

Chapter 8

Business development services for start-ups

This chapter examines the role of business development support services in promoting and supporting business creation and self-employment among potential entrepreneurs from disadvantaged and under-represented groups. The chapter investigates the range of public and not-for-profit policy approaches in the European Union and makes recommendations on how to strengthen such support.

Rationale for business development services for start-ups

- There is a strong rationale for the provision of business development services to increase the levels of human and social capital of entrepreneurs from disadvantaged and under-represented groups.
- The economic rationale for business development services include addressing market failures and obstacles that entrepreneurs, particularly those from disadvantaged and under-represented groups, face in business creation and development.
- Social rationales include benefits related to increased social inclusion.

Business development services for start-ups are services that aim to improve the performance of a new business by improving its ability to compete and access markets. These support services that aim to encourage entrepreneurial tendencies, strengthen individual entrepreneurial skills and competences, increase the likelihood of venture creation and improve the sustainability of new business start-ups. They can offer valuable support for those who may have skills related to a sector or a specific trade, but lack the skills and knowledge to start and operate a business. These services include sign-posting information, promoting role models and providing training, coaching, mentoring and business counselling.

Economic rationale

One of the most important rationales for public policy action is to correct market failures such as information imperfections. Individuals may be simply unaware of entrepreneurship as a viable career choice or their propensities towards entrepreneurship. They may also be unfamiliar with the way that particular markets, regulations or supply-chains operate and fail to realise the benefits of using outside specialist advice and assistance to develop entrepreneurial and managerial acumen (e.g. training, planning, strategic counselling) and networks (e.g. trade fairs, mentors).

Business development services also increase the resources available to entrepreneurs. A key advantage of external business support is that it supplements the entrepreneur's human and social capital through business support which increases their ability to recognise and evaluate favourable business opportunities, develop and enact strategies that allow them to successfully exploit markets and maintain their presence in such markets (Chrisman et al., 2005). In addition to acquiring these skills, entrepreneurs also learn where they can access further support when needed.

There is also a rationale for providing business development services to complement public financial assistance (e.g. grants or loans). For example, the development of a formal business plan can act as a screening device for accessing start-up loans and grants. Deepening and broadening an entrepreneur's skill set may also have positive impacts on their likelihood of gaining financial support. A review of micro-finance schemes in the EU showed that integrated packages of financial support blended in

with business support were typically offered to entrepreneurs such as migrants, women and the unemployed to increase the chances of success of the financial support (Botti and Corsi, 2011). The study does not make conclusions about the effectiveness of business development services provided by European microfinance providers but notes that microfinance schemes that disperse loans to low-income or disadvantaged beneficiaries are less sustainable because the loans are for small values and are more expensive to administer (Botti and Corsi).

Finally, business development services can unlock positive externalities such as demonstration externalities (e.g. role models) (Audretsch, 2002). Role models, for example, are often pivotal to supporting entrepreneurial intentions (Van Auken et al., 2006) and are integral to developing and sustaining new start-ups (Bosma et al., 2012). Examples of entrepreneurial role models that have successfully created pathways out of economic disadvantage can be important to particular communities and individuals where entrepreneurship is under-represented. For example, those with low educational attainments are less likely to have a role model which may block their attempts to develop and sustain their new business (Bosma et al., 2012). Other positive externalities include strengthening and embedding the social capital of entrepreneurs from disadvantaged and under-represented groups. These entrepreneurs are often disadvantaged because they lack specific “know how” and “know who” knowledge. Hence, there are benefits from accessing best practice as it cascades down through particular industries and markets to increase the long-term sustainability of new businesses.

Social rationale

There are also social inclusion and equity reasons for providing business support to entrepreneurs from disadvantaged and under-represented groups. In many EU economies, there are pockets of persistent economic disadvantage and supporting entrepreneurship may lead to positive externalities for particular communities. Entrepreneurs whose roots are in deprived communities may demonstrate that it is possible for others in these communities to escape poverty through business creation and self-employment. Successful women entrepreneurs may also signal the potential of entrepreneurship and encourage the development of knowledge and network externalities as female entrepreneurs come together to share experiences and expertise with new aspiring female entrepreneurs.

Business development can also promote equity and opportunity. For example, one of the distinguishing features of self-employment in the EU is that women only make up 31% of the self-employed and only 25% of the self-employed with employees (see Chapter 2). If more women could be encouraged into entrepreneurship, and more of these businesses could be developed into successful sustainable businesses, this could help address inequalities faced by women and entrepreneurs from disadvantaged and under-represented groups in the labour force.

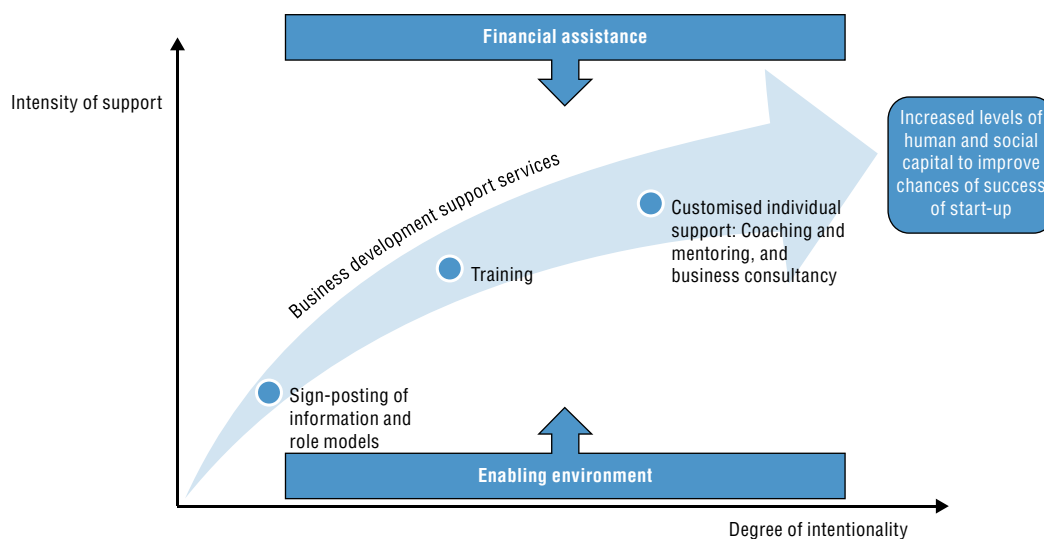
Public policy approaches to delivering business development services

- Publicly provided business development services in the EU range from sign-posting information, which reaches a large client group, to more intensive forms of support that are provided on an individualised basis such as coaching, mentoring and business consultancy.

- Clients of individualised supports often better-identify with service providers that are from the same target group (i.e. women, youth, seniors, ethnic minority groups).
- Evidence on the effectiveness of public business development services is thin but the existing evidence base suggests that supports have more positive results when they are designed and delivered in an integrated manner that supports entrepreneurs from the start-up to post start-up phases.
- EU member states take different approaches to delivery business development services. Some use specialised agencies while others use mainstream delivery mechanisms. There is little evidence to suggest that one method is more effective than the other, it often depends on the relative size of the target group.

In response to the barriers identified in the previous section, there are a range of options for the public sector to support a range of business development services, either directly or through the not-for profit sector. Figure 8.1 illustrates the three principle types of business support services for new start-ups: sign-posting of information; training; and customised support (i.e. coaching, mentoring and business consultancy).

Figure 8.1. **Business development services for new start-ups**



Source: Adapted from Greene, F. (2013), "Start-up Business Development Support Services for Inclusive Entrepreneurs", prepared for the OECD LEED Programme.

Although business creation can occur without having received any formal support, Figure 8.1 suggests that there is a pathway of potential public support available to nascent entrepreneurs. As the degree of intentionality increases towards starting a new business, business support services are likely to increase in their intensity. There is a general shift from operational or transactional forms of assistance (i.e. sign-posting of information) which are largely orientated towards large numbers of entrepreneurs to more strategic or transformational forms of support (e.g. coaching, mentoring and business consultancy) that seek to work on a more individualised basis.

Financial assistance and the enabling environment are not addressed in this chapter but it must be recognised that they are important factors in the process of business creation, especially for entrepreneurs from disadvantaged and under-represented groups

(OECD/EC, 2013). Financial support, although more likely to be available to nascent entrepreneurs with strong intentions towards creating a new business, is also likely to be available post start-up to help sustain these new businesses. As Figure 8.1 indicates the nature of the enabling environment is influential in shaping the ways nascent entrepreneurs develop and exploit new business situations. In general, the more supportive the enabling environment, the greater the opportunities for setting up a new business.

Sign-posting of information

Information sign-posting services are “operational” resources (Hjalmarsson and Johansson, 2003) that can play an important brokerage, awareness-raising and disseminating role that gives potential entrepreneurs information on their entrepreneurial propensities, what support is available and how they can diagnose their future needs. The International Labour Organization (ILO) (2006) suggest that these services can make entrepreneurs from disadvantaged and under-represented groups aware of the availability of support, allowing them to access training, advice and mentoring support. Increasingly, information and sign-posting services are delivered via the Internet (EC, 2002) and there exists a range of Internet platforms provided by the EU and individual member states that seek to provide a “one-stop” facility whereby all entrepreneurs can access information on a range of operational start-up issues (e.g. marketing, operations, business registration, tax compliance, sources of finance).

There are significant challenges for prospective entrepreneurs from disadvantaged and under-represented groups to identify whether entrepreneurship is desirable and feasible. Two-thirds of women (63%) have never thought about setting up a business (EC, 2012) indicating that awareness is a significant barrier for the target groups of inclusive entrepreneurship policy. Moreover, there is also a gap between the number of people wanting to start a business and the number that actually do. For example, EU data show that 45% of young people (15-24 year olds) are interested in becoming an entrepreneur but only 6% of them have actively taken actions to start a new business (EC, 2012).

There is also a widespread perception that information barriers exist. Over half of women, the unemployed and young people believe it is difficult to obtain information on how to start up a business (EC, 2012). Outcomes for entrepreneurs from disadvantaged and under-represented groups can also be limited, threatening their long term sustainability. The EC/OECD (2012) showed that senior entrepreneurs (those over the age of 55) are less likely to have growth orientations for their business than younger people whilst the OECD/EC (2013) showed that women are less likely to survive or grow their business.

Therefore the aim of public policy initiatives that sign-post information is to direct potential and actual entrepreneurs to professional sources of information and assistance. Many nascent entrepreneurs rely on their family and friends and only a minority take professional training related to their business. For example, in France, less than one-quarter of entrepreneurs surveyed in 2010 received professional assistance at any point during their career (INSEE, 2012). One approach is *Empresarias* in Spain (www.e-empresarias.net). It is an online information portal that provides information for women thinking about and actively developing a business idea. Central to its on-line advice is a promise to respond to queries raised by potential female entrepreneurs within 48 working hours. The topics it provides advice and support on are areas such as business registration procedures, accessing finance, tax, employing workers, internationalisation,

market research and premises. It also provides newsletters, self-diagnostic tools, discussion forums and showcases of female businesses created. The aim is to build a virtual network of women entrepreneurs who can share experiences, find partners for new projects and provide support for new entrepreneurs. To date, it has assisted 96 000 women entrepreneurs who operate 16 500 businesses. Another is example of an approach to increase awareness about entrepreneurship for women and to provide information is “National Women’s Enterprise Day” in Ireland, which is described in Part III of this book.

While clear, easily accessible sign-posting information is important in increasing awareness about entrepreneurship and raising the profile of available support services, it alone is likely to have a minimal impact on people setting up a new business. There is little evidence that directly examines the impact of sign-posting information but an evaluation of a youth business support programme found that information and sign-posting services did not aid the transition into self-employment (Greene and Storey, 2004). (Please refer to Annex 8 A1 for a summary of results of evaluations that examined sign-posting schemes and other business development services).

Role models

Role models are experienced entrepreneurs who promote entrepreneurship. They act as ambassadors for entrepreneurship through both formal and informal mechanisms. Role models can be effective when they appear in promotional campaigns and in media (i.e. formal mechanisms), and can have an impact in their community by influencing others through their actions (i.e. informal mechanisms).

Role models have an important function in helping many entrepreneurs from disadvantaged and under-represented groups to overcome negative social attitudes to start up. In particular, young entrepreneurs and those who are still in education are more likely to feel the need for role models in order to make their first steps towards entrepreneurship. There is also evidence in the EU that shows that more self-employed women than men see role models as very important (OECD/EC, 2013). Those from under-represented and disadvantaged groups often identify better with role models from their own communities than mainstream entrepreneurs because they believe them to be similar to them in terms of characteristics, motivations or goals (Bosma et al., 2012).

Many current public policy approaches to supporting and promoting role models focus on women. An example is the European Network of Female Entrepreneurship Ambassadors, which is an EU funded project with the aim to “have successful entrepreneurs campaigning on the ground to inspire women of all ages to become entrepreneurs and to set up their own businesses”. The Ambassadors help to raise the confidence necessary for setting up and creating successful businesses. They are also role models to inspire other women to become entrepreneurs by “telling their own story” (European Commission, 2013). It consists of 270 female entrepreneurs from across the EU. In their first year, ambassadors held 141 national kick off meetings and reached 7 600 nascent female entrepreneurs. Data from five of the participating countries showed that 52 new women led companies were formed and 68 new jobs were created through the support of the ambassadors. One of the participating countries is Sweden and a more in-depth description of their Ambassadors for Women’s Entrepreneurship can be found in Chapter 10.

Another example is WomEqual in Finland, which operated between 2007 and 2012 (see Box 8.1). This example combines an online community with coaching and training. The aim of the online community is to showcase success stories of female entrepreneurs that manage businesses in the technology sector to increase awareness of the potential for graduating students and to strengthen the self-confidence of young women regarding self-employment. It follows up the awareness-raising with offers of training, coaching and mentoring for those who decide to start a business. WomEqual has been developed into an international co-operation with partners in Austria and Germany, providing young women with international role models, coaches and mentors.

Training

The aim of entrepreneurship training is to improve entrepreneurial and business management skills of an entrepreneur. This can increase the chances of success for new business start-ups. For example, training can improve the managerial capabilities of individuals, allowing them to better manage resources (e.g. set goals by writing business plans), information (e.g. analyse and interpret data), relationships (e.g. negotiation and interpersonal skills), staff (e.g. communication and delegation skills) and their own activities (e.g. time management skills). Training may also allow individuals to self-assess their entrepreneurial capacities and competencies through training activities – either on-line, through educational material or in structured classroom settings – which seek to develop their understanding of the need for business strategy (e.g. product choice, market positioning (domestic, exporting, niche), a responsive competitive focus (e.g. quality, flexibility, innovation, cost, delivery), crafted business practices (e.g. supplier relationships, innovation and technology practices) and the development of a positive business culture.

Training can also provide peer-to-peer networking and learning opportunities while accredited training can signal to outside stakeholders (e.g. investors) that the entrepreneur has skills and credibility. Additionally, training increases the information resources available to the entrepreneur and increases their dynamic capability to learn (Chrisman et al., 2005). There is also a link between entrepreneurship training and the formation of positive entrepreneurial intentions (Peterman and Kennedy, 2003).

Training can occur either formally or informally. Formal training is “learning that occurs in an organised and structured environment and is explicitly designated as learning” (OECD, 2010) and informal training is “learning that results from daily activities related to work, family or leisure” (OECD, 2010). Formal training is often delivered through short-term courses, but workshops on specific issues or challenges are also common. Online delivery is increasingly used and evidence suggests that can be as effective as traditional distance learning (i.e. correspondence courses, educational television and videoconferencing) and can be more effective than classroom learning when combined with face-to-face interaction (Means et al., 2010).

The most common forms of entrepreneurship training include online classes, thematic workshops and structured courses taught in person. They can teach various business management skills such as accounting and finance, law and legal issues, and also support personal development. A significant amount of delivery of this type of training is through online courses, which requires the development of web-based platforms and course materials. Online learning has the advantages of allowing business owners and potential business owners to develop their skills flexibly and can be delivered at low marginal costs once fixed costs have been met.

Box 8.1. WomEqual, Finland

Description: WomEqual was launched as one of the EU EQUAL programmes by the Department of Electrical and Communications Engineering at the Helsinki University of Technology in co-operation with other universities, between 2005 and 2007. Though it had substantial impact on national and international networking, the scheme stopped receiving funding in 2012 and no longer operates.

Problem addressed: This scheme aims to address the demands of young female graduates and female scientists interested in working in the technology sector as well as female entrepreneurs working in this sector already. The goal for the WomEqual project was to develop operational models to support women to advance their careers in technological companies and research centres and to support their innovativeness and entrepreneurship.

Approach: Two policy tools, the establishment of a web community *weme.fi* and a coaching and training programme titled “Introduction into business thinking” to foster entrepreneurial thinking through the provision of role models and practical know-how. These two platforms presented success stories of female entrepreneurs managing a business in the technology sector to boost the self-confidence of young women.

In addition, a mentoring programme was developed to offer practical guidance to new female entrepreneurs by experienced female mentors with technical, higher education. This co-operation was acknowledged by a mentoring contract in which both parties clarify their needs and goals. The University of Oulu was one of the WomEqual partners who have successfully implemented the mentoring programme. WomEqual was further embedded into a transnational co-operation called Women Entrepreneurs East/West consisting of three other EQUAL development partners from Austria (*Selbstständigkeit als berufliche Alternative*), Latvia (Reducing causes of professional segregation) and Germany (AWoPE – Activating women’s potential for entrepreneurship). This gave participants access to international networking platforms, workshops and conferences and empowered them to set gender-sensitive standards in the European entrepreneurship vocational training. All women from the technology sector were eligible to participate in the WomEqual’s activities free of charge.

The programme was implemented at several universities whereby each university had put its focus on a different component of the programme. Helsinki University of Technology (Department of Electrical and Communications Engineering) was in charge of the leadership management while the department of telecommunication managed the development and maintenance of the *weme.fi* community. The Graduate School in Electronics, Telecommunications, and Automation (GETA) operated the training programme Introduction into business thinking, technology applications and enterprise leadership. Three other academic institutions took part in the implementation of the programme. The project had a budget of EUR 1.3 million for the duration of two years (2005-07) and was supported by the European Social Fund, the Finnish Ministry of Education and various Finnish municipalities participating in EQUAL.

Impact: The success of the programme was reflected by the rapidly growing number of members of *weme.fi*. Within the first two months after the launch of the platform in March 2007, the number of users increased from zero to 800.

Conditions for success: The programme received continuous support by selected universities emphasising the components networking through professional mentoring and role modelling. In addition, entrepreneurship education became a crucial element of the GETA on the basis of the programme’s experience and success.

There are a number of notable entrepreneurship training programmes across the EU. One example of a scheme that tries to increase entrepreneurial orientations and skills is *Una Empresa en Mi Centro* (EMC) in Spain. This is an entrepreneurship education programme aimed at supporting intellectually-challenged adults in the region of Asturias. Its specific goals are to combine the provision of basic skills (e.g. numeracy, literacy, and

communication skills) with entrepreneurial skills (e.g. teamwork, problem solving); aid school to work transitions and integrate those with special educational needs into the community. Participants are expected to work together to set-up and manage their own enterprise. In 2012, nearly 2 000 people participated in the programme and the programme has been successfully transferred to the neighbouring region of Galicia.

An additional example of entrepreneurship training for women is described in Boxes 8.2. Other examples are described in Part III of this book, including Youth Entrepreneurship Support Scheme in Cyprus, which provides grants and training for aspiring young entrepreneurs, *Schüler-Institut für Technik und angewandte Informatik* (SITI) in Germany, which provides hands-on training for youth, and the MEXX Programme in Hungary, which targets women entrepreneurs, and the REGIONFEMME project in the Slovak Republic which provides training and networking events for women entrepreneurs.

While training generally has a positive impact on participants, there are examples of training programmes that have had a “sorting” impact. In other words, training can be a reality check that discourages those from setting up in business where it is not appropriate. For example, an evaluation of the Bridging Allowance in Germany found that coaching and training for unemployed people looking to start a business had no impact on self-employment duration, that training actually increased the likelihood of subsequent unemployment and that coaching increased the likelihood of exiting from employment (Oberschachtsiek and Scioch, 2011). On the surface this may appear to be a negative result but a possible explanation is that training and coaching sharpens the preconceptions of the future economic prospects of the start-up and, therefore, causes higher exit rates in order to avoid running into debt (Oberschachtsiek and Scioch, 2011).

Coaching and mentoring

Coaching is typically a short-term relationship aimed at developing specific skills of an entrepreneur. It is a collaborative process, in which the participants each have clearly defined roles. The coach is responsible for developing goals and guiding the coachee towards the goal by providing constructive feedback. The coachee is responsible for generating ideas and options, taking action to achieve the goal, and reporting progress.

Mentoring is a professional relationship in which an experienced entrepreneur (the mentor) assists another, often with less experience (the mentee), in developing skills and knowledge that will enhance the mentee’s professional and personal growth. These relationships are often long-term relationships and function in an informal manner. The functions of a mentor can be organised around three themes: psychological support (i.e. to help entrepreneurs identify their strengths and weaknesses, to provide support during difficult periods and to provide encouragement and motivation), career support (i.e. to help strengthen an entrepreneur’s networks, to provide knowledge and information, to act as a sounding board for new ideas and to help mentees solve problems) and role model (i.e. the mentor shares their experience and challenges to illustrate how to persevere and overcome challenges) (St-Jean, 2010).

Coaching and mentoring is typically provided in a face-to-face manner, although it is possible for support to be provided remotely with online instant messaging tools such as Skype. Where coaching potentially differs from mentoring is that the relationship tends to be more short-term and is typically focused around a business activity and a single or narrow range of goals.

Box 8.2. Empowering and Activating Women in Osijek-Baranja County, Croatia

Description: The project “Empowering and Activating Women in the Labour Market” was one of eighteen projects contracted in the framework of implementing the European Union’s Programme for Croatia IPA (Instrument of Pre-Accession Component) IV – Human Resources Development Project Grant Scheme “Women in the Labour Market”, created by the Croatian Employment Service.

Problem addressed: The goal of the grant scheme was to increase the employability of disadvantaged women and assist their access to the labour market through self-employment. This includes the long-term unemployed, unemployed women over 40, inactive women, single mothers who are inactive or unemployed for more than 6 months, unemployed women from counties with the highest unemployment and unemployed women belonging to national minorities with the focus on Roma population.

Approach: The scheme provides grants along with combining education, training and work-practice activities with individualised advisory services and mentoring, as well as with development and implementing organisational models (e.g. co-operatives, associations) more suitable for providing support network for those wishing to re-enter job market through self-employment.

The scheme was awarded EUR 121 120 in August 2009 from a public call for proposals. The project started on December 4, 2010 and was implemented one year later, led by Croatian Employment Service Regional Office Osijek and its partner the Peace and Human Rights Association Baranja. Partner service providers included the Centre for Entrepreneurship in Osijek (i.e. for training in entrepreneurial skills and business planning), J.J. Strossmayer University in Osijek, Faculty of Agriculture (i.e. for practical training in vegetable production), Centre for Professional Rehabilitation (i.e. for practical training in manufacturing handicrafts from wood, textile, ceramics, glass, wool) and Escape (i.e. for practical training in developing web shops).

Impact: Initially, 200 applicants applied for the programme and 79 unemployed women were selected by psychologists for participation in entrepreneurship motivational workshops and training. Of this group, 31 participants opted for more practical training in agriculture and 29 for further training in handicrafts and 19 chose both. Following the training and grants, 52 participants successfully launched their own businesses (EuropeAid/128290/D/SER/HR: Evaluation of Active Labour Market Measures Targeting Disadvantaged Women in the Labour Market (2007-10), *Evaluation Report*, September 2011, p. 130-136).

Conditions for success: There are two major components of success of this project: a) the provision of inter-connected supports for participants (i.e. motivational workshops, training and grants) and b) strong collaboration between Croatian Employment Service, Regional Office Osijek and the Peace and Human Rights Association Baranja and partner organisations (Centre for Entrepreneurship in Osijek; J.J. Strossmayer University in Osijek, Faculty of Agriculture; Centre for Professional Rehabilitation, Escape) to ensure that participants were supported adequately at all phases of start-up and business activities.

Most of the schemes in operation are aimed at the general population as a whole, with a number that target particular disadvantaged and under-represented groups. It is therefore important to ensure that targeted socio-economic groups are aware of and can access these programmes and that the programmes are designed and delivered in such a way as to enable their effective participation (OECD/EC, 2013). Many schemes aimed at clients from disadvantaged and under-represented groups provide coaching services with a coach from the same target group as the client (e.g. coaching by women for women, or by seniors for seniors).

There are many examples of coaching and mentoring schemes in the EU, including Erasmus for Young Entrepreneurs. This is a traditional mentoring scheme but focused on giving young existing entrepreneurs a chance to go to another European country and be mentored by an experienced entrepreneur. Young people are anticipated to spend between

1 and 6 months working with their mentor. The aim is that the young entrepreneurs will benefit by receiving on the job support, allowing them to access potential new markets and develop international co-operation and collaboration. Mentors also potentially benefit from the scheme because it can provide them with new skills and experiences.

Other examples include the 12/8 Group, which is a peer mentoring programme for Afro-Caribbean businesses in the West Midlands of England. Since 2004, its aim has been to foster business development not only for businesses already in the mentoring network but for people seeking to set-up their own business and develop their local community. The key advantages of the scheme is that it is a cost-effective tool by which businesses can mentor and support business development. It also provides an example of how corporate social responsibility can work sustainably. The 12/8 group works with a large anchor business in the region allowing the group access to the resources of the large firm. This has led to the group being able to develop further capacity, engagement and support for aspiring businesses and the local community.

The individual nature of coaching and mentoring is often believed to be a strength of this form of support. Evidence shows that mentoring is more effective when offered as part of an integrated package of supports that includes financial start-up financing (Meager et al., 2003). This blended approach, relative to stand-alone mentoring support, could improve survival chances for young entrepreneurs, particularly in the first year of operation. However, those who received mentoring support had lower earnings, suggesting that those who had difficulties with their new business were more likely to seek mentoring and require greater levels of mentoring assistance (Meager et al., 2003).

Business consultancy

Business consultancy services focus on the transfer of expert knowledge from the consultant to the entrepreneur to strengthen specific areas of the entrepreneur's business. This is often focused on strategic or transformational support delivered in a one-on-one fashion. It is often delivered using a mix of formal techniques (e.g. business excellence models and assessment tools) with informal tacit knowledge gained through experience (e.g. extracting lessons from the entrepreneur's previous entrepreneurial experiences). The aim of business consultancy services is to strengthen the human and social capital of the individual entrepreneurs so that they can overcome the identified challenge(s).

Business consultancy is often provided as part of integrated support packages where professional advisers are made available to scheme participants, often in partnership with the not-for-profit sector. A common approach to offering business counselling services is to make professional business advisors available to participants in an integrated support programme. Many initiatives make financial support conditional on participating in business counselling as participants are not always interested in using the available support. For example, only 38% of participants in the ACCRE scheme (*Aide aux Chômeurs Créateurs ou Repreneurs d'Entreprises*) in France use the available consulting support (Daniel, 2008).

Typically, participants can access these professional services for a fixed number of hours. It is important to ensure that appointments with business advisors can be made easily and quickly, that the advisors have strong listening skills and can help the entrepreneurs overcome the specific challenges (in their context) and that these services cover a wide-range of support such as business management, accounting, taxation and meeting administrative requirements. One example of an approach is Nutek in Sweden,

which offers professional consulting and coaching (see Box 8.3). A similar approach is used in “First business year baskets (vouchers) for youth” in Lithuania (see Part III of this book), which provides vouchers to participants who can shop for the business advisory services that they need.

Business counselling support to new and existing businesses can have positive impact. A study of Denmark’s North Jutland Entrepreneurial Network used propensity score matching to examine the performance of three types of counselling services (basic counselling provided by the local business centre, counselling with private sector advisors, and extended counselling by private sector advisors). The findings show that private sector business counselling services had an overall positive impact on business survival, a positive impact on turnover and a positive but short-term impact on employment (Rotger et al., 2012). Other evidence on integrated support schemes tend to corroborate this finding. For example, the Small Business Assistance programme in Romania provides a mixture of financial and targeted business supports for those starting businesses from unemployment. Evidence shows that this support has positive employment impacts (Rodriguez-Planas, 2010).

Delivering business development services

There is a debate about whether inclusive entrepreneurship is best supported by targeted services or through mainstream business provision. The potential advantage of targeted specialist support entrepreneurs from disadvantaged and under-represented groups is that these entrepreneurs may face particular barriers (e.g. discrimination, stereotyping, work-family issues) making them less likely to access and use mainstream business support providers. For example, entrepreneurs from ethnic minority groups in Germany typically avoid mainstream support because mainstream supports do not address their specific needs (Bella, 2013; Leicht et al., 2009; Leicht et al., 2012). However, the alternative view is that targeted services are likely to prove counter-productive because they merely reinforce differences between groups in society, replicate institutional structures in society (Ahl, 2006; Bella and Leicht, 2011) and discount that entrepreneurs from disadvantaged and under-represented groups operate within a complex institutional, societal and cultural milieu (Rath et al., 2011).

There is limited evidence to suggest whether targeted or mainstream service provision to inclusive entrepreneurship is more appropriate. This partly reflects that different EU member states have chosen different ways of organising business support. Taking the example of support for women entrepreneurs, there is a wide spectrum of female entrepreneurship support provision in northern EU countries. Some countries have national action plans, co-ordinated national, regional and local activities and large budgets while others lack of a distinctive national strategy for female entrepreneurship and very little targeted support (Pettersson, 2012). This underlines that the appropriate approach often depends on i) the relative size of the target client group, ii) local and regional economic context and iii) political priorities.

There is a need for better impact evaluations. Alongside the effective design and implementation of business support programmes, there is a need for clear evidence on what works. Tödting-Schönhofer et al. (2011) show that impact evaluations (i.e. relative to evaluations that examine cost effectiveness and efficiency) form the minority of evaluations conducted in the EU’s ESF programme. So, although monitoring promotes the

Box 8.3. Nutek, Sweden

Description: Nutek is a publicly funded consulting service and coaching programme for women entrepreneurs, initiated in 1993, operated by the Swedish Agency for Economic and Regional Growth.

Problem addressed: At the beginning of the 1990's Sweden faced high unemployment rates, particularly in rural areas and among women. Therefore, Nutek can be perceived as the Swedish government's attempt to re-vitalise declining rural areas and markets by establishing an exclusively female consultant agency fostering female entrepreneurship. Research has shown that women are less prone to take advantage of "traditional" business consulting services and that they do not feel comfortable when discussing critical questions such as finances with male advisors. Further, banks were rather reluctant to grant loans to female entrepreneurs. Women interpreted this attitude as a lack of respect and trust when negotiating loans with bank advisors which negatively impacted on their entrepreneurial attitude. A woman-to-woman consulting service was, therefore, established to create a more welcoming and professional environment for female entrepreneurs, allowing them to discuss openly their issues and concerns without the fear of humiliation and discrimination.

Approach: The main target group is women interested in entrepreneurship while specifically reaching out to women living in peripheral regions to decrease their propensity to migrate to bigger cities and to promote entrepreneurship as an alternative to overcome unemployment due to a lack of job opportunities in rural areas. The approach is to intensify consultancy and advisory services for potential female entrepreneurs by female consultants to meet the demands by this target group.

In addition to female consultants, Nutek hires female entrepreneurs to share their entrepreneurial experience with newcomers. These entrepreneurs provide advice and support with financial and judicial issues, accounting and marketing and provide access to networks. Apart from their advisory role they serve as positive role models of female entrepreneurship in rural areas fighting stereotypical attitudes. Nutek's long-term objective is the development of consulting tools for female entrepreneurs universally applicable irrespective of the region or country. The programme has a yearly budget of EUR 400 000 to EUR 600 000. Business advisors are financially subsidised whereas the national level contributes 25%, the regional level 50% and the municipal level 25% of funding. The tasks are distributed as follows: the national level (Swedish Agency for Economy and Regional Growth) is responsible for co-ordination; the regions contribute funding and the municipalities are responsible for operating the programme.

Impact: Between 1993 and 2009, around 1 000 new businesses were established by women participating in Nutek. In addition to helping individual entrepreneurs, the programme was successful in raising the awareness of female unemployed women to start-up a business in rural areas. It further contributed to clear many of the afore-mentioned obstacles paving the entrepreneurial route and pinpointing to the advantage and success of already existent female-managed businesses.

Conditions for success: The role modelling approach has proven to be successful. The use of women entrepreneurs in delivering support allows for peer learning, which is attractive to potential clients. It is also can increase outreach because the women entrepreneurs who work for the programme help promote it.

better management of a particular programme, it is no substitute for evaluating whether business development services increase societal welfare. Conducting more evaluations, particularly using RCTs (see Box 8.4), will represent a shift in the evidence base from counting inputs and perceived outcomes (e.g. satisfaction levels, attendance at events) to establishing whether the programme has a significant impact. Having better impact evaluations of the efficacy of business development service support to entrepreneurs from disadvantaged and under-represented groups will also guide policy makers and business support providers.

Box 8.4. Randomised controlled trials

Randomised controlled trials (RCTs) are commonly used in international development to work out which policy is the most effective. The basis of the RCT is that individuals or firms are randomly assigned to two or more groups. The treated group gets the policy whilst the control group gets the placebo or no treatment at all. The important feature of the RCT is that the random assignment to different groups means that it is possible to compare the policy intervention against what would have happened if nothing had been done (the counterfactual). This eliminates very many sources of bias. For example, if a policy offered nascent entrepreneurs an information and signposting service to access technical support, it might be that the entrepreneurs might have found this support themselves. Having a control group means that that very many biases do not impact on the measurement of the efficiency and effectiveness of the information and signposting service.

Although RCTs are the “gold standard” now beginning to filter through into enterprise policy, the alternative approach is to use non-experimental statistical approaches (e.g. Heckman style selection models) to control for differences between those that got the policy (i.e. the treated) and the control (i.e. counterfactual) group. If a control group cannot be constructed, the evaluation is a de facto monitoring exercise. Whilst monitoring can provide useful information assessing client satisfaction and user up-take, it is no substitute for working out the efficiency and effectiveness of the programme or policy.

For more information, please refer to the European Commission/OECD policy brief on evaluating inclusive entrepreneurship policies: www.oecd.org/cfe/leed/Policy_brief_evaluation_inclusive_entrepreneurship_programmes.pdf.

Another critical question concerning the delivery of business development services is whether or not they should be offered free of charge. Most business development support services for disadvantaged entrepreneurs are offered without a fee. The rationale is to ensure that support schemes are attractive and accessible. Most often, these schemes rely on recruiting volunteers to deliver the services or professionals who deliver bulk services at a discounted rate. In principle, there can be some advantages in having a (small) fee-based service rather than one that is completely free service, even if the support is delivered by volunteers. An initial or annual fee serves to ensure the commitment by the entrepreneur, which is a success factor for many of these services. There is no evidence that fee-based support schemes are of higher quality than free schemes, but it is arguable that they are more likely to be sustainable as some of the more established programmes do include small fees albeit at minimum levels.

There are however, some key principles that can be applied when designing business development services to better engage and support entrepreneurs from disadvantaged and under-represented groups. While group characteristics can be important considerations when designing and implementing outreach, the support provision itself should focus on the requirements of individuals rather than generalised needs based on group characteristics because targeted support may reinforce stereotypes and lock inclusive entrepreneurship into particular forms of entrepreneurial activity. Other key principles for effective delivery include (OECD/EC, 2013):

- ensure diversity among those who run and administer programmes and business support agencies, including their boards of directors and managers;

- recruit client referral officers, advisers, consultants and trainers from within the target client groups;
- provide training for other advisers, consultants and trainers in supporting people from the target groups;
- use media and other information channels that tend to be accessed by entrepreneurs and potential entrepreneurs from the target groups
- offer multilingual services;
- provide bridges to mainstream support services; and,
- set targets for the support and monitor and evaluate the impact of programmes against these targets.

In practice, an effective approach to delivering business development services is to offer integrated support that packages financial support with a range of “soft” supports that increase the business management and entrepreneurship skills of the entrepreneurs. Evaluations show that integrated approaches are effective because financial and non-financial supports reinforce each other, combining to increase the chances of success for the entrepreneur (e.g. Walsh et al., 2001; Meager et al., 2003). An example of a comprehensive, integrated approach is described in Box 8.5. This example is the RABE programme in Austria, which provides a range of supports for people with disabilities who are interested in entering or returning to the labour market, including through business start-up. Other examples of integrated support offers include “Build your own enterprise as a way to connect work with childcare” in the Czech Republic, Promoting entrepreneurship in areas with an aging population in Denmark and IkStartSmart in the Netherlands. Each of these examples are described in Part III of this book.

Another common approach is for regions or local areas to offer one-stop shops. These are advantageous because they provide easy access to information and sign-posting services for prospective entrepreneurs. These can also ease the accessing of more individualised forms of support such as business counselling. There is evidence from Italy that one-stop shops can have a slight positive impact on start-up rates as they decrease the administrative burden of starting a new firm (Ferrara and Marini, 2004).

Often these one-stop shops are not targeted exclusively at specific clients groups. One such example of a local one-stop shop service is found in Poznan, Poland. The City of Poznan identified that it was difficult for potential entrepreneurs to navigate their way round the large number of different support services that were available. Research conducted for the city indicated that there was a need for a one-stop shop that could act as

Box 8.5. RABE, Austria

Description: RABE is an acronym of a state programme titled Regionales Arbeitsmarktpolitisches Behindertenprogramm operated by the state office (*Landesbüro*) of the Federal Ministry of Social Affairs in Upper Austria. It supports self-employed for people with disabilities with coaching and financial subsidies.

Problem addressed: The promotion of entrepreneurship is just one of various components of a comprehensive approach to support disabled people to enter the labour market, stay employed or create new employment through own entrepreneurial activities. The regional programme is based on the federal labour policy and programme BABE (*Bundesweites Arbeitsmarktpolitisches Behindertenprogramm*) while having been customised to the regional demand and situation of disabled individuals in Upper Austria.

Box 8.5. **RABE, Austria** (cont.)

Approach: The programme puts special emphasis on gender mainstreaming to develop equal opportunities for disabled men and women on the labour market. The challenges of disabled women on the labour market are perceived as a major issue and tackled by various measures, such as close co-operation of actors co-ordinating labour market policies; enforced mechanisms to transfer knowledge and information to increase transparency, efficiency and efficacy; regular exchanges of experiences to continuously improve at all levels of support and promotion. Since 2012, further emphasis is put on an intensified support scheme to promote young disabled Austrians to enter the labour market, among others, through starting-up an own business. The sub-project CLEARING was initiated as a new service for young disabled pupils and worked at the interface between school and employment. A close co-operation with schools is the precondition to assist young disabled pupils at an early stage of job orientation with personal counselling, mentoring and a professional diagnosis of strengths and opportunities of individuals to open up new perspectives. In 2013, the programme was renamed and titled *Jugendcoaching* with the goal to address not only pupils enrolled at schools but also young people pursuing a vocational training or being without any employment. Further individual support mechanisms have been implemented to guarantee personal guidance and support to enter the labour market and/or self-employment. The programme does not aim to pave the way for entrepreneurial activity specifically though strengthening personal and entrepreneurial skills are key factors of the promotion.

The state office Upper Austria operating RABE emphasises its service orientation and offers, among others, personal mentoring and coaching, clearing, training, case management and other approaches to assist disabled individuals to enter or stay active on the labour market. Potential entrepreneurs receive a 50% subsidy to cover the costs and investments generated by a start-up. The maximum sum of investment which is subsidised for start-up amounts to EUR 23 800. Approximately 25 start-ups by disabled individuals are supported per year. The programme managers emphasise that the subsidy and support schemes are rather welcomed by older disabled entrepreneurs (40+). Their major motivation to start-up a business is a strong aspiration to pursue an independent career and employment. Furthermore, self-employment is acknowledged as an important option to overcome unemployment; especially elder disabled people face the risk of unemployment and acknowledge the programme as very valuable to enter self-employment.

Impact: The programme is evaluated every three years. 90% of the subsidised and supported disabled entrepreneurs who started-up a business supported by RABE are still successfully acting on the market after three years of start-up. The overall funding for promoting disabled entrepreneurs through subsidies amounts to EUR 300 000 per year. The programme is financially supported by a *Ausgleichstaxfonds* plus federal funding plus a small ESF contribution (around 5% of overall total funding for RABE).

Conditions for success: The attractiveness of the programme lies in the comprehensiveness of approaches to support disabled individuals, among others, through entrepreneurship. The amount of funding to support entrepreneurial activity is rather low but impacts significantly on elder entrepreneurs facing unemployment. Younger people receive an individual coaching and mentoring to assess strengths and develop strategies to enter the labour market. Although entrepreneurship is not seen as a key perspective, the programme prepares young individuals for an entrepreneurial economy. One major reason for the success of the programme is a professional co-operation of actors involved in managing the programme at the federal and state level but also across departments of the state office in Upper Austria.

For further information please refer to:

www.neba.at/jobcoaching/warum.html

www.bundessozialamt.gv.at/cms/basb/attachments/2/8/1/CH0011/CMS1199700026676/rabe_oberoesterreich_2012_2013.pdf

an intermediary between entrepreneurs and support providers and was able to co-ordinate and disseminate information and promotional materials. The city set up a training and advisory centre to provide sign-posting and information services and training support to increase awareness of entrepreneurship among young people and support entrepreneurs. The City of Poznan fully finances the centre and it is implemented in partnership with 25 public and private organisations, including five chambers of commerce, three technology and industry parks, business incubators and pre-incubators. In 2012, 5 529 visited the centre for specific training events and entrepreneurship awareness days.

However, there are also examples of one-stop shops that are targeted at specific client groups. The *Bundesweite Gründerinnenagentur* agency (BGA) in Germany offers a comprehensive one-stop shop for women to increase awareness of the opportunities of self-employment, support network development and to link business support services. Its role is to act as a comprehensive one-stop-shop, providing a range of information, sign-posting, advice and assistance for support both potential and existing female entrepreneurs. Key activities include supporting the development of women business networks, raising awareness (e.g. campaigns, exhibitions, action days), the provision of on-line assistance (e.g. news, factsheets, specialist publications, business plan information, expert database), and linking the provision of over 400 business development services (e.g. training seminars and events, e-training, symposiums, trade fairs, coaching and mentoring). To achieve this BGA works with national, state and regional partners across Germany. It has representatives in each of the 16 German states and works with a range of key partners (e.g. government ministries, Chamber of Commerce, business associations) to advise and support female entrepreneurship. It delivers these activities through 460 advisory agencies, 1 080 experts and 320 female business centres.

Conclusions and policy recommendations

This chapter focuses on the role that public and not-for profit business development support services plays in supporting business start-ups by entrepreneurs from disadvantaged and under-represented groups. The rationale for such support is that it leads to job generation, increased wealth creation and promotes social inclusion and integration.

There is a wide range of services available to entrepreneurs from disadvantaged and under-represented groups that aim to increase awareness of entrepreneurship, unlocking entrepreneurial propensities and providing the skills and knowledge to set up a new business. However, awareness of available services is often low (Duke et al., 2013) and because of this, and the large number of supports available, uptake is also low.

Existing evidence suggests that there is always likely to be a role for information and sign-posting services because there is a lack of awareness about entrepreneurship as a career. Moreover, because information and sign-posting services are broad based, have a wide reach and – relative to training or customised support – are cheaper, such services are often important precursors in effectively supporting entrepreneurial awareness development. Training and more intensive business development services such as coaching, mentoring and business counselling are commonly offered in the EU and are often provided in integrated packages. However, there is a need for a stronger evidence base on whether the level and mix of support offerings are appropriate and effective. It is clear that these integrated offers need to be designed to meet local needs and be flexible to respond to changes in these needs.

Key policy recommendations

- Provide information on self-employment and business start-up supports in a wide variety of formats, including accessible formats to ensure that those with disabilities can access the information. Moreover, not all target clients have Internet access or the abilities to work online so information needs to be available in alternative formats where potential clients cannot use the Internet.
- Design business development services as part of integrated packages that offer counselling, coaching and mentoring, as well as financial support. These packages should be designed to support to entrepreneurs through the pre-start-up, start-up and post-start-up phases.
- Build up a body of accredited, trained and experienced coaches and mentors from within the various target communities to deliver support that will have better credibility and impact with disadvantaged and under-represented groups.
- Improve policy co-ordination and cohesion to ensure that business development services complement each other.
- Make impact evaluations a compulsory part of future funding for support programmes. Conduct more and more robust evaluations of business development services for clients of inclusive entrepreneurship policies. Technical assistance is available from the ESF for support in evaluation of ESF activities.

ANNEX 8.A1

*Evaluations of business development support
targeted at entrepreneurs from disadvantaged
and under-represented groups*

Source	Country	Programme	Type of assistance	Target group(s)	Outcomes
Oberschachtsiek and Scioch (2011)	Germany	Bridging Allowance	Enterprise training and coaching	Unemployed	Training and coaching: duration of self-employment (n.s.); Training: exit into unemployment (+) exit into employment (n.s.); Coaching exit into unemployment (n.s.) (+) exit into employment (-)
Rodriguez-Planas (2010)	Romania	Small Business Assistance	Business Counselling, Training, Loan	1) the unemployed; 2) young people; 3) Less well educated	1) Employment (+), unemployment (-), earnings (n.s.); 2) Employment (n.s.), unemployment (n.s.), earnings (n.s.); 3) Employment (+), unemployment (-), earnings (n.s.)
Almeida and Galasso (2007)	Argentina	JEFES	Technical training, grants	Unemployed	Hours worked (+), income (n.s.)
Perry (2006)	New Zealand	Enterprise Allowance	Enterprise training and grants	Unemployed	Unemployment (-)
Greene and Storey (2004)	UK	Shell Livewire	Advice and sign-posting	Young people	Transitions into self-employment (n.s.)
Meager et al. (2003)	UK	Prince's Trust	Mentoring support as part of a package of financial assistance	Young disadvantaged people	Business survival (+), Earnings (-)
Walsh et al. (2001)	Bulgaria	Motivating the unemployed into self-employment	Provides a lump sum equal to benefit entitlement, business support (e.g. training, skill development)	Unemployed people	Net impact on employment: unemployed (+), women (+), educated to primary (+) and secondary (+) level; young people (+), long term unemployment (+)

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