

Barriers to entrepreneurship and business creation

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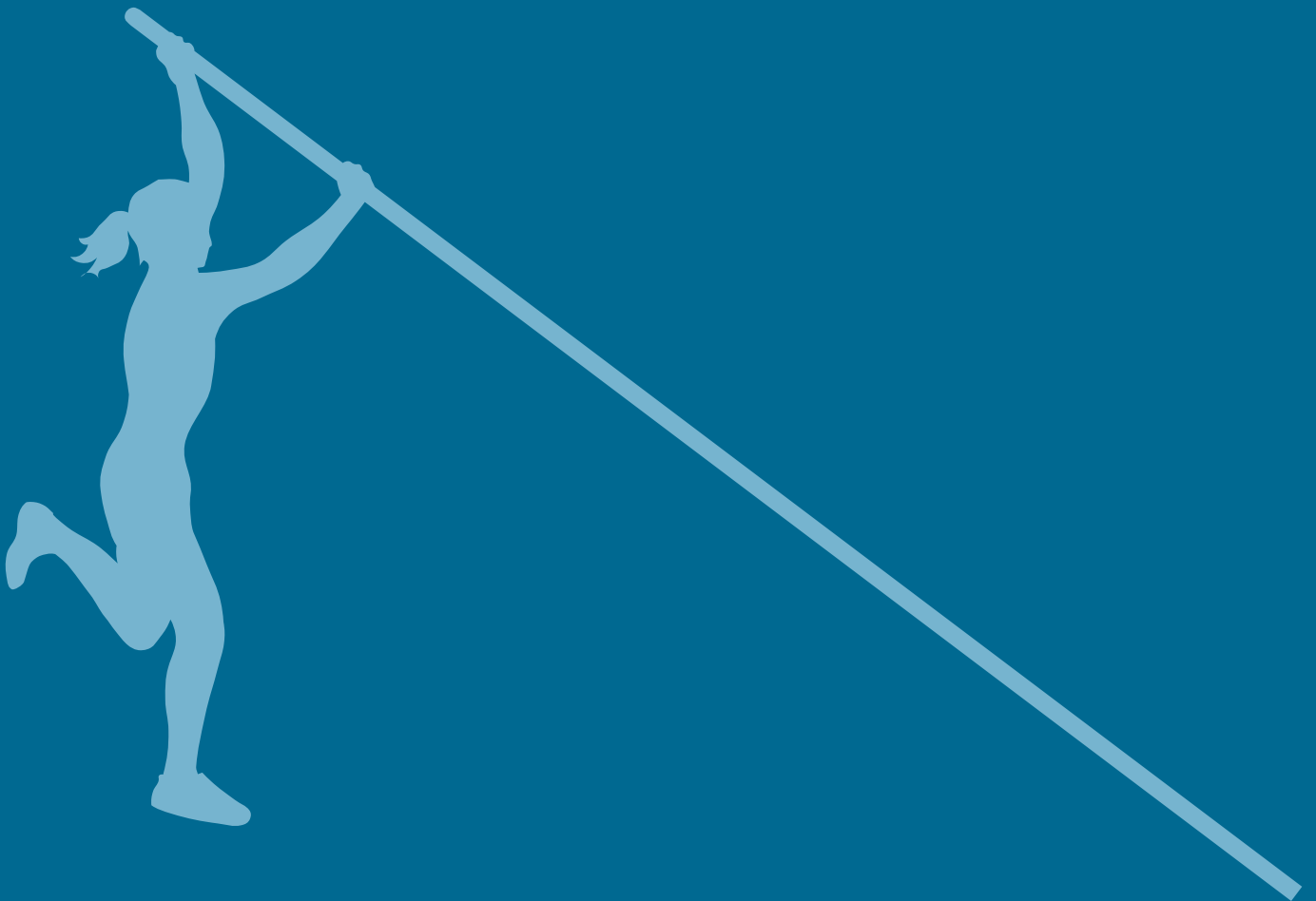
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1 Introduction



Entrepreneurship is a critical component of regional development and fostering entrepreneurship is one of the principal measures to accelerate economic and social development. To promote entrepreneurship we need to know the barriers that affect entrepreneurship to overcome the barriers and promote new policies and measures to create new ventures.

The barriers are not the same for all the individuals in society. Although some obstacles are common to all people, some groups find specific obstacles, namely, women, young people, people with disabilities, ethnic minorities, unemployed and people living in rural or distressed areas.

In this paper you can find information about the European Strategy related with the promotion of entrepreneurship and business creation, the identification of barriers to create a business, among different groups in society and success cases/practices of 'how to overcome the barriers' in Portugal, France, Italy and UK.

Identifying the impediments to create a new business, in society and in under-represented groups, can help to eliminate the barriers and to 'make entrepreneurship accessible to all'.

2 Entrepreneurship in Europe



The European Commission has been concerned with the competitiveness and innovation of regions and assumes the entrepreneurship has the major driver of innovation, competitiveness and growth.

The European Union is committed to promoting entrepreneurship as part of its strategy to transform its economy, defined in Lisbon European Council, in March 2000, and that has been confirmed in several meetings of the European Council.

A. Amsterdam Treaty and ‘Luxembourg Process’

Although every Member-States are responsible for the development and implementation of the employment policies, there’s a need for coordination and elaboration of common objectives and exchange of information in Europe. For that reason, it was launched the Employment European Strategy in Amsterdam Treaty in 1997, with priority for the work market.

The component more visible is the Luxembourg Process, which employment lines, adopted by the council every year, are transposed to the National Action Plan, in each Member-State.

The Luxembourg Process is based in four fundamental operational pillars:

- Employability of the work force
- Development of entrepreneurship
- Adaptability of enterprises and workers
- Support to gender equality

The Luxembourg Process, with employment orientations for the Community and the transpositions for the national Action Plans, it allowed the reduction of unemployment in Europe.

The Employment Guidelines represent a set of objectives which, until 2003, were grouped under four ‘pillars’ [employability, entrepreneurship, adaptability, equal opportunities] together with horizontal objectives.

Following the debate on the impact evaluation and future of the EES, the Commission made a formal proposal of Guidelines and Recommendations on 08 April 2003. The Guidelines were published in the Official Journal of the European Union in 5th of August 2004.

The Guidelines are the following:

- 1** Active and preventive measures for the employment and inactive
- 2** Job creation and entrepreneurship
- 3** Address change and promote adaptability and mobility in the labour market
- 4** Promote development of human capital and lifelong learning
- 5** Increase labour supply and promote active ageing
- 6** Gender equality
- 7** Promote the integration of and combat the discrimination against people at a disadvantage in the labour market
- 8** Make work pay through incentives to enhance work attractiveness
- 9** Transform undeclared work into regular employment
- 10** Address regional employment disparities

B. Promotion of Entrepreneurship and Competitiveness

The Commission, in 1999, was interested in prosecute with a policy to promote the entrepreneurial spirit as a crucial element to improve competitiveness, foster growth and create employment. The Action Plan to Promote Entrepreneurial Spirit and Competitiveness defined the following priority actions:

- Education for a society with entrepreneurial Spirit
- Training
- Access to finance
- Access to innovation and research
- Adaptation of research and technological development programmes, to enterprise needs
- Better utilization of patents by SME's
- Better visibility to support services
- Improvement of the public administration
- Improvement of jobs and work conditions

C. European Lisbon Council

The European Lisbon Council, in 23 and 24 of March 2000, established a new strategic goal:

'to become the most competitive and dynamic knowledge-based economy in the world, capable of sustainable economic growth with more and better jobs and greater social cohesion'.

To prepare the transition to a competitive, dynamic and knowledge based economy, the Union proposed the implementation of Information Society for all, the creation of a European Research and Innovation Space, the creation of environment favourable the launch and development of innovative enterprises, specially SME's, economic reforms for a complete and operational market, financial and integrated markets, coordination of the macro economic policies: budget consolidation, quality and stability of public finances.

In what concerns entrepreneurship, the Commission agreed it was necessary to create a climate to foster the competitiveness and dynamic of enterprises, which are assumed as one of the principal motors of the employment creation in Europe. To do that, the Commission proposed the presentation of a communication about an Entrepreneurial Europe, opened and innovative, with a Multiannual Programme for Enterprise and Entrepreneurship (2001-2005) and the European Charter for Small Enterprises.

D. The Multiannual Programme for Enterprise and Entrepreneurship

The Multiannual Programme for Enterprise and Entrepreneurship is a framework plan of activities which aim at:

- enhancing the growth and competitiveness of business in a knowledge-based internationalised economy;
- promoting entrepreneurship;
- simplifying and improving the administrative and regulatory framework for business so that research, innovation and business creation in particular can flourish;
- improving the financial environment for business, especially SMEs;
- giving business easier access to Community support services, programmes and networks and improving the coordination of these facilities.

E. The European Charter for Small Enterprises

The European Charter for Small Enterprises was approved by EU leaders at the Feira European Council on 19-20 June 2000. The Charter calls upon Member States and the Commission to take action to support and encourage small enterprises in ten key areas:

- Education and training for entrepreneurship;
- Cheaper and faster start-up;
- Better legislation and regulation;
- Availability of skills;
- Improving online access;
- Getting more out of the Single Market;
- Taxation and financial matters;
- Strengthening the technological capacity of small enterprises;
- Making use of successful e-business models and developing top-class small business support;
- Developing stronger, more effective representation of small enterprises' interests at Union and national level.

The Charter demonstrates the Union's commitment to equipping small enterprises – the Union's most promising source of new jobs, innovation, economic dynamism and greater social inclusion – to take full advantage of the digital economy.

F. Green Paper 'Entrepreneurship in Europe'

In Barcelona European Council, in 2002, the Commission registered an intention of present a Green paper on Entrepreneurship. The importance of the entrepreneurship was reaffirmed by a Commission's report in the spring of 2002, putting the tonic in investment increase, jobs and growth through knowledge, innovation and entrepreneurial dynamic.

The Green Paper 'Entrepreneurship in Europe' was presented by the Commission on 21st of January 2003 and it's is described the European Union in the field of entrepreneurial spirit, focus on the importance of entrepreneurship, the gaps of the enterprises in the European Union and their potential, the political options for entrepreneurial spirit and orientation to became a more entrepreneurial society.

In the Green Paper are defined three pillars of action to turn the society more entrepreneurial:

- Eliminate the obstacles of the development and growth of the enterprises
- Measure the risks and rewards of the entrepreneurial spirit
- A society that values the entrepreneurial spirit

G. Action Plan: European agenda for Entrepreneurship

The Action Plan for Entrepreneurship identifies measures in five strategic policy areas for boosting the current entrepreneurial dynamism in the EU:

- Fuelling entrepreneurial mindsets
- Encouraging more people to become entrepreneurs
- Gearing entrepreneurs for growth and competitiveness
- Improving the flow of finance
- Creating more SME friendly regulatory and administrative barriers

The objectives to be achieved by the EU and Member States are indicated in the Action Plan:

- 1** More people to be informed about entrepreneurship and have the opportunity to acquire entrepreneurial skills through education and promotion activities
- 2** A fair environment for risk-taking and no unreasonable barriers for new entrepreneurs who start or take over a firm;
- 3** Ensuring top class support, specifically for cross-border trade and innovation, for entrepreneurs from all backgrounds and sectors;
- 4** Sufficient finance and guarantees to finance all viable entrepreneurial ventures, also under the 'Basel II' capital adequacy framework and greater neutrality in the tax treatment of different financing options;
- 5** A substantial reduction of regulatory and administrative procedures and better consideration of ASME needs in policy-making.

Basel II explores perspectives on enterprise risk management policies to align capital adequacy assessment with underlying credit risk, market risk and operational risk.

The proposals for key actions for 2006 and beyond are: conducting entrepreneurship campaigns; fostering the creation of more fast-growing enterprises (gazelles); promoting entrepreneurship in social sectors; enabling micro-enterprises to recruit by reducing the complexity of regulations and facilitating SME's access to public markets.

H. The EQUAL Community Initiative

Funded by the European Social Fund, EQUAL tests new ways of tackling discrimination and inequality experienced by those in work and those looking for a job. EQUAL operates within eight thematic fields linked directly to the European Employment Strategy and a ninth which covers the specific needs of asylum seekers.

For more information, visit the EQUAL website on
http://europa.eu.int/comm/employment_social/equal/index.cfm?file=detart.cfm&nav_id_menu=145&art_id=10309&lang_id=5

Overall, the aim of the thematic approach is to explore new ways of tackling the problems common to different types of discrimination and inequality, rather than focusing on a specific target group.

Two of the nine thematic fields are related with entrepreneurship and with the second pillar of the European Employment Strategy:

- Thematic field C: opening up the business creation process to all, by providing the tools required for setting up in business and for the identification and exploitation of new possibilities for creating employment in urban and rural areas
- Thematic field D: Strengthening the social economy (the third sector), in particular the services of interest to the community, with a focus on improving the quality of the jobs.

For more information, you can visit the ETG website on
http://europa.eu.int/comm/employment_social/equal/index.cfm?file=detart.cfm&nav_id_menu=10379&art_id=11202&lang_id=5&news_flash=N&news=N&fwd=true&CFID=38&CFTOKEN=7446370

EQUAL has also a European Thematic Group (ETG) in Business Creation and Social Economy, which focus on:

- new ways to remove key obstacles that prevent entrepreneurs amongst disadvantaged groups and in deprived areas from being able to set up and develop viable businesses, to build entrepreneurial capacity among them and to provide appropriate tools and services;
- new ways to remove key obstacles that prevent the social enterprises from becoming an effective tool for labour market integration and for providers of new services for meeting social needs, to develop services of interest to the community, and to improve the quality of jobs.

3 Entrepreneurship Barriers



There may be a variety of barriers to enterprise, depending on the industry sector, region and type of enterprise. The Green Paper of Entrepreneurship identifies a number of common barriers which act to limit enterprise across the EU including:

- Regulatory barriers, such as administrative barriers to entry
- Cultural and social barriers, such as the ‘fear of failure’ and a lack of entrepreneurial knowledge and skills and
- Financial and economic barriers, such as, insufficient access to risk capital, both seed /early stage and longer term financing

A. Regulatory barriers

Creating a business environment conducive to entrepreneurship and enterprise creation requires a broad range of reinforcing and supportive policies. These include fiscal and monetary policies, which are essential to provide a basis for a stable macroeconomic environment. They also include structural policies that determine the overall economic framework in which the business sector operates, such as those affecting labour markets, tax design, competition, financial markets and bankruptcy laws.

There is considerable evidence that regulatory and administrative burdens can impose adversely on entrepreneurial activity. Legal entry barriers should be avoided unless their benefits are very clear. Regarding the barriers to entry, we can indicate some that are common in many countries: several legal forms of enterprise, with different procedures, requirements and registration; the complexity of creating a company: in some countries, the entrepreneurs need one day to register an enterprise, in others, they need 20 weeks; in addition to registration requirements, some countries require skill qualification when the activity is deemed to be an artisanal nature or the elaboration of a business plan certified by a business expert which attests to the enterprise viability.

Employment regulation limits management flexibility and leads to smaller firm size and less research and development as well as less investment in technology.

Barriers to exit may also discourage entry, since exit and entry rates tend to be closely related. Since firm entry involves considerable risk, with survival chances that are difficult to assess, institutions that make exit very costly discourage entry.

B. Cultural and social barriers

Creating an enterprise is a very difficult task because it demands knowledge of the legislation, environment, market, institutions, etc. To install an enterprise in a country, the entrepreneurs need to know well the language to have a better implementation and adaptation in the place. The difficulties of language don't help the complete integration of the entrepreneurs and enterprises, specially the micro and small enterprises.

The lack of information on the available institutions is also a barrier for the creation of enterprises because entrepreneurs don't have enough information about the role, services and mission of the institutions that give support to enterprise creation. The limited access to social and business networks and institutions can also be considerate as a barrier to enterprise creation.

The promotion of entrepreneurial culture must be fostered in order to improve the motivation of persons, the appetite towards risk, the appropriate skills and knowledge, factors that inhibit the creation of enterprises. Role models must be also presented in order to give entrepreneurs an idea of the rewards and benefits of enterprise creation and reduce the stigma of failure.

The real cost of enterprise creation is still a barrier for star-up an enterprises, both personal and financial costs. The fear of failure is a barrier that still remains implanted in Europe because the legal and social consequences of failure are severe.

Information, communication and resources are very important tools that can be provided by networks. The lack of access to the networks can be a significant entry barrier.

C. Economic and financial barriers

Access to finance is important for all firms in achieving their business objectives; particularly for star-ups and business that seek to invest and grow.

The capital markets tend to be efficient to larger firms but newer and smaller growth forms often depend upon external sources of finance and can face barriers in the market that prevent them from raising even relatively modest sums of risk capital, specially for innovative high-technology small firms and for businesses operating in disadvantage areas.

The risk capital societies usually support societies and are not used to support small enterprises. The management of micro loans is very expensive and don't interest banks; the transaction costs are high and the returns are low. The disfavoured people don't have bank credit and have several difficulties in getting loans because the risk for the banks is higher.

4 The entrepreneurship barriers in disadvantaged groups and areas



A. Women

'We definitely need more women entrepreneurs. We know now that women, in general, create smaller, but relatively more viable enterprises.'

Erkki Liikanen, European Commissioner for Enterprise and Information Society

In most countries, regions and sectors, the majority of business owners/managers are male [from 65% to 75%). However, is increasing the number of women interested in becoming business owners or starting a business. In 2004, the first annual report on developments towards gender equality and orientations for the future points out that the rate of female employment is growing proportionately more quickly than the average employment rate [an increase of 2.7 points in 3 years: 55.6% in 2002). Also, as a result of women's increased qualifications, there were more women entering high-level professional and managerial jobs during the 1990s in 10 out of the 15 Member States. However, in the EU men are still about twice as likely as women to be in managerial positions and over three times as likely to be senior manager, while women continue to be more vulnerable, especially in terms of different pay rates. Societal patterns have changed over the last twenty years away from a male breadwinner model to dual-earner families. Young women, in addition to remaining in education or initial vocational training for longer are increasingly presented with the challenge of reconciling family responsibilities with full-time employment.

Women entrepreneurs play an important role in the entrepreneurial economy, both in their ability to create jobs for themselves and to create jobs for others, but in all countries women still represent a minority of those that start new firms, are self employed or are small business owner managers.

However, women face specific obstacles [such as family responsibilities) that have to be overcome in order to give them access to the same opportunities as men.

Research identifies a number of common factors which present barriers to the successful transition for many women into business, self-employment or a social enterprise:

- Type of education
- Lack of appropriated business support
- Access to finance
- The impact of caring and domestic responsibilities
- Difficulties experienced in the transition from benefits to self-employment or business ownership
- Lack of appropriated role models in entrepreneurship
- Low levels of confidence and self-esteem

The OECD's report on Women's Entrepreneurship writes about the obstacles to women entrepreneurship. As general obstacles to women engaging in entrepreneurship, considering the opportunity recognition and willingness to start firms, they identify:

.The lack of role models in entrepreneurship

Role models are persons that by their attitudes, behaviours and actions establish the desirability and credibility as choice (in this case becoming an entrepreneur) for an individual. In the case of women entrepreneurs, historically we don't have women as models in entrepreneurship. There's a need to identify female role models because studies demonstrate that an individual will be more influenced by another individual of the same sex, as one's aspirations and choices tend to be more influenced by persons of the same sex.

Parents also play an importance role because they function as carriers of value, emotions and experiences towards self-employment. The studies demonstrate that children of self-employed parents are over-represented among firm owners and those trying to start a business.

.Lack of experience

The ability to discover and exploit opportunities to create a new business depends largely on previous education and work experience. Recent research demonstrate that highly educated women seem to chose other career options than self employment and entrepreneurship and that entrepreneurship is more dominated by unskilled women or very skilled or already wealthy women.

.Lack of relevant networks and of societal positions lack of wealth

Women have in general a lower social position than men, which affects the kind of networks they can access or are part of: they have less access to critical resources, support and information needed to successfully start and manage a new firm.

Individual's network provides emotional support, social persuasion and vicarious experience, which are central to whether or not a person engages in entrepreneurship and does so successfully.

.Lack of wealth

Women's position in society has led to a lack of financial assets and relevant knowledge assets. The constraints of family obligations make it harder for women to take on a full time basis and to engage in a career and in large countries women on average earn less than men

.Competing demands on time

Because of domestic responsibilities, women don't have enough free time to develop either their entrepreneurial skills to become entrepreneurs or to develop an existing business. Studies results suggest that lack of time is a barrier to most women, in most economies.

The report also identifies the external finance and sex discrimination as the major obstacle to start a new firm: they have difficulties in entering informal financial networks, or in accessing finance in financial institutions such as banks or other lending institutions and they are not viewed as entrepreneurs due to the attitudes formed by traditional gender roles and their type of enterprises (as personal services, care, etc) are not usually financed by financial institutions.

Effective promotion of women entrepreneurs must tackle the problem of different baselines for women and men aiming to start up or successfully run a business, providing tailor-made support. Amongst the critical success factors outlined by the report 'Promoting entrepreneurship amongst women' the following are notable:

- presence of female mentors, trainers and advisers, to provide role models;
- group-based and individual measures, to give women a chance to network;
- start-up supporting measures, to focus on sectors that can provide women with an adequate income;
- development training (to foster confidence and belief in women's abilities as entrepreneurs);
- encouraging young women to become entrepreneurs;
- dedicated access to credit.

B. Ethnic minorities

Some entrepreneurs from ethnic minority backgrounds argue that the term 'ethnic minority entrepreneurs/business' is a barrier to success. Dounne Alexander, founder and managing director of Gramma's International (traditional herbal foods) shares this view. In an article in the Sunday Times Newspaper, October 2004 she said, 'In business, black people are disadvantaged because they are labelled as ethnic minority businesses. Business has no race, gender or colour divide' 'Ethnic minority' means we don't belong.

Businesses owned by ethnic minorities have a significant impact on economic growth in Europe. In the European Union, there are at present roughly 13.6 million resident immigrants and ethnic minorities and 26 million when second and third generations ethnic minorities are taken into account. The proportion of ethnic minorities varies in the Member States, from under 2% in Finland to around 9% in Germany, France, the Netherlands, Belgium and Austria. The UK has 7% over three quarters of all-ethnic minorities in the European Union. They play an important role in the European society and in particular, in urban areas, where the most of the businesses are concentrated.

Many of the problems faced by ethnic minorities are the same in all small business. But, some problems are very specific to ethnic minorities:

- Language barriers, discrimination, vulnerability, isolation
- Lack of information and trust in public support services
- Limited business, management and marketing skills
- Difficult access to finance

Ethnic minorities groups are diverse socially, culturally, educationally, politically and economically. It is therefore important that they are not treated as a homogeneous group. There are differences between new immigrants, long-term resident ethnic minorities and travelling people. This demonstrates the needs for more strategic approach to supporting the development of entrepreneurs from ethnic minority backgrounds across the European Union and the sharing of best practice. There is a need for more relevant and customised services for ethnic minorities' entrepreneurs.

Whilst many of the problems faced by entrepreneurs from ethnic minority backgrounds are exactly the same as those experienced by other enterprises, a recurring theme from previous studies on a national and European level is that some ethnic minority owned entities appear to experience disproportionate difficulty in accessing appropriate finance and business support.

Entrepreneurs from ethnic minority backgrounds must have access to mainstream business networks and opportunities to maximise on their personal and business potential. They also need to learn from other successful entrepreneurs from ethnic minority backgrounds.

C. People with disabilities

Many disabled entrepreneurs started their own business because they found too many obstacles while searching for a traditional job: these obstacles might be the lack of physical accommodations in the workplace or the need for a flexible schedule. Despite the work limitations, people with disabilities need opportunities to pursue jobs and entrepreneurship provides a way for them to gain employment: studies made show that people with disabilities have a higher rate of self employment than people without disabilities.

Tamara Holub [2001]

– Entrepreneurship among people with disabilities.

www.celcee.edu/publications/digest/Dig01-05.html

However, people with disabilities face additional barriers to create their own job or business:

- They might lose cash benefits from social security or supplemental security disability programs, health care benefits associated with cash programmes or housing and other subsidies
- Difficulty in accessing finance
- Lack of information on how to start a business or write a business plan
- Programs for people with disabilities that frequently do not support or encourage self employment and entrepreneurship
- Programs promoting self employment and small business development have not been open to people with disabilities
- Restricted access to support networks
- Discrimination based in misguided stereotypes about the capabilities of people with disabilities
- Lack of knowledge about opportunities

D. Young

Research studies on the business start up process and on small business management tend to suggest that the typical age for setting up and running a business is over 30 and in many cases over 40 years. However, increasing focus is being placed in policy and research circles on the position of the younger entrepreneur [less than 40 years).

High levels of unemployment among some groups of young people have partly fuelled this interest, with *entrepreneurship* being seen as one way out of the trap of social exclusion. It is also being suggested that entrepreneurship might provide an outlet for the talents of many highly educated young people, such as university graduates, in areas such as information technology, biotechnology and other modern industries.

The potential of young people is now being recognized as a contributor for the reduction of unemployment and the promotion of economic growth and innovation, but they face a series of specific problems related to their youth:

- Lack of capital,
- Underdeveloped skills in business management,
- Limited market contacts and
- Outdated attitudes on the part of support finance or providers.

In order to promote entrepreneurship amongst young people there's a need to:

- Informing and influencing young people and their advisors
- Targeted financial support for young entrepreneurs
- Networking and influencing existing business organizations
- Comprehensive support packages for young entrepreneurs.

E. Deprived Areas

Alistair Nolan [2003] – Entrepreneurship and Local Economic
Development: Policy Innovations in Industrialized Countries.

www.kc.frb.org

A set of interrelated conditions affect the fostering of entrepreneurship in deprived areas.

These obstacles are:

- Limited social and business networks
- Low levels of effective demand in the local economy
- The system of tenure and low value of housing
- Constrain in access to finance
- A lack of work experience and skills among residents
- A lack of role models
- Cultural obstacles, such us linguistic barriers and a lack of affinity with mainstreaming institutions
- Lack of personal motivation
- Sectoral clustering
- High rates of crime
- Problems of transitions from reliance on benefits
- Inappropriate government regulation

F. Rural Areas

Rural entrepreneurship is made unique by the economic conditions of rural regions and the characteristics of rural entrepreneurs. The main common obstacles can be grouped in three main categories: those associated with the small size and low densities of rural communities, the social and economic composition of rural communities and the nature of internal and external linkages.

We can consider some of the barriers commonly associated with rural entrepreneurship:

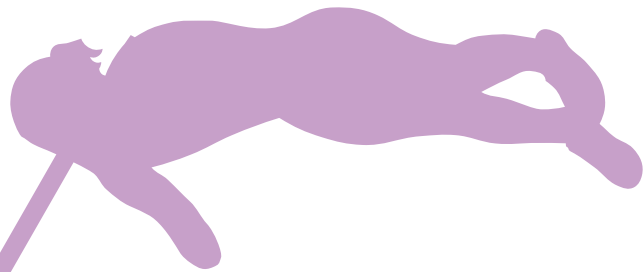
- Declining agricultural income
- A culture not supportive of entrepreneurship
- Greater distances to markets and areas of production
and limited connections to the outside world and urban markets
- Small size and low densities of rural communities and as a consequence limited local demand,
that makes difficult for rural business to achieve economies of large scale
- Difficulty in obtaining sufficient capital
- Lack of economic diversity
- Lack of other entrepreneurs and networks
- Absence of industry clusters
- Difficulty in obtaining skilled labour

Despite the obstacles, rural areas have opportunities for the development of entrepreneurship linked with the promotion of products of quality, craftsmanship, connection with nature and traditional culture; quality of life and natural beauty which is attractive for entrepreneurs who want to relocate from congested and pressured cities and the spread of faster telecommunications access.

Like deprived areas, rural areas need to have policies to overcome the barriers that entrepreneurs face to create an enterprise like programs to facilitate access to management training, advisory services micro-credit, physical workspace, entrepreneurship education.

5 Case studies

how to overcome the barriers



A. France

Issue: **Lack of a Orientation and Information Business Creation Structure**

Improve the orientation and follow up the enterprise creation promoted by women
INITIAT'ELLES project

Good Practice

Observing the following issues:

- Rate of enterprise creation by women – 9,8%; men – 15%
- 60% of the women in active age are employee
- The level of qualification of women is higher than men
- The rate of unemployment among women is higher

Guadalupe created a global attendance device supported by EQUAL Community Initiative, that has by ambition to foster the creation of enterprises by women and the transfer of knowledge and know how of innovative activities. The device Initiat'elles has by main goal the emergence of projects of enterprise creation by women, taking in account the daily life of women as well as the family and professional conciliation.

The project has the following fields of actions:

- Sensitization and communication
- Individual and collective attendance
- Social attendance
- Animation and promotion

Talents Contest – TALENTS

TALENTS is a contest of business creation, which main goal is the valorisation and promotion of the course of new entrepreneurs, with the objective of reward the economic initiatives developed by young entrepreneur people.

The contest is organized by the network of 'Boutiques de Gestion' France Active, France Télécom, the Macif and the Groupe Vauban.

The business creators can compete in several categories:

- Technical and technological innovation
- Handicraft and commerce
- Social economy
- Services
- Agriculture
- Cooperation franco quebec

This contest is organized in each French region. The regional winners of each category are selected by a group of experts, to participate in the national contest. After that, they give national prizes to each category.

The access to finance is one of the first barriers to the creation of micro enterprises, specially the enterprises promoted by women, young and people with disabilities. The instruments of solidarity finance and proximity thrift are not accessible to all disfavoured people.

Good Practice

CLEFE

Local club of thrift for women entrepreneurs – the thrift proximity consists in the involvement of people in the development and maintenance of local activities.

France has 25 clubs at national level that give loans to enterprises created or developed by women. The loan amount is between 3049 and 7622 euros.

FGIEF Guarantee Found of Economic Initiatives promoted by women

This found was established By the Regional delegation for the equality and rights of women, for the promotion of female initiatives.

This found supports:

- Woman that wants to create or develop an enterprise
- Woman that wants to develop an enterprise created with less than 5 years
- Woman that is manager and owner of the majority of capital of her enterprise

The guarantee founds can help in a short time. The loans are the following:

- Loan with the maximum amount of 38 000 €
- Duration between 2 and 7 years
- For investments and/or needs of management founds

AGEPHIP

Founds for the insertion, access and maintenance of employment of people with disabilities. This found has by objective the access and maintenance of employment of people with disabilities in their job. The AGEPHIP contributes for the National Employment Policy and is at service of enterprises and people with disabilities.

The interventions available give answer to all the insertion phases and offer financing to invest in the creation of enterprises by people with disabilities.

FAJ

Founds that help enterprise creation promoted by young people, from 16 to 15 years old. This help is composed by a subvention of 2744 euros and a loan of 18329 euros, at the rate of 0%. This founds are financed by the Conseil Général and the direction of social affairs of all regional departments.

Issue: **Information about Enterprise Creation**

Considering the cultural and social barriers of disfavoured people in difficult access areas and the low adaptability of the public structure guidance, some regions had to bring the information closer to the project promoters. Information actions were promoted at local and regional level. Five days stages were developed in the CCI [Chambres de Commerce et d' Industrie] to give some juridical, commercial, financing and fiscal information to the entrepreneur, useful to the managers and entrepreneurs.

Good Practice

The train of enterprise creation is a initiative of the secretariat of the state. The train is made of 15 cars, which 6 of them are exhibition cars with 350 metres long. The train is available from 9 a.m. to 7 p.m. and gives information to entrepreneurs. In the train, the beneficiaries can have access to experts from the local CCI; participate in workshops, debates that take place in one of the 15 cars, to information for free and contacts to establish their project.

The train of enterprise creation has by mission to inform the potential entrepreneurs about the different phases of enterprise creation.

Issue: **Cultural and Social Barriers to Enterprise Creation**

There's a need of integration of the entrepreneurship concept in the French culture by education and associated activities, appointed to young and disfavoured people.

Good Practice

To foster entrepreneurship among young people. This project was initiated in 2002 by MEDEF Rhône-Alpes, directors of Lyon and Grenoble, the region of Rhône-Alpes and the regional prefecture to answer to the lack of entrepreneurship in France.

The objective is to stimulate a territorial dynamic that promotes the development of entrepreneurial spirit in the young people, with the support of enterprises and by specific education actions, developed in the multidisciplinary projects promoted by National Education.

The first phase of the project consists in the definition of values and capacities of entrepreneurial spirit, defined in the study 'Vouloir Entreprendre'. This study is supported on a survey of literature and in 30 meetings developed with entrepreneurs, entrepreneurship experts and professors from Rhône-Alpes. According to this study, the entrepreneurial spirit is a combination of several characteristics, in which the main are: responsible, imaginative and innovative creator, enthusiastic, optimistic, initiative, manager and organized, persevering and energy. Some of this characteristics, some are related to personality and can be obtained by training and experience. All deserve to be considered and developed in schools by evidences, games, discussions, simulations and projects.

B. Italy

Issue: **Structures for Information and Orientation of the Female Entrepreneurship**

The main objective is to overcome the horizontal and the vertical working segregation, to defeat the marginality of women in the business activities in the rural and distressed areas.

Project 'IPAZIA' financed by EQUAL Community Initiative

In some rural areas of Calabria, the problem is bigger than in the rest of the EU. In most countries and sectors, the majority of business managers are male [65 % to 75%]. However, is increasing the number of women interested in becoming business owners or starting a business.

Good Practice

The lack of permanent information structures [about the socio-economic and local scenery, about the opportunities of incentives estimated by the local, national and Community legislation], the lack of orientation about local, national and foreign cooperation of networks linked to the enterprises, to support exchange of information and experience, determined the creation of a centre to help and to support female entrepreneurship.

This was projected to identify the impediments to create new business, in under-represented groups like women. This structure [CESIF] performed services of assistance for each entrepreneur to start-up the business, above all for a cheaper and faster start-up.

The most innovative aspect of the project is a new methodological experimentation: to analyze the matching demand and supply in the market of entrepreneurship. It means to analyze, to study the types of enterprises which women, in distressed areas, could start-up, and the type of enterprises the market of the local and national areas demands.

ARABA FENICIA Project financed by EQUAL Community Initiative

The project pursues the general objective followings:

- to improve the opportunities of insertion soc. and working of the final beneficiaries through the activation of runs of entrepreneurship within the social economy;
- to strengthen the operational connection between jail and territory with the involvement of local administrations, agencies of development, association and social enterprises;
- to contribute to the strengthening of the social enterprise and the economy existing solid.

Articulation of the general objectives. The Partnership of Development, through the project 'Araba Fenicia', pursues two principal finality:

- to bait mechanisms of social inclusion towards prisoners held ex and subjects submitted to alternative measures to the detention;
- to promote the social enterprise and the solid economy in the local system.

The project is inspired to the principles of diversification and territoriality in the execution of the punishment: – diversification to answer to the demand concretely to articulate answers more individualized and adherent to the diversified needs of the prisoners – territoriality in the sense to recognize the transitory nature and sociality of the penitentiary treatment as condition that don't separate the prisoner, but curtain to integrate him in the culture and in the activities of the civil community.

Good Practice

It is moved, besides, in the logic of the prevention of the deviance and containment of the recidivist.

Issue: **Weakness of the Social Enterprise and ONG to Boost Processes of Self-employment and to Stimulate New Entrepreneurship Activities by Dis-advantaged People with Risk of Isolation**

It comes down the necessity of a strategy of connection and a particular role of it propulsive of the territorial contexts to contribute to:

- 1 To overcome an approach that he sees the detention hinged a logic too above custody and too much a little above the activity of treatment;
- 2 To overcome the historical separation between institutes penitentiaries and civil society, that it is revealed more functional to the recidivist that to the social recovery;
- 3 To strengthen the active role of the local autonomies and the social actors to determine measures and tools of planning territorial to support of the inclusion.

The intervention is developed involving is the circuits of the penal area that the territorial and social contexts. For more information please visit the website <http://www.araba-fenice.org>

Issue: **Discrimination and Inequality Presented in Job Market**

The Social Economy is a very wide concept. DP organisations are mainly interested in inclusion of disadvantaged groups through collective self-employment [co-operatives] and strengthening their economic strategies: from social exclusion to social entrepreneurship.

The DP addresses the development – in terms of quality and sustainability – of social co-operatives type B. A Hotel chain franchise will replicate an good practice and multiply qualified higher-value jobs for the disadvantaged employees-members of the co-ops.

Italian social co-operatives type B were set up to address the discrimination and inequality present in the job market concerning persons with physically or mentally disabilities, ex-offenders or people recovering from mental illness. The co-ops wanted to be a collective self-employment enterprise, an entrepreneurial step towards the opportunity of active participation in cultural and social life. But the generally low skills of the work force and of the management and the increasing level of competition on the market are some of the reasons for the crisis in the development. Type B co-operatives frequently are forced to accept low added-value jobs and contracts, hardly desirable or useful in terms of salaries, better social status, rehabilitation and social inclusion of the employees-members. The firms frequently don't have a precise development strategy, battling with a particular vast and random productive mix and with a strong dependence on the public authorities. Examples of productive specialization aimed at improving company product marketing are rare. Consequently they are considered weak enterprises and it is difficult to find risk capital in order to start a innovative development strategy.

Good Practice

Some success story of social co-ops type b) in managing Hotels and including disadvantaged employees-members and their main difficulties throughout two national researches have been analysed. The DP [which involves more than 20 social firms and Consortia] now can address the specialization strategy in setting up a hotel chain franchise. The franchise methodology will create a system that can 'loyalize' a customer target with a trademark and can give a number of coordinated services [training, marketing, controlling and budgeting] to the co-ops without overlooking local particularities in the field of hospitality and social inclusion. The productive cycle of hotel services is carried out through a very close relationship with customers and this will favour the inclusion process of the people and of the co-ops in the local area. The DP is setting up a consortium [franchiser]. The local co-ops [franchisees] are searching the new hotels. Other partners [economic

consultancy agencies, banks and co-op credit system] are providing the financial resources, the risk capital and the business plans. Together with a Hotel consultancy agency the DP is providing the quality handbook and the training programmes to raise the skills and the entrepreneurial capacities of the human resources.

The project activities are ongoing steadily. Two important researches are widely done: a national picture of the development of social co-ops type b] and a research about the quality standards of hotels on behalf of accessibility for all the disadvantaged categories. The third research concerns the new hotels to be managed. The co-ops under the guidance of Trademark Italia – a well known hotel management consultancy agency – are searching the best constructions/buildings in order to realise the hotels in about 10 main-towns all over Italy. Some of the public authorities are proposing to recover constructions discarded or rarely used; other buildings or hotels will be required or rent on the private market. The most difficult question is related to the immobile market in Italy. The small and weak co-ops are to be helped in assembling the financial resources and the risk capital to buy or to restore the buildings. A group of banks, co-operative solidarity funds or investment funds are analysing the upcoming opportunities [actually about 5] analysing the business plans prepared by Trademark Italia together with other experts and partners. In the meantime work-group is preparing the standards and the business plan of the future hotel chain franchise consortia.

Many different partners are actively working and new actors are asking to support the project. Local authorities, normal entrepreneurs and the credit system are interested in realising the local Hotels. The franchise strategy can include transnational partners.

Social Enterprise Consortia can promote and facilitate a 'round table' partnership approach with other key stakeholder as the best way for activating a permanent trustful community based networking strategy, towards co-designed analyses of local needs, selection of priorities, implementation of actions in view of a real tailor made long-term socio-economic sustainable development.

Issue: **Networking Strategy
for Socio-economic Development**

Starting from the general aim of strengthening social economy we designed an articulated plan of action based essentially on two macro goals:

Good Practice

- a] building and facilitating the management of a permanent local network built on trustful relationships and deep knowledge among key stakeholders;
- b] reinforcing social enterprise as regards management, entrepreneurial spirit, branding, quality of services, orientation to customers, dialogue skills with policy makers.

Once built a really trustful relationship among the members of the DP and many other key stakeholder based in the geographical of interest for the implementation of the project, we've started with the experimentation of multi-stakeholder co-designed actions towards the labour integration of [ex]offenders [adults and minors], [ex]drug-addicts and people recovering from mental illness. We are trying to promote a cultural change necessary to reach integration between labour and social policies and a better open mindedness and feeling of community alliance in decision makers responsible for procurement procedures.

We set up what we call the round table partnership approach among key stakeholders at local level and started an intensive transnational co-operation partially integrated with the implementation of our local plan of action.

Quality of the relationship developed among local partners can promote a very big cultural change toward new co-designed quality based procurement procedures in the selection of participative services providers.

It results in co-design and joint follow-up of individualised strategies for the implementation of well-defined life plans for different kinds of disadvantaged people.

With the aim of promoting a new community based approach to social inclusion and welfare we draft and signed an official Pact showing in details our approach and planning a series of induction programmes for people with special needs.

We recently started with the provision of a service, as the result of a new co-designed multi-stakeholder perspective guiding procurement procedures toward quality based selection of providers [type 'B' cooperatives], inside the juvenile prison with the development of a plan of labour integration for some guests.

Some difficulties emerged, sometimes, in the intensiveness of involvement [maybe commitment] of local authorities apparently too busy to participate at network meetings and workshops.

Some other difficulties emerged as regards the vision and willingness to participate to transnational co-operation activities. The reasons seem to be: culture, languages, difficulties in day to day management, a.s.o.

C. Portugal

Issue: **Facilitate the Business Creation procedures**

To facilitate all the process of creation of new enterprises and all the contacts between enterprises and public administration.

Good Practic

Creation of a network of business formality centers to centralize, accelerate and facilitate the support services to enterprises, namely in the moment of their creation. In Portugal, Business Formalities Centers have been set up since 1997 to facilitate the registration of new firms.

These centers bring together representatives of all public departments responsible for the different formalities required in registering a new firm [concerning, for example, the articles of association of the business and social security registers].

Future entrepreneurs can obtain advice from a help desk, located within the same center.

At the same time, procedures have been simplified. As a result the time to set up a business as been reduced by as much as 80% compared to the mid-1990.

The GLOCAL project is an integrated project financed by EQUAL that gives support to enterprise creation to women and students with academic degree. The project has built a finance system, named SIM, which provides micro credit access to entrepreneurs.

Issue: **Access to Micro Credit**

SIM is a micro credit system for self employment and enterprise creation promoted in partnership with a bank and the Development Partnership of GLOCAL project.

Good Practice

This system consists in the availability of a finance credit line for enterprises created in GLOCAL project. In this credit, the promoters want to link the advantages of finance to creation of enterprises, supporting micro and small enterprises and getting a solution of finance adequate to the enterprises and with more celerity in the answer of credit concession.

Thus, they want to:

- Flexibly the finance solutions to the specificity of each enterprise
- Accelerate the process of decision
- Overtake the barriers of guarantee, in finance support
- Promote the creation of enterprises and employment
- Establish enterprises in the municipalities of Douro Valley region
- The maximum amount of credit is 75% of the total investment of the enterprise, until the amount of 25.000,00 Euros;
- The operations have a reimbursement term of 5 years, with the possibility of adjustments of financial fluxes of the enterprise, and a period of non payment of 6 months
- The reimbursements will be done in monthly payments

The interests rate is euribor, 6 months, increased of a 2% spread

The ENE Project has by main objective the promotion of entrepreneurship by the boosting of active participation and empowerment of the students in their professional project, as well as the detection of new job opportunities, the increasing of young employment and the support to their transition to active life.

Issue: **Entrepreneurial Culture Among Students**

The project was implemented in secondary Schools of Algarve Region and is based in entrepreneurship as an integrated course of training, orientation and insertion. The project was based in a didactic program with support products and practices and intends to promote and develop entrepreneurial competences in students of secondary Schools, mainly students of technological courses.

Good Practice

The ENE project wanted to:

- Foster the entrepreneurial and innovative spirit in the schools
- Reward the sense of initiative, creativity and entrepreneurial behavior of the students that had participated in the project, thorough the presentation and development of enterprise projects based in a innovative idea
- Valorize the development of capacities as observation, initiative, risk taking, decisions and conflict resolution and team work

ENE gave to the students:

- training and education on entrepreneurship
- service of orientation and professional advice that gives information about existent alternatives in employment and enterprise creation, as well as future options in academic and professional terms
- service support for the increasing of employability of students possible through the enterprise visits and stages in the enterprises

D. United Kingdom

Issue: **Supporting Ethnic Minorities Business**

A model of best practice for promoting entrepreneurship to ethnic minorities and supporting business creation regionally, nationally and in a European context.

Good Practice

The BMBAA was established as a non-profit organisation in July 2000. It was vociferous in gaining the support of key stakeholders, government, business and ethnic minorities. In partnership with key stakeholders important portfolios of programmes dedicated to developing human and intellectual capital, and facilitate in the creation of economic wealth for black and minority ethnic communities. These programmes have demonstrated some of the best-practice models for economic diversity. The BMBAA was committed to helping to make Europe an inspirational region where black and ethnic minority people prosper freely.

Entrepreneurs Edge was a major innovative business development and support programme for aspiring and established black and ethnic minority entrepreneurs. One of the innovative features of EE was the creation of new methodologies explored through: Entrepreneur Clinics, Financial Advisory Service, Entrepreneur Experiential Learning, Entrepreneur Scholarship, and Entrepreneur Expo, Entrepreneur Awards and Entrepreneur Online. From these methodologies emerged some good practice for supporting ethnic minority entrepreneurs, which are now being mainstreamed.

Equal provided added value to EE particularly the Entrepreneur Clinic, Financial Advisory Service and the Entrepreneur Online to further develop within the guiding principles of Equal framework of innovation, equal opportunities, empowerment transnational co-operation and mainstreaming. Through the Transnational Partnership [TP], the BMBAA was a partner in European Entrepreneurship Co-operation [EEC].

The BMBAA's Equal Development Partnership 'Social Inclusion through Entrepreneurship in Europe' focuses was a bi-regional in London and Birmingham. The BMBAA UK partners were African and Asian Partnership for Excellence [APEX], Glass Merchants Ltd. These partners brought complementary skills and experience, including the development and delivery of support to the target group. The BMBAA brought experience of developing partnership and extensive networks with relevant policy-makers and mainstream business, as well as managing European programmes.

The MBAA, Equal bid was submitted in the 'Business Creation' [Theme C] but was funded from 'Ethnic Minorities' Theme B. Through open dialogue and effective delivery of activities the MBAA supported the objectives of Themes B and C, by targeting business support at aspiring black and minority ethnic [BME] entrepreneurs, improving their soft and hard skills, providing ongoing support over two years, and opening up potential European trade links and mainstreaming results.

This was a remarkable achievement for the MBAA in that, it enabled the DP to: forge transnational partnership with other 'Business Creation' DP, participate in UK and EU Thematic Group activities, work with a wide range of UK mainstream business organisations, effective mainstreaming.

The MBAA shared best practice and mainstream how to make entrepreneurship accessible to ethnic minorities in the UK as well in a wider European context through an extensive programme of activities including:

- Representing the UK in the European Union Conference
'Making Entrepreneurship Accessible to All' 2003 held in London in June 2003
- Participating in European Conference on Ethnic Minorities on 26 June 2004.
- Hosting the 5th meeting of the Transnational Partnership [TP]
– European Entrepreneur Co-operation Partners [EECP] in London on 9th February 2004.

The potential impact of Equal programme was to improve policies relating to BME enterprise support. The outcome of the project was a network of entrepreneurs from ethnic minority backgrounds who would influence regional, national and European policies to cater for the needs of entrepreneurs.

Key achievement of the Development Partnership 'Social Inclusion through Entrepreneurship in Europe':

- Provided an informed perspective of the greatest needs of BME entrepreneurs and businesses in a UK and wider European context.
- Demonstrated global reach of the business case for diversity and equality in terms of strategic intent as well as programme execution.
- Demonstrated the power of networking and knowledge sharing for business competitiveness through the creation of networks of key stakeholders.
- Secured the commitment of key stakeholders in government, mainstream communities and the ethnic minority communities to mainstream best practice.
- Promoted social and commercial benefits of diversity in a European context.
- Increase awareness and interests of the business case for diversity issues in the mainstream and ethnic media.

The MBAA worked with entrepreneurs and business professionals from ethnic minority backgrounds. Many of the suppliers were ethnic minority owned businesses in areas of ICT, marketing, website, database design, auditing, staff development.

On 5 May 2004, the MBAA unfortunately closed its operations, after months of campaigning for funds, no funding was secured to sustain the organisation or adequate match funding to continue to deliver Equal programme.

The BMBA had substantial investment in terms of financial, intellectual and human capital. It developed and delivered some of the most innovative and inspirational programmes in collaboration with a wide range of organisations. It is important to acknowledge its achievements, learn from the experience and, most importantly, ensure that the work continues.

6 Conclusions



The European Union is committed with the promotion of entrepreneurship as necessary to create a climate to foster the competitiveness of enterprises, which are assumed as one of the motors for the creation of employment. Although, the entrepreneurship and business creation barriers exist in all societies and in all groups in society and can be an impediment to Europe's commitment.

Despite the existence of common barriers, there are differences between groups and regions according to their specificities and characteristics that are identified in the document: women, ethnic minorities, young, people with disabilities, deprived and rural areas.

We saw that the main and common problems, among different groups and areas, for starting up a business area linked with the difficult access to finance, lack of appropriated business support, lack of role models, difficult access to networks and market contacts as well as barriers linked with social and personal characteristics of the individual, like experience and skills, motivation, self.-esteem and confidence.

The promotion of entrepreneurship can assume several forms in order to overcome the identified barriers: establishment and promotion of business and social networks, using media and campaigns to promote role models, success stories and rewards of becoming entrepreneur, creation of a more friendly regulatory and administrative framework for business creation, developing attitudes and skills through the promotion of education and training activities, development of services oriented to the problems and difficulties of their public, and the implementation of new finance models and methods to permit the access finance to more people. Some examples of this 'overcome barriers forms' are shown in this paper, in the case studies.

EQUAL Community Initiative is very important for the development of instruments, methodologies and dynamics to foster entrepreneurship and business creation among disfavoured people and disadvantage areas and to promote a greater social cohesion. This initiative assumes a crucial role in the development of instruments and projects to help making a more entrepreneurial, competitive and dynamic Europe, with social cohesion.

The creation of equal opportunity conditions and development of local and regional projects, taking in account the specificities of each group and region, are very important for the promotion of entrepreneurship and for making the business creation accessible to all members of society.

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