

A vibrant, abstract illustration featuring two stylized orange faces at the bottom, looking up at a complex, colorful collage of symbols. The collage includes gears, arrows, a bar chart, a speech bubble, a lightbulb, and various geometric shapes, all set against a background of clouds and a bright sun.

# ENTERPRISING TRAVELLER WOMEN

## A TOOLKIT TO INFORM ENTERPRISE PROGRAMMES

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# FOREWORD



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The Galway Traveller Movement is delighted to present this enterprise toolkit:  
**Enterprising Traveller Women.**

Since 2006, enterprise has been a major focus for GTM. This has involved carrying out research, making strategic decisions, capacity building, engaging with Travellers and researching enterprise opportunities, while drawing on external expertise and supports. As an outcome of this work, the Traveller Enterprise Development Unit – TEDU – was established to implement GTM's Traveller enterprise strategy.

From the outset, GTM was committed to creating opportunities for both Traveller women and men within its enterprise development strategy. Recognising that specific measures would be needed to meet the needs of Traveller women GTM made a successful application to Pobal under the Equality for Women Measure to support Traveller women to establish or expand their business.

The project, Empowering Traveller Women Entrepreneurs (ETWE), sought to identify the barriers Traveller women face in business and to respond to these barriers. This toolkit outlines these barriers and how to respond to them.

Travellers have a long history of entrepreneurship. We have always had a preference for self-employment, choosing income generation over wage labour. Our adaptability and ability to spot gaps in the market often enabled us to make a profit in what was considered by others to be non-existent or non-viable areas. Traveller women have always played a vital (often hidden) role in their family's businesses.

Government policy has failed miserably to support Travellers in business. In fact many would argue that Government policies (by failing to consider their impacts on Travellers' businesses) have decimated our chances of making a living.

ETWE provided us with a unique space to meet other Traveller women who shared our hopes of setting up a business. Our support for each other gave us the encouragement to name our fears and to take a risk in trying to overcome them.

The flexible and understanding approach of the co-ordinator, trainers and mentors played a major role in the success of the ETWE project and was one of the main reasons that we stayed involved.

A lack of confidence and fear of discrimination are amongst the greatest fears we face in setting up a business. It is important therefore that training and business supports encourages Traveller women to have confidence in their own skills and abilities, and gives them the opportunity to use these skills in a practical and positive way.

We need to see more Traveller women entrepreneurs as role models for our community, and more Travellers employed in enterprise support and training roles. Traveller women involved in ETWE have been heartened by the genuine commitment of the enterprise support agencies in Galway to support us in our efforts to develop businesses. For this we are truly thankful.

It is important that anybody delivering enterprise supports to Travellers has an understanding of Travellers and the supports they need to develop and expand their businesses. We hope that this toolkit will assist them in adapting their supports to meet our needs.





# GLOSSARY OF TERMS<sup>1</sup>

## ENTERPRISE GLOSSARY

### ASPIRING ENTREPRENEURS

Aspiring entrepreneurs are those who expect to start a business in the next three years.

### CO-OPERATIVE

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. There are a number of different co-operatives ranging from community, worker, producer, to consumer-based businesses.<sup>2</sup> For example, a worker co-operative provides employment for its members who are also the owners of the business. The seven international principles of co-operation<sup>3</sup> are: membership is open and voluntary; democratic membership control; member economic participation; autonomous and independent; education/training and information; co-operation amongst co-operatives; and concern for community.

### EARLY-STAGE ENTREPRENEURS

Early-stage entrepreneurs include those who are owner-managers of new enterprises (that have not been trading for more than 42 months); or are actively involved in setting up a business that they will own or co-own. Early-stage entrepreneurs include nascent entrepreneurs and new-firm entrepreneurs (defined below).

### ENTREPRENEUR

A person who organises and operates a business or businesses, taking on financial risk to do so.

### EQUALITY

Equality is not about treating people exactly the same, because different groups, including minority ethnic groups, experience discrimination in different areas of life and in different ways. Treating everyone the same can have the effect of indirect discrimination when it is clear that some groups have much greater needs than others. Equality is about securing equality of opportunity, equality of participation and equality of outcome. The Equal Status Act (2000) prohibits discrimination on the grounds of: gender, marital status, family status, sexual orientation, religious belief, age, disability, race, or membership of the Traveller community. The Acts also provide for positive action on a number of grounds including membership of the Traveller community.

### ESTABLISHED ENTREPRENEURS

Established entrepreneurs have set up businesses that they continue to own and manage.

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1 Sources include: NCCRI (2007): *Improving Government Services to Minority Ethnic Groups – useful terminology for service providers*. Dublin: National Consultative Committee on Racism and Interculturalism; and Fitzsimons, P. and O’Gorman, C. (2011): *Entrepreneurship in Ireland 2010. Global Entrepreneurship Monitor*.

2 The Galway City Partnership has produced a booklet on co-operatives. It is available at <http://www.gcp.ie/coOperatives.htm>

3 <http://www.ica.coop/coop/principles.html>

## ETHNIC GROUP

In the UK the House of Lords defined an ethnic group as one that regards itself, or is regarded by others, as a distinct community, by virtue of certain characteristics that will help to distinguish it from the surrounding community.<sup>4</sup>

## MICRO-ENTERPRISE

A micro-enterprise is a type of small business. The European Union<sup>5</sup> defines micro-enterprises as those that meet two of the following three criteria and have not failed to do so for at least 10 years:

- fewer than 10 employees
- balance sheet total below €2million
- turnover below €2million

## NASCENT ENTREPRENEURS

A nascent entrepreneur is one actively planning a new venture. Such an entrepreneur has done something during the previous twelve months to help start a new business, which he or she will at least part-own. Activities such as organising the start-up team, sourcing equipment, saving money for the start-up, or writing a business plan, would all be considered active commitments to starting a business. Wages or salaries will not have been paid for more than three months in respect of the new business. Many of these people are still in full-time employment.

## NEW-FIRM ENTREPRENEURS

New-firm entrepreneurs at least part-own and manage a new business that is between four and 42 months old; they have not paid salaries for longer than this period.

## SOCIAL ENTERPRISE

A social enterprise is a business with primarily social objectives, whose surpluses are principally reinvested for that purpose in the business or in the community, rather than being driven by the need to maximise profit for shareholders and owners. Social enterprises usually operate through independent democratic structures.

## TRAVELLER ECONOMY

The Traveller economy is the term used to describe economic activity that Travellers themselves initiate.

## TRAVELLERS

Travellers are an indigenous minority, documented as being part of Irish society for centuries. Travellers have a long shared history and value system, which make them a distinct group. They have their own language, customs and traditions.<sup>6</sup> Travellers may or may not live a nomadic lifestyle.

The recognition of Travellers as an ethnic group is a contested issue. To date the Irish Government has not recognised Travellers as an ethnic group whereas many NGOs, expert and specialised bodies do recognise Travellers as an ethnic group. In Northern Ireland, Irish Travellers are recognised as an ethnic group. Until this issue is resolved, the compromise achieved in the National Action Plan Against Racism is to refer to 'Cultural and Ethnic Minorities in Ireland', a term which is inclusive of Travellers, without necessarily recognising Travellers as an ethnic group.

4 Commission for Racial Equality, [www.cre.gov.uk/duty/grr/glossary.html](http://www.cre.gov.uk/duty/grr/glossary.html) (source: NCCRI).

5 Commission Recommendation of 6th May 2003 concerning the definition of micro, small and medium-sized enterprises (2003/361/EC).

6 Pavee Point, [www.paveepoint.ie/pav\\_culture\\_a.html](http://www.paveepoint.ie/pav_culture_a.html)

## OTHER RELEVANT TERMS

### COMMUNITY WORK/ COMMUNITY DEVELOPMENT

Community work/community development is a developmental activity comprising both a task and a process. The task is the achievement of social change linked to equality and social justice, and the process is the application of the principles of participation, empowerment and collective decision-making in a structured and coordinated way. The core concerns of community work are:

- Redistribution – to sustain the drive to eliminate poverty and social exclusion
- Recognition of and a value for diversity; and the full participation of minorities to ensure an equal and accessible society

### INTERCULTURALISM

Interculturalism suggests the acceptance not only of the principles of equality of rights, values and abilities but also the development of policies to promote interaction, collaboration and exchange with people of different cultures, ethnicity or religion living in the same territory. Furthermore, interculturalism sees difference as something positive that can enrich a society. It recognises racism as an issue that needs to be tackled in order to create a more inclusive society. The concept of interculturalism has replaced earlier concepts of assimilation and multiculturalism.<sup>7</sup>

### MAINSTREAMING

Mainstreaming means ensuring that policies and processes are inclusive of the needs of minority ethnic groups. This includes consideration of these needs in the planning, implementation and review of policies and practices for their impact on minority ethnic groups. Mainstreaming does not mean that there is one 'mainstream' model of service provision of the 'one size fits all' kind; rather that the awareness of different needs and thus different models of service-provision becomes central to an organisation's modus operandi.

### RACISM – CULTURAL

Cultural racism happens when the values and/or belief systems of one ethnic group (or so-called 'race') are considered inherently superior; and the values and belief systems of minority ethnic groups are considered inherently inferior.

### RACISM – INDIVIDUAL

Individual racism is understood as attitudes, beliefs and behaviour of individuals expressed, for instance, through verbal or physical attacks.

### RACISM – DIRECT AND INDIRECT

Racism as a direct form of discrimination<sup>8</sup> is about unequal treatment. It occurs when a person is treated less favourably than another in similar circumstances, because of his or her 'race', ethnicity, national origins, nationality or colour. Racial abuse constitutes a form of direct racism but it can also be reflected in less-immediately obvious ways, including recruitment, promotion and retention in the workplace.

Racism as an indirect form of discrimination is about practices or policies which may seem fair at first sight but which in effect, either intentionally or more often unintentionally, result in discrimination against some minority ethnic group or groups.

<sup>7</sup> For further discourse on this issue see Farrell F. and Watt P. (2001): *Responding to Racism in Ireland*. Dublin: Veritas

<sup>8</sup> See NCCRI (2001): *Guidelines on Anti-Racism and Intercultural Training*. Available online: <http://www.nccri.ie/training-resources.html>.

## RACISM –INSTITUTIONAL<sup>9</sup>

The collective failure of an organisation to provide an appropriate and professional service to people because of their colour, culture or ethnic origin; which can be seen or detected in processes, attitudes and behaviour which amount to discrimination through unwitting prejudice, ignorance, thoughtlessness and racist stereotyping which disadvantages minority ethnic people.<sup>10</sup>

Institutional racism is similar to systemic racism, except that systemic racism primarily relates to systems, policies, and procedures; whereas institutional racism relates to the entire institution, including its people.

Institutional racism happens when the practices, policies and attitudes of institutions result in the systematic exclusion of some minority ethnic groups, again either consciously or unconsciously. It is a difficult type of racism to recognise and it can manifest itself in many areas of life including employment, education, accommodation and other opportunities to which the general public usually have access. Racism is often an institutional issue.

## SYSTEMIC RACISM

Systemic racism is found in the systems of an organisation, for example in policies, procedures and practices. It is often unintentional but can have a negative impact on minority ethnic groups. It is unlikely to be identified and tackled unless proactive steps are taken by the organisation.

Systemic racism is similar to institutional racism, except that systemic racism primarily relates to systems, policies, and procedures; whereas institutional racism relates to the entire institution, including its people.

## TARGETING

Targeting is about the development of specific policy and service-provision priorities and strategies tailored to meet the needs of specific groups, e.g., minority ethnic groups. Targeting can include, but is not limited to, positive-action measures.

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<sup>9</sup> Source: NCCRI.

<sup>10</sup> Macpherson, Sir William (1999): *Stephen Lawrence Inquiry, Report of an Inquiry by Sir William Macpherson of Cluny*, CM 4262-1. London: HMSO.

# **PART I**

## Introduction and Context

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### **1 INTRODUCTION**

The Galway Traveller Movement (GTM) was set up as an independent Traveller Organisation in 1994. It was established by Travellers and settled people in Galway with the ultimate aim to achieve equality and self-determination for the Traveller community in Galway. Since its inception it has been a force in creating positive social change for Travellers, with a strong emphasis on mobilising Travellers to work collectively to challenge discrimination in all its forms. The management and staff are clear about what GTM is aiming to achieve and are committed to using a community development approach to achieve these aims.

The organisation is committed to the principles of community work, such as active participation, collective action, lobbying and campaigning, to bring about positive social change for Travellers. GTM is actively involved in regional and national networks.

The Galway Traveller Movement aims to achieve full equality for Travellers and the full participation of Travellers in social, economic, political and cultural life. In 2006, in response to the inordinately high levels of unemployment amongst Travellers, the GTM began to develop structures to support Traveller enterprise. Actions to date have included:

- The establishment of a Traveller Enterprise Development Unit (TEDU) to provide enterprise expertise and secure the necessary capital and resources to develop social and community enterprises as a foundation to promote Traveller enterprise in Galway
- The establishment of a Traveller co-operative to recycle and export copper
- The establishment of a social enterprise to insulate homes under the Warmer Homes Scheme<sup>11</sup>
- Training and awareness-raising amongst Travellers on enterprise-related issues
- The establishment of the Empowering Traveller Women Entrepreneurs (ETWE) initiative to support Traveller women to develop and/or expand their businesses.

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<sup>11</sup> Supported by the Community Services Programme (CSP) and funded through the Sustainable Energy Authority of Ireland's (SEAI) Warmer Homes Initiative.

## EMPOWERING TRAVELLER WOMEN ENTREPRENEURS

GTM is acutely aware of the many forms of discrimination Traveller women experience: as women, as Travellers, and as Traveller women in Ireland; and is committed to achieving equality for Traveller women. GTM established the 'Empowering Traveller Women Entrepreneurs' (ETWE) project in 2010, aimed at Traveller women who need dedicated support to assist them to develop and/or expand enterprises for themselves.

The project was designed to deal with the barriers that prevent Traveller women from accessing training and support to develop as entrepreneurs. It does this by providing a women-only space, a Traveller-specific space, and by providing supports to deal with the various barriers to engagement with enterprise and support agencies. The project is supported by POBAL under the 'Equality for Women' measure (2010-2013), with funding from the European Social Fund (ESF) through the Human Capital Investment Operational Programme and the Department of Justice and Equality.

The project has worked with, and supported, Traveller women in Galway city and county, to develop sustainable enterprises. It has established an advisory group to support it in achieving its objectives. These objectives include the following:

- To promote the 'Equality for Women' measure and the 'Empowering Traveller Women Entrepreneurs' project amongst Traveller women in Galway
- To identify the barriers Traveller women experience (or perceive that they would) in their efforts to develop businesses
- To assist Traveller women in exploring their personal capacity to become entrepreneurs and to undertake a business viability test
- To develop the skills of the Traveller women to carry out a feasibility study and a business plan
- To help women to access seed capital and finance
- To draw in support from other agencies as required, for the ETWE project and its participants
- To document the process and write up the practice of the project.

## THIS TOOLKIT

This toolkit is intended to guide an organisation that wishes to make its enterprise supports relevant to Traveller women and men, or indeed to other marginalised groups. Research shows that the barriers to setting up a business are similar for women, Travellers, and other ethnic minorities, as well as for people with disabilities, and for disadvantaged communities.

This document sets out the learning and practice of the ETWE project. It is intended to be used as a toolkit to support enterprise agencies and organisations providing enterprise support to Travellers. It includes guides and useful tips with regard to:

- Identifying barriers to enterprise experienced by women, Travellers, and other minority ethnic groups
- Planning and developing support programmes which will attempt to overcome these barriers.

In addition to these guidelines, it also provides examples of some targeted enterprise initiatives, further information on enterprise supports and research findings.



DEVELOPING THIS TOOLKIT

A number of organisations were consulted about their experiences of providing enterprise supports to Travellers, Traveller women, or other ethnic minorities. The purpose of this was to gain an insight into this experience and to identify examples of good practices. Traveller organisations, local development organisations,<sup>12</sup> enterprise research<sup>13</sup> and support agencies, networking organisations,<sup>14</sup> women’s groups and micro-finance providers were also invited to submit examples of good practice.

In addition to the above, a range of other individuals who had direct involvement in ETWE were consulted in preparing this toolkit. These included:

- ETWE participants
- Staff and members of the Galway Traveller Movement
- Members of the ETWE advisory group
- Trainers and mentors who provided support under the ETWE programme
- Members of GTM’s Traveller Enterprise Development Unit (TEDU).

FORMAT OF THIS TOOLKIT

The document first outlines the relevance of the toolkit to support enterprise agencies that work with Traveller women, or are interested in engaging more with Travellers around enterprise. It then outlines some of the barriers experienced by women, Travellers and ethnic minorities; and proposes a number of approaches which can be used to overcome these barriers. These are based on research and on the experiences of the women who are involved in ETWE and GTM.

.....  
**Entrepreneur -  
a person who  
organises and  
operates a  
business or  
businesses,  
taking on  
financial risk  
to do so.**  
.....

THE TOOLKIT ITSELF INCLUDES GUIDANCE ON:

- Key principles and approaches suggested for working with Traveller women who are interested in enterprise development
- How to prepare and plan for providing supports
- How to engage with Traveller women
- How to deliver practical and relevant supports.

.....  
12 Including area-based partnership companies and Rural Development (LEADER) companies.  
13 Including the European Foundation for the Improvement of Living and Working Conditions, and City and County Enterprise Boards.  
14 For example, Chambers of Commerce, Institute of Minority Entrepreneurs in Ireland (IME).

# **PART I**

## Introduction and Context

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### **2 WHY THIS TOOLKIT MIGHT WORK FOR YOU**

It is important that all service providers have an insight into the status of Travellers in Ireland and the impacts of policy on them. It is also important that service providers acknowledge their role and their power in developing responsive services. The first step in doing this is reviewing existing services and asking the question ‘how do we know if we are doing enough?’

## THE STATUS OF TRAVELLERS IN IRELAND; AND KEY ISSUES

Travellers constitute a small indigenous minority ethnic group in Ireland with a shared history and a distinct cultural identity, as well as customs and traditions, which distinguish them from the majority population. The Task Force on the Traveller Community (1995) suggested that visible markers of Traveller culture include ‘*Traveller nomadism, the importance of the extended family, the Traveller language and the organisation of the Traveller economy...*’<sup>15</sup> Data from the 2011 census indicate that there are 29,495 Travellers living in Ireland. However, according to the All-Ireland Traveller Health Study, (AITHS 2010) there are 36,222 Travellers in Ireland, representing almost 1% of the nation’s population.<sup>16</sup> Travellers’ health, education, accommodation and employment status compare unfavourably with those of the rest of the population.

### **Public Policy towards Travellers**

In order to understand the Traveller situation in Ireland today it is necessary to provide an overview of how public policy towards them has evolved. While their language, Gammon or Cant, can be traced back to the 12th century, there doesn’t appear to be any explicit statement of Government policy towards Travellers prior to the 1960’s. From the late 1950’s Travellers began to migrate from rural to urban areas due to the decline of traditional rural activities such as tin-smithing, trading and horse-trading. This resulted in a significant increase in tensions between Travellers and settled people, in larger towns and cities.

O’Connell (1996) identified three key phases of national policy development towards Travellers. These phases and the key report outlining the analysis and issues to be addressed in each phase, can be categorised as follows:

### **ASSIMILATION PHASE: 1963-1983**

This phase saw the establishment of the Commission on Itinerancy and the publication of its report in 1963. The terms of reference of the Commission (made up solely of settled people) were to deal with ‘the problem of itinerancy’ and to examine the problems inherent in the ‘itinerant’ way of life. Efforts were made to absorb or assimilate Travellers into the general community for their own good. Travellers were viewed as the problem and there was no acknowledgement of the discrimination they experienced. On the issue of Traveller employment and economic activities, the Commission identified ‘assisting Travellers to adapt to the employment patterns of ‘ordinary people’ as being central to the successful assimilation of Travellers’.

<sup>15</sup> Task Force on the Travelling Community (1995): *Report of the Task Force on the Travelling Community*. Dublin: Government Publications.

<sup>16</sup> Department of Health and Children (2010): *Our Geels: All-Ireland Traveller Health Study*. Dublin: Stationery Office

## INTEGRATION PHASE: 1983-1990

The report of the Traveller Review Body in 1983 influenced the next, more liberal, phase of public policy towards Travellers. The Review Body considered the absorption/assimilation policy of the Commission on Itinerancy to be unacceptable 'implying as it does the swallowing up of the minority Traveller group by the dominant settled community, and the subsequent loss of Traveller identity'. It thought it preferable to think in terms of 'integration between the Traveller and the settled community'. It replaced the term 'itinerant,' which was associated with vagrancy, with the term 'Traveller' which was an acknowledgement of a distinct identity. However, the report stopped short of seeking anti-discrimination legislation against Travellers as a minority ethnic group, because a legal definition of 'Traveller' did not exist. The Review Body also had a more progressive approach to Traveller employment issues and recognised the importance of supporting Travellers to develop and adapt their existing skills to meet the demands of a changing environment.

## INTERCULTURAL PHASE: 1990-PRESENT

The publication of the report of the Task Force on the Travelling Community (1995) marked the third phase of policy development. Significantly, both Travellers and Traveller activists were represented on the Task Force. The report recognised that 'the forms of prejudice and discrimination experienced by the Traveller community equates with racism in the international context'. It called for recognition of Travellers' distinct culture and identity and recommended that Travellers' rights be addressed by the Government in the context of the full range of its human-rights obligations. The report called for the introduction of equal status legislation which would prohibit policies and procedures that discriminate against Travellers' culture and identity.

The Task Force report recognised the importance of acknowledging the links between Traveller cultural identity and the traditional types of work they engaged in. It was of the view that a significant and distinct work ethic exists within the Traveller community and that the Traveller culture and way of life both value enterprise.

The Task Force report made twenty specific recommendations outlining the actions required to protect and support the traditional structural characteristics of the Traveller economy and Travellers' participation in specific activities including market trading, recycling and the horse trade. The Government adopted the recommendations in the Task Force report and set up a monitoring committee in 1998<sup>17</sup> to co-ordinate and monitor the implementation of the recommendations in the report. Progress reports in 2000 and 2005 acknowledged the limited effectiveness of state interventions to support the Traveller economy.

.....

**"Traveller women may not have a long saving history with a bank or a credit union, which can make it difficult when looking for a loan for business"**

*ETWE participant*

.....

<sup>17</sup> Comprising representatives from the relevant government departments, national Traveller organisations, and representatives from the various pillars of social partnership.

THE RIGHT TO WORK

Work, whether it is paid employment, unpaid work in the home, as a care-giver, or in a volunteer capacity, is widely recognised as being central to human dignity. The right to earn a livelihood is an unenumerated personal right in the Irish Constitution and the State has a duty to protect this right from ‘unjust attack’. The International Covenant on Economic, Social and Cultural Rights<sup>18</sup>(ICESCR) provides in article 6(1) for the ‘right to work, which includes the right of everyone to the opportunity to gain his living by work which he freely chooses or accepts.’ It also says, in article 6(2) that ‘the full realization of this right shall include technical and vocational guidance and training programmes.’

.....

“there is a need to stimulate latent entrepreneurship potential in Ireland, particularly amongst women and ethnic minorities.”

*Small Business Forum (2006)*

.....

ONE SIZE DOES NOT FIT ALL – WHY A TARGETED APPROACH IS NEEDED

*There are specific barriers affecting Travellers*

It has been established that women and minority ethnic groups are less likely to become entrepreneurs. When they do, they experience particular barriers. It is important that these barriers are recognised and that supports are based around addressing them.<sup>19</sup>

*The need for a targeted approach is recognised at national and European level*

The small-business forum (2006) stressed that there was a need to stimulate latent entrepreneurship potential in Ireland, particularly amongst women and ethnic minorities. However, there have been no targets set to improve the rate of business start-up activity.

The *National Women’s Strategy* has also acknowledged the need for resources/supports to increase the numbers of women in enterprise, and have emphasised the need for specific measures to overcome barriers affecting women in enterprise.<sup>20</sup>

18 <http://www2.ohchr.org/english/law/cescr.htm>  
19 These barriers and issues are detailed in the next section.  
20 Dept of Justice, Equality and Law Reform (2007): *National Women’s Strategy 2007-2016*. Dublin: Government Publications.

The European Commission has argued that 'entrepreneurship should be widely promoted with a particular focus on women and other under-represented groups' and that 'business support services available seem to respond less well to their (ethnic minorities and disadvantaged groups) specific needs'.<sup>21</sup> The European Commission (2004) also stated that<sup>22</sup>:

Business support providers can be helpful in controlling or reducing the risk for [disadvantaged] groups. However, usually they have little information available on the business needs of people who face discrimination on the labour market and therefore, often do not provide appropriate guidance. There is hardly any contact or dialogue. Little is also known about the needs of the very different kinds of enterprise.

On the other hand, potential entrepreneurs from disadvantaged groups often see little reason to trust or identify with traditional business-support providers.<sup>23</sup>

The Centre for Enterprise and Economic Development Research in Middlesex University made the point that '*the under-representation of some ethnic minority groups, both as entrepreneurs and as clients of mainstream support agencies, justifies a degree of selective targeting, with the aim of drawing them into the mainstream support system. Where specialist agencies or projects are involved, it is important that they are well-networked with mainstream support agencies in order that an 'all-through' support may be offered at different stages of business development*'.<sup>24</sup>

### CASE STUDY: CLIP<sup>25</sup>

The CLIP network, launched in Dublin in 2006 is a network of 30 cities and local authorities across Europe. CLIP's publication '*Promoting ethnic entrepreneurship in European cities*' provides an overview of policies to support ethnic entrepreneurship, based on contributions from 28 European cities.<sup>26</sup> Its key finding is that the promotion of ethnic entrepreneurship is not high on the agenda of policy makers, and that it has not played a role in the strategy to support employment and social inclusion. Moreover, many cities across Europe lack basic data on ethnic entrepreneurship. The report makes the following recommendations:

- 
- 21 European Commission (2003): *Green Paper on Entrepreneurship*. Brussels: European Commission DG Enterprise
  - 22 European Commission (2004): Policy brief: taking business support closer to hard-to-reach communities. DG Social affairs and Employment: Equal programme. Available online: [http://ec.europa.eu/employment\\_social/equal\\_consolidated/data/document/\\_hard\\_to\\_reach\\_but%20not%20excluded%20es.pdf](http://ec.europa.eu/employment_social/equal_consolidated/data/document/_hard_to_reach_but%20not%20excluded%20es.pdf)
  - 23 [http://ec.europa.eu/employment\\_social/equal\\_consolidated/data/document/\\_hard\\_to\\_reach\\_but%20not%20excluded%20es.pdf](http://ec.europa.eu/employment_social/equal_consolidated/data/document/_hard_to_reach_but%20not%20excluded%20es.pdf).
  - 24 Centre for Enterprise and Economic Development Research (CEEDR), Middlesex University Business School (2000): *Young Entrepreneurs, Women entrepreneurs, ethnic minority entrepreneurs and co-entrepreneurs in the European Union and Central and Eastern Europe*. Final report to the European Commission. Brussels: European Commission.
  - 25 Cities for Local Integration Policy (CLIP). Launched in Dublin in 2006, CLIP seeks to support effective and sustainable social, economic and societal integration of migrants, combat social inequalities and discrimination, and to help migrants preserve their cultural identity. More information on CLIP is available at <http://www.eurofound.europa.eu/areas/populationandsociety/clipabout.htm>
  - 26 Rath, J., and Eurofound (2011): *Promoting ethnic entrepreneurship in European cities*. Luxembourg: Publications Office of the European Union. Available online: <http://www.eurofound.europa.eu/publications/htmlfiles/ef138.htm>

### EU POLICY LEVEL

- General policies and programmes as well as group-specific (targeted) initiatives should be pursued to support ethnic entrepreneurship
- There should be more support measures throughout the whole business cycle (not just start-up)
- Greater (and more visible) recognition at EU level of the potential of ethnic entrepreneurs
- Acknowledgment of the potential of ethnic entrepreneurship as a way of tackling unemployment<sup>27</sup>

### NATIONAL GOVERNMENTS

- Staff of business support organisations should receive support and training to cater for diversity. Organisations should be encouraged to employ trainers from different backgrounds, and proactively use various channels to promote services. Representatives of ethnic entrepreneurs should be facilitated to contribute to the design and dissemination of future programmes
- More efforts should be made to raise awareness amongst both support organisations and ethnic entrepreneurs of existing programmes
- All unnecessary regulatory barriers to enterprise set-up should be abolished

### LOCAL POLICY-MAKERS

- Local policy-makers should consider investing in targeted and efficient ways of gathering information and providing policy-relevant analysis of ethnic entrepreneurship
- They should facilitate and promote cooperation between different stakeholders by initiating, managing, and sporting programmes and initiatives between mainstream businesses and ethnic business organisations, trade bodies, training organisations, the wider public, etc
- They should bear in mind the role and importance of ethnic entrepreneurship within their overall integration, social inclusion and community cohesion strategy
- They should explore tailored and targeted approaches to reach ethnic entrepreneurs in general, or specific groups such as female ethnic entrepreneurs. This could include sector-specific training, mentoring programmes, using successful role models
- They could consider providing loan guarantees or negotiate with (state-owned) banks to offer preferential loans for ethnic business start-ups
- They should encourage ethnic entrepreneurs to become members of mainstream business associations as well as increase their effort to convince mainstream associations to be more pro-active and open to embracing diverse members

<sup>27</sup> The report asserts that the European Employment Strategy is centred mainly around labour integration into paid employment rather than ethnic enterprise as a creator of jobs.

## DOES YOUR ORGANISATION NEED THIS TOOLKIT?

It is not really enough to have services that are available to everyone: the real test is whether services are accessible – and accessed – by all groups, including Travellers.

Capturing information on the profile of those accessing enterprise services is important. According to a Europe-wide survey of enterprise support agencies,<sup>28</sup> under two-thirds of responses had data on the breakdown and profile of ethnic minority entrepreneurs, and the researchers concluded that it is therefore *'difficult for equal opportunities to be monitored with respect to ethnic minorities'*.

The same research makes the point that *'increasing access of ethnic minority entrepreneurs to existing support programmes and agencies should be targeted across the EU. However, to achieve this requires programmes and agencies to record the ethnicity of participants/clients that may be compared to the composition of the local population.'* (p.118)

### ARE WE DOING ENOUGH? SOME QUESTIONS TO CONSIDER:

**Does your organisation have an anti-racism and intercultural policy?**<sup>29</sup>

**Do you collect data on the numbers of women and Travellers (and other minority ethnic groups) who access your services?**

**Do you know if any, or how many, Travellers have accessed your services in the last 12 months?**

**Have you consulted with Travellers or Traveller organisations when designing programmes?**

**Have you put in place any initiatives in the past two years which would target Travellers, Traveller women or other minority ethnic groups?**

**In the last twelve months, have you done any of the following:**

- Undertaken a targeted outreach campaign to engage with Travellers?
- Undertaken any promotional activities to stimulate entrepreneurship amongst key target groups, including Travellers?
- Hosted open days or promoted your enterprise activities amongst Travellers (e.g., at Traveller events, workshops and other activities)?
- Planned joint events with a local Traveller representative organisation?
- Undertaken any needs analyses, research or consultation activities with Travellers?
- Undertaken equality proofing of policies, procedures or eligibility criteria to ensure that there is no unintended negative impact on women, Travellers or other minority ethnic groups?<sup>30</sup>

<sup>28</sup> Centre for Enterprise and Economic Development Research (CEEDR), Middlesex University Business School (2000): Op Cit.

<sup>29</sup> A sample anti-racism and intercultural policy is included in the appendices.

<sup>30</sup> It is important also to note that research points to the fact that women and ethnic minorities are often ineligible for enterprise support programmes, because of the nature of the enterprises that they are involved in, including retail, catering and part-time or seasonal enterprise.





.....

**"There are  
always risks  
with business,  
but for a  
Traveller, these  
risks are even  
greater because  
we face  
discrimination  
every day."**

*Traveller  
entrepreneur*

.....

# **PART I**

## Introduction and Context

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### **3 WHAT YOU NEED TO KNOW ABOUT TRAVELLER WOMEN AND BUSINESS**

**Traveller women face barriers in enterprise as women, as Travellers, and as Traveller women. In this section we describe what research says about barriers to enterprise; and also some of the findings of ETWE. An understanding of these barriers is key to developing responses to them.**

## ENTERPRISE IN IRELAND – SOME FACTS AND FIGURES

The *Global Entrepreneurship Monitor (GEM)*<sup>31</sup> is an international reporting of entrepreneurship across 59 countries. The last GEM study took place in 2010, and some of the key findings for Ireland<sup>32</sup> were:

- One in every twelve adults<sup>33</sup> aspires to start a business in the next three years (8.4%). This is about 230,000 people in Ireland. This number is lower than the number reported in previous years, which tended to be around one in every nine adults (11%).
- In Ireland, enterprise and education are closely associated: the rate of entrepreneurship amongst those with post-secondary education is 7.7%, while the rate is less than half of this for those who have not completed secondary education (3.6%).
- A very high proportion of women who become early-stage<sup>34</sup> entrepreneurs have post-secondary education. In 2010, GEM research confirmed that this continues to be the case (86%).
- Enterprise and employment are also closely associated: those who are in employment have a much higher rate of early-stage entrepreneurship (8.7%), compared with the rate for the unemployed (2.5%).
- Three in every ten entrepreneurs (32%) were motivated by 'necessity' rather than by 'opportunity'.
- The majority of early-stage entrepreneurs are aged between 25 and 44 years (59%).
- The rate of early-stage entrepreneurship amongst men is 9.5% of all men, and the rate amongst women is 3.9% of all women. This means that men are nearly two-and-a-half times more likely to be early-stage entrepreneurs. Women represent 29% of early-stage entrepreneurs.
- The rate of early-stage entrepreneurship amongst women in Ireland in the latest GEM report is broadly similar to the EU average (which is 3.7%) but lower than the OCED average (4.6%). In Australia, the corresponding rate is 7.8%.
- A substantial majority of those surveyed who were planning to set up a business had heard of the Enterprise Boards (70%) and about one in four (27%) had contacted an Enterprise Board or used its website in the previous year.

<sup>31</sup> Since 1999, the Global Entrepreneurship Monitor (GEM) has surveyed the entrepreneurial attitudes, activities and aspirations of people throughout the world, and through national teams in 59 countries. Each national team surveys at least 2,000 working-age adults (ages 18-64 years). In total, GEM surveyed more than 175,000 adults in 59 economies during the summer of 2010 for its latest report.

<sup>32</sup> Fitzsimons, P. And O'Gorman, C. (2011): *Global Entrepreneurship Monitor: Entrepreneurship in Ireland 2010*. Available online: <http://www.enterprise-ireland.com/en/Publications/Reports-Published-Strategies/2010-Global-Entrepreneurship-Monitor-Report.pdf>

<sup>33</sup> Adults are those aged between 18-64 years of age.

<sup>34</sup> Early-stage entrepreneurs include those who are owner-managers of new enterprises (which are trading for no more than 42 months) or are actively involved in setting up a business that they will own or co-own.

## THE TRAVELLER ECONOMY

The government-appointed Task Force on the Travelling Community (1995)<sup>35</sup> provided an important insight into the unique nature of the Traveller economy, explaining that ‘what distinguishes the Traveller economy is not so much the particular economic activities that Travellers engage in but the distinct manner in which these activities are organised’. Research from Pavée Point and elsewhere<sup>36</sup> identifies a number of key features of the Traveller economy:

- **Nomadism – where mobility makes marginal activity viable**
- **A focus on income-generation rather than job-creation**
- **An emphasis on self-employment**
- **The extended family as the basic economic unit**
- **Home-base and work-base are one and the same**
- **Flexibility – often in response to market demands**

According to the Task Force report these core features are key to enabling Travellers to make a profit in what may be considered by others to be non-viable areas. The Task Force report made twenty specific recommendations outlining actions necessary to protect and support the traditional structural characteristics of the Traveller economy and Travellers’ participation in specific activities including market trading, recycling and the horse trade. Unfortunately, there has been little or no progress on those recommendations.

## BARRIERS TO ENTERPRISE AND THEIR IMPACT ON WOMEN AND TRAVELLERS

All entrepreneurs face barriers in developing their businesses. However, there is clear evidence that women, Travellers and other ethnic minorities, and disadvantaged groups, face particular and persistent barriers.<sup>37</sup>

The Global Entrepreneurship Monitor (GEM) reported on women’s entrepreneurship (worldwide) in 2010<sup>38</sup> and some of its key findings are outlined below.

### GEM 2010 WOMEN’S REPORT – SOME KEY FINDINGS:

**Compared with men, fewer women believe that there are lots of opportunities for entrepreneurship and that they have the capabilities for this. Fewer women than men intend to start businesses and more are discouraged by a fear of failure.**

**Women’s participation in entrepreneurial activity varies widely around the globe, ranging from 1.5% of women in the adult working-age population, to as high as 45.4%.**

**Women are more likely than men to become entrepreneurs out of necessity.**

35 Task Force on the Travelling Community (1995): Op Cit.

36 Pavée Point (1993): *Recycling and the Travelling Community: Income, Jobs and Wealth Creation*. Dublin: DTEDG, and McCarthy, D., and McCarthy, P. (1998): *Market Economy: Trading in the Traveller Economy*. Dublin: Pavée Point Publications.

37 Many of the same themes arise for those from disadvantaged areas and disabled people (Holub, 2001; and Nolan, 2003), and also include such issues as movement away from welfare; lack of role models, low levels of demand in the local economy, lack of affinity with mainstream institutions, difficulties in accessing finance, and a lack of work experience.

38 Kelley, Donna, J., Brush, Candida G., Greene, Patricia G. and Litovsky, Yana (2010): *Global Entrepreneurship Monitor: 2010 Women’s Report*. Boston: Babson College, and the Global Entrepreneurship Research Association (GERA).

Women entrepreneurs tend to have smaller and less-diverse networks compared with men. They are more likely to seek guidance from family, especially spouses. Men, on the other hand, tend to draw more heavily on the advice of friends. They are also more likely than women to seek other network sources from business colleagues or professional advisors.

Growth expectations for women entrepreneurs tend to be lower than for men.

Men are more likely than women to sell internationally.

**GEM 2010 WOMEN’S REPORT – SOME RECOMMENDATIONS:**

Promote societal attitudes to entrepreneurship and in particular women’s engagement in entrepreneurship.

Assist women-run business start-ups by making opportunities and resources available.

Support women’s business growth with technical assistance and education.

.....

**“Could be a bit of an embarrassment or shame about the business not working. This would affect women more than men.”**

**ETWE participant**

.....

The GEM 2010 Ireland<sup>39</sup> report reflects these findings, and reports that – when compared with men – fewer women engage in entrepreneurship, fewer women have the confidence to start a business, fewer women know an entrepreneur who started recently, and fewer women entrepreneurs have high growth ambitions.

A survey amongst women entrepreneurs undertaken in Longford in 2007 indicated that family responsibilities, self-confidence, access to finance, and lack of work experience and education were the most significant barriers they had encountered at start-up.<sup>40</sup>

Traveller women experience inequalities suffered by women generally, but they also experience specific discrimination experienced by Travellers. With regard to Travellers, Pavee Point has argued that the barriers and challenges facing the Traveller economy stem from a lack of recognition of the skills acquired through this way of working and its contribution to the mainstream economy. These along with other barriers to enterprise, and their impacts on women and Travellers (as well as other minority ethnic groups) are outlined in this section.

**FEAR OF FAILURE AND LACK OF CONFIDENCE**

Fear of failure affects women more than men. This was believed to be a factor amongst 34% of all men and 43% of all women in Ireland, according to the GEM report in 2010. The same survey found that men are more confident in their skills than women: 42% of women believe that they have the knowledge and skills to start up, compared with 57% of men. For Traveller women participating in a Dublin Institute of Technology (DIT) initiative on enterprise<sup>41</sup> in 2008, the issue of low self-esteem was a constant feature, and was believed to be connected with low levels of educational attainment.

39 Fitzsimons, P. and O’Gorman, C. (2010): Op Cit

40 Centre for Entrepreneurship studies, Dundalk Institute of Technology (2007): *Women Entrepreneurs in Ireland and the Czech Republic: A Comparative Study*. Undertaken as part of the TASE Transnational Partnership (EQUAL initiative). Available online: <http://www.ideasbank.ie/files/WomenEntrepreneurs-Ireland-CzechRepublic.pdf>

41 Cooney, T. (2009): ‘Developing Entrepreneurship Programmes for Female Members of the Irish Traveller Community’. *International Journal of Gender and Entrepreneurship*, Vol. 1, no.2, 2009.

## EDUCATION AND SKILLS

Enterprise activity is strongly associated with education. Research has shown that women in business tend to be highly educated: the average European businesswoman has a third-level degree. In fact, 43.8% of women entrepreneurs are confirmed to have tertiary education, whereas 39.3% stopped school after secondary education, and 16.9% launched their enterprises with a degree of primary education.<sup>42</sup>

A lack of entrepreneurial knowledge and skills, including limited marketing, business and management skills, has also been identified as a barrier affecting ethnic entrepreneurs.<sup>43</sup>

These barriers are likely to be even more pronounced for Travellers: Census 2006 reports that 77% of Travellers aged 15 or over were not educated beyond primary level, or had no formal education, compared with 18.9% of the national population. Only 4.1% of the Traveller population over the age of 15 years attained upper secondary education (compared with a national figure of 29.5%).<sup>44</sup>

## FINANCIAL BARRIERS

Financial barriers, for example, access to seed capital and longer-term financing has been regarded as a significant barrier for all enterprises. The management of micro loans (less than €25,000) is very expensive and doesn't interest banks: the transaction costs are high and the returns are low, according to Martins et al. According to the GEM report for Ireland, difficulties in getting finance accounted for one in eight of those who closed down their businesses in 2010.

The GEM report for Ireland notes that the most important sources of finance are self-financing (savings and borrowings), and informal investments: most informal investments are made to a close family member or relative (51.5%).

For women, access to finance is a particular issue, and in a Eurochambers survey (2004), it was the most important obstacle affecting women in business (identified by 49.7% of those surveyed). For Travellers attending ETWE workshops, access to finance was identified as a barrier by 59% of participants.

For ethnic minorities, some research has found a degree of distrust from lenders towards the individual or the ethnic minority in general.<sup>45</sup> Where ethnic minorities are establishing intrinsically ethnic enterprises, it has been found that barriers can arise where bank staff do not understand the product, and therefore doubt its market potential.<sup>46</sup> This leads ethnic minority enterprises to source finance from their own informal sources, which has been cited in much research. For Travellers who are nomadic, not having a fixed address can make it impossible to hold a bank account, therefore preventing a track record to be established, and affecting access to loan finance.

.....

**"A lot of Traveller women who start a business turn their hobby into work - but some don't think that they are good enough to do this. Practical training could boost their confidence."**

**ETWE participant**

.....

42 Eurochambres Women's Network (2004): *Women in business and in decision-making – A survey on women entrepreneurs*. Brussels: Association of European Chambers of Commerce available online: [http://www.echwomennetwork.eu/Objects/2/Files/WiB\\_Women\\_final.pdf](http://www.echwomennetwork.eu/Objects/2/Files/WiB_Women_final.pdf)

43 Martins, S., Couchi, C., Parat, L., Federico, C., Doneddu, R., and Salmon, M. (2004): *Barriers to Entrepreneurship and Business Creation*. Porto: ADRIMAG. <http://www.adrimag.com.pt/downloads/cooperacao/Barriers%20entrepreneurship%20and%20business%20creation.pdf>

44 Data for Census 2011 will be published in October 2012.

45 Cooney, Thomas M. and Flynn, Anthony (2008): *A mapping of ethnic entrepreneurship in Ireland*. Dublin: Institute of Minority Entrepreneurship, Dublin Institute of Technology.

46 Centre for Enterprise and Economic Development Research (2000): Op Cit.

## LOSS OF BENEFITS

Loss of benefits or a fear of loss of benefits<sup>47</sup> can be a disincentive to some people taking up employment, as there can be a fear that people may be better-off not working.

Research has indicated that loss of social welfare benefits is a major barrier for Travellers in accessing employment<sup>48</sup> and in particular, fears around the loss of a medical card. Pavee Point has advocated that Travellers should maintain the medical card for a number of years following employment (including self-employment), particularly in light of Travellers' poorer health status,<sup>49</sup> compared with the settled population.

Loss of benefits and secondary benefits are more likely to impact on families than single people.<sup>50</sup> It is not surprising therefore that a loss of benefits will be a significant barrier for Traveller women. Participants on an enterprise programme for Traveller women in the Dublin Institute of Technology (DIT) were most concerned about their medical-card status, and particularly about how loss of medical cards might affect their children's access to proper health treatment.<sup>51</sup> A survey of Travellers attending ETWE workshops identified loss of benefits as the most significant issue that would prevent women from starting a business. Over three-quarters of survey participants (76%) identified this as a barrier that would stop them setting up a business.

The risk of losing benefits is greater for those seeking self-employment than those seeking employment, as outlined below.

### LOSS OF BENEFITS AND WELFARE TRAP – WHY 'TESTING THE MARKET' MAY NOT BE VIABLE.

If you are employed on a part-time basis (for example, for three days a week), you can still keep social welfare for the other days if you are on jobseeker's benefit.<sup>52</sup>

If you are on jobseeker's allowance, the situation is different. If you work part-time, for example, three days a week, the money that you earn (over and above an 'income disregard' of €20) will be taken away from your jobseeker's allowance. In other words, if you work one day and earn €60 on that day, the first €20 will not affect your payments, but the remaining €40 will be taken off your jobseeker's allowance.

In the case of those who are self-employed, all of the profit that you make as a self-employed person is simply taken away from your unemployment payment, if you are on jobseeker's allowance. In other words, there is no 'income disregard'.

47 Sometimes termed 'benefit trap'.

48 Pearn Kandola Occupational Psychologists (2003): *Travellers' Experiences of Labour Market Programmes: Barriers to Access and Participation*. Dublin: Equality Authority; WRC (2003): *Accommodating Diversity in Labour Market Programmes*. Dublin: Equality Authority; Ronayne, T. (2000): 'Reaching the Excluded' a paper presented to the VTOS 10th Anniversary Conference in 2000.

49 Department of Health and Children (2010): *Our Geels: All-Ireland Traveller Health Study*. Dublin: Stationery Office

50 In fact, an evaluation of a programme in South Dublin County Council which specifically targeted Travellers for employment stated that one of the reasons for targeting young Traveller men was that 'they were unlikely to have family responsibilities with the supporting income from social welfare – this would help overcome barriers to forgoing such income experienced by those taking up short-term opportunities'. Hibernian Consulting (2006): *Opening Pathways to Employment for Travellers in South Dublin County Council. Review of Pilot Action by South Dublin County Council on Traveller Employment*. Undertaken as part of the Equal at Work initiative. (p.10).

51 Cooney, T. (2009): Op Cit.

52 Jobseeker's Benefit is a weekly payment from the Department of Social Protection (DSP) to people who are out of work and are covered by social insurance (PRSI). Jobseeker's Benefit used to be called Unemployment Benefit (the name of the payment changed in 2006). If you don't qualify for Jobseeker's Benefit you may qualify for Jobseekers Allowance. Jobseeker's Allowance is means-tested and your means must be below a certain level to qualify.



According to the Citizens Information Board, all your current earnings from self-employment are taken into account and there are no disregards. This means that every euro you earn from self-employment is deducted from your jobseeker's allowance payment. (Some income from employment is disregarded but this is not the case with income from self-employment.)<sup>53</sup>

For example:

- A is on jobseeker's allowance at a rate of €188 per week
- A is self-employed and earns €150 in one week, of which €50 is profit
- The entire €50 profit is taken away from the €188 per week, leaving €138

*There is no parity between self-employment and regular part-time employment when it comes to income disregards and social welfare. This issue needs to be addressed if self-employment is to be regarded as a viable route out of unemployment.*

.....

**"When I started in business with my family, I didn't know that there were enterprise supports...we did it all on our own."**

**ETWE participant**

.....

## INFORMATION AND ACCESS TO NETWORKS

An individual's personal contacts and networks are central to whether or not he or she engages in entrepreneurship successfully; and women generally have less access to business networks and supports from those with business experience.<sup>54</sup> Other research finds that a lack of personal contacts and networks is also a significant barrier for ethnic entrepreneurs, and reiterates the importance of mainstream business networks engaging with ethnic entrepreneurs.<sup>55</sup>

For ethnic minorities, particular barriers not only include a lack of information<sup>56</sup> but also trust in public services<sup>57</sup> and a reluctance to use conventional sources of business advice.<sup>58</sup> Ethnic entrepreneurs don't have enough information about the role, services and mission of the institutions that give support to enterprise creation.<sup>59</sup> Women who participated in ETWE felt strongly that there needed to be reassurances about confidentiality in services. A survey of Traveller women in Galway who attended ETWE workshops found that the third-most-significant barrier to setting up a business was lack of information about enterprise and advice (selected by 65% of participants).

This contrasts sharply with the GEM survey for Ireland, which found that amongst early-stage entrepreneurs, 98% had heard of Enterprise Ireland (and 32% had contacted the agency or used its website in the past year). 74% had heard of the Enterprise Boards (and 35% had contacted an Enterprise Board or used its website in the previous year). Regarding sources of advice, the GEM survey reports that 18% of

53 For more information, go to [www.selfemployedsupports.ie](http://www.selfemployedsupports.ie). Selfemployedsupports.ie is provided by the Citizens Information Board. This is a website which provides public service information for self-employed people whose incomes are reduced. Selfemployedsupports.ie is based on content from [citizensinformation.ie](http://citizensinformation.ie).

54 OCED (2004): OECD (2004) *Women's Entrepreneurship: issues and policies*. Paris: OECD. Ireland's GEM report (2010) reported that 27% of women know a recent entrepreneur, compared with 42% of men who do.

55 Martins, et al (2004): Op Cit; Rath and Eurofound (2011): Op Cit

56 A survey of ethnic enterprises in Ireland in 2008 reported that 8-25% had engaged with training providers. Cooney and Flynn, 2008.

57 Martins et al (2004): Op Cit; Pinkowski, J. (2009): *Challenges and promises for immigrant entrepreneurs in Dublin*. Dublin: Dublin City Council.

58 UK-REFLEX business support project, funded under the EQUAL initiative of the European Commission.

59 Martins, et al (2004): Op Cit.



.....

**“They  
[Travellers]  
won’t go  
in – they  
automatically  
think that the  
agency will not  
support them.  
They are fearful  
of giving their  
names – they  
hear so many  
bad things  
about them  
[agencies].”**

**ETWE participant**

.....

entrepreneurs used public agencies as a source of advice.<sup>60</sup> This indicates a need for a greater awareness and promotion of agencies’ services amongst Travellers. It also shows that knowledge of an agency does not necessarily imply that the entrepreneur will access its services.

**ROLE MODELS**

Fewer women become entrepreneurs which means that there is a lack of role models for a newer group of women who may be considering enterprise. Because role models are so important in influencing decisions to become self-employed, the lack of role models maintains women’s lower rate of enterprise start-up.<sup>61</sup> The GEM report for Ireland in 2010 reported that one in three people it surveyed (35%) have an entrepreneurial role model.<sup>62</sup> Other research has emphasised the need for entrepreneurs from ethnic backgrounds to learn from other successful entrepreneurs from ethnic minority backgrounds.<sup>63</sup>

**CARING AND FAMILY RESPONSIBILITIES**

According to the OECD, lack of time is a barrier for most women in most economies. In the Eurochambers survey, combining work and family life was the second-most-important barrier, selected by 45% of surveyed women entrepreneurs.

The Traveller women who participated in the Dublin Institute of Technology (DIT) programme felt that they needed to stay at home to take care of their children and identified this as a particular barrier. They wanted the children to have better education and health than they had enjoyed, and they felt that they needed to stay at home to ensure this (Cooney, 2009).

Women who participated in ETWE made the point that it is not just childcare responsibilities that act as a barrier to participation, but other domestic and family responsibilities. They also made the point that they are often relied upon to run the home, and that this needed to be acknowledged in enterprise support programmes, and flexibility provided for. Almost of half of those who attended ETWE workshops identified childcare and family responsibilities as a barrier to enterprise development (47%).

**REGULATIONS**

Regulations in certain sectors, such as food regulations (for example, absence of food preparation space) have been found to present as barriers to enterprise.<sup>64</sup> However, regulations can also push people out of an industry. The report of the Task Force on the Travelling Community (1995)<sup>65</sup> states that *‘with increasing regulation and enforcement in work areas associated with Travellers, e.g. recycling, waste disposal, horse trading, opportunities for self-employment have become more difficult to find.’*

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60 This relates to seeking and getting advice in respect of the new or proposed business, as opposed to just getting information from the web, for example. Hence the figure is different from and lower than the proportion who consulted the websites of the specified development agencies.

61 OECD (2004): *Women’s Entrepreneurship: issues and policies*. Paris: OECD.

62 This is defined as knowing someone who started a business in the last two years.

63 Martins, et al. (2004): Op Cit.

64 For example, the European Commission’s Green Paper of 21 January 2003 on Entrepreneurship in Europe.

65 The Task Force on the Travelling People (1995): Op Cit.

Legislation such as the Casual Trading Act (2005), the Control of Horses Act (1996) and the EU's End of Life Directive for vehicles<sup>66</sup> (2000) have had detrimental effect on Travellers engaged in those activities. According to Pavee Point, the lack of acknowledgement in Ireland of Travellers' roles in these sectors has had a particularly adverse effect on the economic life of Travellers in comparison with other groups and has resulted in the undermining of the Traveller economy.

Something as simple as completing a form has been identified as a significant barrier for Traveller men with literacy difficulties.<sup>67</sup> For other ethnic minorities, regulatory difficulties identified in the research include difficulties and unfamiliarity around compliance with administrative and business regulations (procedures around making tax returns, etc.).<sup>68</sup>

## DISCRIMINATION

Discrimination and its effects particularly impact upon women and ethnic minorities<sup>69</sup> including Travellers. Women can have difficulties in accessing finance as they are not always viewed as entrepreneurs due to the attitudes formed by traditional gender roles.

Discrimination can also be indirect – for example, in many cases the types of enterprises sometimes formed by women (such as personal services or care services) are not usually financed by lending institutions. It has also been found that many of the sectors of business developed by ethnic minorities (such as retail and catering) are often not eligible for enterprise support.<sup>70</sup> For Travellers, it has already been established how indirect discrimination has arisen from regulations in car dismantling, recycling, market trading and other sectors that Travellers have traditionally engaged in.

As regards direct discrimination, each of the participants in the DIT initiative firmly believed that a Traveller was at a distinct disadvantage in the business community due to the common negative perceptions of the Traveller community. This was based on participants' previous experience with the settled population (Cooney, 2009).

GTM research undertaken in 2006, recorded inordinately high levels of discrimination against Travellers, with 96% of Travellers interviewed reporting personal experience of various forms of discrimination. This includes denial of access to places or services; being treated differently from the majority of the population; and, in some instances, physical assault. It also found that this experience of widespread prejudice can make members of the Traveller community susceptible to feelings of powerlessness which, when experienced over a sustained period of time, can lead to mental health problems and low self-esteem.<sup>71</sup> Other research has also found that Travellers experience discrimination from suppliers such as when accessing premises, or insurance services.<sup>72</sup>

.....

**I was afraid  
that settled  
people might  
not come to  
my business.  
I didn't draw  
attention to the  
fact that I was  
a Traveller."**

**ETWE participant**

.....

66 Third System Approaches (2002): *Dismantling the Traveller Economy: report into the implications of the End of Life directive on the Traveller economy*. Dublin: Pavee Point.

67 Third System Approaches (2002): Op Cit.

68 Pinkowski, J. (2009): *Challenges and promises for immigrant entrepreneurs in Dublin*. Dublin: Dublin City Council.

69 Martins, et al (2004): Op Cit.

70 Deakins, D., Ishaq, M., Smallbone, D., Whittam, G. and Wyper, J. (2005): *Minority Ethnic Enterprise in Scotland: A national scoping study: final research report for Scottish Executive*.

71 Irwin, A. (2006): *Stall Anoishe! Minceirs Whiden Stop Here! Travellers Talking: Analysing the Reality for Travellers in Galway City*. Galway: Galway Traveller Movement.

72 Third Systems Approaches (2002): Op Cit.

It is not surprising therefore, that racism and discrimination were major barriers identified by 71% of those surveyed by ETWE. Traveller women living in small towns were particularly conscious of discrimination as a barrier. Some other Travellers have felt the need to hide their identity in order to survive in business.

BUSINESS DEVELOPMENT BARRIERS

Compared with men, women tend to be involved in highly competitive or low-growth sectors, such as textiles, retail, catering, and personal services.<sup>73</sup> Many ethnic entrepreneurs rely on their own ethnic networks and communities to develop business opportunities. This can limit opportunities for expansion into new markets. The REFLEX project found that *‘ethnic minority businesses get stuck in saturated, low-value-added market niches...and that ethnic enterprises tend to start businesses in the same location and sector of existing ethnic enterprises.’*<sup>74</sup>

TYPOLOGY OF BARRIERS AND OPPORTUNITIES TO ADDRESS THEM

In order to address barriers, it is important to recognise how they relate to how society is structured and how services are delivered.<sup>75</sup> The table below groups and summarises barriers and outlines some opportunities to address them.

MOST IMPORTANTLY, ASK TRAVELLER WOMEN ABOUT THE BARRIERS THAT THEY FACE. A SAMPLE QUESTIONNAIRE IS OUTLINED IN PART IV ON PAGE 72.

| TYPE OF BARRIER                    | EXPLANATION OF BARRIER  |
|------------------------------------|---|
| CONTEXTUAL BARRIERS                | Contextual barriers relate to prevailing socio-economic conditions; the policy stance towards issues such as social exclusion and disadvantage; and the mix of enterprise programmes targeted toward people in disadvantaged groups.  |
| INSTITUTIONAL BARRIERS             | Institutional barriers relate to the image, ethos, culture and practices of institutions and organisations.<br><br>Practices regarding access, eligibility criteria and participation, and levels of flexibility in response to the needs of groups, are relevant here.<br><br>Finally, institutional policies regarding equality and the practical measures in place to support them (e.g., childcare facilities, disability access) are relevant. |
| INFORMATION BARRIERS               | Information barriers include poor availability of relevant and accessible material. The use of language can be disempowering.   |
| SITUATIONAL BARRIERS               | The individual's life situation, as well as a lack of resources such as time or money, influence participation. Examples of situational barriers could be time, family commitments, childcare, and the costs of participation.  |
| PERSONAL OR DISPOSITIONAL BARRIERS | People's views and experiences, and outcomes of enterprise supports, are relevant here. Also relevant are people's views of the personal, social, and labour market benefits of participating in enterprise. More generally, attitudes toward participation are relevant. These may be influenced by family orientations, peer orientations, and gender.  |

| EXAMPLES OF HOW THE BARRIER MAY IMPACT ON TRAVELLER WOMEN   | OPPORTUNITIES TO ADDRESS BARRIERS <sup>76</sup>  |
|---|--|
| <p>Lack of policies around enterprise support for small business (at pre-start-up or idea stage)</p> <p>Lack of targeting in enterprise support programmes</p> <p>Regulations in sectors (market trading, recycling, etc.) that restrict Travellers' participation.</p>   | <p>Specific policy measures and targets for supporting ethnic entrepreneurship and women entrepreneurs</p> <p>Greater recognition at policy level of the role of self-employment in tackling social exclusion and unemployment</p> <p>Greater recognition of regulatory barriers and removal of unnecessary regulations.</p>   |
| <p>Welfare provisions that restrict market testing and do not support transition to enterprise and self-employment</p> <p>Supports and programmes that are designed without catering to the specific needs of Traveller women.</p>  | <p>There should be parity between self-employment and regular part-time employment when it comes to income disregards and social welfare payments<sup>77</sup></p> <p>Tailor-made support – because existing pathways are not adequately reaching the group</p> <p>Relationships – increased partnering (by mainstream agencies) with local organisations</p> <p>Additional support for micro-enterprise funding as the businesses of ethnic entrepreneurs and women may start out smaller than typical businesses.</p>  |
| <p>Absence of outreach and other promotion methods that target Traveller women</p> <p>Lack of information on particular programmes and how they might affect individual and family members</p> <p>Literacy as a barrier to accessing information.</p>   | <p>Using additional means of communication by agencies, and making messages relevant to different communities</p> <p>Profile-raising initiatives that are embedded in local minority ethnic communities e.g. clinics, workshops in local community organisations</p> <p>Data collection and monitoring of access by minority ethnic entrepreneurs to capture effectiveness of methods</p> <p>Create ethnic-focused business neighbourhoods and citywide ethnic cultural events, with dedicated marketing campaigns to spread the appreciation of different cultures.</p> |
| <p>Childcare and family responsibilities</p> <p>Lack of access to capital</p> <p>Lack of role models</p> <p>Welfare trap – loss of benefits arising from the risk of testing self-employment and enterprise.</p>  | <p>Flexibility in delivery of programmes</p> <p>Group-based and individual measures to give women a chance to network</p> <p>Mentors, trainers and advisors providing flexible supports</p> <p>Measures to encourage Traveller women to become entrepreneurs.</p>  |
| <p>Fears around discrimination as a risk to successful participation in enterprise activities</p> <p>Lack of social networks or role models</p> <p>Confidence and self-esteem</p> <p>Fear of failure</p> <p>Fears around confidentiality of services accessed</p> <p>The risks, including loss of benefit, associated with enterprise activities</p> <p>Low expectations of benefits arising from access to services.</p> | <p>Pre-enterprise training to foster confidence and belief</p> <p>Training opportunities to acquire new skills</p> <p>Creation of accessible networking opportunities.</p>   |



- 
- 73 In research undertaken by the SOFIE ('Supporting Opportunities for Family-friendly Initiatives in Employment) EQUAL Transnational Partnership.
- 74 UK-Reflex business support (2005): *Building on community strengths to make business*. EQUAL Briefing paper
- 75 The typology in this table draws from work undertaken by Integra Working Group on Access to Education and Training; labour market research undertaken by Work Research Cooperative; and from Ronayne, T. (2000), 'Reaching the Excluded', a paper presented to the VTOS 10th Anniversary Conference in 2000.
- 76 These are based on the views and experiences of ETWE participants as well as research undertaken by Martins et al. (2004), Rath and Eurofound (2011), Bowles and Colton (2007), as well as Cooney and Flynn (2008), Powlinksy (2009), and Deakins et al. (2005).
- 77 This is discussed earlier in this section under 'loss of benefits'.

# PART II

## Toolkit

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### 4 KEY PRINCIPLES AND APPROACHES

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**“There is a difference between a community worker and an enterprise worker but there needs to be an understanding of community work.”**

*ETWE advisory group member*

.....

**CONSIDER THE COMMUNITY DEVELOPMENT AND HUMAN RIGHTS APPROACH**

***A human rights-based approach***

Human rights are a set of entitlements, which apply to all human beings. A human rights-based approach is guided by human rights standards and principles. The concept of human rights-based approaches (HRBA) is contained in five legal principles, namely:

- Express application of the international human rights framework<sup>78</sup>
- Empowerment of rights-holders
- Participation of rights-holders in their own development (as of right and not just as best practice)
- Non-discrimination and prioritisation of vulnerable groups
- Accountability of duty-bearers to rights-holders (for process and impact).

**COMMUNITY DEVELOPMENT**

Definitions of community work refer to the following principles and outcomes: participation in decision-making, empowerment, solidarity, and collective action to achieve positive social change regarding inequality, social exclusion and poverty.<sup>79</sup> It also includes a focus on process as well as outcomes. The benefits of the community development approach generally cited include: empowerment and enhanced participation, better programmes, and better outcomes through the involvement of communities and through a community-specific and flexible focus.

***When providing enterprise supports you should consider the following:***

- Start where people are at: supports should respond to the actual needs of individuals and groups, and not to externally imposed conditions or assumptions
- Enable participation in structures by target groups in order to influence decisions, policies and practices
- Understand the socio-economic context for Travellers, and their barriers and supports needs
- Equality: there should be recognition that everyone, no matter what their age, gender, religion or ethnicity, has the same rights – this includes rights of access to services. This implies a requirement to ensure services are accessed by all groups.

78 The instruments of the international human rights framework are the Universal Declaration of Human Rights and the six core human rights treaties: the International Covenant on Civil and Political Rights; the International Covenant on Economic, Social and Cultural Rights; the Convention on the Rights of the Child; the Convention against Torture and other Cruel, Inhuman or Degrading Treatment or Punishment; the International Convention on the Elimination of All Forms of Racial Discrimination; and the Convention on the Elimination of All Forms of Discrimination against Women. Every country in the world has ratified at least one of these, and many have ratified most of them. These treaties are important tools for holding governments accountable for the respect for, protection of and realization of the rights of individuals in their country. [http://www.unicef.org/crc/index\\_framework.html](http://www.unicef.org/crc/index_framework.html)

79 Community Workers Cooperative (2008): *Towards Standards for Quality Community Work: An All Ireland Statement of Values, Principles and Work Standards*. Galway: CWC



WHAT THIS MIGHT MEAN IN PRACTICE

- Work with Travellers and local independent Traveller organisations in developing services
- Establish whether your services are accessed by Travellers and if not, why not
- Undertake a review of your promotional activities and materials to see if they are accessible to Travellers
- Identify the needs of Travellers and the potential barriers to enterprise programmes.

WHY WORK WITH LOCAL INDEPENDENT TRAVELLER ORGANISATIONS?

Barriers to enterprise supports, as experienced by Traveller women and ethnic minorities, are often based on lack of awareness and trust of mainstream agencies (see section 3). Communicating and developing relationships is therefore key. Working with local Traveller organisations (and/or community organisations or local community development organisations that target Travellers) can help build positive relationships.

HOW WORKING WITH LOCAL TRAVELLER ORGANISATIONS CAN SUPPORT POSITIVE OUTCOMES

**TRUST** - local Traveller organisations are usually known, trusted and already engaged with target groups.

**EXPERTISE** - local Traveller organisations should have a deep understanding of Traveller culture and traditions, and will be aware of the types of barriers and issues Traveller women face.

**TARGETING** - Traveller organisations are well-placed to provide targeted supports. They can act as a mechanism for enterprise state agencies to make contact with Travellers and to get their message out. This can happen through focus groups, newsletters, information events, etc.

**FLEXIBILITY** - local Traveller organisations' projects have the capacity to offer flexible, responsive and person-centred supports. This type of support can complement the service provided by the enterprise agency.

**PROMOTION** - local Traveller organisations provide a forum and platform for individuals to serve as ambassadors and, in particular, role models for Traveller women entrepreneurs.

**PROVIDING A RANGE OF SERVICES** - local Traveller organisations typically provide a wide range of services that can provide multiple supports where needed. These services may be provided in partnership with a range of agencies. For example, Traveller organisations may provide support around education and training, health, welfare, accommodation and employment. This can add value to enterprise supports.

.....

**“Flexibility was a main factor of why ETWE was successful- without it a lot of the women probably wouldn’t have stuck it out.”**

*ETWE Participant*

.....



.....

**“I personally  
didn’t know  
about most of  
the resources  
of information  
or support that  
is out there and  
still wouldn’t  
if ETWE hadn’t  
informed us.”**

*ETWE participant*

.....

IF THERE IS NOT A LOCAL TRAVELLER ORGANISATION IN YOUR LOCAL COMMUNITY, THE ABOVE OUTCOMES MAY BE ACHIEVED THROUGH WORKING WITH LOCAL COMMUNITY ORGANISATIONS AND LOCAL DEVELOPMENT ORGANISATIONS THAT TARGET TRAVELLERS, AS LONG AS THEY ARE COMMITTED TO GOOD-PRACTICE COMMUNITY DEVELOPMENT WORK.

## **PART II**

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#### **5 HOW TO PREPARE AND PLAN**

**This section provides some practical examples of actions for planning and preparing to deliver enterprise supports to Travellers.**

## GET ADVICE FROM YOUR LOCAL TRAVELLER ORGANISATION

As mentioned in section 4, engaging with a local Traveller organisation can help develop relationships with Travellers. If there is not a Traveller representative organisation, there may be community organisations that can help. For a list of Traveller organisations, contact the Irish Traveller Movement,<sup>80</sup> or go to <http://www.itmtrav.ie/network/itmmember> for a list of members.

Traveller organisations can:

- Support activities that attract participants and promote your programmes
- Advise you on barriers Traveller women may face
- Provide additional supports to Traveller women who participate in programmes
- Help to identify training and other support needs
- Act as a link between Traveller women and men and mainstream enterprise and support organisations.

## CONSIDER ESTABLISHING AN ADVISORY GROUP

An advisory group is a good way of accessing and harnessing additional support for a project from those with expertise in the wider community. An advisory group can be an invaluable way of generating ideas, testing ideas, networking between Travellers and the mainstream enterprise community and informing practice. It can allow organisations with different structures and practices to learn from each other. Crucially, it can allow women to link in with a range of supports from a single point of access.

Membership of an advisory group could include:

- Travellers already involved in business or interested in setting up a business
- Local and national Traveller organisations
- Enterprise and local development organisations and agencies
- Community development organisations
- Training organisations
- Businesswomen and business networks (including Chambers of Commerce)
- Universities and colleges.

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<sup>80</sup> The Irish Traveller Movement (ITM) is a national network of organisations and individuals working within the Traveller community. ITM was established in 1990 and now has over eighty Traveller organisations from all parts of Ireland in its membership. The Irish Traveller Movement consists of a partnership between Travellers and settled people committed to seeking full equality for Travellers in Irish society. <http://www.itmtrav.ie>

Sample terms of reference for an advisory group

- To advise on achieving the objectives of the programme
- To advise and support the project in overcoming identified barriers
- To support networking activities of the project
- To support the project in identifying additional resources for Traveller women in business.

It is a good idea to specify the time commitment required for membership of an advisory group. The terms of reference might state how often the advisory group would meet (for example, once every month or two months), and how many hours each member might be expected to contribute in total every month or two months (for example, four hours every month or two months, including attendance at meetings).

## SUPPORT STAFF AND MANAGEMENT TO DELIVER

It is important that staff and management in services, and advisory group members, are aware of the issues affecting Travellers and have a good understanding of racism and discrimination. Anti-racism and diversity training can help staff and management to deliver an inclusive service. Anti-racism training should equip staff and management with new skills and enable them to discuss any queries or uncertainties.

Some of the benefits of anti-racist and diversity training:

- Challenges and changes racist attitudes, beliefs and behaviour
- Enhances the understanding of the social effects of exclusion, discrimination and racism
- Develops the skills and competence of staff
- Acknowledges ways in which programmes and activities can be instrumental in producing and reproducing inequalities.

**IT IS IMPORTANT THAT SENIOR MANAGEMENT CAN PROVIDE LEADERSHIP IN PLANNING AND DELIVERING A FULLY INCLUSIVE SERVICE. IT IS ALSO IMPORTANT THAT THEY ARE FULLY AWARE OF THE POSSIBLE IMPLICATIONS OF THEIR POLICIES AND DECISIONS.**

## IDENTIFY NEEDS AND GAPS IN EXISTING SERVICES

While this toolkit outline some key actions that can be taken, it is very important to identify the needs of the community with which you will be working. It is a good idea to hold workshops, one to one meetings with Traveller women, and to link in with local Traveller organisations.

Some questions to consider in identifying needs

- Have any of the Traveller women considered enterprise before?
- Have the women been involved in any family business or the Traveller economy?
- Would the women be interested in enterprise (it is important that this can be seasonal, part-time or occasional - rather than full-time)?
- What would stop the women considering enterprise opportunities?
- Have the women ever accessed supports from enterprise or support organisations?
- What are their support needs in pursuing their enterprise objectives?

ESTABLISH TARGETS

Establish concrete objectives, indicators and targets at the outset of your programme. This will allow you to monitor and evaluate the success of the programme. However, it is crucial that indicators and targets are realistic and take into account the needs of Traveller women and the barriers that they encounter.

Examples of indicators for programmes

- Numbers of Traveller women participating in information sessions
- Numbers of Traveller women participating in programmes
- Numbers of Traveller women attending training programmes
- Numbers of Traveller women at pre-start-up stage
- Number of enterprises established by Traveller women.

.....

**This was something new to me...I am not a Traveller woman so co-facilitation gave me a better understanding of the women’s needs....it reduces the fear on both sides...the co-facilitator was great in making it as interactive as possible...but it needs planning and that takes time...co-facilitation is vital for both trainer and participants**

*ETWE Trainer*

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# PART II

## Toolkit

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### 6 HOW TO ENGAGE WITH TRAVELLER WOMEN

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...there is a need to stimulate latent entrepreneurship potential in Ireland, particularly amongst women and ethnic minorities.

*Small-Business Forum (2006)*

.....

Starting up a business can be a big step. If you start where people are at, you recognise that some women may be interested in enterprise but may not have taken the first step to developing their own business. Others may not have given much consideration to it, while others again may be fearful of the risks involved.

PROFILE OF WOMEN WHO BECAME INVOLVED IN THE ETWE PROJECT

|  |
|--|
| Women interested in business and looking for a business idea   |
| Women who wanted to develop an interest or skill into an opportunity to make some extra money  |
| Women with a business idea who wanted support in developing it   |
| Women with a business who wanted very specific advice around developing it   |
| If a service wants to engage with women, it needs to recognise these realities, and undertake a creative approach. The approach needs to focus on latent entrepreneurship – in other words, to focus on the potential. |

LATENT: PRESENT BUT NOT VISIBLE; EXISTING AS POTENTIAL; POWERS OR POSSIBILITIES EXISTING BUT HIDDEN OR NOT YET ACTUALIZED.

CASE STUDY: CREATING CONDITIONS FOR WOMEN TO TEST ENTERPRISE OPPORTUNITIES

Westside Community Development Project (CDP) and the Galway City Partnership have supported women who have an interest in craft to develop these skills through training workshops. The women have also been supported to test the market for their craft products by pricing them and selling them at a local Christmas bazaar in the Westside area of Galway, which was co-ordinated, supported and hosted by the Westside Community Development Project.

The initiative took place in 2011, and month-long workshops focused on card-making, cookery, patchwork quilting, flower arranging and general gifts.

The products were all made by local people with the assistance of professional tutors. The participants comprised a combination of people from previous and current community education and vocational training courses run through Westside CDP. Peer-led learning was an integral part of the approach used to ensure maximum participation.

This initiative enabled the women to further develop skills that promoted small-scale community enterprise. The proceeds from the Bazaar were shared between the CDP and the resource centre so the community were the ultimate beneficiaries in 2012.

Some women who participated in the programme went on to sell their own produce at other craft fairs in Galway city.

The project worked directly with 60 individuals who participated in making the products for the market. The specific objectives of the project were to:

- Support members of the local community to develop their skills
- Support members of the local community to get closer to the labour market
- Support members of the local community to gain experience and an appreciation of the key processes involved in bringing a product from development stage to marketplace
- Support members of the local community to gain experience and develop their skills in a real retail environment
- To provide, for the first time, a Christmas market in Westside that was developed and run by the local community.

Overall it was a huge success and the community is hoping to organise another Christmas bazaar in Westside in December 2012 and the planning has already started.

## ATTRACTING PARTICIPANTS

If you wish to attract participants to an enterprise support programme, it is important to send out the right message. Research into barriers to labour market programmes recommends that 'efforts are made to understand as much as possible about Traveller perceptions of different programmes, programme providers, the types of messages that have worked in the past with Travellers and what types of reassurances need to be given. Messages should highlight different Traveller needs and dispel any fears, myths and preconceptions Travellers might have about programmes.'<sup>81</sup>

Don't forget, prior experiences may influence future participation. Consider whether your materials and promotion activities reflect cultural diversity. It is also important to be flexible about how to get the word out; and to listen to advice from the local Traveller organisation.

The following table outlines some possible actions for attracting Travellers to pre-enterprise or enterprise support programmes.

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**Enterprise agencies need to be aware of the importance of building trust with Travellers, cultural differences, and...need to develop an understanding of issues from a Traveller's perspective.**

*ETWE advisory group member*

.....

81 Pearn Kandola (2003): Op Cit (p.30).



.....

**It's important to start small...and to recognise that some women may only want to start on a part-time or seasonal basis. Otherwise you will put people off.**

*ETWE Participant*

.....

**TRY THESE**

- Ask a local Traveller organisation about events that you could attend to raise awareness about your programme
- Hold outreach events or clinics on your service in collaboration with local Traveller organisations
- Ask a local Traveller organisation to help arrange a focus group or meeting
- Use the resources of the local Traveller organisation to circulate information about your service
- Be patient – word-of-mouth is best but it takes time
- Include with your written material a set of ‘Frequently Asked Questions’ to about the effects of participation in your programme – and ask Travellers what questions should be included<sup>82</sup>
- Have a look around your premises – how welcoming is it for Travellers or other minority ethnic groups? Remember that an inclusive service should reflect diversity visually – through promotional materials, posters, and other media
- If you are writing letters directly to Travellers, ask a Traveller organisation to proof it before sending
- Consider recruiting a Traveller woman to act as an ambassador to promote your activities – this can be a very powerful way of promoting you service and attracting participants.

**AVOID THESE**

- Don't rely solely on written advertisements (letters, posters, brochures) as they won't work on their own
- Workshops will probably not be effective if they are organised without linking in with Travellers.

**BE CREATIVE ABOUT GETTING WOMEN INVOLVED – IT'S NOT JUST ABOUT GIVING INFORMATION, IT MIGHT BE ABOUT SUPPORTING EVENTS WHICH ALLOW WOMEN TO TEST DEMAND FOR A PRODUCT OR SERVICE.**

**THE ETWE EXPERIENCE**

The ETWE project used a combination of methods to attract participants – a letter to Traveller families in Galway city and county; workshops that were promoted by letter; word-of-mouth (promotion of the programme by Travellers, and outreach by Primary Health Care workers). Easily the most successful was word-of-mouth (by satisfied participants). Letters were not the most effective way of engaging with people.

82 For example, issues such as the costs of participation, impact on social welfare entitlements and/or medical cards, and issues of confidentiality may be very important.

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#### 7 HOW TO DELIVER RELEVANT SUPPORTS



Depending on the needs of individuals and the stages that they may be at in considering enterprise or self-employment, different supports may be required. It is also important that supports continue to be provided beyond start-up and at different stages of trading. Examples of specific types of supports are offered in this section.

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**Our workshop was a real eye-opener to all involved. It made us aware of sources of support that are out there. And it also gave us a channel to show that Travellers are interested in enterprise and to show that the stereotype isn't right.**

*ETWE Participant*

.....

**THE REALITY OF ENTERPRISE DEVELOPMENT**

According to the Reflex project, many small and very small businesses start and develop incrementally, through a process of trial and error. Their reality is a long way from the traditional approaches of business advisors, who often try to guide their clients along a series of steps – from the first business idea, to a structured business plan, to a significant investment. The gap between the reality of many small businesses, and mainstream business advice, is probably one of the main reasons the European Commission calculates that fewer than one in five businesses use business support services.<sup>83</sup>

It is therefore important to design supports that are relevant to the needs of those in business but also to those interested in exploring enterprise or self-employment. This section outlines some of the approaches used in the ETWE project.

**IDEAS-GENERATION WORKSHOPS**

Ideas-generation workshops can be useful for generating new business ideas or exploring existing ones. They can help people to decide whether self-employment is the right route for them, as well as showing them how to come up with new business ideas and how to take those ideas further.

Ideas-generation workshops often create opportunities for participants to explore the characteristics of an entrepreneur and the implications of setting up a business. They are commonly used by enterprise agencies.

The ETWE project held a number of such workshops, which had a slightly different emphasis and which included the following elements:

- The purpose of the workshops was to look at what opportunities there might be in a recession; what opportunities there might be for Traveller women; and what kind of competitive advantage the Traveller economy can bring to business.
- All kinds of Traveller entrepreneurs were invited to attend, including Travellers established in business and who were interested in sharing their experiences.
- ETWE ideas-generation workshops also had a networking element, as local enterprise agencies, universities and colleges, and entrepreneurs all took part in order to add their own experience of enterprise, and to propose enterprise opportunities.

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83 UK-Reflex (2005): *Op Cit*

**RATHER THAN SIMPLY BEING EXERCISES IN IDEAS-GENERATION, THE WORKSHOPS HAD THE EFFECT OF DISCUSSING REAL BUSINESS OPPORTUNITIES, AS WELL AS OPPORTUNITIES WITHIN THE TRAVELLER MARKET. SOME WOMEN DISCUSSED THEIR OWN IDEAS AS EXAMPLES, AND GENERATED FEEDBACK ON THESE. IDEAS WERE SHARED, CONTACTS DEVELOPED AND NETWORKING ACTIVITY WAS GENERATED.**

## **PROVIDE FLEXIBLE MENTOR SUPPORT**

Sometimes practical training is required, and sometimes one-to-one support is needed. The best way to engage with women is to start with a practical approach, an idea, or a potential project.

Mentor support in the ETWE programme was offered to women, from the idea stage and even before ideas were identified, or before training was delivered. It is important that this supportive and flexible approach is offered, in order to support each woman to identify and address potential barriers.

### **ONE-TO-ONE MENTOR SUPPORT IS KEY**

Because of the many barriers and obstacles facing Traveller women, one-to-one support around enterprise, ideas-generation and brainstorming may be required in addition to group work

One-to-one mentor support must be flexible in the types of support given – tailor-made support is key and the different needs of individual women should be catered for

Confidentiality is critical as many women may not wish to discuss ideas outside of a one-to-one meeting

The restrictions of training programmes and schedules may not suit women and may put them off

One-to-one mentor support acts as informal training around issues to do with business planning and research

The skills and attributes of the mentors are key – as well as having practical, hands-on experience with business planning and mentoring, they must have an understanding and experience of issues affecting Travellers, and they must work from an inclusive perspective.

Mentor support is provided through one-to-one meetings, but mentors may also be required to undertake some practical support tasks in between meetings. Types of tasks could include getting information about markets and suppliers, finding out about importing, costs or sources of funding, writing up parts of the business plan, etc. However, they could be many other things, including listening, advising, brainstorming business ideas, support for networking, research, etc. The type of support offered depends on what the individual woman needs.

**CTM SUPPORTED MENTORS TO DEVELOP THEIR UNDERSTANDING OF TRAVELLER CULTURE AND IDENTITY – IT IS IMPORTANT THAT A MENTOR'S STYLE CAN BE ADAPTED TO SUIT THE ETHNICITY OR GENDER OF A PERSON HE OR SHE IS WORKING WITH.**

ONE OF THE KEY FEATURES OF MENTOR SUPPORT WAS ITS FLEXIBILITY. TASKS AND APPROACHES DEPENDED ON THE INDIVIDUAL NEEDS OF EACH WOMAN. AS THE PROJECT WAS CONCERNED WITH REMOVING BARRIERS, IT WAS IMPORTANT THAT RESTRICTIONS WERE NOT PUT IN THE WAY OF WOMEN.

Some other points to remember

- The relationship between a mentor and the person mentored is one of equal partners
- It is essential that participants are assured that the information they give to mentors is confidential and will never be discussed outside the project without the permission of participants
- At the end of mentor meetings, the session was evaluated, again in complete confidence
- It is good practice to establish an advocate for the women, in case issues arise that they do not wish to discuss with the mentor or the project staff. It is recommended that a Traveller woman undertakes this role.

## VIABILITY-CHECKING AN IDEA

### *What is it?*

A viability check is a short and rapid exercise which tries to establish whether a business idea could work. It does this by **roughly** estimating the total costs and the potential sales and income of a business.

The viability check takes place when the business idea is very new. It is used to decide whether more work on developing the idea should take place.

The viability check can be one of the first actions in checking a business idea.<sup>84</sup>

If an idea is not viable, participants can explore ways of changing it to make it viable. Ideas-generation workshops can feed into this.

The viability check is a useful way of introducing concepts like break-even point to women in a practical and relevant context.

## TRAINING

### *What kind of training to provide*

There are many excellent 'start your own business' courses which can be accessed by entrepreneurs in preparation for business start up. However, when working with women at an earlier stage of enterprise, a pre-enterprise training programme is an important bridge to more advanced 'start your own business' courses.

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<sup>84</sup> See template for viability check in part IV (Additional Resources).

### Considerations when developing a pre-enterprise training programme

There are many enterprise training (as well as practical training) supports available and it is important to link in with them.

Sometimes enterprise training needs to be complemented with practical skills training. It is important to make links with all training providers and to support women's access to the full range of training that they require

Pre-enterprise training should be provided in order to introduce enterprise concepts

It may be a good idea to introduce training after ideas-generation, viability-checking and some mentoring, as these activities can build confidence. This can allow training to be practical and applied

It can be important to have a women-only space. In ETWE, a women-only space and the approach to training provided allowed the group of women to freely discuss the barriers

In order to empower participants fully, it is important to include modules on human rights, and equality and discrimination.

*Sample training modules are included in part III of this toolkit.*

## THE ETWE EXPERIENCE WORKING WITH AGENCIES TO ENHANCE ACCESS TO SERVICES

The ETWE project provided enterprise-related training but the women requested additional practical training supports, in areas such as facilitation, sewing and community development.

ETWE linked with training providers to identify additional training supports. A protocol for referral was developed between the Local Employment Service Network<sup>85</sup> and ETWE to enable ETWE participants to access additional training seamlessly when it was needed. In practice, this meant that participants (having already identified their training needs) could access LESN available supports and training in a fast-tracked way and there was no duplication of effort between the two organisations.

## CO-FACILITATION

### What is it?

Co-facilitation is the facilitation of a meeting, training, or group discussion, by two or more persons in a cooperative, supportive manner. Each of the facilitators is capable of assuming the lead role and alternate in this capacity. When they are not undertaking a lead role, the co-facilitators undertake a supportive role.

.....

**A lot of Traveller women who start a business turn their hobby into work – but some don't think that they are good enough to do this. Practical training could boost their confidence**

**ETWE Participant**

.....

<sup>85</sup> Local Employment Service Networks provides a range of services to the local community focusing on the provision of practical support, advice, guidance and information relating to employment, training and return to work and welfare rights options. It is a free and confidential service. The Local Employment Service is a community-based organisation set up under Area Partnerships and funded through Department of Social Protection. For more information, go to <http://www.localemploymentservices.ie/>

.....

**Co-facilitation builds up the trust between the Travellers and the trainers or agencies. It helps them to understand the Travellers perspective on things. It would be a great benefit to both the agencies and Travellers – it is a way of building bridges between agencies and Travellers. Then when other Travellers see Travellers co-facilitating, they see that the agency is open to Travellers’ views.**

**ETWE Participant and co-facilitator**

.....

**What does it involve?**

ETWE participants were supported to co-facilitate the ETWE training session. This involved the following:

- Before each training session, a co-facilitator (Traveller participant) and the trainer met to discuss the training session, and modified it based on the experience of Traveller women and the typical issues that they may face in establishing a business.
- During the training session, the co-facilitator discussed experiences of Traveller women, and enabled the training session to be interactive by supporting other participants to discuss their own experiences.

The result was that the training had a strong emphasis on the experiences of Traveller women, so was directly relevant to all participants.

**Steps and checklist for co-facilitation**

- Agree the training that will take place according to a training needs assessment<sup>86</sup>
- Clearly establish the training objectives for the workshop or training session
- Co-facilitator and trainer meet to discuss and design the training session for about 1.5 hours. The meeting discusses each of the training activities and how they can be interactive and reflect the issues and experiences of the participants. This may involve reading the training materials or slides and modifying them. The co-facilitator and trainer will also discuss how the co-facilitation will work and what roles each will have
- Training session is delivered with trainer and co-facilitator. The co-facilitator allows the training material to be applied to the experiences of Traveller. Make sure that during the workshop, space and time are given to allow examples and clarification from the co-facilitator
- After the session, the co-facilitator and trainer review what worked and what didn't.

**Benefits of co-facilitation**

The International Institute for Facilitation and Change lists diversity at the top of its benefits.<sup>87</sup>

**DIVERSITY: COLLABORATION BETWEEN FACILITATORS OF DIFFERENT GENDER, ETHNICITY, NATIONALITY, AGE, ETC. THIS SENDS A POSITIVE MESSAGE ABOUT THE VALUE OF DIVERSITY IN LEADERSHIP AND BRINGS A BROADER PERSPECTIVE TO THE GROUP'S PROCESS.**

86 A training needs assessment identifies the skills required to do a task and the training needs of an individual to perform that task. It is important to remember that not all skills will be required by the entrepreneur - some women can buy in certain skills. A sample template which lists skills that could be needed in an enterprise is included in the Part III (Training). This asks about what skills are needed for the enterprise, and also about which of these skills the entrepreneur needs.

87 Briggs, B. (2007): *The Joys and Perils of Co-Facilitation*. International Institute for Facilitation and Change [http://www.iifac.org/bonfire/pdf/55\\_en.pdf](http://www.iifac.org/bonfire/pdf/55_en.pdf)

Co-facilitation also supports power-sharing for the minority group. It affirms the experience and skills that Traveller women have acquired.

For ETWE, co-facilitation enabled the training to be made relevant to the lived experiences and needs of Traveller women. Examples used in the training were based on the issues that the Traveller women faced. It built confidence because the training session itself was designed and framed with their needs in mind.

Arising from the co-facilitation, some participants in ETWE decided to develop plans to do training work, as part of their business idea, and accessed accredited 'Train the Trainer' programmes. However, the benefits were not just for the programme participants or the co-facilitator, but for the trainers, who agreed that this approach enhanced the training outcomes.

## PEER SUPPORT

One of the outcomes of co-facilitation was that it supported peer support between the women who participated. Traveller women may not know as many people in business as settled women or settled men, have less access to information around enterprise, and as women, are more likely to encounter barriers of low self-esteem and confidence. Peer support is an important way of building confidence and empowering women. Peer support occurs when people – often colleagues – provide knowledge, experience, social or practical help to each other. Peer support usually means that people meet as equals to give each other support on a shared basis.

Peer support can occur in the following ways:

- Facilitating group activities
- Co-facilitating training activities
- Providing a women-only space

.....

**ETWE gives you the confidence because it was all-women, you can share your experience.**

*ETWE Participant*

.....

## SUPPORT AROUND MARKETING AND PROMOTION

### *How to support market research and promotion – the experience of ETWE*

Many women developed ideas that were focused on the Traveller market.

Opportunities for market research and promotion may be available to Traveller organisations. Here are just a few examples:

- Traveller organisations can host focus groups with Travellers to establish potential demand for products and services
- Traveller organisations can host showcase events, craft fairs, or other events
- Supports around set-up and maintenance of Facebook and other social networking sites for project promotion
- Investigate whether you could support testing the market for craft or retail items through a pop-up shop or exhibition event
- Supports around getting business cards or personal cards printed
- There may be opportunities for publicity and advertising in newsletters and events targeted at the Traveller community in an area
- During ETWE, the Irish Traveller Movement's Annual General Meeting held a fashion show to promote some of the dressmaking businesses that the participants wanted to develop



- Advisory group members gave advice on promoting businesses and sharing expertise
- Launch and publicity events can be a good opportunity to showcase ideas.

CLINICS AND ONCE-OFF INFORMATION

Sometimes there might be a need for information and support, but not for training or business planning. This arose in ETWE, particularly amongst women who had been trading, knew their business but needed more information on specific issues.

The suite of services should include clinics, or once-off information, where women are looking for information on a range of topics, for example:

- How to source new suppliers
- How to manage importation of goods
- How to set up a website for promotion
- How to prepare tenders for contracting

Clinics or once-off information can be a very effective way of engaging with Travellers, particularly where they may not be available for signing up for full programmes, or ongoing training.

An enterprise organisation could deliver these clinics with the support of local Traveller organisations. Local Traveller organisations could work with volunteers or mentors from enterprise boards, or local development companies if they wanted to provide this service.

One-to-one clinics are offered by some enterprise boards. For example, the Wexford County Enterprise Board recognises that courses are not for everyone, and offers one-hour one-to-one clinics (for all entrepreneurs) on such topics as business health-check clinic; marketing clinic; public relations clinic; human resources and employment law clinic; and social media clinic.

NETWORKING

Networking could be described as any event where there is an opportunity for people to exchange information about themselves and what they do.

Access to business networking can be a barrier experienced by women and minority ethnic groups.<sup>88</sup>

Networking is therefore an important support for Traveller entrepreneurs, both women and men. As many networking opportunities as possible should be grasped – many of these have been highlighted in earlier sections of this toolkit. Some examples of networking activities that worked in ETWE are highlighted below.

.....  
**If there was a service - like citizen's information – that Travellers could go to for information about specific issues, without having to sign up for a programme or give all our details, that would be great.**  
*ETWE Participant and co-facilitator*  
.....

88 As identified in section 3.

### EXAMPLES OF NETWORKING EVENTS

Launches of projects, events or publications, and other publicity events

Conferences or awards ceremonies around enterprise and Travellers' enterprise

Ideas-generation workshops with invited enterprise agencies and entrepreneurs

Events or projects run by third-level institutions

Meetings with a range of agencies to explore issues relating to Travellers and enterprise

Events showcasing Traveller craft, music and culture

Training and group events that include a networking element by inviting speakers to introduce their agency, service or business

Mainstream networking events

Networking events can be used also to provide information – enterprise support agencies can provide information on their supports as well as government programmes. Remember: access to information is one of the key barriers to enterprise identified by women and minority ethnic groups.

### *The three contexts for networking*

Networking can take place within three contexts, and it is important that networking activities across all three are availed of. The three contexts are:

1. Opportunities for a Traveller-only and Traveller women-only networking space – this can be very important in order to share experiences and difficulties, and to build confidence.
2. Opportunities for networking between Traveller and settled entrepreneurs, and enterprise agencies – these may be new opportunities for networking. In the context of ETWE, they included ideas-generation events, advisory group meetings, launch and publicity events.
3. Opportunities for mainstream networks to engage with Travellers – mainstream networking activities (evening networking events, breakfast meetings, etc.) should also be part of the networking mix. Mainstream networks may look to their own publicity materials to ensure that they are inclusive and reflective of diversity so as to encourage Travellers and other minority ethnic groups to participate.

**IT IS WORTH NOTING THAT MANY MAINSTREAM BUSINESS NETWORKING EVENTS CAN BE OFF-PUTTING – HOW MANY LEAFLETS OR BROCHURES FOR NETWORKING ACTIVITIES INCLUDE THOSE STOCK IMAGES OF SHARP-SUITED, CUFF-LINKED, PINSTRIPED BUSINESSMEN? MAYBE IT IS TIME TO RETHINK PUBLICITY MATERIAL!**

### **PROVIDING OTHER SUPPORTS - SOCIAL ENTERPRISE AND CO-OPERATIVES**

Some enterprise ideas may be particularly suited to social enterprise, or participants may be interested in forming a co-operative. It is important that supports should be available to these forms of enterprise. A brief description of each is provided below.

## Social enterprise

There are many different definitions of a social enterprise – a widely used is the UK’s Department and Trade and Industry’s definition –

**A social enterprise is a business with primarily social objectives whose surpluses are principally reinvested for that purpose in the business, or in the community, rather than being driven by the need to maximise profit for shareholders and owners.<sup>89</sup>**

Social enterprises across Ireland and Europe operate in such sectors as agriculture, craft, health, banking, and social services, and are estimated to employ over 11 million people in the EU, and to constitute 6% of total employment.<sup>90</sup>

The government has already made a commitment to supporting social enterprises in the Programme for Government, and recently announced that it will commission a study into the potential of social enterprise – this study will be completed by Forfás with the Department of Jobs, Enterprise and Innovation by end 2012.<sup>91</sup>

Advocates of social enterprise make the point that all enterprise support agencies should include social enterprise within their support criteria.

## Co-operatives

The International Co-operative Alliance defines co-operatives as autonomous association(s) of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

In Ireland, co-operatives include worker co-ops, producer co-ops (for example, the agricultural co-ops), community co-ops and credit unions. It is the view of Forfás that the potential of co-operatives in Ireland, most notably worker co-operatives, has not yet been fully realised and the agency attributes this to a lack of visibility and understanding of the sector.<sup>92</sup> Similar to social enterprise, the enterprise and employment potential of co-operatives should not be overlooked, and supports for co-operatives should be provided.

The Galway City Partnership has devised a booklet introducing co-operatives which is available from its website.<sup>93</sup>

## FINALLY

Evaluation and ongoing needs-analysis is a very important aspect of providing enterprise supports to Traveller women. It is recommended that evaluation is embedded into each training event, advisory group meeting, group workshop, ideas-generation event, mentoring event etc. Participation in planning and identifying responses to needs should also be core to the planning, design and amendment of any support programme.

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89 Department of Trade and Industry (2002): *Social Enterprise – a progress on social enterprise*. London: HMSO

90 Ciriex (International Centre of Research and Information on the Public, Social and Co-operative Economy) (2007): *The social economy in the European Union*. Study commissioned by The European Economic and Social Committee (EESC) N°. CESE/COMM/05/2005. Available online: <http://www.socialeconomy.eu.org/spip.php?article420>

91 Department of Jobs, Enterprise and Innovation (2012): *2012 Action Plan for Jobs*. Dublin: The Stationery Office

92 Forfás (2007): *Ireland’s Co-operative Sector*. Dublin: Forfás

93 [www.gcp.ie/](http://www.gcp.ie/)

## **PART III**

### Training



## SAMPLE TRAINING AND WORKSHOP MODULES

The tables below provide an outline of some core modules that could be developed in a pre-enterprise training programme.

Depending on the requirements of each group, modules may be delivered in one or two sessions. It is recommended that each module is co-facilitated to ensure that each one is relevant to the experiences of Traveller women. Co-facilitation is discussed in the main toolkit.

It is also important that the modules are reinforcing and supportive – in the ETWE experience, training followed ideas-generation and practical mentoring around ideas, so that the training modules had a strong practical emphasis.

Other training modules could be explored – examples of additional modules delivered by ETWE included marketing training, managing importing, acquiring suppliers, and using social media in business.

|                                    |   |
|------------------------------------|---|
| MODULE TITLE                       | <b>PERSONAL CHARACTERISTICS OF AN ENTREPRENEUR, AND COMMUNICATIONS</b> <i>(usually requires at least 2 sessions)</i>  |
| OBJECTIVES                         | To provide an overview of the characteristics of an entrepreneur and consider the importance of communications in business.   |
| LEARNING OUTCOMES FOR PARTICIPANTS | <ul style="list-style-type: none"><li>» Understand the key personal characteristics of an entrepreneur</li><li>» Assess their strengths and identify areas for further development</li><li>» Understand the importance of adapting to change in business</li><li>» Be familiar with planning and goal-setting</li><li>» Understand the importance of effective communications in business</li><li>» Enhance communication and negotiation skills.</li></ul> |
| SAMPLE TOOLS                       | Interactive discussion, group exercises, group discussions, case studies and video footage.   |

|                                    |   |
|------------------------------------|---|
| MODULE TITLE                       | <b>INEQUALITY AND DISCRIMINATION</b> <i>(usually requires at least 2 sessions)</i>  |
| OBJECTIVES                         | To provide an overview of the concepts of inequality and discrimination. This includes theories, the impact (long term and short term), cycles, power and ideologies.   |
| LEARNING OUTCOMES FOR PARTICIPANTS | <ul style="list-style-type: none"><li>» Understand the concepts of inequality, discrimination and racism</li><li>» Understand the relationship between: prejudice, stereotyping, discrimination, oppression and racism</li><li>» An understanding of each individuals own responsibilities and society's responsibilities</li><li>» An awareness of the mechanisms and legislation to challenge discrimination.</li></ul> |
| SAMPLE TOOLS                       | Interactive group discussion, group exercises and video footage.  |

|   |  |
|---|--|
| <b>MODULE TITLE</b>                       | <b>BASICS OF BOOKKEEPING</b>   |
| <b>OBJECTIVES</b>                         | To give an overview of basic business record-keeping principles and obligations.   |
| <b>LEARNING OUTCOMES FOR PARTICIPANTS</b> | <ul style="list-style-type: none"> <li>» Understand the purpose of keeping accounts and associated responsibilities and obligations</li> <li>» Be familiar with key record-keeping procedures and methods of organising accounts</li> <li>» Understand VAT procedures and obligations</li> <li>» Gain an introduction to VAT records.</li> </ul> |
| <b>SAMPLE TOOLS</b>                       | Interactive discussion-group exercises and discussions, templates and examples.  |

|   |   |
|---|---|
| <b>MODULE TITLE</b>                       | <b>INTRODUCTION TO BUSINESS PLANS AND FEASIBILITY STUDIES</b>   |
| <b>OBJECTIVES</b>                         | To introduce the concepts of feasibility studies and business plans, their importance in enterprise development and to outline the structure of both.   |
| <b>LEARNING OUTCOMES FOR PARTICIPANTS</b> | <ul style="list-style-type: none"> <li>» Understand the relevance of feasibility studies and business plans in testing and developing business ideas</li> <li>» Understand of the differences between feasibility studies and business plans</li> <li>» Understand the key concepts and structure within feasibility studies and business plans, including market research and analysis and financial projections.</li> </ul> |
| <b>SAMPLE TOOLS</b>                       | Interactive discussion, group exercises and discussions, examples and templates.  |

|   |   |
|---|---|
| <b>MODULE TITLE</b>                       | <b>STEPS IN SETTING UP YOUR BUSINESS</b>  |
| <b>OBJECTIVES</b>                         | To take participants through the practical steps and considerations involved in setting up a business.  |
| <b>LEARNING OUTCOMES FOR PARTICIPANTS</b> | <ul style="list-style-type: none"> <li>» Familiarity with the steps involved in registering a business, and options for different structures</li> <li>» Understanding the regulations and responsibilities of self-employment</li> <li>» Familiarity with the steps involved in tax registration</li> <li>» Knowledge of where to go for more-detailed information when setting up a business.</li> </ul> |
| <b>SAMPLE TOOLS</b>                       | Interactive discussion, group exercises and discussions, examples.  |

| MODULE TITLE                       | FINANCIAL PROJECTIONS   |
|------------------------------------|---|
| OBJECTIVES                         | To introduce participants to financial projections, and key concepts of cashflow projections and profit-and-loss.   |
| LEARNING OUTCOMES FOR PARTICIPANTS | <ul style="list-style-type: none"><li>» Understand the importance of financial projections and their use as a tool in business planning</li><li>» Understand the typical costs in a business (including fixed and variable costs)</li><li>» Understand concepts of profitability and break-even</li><li>» Understand the differences between financial planning concepts of cashflow and profitability</li><li>» Understand the layout of a cashflow projection and profit-and-loss projection.</li></ul> |
| SAMPLE TOOLS                       | Interactive discussion, practical group exercises and discussions, examples and templates.  |

| MODULE TITLE                       | USING NETWORKS TO BUILD A BUSINESS  |
|------------------------------------|---|
| OBJECTIVES                         | To introduce participants to the impact networking can have on business and to enhance networking skills.   |
| LEARNING OUTCOMES FOR PARTICIPANTS | <ul style="list-style-type: none"><li>» Understand networking and how to use networks</li><li>» Understand how networking groups are structured</li><li>» Familiarity with practical ways in which networking can increase business</li><li>» Enhanced networking skills.</li></ul> |
| SAMPLE TOOLS                       | Interactive discussion, practical group discussions and role-play.  |

| MODULE TITLE                       | MARKETING  |
|------------------------------------|--|
| OBJECTIVES                         | To introduce marketing concepts and to highlight the importance of marketing strategies for small business.  |
| LEARNING OUTCOMES FOR PARTICIPANTS | <ul style="list-style-type: none"><li>» Understand definitions and concepts of marketing and how they can apply in my business</li><li>» Understand the elements of the marketing mix and what it means to be market-oriented</li><li>» Become familiar with the practical ways in which marketing</li></ul> |
| SAMPLE TOOLS                       | Interactive discussion, practical group discussions and case studies.  |

## SAMPLE TEMPLATE FOR IDENTIFYING SKILLS AND TRAINING NEEDS

### SKILLS – MY STRENGTHS AND TRAINING NEEDS-ANALYSIS

1. Identify what skills, abilities and behaviour your business needs (✓ ✓ ✓ is very important, ✓ ✓ being fairly important and so on, and X not being important at all). This can go into the column 'needed in my business'.
2. Identify the skills you think you need (where ✓ ✓ ✓ is very important, ✓ ✓ being fairly important and so on, and X not being important at all). This can go into the column 'needed by me'.
3. Remember, you may not need all the skills that are needed in the business. There may be someone else, either in the business or in your family, who could undertake the work.
4. It is a good idea to answer the questions above with a mentor or someone who knows you and is aware of your experience, capabilities and skills. Sometimes we can be too harsh on ourselves or even forget our positive attributes.
5. At the same time, agree with another person (for example, your mentor) whether each skill and behaviour is essential or desirable for the effective performance of your business. This helps prioritise training.

| NAME   | DATE                         |                     |  |
|--|------------------------------|---------------------|--|
| <i>Skills and Competencies</i>   | <i>Needed in my business</i> | <i>Needed by me</i> | <i>Actions</i>   |
| 1 <b>Business writing</b> – literacy, letters, quotes, proposals, plans, tenders   |                              |                     | <i>For example:</i><br>can be provided by other training provider, urgently needed, will be needed at a later stage, can buy training myself, needs finance to access training, etc. |
| 2 <b>Questioning and listening skills</b> – finding out about and developing needs and key issues; and communicating professionally so as to be understood |                              |                     |  |
| 3 <b>Negotiating and Influencing skills</b> – techniques to produce mutually positive outcomes.  |                              |                     |  |
| 4 <b>Practical skills</b> – methods and expertise (technical and product-related) within my area of personal responsibility                                |                              |                     |  |
| 5 <b>I.T. skills</b> – use, awareness, Internet, Word, Excel/spreadsheets, presentations, website  |                              |                     |  |
| 6 <b>Creating and developing</b> ideas and solutions with customers, suppliers, staff and partners   |                              |                     |  |
| 7 <b>Understanding</b> , developing and using your Unique Selling Points   |                              |                     |  |
| 8 <b>Creating and giving</b> presentations to groups and individuals   |                              |                     |  |



| <i>Skills and Competencies</i>   | <i>Needed in my business</i> | <i>Needed by me</i> | <i>Actions</i> |
|--|------------------------------|---------------------|----------------|
| 9 <b>Relationship skills</b> – initiating, managing and building effective relationships – creating and maintaining contacts and networks with customers, colleagues and suppliers       |                              |                     |                |
| 10 <b>Customer Service</b> – attentiveness to needs, product quality assurance, seeking feedback   |                              |                     |                |
| 11 <b>Competitor and industry research</b> and competitor awareness  |                              |                     |                |
| 12 <b>Selling skills</b> – how, where, what and when; belief in self and business  |                              |                     |                |
| 13 <b>Marketing</b> – SWOT (strengths, weaknesses, opportunities and threats) awareness and the effective communication of the potential of your business                                |                              |                     |                |
| 14 <b>Creating, closing and completing</b> deals and agreements with groups and individuals  |                              |                     |                |
| 15 <b>Researching and getting information</b> – organisations, suppliers, regulations  |                              |                     |                |
| 16 <b>Determining direction</b> , taking initiative, managing projects, organising and running meetings  |                              |                     |                |
| 17 <b>Building supportive, open and constructive relationships</b> with mentors and supporters   |                              |                     |                |
| 18 <b>Systems</b> – administration, filing, planning, invoices, reporting and monitoring   |                              |                     |                |
| 19 <b>Resource awareness</b> – equipment, technology, materials, transport, people, premises   |                              |                     |                |
| 20 <b>Financial understanding</b> – numeracy, profit and loss, cash-flow, variable/fixed costs, bookkeeping, purchasing, debtors, tax, VAT, grants, loans, nsurance, expenses, budgeting |                              |                     |                |
| 21 <b>Self-motivation</b> , self-discipline, decision-making, determination, perseverance, planning and organising   |                              |                     |                |
| 22 <b>Managing time and activities</b> – prioritising, being productive and effective  |                              |                     |                |
| 23 <b>Development and learning plan</b> for continuous personal training and growth  |                              |                     |                |



## **PART IV**

### Additional Resources, Bibliography and Appendices

## VIABILITY CHECK

### What is it?

A viability check is a short and rapid exercise which tries to establish whether a business idea could work. It does this by roughly estimating the total costs and the total potential sales and income of a business. The viability check takes place at a very early stage of the business idea. It is also used to decide whether the project should be developed more.

An important part of a viability check is to work out the 'break-even point'. This establishes the minimum sales needed in order to cover the costs of the business.

If the business is viable, then the next stage is the feasibility study or business plan, both of which examine costs and income in greater detail.

This page outlines some key questions to consider in a viability check. It is important to remember that the 'viability check' is a very short exercise to work out the rough costs and income.

- 1. What is your business idea and what is involved in making the product or providing the service?**

---
- 2. What is the rough cost of producing one unit or item?**

These are costs that directly arise in the production of one unit or item. For example, materials, labour, transport.

---
- 3. What price do you think you can charge for each item or unit (e.g., what is the market rate)?**

---
- 4. What is the amount or profit (gross profit margin) for each item?**

This is the sales price for one unit or item, less the cost of producing it.

---
- 5. Roughly, what will be the cost of your overheads?**

Also referred to as fixed costs, these are costs that will remain the same regardless of the number of units or items you sell. They include:

|   |             |
|---|-------------|
| ■ Rent and rates                                    | ■ Insurance |
| ■ Light and heat                                    | ■ Telephone |
| ■ Staff costs (not directly involved in production) | ■ Others    |
| ■ Equipment costs                                   |             |

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- 6. How many units do you have to produce in order to cover all of your overheads**

In other words, what is your 'break-even point'? This is the total overhead costs divided by the gross profit margin per unit.

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- 7. Is this amount of units feasible?**

Is it possible to produce this number of units within a working week or working day? Don't forget to take into consideration seasonal factors, time for breaks, down time, etc?

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Also, consider whether there is a market and demand for this number of units?

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- 8. If it is not viable?**

Can you alter the business idea or the costs? For example, can you share a premises, work from home, sell from the internet? Can you cut down on staff costs, or can you source your materials more cheaply in order to make the business viable?

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- 9. If it is viable**

Then move on to carry out more research and development in the form of a feasibility study and/ or a business plan.

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## USEFUL INFORMATION ON ENTERPRISE SUPPORTS

### ***Back-to-Work Enterprise Allowance<sup>94</sup>***

The Back-to-Work Enterprise Allowance (BTWEA) scheme encourages people getting certain social welfare payments to become self-employed. If you take part in the BTWEA you can keep a percentage of your social welfare payment for up to two years.

A new Back-to-Work Scheme called the Short-Term Enterprise Allowance started in May 2009. There is no qualifying period for the Short-Term Enterprise Allowance. You can get immediate access to the allowance if you meet the qualifying conditions.

You can qualify for a Back-to-Work Enterprise Allowance if you are:

- Setting up as self-employed in a business that has been approved in advance in writing by a Jobs Facilitator or Partnership Company; and
- Getting one of the qualifying payments listed below<sup>95</sup> for at least 12 months

If you qualify for the Back-to-Work Enterprise Allowance you can keep the following portion of your social welfare payment, including increases for a qualified adult and qualified children, for a maximum of two years:

- 100% for the first year
- 75% for the second year

If you took part in the Back-to-Work Enterprise Allowance scheme before 1 May 2009, you could keep the following portions of your social welfare payment, including increases for a qualified adult and qualified children:

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

### ***Secondary benefits***

You can keep your secondary benefits<sup>96</sup> (apart from Rent or Mortgage Interest Supplement) for as long as you are getting the Back-to-Work Enterprise Allowance, provided your household income is less than €317.43 gross per week. Household income includes your spouse's, civil partner's or cohabitant's income, but allows for PRSI and reasonable travel expenses. Income from the Back-to-Work Enterprise Allowance or the Short-Term Enterprise Allowance is not taken into account for the purpose of the €317.43 weekly income limit but your income from work is taken into account.

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<sup>94</sup> The information in this section is drawn from the Citizens Information website and is correct as at February 2012.

<sup>95</sup> Jobseeker's Allowance, Jobseeker's Benefit (with an underlying entitlement to Jobseeker's Allowance), One-Parent Family Payment, Blind Pension, Disability Allowance, Carer's Allowance (having stopped performing caring duties), Farm Assist, Invalidity Pension, Incapacity Supplement, Pre-Retirement Allowance, Widow's/Widower's or Surviving Civil Partner's (Non-Contributory) Pension, Deserted Wife's Benefit or Allowance, Prisoner's Wife's Allowance or Illness Benefit for three or more years.

<sup>96</sup> Fuel Allowance, Medical card (the €317.43 weekly income limit does not apply here), Diet Supplement, Back-to-School Clothing and Footwear Allowance, Differential Rents (from your local authority).

### ***The Technical Assistance and Training (TAT) fund***

Introduced in 1995, this initiative was designed to help Back to Work (BTW) participants with costs such as:

- Training on starting your own business
- Training on keeping proper accounts and book keeping
- Preparing business plans and submissions for funding, financial projections etc
- Business Mentoring
- Advertising and Marketing Aids
- Safe Pass
- Literacy & Computer training
- Driving lessons - car and HGV – To a maximum of €350 (Such lessons should normally be related to preparing for driving test)
- Manual handling
- Machinery tickets
- Skills training - short term training courses that may lead to employment Interview Techniques & CV preparation
- Small items of business equipment e.g. fax machines, computers, other equipment necessary to run a business
- Public Liability Insurance costs associated with starting up a business.

*NOTE: Public Liability Insurance is the only type of insurance covered under the TAT scheme. All other types, including vehicle insurance, should not be covered.<sup>97</sup>*

However, there is not an automatic entitlement to TAT; assistance from this fund must be approved by the Jobs Facilitator in your Social Welfare Local Office. Payments from the fund must be made directly to the provider of the service.

Further information on the BTWEA is available online from the Citizens Information Board website: [http://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/social\\_welfare\\_payments\\_and\\_work/back\\_to\\_work\\_enterprise\\_allowance.html](http://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/social_welfare_payments_and_work/back_to_work_enterprise_allowance.html)

See also a booklet on the website of the Department of Social Protection:  
<http://www.welfare.ie/EN/Publications/SW92/Documents/sw92.pdf>

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<sup>97</sup> The above information on the TAT fund was sourced from the operational guidelines of the programme, published by the Department of Social Protection.  
[http://www.welfare.ie/en/operationalguidelines/pages/btw\\_eall.aspx#app2](http://www.welfare.ie/en/operationalguidelines/pages/btw_eall.aspx#app2)

## LOAN FINANCE PROVIDERS

### *Micro-finance*

#### FIRST-STEP

First-Step (micro-finance) is a non-profit organisation established in 1991. The mission of the organisation is the creation of enterprise through self-employment to stimulate job-creation and job-preservation. First-Step is guided by the principle that if anybody wishes to start their own business and it is a sustainable idea, they should have access to funding. It provides mentoring through the MBA Association of Ireland.

First-Step provides loans to start-up small businesses for entrepreneurs who have difficulty securing funding from traditional financial institutions.

#### BUSINESS START-UP AND EXPANSION LOANS

- The maximum loan is €25,000 and the minimum loan is €5,000
- First-Step can partner other enterprise agencies or banks for amounts over €25,000
- Three-year term repayable by monthly direct debit
- Repayments commence one month after drawdown
- Interest is currently 9% per annum
- Any business sector is supported as long as the business has fewer than 10 employees
- Collateral or loan guarantees are not required

#### HOW TO APPLY TO FIRST-STEP

Applications must provide hard copy of the following:

- A well-prepared business plan. This should include cashflow projections for three years – and should demonstrate that the loan can be repaid in three years
- Complete the First-Step Application Form – download from [www.first-step.ie](http://www.first-step.ie)

### *Credit unions*

In Ireland over 2.9 million people are members of credit unions, and have savings approaching €11.9 billion. There are over 9,200 active volunteers involved in the movement, and over 3,500 people employed.<sup>98</sup> Enterprise loans and supports for small businesses are provided to credit union members across the credit union movement – it has been estimated that 10% of all credit union funding is accounted for by small business loans.<sup>99</sup> However, each credit union is a fully autonomous organisation, and the extent to which enterprise loans are provided varies significantly across the movement.<sup>100</sup>

A number of credit unions have established initiatives targeted at small businesses and have partnered with Enterprise Boards. The initiatives involve the provision of loan finance to the small business by the credit union, with support services provided by the local Enterprise Board. Applicants are usually required to complete a business plan to accompany their application.

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<sup>98</sup> <http://www.creditunion.ie>

<sup>99</sup> McCarthy, O., Briscoe, B. and Ward, M. (2000): 'Redesigning the Credit Union for the Next Millennium: A Case Study of Ireland', *The World of Co-operative Enterprise 2000*. Oxford: Plunkett Foundation

<sup>100</sup> There are over 500 credit unions on the island of Ireland.

Further information on all initiatives and supports from credit unions can be found through contacting credit unions directly and through the two representative bodies for credit unions in Ireland: the Irish League of Credit Unions (the ILCU, representing 498 credit unions) and the Credit Union Development Association (CUDA, representing 12 credit unions). Their contact details are:

ILCU <http://www.creditunion.ie>

CUDA <http://www.cuda.ie/index.html>

***Social-finance providers***

Social finance can be described as the provision of finance by organisations which seek a social return or social dividend, as well as a financial return. There is a number of organisations in Ireland which describe themselves as social-finance or social-investment providers. Generally, the social-finance providers listed below provide finance to community organisations, or social enterprises, rather than micro-enterprises or sole traders.

**CLANN CREDO LOAN FINANCE**

Clann Credo – The Social Investment Fund aims to support people and assist in the building of stronger communities. Clann Credo supports social enterprises, charities and community organisations by providing accessible loan finance. Since 1996, Clann Credo has invested €39 million (31 December 2011) in community businesses, voluntary organisations, and social enterprises and projects.

<http://www.clanncredo.ie/default.aspx?m=1&mi=41>

**UCIT**

Ulster Community Investment Trust (UCIT) provides loans and support for community organisations, charities and social enterprises. Since January 2001, the UCIT Loan Fund has assisted over 240 community organisations and social enterprises in Northern Ireland and the Republic of Ireland through providing loans totalling in excess of £30m (equivalent to €35m). Clients include enterprise and workspace projects; tourism initiatives; rural development projects; training initiatives; childcare schemes; housing associations; community transport; energy and environmental initiatives; and sports and recreation facilities.

<http://www.ucitltd.com/roi-home.html>

**REVOLVING-LOAN FUNDS<sup>101</sup>**

The loan funds outlined below are not available on a nationwide basis<sup>102</sup>, but they give an indication of models of revolving-loan funds available for micro-enterprises, which could be adopted as a model of practice in other communities.

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101 Information on the revolving-loan funds listed was drawn from the respective organisations’ websites.

102 With the exception of the Tallaght Trust Fund worker co-operative revolving-loan fund.

### **DÚN LAOGHAIRE-RATHDOWN COUNTY ENTERPRISE BOARD**

Dún Laoghaire-Rathdown (DLR) Trust Fund is a charitable body which makes loans available to individuals or groups who wish to launch a new business but have had difficulty in accessing start-up finance from banks or government agencies.

The trust fund is specifically targeted at people experiencing some form of disadvantage or a particular challenge.

The trust fund makes loans of €500 to €5,000, repayable over a period of one to three years. The loans are interest-free, but an administration charge is applied to each loan. No security is required. The funds can be used towards any legitimate business expense, including working capital (the general cash required to operate your business, especially in the first few months).

Applications are open to any individual or group with a business idea that has been well-researched and shaped into an outline business plan. Applicants must be able to demonstrate that:

- They have already been refused funding from banks or state agencies; and
- They are experiencing some form of disadvantage or challenge (e.g. disability, unemployment).

The Dún Laoghaire-Rathdown Trust Fund is managed by Dún Laoghaire-Rathdown County Enterprise Board. An application form and guidelines on preparing a business plan will be made available to people who appear to be eligible for the loan fund. Each application will then be assessed on its merits. Prospective applicants are asked to call the Board's office prior to submitting an application.

[http://www.dlrceb.ie/DLR\\_Trust\\_Fund/Default.1856.html](http://www.dlrceb.ie/DLR_Trust_Fund/Default.1856.html)

### **TALLAGHT TRUST FUND**

The Tallaght Trust Fund was established in 1987 with private-sector contributions to promote economic development and enterprise in the Tallaght area. It is in effect a lender of last resort for small businesses that find it difficult to secure loans through mainstream banks.

The fund is a revolving-loan fund, which relies on loan repayments to fund new loans. It offers small amounts to clients, usually to purchase tools and equipment. The success of the fund to date can be judged by the fact that, despite a relatively small seed capital and the high-risk nature of the market being served, the Fund continues to manage a portfolio of loans and consider new applications from the local economy.

In addition to its general loan fund, Tallaght Trust Fund Limited administers the Worker Co-operative Revolving-Loan Fund. The initial finance for this fund came from FÁS, and it covers the entire country. It is designed to assist worker co-operatives to access loan finance on similar terms to those offered to other small businesses, which, because of their legal structure, worker co-operatives find difficult.

<http://www.partas.ie/Enterprise/Microfinance.aspx>

## **REVENUE GUIDES**

Revenue Commissioners (2007): *VAT for Small Business – A Revenue Guide*.

Available online: [www.revenue.ie/en/tax/it/leaflets/it49.pdf](http://www.revenue.ie/en/tax/it/leaflets/it49.pdf)

Revenue Commissioners (2007): *Starting in Business – A Revenue Guide*.

Available online: [www.revenue.ie/en/tax/it/leaflets/it48.pdf](http://www.revenue.ie/en/tax/it/leaflets/it48.pdf)



QUESTIONNAIRE RE BARRIERS

What support do you need?

We would love to get your views on the kind of supports that GTM needs to provide to Traveller women interested in business.

Please answer the questions below – no need to provide your name.

Have you given any thought to any of the following (tick):

- ☐ Setting up my own business
- ☐ Getting more involved in my family's business
- ☐ Turning a hobby or an interest into a way of making some extra money

What would stop you from setting up a business? Have you ever faced any of the barriers below (tick as many as apply)?

- |  |  |
|--|--|
| <input type="checkbox"/> Access to finance to start up a business      | <input type="checkbox"/> Lack of confidence                |
| <input type="checkbox"/> Discrimination                                | <input type="checkbox"/> Childcare/family responsibilities |
| <input type="checkbox"/> Loss of benefits or welfare payments          | <input type="checkbox"/> Other barriers or difficulties    |
| <input type="checkbox"/> Lack of information about enterprise supports |  |

If you have considered setting up a business, have you ever looked for support from any of the following organisations?

- |   |  |
|---|--|
| <input type="checkbox"/> City/County Enterprise Board | <input type="checkbox"/> Local Employment Service  |
| <input type="checkbox"/> Social Welfare Office        | <input type="checkbox"/> FÁS                       |
| <input type="checkbox"/> Galway Rural Development     | <input type="checkbox"/> Galway Traveller Movement |

Would you be interested in support from Galway Traveller Movement around setting up a business?

- ☐ Yes ☐ N

If yes, what types of support would you need?

- ☐ Information on setting up a business
- ☐ Group training on setting up and managing a business
- ☐ One-to-one support in setting up a business
- ☐ Support around accessing finance
- ☐ Information from other women about their experiences in business
- ☐ Other support

What else should GTM do to support women interested in business?

## SOME RELEVANT WEBSITES

### *Government and State agencies*

|  |  |
|--|--|
| Arts Council   | <a href="http://arts council.ie">arts council.ie</a>               |
| BASIS – Public Sector Information  | <a href="http://basis.ie">basis.ie</a>                             |
| Bord Bia   | <a href="http://bordbia.ie">bordbia.ie</a>                         |
| Central Statistics Office  | <a href="http://cso.ie">cso.ie</a>                                 |
| Citizens Information   | <a href="http://citizensinformation.ie">citizensinformation.ie</a> |
| City and County Enterprise Boards  | <a href="http://enterpriseboards.ie">enterpriseboards.ie</a>       |
| Companies Registration Office  | <a href="http://cro.ie">cro.ie</a>                                 |
| Cork Business Innovation Centre  | <a href="http://corkbic.com">corkbic.com</a>                       |
| The Crafts Council   | <a href="http://ccol.ie">ccol.ie</a>                               |
| Data Protection Commissioner   | <a href="http://dataprotection">dataprotection</a>                 |
| Department of Enterprise, Jobs and Innovation  | <a href="http://djei.ie">djei.ie</a>                               |
| Department of Environment, Community and Local Government                            | <a href="http://environ.ie">environ.ie</a>                         |
| Department of Justice and Equality   | <a href="http://inis.gov.ie">inis.gov.ie</a>                       |
| Department of Social Protection  | <a href="http://welfare.ie">welfare.ie</a>                         |
| Dublin Business Innovation Centre  | <a href="http://dbic.ie">dbic.ie</a>                               |
| Enterprise Ireland   | <a href="http://enterprise-ireland.com">enterprise-ireland.com</a> |
| Equality Authority   | <a href="http://equality.ie">equality.ie</a>                       |
| European Foundation for the Improvement of Living and Working Conditions (Eurofound) | <a href="http://eurofound.europa.eu">eurofound.europa.eu</a>       |
| FÁS  | <a href="http://fas.ie">fas.ie</a>                                 |
| Forfás   | <a href="http://forfas.ie">forfas.ie</a>                           |
| Health and Safety Authority  | <a href="http://hsa.ie">hsa.ie</a>                                 |
| IDA  | <a href="http://idaireland.com">idaireland.com</a>                 |
| InterTrade Ireland   | <a href="http://intertradeireland.com">intertradeireland.com</a>   |
| Irish Government website   | <a href="http://irlgov.ie">irlgov.ie</a>                           |
| Irish National Organisation for the Unemployed                                       | <a href="http://inou.ie">inou.ie</a>                               |
| Irish Tourist Board  | <a href="http://discoverireland.ie">discoverireland.ie</a>         |
| Irish Rural Link   | <a href="http://irishrurallink.ie">irishrurallink.ie</a>           |
| Northern Ireland Business and Innovation Centre                                      | <a href="http://noribic.com">noribic.com</a>                       |
| Pobal  | <a href="http://pobal.ie">pobal.ie</a>                             |
| Revenue Commissioners  | <a href="http://revenue.ie">revenue.ie</a>                         |
| Shannon Development  | <a href="http://shannon-dev.ie">shannon-dev.ie</a>                 |
| Skillnets (enterprise-led learning networks)   | <a href="http://skillnets.ie">skillnets.ie</a>                     |
| South East Business Innovation Centre  | <a href="http://sebic.ie">sebic.ie</a>                             |
| Teagasc  | <a href="http://teagasc.ie">teagasc.ie</a>                         |
| Údarás na Gaeltachta   | <a href="http://udasar.ie">udasar.ie</a>                           |
| Vocational Education Committees (VECs)   | <a href="http://vec.ie">vec.ie</a>                                 |
| Westbic  | <a href="http://westbic.ie">westbic.ie</a>                         |
| Western Development Commission   | <a href="http://wdc.ie">wdc.ie</a>                                 |

**Membership, support and networking organisations**

|   |                               |
|---|-------------------------------|
| Chambers of Commerce  | chambers.ie                   |
| Irish Business and Employers Confederation  | ibec.ie                       |
| Irish Exporters Association   | rishexporters.ie              |
| Irish Franchise Association   | irishfranchiseassociation.com |
| Irish Small and Medium Enterprises Association  | isme.ie                       |
| Irish Travellers Movement   | itmtrav.ie                    |
| Marketing Institute of Ireland  | mii.ie                        |
| Microtrade – building all-island connections for small business.  | microtrade.org                |
| National Rural Network (NRN) – <i>acts as a source of information relevant to rural development in Ireland</i>        | nrn.ie                        |
| National Traveller Women’s Forum  | ntwf.net                      |
| Network Ireland Association for Women in Business, the Professions and the Arts                                       | networkireland.ie             |
| Pavee Point   | paveepoint.ie                 |
| PLATO (Management Network)  | plato.ie                      |
| Small-Firms Association   | sfa.ie                        |
| The Irish Local Development Network (ILDN) – <i>the representative body of Local Development Companies in Ireland</i> | ildn.ie/                      |

**Other online resources**

|  |
|--|
| irishbusinesswomen.com   |
| <i>The online community and business resource for women in business in Ireland.</i>  |
| business-startup.ie  |
| <i>This site provides online resources, as well as details of a range of service-providers who can offer detailed advice on franchising, accounting, company formation, business finance, marketing and a whole range of other services.</i> |
| www.selfemployedsupports.ie  |
| <i>This site, an initiative of the Citizens Information Board, provides public-service information for self-employed people.</i>   |
| probonomentoring.com   |
| <i>Pro bono mentoring</i>  |
| activelink.ie  |
| <i>Activelink is the online network for non-profit organisations.</i>  |
| first-step.ie  |
| <i>First-Step microfinance</i>   |
| sff.ie   |
| <i>Social Finance Foundation of Ireland</i>  |
| communitybasedbusiness.co.uk   |
| <i>Association of Community-Based Business Advice (UK)</i>   |

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# APPENDICES

## APPENDIX 1: EXAMPLES OF INITIATIVES

Examples of targeted initiatives relating to Travellers (women and men); women in business; and ethnic minorities are outlined in this section.

### *Traveller Enterprise Development Unit – TEDU*

In April 2011 GTM launched an exciting, innovative and sustainable project for Traveller economic development, as part of its economic and enterprise-development strategy, the Traveller Enterprise Development Unit – TEDU. This new initiative is creating employment and enterprise opportunities for Travellers in Galway, and is the result of work undertaken by GTM staff, Travellers and expert advisors in Galway between 2006 and 2011.

TEDU is creating opportunities for Travellers in Galway to set up and work in private enterprises and social enterprises. Travellers are directly involved and are working with settled people at every level of this important strategic initiative for Travellers and the wider community in Galway.

So far, TEDU has

- Set up two social enterprises to carry out home insulation and recycling work
- Provided training for Traveller men and women in starting their own businesses and developing social enterprises
- Continued to research more opportunities and projects

### *Shuttle Knit*

Shuttle Knit emerged as an enterprise in 2001, resulting from the work of Wicklow Travellers' Group Limited. Supported by the Department of Community, Rural and Gaeltacht Affairs (DGRA) under the Community Service Programme, Shuttle Knit is a stand-alone business which involves Travellers and settled people working together to design and produce a comprehensive range of knitted and woven products.

Apart from promoting business enterprise and partnership, Shuttle Knit actively promotes social inclusion and addresses inadequacies experienced by members of the Traveller community. It provides opportunities for people to develop both their academic and work-related skills.

Shuttle Knit has developed and grown over the past number of years to a level where outside buyers and designers seek its expertise in producing a range of products to suit their individual business needs.

The company's ongoing work is showcased at various events throughout the country, including:

- National and local craft fairs
- The Shuttle Knit website
- Local and national media coverage (2008 Nationwide Programme, RTÉ)
- A documentary for Russian television's Channel 5
- A promotional documentary for Showcase Ireland; and
- Direct selling from Shuttle Knit, Crinion Park, Wicklow

Shuttle Knit takes pride in offering a personal service to individual customers as well as commercial customers.

Shuttle Knit Limited is a Company Limited by Guarantee and is registered in Ireland.

The registered office is: Shuttle Knit Limited, C.E.A.R.T, Crinion Park, Wicklow, County Wicklow.

### ***Institute of Minority Entrepreneurship***

The Institute for Minority Entrepreneurship (IME) at the Dublin Institute of Technology was established to offer minority communities in Ireland the opportunity to start their own business by providing specially designed training and mentoring services based on up-to-date research. The work of IME is now focused on the research and dissemination of findings regarding minority communities in Ireland, which, amongst others, include immigrants, Travellers, disabled, and ex-prisoners. The principal objectives for the IME Research Team are:

- To investigate the current situation of minority entrepreneurs in Ireland
- To conduct in-depth research on minority entrepreneurs so as to understand in greater detail the distinctive challenges that they face
- To contribute significantly to the international literature on minority entrepreneurship across a wide variety of disciplines and communication channels
- To utilise the research to identify education and training needs among these groups of entrepreneurs; and inform the development of appropriate training modules which will be offered on completion of the project
- To support the work of policy makers and support agencies by offering them evidence-based information from which good decisions can be made

The work published by IME researchers can be downloaded at [www.arrow.dit.ie](http://www.arrow.dit.ie) or obtained by contacting the researchers directly. Further details on the organisation itself can be found at [www.ime.ie](http://www.ime.ie).

### ***Ambassadors for Female Entrepreneurship and Female Entrepreneurs Mentoring Programme***

In co-operation with five different Chambers of Commerce in Ireland (Cork, Dublin, Galway, Sligo, Waterford) the Ambassadors for Female Entrepreneurship programme was launched in 2010. Following on from its success, the Female Entrepreneurship Mentoring programme was also introduced. Both initiatives are part-funded by the European Commission. Both encourage more women to start their own businesses and both support existing female entrepreneurship.

#### **AMBASSADORS FOR FEMALE ENTREPRENEURSHIP**

This program was originally set up to encourage women of all ages to consider starting their own businesses. In Ireland ten leading businesswomen were appointed as Ambassadors for Female Entrepreneurship. Each of these women was chosen on the basis of several factors. These included the strength of her experience in running her own business; the story she could tell to which would-be entrepreneurs could relate; and her genuine goodwill and support for other entrepreneurs. Each Ambassador is a role model for others thinking about starting a business. Each has endured various challenges and developed a strong and vibrant business. Some have succeeded, failed and succeeded again and learned valuable lessons along the way. As part of this programme, Ambassadors visited schools, community groups and networking groups for women to tell their stories and inspire others. In addition to the support the Ambassadors themselves provided, an iPhone app and a guidance booklet were developed. The booklet, 'Your Idea, Your Business,' provides basic information on how to set up a business, supported by tips and advice from the ambassadors. The booklet is aimed at people with an idea and provides information on how to make that idea grow into a business. The iPhone app



also provides information on how to start up a business but features more in-depth information and an events section where the user can keep up-to-date about interesting business events.

The ten Irish Ambassadors are part of a wider EU Network of Ambassadors for Female Entrepreneurship. Follow their activities on Facebook at [www.facebook.com/ambassadorsforfemaleentrepreneurship](http://www.facebook.com/ambassadorsforfemaleentrepreneurship)

### **FEMALE ENTREPRENEURS MENTORING PROGRAMME**

The Mentoring for Female Entrepreneurs programme is a follow-up project to the Ambassadors programme and was developed by five Chambers of Commerce in Ireland. The programme offers mentoring by experienced mentors to female entrepreneurs who own their own company, helping them through the difficult decisions and issues that arise in a recently established business.

For a one-year period, each entrepreneur is matched with a suitable Mentor who will guide her and offer mentoring support to her business. Before this, the two parties outline clearly a set of goals and objectives, so both gain the best results from their efforts.

In addition to the one-to-one mentoring, a series of Mentoring Clinics take place throughout Ireland, affording all entrepreneurs the opportunity to have consultations with individual mentors on specific aspects of their businesses. The programme is part of the wider European Network of Mentors for Women Entrepreneurs, which aims to create more successful female-owned businesses in Europe. The programme in Ireland is being co-ordinated by Galway Chamber of Commerce with partner organisations including Chambers of Commerce in Dublin, Cork, Waterford and Sligo.

Find more information about this programme at [www.mentoringforfemaleentrepreneurs.com](http://www.mentoringforfemaleentrepreneurs.com)

### ***National Women's Enterprise Day***

The National Women's Enterprise Day aims to inspire and assist women across Ireland in running their own business. The County and City Enterprise Boards host this annual event including clinics on conferences, networking, exhibition and mentoring. Most recently, it was held on the 16th and 17th of November 2011 at Portlaoise Heritage Hotel, Co Laois. Three hundred women in business participated.

National Women's Enterprise Day is co-funded by the European Social Fund with support from the Department of Justice and Equality, through the Equality for Women measure. The contact details for all County and City Enterprise Boards are available at [www.enterpriseboards.ie](http://www.enterpriseboards.ie)

### ***Pro bono mentoring***

The group found its genesis in a LinkedIn discussion forum originally themed around the types and level of support available to small and medium-sized enterprises (SMEs) that fall outside the remit of government agencies such as Enterprise Ireland, the IDA and the County Enterprise Boards.

The idea of experienced businesspeople volunteering time to help companies in this sector, resonated with a number of people monitoring the discussion. It was decided to meet and discuss if it made sense to do something together.

The concept of the 'hours bank' was put forward as a way to describe what we might be able to deliver. Some 20 people met at the inaugural meeting in May 2011 and a core group of seven people decided to take it forward. The mission of pro bono mentoring is:

*To connect experienced businesspeople willing to donate time and business expertise free-of-charge to advise small (fewer than 50 employees) businesses that need assistance and are willing to accept outside help.*

To apply for mentor support, fill out the application form on [www.probonomentoring.com](http://www.probonomentoring.com)

## APPENDIX 2: A SAMPLE ANTI-RACISM/INTERCULTURAL CODE OF PRACTICE<sup>103</sup>

### ***Anti-racism code of practice of (name of organisation)***

(Name of organisation) recognises that racism is an issue at all levels of Irish society. Our commitment to anti-racism is part of our wider commitment to equality and social inclusion.

(Name of organisation) understands racism is a particular form of exclusion faced by minority ethnic groups. It is based on the false belief that some races are inherently superior to others because of skin colour, nationality, ethnic or cultural background. Racism denies people their basic human rights, dignity and respect.

#### **(Name of organisation) is committed to this code of practice because:**

- Racism is a problem in Irish society and we are challenged to demonstrate an intolerance of racism and a solidarity with those who experience it.
- Our community is multi-ethnic and multi-cultural and cultural difference challenges us to do things differently if we are to create positive outcomes for all
- As in wider society, there is potential for racism in our own community and we seek to do what we can to prevent this from finding fertile ground
- As with all organisations, there is potential for racism in our own organisation and we seek to prevent this potential being realised
- We are actively committed to advancing the objectives and the expected outcomes of the National Action Plan Against Racism
- We are fully committed to adhering to the Equality Acts 1998 and 2004 and the Equal Status Acts 2000 and 2004 and to advancing equality at all levels.

#### **(Name of organisation) commits itself:**

##### ***To make racism a visible issue through:***

- Communicating the anti-racist ethos of our organisation in the mission statement, strategic plans, job descriptions, staff induction manual, organisation's reports, publications, newsletters etc., in the symbols and images we use and in the messages we communicate.
- On-going examination of our own ethos so that anti-racism is central to our mission and the assumptions that underlie our work are proofed against racism.
- On-going awareness-raising and training on racism and anti-racist practice for our management and staff (paid and unpaid) and in our inter-project and partnership working arrangements
- Acknowledging the particular oppression of women and girls from black and minority ethnic groups.

##### ***To ensure our decision-making procedures are anti-racist through:***

- The participation of minority ethnic members of our community including Travellers, in our decision-making structures and the provision of capacity-building supports and mechanisms to ensure this participation is effective.
- Networking with organisations articulating the interests of minority ethnic communities, including Travellers to secure their input to key decisions and plans.

<sup>103</sup> Taken from the Toolkit in Lynam, S. (2007): *A Strategy Guide for Community Development Projects, Family Resource Centres & Partnerships: Supporting the Implementation of the National Action Plan against Racism and Towards EU Year of Intercultural Dialogue 2008*. Dublin: Pobal/NCCRI. <http://www.nccri.ie/pdf/StrategyGuide.pdf>

- Assessing all key decisions for their impact on racism and their contribution to positive outcomes for minority ethnic members of the community including Travellers.
- Making anti-racism actions a dimension of all our plans.

***To pursue our role as employer in an anti-racist manner through:***

- The manner in which jobs are advertised
- The person specification prepared for jobs
- Recruitment and interviewing practices
- Providing opportunities for members of minority ethnic groups to participate in work experience
- Taking action to create the conditions for favourable employment outcomes for members of minority ethnic communities, including Travellers.

***To promote anti-racism and interculturalism in the materials we produce through:***

- Ensuring materials produced and published are attractive and accessible to minority ethnic members of the community including members of the Traveller community
- Developing materials that promote the organisation in a manner that captures our anti-racist commitment.

***To develop intercultural approaches to our actions and service provision through:***

- Gathering information on the needs and aspirations of minority ethnic members of the community including members of the Traveller community
- Challenging incidents of racism as they arise within our organisation
- Designing actions and services specific to minority ethnic members of the community, including members of the Traveller community, where this will enhance access to and outcomes from our work for these groups or where this will address culturally specific needs and a history of discrimination
- Tracking, through the collection of data, the take-up by and outcomes for minority ethnic members of the community, including members of the Traveller community, from our actions and services.

***To develop relationships with minority ethnic communities, including Travellers and their organisations through:***

- Networking and developing partnerships with these organisations in developing our plans
- Availing of these organisations as sources of information
- Including these organisations on our mailing lists
- Resourcing these organisations where appropriate.

***To take action in solidarity with minority ethnic communities, including Travellers through:***

- Supporting campaigns pursued by these communities and taking up their issues in our campaigns
- Raising these issues in the various fora where we are involved
- Advocating anti-racist practice within local and national institutions.

## **IMPLEMENTING THIS CODE**

A post will be allocated within the staff with responsibility for monitoring the implementation of this code and for ensuring it is brought to the attention of staff and the management committee when appropriate.

Staff and management will take responsibility for ensuring information flows to maintain our capacity to implement this code and will take part in anti-racist training when necessary.



