

Chapter 8

Effective coaching and mentoring for entrepreneurs from under-represented and disadvantaged groups

This chapter defines coaching and mentoring and discusses the benefits of these supports for entrepreneurs from under-represented and disadvantaged groups. It describes the various policy approaches that can be used to offer coaching and mentoring support to entrepreneurs and potential entrepreneurs from under-represented and disadvantaged groups and provide examples. It also contains discussion on key considerations for designing and delivering effective coaching and mentoring support to entrepreneurs and potential entrepreneurs from under-represented and disadvantaged groups. The chapter includes a number of policy recommendations.

Note by Turkey:

The information in this document with reference to « Cyprus » relates to the southern part of the Island. There is no single authority representing both Turkish and Greek Cypriot people on the Island. Turkey recognises the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of the United Nations, Turkey shall preserve its position concerning the “Cyprus issue”.

Note by all the European Union Member States of the OECD and the European Union:

The Republic of Cyprus is recognised by all members of the United Nations with the exception of Turkey. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.

The nature and definition of coaching and mentoring

- Coaching is typically a short-term relationship that aims to develop the skills of an entrepreneur. The coach is responsible for developing short-term goals and guiding the coachee towards them. The coachee is responsible for generating ideas and options, taking action to achieve the goals, and reporting progress.
- Mentoring is a professional relationship where an experienced person (the mentor) assists another (the mentee) in developing skills and knowledge. These relationships are typically more long-term than the coaching relationship and often focus more on personal development.
- A key difference between coaching and mentoring is that coaching is typically more focused on a specific issue than mentoring. Coaching is also more likely to be delivered as part of an integrated entrepreneurship support scheme.

Coaching and mentoring are advisory relationships that can be applied in various personal and career-related contexts, including for those seeking to start a business and those already operating a business. This support is typically provided in a one-to-one basis between two individuals, although there are examples where group-based relationships are used (e.g. one experienced entrepreneur working with a group of new or established entrepreneurs, or several coaches working with one entrepreneur) (D'abate et al., 2003). To be effective, there must be a high level of trust between the individuals involved in coaching and mentoring relationships (CREME, 2013). For entrepreneurs from under-represented and disadvantaged groups, this may mean that special factors might apply when recruiting mentors or coaches, for example, that they understand the challenges that are faced.

Coaching and mentoring are closely related forms of support that can be used to promote entrepreneurship. Table 8.1 presents generally agreed elements of coaching and mentoring relationships, pointing to a number of key distinctions among them.

Within the context of entrepreneurship, coaching can be thought of as a personal relationship between an experienced entrepreneur (i.e. the coach) and a less experienced entrepreneur, or an entrepreneur who is seeking to overcome a specific challenge (i.e. the coachee). Within this relationship, the coach works with the coachee to develop specific goals or targets and helps them to achieve them. In other words, this is a type of support structure that is based on a close interpersonal relationship, leading to learning and the development of potential, often within a context of change (Audet and Couteret, 2012). Often this process involves the coach pushing the coachee to go beyond their perceived boundaries in specific and measurable ways and provides support, resources and accountability (Edgcomb and Malm, 2002). Coaching often focuses on issues related to the business. Coaches work with the coachee to design a programme that meets the needs of the coachee, typically through structured meetings where the coach provides support and designs follow-up activities to reinforce this, including homework (St-Jean and Audet, 2009).

Table 8.1. **Key elements of coaching and mentoring support for entrepreneurs**

	Coaching	Mentoring
Structural issues		
Mission	Support an entrepreneur with a specific challenge related to their business. Primary focus on business development.	Support an entrepreneur in self-development as an entrepreneur. Mentoring is typically more focussed on issues related to the individual entrepreneur than the business.
Form	Process orientation	Situation orientation
Task	Provide support through structured guidance.	Use personal experience to help individual entrepreneurs understand the consequences of actions and to solve problems.
Process issues		
Connection to programme content	Strong	Weak
Meeting environment	Neutral	Neutral
Problem solving	Provide guidance	Make specific suggestions that help entrepreneurs understand consequences and outcomes
Assessing the opportunity or idea	No role	No role
Operative involvement	No role	No role
Confidentiality	Verbally agreed	Verbally agreed
Networking	Door opener	Door opener (more active than in coaching)
Relationships		
Scope	Scheduled, structured meetings	Loosely structured meetings
Meeting	Individually or in groups	Individually or in groups
Initiative	Schedule based	Demand driven
Homework	Yes – a natural part of the process	No - not a natural part of the process
Documentation	Yes – a natural part of the process	No - not a natural part of the process
Follow-up	Yes – a natural part of the process	No - not a natural part of the process
Character of the coach and mentor		
Background and experience	Expertise related to specific challenge	Normally a previous entrepreneur, but does not need to have experience in a related industry
Engagement	High	High
Integrity	High	High
Social skills	High and credible	High and credible
Role (ethics)	Neutral and independent	Neutral and independent

Source: Adapted from Klofsten and Öberg (2008).

Although mentoring is similarly a personal relationship, typically between an experienced entrepreneur (i.e. the mentor) and a less experienced entrepreneur (i.e. the mentee), mentoring is generally thought of as being more general, often focussing on the personal development of the entrepreneur rather than the business. It provides general advice and guidance, and the mentor can act as a sounding board for new ideas and may stimulate and challenge the entrepreneur. Therefore, mentors act as guides or drivers rather than trainers (St-Jean, 2012). An important objective of mentoring is to develop entrepreneurial resilience by providing reassurance, particularly during periods of uncertainty (St-Jean and Audet, 2009).

Coaching and mentoring can be seen as part of a continuum of potential advisory support that can vary in intensity from occasional basic counselling to direct hands-on support. It is particularly relevant for entrepreneurs from under-represented and disadvantaged groups because they are more likely to lack certain entrepreneurship skills and networks than other groups of entrepreneurs (OECD/EC, 2013).

There are two key differences between coaching and mentoring relationships. First, coaching tends to be much more focused on specific business development issues than mentoring. Consequently, the nature and content of coaching support is fundamentally different. The objectives are much more concrete and the coach has the responsibility of designing a personalised approach to help the coachee reach their goals. Often this can include exercise and homework assignments.

A second key difference is that coaching schemes are more likely to be linked with other forms of business development support such as financial grants or loans. Often financial support is conditional on participation by the entrepreneur in a coaching relationship.

The benefits of coaching and mentoring

- Coaching and mentoring promote action learning and knowledge absorption capability among entrepreneurs.
- They also help build confidence, motivation, and a range of skills for entrepreneurship.
- The benefits extend to better access to resources such as finance and better access to suppliers and customers.
- These benefits are likely to impact on business performance in terms of rates of business establishment, survival and turnover and employment growth.

Entrepreneurs and self-employed people, when faced with a business problem, will often turn to their peer group and trusted colleagues for advice. This informal source of advice is important and will always occur, but formal coaching and mentoring schemes can expand the pool of expertise that is available to disadvantaged entrepreneurs, offer a more structured approach that anticipates need, and is proactive rather than reactive, and can be expected to improve the quality of advice provided.

Mentoring and coaching relationships can be very effective in delivering action learning to entrepreneurs. This is a type of informal learning that typically occurs through the everyday solution of business problems rather than through formal instruction, such as in workshops and seminars. It is well established and recognised that informal learning is more important than formal learning in the process of learning by entrepreneurs (Rae and Carswell, 2001; Corbett, 2005; Cope, 2005). They are therefore very important in helping entrepreneurs to learn from their day-to-day activities with the support of trusted coaches and mentors (Vygotsky, 1978).

Mentoring and coaching can also increase the capacity of entrepreneurs to absorb knowledge – i.e. to acquire, assimilate, transform and exploit knowledge (Newey and Zahra, 2009). In particular, mentors and coaches can facilitate the process of knowing when and how to act on information and knowledge, and hence increase their entrepreneurial learning. In practice, this means assisting the protégé entrepreneur to deal with business problems and understand the lessons and opportunities that they provide.

For entrepreneurs from under-represented and disadvantaged groups, the process of finding suitable and trusted coaches or mentors is more challenging than with other entrepreneurs since they have smaller networks, may face discrimination and are likely to have lower confidence (Vickers et al., 2009). Mentoring and coaching initiatives can therefore be particularly important for helping entrepreneurs from under-represented and disadvantaged groups to overcome the greater barriers they often face in self-confidence

and motivation to start and run a successful business, expand their networks and manage a business. These benefits can be seen as largely about the personal development of entrepreneurs and potential entrepreneurs.

Other benefits flow to the businesses the entrepreneurs run, including better access to resources, better competitive positioning, better business performance and improved human resources management. Various studies that identify numerous benefits of coaching and mentoring for entrepreneurs from under-represented and disadvantaged groups are outlined in Table 8.2.

Table 8.2. Summary of benefits of coaching and mentoring for under-represented and disadvantaged entrepreneurs

Benefits realised by the entrepreneur	Benefits realised by the business
Increased self-confidence	Improved access to resources (e.g. finance, advice)
Improved adaptive capability	Improved understanding of businesses' strengths and weaknesses
Increased learning opportunity	Improved business sustainability and performance (turnover, profitability and employment)
Develop networks and networking skills	Improved human resource management
Acquisition of new skills	Increased access to suppliers and clients
Increased ability to manage business	
Define and achieve goals	
Improved motivation	

Source: CREME (2013); St-Jean and Audet, (2009); Shahidi (2012).

Policy approaches to providing coaching and mentoring for entrepreneurs from under-represented and disadvantaged groups

- Mentoring schemes are one of the more common forms of support offered to entrepreneurs from under-represented and disadvantaged groups. They are often delivered in partnership with chambers of commerce, non-governmental community organisations or local companies.
- Coaching programmes are more formal and intensive. In many cases the coaches undertake a needs assessment or diagnosis of the business and set up formal discussions around addressing these needs.
- Mentoring and coaching programmes often use volunteer mentors. The identification, selection and preparation of the mentors and coaches are critical roles of coaching schemes, together with a formal matching process to entrepreneurs.
- Peer-based coaching and mentoring has demonstrated some success. Policy makers can use peer-based schemes to increase the attractiveness of the support offering to entrepreneurs from under-represented and disadvantaged groups, building on a pre-existing level of trust.
- Leveraging online communication methods (e.g. video conferencing and online chatting) can increase the reach of coaching and mentoring schemes, particularly in rural areas.
- Providing training to coaches and mentors is essential to ensure a quality relationship. While coaches and mentors often have strong entrepreneurship skills, they are likely to need training related to communication and understanding the challenges that entrepreneurs from under-represented and disadvantaged groups face.

Mentoring schemes

Although there is a close relationship between coaching and mentoring as constructs, current public policy approaches in the European Union are weighted more towards mentoring support programmes than coaching. This would appear largely to reflect the lower costs of setting up and running mentoring programmes, which tend to be less structured and intensive than coaching programmes.

Mentoring projects in the European Union for entrepreneurs from under-represented and disadvantaged groups are often set up using volunteer mentors who are entrepreneurs recruited from the local business community, or senior managers in professional and financial services such as accountancy and banking. The success of such an approach, however, depends on having a sufficient number of experienced established or former entrepreneurs who have the experience and skills required, and who can provide a pool for the selection and/or training of mentors.

Mentors are typically matched to project participants using a formal matching mechanism. Schemes facilitate initial meetings between mentors and mentees but subsequent meetings and the frequency of contact is often left to the two parties to negotiate. This reflects the need for flexibility and the differing needs of individual entrepreneurs. Meetings are often organised on a one-to-one basis, but may take the form of roundtables between mentors and mentees. This can reduce the time commitment for the mentor and can be an efficient use of resources, particularly when the mentors are successful entrepreneurs who are unable to contribute substantial amounts of time to managing several one-to-one relationships. This flexibility can be an incentive for mentors to become involved. An example of group mentoring is the Going for Growth project in Ireland, which recruits successful female entrepreneurs as volunteer mentors. The mentors in this project lead monthly group sessions where women share experiences and discuss common challenges.

Meetings between mentors and mentees are typically face-to-face; however there are a small number of examples of projects that use the internet for virtual meetings. (Further discussion on online coaching and mentoring occurs later in the chapter). As the relationship develops between the mentor and mentee, the interactions will evolve. Correspondence and interactions can occur through email or telephone, and mentors support their mentees with information or referrals in non-face-to-face manners. Thus, the relationship typically begins with face-to-face meetings but the format of communication and contact can evolve and change over time according to the mutual needs of the mentors and mentees.

Mentoring relationships are typically formalised during the early stages to ensure that the mentor and mentee have compatible expectations. The two parties will often outline in writing their own objectives and responsibilities for the relationship. The expectations of both parties may be formalised in a contract with requirements placed on the entrepreneur and on the mentor. This process may also include a formal skill needs assessment for participants to help identify objectives for the relationship. This approach is taken in Programme 45+ in France (see Box 8.1).

Mentoring schemes are often delivered in partnership with chambers of commerce or other non-governmental community organisations. This approach improves outreach for under-represented and disadvantaged groups in entrepreneurship by leveraging an existing trust-based relationship with the community. For example, *Unioncamere Piemonte*,

the chamber of commerce in the Piedmont region in Italy, operates a mentoring and training project for women entrepreneurs under a Memorandum with the Ministry of Industry. Although it is currently a small scale project, both mentors and mentees find value in the relationships and the project is planned to be expanded to other regions (Regione Piemonte, 2010).

Box 8.1. Programme 45+, France

Description: Programme 45+ aims to promote and facilitate business creation by people over the age of 45 who are retired, soon to be retired or unemployed. The scheme was initiated by *Initiative France* and *AG2R La Mondiale*. It provides several supports in one integrated package, including training, mentoring, assistance in the development of business plans and start-up financing.

Problem addressed: Many older people, including those who are retired or soon to be retired, have many of the skills and competences and financial resources (i.e. savings) required to launch and run a business, but lack certain business knowledge and experience. Therefore banks and business support organisations often discourage older people from launching their start-up projects, although they have good potential if their skills and knowledge gaps could be filled.

In France, labour market participation rates for those over the age of 50, at 35%, are relatively low compared with other European Union countries (Eurostat, Labour Force Survey 2013). Business creation is viewed as one possible method of activating older workers. According to the *l'Agence Pour la Création d'Entreprises* (APCE – “the Agency for the Creation of New Enterprises”), 17% of people over the age of 50 plan to create their own company to transition from a career in employment to retirement. Furthermore, APCE surveys show that 64% of people over the age of 50 in France view self-employment as a good way to supplement their retirement savings. These surveys also reveal a demand for support for business creation to help older people overcome barriers to start-up, including a shortage of seed equity and administrative complexity.

Approach: The scheme provides a combination of support measures that are tailored to the needs of each participant. The process begins with a personal skills assessment complemented with an assessment of the individual's personal financial assets (e.g. income, real estate, insurance policies) and needs. The scheme also provides creativity workshops to help participants develop their business ideas and strengthen their business plans. This is followed by training that is tailored to respond to each individual participants' skills and knowledge gaps. During the establishment of the business, the entrepreneur may access computing and new technologies seminars. In addition, immediately after business establishment, refresher or in-depth courses are offered in the fields of human resources management, corporate financing and accounting. Ongoing mentoring is also a key element of the project. Particular emphasis is placed on supporting new entrepreneurs to effectively use the financial support offered by the programme.

Impact: The scheme was launched in September 2013 with the aim of running four pilot projects before the end of 2014. Evidence on the impact will be collected in order to inform the future development of the scheme.

Conditions for success: The participation of a financial institution, AG2R, is critical to the success of this scheme. This enables financial support for start-up projects to be provided alongside the mentoring. AG2R is strongly committed to this programme because it has adopted a social responsibility approach in its business strategy.

A second example is the *Ergani Centre* in Northern Greece. It was established in 1991 and aims to address female exclusion from the labour force, including through self-employment. The Centre offers a mentoring programme for women seeking to start their own business, including social co-operatives. Mentors are volunteer experienced entrepreneurs who aim to help mentees in self-development. The Centre's mentoring programme involves the following six stages: publication of the programme; mentor selection, preparation and training; mentee selection and training; mentor-mentee matching; development of the relationship; and, evaluation and dissemination of the results of the project.

There are also several examples of leveraging corporate mentoring to support entrepreneurs. In Italy, a project by ENEL uses experienced managers from large corporations as well as the public service in the regions of Lazio, Sardegna, Piemonte and Puglia to help develop business management skills of women (Cancedda, 2008). Another example is Lloyds Bank in the United Kingdom, which delivers mentoring to entrepreneurs, notably ethnic minority entrepreneurs in partnership with the Enterprise and Diversity Alliance.

Finally, there are also examples of pan-European networks of mentors such as the European Network of Mentors for Women Entrepreneurs. This network provides access to mentors through national contact points for women entrepreneurs (European Commission, 2014, http://ec.europa.eu/growth/smes/promoting-entrepreneurship/we-work-for/women/support-networks/index_en.htm).

The evidence on the effectiveness of mentoring schemes on entrepreneurship outcomes needs to be interpreted with care, as for other forms of enterprise support intervention. This is partly because of the difficulty of isolating the impact made by the mentoring from other support offered, and partly because the impact of mentoring is often subjective and difficult to measure, given that outcomes include or concern behavioural changes. It is also partly due to methodological difficulties in recruiting matched samples to compare differences in performance and/or participation. Nonetheless, there is a body of evidence that suggests that mentoring schemes, if carefully designed, can be effective interventions.

It has been well established that mentors are effective in various and employment and career settings, particularly with groups that face challenges in the labour market such as young people, women and ethnic minorities (Clutterbuck and Ragins, 2002; St-Jean, 2010). Within the context of business creation and self-employment, the body of evidence is less established but there are examples of successful schemes that have had an impact on participants. In most cases, the benefits yielded by mentoring support are realised during the early stages of business development.

For youth, some evidence on the impact of mentoring can be gleaned from the experience of the Prince's Trust Youth Business Scotland (PTYBS) project. Mentoring is one element of this integrated scheme, which also provides financial support for entrepreneurs under the age of 30. Evaluation evidence demonstrates that PTYBS generated 155 start-ups that would have not otherwise started, and helped an additional 416 start-ups start sooner, or on a larger scale (DTZ, 2007). While the impact of mentoring is difficult to isolate, it is believed to have had a strong role in achieving these outcomes.

Mentors have also been found to be valuable in assisting the entrepreneurial learning process for women (Sullivan, 2000; St-Jean, 2010). Some case study research indicates that mentoring allows women to more easily view their business from a detached perspective, which assisted in their decision making, and that access to professional networks,

especially those including investors, are viewed as being very valuable (Ncube and Wasburn, 2010). Moreover, a lack of mentors for women has been found to be an inhibitor to their development (Carsrud et al., 1987). Group-based peer mentoring is valued, although not to the same extent as one-to-one mentoring (Davis, 2011).

Mentoring has also demonstrated an impact for ethnic minority entrepreneurs. Evidence from Italy indicates that ethnic minority entrepreneurs benefit from developing stronger connections to local networks (Fondazione Sussidiarietà, 2014). Evidence from France suggests that the assistance provided by mentors and business advisors needs to be adapted to the needs of business models, but that mentoring can have an impact in helping migrant entrepreneurs integrate into society (Tisserant, 2003).

Considering the above evidence and other recent research, a set of key success factors in mentoring relationships can be identified:

- A mentor-mentee relationship depends on two-way participation. Mentees must actively participate and be open with their mentor (St-Jean, 2012);
- The mentee's level of commitment is a critical and limiting factor. Evidence suggests that the mentee's commitment to the relationship and readiness to change has a considerable impact on the outcome of the relationship (Audet and Couteret, 2012);
- Similarly the mentor, although they may have limited time available to dedicate to the mentoring relationship, must invest in the relationship for it to achieve its objectives (Sullivan, 2000);
- An appropriate matching process that matches mentees and mentors is critical for the relationship to be beneficial. It is important that the mentor can address the needs of the mentee and that the amount of interaction meets the expectations of both parties. There may be a temptation for too much intervention by the mentor, not allowing for reflective entrepreneurial learning by the mentee;
- Effective mentoring relationships depend upon mutual trust (St-Jean, 2012). A lack of trust will be a limitation on the impact that this relationship can have;
- In some circumstances a dependency relationship can develop when mentors become too involved in the mentee's business, which limits the extent of independence that can be developed by the mentee (Cull, 2006); and
- Ease of accessing the mentor (i.e. location of meetings) will impact the effectiveness of the relationship (Davis, 2011).

Coaching schemes

As with mentoring schemes, in most cases coaches are volunteer entrepreneurs who have experience in self-employment. The identification, selection and preparation of coaches are among the critical roles of coaching schemes. Coaching schemes then facilitate initial meetings between coaches and coachees and help provide a framework for the ongoing relationship. In many instances coachees go through a needs assessment to help identify areas for action and, as in mentoring, coaching relationships typically identify objectives and a plan to guide the relationship. The frequency of ongoing meetings is determined by the coach and coachee and most coaching arrangements use face-to-face meetings. See Box 8.2 for an example of a coaching scheme for people with disabilities in Germany. Other examples can be found in the country notes for Croatia, Cyprus and Luxembourg in Part III of this book.

Box 8.2. EnterAbility, Germany

Description: EnterAbility is a project that promotes the inclusion of people with disabilities in the labour market through self-employment. It provides information on business start-up, coaching and mentoring, business consultancy services and referrals to other business development services. It is implemented by *iq Consult* in co-operation with *Aktion Mensch*.

Problem addressed: People with disabilities typically face many challenges in participating in the labour market due to limitations arising from their disability and discrimination by employers. Self-employment can be another route into the labour market as it provides control to the entrepreneur over their working hours and conditions.

Approach: People with disabilities who are unemployed, or who face becoming unemployed, are eligible to apply to this scheme for support. Applicants must specify their business idea. They then work with project advisors to develop the ideas and improve their viability. Coaching is provided to support the entrepreneur during and after business launch. They are also supported with applications for specific disability assistance services or tools in view of the acquisition of investment capital.

The project's budget over the 2004 to 2008 period was EUR 1 046 775. Of this amount, EUR 730 384 was public funds, EUR 71 000 from *iq Consult*, EUR 163 787 from the association of disabled persons and EUR 81 604 from other foundations.

Impact: 420 people received assistance to develop a business idea and 109 launched businesses. Of the 109 start-ups, 79% were still active at the end of 2008, 35% had survived at least 3 years and 61% had survival for at least 2 years. As well as providing their own employment, the founders created full-time employment for 6 additional people, part-time employment for another 5 people, 3 mini jobs and contract work for 7 people. On average, the businesses earned a monthly income of EUR 923. While follow-up surveys indicate that 33% of the start-ups would have been implemented without project support, it is estimated that each EUR 1 invested created a social return of EUR 3.9.

Conditions for success: There are three keys to the success of this project. First, the quality and dedication of staff and coaches who provide not only business support but also personal and moral support. Second, a strong collaborative relationship between public authorities and project partners, which jointly developed the targeted supports. Finally, a clearly defined objective, target group and sufficiently large catchment area to reach a sufficient pool of potential participants.

The design of coaching schemes may also be adapted to meet the preferences of the particular social groups targeted. For example, evidence from Germany suggests that seniors prefer to have coaching relationships that are more formal than those preferred by younger people (Nietschke, 2010). Seniors expect their coaches to be punctual, professional, sensitive towards their risk perceptions and able to provide detailed information, whereas younger entrepreneurs tend to have a more relaxed attitude towards the relationship (Nietschke, 2010). Further evidence highlights a strong preference among female immigrants for coaching relationships that use their native language (Wagner, 2011).

There is evidence from Germany that coaching can be effective for new entrepreneurs starting from unemployment. Among a group of unemployed people starting up in self-employment, those who received coaching from the *Gründercoaching* scheme were

significantly more likely than those who did not to still be self-employed 24 months (+6%) and 46 months (+4%) after business registration (Caliendo et al., 2014). With time, the employment sizes and sales revenues of the coached entrepreneurs also grew more strongly than those of the control group self-employed persons. Female participants in this scheme were significantly more satisfied with their life and professional situation than non-coachees, although this effect was not significant for men. However, coaching was more effective for young people than seniors. Furthermore, coaching did not appear to have clear effects on entrepreneurs with a migrant background.

The keys to success of entrepreneurship coaching relationships are very similar to those identified in the previous section for mentoring relationships. Coachees must be actively engaged in the relationship and be open to suggestions and making changes. Trust between the coachee and coach is especially important for entrepreneurs from disadvantaged groups. Coachees must also be willing to use the support and be open to change (Audet and Couteret, 2012).

Peer-based coaching and mentoring

Peer mentoring and coaching involve support relationships among peers rather than relationships between experienced and novice entrepreneurs. Among the potential advantages of peer-to-peer engagement for coaching and mentoring for entrepreneurs from under-represented and disadvantaged groups are that trust may be more readily established, while participant entrepreneurs are more likely to see peer coaches and mentors as relevant to, and understanding of, their needs. They may therefore more readily accept to participate in peer-based programmes. This is particularly important for under-represented and disadvantaged groups such as immigrant and ethnic minority entrepreneurs, because they typically have low participation rates in public sector support programmes (Ram and Smallbone, 2003). While perhaps offering less access to advice based on long-established business experience, the benefits of peer coaching and mentoring include access to innovative solutions to problems, the benefit of multiple perspectives on an issue, the creation of social capital, and moral support (Kutzhanova et al., 2009).

An example of a peer-based mentoring scheme is the 12/8 Group from the United Kingdom (see Box 8.3). This model relies on a high degree of commitment and motivation from members to be sustainable. With such a model, public sector agencies may not be involved directly, but they may have a role in stimulating and providing initial support to facilitate similar developments.

Some evidence suggests that peer mentoring and coaching can be effective for those in self-employment, particularly with ethnic minority groups and women (e.g. Ensher and Murphy, 1997). Peer-based coaching can also be effective for older entrepreneurs. Seniors that are seeking to start a business often have difficulty relating to business coaches because the coaches do not understand the realities of seniors. Peer-based relationships can help overcome this challenge since many older people have a substantial amount of entrepreneurship experience to offer as well as understanding of the perspectives of other seniors.

Box 8.3. 12/8 Group, United Kingdom

Description: The 12/8 group is a peer-to-peer business mentoring initiative run for and by Afro-Caribbean businesses in the West Midlands of England.

Problem addressed: It aims to foster business development not only for businesses already in the mentoring network but also for people seeking to set up their own business and develop their local community.

Approach: Taking its name from the date it was established, 12 August 2004, the 12/8 Group is a peer-to-peer business mentoring initiative. It started by bringing together six growth-orientated Afro-Caribbean entrepreneurs who supported each other to develop their business plans and contribute to the local economic community. As of 2009, further mentors were also drawn in through the involvement of a large private sector company. The members meet monthly to set business, personal and local community objectives and to review progress (CREME, 2013).

Impact: A case study report identified the following benefits for the entrepreneurs and their businesses on the programme:

- Entrepreneurs have become more strategic in accessing new markets for their products
- Increased confidence to develop new products and markets
- Increased inter-trading between members
- Acquisition of new skills and knowledge
- Greater awareness of sources of finance

In addition, the members of the 12/8 Group have been involved in new projects with their local community, including supporting new businesses and working with young people at risk (CREME, 2012), with some members personally mentoring new entrepreneurs.

Conditions for success: This is a relatively low cost scheme which draws strongly on volunteer mentors and local corporate social responsibility. In particular, the involvement of a large anchor business in the region has allowed the group access to the resources of the large firm.

Further success factors for this initiative are a high degree of trust and respect between members; the absence of a time constraint allowing the building of trust over time; a high degree of motivation of individual members; that ownership of the initiative by participants; leadership assigned through a rotating chair; and an ongoing commitment to review achievements (CREME, 2013).

For more information, please refer to: Enterprise & Diversity Alliance (EDA) (2012), "Effective Business Mentoring and CSR: Promoting Growth and the Big Society, A Case Study of the 12/8 Group", available at: http://mentorsme.co.uk/images/uploads2/Case_Study_-_Mentoring_-_Branded_v_2.pdf.

Online coaching and mentoring

The essence of both coaching and mentoring as support lies in a trusted personal relationship. It might be expected that this is more difficult to establish (and be effective) through an online relationship. However, a study focusing on the potential of online support for female entrepreneurs found that both the coach or mentor and the coachee or mentee received benefits from online relationships (Fielden and Hunt, 2011). In particular, the emotional and intangible support was beneficial to the coachees and mentees, as was a different perspective offering potential solutions to their challenges (Fielden and Hunt, 2011). Consideration should therefore be given to public support for the establishment

of online schemes. The support could concentrate on providing a platform, setting up operational procedures, recruiting mentors and coaches and participants from under-represented and disadvantaged groups and ensuring proper conduct by all parties. The ease of online communication can also be exploited as part of coaching and mentoring programmes that provide extensive face-to-face contacts.

An example scheme from Sweden, *Mentor Eget Företag*, is discussed in Box 8.4. This scheme does not operate exclusively online but contains some online components.

Box 8.4. *Mentor Eget Företag*, Sweden

Description: This scheme provides free online access to a mentor during one year for new and aspiring entrepreneurs in Sweden. Launched in 2006, it is designed and run by *NyförretagarCentrum*, representing a nationwide chain of Enterprise Agencies in Sweden.

Problem addressed: The scheme enables mentoring support to be offered to new entrepreneurs who may not otherwise be able to obtain it. The use of online services can improve access for those in rural areas and increases the flexibility for mentors and mentees to communicate.

Approach: The mentors are volunteers and no personal financial payments are made. In order to be selected for the scheme they should be reputable and knowledgeable in their profession. A local supervisor undertakes a matching of mentees and mentors after conducting interviews and ensures that they start their work together. The mentee is the driving force in the relationship, calling on the mentor when advice is needed. An important step following the introduction is that each party signs a contract as a sign of commitment. Although access to the mentor is online, there are opportunities for both the mentor and mentee to participate in networking events that are held at least once a month and are of 2 hours duration.

The programme is national and is not specifically targeted at under-represented and disadvantaged groups, but the programme is monitored on:

- number of mentor / mentee pairs;
- mentee gender, age and proportion of foreign-born participants; and
- industry of the mentored entrepreneurs (trade - services - industry / crafts).

Impact: The programme claims that mentors help entrepreneurs go through the start-up process faster and improve the performance of their businesses, such as their profitability. According to the Institute for Growth Policy Studies the companies that participate in the programme have a significantly higher survival rate than other new businesses.

Conditions for success: Key to the success of the scheme is an induction process that aims to ensure a good match between mentors and mentees. The structured induction process includes an interview with all the mentees and mentors, allowing the programme manager to get to know those involved in the scheme. This increases the chances of successfully developing trust quickly and fostering a productive relationship.

For more information, please refer to: *Mentor Eget Företag* (2014), <http://www.mentoregetforetag.se>.

Training for coaches and mentors

Mentors and coaches are usually recruited because they are, or were, successful entrepreneurs. They will have valuable knowledge and experience, but it cannot be assumed that they will have the strong communication and inter-personal skills that will enable

the necessary empathetic rapport to be built with the mentee or coachee (Cope and Watts, 2004). This requires a range of communication styles, including persuasion and engagement to encourage novice entrepreneurs to develop their projects and build an entrepreneurial identity (Lefebvre and Redien-Collot, 2013). Furthermore, as entrepreneurs they will be used to a high degree of autonomy and freedom in making their own decisions and judgements. However, in a coaching or mentoring relationship the emphasis is on letting the mentee or coachee make the decisions while offering relevant information and advice.

Another challenge for coaches and mentors is that differing mentoring and coaching skills may be required at start-up compared to later business development. Five different roles can be required of the mentor: coach, co-ordinator, supporter, monitor and organiser and the demands placed on a mentor or coach can vary over time. A related challenge is identifying the appropriate time to reduce their support and encourage independence (Cull, 2006).

In the case of entrepreneurs from under-represented and disadvantaged groups, coaches and mentors will likely need to interact differently than they would with mainstream entrepreneurs. For example, with disabled entrepreneurs it has been suggested that it will be very important that a mentor or coach understands their disability (Wood et al., 2012). This will require some training if the coach or mentor does not come from the same background.

Given these challenges, policy makers should provide at least some basic training to coaches and mentors when organising public support schemes. The aim should be to sensitise coaches and mentors to the needs of clients and help them communicate effectively. Evidence from Greece demonstrates that training of coaches and mentors is also important because it can increase their self-confidence in their ability to help other entrepreneurs (Sarri, 2011). Although training and induction sessions can be prescribed within the policy design stages of coaching and mentoring schemes, just-in-time training for mentors is more effective than prescribed training and takes account of the nature of entrepreneurial learning (Sullivan, 2000). This suggests that training of mentors and coaches may need to be flexible and reflective over a period of time.

Keys to the effective design of coaching and mentoring schemes for entrepreneurs from under-represented and disadvantaged groups

- A key to the success of coaching and mentoring schemes is a good match between the coach and mentor and their coachee and mentee. Most schemes use a formal matching mechanism that considers the characteristics of both the individual and the business.
- The relationships often begin in a face-to-face manner but should be allowed to develop according to the needs of each party. This flexibility can improve the attractiveness of the support for coaches and mentors, as well as for coachees and mentees.
- A set of objectives should be developed for the relationship at the outset and progress towards these goals should be tracked.
- Coaching and mentoring relationships should have a fixed duration. This avoids the construction of a relationship of dependence.
- Training should be provided to coaches and mentors and an induction process used.

Effective coaching and mentoring relationships tend to involve the following key stages: search for coaches and mentors; preparation of coaches and mentors; matching of coaches and mentors with entrepreneurs and potential entrepreneurs interested in help; agreement of goals and operating procedures by the parties involved; and delivery of support. The research evidence and literature suggest that there are a number of factors that influence the success of a scheme at each of these stages, as follows:

Search for mentors and coaches

- **Establish a pool of potential mentors and coaches who can work with entrepreneurs from under-represented and disadvantaged groups:** Public sector agencies have an important role in recruiting mentors and coaches, often volunteers, which provides a resource base for a subsequent matching process. There are advantages to building up pools of mentors and coaches from the same groups as the target entrepreneurs. An active search process is therefore needed among these groups. Coaches and mentors can also be drawn from local anchor companies.
- **Ensure incentives for mentors and coaches:** While there are examples of projects providing token payments to coaches and mentors (Regione Piemonte and Unioncamere Piemonte, 2010), it is often not needed. Many successful entrepreneurs are eager to give back to their community, especially if they themselves are an entrepreneur from an under-represented or disadvantaged group.
- **Screen mentors and coaches:** Screen potential mentors and coaches not just for their business experience and competence but also for their motivation for support other entrepreneurs, their ability to communicate, and their willingness to support the entrepreneur to make their own decisions.

Preparation of mentors and coaches

- **Provide training for mentors and coaches:** Coaching and mentoring relationships demand specific skills and competences from the coach or mentor, such as appropriate style of communication, listening and abilities to transfer knowledge, while encouraging the independence and learning of the client (Clutterbuck, 2004). Training for coaches and mentors is typically well-received (Sarri, 2011).
- **Include an entrepreneur induction step:** Entrepreneurs need to be committed to participating in the scheme, willing to change behaviour and open to a mentoring relationship (Audet and Couteret, 2012). Therefore, effective schemes often include some induction stage that ensures the readiness of clients.

Matching of mentors and coaches with entrepreneurs interested in help

- **Use a structured matching process:** Most coaching and mentoring schemes have a structured matching process that considers factors such as industrial sector of the supported business, gender and ethnicity of the supported entrepreneurs, or other factors such as the stage of business development. Matching cannot guarantee a good beneficial relationship, but it reduces the likelihood of a conflicting relationship.

Agreement of goals and procedures

- **Define objectives:** Reaching broad agreement on the aims and objectives of the coaching and mentoring relationship at the start (after matching) has benefits in setting realistic expectations and avoiding disappointment (Sullivan, 2000). The public sector agency or organiser may wish to formalise this through a written agreement or contract.
- **Set a time limit on the relationship:** It is desirable to establish a time-bound relationship, such as one or two years for coaching and mentoring. This avoids the development of a dependency on the mentor or coach by the client entrepreneur (Cull, 2006).

Delivery of support

- **Target schemes for under-represented and disadvantaged groups:** There is some evidence that under-represented and disadvantaged entrepreneurs may benefit from specific, targeted programmes. For example, the Ergani Centre's mentoring programme for women demonstrates strong evidence that women entrepreneurs can benefit from public sector assistance in finding mentors (Davis, 2011). In addition, ethnic minority entrepreneurs are more likely to participate in programmes if they can identify with their mentors and coaches (CREME, 2013). However, appropriate assistance could also be provided within national mainstream programmes as long as there is monitoring of the inclusion of different social target groups such as women and ethnic (or immigrant) entrepreneurs and measures taken to address any shortfalls in participation.
- **Include online support:** Face-to-face meetings with client entrepreneurs are an important part of coaching and mentoring programmes. However, online support can provide additional opportunities for communication with quite flexible structure and timings. Opportunities should also be exploited to provide a range of support online in addition to online communications with mentors and coaches, such as pro-forma business plans, sources of information and advice, access to sources of finance and advice on marketing, growth, business and trading regulations and other business development functions.
- **Build entrepreneurial communities:** One of the spin-offs of coaching and mentoring programmes is the establishment of entrepreneurial networks. These are a natural outcome of the process of the recruitment of established and former entrepreneurs as mentors and coaches. However, such networks can be further developed over time as client entrepreneurs mature and graduate from assistance and become members of the network themselves. Thus a coaching and mentoring programme may be seen as contributing to the development of a wider entrepreneurial community among under-represented and disadvantaged groups in entrepreneurship. It is feasible that in time, previous beneficiaries of coaching and mentoring initiatives become coaches and mentors themselves.
- **Track progress:** It is useful to organise regular meetings with programme participants to assess the progress made and the effectiveness of the relationships.

Box 8.5. Should coaching and mentoring be free?

Most examples of publicly-supported coaching and mentoring schemes rely on recruiting volunteer coaches and mentors, allowing the schemes to keep operating costs to a minimum. Typically the only costs incurred are related to administration, training for coaches and mentors, outreach (e.g. advertising and promotion) and follow-up (e.g. surveys and evaluation). Most coaching and mentoring schemes for entrepreneurs from under-represented and disadvantaged groups in the European Union are provided with no charge to the participant.

However, there are some examples of similar coaching and mentoring schemes from outside of the European Union that do charge participants for using the service. For example a mentoring programme with an initial fee is New Zealand's Business Mentors New Zealand. Established in 1991, the New Zealand programme has over 1 900 volunteer business mentors and supported over 67 000 New Zealand businesses since then. Entrepreneurs who wish to join the programme pay an initial registration fee of NZD 150 (approximately EUR 93). The mentoring service is then free after this one-time registration fee, but the support offered is limited to two years. Mentors are recruited by regional Economic Development Agencies who match them to entrepreneurs and provide them with formal training and accreditation (Business Mentors New Zealand, 2014). Similarly, the mentoring network *Réseau M* in Canada has a small annual fee but mentoring support is free of charge after this membership fee is paid. In some cases the membership fee is waived (St-Jean, 2012).

Advantages can be identified for each approach. Free services are clearly more attractive to participants and can be an effective approach to ensuring a high take-up. However, there are also advantages in having a (small) fee-based service, even if mentors are volunteers. An initial or annual fee serves to ensure the commitment by the entrepreneur, which is one of the key success factors of coaching and mentoring programmes. Such a fee can also contribute towards the costs of public-supported schemes.

Conclusions and policy recommendations

Coaching and mentoring can be effective interventions for increasing the business success of people from under-represented and disadvantaged groups in entrepreneurship. They can enable entrepreneurs to learn, make better decisions about how to develop their businesses, expand their networks and get better access to resources and markets. Coachees and mentees can also be engaged in participating more fully in local entrepreneurial networks.

The benefits of coaching and mentoring interventions lie in the ability of the coach or mentor to transfer knowledge to the client entrepreneur and more importantly, to empower the client entrepreneur to optimise their own learning. These interventions also depend on a dynamic personal relationship that will mature and develop over time, placing requirements on both sides of the relationship. Coaches and mentors must be able to make skilful and timely interventions while coachees and mentees must be open to advice and committed to the relationship. Publicly-supported coaching and mentoring programmes need to take particular care in the identification and training of coaches and mentors and the matching process that is used to pair them with entrepreneurs.

Attention also has to be paid to building a pool of entrepreneurial and professional talent from which coaches and mentors can be recruited. In doing this it should be recognised that established entrepreneurs are often keen to support their entrepreneurial community and that local companies can also be important sources of coaches and mentors. However, there will not always be a sufficient pool of established entrepreneurs that understands the challenges faced by under-represented and disadvantaged entrepreneurs. In such circumstances, training of coaches and mentors from mainstream or professional groups may be sufficient to raise their understanding of the challenges faced by clients from under-represented and disadvantaged groups.

Key policy recommendations

- Design preparation and/or induction support for client entrepreneurs, which can help to set appropriate expectations and signal the importance of their commitment to the relationship.
- Use a matching process between coaches and mentors and entrepreneurs that adopts clearly defined criteria such as gender, ethnicity, and business sector.
- Limit coaching and mentoring relationships to periods of one or two years to discourage a relationship built on dependence.
- Ensure that objectives are set for the mentoring or coaching relationship at the outset.
- Provide complementary support to underpin the coaching and mentoring relationship, such as online sources of information.
- Provide training for coaches and mentors, ensuring that it includes (i) sensitivity training to help them understand the issues and challenges faced by entrepreneurs from under-represented and disadvantaged groups and (ii) aims to improve communication skills.

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