terms of targeted support, Adie notably offers a certified training programme for youth (817 participants in 2017) and personalised support to women entrepreneurs. Initiative France also provides entrepreneurs with support throughout the development of their projects and initial growth phases, including mentoring opportunities. Initiative France has targeted offers for people aged 45 and over, QPV entrepreneurs, young entrepreneurs and women and supported 16 416 entrepreneurs creating or taking over a business in 2017. The enterprises supported by the initiative have a 91% 3-year survival rate. The non-profit BGE is also very active in providing training and support to aspiring entrepreneurs. It provides training to 45 000 beneficiaries a year and offers seven certifications. It also supports entrepreneurs at different stages of their projects.

L'Agence France Entrepreneurs (AFE) also proposes training programmes and mentoring to nascent entrepreneurs. The association also supports business creation professionals by offering them adapted information and services. In 2013, more than 1 000 support professionals attended the AFE training courses. The Agency has created and runs the Synergy Networks Committee, the Synergies Territories Committee and the OPPE, as well as places of exchange and sharing of good practices between actors of the entrepreneurial ecosystem. It pursues an active policy of partnerships with local authorities and networks, notably by contributing to the setting up of territorial digital services dedicated to business creation.

Overall, entrepreneurship training, coaching and mentoring programmes appear to be readily available and accessible for entrepreneurs from under-represented and disadvantaged groups. The main challenge for the policy makers is to rationalise their action and to improve interconnections between the different groups and associations operating in this field. Second, it is very difficult for potential entrepreneurs to learn about the availability of tailored support offers as information is quite dispersed. There is a need for improved co-ordination of actions of the local authorities.

3.5. Entrepreneurial culture and social capital

Efforts to promote and strengthen an entrepreneurial culture are undertaken primarily by the Ministry of National Education and Youth and the Ministry of Higher Education, Research and Innovation (MESRI). One of the main instruments is the Plan for Student Entrepreneurs (PEE), which was launched in 2009 and is largely aimed at higher education students. While the amount invested in this initiative is modest (approximately EUR 1 million), the plan introduces courses and seminars to promote entrepreneurship in the education system from school-level to universities. The objectives are to (i) raise awareness of and increase interest in entrepreneurship among students, (ii) provide students with the skills they need to set up and grow a business; and (iii) develop entrepreneurial skills such as the ability to identify and exploit opportunities. Pedagogical experiences and tools in entrepreneurship are collected and disseminated through a national good practice observatory (*l'Observatoire des pratiques pédagogiques en entrepreneuriat*), which existed prior to 2009 but is now more heavily promoted. Similar actions are being developed for lower education levels (e.g. Junior Enterprises).

The PEPITE Programme (*Plan Étudiant Pour l'Innovation, le Transfert et l'Entrepreneuriat*) has expanded the PEE programme. Four years after its launch by the Ministry of Higher Education, Research and Innovation, the National Status Student-Entrepreneur (SNEE) shows an increase of nearly 1 000 beneficiaries per year. The SNEE grants access to various advantages including double support, financing, networking, access to a co-working space and the opportunity for students to substitute their internship requirement for an entrepreneurial project. Since its launch in 2014, 8 328 people have registered and the program has allowed many business creations (707 registrations for the academic year 2016-17) (PEPITE France, 2018). Entrepreneurship awareness was also introduced into curricula, and 120 000 students were granted ECTS credits related to entrepreneurship awareness or training in the 2015-16 school year.

In addition, there are a number of broader initiatives aimed at promoting entrepreneurship to youth. These include actions delivered through schools such as the education programme on the spirit of initiative and innovation in secondary education as well as in higher education, led by the foundation *Entreprendre*. Another example is the “Creation of a Student Entrepreneur” initiative, which allows students who wish to start a business after their studies to continue to benefit from the status of student so that they can continue to access certain social security benefits.

More recently, the “Programme Ticket for Change” is a new national six-month programme to encourage social entrepreneurship among young people. The programme aims to increase the leadership potential of 50 young people committed to solving social problems and to help them develop a social business. The core of the programme consists of 10 days of personal and business development activities, followed by six months of business counselling support. While the Ministry of National Education, Youth and Sport funds 15% of the initiative’s operating expenses, participants each pay approximately EUR 12 000 to participate (approximately equivalent to a year of tuition at a prestigious business school).

The National Secretariat on Women’s Rights and the non-profit organisation 100 000 Entrepreneurs organise a yearly awareness week for youth on women’s entrepreneurship. Held since 2013, the event is organised in partnership with the Ministry of National Education, the MESRI, the Ministry of Economy and finances, the Ministry of Agriculture, Agrifood and Forestry, and many non-governmental organisations and networks. During this week, female entrepreneurs are invited to talk about their entrepreneurial experience in secondary schools and higher education institutions. This initiative is part of the inter-ministerial plan to develop female entrepreneurship. It is estimated that the event reached about 16 689 young people in 2018.

More generally, the non-profit 100 000 Entrepreneurs focuses on awareness raising among youth (13-25 years old) with a specific focus on youth from disadvantaged neighbourhoods. Several non-profit organisations are involved in awareness-raising activities among youth, in schools and otherwise such as the aforementioned BGE and for other groups, notably women.

The promotion of the culture of entrepreneurship and recognition of risk-taking are at the core of many of the government’s actions on entrepreneurship. The Entrepreneurship Conference organised by the government in 2013 illustrate this. Despite these actions, most of which target youth and women, many of the announced measures have not yet been implemented. For example, the “entrepreneur visa” was announced during the Entrepreneurship Conference in April 2013 as a mechanism to attract young foreign talent and to encourage foreign entrepreneurs to move to France. This residence permit, issued on condition of a minimum investment and prior expertise, should have received a fast-track procedure with simplified supporting documents in prefectures or in consulates. To date, the procedures are still complex.

4. OVERVIEW OF WOMEN'S ENTREPRENEURSHIP

In 2017, women created four out of ten individual businesses launched in France. This proportion has been stable since 2015, following 30 years of steady increase (from 29% in 1987 and 33% in 2000). As in previous years, the share of men among entrepreneurs is highest in construction (98%), transport and warehousing (94%) and information and communication (77%). In contrast, women dominate the human health and social work sector (73%) as well as the other household services sector (69%) (Bonnetête, 2018). Female entrepreneurs are, on average, more highly educated than male entrepreneurs: 72% of them have a master's or a doctorate, while only 62% of men hold such qualifications. Female and male entrepreneurs also differ in their preferences and expectations. Women entrepreneurs appear to be less inclined to take risks and less ambitious in terms of growth: 32% take out loans engaging the company, seven percentage points less than their male counterparts. Moreover, at the time of creation, 20% of female entrepreneurs plan to grow the company in terms of jobs or investments while it is a goal for one male entrepreneur out of three. This prudent approach is not detrimental: three-year survival rates are similar to men's (Molina and Neveu-Chéramy 2017). Despite these differences, the number of women involved in an entrepreneurial project doubled between 2012 and 2015.

There are also geographical differences across France. An overwhelming majority of French regions have a minority of women business leaders (usually between 25% and 50%), only Mayotte has a higher proportion of women than men in entrepreneurship (about 60% of entrepreneurs are women). With 20% of companies managed by women, Guyana is the region where the rate of female entrepreneur is the lowest but it still close to the national average (Infogreffe, 2018). International comparisons on women entrepreneurs in metropolitan areas give a more encouraging picture. Paris placed 6th in 2015 in an international ranking of areas in which women were the most active in entrepreneurship, just behind the Silicon Valley and Los Angeles (Startup Genome, 2015).

Despite a persistent gender gap, some figures suggest a positive evolution of female entrepreneurship in France. For instance, male and female-led firms tends to be closer in size than in the past. In 2016, businesses managed by women employed on average 13 people less than those managed by men down from 64 people less than men in 2013 (Infogreffe, 2018). There is also a closing of the gender gap in firm performance. In 2012, the average turnover generated by women-led businesses was more than twice lower than that of their male counterparts. The gap is now only 56%, with an average turnover of EUR 5.9 million for women leaders against EUR 9.2 million for men (Ibid.). One study also found that among *auto-entrepreneurs* who started their activities in 2014, the three years survival rate was lower among women than men (Richet, Rousseau and Mariotte, 2016).

In France like in many countries, women create businesses based on information and communication technologies (ICTs) less frequently than men. 14.5% of tech start-up that raised funds in 2017 were women, corresponding to a 1.5 percentage point increase compared to 2016, but a 49% year-on-year increase in the absolute number of women-led start-ups raising funds (Starther and KMPG, 2018). These start-ups tend to focus on different market segments than those led by men: in 2017, women-led tech companies who raised funds operated mostly in the e-commerce and e-services sectors (51%) – relatively less capital-intensive sectors, whereas 26% operated in software and IT services and 13% in biotechnology. While there are some example of successful women-led tech companies that raised funds substantial amounts of venture capital, they raised much less than top male performers. The average amount raised by women-led tech start-ups even declined between 2016 and 2017, representing less than half the average amount raised by men-led start-ups in 2017 (Starther and KMPG, 2018).

All sectors considered, entrepreneurial projects run by women are less funded during the seed and creation stages than those led by men are. The credit rejection rate for women entrepreneurs is 4.3%, compared to 2.3% for men in spite of their generally more modest financing needs. In order to facilitate access to financial debt, a guarantee fund dedicated to female entrepreneurs, the aforementioned FGIF, has been created. The FGIF offers a guarantee of up to 70% of loans over EUR 5 000 and protects the entrepreneur's wealth by excluding personal sureties. In 2016, 2 382 female entrepreneurs were supported (10% more than in 2015) for a total of EUR 70 million mobilised (25% over the 2015 level) (France Active, 2017).

As mentioned, women's entrepreneurship is an important priority in France and a National Plan on Female Entrepreneurship is in place. Aside from the multiple financial and non-financial support measures mentioned in section 3, a number of non-governmental organisations focus their support on female entrepreneurs. Examples include les Premières, a network of incubator for women-led and mixed-gender innovative entrepreneurial teams, Action'Elles, a non-profit that provides support, training and networking opportunities to women entrepreneurs, the FCE, a network of female heads of companies and Force Femme which supports women over 45 years old in employment and business creation.

5. POLICY RECOMMENDATIONS

Entrepreneurship support is well-developed in France with a wide variety of tailored schemes offered by the national government, local governments and a very active non-government sector (including social enterprises). The main challenge is that it can be difficult for potential entrepreneurs to know where to go for the support needed among the many offers available. Moreover, monitoring and evaluation is relatively under-developed, making it difficult to assess the impact and efficiency of these many measures and schemes. To strengthen support for entrepreneurs from under-represented and disadvantaged groups, the following recommendations are offered:

1. *Improve the governance and co-ordination of entrepreneurship support programmes, including through simplification.* Mechanisms to promote business creation are spread across more than ten national programmes as stated in the budget law and under the remit of three national ministries. France has a wide range of entrepreneurial support programmes delivered by various networks, agencies and non-governmental organisations. The national database www.aides-entreprises.fr identifies 1 700 grants available to aspiring entrepreneurs. The continuous training offering has variable quality, with certified and uncertified programmes co-existing and little co-ordination and funding. The multiplicity of policies and public and non-governmental operators at national and local levels generate a complex landscape that is sometimes difficult to navigate for entrepreneurs. To ensure that inclusive entrepreneurship policies are coherent and implemented effectively, it is important to develop a strategic vision and improve co-ordination among actors. This would also reduce duplication in programme delivery.
2. *Improve the identification of needs of entrepreneurs from under-represented and disadvantaged groups to promote sustainable business growth.* Public policy to support business creation should seek to assist entrepreneurs in creating sustainable start-ups. Entrepreneurs from different social target groups face different, and often greater barriers, to business creation. While tailored entrepreneurship support is available, inclusive entrepreneurship schemes could be better tailored to meet the unique needs of each social target group, in particular regarding factors supporting success beyond the start-up phases, e.g. skills and financial and technical resources for business development. *Ex ante* evaluations should be undertaken to determine the nature of the skills required by target groups and how these can best be acquired. At programme level, a needs assessment of participants should be carried out during the intake process to ensure that the support provided is well-suited to the needs of the individual.
3. *Strengthen evaluation and monitoring of inclusive entrepreneurship policies and programmes.* Policy evaluation is a continuous challenge in France. All schemes that receive public funding should be required to undertake regular monitoring and evaluations. These should go beyond descriptive statistics on participation. Outcomes and impacts should be tracked so as to allow the government to identify effective approaches for scale-up and replication. Public availability of evaluation results would be an asset.
4. *Increase linkages between the provision of start-up financing and entrepreneurship training.* Many financial support schemes are only conditional to specific characteristics of entrepreneurs or of the project they want to launch. However, the rate of default of early-stage companies remains high in part because entrepreneurs do not have the necessary skills to manage their business properly. Many entrepreneurs report difficulties in identifying and

prospecting potential clients, communicating with their bank, and complying with regulatory requirements. In order to make the provision of finance more effective, and to limit the risk of default by the entrepreneur, financing schemes should be delivered in parallel with training and skills programmes that match the needs that have been identified by a needs assessment. Further, banks could be encouraged to strengthen their business advisory services to accommodate the needs of micro-enterprises created by disadvantaged entrepreneurs. The programme Financial Education for Entrepreneurs launched in July 2018 aims at improving the entrepreneurial skills.

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ANNEX: METHODOLOGY

Each note was prepared by a national expert in co-operation with the OECD Secretariat. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with key stakeholders and government representatives. The information was then verified by government partners, programme managers and other inclusive entrepreneurship stakeholder groups through email exchanges and one-day seminars in selected countries.

The notes are based on an assessment framework that was developed by the OECD Secretariat. The assessment framework provided a common analytical framework and report structure for the 28 notes that are in this series.

The framework contains five pillars:

1. Policy framework

- Is there an entrepreneurship strategy or action plan that explicitly covers the promotion and support of entrepreneurship for people in under-represented and disadvantaged groups?
- Is there a mechanism for co-ordinating inclusive entrepreneurship policy actions across relevant national ministries, and with regional and local governments and civil society organisations?
- Is there a systematic monitoring and evaluation process for the policies, programmes and schemes that promote and support entrepreneurship for people in under-represented and disadvantaged groups?

2. Government regulations

- To what extent are entrepreneurs from under-represented and disadvantaged groups treated equally with employees by social security schemes?
- Do measures exist that temporarily cover the loss of state income supports (e.g. unemployment benefits, disability allowances) for entrepreneurs amongst under-represented and disadvantaged groups when they start a business?
- Do measures exist to support under-represented and disadvantaged entrepreneurs in dealing with administrative procedures for entrepreneurship amongst under-represented and disadvantaged groups (e.g. information provision, support with administrative requirements)?
- Are there any entrepreneurship policy initiatives or schemes to address group-specific institutional challenges related to dependents (e.g. childcare, eldercare)?

3. Financing entrepreneurship

- Are there grants for business creation offered to support entrepreneurs from under-represented and disadvantaged groups?
- Is microcredit for business creation available to support entrepreneurs from under-represented and disadvantaged groups?
- Are there loan guarantee schemes for business creation to support entrepreneurs from under-represented and disadvantaged groups?
- Are there self-financing groups for business creation to support entrepreneurs from under-represented and disadvantaged groups?

- Are there public policy schemes that encourage and support business angel networks to support entrepreneurs from under-represented and disadvantaged groups?
 - Are there schemes that encourage and support crowdfunding and peer-to-peer lending to support entrepreneurs from under-represented and disadvantaged groups?
 - Is financial literacy training offered to support entrepreneurs from under-represented and disadvantaged groups?
- 4. Entrepreneurship skills**
- Are there entrepreneurship training initiatives for entrepreneurs from under-represented and disadvantaged groups?
 - Do high potential entrepreneurs from under-represented and disadvantaged groups have access to one-to-one or group coaching and mentoring?
 - Are there public initiatives that provide information on available support programmes or on business start-up procedures for entrepreneurs from under-represented and disadvantaged groups?
 - Are there business consultancy and advisory services for entrepreneurs from under-represented and disadvantaged groups?
 - Are there business incubators for entrepreneurs from under-represented and disadvantaged groups?
- 5. Entrepreneurial culture and social capital**
- Is entrepreneurship actively promoted as an employment opportunity amongst under-represented and disadvantaged groups through the education system, media, role models, etc.?
 - Are there public policy actions that attempt to build specific business networks for entrepreneurs amongst under-represented and disadvantaged groups?

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