



Inclusive Entrepreneurship Policies: Country Assessment Notes

Ireland, 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 for Ireland was slightly below the average rate for the European Union in 2017 (13.3% vs. 13.7%). Men were three almost times more likely than women to be self-employed (19.0% vs. 6.7%), which is a greater gap than many European Union countries. The self-employment rate for older people was quite high (23.3%), while the rate for youth was very low (1.5%). Despite a strong entrepreneurial environment and a number of tailored entrepreneurship initiatives for women, youth, migrants and the unemployed, there is scope to strengthen inclusive entrepreneurship policies in Ireland.

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. The 2018 notes include an additional section on female entrepreneurship support, which provides an overview of the entrepreneurship activity levels, obstacles faced and policy responses.

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.

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TABLE OF CONTENTS

KEY MESSAGES.....	6
1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS	7
2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS.....	8
2.1. Labour market context.....	8
2.2. Self-employment and entrepreneurship rates.....	9
2.3. A profile of the self-employed.....	11
2.4. Barriers to business creation	13
2.5. Entrepreneurship performance.....	15
3. ASSESSMENT OF CURRENT AND PLANNED INCLUSIVE ENTREPRENEURSHIP POLICIES AND PROGRAMMES	17
3.1. Policy framework.....	17
3.2. Government regulations.....	18
3.3. Financing entrepreneurship.....	19
3.4. Entrepreneurship skills	20
3.5. Entrepreneurial culture and social capital.....	22
4. OVERVIEW OF WOMEN’S ENREPRENEURSHIP	24
5. POLICY RECOMMENDATIONS	26
6. REFERENCES	27
ANNEX: METHODOLOGY.....	29

KEY MESSAGES

- Ireland has a strong entrepreneurship support system with clear goals and action plans. However, there is only a modest offering in terms of inclusive entrepreneurship policies and programmes, which tend to focus on youth, women, migrants and the unemployed. Some groups such as people with disabilities and older people receive very little tailored support.
- The self-employment rate for Ireland was below the average rate for the European Union in 2017 (13.3% vs. 13.7%). Men were three almost times more likely than women to be self-employed in 2017 (19.0% vs. 6.7%), which is a greater gap than many European Union countries. The self-employment rate for older people was quite high (23.3%), while the rate for youth was very low (1.5%).
- Despite a strong entrepreneurial environment and several tailored entrepreneurship initiatives for women, youth, migrants and the unemployed, there is scope to strengthen inclusive entrepreneurship policies in Ireland. Key recommendations include: (i) the Department of Business, Enterprise and Innovation should co-ordinate the development of clear strategies and the implementation of inclusive entrepreneurship actions; (ii) the Irish Local Development Network should be asked to deliver more programs targeted at the 'missing entrepreneurs'; (iii) Microfinance Ireland should undertake targeted promotional campaigns of its activities; and (iv) the Department of Social Protection should introduce more flexibility in the welfare benefit system to reduce the disincentives for those considering self-employment.

1. INCLUSIVE ENTREPRENEURSHIP OBJECTIVES AND TARGETS

Following a period of sustained economic growth from the mid-1990s to the late-2000s, Ireland went into a recession in 2008 that was caused primarily by a banking crisis and the collapse of the property market. A newly elected Government in 2011 identified the creation of jobs as one of its key priorities and in 2012 the first “Action Plan for Jobs” was published. This annual publication from the Department of Jobs, Enterprise and Innovation (now known as the Department of Business, Enterprise and Innovation) details the actions to be undertaken during the calendar year ahead that will proactively engender and support the creation of new jobs. The Action Plan for Jobs 2018 is the seventh in an annual series outlining the Government’s joined-up approach to maximising employment across Ireland. The Action Plan for Jobs initiative is monitored on a quarterly basis and Progress Reports are circulated publicly.

In 2014, the country’s first “National Policy Statement on Entrepreneurship” was published and it sought to ensure that over time, existing barriers and challenges to starting and growing a business would be removed, and within the near future Ireland would become internationally acknowledged as a highly entrepreneurial country. In 2018, “Enterprise 2025 Renewed: Resilient – Innovative – Globally Connected” was published and it sets out Ireland’s medium-term national enterprise strategy. The vision is for Ireland to be the best place to succeed in business, delivering sustainable employment and higher standards of living for all. The key targets identified in the plan are as follows:

- 80% of Indigenous Export Growth to reach markets outside UK
- Unemployment down to 5.5%, all regions <1% of national average
- Rank in the Top 5 of Most Competitive Small Countries in the world
- Ireland seen as a Global Innovation Leader (R&D intensity 2.5% of GNP)
- Increase Irish-Owned Companies of scale by 30%
- Increase Indigenous Exports to reach EUR 26 billion with greater market diversification
- 50% increase in FDI Investments from markets outside the USA
- Employment to reach at least 2.3 million
- Irish economy expenditure by Agency-Supported Companies to reach EUR 29 billion.

Finally, the document “Project Ireland 2040: Investing in Business, Enterprise and Innovation 2018-2027” was also published in 2018 and it is informed by the “National Planning Framework to 2040” and the “National Development Plan 2018-2027”. Both recognise that business, enterprise and innovation are the engines that drive the economy and will enable the country to attain the Project Ireland 2040 objectives of well-being, equality and opportunity in Irish society.

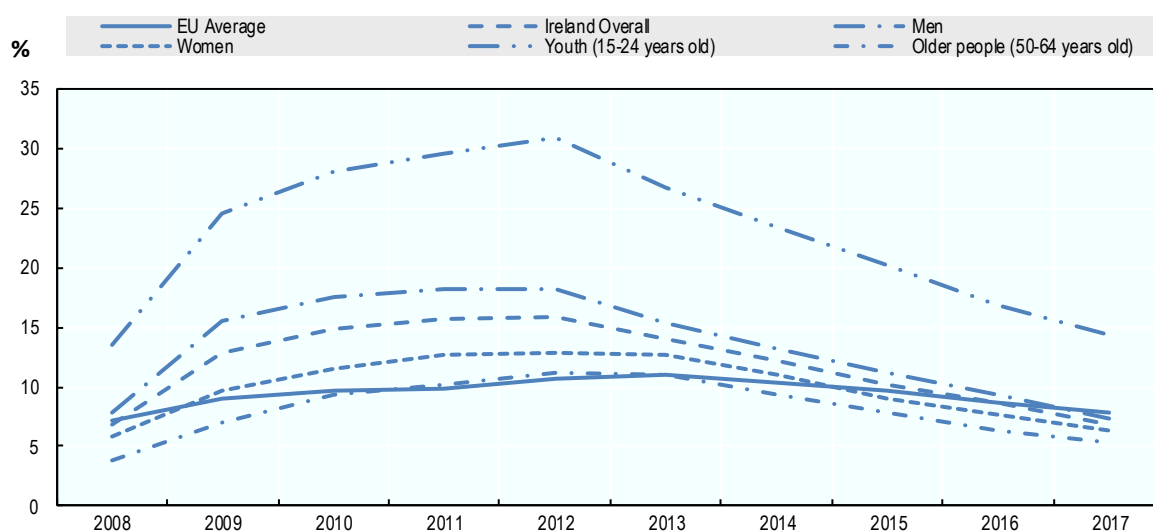
Together, these documents collectively guide Irish enterprise and entrepreneurship policies and are targeted at the general population of entrepreneurs and businesses. However, there is no dedicated strategy targeted at the “Missing Entrepreneurs”, although within the documents identified above there is occasional mention of social target groups that are under-represented and disadvantaged in terms of entrepreneurial activity. Additionally, other Irish policies and programmes have been developed that support inclusive entrepreneurship and contribute to efforts to reach key goals of the Europe 2020 strategy. For example, one of the fundamental Irish targets is to raise the employment rate for women and men aged 20-64 years old to 69-71%, including through greater participation of young people, older workers and low-skilled workers, and through the enhanced integration of legal migrants. Across this report, the many initiatives targeted at under-represented and disadvantaged communities currently being provided in Ireland will be highlighted, but the analysis will also illustrate that significant gaps that exist in the entrepreneurship support ecosystem relevant to the needs of these groups.

2. KEY INCLUSIVE ENTREPRENEURSHIP INDICATORS

2.1. Labour market context

Labour market conditions may affect individuals' decisions to pursue self-employment. As such, the evolution of unemployment rates across different groups over time gives valuable information on the context for entrepreneurship across groups in terms of labour market opportunities. The rate of unemployment in Ireland grew in the aftermath of the crisis, reaching a peak of 15.0% in 2012. The figure has since fallen to 6.9% in 2017, equivalent to the pre-crisis level in 2007 and also below the average for the European Union (EU) (Figure 1).

Figure 1. Unemployment rates, 2008-17



Source: Eurostat (2018), Labour Force Survey.

The youth unemployment rate has also declined since 2012, from 30.4% to 14.4% in 2017. However, the out-migration of many young people has reduced the unemployment rate without altering labour market conditions, plus there was an increased uptake in further education courses during the economic downturn which also influenced the rate of unemployment amongst people aged 15-24 years old. Unemployment has also declined for older people with the unemployment rate falling to 5.3% in 2017. It is also notable that the gender gap in the unemployment rate among older people has closed substantially in recent years. More generally, the unemployment rate for women was lower than that of men in 2017 (6.4% vs. 7.3%) but this can be partially explained by a lower labour force participation rate by women.

The employment rate of persons with a disability was 28.6% in 2013, but this fell to 27.4% in 2014 and the rate has increased since then and was 29.0% in 2016. According to the Census of Population 2016 (CSO, 2017), there were 130 067 persons with a disability aged 15 and over at work, accounting

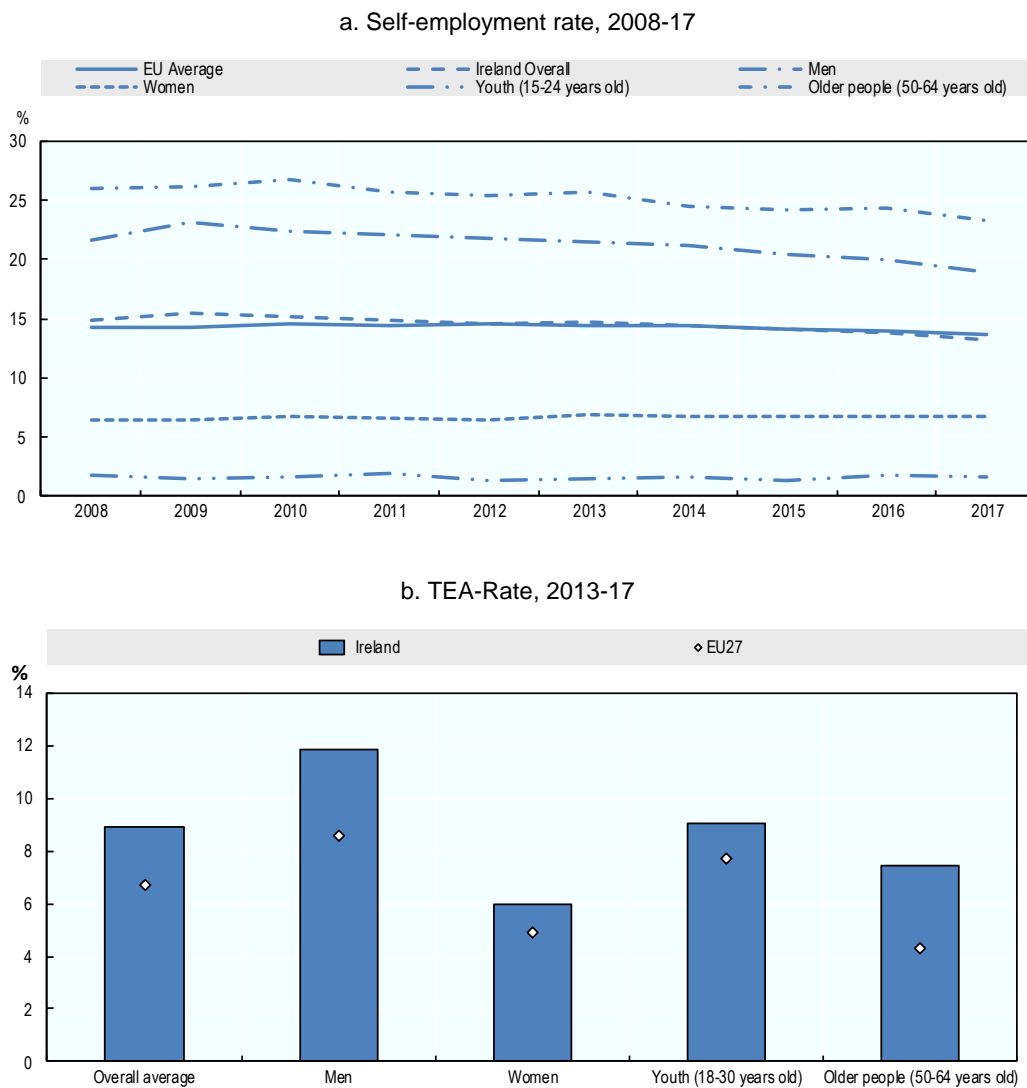
for 22.3% of the total working population with a disability of 584 045. This compares with 53.4% for the overall population aged 15 and over who were at work.

2.2. Self-employment and entrepreneurship rates

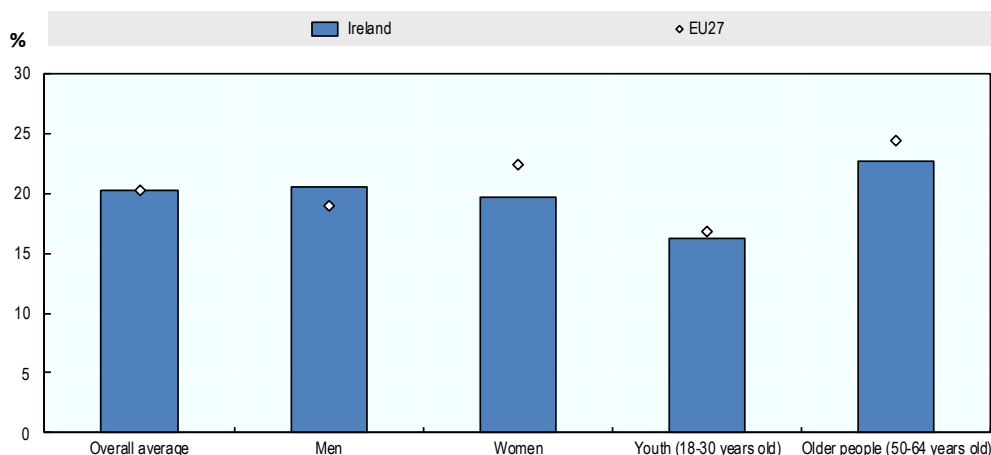
There are several ways to measure the level of entrepreneurial activity in a country, including estimating the number of people who work in self-employment and the number of people who self-identify as being involved in business creation or managing a new business.

Figure 2a shows that the self-employment rate for Ireland was marginally below the average rate for the EU in 2017 (13.3% vs. 13.7%). It should be noted from Figure 2a that men were almost three times more likely than women to be self-employed in 2016 (19.0% vs. 6.7%), which is a greater gap than in most EU countries. The self-employment rate for older people was quite high (23.3% in 2017), while the rate for youth was very low (1.5% in 2017).

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).

Another way to measure entrepreneurial activity is to consider the rate of Total early-stage Entrepreneurial Activities (TEA) which measures the proportion of the population that are active in starting a new business or managing a business that is less than 42 months old. The overall TEA rate for Ireland was higher than found for the European Union for the 2013-17 period (8.9% vs. 6.7%) (Figure 2b). Men were much more active than women in starting a business or managing a new one over this period (11.8% vs. 6.0%).

However, it should be noted that necessity entrepreneurship was higher for men than women (and greater than the EU average for men), while more generally the rate of necessity entrepreneurship was

marginally lower in Ireland than the EU average (20.2% vs. 20.3%) (Figure 2c). With a TEA rate of 9.0%, youth were quite active in trying to start a business and have a higher rate than the EU average (7.7%). Their willingness to start a business may be due to suffering higher rates of unemployment than experienced by other groups in the labour market.

Adults in Ireland were more likely than the EU average to expect to create a business over the next three years (Figure 2d). This finding holds for men (20.2% vs. 15.4%) and older people (9.7% vs. 6.4%), women were equal to the EU average at 9.8%, but youth (18.8% vs. 20.4%) were less likely than the European Union average to expect to start a business.

A GEM Ireland (2017) report found that nearly 11% of those “born overseas” but living in Ireland was an entrepreneur, but just 8% of people born in Ireland were entrepreneurs. More broadly, the report also found that nearly one-in-three migrants aspire to start a business. A GEM Ireland 2012 Report determined that immigrant early stage entrepreneurs are typically motivated by opportunity (73%), which is also the case for non-immigrant entrepreneurs (70%). More specifically, the report found that a higher percentage of first-generation (3.0%) and second-generation immigrants (2.9%) have recently started a business in Ireland, compared to the non-immigrant population (2.2%).

Research in Ireland by the National Disability Authority (2005) highlighted that 18.1% of people with disability who are in employment are self-employed, with 75.5% of these being businesses with no employees. The corresponding figures for people without a disability are 14.4% in self-employment, with 68.1% of these being businesses having no employees. According to the 2016 Census (CSO, 2017), the number of people with a disability increased by 47 796 between 2011 and 2016 and stood at 643 131 in April 2016, accounting for 13.5% of the population. Overall in April 2016, 6.5% of those at work had a disability. One of the interesting findings from the 2011 Census (CSO, 2012) is the suggestion that 21 619 people who have some form of disability are self-employed. This represents 3.6% of the total number of people with disabilities, but this figure is much lower than the figures found by the NDA (2005), OECD (2015) and Pagan (2009) studies.

2.3. A profile of the self-employed

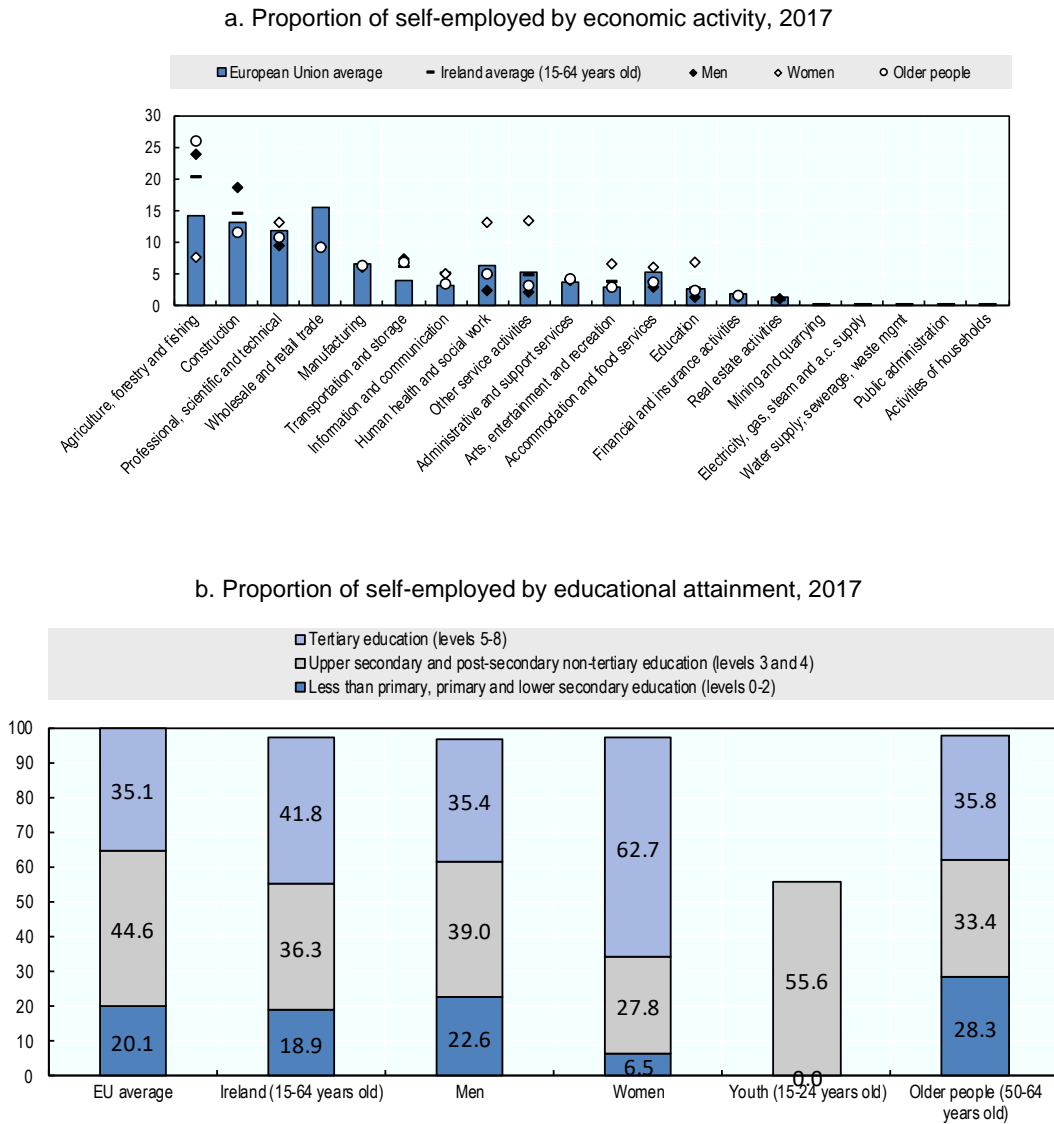
The majority of self-employed people worked in Agriculture, forestry and fishing (20.2%), Construction (14.5%), Professional, scientific and technical sectors (10.5%) and Wholesale and retail trade (9.3%) in 2017 (Figure 3a). This distribution is relatively similar to that of the EU average, but there are relatively more self-employed in Ireland working in Agriculture, forestry and fishing and relatively fewer in Wholesale and retail trade. The greatest gender gap was in Agriculture, forestry and fishing – 24.0% of self-employed men were in this sector relative to 7.7% of self-employed women. Seniors were also very likely to work in Agriculture, forestry and fishing (25.9%). Self-employment data by sector are not available for youth.

In 2017, self-employed people in Ireland were more likely than the EU average to have attained a tertiary level education (41.8% vs. 35.1%) (Figure 3b). Self-employed women were much more likely than self-employed men to have a tertiary level education (62.7% vs. 35.4%). The distribution of educational attainment for self-employed seniors was approximately equal to the overall distribution in 2017.

The top occupations for the self-employed in 2017 were Professionals (20.6%), Skilled agricultural, forestry and fishery workers (19.8%) and Managers (18.5%) (Figure 3c). Relatively more self-employed workers were in these categories relative to the EU average and consequently fewer self-employed worked as Service and sales workers and Technicians and associate professionals. Self-employed women were about twice as likely as self-employed men to be working as Professionals (32.1% vs. 17.1)

but only one-quarter as likely to be Skilled agricultural, forestry and fishery workers (6.2% vs. 24.0%). They were also much less likely to be Craft and related trades workers (20.3% vs. 3.3%) and much more likely to be Service and sales workers (18.9% vs. 4.6%). The distribution of older self-employed people by occupation was similar to the average for Ireland.

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



c. Proportion of self-employed 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.

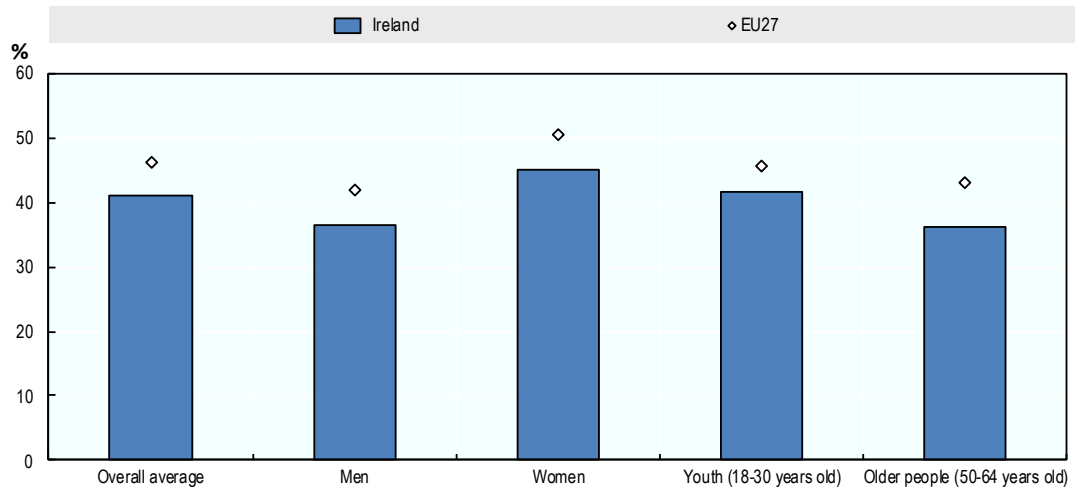
2.4. Barriers to business creation

It might have been anticipated that one reason for this gap could be due to a greater fear of failure, but the statistics demonstrate that each of the four Irish groups had lower rates of fear of failure than the European averages (41.1% vs. 46.2% for the 2013-17 period) (Figure 4a). Women were more likely than men to cite that a fear of failure was barrier to business creation (45.1% vs. 36.5%). Older people were the least likely target group to cite this obstacle (36.2%), which was below the EU average for this age group (43.2%).

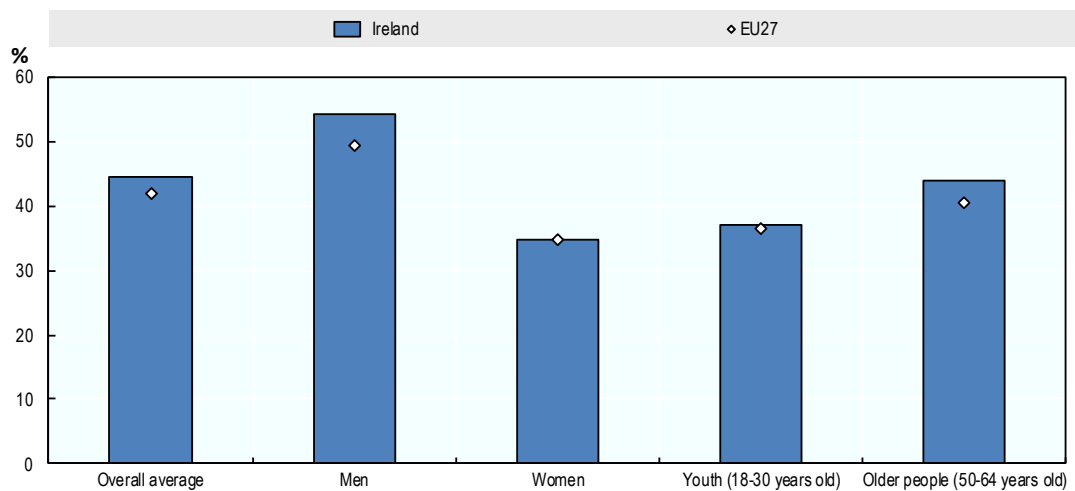
Overall, Irish adults were more likely than the EU average to self-identify that they possessed the skills to start a business between 2013 and 2017 (44.5% vs. 41.9%) (Figure 4b). More than half of men believed that they had the skills to successfully start a business (54.2%) whereas only one-third of women did (34.7%). Approximately four out of ten youth and seniors believed that they had the skills to start a business during this period (37.1% for youth; 43.8% for seniors), which were similar to the EU average.

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.

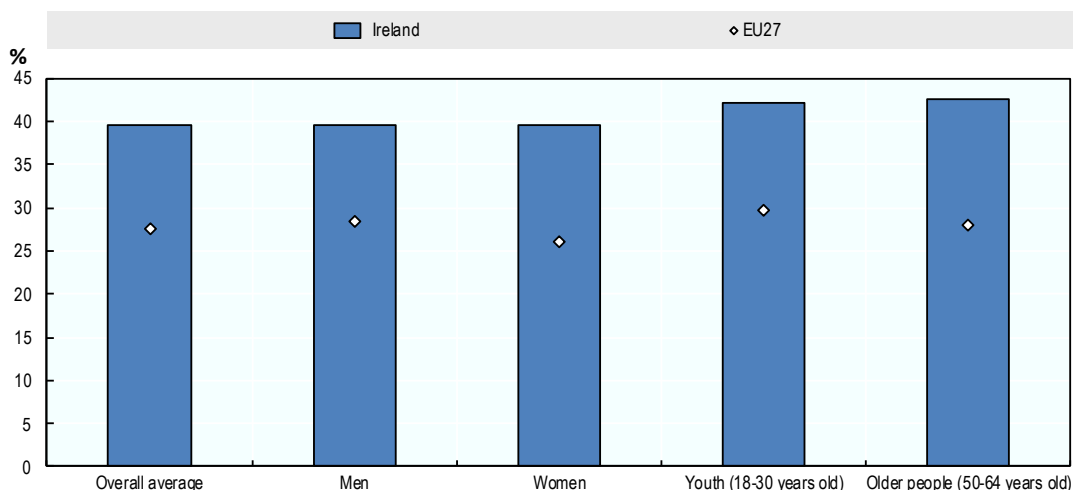
2.5. Entrepreneurship performance

Irish entrepreneurs were substantially more likely than the European Union average to offer innovative products and services (Figure 5a). Over the period 2013-17, 39.6% of entrepreneurs in Ireland offered new products or services, relative to 27.6% in the EU. Indeed, men, women, youth and older entrepreneurs were all more likely than the EU average to be innovative.

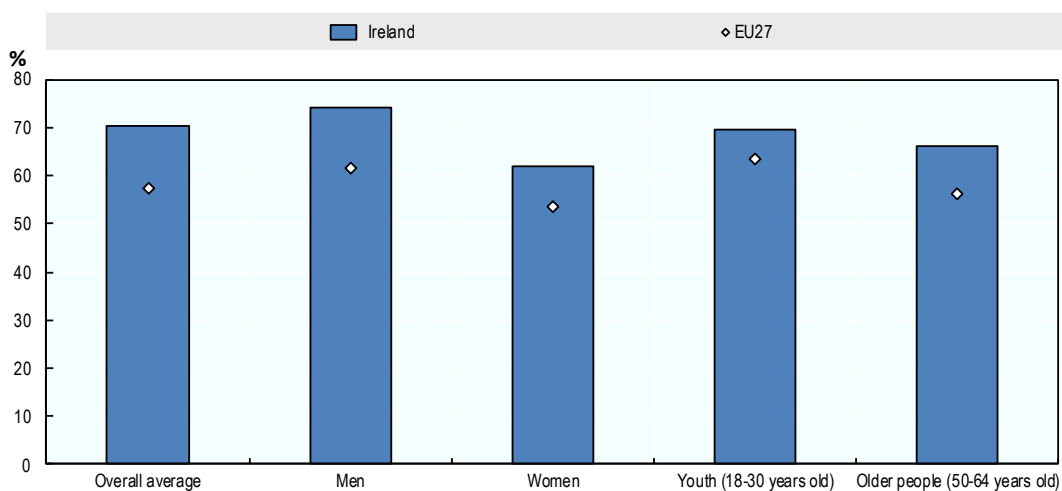
Similarly, new Irish entrepreneurs were more likely than the EU average to expect to create at least 19 new jobs with their business (Figure 5c). Over the period 2013-17, 14.9% of new Irish entrepreneurs expected to create a substantial number of jobs relative to only 9.7% across the European Union. Men were more likely than women to expect to create at least 19 jobs over five years (17.6% vs. 9.5%), and a high proportion of new young (16.9%) and senior entrepreneurs (15.5%) expected to be significant job creators, with the proportion in all groups being above the overall EU average.

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

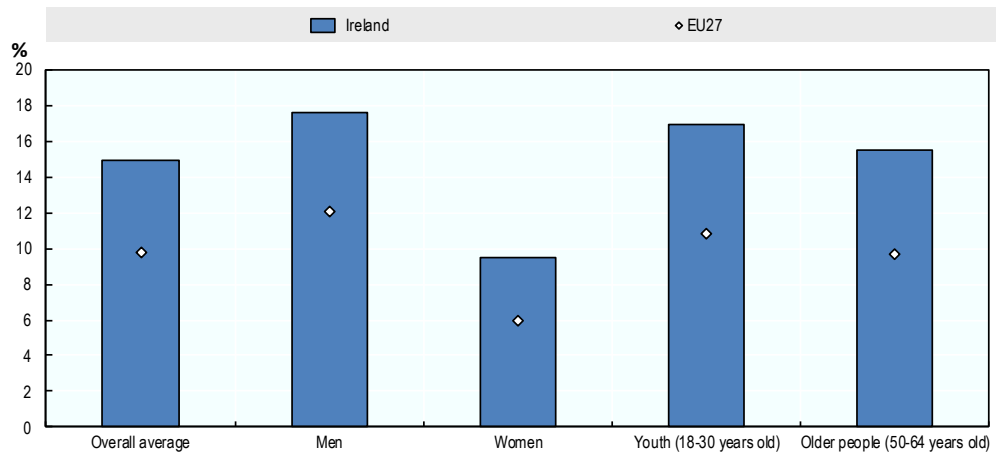
a. Proportion of new entrepreneurs whose products or services are new to all or some customers, 2013-17



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 Department of Business, Enterprise and Innovation has primary responsibility for government policy relevant to enhancing the entrepreneurship ecosystem. The entrepreneurship ecosystem in Ireland is quite strong as recognised by Forbes magazine in December 2017, which ranked Ireland as the eighth “best country in which to do business” (from 139 countries), while the World Bank ranked Ireland 17th in 2017 (from 190 economies) in an international ranking analysing the “ease of doing business” in a country. The same World Bank report ranked Ireland eight in terms of “ease of starting a business”. Entrepreneurship policy in Ireland was part of broader enterprise policy until the Department of Business, Enterprise and Innovation (formerly Department of Jobs, Enterprise and Innovation) published the first National Policy Statement on Entrepreneurship in 2014. It identified the key actions that needed to be taken to ensure that people from under-represented and disadvantaged communities have an equal opportunity to start and run their own business. This document emphasised three primary goals and detailed numerous actions, which have been incorporated into the subsequent Action Plan for Jobs in 2015, 2016, 2017 and 2018. The Action Plan for Jobs is the basic pillar of all entrepreneurship-related policy decisions in recent years and its annual publication continues to influence enterprise support agencies and the future development of the entrepreneurship ecosystem.

The annual Action Plan for Jobs runs alongside other government strategies including Enterprise 2025 Renewed: Resilient – Innovative – Globally Connected; Innovation 2020; the National Skills Strategy 2025; the 8th Regional Action Plans for Jobs; the Action Plan for Rural Development; and Building Stronger Businesses, which was published in November 2017 by the Department of Business, Enterprise and Innovation to state the Government’s enterprise strategy and response to Brexit. The Action Plan for Jobs 2018 does not identify any targeted strategies for under-represented or minority communities aside from one action relating to female entrepreneurship (i.e. “review the female entrepreneurship programme and develop responses to drive greater impact”). However, the document supports the Pathways to Work programme, which is the main Government initiative encouraging access to the labour market and ultimately participation in employment. The Enterprise 2025 Renewed: Resilient – Innovative – Globally Connected document states that government seeks to improve participation rates in the labour force through various initiatives targeted at unemployed, youth, females, older people and people with disabilities. Overall, government enterprise strategies rarely discuss under-represented or minority communities and any mention is usually relating to labour market participation, so little reference is ever given to them in terms of entrepreneurship.

The Department of Justice and Equality develops policy to improve equal opportunities. It oversees several agencies that influence the opportunity for people from under-represented and disadvantaged groups to become employed or to start their own business through the policies that it brings forward and the initiatives that it establishes. For example, the Start-up Entrepreneur Programme was established by the Department of Justice and Equality to enable non-European Economic Area nationals and their families who commit to a creating high potential start-up business to acquire Irish residency status. This is targeted at people who are currently living outside of Ireland but there are no such targeted programmes for immigrants who are already living in Ireland. Overall, the entrepreneurship policy framework offers strong support for mainstream entrepreneurial activity but is underdeveloped with respect to tailored initiatives for under-represented and disadvantaged communities. In recent years, several initiatives have been introduced to support women, youth, unemployed and immigrants in terms

of enhancing their entrepreneurial activity, but older people and people with disabilities have received little attention.

The Comprehensive Employment Strategy for People with Disabilities 2015-24 (2015) identified six strategic priorities to support people with disabilities to secure income-generating opportunities. The priorities are:

- Build skills, capacity and independence
- Provide bridges and supports into work
- Make work pay
- Promote job retention and re-entry to work
- Provide co-ordinated and seamless support
- Engage employers

According to the Department of Justice and Equality, the employment strategy is a cross-government approach that brings together actions by different Departments and state agencies in a concerted effort to address the barriers and challenges that impact on employment of people with disabilities. In tandem with that, it seeks to ensure there will be joined-up services and supports at local level to support individuals on their journey into and in employment.

3.2. Government regulations

Despite the strong regulatory environment for entrepreneurship, there are several challenges for entrepreneurs from under-represented and disadvantaged groups. The most common challenge for this group is related to the manner that people are assessed for welfare benefits when they become unemployed. There are significant differences in the manner that people who were employees are assessed in comparison to people who are self-employed, and these differences have frequently been cited as reducing the incentives for people to start their own business. Another challenge for under-represented and disadvantaged communities is the “welfare benefits trap”. This occurs when a person in receipt of welfare benefit(s) believes that they would be in a better economic position if they continued “not working” rather than finding employment or starting their own business. This scenario has frequently been mentioned in academic literature as a significant barrier to entrepreneurship amongst people with disabilities who are particularly concerned about matters such as the loss of their Medical Card, which could be of substantial value to them dependent upon the nature of their disability. But many of the other groups also highlight the welfare benefits trap as a significant influencing factor, with women highlighting child care costs as a major issue for them. In response to these challenges, the government introduced the strategy Pathways to Work 2016 – 2020 and a key pillar of the plan is “Making work pay – Incentivise the take-up of opportunities”. Additionally, JobPath is an approach to employment activation which caters mainly for people who are long-term unemployed (over 12 months) to assist them to secure and sustain full-time paid employment or self-employment.

To encourage people to start their own business, the Department of Social Protection offers several benefits that temporarily cover the loss of state income supports if a person is currently or has recently been in receipt of welfare benefits. The Back to Work Enterprise Allowance (BTWEA) scheme encourages people getting certain social welfare payments to become self-employed. If they take part in the Back to Work Enterprise Allowance scheme, then they can keep a percentage of their social welfare

payment for up to two years. Additionally, people who are generating little income due to self-employment may be entitled to Jobseeker's Allowance or Supplementary Welfare Allowance. The Short-Term Enterprise Allowance (STEA) gives support to people who have lost their job and want to start their own business. Each of the target groups may also be entitled to other benefits, but it would be dependent upon being "means tested" and how they might satisfy the eligibility criteria.

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

Depending on the type of business, there will be numerous regulations to which a person must adhere if they are considering setting up from home. For example, the Revenue Commissioners state that rent, phone charges, broadband, heating and electricity are acceptable expenses, but one must only claim the part, which relates to one's business. There are also numerous regulatory requirements that are involved in establishing food or child-care business from one's home. Excessive noise at the workplace, and its effect on employees, is a health and safety issue, and is covered under the remit of the Health and Safety Authority, but general noise complaints in a residential area fall under the remit of the Department of the Environment, Community and Local Government. If a person is planning on changing the purpose or scope of a part of their house that may impact neighbours, then they will need planning permission. A person will also need to consider professional indemnity insurance and public liability insurance. Public liability insurance covers injuries and property damage, not only on a person's business premises (their home), but also potentially where they provide a service.

3.3. Financing entrepreneurship

The National Policy Statement on Entrepreneurship (2014) identified access to finance as a major issue and offered a series of recommendations that have been addressed through the annual Action Plan for Jobs. Indeed, there are now over 170 different Government supports for start-ups and SMEs available in Ireland and an online tool was created (www.supportingsmes.ie) to enable people to navigate their way through the various supports. While each year, numerous actions have been identified to address the challenge of access to enterprise funding, very few initiatives have been introduced that are specifically targeted at entrepreneurs from under-represented or disadvantaged groups. One of the more successful programmes introduced has been the SME Credit Guarantee Scheme (CGS). This is a government initiative that was established to encourage additional lending to commercially viable SMEs which, under normal lending criteria, are unable to obtain new or additional facilities from their bank. However, this programme does not offer a tailored loan guarantee scheme to any of the under-represented or disadvantaged groups.

For youth, a EUR 2 million investment fund was established through the competition Ireland's Best Young Entrepreneur (IBYE) and targeted business supports were made available to help turn their business idea into a reality. There is a EUR 50 000 Investment Fund available from each Local Enterprise Office to invest in the three Category Winners and there is also a EUR 100 000 Investment Fund available for the overall National Category Winners. Over 1 400 young entrepreneurs aged

between 18 - 35 years old took part in the competition in 2018, bringing the total number of applications to over 5 700 since the programme commenced in 2014. Research by the organisers found that the EUR 5 million invested in IBYE in 2014-16 has supported over 2 200 jobs and generated EUR 124 million in sales. In a separate initiative, the Competitive Start Fund was established for Graduates of Higher Education Institutions (HEIs) who graduated within the past three years. The maximum support available is EUR 50 000 for a 10% ordinary equity stake in the start-up company. Finally, HEIs offer a variety of entrepreneurship-related supports through their Technology Transfer Offices but such supports are confined to third-level students.

An unemployed person can access some financial support through the Start-Up Refunds for Entrepreneurs (SURE) initiative, which is a tax refund scheme that allows eligible people to get a refund of up to 41% of the capital they invest in starting a business. Under the SURE scheme a person may be entitled to a refund of PAYE income tax that they have paid over the six years before the year in which they invested money in their own business. This is a helpful mechanism for helping people to gather seed funding for their start-up enterprise. There are no tailored microfinance initiatives available in Ireland for under-represented or disadvantaged groups, just the initiatives that are available generally to all entrepreneurs. The main actor is Microfinance Ireland (MFI), which is a not-for-profit lender that was established to deliver the government's Microenterprise Loan Fund. Unsecured loans from EUR 2 000 up to EUR 25 000 are available to applicants who have had difficulty in securing bank finance and the term of the loan is from three to five years. While the organisation has been charged by government to support businesses that have difficulty in accessing mainstream funding, there are currently no targeted initiatives for under-represented or disadvantaged groups available from MFI.

HBAN (Halo Business Angel Network) is an umbrella group responsible for the development of business angel syndicates. HBAN actively works to increase the number of angel investors involved in investing in early stage companies and supports the formation of new and existing angel networks, both regionally and internationally, and within industry sectors. However, there are no tailored business angel networks available for under-represented or disadvantaged groups, just the opportunity generally available to all entrepreneurs through HBAN.

There are also several well-developed crowdsourcing and peer-to-peer lending platforms managed, which are available to anybody wishing to start a business. As with most other enterprise funding streams in Ireland, there are no tailored crowdsourcing platforms available, just the opportunity generally available to all entrepreneurs.

3.4. Entrepreneurship skills

Generally, Ireland has a very strong entrepreneurship ecosystem with a large range of entrepreneurship training initiatives. However, there is very limited activity relating to tailored programmes for the target population groups and any such support will vary greatly dependent upon the target group. The main government support agencies are Enterprise Ireland and the Local Enterprise Offices (LEOs), and they offer numerous initiatives and promotional campaigns regarding available support programmes for the development of entrepreneurship skills. Many of the programmes available are generic, although there have been some targeted initiatives to support women, youth and immigrant entrepreneurs. The Irish Local Development Network (ILDN) is the representative body for the country's 49 Local Development Companies (LDC) who deliver LEADER, Social Inclusion Community Activation Programme, Rural Social Scheme, Tús, Local Employment Service, Jobs Clubs, Back to Work Enterprise Allowance and social enterprise programmes across the country. Currently, ILDN members oversee EUR 320 million worth of economic activity annually in support of statutory policies on rural development, labour market, social inclusion, community development and enterprise activity, including social enterprise. The network is the largest provider of local development supports

and social inclusion services in the state. LDCs are inherently committed to and active regarding inclusive entrepreneurship. LDCs also operate and support 336 social enterprises where the resultant employment opportunities are filled by 4 808 persons from social inclusion target groups.

LDCs also work closely with those who are the target employees for inclusive entrepreneurship (e.g. women, youth, seniors, the unemployed, people with disabilities, migrants, lone parents, ex-prisoners, etc). Pobal's Review "Supporting Inclusion through Self-Employment" outlines the particular role of LDCs in self-employment supports: "They are not job creation agencies. Rather they are focussed on the social inclusion needs of the most marginalised and those most distant from the labour market" (POBAL, 2013). This important distinction highlights the distinctive and complementary roles of LDCs and LEOs and recognises the differing expertise of each. The report concludes that "The LDCs currently occupy a particular niche within the areas of social inclusion and self-employment, which is not covered by other agencies and organisations" (POBAL, 2013). Coupled with the range of supports they can deploy through SICAP, LEADER and ancillary programmes, LDCs are ideal bodies to further stimulate the sector, plus attract and support potential entrepreneurs and enterprises that promote inclusive practices.

The annual Ireland's Best Young Entrepreneur competition is one method for young people to get involved in government supported training programmes targeted at this age group. There are also Springboard+ courses for people who are unemployed, but these courses are also available to people of all ages and are not specifically targeted at young people. Young people would constitute a major proportion of participants receiving training through the Education and Training Boards (ETBs) and can access Start Your Own Business courses, although such courses are not tailored to young people. It was recommended in the Further Education and Training (FET) Strategy 2014-2019 that training for entrepreneurship be coordinated between the relevant bodies (Section 7.3). The FET sector and ETBs will continue to play their part in providing relevant training and education programmes. This will require collaboration with other relevant bodies (such as Pobal, Skillnets, LEOs, etc.) as a means of co-ordinating provision and furthering government aims of building entrepreneurial capability. Within 2nd level school system, the Student Enterprise Programme has been hugely successful with approximately 23 600 students taking part in 2018. There are also programmes such as Junior Entrepreneur, Young Entrepreneur, Biz World and other initiatives, which are available to students in Primary Education and in 2nd level schools. Additionally, new curricula have been introduced into 2nd level education to enhance the teaching of business-related subjects and an Entrepreneurship Education Strategy is due for publication in 2018. While much is happening to support youth entrepreneurship, if a young person does not receive formal education after taking their Junior Certificate (approximately 15 years old), then the opportunity for them to receive tailored entrepreneurship education is substantially weakened.

Programmes targeted specifically at older entrepreneurs are quite rare, particularly since the EU-funded initiative "Senior Enterprise" concluded in 2013 after a successful operation. Occasional initiatives for older people are offered by LEOs but older entrepreneurs are expected to use the supports that are generally available to all entrepreneurs. ISAX (Ireland Smart Ageing Exchange) has developed a programme called Ingenuity which is a national Build Your Own Business Programme. It is tailored for people aged 50+ who want to start their own business and the programme is organised in collaboration with the Local Enterprise Offices (LEO). They also provide Ideation and Accelerator programmes for people at different stages of the enterprise. Unemployed people can either use entrepreneurship training programmes that are available to everyone through the Local Enterprise Offices or those which are delivered by Education and Training Boards which are targeted at unemployed people. SOLAS manages the MOMENTUM programme which offers training to approximately 6 500 long-term unemployed people to gain skills in identified growing sectors and to provide them with access to a range of education and training projects, work placement/support and relevant industry and NFQ accreditation.

Immigrants can either use general entrepreneurship training programmes or those that are occasionally delivered by the LEOs which are targeted at immigrants. Organisations such as the Institute for Minority Entrepreneurship (Dublin Institute of Technology) has offered tailored training programmes in the past for immigrant entrepreneurs but these are now less frequent. Indeed, the Institute for Minority Entrepreneurship found that its most successful approach to working with immigrants was when it partnered with National Embassies or with places of worship where immigrants gather. Although immigrants face many of barriers to successful business creation, several enterprise support agencies still fail to understand or appreciate the need for customised training programmes for this target group. Instead they are typically invited to attend mainstream initiatives that are not considerate of the additional and distinctive challenges faced by immigrant entrepreneurs. There are very few tailored initiatives for people with disabilities. There have been a very small number of initiatives in the past, which did not progress beyond one or two iterations. A major review undertaken by McQuillan (2013) of the opportunities for self-employment for people with disabilities found that little opportunity exists for people with disabilities to receive customised and so she developed a document called “Let’s Get Started” to offer relevant advice to this target group.

3.5. Entrepreneurial culture and social capital

There are many different entrepreneurship award programmes in Ireland and the media generally promote entrepreneurship quite positively. Additionally, there are quite a number of business networks for entrepreneurs and many of these would be recognised by government. These networks are open to entrepreneurs of all backgrounds but there are no networks dedicated to any of the other social target groups (except for two women’s business networks). Between 2006 and 2009 there was an awards programme called “Ethnic Entrepreneur of the Year” which highlighted the impact that ethnic and immigrant businesses made to the Irish economy. This award programme no longer takes place and no other programme has been initiated. Ethnic media (particularly “*Metro Eireann*”) have sought to promote entrepreneurship to their target audiences and they have been supportive of enterprise agencies who are seeking to communicate with immigrant communities. The mainstream national media have also been supportive of immigrant entrepreneurship and have promoted the economic and social benefit of immigrant enterprises.

One of the big success stories regarding youth entrepreneurship has been the awards programme “Ireland’s Best Young Entrepreneur” that was mentioned in Section 3.3. This initiative was introduced in 2014 and has received a very large number of entrants and substantial media attention. There is also an awards programme for student entrepreneurs who are in Higher Education Institutions and this has been operating successfully for more than 30 years. The Department of Education and Skills is increasingly introducing entrepreneurship-related content to the formal education system so that a larger proportion of young people now receive some form of entrepreneurship education during their school years.

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

greatly reduced option for these communities, then self-employment must be explored positively as an alternative career option.

4. OVERVIEW OF WOMEN'S ENTREPRENEURSHIP

Data from Eurostat has identified that men were three times more likely than women to be self-employed in 2017 (19.0% vs. 6.7%), which is a greater gap than in most EU countries. Women in Ireland (9.8%) were equally likely as the European Union average for women to expect to start a business in next three years. According to GEM Ireland (2017), the rate of entrepreneurship (nascent entrepreneurs and new business owners) for women in Ireland is 8th highest in Europe, while the rate for men is 4th highest in Europe. The report also found that more men (79%) than women (54%) that are nascent entrepreneurs and new business owners are, or expect to be, employers. Men and women also differ in terms of growth expectations as 28% of men and just 9% of women expect to employ 10 or more and to increase the number of jobs by fifty percent within five years. The report further revealed that more men (52% of all men) than women (33% of all women) believe they have the skills and knowledge to start a business, and that five in every ten men, compared to four in every ten women, believe that “it is easy to start a business in Ireland”.

Two of the most significant challenges facing female entrepreneurs in Ireland are child care and maternity benefits. There is currently a discrepancy between the qualifying conditions for Maternity Benefit for employees and those for female entrepreneurs, which acts as an impediment to women setting up new businesses and creating jobs. This has been highlighted by several reports, including White (2013), the Entrepreneurship Forum Report (2014) and the Joint Committee on Jobs, Enterprise and Innovation (2015). Each of these reports have highlighted that a female entrepreneur must have 52 weeks contributions in a relevant tax year compared with 39 weeks for an employee (33% more) and must give 12 weeks notice of their intention to commence maternity leave compared with six weeks for an employee (100% more notice). The Joint Committee on Jobs, Enterprise and Innovation (2015) further noted that the way the tax system treats the self-employed and the small start-up acts as a further additional barrier to potential female entrepreneurs who have a greater fear of failure than men.

There are several tailored entrepreneurship training initiatives available for female entrepreneurs. Such training programmes include ACORNS, NDRC Female Founders, Ryan Academy Female High Fliers Accelerator and the PINC programme at CIT Rubicon, with each of these being supported by the Enterprise Ireland Female Entrepreneurship Unit. The Going for Growth programme is an internationally acclaimed peer-to-peer mentoring programme which has achieved remarkable success with its participants. The Women in Business Network is supported by the Local Enterprise Offices and this organisation offers women information on available support programmes or on business start-up procedures, plus a support network through which to share experiences. Additionally, the Local Enterprise Offices support the National Women's Enterprise Day, while Network Ireland is a networking organisation that offers a variety of support services to female entrepreneurs and managers. The Gender Equality Division in the Department of Justice and Equality successfully secured funding from the European Social Fund to operate a positive action measure for 2014-20, entitled “Training for Women Returning to the Workforce and Women's Entrepreneurship”. The objective of the activity is to support a cohort of those women who are currently detached from the labour market (neither employed nor unemployed) to assist their return to the labour market. This will be achieved by offering the women a locally delivered course focusing on self-development and work-related skills. Within this programme, a separate strand is targeting an increase in female entrepreneurship, focusing on supporting business women (irrespective of their economic status) to realise their full business potential. Overall, initiatives seeking to enhance the skillsets of female entrepreneurs has increased significantly in recent years and a greater number of tailored programmes are now available to women due to the recognition of gender differences in entrepreneurial activity.

Enterprise Ireland has successfully introduced competitive start-up funds for female entrepreneurs or female-led start-ups, and the fund is open to start-ups engaged in manufacturing or internationally traded services. In addition to an investment of EUR 50 000 for a 10% equity stake, and EUR 5 000 from NDRC (an early-stage investment organisation) for 1% equity, successful applicants participate on the NDRC Female Founders accelerator programme for technology start-ups, which is targeted at women who have deep knowledge of their relevant industry or who have potentially disruptive ideas for new technology focussed businesses.

The LEOs are also engaged with initiatives targeted at female entrepreneurs and female-led small businesses. They promote National Women's Enterprise Day, which seeks to encourage more women to set up their own businesses and to increase national recognition of the role played by female entrepreneurs. Entrepreneurship is actively promoted to women as a career opportunity through the education system, media, role models, awards and networks. There are some dedicated award programmes for female entrepreneurs and increasingly role models are being identified to promote the possibility of women starting their own business. The media also plays a supportive role and there is an online magazine titled "Women Mean Business" which is tailored to business women. The biggest positive in recent years has been the work by the Enterprise Ireland Female Entrepreneurship Unit, which has had a dramatic impact. Participation by female entrepreneurs in Enterprise Ireland's High Potential Start-Up programme was just eight out of 97 participating high potential start-ups in 2012. In 2014, this had increased to 18 out of 102 and in 2015 the figure reached 22%. By 2016, 19% of companies participating in the programme were led by women and these increases in participation rates are set to continue. In 2016, the number of Irish women entrepreneurs receiving business supports from LEOs increased by 20%, but Fitzsimons (2016) reported that while many opportunities were available for women to apply for supports such as finance, few of these opportunities were availed upon.

In 2015, a governmental cross-party Joint Committee on Jobs, Enterprise and Innovation sought to address the issues raised in the various policy documents on female entrepreneurship and they identified twelve recommendations towards supporting female entrepreneurship. An OECD (2016) report recommended that the following four actions should be taken to boost female entrepreneurship in Ireland: (i) provide additional support for women who seek to develop and grow their businesses, including helping them strengthen their networks, acquire management skills, learn to manage risk, identify researchers with innovative ideas and grow into international markets; (ii) improve the treatment of the self-employed relative to employees with respect to Maternity Benefits and Unemployment Benefits; (iii) improve access to child care for women entrepreneurs, including through the use of tax incentives; (iv) scale-up well-established women's entrepreneurship support initiatives that have demonstrated to be successful, including Competitive Feasibility Fund, the Competitive Start Fund, Going for Growth and NDRC Female Founders. These recommendations still need to be actioned but the sole mention in the Action Plan for Jobs 2018 relating to female entrepreneurship was to "review the female entrepreneurship programme and develop responses to drive greater impact".

5. POLICY RECOMMENDATIONS

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

1. *DJEI should co-ordinate the development of clear strategies and the implementation of inclusive entrepreneurship actions.* DJEI should bring together various stakeholders for each of the target groups and co-create a detailed plan regarding how Ireland will enhance the capacity of people from within these groups to start their own business.
2. *The Irish Local Development Network should be asked to deliver more programs targeted at the “missing entrepreneurs”.* This network is well-positioned to address the specific needs of disadvantaged communities and should be offered greater support to undertake tailored entrepreneurship programmes.
3. *Microfinance Ireland should undertake targeted promotional campaigns of its activities.* There is a need to increase awareness among entrepreneurs from under-represented and disadvantaged groups about support and financial offers available from Microfinance Ireland. In addition, there is a need to explore the development of tailored financial support initiatives for each of the under-represented and disadvantaged groups identified in this report.
4. *The Department of Social Protection should introduce more flexibility in the welfare benefit system.* One initiative that could be taken by DSP is to offer self-employed people the opportunity to either opt-in or opt-out of a payment system that would enable them to claim welfare benefits should their business fail.

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ANNEX: METHODOLOGY

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

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

The framework contains 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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