

INCLUSIVE ENTREPRENEURSHIP IN IRELAND



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prepared by



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ABBREVIATIONS

| | |
|-------|--|
| BASE | Blanchardstown Area Small Enterprises |
| BIC | Business and Innovation Centres |
| BTWA | Back to Work Allowance |
| BTWEA | Back to Work Enterprise Allowance |
| CEB | County/City Enterprise Board |
| CoPIE | Community of Practice on Inclusive Entrepreneurship |
| CRO | Companies Registration Office |
| CSO | Central Statistics Office |
| DETE | Department of Enterprise, Trade and Employment |
| DIT | Dublin Institute of Technology |
| DKIT | Dundalk Institute of Technology |
| DP | Development Partnership |
| EME | Ethnic or migrant entrepreneur |
| ESF | European Social Fund |
| ESRI | Economic and Social Research Institute |
| EU | European Union |
| FETAC | Further Education and Training Awards Council |
| GDP | Gross Domestic Product |
| GEM | Global Entrepreneurship Monitor |
| ICT | Information and Communication Technologies |
| LDSIP | Local Development Social Inclusion Programme |
| LIT | Limerick Institute of Technology |
| MABS | Money Advice and Budgeting Service |
| NCCA | National Council for Curriculum and Assessment |
| NDP | National Development Plan |
| NFTE | National Foundation for Teaching Entrepreneurship |
| OECD | Organisation for Economic Co-operation and Development |
| SFA | Small Firms Association |
| SLSS | Second Level Support Service |
| SYOB | Start Your Own Business |
| VAT | Value Added Tax |
| VEC | Vocational Education Committee |
| VTOS | Vocational Training Opportunities Scheme |

1.1 Purpose of the Report

This report captures the findings of a study conducted in Ireland in the summer and autumn of 2007 which has examined the extent to which disadvantaged or under-represented entrepreneurs, or potential entrepreneurs, are assisted within the framework of formal and informal policies and support infrastructure in Ireland. In other words, the report addresses the issue of what is sometimes referred to as 'inclusive entrepreneurship' in Ireland. The research has focused primarily on three specific target groups that are generally felt to be under-represented among entrepreneurs, namely unemployed people, minority ethnic or migrant people and women.

The research has explored the background context for inclusive entrepreneurship, and the main programmes and supports for promoting enterprise. A wide consultation process has also explored the perceptions of relevant policy-makers, providers of business and enterprise advice and users of enterprise support services, and the views and experiences of people within the specific target groups who have recently established their own businesses or considered doing so.

The research has been commissioned under the framework of the EU EQUAL Community Initiative in Ireland, and is intended to identify key steps that might usefully be taken to increase the extent, and enhance the success, of disadvantaged or under-represented entrepreneurship so as to progress the twin key objectives of Government - namely increasing enterprise, employment and growth, and addressing poverty, social exclusion and disadvantage. It seeks to create policy debate and discussion on the challenges that lie in achieving these aims, and to bring the relevant experience of the EQUAL initiative in Ireland into this debate, and to offer signposts for the mapping out and establishment of an inclusive entrepreneurship policy, culture and environment in Ireland.

1.2 Background to the Research

1.2.1 EU Entrepreneurship Policy

In March 2000, the then 15 EU leaders set a strategic goal for the European Union for the next decade: 'to become the most dynamic and competitive knowledge-based economy in the world capable of sustainable economic growth with more and better jobs and greater social cohesion, and respect for the environment.' The leaders acknowledged that achieving this goal would require a strategy aimed at:

- Preparing the transition to a knowledge-based economy and society by better policies for the information society and R&D, as well as by stepping up the process of structural reform for competitiveness and innovation and by completing the internal market;
- Modernising the European social model, investing in people and combating social exclusion;
- Sustaining the healthy economic outlook and favourable growth prospects by applying an appropriate macro-economic policy mix.

Fundamentally, the strategy agreed by the leaders - commonly referred to as the Lisbon Strategy - was aimed at enabling the Union to regain the conditions for full employment, and to strengthen regional cohesion in the European Union.

Against this background, the strategy recognised the important role of SMEs in generating employment and highlighted the imperative of creating an environment conducive to entrepreneurship by minimising red tape and ensuring adequate availability of finance for business start-ups and micro-enterprises.

These issues were further explored within the EU Green Paper on Entrepreneurship (2003), which highlighted the importance of small firms and entrepreneurship within the European economic context: 'It is increasingly new and small firms, rather than large ones, that are the major providers of new jobs. Countries exhibiting a greater increase in entrepreneurship rates tended to exhibit greater subsequent decreases in unemployment rates.' The Green Paper affirms that, 'A key challenge for the European Union is to identify the key factors for building a climate in which entrepreneurial initiative and business activities can thrive. Policy measures should seek to boost the Union's levels of entrepreneurship, adopting the most appropriate approach for producing more entrepreneurs and for getting more firms to grow.' The Paper also recognises the poor levels of participation of some groups in entrepreneurial activity and underlines their potential contribution to the economy: 'Entrepreneurship should be widely promoted, with particular focus on women and other under-represented groups. Ethnic minorities display high levels of entrepreneurial flair and even greater potential. The business support services available seem to respond less well to their specific needs.'

More recently, in late 2004, Wim Kok, Chairman of the Commission's High Level Strategy Group on the implementation of the Lisbon Strategy : 'The arguments supporting [Lisbon] are no less compelling today - indeed more so Increasingly, new firms and SMEs are the major sources of growth and new jobs. Entrepreneurship is thus a vocation of fundamental importance, but Europe is not 'entrepreneur-minded' enough.'

In its Communication to the European Parliament and Council in late 2005, the Commission noted that 'the EU is not fully exploiting its entrepreneurial potential and is not producing enough start-ups. There are still too many factors, like the imbalance between risk and reward, weak social security coverage, and ignorance of what entrepreneurs really do, that tip the scales in favour of being employed rather than becoming self-employed.' The communication went on to underline the importance of:

- Increasing the appreciation of entrepreneurs in society;
- Promoting greater awareness of a career as an entrepreneur;
- Fostering entrepreneurial mindsets;
- Enhancing entrepreneurship education;
- Maximising the potential of the structural funds to promote entrepreneurship by increasing the range and quality of business advisory services;
- Reducing the time and costs involved in setting up a new business.

Importantly in the context of this study, the Communication also acknowledges the importance of encouraging all policy-makers to take steps to maximise the participation in entrepreneurial activity by women, those from minority ethnic communities, younger people and older workers.

It would be relatively easy to draft an entire tome based purely on European policy references to the importance of enhancing entrepreneurship and ensuring that self-employment is a real option for all EU citizens. What is clear is that maximising entrepreneurial activity, particularly within knowledge and technology-oriented businesses, is seen as an issue of prime importance in terms of ensuring a robust European economy over the medium to long term.

¹Facing the Challenge, The Lisbon Strategy for Growth & Employment, Report from the High Level Group chaired by Wim Kok, Luxembourg, November 2004.

1.2.2 The EQUAL Community Initiative

This research project was commissioned under the framework of the EU EQUAL Community Initiative, which is a European Commission programme that aims to promote innovative approaches to addressing inequalities in access to training, employment and self-employment. The programme supports 'Development Partnerships' (or DPs) of relevant organisations to develop, implement and evaluate joint approaches to delivering effective supports to different categories of people who would be considered to be disadvantaged or under-represented in terms of their participation in employment or entrepreneurship. The concept of partnership and inter-agency collaboration is a key dimension of EQUAL. Importantly, all projects are encouraged to ensure that the good practices which they develop are incorporated into mainstream provision.

In Ireland, EQUAL funded a total of 43 pilot projects of different types since 2001, with two different rounds of funding from 2001 to 2004 and 2005 to 2007. Under the second round of funding, three pilot projects were funded under the Entrepreneurship pillar. The Emerge Programme secured funding to deliver tailored entrepreneurial supports to people from a migrant or minority ethnic background. Longford EQUAL was supported to deliver actions to promote self-employment among women, who are significantly under-represented in entrepreneurial activity in Ireland. Point 2 Enterprise has worked with a group of unemployed people to help them progress towards self-employment. Section 6 of this report reviews the main actions undertaken within these projects and the learning points arising from them.

1.2.3 CoPIE - Community of Practice on Inclusive Entrepreneurship

In order to ensure that the various good practices developed by EQUAL projects throughout the Union are incorporated into the policies and practices of member states, the European Commission supported the creation of a number of Communities of Practice focusing on specific themes. The ESF Agency for Flanders took a lead role in forming the Community of Practice on Inclusive Entrepreneurship, or CoPIE. Germany, Spain, Portugal and Wales were also involved in the foundation of CoPIE, with France, the Netherlands, Greece and Wallonia participating as observers.

The members of CoPIE argue that entrepreneurship should not be seen as the preserve of a privileged few, but should be open and accessible to people of all backgrounds. They believe that, with the right conditions and policies, inclusive entrepreneurship can generate benefits on multiple fronts including:

- Driving up employment and activity rates;
- Reducing unemployment;
- Growing the pool of entrepreneurs;
- Harnessing untapped sources of talent and creativity.

CoPIE believes that creating an ideal support environment for inclusive entrepreneurship requires four main fields of action:

- Creating the culture and conditions for entrepreneurship;
- Providing integrated start-up training and support;
- Providing support for consolidation and growth;
- Ensuring access to appropriate finance.

Together, these have been described in figurative terms as the four rungs of 'an entrepreneurial ladder out of social exclusion.' Each rung must be in place to allow an individual to attain profitable and sustainable self-employment.

² European Commission, COM(2005) 55, 10th November 2005.

1.2.4 The CoPIE Diagnostic Tool

CoPIE has developed a diagnostic tool that can be used by individual member states, or indeed smaller entities (regions, cities), in order to assess how supportive their overall system is in terms of entrepreneurship or self-employment for people from disadvantaged backgrounds. The tool is based on a series of questionnaires that are used to gather the views of policy makers, providers of business advice and users of business support services. In brief, by compiling the feedback provided, it is possible to identify where respondents believe the support system to be strong and where they believe it to be weak.

Where weaknesses are identified, it is possible for member states to access a CoPIE bank of examples of good practice in specific areas that could potentially be implemented in order to address the weakness within their own system. For example, if enterprise education were identified as a weakness in a certain state, the CoPIE knowledge bank provides information on how the region of Asturias in Spain has developed a very extensive system of enterprise education in schools.

The tool has already been applied in Wales (UK), the region of Asturias (Spain), Flanders (Belgium), Berlin (Germany) and Lisbon (Portugal).

1.2.5 Applying the CoPIE Tool in Ireland

The central objective shared by the three EQUAL Development Partnerships working on the theme of entrepreneurship in Ireland was to ensure that access to entrepreneurship is open to all, an objective that is supported by CoPIE. To support the achievement of this objective, the three DPs collectively identified a number of relevant thematic actions. One of these was undertaking an analysis of the existing package of supports available to their respective target groups and identifying the role that their projects were fulfilling in addressing gaps in the support package normally available to their target groups. On becoming aware of the diagnostic tool being developed by CoPIE, the three DPs agreed that it would provide a useful framework for undertaking a review of policy and practice in Ireland and successfully sought support from the Managing Authority for EQUAL (i.e. Department of Enterprise, Trade and Employment) to apply the tool as the central element of a research project with the following objectives:

- To investigate, document and assess current supports to assist people experiencing social exclusion to become self-employed or establish businesses and to develop the sustainability of their enterprises using the CoPIE tool with particular emphasis on policies and supports as they relate to the target groups of the three EQUAL DPs i.e. women, minority ethnic/ migrant people and the unemployed;
- To identify the elements of the Entrepreneurial Ladder that have been applied through the EQUAL projects;
- To assess the effectiveness of the Ladder elements implemented by the three DPs;
- To assess how these elements might be incorporated in policies to assist the target groups of the DPs following completion of their projects;
- To identify gaps in current policy and the actions of the DPs and make specific policy recommendations using the Entrepreneurial Ladder.

A team led by Mullan Consulting was appointed to conduct the research in the summer of 2007.

2. METHODOLOGY

1.3 Format of Report

Section 2 of the report briefly outlines the methodology adopted in conducting the research. Section 3 presents the Irish socio-economic context in which the research has been undertaken. Section 4 provides an overview on the main policies and programmes relating to both entrepreneurship and social inclusion in Ireland, and comments upon the extent to which inclusive entrepreneurship is featured within policies and programmes. Section 5 presents a summary and discussion of the data and feedback provided by the policy makers, advisors and users of support services that were consulted as part of the research. Section 6 reviews the aims, objectives and actions of the three EQUAL entrepreneurship projects and summarises the main learning points arising from them. Finally, Section 7 summarises the key points arising from the research and puts forward a number of recommendations as to how the environment for inclusive entrepreneurship in Ireland might be enhanced.

2.1 Desk Review

The team undertook a desk review of data and information pertaining to the demographic, economic and enterprise background and context in Ireland, and the main policies and programmes relevant to these issues.

2.2 Review of EQUAL Projects

As noted earlier, the three projects funded under the entrepreneurship pillar of EQUAL largely inspired this research exercise. In order to gain an in-depth understanding of the projects, the team consulted with members of the three Development Partnerships, executive staff, trainers, mentors and evaluators with a view to identifying the main issues confronting the target groups, the steps taken by the project to address such issues, the effectiveness of these actions and the recommendations of all those involved as regards enhancing the inclusiveness of mainstream enterprise support initiatives.

2.3 Consultation

As required by CoPIE, the team consulted with a range of relevant policy makers, business advisors and users of business support services, using CoPIE questionnaires as the basis for our discussions. The questionnaires comprise a list of statements relating to different elements of a supportive environment for inclusive entrepreneurship, including aspects such as:

- The existence of a national strategy for entrepreneurship;
- Media coverage of the self-employment option;
- The promotion of enterprise by the main business support agencies;
- The extent of enterprise education in schools;
- The availability of training and advice;
- Access to start-up finance.

The respondents were asked to rank each statement on the basis of whether or not they agreed with it (scores were from 1 to 4, with 1 representing strong disagreement and 4 representing strong agreement).

In consultations, background information, evidence and examples were also given and discussed, and this feedback has been equally important in informing the preparation of this report.

The main categories of consultee are outlined below. A full list of the organisations consulted during the research process is included in Appendix I.

2.3.1 Consultation with Policy Makers

The team undertook consultation with a range of policy-makers and policy influencers not only within the enterprise field but across a range of areas that have an influence on the promotion of entrepreneurship. Representatives of the following Departments and agencies were consulted in this respect:

- Department of Enterprise, Trade & Employment;
- Department of Community, Rural & Gaeltacht Affairs;
- Department of Justice, Equality & Law Reform (NDP Gender Equality Unit);
- Department of Social & Family Affairs;
- Enterprise Ireland (CEB Coordination Unit);
- The Equality Authority;
- FÁS;
- Forfás;
- The National Council for Curriculum & Assessment;
- The Office of Social Inclusion.

In all, 10 policy makers were consulted.

2.3.2 Consultation with Advisors

The team also consulted with representatives of various agencies who are involved in providing advice and support services to members of the three target groups. In some cases, these were people specifically involved in advising one of the target groups. For example, we consulted with some advisors who work particularly with female entrepreneurs. We also consulted with some advisors within area-based Partnerships who work extensively with unemployed people. In other cases, we consulted with advisors who provide general services but who would have clients falling into the three target groups. Some of the advisors we consulted had worked within the three EQUAL projects. However they, like all the advisors, were asked to base their scores and comments on general perceptions about mainstream supports as opposed to their specific experience under EQUAL. Those involved in the delivery of EQUAL projects were also asked to highlight in their comments how they felt EQUAL supports had enhanced or improved upon the normal level of support available. Those consulted in this regard included representatives of:

- The three EQUAL projects (Board members, staff, trainers & advisors);
- County & City Enterprise Boards;
- Partnership Companies (Enterprise Officers);
- Community Enterprise Centres;
- Finance providers;

- Private sector training providers;
- Women in Business networks;
- The Small Firms Association;
- The Institute of Minority Entrepreneurship (Dublin Institute of Technology).

Overall, 36 advisors were consulted.

2.3.3 Consultation of Users of Support Services

Consultations were conducted with a total of 77 users of support services. Of these, 35 had accessed supports through one of the three EQUAL entrepreneurship projects. The other 42 had not accessed EQUAL supports, although they shared similar backgrounds to the EQUAL participants and would have been eligible for EQUAL supports if they had been living or operating within the geographical catchment areas of the three projects. EQUAL beneficiaries were invited to base their scores and comments on their own personal experience, therefore including the services provided by EQUAL. Non-EQUAL beneficiaries were invited to base their scores and comments on their experience of mainstream supports. All users were people who had started their business in the last two years or who were in the process of setting up at the time of the consultation.

While contact details for EQUAL beneficiaries were provided by the three Project Coordinators, contact details for non-EQUAL consultees were obtained from a range of sources. These included Partnership companies, County & City Enterprise Boards, Women in Business Networks and private sector training providers. For this reason, a majority were people already in touch with key support agencies. While this was necessary in order to identify key users of services, it means their perceptions may not reflect those of the general population of under-represented entrepreneurs (or potential entrepreneurs), particularly those that may not have interacted with existing support programmes.

2.3.4 Additional Consultees

In order to explore certain specific issues in more depth, the team interviewed four additional consultees including representatives of:

- VEC Adult Education Officers;
- VTOS (Vocational Training Opportunities Scheme);
- Youthreach;
- Second Level Support Service (SLSS).

The formal CoPIE questionnaires were not used for these consultations.

3. SETTING THE CONTEXT

2.4 Analysis

The scores provided in all the completed questionnaires were aggregated to allow calculation and comparison of the average scores provided by different categories of consultee - policy-maker, advisor, EQUAL user, non-EQUAL user, women, minority ethnic/migrant people and previously unemployed entrepreneurs. CoPIE uses a 'traffic light' system in order to facilitate the easy identification of perceived strengths and weaknesses. An average score of less than 2 is coloured red, indicating those areas generally scored low; an average score from 2 to 3 is coloured amber, indicating areas with medium ratings; and an average score of 3 or above is coloured green, indicating aspects generally perceived to be positive or strong. This system is employed in a number of tables in the body of the report.

As well as compiling the scores from the completed questionnaires, the team also noted and reviewed the comments made by consultees. These often provided helpful insights into relevant issues. For example, while many users returned a positive score in relation to the availability of start-up training, several of them suggested that the visibility of support providers could be enhanced. All such comments have been taken into account in the preparation of this report.

2.5 Report Compilation

This report has been compiled on the basis of the scores and views provided by all of those involved in the consultation process. The team owe a debt of gratitude to all of those who gave of their time to contribute to the consultation process. The team is also indebted to a number of providers of business advice who helped in sourcing contact details for non-EQUAL users of business support services.

Towards the latter stages of the consultation process, Forfás, the National Policy and Advisory Board on Enterprise, released a document which is intended to inform the preparation of a national entrepreneurship policy for Ireland. The report - Towards Developing an Entrepreneurship Policy for Ireland - includes an in-depth review of the environment for entrepreneurship in Ireland. It also explores the importance of enhancing entrepreneurship among disadvantaged and under-represented groups. Section 4 of the present report summarises and comments upon the main recommendations of Towards Developing an Entrepreneurship Policy for Ireland in respect of inclusive entrepreneurship.

3.1 Introduction

This section describes the background context in which the research has been undertaken. It begins with a description of the demographic context, showing the population, its trend and its make-up. Section 3.3 describes economic conditions and the future economic outlook. Section 3.4 considers the Irish labour market, and describes employment, unemployment, and long-term unemployment trends and levels. Section 3.5 profiles the extent and nature of poverty and social disadvantage in Ireland, while Section 3.5 describes the small-business sector and entrepreneurial activity.

3.2 Demographics

Ireland is experiencing rapid increases in population. Over the last 10 years the country's population has grown by 17% to reach almost 4.24 million people, its highest level since the 19th century (Table 3.1).

| | 1991 | 1996 | 2002 | 2006 |
|-------------|-----------|-----------|-----------|-----------|
| Males | 1,753,418 | 1,800,232 | 1,946,164 | 2,121,171 |
| Females | 1,772,301 | 1,825,855 | 1,971,039 | 2,118,677 |
| Population | 3,525,719 | 3,626,087 | 3,917,203 | 4,239,848 |
| | | | | |
| Growth Rate | | 1991-96 | 1996-02 | 2002-06 |
| Population | | 2.7% | 8.1% | 9.0% |
| Males | | 3.0% | 8.0% | 7.5% |
| Females | | 2.8% | 8.0% | 8.2% |
| Source: CSO | | | | |

During the early 1990s, modest population growth was driven by levels of natural increases that outweighed the effects of net outward migration from the country. However since 1996 inward migration has exceeded outward migration, and has become the dominant force driving population growth (Figure 3.1). Between 2000 and 2006, inward migrants have numbered almost 430,000 people, more than three times the number of emigrants.

Figure 3.1 Annual Estimated Population Change, Natural Increase, Immigration and Emigration (000)

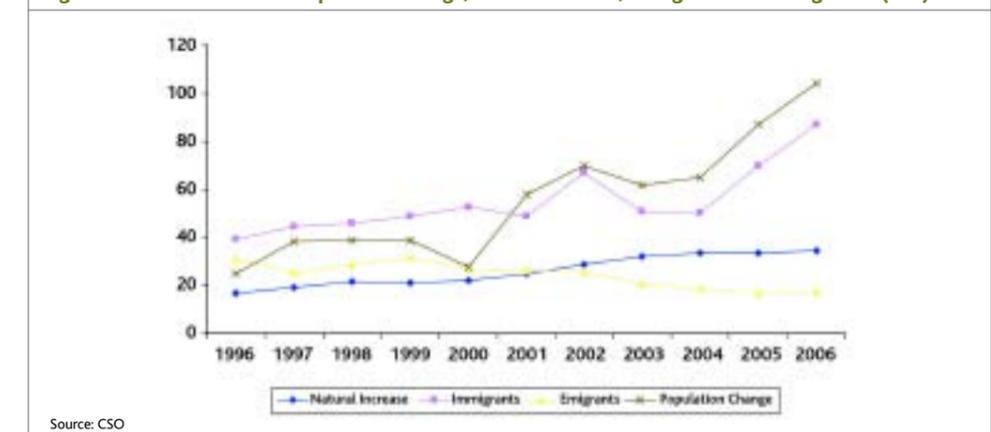
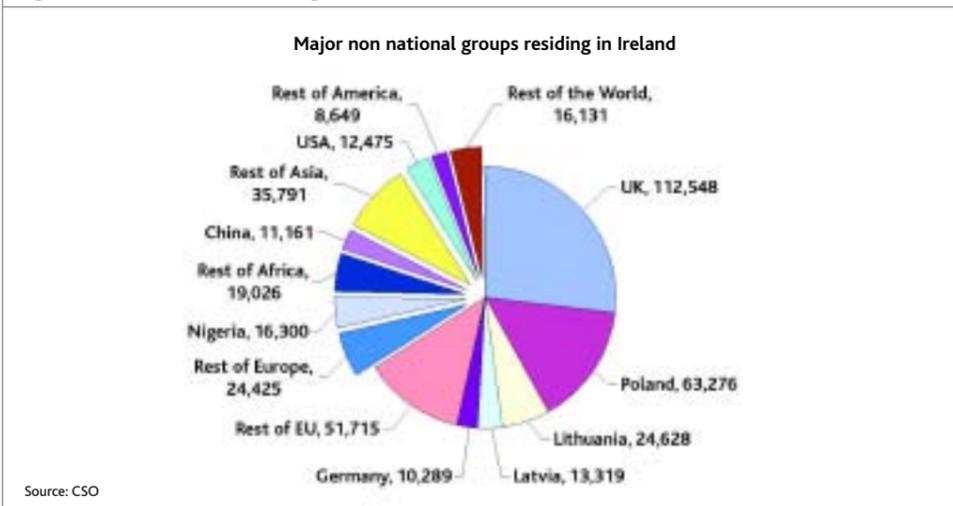


Figure 3.2 Non-Nationals Residing in Ireland



The non-national population has grown rapidly in recent years. This has been driven mainly by nationals of EU member states other than the UK, notably those states which have most recently acceded to the Union. Asian nationals have also increased their share of the population, as have nationals of African countries (Table 3.2).

Table 3.2 Growth in Non-National Population 2002-06

| | 2002 | 2006 | Increase | Increase (%) |
|----------------|---------|---------|----------|--------------|
| UK | 103,500 | 112,500 | 9,000 | 8.7 |
| Other EU 25 | 38,400 | 163,200 | 124,800 | 325.0 |
| Asia | 21,800 | 47,000 | 25,200 | 115.5 |
| Africa | 21,000 | 35,300 | 14,300 | 68.0 |
| Rest of Europe | 14,700 | 24,400 | 9,700 | 65.9 |

Source: CSO

Table 3.3 shows the breakdown of the 2006 population according to ethnic backgrounds. While people of Irish ethnic background remain strongly predominant, the numbers of those of other white, Chinese, African and other Asian backgrounds are all significant.

Table 3.3 2006 Population by Ethnic Background

| Ethnic Background | Number | % of Total |
|----------------------------------|-----------|------------|
| Irish | 3,645,199 | 87.37% |
| Irish traveller | 22,369 | 0.54% |
| Any other White background | 289,041 | 6.93% |
| African | 40,525 | 0.97% |
| Any other Black background | 3,793 | 0.09% |
| Chinese | 16,533 | 0.40% |
| Any other Asian background | 35,812 | 0.86% |
| Other including mixed background | 46,438 | 1.11% |
| Not stated | 72,303 | 1.73% |
| Total Population | 4,172,013 | 100.00% |

Source: CSO

Almost 54% of the population is in the typical working age groups of 25-64 years (Table 3.4). The age profile is anticipated to increase steadily over the medium term.

Table 3.4 Age Structure of Population (2006)

| Age Group | Males | Females | Persons | % of total |
|-------------------|-----------|-----------|-----------|------------|
| 0-14 | 443,044 | 421,405 | 864,449 | 20.4% |
| 15-24 | 321,007 | 311,725 | 632,732 | 14.9% |
| 25-44 | 681,988 | 663,885 | 1,345,873 | 31.7% |
| 45-64 | 468,037 | 460,831 | 928,868 | 21.9% |
| 65 years and over | 207,095 | 260,831 | 467,926 | 11.0% |
| Total | 2,121,171 | 2,118,677 | 4,239,848 | 100.0% |

Source: CSO

Education standards have been relatively high in Ireland for many years, and continue to improve as a whole. In 2006, 22.5% of males and 26.6% of females aged 15 years or over had a third level qualification. However, the 16% of males and 14.5% of females whose highest achievements were primary education remain unacceptably high (Table 3.5).

| | % of 15+ population with highest educational achievements | | | |
|------------------------------|---|-------|-------|-------|
| | Men | | Women | |
| | 2002 | 2006 | 2002 | 2006 |
| Primary | 18.9% | 16.0% | 16.9% | 14.5% |
| Lower Secondary | 19.2% | 18.2% | 17.4% | 15.8% |
| Upper Secondary | 23.0% | 24.4% | 23.8% | 23.2% |
| Third Level Non Degree | 7.5% | 7.6% | 8.7% | 10.2% |
| Third Level Degree or Higher | 12.6% | 14.9% | 13.0% | 16.4% |

Source: CSO

3.3 Economic Conditions

Ireland's 'Celtic Tiger' period of remarkable economic growth began in the mid-1990s. Between 1995 and 2000, GDP growth averaged almost 10% per annum in real terms, which ranked Ireland as one of the most rapidly growing economies in the OECD. In the period since, annual growth rates have fallen significantly, averaging 5.4% per annum over the period 2000-06 (Table 3.6).

| | 2000-2001 | 2001-2002 | 2002-2003 | 2003-2004 | 2004-2005 | 2005-2006 |
|----------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| GDP Growth (Nominal) | 11.8 | 11.4 | 7.1 | 6.5 | 8.8 | 8.2 |
| GNP Growth (Nominal) | 9.9 | 8.7 | 10.5 | 6.5 | 8.3 | 9.9 |
| GDP Growth (Real) | 5.9 | 6.4 | 4.3 | 4.3 | 5.8 | 5.7 |
| GNP Growth (Real) | 4.0 | 2.9 | 5.7 | 3.7 | 4.9 | 6.5 |

Source: CSO

According to Eurostat figures, Ireland's recent growth has seen its level of GDP per capita rise from 115% of the EU (27) average in 1997, to 144% in 2007.

Economic prospects for the next two years are generally considered to be less benign than the recent historical experience. The latest views of the Economic and Social Research Institute (ESRI) suggest that overall GNP growth will be 4.4% in 2007, and 2.9% in 2008. The major factor behind the anticipated deceleration is the slow-down in construction, particularly house-building. A reduction in global growth rates, particularly in the US, is also a contributory factor. Lower rates of employment growth are also anticipated, as is a gradual reduction in the net budgetary surplus of Government. However, the short-term deceleration now occurring is widely considered to represent a transitional adjustment, after which, and in the absence of unanticipated shocks, growth should return to a sustainable rate into the medium term that should remain above the rates of Ireland's main trading partners.

3.4 The Labour Market

The economic boom was accompanied by a transformation in the labour market (Table 3.7). In 1997 Ireland's labour force numbered 1.64m, which represented a labour market participation rate of just under 58%. The unemployment rate was 10.4%. By 2006 however the labour force had grown to nearly 2.1m, with participation at 63%. Unemployment, meanwhile, had declined to 4.1%. The number of unemployed persons in the State effectively halved over the period, while the numbers employed grew by 41%.

| | 1997 | 2006 |
|---------------------------------|---------|---------|
| Males | | |
| Labour Force (000) | 979.6 | 1,240.5 |
| Employed (000) | 879.8 | 1,186.3 |
| Unemployed (000) | 99.8 | 54.2 |
| Labour Force Participation Rate | 70.4% | 73.1% |
| Unemployment Rate | 10.2% | 4.4% |
| Females | | |
| Labour Force (000) | 659.3 | 914.3 |
| Employed (000) | 587.9 | 879.8 |
| Unemployed (000) | 71.4 | 34.5 |
| Labour Force Participation Rate | 45.8% | 53.0% |
| Unemployment Rate | 10.8% | 3.8% |
| All Persons | | |
| Labour Force (000) | 1,638.9 | 2,154.8 |
| Employed (000) | 1,467.7 | 2,066.1 |
| Unemployed (000) | 171.2 | 88.7 |
| Labour Force Participation Rate | 57.9% | 63.0% |
| Unemployment Rate | 10.4% | 4.1% |

Source: CSO

The labour market turnaround was more pronounced among females than males, both in terms of the increase in participation rates and the fall in unemployment rates. By 2007, the female unemployment rate was below the rate for males.

3.5 Social Disadvantage

Reducing poverty and achieving social inclusion have been major policy objectives of successive Irish Governments for many years. The definition of poverty and social exclusion which the Irish authorities have adopted since 1997 is as follows:

People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income and resources people may be excluded and marginalised from participating in activities which are considered the norm for other people in society.

Two key measurements of levels of poverty and exclusion in Ireland are the rate of consistent poverty and the 'at risk of poverty' rate. People whose income falls below 60% of median income are considered at risk of poverty, while people within this group, but who are also deprived of one or more of a selection of goods or services considered essential for a basic standard of living, are considered to be in consistent poverty.

Despite the rapid economic and employment growth, the numbers of people at risk of poverty also grew between 1998 and 2005 (the latest year for which data is available). According to official estimates, there were approximately 290,000 people living in consistent poverty in Ireland in 2005, while there were 765,000 people 'at risk of poverty'. As a percentage of population, the consistent poverty rate was 7%, while the 'at risk' rate was 18.5%, only marginally lower than the 1998 rate (19.8%). Approximately one person in five was at risk of poverty in 1998, and that has remained the position since.

While there is an inconsistency in measurement techniques for the consistent poverty rate prior to and since 2003, the at risk of poverty rate is comparable for the entire period, and showed marginal increases between 1998 and 2001, followed by marginal decreases since (see Table 3.8).

Table 3.8 Consistent and At Risk of Poverty Rates and Levels 1998-2005

| Year | Estimated Population (000) | Percentage of Persons in consistent poverty (LIIS Definition) | Percentage of Persons in consistent poverty (SILC Definition) | Implied Number of Persons in consistent poverty (LIIS) (000) | Implied Number of Persons in consistent poverty (SILC) (000) | Percentage of Persons at Risk of Poverty | Implied Number of Persons at Risk of Poverty (000) |
|------|----------------------------|---|---|--|--|--|--|
| 1998 | 3,703.1 | 6.0 | | 222.2 | | 19.8 | 733.2 |
| 2000 | 3,789.5 | 4.3 | | 162.9 | | 20.9 | 792.0 |
| 2001 | 3,847.2 | 4.1 | | 157.7 | | 21.9 | 842.5 |
| 2003 | 3,978.9 | | 8.8 | | 350.1 | 19.7 | 783.8 |
| 2004 | 4,043.8 | | 6.8 | | 275.0 | 19.4 | 784.5 |
| 2005 | 4,130.7 | | 7.0 | | 289.1 | 18.5 | 764.2 |

Source: CSO

The Survey of Income and Living Conditions (SILC) superseded the Living in Ireland Survey (LIIS).

³This is the definition as adopted in successive National Anti-Poverty Strategies, National Action Plans for Social Inclusion, and the National Development Plan 2007-13. Alternative definitions include the following 'Cumulative marginalisation from production (unemployment), consumption (poverty), social networks (community, family and neighbours), from decision making and an adequate quality of life', which was adopted in the Partnership 2000 National Agreement.

It has long been recognised that poverty and social exclusion are strongly related to other features of an individual's circumstances and background, and that rates of exclusion are higher for some groups in society than for others. Table 3.9 shows rates of and trends in poverty risk for different groups and categories.

Table 3.9 At Risk of Poverty Rates 2000-05

| | LIIS | | SILC | | |
|--|------|------|------|------|------|
| | 2000 | 2001 | 2003 | 2004 | 2005 |
| Overall | 20.9 | 21.9 | 19.7 | 19.4 | 18.5 |
| Men | 17.3 | 19.4 | 18.9 | 18.0 | 18.4 |
| Women | 22.3 | 23.2 | 20.4 | 20.8 | 18.5 |
| Aged 0-18 | 23.7 | 23.4 | n/a | n/a | n/a |
| Aged 0-14 | n/a | n/a | 21.0 | 21.2 | 21.2 |
| Aged 65+ | 31.9 | 36.6 | 29.8 | 27.1 | 20.1 |
| Border, Midlands and Western Region | n/a | n/a | 24.8 | 26.0 | 26.6 |
| Southern and Eastern Region | n/a | n/a | 17.9 | 17.2 | 15.5 |
| Urban Areas | n/a | n/a | 18.9 | 16.6 | 16.0 |
| Rural Areas | n/a | n/a | 21.0 | 24.1 | 22.5 |
| At Work/Employee | 6.8 | 8.1 | 7.6 | 7.0 | 7.0 |
| Unemployed | 57.1 | 44.7 | 41.5 | 37.2 | 40.6 |
| Student | n/a | n/a | 23.1 | 23.6 | 29.5 |
| Home Duties | n/a | n/a | 31.8 | 32.1 | 27.6 |
| Retired | n/a | n/a | 27.7 | 26.1 | 20.5 |
| Ill/Disabled | n/a | n/a | 51.7 | 47.3 | 40.6 |
| Highest Education Level Attained - Primary | n/a | n/a | n/a | 34.4 | 29.8 |
| Highest Education Level Attained - Lower Secondary | n/a | n/a | n/a | 20.8 | 21.2 |
| Single Adult (no children) | 47.7 | 46.8 | 40.4 | 35.7 | 28.8 |
| Lone Parents/1 adult with children | 46.5 | 42.9 | 49.3 | 48.3 | 40.7 |
| Irish National | n/a | n/a | 19.3 | 19.0 | 18.0 |
| Non-Irish National | n/a | n/a | 27.9 | 29.2 | 26.9 |

Sources: CSO, NAPSIinc 2007-13

It can be seen that while women were more at risk of poverty than men in previous years, the gap appeared to have closed substantially by 2005. Young and older people remain at slightly greater risk of poverty than those of working age. Regionally, people living in rural areas and those in the Border, Midlands and West also have rates above the average.

The rate of poverty risk among the unemployed, at just under 41%, was almost six times greater than that of working people in 2005. People living in lone-parent households and ill or disabled people have rates similar to those of the unemployed, while other categories at above-average risk of poverty include students, those engaged in home duties, those with lower levels of educational attainment, single adults and non-Irish nationals.

3.6 Small Business and Enterprise

3.6.1 Number of Small Businesses

The Report of the Small Business Forum estimated that there were approximately 226,000 businesses employing less than 50 people in Ireland in 2005, and that these businesses employed some 777,000 people (Table 3.10).

| | Size of Businesses (No. of Employees) | | | | | Total |
|-------------------|---------------------------------------|---------|---------|---------|---------|-----------|
| | 1 | 2-9 | 10-19 | 20-49 | 50+ | |
| No. of Businesses | 131,000 | 85,000 | 6,000 | 4,000 | 7,000 | 233,000 |
| % of total | 56.2% | 36.5% | 2.6% | 1.7% | 3.0% | 100.0% |
| No. of Employees | 131,000 | 397,000 | 111,000 | 138,000 | 675,000 | 1,452,000 |
| % of total | 9.0% | 27.3% | 7.6% | 9.5% | 46.5% | 100.0% |

Source: Report of the Small Business Forum

The data in Table 3.10 are based on a 2006 background report to the Small Business Forum undertaken by DKM Economic Consultants, which undertook to profile small business in Ireland, including the number of small businesses, employment within them, their sectoral profile and their overall economic contribution⁴.

The study acknowledged that there is no single source of reliable data on the small business sector, and presented findings which drew on a number of sources including the CSO, the Revenue Commissioners and others.

The report estimated that:

- there may be roughly 250,000 small businesses in Ireland as of 2005, though this could vary in either direction by 10-15%;
- the total number of small businesses in 2000 would have been roughly 220,000 and the total in 1995 would have been roughly 160,000, with a similar potential error range;
- thus the number of small firms has grown by over 50% in the last ten years. Growth in numbers was stronger in the first five years (1995 to 2000), at 38% or 6.6% per annum; this fell to 14% or 2.6% per annum in 2000 to 2005;
- small firms represent 97-98% of the total number of enterprises in Ireland;
- currently a quarter of all small enterprises are in construction, the number of firms in this sector having more than doubled in ten years (growth was stronger pre-2000);

⁴The Economic Impact of Small Business in Ireland, Report to the Small Business Forum, DKM Economic Consultants, January 2006.

- the number of small firms in wholesale and retail has declined over the period, possibly reflecting consolidation in the sector;
- the number of industrial firms grew strongly in 1995-2000, but has been static since.

In relation to employment within small businesses, the report found that:

- some 777,000, or 54% of the total private sector non-agricultural workforce, currently work in small enterprises. This compares with 435,000 in 1995, an increase of 79% in the ten years. As with enterprise numbers, the strongest growth was pre-2000;
- the proportion of the total private non-agricultural working in small enterprises is increasing gradually over time, from 49% in 1995 to 53% in 2005;
- some 27% of those working in small enterprises are in construction (the strongest growing sector over the past decade), 20% are in wholesale and retail, 14% are in Industry, and 12% are in business services;
- employment in small industrial enterprises has been contracting since 2000.

VAT registration data from the Revenue Commissioners provides the most useful indicator in the trend in small business births and deaths (although it is not felt to be a precise measure). Table 3.11 shows the trend in registrations between 2000 and 2006.

| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 |
|--|---------|---------|---------|---------|---------|---------|---------|
| Registrations Effective at Start of Year | 178,570 | 195,282 | 204,032 | 205,760 | 224,118 | 236,090 | 253,980 |
| New Registrations during Year | 19,061 | 25,472 | 25,014 | 28,501 | 31,937 | 35,842 | 39,827 |
| Deregistrations During Year | 2,349 | 16,722 | 16,976 | 10,143 | 19,965 | 17,952 | 23,144 |
| Registrations Effective at End of Year | 195,282 | 204,032 | 212,070 | 224,118 | 236,090 | 253,980 | 270,663 |
| New Registrations as % Totals | | | | | | | |
| at Start of Year | 11% | 13% | 12% | 14% | 14% | 15% | 16% |
| Deregistrations as % Totals at Start of Year | 1% | 9% | 8% | 5% | 9% | 8% | 9% |
| Net Additional Registrations | 16,712 | 8,750 | 8,038 | 18,358 | 11,972 | 17,890 | 16,683 |
| as % total | 9% | 4% | 4% | 9% | 5% | 8% | 7% |

Source: Annual Statistical Reports of the Revenue Commissioners

3.6.2 Economic Contribution of Small Businesses

According to the Report of the Small Business Forum:

- small businesses accounted for over 70 per cent of Gross Value Added (a measure of output closely related to GDP) in the construction sector in 2003 (around €7.2 billion);
- in the services sector (excluding financial services, for which figures are not available), the contribution was over 40 per cent (€15 billion);
- in indigenous industry, small businesses contributed approximately one third (€2.1 billion) of total GVA;
- in 2002, small businesses paid 11 per cent of corporation taxes (around €520 million), 37 per cent of income taxes (almost €4 billion), and 50 per cent of VAT in the services sector (over €4 billion).

3.6.3 Entrepreneurial Activity

The 2006 Global Entrepreneurship Monitor report for Ireland suggests that levels of entrepreneurial activity in Ireland are generally high, with 7.35% of the adult population owning or actively planning to establish an enterprise. While this places Ireland in 7th position in an international league of developed countries, it lags significantly behind the most entrepreneurially active OECD nations of Australia, Iceland, the US and Norway (Table 3.12).

| Country | TEA (total early stage entrepreneurial activity) | Nascent Entrepreneur | New Business Entrepreneur |
|----------------|--|----------------------|---------------------------|
| Australia | 11.96 | 7.33 | 5.72 |
| Iceland | 11.26 | 8.13 | 3.78 |
| Norway | 9.14 | 5.25 | 4.34 |
| US | 10.03 | 7.47 | 3.26 |
| Greece | 7.90 | 5.67 | 2.26 |
| Czech Republic | 7.85 | 6.41 | 1.98 |
| Ireland | 7.35 | 4.46 | 2.93 |
| Spain | 7.27 | 3.01 | 4.41 |
| Canada | 7.12 | 4.07 | 3.17 |
| Latvia | 6.57 | 4.03 | 2.65 |
| Hungary | 6.04 | 3.18 | 3.00 |
| Turkey | 6.07 | 2.20 | 4.01 |
| UK | 5.77 | 3.19 | 2.78 |
| Netherlands | 5.42 | 3.56 | 1.86 |
| Denmark | 5.32 | 2.88 | 2.75 |
| Mexico | 5.26 | 4.12 | 1.19 |
| Finland | 4.99 | 2.94 | 2.41 |
| Slovenia | 4.63 | 2.91 | 1.79 |
| France | 4.39 | 3.76 | 0.70 |
| Germany | 4.21 | 2.90 | 1.70 |
| Italy | 3.47 | 2.23 | 1.37 |
| Sweden | 3.45 | 2.23 | 1.39 |
| Japan | 2.90 | 1.59 | 1.37 |
| Belgium | 2.73 | 1.82 | 1.11 |
| OECD average | 6.36 | 4.02 | 2.61 |

Source: GEM Irish Report, 2006

When one focuses solely on those that have recently started new businesses (as opposed to planning to do so), Ireland's level of start-up activity (2.93%) is ranked 9th and is nearer the OECD average of 2.61%.

The GEM report sounds a cautionary note, drawing attention to a significant decline in the number of early stage entrepreneurs in 2006 vis-à-vis previous years.

The GEM report confirms that entrepreneurship is much more common among Irish men than Irish women:

- one in ten Irish men (10.5%), as compared to one in twenty-four Irish women (4.2%) are early stage entrepreneurs;
- there were 145,000 male early stage entrepreneurs and 57,000 female early stage entrepreneurs in 2006;
- for every 100 male early stage entrepreneurs in Ireland there are 39 female early stage entrepreneurs. Men are 2.5 times more likely than women to be early stage entrepreneurs.

In terms of nascent entrepreneurial activity:

- there were 86,000 male nascent entrepreneurs and 36,000 female nascent entrepreneurs in Ireland in 2006;
- men are 2.3 times more likely than women to be a nascent entrepreneur (6.2% of men compared to 2.7% of women).

In terms of new firm entrepreneurial activity:

- there were 60,000 male new firm entrepreneurs and 21,000 female new firm entrepreneurs;
- men are nearly three times (2.9 times) more likely than women to be new firm entrepreneurs (4.3% of men compared to 1.5% of women).

In terms of established entrepreneurs:

- there were 169,000 men and 46,000 women actively involved in businesses they established prior to 2003;
- men are more than three and half times (3.6 times) more likely than women to be established entrepreneurs (12.2% of men compared to 3.4% of women).

Sourcing data or information on levels of entrepreneurial activity among the other two target groups on which this study focuses (ethnic/migrant people and unemployed people) is difficult. As regards the number or percentage of businesses in Ireland that are owned by people of minority ethnic or migrant origin, the only information that could be sourced emanated from a manual audit of VAT registrations in the period January to March 2007 by the Revenue Commissioners. Of the 8,712 registrations in that period, 962 (9%) were identified as 'possibly' being minority ethnic entrepreneurs. It would appear impossible to source any data on the number of businesses owned by people who were previously unemployed.

4. ENTREPRENEURSHIP POLICY & SUPPORTS IN IRELAND

3.7 Comment

It is clear that small businesses and indeed self-employed individuals already play an extremely important role in generating wealth and employment within Ireland. With the economic outlook appearing somewhat uncertain, it is likely that the capacity of the economy to generate adequate levels of employment will reduce, especially when one considers that the population is continuing to grow, driven largely by inward migration. This will potentially reinforce the importance of encouraging and enabling people to create new enterprises as a means of generating employment for themselves and others.

The promotion of entrepreneurship, particularly among disadvantaged or under-represented groups, spans multiple policy areas such as enterprise, social inclusion, rural development and education. Consequently, inclusive entrepreneurship does not sit neatly within the remit of any one government department nor agency. In Ireland, it could be argued that at least four different government departments, and their various agencies, have a role to play in addressing this issue.

Firstly, the Department of Enterprise, Trade & Employment, as its name suggests, is the lead Department on enterprise issues and small business development. Its agencies include Enterprise Ireland and the County & City Enterprise Boards, which are the main local mechanism for promoting the creation and growth of small enterprises. Secondly, the Department of Community, Rural & Gaeltacht Affairs is responsible for the Local Development Social Inclusion Programme, which provides enterprise-related supports through area-based partnerships. The Department is also responsible for the National Rural Development Programme, which supports the provision of small business supports in rural areas through LEADER Companies. Thirdly, the Department of Social & Family Affairs plays a role in promoting enterprise among disadvantaged people through the provision of the Back to Work Enterprise Allowance. Finally, the Department of Education & Science plays a role in facilitating the promotion of enterprise through the schools system and other training providers.

Each of these four main categories of policy and programmes, and their link to supporting inclusive entrepreneurship, is explored in turn below.

4.1 Enterprise, Trade & Employment Policy

4.1.1 Departmental Policy

At the highest level, the Department of Enterprise, Trade and Employment's Statement of Strategy for 2005-2007 is built around 4 pillars:

- Pillar One: Enterprise, Innovation, Growth
- Pillar Two: Quality Work and Learning
- Pillar Three: Making Markets and Regulation Work Better
- Pillar Four : Business Delivery, Modernisation & Customer Focus

Two cross-cutting themes are also identified, namely promoting the employment of people with disabilities and providing supports to the unemployed in order to prevent the drift into long-term unemployment and to facilitate the re-entry of the long-term unemployed into the labour market.

While pillar one refers to enhancing the enterprise environment, generating high rates of sustainable entrepreneurship activity and supporting the start-up and growth competitive firms, there is no specific mention of promoting entrepreneurship among disadvantaged or under-represented groups.

4.1.2 The Enterprise Strategy Group and the Small Business Forum

The reports of the Enterprise Strategy Group and the Small Business Forum have been important policy-influencers in recent years. The report of the Enterprise Strategy Group, 'Ahead of the Curve' (2004), made no specific reference to inclusive entrepreneurship but recognised the importance of fostering entrepreneurship as a key function of the enterprise development agencies. The report attached significant importance to 'creating a more entrepreneurial culture by helping to build a more entrepreneurial mindset among young people'. Key actions in this respect included:

- Providing positive role models and promoting self employment as a long-term career goal and focusing on this area in the curriculum, in transition year and in career guidance advice, with a particular emphasis on potential early school leavers;
- Fostering positive attitudes to personal responsibility, independence, self-directed learning, initiative and risk-taking;
- Teaching the basics of business, finance and communication at primary, secondary and higher levels of education;
- Ensuring access to entrepreneurial award schemes.

The report acknowledged the contribution to enterprise education of the applied and practical Leaving Certificate courses and the numerous initiatives delivered in partnership between schools and agencies such as the County & City Enterprise Boards, but advocated that all relevant actors should 'co-ordinate their efforts to deliver attractive and content-rich modules, programmes and experiences for students, on a more widespread basis'. Two formal recommendations were made:

- Entrepreneurial skills should be included in the syllabus for the senior cycle and any necessary curricular changes made at primary and junior cycle level.
- Support award schemes aimed at encouraging entrepreneurship in order to ensure their widespread availability, particularly at primary and secondary school level.

The Report of the Small Business Forum - Small Business is Big Business - specifically addresses the issue of widening participation in entrepreneurship, noting that there are 'relatively untapped sources of entrepreneurship in Ireland, particularly women, returning Irish emigrants and the immigrant community.'

The report makes a number of recommendations:

- The State should review and, where appropriate, reinforce its current initiatives in the areas of relatively low entrepreneurial activity, such as the Emerge initiative (aimed at ethnic minorities).
- The State should develop further initiatives to stimulate entrepreneurial activity in under-represented cohorts. These initiatives should be predominantly non-financial and be delivered at a local level by the relevant State agencies and representative organisations.
- The small business representative bodies, in conjunction with the enterprise support agencies, should publicise entrepreneur role models, and in particular establish case studies of successful female and immigrant entrepreneurs.

The report reinforces the thrust of the Enterprise Strategy Group (ESG) in respect of enterprise education and recommends that the Department of Enterprise, Trade & Employment should work with the Department of Education & Science to bring about implementation of the ESG's recommendations. The report makes three further recommendations:

- As a part of their education at teacher training colleges, secondary teachers should be equipped with the skills and knowledge to deliver commercial thinking and entrepreneurship courses.
- Responsibility should be allocated for promoting entrepreneurship and commercial awareness in second and third level education.
- At second level, the Business Studies Teachers Association of Ireland, through its members, should champion the introduction of appropriate modules in the school curriculum. Transition year provides an ideal opportunity for the implementation of such modules.

The Small Business Forum also recommended that the Government should develop a national entrepreneurship policy, leading the Department of Enterprise, Trade & Employment to commission Forfás to prepare a background paper intended to form the basis for the formulation of such a policy. The resulting report - Towards Developing an Entrepreneurship Policy for Ireland - was released in September 2007.

4.1.3 Towards Developing an Entrepreneurship Policy for Ireland

Importantly, in its exploration of the rationale for placing entrepreneurship high on the economic agenda, the report acknowledges that entrepreneurship can contribute to meeting the challenge of achieving social inclusion. It re-iterates the view of the European Commission that entrepreneurship 'can harness social cohesion when the opportunity of creating one's own business is offered to everybody, regardless of background or location.' It identifies one of the potential benefits of a fully implemented entrepreneurship policy as a positive contribution to social cohesion 'through the engagement of the more marginalised individuals and groups within society through gainful entrepreneurial endeavour.'

Reflecting the views of the Small Business Forum, the report advocates that any national entrepreneurship policy should include encouraging entrepreneurship among under-represented groups, primarily 'to ensure that there continues to be sufficient numbers of new and emerging entrepreneurs in all parts of Ireland, and that the latent entrepreneurial potential of all those living in the country is harnessed.' The report focuses on two categories of under-represented people, namely women and minority ethnic people.

Female Entrepreneurs

The background paper highlights the findings of the GEM study in Ireland in 2006, which found that Total Entrepreneurial Activity among women stood at 4.2% as against 10.5% for men. It goes on to note some of the positive actions already being implemented to address this disparity, including gender specific activities on the part of many County & City Enterprise Boards and the organisation of the first National Women's Enterprise Day funded by the NDP Gender Equality Unit. A number of further actions in respect of female entrepreneurship are recommended by the report:

- Taking steps to raise awareness of the entrepreneurial option within sectors where highly skilled women work;
- Enhancing the visibility of female entrepreneurial role models;
- Strengthening the extent to which women engage in mainstream business networks;
- Maximising the potential of the education system for generating an entrepreneurial mindset among young women;
- Encouraging greater growth aspirations among female entrepreneurs;
- Enhancing access to financial support for female-led business ventures, possibly through First Step;
- Improving the supply of affordable childcare;
- Monitoring progress in the evolution of female entrepreneurship.

Minority Ethnic Entrepreneurs

As regards entrepreneurship among minority ethnic groups, the report accepts the immense potential within the immigrant community for widening the pool of entrepreneurs. It recognises the entrepreneurial qualities widely attributed to immigrants, including a preparedness to face risk and uncertainty and strong motivation to 'better their lot'. It also recognises that the obstacles they face are more significant than those encountered by the typical Irish entrepreneur, notably a lesser familiarity with the Irish system and difficulty in accessing finance due to a lack of credit history or collateral and limited personal networks. The report highlights a number of initiatives that have taken steps towards supporting minority ethnic entrepreneurs, such as:

- The work of the area-based Partnerships in providing enterprise supports to this target group;
- The EQUAL Emerge Programme profiled later in this document;
- The Institute of Minority Entrepreneurship at Dublin Institute of Technology;
- First Step as a provider of financial support to immigrant entrepreneurs;
- The launch of the Ethnic Entrepreneur Award in 2006.

The report recommends a number of actions aimed at harnessing the potential of minority ethnic entrepreneurs:

- Raising awareness of the main support agencies, notably the County & City Enterprise Boards, through targeted communications activities;
- Enhancing inter-agency signposting and collaboration;
- Promoting awareness of the knowledge base on starting a business that was proposed by the Small Business Forum;
- Enhancing access to financial support, potentially through First Step;
- Creating opportunities for ethnic entrepreneurs to engage with mainstream business networks.

Notably, other than initial references to the social inclusion potential of entrepreneurship, the report does not make specific mention of unemployed people. This is also true of the reports of the Enterprise Strategy Group and the Small Business Forum.

Towards Developing an Entrepreneurship Policy for Ireland makes a number of over-arching recommendations aimed at enhancing the overall environment for enterprise and the effectiveness of support structures:

- The establishment of a National Entrepreneurship Forum - a high level group of stakeholders including representatives of the business community, different government Departments and agencies and the education sector - charged with driving entrepreneurship;
- The conduct of an Annual Entrepreneurship Review to monitor progress on a range of issues, assess the relative effectiveness of various initiatives and identify outstanding impediments to progress;
- The regular monitoring of the financial requirements of early stage entrepreneurs and the availability of finance;
- The generation of an enterprise culture by measures such as:
 - Enhancing the provision of enterprise education;
 - Building on positive media interest and goodwill;
 - Developing entrepreneurial ambassadors in all spheres;
 - Ensuring all public sector agencies promote the enterprise option.

While Towards Developing an Entrepreneurship Policy for Ireland has not been adopted by Government, it results from a wide-ranging consultation process and therefore provides a helpful insight into the main issues related to the promotion of enterprise in Ireland. It also provides an impression of the extent to which the inclusion of disadvantaged and under-represented groups is seen as a 'live' issue among stakeholders.

⁵ Action Plan: The European Agenda for Entrepreneurship, European Commission, February 2004.

⁶ Towards Developing an Entrepreneurship Policy for Ireland, p. 29 Table 5, Forfás, September 2007.

⁷ Towards Developing an Entrepreneurship Policy for Ireland, p. 59 S.5.2, Forfás, September 2007

4.2 Enterprise, Trade & Employment Programmes & Supports

4.2.1 County & City Enterprise Boards

The County & City Enterprise Boards, of which there are 35 across Ireland, are the main statutory agency charged with promoting enterprise and providing start-up and growth supports to micro-enterprises (1-10 employees) at a local level.

The Boards offer a range of 'soft' supports including training, mentoring and informal advice to people considering starting a business or those already running a small business. Training options typically range from Start Your Own Business courses to specific courses on marketing, bookkeeping, accounting, sales, managing people, time management and many other topics. The cost of courses varies across different CEBs. By way of guideline, a typical Start Your Own Business course tends to cost in the region of €100 for 6-8 evening sessions.

CEBs typically offer clients the possibility of meeting with an appropriate mentor on a one-to-one basis to discuss specific issues such as financial planning, people management, marketing or exporting. CEBs typically apply a charge of €30-€50 for a one-hour mentoring session. Boards can exercise discretion in deciding whether or not to charge an individual for this service.

As regards financial supports, CEBs typically offer:

- Feasibility grants/loans of up to €5,100 to support the costs of researching a potential business idea on a 50% basis;
- Employment grants/loans of up to €7,500 to support the employment of the business owner/manager or additional employees, also on a 50% basis;
- Capital grants/loans on a 50% basis to support costs such as the purchase of equipment, the refit of premises etc;
- Preference share investment, where the Board effectively provides an investment of up to €75,000 repayable over a period of 3 to 5 years at a preferential dividend rate.

No business can be awarded more than €75,000 in funding. The Boards are increasingly offering these financial supports on a repayable basis as opposed to a straightforward grant. However, 0% interest is generally payable. There is no formal differentiation in the availability of financial supports on the basis of the status of the applicant (such as unemployment), but Boards are at liberty to take such factors into account when deciding if support should be by way of a grant or loan and in setting other terms and conditions (such as repayment schedules). Importantly, CEBs can only award financial supports to businesses within certain fields of activity:

- Manufacturing;
- Internationally tradable services;
- In-bound tourism;
- Childcare.

Many Boards operate a Women in Business Network, aimed specifically at enhancing female entrepreneurship and the engagement of female entrepreneurs with the supports on offer. Some Boards operate small business networks open to both male and female entrepreneurs.

In 2007, the CEBs launched a new service aimed at encouraging small businesses to maximise the potential of ICT in all aspects of their operations. Tech-Check allows any small enterprise to access expert advice on their ICT utilisation for a fee of €150.

In addition to their core function, many Boards access additional funding from external sources to deliver specific support initiatives, often on a sectoral basis or relating to exploring all-island or overseas trade.

As regards the promotion of enterprise, many CEBs run initiatives such as Enterprise Days or Enterprise Weeks within their locality. Many CEBs are very actively involved in encouraging schools to address enterprise education. For example, the Association of County & City Enterprise Boards has worked extensively with the Second Level Support Structure to develop 'Exploring Enterprise' - a multimedia resource pack to assist teachers in delivering enterprise education activities. The CEBs also run the Student Enterprise Awards scheme.

At a Departmental level, the Local Enterprise Section of the Department of Enterprise, Trade & Employment is responsible for CEBs. However, a process is currently underway that will see a new unit within Enterprise Ireland assuming responsibility for regular liaison with, and monitoring of, the CEBs. The remit of the Local Enterprise Section within the Department will consequently focus increasingly on policy matters. The CEBs are funded by the Exchequer and ERDF sources.

The following points provide an indication of the supports delivered by the 35 CEBs in 2006:

- The CEBs approved grants/loans totalling €14.4m for 894 projects within the micro-enterprise sector;
- CEB-assisted enterprises created 2,000 net jobs;
- The CEBs provided training and development courses to 19,800 people;
- Over 10,000 students participated in the National Student Enterprise Awards Scheme in the 2005/2006 school year.

The extent to which CEBs have a social inclusion remit is debatable. When the Boards were created in 1993 - with unemployment at over 15% - their focus was very much on job creation. It would seem that, with the huge changes in the Irish economy in the intervening period, that original focus has diminished greatly. A review of the role of CEBs in 2003 made two interesting points in this respect:

- 'The CEBs should not be about employment creation per se There is little prospect of the overall unemployment situation returning to what existed in the early 1990s and this change in economic circumstances allows for a sharper definition of CEB objectives.'
- 'CEBs are not about addressing social exclusion per se. There is a separate mechanism for addressing this issue, namely the Partnership companies, even from an enterprise perspective. While CEBs can contribute to this agenda, e.g. through their clients' recruitment of unemployed people, this need not be a primary focus.'

The writers would stress that there is currently no firm policy position in this respect. Our consultations with many stakeholders at a policy level and within CEBs would suggest that these comments retain some validity, with all contributors agreeing that social inclusion is now a much lesser concern for CEBs than might have been the case in the past.

4.2.2 Enterprise Ireland

Enterprise Ireland is the main state development agency for indigenous Irish industry. The organisations strategy document, *Transforming Irish Industry 2008-2010*, highlights its core objective as driving export growth. The strategy is also heavily marked with references to innovation and technology.

With this core focus, it is not surprising that Enterprise Ireland's activities in the areas of promoting enterprise and assisting start-up also focus on business technology and knowledge-centred proposals with good export potential. Businesses that do not fall within such parameters are generally referred to CEBs.

It would appear fair to conclude that social inclusion is not a central consideration for Enterprise Ireland. Nevertheless, two initiatives are worthy of note.

Firstly, Enterprise Ireland manages the Community Enterprise Scheme, which provides funding in support of the establishment or extension of workspace facilities owned by community organisations. A total of €21m is available under the scheme from 2007 to 2009 to help community organisations to build workspace facilities that are then typically let to small enterprises. Funding of up to €500,000 is available to any one project. Findings from a survey conducted by Enterprise Ireland reported that in 2007, the 105 completed community enterprise centres in Ireland supported almost 1,000 enterprises that in turn employ 4,850 people. It is important to note that centres funded under the scheme are in no way obliged to let units on a prioritised basis to business owners from disadvantaged backgrounds.

Secondly, Enterprise Ireland has recently become a partner in a specific initiative originally created by the National Development Plan Gender Equality Unit. *Going for Growth* seeks to engage female entrepreneurs with growth aspirations in small round-table networks each of which is facilitated by a leading female entrepreneur. The initiative has enjoyed extremely high levels of interest.

4.2.3 Other Enterprise-Focused Supports

It is important to note that there are very many other enterprise support initiatives in Ireland. These range from BIC's (Business & Innovation Centres), Enterprise Platform Programmes within the Institutes of Technology, Chambers of Commerce, the Small Firms Association, sectoral networks and many more through to community organisations that have developed an interest in enterprise as a means of generating employment. To provide details on all of these is a task in itself and one which has been covered in extensive detail by Forfás in its recent *Mapping of Initiatives to Support Entrepreneurship in Ireland*.

⁸ Review of the Role of County & City Enterprise Boards in the Development of the Micro-Enterprise Sector, Forfás, 2003.

⁹ Funding is available for up to 45% of total eligible costs in the South & East Region and up to 50% in the Borders, Midlands & West Region.

¹⁰ Announcement by Minister Micheál Martin on Community Enterprise Scheme, 19th November 2007, available online at www.entemp.ie

4.3 Community, Rural & Gaeltacht Affairs Policy

The Mission of the Department of Community, Rural and Gaeltacht Affairs is 'to promote and support the sustainable and inclusive development of communities, both urban and rural, including Gaeltacht and island communities, thereby fostering better regional balance and alleviating disadvantage, and to advance the use of the Irish language'. In pursuing its mission, the Department has responsibilities in areas that include:

- community development;
- local and rural development;
- tackling drug misuse;
- Gaeltacht and Islands development;
- North-South Co-operation; and
- promotion and maintenance of the Irish language.

While enterprise development is not a direct policy objective of the Department, its objectives in relation to community, local and rural development (including the development of Gaeltacht areas and islands) are pursued through a variety of schemes and measures which often include actions aimed at promoting the development of local enterprise.

In relation to rural development, a strategic policy goal of the Department is to implement various measures designed to improve the economic, social, cultural and physical conditions in rural areas. It identifies additional enterprises, services and jobs in rural areas among the outputs of activities promoted in support of this goal.

In relation to the development of the offshore Islands, a particular policy goal is to afford recognition to the distinctive heritage and culture of the Islands through the promotion of social, physical and economic developments. A dedicated Enterprise Fund for non-Gaeltacht islands is among its initiatives in this policy area.

In the area of community and local development, the Department seeks to assist disadvantaged communities to participate fully in society by supporting a wide range of community self-help initiatives aimed at tackling social exclusion and facilitating participation in the labour market, training or further education. A specific objective is to facilitate integrated development in areas of disadvantage.

¹¹ *Mapping of Initiatives to Support Entrepreneurship in Ireland*, Forfás, 2007 - available online at www.forfas.ie

4.4 Community, Rural & Gaeltacht Affairs Programmes & Supports

Two specific Programmes implemented by the Department could be considered of national significance in the arena of the promotion of entrepreneurialism. These are the Local Development Social Inclusion Programme, and the LEADER Programme.

4.4.1 Local Development Social Inclusion Programme

The LDSIP is implemented at local level by 38 Area-based Partnerships, 30 Community Partnerships and two Employment Pacts. These not-for-profit companies were set up in the areas of greatest need in the country, to provide an area-based response to long-term unemployment and to promote social inclusion. All Partnerships are companies limited by guarantee, without share capital. While currently they do not cover the entire country, it is an objective of Government that the entire country be covered under the 2007-13 planning framework, although the focus will remain on areas and locations of greatest need.

Under the LDSIP, the Partnerships have flexibility to prepare local development plans that respond to local economic and social needs. While actions funded by the LDSIP involve integrated responses to the multi-dimensional nature of social exclusion, they are generally grouped into three areas of activity:

- services for the unemployed;
- community development;
- community-based youth initiatives.

The following disadvantaged individuals and communities are specifically targeted for support from Partnerships under the Programme:

- the long-term unemployed;
- disadvantaged women;
- disadvantaged young people;
- travellers;
- older people;
- disabled people;
- homeless people;
- ex-prisoners and ex-offenders;
- low-income farm households;
- asylum seekers and refugees;
- substance misusers;
- lone parents;
- the underemployed;
- young people at risk; and
- disadvantaged communities living in isolated rural areas or deprived urban areas.

Employment guidance plays a major part in the work of Partnerships, and can involve providing outreach services targeted at marginalised groups, providing information on welfare entitlements and employment opportunities, providing flexible and planned guidance and creating links with employers. In the area of employment support, Partnerships operate within framework agreements in relation to Community Employment, the Jobs Initiative and the Local Employment Service Network within FÁS.

The 'Services for the Unemployed' measure supports individuals in accessing suitable and sustainable employment opportunities through targeting actions in the areas of education, training, work experience, job placement, enterprise, self-employment and social economy.

During 2006 specific achievements of the Partnerships included the following:

- 31,891 people were supported under the 'Services for the Unemployed' measure. Of these 55% were female. This figure includes 5,702 individuals who as part of this sub-measure were assisted by the Local Employment Service through an integrated series of interventions offered by the Partnerships;
- Of those directly supported by the sub-measure during 2006, 6% were supported into self-employment (of whom 29% were female);
- 11,835 adults participated in education and training programmes (63% female). Of this number 48% participated in certified education and training (68% of whom were female); and
- of those who participated in certified education and training, 52% achieved certification (63% of whom were female).

Much of the work undertaken by Partnerships in relation to services to the unemployed involves the provision of education, training, advice, guidance and the facilitation of job placement. For those unemployed people interested in starting their own business, Partnerships can also provide financial assistance to support the pre-development or foundation work required prior to setting up an enterprise. Non-repayable grants and loans can be made available provided that 35% matching funding is contributed by the sponsor.

4.4.2 LEADER Programme

LEADER is the EU Community Initiative for Rural Development that provides approved Local Action Groups ('LEADER Groups') with public funding to implement multi-sectoral business plans for the socio-economic development of their own rural areas. Ireland has implemented each of the three subsequent EU Programmes, LEADER I (1991-93), LEADER II (1994-99) and LEADER+ (2000-06), and a national 'LEADER' Programme, the National Rural Development Programme (NRDP), operated from 2000-06 alongside the LEADER+ Programme, to assist those Groups that were not selected to implement LEADER+.

A total of 22 LEADER companies have been involved in the implementation of LEADER+, and a further 13 have implemented the NRDP over the period 2000-06. All rural areas in the country (defined for these purposes as all areas outside the Dublin, Cork, Limerick, Galway and Waterford City Council areas) have therefore been covered by the Programme.

The main measures which LEADER Groups implement are in:

- the provision of training;
- support for analysis and development;
- supports for innovative rural enterprises, craft enterprises and local services/facilities;
- supports for the exploitation of agriculture, forestry and fisheries products;
- supports for the enhancement of the natural/built/social/cultural environment;
- environmentally friendly initiatives;
- animation and capacity building.

Under the Measure supporting innovative rural enterprises, LEADER companies provide services that include:

- support, guidance, and the provision of advisory services;
- provision of a range of assistance types for start-up enterprises;
- expansion of existing enterprises including the adoption of new technologies;
- the development of innovative products and local services;
- the provision of a range of assistance types for adding value to local products including support for business networks, collective marketing, local branding initiatives, improved quality and development of processing facilities.

An overriding principle under the Programme is that projects supported are inherently innovative in their nature, and that by supporting one enterprise, no disadvantage can be created for other/competing enterprises in an area. In the case of services, the emphasis is on assisting projects which support local small firms and enterprises. LEADER funding may not be used to support conventional retail or other distributive services unless they are demonstrably innovative in the locality concerned. Grant aid to qualifying enterprise projects is generally up to a maximum of 50% of total costs, and must not generally exceed €65,000.

Measures specifically supporting the development of both women and young people were specifically targeted under the 2000-06 round of the Programme, and were Programme priorities across the EU.

Up to mid-2005, Groups operating the LEADER+ Programme are reported as having supported the creation of 528 full time new jobs, for which females accounted for 177, or 33%.

4.4.3 Community Services Programme

The Community Service Programme began in January 2006, and is the successor to the Social Economy Programme previously operated by FÁS. Its objective is to support local community activity to address disadvantage, while also providing local employment opportunities.

The programme currently provides funding to over 350 community businesses, which provide both services and employment opportunities for persons who are disadvantaged. The activities of the projects are very varied and include:

- community childcare services;
- services for the elderly (excluding health care provision);
- services for people with disabilities (excluding health care provision);
- rural transport for isolated rural communities;
- managing community halls and facilities;
- rural tourism;
- recycling & environmental projects.

Organisations in receipt of funding must operate on a not-for-profit basis, and must prioritise the unemployed in their recruitment processes. As a general principle, 70% of people recruited to projects must be from the following target groups:

- unemployed persons in receipt of Unemployment Benefit, Unemployment Assistance or One Parent Family Payment;
- persons in receipt of Disability Allowance, Invalidity Pension or Blind Persons Pension;
- travellers in receipt of Unemployment Benefit or Unemployment Assistance or One Parent Family Payment;
- ex-offenders;
- stabilised addicts.

Funding is available for the employment of project staff, in support of the cost of employing a project manager where appropriate, for overheads and the costs of running the project, and towards start-up capital and equipment costs of the business, where appropriate.

The Programme supports job-experience for disadvantaged persons in social enterprises specifically set up to provide such opportunities, while delivering social and community projects. In that sense it may only have a marginal/indirect role in supporting self-employment in the formal economy among under-represented entrepreneurs.

4.5 Social & Family Affairs Policy

The core functions of the Department of Social and Family Affairs are to:

- formulate appropriate social protection policies;
- administer and manage the delivery of statutory and non-statutory social and family schemes and services;
- work with other Departments and agencies in the delivery of Government priorities.

Its current strategic priorities are based around high level goals that concern:

- retired and older people;
- people of working age;
- children;
- coverage, access and entitlement;
- poverty, social inclusion and families;
- the Department and its staff.

Its high-level goal in relation to people of working age is 'to provide income supports and access to relevant services to people of working age who cannot secure an income (or an adequate income) from employment and facilitate them in taking up relevant employment, training, education or development opportunities as appropriate.'

4.6 Social & Family Affairs Programmes & Supports

The Department operates a number of schemes and programmes aimed at supporting employment, including:

- the Back to Work Allowance Scheme;
- the Back to Work Enterprise Allowance Scheme;
- the Back to Education Allowance;
- the part-time Job Incentive Scheme;
- the Family Income Supplement;
- the Farm Assist scheme.

The majority of these seek to promote and support employment in established organisations and enterprises. The Back to Work Allowance Scheme (BTWA) encourages unemployed people, lone parents and people getting Disability Allowance, Blind Pension, Farm Assist, Invalidity Pension, Pre-Retirement Allowance, and Incapacity Supplement to take up employment. People getting Carer's Allowance, who have ceased caring responsibilities, are also eligible. It provides people with a financial cushion to help them to return to work, by entitling them to certain welfare payments on a sliding scale for three years after they take up employment.

The Back to Work Enterprise Allowance (BTWEA) is an equivalent scheme that provides an ongoing entitlement to certain welfare payments following a move into self-employment. Under the scheme, social welfare customers/recipients who wish to take up self-employment can start a business and retain their social welfare payment on a reducing scale over 4 years.

Back to Work Enterprise applicants who live in a Partnership area make their application through their local Partnership. Applicants residing outside Partnership areas are assisted by facilitators based in the Department's local offices.

Eligible recipients must be setting up a business that a Partnership Company or a facilitator has approved in writing in advance and (a) have been in receipt of Jobseeker's Benefit or Jobseeker's Allowance for at least 2 years, or (b) have been in receipt of One-Parent Family Payment, Disability Allowance, Blind Pension, Farm Assist, Incapacity Supplement, Pre-Retirement Allowance, Invalidity Pension, Carer's Allowance (having ceased caring on a temporary or permanent basis), Widow's or Widower's (Non-Contributory) Pension, Deserted Wife's Benefit or Allowance or Prisoner's Wife's Allowance for at least 12 months, or (c) getting Illness Benefit (formerly known as Disability Benefit) for 3 years or longer.

Those qualifying are entitled to welfare payments for 4 subsequent years following the establishment of the business, as follows:

- 100% of weekly social welfare payment for the first year;
- 75% for the second year;
- 50% for the third year;
- 25% for the fourth year.

Where an individual's household income is below a certain threshold, beneficiaries are also entitled to a number of 'secondary benefits' that may include:

- a fuel allowance;
- a Christmas bonus;
- a medical card;
- rent and mortgage interest supplement;
- a diet supplement;
- a back to school clothing and footwear allowance;
- differential rents.

Welfare payments to which recipients are entitled are tax-free, although income from the business is liable to tax and social insurance contributions.

In addition there is a small stream of grant funding available to recipients to provide assistance towards the training and business related expenses of scheme participants. This can include preparation of business plans/marketing strategy, financial projections and business accounts, computer training, small items of equipment.

Assistance towards the cost of personal liability insurance is also available, amounting to €1,269.74 or 50% of the cost of public liability insurance, whichever amount is lower.

There were 4,373 recipients under the BTWEA Scheme in 2006, a 17.4% decline on the 2005 figure of 5,297. As such it has had higher levels of uptake than the Back to Work Allowance, the beneficiaries of which numbered 3,646 and 3,963 in 2005 and 2006 respectively.

4.7 Education Policy, Programmes & Supports

It is difficult to identify any specific references to enterprise within national education policy. However, the topic does manifest itself in both the formal curriculum and other school-based activities. At a time when significant elements of second level education, particularly the Senior Cycle (16-18 years), are the subject of in-depth reviews, there are a number of indicators and proposed developments which would suggest that enterprise will become a more common element of school-based education in future years.

As a full exploration of all aspects of educational provision is not possible within the confines of this report, this section focuses largely on second level education, which is arguably most relevant to the general promotion of enterprise. Very brief consideration is also given to the coverage of enterprise within adult and second-chance education as well as within the third level system.

4.7.1 Junior Cycle

It appears that the only way in which enterprise features within the formal Junior Cycle curriculum (12-15 years) is as an element of the syllabus for Junior Certificate Business Studies. Given that this particular subject has been operating to the same syllabus for many years, it is currently the subject of a review. Education consultees suggested that it is very likely that enterprise will feature more prominently within any revised syllabus for this subject.

4.7.2 Transition Year

Transition Year is not currently subject to any formal structured curriculum and schools offering Transition Year enjoy a great deal of flexibility in terms of the activities undertaken by school in the course of the year. It is relatively common for schools to engage in some form of mini-company activity during Transition Year.

In many instances, schools engage with their local County or City Enterprise Board in relation to the delivery of mini-company activities. Indeed, in some cases, it might be said that the Enterprise Boards actively encourage some schools to engage in such activity. While Ireland has received recognition at a European level for the extent of enterprise promotion and mini-company activity during Transition Year, it should be noted that only a modest proportion of the school-going population opts to undertake such a year and that not all schools offer enterprise-related activities as part of their Transition Year Programme.

Various resources have been developed over the years to support schools in activity of this type. For example, in 2004 the Second Level Support Service (SLSS) published 'Get Up and Go', a pack of resources for teachers and students engaged in mini-company activity. More recently, the County & City Enterprise Boards have collaborated with the SLSS in the development of a multimedia resource aimed at enhancing the teaching and learning of enterprise in second level schools. 'Exploring Enterprise', which was developed for use in various contexts within the Senior Cycle, is based around a DVD featuring profiles of entrepreneurs. These case studies act as a basis for a range of follow-on activities.

The resource also seeks to encourage schools and pupils to become involved in the Student Enterprise Awards. This initiative allows school teams to compete with other local schools and possibly go on to represent their county in the national finals. Competing teams must produce a business report and a display on the business, as well as taking part in a judging panel typically made up of representatives of enterprise agencies and local business people.

The review of Senior Cycle has also identified an interest in adding more structure to the activities undertaken by students during transition year. The National Council for Curriculum and Assessment (NCCA) has suggested the development of Transition Units of approximately 45 hours addressing topics such as community participation, enterprise education and study skills. Schools would enjoy a degree of autonomy in designing the units. Transition Units would not be subject to formal examination, although completion of units would probably be recorded on a student's certificate. It is envisaged that every Transition Year student would be required to complete at least one Transition Unit.

4.7.3 Leaving Certificate

Leaving Certificate Established offers three formal subjects related to enterprise and the world of business: Business Studies, Accounting and Economics. Of these, the Business Studies syllabus displays the most enterprise-related content including topics such as:

- Introduction to People in Business, Entrepreneurs;
- Entrepreneurs & Enterprise Skills;
- Managers & Management Skills;
- Monitoring the Business;
- Business in Action (identifying the opportunity, marketing, getting started, expansion).

The Leaving Certificate Applied, which is generally taken by students who might have difficulty passing Leaving Certificate Established, includes three modules on enterprise. Students must take at least one of the three modules, which collectively cover issues such as co-operation and teamwork, decision making, organisation, idea generation and business planning.

The Leaving Certificate Vocational Programme, which is considered an enhanced version of the Leaving Certificate Established, requires students to take two activity-based Link Modules, one of which is Enterprise Education. This module aims to develop qualities such as creativity, resourcefulness, self-confidence and initiative. Students are encouraged to engage with local business people, study local enterprises and community projects, and set up their own enterprise projects. The module, which allows schools flexibility in shaping the exact content to suit local circumstances, includes four units:

- Enterprise Skills;
- Local Business Enterprises;
- Local Community Enterprises;
- An Enterprise Activity.

As part of the review of Senior Cycle, the NCCA has suggested that the Leaving Certificate Vocational Programme in its current format should be discontinued. Instead, the content of modules such as Enterprise Education should be made available to a wider number of students through the development of short courses of approximately 90 hours, as opposed to the 180 hours typically allocated to a formal subject course. The courses, which should be developed in conjunction with relevant agencies, would count within the points system. This proposed development is illustrative of a general concern to expose students to a wider range of experiences. It is important to note that the Department of Education & Science specifically requested the NCCA to make enterprise the focus of the first pilot short course. The NCCA expects to submit a draft course programme to the Department in the spring of 2008.

4.7.4 Other School-Focused Initiatives

There are many other initiatives which seek to support enterprise education within schools in Ireland. These would include the National Foundation for Teaching Entrepreneurship (NFTE) and the Spirit of Enterprise.

The National Foundation for Teaching Entrepreneurship

NFTE is an international non-profit organisation focused on teaching entrepreneurship skills to young people. NFTE was first established in the US by businessman, Steve Mariotti, who set out to demonstrate to young people that they could make a better future for themselves through setting up and running their own business. NFTE has become active in Ireland in recent years, spearheaded by the serial entrepreneur, Liavan Mallin.

NFTE works with local partners to identify suitable sites to deliver the programme. When a site has been identified, either a secondary school or training centre, a teacher/trainer commits to attend NFTE University - an intensive four day training programme which equips the teacher/trainer to deliver the programme in their school or training centre. NFTE students are required to develop a business during the year, supported and encouraged by their teacher/trainer. Throughout the year, NFTE students meet local entrepreneurs and partake in sales events while also working through the curriculum. At the end of the year, each student presents their business plan as part of the Irish Business Plan Awards. Each student business is also encouraged to apply for the International Business Plan competition.

NFTE Ireland's objectives are to build self confidence and interpersonal skills, utilise life skills as a vehicle for employability, increase career and college aspirations, increase business knowledge and encourage school completion. Currently operational mainly in parts of Dublin and Belfast, NFTE hopes to expand into additional areas and reach 2,100 young people per annum aged 12 to 18 years by 2012.

Spirit of Enterprise

The publishing house AG Education Services Ltd offers a teaching and learning resource - Spirit of Enterprise - to support the delivery of enterprise related activities in schools. The SLSS and the Business Studies Teachers' Association of Ireland contributed to the development of the resource. Supporting materials are provided online.

4.7.5 Teacher Training for Enterprise Education

The SLSS is funded by the Department of Education & Science to provide professional development opportunities to second level teachers. It provides workshops on teaching enterprise in the Senior Cycle and on enterprise as part of the Leaving Certificate Applied and Leaving Certificate Vocational Programmes. Teachers, in conjunction with their principals, can opt to attend such workshops. There is no obligation on any teacher to attend such a course. It is also notable that SLSS staff deliver workshops across a wide range of subjects throughout the country and are therefore unable to focus specifically on enterprise. In some instances, County & City Enterprise Boards have engaged with suitable partner organisations to deliver specific training initiatives for teachers. While this is very commendable, it would seem fair to suggest that there is scope to greatly extend the delivery of enterprise training to the teaching population.

4.7.6 Third Level Education

The Forfás document, Towards Developing a National Entrepreneurship Policy for Ireland, highlights a number of positive developments within the third level system including:

- The existence of professor of entrepreneurship posts within four universities;
- The increasing availability of relevant courses/subjects at undergraduate and postgraduate level;
- The existence of centres of enterprise and/or incubators on all third level campuses within the State system;
- The Enterprise Platform Programmes being run by a number of Institutes of Technology, with the support of Enterprise Ireland;
- The appointment of a number of Technology Transfer Officers charged with facilitating the transfer into commercial ventures of research that is being carried out within the third level colleges;
- The numerous Enterprise Award schemes organised for third level students;
- The establishment of INTRE, the Irish Network of Teachers and Researchers of Entrepreneurship, seeking to enhance best practice in this field.

The report identifies a number of objectives relevant to enhancing the role of third level institutions in promoting enterprise, including:

- To develop a culture of entrepreneurship within the campus;
- To develop entrepreneurial mindsets among faculty staff and students alike;
- To create an environment that is conducive to entrepreneurial activity among students, researchers and faculty members;
- To develop the necessary confidence and personal skills among the student body through the manner of the teaching and learning experience.

5. PERCEPTIONS OF THE ENVIRONMENT FOR INCLUSIVE ENTREPRENEURSHIP

4.7.7 Other Education Provision

Whilst it would be impossible to cover all types of education provision within this report, two further forms of provision might be considered potential avenues for the promotion of enterprise and self-employment among the target groups in question.

The Vocational Training Opportunities Scheme (VTOS), delivered primarily through the 33 Vocational Education Committees (VECs) across Ireland, offers unemployed people of 21 years and over an opportunity to return to structured learning in an adult setting. Programmes offered under VTOS are for the most part vocationally-oriented and participants can work towards a wide range of qualifications from Junior Certificate through to FETAC Level 5 awards. Consultation with VTOS personnel would, however, suggest that very few VTOS Centres (perhaps only two) deliver programmes addressing the self-employment route, although some Business Studies courses include some element of enterprise awareness. VTOS Participant Progression Statistics would suggest that less than 5% of VTOS participants progress to self-employment in the period immediately after completion of a VTOS Programme.

Youthreach is an integral part of the national programme of second-chance education and training in Ireland. The programme is directed at unemployed young early school leavers aged 15-20 and offers them opportunities to acquire certification. It is delivered through Centres for Education managed by VECs, Community Training Centres funded by FÁS and ten Justice Workshops funded by FÁS and the Department of Justice, Equality & Law Reform. A similar programme is also delivered through Senior Traveller Training Centres. In addition to personal development, literacy and numeracy options, courses on offer tend to include subjects that potentially lend themselves to self-employment, including Video & Animation, Haircare, Catering, Information Technology, Metalwork and Woodwork. However, consultation with the National Youthreach Co-ordinator suggests that the level of enterprise to which Youthreach participants are exposed has in fact reduced over the last ten to fifteen years. While a small number of pilot initiatives are being implemented in conjunction with NFTE, entrepreneurship is generally not a prominent feature of Youthreach provision.

4.8 Comment

This section has clearly highlighted the multiplicity of programmes which offer some element of support for enterprise and self-employment, while also highlighting areas in which further improvement would, on the face of it, seem appropriate. The next section of the report provides an impression of the perceptions of policy makers, support providers and business advice users as to the appropriateness and effectiveness of the various policies and programmes already in place and the future actions which should be taken to enhance the promotion of entrepreneurship to all groups in society.

¹² VTOS Participant Progression Statistics available online at www.vtos.ie

5.1 Introduction

This section of the report presents the scores and summarises the comments provided by three consultee groups, namely policy makers, advisors and users of business advice services. The perceptions of users who have benefited from one of the three EQUAL entrepreneurship projects in Ireland are considered separately in Section 6.

The CoPIE system requires respondents to provide a score from 1 to 4 in response to a number of statements relevant to different factors that contribute to a positive environment for inclusive entrepreneurship. A score of 4 represents strong agreement, while a score of 1 indicates strong disagreement. According to the CoPIE 'traffic light' scoring system, an average score of less than 2 is coloured red, indicating that this area requires attention. An average score from 2 to 3 is coloured amber, indicating that this area seems satisfactory but should perhaps be monitored. An average score of 3 or above is coloured green, indicating that this aspect appears positive or strong.

The scores and feedback are reviewed under the main headings of the CoPIE questionnaires:

- Enterprise Strategy;
- Culture and Conditions for Entrepreneurship;
- Start-up Support and Training;
- Support for Consolidation and Growth;
- Access to Finance.

Generally, the scores and feedback provided by users of advice services are reviewed first, followed by consideration of the contributions of advisors and policy makers. The Enterprise Strategy section is an exception to this approach, as only advisors and policy makers were invited to consider this topic.

In the tables presented in this section, the abbreviation EMEs is used to refer to ethnic or migrant entrepreneurs.

5.2 Enterprise Strategy

Advisors and policy makers were asked to comment on the extent to which entrepreneurship is addressed at strategy and policy level by Government.

5.2.1 Advisors

| | Average Scores (1-4) | | | |
|--|----------------------|-------|------|------------|
| | No Specific Group | Women | EMEs | Unemployed |
| There is an overall strategy for encouraging entrepreneurship | 3.2 | 2.3 | 2.6 | 2.1 |
| Strategy /policy includes promoting entrepreneurship to disadvantaged and under-represented groups | 2.6 | 2.3 | 2.0 | 2.1 |
| Research has been undertaken into the specific support needs of disadvantaged and under-represented groups | 2.7 | 2.8 | 2.2 | 1.8 |
| The main departments & agencies collaborate in shaping policies and service provision for disadvantaged and under-represented groups | 2.0 | 1.9 | 1.6 | 1.8 |
| Average | 2.6 | 2.3 | 2.1 | 2.0 |

- The scores provided by specialist advisors working with the three categories of disadvantaged or under-represented entrepreneurs ranged from 2.1 to 2.6 as regards the existence of an overall strategy for encouraging entrepreneurship. Generalist advisors who do not work specifically with disadvantaged groups were more positive on this issue (3.2). Many of the advisors interviewed suggested that, while there may not be a single over-arching strategy for entrepreneurship, the topic is factored into a number of policy areas and related programmes. Some advisors cited the establishment of the Small Business Forum and recent increases in the thresholds for VAT registration as indicative of support for entrepreneurship at policy level. Some advisors also referred to the recently published Forfás paper - Towards Developing an Entrepreneurship Policy for Ireland - as a positive development.
- On the extent to which strategy includes the promotion of entrepreneurship to disadvantaged groups, advisors tended to provide less positive scores. Once again generalist advisors provided a higher average score (2.6) than specialist providers working with disadvantaged groups (2.0 to 2.3).
- Advisors who work with female clients were more positive on the level of research that has been conducted into the specific needs of their client group (2.8) than advisors working with minority ethnic/migrant people (2.2) and the unemployed (1.8). Advisors often suggested that research tends to be very locally focused and limited in scope.
- The most striking finding in this section lies in the low scores awarded for the degree of perceived collaboration in shaping policies and service provision, ranging from 1.6 to 2.0. Very many advisors were of the view that there is very little coordination or interaction at Departmental level across the different policy functions related to inclusive entrepreneurship. Notably, enterprise and social inclusion were in many cases perceived as operating in isolation. Advisors also highlighted that excellent collaboration exists at a local level in some areas, particularly between CEBs and Partnerships. However, it was felt that this is dependent on goodwill at local level and is not driven by policy.

5.2.2 Policy Makers

| | Average Scores (1-4) |
|--|----------------------|
| There is an overall strategy for encouraging entrepreneurship | 2.9 |
| Strategy /policy includes promoting entrepreneurship to disadvantaged and under-represented groups | 2.3 |
| Research has been undertaken into the specific support needs of disadvantaged and under-represented groups | 2.4 |
| The main departments & agencies collaborate in shaping policies and service provision for disadvantaged and under-represented groups | 2.3 |
| Average | 2.5 |

- With an average score of 2.9, policy makers were relatively positive on the existence of an overall strategy for entrepreneurship. Policy maker scores on this issue were higher than those of specialist advisors, which ranged from 2.1 to 2.6.
- Policy makers provided a relatively low score (2.3) regarding the extent to which strategy includes promoting entrepreneurship to disadvantaged groups. Some noted how the Enterprise Strategy Group, the Small Business Forum and the recent Forfás paper all referred to the importance of increasing entrepreneurial activity among women and minority ethnic people. Some policy makers suggested that enterprise policy should focus first and foremost on the development of businesses with the potential to grow, with the background of the entrepreneur a secondary consideration.
- The average policy maker score of 2.4 as regards the availability of research on the specific support needs of disadvantaged groups was broadly similar to the scores provided by advisors.

5.3 Culture and Conditions

Users were asked to comment on issues such as the portrayal of entrepreneurs by the media and access to pre-enterprise supports. Policy makers and advisors were also asked to comment on the coverage of enterprise in the school system. Such questions were not put to users, as many would have been educated in different countries at different times.

5.3.1 Users

Policy makers provided a relatively low score (2.3) in respect of collaboration between the main departments and agencies on the issue of entrepreneurship. Like advisors, they tended to indicate that there was good collaboration at a local level in some areas.

| | Average Scores (1-4) | | | |
|--|----------------------|-------|------|------------|
| | No Specific Group | Women | EMEs | Unemployed |
| The subject of setting up a business is presented comprehensively & regularly by the general media (TV, radio, papers) | 1.7 | 2.4 | 1.5 | 2.3 |
| Entrepreneurs like me are regularly portrayed in the general media | 2.0 | 2.1 | 1.5 | 2.1 |
| I know people like me who have started their own business | 3.0 | 3.1 | 2.8 | 2.7 |
| There are regular events / fairs aimed at potential or early stage entrepreneurs like me | 3.0 | 2.2 | 1.9 | 2.3 |
| There are supports available that allow people like me to explore the option of self-employment, generate business ideas and build confidence. | 2.3 | 2.8 | 3.4 | 3.2 |
| The administrative processes for setting up a business are straightforward & quick | 3.3 | 3.0 | 3.1 | 3.1 |
| Average | 2.6 | 2.6 | 2.4 | 2.6 |

- Users provided relatively low scores (1.5 to 2.4) on the extent to which the general media covers the subject of setting up a business. Many felt that the media tend to cover successful established businesses rather than paying much attention to the start-up process. Interestingly, a number of respondents in the Border region mentioned that self-employment is covered to a much greater extent in Northern Ireland.
- Users provided also relatively low scores (1.5 to 2.1) as regards media coverage of entrepreneurs like them. Many users noted that, while media coverage of entrepreneurs has increased significantly in recent years, the entrepreneurs featured are typically very successful individuals engaged in high value international businesses.
- Users generally felt that they knew a good number of people who had started their own businesses and therefore provided scores ranging from 2.7 to 3.0. Many indicated that they had met such people through training courses etc. This mirrors the finding of the GEM 2006 report for Ireland, which found that four in ten Irish people (39%) know a recent entrepreneur.

- Users from no specific target group provided an average score of 3.0 as regards the existence of events or fairs aimed at potential start-up entrepreneurs. The scores provided by users from the three target groups were generally lower, ranging from 1.9 to 2.3. While some users seemed unfamiliar with the notion of an event or exhibition aimed at start-up entrepreneurs, a significant number cited local events such as the Enterprise Days or Enterprise Weeks generally run by CEBs. Importantly, some of them also suggested that one only becomes aware of such events if already in contact with a support agency.
- Users from the three target groups scored the availability of pre-enterprise supports quite positively, with ratings from 2.8 to 3.4. Importantly, many pointed out that such supports are very helpful to those who happen to find out about them, suggesting possible issues around the visibility of support providers. The Partnerships were the most commonly cited provider of pre-enterprise supports. CEB Start Your Own Business courses were also cited, although these arguably focus on the start-up process rather than the early pre-enterprise stage. A number of female users commented positively on supports available through specific female enterprise initiatives with which they had engaged.
- Users provided high scores (3.0 to 3.3) as regards the administrative processes of registering with the Revenue Commissioners and the Companies Registration Office, often mentioning the user-friendliness of Revenue staff and the option to complete many processes online. On an associated point, a small number of respondents indicated that they could only afford to operate their businesses from home, but that some state agencies had refused to recognise rented residential accommodation as a business address unless the terms of the lease expressly permitted commercial activity.

5.3.2 Advisors

Table 5.4 Perceptions of Advisors with respect to Culture and Conditions

| | Average Scores (1-4) | | | |
|---|----------------------|-------|------|------------|
| | No Specific Group | Women | EMEs | Unemployed |
| Schools have introduced entrepreneurship into the curriculum | 2.2 | 2.3 | 2.2 | 2.3 |
| Teachers are trained to work on enterprise issues | 1.7 | 1.7 | 1.3 | 2.0 |
| Teaching materials for enterprise have been developed for use in schools | 2.7 | 2.9 | 2.5 | 2.1 |
| School pupils are able to form real or simulated companies to learn about trading | 3.1 | 2.6 | 2.4 | 2.3 |
| Businesses are regularly involved in school activities | 2.0 | 1.5 | 1.3 | 1.9 |
| The subject of setting up a business is presented comprehensively & regularly by the general media | 2.3 | 2.6 | 2.2 | 1.8 |
| Successful entrepreneurs are regularly portrayed in the general media | 3.0 | 2.7 | 2.5 | 2.0 |
| There are regular events / fairs aimed at potential or early stage entrepreneurs | 2.9 | 2.3 | 2.2 | 1.9 |
| There are pre-start supports available that allow people to explore the option of self-employment, generate business ideas and build confidence i.e. Pre-SYOB | 3.0 | 2.6 | 2.7 | 2.3 |
| The administrative processes for setting up a business are straightforward & quick | 2.9 | 3.0 | 3.0 | 2.3 |
| Average | 2.6 | 2.4 | 2.2 | 2.1 |

- Advisors rated the coverage of entrepreneurship in the school curriculum relatively low (2.2 to 2.3), with many suggesting that the subject is covered by many schools on an opt-in basis rather than as part of the formal curriculum. Entrepreneurship activities were generally considered to be concentrated within the Senior Cycle and particularly Transition Year. A very small number of respondents noted that the Review of Senior Cycle might lead to improvements in this area.
- Advisors provided low scores (1.3 to 1.7) on the provision of enterprise training to teachers. Some mentioned a number of isolated local or regional initiatives to enhance the availability of such training but acknowledged that this was only 'scraping the surface'.
- When asked about the availability of teaching materials on enterprise, advisors provided scores ranging from 2.1 to 2.7. Very many respondents highlighted the recent production of the 'Exploring Enterprise' resource pack by the CEBs and the SLSS.

- Specialist providers working with disadvantaged groups provided scores from 2.3 to 2.6 in relation to the extent of enterprise simulation activities in schools. Generalist advisors expressed a more positive view on this issue (3.1). The mini-company scheme in Transition Year was considered the main platform for students to engage in real or simulated enterprise activity, along with the CEB-managed Student Enterprise Awards. It was felt that this type of activity was absent from primary education and minimal in the Junior Cycle. Again, it was felt that activity of this type was often dependent on CEBs encouraging schools to engage.
- It was generally considered that there is a poor level of involvement by businesses in schools, with scores ranging from 1.3 to 2.0. Issues such as insurance, child protection and concerns around businesses abusing such involvement for promotional purposes were cited as barriers to such activity.
- Advisor views on media coverage of the subject of business-start were slightly more positive than those of users, ranging from 1.8 to 2.6. Many indicated that there is a need for a national promotional campaign encouraging enterprise.
- On the topic of media coverage of entrepreneurial role models, advisors were relatively positive, although advisors working with unemployed people provided a relatively low score of 2.0. Many advisors mentioned the profiles of entrepreneurs regularly featured in the Business Section of The Irish Times or the Sunday broadsheets, which arguably do not fall within the category of general media. This contrasts with the user perception that entrepreneurs similar to themselves are not generally portrayed by the media.
- Specialist advisors were slightly less positive than users as regards the availability of early stage pre-enterprise supports that allow people to simply explore the option of self-employment and work on issues such as self-confidence, providing scores in the range 2.3 to 2.7. Significant differences were discernible between different categories of advisors. Generalist providers (mainly CEBs), felt that CEB courses offered people the opportunity to explore the enterprise option, while a number of specialist advisors working with disadvantaged and under-represented groups felt there is often an important developmental phase to be addressed before a participant becomes ready to engage in a Start Your Own Business course like those offered by the CEBs. This developmental work includes encouraging people to consider the enterprise option, helping them to improve their own self-belief and assisting them to explore other supports available.

5.3.3 Policy Makers

| | Average Scores (1-4) |
|---|----------------------|
| Schools have introduced entrepreneurship into the curriculum | 2.6 |
| Teachers are trained to work on enterprise issues | 1.4 |
| Teaching materials for enterprise have been developed for use in schools | 2.8 |
| School pupils are able to form real or simulated companies to learn about trading | 3.1 |
| Businesses are regularly involved in school activities | 2.2 |
| The subject of setting up a business is presented comprehensively & regularly by the general media | 2.8 |
| Successful entrepreneurs are regularly portrayed in the general media | 3.2 |
| There are regular events / fairs aimed at potential or early stage entrepreneurs | 2.4 |
| There are pre-start supports available that allow people to explore the option of self-employment, generate business ideas and build confidence i.e. Pre-SYOB | 2.4 |
| The administrative processes for setting up a business are straightforward & quick | 2.6 |
| Average | 2.6 |

- Policy makers provided an average score of 2.6 as regards coverage of entrepreneurship within the school curriculum and recognised broadly the same strengths and weaknesses within the education system as advisors. Enterprise policy makers suggested that high-level interaction between the Departments of Enterprise Trade & Employment and the Department of Education & Science in respect of enterprise education could be enhanced.
- Policy makers had a positive perception of the extent of enterprise simulation activities in schools, with a score of 3.1, which is slightly higher than the scores provided by advisors.
- Policy makers also perceived media coverage of business-start and entrepreneurial role models to be reasonably good (2.8). It was nevertheless felt that the media has a potentially larger role to play and that Government can influence the media to cover certain subjects more extensively, as was apparently the case in respect of a Government-driven campaign to raise awareness of science and technology.

5.4 Start-Up Support and Training

5.4.1 Users

| | Average Scores (1-4) | | | |
|--|----------------------|-------|------|------------|
| | No Specific Group | Women | EMEs | Unemployed |
| It is easy for people like me to access suitable start-up training | 2.7 | 2.9 | 3.2 | 3.0 |
| It is easy for people like me to access advice on starting up (mentors, advisors etc) | 3.0 | 3.1 | 2.9 | 3.1 |
| The trainers and advisors understand my needs and provide supports that match my needs | 3.0 | 2.9 | 3.0 | 2.9 |
| The trainers and advisors come from similar backgrounds to me | 3.0 | 2.6 | 2.0 | 2.8 |
| The trainers and advisors are friendly | 3.7 | 3.6 | 3.8 | 3.7 |
| It is possible for me to set up a business in my own area of expertise because my own training is recognised (e.g. in catering, care services ...) | 3.3 | 3.0 | 3.2 | 3.0 |
| There are networking opportunities for start-up entrepreneurs like me | 3.0 | 2.9 | 2.6 | 2.6 |
| It is easy for entrepreneurs like me to find affordable business premises with easy-to-enter conditions (short leases, etc) | 1.0 | 1.8 | 1.5 | 1.5 |
| Average | 2.8 | 2.9 | 2.8 | 2.8 |

- All three categories of disadvantaged or under-represented user provided positive feedback in respect of the availability of suitable start-up training. Similarly positive views were expressed in relation to the availability of individual advice. Partnerships were most frequently cited as the provider of such services.
- With scores of 2.9 to 3.0, users generally considered that trainers and advisors understood their needs and provided suitable supports. In the vast majority of cases, trainers and advisors were perceived as very friendly.
- With a small number of exceptions, respondents did not report difficulty in having previous training and qualifications recognised. Those who had experienced such a problem tended to have professional qualifications from other countries (teaching, law) that are not recognised in Ireland.
- Female users provided a reasonably high score of 2.9 as regards the availability of networking opportunities. Both ethnic and migrant entrepreneurs and unemployed people were slightly less positive, with scores of 2.6. This difference possibly reflects the widespread existence of women-in-business networks.
- The availability of affordable premises was scored extremely low by the vast majority of user respondents, with scores ranging from 1.0 to 1.8. While some respondents referred to the existence of Community Enterprise Centres, they pointed out that most of these centres are fully occupied and have waiting lists.

5.4.2 Advisors

Table 5.7 Perceptions of Advisors with respect to Start-Up Support & Training

| | Average Scores (1-4) | | | |
|---|----------------------|-------|------|------------|
| | No Specific Group | Women | EMEs | Unemployed |
| Disadvantaged and under-represented entrepreneurs can access appropriate start-up training (free or affordable) | 3.1 | 2.6 | 2.3 | 2.8 |
| Disadvantaged and under-represented entrepreneurs can access comprehensive and readily available business advice (free or affordable) | 3.0 | 2.4 | 2.3 | 2.5 |
| Support providers take specific steps to encourage disadvantaged and under-represented people to avail of the supports on offer | 2.6 | 2.3 | 1.8 | 2.3 |
| Support providers undertake outreach activities and go into communities to reach target groups (e.g. a business advisor doing a talk at an ethnic community organisation) | 2.5 | 2.0 | 2.0 | 2.2 |
| Business training & advice is adapted to the needs of disadvantaged & under-represented groups | 2.7 | 2.3 | 1.8 | 2.2 |
| Mentors are recruited from within the target communities to work with new entrepreneurs (e.g. having minority ethnic mentors for minority ethnic clients) | 2.0 | 2.4 | 1.2 | 1.5 |
| Business advisors are trained in working with disadvantaged and under-represented groups | 1.7 | 1.5 | 1.2 | 1.5 |
| There are quality standards in place for the provision of business advice to disadvantaged and under-represented groups | 1.2 | 1.1 | 1.1 | 1.1 |
| Networking opportunities are available at a local level to disadvantaged and under-represented entrepreneurs at the start-up stage | 2.6 | 3.0 | 1.9 | 1.7 |
| Incubators or start-up centres are available and are accessible to disadvantaged and under-represented groups | 2.3 | 1.8 | 2.3 | 1.9 |
| Average | 2.4 | 2.1 | 1.8 | 2.0 |

- Specialist advisors provided scores of 2.3, 2.6 and 2.8 as regards the availability of appropriate start-up training. The lowest of these was provided by advisors working extensively with ethnic and migrant entrepreneurs, who tended to feel that appropriate training was not generally available. Generalist advisors were more positive on this issue, with a score of 3.1.
- Specialist advisors expressed a relatively low opinion of the availability of individual advice, with scores ranging from 2.3 to 2.5, while generalist providers were once again more positive (3.0). Some Partnership Enterprise Officers indicated that their ability to provide advice to individual clients was limited by the level of resources available. Various advisors also highlighted that specific skills and qualities are required on the part of mentors working with people from disadvantaged backgrounds. For example, mentors should be comfortable working with someone who may need help with developmental or confidence issues or may wish to progress at a modest pace towards start-up.

- In respect of both training and advice, some advisors suggested that there was too big a leap to be made from Partnership supports to CEB supports and that this progression needed to be better managed or supported.
- Advisors suggested that outreach work to encourage disadvantaged and under-represented groups to avail of the supports on offer was limited. Notably, advisors working with ethnic and migrant entrepreneurs provided a particularly low score of 1.8 on this issue. Some examples of outreach work, such as co-operating with Traveller Groups and Jobs Clubs, were cited. These were often dependent on funding from additional external sources. Outreach activity was not, on the whole, considered to be widespread. It was suggested that the visibility of all providers, as well as clarity regarding their roles and functions, could be enhanced.
- Specialist advisors tended to believe that business training and advice were not specifically adapted to the needs of the target groups in question. This was particularly true of advisors working with ethnic and migrant entrepreneurs, who provided a score of 1.8.
- Advisors of unemployed and ethnic/migrant people felt that there were no significant efforts being made to recruit mentors from similar backgrounds to work with new entrepreneurs, although it was questioned whether this would be practicable and appropriate. Providers of advice to women gave a slightly more positive score on this issue, possibly reflecting the efforts of support providers to improve gender balance in their mentor panels.
- The vast majority of advisors believed that there is almost no formal system of training or quality assurance for the providers of business advice. Some isolated efforts to train advisors in working with female entrepreneurs were mentioned, as were some resources developed through EQUAL projects providing guidance to trainers and mentors on how best to meet the needs of female entrepreneurs or ethnic and migrant entrepreneurs.
- Advisors of women perceived the availability of networking opportunities for female entrepreneurs much more positively (3.0) than advisors of ethnic and migrant entrepreneurs or unemployed people (1.9 and 1.7 respectively). Networking opportunities for these latter two groups were perceived as minimal by some advisors.
- Advisors were more positive than users in respect of the availability of incubators or workspace facilities for the target groups in question, while acknowledging that this can be a problematic area. Numerous advisors referred to the existence of Community Enterprise Centres, but also indicated that these are often fully occupied and do not prioritise owner-managers from disadvantaged backgrounds. It should also be noted that several advisors expressed a view that providing subsidised workspace is of questionable merit, in that it can artificially shelter owner-managers from their true business costs.

5.4.3 Policy Makers

| | Average Scores (1-4) |
|---|----------------------|
| Disadvantaged and under-represented entrepreneurs can access appropriate start-up training (free or affordable) | 2.5 |
| Disadvantaged and under-represented entrepreneurs can access comprehensive and readily available business advice (free or affordable) | 2.3 |
| Support providers take specific steps to encourage disadvantaged and under-represented people to avail of the supports on offer | 2.3 |
| Networking opportunities are available at a local level to disadvantaged and under-represented entrepreneurs at the start-up stage | 1.9 |
| Incubators or start-up centres are available and are accessible to disadvantaged and under-represented groups | 1.8 |
| Average | 2.2 |

- Policy makers provided a score of 2.5 as regards access to appropriate start-up training. Many pointed to the widespread availability of support from multiple providers, while acknowledging that these did not focus on disadvantaged or under-represented groups.
- Policy makers held broadly similar views on the extent of outreach work by providers of support, presenting a score of 2.3.
- With a score of 1.9, policy makers perceived the issue of access to networking opportunities for people from a disadvantaged background to be problematic.
- Access to affordable workspace was once again recognised as a challenge for entrepreneurs from within the target groups in question, achieving a score of 1.8.

5.5 Support for Growth and Consolidation

5.5.1 Users

| | Average Scores (1-4) | | | |
|---|----------------------|-------|------|------------|
| | No Specific Group | Women | EMEs | Unemployed |
| Advice is available to entrepreneurs like me for a period after start-up | 3.0 | 2.9 | 2.9 | 3.0 |
| Training is available to entrepreneurs like me in the areas required for business expansion (ICT, marketing, financial management...) | 2.3 | 2.8 | 2.7 | 2.9 |
| It is easy for entrepreneurs like me to join mainstream business networks (Chambers of Commerce, Small Firms Association ...) | 3.0 | 2.3 | 1.8 | 2.2 |
| Businesses like mine can win public sector contracts | 2.7 | 2.8 | 3.5 | 3.0 |
| There are sufficient premises of an affordable nature to allow businesses like mine to grow | 1.0 | 1.5 | 1.7 | 1.4 |
| Average | 2.4 | 2.4 | 2.5 | 2.5 |

- User scores in respect of access to advice in the post-start-up phase were broadly similar to those submitted in respect of advice during the start-up phase, ranging from 2.9 to 3.0. Most users indicated that they would seek guidance from the same providers as during the start-up phase, primarily Partnerships.
- User scores in respect of access to training were marginally less positive. The three target categories returned scores of 2.7 to 2.9. CEBs were most frequently cited as providers of training for businesses in the post-start-up phase.
- Users from the three target groups in question expressed doubts as to how easy it was to join mainstream networks, providing scores of 1.8 to 2.3 as compared with the score of 3.0 returned by users within the 'no specific group' category. Cost was frequently cited as an obstacle, while some users suggested that such networks were not really intended for simple businesses like their own. Several suggested that, for this reason, they would not feel comfortable attending such networking events. A number of users felt that the mainstream networks tend to be based in urban areas which made it difficult for rurally-based businesses to participate.
- Users were reasonably confident that businesses such as theirs could win public sector contracts, providing scores of between 2.7 and 3.5. It should be noted that some indicated that they had not tried to win such a contract.
- As during the start-up phase, access to affordable premises was highlighted as a problematic issue for users in all four categories, with scores ranging from 1.0 to 1.7.

5.5.2 Advisors

Table 5.10 Perceptions of Advisors with respect to Support for Growth & Consolidation

| | Average Scores (1-4) | | | |
|---|----------------------|-------|------|------------|
| | No Specific Group | Women | EMEs | Unemployed |
| Advice is available to disadvantaged and under-represented entrepreneurs for a period after start-up | 3.1 | 2.4 | 2.3 | 1.7 |
| Training is available to disadvantaged and under-represented entrepreneurs in the areas required for business expansion (ICT, marketing, financial management...) | 3.4 | 2.8 | 2.5 | 2.3 |
| Specific support is available to help disadvantaged and under-represented entrepreneurs with break-out strategies | 1.9 | 1.6 | 1.4 | 1.2 |
| Disadvantaged and under-represented entrepreneurs can easily access the mainstream business networks (Chambers, SFA, ISME ...) | 2.7 | 2.9 | 2.4 | 1.8 |
| Mechanisms are in place to support the transmission and replication of existing businesses (franchising, succession, cooperatives...) | 1.9 | 1.9 | 1.3 | 1.5 |
| Public procurement procedures are accessible to small businesses | 1.9 | 1.9 | 1.5 | 1.4 |
| There is an adequate supply of business premises available for growing businesses (publicly and/or privately) | 2.6 | 1.9 | 2.1 | 2.1 |
| Average | 2.5 | 2.2 | 1.9 | 1.7 |

- Specialist advisors working with the three target groups provided relatively low scores (from 1.7 to 2.4) regarding access to advice in the post-start-up phase. Generalist advisors were significantly more upbeat, providing an average score of 3.1. Advisors working with people from a background of unemployment were significantly more negative on this issue than those working with women and ethnic and migrant entrepreneurs. Several Enterprise Officers indicated that they simply do not have the time to follow-up with every business they have supported through the start-up process. While some Officers suggested that they tried to contact each recipient of the Back to Work Enterprise Allowance during each of the four years of participation in the scheme, others indicated that this would simply not be possible within the level of resources available.
- Specialist advisors provided average scores of between 2.3 and 2.8 as regards the availability of training on business development issues. Here again, generalist advisors were more positive, often citing training available through the CEBs and Skillnets. Advisors working with women were slightly more positive than those working with people from an ethnic/migrant background or with the unemployed.
- All categories of advisor provided low scores (1.2 to 1.9) in respect of the existence of specific supports to help entrepreneurs from disadvantaged backgrounds to break-out of low-value areas of activity. Indeed, the need for such services was questioned by several advisors, as was the practicability of addressing this need in any way other than through individual mentoring.

- Specialist advisors returned scores of between 1.8 and 2.9 as regards the accessibility of mainstream business networks, although many cited issues such as confidence and cost as significant barriers. Advisors working with women were more positive on this issue than those working with clients from an ethnic minority, migrant or unemployed background. Some suggested that the networks themselves needed to be more proactive in encouraging minority entrepreneurs, notably ethnic and migrant entrepreneurs to become involved in their activities. Some suggested that any such efforts must be balanced with ensuring that people from a disadvantaged background are not 'labelled' as such within the mainstream networks.
- Advisors returned scores of between 1.3 and 1.9 as regards the existence of mechanisms to support the transmission and replication of businesses. While some acknowledged the existence of some guidance on franchising and on succession issues, they tended to suggest that these are not focused on the target groups in question.
- Advisors provided a generally negative view in relation to small businesses being able to secure public sector contracts. Their scores, ranging from 1.4 to 1.9, were significantly more negative than those provided by users (2.7 to 3.5). The main barriers cited in this regard were the level of paperwork involved, competition from larger and better resourced businesses and an increasing tendency on the part of public bodies to achieve economies of scale by issuing large-scale tenders that are beyond the capacity of small businesses.
- Specialist advisors provided low scores (1.9 to 2.1) regarding the availability of space for expanding businesses. Some of them pointed out that much private sector provision is too large for the needs of small but growing businesses.

5.5.3 Policy Makers

Table 5.11 Perceptions of Policy Makers with respect to Support for Growth & Consolidation

| | Average Scores (1-4) |
|--|----------------------|
| Advice is available to disadvantaged and under-represented entrepreneurs for a period after start-up | 2.7 |
| Disadvantaged and under-represented entrepreneurs can easily access the mainstream business networks (Chambers, SFA, ISME ...) | 2.5 |
| There is an adequate supply of business premises available for growing businesses (publicly and/or privately) | 2.5 |
| Average | 2.6 |

- With a score of 2.7, policy makers were relatively positive as regards the availability of advice in the post-start-up phase but acknowledged that most supports were not specifically focused on the target groups in question.
- Returning an average score of 2.5, policy makers tended to suggest that while mainstream networks are in principle equally open to all groups, issues such as cost and confidence can come into play.
- Policy makers were more positive than both users and advisors in relation to the availability of business premises, with a score of 2.5.

5.6 Access to Finance

5.6.1 Users

Table 5.12 Perceptions of Users with respect to Access to Finance

| | Average Scores (1-4) | | | |
|--|----------------------|-------|------|------------|
| | No Specific Group | Women | EMEs | Unemployed |
| Grants are available to help start-up entrepreneurs like me with the costs of starting up and running my business | 2.3 | 2.2 | 1.8 | 2.3 |
| There are schemes to help people move away from benefits/welfare and into self-employment | 3.0 | 2.9 | 3.3 | 3.3 |
| It is easy for entrepreneurs like me to set up a business bank account | 3.0 | 2.9 | 3.3 | 2.9 |
| It is easy for entrepreneurs like me to get a start-up loan from the bank | 2.7 | 2.0 | 2.0 | 2.2 |
| It is possible for entrepreneurs like me to get a start-up loan from a specialist lending organisation if the bank refuses to lend | 3.0 | 2.4 | 1.9 | 2.3 |
| It is easy for entrepreneurs like me to get advice about the financial aspects of my business (free or affordable) | 3.0 | 2.1 | 1.8 | 2.3 |
| Average | 2.8 | 2.4 | 2.3 | 2.6 |

- When asked about the availability of public grants, most users provided relatively low scores (1.8 to 2.3) which were often supported by references to the fact that only certain types of business are eligible for the grants available through the CEBs. Only a very small number of respondents had secured significant grants from CEBs or LEADER. A number of respondents in receipt of the Enterprise Allowance indicated that they had received modest grants as part of this scheme (65% of eligible costs up to €1,905) and/or a start-up grant from the Department of Social & Family Affairs (up to €1,000). While respondents commented positively upon the flexible nature of these grants, several indicated that they required a much higher level of investment in order to progress their business.
- On the subject of schemes to help people move off benefits and into self-employment, the Back to Work Enterprise Allowance (BTWEA) was the most commonly cited form of support. On the whole, feedback on the scheme was very positive with scores ranging from 2.9 to 3.3. A significant number of respondents who were in receipt of the BTWEA said they would probably not have pursued self-employment if this scheme had not been available to them. Respondents also drew attention to a number of issues relevant to the scheme that are worthy of note:
 - Some respondents indicated that they had not been able to access the scheme due to what they felt were quite restrictive eligibility criteria. One woman who was returning to the labour market after several years bringing up a family highlighted that she was not eligible for the scheme as she had not officially been unemployed.
 - Several respondents suggested that there is some uncertainty regarding continued eligibility for Rent Allowance, which is managed by the Health Service Executive as opposed to the Department of Social & Family Affairs. Some respondents suggested that they could not risk availing of the BTWEA in case it had a particularly negative impact on their Rent Allowance, which can amount to €1,200 per month for some families.

- Some respondents suggested that the threshold of joint income between spouses was set very low and that any significant earnings on the part of their spouse would very quickly diminish the level of BTWEA that could be paid to them. Again, the uncertainty that this generates was considered to be unhelpful.
- On the general issue of financial support, several respondents indicated that the range of organisations providing different types of support was confusing and that efforts should be made to enhance clarity around the availability of financial supports.
- On the whole, opening a business bank account had not presented any major difficulties for most respondents, with scores ranging from 2.9 to 3.3.
- The scores provided as regards the availability of bank loans were much less positive, ranging from 2.0 to 2.2 for users within the three target groups. Users in the 'no specific group' category were more positive on this issue, returning a score of 2.7. A wide range of experiences were related. Many respondents suggested that their business activity was not sufficiently sophisticated to appeal to a bank manager. Some ethnic and migrant entrepreneurs indicated that they had difficulty obtaining personal credit in Ireland (personal credit card, personal loans) due to their lack of credit track record in Ireland. Securing a bank loan therefore appeared virtually impossible. A small number of respondents reported positive experiences in securing loans. They tended to highlight that they had prepared a strong business plan or that they, or their spouse/partner, had a long-term relationship with the bank in question. It should be noted that a significant number of respondents indicated that they had not personally explored this avenue and therefore based their scores on assumptions or hearsay. Several thought that loans would be available provided a robust business plan was presented.
- When asked about the existence of specialist lending organisations, respondents in the three target categories returned scores of between 1.9 and 2.4. Users outside of these specific categories returned a more positive average score of 3.0. Respondents mentioned First Step, Credit Unions and CEBs as examples of such lending organisations, but very many suggested that these bodies were rarely prepared to offer loans to entrepreneurs of their profile with relatively modest plans for their business. A significant number suggested that such lenders tend to operate in a manner that is very similar to commercial banks. The issue of the eligibility of service businesses was cited by a small number of consultees. Some respondents had secured personal loans, primarily from Credit Unions, to support the start-up costs of their business.
- Users in the three target groups rated the availability of financial advice quite poorly, with scores ranging from 1.8 for ethnic and migrant entrepreneurs to 2.3 for people from an unemployed background. Users from 'no specific group' provided a significantly more positive average score of 3.0. Some BTWEA recipients indicated that they received bookkeeping help from their Partnership Company. There were occasional mentions of CEB mentors, banks and staff within Community Enterprise Centres as providers of financial advice. Some users suggested that accountants are the best source of financial advice, though many of them indicated that they could not afford to pay an accountant for such services.

5.6.2 Advisors

Table 5.13 Perceptions of Advisors with respect to Access to Finance

| | Average Scores (1-4) | | | |
|--|----------------------|-------|------|------------|
| | No Specific Group | Women | EMEs | Unemployed |
| Research has been undertaken into the specific financial needs of disadvantaged and under-represented entrepreneurs | 2.1 | 2.1 | 1.8 | 1.5 |
| Grants are available to help disadvantaged and under-represented entrepreneurs with start-up costs | 2.4 | 2.3 | 1.6 | 1.9 |
| Effective bridge finance schemes are in place to help people move from benefits/welfare into self-employment | 3.1 | 2.3 | 2.5 | 2.1 |
| Policy incentives exist to encourage financial institutions to make finance available to disadvantaged and under-represented entrepreneurs | 1.6 | 1.2 | 1.2 | 1.3 |
| Specialist micro-finance providers offer 'loans of last resort' to disadvantaged and under-represented entrepreneurs | 2.3 | 1.8 | 1.5 | 2.1 |
| General financial advice is available to disadvantaged and under-represented entrepreneurs (free or affordable) | 2.5 | 2.2 | 2.4 | 2.3 |
| Debt crisis advice is available to disadvantaged and under-represented entrepreneurs (free or affordable) | 2.5 | 2.1 | 1.6 | 1.7 |
| Average | 2.4 | 2.0 | 1.8 | 1.8 |

- Returning scores of between 1.5 and 2.1, advisors generally felt that no substantial national research into the financial needs of disadvantaged entrepreneurs had been undertaken.
- Like users, advisors returned relatively low scores in respect of the availability of grants, with a strong sentiment that it is very difficult for ethnic and migrant entrepreneurs and unemployed people to secure any sizeable grant funding due to the eligibility criteria for CEB funding.
- Specialist advisors provided relatively low scores of between 2.1 and 2.5 as regards the existence of effective bridge finance schemes. Generalist providers were more positive on this issue, returning a score of 3.1. On the whole, advisors suggested that the BTWEA was an effective scheme for those who can access it, but noted many of the same eligibility issues as users. One respondent highlighted the hypothetical case of a person who is made redundant and is keen to explore self-employment. Under the current system, he/she would not be eligible for the allowance. The respondent felt that this arguably left the individual at risk of more long-term exclusion from the labour market.
- Returning scores of 1.5 to 2.3, the majority of advisors suggested that there are virtually no incentives to encourage banks to make loans available to disadvantaged entrepreneurs. Some questioned the merits of such a system, especially any notion of insuring highly profitable banks against risks.

- When asked about the existence of lenders of last resort, specialist advisors returned low scores ranging from 1.5 to 2.1. Generalist advisors were slightly more positive with an average score of 2.3. The majority of advisors suggested that provision of this type in Ireland is inadequate. Many suggested that lenders within this category are no less risk-averse than banks and increasingly apply commercial terms and interest rates. Advisors also pointed out that some Partnerships and other community-based organisations run revolving loan funds that make finance available to start-up entrepreneurs who experience difficulty securing finance from other sources. However, they considered local provision of this type to be confined to certain areas and generally very limited. There were some suggestions that lenders of last resort need to be locally based and operate 'close to the ground' in order to make well-informed decisions regarding the provision of loans to people from disadvantaged backgrounds. Some CEB personnel highlighted that CEBs provide loan finance and can take an applicant's socio-economic background into account when deciding what repayment terms (if any) to attach to an offer of financial support, while still having to respect eligibility criteria relating to the type of business activity.
- Advisors rated the availability of financial advice relatively low, with scores of between 2.2 and 2.5, though many mentioned Partnership Enterprise Officers and CEB mentors as possible providers of some support of this type.
- Advisors provided lower scores, ranging from 1.6 to 2.7, in respect of the availability of debt crisis advice. A significant number of advisors felt that the Money Advice and Budgeting Service (MABS) could potentially play a very active role in this area, but most were unsure as to the extent to which MABS currently engages with clients in relation to business issues. Some respondents noted that for many start-up entrepreneurs, business finance and personal finance are very much intertwined.

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5.6.3 Policy Makers

| | Average Scores (1-4) |
|--|----------------------|
| Research has been undertaken into the specific financial needs of disadvantaged and under-represented entrepreneurs | 1.7 |
| Grants are available to help disadvantaged and under-represented entrepreneurs with start-up costs | 2.4 |
| Effective bridge finance schemes are in place to help people move from benefits/welfare into self-employment | 2.1 |
| Policy incentives exist to encourage financial institutions to make finance available to disadvantaged and under-represented entrepreneurs | 1.5 |
| Specialist micro-finance providers offer 'loans of last resort' to disadvantaged and under-represented entrepreneurs | 1.7 |
| Average | 1.9 |

- Returning a score of 1.7, policy makers felt that there has been little or no significant research into the financial needs of disadvantaged entrepreneurs.
- As regards the availability of grants, policy makers tended to point out that grants are available through CEBs and provided a score of 2.4. Policy makers acknowledged that while such grants are, in principle, equally open to all types of applicant, the sectoral eligibility criteria can act as a barrier for people operating in the service sector.
- The average policy maker score of 2.1 in respect of bridge finance schemes was lower than those returned by both users and advisors. Like advisors, policy makers recognised the limited eligibility criteria for BTWEA scheme.
- Returning a low score of 1.5, policy makers acknowledged the absence of incentives to encourage banks to become more proactive in this arena, but pointed out that some historical attempts to operate similar schemes had been unsuccessful and that the State was likely to leave this area of activity to market forces.
- With a score of 1.7, policy makers also held a relatively negative view of the existence and extent of lenders of last resort in Ireland. A number noted that the Social Finance Initiative announced in the 2006 budget could enhance provision of this type.

5.7 Comment

The predominance of orange in the colour-coded tables presented within this section suggests that the support system for entrepreneurship in Ireland is perceived to be reasonably well developed, if not yet perfect. In particular, while policy and programming appear to address enterprise in multiple ways, the research findings suggest that there is a lack of joined-up policy development and programme design. While entrepreneurship and entrepreneurs enjoy a reasonable profile in Ireland, it seems that more modest forms of entrepreneurship and entrepreneurs from disadvantaged backgrounds enjoy little media exposure. While many different support agencies exist, their ability to engage proactively with people from disadvantaged and under-represented backgrounds is less clear. Finally, access to financial support and affordable premises appear to present very significant obstacles to starting a business for very many would-be entrepreneurs from the target groups in question.

The next section will review the extent to which the three EQUAL projects have added value to the entrepreneurship supports normally available through mainstream channels.

This section of the report provides an insight into the manner in which three EQUAL-funded projects have sought to enhance the delivery of entrepreneurship supports to the three specific groups of relevance to this study: women, ethnic/migrant entrepreneurs and people from a background of unemployment. Each of the three pilot projects is considered in turn, with particular emphasis on the key learning points identified by personnel involved in the delivery of the projects. Thereafter, the perceptions of participants in the three projects are presented along with some comparative discussion of the views of EQUAL and non-EQUAL users.

6.1 Emerge

6.1.1 Project Aim & Objectives

The overall aim of Emerge was stated as follows:

- To develop methodologies for the development and expansion of ethnic minority enterprises and to assist such enterprises in overcoming business obstacles within the regulatory and cultural environment.

A number of programme objectives were identified:

- To raise awareness of the barriers faced by ethnic minority entrepreneurs in accessing mainstream support services and agencies;
- To develop a best practice model of training for ethnic minority entrepreneurs;
- To develop a strategy for integrating ethnic minority entrepreneurs into mainstream business networks;
- To create open communication channels with mainstream financial institutions in order to improve the situation regarding access to finance for ethnic minority entrepreneurs;
- To inform policy in this area and contribute to achieving national and EU targets as set out in various agendas;
- To improve the support infrastructure for ethnic minority entrepreneurs in the pilot areas;
- To inform the target group on ways to develop their businesses and breakout into mainstream markets;
- To mainstream the successful outputs of the project.

6.1.2 Target Group

While the aim and objectives of the Emerge Programme refer to minority entrepreneurs, the Development Partnership envisaged from the very outset that the programme would be open to individuals from outside EU15, thus including the sizeable migrant communities from the Eastern European countries that have joined the EU in recent years. In reality, the programme worked with both minority ethnic people and with migrants of white, Caucasian ethnicity.

The project was delivered in four partner areas: Blanchardstown and Tallaght in Dublin, Galway and Cork.

6.1.3 Development Partnership

The partnership comprised eight organisations with complementary fields of activity and expertise:

- **BASE (Blanchardstown Area Small Enterprises)**
A social enterprise, based in Mulhuddart, offering a range of business incubator units complemented by business advisory services.
- **Cork City Enterprise Board**
One of 35 County and City Enterprise Boards across Ireland, acting as the principal state mechanism for the promotion of entrepreneurship and small business development in Cork City.
- **Galway City Partnership**
One of a number of multi-actor partnerships created throughout the country in order to address disadvantage and exclusion in specific target areas.
- **FÁS**
The national training and employment authority, delivering and supporting a broad range of courses and services in the areas of employability, continuing professional development and business management.
- **Metro Éireann**
Ireland's first multicultural newspaper, established in 2000 by two Nigerian journalists and now the primary source of news and information for Ireland's fast-growing immigrant and ethnic communities.
- **Partas**
A social enterprise, based in Tallaght, focusing on supporting local enterprise development and particularly social entrepreneurship within the local community, including the management of a number of workspace facilities in the area.
- **Small Firms Association (SFA)**
The national membership-based organisation representing the needs of small enterprises in Ireland and providing economic, commercial, employee relations and social affairs advice and assistance.
- **South Cork Enterprise Board**
The main provider of start-up and business growth supports in the South Cork area and one of 35 CEBs operating nationally.

6.1.4 Main Actions

The main supports delivered by Emerge fall into three categories: training, mentoring and networking, but the challenge that preceded each of these elements was raising awareness of the programme and attracting participants towards the supports on offer.

Recruitment

It was clear from the very outset of the programme that conventional methods of attracting participants towards training courses would not suffice, largely because many of the target groups would not be in regular touch with typical communication channels such as the local press or local agencies and support providers. To bridge this gap in awareness, Emerge adopted a wide range of outreach activities including:

- Building relationships with key influencers among immigrant communities including ethnic associations and faith-based groups;
- Advertising and seeking coverage in the 'immigrant' press;
- Visiting businesses in areas with strong ethnic or migrant populations;
- Encouraging word-of-mouth promotion.

Training

It is unsurprising that many ethnic and migrant entrepreneurs have a lesser level of familiarity with the general Irish 'system', including the banking system, business culture and practices, the existence of enterprise support agencies, business networks and the main regulatory issues and agencies. For this reason, Emerge delivered pre-enterprise courses that entailed 24 training sessions, which is significantly more than a typical Start Your Own Business course. Whilst the actual content of the training did not differ greatly from that of a standard course, Emerge participants found this longer format to be particularly helpful for a number of reasons:

- The training was delivered at a pace that allowed the participants to take in the content and to absorb some business vocabulary.
- Participants found it less intimidating to take a course in the company of other people from different ethnic backgrounds and derived more self-confidence.
- The training covered some basic knowledge areas that Irish nationals would be more familiar with, notably as regards the services provided by different state agencies and the different types of financial institutions.
- The training programme included opportunities to meet representatives of bodies such as CEBs, the SFA, financial institutions and the Revenue Commissioners, greatly enhancing the confidence of participants in approaching such bodies for help or guidance.
- Participants were able to gain an insight into aspects of business culture and etiquette, which can differ radically from the customs of their native countries.

Emerge enjoyed high levels of interest in these pre-enterprise courses, with 172 people availing of such training in Dublin, Cork and Galway, surpassing the initial target of 160.

Interestingly, there was significantly less interest in the start-up and growth training available through the programme. The relatively low levels of interest in the start-up seminars was probably due in part to the fact that the pre-enterprise course was very comprehensive and covered many aspects that could be considered to fall within the start-up category. A growth masterclass was delivered in the form of a residential weekend which was attended by nine entrepreneurs. While these nine found the content extremely helpful in terms of planning the future development of their business, recruitment for this level of training was difficult. These experiences would suggest that once participants have completed the initial familiarisation stage and are progressing through different stages of business development, the majority are happy to engage in mainstream supports and interact with Irish counterparts, and that the need for specific support programmes diminished significantly. It nevertheless remains important that support agencies be proactive in seeking to maintain contact with ethnic minority entrepreneurs in order to ensure that they access all relevant supports and suitable business networks.

Mentoring

All Emerge participants valued access to the trainer as a source of individualised advice for the duration of their training course and, indeed, on an informal basis throughout the duration of the Emerge Programme. The participants, notably those who have proceeded to set up businesses, placed great value on this service and indicated that this support had accelerated their progress towards business-start. It is perhaps not surprising that ethnic or migrant entrepreneurs will have a need to access advice slightly more regularly than Irish entrepreneurs. For this reason, the Emerge partners would advocate that a specific mentor be available to ethnic minority and migrant entrepreneurs throughout the duration of their pre-enterprise course to provide general advice and signpost participants towards other relevant supports.

Networking

Emerge offered migrant entrepreneurs the opportunity to meet fellow minority entrepreneurs through training programmes and associated events. The participants found it immensely beneficial to exchange information, learning, contacts and encouragement with fellow entrepreneurs seeking to surmount the challenges of launching a business in a new country and within a new business culture. The majority of participants expressed a desire to remain involved in such networks, allied with an interest in becoming involved in mainstream networks.

Given the involvement of the SFA in Emerge, the programme was able to offer participants multiple opportunities to attend mainstream business networking events. For many participants, attending such an event on an individual basis would have been an intimidating step. Attending an SFA Members event along with a small group of fellow Emerge delegates offered a more comfortable first step into the arena of mainstream business networking.

Participant feedback in relation to networking generates a number of noteworthy points. Firstly, it would seem that there would be merit in having 'stepping stone' networks for minority ethnic and migrant entrepreneurs. These would allow such entrepreneurs to network with each other, but also act as a platform for building links with mainstream networks. Secondly, there is a clear need for existing mainstream networks, from the national organisations such as the SFA to local networks facilitated by CEBs, to proactively reach out to groupings of minority ethnic and migrant entrepreneurs and encourage them to network with mainstream entrepreneurs.

6.1.5 Impacts

From October 2005 to June 2007, Emerge delivered pre-enterprise, start-up and growth training to a total of 207 participants who were interested in starting their own business or were already operating early stage businesses. These supports have generated good enterprise creation impacts, as illustrated below.

| | Total | | Percentage | |
|-------------------------------------|--------|-------|------------|-------|
| | Before | After | Before | After |
| Unemployed / LTU | 129 | 47 | 62 | 23 |
| Full-time Employment | 31 | 35 | 15 | 17 |
| Part-time Employment | 15 | 17 | 7 | 8 |
| Full-time Education (3rd level) | 1 | 4 | 0 | 2 |
| Full-time Education (not 3rd level) | 7 | 5 | 3 | 2 |
| Self-employed | 24 | 68 | 12 | 33 |
| Employment Programme | 0 | 1 | 0 | 0 |
| Other | 0 | 30 | 0 | 14 |
| Total | 207 | 207 | 100 | 99* |

*Does not = 100% due to rounding.

By the end of the programme, 68 participants were in business, as compared to 24 at the start of the programme. In all, 44 new businesses were created with assistance from Emerge, while a further 24 businesses were enhanced. A further 35 participants hope to start trading in 2008, subject to securing appropriate finance.

The most common business activities were taxi, import and export services, craft/design/fashion and retail sales. The 68 enterprises operating at the end of the programme employed a total of 119 people, including the owner-managers themselves.

Emerge Case Study A

Having completed degrees in English and Literature in Nigeria, Daniel worked in journalism for a number of years before moving to Ireland in 2002. Whilst he continued to contribute to literary publications on a voluntary basis, Daniel struggled to find stable employment.

In early 2006, Daniel heard about the Emerge Programme through his local Social Welfare office and subsequently completed a pre-enterprise course at the BASE Enterprise Centre in Blanchardstown. With informal but regular mentoring assistance from the Emerge team, he launched a new lifestyle publication that celebrates African people in Ireland and affirms Ireland's multicultural life.

Pulling together an adequate level of finance to cover capital costs was the most challenging aspect of starting up. While Daniel was able to rely to some extent on personal savings, he had to avail of a personal loan with a very high interest rate in order to complement his own resources. Securing suitable premises for the business also required some persistence. After a wait of eight months, the business moved into a unit at the BASE Centre, where Daniel and his two full-time employees now work. Being located within the centre offers Daniel close proximity to some of the advisory personnel involved in delivering the Emerge Programme. With input from eleven freelance contributors, the magazine enjoys a circulation of 6,000 copies per month and is sold in African shops all over the Republic of Ireland and some selected African shops in Belfast and London.

Daniel's next challenges in terms of growing his business are securing more advertising sales among major companies operating in Ireland and further developing his network of sales outlets to include major supermarket chains.

Emerge Case Study B

Although highly qualified, with a PhD in Psychology and a background in university lecturing, Maria had never considered entrepreneurship when she first arrived in Ireland in 2001. Soon after, motherhood led Maria to take a couple of years out to care for her daughter. It was when she approached Cork City Partnership to explore options for returning to the labour force that the Emerge Programme first came to Maria's attention.

Maria went on to complete the course over a period of 14 weeks at South Cork Enterprise Board and found the experience extremely beneficial. Despite having 'absolutely no idea about business', interacting with other people who had business ambitions sparked a small entrepreneurial flame in Maria's head. Surrounded by fellow participants from India, Africa and Eastern Europe, Maria sensed an opportunity to exploit her expertise in psychology and offer intercultural training in Ireland.

Pulling together a business plan for presentation at the end of the programme served to highlight that self-employment in this field seemed to be a viable option. It also assisted in securing an employment grant from South Cork Enterprise Board, who also provided invaluable mentoring support.

Maria launched her new company in July 2006 with a mission to prepare clients to understand and work with culturally diverse populations. Services include cultural diversity awareness training and cross-cultural team-building workshops. Already clients include Bank of Ireland and the HSE, and Maria has taken on her first employee.

While participating in the Emerge Programme, Maria found it quite challenging to engage with mainstream business networks: 'Emerge offered us an opportunity to attend a Small Firms Association networking event in Cork, but that's quite a challenging experience for newcomers! Now, however, I am a member of the SFA and of the Cork Women in Business Network.'

6.1.6 Key Learning Points

The key learning points and recommendations arising out of Emerge, as identified from the external evaluation process and from consultation with those involved in the programme, are as follows:

- Many potential entrepreneurs simply do not know where to start looking for help with business start issues. State agencies should take proactive steps to engage with minority ethnic and migrant communities in order to promote the idea of self-employment and to raise awareness of the relevant support agencies;
- Standard Start Your Own Business courses do not meet the needs of minority ethnic and migrant entrepreneurs. Specific Start Your Own Business courses should be delivered, offering a greater degree of familiarisation with different aspects of the Irish system. Training should be reinforced by a good level of access to mentors experienced in working with this target group;
- Minority ethnic and migrant entrepreneurs find it very difficult to access financial support as their businesses tend not to fall within the eligibility criteria for state supports and they lack the credit history and collateral required to access loan finance from banks. The availability of micro-finance, especially for minority groups, should be the subject of an in-depth review;
- Regulations concerning the granting of Business Permission to non-EEA nationals appear to be restrictive, requiring up-front investment of €300k in the proposed business venture. Anecdotal evidence suggests that the regulations are inconsistently applied by State agencies. The regulatory processes relating to Business Permission should be reviewed and the transparency of their application enhanced;
- Minority ethnic and migrant entrepreneurs benefit from networking with each other. However, despite their interest in doing so, engaging with mainstream networks is an intimidating and difficult step. Resources should therefore be channelled into supporting 'stepping-stone' networks as a platform to allow minority business people to build their own networking confidence and to develop links with more mainstream networks.

6.2 Longford EQUAL

Longford EQUAL Development Partnership was unusual in that it secured funding under both rounds of EQUAL and has therefore been in operation since 2002. Under the first round of funding, the project focused on raising awareness of the entrepreneurial option and on helping women to start businesses. Under the second round, attention shifted towards sustaining existing female-led businesses.

6.2.1 Project Aim & Objectives

The aim of Longford EQUAL under Round 1 was:

- To address the structural and attitudinal causes that are responsible for a very low proportion of women being self-employed in County Longford, by developing a partnership that will devise and implement comprehensive, integrated and effective inter-agency strategies and actions in order to address this issue.

A number of specific objectives were identified, including:

- To establish, develop and support an effective model of Development Partnership;
- To undertake awareness raising and needs analysis with targeted groups of women in order to raise awareness of enterprise opportunities, build a vision for self-employment and identify the real and perceived barriers to entrepreneurship within the target group;
- To implement a range of pre-enterprise training and support initiatives to enable women to progress to sustainable self-employment and/or a formally accredited enterprise-training programme;
- To develop accredited specific enterprise training programmes for women entrepreneurs as a further progression route for women who have participated in the pre-vocational training initiatives;
- To build the basis for a holistic, integrated support nexus for women entrepreneurs in Longford;
- To develop a model in conjunction with financial institutions to address the underlying causes that make access to credit difficult for women entrepreneurs.

Building upon such activities, the aim of Round 2 of the programme was:

- To use a partnership approach to bring about radical improvement in the sustainability and development of women-led businesses in County Longford.

Project objectives included:

- To support the continued development and expansion of an effective model of Development Partnership so that the new entity can reflect the widening scope of the project and be successful in its relationships, processes and results;
- To work with financial organisations to develop a credit-criteria protocol for unconventional-entry female business clients;
- To develop a comprehensive after-care service to move precarious businesses to sustainability, focusing particularly on management and IT skills.

6.2.2 Target Group

The project was intended to have a particular focus on the needs of those women experiencing multiple forms of inequality such as women in the home, rural smallholders, refugee women, traveller women, lone parents. Clearly, under Round 2, the target group became women from such backgrounds who had already established businesses.

6.2.3 Development Partnership

Under Round 1, the Longford EQUAL Development Partnership comprised the following organisations:

- **Longford Women's Link**
A voluntary organisation providing a range of services and activities aimed at women, including childcare, counselling, training & education, supporting the establishment of women's groups and advocacy.
- **Longford County Enterprise Board**
The main statutory agency charged with promoting entrepreneurship and supporting small business start-up and development within the county.
- **Longford County Development Board**
A body charged by Government with co-ordinating the activities of the various agencies operating within the county with a view to enhancing the overall economic, social and cultural development of County Longford.
- **County Longford Vocational Education Committee**
The statutory organisation responsible for the provision of post-primary, second chance, adult and further education together throughout the county.
- **Longford Community Resources Ltd**
A joint LEADER & Partnership company charged with promoting positive change in the areas of social, economic, cultural, and environmental development in County Longford and responsible for managing the National Rural Development Programme and the Local Development Social Inclusion Programme in Longford.

Under Round 2 of the programme, the Development Partnership was expanded to include the Centre for Entrepreneurship Research at Dundalk Institute of Technology.

6.2.4 Main Actions

The main client-focused actions undertaken as part of Longford EQUAL include:

- Promotional actions aimed at raising the profile of female entrepreneurship and encouraging women to consider this career option;
- Pre-enterprise training aimed at helping women explore the option of business-start and developing the skills and confidence required to launch an enterprise;
- Business development training aimed at helping female entrepreneurs to sustain and grow their business;
- Mentoring aimed at providing individualised support to project beneficiaries, allowing specific issues, obstacles and concerns to be addressed on a one-to-one basis;
- Networking aimed at offering female entrepreneurs an opportunity to engage informally with other business women, exchange knowledge and contacts and enhance the profile of their business.

Raising Awareness of the Entrepreneurial Option

The various partners in Longford EQUAL would agree that, at the outset of the project, female entrepreneurs within the county were 'invisible' and that little was being done to promote entrepreneurship to women. The project sought to address this in a variety of ways. Firstly, the project was based at Longford Women's Link, a centre offering childcare, counselling, education/training and other non-enterprise services to women. This immediately brought the project to the attention of a range of women who would not otherwise have approached an agency such as the County Enterprise Board. Secondly, advertising in local press was reinforced by an arrangement whereby the project was able to publish profiles of client entrepreneurs. In a similar vein, the project recently published a glossy brochure featuring women within the county who have developed successful businesses. Thirdly, showcase type events and Christmas fairs offered participating women the opportunity to increase local awareness of their products and services. Fourthly, training was organised in two outlying rural locations, as well as in Longford Town, thus enhancing the inclination of women from those areas to engage in training.

Pre-Enterprise Training

Longford EQUAL delivered a number of pre-enterprise training courses ranging in duration from 12 weeks to 30 weeks, with the longer courses offering participants the opportunity to gain an accredited FETAC qualification.

The women who participated in the pre-enterprise courses indicated that their motivation for doing so was not purely enterprise-focused, with some of the following being cited as regards what participants hoped to get out of the programme:

- Encouragement 'to do something' and an opportunity to explore a new option;
- Overcoming isolation and exchanging information with women in similar situations;
- Information and advice regarding the practicalities on setting up a business e.g. accounting, tax, banking issues, as well as finding out where to get help;
- Finding out how to assess a business idea and decide if business start was feasible;
- Bringing structure to a business that had already been started on an informal basis.

For some participants, this course was the first step they had taken towards re-integrating into the labour market or indeed any training activity having spent some years working in the home.

The trainer, who appears to have been instrumental in the success of the programme, conveyed a strong can-do attitude to the participants and this was noted frequently in feedback provided to the external evaluator. Training also explored different approaches to managing the various responsibilities that a female entrepreneur might have, including caring duties.

As with the Emerge training programmes, the involvement of guest speakers was very warmly received by the participants. Contributors included representatives of local support agencies, bank personnel, an accountant and people already in business. Many respondents felt that this opened up a whole new network of useful contacts for them and made it much easier to approach any of these people for help or advice subsequently.

Business Development Training

Under EQUAL 2, two Business Development training courses were delivered for women who had already established their business. Interestingly, two thirds of the women were proactively targeted by the project team, while one third responded to advertising. Both courses were preceded by individual business assessment sessions during which the trainer worked with the business owner to identify the development needs of the business and of the entrepreneur herself. It is not surprising that the participants subsequently felt that the various training topics corresponded strongly to their needs:

- Different techniques for generating new business;
- Internet marketing;
- HR and employment contracts.

Participants also cited the following as having been areas in which they gained from the business development training:

- Motivation and interaction;
- Knowledge of funding options for expansion;
- A new insight into dealing with customers.

Like the experience of Emerge, recruiting women onto these programmes and achieving good levels of attendance proved difficult, despite all participants rating the quality of training very highly. While this may simply reflect the busy lifestyle of an entrepreneur trying to balance home life and business, it may also point to a lesser need for gender specific supports in the development phase of a business.

The project developed a total of three accredited training modules specifically aimed at women.

Mentoring

Mentoring and advice was available to participants from several different sources throughout the programme. Firstly, the principal mentor was able to conduct up to three mentoring sessions with a participant before they engaged with training. Consultation with the mentor would suggest that in many cases there were personal issues that participants seemed to need to work through before they could arrive at a point where they felt comfortable engaging with training. During such sessions, the mentor would facilitate the participant in talking through these issues, adopting in so far as possible an empowering approach. In some cases, it was agreed that the courses offered by the project were not the best option for the individual in question. The programme evaluator consulted a small number of women who availed of such sessions without subsequently availing of training or other supports. They reported very positively on their experience and the way in which they were assisted in exploring a range of paths for career development.

Secondly, throughout the project, the Project Support Worker was available as a sounding board and informal advisor to all clients, for whom he could arrange further advice sessions with the lead mentor or with a staff member of an appropriate local agency, such as the County Enterprise Board or Longford Community Resources Ltd (the Local Partnership).

Thirdly, the business development trainer also engaged in follow-up sessions with each entrepreneur in order to assess, and advise upon, their evolving needs.

It is very clear that the level, quality and style of mentoring available through the programme have been of central importance in engaging and progressing the client group. Various contributors to the evaluation process indicated that they felt someone was 'looking out for them' and that there was always someone to turn to for advice.

Networking

Through experimenting with different models and approaches, Longford EQUAL established what is now a vibrant Women in Business Network. The participants feel that the network offers them an opportunity to:

- Talk business in a social environment;
- Promote their business and enhance their own ability to promote their business confidently;
- Learn from the guest speakers and from other participants.

The successful operation of the network appears, however, to have been heavily reliant on a coordinator funded through EQUAL. All the indications would suggest that the network would struggle to continue without this central resource.

Enhancing Access to Finance

Longford EQUAL also set out to influence the policies and practice of banks in a manner that would make it more possible for women to secure loan finance. While the project succeeded in building better relationships with bank personnel and, to some extent, demystifying bank processes for participants, it proved impossible to secure any significant changes in lending procedures or criteria.

6.2.5 Impacts

In all, 91 women availed of training of different types through the project. A similar number of women availed of mentoring support.

The external evaluation of the project suggests that, on a scale of 1 to 10, participants considered that their own ability to start/manage a business progressed by an average of 4.77 points in the course of involvement in the project. Most participants indicated that project supports had made a major contribution to this progression.

As regards enterprise creation, the project supported the establishment of 45 new businesses. A further 20 existing enterprises that engaged with the training and/or mentoring supports on offer demonstrated significant expansion in terms of increased turnover, additional staff, new customers, new equipment or expansion of premises.

The most common business activities included health/well-being services, retail sales, services to business, crafts and design, catering and food production, training and counselling, Bed & Breakfast and childcare.

As regards employment within assisted firms, project personnel indicated that approximately 40% have no employees, 40% have up to 6 employees and a further 20% have up to 9 employees.

Research undertaken by the Centre for Entrepreneurship Research at Dundalk IT as part of the project suggested that annual turnover for participant businesses was modest with 56.7% of enterprises generating turnover of less than €50k per annum.

Longford EQUAL Case Study A

Patricia, from a rural area of County Longford, completed the Leaving Certificate before marrying into a farming family and having three children. She worked locally in a range of part-time jobs while raising her family. Some of these jobs involved aspects of baking, an activity for which Patricia had always had a passion. Indeed, the quality of Patricia's baking led to local word-of-mouth demand which eventually inspired her to consider converting her hobby to a home industry.

To test the market, Patricia provided samples of her breads and cakes to shops and supermarkets around the county. While this revealed good levels of interest in her home-baked products, Patricia was very conscious that she had little or no business skills or experience.

Fortuitously, Patricia came across an advertisement for a Start Your Own Business course being run by Longford EQUAL, which she completed before launching her new venture late in 2004. The business enjoyed strong levels of growth, leading Patricia to engage some part-time help and to build an extended kitchen, which was partly grant-aided by Longford County Enterprise Board. She subsequently availed of the Business Development course and of the mentoring supports on offer, as well being a regular participant in the Women in Business Network.

For Patricia, the greatest support she received from the project was 'the initial encouragement to just stand on my own two feet and do it!' While acknowledging many challenges along the way, Patricia places great value on the informal advice available from the various people involved in EQUAL, including the other entrepreneurs and guest speakers whom she met at networking events.

Longford EQUAL Case Study B

Cathy, a lone parent of two young children, comes from an entrepreneurial family in Longford Town and worked on occasion within the family business.

In the days before EQUAL, she participated in a Start Your Own Business course for women delivered by Longford Women's Link and funded by the County Enterprise Board. However, for a number of reasons she felt the time was not right to fulfil her desire to set up her own business.

A number of years later, Cathy identified an opportunity to import Asian furnishings and believed there was potentially a niche market for such products in Ireland. She contacted Longford Women's Link, who were at that stage delivering the EQUAL project. Cathy was put in touch with a mentor and took up a place on the Business Development course. She also started to attend the 'Women in Business' network.

In 2007, with a combination of bank funding and her own resources, Cathy opened a retail premises in Longford Town offering innovative contemporary furnishings inspired by Asian influences and styles. As well as her own full-time contribution, Cathy currently employs one full-time staff member and a further addition to the team is anticipated in early 2008.

Cathy singles out enhanced self-belief as the greatest benefit that she has derived from her involvement with Longford EQUAL, along with business knowledge gained from trainers and other participants in the Women in Business Network. Easy access to advice has also been beneficial: 'Simply having a sounding board to call upon is a great support when setting up on your own.'

6.2.6 Key Learning Points

The key learning points and recommendations arising out of the actions of Longford EQUAL Development Partnership would include the following:

- Basing the project within a women's centre, with no specific enterprise focus, was of crucial importance in accessing a range of women who would otherwise have been unlikely to approach mainstream enterprise agencies;
- The availability of one-to-one mentoring and advice from the time of a client's first interaction with the programme had a motivating and activating effect on the clients;
- Gender specific training, which included exploration of issues such as confidence, assertiveness and balancing self-employment with family responsibilities, was preferred by most participants at the pre-enterprise stage, though most felt that there was no real need for gender specific training for established entrepreneurs;
- As noted by one Development Partnership member, the project proved to be 'the glue' that held a number of different and complementary agencies together, enhancing mutual understanding of the roles and offerings of each organisation, facilitating more appropriate referrals and ultimately improving the service provided to the end user;
- The existence of at least one full-time Project Support Worker was crucial in co-ordinating the activities of the partnership and acting as a central contact point for all participants. Importantly, that central person managed to attract the trust and support of all the agencies involved.

6.3 Point 2 Enterprise

6.3.1 Project Aim & Objectives

The aim of Point 2 Enterprise was:

- To develop and deliver innovative enterprise supports to improve the take up and success rate for self-employment amongst those experiencing inequality of opportunity within the labour market and to identify effective routes to mainstreaming of the project outcomes.

Project objectives included:

- To identify the key barriers faced by the target group in access to enterprise creation, to inform the development of the project content and processes of delivery such that the barriers would be addressed effectively;
- To develop outreach strategies oriented to reaching clients in the target group, attract them to participate in the project and promote awareness of the project;
- To design and deliver packages of multi-faceted support for clients considered to have some potential for enterprise creation in order to pursue this option with a possibility of success and identify alternative options for those for whom enterprise is not appropriate;
- To build and develop the capacity of a mentor network as a key delivery mechanism of the project and intergenerational links to create a supportive environment for the enterprise creation options pursued;
- To further develop and consolidate the local enterprise partnership built on principles of equality of representation and empowerment and inclusion of those faced with social exclusion;
- To develop learning from the project on methods of enterprise support appropriate to this target group and develop a strategy and set of actions for mainstreaming good practice.

6.3.2 Target Group

The target group for Point 2 Enterprise was those people who face specific difficulties in accessing the labour market and who are therefore the most distanced from it. This was intended to include unemployed or long-term unemployed people, those with low levels of educational attainment or minimal work experience, ex-offenders and other similar dimensions of disadvantage. It was intended that participants would be recruited mainly from people under 25 years of age or over 40 years of age, as it was felt that these people can experience particular difficulties in accessing the labour market. The target number of participants was 30.

6.3.3 Development Partnership

The project was characterised by a very sizeable Development Partnership incorporating 15 different organisations:

- **Paul Partnership**
One of 38 Partnership companies nationally, comprising representatives of communities, state agencies, social partners, voluntary groups and elected representatives, focused on helping people who have benefited least from economic and social development.
- **City of Limerick Vocational Education Committee**
A Local Authority Education Body, responsible for the provision of learning opportunities and support services for children and adults in schools, colleges and centres of education.
- **FÁS**
The national training and employment authority, delivering and supporting a broad range of courses and services in the areas of employability, continuing professional development and business management.
- **Limerick City Development Board**
A body charged by Government with co-ordinating the activities of the various agencies operating within the county with a view to enhancing the overall economic, social and cultural development of the city.
- **Limerick City Enterprise Board**
The main statutory agency charged with promoting entrepreneurship and supporting small business start-up and development within the city.
- **Shannon Development Company**
The only dedicated regional economic development company in Ireland, responsible for driving economic development in the wider Shannon area, including parts of Clare, Limerick, North Tipperary, South Offaly and North Kerry.
- **Department of Management & Marketing, University of Limerick**
A university department with an active Centre for Entrepreneurship Studies, offering a range of undergraduate and postgraduate courses in entrepreneurship, innovation and related subjects.
- **Limerick Institute of Technology**
One of 13 Institutes of Technology across Ireland, providing undergraduate courses in business and opportunities for postgraduate research in related fields.
- **Limerick Chamber of Commerce**
An organisation made up of local business representatives jointly seeking to promote the economic and social development of Limerick.
- **Limerick Enterprise Network**
A voluntary, non-profit making company that 1) makes a time-bank of private sector volunteer time available to start-up businesses or community groups and 2) acts as a lender of last resort for individuals wishing to become self-employed.

5 Community & Voluntary Sector Organisations:

- **Moyross Community Enterprise Centre Ltd;**
- **Our Lady of Lourdes Community Services Group;**
- **St Mary's AID Ltd;**
- **St Munchin's Community Development Co Ltd;**
- **Southill Co-operative Development Society Ltd**

Given the size of the Development Partnership, four Advisory Groups were created in order to manage specific aspects of the project: outreach, learning, mentoring and mainstreaming.

6.3.4 Main Actions

As well as building an effective partnership, the participant-focused actions of the project can be seen as falling into four main areas: outreach, training, mentoring and financial support.

Outreach

It was originally intended that participants from the target groups would be recruited onto the programme via a number of channels including outreach actions in conjunction with the five community organisations involved in the Development Partnership, referrals from other agencies and collaboration with the providers of training options such as VTOS. Unfortunately, the timescales for project implementation dictated by EQUAL meant that this phase of activity had to be conducted over a short period of time which happened to coincide with the summer months. This impacted negatively on the level of recruitment of participants through community outreach channels and ultimately led to slightly fewer participants than originally envisaged actually joining the programme. While 30 people were selected to take part, only 25 accepted.

As regards age distribution, only 36% of the 25 participants were either under 25 or over 45, leaving the majority (48%) in the 26 to 44 age group. As regards educational background, of the 12 members of the group who furnished the relevant details in relation to education, 10 had completed Leaving Certificate or above, with 5 having completed third level and 3 of these having participated in postgraduate studies. As regards employment status, 7 of the group were unemployed at the start of the programme, 5 were working part-time, 1 was working full-time but in unsatisfactory conditions, 3 were participating in an employment programme, 4 were in full-time education and 1 was participating in an education/training programme.

Training

From September 2005, participants engaged in enterprise training delivered through two main channels: firstly, a VTOS Start Your Own Business course provided by the Adult Education College Limerick and secondly, a similar course provided by FÁS and Limerick Institute of Technology (LIT). Both of these courses were comprised of two full academic year sessions and were designed and modified to suit the target group.

Both courses covered standard start-up training topics including: market research, costing/pricing, regulations/health & safety, marketing and bookkeeping. For a limited number of training topics the two groups were brought together and had the benefit of getting to know each other better and working together on certain tasks. This was very much appreciated by the participants and was noted by them as being of particular value.

Mentoring

Twelve project mentors were recruited through the contacts of the various DP member organisations. All 12 completed a mentor training programme which was devised by the Mentoring Advisory Group working in collaboration with University of Limerick. The course was delivered mainly in the period from September 2005 to June 2006. The provision of mentoring sessions to clients began in earnest under Year 2 of the programme i.e. from September 2006 onwards. The number of mentoring sessions undertaken varied considerably across the participant group, with most pairs having met multiple times.

Financial Support

In the course of the programme, the staff and Development Partnership members became very aware of the fact that, regardless of the soft supports provided, most participants would struggle to launch their enterprises unless they were able to secure some support towards capital outlay. For this reason, the programme partners sought permission to award small capital grants to participants out of the programme's EQUAL budget. This has resulted in grants totalling €39,629 being awarded to ten participants in respect of costs such as further training or registration with a professional body or guild, kitchen equipment, sewing equipment and marketing actions.

6.3.5 Impacts

Almost 70% of the original 25 participants completed the training programme. At the time of writing, 12 participants (48%) were engaged in running a new enterprise, while 3 to 4 further participants still intended to launch their enterprises over the short to medium term. Between 6 and 8 participants had progressed to alternative positive options other than self-employment.

Business activities included craft/design/fashion, health & well-being services, audio-video services and car repairs. While one participant had commenced trading in partnership, the remainder were self-employed with no employees. Given the very recent establishment of the businesses, meaningful turnover figures were not available.

Point 2 Enterprise Case Study A

Eve, a native of Limerick City, left school early and worked in a series of tailoring and dressmaking jobs where she gained excellent experience and expertise in the field.

After a period of unemployment, Eve joined a Community Employment Scheme, the manager of which encouraged her to apply for a place on Point 2 Enterprise. Eve had never considered self-employment and was unsure if it was the right path for her. With some persuasion, she decided that the course would at least allow her to explore the option of self-employment.

As well as receiving valuable training and mentoring under the project, Eve was able to avail of computer and office facilities provided by her local Community Centre, which was a simple but very practical support. When the time was right, she was also able to move into low-cost community-owned premises, thus avoiding high commercial rents. The local Credit Union provided a loan to help with the cost of equipment.

Eve now designs and makes a range of Holy Communion and bridal wear, dance costumes and debs' dresses. She also provides a repairs and alterations service.

All advertising is done by word-of-mouth and Eve now has clients from across the city. She operates as a sole trader, but has recently purchased equipment with a view to hiring at least one person as her business grows. She plans to remain at her current premises 'as long as they'll have me!'

Point 2 Enterprise Case Study B

Aidan, a native of Limerick, has a degree in Fine Art Sculpture. He travelled widely and held a number of short-term positions before finding himself unemployed for 18 months. Through the local Jobs Club, Aidan heard about Point 2 Enterprise and the opportunity to explore the idea of self-employment, an avenue which had already crossed his mind in the past.

As well as finding the training course to be a thorough briefing in all aspects of start-up, Aidan enjoyed the opportunity to make contact with other local business people and support agencies. His belief in the possibility of setting up as a provider of digital video production services grew as the programme progressed. In particular, he found the mentoring system to be a very valuable support in shaping his plans for the business.

Launched late in 2007, Aidan's business provides a range of video production and media transfer services to the business community. He also produces promotional videos and provides opportunities for artists to display their work.

Plans for the future include expanding into photographic work and forming teams of associates to provide packaged services to clients. He intends to equip and manage a media laboratory, which he will let to clients on flexible terms, generating additional income for the business.

6.3.6 Key Learning Points

The main learning points arising from the Point 2 Enterprise experience would include the following:

- Community outreach activities are necessary if one is to raise awareness of the entrepreneurial option among disadvantaged groups who are unlikely to approach the relevant agencies directly. However, this is a process which requires the development of relationships over a sustained period of time, which is not always possible within the time restraints often imposed by funding programmes or within the resources available to mainstream organisations;
- Recruitment of participants should be conducted in an informal manner and preferably within the participants' community;
- There is often a need for extensive early stage development work before a participant will be ready to derive benefit from training and mentoring;
- Trainers and mentors must be selected specifically for their ability to engage with mentees at the appropriate level and pace. An inappropriate mentor can have a counter-productive impact on the participant;
- The timing of the introduction of the mentor to the mentee is vital. Both have to be well prepared for the mentoring process and fully briefed on the purpose and nature of mentoring;
- Access to shared office facilities (computers, printers, photocopiers etc) should be provided for use by the participants;
- The provision of training and mentoring supports can ultimately prove futile if the participant is unable to secure an appropriate level of start-up finance. The level of capital required is often relatively low, but can nevertheless prove very difficult to secure;
- Collaboration between agencies from all sectors - enterprise support providers, vocational training providers, community organisations and many others - is a vital dimension of any initiative seeking to generate impacts within the target groups;
- While the various agencies involved in Point 2 Enterprise all made valuable contributions to the project, the availability of a central co-ordinating resource was crucial.

6.4 EQUAL Additionality & Impacts

6.4.1 EQUAL Additionality

Review of the work of the 3 EQUAL entrepreneurship projects in respect of supporting disadvantaged or under-represented entrepreneurs would suggest that they were able to undertake a range of actions and provide a level of service that would be much less common within mainstream support structures:

- Enhanced levels of proactive outreach to target groups;
- Promotion of enterprise through appropriate partner organisations;
- Access to early stage developmental supports;
- Help in deciding if enterprise is the right option;
- Tailored and flexible training provision;
- Extensive access to one-to-one support;
- Introductions to business networking and to mainstream business networks;
- Extensive inter-agency collaboration focused on inclusive entrepreneurship;
- Encouragement of, and resources for, collaboration and joint service provision.

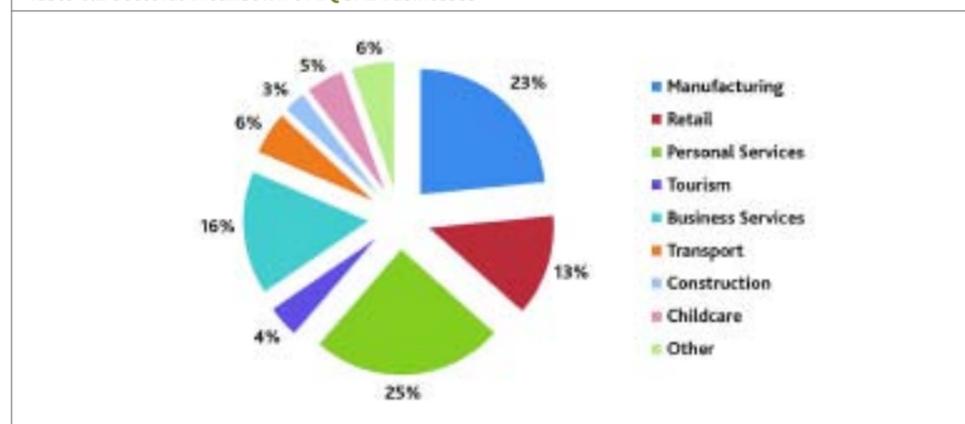
6.4.2 Impacts

In all, the three EQUAL Projects have contributed to the establishment of 101 enterprises and have provided growth supports to 42 enterprises which were already in operation prior to coming into contact with EQUAL.

While the levels of turnover and employment generation within these enterprises appear to be modest, the very fact that 101 individuals from disadvantaged or under-represented backgrounds have established enterprises and created employment for themselves is a significant output.

When one reviews the business activities of these new enterprises, it is clear that many are locally focused service businesses which would not therefore qualify for financial supports from the mainstream enterprise support agencies.

Table 6.2 Sectoral Breakdown of EQUAL Businesses



6.5 EQUAL Beneficiary Perceptions

A total of 35 beneficiaries of the three EQUAL entrepreneurship projects in Ireland were consulted as part of the research process. This section explores the perceptions of EQUAL participants in relation to the CoPIE questionnaire, focusing on where their perceptions were more positive than non-EQUAL users, and highlights aspects of the EQUAL approach that may have influenced their perceptions or experience.

It should be noted that some beneficiaries fall within more than one category of disadvantage or under-representation. For example, an ethnic minority participant in the Emerge Programme might also be female and come from an unemployed background. For this reason, the scores of consultees within a specific category do not solely reflect the views of participants in just one EQUAL project.

6.4.1 Perceptions of Female EQUAL Users

Consideration of the average scores provided by women who had benefited from EQUAL projects identified positive differences in scoring in respect of the following issues:

Table 6.3 Perceptions of Female EQUAL Users

| | Average Score (1-4) | Difference |
|---|---------------------|------------|
| The administrative processes for setting up a business are straightforward & quick | 3.4 | +0.4 |
| The trainers and advisers understand my needs and provide supports that match my needs | 3.3 | +0.4 |
| There are networking opportunities for start-up entrepreneurs like me | 3.3 | +0.4 |
| Training is available to entrepreneurs like me in the areas required for business expansion (ICT, marketing, financial management...) | 3.2 | +0.4 |
| It is easy for entrepreneurs like me to join mainstream business networks (Chambers of Commerce, Small Firms Association...) | 2.9 | +0.6 |
| It is easy for entrepreneurs like me to set up a business bank account | 3.4 | +0.5 |
| It is easy for entrepreneurs like me to get advice about the financial aspects of my business (free or affordable) | 2.6 | +0.6 |

- EQUAL users provided a more positive score (+0.4) than their non-EQUAL counterparts in relation to the administrative processes involved in setting up a business. Such processes were covered as a training topic under each of the three projects. They are also generally covered in non-EQUAL pre-enterprise or start-up courses.
- EQUAL users commented more positively (+0.4) than non-EQUAL users on the extent to which trainers and advisers understood their needs. They also held a more positive view (+0.4) regarding access to training in topics relating to business expansion. Longford EQUAL's delivery of a specific training course focused on business development is an example of a relevant EQUAL support in this area.
- EQUAL users returned a higher average score (+0.4) than non-EQUAL users as regards access to local networking opportunities for start-up businesses. EQUAL users were also significantly more positive (+0.4) as regards the prospect of joining mainstream business networks. Both of these positive differences might to some extent reflect the networking opportunities that were facilitated within each project and the links that projects sought to generate with mainstream networks.
- EQUAL users rated the process of setting up a business bank account more positively (+0.5) than non-EQUAL users. All three EQUAL projects invited representatives of local banks to meet participants. In their feedback, several EQUAL users suggested that this reduced their fear of, and enhanced their confidence in, approaching banks to set up a business account.
- On the subject of access to financial advice, EQUAL users provided a significantly more positive score than non-EQUAL users, although the score itself was not especially high. All three EQUAL projects actively signposted participants towards appropriate advisers on various topics, which may have contributed positively to this positive difference.

6.4.2 Perceptions of Ethnic and Migrant EQUAL Users

| | Average Score (1-4) | Difference |
|---|---------------------|------------|
| The subject of setting up a business is presented comprehensively & regularly by the general media (TV, radio, papers) | 2.4 | +0.9 |
| Entrepreneurs like me are regularly portrayed in the general media | 2.3 | +0.8 |
| I know people like me who have started their own business | 3.3 | +0.5 |
| There are regular events / fairs aimed at potential or early stage entrepreneurs like me | 2.3 | +0.4 |
| There are networking opportunities for start-up entrepreneurs like me | 3.4 | +0.9 |
| It is easy for entrepreneurs like me to set up a business bank account | 3.4 | +0.5 |
| Advice is available to entrepreneurs like me for a period after start-up | 3.3 | +0.4 |
| Training is available to entrepreneurs like me in the areas required for business expansion (ICT, marketing, financial management...) | 3.2 | +0.5 |
| It is easy for entrepreneurs like me to join mainstream business networks (Chambers of Commerce, Small Firms Association ...) | 3.1 | +1.3 |
| It is easy for entrepreneurs like me to set up a business bank account | 3.8 | +0.6 |
| It is easy for entrepreneurs like me to get advice about the financial aspects of my business (free or affordable) | 2.2 | +0.4 |

- While ethnic and migrant EQUAL users provided very positive scores in relation to media coverage of business-start and the portrayal of entrepreneurs like themselves, it is doubtful whether the three EQUAL projects would have had a direct impact on this positive distinction. The scores themselves (2.4 and 2.3 respectively) are relatively low. Similar comments could be made as regards the scores provided by EQUAL users in respect of fairs and events aimed at potential entrepreneurs.
- The positive average score (+0.5) provided by EQUAL users as regards their acquaintance with other people running their own business may simply reflect the fact that EQUAL users met many other would-be entrepreneurs during their involvement in the programme.
- In respect of networking opportunities, EQUAL users were notably more positive (+0.9) than non-EQUAL users as regards the availability of local networking opportunities. This may be due to reasons similar to those put forward in respect of female EQUAL users. EQUAL users returned an even higher score as regards the accessibility of mainstream business networks. This score may well have been influenced by the strong link between the Emerge Programme and the SFA, which offered participants multiple opportunities to attend SFA networking events for free.
- EQUAL participants were more positive (+0.5) in their scores on the process of setting up a business bank account. Here again, the introductions to bank personnel facilitated by the three EQUAL projects may have been a contributory factor.
- EQUAL users returned comparatively high scores on the issues of access to advice (+0.4) and training (+0.5) in the post-start-up phase. The Emerge Programme offered seminars and a residential master class for established businesses, which may have enhanced the scores returned by some people participating in that specific programme. Many participants across the three projects indicated that the various organisations and personnel involved in the projects would continue to be their first port of call for informal advice for the coming years.
- As noted for female EQUAL users, ethnic and migrant users returned a comparatively higher score (+0.4) in relation to access to financial advice. Their score, like that of female EQUAL users, was nevertheless low (2.2).

6.4.3 Perceptions of Previously Unemployed EQUAL Users

| | Average Score (1-4) | Difference |
|---|---------------------|------------|
| Advice is available to entrepreneurs like me for a period after start-up | 3.4 | +0.4 |
| It is easy for entrepreneurs like me to join mainstream business networks (Chambers of Commerce, Small Firms Association ...) | 2.7 | +0.5 |
| It is easy for entrepreneurs like me to get advice about the financial aspects of my business (free or affordable) | 2.9 | +0.6 |

- EQUAL users from an unemployed background returned a comparatively high score (+0.4) vis-à-vis their non-EQUAL counterparts on the subject of access to advice in the years following start-up. This may be explained by an improved familiarity with the various support agencies which can provide such help.
- EQUAL users considered accessing mainstream networks to be easier than non-EQUAL users had suggested, although their higher score of 2.7 is not particularly high.
- EQUAL users were significantly more positive than non-EQUAL users as regards access to financial advice. Again, this may be explained by an improved awareness of support providers.

6.4.4 Comment on Perceptions of EQUAL Users

It is interesting to note that six particular areas attracted comparatively positive scores from at least two of the three categories of EQUAL user (women, ethnic/migrant entrepreneurs and unemployed people). These were:

- Access to networking opportunities for start-up entrepreneurs;
- Access to advice in the period after start-up;
- Access to training in topics relevant to business expansion;
- Ease of joining mainstream business networks;
- Ease of opening a bank account;
- Access to advice on the financial aspects of business.

In addition to their scores, EQUAL users provided comments which give an insight into the benefits which they derived from their participation in EQUAL. Some anecdotal comments are summarised below.

Firstly, one of the most frequent comments made by EQUAL users related to the fact that many were unaware of the range of support providers relevant to enterprise before they became involved in an EQUAL project. Very many considered that they had come into contact with their project quite fortuitously and suggested that the overall visibility of support agencies could be enhanced.

Secondly, numerous EQUAL users suggested that approaching support agencies can be an intimidating step, but that EQUAL had been effective in introducing them to all the relevant agencies, which diminished their fears in this respect.

Thirdly, many EQUAL users indicated that the fact EQUAL training was free was extremely important.

Fourthly, as noted above, EQUAL users very often suggested that participating in EQUAL-funded initiatives had enhanced their access to networking opportunities and, particularly for Emerge participants, made the mainstream business networks more approachable. They nevertheless pointed out that cost, confidence and geographical location would continue to impact upon the likelihood of their joining such networks.

Fifthly, EQUAL users clearly enjoyed quite close relationships with the key personnel involved in the delivery of the three projects. Project Coordinators seemed to have become a key reference point, a helpful sounding board and an important source of guidance for many EQUAL participants.

Finally, and perhaps most importantly, many EQUAL users expressed the view that access to training and advice through EQUAL, while very helpful, could ultimately be futile if they were unable to secure an adequate level of finance to launch or grow their business. Though many pointed out that they only required relatively low levels of capital, they felt that their sector of activity and the requirement for match funding would continue to prevent them from securing financial support from mainstream agencies. Users typically demonstrated a negative outlook in relation to their chances of securing loan finance from banks or specialist lending institutions due to several reasons, including lack of track record or security and the modest nature and scale of their businesses. At the time of consultation, Point 2 Enterprise participants were hopeful of securing a modest level of funding towards capital costs from the EQUAL project, though this had not been confirmed. As regards the Back to Work Enterprise Allowance, some EQUAL users indicated that they had been unaware of the scheme prior to their involvement in an EQUAL project, but many highlighted the uncertainty surrounding supplementary benefits like Rent Allowance which were also mentioned extensively by non-EQUAL users.

6.5 Comment

The EQUAL pilot projects have clearly enhanced the extent to which entrepreneurship has been encouraged and supported among the target groups within the catchment areas of the three projects. Review of the actions of the three projects demonstrates that, with the support of EQUAL, they were able to adopt approaches, invest resources and engage in levels of activity that would not be commonplace within the mainstream enterprise support structures. The views expressed by participants, both by way of their scores and their comments, also point to a perception that the supports provided by EQUAL were in many respects preferable or additional to those generally on offer through mainstream channels. While the level of resources available to mainstream support providers is generally much lower than those available through the EQUAL Programme, multiple learning points relevant to the enhancement of mainstream supports have been identified in the course of the pilot projects and in the course of this research. Section 7 seeks to capture the main conclusions and recommendations that can be drawn from the overall EQUAL entrepreneurship experience.

7.1 Summary

7.1.1 Background to the Research

The research project was commissioned under the framework of the EU EQUAL Community Initiative, which is a European Commission programme that aims to promote innovative approaches to addressing inequalities in access to training, employment and self-employment. The programme supports partnerships of relevant organisations to develop, implement and evaluate joint approaches to delivering effective supports to different categories of people who would be considered to be disadvantaged or under-represented in terms of their participation in employment or entrepreneurship. Importantly, all projects are encouraged to ensure that the good practices which they develop are incorporated into mainstream provision.

In Ireland, EQUAL funded a total of 43 pilot projects of different types since 2001, with two different rounds of funding from 2001 to 2004 and 2005 to 2007. Under the second round of funding, three pilot projects were funded under the Entrepreneurship pillar. All three projects set out to enhance participation in entrepreneurship by disadvantaged or under-represented groups. The Emerge Programme secured funding to deliver tailored entrepreneurial supports to people from a migrant or minority ethnic background. Longford EQUAL was supported to deliver actions to promote self-employment among women, who are significantly under-represented in entrepreneurial activity in Ireland. Point 2 Enterprise has worked with a group of unemployed people to help them progress towards self-employment.

As the delivery of the EQUAL Programme neared completion in Ireland, the three pilot projects, with support from the Department of Enterprise, Trade & Employment and the National Support Structure for EQUAL, commissioned research aimed at reviewing the extent to which the policy and support framework in Ireland creates an environment that is supportive of what is sometimes referred to as inclusive entrepreneurship. The research, which has been conducted by an independent team of consultants, adopted an approach based on a diagnostic tool created by a Community of Practice in Inclusive Entrepreneurship, a network of EU member states and regions with an interest in increasing participation in entrepreneurship by all groups within society. The approach included consultation of policy makers, publicly-funded business advisors or providers of business support and users of advice and support services. Wide-ranging consultation was undertaken with personnel and users who have been involved in the three EQUAL pilot projects, as well as with providers and users of mainstream support services.

The research seeks to identify key steps that might usefully be taken to increase the extent, and enhance the success, of disadvantaged or under-represented entrepreneurship so as to progress the twin key objectives of Government - namely increasing enterprise, employment and growth, and addressing poverty, social exclusion and disadvantage. It seeks to create policy debate and discussion on the challenges that lie in achieving these aims, and to bring the relevant experience of the EQUAL initiative in Ireland into this debate, and to offer signposts for the mapping out and establishment of an inclusive entrepreneurship policy, culture and environment in Ireland.

7.1.2 Socio-Economic Context

Demographics

Ireland is experiencing rapid increases in population, driven mainly by strong inward migration since 1996, notably from states which have recently joined the EU, but also from Africa, China and other parts of Asia. The ethnic and cultural make-up of the country is therefore becoming increasingly diverse. The population is well balanced in terms of gender and 54% of the population fall within the typical working age bracket of 25 to 64 years. Levels of educational attainment are generally high and continue to improve. However, primary school remains the highest level of educational attainment for a significant proportion of both males and females.

Economic Conditions

While the boom years of the Celtic Tiger are widely acknowledged to have passed, Ireland still enjoys relatively positive economic conditions, with GDP per capita standing at 144% of the EU (27) average. Projected growth rates for coming years, while much more modest than those of recent years, compare favourably with those of Ireland's main trading partners. The period 1997-2007 has seen a sharp fall in unemployment, which now stands at approximately 4.1%, while employment has enjoyed strong growth. The relative economic prosperity of the last decade has not had a commensurate impact on levels of poverty. Approximately one person in five currently lives at risk of poverty, which was also the case in 1998. Categories at above-average risk of poverty include lone parents with children, the unemployed, ill or disabled people, students, those with a low level of educational attainment, those engaged in home duties and non-Irish nationals.

Small Business and Entrepreneurship

The contribution of the small business sector to the Irish economy is widely accepted. Firms employing less than 50 people are estimated to account for 97% of all enterprises and to employ 54% of the non-agricultural workforce.

Global Entrepreneurship Monitor data suggests that 7.35% of the adult population own or are actively planning to establish an enterprise, contributing to Ireland's relatively high ranking in international comparisons of entrepreneurial activity. Ireland nevertheless lags significantly behind the most entrepreneurially active OECD nations. VAT registrations suggest that the level of new enterprise creation fell significantly in 2006 vis-à-vis previous years.

As regards participation of different groups in entrepreneurial activity, an Irish man is 2.5 times more likely to be engaged in early stage entrepreneurial activity than an Irish woman. The minimal data available would suggest that businesses owned by ethnic or migrant entrepreneurs represent a significant and growing proportion of new enterprise creation in Ireland. There is no data available regarding the number of businesses in Ireland that are owned by people from a background of unemployment.

The broad medium-term economic outlook for Ireland continues to appear relatively positive although there may be greater short-term uncertainty than has been the case in recent years. One of the key challenges for Government remains impacting upon the small but persistent proportion of people who are unemployed and the much more significant proportion of people who live at risk of, or in, poverty.

7.1.3 Entrepreneurship Policy and Supports

The promotion of entrepreneurship, particularly among disadvantaged or under-represented groups, spans multiple policy areas such as enterprise, social inclusion, rural development and education. In Ireland, aspects of policy and programmes relevant to inclusive entrepreneurship can be detected across at least four different government departments and their various agencies. These include the Department of Enterprise, Trade & Employment, the Department of Education & Science, the Department of Community, Rural & Gaeltacht Affairs and the Department of Social & Family Affairs. No single Department has a specific remit to address and support inclusive entrepreneurship.

At local agency level, County & City Enterprise Boards, Partnership Companies, LEADER Groups, Community Enterprise Centres, local offices of the Department of Social and Family Affairs and many other entities provide a range of supports that are relevant to entrepreneurship. These include a number of measures aimed at helping people from disadvantaged backgrounds to engage in entrepreneurial activity.

Enterprise is addressed through a variety of means within the school environment, although predominantly at second level. Such mechanisms include enterprise modules within the Leaving Certificate Vocational and Applied Programmes, mini-company activity in Transition Year and participation in the Student Enterprise Awards managed by the CEBs. Many of these activities appear not to be driven by formal education policy but by engagement at a local level between schools and bodies such as the CEBs. While enterprise training is available to teachers, the level of provision is perceived as limited.

Entrepreneurship policy has been the subject of a number of high level reviews and studies in recent years, such as the work of the Enterprise Strategy Group and the Small Business Forum. A recommendation of the latter led to the recent publication by Forfás of a paper intended to lay the foundations for the development of a national entrepreneurship policy. This is generally viewed as a positive development towards enhancing overall supports for enterprise. The Forfás report, like the two preceding review groups, made a number of recommendations relating to enhancing the culture for entrepreneurship, enhancing coverage of enterprise in the formal school curriculum, maximising the participation of under-represented groups in entrepreneurship (notably women and ethnic/migrant people), improving access to start-up finance and establishing a National Entrepreneurship Forum charged with driving entrepreneurship and monitoring a number of enterprise-related indicators.

The promotion of entrepreneurship and the support of small firms appear to receive a significant level of attention at policy and programme level in Ireland and, in a great many respects, Ireland is a pro-enterprise country. The extent to which entrepreneurship policy specifically includes enhancing the participation of disadvantaged and under-represented groups is less clear. The consultations undertaken as part of the research process provide an insight into the perceptions of a range of stakeholders on this issue.

7.1.4 Perceptions of the Environment for Inclusive Entrepreneurship

Enterprise Strategy

While there is currently no single over-arching entrepreneurship policy for Ireland, the majority of consultees considered that enterprise is incorporated to some extent into various policies and strategies across different Departments and the actions of their respective agencies. However, most consultees considered that promoting entrepreneurship to disadvantaged and under-represented groups was not a prominent feature of policy.

The level of collaboration between the main departments was considered by both policy makers and advisors to be low. It was frequently suggested that there is much more collaboration and coordination between agencies at a local level, although this was considered to be dependent largely on the goodwill of the organisations involved. Many consultees felt that local collaboration would be further facilitated and enhanced by greater communication between the main departments in the formulation of policies and programmes.

Most policy maker and advisor consultees were of the view that little significant research had been conducted into the specific support needs of disadvantaged and under-represented groups, with the possible exception of women.

Culture and Conditions

On the issue of enterprise education, coverage of entrepreneurship within the formal school curriculum was perceived to be limited. While many positive actions such as mini-company activity in Transition Year were acknowledged, it was generally felt that such activities are often dependent on the goodwill of teachers and on encouragement and support from external agencies such as CEBs rather than being a feature of formal education for all students. The joint resources produced by the Second Level Support Service and the CEBs were considered to be a good example of inter-agency collaboration in the promotion of entrepreneurship. The provision of enterprise training to teachers was considered to be minimal by both policy makers and advisors, despite some interesting localised initiatives. While there were some suggestions that positive changes regarding entrepreneurship in the curriculum might be imminent, it was also felt that collaboration between the Department of Education & Science and the Department of Enterprise, Trade & Employment could be further enhanced.

As regards the promotion of entrepreneurship, there was a general view that media coverage of the business-start process and modest forms of entrepreneurship or self-employment is generally poor, despite recent improvements. It was considered that there is little coverage of entrepreneurs from within the three target groups of particular interest to this study. Users within the three target groups and their advisors rated the existence of promotional events and fairs aimed at potential or early-stage entrepreneurs relatively low, though many acknowledged activities such as local Enterprise Days or Weeks.

Users perceived the availability of pre-enterprise supports to be quite strong, although many doubted the levels of awareness of relevant providers among the general public. Specialist advisors were less convinced of the adequacy of pre-enterprise provision, with many underlining that early stage developmental support around issues like confidence is vital when working with disadvantaged groups but somewhat lacking in the current support framework.

On the whole, the administrative procedures for establishing businesses in Ireland, such as registration with the Revenue Commissioners and the CRO, were generally perceived as user-friendly and easy to navigate by the majority of respondents across the different target groups, and therefore appear to be a strength of the Irish system.

Start-Up Support & Training

Users had broadly positive perceptions of the availability of suitable start-up training and individual advice, suggesting that trainers and advisors generally understood their needs and provided appropriate supports. Specialist advisors, particularly those working with ethnic and migrant entrepreneurs, were less positive in their perceptions of such supports, especially individual advice. Advisors of all categories indicated that resource limitations often restricted their capacity to offer extensive advice to individual clients.

Outreach work on the part of support providers, aimed at encouraging disadvantaged groups to avail of the services on offer, was generally perceived to be very limited.

Female entrepreneurs and their advisors were generally quite positive in their perceptions of the availability of networking opportunities for start-up enterprises, while entrepreneurs from an ethnic, migrant or unemployed background were less certain of the existence of such opportunities.

The majority of users felt very strongly that it is difficult to secure appropriate and affordable premises. While less negative in their perceptions, both policy makers and advisors recognised this as a problematic issue.

Support for Consolidation and Growth

Users rated the availability of training in the post-start-up phase relatively highly, but were marginally less positive in respect of access to individual advice. Specialist advisors were generally less convinced of the availability of such training and scored access to individual advice low, again citing limited resources as a barrier to providing better individual support to clients over a sustained period of time.

Access to mainstream business networks was perceived very poorly by most users and by specialist advisors, although those working with female clients were more positive on this issue. Cost, confidence and geographical location were cited by all categories of consultee as factors making participation difficult.

While users were broadly positive about the ability of small businesses to win public sector contracts, advisors were less positive in this regard.

The perceptions of users and, to a lesser extent, advisors and policy makers suggest that access to suitable premises remains a significant problem for businesses in the post-start-up phase.

Access to Finance

Users expressed a low opinion of the availability of grants to support enterprises similar to their own. Advisors and, to a lesser extent, policy makers also rated access to such grants low. Most consultees cited the sectoral eligibility criteria applied to CEB funding schemes as the key issue here.

Bridge finance schemes, notably the Back to Work Enterprise Allowance, were held in quite high regard by users, although both advisors and policy makers rated this issue less positively, often suggesting that the eligibility criteria for the BTWEA are restrictive. Uncertainty regarding access to secondary benefits, such as Rent Allowance, was identified as a problematic issue.

Most users found opening a business bank account to be a straightforward process, but were relatively negative regarding their ability to secure loan finance from banks.

In general, users expressed a low opinion of the availability of loans of last resort to entrepreneurs similar to themselves. Many suggested that specialist lenders tend only to lend to more sophisticated businesses and often apply terms and rates that are broadly similar to those offered by banks. The view of advisors and policy makers largely reinforced the points put forward by users.

While advisors and policy makers shared a view that there are no policy incentives to encourage banks to lend to disadvantaged entrepreneurs, some of them questioned the merit of such an approach, suggesting that the State deliberately leaves this issue to market forces and should continue to do so.

Users and advisors scored access to financial advice relatively low. Advisors felt that accessing debt advice was particularly difficult.

The perceptions of policy makers, advisors and users highlighted a number of strengths in the current policy arena and support framework. These include the fact that entrepreneurship is afforded attention at a policy level, pre-enterprise and start-up training and support are widely available, and procedures for business registration are relatively straightforward. A number of perceived weaknesses were also identified including media coverage of entrepreneurship among the relevant target groups, outreach activity on the part of support providers, access to finance, the availability of affordable premises and access to mainstream business networks.

7.1.5 EQUAL - Enhancing Supports for Inclusive Entrepreneurship

The EU EQUAL Community Initiative provided three Development Partnerships of relevant organisations with the opportunity, the vehicle and the resources to design and deliver specific supports aimed at enhancing entrepreneurship among women, ethnic/migrant people and the unemployed. The three projects set out to enhance awareness of the enterprise option among their respective target groups and delivered supports tailored to the needs of those groups. In all, the three projects assisted 323 individuals and have thus far led to the creation of 76 enterprises. The experiences of those involved in delivering these projects and the perceptions of those who have benefited from them provide an insight into ways in which the overall environment for inclusive entrepreneurship and relevant mainstream supports might be enhanced.

Key Learning Points

The key learning points arising from the three projects, as identified from project evaluations and consultation with project representatives, are remarkably similar.

EQUAL project representatives stressed that disadvantaged groups are often unaware of the range of supports available to them or are nervous about approaching agencies for help. This led many consultees to suggest that support agencies need to adopt a more proactive outreach approach aimed at encouraging such groups to avail of the services on offer. The importance of working with and through partner organisations such as women's groups, ethnic or cultural associations and community-based organisations was highlighted. It was also felt that developing effective working relationships with such bodies requires a significant investment of time.

The provision of early stage developmental supports to participants, preferably through one-to-one contact, was considered extremely important. On an allied point, the need for access over a sustained period of time to advisors or mentors who are sensitive to the circumstances and needs of disadvantaged participants was highlighted.

The experience of EQUAL partners and personnel would suggest that access to mainstream networks is difficult for ethnic/migrant people and previously unemployed entrepreneurs. Many pointed to a need to enhance local networking opportunities for these client groups and to build better links between such local networks and the mainstream business networks.

Access to finance was perceived by many EQUAL stakeholders as an enduring problem for their client groups, noting that opportunities to secure finance, even at low levels, are minimal. Many indicated that to encourage people from a background of disadvantage to become self-employed, when the likelihood of their securing start-up finance may be low, could be perceived as misleading and potentially counter-productive.

All of those involved in the three Development Partnerships commented very positively on the collaborative approach encouraged by the EQUAL Programme, which drew organisations together in a focused attempt to address the specific issue of inclusive entrepreneurship in their areas. The respective contributions, expertise, networks and resources of the various partner organisations were perceived to be fundamentally important in allowing projects to engage with target clients and to address their needs in a multi-faceted manner. It was also widely felt that inter-agency working presents very significant challenges, given the different governance and accountability structures, resource constraints, procedures and approaches of the partner entities. It was frequently highlighted that there is little encouragement of inter-agency collaboration at policy level or within the working structures imposed on various agencies by relevant Departments.

The role of dedicated project personnel was found to be vital in two respects: firstly, in supporting the work of the Development Partnership; and secondly in acting as a key reference point for programme participants, signposting and introducing them to other support providers as appropriate.

Issues relating to specific target groups included the need for Start Your Own Business courses for ethnic and migrant people to cover a wider range of topics than would normally be the case and the need for gender specific training and mentoring for women during the pre-enterprise and start-up phases.

EQUAL User Perceptions

Consultation with EQUAL users identified many of the same issues as those identified in discussions with their non-EQUAL counterparts. Six particular areas attracted comparatively positive scores from EQUAL users, including access to local networking opportunities, access to training and advice in the period after start-up, ease of joining mainstream business networks, ease of opening a bank account and access to advice on the financial aspects of their businesses.

In their comments, EQUAL users commented extensively on how EQUAL had allowed them to become familiar with the various mainstream support providers and business networks, the way in which EQUAL facilitated introductions to key agencies and banks, and the benefit of having contact with a key trainer or advisor over a sustained period. Like their non-EQUAL counterparts, EQUAL users voiced strong concerns around access to finance and business premises.

The supports offered by EQUAL projects have been positively received by the majority of EQUAL beneficiaries. From a user perspective, the projects appear to have played a pivotal role in enhancing awareness of, and interaction with, relevant support agencies, networks and financial institutions, while also providing access to training and mentoring supports that were tailored to their specific needs. From an organisational point of view, the projects have demonstrated the value for agencies of interacting with other entities with complementary fields of expertise and service offerings.

7.2 Recommendations

Taken as a whole, the consultation process would suggest that there are many positive dimensions to the Irish system for supporting entrepreneurship and that a number of mechanisms already exist that go some way towards ensuring entrepreneurship is open to all groups within Irish society. There are numerous structures and organisations in place which have, in the course of the research process, appeared open to considering the extent to which their offerings address the needs of disadvantaged and under-represented groups. Many of these organisations already demonstrate a good understanding of the needs of such target groups and some offer extensive expertise on how those needs might best be addressed. The research process, combined with the learning experiences of the EQUAL pilot projects, has also highlighted a number of key areas where additional steps could potentially be taken in order to enhance the environment for inclusive entrepreneurship in Ireland. A number of recommendations in respect of such steps are put forward below. They are intended to act as a basis for discussion among policy makers and advisors within the enterprise, social inclusion and education environments.

Strategy

- It is important that inclusive entrepreneurship is the subject of its own strategy or policy, or is a strong feature of any national strategy or policy in respect of entrepreneurship in general. Similarly, steps should be taken to ensure that the remit of any National Entrepreneurship Forum, or similar entity, includes the promotion and monitoring of inclusive entrepreneurship. This should include the collection and correlation of equality data on those accessing entrepreneurship supports.
- All Departments with an enterprise-related remit should be encouraged to engage in a greater level of communication and collaboration in order to ensure that their policies and programmes have the combined effect of creating an environment that supports inclusive entrepreneurship in the most consistent and complementary way possible.
- Departments should also seek to encourage and support collaboration between agencies at a local level. EQUAL has demonstrated that such cooperation is beneficial to both the organisations involved and their clients.
- While the scope of the present research project was relatively limited, it has highlighted the need for further in-depth research into the specific support needs of disadvantaged groups as regards entrepreneurship. There would also be merit in exploring the extent to which some of the existing mechanisms, such as the Back to Work Enterprise Allowance, have helped people from the target groups to establish sustainable enterprises. Similarly, research into the models and approaches adopted in other countries, and their effectiveness, would provide a strong basis for shaping relevant policies and programmes in Ireland.

Culture and Conditions

- A regular and high-profile promotional campaign should be undertaken in support of entrepreneurship. Any such campaign should feature entrepreneurs or potential entrepreneurs from all backgrounds and should employ a range of media in order to ensure that the entrepreneurial option is promoted to all groups within society. This national campaign should be reinforced by promotional, informational and outreach campaigns at a local level. On a similar note, the various award schemes for entrepreneurs should ensure that modest and unconventional forms of entrepreneurship are afforded due coverage and attention.
- In order to address perceived weaknesses in the visibility of support providers, it is recommended that all relevant agencies undertake outreach campaigns targeting disadvantaged and under-represented groups. EQUAL has demonstrated that there are significant benefits in adopting a joint inter-agency approach to such outreach activities. It has also highlighted that there is merit in working with a range of bodies, such as community organisations and women's groups, in order to access the target groups.
- EQUAL has demonstrated the value of having a central resource with a remit of managing collaboration between agencies, proactively engaging with disadvantaged groups and acting as a key reference point and 'signposter' for clients from under-represented backgrounds. Consideration should be given to the potential merits of allocating additional resources to partnerships of relevant local agencies focused on enhancing the local support framework for inclusive entrepreneurship.
- The Department of Education & Science, the Department of Enterprise, Trade & Employment and their respective agencies should adopt an increasingly collaborative approach to maximising coverage of entrepreneurship within the school environment for all students. Steps should be taken to make extensive interaction between schools, local enterprise support agencies and the business community a regular and prominent feature of local efforts to increase entrepreneurship. The level and penetration of enterprise training for teachers should be enhanced. Vocationally-oriented programmes such as VTOS should ensure that participants are adequately exposed to the option of self-employment and supported in preparing for such a career path.
- There is a need to enhance clarity around a number of administrative issues relevant to entrepreneurship, including the implementation of the regulations surrounding Business Permission to some categories of non-nationals, the recognition of rented residential accommodation as a place of business and entitlement to Rent Allowance for recipients of the BTWEA. The attention of the relevant Departments and agencies should be drawn to these issues.

APPENDICES

Start-Up Support and Training

- Support providers should take steps to ensure that their numerous supports are adapted to the needs of target groups and that their supports complement those on offer from other providers. EQUAL projects have produced a number of publications providing guidance to support providers on how best to meet the needs of specific target groups.
- Support providers should, in so far as possible, offer a higher level of one-to-one support to people from disadvantaged backgrounds. This may require additional resources and an investment in the training of mentors to work specifically with such clients.
- Business support agencies should seek to improve the level of networking opportunities available to start-up enterprises at a local level. Ideally, networking structures aimed at early stage businesses should seek to encourage and facilitate participants to engage with other mainstream platforms for networking.
- Consideration should be given to enhancing the availability of affordable workspace facilities that specifically prioritise early stage entrepreneurs who come from disadvantaged backgrounds and who demonstrate a commitment to developing a sustainable enterprise. Ideally, such facilities would also offer some level of business advice, perhaps delivered on a clinic basis by representatives of relevant local agencies.

Consolidation and Growth

- While the need for targeted and tailored supports appears to diminish as businesses become more established, mainstream providers should be encouraged to take positive steps to ensure that owner-managers from disadvantaged groups and communities are kept abreast of the various supports on offer and have access to individual advice, whenever required.

Access to Finance

- Given the apparent difficulties experienced by entrepreneurs in accessing finance, it is recommended that more in-depth research be undertaken into the actual availability of micro-credit for entrepreneurs from disadvantaged backgrounds and policies that might enhance provision of this type of finance.
- There would be merit in exploring how the small financial support packages currently available on a discretionary basis to some recipients of the Back to Work Enterprise Allowance might be extended to a wider range of entrepreneurs who come from a disadvantaged background, have been distanced from the labour market for a significant period (including home duties) or are at risk of poverty due to redundancy or other factors.
- The availability of financial advice to disadvantaged entrepreneurs should be enhanced. Such provision should include offering advice to entrepreneurs in a precarious situation due to debt or cashflow difficulties.

International Collaboration

- It is expected that the work of the Community of Practice on Inclusive Entrepreneurship, which greatly influenced the research process on which this report is based, will continue at a Europe-wide level for a further three years from 2008 onwards. This provides an ideal platform for policy makers and support providers to explore best practice in this field in other parts of Europe and indeed to share the lessons arising from initiatives to support inclusive entrepreneurship in Ireland.

Appendix I - Organisations Consulted

One or more representatives of the following organisations were consulted:

Association of County & City Enterprise Boards

Association of Adult Education Officers

BASE Enterprise Centre

Blanchardstown Area Partnership

Community Partnership Network

Culture Link - Training & Integration

Department of Community, Rural & Gaeltacht Affairs

Department of Education & Science

Department of Enterprise, Trade & Employment

Department of Social & Family Affairs

Dún Laoghaire Rathdown County Enterprise Board

Emerge

Enterprise Ireland (CEB Co-ordination Unit)

FÁS

First Step

Forfás

Galway City Partnership

Institute for Minority Entrepreneurship (Dublin Institute of Technology)

Irish League of Credit Unions

Irish Vocational Education Association

Limerick Adult Education College

Longford Community Resources

Longford County Enterprise Board

Longford EQUAL Development Partnership

Longford Women's Link

National Council for Curriculum & Assessment

National Enterprise Centre Association
NDP Gender Equality Unit
Partas
Partnership Enterprise Officers' Forum
PAUL Partnership
PLANET - the Partnerships Network
Point 2 Enterprise
RH Consulting
Second Level Support Service
Small Firms Association
Southill Co-operative Development Society
St Mary's AID
The Equality Authority
The Office of Social Inclusion
Tipperary South Riding County Enterprise Board
VTOS - the Vocational Training Opportunities Scheme
Wicklow County Enterprise Board
WIN Ireland
Women in Enterprise (Louth and Newry & Mourne)
Youthreach

