

Inclusive Entrepreneurship Policies,
Country Assessment Notes

Ireland

2020

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

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Foreword

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

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

This note is the fourth country assessment note prepared by the Organisation for Economic Co-operation and Development (OECD) in collaboration with the Directorate-General for Employment, Social Affairs and Inclusion of the European Commission on the state of inclusive entrepreneurship policies and programmes in each European Union Member State. Each note provides an overview of the entrepreneurship activities by women, youth, seniors, immigrants and the unemployed. It also provides an assessment of policies and programmes that support people from under-represented and disadvantaged groups in business creation and self-employment, and suggests policy actions to address gaps in the support system and to improve the quality of available support offers. The notes cover national-level policies and programmes and, where relevant, sub-national initiatives and actions by the non-governmental sector.

The 2020 notes include a special section on entrepreneurship support for people who experience disability. This section provides an overview of the entrepreneurship activity levels, obstacles faced and policy responses. It also contains a new section on entrepreneurship framework conditions to provide additional context for interpreting the tailored policies and programmes.

These country-specific notes are part of a wider programme of work by the OECD and the European Commission that includes “The Missing Entrepreneurs” publications, the Better Entrepreneurship Policy Tool (www.betterentrepreneurship.eu), a series of Policy Briefs on specific target groups, policies and issues, and national policy reviews of youth entrepreneurship and women entrepreneurship. This work stream examines how public policies and programmes can support inclusive entrepreneurship. This includes refining regulatory and welfare institutions, facilitating access to finance, building entrepreneurship skills through training, coaching and mentoring, strengthening entrepreneurial culture and networks for target groups, and putting strategies and actions together for inclusive entrepreneurship in a co-ordinated and targeted way. Governments are increasingly recognising the challenge of inclusive entrepreneurship, but there is still much to do to spread good practice. For more information please refer to: www.oecd.org/employment/leed/inclusive-entrepreneurship.htm.

Acknowledgements

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

This note was prepared by Prof. Thomas Cooney of the Technological University Dublin (Ireland). Cynthia Lavisson of the OECD CFE edited the note under the direction of Dr. Jonathan Potter, also of the OECD CFE.

An online seminar was organised to review a draft of the report on 29 July 2020. Suggestions and inputs were received from representatives of the Department of Business, Enterprise and Innovation, SME & Entrepreneurship Policy Unit; Enterprise Ireland; Third Age; the Irish Youth Council; Pobal; the Dublin City Local Enterprise Board; the Disability Federation; the Irish Local Development Network; the Irish National Organisation of the Unemployed and the Department of Employment Affairs and Social Protection.

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

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

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Key messages

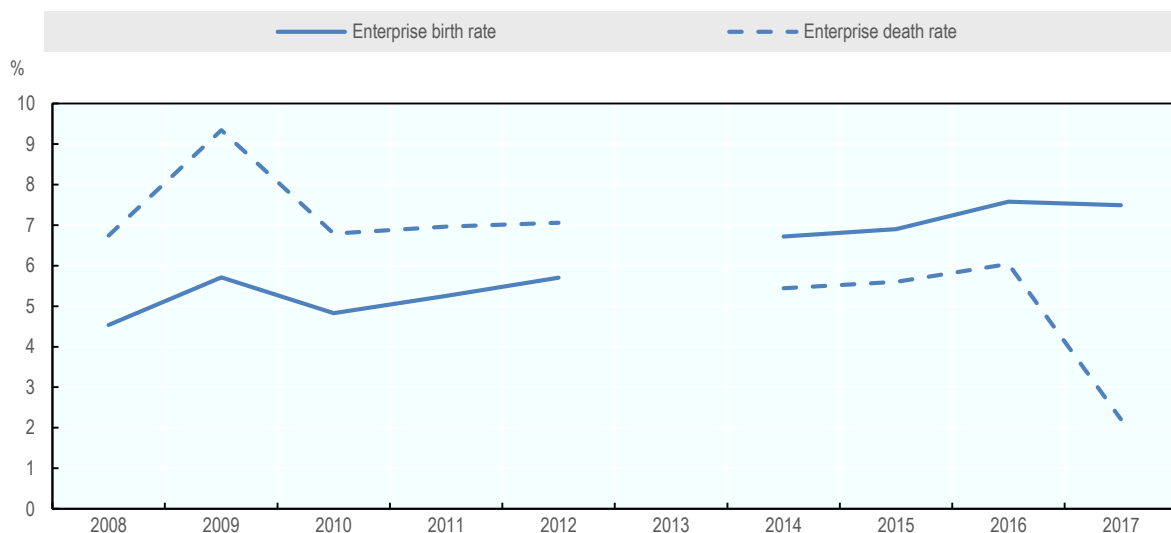
- The overall entrepreneurship conditions in Ireland are about average among European Union (EU) Member States. For example, the level of administrative burden on new start-ups is ranked slightly above the EU median while the share of the population with entrepreneurship skills ranks just at the EU median.
- The proportion of women among the self-employed is lower in Ireland than the EU average (24.8% vs. 32.6%). The share of self-employed workers aged 50 to 64 years old is higher than the EU average (45.5% vs. 40.7%), while youth make up a smaller share of the self-employed workforce than average (4.4% vs. 7.5%).
- Data from the Global Entrepreneurship Monitor indicate that the rate of early-stage entrepreneurship (i.e. the share of people starting or managing a business that is less than 42 months old) is above the EU average. This is true across demographic groups – women, youth, and seniors are more active in early-stage entrepreneurship than their EU counterparts. Entrepreneurs in Ireland are more likely to have high growth expectations than the EU average.
- Eliminating all of the gaps in entrepreneurship activity rates across population groups would result in an additional 115 000 entrepreneurs. About 90% of these “missing” entrepreneurs are female, 33% are over 50 years old and 33% are immigrants.
- There is no co-ordinated inclusive entrepreneurship policy, but entrepreneurship policies are well-developed. However, awareness of supports could be improved among groups of potential entrepreneurs such as women, immigrants, youth, seniors and people with disabilities. Moreover, little is known about take-up by people from these groups.
- A range of programmes exist to support entrepreneurs from different population groups. There is significant support for female entrepreneurs (e.g. Starting Strong, Going for Growth) and some support available for the unemployed. There are few targeted support for youth, but they have been very successful (e.g. Ireland’s Best Young Entrepreneur).
- Significant support is provided to supporting people experiencing disabilities in employment, this has not yet been extended to supporting business creation and self-employment.
- While inclusive entrepreneurship support is reasonably developed, there is room to strengthen it. The following recommendations are offered:
 - Set clear inclusive entrepreneurship objectives and consider a co-ordination mechanism to foster support to under-represented and disadvantaged groups in entrepreneurship policy;
 - Monitor and improve accessibility of enterprise support agencies’ services and supports for various demographic groups;
 - Clarify the entrepreneurship support offer, sign-posting group specific supports when available.
 - Place greater emphasis on promoting entrepreneurship and self-employment amongst disadvantaged groups through the Department of Rural and Community Development, Pobal, the Irish Local Development Network, Enterprise Ireland and Local Enterprise Offices; and
 - Review the provision of welfare supports to identify where more flexibility could be introduced to help avoid “benefit trap” challenges.

1 Inclusive entrepreneurship trends

Conditions for entrepreneurship

The enterprise death rate decreased sharply in 2017. It had been relatively stable for several years, after recovering from a spike during the financial crisis. On the contrary, the business entry rate has been growing steadily since 2011 (Figure 1.1). The enterprise birth rate was under the EU median until 2015, but has converged with it since. The enterprise death rate has been consistently under the EU median since recovering from pre-crisis levels in 2011.

Figure 1.1. Business entry and exit rates



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

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

The level of administrative burden on new start-ups was lower than the EU median in 2019 (Figure 1.2). The World Bank Doing Business report ranks Ireland among the most competitive countries in the world when it comes to business regulation and red tape, with particularly good scores for starting a business, paying taxes and protecting minority investors. The eGovernment Strategy (2017–20) further facilitated interaction with government services for businesses (and citizens), including through digitalisation, aiming to comply with the general principles of the EU eGovernment Action Plan (OECD, 2019).

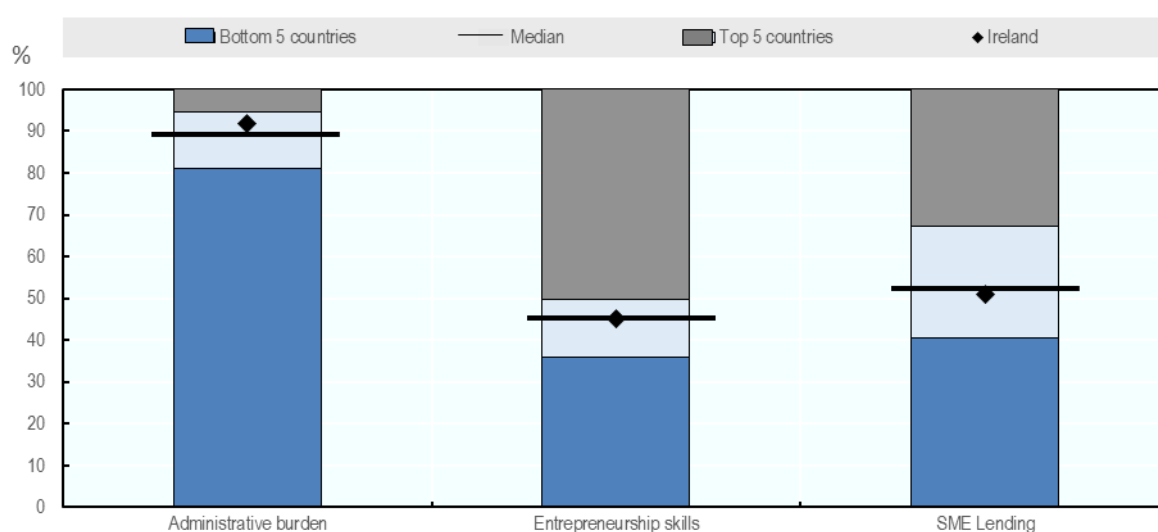
Overall, Ireland enjoys a highly skilled workforce, with a significant share of adults having completed tertiary education and a well-developed offer for continuous training. In terms of entrepreneurship skills, the

proportion of adults who are confident they have the skills and knowledge to start a business is on par with the EU median (Figure 1.2).

SME lending was slightly below the EU median in 2019 (Figure 1.2). New SME lending declined by 3.2% in 2018 compared to the previous year. Overall, access to finance remains a challenge for many Irish SMEs. The interest rates charged to SMEs was 4% in May 2018, almost twice the EU average. To support SMEs through the planned exit of the United Kingdom (Ireland's first trading partner), from the EU, the Brexit Loan Scheme was launched in March 2018. A long-term (8-10 years) lower cost loan scheme, the Future Growth Loan Scheme was also launched in June 2019.

Figure 1.2. Conditions for business creation

Ranking relative to other European Union Member States, 2019



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

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

Recent labour market trends

Unemployment rates rose after the financial crisis, peaking in 2012 for each of the demographic groups considered (at 15.0% national average), and have declined year-on-year since then. The overall unemployment rate came back below the EU average in 2016, and the gap between the Irish unemployment rate and the EU average has widened every year since 2016, as Ireland's unemployment rate continued to decline faster than the EU average. The seasonally adjusted unemployment rate for December 2019 was 4.8%, down from 5.5% in December 2018 and the lowest recorded in Ireland since January 2007.

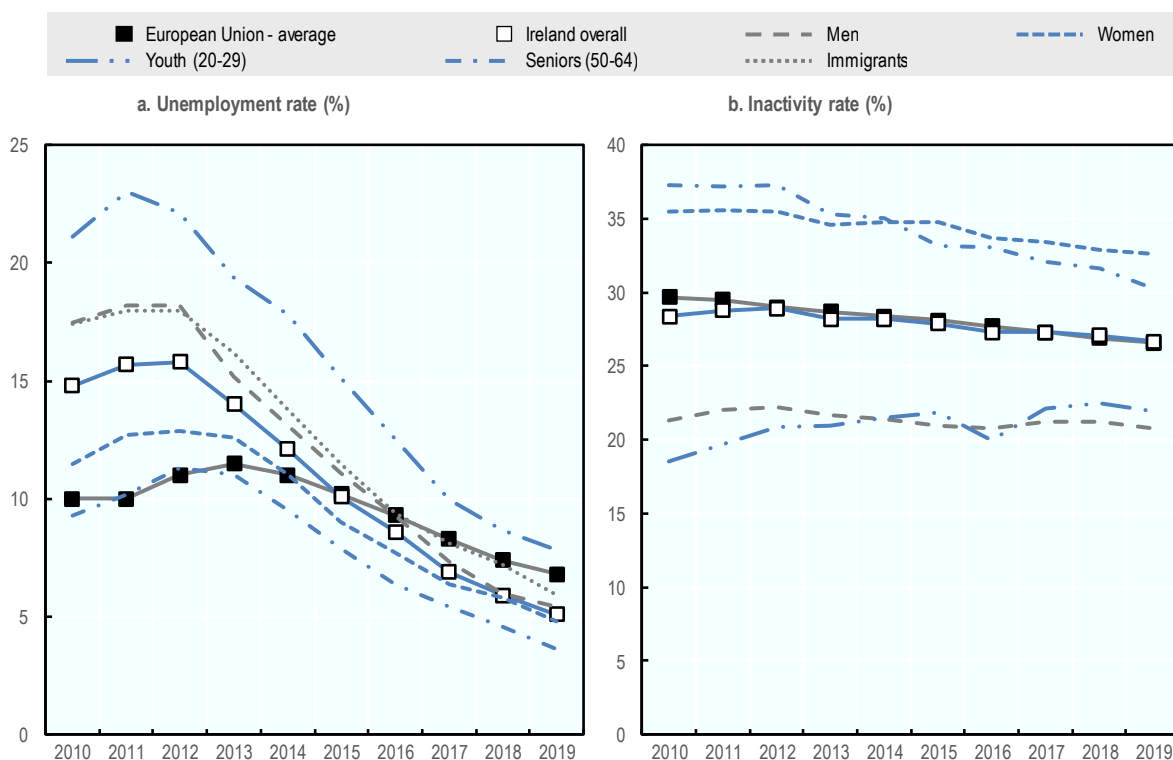
Over the past decade, youth unemployment was lower than at the EU level, in part due to youth emigration (CSO, 2019), but remained significantly above the national average in Ireland. The unemployment rates among men and immigrants were above the national average following the financial crisis, but have been converging towards it over the past few years. In contrast, unemployment among seniors and women stayed under the national average for the period, although the latter converged with the national rate in

recent years. The unemployment rates for men and women have been similar over the past three years (Figure 1.3).

The inactivity rate (i.e. people not seeking work, such as retirees) in Ireland has mirrored the EU average between 2012 and 2019, remaining under 30% and slowly declining. The inactivity rate was highest among seniors and women over the period, although inactivity among seniors has been declining faster than the national average. The share of inactive men remained relatively stable over the period. However, inactivity among youth has been on an upward trend since 2010. Overall, the highest rate for the years 2015-19 has consistently been women, while men (and youth) had the lowest rate. (Figure 1.3).

Figure 1.3. Unemployment and inactivity

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



Note: Break in time series for unemployment and inactivity in 2017.

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

Self-employment activities

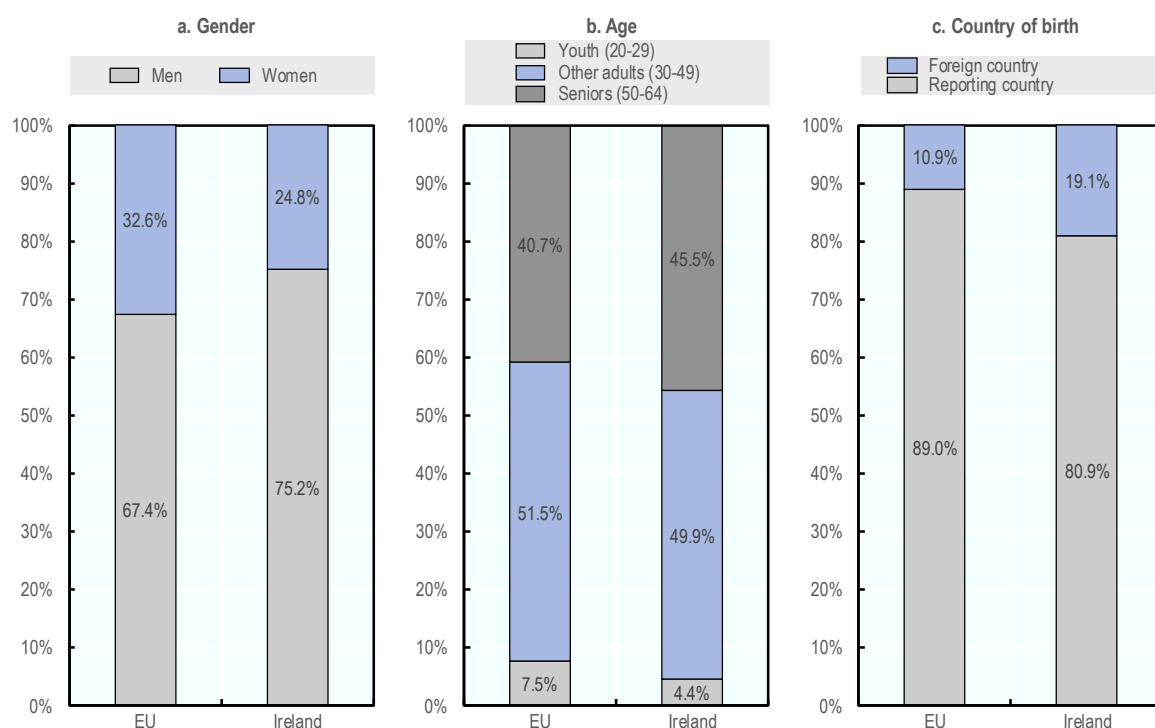
The proportion of women among the self-employed is lower in Ireland than the EU average (24.8% vs. 32.6%). This is similar to what is observed among established (over 3.5 years of activity) business owners. The gap between businesses managed by men and women widens over time, with an overall gender gap of 2.4:1 (Fitzsimons and O'Gorman, 2020).

Self-employed workers in Ireland tend to be older than the EU counterparts. The share of self-employed workers aged 50 to 64 years old is higher than the EU average (45.5% vs. 40.7%), while youth make up a smaller share of the self-employed workforce than average (4.4% vs. 7.5%) (Figure 1.4).

The share of immigrants among self-employed workers is also significantly above the EU average in Ireland. This is consistent with earlier findings observing high rates of entrepreneurial activities among immigrants in Ireland, albeit noting these businesses were generally small locally traded services with limited revenue (Cooney and Flynn, 2008).

Figure 1.4. Composition of the self-employed

Proportion of self-employed workers, 2019



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

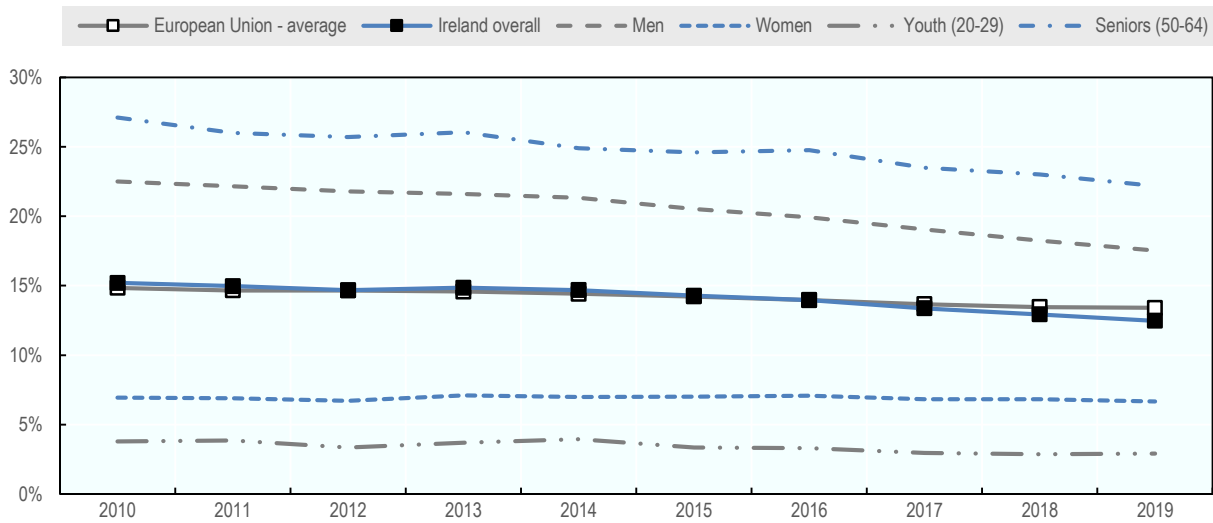
Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>

The self-employment rate in Ireland has been consistently close to the EU average over 2010-19 (Figure 1.5). Overall, it has remained relatively constant across demographic groups over the decade, with a slight downward trend, while the rate of unemployment peaked in 2012, suggesting that variations in unemployment had little influence on the self-employment rate in Ireland.

The self-employment rate among seniors has declined by four percentage points between 2010 and 2019 but remains well above the national average. The rate of youth self-employment is low (2.9% in 2019), under the EU average (6.2%). There is a substantial gender gap in self-employment: the self-employment rate is three times higher among men than among women.

Figure 1.5. Self-employment rate

Proportion of employment that is self-employed

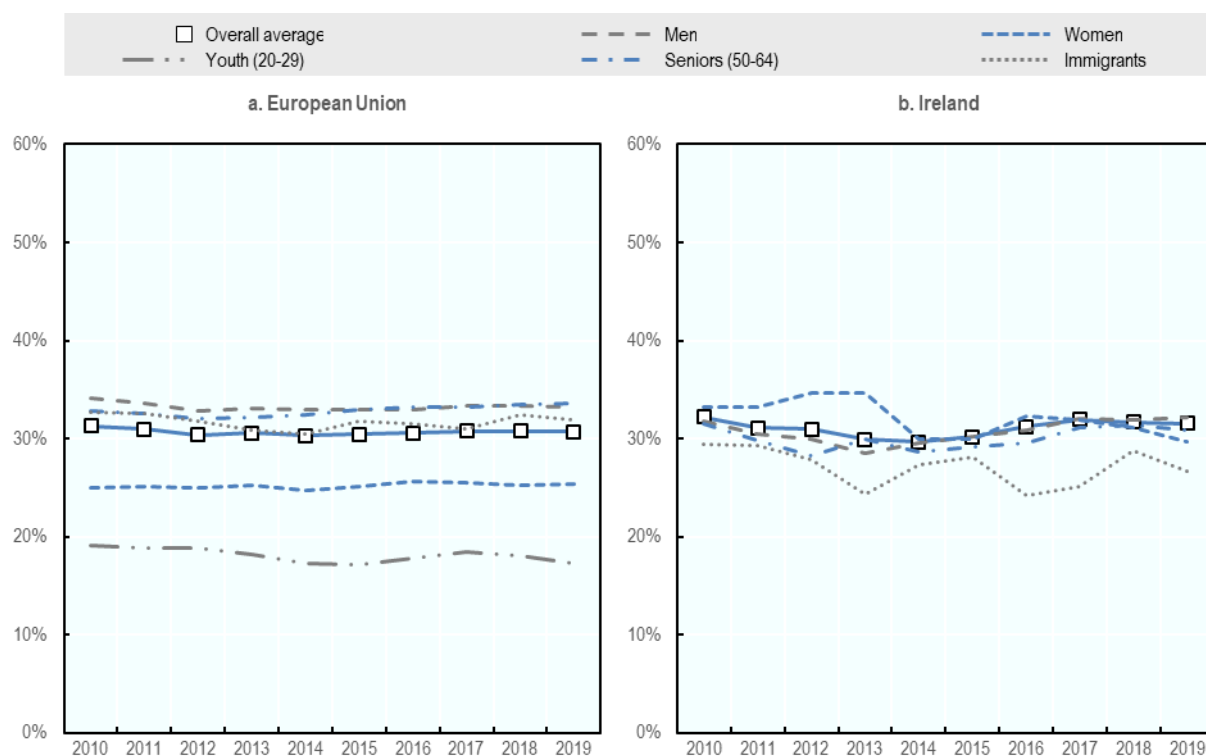


Note: break in time series in 2017. Data for youth for 2012-15 and 2018-19 includes data of low reliability for the age group 20-24.
 Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

While the share of self-employed workers who employ others has been relatively stable at the EU level over the past decade, it has risen and fallen over time in Ireland, especially among women and immigrants (Figure 1.6). The overall share of employers among the self-employed was close to the EU average over the period, but women in Ireland were much more likely to employ others than the EU average for women. In contrast, immigrants, men and seniors were less likely to hire others than the respective EU averages. Overall, there was no significant increase in the number of self-employed workers without employees in Ireland over the past decade, despite the issue of “bogus self-employment” receiving some media attention.

Figure 1.6. Self-employed as employers

Proportion of the self-employed who employ others



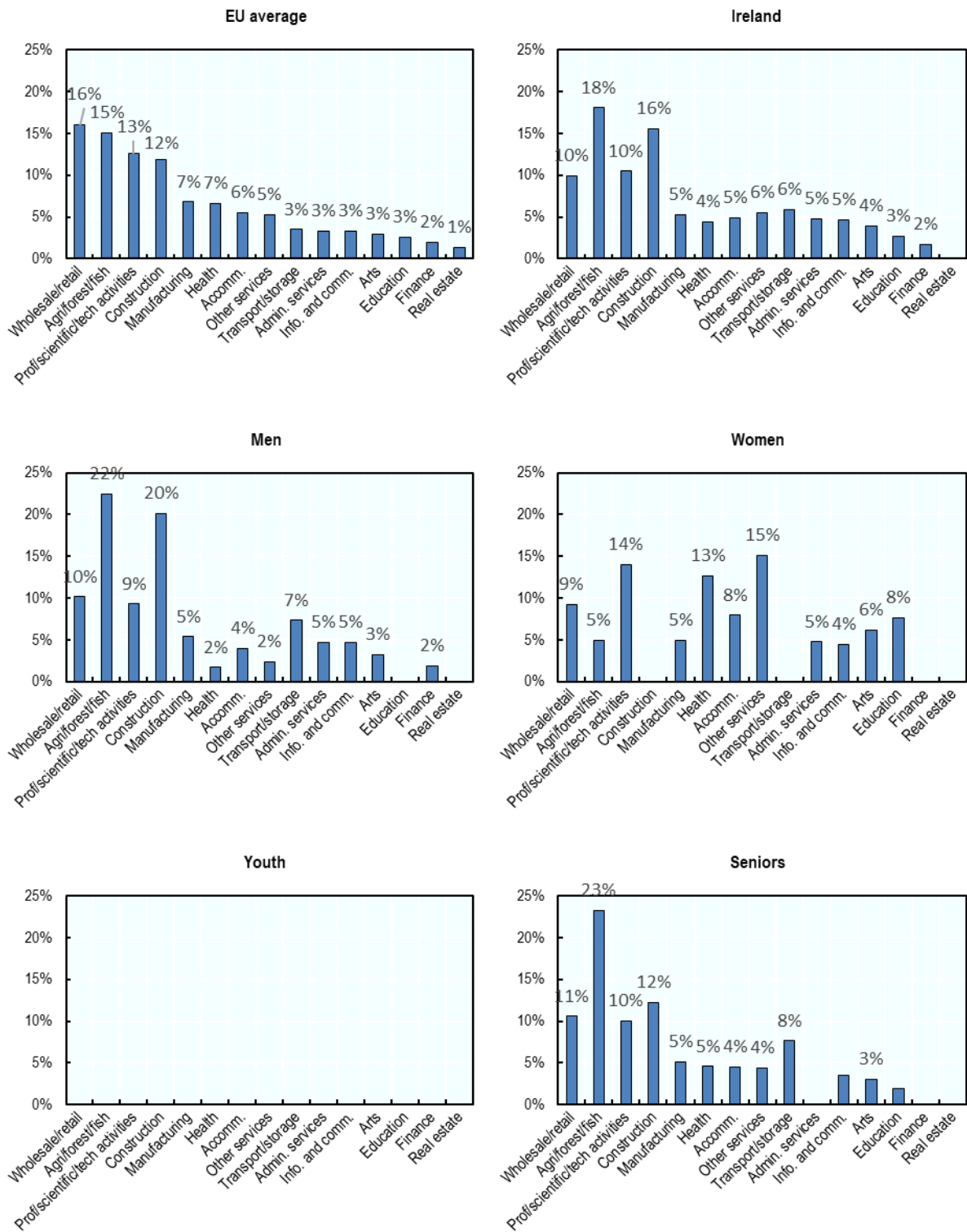
Note: Reliable data for youth is not available for Ireland. Break in time series in 2017.

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

The share of the self-employed working in the five largest sectors varies per population group. The five largest sectors of activities for men and seniors are the same as the national average, but the rate of self-employment in the Agriculture sector is higher than the national average for both groups and the share of the self-employed working in the Construction sector is substantially higher among men than the national average. The most common activities for women differ from the national average. The majority of self-employment by women occurs in the service sectors, with Human Health and Social Work Activities, Other Services, and Accommodation and Food Service Activities being noteworthy sectors that did not appear in the top five for the other demographic categories (Figure 1.7).

Figure 1.7. Self-employment by economic activity

Distribution of the self-employed by sector, 2019



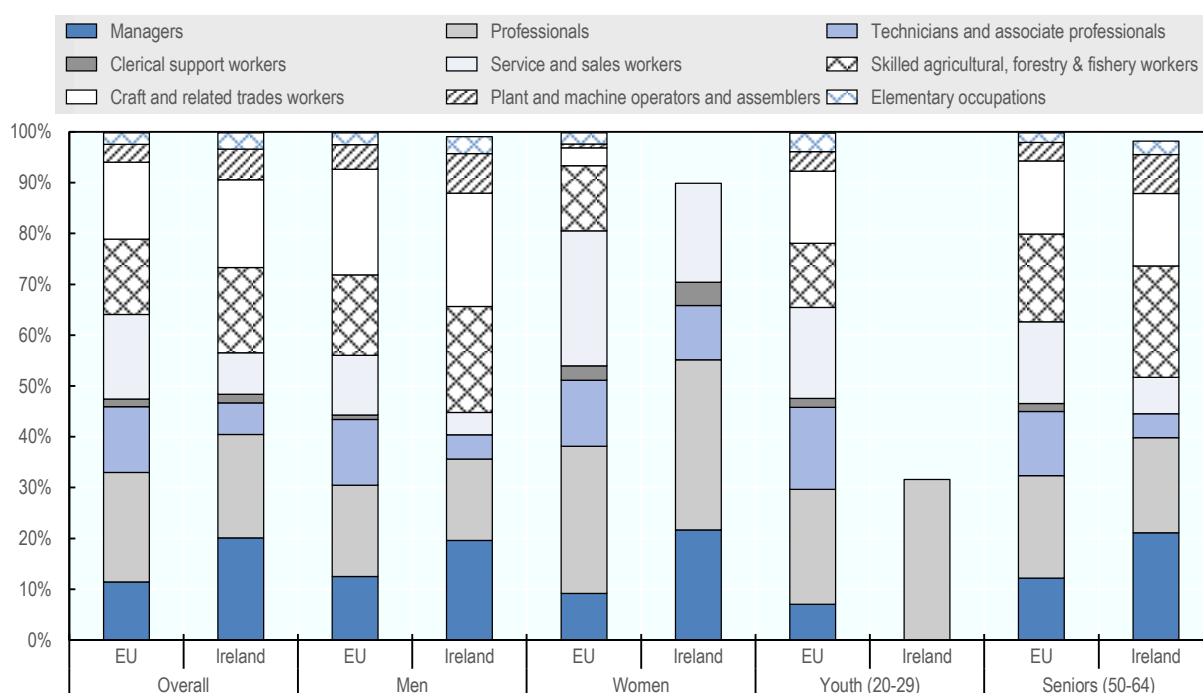
Note: Data for youth are not available.

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

Managers and Plant and Machinery Operators and Assemblers are significantly more common occupations among self-employed workers in Ireland than the EU average (Figure 1.8). For Managers, the gap was especially large for self-employed women, who were three times as likely to occupy this type of position as the EU average for women. While the proportion of Agricultural Workers is approximately the same for the EU and Ireland, these rates are much higher in Ireland for men and seniors than the EU averages. These findings are consistent with the data in Figure 1.7, which identified high rates of self-employment in the Agriculture and Construction sectors. The shares of Technicians and Associate Professionals and for Service and Sales Workers among self-employed workers are distinctly lower in Ireland than the EU average.

Figure 1.8. Self-employment by occupation

Distribution of the self-employed by occupation



Note: Reliable estimates for youth are only available for 1 ISCO08 occupation out of 10 and the calculation includes data for age group 20-24 which is unreliable.

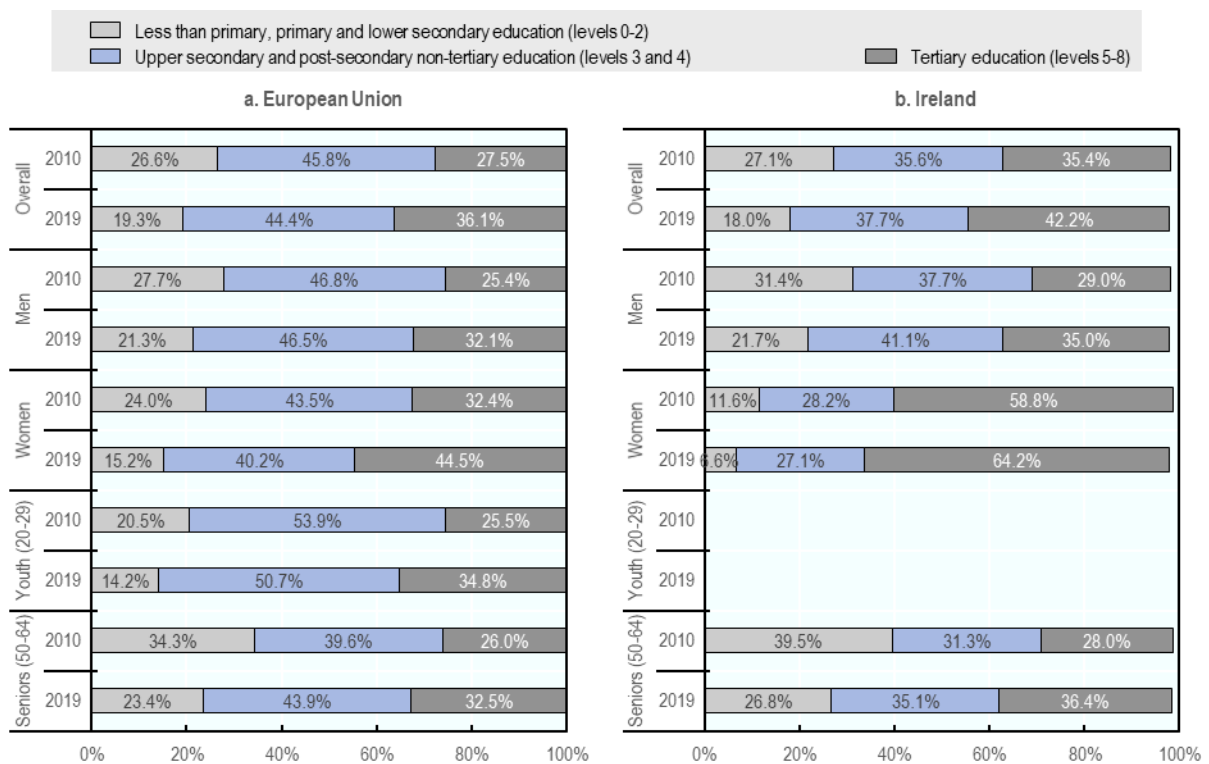
Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

A noticeable feature of the educational profile of the self-employed in Ireland (Figure 1.9) is the higher rates of tertiary education than the EU averages across all groups. The rate of tertiary education was particularly high among self-employed women (64.2%), higher than men (35.0%) and the EU average for women (44.5%). This is consistent with the overall skills profile of the country: Ireland has one of the highest rates of tertiary education participation in the OECD. Nearly half of all 25-64 year-olds (47%) have attained a tertiary education (OECD, 2019). The tertiary attainment rate is even higher among women (51%, compared with 43% among men) and for the younger generation, reaching 60% among 25-34 year-old women and 52% among young men in the same age group. Furthermore, adults with a bachelor’s degree earn on average 81% more than those with upper secondary education, compared to 44% more on average across OECD countries.

Motivations to participate in self-employment among highly educated women may include a desire to be independent, have a better work/life balance or to pursue specific business opportunities. However, such high representation may also be due to the inability to maximise career goals due to a glass ceiling for employees and income inequality for similar positions. A PWC (2020) report found that the pay differential between men and women in Ireland was widening, rising from 5.9% in 2017 to 7.5% in 2018.

Figure 1.9. Self-employment by education level

Distribution of the self-employed by educational attainment



Note: Reliable data are not available for youth. Break in time series in 2017 and 2014.

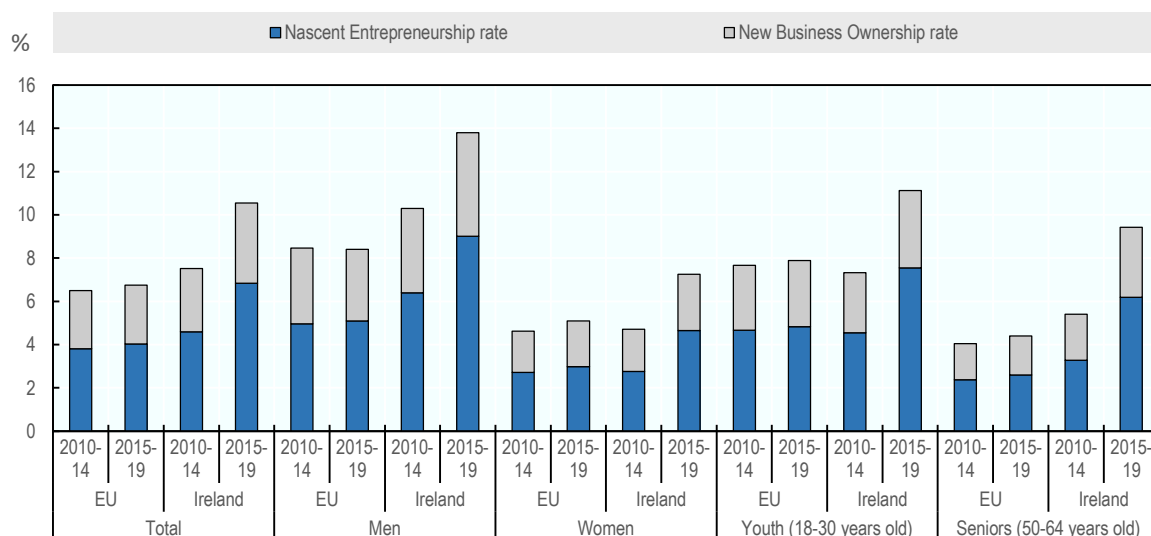
Source: Eurostat (2020), Labour Force Survey, <https://ec.europa.eu/eurostat/web/lfs>.

Entrepreneurship activities

The proportion of the adult population (18-64 years old) in Ireland that is actively involved in setting up a business was higher than the EU average for all groups over 2015-19. The rates have increased in Ireland across all categories compared to the previous period (2010-14), but the rate among men is significantly higher than found in the other categories (Figure 1.10).

Figure 1.10. Nascent entrepreneurship and new business owners

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



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

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

How many “missing” entrepreneurs are there?

The gaps in early-stage entrepreneurship rates across population groups suggest that there are many “missing” entrepreneurs. There are currently about 330 000 early-stage entrepreneurs in Ireland (i.e. those starting or managing a business that is less than 42 months old) and this number would increase by about 115 000 if the early-stage entrepreneurship rate for core-age males (30-49 years old) was applied to the whole population.

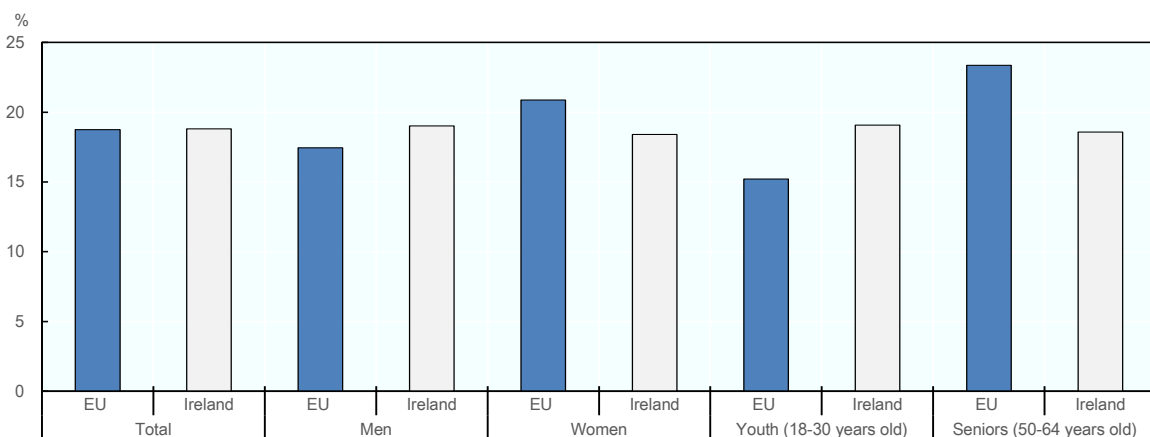
A similar exercise can be done for each population group by applying the rate for core-age males to each group (i.e. women, youth, seniors, immigrants). This shows that more than 100 000 of these “missing” entrepreneurs are female. In addition about one-third are over 50 years old and another third are immigrants.

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

The proportion of nascent entrepreneurs and new business owners (18-64 years old) that self-reported that their entrepreneurship was necessity-driven rather than opportunity-driven was slightly higher in Ireland than the EU average over 2015-19 (Figure 1.11). The rates were relatively similar across demographic groups. The necessity-driven entrepreneurship rate was lower than the EU average for women and seniors, but was significantly higher than the EU average for youth despite youth unemployment being lower than the EU average during this period and participation in tertiary education being relatively high.

Figure 1.11. Necessity entrepreneurship

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



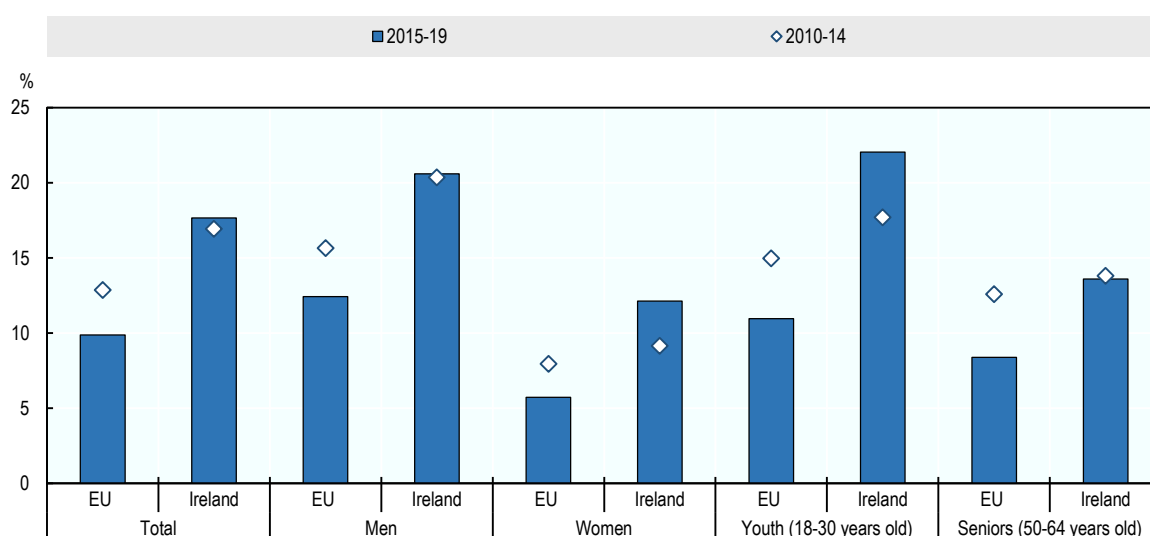
Note: Necessity entrepreneurship is defined as entrepreneurship activities that were launched because there were no other options in the labour market. All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did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

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

The proportion of nascent entrepreneurs and new business owners (18-64 years old) that expect to create at least 19 new jobs over the next five years was higher across all categories in Ireland than the EU averages over 2015-19. These higher rates of growth expectation may reflect the economic growth that Ireland experienced in recent years. The expectation of growth declined in the EU across all categories between the two time-periods considered, while it increased in all categories except men in Ireland (the national rate remained almost constant). The share of women expecting to create at least 19 new jobs in their business rose significantly between the time periods, suggesting increased interest in and confidence for building high-growth firms.

Figure 1.12. Growth-oriented entrepreneurship

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



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

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

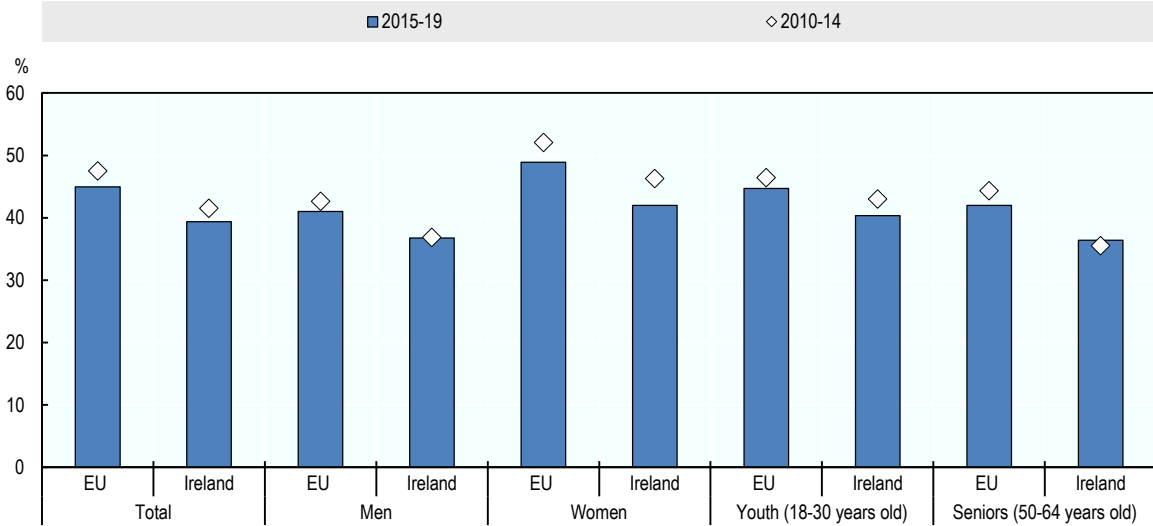
Barriers to business creation

Fear of failure is less commonly reported as an obstacle to business creation in Ireland than the EU average across all demographic groups (Figure 1.13). The share of people reporting fear of failure as an obstacle have remained approximately the same over time. As is observed at the EU level, fear of failure was highest among women and lowest among men. Fear of failure was higher among youth rather than seniors. The gap was somewhat wider than the EU average.

Access to finance and skills have been identified as challenges to entrepreneurial activity in Ireland (OECD, 2019). Over 2014-18 in Ireland, people of all demographic groups were slightly more likely to believe they had the knowledge and skills to start a business than the EU average. In Ireland like at the EU level, the share of people who felt confident they had the skills to become entrepreneurs did not change significantly between 2010-14 and 2014-18. Of the demographic groups considered, women reported the lowest level of confidence in their skills. This holds true in Ireland and at the EU level.

Figure 1.13. Fear of failure

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

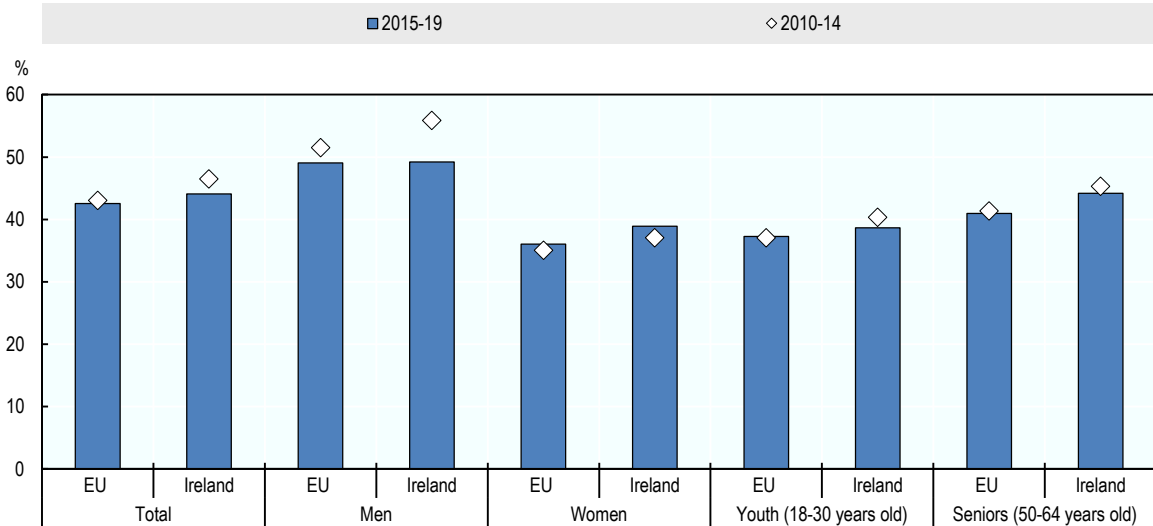


Note: All EU countries participated in the GEM survey between 2015 and 2019 except the Czech Republic, Denmark, Lithuania and Malta. Several countries did not participate in the survey in every year (missing years noted): Austria (2015, 2017), Belgium (2016-19), Bulgaria (2014), Cyprus (2015), Denmark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

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

Figure 1.14. Entrepreneurship skills

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



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

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

2 Inclusive entrepreneurship policy framework

Overview and assessment

Table 2.1. Characterisation of the inclusive entrepreneurship policy context

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

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

Policy responsibility

Several government departments and agencies have responsibilities related to inclusive entrepreneurship policy. The **Department of Business, Enterprise and Innovation** (DBEI) has responsibility for enterprise and entrepreneurship policy in Ireland. The Department is supported in its work by other government departments such as the Department of Finance, Department of Rural and Community Development, and the Department of Employment Affairs and Social Protection. There is no policy dedicated to inclusive entrepreneurship, but some programmes have an inclusiveness dimension. For example, the Department of Rural and Community Development runs the SICAP programme, which provides a range of enterprise supports to new and established businesses started by individuals who are disadvantaged, including the long-term unemployed, women, migrants, Travellers and Roma. The Department also support social enterprises as a mechanism to support labour market activation for disadvantaged individuals and communities.

Within departments, two unites have notable responsibilities related to certain under-represented and disadvantaged groups, although these do not focus on entrepreneurship. The **Equality Division at the Department of Justice and Equality** supports women in employment, including in entrepreneurship. The division is also in charge of developing government policy on disability. The **Office for the Promotion of Migrant Integration** (also part of the Department of Justice and Equality) is responsible for the promotion

and co-ordination of integration measures for legally resident immigrants, but generally the actual delivery of integration services is the responsibility of mainstream Government Departments and service providers.

Enterprise Ireland and the **Local Enterprise Offices** are the principal providers of enterprise support in Ireland. They offer limited tailored or dedicated supports for minority or disadvantaged communities. Local Enterprise Offices assist people wishing to start and grow a business and Enterprise Ireland supports businesses that employ more than ten people. There are 31 Local Enterprise Offices (LEOs) located within the Local Authorities nationwide, which serve as a “first-stop-shop” for providing advice and guidance, financial assistance and training and mentoring to anyone wishing to start or grow a business in each local area. Enterprise Ireland primarily provides supports to established SMEs in the manufacturing and internationally traded services sectors and to High Potential Start Ups (HPSUs) through 11 regional-based offices. Agencies such as Microfinance Ireland and the Strategic Banking Corporation of Ireland provide various forms of financial support. Overall, 37 government bodies and agencies deliver supports to SMEs (Department of Business, Enterprise and Innovation, 2019). A cross-governmental online tool¹ helps Irish start-ups and small businesses navigate the wide range of government enterprise supports available.

The principal provider of tailored entrepreneurship supports for minority and disadvantaged groups is the **Local Development Companies** (LDCs).² The LDCs deliver a range of programmes, including initiatives at national and European level where funding is available to enhance the development of communities through enterprise, training, activation, educational, health and community supports. The Irish Local Development Network (ILDN) is the representative body for the LDCs (ILDN, 2020).

The LDCs are involved in delivering Social Inclusion and Community Activation Programme (SICAP) and other programmes run by **Pobal**. Pobal is a government-supported body that provides management and support services in the areas of “Social Inclusion and Equality, Inclusive Employment and Enterprise, and Early Years and Young People”. Pobal administers programmes on behalf of the Department of Rural and Community Development, the Department of Children and Youth Affairs, the Department of Employment Affairs and Social Protection, and the Department of Health. Some of the groups supported by Government through Pobal include the long-term unemployed, young people, Irish Travellers/Roma, older people and ex-prisoners.

Inclusive entrepreneurship strategies and objectives

There is no overall strategy for inclusive entrepreneurship in Ireland. Three strategic documents are relevant for entrepreneurship and enterprise policy:

- Ireland launched its first entrepreneurship policy, the “**National Policy Statement on Entrepreneurship in Ireland**”, in 2014. It ran until December 2019 and set out strategic objectives for the Government to act as a facilitator within the Irish entrepreneurship ecosystem. One of the objectives of the Policy Statement was to develop dedicated calls to target under-represented cohorts. However, few entrepreneurship policies or initiatives introduced were targeted at under-represented groups (OECD, 2019). Currently, there is no national entrepreneurship strategy, although a new SME and Entrepreneurship Policy is expected to be launched in 2020.
- The strategy “**Enterprise 2025 Renewed**” sets out Ireland’s medium-term national enterprise strategy. One of the key objectives of this strategy is to “improve participation rates in the labour force through various initiatives targeted at unemployed, youth, females, older people and people

¹ <https://supportingsmes.gov.ie/>

² LDCs are known by many different names throughout Ireland including: Local Area Partnerships, LEADER Partnerships, Integrated Development Companies, as well as the more obvious Local Development Company. They are in contract locally with the Local Community Development Committees

with disabilities, informed by analysis,” reflecting a vision for the inclusion of disadvantaged communities that is focused on employment rather than entrepreneurship.

- There are also nine “**Regional Enterprise Plans to 2020.**” These plans are broad-ranging in their objectives and the nature of their support for enterprise activity, but rarely do they specifically identify minority or disadvantaged communities for targeted initiatives. When they do, they focus primarily on business development and employment, with none mentioning entrepreneurship or self-employment for people in disadvantaged or minority communities.

In addition to these, some strategic documents are in place focusing on specific groups. Most of these strategic documents focus primarily on labour market integration and include only some measures related to entrepreneurship. A notable exception is women’s entrepreneurship, which several strategic documents address.

Enterprise Ireland launched its “**Action Plan for Women in Business**” in January 2020. The plan identifies 4 Objectives and 24 Actions that will be implemented by Enterprise Ireland (with support from relevant stakeholders) to improve entrepreneurial activity by women in Ireland. Two of these objectives are: (1) to increase the number of women becoming entrepreneurs; and (2) to increase the number of women-led start-ups with high growth potential. Some Regional Enterprise Plans also target women, and occasionally reference other under-represented communities, but generally focus on employment rather than self-employment. The Equality Division at the Department of Justice and Equality’s “**National Strategy for Women and Girls 2017-20**” supports women in the labour market. In the past, this department has funded a number of entrepreneurship programmes specifically for women, but the recent strategy was primarily focused on employment rather than self-employment.

Two strategies aim to support people with disabilities and ensure that they are treated as equal members of society: (1) the “**National Disability Inclusion Strategy 2017-21**”; and (2) the “**Comprehensive Employment Strategy for People with Disabilities 2015-24**”. The Equality Division at the Department of Justice and Equality co-ordinates the implementation of these documents. These strategies focus on employment and there are few mentions self-employment as a career option. Ireland adopts a policy of mainstream service provision in the area of integration, while recognising the need for targeted initiatives to meet specific short-term needs.

The “**National Migrant Integration Strategy 2017-20**” included an action related to targeted support for migrant entrepreneurs through the LEOs³ and progress was reported.

In January 2020, the Department of Employment Affairs and Social Protection published the “**Roadmap for Social Inclusion 2020-25**”. Building on previous strategies, the roadmap aims to reduce the number of people in consistent poverty and increase social inclusion. It seeks to support and complement the range of existing national strategies and inform the development of future strategies to ensure that social inclusion remains a priority for public policy. It includes commitments aiming to enhance employment opportunities for disadvantaged cohorts, including through self-employment, but does not develop separate objectives for entrepreneurship and self-employment. To ensure implementation, a governance structure has been put in place including a Social Inclusion Roadmap Steering Group to be chaired by the Minister.

Overall, while social inclusion is a government priority, strategies targeted at under-represented or disadvantaged communities focus on employment, with limited mention of entrepreneurship. Including clear strategic objectives for Inclusive Entrepreneurship in the national SME and Entrepreneurship strategy and developing group-specific strategic documents when relevant could be beneficial in setting a direction for support to entrepreneurs from various backgrounds.

³ Action 47.

Monitoring and evaluation practices

In Ireland, progress reports are commonly issued during the lifetime of a government strategy. The practice aims to ensure that the work of government departments is transparent and open to scrutiny by the public. This monitoring of activity is not a legal requirement, and is not usually carried out by formal monitoring groups. The department or agency responsible for the strategy usually undertake a self-assessment of their progress against the actions identified in the relevant strategy. For example, in June 2020, each regional committee published a progress report on their “Regional Enterprise Plan to 2020”, detailing what actions had been taken on each objective stated in the plan. Progress reports of strategies launched by a government department are typically made publicly available, while this is less common for launched by department agencies. For example, there is no information on whether Enterprise Ireland (2020) plans to publish progress reports on its strategy “Action Plan for Women in Business”. In the absence of dedicated inclusive entrepreneurship strategies targeted at disadvantaged groups, there is no systematic evidence on evaluation practices, which are decided at the programme level.

Recent developments

There are have been few developments in the past three years relating to inclusive entrepreneurship policies, strategies or regulations. The main new strategy has been the Action Plan for Women in Business which was launched in January 2020. The ambitions of the strategy include: (1) Increase the number of women-led companies growing internationally by 100%; (2) Increase the number of women participants in start-up programmes by 50%; and (3) Increase the proportion of female-founded High Potential Start-Ups to 30%. Since this strategy is quite recent, there has been little opportunity to estimate its effectiveness and much of the initial efforts have been halted by the COVID-19 pandemic. Another recent strategy is the Department of Employment Affairs and Social Protection’s Roadmap for Social Inclusion 2020-25 which is targeted at disadvantaged communities. This document is focused on employment and includes no objective relating to self-employment, but opportunities may arise through this strategy to introduce entrepreneurship-related initiatives for disadvantaged communities. Similarly, the Labour Market Advisory Council established in 2020 may have the opportunity to reinforce support to self-employment among the unemployed. It was appointed by the Minister of Employment Affairs and Social Protection with the objective to increase participation rates, and minimise unemployment levels and unemployment durations. While the council has no specific responsibilities linked to self-employment, self-employment is seen as playing an important role in boosting employment levels and opportunities.

Policy measures in response to COVID-19 to support entrepreneurs and the self-employed⁴

The Department of Business, Enterprise and Innovation (DBEI) and the Department of Employment Affairs and Social Protection introduced a wide range of supports for businesses and employees affected by the COVID-19 pandemic.⁵ These include the following:

- The COVID-19 Wage Subsidy Scheme, and its replacement after August 2020, the Employment Wage Subsidy Scheme (EWSS) operated by Revenue, enable employees, whose employers are affected by the pandemic, to receive significant supports directly from their employer through the payroll system.

⁴ The text was drafted in August 2020. Policy actions implemented after this date are not covered in this report.

⁵ Published in the document “Supports for Businesses Impacted by COVID-19”.

- The COVID-19 Pandemic Unemployment Payment is available to all employees and the self-employed who have lost their job due to the COVID-19 pandemic.
- Lending is available to affected businesses through State-supported loan schemes: the COVID-19 Working Capital Scheme, the Future Growth Loan Scheme, the Credit Guarantee Scheme and the MicroFinance Ireland COVID-19 Business Loans.
- The Restart Grant provides direct grant aid to micro and small businesses to help them with the costs associated with reopening and reemploying workers following COVID-19 closures. The maximum grant available is EUR 25 000 and the minimum payment is EUR 4 000.
- The COVID-19 Business Financial Planning Grant, worth up to EUR 5 000, is designed to help companies to develop a robust financial plan, including the preparation of documentation required to support applications for external finance from banks and/or other finance providers.

The Department also established the DBEI Business Support Call Centre for information on the government supports available to businesses and enterprises affected by COVID-19. The range of supports is expanded and adapted on a rolling basis as the country progresses towards fully reopening.

The supports introduced focused on keeping existing businesses alive and restarting those that needed to close down while the general population was requested to stay at home. The supports also sought to encourage enterprises to adapt their business practices and move more of their sales to online channels. In the early months of the crisis, little attention was paid to the creation of new ventures as the market was not viewed as an opportune time to start a business. However, since the country has eased the restrictions of movements, existing start-up programmes and supports continue to be available to potential and nascent entrepreneurs.

3 Assessment of current and planned inclusive entrepreneurship policies and programmes

Developing entrepreneurship skills

Overview and assessment of policies and programmes

Table 3.1. Characterisation of schemes for developing entrepreneurship skills

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

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

Overall, Ireland has a strong enterprise and entrepreneurship support system that has been recognised by several international reports (e.g. World Bank). In terms of inclusive entrepreneurship, the main providers of entrepreneurship support for under-represented and disadvantaged communities are the following:

- **Enterprise Ireland** has a dedicated Female Entrepreneurship Unit that provides dedicated programmes and supports to women.
- **Local Enterprise Offices (LEOs)** are the principal agency for promoting entrepreneurship in local communities. They deliver the Start Your Own Business training programmes, run the National Student Enterprise Awards and Ireland's Best Young Entrepreneur competition, and provide mentoring services to starters. Various offices throughout the country deliver targeted supports to minority and disadvantaged communities.
- **Further Education and Training Authority (SOLAS) / Education and Training Boards** offer a number of entrepreneurship courses in certificate programmes (e.g. Entrepreneurial Skills, Start Your Own Business, Entrepreneurship Studies, Business Planning). Youth and the unemployed are the primary audiences for these offerings.
- **Local Development Companies** assist communities and disadvantaged persons with personal development and well-being, social inclusion, employment training and placement, enterprise and social enterprise.

These organisations proactively support entrepreneurial activity and run many programmes that are available to all members of the population. However, only a small number of their initiatives are specifically tailored to underrepresented and disadvantaged communities.

Women

The **Enterprise Ireland Female Entrepreneurship Unit** was established in 2012 in response to an under-representation of women entrepreneurs in Ireland. The Unit aims to support ambitious women entrepreneurs to launch and grow High Potential Start-Ups (HPSUs) and to address the key challenges facing women in start-ups. There are several tailored entrepreneurship training initiatives available for female entrepreneurs. Enterprise Ireland initiated and supports a number of tailored entrepreneurship programmes aimed at female entrepreneurs. These include accelerator programmes targeting early stage start-ups such as High Fliers, a prestigious 13-week programme supporting promising female led start-ups.

Another notable programme is **Starting Strong**. It is aimed at ambitious early-stage female entrepreneurs whose pre-revenue development, degree of innovation and growth potential are all greater than the norm. Similarly, the **Going for Growth** programme is an internationally acclaimed peer-to-peer mentoring programme designed to encourage more women entrepreneurs to be ambitious and supports them to achieve their growth aspirations. As of June 2020, more than 660 women had participated since the programme's launch in 2008. These initiatives have been successful (OECD, 2017) and have led to an increase in the proportion of female founded HPSUs receiving investments from Enterprise Ireland from 7% in 2011 to 22% in 2018.

Another notable initiative is the **ACORNS** programme, funded by the Department of Agriculture, Food and the Marine through the Rural Innovation and Development Fund. ACORNS support early-stage female entrepreneurs living in rural Ireland. ACORNS was supporting around 160 early stage female entrepreneurs in 2020. The initiative was the runner-up in the European Enterprise Promotion Awards 2018. The LEOs also frequently organises customised start-up programmes for women.

Immigrants

There is currently no publicly-led tailored support available for immigrants to start a business in Ireland. In the past, some organisations such as the **Institute for Minority Entrepreneurship** (TU Dublin) and the **Local Enterprise Offices** (LEOs) offered customised entrepreneurship training programmes for immigrants, but these programmes became less frequent after 2010. LEOs have recently stopped offering tailored programmes to immigrants and now integrate them in the same programmes as Irish nationals. In the non-governmental sector, the New Communities Partnership, a national network of immigrant-led groups, offers a course on Migrant Entrepreneurship Training Skills. Other organisations such as the Migrant Rights Centre Ireland and Dignity Partnership also offer workshops and advice to immigrants on self-employment. Cooney and Flynn (2008) argued that dedicated support is required as immigrants in Ireland face distinctive challenges, and are less likely to be self-employed than the OECD average (18.3% vs. 22.7%).

Youth

The most significant initiative targeted at youth is **Ireland's Best Young Entrepreneurs (IBYE) Competition**. IBYE is run by the 31 LEOs with the support of the DBEI and Enterprise Ireland. The nationwide competition is open to people between the ages of 18 and 35 years old and has three categories: Best Business Idea, Best Start-Up Business and Best Established Business. Up to 450 young entrepreneurs are invited by the LEOs to attend free regional Entrepreneur Bootcamps to help them develop their business and new venture ideas before the finalists for the National Finals are selected. The competition was first organised in 2014 and attracts approximately 1 400 entrants each year.

Entrepreneurship modules and programmes are offered in all higher education institutions. They also offer various supports for students who wish to start their own business. A number of initiatives also target young people under the age of 18 years old (e.g. Foroige National Foundation for Teaching Entrepreneurship), so youth have the opportunity to participate in some form of entrepreneurship training during the course of their overall formal education.

The youth least likely to receive entrepreneurship training are those Not in Employment, Education or Training (NEETs). One of the primary sources for NEETs wishing to access entrepreneurship training are the Further Education and Training colleges which are managed by the Education and Training Boards (ETBs). Some of the ETBs provide dedicated entrepreneurship courses for youth who are not in employment or education and may have finished their formal education at a young age. The courses may include work experience as part of the programme. Some ETBs also provide entrepreneurship modules within existing programmes. However, entrepreneurship education represents a very small part of Quality & Qualifications Ireland (QQI) certification (0.3%) awarded by ETBs, with just 149 participants aged 18-29 years old gaining QQI certifications for entrepreneurship education related components in 2015 (most recent data) (TMA, 2016). Overall, there are low levels of entrepreneurship education and training activity in ETB Further Education and Training colleges (TMA, 2016).

Another potential training resource for NEETs is the **Social Inclusion and Community Activation Programme** (SICAP) 2018–22, which provides funding to tackle poverty and social exclusion through local engagement and partnerships between disadvantaged individuals, community organisations and public sector agencies. These programmes are primarily delivered through the Local Development Companies (LDCs). The LDCs use SICAP funding to support Disadvantaged Young People (aged 15-24) as one of its target groups, including young people who are at risk of early school leaving or youth who are unemployed/under-employed and in need of ongoing support. The LDC programmes may be accredited or unaccredited training that seek to transition participants to employment or more formal education options. One example of an ILDN member is Inner City Enterprise (ICE), a member of the Dublin Inner City Co-operative that implements SICAP. ICE was founded in 1991 and notably helps unemployed people to establish their own businesses. ICE has introduced the Young Entrepreneurs Training Programme

(YETP), a five-weeks course targeted at people aged 18-30 year olds aiming to develop personal skills, and offer practical advice on how to set-up a business in Ireland. The programme was established in partnership with Youth Business International and is supported by Citi Bank. ICE also introduced the Be Your Own Boss (BYOB) short training programme for underserved youth in 2019. The programme is designed to be a pre-cursor to the Young Entrepreneurs Training Programme (YETP). It is ran in collaboration with the SWAN Youth Service. A small number of other LDC initiatives can be found, but there is little co-ordinated strategy taking place amongst such activities.

Seniors

There are currently no tailored entrepreneurship skills initiatives aimed at seniors. Between 2010 and 2013, Senior Enterprise (an EU-supported initiative through INTERREG IVB NWE) encouraged those aged over 50 years old to engage in entrepreneurship. The initiative fostered investment in senior-led businesses, encouraged seniors to start businesses or to become advisors in new and developing businesses. The initiative won the Investing in Skills Category at the European Enterprise Promotion Awards in 2013.

The unemployed

Training programmes available to the unemployed are usually promoted through the **Intreo Centres** (public employment service). The main entrepreneurship training option is the ETB Training Centres' uncertified Entrepreneurship Skills and Start Your Own Business courses, which are targeted at the unemployed through Intreo. While the programme is available nationally, in practice, participant are concentrated in the Dublin area. A TMA (2016) report found that Dublin-based learners accounted for 60% of all awardees gaining QQI certification in entrepreneurship education and training modules through the ETB programmes. The total number of awardees in 2015 from the Dublin region amounted to 410 out of a national total of 680. Four counties had less than 10 awardees, while several counties had none.

Recent policy developments

Most programmes detailed in this section have existed for more than three years. Notable exceptions are the Inner City Enterprise programmes targeted at youth which sought to: (1) Personal development, including improved confidence, team building and leadership skills; (2) Come up with or decide on a business idea; (3) Complete a business plan; (4) Learn about sales and marketing for business; (5) Manage business finances; and (6) Tips on using social media for business. These initiatives are planned to be repeated. Other initiatives targeted at disadvantage communities may exist at a local level, but such programmes are difficult to identify and assess.

Financing entrepreneurship

Overview and assessment of policies and programmes

Table 3.2. Characterisation of schemes for facilitating access to finance

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

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

In recent years, successive governments have sought to ensure that businesses have good access to finance, particularly following the 2008-12 economic recession. While a range of state agencies provide financial support (e.g. Strategic Banking Corporation of Ireland, Microfinance Ireland, Local Enterprise Offices), the following provide financing initiatives that are tailored to under-represented and disadvantaged communities:

- **Enterprise Ireland** provides Seed and Venture Capital Schemes tailored to women entrepreneurs for High Potential Start-ups (HPSUs), using a co-investment model with decisions made by

independent fund managers. Enterprise Ireland also provides a wide range of funding supports for businesses in the manufacturing and international services sectors, targeted at stage and scale of the business, including employment, capital and R&D grants.

- **The Department of Employment Affairs and Social Protection** provides financial support for jobseekers creating businesses through the Enterprise Support Grant (ESG) in addition to income support under Back to Work Enterprise Allowance (BTWEA) and Short Term Enterprise Allowance (STEA). The grant is available to current recipients of BTWEA or STEA.

As mentioned in the previous section, most entrepreneurship supports are open to everybody living in Ireland and support organisation advocate an inclusive policy. There are few customised financial supports available for under-represented and disadvantaged communities, which are highlighted below.

Women

Enterprise Ireland offers targeted financial supports for women entrepreneurs, including:

- The **Competitive Female Feasibility Fund** is to assist women entrepreneurs investigate the viability of their business becoming a HPSU. The maximum grant available is EUR 25 000.
- The **Female Competitive Start Fund** aims to accelerate the growth of female-led businesses that have the potential grow in global markets. The maximum support available is EUR 50 000 for a 10% ordinary equity stake in the start-up.

Enterprise Ireland estimated that the number of women-led start-ups supported by Enterprise Ireland had trebled within six years of the funding starting in 2012.

Youth

The main source of funding support for youth comes through the aforementioned **Ireland's Best Young Entrepreneur (IBYE) Competition**, which has EUR 2 million available in investment funds and targeted supports. Following a review of the initial entries (approximately 1 400 per year), up to 450 young entrepreneurs are invited by the LEOs to attend free regional "Entrepreneur Boot-camps" to help them develop their business and new venture ideas. A EUR 50 000 Investment Fund is awarded to the Category Winners and Runners-Up from each of the 31 LEOs, while an Investment Fund of a further EUR 100 000 is available for the winners of the IBYE National Final.

A second source of funding is **Enterprise Ireland's Competitive Start Fund for Recent Graduates** which aims to increase the number of HPSUs with potential to employ more than 10 people and achieve EUR 1 million in export sales within three years. Final-year students and third-level graduates from the last three years are invited to compete for 10 places and EUR 50 000 each in equity funding. Many Higher Education Institutions also host business plan competitions which typically offer a cash prize of around EUR 10 000 to the winner.

The unemployed

The **Back to Work Enterprise Allowance (BTWEA)** and the **Short Term Enterprise Allowance (STEA)** act as a welfare bridge assisting jobseekers in setting up a business (see section on regulatory measures). BTWEA can be combined with **employment grants from a Local Enterprise Office (LEO)** or a **Local Development Company**. Participants are also exempt from the requirement to satisfy the condition of "genuinely seeking work" to receive their weekly allowance (23% of Microfinance Ireland customers were on BTWEA when their loan was granted). In addition to income support, beneficiaries can apply for financial support to set-up business under the Enterprise Support Grant (ESG). ESG offers up to EUR 2 500 over a period of no more than 24 months and beneficiaries retain access to support, advice and mentoring by

the Department of Social Protection (DSP) Case Officer and/or an Enterprise Officer in a Local Development Company (LDC). To be eligible, one has to be:

- Setting up as self-employed in a new business that has been approved in advance in writing by a DEASP Case Officer and a Local Development Company;
- Getting Jobseeker's Benefit (JB) or Jobseeker's Allowance (JA) continuously for at least 9 months (234 days).

This scheme has been in place since the 1993 and revised in 2009. In December 2016, there were 11 386 participants on the BTWEA and 2016 expenditure on the scheme was EUR 126.2 million. Both numbers have remained roughly stable between 2012 and 2016 (OECD, 2019).

Recent policy developments

Financial support for start-ups and SMEs has increased in recent years, however, customised financial supports for under-represented and disadvantaged groups remains limited. No initiative introduced within the past three years was identified.

Entrepreneurship culture and social capital

Overview and assessment policies and programmes

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

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

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

Many entrepreneurship and business awards (e.g. EY Entrepreneur of the Year, the National Enterprise Awards, the SFA Small Business Awards) are organised in Ireland at national, regional and local levels. Successive governments have sought to promote entrepreneurship and the National Policy Statement on Entrepreneurship in Ireland (2014) stated that two of its key objectives were: (1) Make entrepreneurship and integral part of our ambition as a nation; and (2) Celebrate and reward successful entrepreneurs. Although government targets for the entrepreneurial activity rates have not yet been met, the media portrayal of entrepreneurs and the perception of entrepreneurs by society is generally positive, which is a relatively recent development over the past few decades (Fitzsimons and O’Gorman, 2019).

Women

Numerous activities in Ireland promote and celebrate women in business. These activities are led by the government, non-government organisations and businesses and include the following:

- **Women Mean Business:** The business website organises an annual event and presents awards to outstanding women business leaders in Ireland in different categories;
- The Irish Country Magazine has a **Made in Ireland Award for women entrepreneurs**, and Image and Irish Tatler (both magazines targeted at women) have similar awards;
- The Local Enterprise Offices organise the annual **National Women's Enterprise Day** with events in different regions throughout Ireland, plus they host the Enterprising Women Network;
- **Network Ireland** brings together women entrepreneurs and business owners, as well as a plurality of other stakeholders with around 1 000 members in 15 branches across Ireland. They organise events to collaborate, share ideas, knowledge and support. Some of their key activities include the International Women's Day Celebration and the Annual Conference and Business Awards;
- **Women's Executive Network (WXN) Awards:** Every year, WXN hosts its Top 25 Awards, which celebrates the successes of Ireland's highest achieving women.

These networks and awards programmes are advertised across the country. In addition, there are regular media profiles of successful women entrepreneurs who act as role models for others to follow.

Immigrants

During the years 2006-08, the **Permanent TSB Ethnic Entrepreneur of the Year awards** celebrated immigrant entrepreneurs and received national media attention. No other programmes have been introduced to celebrate immigrant entrepreneurs. Various **ethnic newspapers** (e.g. Metro Eireann) occasionally offer profiles of immigrant entrepreneurs and publish articles relating to immigrants starting businesses in Ireland. The **African Professional Network of Ireland (APNI)** aims to connect ambitious professional individuals living in Ireland, particularly those of African origin, but does not focus solely on entrepreneurship. National country-based networks such as the Ireland-India Council, target immigrants who wish to support trade between their country of origin and their country of residence, but these networks are usually not active in terms of supporting entrepreneurship.

At a local level, some LEOs have activities targeting immigrant entrepreneurs (for example, the LEO Fingal organised the Ethnic Entrepreneurs Expo in March 2020, as a networking event for "ethnic entrepreneurs") (LEO, 2020), but these are not systematically held.

Youth

The biggest campaign targeted at youth is the aforementioned **Ireland's Best Young Entrepreneur initiative**. It is heavily promoted through national, regional and local media and is driven by the 31 LEOs to maximise the number of participants each year. The National Finals receive prime time television coverage and strong attention from the national printed media. The campaign has been very successful and the branding has ensured that the competition is widely recognised. There are no dedicated networks for youth entrepreneurs and few supports available beyond the IBYE initiative.

The unemployed

A noteworthy initiative promoting self-employment and entrepreneurship among the unemployed are the biennial National Back to Work Allowance Awards. The awards celebrate long-term unemployed people who have set up enterprises. The awards have LDCs nominate a selection of candidates for regional finals. Some counties set up competitions to nominate candidates for the regional level, adding a local outreach

dimension to the event. No other campaigns are dedicated to promoting self-employment and entrepreneurship to the unemployed in Ireland.

Recent policy developments

Over the past three years, the government has allocated significant resources to promoting entrepreneurship as a critical element of the country's economic development. However, no new customised or dedicated entrepreneurship media campaigns or networking initiatives were introduced specifically for disadvantaged or under-represented groups. Some demographic groups have not been targeted by dedicated efforts and are, instead, considered to be included within the general campaigns and initiatives.

Regulatory measures

Overview and assessment of regulatory environment

Table 3.4. Characterisation of regulatory measures used to support entrepreneurship

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

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

The World Bank's 2020 Doing Business report ranked Ireland relatively high (24th out of 190 economies) despite a fall in ranking over the past decade due to an increased time to register for corporation tax, social insurance and VAT. Overall, the regulatory environment is quite conducive to entrepreneurship, but few regulations specifically target disadvantaged entrepreneurs.

Women

The conditions to access maternity benefits have been recently updated to foster equality between employed and self-employed women. State maternity benefit offers a flat rate payment of EUR 245 a week. Women must have a certain contribution history to qualify, which may be done as an employee, a self-employed worker, or a combination of both. Prior to this reform, self-employed women needed to have 52 weeks of Pay Related Social Insurance (PRSI) contributions paid in the relevant tax year, as opposed to a minimum of 39 weeks for an employee. Furthermore, self-employed women must apply for maternity benefit 12 weeks before the intended start date, whereas employees only had to give a six weeks notice. While these differences regarding how self-employed and employees were treated for maternity benefit have now been addressed, the issue of the high cost of childcare remains, with no subsidies or supports available for women entrepreneurs utilising such services.

Immigrants

The Start-up Entrepreneur Programme was introduced by the Irish Government in 2012 to offer residency to selected immigrants with a proposal for a high potential start-up in the innovation economy. To be successful, applicants must have funding of EUR 50 000 to develop their business and be selected by the Evaluation Committee and the Minister for Justice and Equality. The programme is not intended for retail, personal services, catering or other similar types of locally traded services. Only 20 applications were approved in the first two years of the programme.

The unemployed

The government provides a welfare bridge to support those moving into self-employment from unemployment. The Back to Work Enterprise Allowance (BTWEA) allows beneficiaries to receive their full unemployment benefit during the first 12 months after the establishment of a business and 75% in the second year, irrespective of the performance of their business (in order not to penalise success). The Short-Term Enterprise Allowance (STEA) gives support to people who have lost their job and want to start their own business. Conditions for regaining access to unemployment benefits if a business is not successful were changed in 2019. Previously, this was considered a barrier to starting a business. The Jobseeker's Benefit (Self-Employed) is a weekly payment from the Department of Employment Affairs and Social Protection (DEASP) to people who lose their self-employment and it is normally paid for a maximum of nine months, depending on the number and type of PRSI contributions paid. The entrepreneurial community has welcomed this measure.

Recent policy developments

The only regulatory measure targeted at disadvantaged and under-represented groups over the past three years was the change to the Jobseeker's Benefit (Self-Employed) to include the category of self-employed. Other regulatory changes implemented to support entrepreneurial activity have been designed to support the general population rather than a specific demographic group.

4 Supporting people who experience disability in entrepreneurship

Self-employment and entrepreneurship activities

In Ireland, disability is defined by law as “a substantial restriction in the capacity of the person to carry on a profession, business or occupation in the State or to participate in social or cultural life in the State, by reason of an enduring physical, sensory, mental health or intellectual impairment” (Disability Act 2005). According to the CSO Census 2016, 643 131 people in Ireland had a disability (13.5% of the population). 51.6% were women. 130 067 people with a disability were at work, accounting for 22.3% of the total disabled population of working age (584 045). This compares with 53.4% for the overall population of working age.⁶ The poverty rate is high among people with disabilities who are not in employment. 47.7% of people not in work due to illness or disability are at risk of poverty (CSO, 2018). This may be partly due to the high cost of disability, which was estimated to be EUR 200 a week in Ireland (Cullinan and Lyons, 2015).

According to the CSO (2016) census, 52 115 people with disabilities are self-employed (40% of the total working population with disabilities). One-third employ others (17 654). In both self-employed with and without employees, the ratio of male-to-female is approximately 3:1, which contrasts with the rate of 1.8:1 for the general population of the self-employed (Fitzsimons and O’Gorman, 2020). Table 4.1 provides a detailed breakdown of the rates of self-employment by the nature of their disability.

⁶ The number of employed people aged 15 to 64 as a percentage of the total population aged 15 to 64.

Table 4.1. Self-Employment and People with Disabilities

Nature of disability	Self-employed with employees			Self-employed without employees		
	Total	Male	Female	Total	Male	Female
Disables persons	17 654	13 118	4 536	34 461	26 198	8263
Blindness or a serious vision impairment	1 645	1 210	444	2 980	2 242	1 529
Deafness or a serious hearing impairment	5 034	4 086	948	8 696	7 167	1 529
A difficulty that limits based physical activities	7 373	5 147	2 226	14 381	10 397	3 984
An intellectual disability	334	256	78	766	635	131
A difficulty with learning, remembering or concentrating	2 651	1 927	724	5 408	4 071	1 337
A psychological or emotional condition	1 447	978	469	3 763	2 628	1 135
A difficulty with pain, breathing or chronic illness or condition	8 158	5 854	2 304	16 040	11 973	4 067
Difficulty dressing, bathing or getting around inside the home	3 329	2 188	1 141	6 915	4 811	2 104
Difficulty going outside the home alone to shop or visit a doctor	4 037	2 568	1 469	8 404	5 585	2 819
Difficulty working at a job, business or attending school	3 890	2 693	1 197	8 312	6 157	2 155
Difficulty participating in other activities, e.g. leisure or using transport	5 379	3 632	1 747	10 727	7 538	3 189

Source: CSO (2016 Census)

A report by Cooney and Aird (2020) on entrepreneurship for people with disabilities in Ireland identified a range of barriers that persons from the community might face when seeking to establish their own business. These barriers included: (1) Loss of income from social security benefits or supplemental disability programs; (2) Difficulties in obtaining start-up capital due to poor credit ratings; (3) Lack of access to appropriate support or training not tailored to their individual needs; (4) Lack of assets to use as collateral due to difficulties in finding suitable employment; and (5) Psychological issues such as self-confidence, mind-set and a fear of failure. Furthermore, many do not “see themselves” in the marketing material for self-employment training and opportunities and therefore do not envisage themselves as an entrepreneur.

Policy framework

Table 4.2. Characterisation of the entrepreneurship policy context for people who experience disability

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

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

There are no dedicated government policies or measures currently in place to support people with disabilities who wish to start their own business. However, a range of strategic documents address inclusion of people with disabilities, with a strong focus on employment. Recent documents include:

- The “**National Disability Inclusion Strategy 2017-21**” was launched in 2017 and comprised eight themes, including employment⁷.
- The “**Comprehensive Employment Strategy for People with Disabilities 2015-24**” was published by the Irish Government in 2015 as a mechanism to address the significant employment gap between people with and without disabilities. Employment is one of the Strategy’s six strategic priorities.⁸ One of the key strengths of the strategy was that it ensured a coordinated approach to supporting people with disabilities with their ambition to progress into employment, but little attention is given in the strategy to self-employment as a potential career option.

In January 2020, the Irish Government published the Mid-Term Review of the National Disability Inclusion Strategy, which identified the progress made and the goals that remained outstanding. The Department of Justice and Equality (DJE) initiated a consultation process in 2019 to inform the Mid-Term Review of the National Disability Inclusion Strategy (NDIS) and it was agreed that the focus for 2020 and 2021 will be on the implementation of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD).

While, there are currently no dedicated entrepreneurship programmes for people with disabilities, they could be supported through the Regional Enterprise Plans. For example Strategic Objective 5 of the *Dublin Regional Enterprise Plan to 2020* is “to facilitate every individual to realise their full potential through engagement in economic activity”, which covers a range of target groups, including people with disabilities.⁹ The emphasis is on employment rather than self-employment. However, an initiative is being planned that will pilot targeted entrepreneurship support for people with disabilities.

Overview and assessment of policies and programmes

There are no tailored measures provided by government or its enterprise support agencies for people with disabilities to develop their entrepreneurship skills, access finance, identify with role models or the beneficiaries of targeted regulations.

In 2012, the Disability Activation Project was administered by Pobal with funding from the (former) Department of Social Protection in the Border, Midland and Western (BMW) region of Ireland. The Disability Activation Project primarily focused on supporting people with disabilities in securing employment, but little was offered regarding self-employment. The LDCs also work with people with disability to secure employment, but very few initiatives within the LDC network provide tailored self-employment support for people with disabilities.

To encourage people to start their own business, the Department of Employment Affairs and Social Protection offer some benefits that temporarily cover the loss of state income supports if a person is

⁷ (1) Equality and Choice; (2) Joined-up policies and public services; (3) Education; (4) Employment; (5) Health and Wellbeing; (6) Person-centred disability services; (7) Living in the Community; and (8) Transport and access to places

⁸ were stated as: (1) Build skills, capacity and independence; (2) Provide bridges and supports into work; (3) Make work pay; (4) Promote job retention and re-entry to work; (5) Provide co-ordinated and seamless support; and (6) Engage employers

⁹ (1) Socially disadvantaged Regions / Groups; (2) People with Physical & Mental Disabilities; (3) People returning to the workplace who may have exited through choice or illness; (4) People who will potentially be displaced with technology / new business models; (5) Long term unemployed; (6) Migrants / Refugees; (7) Narrowing the gender gap in various professions and at senior levels; and (8) Significant employment losses due to economic conditions.

currently or has recently been in receipt of welfare benefits. These could be used by people with disabilities eager to start businesses. These include the Back to Work Enterprise Allowance (BTWEA) which allows self-employed people previously receiving welfare support to keep a percentage of their social welfare payment for up to two years, and the Short-Term Enterprise Allowance (STEA), which support people who have lost their job and want to start their own business. Additionally, people who are earning low income due to self-employment may be entitled to Jobseeker's Allowance or Supplementary Welfare Allowance. People with disabilities may be entitled to other benefits, but it would be dependent upon being means tested and how they might satisfy the eligibility criteria. Overall, the welfare system is not unsupportive of people with disabilities but offers no customised benefits for people with disabilities who wish to start their own business and so the "welfare benefit trap" remains a considerable challenge in Ireland. Moreover, as the process to regain benefits after a business fails can be complex and lengthy, moving into self-employment or entrepreneurship remains riskier than salaried employment, and as such, may not be encouraged to the same extent. Work on simplifying the welfare support system for people with disabilities is ongoing.

There are also measures dedicated to supporting businesses who wish to employ a person with a disability, but they generally cannot be accessed by a person with a disability who wishes to become self-employed. These include the Reasonable Accommodation Fund which provides grants for employment of people with disabilities¹⁰ and the Disability Awareness Support Scheme (which provides funding for private sector employers to arrange and pay for disability awareness training for staff who work with a colleague who has a disability).

Recent policy developments

There have been no new policies in recent years dedicated to supporting entrepreneurs who experience disability. There have been no promotional campaigns or marketing of role models to highlight the opportunity for people with disabilities to establish their own business. There have been some articles in the media relating to the topic and some individuals and organisations have sought to improve the environment to increase entrepreneurial activity within the community (e.g. The Open Doors Initiative, the Institute for Minority Entrepreneurship at Technological University Dublin). The DBEI is currently collaborating with external partners in designing a number of pilot entrepreneurship initiatives for people with disabilities that could potentially lead to them being adopted as government policy. Overall, there exists significant opportunity to identify and implement targeted policy and programme measures that would enhance the opportunity for people with disabilities to start a business in Ireland. Options could include staff training for the LEOs and other entrepreneurship support agencies, , offering specialised assistance, or connecting with organisations supporting people with disabilities in other areas (social services, employment) to foster complementarity of support.

¹⁰ Comprising the Workplace Equipment and Adaptation Grant, the Personal Reader Grant, the Job Interview Interpreter Grant and the Employee Retention Grant.

5 Policy recommendations

Prior to the COVID-19 pandemic, Ireland had been enjoying strong economic growth. The country had made an excellent recovery from its deep recession of 2008-12 and the rate of unemployment in February 2020 was 4.8%. However, the challenges awaiting the country due to Brexit and the COVID-19 crisis make for a highly uncertain future over the next three years. The immediate focus of government attention will likely be on saving businesses, creating jobs, rebuilding the economy and reducing the national debt. As a result, spending monies on initiatives targeted towards under-represented and disadvantaged group may have lower priority than had been envisaged prior to the COVID-19 crisis. Within this context, the following policy recommendations are proposed:

1. **Set concrete inclusive entrepreneurship objectives and consider a co-ordination mechanism (e.g. strategic document, coordination body) to foster support to under-represented and disadvantaged groups in entrepreneurship policy.** This could include incorporating “Inclusive Entrepreneurship” as a pillar in the forthcoming SME and Entrepreneurship Policy document and consider mainstreaming gender within the document, to ensure a gender lens is applied to entrepreneurship support in general. Complementary group-specific strategic document when relevant (as is being done for women’s entrepreneurship) could be helpful in ensuring clear priorities are set and monitored. A specific co-ordinator or unit within the DBEI could act as a reference to help promote inclusive entrepreneurship objectives within the department policies and programmes. Co-ordination with other Departments and Agencies involved in dealing with under-represented and disadvantaged groups would be important for objective setting and implementation.¹¹
2. **Monitor and improve accessibility of enterprise support agencies’ services and supports for various demographic groups.** This could include monitoring programme participation by different groups and taking stock of existing outreach efforts. This information would help ensure programmes are able to serve entrepreneurs with different backgrounds and identify potential gaps and could support the design of outreach measures to help certain groups to access generic support programmes. This could be complemented by support measures for agencies such as frontline staff training.
3. **Clarify the entrepreneurship support offer, sign-posting group specific supports when available.** Due to the multiplicity of providers and the local variations in programmes proposed, the entrepreneurship support offering may be difficult to navigate for aspiring entrepreneurs, especially those from under-represented and disadvantaged groups. Mechanisms to centralise information (e.g. through an online platform) and improve sign-posting of relevant support to different groups could help increase access to tailored and generalist support schemes for entrepreneurs with different backgrounds. Simplification could also be beneficial.
4. **Place greater emphasis on promoting entrepreneurship and self-employment amongst disadvantaged groups** through the Department of Rural and Community Development, Pobal,

¹¹ This could include Departments of Children, Disability, Equality & Integration; Further and Higher Education, Innovation and Science; Social Protection, Community & Rural Development and the Islands. Agencies could include EI; LEO; LDC; SOLAS; ETB; Intreo; and relevant non-governmental organisations.

the Irish Local Development Network, the LEOs and Enterprise Ireland. These actors are well positioned to address the specific needs of disadvantaged communities and could be offered greater support to undertake tailored entrepreneurship programmes. A co-ordination mechanism (e.g. strategic document) could help coordinate work among these actors.

5. ***Review the provision of welfare supports to identify where more flexibility could be introduced to help avoid “benefit trap” challenges.*** This would involve ensuring that income support services and employment services offered by the Department of Social Protection, Community and Rural Development and the Islands are mutually reinforcing and do not create adverse incentives. This would ensure that entering entrepreneurship is less risky for those previously benefitting from welfare support. This could build on the commitment made under the Roadmap for Social Inclusion (2020) to develop and consult on a draft proposal for the restructuring of long-term disability payments. Moreover, attention should be given to ensure that people accessing self-employment from unemployment or other benefits have good access to other entrepreneurship programmes, as they may particularly benefit from additional support.¹²

¹² A study of BTWEA highlighted that people who succeeded were people with existing, or access to, human and other capital.

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Annex A. Methodology

Each country report was prepared by a national expert in co-operation with the OECD Secretariat. Information was collected through desk research and interviews (i.e. telephone, face-to-face, email) with policy officers, entrepreneurship support organisations and other stakeholders. The information was then verified by government ministries, programme managers and other inclusive entrepreneurship stakeholders, including through the circulation of draft reports for comment and online seminars that were organised between June and September 2020.

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

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

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

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

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