

Chapter 2

Ingredients of successful inclusive business creation programmes

This chapter presents and discusses six key success factors for inclusive entrepreneurship policies and programmes. The discussion makes links between the success factors and the examples contained in this compendium. The chapter also presents one-page summary tables for each policy example and an overview table that presents the main characteristics of each example. A list of further reading material is provided.

Keys to success

Programmes for business creation and self-employment among disadvantaged and under-represented groups need to respond to differences in the nature and scale of the barriers that these groups face to successful business creation compared with the general population and other disadvantaged and under-represented groups.

Programmes also need to respond to various problems experienced by particular target groups in accessing programmes. For example, women are more likely to prefer local access to business support services such as training and mentoring, youth are more likely to suffer from scepticism on the part of mainstream business advisors, ethnic minorities and immigrants are more likely to lack awareness of support available, and people with disabilities need reassurance about their social security status (OECD/EC, 2013).

To address these two needs, policy makers can use various policy delivery models, ranging from full integration into the mainstream provision to the use of specialist agencies delivering tailored support to specific target groups. The choice of model has implications on the effectiveness and costs of the policy intervention.

Therefore, a key question for policy makers is to what extent can disadvantaged and under-represented groups adequately be served by the same support and delivery arrangements as provided to other population groups (i.e. mainstream support) and to what extent does it make sense to offer partly or entirely different policy measures and delivery routes (i.e. targeted support). One of the advantages of targeted programmes and delivery structures is that they help to ensure that the hardest-to-reach groups receive support, and receive the support that is most appropriate to them. On the other hand, going too far towards different support offerings and structures can run into problems of high costs and lack of economies of scale in delivery, and isolation of target groups from other relevant programmes.

Regardless of the delivery model used, there are six keys to success in designing and delivering inclusive entrepreneurship policies and programmes.

1. Develop and deliver inclusive entrepreneurship policies and programmes as part of an integrated strategy

While the use of inclusive entrepreneurship policies is growing in the European Union, the resulting policy actions in many European Union Member States have been fragmented across different government ministries and levels of government, and across many mainstream and specialist business support organisations. To help ensure that there are no important gaps or duplications in policy, that actions reinforce one another, that bottlenecks are identified and resolved, that successful policy innovations are spread and that entrepreneurs and potential entrepreneurs can find their way to appropriate support, policy actions should be designed together as part of an inclusive entrepreneurship strategy that is linked to mainstream entrepreneurship support. The development of these strategies should be based on an understanding of the policy context, identification of key actors and existing policy supports, identification of the actions needed, and the use of monitoring and evaluation to improve policy interventions.

A number of steps and tools are available to help policy makers design a strategy. One is the policy cycle concept, which highlights the policy development process and information needs at different stages of a programme (see OECD/EC, 2013). A more practical tool is the COPIE diagnostic tool (www.cop-ie.eu), which helps policy makers in a given territory collect quantitative and qualitative information on the current policy environment and identify the areas for improvement. An action planning process is also needed with stakeholders to translate this diagnostic information into a set of objectives and prioritised actions, together with a process for selecting the projects to fund within a programme and for determining which bottom-up policy innovations merit continued or expanded support. Finally, an under-utilised tool in the European Union is programme evaluation. This is critical for helping policy makers to understand the additional impacts of policy after allowing for deadweight and displacement. A good strategy depends not just on the collection of such evaluation evidence, but also on its use at all stages of the policy cycle.

Box 2.1. Examples of developing and implementing projects within integrated strategies

There are several examples in this compendium of programmes and projects that were designed and implemented as part of a broader suite of support programmes. *Access to Work*

Box 2.1. Examples of developing and implementing projects within integrated strategies (cont.)

in the United Kingdom is a grant programme that supports workplace adjustments (e.g. physical modifications, equipment purchase) for people with disabilities. Self-employed people with disabilities can access all grants in this programme and applicants interested in creating a business are directed to the New Enterprise Allowance by programme staff. Access to Work was developed within the broader suite of social programmes for people with disabilities and use of this programme does not reduce any other supports received.

Women Ambassadors in Sweden was developed as part of a national strategy to promote and support women's entrepreneurship. The Ambassadors programme was launched in 2008 to promote entrepreneurship to women. Other programmes were designed to complement it with provisions of training, financing and business counselling.

Women in the Labour Market was part of a suite of pre-accession programmes in Croatia that aimed to improve offerings by public employment services. This programme provided both technical assistance for public servants and a number of employment programmes, including three projects to support women entrepreneurs.

2. Define clear objectives and targets for policy intervention

Defining appropriate objectives is one of the most critical steps in policy design because the actions to be taken, the most appropriate delivery model to be used and the criteria used to measure the success of the programme will follow from the objectives. To define objectives and targets, policy makers need to undertake a needs diagnosis and action planning process. These activities involve assembling information and evidence on the problems faced by disadvantaged and under-represented groups in business start-up and self-employment, the current policy offerings and the options for improving policy and filling policy gaps, in order to inform proposals on the most appropriate actions for future implementation. Targets should be set to help guide the development and delivery of the programmes, ensuring that they are on an appropriate scale.

Ex ante evaluations are also very important. They are performed before a policy intervention is implemented in order to assess its relevance and coherence and its implementation arrangements. The *ex ante* evaluation can be used to set up targets and milestones for activities, outputs and outcomes, and to set up procedures for subsequent evaluations over the lifetime of the intervention.

Box 2.2. Examples of defining objectives and targets

This compendium contains many examples of practices that used a needs assessment to define objectives. *Kiútprogram* in Hungary introduced a group lending programme for Roma populations in disadvantaged areas to support business creation and the formalisation of informal businesses. The first step in developing this programme was to conduct field work in potential regions to assess the need for such a programme.

Box 2.2. Examples of defining objectives and targets (cont.)

The Adie Microfranchising programme in France was developed in response to a growing number of clients who had a willingness to create a business but did not have a viable business idea. Traditional start-ups and franchises are not affordable for low-income entrepreneurs so the microfranchise model offers a solution. The programme also anticipates growth, setting 5-year targets for each type of microfranchise model.

3. Use targeted outreach to engage disadvantaged and under-represented groups

The ability to reach potential clients underlies the success of any inclusive entrepreneurship programme or project. Public agencies and those delivering the support should seek to exploit the media channels that are the most widely used by the members of the various groups targeted. This could include, for example, radio, newspapers and social media that already have a strong following in the target client group. In addition, broader awareness campaigns and the promotion of role models in the target groups should leverage these media channels.

Box 2.3. An example of outreach using the media

A good example of outreach using the media is *Going for Growth* in Ireland, which aims to inspire women to grow their businesses. It uses a network of champions to promote growth entrepreneurship for women and has effectively used media campaigns to reach women entrepreneurs.

While using the most appropriate medium of communication is important, attention is also needed on the message that is being delivered. The messages need to be tailored and differentiated to particular target groups to increase the chances of connecting with them. For example, the messages for potential youth entrepreneurs will need to be different than those for women or seniors. Moreover, outreach to immigrant and ethnic minority groups may need to be done in multiple languages.

Box 2.4. Examples of outreach using word-of-mouth and events

A number of examples of targeted outreach efforts are contained in this compendium. In Denmark, the *Business Coaching for Ethnic Minorities* project in the city of Vejle uses bi-monthly outreach meetings in various languages to reach entrepreneurs in different ethnic communities. These are typically organised in collaboration with local business associations. Word-of-mouth is also important for promoting this coaching programme.

DreamStart, an integrated entrepreneurship support programme for unemployed youth in Belgium, initially put little effort into outreach. It relied on referrals instead. However the result was a stream of potential clients with the same profile and same ideas. To broaden its client base, DreamStart now makes presentations at events, hosts outreach meetings and distributes printed material through the enterprise agency.

4. Use competitive mechanisms to target intensive support on those with the potential to succeed

Many programmes that demonstrate an impact use selection criteria to select participants. Common approaches are to use a competitive mechanism (e.g. business plan competition) to select those who are the most likely to succeed in business creation. The use of strong selection criteria will improve the programme's performance metrics (e.g. participants' business survival rates). The use of such strong selection mechanisms is widely used for costly programmes, such as face-to-face coaching or start-up financing, to help to ensure that programme results are in line with costs.

Box 2.5. An example of using competition to award support

Mature Entrepreneur in Poland is an example of how a competitive element can be integrated to target the support on those likely to succeed. Participants were selected for its training component through written applications and short interviews. Participants who completed at least 80% of the training could compete for a one-time grant and a welfare bridge allowance for 6 months. This financial support was awarded by a committee that consisted of representatives of local employers organisations.

However, there are risks associated with using competitive selection mechanisms that policy makers need to be aware of. As competitive mechanisms will select those who are most likely to succeed, there is a risk that public supports will be used to assist those who do not need any support (deadweight cost). Furthermore, competitive selection mechanisms will almost always disqualify the most disadvantaged people, undermining the objectives of inclusive entrepreneurship policy. Therefore the selection criteria used to choose the participants need to consider not only skills and capabilities, but also motivations and objectives for the intervention.

Alternatively, staged support can be used to filter participants. Low-cost support can be offered to a broad base of potential clients (e.g. basic entrepreneurship training) and more intensive support can be offered progressively as participants successfully complete each step.

Box 2.6. Examples of filtering mechanisms

The “funnel” approach is used widely in inclusive entrepreneurship policies and programmes and several examples are contained in this compendium. The *Measure for Commencing Commercial Activity or Self-employment* in Latvia provides support in two phases. First, participants can receive up to 20 business consultations over 6 weeks to help develop a business plan. They can then apply for the second stage of support that provides additional individual business consultations and financial grants. To access this additional support, business plans are assessed by industry experts for the uniqueness of product or service, level of innovation and size of potential market.

BBZ in the Netherlands provides financial support, training and business development services to unemployed people who start a business. One of the features of this programme is that participants are triaged into different groups depending on their needs. Different intensities of support are provided to the different groups.

5. Use specialist trainers and advisers

Policy makers need to pay attention to the quality of support services provided. Entrepreneurship trainers and mentors, coaches and advisers should have a very good understanding of the challenges and needs of the particular disadvantaged and under-represented groups they work with. Training of the trainers and advisors in working with each target group is therefore important. Recruitment of people from the target group or with experience of working with the target group is also important. Alternatively, delivery agencies can partner with private sector organisations to leverage their experience and expertise.

Box 2.7. Examples of working with partners to deliver training

This compendium contains several examples of public-private partnerships. One example is the *Entrepreneurship Promotion Fund* in Lithuania, which provides microcredit finance and training. It is managed by INVEGA, the agency that is responsible for the development of small and medium-sized enterprises, in co-operation with the Ministry of Social Security and Labour and the Ministry of Finance. A number of private sector organisations are vital to this programme's operation, including the Lithuania Central Credit Union, credit unions and training organisations. INVEGA leverages the strengths of each private sector organisation for different elements of the programme.

Entrepreneurship Works in Belgium is a coaching programme for unemployed people who are interested in entrepreneurship. It relies on a strong partnership between several organisations, notably the Union of Self-Employed and SMEs, which is the primary manager, the Flemish Public Employment Service for outreach and contact with the unemployed and a training organisation to deliver the coaching support.

Similarly, *Invitalia*, Italy's national agency with the responsibility of improving Italy's competitiveness, operates several business creation programmes. Available support includes financing, training, coaching and mentoring. It uses local and regional partnerships to reach potential clients and to deliver high-quality support that is relevant for the local context.

One method to ensuring the quality of business start-up and self-employment support is to build an accreditation system that verifies the experience and skill levels of those delivering support. It is also possible to link public funding for business creation and self-employment support to a requirement that trained and qualified business trainers and advisers are used.

Box 2.8. An example of accrediting business development support organisations

An example of an approach to ensure quality provisions by business development service providers is *Prowess*, which was a membership network of organisations of women-friendly business start-up support service providers across the *United Kingdom*. One of its key initiatives was the *Prowess Flagship Award*, which was designed to recognise women-friendly business support services.

6. Learn from experience

Evaluation is an important tool that supports the design and implementation of inclusive entrepreneurship policies and programmes. Evaluations can be designed to assess policy actions against a range of key success criteria (e.g. relevance, effectiveness, efficiency, impact, sustainability) and, based on the conclusions of this assessment, to identify areas for improvement (Table 2.1). These outcomes of evaluations should then be fed back into the policy design and delivery processes.

Table 2.1. **Key evaluation criteria**

| Measures | Definition | Example question |
|----------------|--|--|
| Relevance | The extent to which the activity is suited to the priorities and policies of the target group, recipient and government (objectives vs. needs). | Is finance still a barrier to female entrepreneurship? Do changes in regulations related to disability benefits make it unattractive for them to start businesses? |
| Effectiveness | The extent to which the intervention's objectives were achieved, or are expected to be achieved, taking into account their relative importance (outcomes versus objectives). | Was the target number of youth enterprises started? Did they survive for two years? |
| Efficiency | The outputs in relation to the inputs. This is an economic term which signifies that the intervention uses the least costly resources in achieving the desired results (inputs vs. outputs). | What was the cost per person advised? What was the cost per Roma job created? What percentage of clients was from the target group? Were there more efficient ways of implementing the action? |
| Impact | The positive and negative changes produced by a policy intervention, directly or indirectly, intended or unintended (objectives vs. outcomes). | Is there now a higher rate of business ownership and self-employment in the target group? Is there now a higher employment rate for the target group? Has social inclusion increased? |
| Sustainability | Whether the benefits of an activity are likely to continue after funding has been withdrawn. | Will the microcredit scheme established for senior entrepreneurs be self-financing? Is the advice centre capable of retaining the skills it has developed? Is there a need for further public support? |

Source: OECD/European Commission (2013), "Policy Brief on Evaluation of Inclusive Entrepreneurship Programmes", EU: Luxembourg. <http://dx.doi.org/10.1787/5jxrcmk81th-en>.

It is important to consider how evaluation is used in the policy process. *Ex ante* evaluation should also be undertaken to assess the relevance and coherence of proposed policy actions. At this stage, monitoring and evaluation indicators have to be identified, a logical framework laid out to make explicit how the policy action is intended to deliver benefits and an evaluation plan designed showing how policy will be assessed during and after its implementation period. It is also important to consider the results of evaluations of similar programmes in the region, country or elsewhere during this process.

It can also be valuable to set up and evaluate a pilot project in order to assess whether a proposed programme logic stands up to the test of action on the ground, whether it proves to be relevant, effective and efficient, and the sorts of issues that may arise in seeking to scale-up or mainstream the initiative.

Ex post evaluation is undertaken once a policy action has been in operation for a sufficient time for results to emerge. One of the most fundamental issues for impact evaluation involves identifying and accounting for the counterfactual, for example by tracking impacts on control groups of non-beneficiaries and comparing with participants in policy support.

Box 2.9. Examples of learning from pilot projects

A number of examples presented in this compendium used pilot programmes. *Entrepreneurially into the World of Business in Slovenia* is an example of experimenting with an idea on a small scale and then scaling-up once it demonstrates success. This project hires unemployed youth as public service employees, who receive entrepreneurship training and coaching rather than working. This essentially functions as an allowance. It was tested in the Zasavje region between 2009 and 2012, then implemented nationally in 2013 and expanded in 2014.

The *Launching Pads for Employment and Entrepreneurship* project in Spain provides both group and individual coaching for unemployed people who would like to create a business or find employment. It was not tested as a pilot project but instead was modelled after another project that provided craftsmen skills to unemployed youth in more than 17 countries.

Evaluation can be a technical subject when sophisticated methods such as counterfactual techniques are used. However, this should not be a barrier to gaining its benefits for learning about what policy approaches work best for particular target groups and how they can be improved. It is important for policy makers to be aware of the main issues so that they can commission evaluation from experts appropriately and that they participate in the creation of cultures whereby policy design and implementation go hand-in-hand with evaluation.

Box 2.10. Examples of extensive evaluation

This compendium contains a number of examples of programmes that are extensively evaluated. The *Bridging Allowance in Germany* is a large-scale support programme for unemployed people who are interested in self-employment. The large scale of the programme and wealth of administration information and data have allowed for extensive evaluation work. This has informed policy makers about effective measures and areas where the programme can be improved.

Start-up Grant in Finland has also been evaluated regularly. There are two main concerns for policy makers with start-up grants for unemployed people: the extent to which public funds are used by those who would have started a business without the grant and the extent to which those who receive public support push others out of the market. In-depth evaluations can identify these impacts and allow for better targeting of the measure and Finland has been a leader in this regard.

The *Business Start-up Programme in Austria* aims to support unemployed people in business creation. It initially focused exclusively on pre start-up support but evaluations pointed to a lack of post start-up support as the main reason behind the high failure rates that were observed. As a result, the project was adjusted and participants can now receive business counselling for up to 2 years after start-up.

Overview of featured policies and programmes

| Example | Member State | Target group | | Policy approach | | | | | | Keys to success | | | | Key challenges faced | | | | Cost per person * | Status | Funding source | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | | | | Skills | Finance | | Business development services | | Networking | Part of an integrated approach | Clearly defined objectives | Strong targeted outreach | Selection of participants | Use of specialist staff and partners | Extensively evaluated | Low level of awareness | Participant selection and access to support | | | Unclear objectives | Determining appropriate delivery methods | Deadweight loss and displacement | Co-ordinating programme partners | Scale and resources | Sustainability | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | Education and training | Coaching and mentoring | Grants | Guarantees | | | | | | | | | | | | | | | | | | Microcredit | Allowance | Welfare Bridge | Sign-posting/referrals | Business counselling | Incubation/premises | Business model | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | Unemployed | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

* When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

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Annex: Summary tables

Austria

| Business Start-up Programme | |
|-----------------------------------|---|
| Target group | The unemployed. |
| Supports provided | Training, business consultancy, allowance. |
| Objective | The objective of the programme is to reduce unemployment by supporting unemployed people in starting their own businesses. |
| Status | Launched in 1995; on-going. |
| Programme snapshot | <p>The Business Start-up Programme (<i>Unternehmensgründungsprogramm</i> - UGP) of the Austrian Public Employment Service (AMS) provides an integrated support package for unemployed people who are interested in becoming self-employed.</p> <p>The support programme is structured into four phases: The clarification phase is an intake process that verifies the feasibility of the business idea and identifies the entrepreneurs' needs. The preparation phase includes the bulk of the business-start-up programme, including individual business counselling and start-up workshops. In the realisation phase, participants start their business. They can make use of additional consultancy offerings and receive a business start-up allowance for 2 months. This allowance is equivalent to the benefits that they would have received in the form of unemployment benefits, plus an amount to cover social security contributions. After the business is launched, a follow-up phase includes a "check-up" of the new businesses and additional consultancy is offered for 2 years after the start-up.</p> <p>The programme is managed by the regional AMS offices but is implemented by external consultants.</p> |
| Rationale | Unemployed people only receive unemployment benefits if they are registered and available to work. Those starting a business have to forfeit their unemployment benefits since they are no longer available to work, which can discourage self-employment as a route back into employment. |
| Duration of support | Training and business consultancy are provided for up to 6 months, which can be extended for up to 9 months. The allowance is available for 2 months. |
| Key challenges faced | <ol style="list-style-type: none"> 1. Balancing the need to select participants who are likely to succeed against the need to support those who are the most disadvantaged. 2. Ensuring that the programme is cost-effective since it provides intensive individual support and a non-repayable financial allowance. |
| Impact | <p>Of the 8 683 people who started the programme in 2013, 5 074 started a business (58%).</p> <p>Survival rates for supported businesses are 89% for 1-year, 75% for 3-years and 64% for 5-years. These rates are slightly above the survival rates of the overall business population.</p> <p>A 2006 evaluation shows that start-ups in this programme created 1.26 net new jobs in addition to the entrepreneur.</p> |
| Average annual cost | EUR 5 million for consulting and training; EUR 12 million for allowance. |
| Cost per participant ¹ | EUR 1 960. |
| Sources of funding | The programme is currently funded by the national government; it received European Social Fund funding until 2006. |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Belgium (Brussels Region)

| DreamStart Facility | |
|-----------------------------------|--|
| Target group | Unemployed youth (18-30 years old). |
| Supports provided | Training, coaching and mentoring. |
| Objective | To support unemployed youth in developing a business idea and preparing a business plan so that they can start their own business. |
| Status | Launched in 2013; on-going. |
| Programme snapshot | <p>The project operates as a business plan development course. Participants are selected through intake interviews that assess their business ideas, drive and chances of success.</p> <p>Participants meet for 3 full days per week to study and interact with entrepreneurs, start-up experts and other potential entrepreneurs over a 2-month period. During the 2-month period, participants receive training and advice from volunteer experts in the private, public and financial sectors. Participants work together to develop their business plans during these 2 months. It is up to the individuals to implement their plan and start their own business. While finance and other start-up supports are not officially part of the support package, participants are often able to access microcredit through MicroStart, a sister organisation of DreamStart.</p> |
| Rationale | The Brussels Region faces a challenge of high youth unemployment and it is increasingly difficult for public employment services to find employment for their clients. Self-employment is one option for some unemployed youth to return to work. |
| Duration of support | Training, coaching and mentoring are provided for 2 months. |
| Key challenges faced | <ol style="list-style-type: none"> 1. The project relies heavily on volunteers which hinders its ability to expand the scale and scope of its offerings. 2. Securing sufficient financial resources has been difficult. The project is financed with public funding, private sector donations and in-kind contributions. A fee is not charged because it may deter potential participants. 3. The project focuses its efforts on the pre start-up phase of business creation but participants will likely need post start-up support. More and stronger linkages with business development service providers are sought. 4. Participants need more support in accessing financing than is currently available. |
| Impact | <p>Support has been provided to 36 young people over 3 project cycles. 60% of those who completed the scheme started a business within a year. One-third of these worked full-time in their business and two-thirds combined their business start-up with paid employment.</p> <p>Many participants formed their own unofficial peer-support groups following the scheme.</p> |
| Average annual cost | EUR 72 000 for 3 cycles (excludes EUR 70 000 in-kind contribution from volunteers). |
| Cost per participant ¹ | EUR 2 000. |
| Sources of funding | Public funding (42%), private sector donations (7%) and in-kind contributions (51%). |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Belgium (Flanders)

| Entrepreneurship Works | |
|-----------------------------------|--|
| Target group | The unemployed. |
| Supports provided | Coaching. |
| Objective | To support unemployed people in starting a business. |
| Status | 2008-12; completed. |
| Programme snapshot | <p>Entrepreneurship Works was an entrepreneurship coaching scheme for unemployed jobseekers. It was a partnership between UNIZO (the Union of Self-Employed and SME's), VDAB (the Flemish Public Employment Service) and Syntra (the Entrepreneurial Training Network), with the financial support of the European Social Fund and VDAB.</p> <p>Prior to entering the scheme, interested unemployed people had to go through a screening process. External business professionals used a self-assessment tool called "Entre Mirror" to identify candidates with an appropriate idea and skillset for self-employment.</p> <p>The first phase of support lasted up to 6 months. Each participant underwent an in-depth skills and needs assessment, received training and was assigned a coach. The goal of the first phase was to develop an action plan for business start-up and to obtain a business management certificate (required in Flanders).</p> <p>This second phase was also a maximum of 6 months and included the intensive coaching while participants implemented their business plans. It also covered other issues such as applying for loans, searching for commercial property, contacting suppliers and potential customers and preparing a marketing strategy. Participants were also offered workshops and information sessions on the pitfalls of business management.</p> |
| Rationale | The scheme was launched to address two obstacles that unemployed people face in the process of starting a business. <i>First</i> , unemployed people generally lack the motivation and skills for self-employment. <i>Second</i> , the employment services for unemployed people in Flanders in the mid-2000s were fragmented and little support was offered to unemployed people who were interested in self-employment. |
| Duration of support | Two phases of coaching and training last up to 6 months each. Participants without a business management certificate were required to take a 132-hour course (outside of this scheme). |
| Key challenges faced | <ol style="list-style-type: none"> 1. Entrepreneurship Works had a difficult time reaching some target clients, such as those with an occupational disability and ethnic minority groups. Since all the training courses were organised in Dutch, language was also a considerable barrier for many candidate entrepreneurs. 2. A second challenge was providing professional coaching for 650 participants with a team of only 5 coaches. 3. Finding the right balance between providing a structure scheme to support business start-up and allowing for enough flexibility to encourage creativity. |
| Impact | 2 101 participants completed at least the first phase of the scheme. 52.4% of participants over the period 2011-13 transitioned out of unemployment, of which 90% were self-employed. |
| Average annual cost | EUR 1 480 000 (for most recent edition). |
| Cost per participant ¹ | EUR 1 250 (for most recent edition). |
| Sources of funding | Regional government (51.7%), European Social Fund (39.5%) and other (8.8%). |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Croatia

| Women in the Labour Market | |
|-----------------------------------|---|
| Target group | Unemployed women; especially long-term unemployed women over 40 years old (over 12 months without a job) and women in the public administration. |
| Supports provided | Finance (grants), coaching and mentoring, training, business counselling. |
| Objective | To support unemployed women in moving back to employment through business creation and to increase the capacities of the public administration. |
| Status | The programme started in 2010 and was completed in 2012. The grant scheme ran from November 2010 to November 2011 and the technical assistance project ran from September 2010 to March 2012. |
| Programme snapshot | <p>Women in the Labour Market was a two-pronged project implemented by the Croatian Employment Service as part of the Instrument for Pre-Accession Assistance. One aspect of the project was the provision of technical assistance, which aimed to leverage existing tools for women to re-enter the labour market (e.g. training). The main focus of this assistance was to find employment for women (rather than supporting self-employment).</p> <p>There was also a grant scheme that funded various projects to support women entering the labour market. After 55 project applications were reviewed, 18 received grants for implementation. Of these, 3 projects focussed specifically on entrepreneurship activities: “Be Business – Be Competitive” in Brod-Posavina County, “Step by Step Into the Labour Market” by Vukovar-Srijem County and “MOTS – More Opportunities Through New Skills” in Dubrovnik-Neretva. These projects provided a range of supports.</p> |
| Rationale | Long-term unemployed women in Croatia face a high risk of social exclusion. Entrepreneurship was seen as a way to address this challenge and empower disadvantaged women. It also attempted to fill a gap in public policy support for these women. |
| Duration of support | Grants supported entrepreneurship projects for 12 months. The technical assistance was provided for 18 months. |
| Key challenges faced | <ol style="list-style-type: none"> 1. Organisations that disbursed the grants had difficulty complying with European Union requirements and had difficulty with planning and fund management. 2. The technical assistance project faced several challenges, including lower-than-expected participation rates (especially from women in public administration roles). 3. Monitoring and evaluation were not integrated into the projects so it is difficult to learn lessons from the experience. |
| Impact | <p>Three grant projects directly supported business creation by women:</p> <p><i>Be Business – Be Competitive:</i> Out of 415 women, 55 were chosen to participate. Of these 55, 13 women started their own business or found employment elsewhere.</p> <p><i>Step by Step Into the Labour Market:</i> 262 women participated in the scheme. Of these, 2 started their own businesses (which hired 13 other participants), 3 women founded a business together and 27 women found employment elsewhere. As such, 45 women found productive employment of some kind.</p> <p><i>MOTS – More Opportunities Through New Skills:</i> 239 unemployed women participated, 59 found employment, 9 started their own business. An additional outcome was capacity building within the public administration.</p> |
| Average annual cost | Grant scheme: EUR 1 853 606 (of which EUR 309 412 was used for the 3 entrepreneurship projects); Technical assistance project: EUR 581 000. |
| Cost per participant ¹ | Grant scheme : EUR 560 (for the 3 entrepreneurship projects). |
| Sources of funding | EU Instrument for Pre-Accession Assistance; co-funding from national government and local organisations. |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Denmark

| Business Coaching for Ethnic Minorities | |
|---|---|
| Target group | Ethnic minority entrepreneurs. |
| Supports provided | Coaching, referrals. |
| Objective | The goal of the scheme is to shift the business advisory role from family and friends to a professional coach, making the advice more effective. This should increase the success rate among ethnic minority entrepreneurs in Vejle. |
| Status | Launched in 2004; on-going. |
| Programme snapshot | <p>This project builds personal relationships with entrepreneurs in ethnic minority and immigrant communities by providing professional advisory services. The role of the coach is to provide professional advice pertaining to the regulatory and social norms in the new country and to build and strengthen ethnic minority social networks. Consultations are provided through informal and flexible arrangements. The initial focus is on the business plan to identify and develop the central elements of the business idea such as the opportunity, the market, financing needs and the competences of the entrepreneur. Based on these discussions, the coach refers participants to formal business and entrepreneurship training provided by regions and municipalities. Following business start-up, participants can continue to receive coaching and mentoring from their counsellor to help them develop and grow their business.</p> <p>Initially, those receiving aid were mostly of Turkish origin, however now the participants hail from a broader range of areas, including North Africa, the Horn of Africa, and Central and Eastern Europe.</p> |
| Rationale | The project was initiated because mainstream business support services were not attractive for ethnic minority and immigrant entrepreneurs. One of the greatest challenges that public support programmes face is building a trust with clients. A coach who himself is from an ethnic minority is often able to be more empathetic towards the client, and may have a more in-depth understanding of their challenges and needs (in particular with regard to non-business issues such as immigration and work permit status). |
| Duration of support | Participants must attend a 2-hour intake interview. Following this, the length and intensity of the coaching relationship is negotiated between the coach and the entrepreneur. |
| Key challenges faced | 1. Securing sufficient financing to keep the project operating. |
| Impact | <p>Approximately 100 entrepreneurs are coached per year and 50% go on to start a business within a year.</p> <p>The project won the European Trailblazer Award in 2007 and was selected as a European best practice in the Interreg IVC project, Enspire EU (Entrepreneurial inspiration for the European Union), in 2011.</p> |
| Average annual cost | EUR 20 000. |
| Cost per participant ¹ | EUR 200. |
| Sources of funding | European Social Fund; in-kind. |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Finland

Start-up Grant

| | |
|-----------------------------------|--|
| Target group | The unemployed, and those switching from salaried to self-employment. |
| Supports provided | Welfare bridge. |
| Objective | The objective of the Start-up Grant is to encourage new business creation and promote employment among the unemployed. It aims to contribute to increasing the number of new start-ups in Finland, maintain and improve the survival rates of new start-ups, and encourage individuals to start-up new businesses and to promote their growth and employment. |
| Status | Launched in 1984; on-going. |
| Programme snapshot | <p>The scheme provides an allowance to support new entrepreneurs during the early stages of business development while the business is building a customer base. Those starting a business from unemployment are eligible, as well as those looking for a move from salaried employment to self-employment.</p> <p>The allowance consists of a basic grant to cover the entrepreneur's costs of living for a fixed period of time. The basic grant was EUR 32.66 per day in 2014. The grant is usually provided for 6 months, but it can be renewed for up to 18 months. In addition, a complementary grant can be given which is up to 60% of the value of the basic grant. The average grant was approximately EUR 800-850 per month for 9.5 months. The grant is managed by the TE Office (Employment and Economic Development Office) but recipients are selected by external consultants.</p> |
| Rationale | The grant was initially created to combat a severe recession and high unemployment rates. It was also seen as a way to promote economic growth, change and development. |
| Duration of support | Allowance provided for 6 months, can be renewed for another 12 months. |
| Key challenges faced | <ol style="list-style-type: none"> 1. It is difficult to balance the social objectives of supporting the unemployed and the need to ensure a reasonable chance of success for the start-ups. Furthermore, it is difficult for the government to provide guidance to those evaluating the applications. 2. Grant recipients are often unsatisfied with the amount and duration of the grant. This suggests that the government may need to do more to inform recipients that the grant is not start-up financing. 3. Recipients are often not aware about other financing opportunities that they can access for start-up capital. |
| Impact | <p>Approximately 50% of recipients stated that the grant was necessary for them to start their business. 38% of companies established in 2005 were still operating in 2012 (along with 41% from 2006 and 61% from 2007).</p> <p>50-80% of entrepreneurs worked full-time for their start-up (depending on the year) and 66% of them hired employees.</p> |
| Average annual cost | EUR 37.5 million. |
| Cost per participant ¹ | EUR 7 650 (for grant only, excluding operating costs). |
| Sources of funding | Ministry of Employment and the Economy (95%); European Social Fund (5%). |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

France

| Adie Microfranchising | |
|-----------------------------------|---|
| Target group | Primarily the unemployed but all socially excluded groups are eligible. |
| Supports provided | A business model (i.e. microfranchise) and integrated support services. |
| Objective | The objective is to facilitate entry into self-employment by providing clients with a low-risk, turn-key business model that would allow them to be self-employed. |
| Status | Launched in 2011; on-going. |
| Programme snapshot | <p>Adie's clients are typically unemployed people or social welfare recipients. The Microfranchising Programme provides a turn-key business model and a variety of start-up support services (e.g. training, business advisory) to help ensure the success of the microfranchise.</p> <p>Adie identifies potential microfranchisors through its business networks. There are currently two types of microfranchise networks, those developed in partnership with large corporations and those developed in partnership with entrepreneurs. The only difference between the two models is the potential size of the network.</p> <p>Microfranchisee candidates are interviewed and assessed on their motivations and potential for business management. Adie develops a contractual relationship between all parties and the microfranchisee must pay royalties to the microfranchisor for the use of the business model. Adie may also support the microfranchisee with access to finance and training.</p> |
| Rationale | Adie launched its microfranchising initiative because an increasing number of people visited its branches with a willingness to create their own business but no viable business idea. Traditional franchises are not affordable for low-income entrepreneurs and there was no other support for low-income entrepreneurs who do not want to start their business on their own. |
| Duration of support | Duration of support depends on client needs. |
| Key challenges faced | <ol style="list-style-type: none"> 1. Occupational certification requirements present a challenge because many potential microfranchises operate in sectors where employees would require training and certification. These are often difficult for Adie clients to obtain. 2. Experience to date has not yielded any consistent predictors of success to inform the selection process for candidates. 3. Growing the scheme will require more volunteers and more training for volunteers. |
| Impact | 3 microfranchise networks have been launched, creating more than 150 self-employment opportunities. Five network are currently being pilot tested. |
| Average annual cost | n/a. |
| Cost per participant ¹ | EUR 8 000. |
| Sources of funding | Adie. |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Germany

New Start-up Subsidy

| | |
|-----------------------------------|---|
| Target group | The unemployed. |
| Supports provided | Welfare bridge. |
| Objective | The objective of the Bridging Allowance is to offer financial support to unemployed people for setting up a business. The aim of this programme is to give unemployed individuals an alternative option to typical job search strategies for escaping from unemployment. |
| Status | Start-up Subsidy: 2006-11 (completed). New Start-up Subsidy: 2012-Present (on-going). |
| Programme snapshot | Subsidies are provided to unemployed individuals in order to facilitate the creation of their own business. The individual receives the same amount they would have from unemployment benefits, with an additional EUR 300 for social security contributions. The benefits are guaranteed for 6 months, with the option to extend for a further 9 months (provided the individual carries on with their self-employment initiatives). To receive this allowance, the individual must have been eligible for unemployment benefits for at least 150 days and have produced a business plan that has been approved by a chamber of commerce or similar institution. The programme has been designed to enable unemployed individuals to focus on setting up their own businesses with their costs of living covered by the subsidy. |
| Rationale | The rationale for the subsidy is the existence of a start-up finance gap for unemployed individuals and the obligation to give up unemployment allowances when preparing for a start-up. The major aim of the financial instrument is to cover basic costs of living and of social security, thus, to help business founders coming out of unemployment to survive the initial stage of self-employment when the business is highly vulnerable and might not be able to yield an adequate income. |
| Duration of support | Allowance is paid for 6 months, can be renewed for another 9 months. |
| Key challenges faced | <ol style="list-style-type: none"> 1. Minimising deadweight losses since some individuals who would have become self-employed regardless of the subsidy still receive funding. 2. Minimising displacement effects for existing businesses that have to compete with publically subsidised ones. 3. Avoiding “false self-employment”, where “self-employees” are substituted for employees effectively acting as regular employees at a cheaper rate. |
| Impact | <p>Survival rates for start-ups 56 months after creation ranged between 55-70% (depending on genders, regions and other factors), over a general average of 50% chance of survival after 5 years. 40% of users had at least one other employee in their business. The job creation ratio was 1:1 for each subsidy.</p> <p>Between 20-23% of users found regular, gainful employment after the programme.</p> <p>Those in the programme spent 20 months longer in employment and had higher labour incomes on average than unemployed individuals who started their business without any support.</p> |
| Average annual cost | EUR 1.5 billion to EUR 3.5 billion, depending on the year and programme. |
| Cost per participant ¹ | EUR 11 000-EUR 13 000. |
| Sources of funding | National government (German Statutory Unemployment Insurance fund). |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Hungary

Kiútprogram

| | |
|-----------------------------------|---|
| Target group | The unemployed in disadvantaged areas (in practice this was largely the Roma population). |
| Supports provided | Finance (loans), coaching and mentoring, training, business counselling. |
| Objective | The scheme aimed to promote social mobility and the integration of disadvantaged people in disadvantaged areas by enabling them to become self-employed by establishing and registering a small business. |
| Status | 2010-12; completed. |
| Programme snapshot | <p>This group lending scheme ran from October 2010 to June 2012 and was based on the Grameen model. Field workers visited potential areas to promote the scheme and then re-visited the area to meet with interested participants for the intake interview. Selected participants were placed into loan groups and group members received their loans sequentially. Repayments were required weekly and missed payment meant that other group members did not receive their loans. Each group had a leader who had the responsibility of ensuring that members were meeting the loan conditions. Group leaders received their loans last.</p> <p>Field workers played a strong role in implementing the project and assisting clients individually. Support included assistance with acquiring the necessary business licenses and opening bank accounts, as well as coaching and training related to business management.</p> <p>The intake process was revised after the first year due to slow uptake and poor performance of the first cohort of clients.</p> |
| Rationale | The <i>Kiútprogram</i> targeted people in the most disadvantaged areas of Hungary, mostly, but not exclusively the Roma population. It aimed to fill a gap in the social support system by providing financial support, training and personal coaching to help people start businesses so that they can remain active in the labour market and society. |
| Duration of support | 18 months. |
| Key challenges faced | <ol style="list-style-type: none"> 1. Meeting objectives and targets. The scheme changed its target market substantially during its 3-year run. 2. Participant selection was a challenge. It was difficult to identify potential entrepreneurs who met all of the selection criteria and as a result, many participants were not successful. 3. Participants were located in disadvantaged areas and therefore faced the challenge of having relatively weak regional markets and business networks. They heavily relied on their field worker for support. |
| Impact | <p>192 people from disadvantaged groups applied, with 138 being selected for participation in the scheme.</p> <p>95% of clients claimed that their main source of funding to start their own businesses was through the scheme.</p> <p>45% of businesses were still operational one year after the participants had completed the scheme.</p> |
| Average annual cost | EUR 466 667. |
| Cost per participant ¹ | EUR 10 144. |
| Sources of funding | European Union (85%); National government (15%). |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Ireland

Going for Growth

| | |
|-----------------------------------|--|
| Target group | Women entrepreneurs with growth ambition. |
| Supports provided | Group and peer coaching and mentoring, role models. |
| Objective | The objective is to support ambitious women entrepreneurs in growing their business and expanding their networks. |
| Status | Launched in 2009; on-going. |
| Programme snapshot | <p>Going for Growth supports women entrepreneurs with growth aspirations by supporting the development of their businesses by focusing on growth goals and time-defined milestones. The initiative leverages volunteer contributions from successful entrepreneurs, who lead group and peer coaching and mentoring sessions in 6-month cycles. These group meetings are facilitated by volunteer “Leads” who are successful women entrepreneurs. The Leads share their experience with their group, nurture a culture of trust and collaboration and facilitate the sharing of experiences and challenges. The group mentoring provides support and “good” peer pressure and inspires women entrepreneurs to achieve their goals. The project also includes a National Forum that brings together all of the Leads and participants for developmental workshops and to grow their networks.</p> <p>Going for Growth also champions positive media profiling of women entrepreneurs to promote them as capable of achieving growth.</p> |
| Rationale | In Ireland, women are less likely than men to be involved in entrepreneurship. Women tend to be less confident in entrepreneurship, less perceptive of entrepreneurial opportunities and have less developed networks than men and accordingly, a smaller proportion of female entrepreneurs has significant growth ambitions. |
| Duration of support | Each cycle lasts 6 months. |
| Key challenges faced | <ol style="list-style-type: none"> 1. Funding for the project has been largely public funding, which is often short-term. It has been a challenge to grow the project, both in terms of scale and scope, with a relatively fixed budget. Growing private sponsorships have allowed for the development of new elements and complementary initiatives. 2. Attracting participants was a challenge in the early years of the project because of the number of existing networks and programmes for women entrepreneurs. The challenge now is that demand for participation exceeds capacity. 3. It has been a challenge to attract Lead Entrepreneurs who can volunteer their time to the project. |
| Impact | The project is currently in its 7th cycle and more than 400 participants have used the project. More than 70% of the participants who completed the 6th cycle reported a growth in sales over the 6-month period. The average growth was 15%. During this period, participants hired an additional 88 people and 10 interns were engaged. There was a 22% increase in the number of exporters among the participants. |
| Average annual cost | n/a. |
| Cost per participant ¹ | EUR 2 000 per cycle. |
| Sources of funding | <p>The Equality for Women Measure, which is financed by the European Social Fund through the Human Capital Investment Operational Programme;</p> <p>Enterprise Ireland, the Government organisation responsible for the development and growth of Irish Enterprises.</p> <p>The Department of Justice and Equality, over the period from 2010 to 2014 inclusive.</p> <p>In 2015, KPMG also became a sponsor.</p> |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Italy

| Invitalia's Entrepreneurship Support for the Unemployed | |
|---|--|
| Target group | The unemployed, with priority given to unemployed youth (18 to 35 years old) and unemployed people from Italy's southern regions. |
| Supports provided | Finance (grants and "soft" loans), training and business counselling. |
| Objective | The objectives of Invitalia's entrepreneurship programme for the unemployed focus on start-up businesses and seek to ensure that all unemployed people have the opportunity to enter entrepreneurship. |
| Status | Launched in 1996; on-going. |
| Programme snapshot | This national programme has 4 distinct stages. <i>Stage 1</i> is the promotion of the programme including outreach seminars and workshops for applicants. <i>Stage 2</i> is the intake process. Applicants are required to prepare a business plan, which is evaluated by Invitalia. Local partners (e.g. local development agencies) assess eligibility of the application and of the business plan and meet the candidates. Approved proposals enter <i>Stage 3</i> , which is delivered in 3 different streams of support. A participant is put into one of the following programmes: self-employment, micro-enterprises and franchises. Under each measure, participants can receive a start-up grant of up to EUR 5 165, a soft loan with a term of up to 7 years and assistance with business planning, training, mentoring and business advisory support. The level of support varies according to the programme. Approximately 85% of applicants seek the self-employment stream, 14% seek micro-enterprise and less than 1% seek franchises. Finally in <i>Stage 4</i> , Invitalia assesses the impact of the programme by constantly monitoring and gathering information from the enterprises financed. |
| Rationale | There is a generic argument that can be made for supporting business creation by the unemployed. Although evidence in the European Union is mixed, increasing unemployment in Italy resulted in a need to explore ways of creating jobs and exploring how to effectively move unemployed people back into work. |
| Duration of support | Business advisory support during first year of operation. Financial measures can last up to 7 years. |
| Key challenges faced | <ol style="list-style-type: none"> 1. Managing screening and intake processes with limited resources for programme managers and a high volume of applicants (reaching 10 000 per year). 2. Providing enough high-quality individual support to participants to increase their chances of success. 3. Developing sufficient partnerships to promote the programme and to deliver components of the service provision. |
| Impact | Between 1996 and 2013, 327 280 applications were submitted, resulting in 111 124 new enterprises created. This created 193 084 additional jobs. Investments made in these new enterprises were EUR 4 032.7 million. |
| Average annual cost | EUR 120 million. |
| Cost per participant ¹ | Approximately EUR 36 000 per business created (including financial grant). |
| Sources of funding | European Regional Development Fund; National government. |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Latvia

| Measure for Commencing Commercial Activity or Self-employment | |
|---|---|
| Target group | The unemployed. |
| Supports provided | Finance (grant, monthly allowance), business counselling. |
| Objective | To assist unemployed people in returning to work through self-employment and to maintain the start-up for at least 2 years. |
| Status | Launched in 2008; on-going. |
| Programme snapshot | <p>The support offered by this measure is provided in two phases. <i>First</i>, participants attend a series of consultations that provide individual assistance to support the preparation and development of a business plan. Each participant can attend 20 individual consultation sessions over a period of 6 weeks. Consultations are done by business professionals who are contracted by the State Employment Agency (SEA). These sessions focus on identifying business ideas and building a plan around them.</p> <p>Once the consultations are completed and participants have a business plan, the SEA manages an evaluation process to select those projects that will be supported in the second phase of support. The <i>second</i> phase of support provides additional individual business consultations and financial grants.</p> <p>The evaluation process focuses on the quality and feasibility of the business plans developed during the first phase of support. The SEA assembles an evaluation committee that consists of industry experts and experts in business start-up and development. The committee examines the potential of the business plans, considering the product or service innovations made, the uniqueness of the product or service and potential demand for the product or services.</p> <p>Those projects that are selected are eligible for: business counselling in the first year of implementing self-employment or business establishment (20 consultations); a grant for implementation of the business plan – not exceeding EUR 2 845.74 according to the approved estimate; a monthly grant at the early stage of implementation (the first 6 months) – in the amount of the state-determined minimum wage (EUR 320).</p> |
| Rationale | Following the economic crisis, unemployment increased more rapidly in Latvia than the European Union overall. This strained public employment services and this pilot was launched to test the potential for supporting unemployed people in self-employment. |
| Duration of support | Pre start-up support includes 6 weeks of individual consultations. Post start-up includes a grant for 6 months. |
| Challenges | <ol style="list-style-type: none"> 1. Selection of participants has been a challenge. There is a need to achieve results, which led to strict selection criteria for participants. However, this has limited the number of unemployed people who are eligible for the programme. 2. Financing has been difficult to secure and is continually at risk since this is a small pilot project. 3. Convincing unemployed people to return to formal work since there is a high prevalence of work in the informal economy. |
| Impact | The total number of unemployed people who have participated in the initial consultations on preparing a business plan between 2008 and 2014 was 1 228. At the end of 2014, 267 entrepreneurs had finished the two-year programme. There are currently 129 unemployed people receiving support from this programme. |
| Average annual cost | EUR 288 300. |
| Cost per participant ¹ | EUR 5 628.83 (maximum including grant and allowance). |
| Sources of funding | National government. |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Lithuania

| Entrepreneurship Promotion Fund | |
|-----------------------------------|---|
| Target group | National programme but priority access is given to unemployed people, youth (under 29 years old), older people (over 50 years old), people with disabilities. |
| Supports provided | Microcredit, loan guarantees, training, business counselling. |
| Objective | The Entrepreneurship Promotion Fund (EPF) aims to increase start-up entrepreneurship and self-employment and to include priority groups from disadvantaged and under-represented people in entrepreneurship. |
| Status | Launched in 2009; on-going. |
| Programme snapshot | The Entrepreneurship Promotion Fund was established by the Ministry of Social Security and Labour, the Ministry of Finance and INVEGA, which is the agency responsible for SME development. The programme provides microcredit, up to a maximum of EUR 25 000 to start-up entrepreneurs and self-employed people who have operated a business for less than one year. Microcredit is provided as part of a package of complementary support including free training, business counselling and additional financial support through interest rate subsidies and partial employee subsidies (for those start-ups that create jobs). The programme also offers guarantees of up to 80% of the value of the loan. The EPF programme is managed by INVEGA in co-operation with the Lithuania Central Credit Union (LCCU), which acts as the financial intermediary. The loans are granted by credit unions and the LCCU partners with 15 training providers to deliver free training and business advisory services to loan recipients. |
| Rationale | Access to finance for start-up entrepreneurs has been an issue in Lithuania for some time which was only worsened by the difficult economic conditions in the post economic crisis environment. Start-up entrepreneurs from the priority groups, who are favoured under the programme, face greater challenges in accessing finance than do entrepreneurs seeking to start a business that are from mainstream groups, hence the priority status of these target priority groups under the EPF programme. |
| Duration of support | Loans are granted within 4 to 6 weeks, guarantees are provided within 8 weeks. There is no maximum term period for loans granted. 64 hours of training are offered. |
| Key challenges faced | <ol style="list-style-type: none"> 1. To reduce the loan cost for participants, the partial conversion of loans into a grant (of 30%) was originally considered as a strategy when the EPF was initially established in 2009. However, European Union regulations meant that it was not possible to convert part of the loan to a grant. Thus, other means of financial assistance were investigated. The Ministry of Economy reached agreement with the Ministry of Social Security and Labour on the introduction of interest rate subsidies leading to their introduction in 2012. 2. Establishing the EPF programme took more time than expected, partly because of the complexity of European Union regulations related to the European Regional Development Fund. 3. The post-economic crisis environment meant that conditions for business start-up were more difficult than envisaged and the initial demand for loans was not as high as expected. 4. Funding has been a challenge, notably securing sufficient private sector funds. |
| Impact | The programme has surpassed most of its targets for the 2010-14 period, notably the support provided to the priority groups. Overall, 4 205 people have attended training and 4 117 completed it. There have been 1 017 loans issued, of which 479 were to priority groups (47%). Loan recipients have created 1 758 new jobs. |
| Average annual cost | EUR 3.62 million. |
| Cost per participant ¹ | EUR 3 500 (computed using the number of people who started training). |
| Sources of funding | European Social Fund, European Regional Development Fund, National government, private sector funds. |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Netherlands

| Welfare Support for the Self-employed (BBZ) | |
|---|--|
| Target group | The unemployed and small business owners facing bankruptcy. |
| Supports provided | Finance (grants, loans, allowance), coaching and mentoring, training, business counselling. |
| Objective | BBZ aims to assist people who receive a social welfare benefit to start a small business and become self-employed. |
| Status | Launched in 1996; on-going. |
| Programme snapshot | <p>BBZ provides an integrated package of start-up and post start-up support services for entrepreneurs. There are 8 steps in the BBZ programme, including intake, training, business plan development and financing. Participants do not need to participate in all steps but most do. It typically takes 9 months to complete the pre start-up steps. After business creation, participants are offered up to 12 months of mentoring.</p> <p>The Ministry of Social Affairs and Employment oversees the programme which is mainly implemented by the municipal Departments for Social Affairs and Employment. Private sector and semi-public business development service providers and semi-public entities are subcontracted by the municipalities to deliver the services. Municipalities are free to decide how they contract the service providers for training and business advice. Many municipalities use retainer contracts (through restricted or sometimes open tendering) with one or two service providers for a set period.</p> |
| Rationale | The programme was launched in 1996, when unemployment was high and rising. Entrepreneurship was seen as a productive means to re-integrate the unemployed population back into the workforce, especially for those who were drawing on social welfare services. |
| Duration of support | Pre start-up support typically lasts 9 months; loans have terms of up to 5 years; allowance can last up to 3 years; coaching and business advisory support post start-up is offered for 1 year. |
| Key challenges faced | <ol style="list-style-type: none"> 1. Pricing business development services that are provided to clients is difficult so programme managers had difficulty attracting partners and organising the delivery of these supports. 2. Building and maintaining relationships with a decreasing number of local service providers. 3. The main implementer is the municipal governments, which have little experience in co-ordinating such programmes and staff have difficulty adjusting to a changing client base and evolving business environment. 4. Participants who take part in the programme may risk losing their benefit payments, which discourages participation. |
| Impact | <p>On average, between 1 800 and 2 400 people enter the project each year. Of these, between 900 and 1 200 complete the support programme and start a business. Since 2009-10, 72% of participants remained employed 3 years after entering the programme. Of these, 20% found paid employment and 80% continued with their entrepreneurial endeavours.</p> <p>Evaluations estimate that each start-up supported by the programme makes a net contribution to society of nearly EUR 20 000.</p> |
| Average annual cost | EUR 40.4 million. |
| Cost per participant ¹ | EUR 33 700. |
| Sources of funding | National government (Ministry for Social Affairs and Employment); European Social Fund; Other EU funding (special projects only). |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Poland

| Mature Entrepreneur | |
|-----------------------------------|--|
| Target group | The unemployed over 50 years old. |
| Supports provided | Finance (grants and welfare bridge), training, coaching and mentoring, business counselling, networking. |
| Objective | To support older people in starting a business so that they can remain active in the labour market. It also aims to create a more positive attitude towards older people in society and to make the local area more entrepreneurial. |
| Status | 2009-10; completed. |
| Programme snapshot | <p>Poland's Mature Entrepreneur project, developed by the Gdansk Municipal Employment Office seeks to provide guidance and financial support to people who are 50 to 64 years old who would like to start a business. Eligible candidates are the unemployed, pensioners or those who would like to move from employment to self-employment.</p> <p>The project provides 150 hours of training, covering 8 modules. Those who complete the training can apply for financial support, which includes a grant (up to PLN 40 000 or approximately EUR 9 650) and a monthly welfare bridge allowance (PLN 1 250 or approximately EUR 300). Participants are able to receive up to 4 hours of individual consultancy to develop business and financial plans and 12 hours of individual support after start-up. The project also supports the development of networks by placing participants into small groups and encouraging the coaches and trainers to open-up their networks to participants.</p> |
| Rationale | Older people in Poland face difficulties in the labour market because they are at a greater risk than younger workers when companies downsize and are often overlooked in favour of younger people when seeking new employment. This age group, however, still has a strong contribution to make to society and in the labour market. Further, many often need to continue to work because they have low savings for retirement. |
| Duration of support | 12 months of support. |
| Key challenges faced | <ol style="list-style-type: none"> 1. Selection of participants was difficult since many business ideas submitted were not feasible and had little potential to become businesses. 2. Assisting participants in acquiring the skills to implement their idea since there was often a mismatch between skills and qualifications and the business idea. 3. Securing funding for the continuation of the project. |
| Impact | Mature Entrepreneur fostered the establishment of 33 new companies in the city of Gdansk and in the Gdansk sub-province, which positively influenced the local economy. All of the newly established companies are still active, with some growing so much that further full-time positions were created. |
| Average annual cost | EUR 240 265. |
| Cost per participant ¹ | EUR 8 009. |
| Sources of funding | European Social Fund (85%); National government (15%). |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Slovenia

Entrepreneurially into the World of Business

| | |
|-----------------------------------|---|
| Target group | The unemployed under 35 years old who possess an undergraduate or post-graduate qualification. |
| Supports provided | Finance (allowance), training, coaching, business counselling. |
| Objective | To help highly qualified unemployed people under 35 years old enter self-employment or find a job as an employee. |
| Status | Pilot project (2009-12); national projects (2013-ongoing). |
| Programme snapshot | The project was designed to help highly educated individuals under 35 years old start a business or move into employment. Participants are hired as public servants and paid a monthly salary of EUR 798 for 4 months, which is essentially an allowance. Rather than working, participants receive entrepreneurship training and individual coaching, mentoring and business counselling through Regional Development Agencies (RDAs) to support them in business creation. Training and coaching are provided by staff in the RDAs and by business consultants. Participants also have access to business counselling for 1 year after start-up. The project has been implemented in three phases; one regional pilot project and 2 national projects in all regions. |
| Rationale | The project was designed to address the high unemployment rate for young people facing a lack of available jobs. The unemployment rate of young individuals in Slovenia increased rapidly from 10% in 2009 to 25% in 2013. At the same time, the education system did not provide the skills and knowledge necessary for unemployed but well-educated individuals to pursue their business ideas and become self-employed. |
| Duration of support | Training and allowance for up to 4 months; business advisory services for 1 year after business start-up. |
| Key challenges faced | 1. It has been difficult to find a satisfactory number of quality applicants. During the selection process, rejected applicants from previous years have been called in when there was a shortage of qualified applicants. 2. The development of a training methodology has been difficult. The current method was devised through experimentation. |
| Impact | Monitoring data suggest that 134 (56%) of those participating in the first national project (i.e. in 2013) successfully started their businesses or found employment. |
| Average annual cost | Regional: EUR 151 225; National (2013): EUR 3 816 534; National (2014-Present): EUR 4 702 038. |
| Cost per participant ¹ | Pilot project: EUR 15 122; National phase 1: EUR 15 266; National phase 2: EUR 13 061. |
| Sources of funding | Regional: European Regional Development Fund (28%); Municipality of Zgorje ob Savi (15%); Local Governments (57%). National phase 1 (2013): European Social Fund (85%); Slovenian Ministry of Labour, Family, Social Affairs and Equal Opportunities (15%). National phase 2 (2014-Present): European Social Fund (85%); Slovenian Ministry of Labour, Family, Social Affairs and Equal Opportunities (15%). |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Spain

| Launching Pads for Employment and Entrepreneurship | |
|--|---|
| Target group | Long-term unemployed (i.e. more than 12 months). |
| Supports provided | Coaching and mentoring, business counselling, training, premises. |
| Objective | This scheme aims to improve the employability of participants with training, strengthening self-esteem, building networks and developing entrepreneurship skills. It also aims to strengthen linkages among business development support providers. |
| Status | Pilot project (April 2013-December 2013). It has since developed into a network of "launch pads" and is on-going. |
| Programme snapshot | <p>The scheme is a network of "launch pads" that aim to help the long-term unemployed return to work by starting a business or finding paid employment. Each "launch pad" is a structured project that provides group coaching and training for 3 days per week and individual coaching and business counselling for the remaining 2 days. This is complemented by training, workshops, business visits and networking events.</p> <p>Each "launch pad" is semi-autonomous and is led by a coach. Each has the ability to tailor the support to the needs of participants in their region and receives support from the central office. Coaches are the only paid employees, other support providers are volunteers. Coaches are responsible for developing and implementing the scheme, and developing and managing relationships with other support providers. Coaches receive training from LEES.</p> <p>LEES also organises events for all of the "launch pads", including networking events and conferences.</p> |
| Rationale | The scheme was launched to help support the unemployed in returning to work and to combat the social stigma of being unemployed by helping the long-term unemployed remain active. It was modelled after an approach used to help youth enter the labour market during the mid-to-late 1980s. |
| Duration of support | 6 months or 9 months, depending on the individual "launch pad". |
| Key challenges faced | <ol style="list-style-type: none"> 1. The small budget only allows for one employee to be hired per "launch pad" (i.e. the coach), who is fully responsible for developing and implementing the scheme and providing individual support. This is a heavy workload and there is a risk that the job is too great for one individual. 2. Measuring impact is difficult given that the objectives of the scheme are to move a very disadvantaged group into employment. Several outcomes can be considered positive but it is difficult to directly link the scheme to the outcome. |
| Impact | <p>There were 114 participants in 5 "launch pads" during the pilot phase (April 2013-December 2013): 25% started a business and 63% found employment. The remaining 22% were either still looking for jobs or enrolled in further education to better their job-seeking prospects.</p> <p>There were 40 "launch pads" in 2014 and this number was expected to double by the end of 2015.</p> |
| Average cost | EUR 40 000 per "launch pad", but there is some variation depending on the length of support provided. |
| Cost per participant ¹ | EUR 2 000. |
| Sources of funding | European Social Fund (80%); National government (20%). |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

Sweden

| Ambassadors for Women's Entrepreneurship | |
|--|---|
| Target group | Women, students. |
| Supports provided | Role models, coaching. |
| Objective | The ambassadors project provided a structure for women entrepreneurs to share their experiences as entrepreneurs for the purpose of increasing the visibility of female entrepreneurs, inspiring entrepreneurship through personal stories and role models, making it easier for women to identify themselves with entrepreneurial role models, encouraging more women to view entrepreneurship as a potential career choice and facilitating the sharing of experiences. |
| Status | 2008-14; completed. |
| Programme snapshot | <p>The ambassadors' project promoted entrepreneurship to women using women entrepreneurs as role models. These ambassadors participated in events and made presentations about their story and entrepreneurship more generally. The ambassadors were managed by regional co-ordinators who organised the schedules for each ambassador. A special focus of the scheme was to reach out to schools and universities to promote entrepreneurship to female students.</p> <p>In addition to these promotional activities, many of the ambassadors acted as coaches and mentors for women entrepreneurs. This was encouraged by the scheme and in 2010 became part of the official offering. These arrangements were agreed on an individual basis or booked at www.ambassadoerer.se.</p> |
| Rationale | This project was part of a suite of policy actions to promote women's entrepreneurship. Surveys suggested that there is a very low level of awareness about the contribution of women entrepreneurs to society and that few female students considered a career in self-employment. |
| Duration of support | Ambassadors promoted women's entrepreneurship at events and to students. Some women developed coaching and mentoring relationships with their mentor. The terms and duration of these relationships was agreed by both parties. |
| Key challenges faced | <ol style="list-style-type: none"> 1. Volunteer ambassadors were sometimes discouraged by the high opportunity cost of acting as a role model, particularly in rural regions where they were required to travel extensively. 2. Regional co-ordinators did not have a mechanism to reject volunteer ambassadors who were not appropriate. 3. The scheme faced many questions about whether such a "soft" policy instrument can have an impact. |
| Impact | From launch (May 2008) to conclusion (December 2014), the scheme's ambassadors reached more than 170 000 people in approximately 11 000 activities. Surveys of participants indicated that 50% became more interested in entrepreneurship as a result of the ambassador. |
| Average annual cost | EUR 1.72 million (for last phase 2011-14). |
| Cost per participant ¹ | EUR 217 (per participant reached). |
| Sources of funding | National government. |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

United Kingdom

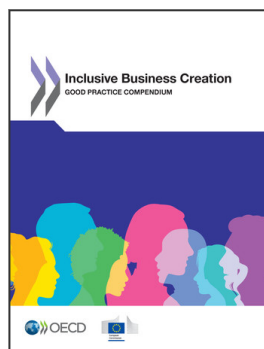
| Access to Work | |
|-----------------------------------|--|
| Target group | Individuals with health conditions/disabilities that affect their capacity to work. |
| Supports provided | Finance (Grants). |
| Objective | To provide various supports to adjust workplaces so that people with disabilities can more easily start a business or work as an employee. |
| Status | Launched in 1984; on-going. |
| Programme snapshot | The scheme provides advice and practical support to people with disabilities and their employees to overcome obstacles to work. Access to Work pays grants through Jobcentre Plus to cover the costs of providing reasonable work adjustments for people with disabilities (for both employees and self-employed). It can also provide other personally adopted support such as grants for special aids and equipment, adaptations to premises and travel-to-work arrangements. Access to Work reimburses employers and self-employed individuals for taking steps to aid people with disabilities in the workplace. The amount of reimbursement depends on individual circumstances (e.g. the type of action being taken, the level of disability of the individual). Those who are interested in starting a business are also supported with access to the New Enterprise Allowance. Funding received from Access to Work does not impact any other benefits received. |
| Rationale | The programme supports the implementation of the Disability Discrimination Act. It is designed to provide reasonable adjustments to the workplace for those who experience disability. This scheme is seen as an effective way to encourage and support people with disabilities in moving into work and increasing participation rates. |
| Duration of support | The duration of support varies by individual case. |
| Key challenges faced | <ol style="list-style-type: none"> 1. Low and patchy awareness due to the lack of dedicated awareness programmes. 2. Participants often mentioned that they had difficulty explaining their specific needs and the actions that would help. 3. Difficulty of supporting self-employed individuals because Access to Work is a reimbursement programme that requires an initial capital expenditure in most cases. |
| Impact | <p>Access to Work helped over 30 000 people in 2012 obtain or retain jobs, of which approximately 4 500 worked in small businesses. 45% of recipients would be out of work if the adjustments acquired through the programme were not in place.</p> <p>Together with New Enterprises Allowance, Access to Work contributed to approximately 8 000 businesses start-ups in 2012.</p> <p>The programme provided a clear financial return for the Treasury's investment. The amount saved from unemployment benefits resulted in a return of EUR 1.48 for every Euro invested by the Treasury.</p> |
| Average annual cost | EUR 138 million. |
| Cost per participant ¹ | EUR 2 875. |
| Sources of funding | National government (Department of Work and Pensions). |

1. When comparing the cost per participant between programmes, attention should be paid to the length of the programmes and the differences in services offered.

United Kingdom

| Prowess | |
|-----------------------------------|--|
| Target group | Women. |
| Supports provided | Quality certification for business development services for women. |
| Objective | Prowess was commissioned in 2002 to produce the first UK national strategy for women's enterprise and to develop quality standards for women's enterprise support. |
| Status | Prowess started in 2002 but re-invented itself as a social enterprise in 2012; on-going. |
| Programme snapshot | <p>Prowess is a membership network of organisations that deliver women-friendly business start-up support across the United Kingdom. It was established in 2002 as the UK National Association for the Promotion of Women's Enterprise with support from the national government. At its peak, Prowess had over 350 member organisations, which between them supported over 100 000 women business owners. After public funding ended in 2012, the former CEO purchased the organisation's assets and it was re-launched as a social enterprise.</p> <p>One of the key initiatives of Prowess was the Prowess Flagship Award. The designation was designed to recognise women-friendly business support services. The Flagship Award is a designation based on a set of 12 criteria against which mainstream and specialist women's business support providers can be assessed. Assessments were conducted by Prowess of all of its member organisations. Each assessment included a site visit where a small team from Prowess would meet with the organisation and some of its clients to assess its activities against the 12 criteria.</p> |
| Rationale | In the early 2000s, the government's Small Business Service recognised that business support services were not reaching enough women and other social target groups (e.g. young people, immigrants, people with disabilities). Prowess was set up in 2002 to address challenges related to supporting female entrepreneurship. It was launched during a period when the government was pursuing a policy of developing specialist agencies to support particular target groups. |
| Duration of support | n/a. |
| Key challenges faced | <ol style="list-style-type: none"> 1. Changing government priorities, including closure of the Regional Development Agencies which previously participated actively in the initiative. 2. Securing a sustainable source of financing. The loss of European Social Fund funding and the withdrawal of private sector funding due to the financial crisis necessitated a change of legal status of the organisation. |
| Impact | Of the 68 organisations that were assessed in the first round of assessments, 6 were awarded Flagship Member Status. In addition, 9 member organisations were networks and were assessed against slightly different criteria. 2 members were awarded Flagship Network Member Status. There are currently 24 organisations that have been awarded one of the Flagship Awards. |
| Average annual cost | EUR 700 000. |
| Cost per participant ¹ | n/a. |
| Sources of funding | From 2002-09, Prowess received funding from the European Union through EQUAL and from the Phoenix Foundation. It has operated as a social enterprise since 2012, relying on membership fees, special events and consultancy for revenue. |

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