Entrepreneurship education and training in the Mediterranean region
Lessons learned and new perspectives
EDUCATION AND TRAINING FOR EMPLOYMENT (ETE) IS AN EU FUNDED INITIATIVE IMPLEMENTED BY THE EUROPEAN TRAINING FOUNDATION (ETF). ITS OBJECTIVE IS TO SUPPORT THE MEDITERRANEAN PARTNERS IN THE DESIGN AND IMPLEMENTATION OF RELEVANT TECHNICAL AND VOCATIONAL EDUCATION AND TRAINING (TVET) POLICIES THAT CAN CONTRIBUTE TO THE PROMOTION OF EMPLOYMENT THROUGH A REGIONAL APPROACH.

CONTACT US

MEDA-ETE Project Team
European Training Foundation
Villa Gualino
Viale Settimio Severo 65
I – 10133 Torino
T +39 011 630 2222
F +39 011 630 2200
E info@meda-ete.net
www.meda-ete.net
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Gerrit Ribbink and Dieter Kohn (Triodos Facet) and Abdelaziz Jaouani (ETF)
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Entrepreneurship education and training is now widely recognised as one of the key instruments for developing the skills, attitudes and behaviours necessary to create jobs, generate economic growth, advance human welfare and stimulate innovation to address global challenges (World Economic Forum, 2009). In the Mediterranean region, where youth and female unemployment is often high, entrepreneurship can play an important role in social cohesion and provide more opportunities for job-seekers and vulnerable sectors of society.

The MEDA Education and Training for Employment (ETE) regional project, created under the Barcelona Process, sets out to help Mediterranean partners to design and implement education and training policies to promote employment through a regional approach. It is both a platform for discussion and a framework for Euro-Mediterranean cooperation in education and training. When the MEDA-ETE project was being designed, many of the 10 Mediterranean partner countries expressed the need to exchange experience in order to better understand how entrepreneurship training can be used to foster and increase enterprise creation and growth. As a consequence, a specific component of the project was dedicated to entrepreneurship training and it set out to identify existing best practice in Europe and the Mediterranean partner countries to ensure knowledge sharing in this area.

MEDA-ETE Component 3 focuses on entrepreneurship as a lever for combating unemployment, especially among young people, in contexts in which it is increasingly difficult to create adequate salaried employment to respond to the needs of the active population coming onto the job market (job-seekers) or those who have become unemployed for economic reasons. To a greater or lesser extent, this situation is common to a large number of countries, either developed or in transition. It is particularly important in the countries of the Mediterranean region where the number of young unemployed people – especially university and VET graduates – is raising political concern, as economic and social development is slowed. Furthermore, not only are salaried employment opportunities few, but when job-seekers do find employment, enterprises often require competencies beyond the knowledge and skills available to young people, thus increasing their frustration.

The experience of MEDA-ETE and the results of assessments carried out in the framework of the Euro-Mediterranean Charter for Enterprise show that young people are ill-prepared to design and start up their own businesses, essentially because national

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1 In the context of this publication, the term ‘Mediterranean’ refers to the 10 Mediterranean partners – Algeria, Egypt, Israel, Jordan, Lebanon, Morocco, the occupied Palestinian territory, Syria, Tunisia and Turkey – that are part of the Euro-Mediterranean Partnership.

2 The Euro-Mediterranean Partnership, formerly known as the Barcelona Process, was relaunched in 2008 as the Union for the Mediterranean. The partnership now includes all 27 Member States of the European Union, along with 16 partners across the Southern Mediterranean and the Middle East.
education and training strategies do not encompass entrepreneurship as a key competence in their curricula.

However, under the extensive pressure from unemployment affecting young people in particular, national authorities are more aware that developing an entrepreneurial mindset cannot be left to chance and see the need to develop entrepreneurial attitudes through the overall educational process, including non-formal education. There is general agreement in the region that the scope of entrepreneurship education is much wider than training on how to start a business, as it includes the development of personal attributes and horizontal skills such as creativity, initiative and risk-taking.

Building an entrepreneurial society thus represents a current need for Euro-Mediterranean societies and an investment in the future. It requires in-depth reform of learning and teaching practice to include new ways of thinking and active teaching methods to make the education system compatible with the current and future needs of the economy. Teaching programmes and methods in the region’s education systems do not place enough emphasis on a sense of initiative, risk-taking and problem-solving and seem to foster conformity rather than free critical thought.

This cross-country report, based on the lessons learned through the MEDA-ETE project, the Euro-Mediterranean Charter for Enterprise policy index³, and some European good practices, is the result of an intensive and fruitful collaboration, led by the European Training Foundation (ETF), between Euro-Mediterranean experts and stakeholders from partner countries.

It does not formulate ready-made solutions but, based on analysis and experience of a selected number of projects, it aims to generate further policy interest and debate on possible policy options and delivery arrangements for those keen on fostering entrepreneurship education and training within their national context.

The following questions are addressed.

- Who is promoting initiatives to popularise education for entrepreneurship in society, especially among young people, and fostering the creation of micro-enterprises or self-employment?
- Who are the target groups, and how are they approached?
- What types of best practice are used by specialised service providers in the European Union (EU) and Mediterranean countries, and what is still needed in order to build an entrepreneurial society?

Some answers to these questions are proposed, taking education and training as the key instruments for developing entrepreneurial societies in the future Euro-Mediterranean free trade area. We hope that this will be an additional source of learning and a tool for decision-makers and practitioners in the reform of their education systems.

³ At the 5th Euro-Mediterranean conference of industry ministers of the Euro-Mediterranean region, held in Caserta (Italy) on 4 October 2004, the ministers of the Mediterranean countries and territories and the EU representatives signed the Caserta Declaration and adopted the Euro-Mediterranean Charter for Enterprise. Since then, it has embodied a firm commitment to economic reforms based on the development of the private sector in the region. This Charter is the reference text for action in company policy in each country. The European Charter for Small Enterprises was adopted by the EU in 2000 and by the Western Balkan countries in 2003.
The report is divided into two parts. Chapter 1 describes the conceptual framework used to analyse the entrepreneurial development process in partner countries – the Swedish concept of ‘entrepreneurship continuum’ and the SME consultancy company Triodos Facet’s ‘APIS model’ – while Chapter 2 deals with strategies for success and some recommendations borrowed from the lessons learned through MEDA-ETE, the Euro-Mediterranean Charter for Enterprise policy index and the regional seminar held in Amman (Jordan) in November 2008.

The principal authors are Gerrit Ribbink and Dieter Kohn from Triodos Facet. At the ETF, the project was led by Abdelaziz Jaouani, author of the regional analysis, the recommendations and new perspectives and the summaries.

Abdelaziz Jaouani
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Education and Training for Employment (ETE) is a regional project, implemented in the framework of the Barcelona Process–Union for the Mediterranean. The project has identified education and training as key elements of the economic and social development of the Mediterranean region, which should be strengthened in order to achieve the goals of competitive economies in open markets, as stated in the political agenda of the Euro-Mediterranean region.

The objective of the MEDA-ETE project is to support Mediterranean partners in the design and implementation of technical and vocational education and training (TVET) policies that can promote employment through a regional approach. The project has four components:

1. **Component 1:** Yearly Euromed Forum on TVET for employment;
2. **Component 2:** Euromed Network on TVET for employment;
3. **Component 3:** Support for young unemployed people in the areas of self-employment and the creation of micro-enterprises;
4. **Component 4:** Development of eLearning for training in information and communication technologies (ICT) and TVET.

Component 3 focuses on entrepreneurship. As such it involves the identification of service providers who work for young unemployed people in the areas of self-employment and the creation of micro-enterprises in the Mediterranean region, the analysis of practices, methods and tools, matching of supply and demand, the implementation of pilot projects to transfer good practice, methods and tools, and their dissemination in the region. The main direct beneficiaries of the project are public and private providers of support, counselling, training and follow-up services, and low-skilled young people and graduates receiving assistance from service providers are the final beneficiaries.

The specific objective of Component 3 is to reinforce the capacities of service providers in Mediterranean partner countries working for young unemployed people on self-employment and the creation of micro-enterprises.

The expected results of this component are:

1. **Result 1:** Information shared across the region on support, counselling and training, and follow-up services are available to young would-be entrepreneurs;
2. **Result 2:** Enhanced regional capacity for transferring good practice, methods and tools to support young would-be entrepreneurs and just started self-employed;
3. **Result 3:** Examples of good practices, methods and common methodology for supporting, counselling and training young entrepreneurs available and taken into consideration in policy-making and programme design.
The MEDA-ETE Component 3 consists of the following phases:

1. stocktaking in the EU and Mediterranean region of projects, programmes and service providers active in training of youth for self-employment, as well as their training methods;
2. peer review, analysis of information, selection of one core service provider per Mediterranean country and 10 to 15 best practices that could be disseminated;
3. capacity-building: adaptation and transfer of selected best practices to core service providers who subsequently pilot these new methods in self-employment creation for young unemployed people;
4. dissemination and consolidation.

The diagram below illustrates the various phases of the project. For more details on the transfer process and consolidation, see Annex 1.

**MEDA-ETE project Component 3**
The activities implemented, the exchange of practices and the networking were very important and diversified. We can summarise the main outcomes of the transfer process as follows:

- inventory drawn up in 10 Mediterranean countries and 15 EU Member States: this study found more than 220 providers which are actively promoting entrepreneurship and more than 40 best practices in education and training for entrepreneurship were identified and described in detail. A database of Mediterranean service providers and best practices has been published on the ETF website www.meda-ete.net;
- two best practitioners peer-reviewed by Mediterranean core service provider experts;
- matching process between core service providers and best practices and plan for the transfer process realised;
- transfer process including training of trainers and pilots implemented in the beneficiary countries;
- dissemination days held in all the countries involved, with the exception of the occupied Palestinian territory;
- policy reports on entrepreneurship development realised in the countries involved, including Algeria;
- regional seminar to exchange experiences, draw lessons and suggest strategies for continuing and consolidating the transfer process held in Amman.

We should also underline that the core service providers have expressed needs in domains either upstream or downstream of their traditional activities. For example, the Egyptian (El Mobadara), Israeli (MATI), Jordanian (JOHUD – Jordanian Hashemite Fund for Human Development), Lebanese (INJAS) and Turkish (KOSGEB) partners chose to work upstream, increasing awareness of entrepreneurship among young people who may be able to benefit from their traditional support services for company start-ups. Morocco (ANAPEC – Agence nationale de promotion de l’emploi et des compétences) preferred to concentrate its efforts downstream of the start-up process and chose follow-up post start-up, currently considered as a weak link in this process. Finally, the Syrian (PCEED – Public Corporation for Employment and Enterprise Development) and Palestinian (PYU – Palestinian Youth Union) partners opted for a more all-embracing approach, designing and setting up a wide range of services for potential entrepreneurs, defining the entrepreneur’s profile, the candidate selection process, the basic elements of a business plan, diagnoses, communication, and so on.

Based on the Open for Business™ concept of an entrepreneurship continuum and Facet’s APIS model – both presented in Chapter 1 – we examine the country and regional situation in the area of entrepreneurial learning. Using these analytical tools, the analysis has been made in terms of targeted populations and provided services (APIS model) as well as entrepreneurship development stages.

Whereas the country section focuses mainly on the MEDA-ETE project and the transfer of best practice and shows the direct and indirect impact on core service providers’ activities, the thematic and regional section borrows from other projects and practices such as the Euro-Mediterranean Charter for Enterprise and the Oslo Agenda for Entrepreneurship Education. Indeed, in spite of the importance of the entrepreneurship

4 Formerly known as ACU (Agency for Combating Unemployment).
segment addressed by the MEDA-ETE project, the focus remains limited to the social agenda (combating youth employment). We have been asked by our partner countries involved in MEDA-ETE to enlarge our reflection, and thus our recommendations, to a lifelong entrepreneurial learning perspective while taking into account the competitiveness agenda.

Although entrepreneurship in education was not the primary focus in the MEDA-ETE regional project, some interesting experience was gained in Lebanon and Turkey. Decision-makers are increasingly aware that entrepreneurial attitudes cannot be fostered by traditional training but require an entrepreneurial mindset. This can only be developed through early education and awareness-raising courses.

Chapter 1 of this report presents the country and regional situation and proposes some first analysis based on the lessons learned through MEDA-ETE. We describe the transferred activities and guide the reader through the APIS graphs.
1. CONCEPTUAL FRAMEWORK AND ANALYSIS

‘At Cisco we realise that the success of an economy depends to a large extent on the success of local entrepreneurs. Today’s entrepreneur must be equipped with 21st-century skills, including collaboration, communication and critical thinking, as well as technological literacy to effectively compete and thrive in an increasingly interconnected world.’

*Tae Yoo, Senior Vice-President*
*Corporate Affairs, Cisco*

1.1 Conceptual framework

1.1.1 *The entrepreneurship continuum*

One of the best practices identified by the Open for Business™ (OfB) project has developed the concept of an entrepreneurship continuum.

‘Wanting to be a more entrepreneurial person is a process done step by step. According to the principle of the continuum, each individual can move in his own pace to reach his individual goal. The continuum pictures a process that is both common for all and individually specific. We have all our continuums to walk and we have reached differently far on along them. Some steps have already been reached and others are still a thought in our mind. It is important to realise that the steps are not valued, to be on the first step of the continuum is not worse than being on the third step. To go back a step on the continuum is not a failure. The importance is to be addressed at the right level and to progress in your pace and with the support that keeps you motivated, with self confidence and the will to move on.’

*Ulla-Britt Kankaanranta, The E-book – Fostering an Entrepreneurial Mindset, OfB material*
The continuum can be used as an analytical tool, as each best practice can be situated in one or several stages of the process. Therefore, the six steps of the continuum can be presented as follows.

**Entrepreneurship continuum**

- **Step 6: Start-up.** This step contains the leap, the step towards fulfilling your goals and dreams. This is where the circle is closed and you make room for your next continuum to begin.
- **Step 5: Planning and research.** You plan your idea. You consider your next step, in order to reach your goals; you research different ways, write action plans. The goal is set and visualised. You are preparing yourself to start and reach your set goals.
- **Step 4: Opportunity.** You identify your possibilities. You have decided on an idea and are testing if and how it can work.
- **Step 3: Idea.** You look for ideas and try them out.
- **Step 2: Aspiring.** Your awareness has increased and you have thoughts on how to use your potential or what you want to do. You feel restless and want to do ‘more’.
- **Step 1: Pre-aspiring.** You are not fully aware of what you aspire to do or what you are able to do or want to do with your qualities, skills and knowledge.

During the first phase of the MEDA-ETE regional project, the service providers were asked about their needs and the gaps to be filled within their service offer. Most of them already appeared to be active in Steps 5 and 6 of the continuum. Almost all the service providers have quite a long experience in business planning and business creation support.

Therefore, the first finding of the project was that the core activity of most service providers was in the field of business planning and business creation. Some have acquired some experience in the opportunity (identification) stage, but in general, the idea (generation) stage is quite weak (with the exception of Morocco), and the aspiring and pre-aspiring stages are almost non-existent.

This explains why the core service providers were mainly interested in new best practices that can be situated upstream from their current activities. With the exception of Morocco, where a comprehensive approach had already been implemented for years and where the core service provider chose to be reinforced in the post start-up phase, all the

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5 This refers to all the service providers identified during the stocktaking exercise, not to core service providers only.
core service providers selected best practices in one or more of the four first stages of the continuum.

This is shown in Table 1 in which we have added one more stage to the continuum, the post business start-up or counselling phase, in order to show the follow-up services that can be offered once a business has started and the specific request or demand from Morocco for post-creation services.

Table 1: Best practices in the entrepreneurship continuum

<table>
<thead>
<tr>
<th>Stages of entrepreneurship development</th>
<th>Best practice – core service provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-aspiring</td>
<td>GLEAM (United Kingdom)</td>
</tr>
<tr>
<td></td>
<td>INJAZ (Lebanon)</td>
</tr>
<tr>
<td></td>
<td>OfB (Sweden) KOSGEB (Turkey)</td>
</tr>
<tr>
<td></td>
<td>OfB (Sweden) MATI-Jerusalem (Israel)</td>
</tr>
<tr>
<td>Aspiring</td>
<td>OfB (Sweden) GLEAM (United Kingdom)</td>
</tr>
<tr>
<td></td>
<td>El Mobadara (Egypt)</td>
</tr>
<tr>
<td>Idea generation</td>
<td>JOBS (Bulgaria)</td>
</tr>
<tr>
<td></td>
<td>PYU (oPt)</td>
</tr>
<tr>
<td></td>
<td>Moukawalati (Morocco)</td>
</tr>
<tr>
<td></td>
<td>PCEED (Syria)</td>
</tr>
<tr>
<td>Opportunity identification</td>
<td></td>
</tr>
<tr>
<td>Planning</td>
<td></td>
</tr>
<tr>
<td>Business start-up</td>
<td></td>
</tr>
<tr>
<td>Post-start-up/ business counselling</td>
<td>ADRAL (Portugal)</td>
</tr>
<tr>
<td></td>
<td>ANAPEC (Morocco)</td>
</tr>
</tbody>
</table>

Table 1 shows that most of the transfer processes facilitated by MEDA-ETE Component 3 focused on the early stages of entrepreneurial development. This is hardly surprising as this stage is often overlooked or at least underdeveloped in many business creation programmes. All the core service providers that chose Open for Business as the best practice to be transferred to their trainers – in Jordan, Israel and Turkey – have already developed their own approach to the later stages of entrepreneurship/business development.

By doing so, basically they are assuming that:

1. all those who apply for business support are already entrepreneurs;
2. all potential entrepreneurs can find their way to them automatically.

To include a strong focus on entrepreneurial development from an early age, at high schools, technical colleges or universities, can raise an entrepreneurial awareness which may generate new potential entrepreneurs, while at the same time promoting an enterprising culture in society at large. Open for Business focuses on the practical side of entrepreneurship, through activities such as Business for a Day (B4AD) and Summer
Entrepreneur can effectively lower the threshold for aspiring entrepreneurs to put their ideas into practice.

The GLEAM programme also focuses on the (pre-)aspiring stage of entrepreneurial development, while also providing support during later stages right up to the start-up (e.g. business incubators) and post start-up phase (e.g. mentoring). However, in the MEDA-ETE project, the focus has been primarily on the early stages of entrepreneurship development in the transfer to INJAZ/Ministry of Education career counsellors in Lebanon and El Mobadara business trainers in Egypt. Nevertheless, the GLEAM experience with mentoring, for example, may be interesting to share with other core service providers in a follow-up phase.

The only core service provider who chose to focus on the ‘downstream stage’ of entrepreneurship development/business development was ANAPEC of Morocco, which chose the Portuguese ADRAL best practice. ANAPEC’s Moukawalati programme, which was set up in 2006 with support from GTZ and based on the CEFE approach, comprises all the different stages of entrepreneurship development/business development, from ‘aspiring’ to ‘post-start-up business counselling’. However, the last stage is not yet well developed. Among other factors, it is difficult for ANAPEC to monitor the quality and effectiveness of this service. ADRAL’s COMEÇAR project developed an approach and monitoring system for business counselling, which may help ANAPEC to fill this gap.

Finally, the two core service providers with the least hands-on entrepreneurship development/business development experience and expertise at the time of writing were the PCEED (Syria) and the PYU (occupied Palestinian territory). Until recently, these service providers were mainly involved in providing finance to micro and small enterprises. Now they are both in the process of transforming their organisations into more business development-oriented service providers. In the case of the PCEED this was based on a decree from the Ministry of Social Affairs and Labour.

The transformation process at the PCEED was launched with the Start and Improve your Business (SIYB) ILO training facilitated by master trainers from Jordan at the end of 2007, followed by UNIDO training in March 2008. The PCEED showed interest in the whole Moukawalati programme, but when forced to choose they picked the selection process and pre-start-up counselling as the elements which they would like to learn more about, while leaving the option open for transfer of other elements at a later stage. These elements have been combined with other elements from ILO and UNIDO methodologies, into more comprehensive training.

The ANAPEC–PCEED transfer is the only case of South-South collaboration, which despite certain obstacles to facilitation due to bureaucratic procedures in both organisations, has proved very satisfactory for the trainers involved, if only for the language (Arabic) and cultural similarities. It is probable that the organisations involved will continue to collaborate in some way after the MEDA-ETE project ends, at their own initiative and with their own means. The common cultural and linguistic background facilitates a longer-term collaboration without external intermediation.

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6 The PCEED has invited one of ANAPEC’s master trainers to come back to Syria for additional training in August 2008, outside the framework of the MEDA-ETE project.
Finally, the JOBS–PYU transfer was developed with a view to creating a link to other methodologies existing in the region, primarily the SIYB ILO approach. This approach was also applied in the JOBS programme, which is a UNDP project in Bulgaria. As the JOBS staff are not SIYB master trainers, this aspect was covered by the project’s training expert, with support from the ILO. The idea is to establish a link with SIYB master trainers in Jordan, in order to be able to provide follow up support. The Bulgarian contribution was mainly focused on their experience with setting up business centres.

1.1.2 The APIS model

A relevant analytical tool, complementary to the entrepreneurship continuum, is the APIS model. The purpose of the APIS model is to classify best practices according to their target groups (or the stage in the business creation process, as in the continuum), as well as the level at which interventions have impact. This model distinguishes, on the one hand, four levels of intervention and, on the other hand, four stages of development of young (aspiring) entrepreneurs, more or less in chronological order.

The first dimension refers to the level at which specific interventions can take place. The four levels that can be distinguished are visualised by the horizontal rows in the diagram below (see p. 19). These levels are:

1. awareness (A),
2. policies (P),
3. institutions (I),
4. services (S).

Examples of different intervention levels in the area of youth unemployment, education and micro-enterprise creation are:

1. enhanced awareness on entrepreneurship in school curricula;
2. favourable policies for micro-enterprise creation by youth;
3. availability of service providers (institutions) offering non-financial and financial services accessible to young entrepreneurs;
4. availability of appropriate services supporting business creation by young people.

The second dimension refers to the four different development stages of young (aspiring) entrepreneurs. The vertical columns in the diagram represent these stages, which are:

1. youth enrolled in school,
2. unemployed youth,
3. youth starting up a (micro)enterprise,
4. youth in (micro)enterprise (that has already been set up).
Examples of the different target groups and points of entry for reaching these groups are:

1. students in technical vocational schools to be reached through school curricula that include entrepreneurship modules;
2. unemployed youth to be reached through employment services offices;
3. start-ups to be reached through financial institutions that receive loan application from start-ups that do not qualify;
4. youth in business reached through associations or networks of young entrepreneurs.

The grey boxes represent the expected results of the activities in that target group–impact level section. The white boxes are examples of activities and interventions for each target group–impact level section.

Although the APIS model presents fewer stages than the entrepreneurship continuum, it has the advantage of analysing best practices on two dimensions.

Thus, the five transferred best practices can all be classified in the last two rows of the APIS model, i.e. the institutional level and the service level. This is not surprising as the MEDA-ETE project objective and its strategy were to reinforce the capacities of service providers (institutional level) by means of the transfer of best practice (service level). But it is interesting to note that two best practices – Open for Business and GLEAM – transferred to five countries of the project – Jordan, Israel, Turkey, Egypt and Lebanon – can both be classified in the second column (targeting unemployed youth) of the model, with the possible exception of Turkey.

It is interesting as these two best practices focus on students (youths enrolled in school) in their countries of origin, and thus refer to the first column. Schools and universities in the Mediterranean countries are not yet implementing entrepreneurship education courses in their traditional curricula. The reason for this can possibly be found at policy level, as no clear policy measure has, until now, initiated or stimulated this kind of approach.

From the needs assessment made in the first phase of the project, it also appeared that, until now, entrepreneurship development was mainly centred on skills development. Entrepreneurship is seen as a set of skills which can be learned, with a lot of theory that is taught in a traditional way.

There is still a belief that an entrepreneur is someone having good management skills and access to finance. But only a few practitioners defend the idea of an entrepreneurial mindset. That means that to be an entrepreneur, someone has to develop the right entrepreneurial attitudes. These attitudes can be developed through interactive workshops, based on the personal entrepreneurial characteristics, such as creativity, (calculated) risk taking, self-confidence, ability to learn from others, perseverance and autonomy.
### Apis model

**Complete support package: the right support at the right time**

<table>
<thead>
<tr>
<th>Youth enrolled in school (1)</th>
<th>Unemployed youth (2)</th>
<th>Youth start-ups (3)</th>
<th>Youth in business (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Awareness (A)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Youth acquires positive attitude towards entrepreneurship</td>
<td>Unemployed consider self-employment as way out of unemployment</td>
<td>Business creation is ‘cool’</td>
<td>Society favourable towards small enterprises</td>
</tr>
<tr>
<td>Campaigns that show positive aspects of entrepreneurship</td>
<td>Promotion of entrepreneurship in employment bureaus</td>
<td>Positive attitude towards newly created enterprise, dynamic economy</td>
<td>Awareness-raising on advantages of having a large and diverse SME sector</td>
</tr>
<tr>
<td><strong>Policies (P)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Policy to promote entrepreneurial mindset in educational institutions</td>
<td>Policy to stimulate entrepreneurship/ self-employment</td>
<td>Policy to facilitate business creation</td>
<td>Enabling environment for micro-enterprises does exist</td>
</tr>
<tr>
<td>Graduates get access to support services</td>
<td>Carrots and sticks to activate</td>
<td>Quick registration, fiscal advantages</td>
<td>‘Light touch’ regulation and fiscal regime for micro-enterprises</td>
</tr>
<tr>
<td><strong>Institutions (I)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Schools are entrepreneurial institutions</td>
<td>Institutions dealing with unemployed offer support/referral for self-employment</td>
<td>Competent service providers offer services to would-be entrepreneurs</td>
<td>Permanent availability of service providers for small enterprises</td>
</tr>
<tr>
<td>School organises business plan competition</td>
<td>Staff in employment agencies has no bias toward employment</td>
<td>Institutions specialise in start-ups</td>
<td>Institutions that offer services to entrepreneurs are sustainable</td>
</tr>
<tr>
<td><strong>Services (S)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Schools offer curricula that include entrepreneurship modules</td>
<td>Services for unemployed focus on entrepreneurship</td>
<td>Affordable financial and non-financial services offered</td>
<td>Appropriate services for growing micro-enterprises offered</td>
</tr>
<tr>
<td>Entrepreneurship development programmes within TVET curricula</td>
<td>Unemployed receive support in becoming self-employed</td>
<td>Financial and non-financial support programmes for start-ups</td>
<td>Coaching and mentoring services available (‘angels’, debt-line)</td>
</tr>
</tbody>
</table>
1.2 Country analysis

EGYPT

Transfer of best practice GLEAM (UK) to El Mobadara

The objectives set for the transfer process clearly show the will of El Mobadara to work on two levels, or even on two dimensions, if we relate it to the APIS model.

The first objective – to enhance trainers’ capabilities to identify, assess and develop interpersonal entrepreneurial skills – results from a gap upstream from the usual business creation programmes. When start-up training is provided without any selection, it often has a limited impact. First, because many participants lack the potential to become entrepreneurs, efficiency and effectiveness are very low. Second, participants who do have the potential are demotivated by other participants’ lack of response and capacity. Therefore, helping applicants to identify the characteristics of an entrepreneur and to assess their own potential in a previous stage leads to a type of natural selection. Furthermore, the GLEAM approach helps people who do not initially intend to become entrepreneurs to discover their potential during a short orientation workshop.

The second objective – to enhance trainers’ skills to facilitate training in an entrepreneurial way – comes from a logical vision: entrepreneurship being about attitudes, how can it be taught if not with an entrepreneurial attitude from the trainers? In other words, entrepreneurial skills are not based on theoretical concepts and acquired by reading books or attending to conferences, they are a set of personal characteristics and attitudes that only an interactive approach can help discover. Trainers have to develop their own entrepreneurial attitude, not only to set a good example, but also because it is the only way to stimulate the entrepreneurial potential of their participants.

Both of these objectives have been achieved through the transfer of best practice and can be seen in the APIS model (see below). On the horizontal axis, the new tools will help to support people upstream from the original target groups, as it will help to identify potential entrepreneurs. And on the vertical axis, the entrepreneurial attitude of the trainers and their environment (including staff members from their organisations) will enhance the global awareness about entrepreneurship.

Relevance of best practice for Egypt

The trainers have enhanced their skills to facilitate training in an entrepreneurial way. The feedback from the trainers and from GLEAM indicate that their approach has changed in a very positive way. They now use more interactive training methods and are more open to take advantage of the participants’ experiences during the training. This entrepreneurial attitude of the trainers will have a lasting effect if the trainers have regular training activities based on or inspired by the GLEAM methodology. Frequent practice will help them to maintain and improve the entrepreneurial mindset and ability.

The best practice has also proven its relevance to identify, assess and develop interpersonal entrepreneurial skills. Each of the many tools that constitute the GLEAM programme has its specific use. They can be employed separately or in sequences, depending on the objectives to be achieved. Again, trainers have to practice them regularly, not only to get experience in conducting the exercises and improve their technical mastery, but also, and particularly, to fine-tune their ability to learn lessons and/or to lead post-exercise discussions.
**APIS model Egypt**

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**El Mobadara** already active in this field

**GLEAM** (direct effect)

**GLEAM** (indirect effect)
Transfer of best practice Open for Business™ (Sweden) to MATI-Jerusalem

Until recently MATI-Jerusalem, and for that matter the other MATI organisations in Israel, focused strongly on business creation, in other words assisting unemployed women, youth and specific minority groups (Russian or Ethiopian immigrants, Arabs from East Jerusalem) to set up a business. As they depend strongly on external funds from donors and sponsors, their agenda is to a large extent determined by the agenda of these financiers.

Open for Business is a methodology focused on the entrepreneurial mindset and as such does not automatically lead to the creation of new enterprises. In terms of the APIS model, the focus of the transfer process has been mainly on proving the core service provider with new tools to promote entrepreneurial awareness, including its own staff and that of other MATI organisations.

The target group that Open for Business focuses on in Sweden is mainly young students, whereas the target groups for the MATIs in Israel are university students and unemployed youths. The transfer of the OfB methodology now offers the MATIs – starting with MATI-Jerusalem – an extra tool that can be used in combination with the business training courses they are already giving. Thanks to Open for Business, MATI-Jerusalem and its partners are now able to target young people upstream from their usual target groups.

Indirectly, transfer of the best practice also has an impact on the vertical axis, mainly on the awareness level. The original objective of the transfer was to promote an entrepreneurial environment among MATI staff. From the feedback received from the trainers, it is clear that this objective was achieved.

Relevance of best practice for Israel

The OfB methodology has proved to be very relevant to MATI-Jerusalem specifically, as well as other MATIs in Israel, for two reasons.

- It provides MATI with a new set of tools with which it can reach a new target group, unemployed youth, to motivate them to join other programmes for start-ups or entrepreneurs (horizontal impact in APIS model).
- The whole team – including the trainers and consultants, but also MATI office staff – has started to think and to act differently as a result of the OfB approach. The training showed them that entrepreneurship can be applied to any aspect of life and that Open for Business is really about creating entrepreneurial awareness. The approach helps young people to build their confidence and identify their own potential and, above all, shows that young people are able to achieve something if they believe in it (vertical impact in the APIS model).

These effects are shown in the APIS model below.
### APIS model Israel

#### No influence
- Field already covered before transfer of best practice
- Direct effect – field covered thanks to transfer of best practice
- Indirect effect – field that could benefit indirectly from transfer of best practice

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Open for Business (indirect effect)

Open for Business (direct effect)

Other tools currently used by MATI-Jerusalem
Transfer of best practice Open for Business™ (Sweden) to JOHUD

Open for Business is not only a new tool, it is also a new kind of service that JOHUD and its partners can provide upstream from the existing services. This can easily be seen in the APIS model. Until now, JOHUD was mainly targeting youth start-ups and youth in business (third and fourth columns of the APIS charter). Young would-be entrepreneurs are trained and supported through SYB (Start Your Business – ILO tool), while existing entrepreneur benefit from the IYB (Improve Your Business) programme. Furthermore, JOHUD provides financial and non-financial services to both would-be and existing entrepreneurs.

Thanks to Open for Business, JOHUD and its partners are now able to target young people upstream from their usual target groups, the unemployed youth. The new methodology can be used to raise awareness among young unemployed graduates, so as to bring them to the more typical business creation training programmes. The complementarities of Open for Business with the existing services are quite obvious, as shown in the APIS model. The added value of the new best practice is remarkable on the horizontal axis of the APIS model, as the range of services provided by JOHUD and its partner organisations is now covering the second column also.

Indirectly, transfer of the best practice also has an impact on the vertical axis, mainly on the awareness level. The original objective of the transfer was to enhance the entrepreneurial approach of the Small Business Development Centre (SBDC) staff and trainers, as well as other JOHUD units. Thus, from the feedback received from the trainers, it is obvious that this objective was achieved above the expectations. Indeed, the trainers have developed an entrepreneurial attitude that has already an impact on their activities, and not only in entrepreneurship training. This new attitude can contaminate positively other actors on other levels, for example in employment agencies or at political level.

Relevance of best practice for Jordan

The OfB methodology has proved to be very relevant to JOHUD, as well as other service providers in Jordan, for two reasons.

- It provides JOHUD with a new set of tools/services with which it can reach a new target group, unemployed youth, to motivate them to join other programmes for start-ups or entrepreneurs (horizontal impact in APIS model).
- The trainers and consultants of JOHUD as well as other organisations have changed their way of thinking as a result of the OfB approach. Through the training, they understood that entrepreneurship can be applied to any aspect of life and that Open for Business is much more than a course for creating awareness about entrepreneurship. It is a philosophy that helps people to increase their self-esteem and to identify their own potential and, above all, it shows that it is possible to achieve something if you believe in it (vertical impact in the APIS model).

These effects are shown in the APIS model below.
### APIS model Jordan

#### Open for Business (direct effect)
- \(\text{Youth enrolled in school (1)}\)
- \(\text{Unemployed youth (2)}\)
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Other tools currently used by JOHUD:
- SYB (Start Your Business)
- Loans
- Business development services
LEBANON

Transfer of best practice GLEAM (UK) to INJAZ

The objective of the transfer process in Lebanon was to enhance the entrepreneurial approach of career guidance counsellors so as to integrate this approach into their counselling services. Based on the pilot experience, we can safely confirm that this objective has been achieved. The same may be said of the specific objectives agreed during the tripartite meeting:

- strong focus on entrepreneurship;
- counselling skills;
- facilitating skills (learning by doing);
- simulating programme that they will deliver to students;
- use local role models.

Another, more difficult, question is whether the transfer process will eventually prove sustainable and lead to integration of entrepreneurial training elements in the standard curriculum of all public high schools in Lebanon. This will no doubt require some further support from INJAZ (and possibly GLEAM or some other best practice from outside Lebanon), as well as a serious commitment from the Ministry of Education to support such a development, consolidate and expand the Career Counselling Unit and enable existing career counsellors to attend refresher courses.

Note that the GLEAM methodology was developed at Durham Business School with university students in mind and therefore may not be the most appropriate methodology for high-school students. Thus it may be worthwhile for INJAZ to analyse the option of introducing the OfB methodology from Sweden as an alternative approach. This methodology has been specifically designed for high-school students.

In terms of the APIS model, the transfer process in Lebanon has focused primarily on the awareness and institutional (Career Counselling Unit and schools) dimensions, while targeting the first stage of entrepreneurship development – youth enrolled in school – which is compatible with INJAZ normal target group. The new element brought by GLEAM is the strong focus on entrepreneurship in the sense of self-employment, rather than a managerial position in a corporate company.

Relevance of best practice for Lebanon

Although there are several initiatives to introduce both high-school and university students to entrepreneurship, they tend to focus either on larger companies (in a corporate environment) or on business planning, without paying enough attention to entrepreneurial attitudes. The strong emphasis that GLEAM places on these attitudes as the point of departure, with a lot of attention for creativity, thinking out-of-the-box and generation of business ideas, is complementary to the more standard approaches, not only for those who wish to start their own business.

Furthermore, the transfer process was highly demand-driven as a result of linking GLEAM to the support that INJAZ was already giving to the Career Counselling Unit. This has led to a very interesting and to some extent ground-breaking experience, not only for Lebanon but for other countries in the Middle East as well.
## 1. Conceptual Framework and Analysis

### APIS model Lebanon

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### Policies (P)

- **Awareness (A)**: Youth acquires positive attitude towards entrepreneurship. Campaigns that show positive aspects of entrepreneurship.
- **Institutions (I)**: Schools are entrepreneurial institutions. School organises business plan competition. Services for unemployed focus on entrepreneurship. Entrepreneurs development programmes within TVET curricula.
- **Services (S)**: Services for unemployed focus on entrepreneurship. Financial and non-financial support programmes for start-ups. Coaching and mentoring services available ('angels', debt-line).

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MOROCCO

Transfer of best practice ADRAL (Portugal) to ANAPEC

Morocco has the particularity, within the MEDA-ETE project, that the chosen best practice is downstream of traditional services supporting business creation or self-employment. The post-creation support is a service that ANAPEC, as coordinator of the Moukawalati programme, would like to improve in the business creation programme. Partner organisations of ANAPEC in the Moukawalati programme are aware that the start-up businesses are fragile and their chances of survival can be improved by the right follow-up. Thus, ANAPEC was keen to develop appropriate follow-up and counselling services, in order to assist young entrepreneurs solve the problems they are usually confronted with.

Until now, post-creation follow-up visits were mainly aiming to gather data and statistical information about the business. At present, this follow-up should be more action oriented, with practical counselling, in order to provide a decisive support during a phase when too many businesses used to fail in the past, because of their lack of experience or the weaknesses linked to new starters.

Using the APIS model (see below), we can clearly see that the Moukawalati programme used to offer services linked to the second and third columns, targeting unemployed youth and young start-ups. Thanks to the new best practice, the programme can develop new services for young entrepreneurs (fourth column). This will also have an influence at institutional level, as ANAPEC and its partner organisations will have to reorganise their structures in order to meet the needs of the client enterprises.

Relevance of best practice for Morocco

Right from the start of the project, a consensus was quickly found among the Moukawalati partner organisations on the kind of best practice that should be transferred to Morocco. The need to improve the post-creation phase was mentioned from the first visit, which made it possible to focus on a best practice responding to this profile.

Among the methodologies that were identified by the project, only the COMEÇAR project implemented by ADRAL in Portugal presented an interesting component that could potentially satisfy this need. There is no doubt about the relevance of transferring this best practice to the counsellors of the Moukawalati programme. Nevertheless, the conditions of the transfer have not been optimal, with, as consequence, that the participants were sceptical about the practical usefulness of this best practice.

The communication with the participants turned out to be a problem, as they were not well informed of the terms of the partnership between ANAPEC and ADRAL. The counsellors expected to receive ‘ready-to-use’ tools, such as grids, tables or checklists, which would allow them to make a quantitative data collection. The approach used by ADRAL is rather more qualitative than quantitative, as the entrepreneur is approached as a human being to whom the counsellor has to listen in order to understand him/her, rather than a statistic to be ranked in a certain category.

In order to increase the sustainability of the transfer process, a short refresher course was organised in December 2008, once again with the same master trainers from ADRAL who had facilitated the training of trainers workshop in May. Essentially, the relevance of the best practice for Morocco will depend on the extent to which the Moukawalati counsellors will embrace and practise the approach promoted by ADRAL.
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OCCUPIED PALESTINIAN TERRITORY

Transfer of best practice JOBS (Bulgaria) to PYU

Until now, PYU and the other Palestinian service providers were only able to offer a limited range of services, due to a lack of funds and logistical restrictions regarding geographical outreach imposed by the political situation.

In terms of the APIS model, the Palestinian organisations are mainly providing services to the unemployed, as well as providing micro-finance to start-ups. There are no experienced institutions dealing with entrepreneurship, there is no clear policy in promoting entrepreneurship, and awareness is only created through the services mentioned above.

Hence, by choosing the JOBS best practice, PYU has shown good judgement. The objectives of the transfer process in this case were two-fold.

- The GYBI (Generate your Business Idea) ILO tools will allow Palestinian service providers to have a common approach in supporting young people willing to become entrepreneurs or self-employed. Furthermore, this training is an introduction to the SYB (Start Your Business) ILO tool or similar programme, supporting would-be entrepreneurs to develop a business plan and create their own businesses. Until now, youth start-ups were supported by PYU only through financial support (loans), with some technical training, but without any specific entrepreneurship training or counselling.

- The business centre(s) to be implemented will provide an institutional basis for a further development of entrepreneurship education and training programmes. This will not only help entrepreneurship development to become well established and visible for the target group, but it will also increase awareness on a political level of the need to support this kind of initiative.

Relevance of best practice for the occupied Palestinian territory

SIYB (Start and Improve your Business) ILO methodology (and related ILO tools)

The ILO tools introduced during the training of trainers and tried out in the pilot are only the tip of the iceberg as far as entrepreneurship and business development is concerned. To be able to provide adequate support to aspiring entrepreneurs, follow-up training will be necessary. There is definitely a demand for this kind of services in the occupied Palestinian territory, as well as for institutional development of the providers. At the same time the political and economic situation on the West Bank, let alone the Gaza Strip, is not very promising for would-be entrepreneurs. Market potential is limited and travel restrictions are a serious constraint.

Business centres

Setting up a business centre along the lines of the JOBS experience would be an interesting test case for the feasibility of the model in the occupied Palestinian territory. In the current context of the West Bank and taking into account the past experience of PYU, it would not be possible or even desirable to copy the Bulgarian model in all its aspects, in particular regarding cost-sharing of the services. The JOBS representative has agreed to provide follow-up to PYU to this effect.
### APIS model occupied Palestinian territory

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<td>Positive attitude towards newly created enterprise, dynamic economy</td>
<td>Awareness-raising on advantages of having a large and diverse SME sector</td>
</tr>
<tr>
<td><strong>Policies (P)</strong></td>
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<tr>
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</tr>
<tr>
<td>Graduates get access to support services</td>
<td>Carrots and sticks to activate</td>
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</tr>
<tr>
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<tr>
<td>Schools are entrepreneurial institutions</td>
<td>Institutions dealing with unemployed offer support/referral for self-employment</td>
<td>Competent service providers offer services to would-be entrepreneurs</td>
<td>Permanent availability of service providers for small enterprises</td>
</tr>
<tr>
<td>School organises business plan competition</td>
<td>Staff in employment agencies has no bias toward employment</td>
<td>Institutions specialise in start-ups</td>
<td>Institutions that offer services to entrepreneurs are sustainable</td>
</tr>
<tr>
<td><strong>Services (S)</strong></td>
<td><strong>Services (S)</strong></td>
<td><strong>Services (S)</strong></td>
<td><strong>Services (S)</strong></td>
</tr>
<tr>
<td>Schools offer curricula that include entrepreneurship modules</td>
<td>Services for unemployed focus on entrepreneurship</td>
<td>Affordable financial and non-financial services offered</td>
<td>Appropriate services for growing micro-enterprises offered</td>
</tr>
<tr>
<td>Entrepreneurship development programmes within TVET curricula</td>
<td>Unemployed receive support in becoming self-employed</td>
<td>Financial and non-financial support programmes for start-ups</td>
<td>Coaching and mentoring services available (‘angels’, debt-line)</td>
</tr>
</tbody>
</table>

- **GYBI** (Generate your Business Idea)
- **SYB** (Start your Business) (to be implemented)
SYRIA

Transfer of best practice Moukawalati (Morocco) to the PCEED

Moukawalati, as a comprehensive programme, covers many aspects of the business creation process, starting with the identification and selection of potential entrepreneurs and finishing with the effective creation of a business and post start-up counselling. In between, the programme offers a full range of training modules to help would-be entrepreneurs to write a business plan and set up a business.

From the APIS perspective, the services offered cover both the second and the third column, targeting unemployed youth (within which the potential entrepreneurs should be identified and selected) and youth start-ups to be trained in writing business plans.

Transfer of the best practice does not only have an impact on the level of services, it also affects the institutional level, as the PCEED is aiming to specialise in supporting young would-be entrepreneurs. Since the change of name – from ACU (Agency for Combating Unemployment) to PCEED – and the switch from financial to non-financial services, the core service provider has had to reorganise its structure, to train and motivate the staff to face new challenges, and to propose new products to potential customers.

Relevance of best practice for Syria

Technically, the best practice is more than relevant for Syria. It offers a wide range of tools and a tried and tested methodology which can easily be adapted to the Syrian context and covers all aspects of the business creation process. Financially, it is not clear whether the PCEED will be able to raise the funds to develop and sustain the programme. Trainers are not always paid for their efforts and are uncertain about their future.

The road is still long until a comprehensive programme will be available and the trainers/staff members fully equipped and trained, but thanks to the transfer of Moukawalati, a first milestone has been reached. The initiative now lies with the PCEED, to draw up an action plan and sustain the transfer process. The shared cultural and linguistic background of the best practice provider and the core service provider may prove to be a big advantage in this respect.
### APIS model Syria

<table>
<thead>
<tr>
<th>Youth enrolled in school (1)</th>
<th>Unemployed youth (2)</th>
<th>Youth start-ups (3)</th>
<th>Youth in business (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Awareness (A)</strong></td>
<td>Youth acquires positive attitude towards entrepreneurship</td>
<td>Unemployed consider self-employment as way out of unemployment</td>
<td>Business creation is ‘cool’</td>
</tr>
<tr>
<td></td>
<td>Campaigns that show positive aspects of entrepreneurship</td>
<td>Promotion of entrepreneurship in employment bureaus</td>
<td>Positive attitude towards newly created enterprise, dynamic economy</td>
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<td><strong>Policies (P)</strong></td>
<td>Policy to promote entrepreneurial mindset in educational institutions</td>
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</tr>
</tbody>
</table>

**Moukawalati** (direct effect)

**Moukawalati** (indirect effect)
TURKEY

Transfer of best practice Open for Business™ (Sweden) to KOSGEB

KOSGEB is a large government institution with branches all over Turkey and over 800 staff. Their main focus is still on SMEs in the manufacturing industry, though this focus has been applied less rigidly since the creation of the Entrepreneurship Development Centre. On the one hand, this makes them an important actor in the field of business development – for example, KOSGEB is responsible for drawing up the National Action Plan for the SME sector every three years – and on the other hand it is quite a bureaucratic and slow-moving organisation, which seems to lack precisely what is necessary to promote a more entrepreneurial way of thinking.

Although their activities include basic entrepreneurship training for graduates and unemployed people, this training focuses on market survey, marketing, drawing up a business plan and the start-up process. It seems to assume that everyone taking part in this training is entrepreneurial by nature. Even the Youth Entrepreneurship Development programme (a 100-hour training at selected universities) focuses mainly on writing a business plan and does not pay much attention to personal entrepreneurial characteristics, let alone apply experiential training methods.

Open for Business focuses on nurturing an entrepreneurial mindset and as such does not automatically lead to the creation of new enterprises. The focus of the transfer process was mainly on providing the core service provider with new tools to promote entrepreneurial awareness, both for their own staff and that of other trainer-consultants.

In Sweden, Open for Business focuses mainly on high-school students, whereas the target groups for KOSGEB are university graduates, the unemployed and already existing (young) entrepreneurs. The OfB methodology now offers KOSGEB a tool that can be used in combination with the business training courses they are already giving. Thanks to Open for Business, KOSGEB can now target young people upstream from their usual target groups.

Although it is not yet clear how KOSGEB plans to apply the methodology, some of the participants in the training of trainers have indicated that they are already applying OfB elements in their own training activities and others have expressed the wish to do so. In particular, Atilim University, which organised the pilot, seems very committed to following up the process. They have shown great interest in applying and disseminating the methodology, as well as the core principles of entrepreneurship among the academic community.

Relevance of best practice for Turkey

The OfB methodology is very relevant to Turkey for two reasons.

- The methodology provides KOSGEB and the other service providers with a new set of tools with which they can reach new target groups, both university students and unemployed youth, to motivate them to set up their own business or to join other programmes for start-ups or entrepreneurs.
- The OfB approach can help to create a more entrepreneurial mindset among KOSGEB staff, as well as among other service providers. After all, in order to support entrepreneurs effectively, it is crucial that trainers and consultants behave in a pro-active, entrepreneurial way.
## 1. Conceptual Framework and Analysis

### APIS Model Turkey

#### Open for Business (direct effect)
- **Youth enrolled in school (1)**
  - Youth acquires positive attitude towards entrepreneurship
  - Campaigns that show positive aspects of entrepreneurship

#### Awareness (A)
- **Youth enrolled in school (1)**
  - Youth acquires positive attitude towards entrepreneurship
  - Campaigns that show positive aspects of entrepreneurship
- **Youth in business (4)**
  - Business creation is ‘cool’
  - Positive attitude towards newly created enterprise, dynamic economy
- **Youth in business (4)**
  - Awareness-raising on advantages of having a large and diverse SME sector

#### Policies (P)
- **Youth enrolled in school (1)**
  - Policy to promote entrepreneurial mindset in educational institutions
  - Graduates get access to support services
- **Unemployed youth (2)**
  - Policy to stimulate entrepreneurship/self-employment
  - Carrots and sticks to activate
- **Youth start-ups (3)**
  - Policy to facilitate business creation
- **Youth in business (4)**
  - Enabling environment for micro-enterprises does exist
  - ‘Light touch’ regulation and fiscal regime for micro-enterprises

#### Services (S)
- **Universities are entrepreneurial institutions**
  - Universities offer curricula that include entrepreneurship modules
  - Universities are entrepreneurial institutions
- **School organizes business plan competition**
  - Staff in employment agencies has no bias toward employment
- **School organizes business plan competition**
  - Competent service providers offer services to would-be entrepreneurs
- **School organizes business plan competition**
  - Institutions that offer services to entrepreneurs are sustainable

#### Financial and Non-Financial Support
- **Unemployed youth (2)**
  - Institutions dealing with unemployed offer support/referral for self-employment
  - Staff in employment agencies has no bias toward employment
  - Unemployed receive support in becoming self-employed
- **Youth start-ups (3)**
  - Competent service providers offer services to would-be entrepreneurs
  - Affordable financial and non-financial services offered
- **Youth in business (4)**
  - Permanent availability of service providers for small enterprises
  - Appropriate services for growing micro-enterprises offered

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### Youth Enrolled in School (1)
- **Youth acquires positive attitude towards entrepreneurship**
- **Campaigns that show positive aspects of entrepreneurship**

### Unemployed Youth (2)
- **Policy to stimulate entrepreneurship/self-employment**
- **Carrots and sticks to activate**

### Youth Start-ups (3)
- **Policy to facilitate business creation**
- **Positive attitude towards newly created enterprise, dynamic economy**

### Youth in Business (4)
- **Society favourable towards small enterprises**
- **Awareness-raising on advantages of having a large and diverse SME sector**

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### Open for Business (indirect effect)
- **Youth enrolled in school (1)**
  - Open for Business (direct effect)
- **Services (S)**
  - Entrepreneurship development programmes within TVET curricula
  - Unemployed receive support in becoming self-employed
  - Financial and non-financial support programmes for start-ups
  - Coaching and mentoring services available ('angels', debt-line)
1.3 Thematic and regional analysis

1.3.1 Thematic analysis

The MEDA-ETE project has produced several interesting experiences in terms of best practices and how these have been integrated into existing activities of service providers in the Mediterranean region. Perhaps most importantly, the service providers have been able to widen their scope and include different aspects of entrepreneurship development in their package of services, which they did not offer previously. This has created awareness at service providers’ level of the importance of:

1. developing entrepreneurial attitudes at an early age;
2. self-assessment tools to measure entrepreneurial potential and to select participants in business creation programmes;
3. linking entrepreneurial education with business development;
4. providing effective follow-up services to start-ups and existing businesses;
5. setting up a comprehensive entrepreneurship and business development package, either by offering the whole spectrum of services or linking up with other institutions that provide complementary services.

Developing entrepreneurial attitudes at an early age

The experience of Lebanon in developing entrepreneurial attitudes stands out. The fact that INJAZ chose to focus on career guidance counsellors instead of business trainers or consultants led to an interesting experience, which may serve as an example for other countries in the region. Although the GLEAM methodology is currently only applied with university students or recent graduates in the UK, the experience with secondary school students in Lebanon proved to be very positive. The very enthusiastic response of the students suggests that there is a great deal of potential in applying such an approach in secondary schools as well. Important elements include emphasis on identifying and developing your own personal entrepreneurial characteristics, activities to stimulate creativity and the generation of ideas, and last but not least networking and marketing.

On the other hand, there is the experience of Open for Business, the best practice from Sweden, which was selected by three countries (Israel, Jordan and Turkey). This best practice focuses on high-school students in Sweden, but in Israel and Turkey it was tried out with university students, while in Jordan and once again Israel the pilots targeted university graduates and other unemployed youth.

The positive response from university students and graduates to the OfB methodology in these pilot sessions, clearly indicates the ‘hunger’ that exists among these target groups to learn more about entrepreneurship and start thinking about setting up their own business. Obviously, not all of them will eventually set up a business or be successful in business, as not everybody has what it takes, but some may eventually do so and others may be more successful in other walks of life thanks to their entrepreneurial attitude.

Nevertheless, despite the fact that the GLEAM methodology in the case of Lebanon was ‘tested’ with secondary-school students and Open for Business with university students or graduates, these methodologies do seem to be more appropriate for their...
original target groups. Thus, Open for Business with its playful and highly interactive approach seems tailor-made for a younger age group, whereas GLEAM – while also being interactive and ‘out-of-the-box’ – with its stronger emphasis on business planning and marketing seems more suited for university students.

**Best practice – Business for a Day (B4AD)**

The Business for a Day programme (OfB tool) gives people of all ages the opportunity to try out their ideas over the course of one day. It aims at developing a business idea, implementing it and, before the day is over, closing and evaluating it. This is a good example of very practical entrepreneurial training. The participants use their own skills and are able to evaluate and develop their personal qualities and attitudes.

Although the programme usually targets 9-18-year-olds, it can easily be adjusted to fit other target groups and situations.

**Why use Business for a Day?**

- To create a positive attitude towards entrepreneurship.
- To develop entrepreneurship among participants.
- To gain a deeper understanding of running a business.
- To give hands-on training in entrepreneurship.
- To acquire a real feeling for entrepreneurship and business.
- To test business ideas under realistic circumstances.

The purpose of Business for a Day is to get young as well as old people to practise entrepreneurship in a ‘real’ setting and thus develop their personal entrepreneurial characteristics. By starting this process at a young age, Open for Business expects to contribute to a more entrepreneurial society. Provided participants have the right attitude as well as certain adaptive skills and some specific business knowledge, they will be able to set up their own business, if only for one day.

**Self-assessment tools to measure entrepreneurial potential and to select participants in business creation programmes**

In the occupied Palestinian territory, several local partners were interested in introducing tools to allow them to identify would-be entrepreneurs through self-assessment tests before taking part in business creation activities. The GYBI (Generate your Business Idea) programme, developed by the ILO, is such a tool, enabling specific target groups to measure their entrepreneurial potential and, in a second step, to generate business ideas before drawing up a relevant business plan.

The GYBI methodology can also be used by service providers to select potentially successful entrepreneurs before proceeding with other activities aimed at business creation. This is also the case for other best practices. GLEAM and Moukawalati have specific components for (self-)assessment of the entrepreneurial potential. Open for Business, although it aims to develop the entrepreneurial mindset and motivate potential
entrepreneurs to take initiative, may also contribute to the ‘natural’ selection of the participants based on their personal entrepreneurial characteristics. As business creation activities are expensive and service providers cannot afford to offer them to large groups, selecting the right people is necessary.

**Best practice – Generate your Business Idea (GYBI)**

Generate your Business Idea is a training programme developed by the ILO to help potential entrepreneurs to generate and analyse business ideas in order to select an appropriate one which can then be further developed into a business plan and subsequently into a successful business.

**How are potential entrepreneurs trained?**

In a short seminar, potential entrepreneurs are guided through the process of generating and selecting the best idea for their own business. This involves:

- assessing their own skills, experiences and personal characteristics as an entrepreneur;
- understanding what makes a successful business idea;
- identifying many potential business ideas;
- analysing these business ideas;
- selecting the most suitable business idea.

**Target group**

Generate your Business Idea is suitable for people who:

- are not yet clear on what kind of business to start;
- have many business ideas but do not know which of the ideas are feasible;
- are interested, motivated and willing to start their own business;
- are able to read and write.

**Linking entrepreneurial education with business creation**

Furthermore, the aforementioned best practices are relevant preparatory activities for business creation/development programmes. Therefore, they constitute an important link between entrepreneurial education and training in business development. In the past, business creation was often considered as an activity that could be conducted on its own, without a specific preparation.

More and more, practitioners in the field of entrepreneurship development have become aware of the importance of developing entrepreneurial attitudes at an early age, in order to increase the potential among young people. The most important lesson learned from the MEDA-ETE project is probably that upstream activities have been neglected so far in business creation programmes⁷. It is important that national policies

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⁷ This observation is confirmed by the policy studies that were carried out in all the countries actively involved in Component 3 of the MEDA-ETE project.
focus on entrepreneurship education at schools, if business creation is seen as a strategic tool to combat unemployment.

This is the case in most if not all of the countries in the Mediterranean region, which is characterised by high levels of unemployment and hence insufficient job opportunities for young school and university graduates. Several of the core service providers involved in the MEDA-ETE project (El Mobadara in Egypt, JOHUD in Jordan, PCEED in Syria and PYU in the occupied Palestinian territory) are specifically focused on combating unemployment, but have little if any influence on the formal education system.

A case in point is Morocco, where an ambitious business creation programme called Moukawalati is intended to create thousands of new jobs. A major challenge the programme faces is to find sufficient eligible candidates to take part. Large promotion campaigns (through television, radio and newspapers) are not sufficient to convince young people, even unemployed, to start their own businesses. Best practices such as Open for Business and GLEAM do not only increase awareness among students of their potential for becoming entrepreneurs, but also increase their self-esteem and self-confidence through practical exercises linked to entrepreneurship.

Providing effective follow-up to start-ups and existing businesses

Another lesson learned refers to the importance of providing the right follow-up in the whole business creation process. Too many businesses fail during the first two years of their existence, because of the lack of experience of the entrepreneur. Experience shows that effective follow-up with appropriate counselling methods can help to avoid the failures of many newly created businesses. This follow-up can be provided either by professional counsellors, like in the Portuguese best practice (ADRAL) chosen by ANAPEC in Morocco, or by fellow entrepreneurs, as in the case of GLEAM with its mentoring programme in the UK.

The specific problem facing ANAPEC in the Moukawalati programme is that they had no way of monitoring the type of counselling that their partner agencies (prestataires) are providing in the follow-up phase. At this moment the main tool they have only allows them to check on the number of visits paid to the entrepreneurs and not the type or quality of the advice. Thus, ADRAL’s trainers have been asked to focus on the qualitative aspects of the post start-up counselling services.
Best practice – Post-start-up counselling services (ADRAL)

The failure rate of start-up businesses is much higher than for other businesses. Reasons include lack of experience of the entrepreneur, mismanagement, insufficient cash flow, etc. Depending on the problems facing the entrepreneur, appropriate support can be provided. ADRAL (Portugal) proposes a follow-up structure, during the first years of a business, in order to guarantee sustainability.

ADRAL distinguishes three levels of action: basic, advanced and tailor-made. Each level tends to be required in distinct periods. Basic actions are called for during the first month, advanced actions during the first six months and tailor-made actions approximately one year after the business has been created (to be repeated if necessary). At each level, a counselling plan is drawn up, including additional training if required. A certain number of tools have been developed to facilitate the process. It is however the positive attitude of the counsellor that makes the follow-up efficient.

Providing a comprehensive package of entrepreneurship development/business development services

All partners in the Mediterranean countries acknowledge the importance of developing an entrepreneurial mindset at an early age. Likewise all of them agree that business creation can only be successful if there is support for the (aspiring) entrepreneur at all the different stages of business development. This means that business creation programmes need to ensure access to a comprehensive package of support services, from entrepreneurial awareness creation to post-start-up counselling.

For example, many service providers offer training courses and seminars on developing business plans. The effectiveness of those seminars is often limited, as they are not part of a comprehensive approach. Their provision may include:

- (self-)assessment tests on entrepreneurial potential;
- tools for generating business ideas and choosing the most appropriate and viable ones;
- a step-by-step approach in developing the business plans, by alternating in class activities with fieldwork;
- individual counselling services;
- links with financial services;
- follow-up and business development services.

Most service providers do not have the financial and/or human capacities to offer a full range of services. Therefore, strategic alliances and synergies between local or national partners are necessary to make business creation programmes efficient. Service providers focusing on developing an entrepreneurial mindset can link up with those offering business skills training and/or business plan counselling as well as banks and other financial institutions willing to finance start-ups.

National authorities have an important role to play in this respect: in organising and coordinating activities between service providers, in developing national strategies and in
offering the right financial and non-financial support. In the case of Morocco, the
government decided to support a large programme, involving many service providers and
coordinated by ANAPEC, the national employment agency, to promote entrepreneurship
on a national level. The Moukawalati programme has a comprehensive approach,
covering all aspects of business creation, except awareness creation. Implementation of
such an ambitious programme was only possible because of the political will and support
at the highest level, as well as the involvement and commitment of all the stakeholders,
i.e. the service providers, the banks and other financial institutions and the government
itself.

**Best practice – Moukawalati programme**

The Moukawalati programme in Morocco, coordinated by ANAPEC and involving a
wide network of service providers, is the most comprehensive entrepreneurship
programme in the Mediterranean region. It is based on seven stages:

1. pre-selection,
2. selection,
3. mentoring,
4. deposit in bank,
5. management and organisation,
6. business creation,
7. post-creation follow-up.

The objective of the programme is to facilitate the creation of a large number of
start-up businesses in a short period, by involving all the stakeholders in the field of
business creation, based on a common approach and standardised methods. The
overall objective is to create jobs and reduce unemployment.

In the past, a would-be entrepreneur would have to meet a large number of actors
(information centres, training providers, regional investment centres, financial
institutions, registration offices, etc.). The Moukawalati programme aims to coordinate
all these organisations and provide a kind of one-stop-shop (*guichet unique*) to
would-be entrepreneurs. Even banks are involved right from the selection of the
participants, in order to create a commitment with the programme.

### 1.3.2 Regional analysis

The transfer experience in the different countries as well as the policy studies
indicate that there is still a lot to be done in this respect. All the policy studies seem to
agree on the need to promote the entrepreneurial spirit as a necessary condition towards
achieving success in business creation programmes and other measures to combat
unemployment. Even countries like Israel or Lebanon, which are reputed to be hotbeds of
entrepreneurship, lack clear policies in this respect and have little attention for
entrepreneurship in the formal education system.

Most of the services currently offered in the Mediterranean countries are clearly
situated in the second and third columns of the APIS model (see Table 2). The transfer of
GLEAM and Open for Business to Lebanon and Turkey respectively can be seen as pioneering an entrepreneurial education for youth in the region. These initiatives targeted both secondary school and university students. As such it can be considered a success for the project that awareness was raised among all those involved (INJAZ, Ministry of Education of Lebanon, KOSGEB, and Atilim University) of the importance of entrepreneurial education. Likewise, the pilots in Israel and Jordan showed that an entrepreneurial mindset should and can be promoted among students.

Table 2: APIS model – Overview of all core service providers

<table>
<thead>
<tr>
<th>Country</th>
<th>Youth enrolled in school (1)</th>
<th>Unemployed youth (2)</th>
<th>Youth start-ups (3)</th>
<th>Youth in business (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Egypt</td>
<td>New best practice (GLEAM)</td>
<td>El Mobadara traditional services</td>
<td>El Mobadara traditional services</td>
<td></td>
</tr>
<tr>
<td>Israel</td>
<td>New best practice (OfB)</td>
<td>MATI traditional services</td>
<td>MATI traditional services</td>
<td></td>
</tr>
<tr>
<td>Jordan</td>
<td>New best practice (OfB)</td>
<td>JOHUD traditional services</td>
<td>JOHUD traditional services</td>
<td></td>
</tr>
<tr>
<td>Lebanon</td>
<td>New best practice (GLEAM)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Morocco</td>
<td>ANAPEC traditional services</td>
<td>ANAPEC traditional services</td>
<td>New best practice (ADRAL)</td>
<td></td>
</tr>
<tr>
<td>occupied Palestinian territory</td>
<td>New best practice (JOBS)</td>
<td>PYU traditional services (limited)</td>
<td>PYU traditional services</td>
<td></td>
</tr>
<tr>
<td>Syria</td>
<td>New best practice (Moukawalati)</td>
<td>New best practice (Moukawalati)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Turkey</td>
<td>New best practice (OfB), but mainly at awareness level Services still to be developed</td>
<td>KOSGEB traditional services</td>
<td>KOSGEB traditional services</td>
<td></td>
</tr>
</tbody>
</table>
Obviously, the core service providers cannot be held responsible for the implementation of entrepreneurship curricula in schools or, in general, for formulating education policy in their countries. Thus, the first column of the APIS model is directly linked with school programmes that focus on developing the entrepreneurial mindset. This can only be done through a clear political vision and strategy. It is interesting to observe that five out of eight countries have chosen best practices that, originally, were developed for awareness creation purposes among youth enrolled in school. Both Open for Business (mainly secondary-school students) and GLEAM (university students) aim to develop an entrepreneurial mindset among young people who have still not started their active professional life. This means that, although in some cases the way core service providers are using the best practice is different from its original application, the actors involved in the Mediterranean countries are aware that entrepreneurship is more than a topic to be taught, it is about a mindset to be developed.

1.3.3 Regional cooperation perspectives

Regional cooperation in the Mediterranean countries is still very underdeveloped in the field of entrepreneurship and business development. Of course, there are historic and political obstacles, not to mention cultural and linguistic differences which stand in the way. Nevertheless, the prospects for cooperation are clearly there and the positive experience of the different core service providers in the MEDA-ETE project has in a sense paved the way for such regional or bilateral cooperation.

A clear example is the experience of INJAZ with the GLEAM methodology. First of all, the simple fact that the training was held in Amman for security reasons, made it possible for staff members of JOHUD – the Jordanian core service provider – to take part in the training of trainers which led to their interest in aspects of GLEAM which could be complementary to both their own approach and the OfB methodology. It also led to lasting contacts between JOHUD staff and Lebanese participants in the training of trainers. Indirectly it also allowed INJAZ staff to learn more about Open for Business, which may result in follow-up training in Lebanon.

On another level, the experience of INJAZ in supporting the Lebanese Ministry of Education in setting up a Career Counselling Unit and introducing entrepreneurship training in their counselling activities could set an example for a similar initiative by INJAZ-Jordan, INJAZ-Egypt and INJAZ-occupied Palestinian territory, possibly in combination with either GLEAM or Open for Business. Likewise, if the ILO decides to set up a SIYB (Start and Improve your Business) programme in the occupied Palestinian territory, as it has done in Jordan previously, (former) JOHUD trainers could be involved and the same training could be given to the PCEED in Syria.

The transfer process between Morocco and Syria has a specific aspect insomuch as the collaboration is between two Mediterranean countries. The new mission of the PCEED (formerly ACU – Agency for Combating Unemployment) switching from financial services to more operational activities addressing all would-be entrepreneurs instead of targeting only the young unemployed has to be accompanied by the constitution of a national trainer group that will be deployed by the PCEED departments.
This example underlines the importance and the relevance of South-South cooperation and shows once more that Mediterranean countries do not always need European ones to develop. A common language and cultural affinity count for much in such collaboration.

However, the initiative will have to come from the service providers themselves, who will have to overcome certain barriers of professional and personal competition for the sake of the common benefits which can be gained from cooperation. The best practice providers present at the final seminar in Amman in November 2008 have indicated their willingness to continue to share information and provide further training and support both to the service providers they were already matched up with and to other service providers.

The ETF will also continue to stimulate regional cooperation through its different instruments and projects.

**Best practice – Moukawalati in Syria**

Syria has selected the Moroccan Moukawalati practice of ANAPEC and has expressed the need to be supported in the selection process of project holders (interview, communication skills, evaluation techniques, selection, etc.) and to support them until starting their businesses (elaborating and presenting a business plan, start-up activities). The conceptual framework reference was CEFE, an interactive pedagogical methodology based on learning by doing. Participants self-assess their aptitudes and resources, choose a business appropriate to their capacities and market requirements, present and defend the project and ensure the start-up and growth of the business.

Participants from all 14 regional PCEED agencies were represented (heads of PCEED agencies, counsellors/trainers, financial analyst and legal representative). Transfer of the best practice does not only have an impact on the level of services, it also affects the institutional level, as the PCEED is specialising in supporting young would-be entrepreneurs. Beyond the training of trainers, the transfer process has included the preparation of manuals on how to conduct an interview, the selection procedure, business counselling and a basic format for a business plan, adapted to the Syrian situation. The PCEED has now changed from an agency merely providing funding for start-ups to one providing guidance, training and information in most of the entrepreneurial continuum process.

Bilateral collaboration has been established between Syria and Morocco as follow-up to the MEDA-ETE project, and exchanges in the area of entrepreneurship are continuing beyond the project to cover the overall entrepreneurship development continuum. This experience is certainly one of the best examples of the importance of the South-South cooperation.
1.3.4 Euro-Mediterranean Charter for Enterprise

The Euro-Mediterranean Charter for Enterprise was adopted by industry ministers in Caserta (Italy) in 2004. Since then it has been a key document guiding Mediterranean governments’ policy towards the private enterprise sector. At the same time it is also a platform for Euro-Mediterranean cooperation, as the Charter has been generated within the process of Euro-Mediterranean industrial cooperation conducted within the framework of the Barcelona Process. The Charter is structured in 10 policy dimensions and incorporates several features of the European Charter for Small Enterprises aiming at improving the business environment and operational conditions for enterprises. The Chartre’s 10 dimensions cover the typical sequences in the life cycle of an enterprise, including establishment, expansion, maturity and closure, as well as a wide spectrum of issues relevant for enterprise development, ranging from administrative simplification to the tax regime to human capital development.

The Euro-Mediterranean Charter for Enterprise puts considerable emphasis on the potential of education systems to more directly contribute to the competitiveness drive. Two of the 10 dimensions are dedicated to human capital development, specifically ‘education and training for entrepreneurship’ and ‘improved skills’. The objective of these dimensions is to prompt policy improvements (including specific measures) within the participating countries with the aim of contributing to more entrepreneurial young people, more enterprising workers and a more robust entrepreneurship culture. More specifically, the Charter poses a succinct question: how can education better foster entrepreneurship? It is this question which lies behind the indicators formulated in September 2007 by a group of experts (educators, policy-makers and enterprise representatives) from the nine countries participating in the Charter.

The result of the assessments undertaken through this framework in these countries recommend a more concerted effort between state authorities (education, economy and employment ministries, in particular) and enterprise (including its representative organisations) to strategically cooperate in the development of a more comprehensive and integrated policy framework for entrepreneurial learning. The objective should be a ‘one-system’ approach to lifelong entrepreneurial learning development. Leadership and institutional commitment are central to this process: they require the fullest engagement, particularly of the education authorities which will be instrumental in providing the foundations of an entrepreneurial culture. Strategic agreements should be backed up by action plans, financed and monitored by the institutions working in partnership. Adjustments and improvements to both strategy and action plans over time will be necessary to reflect the dynamic of fast changing economies (Gribben, 2008).

1.4 Summary

The MEDA-ETE project has been an excellent opportunity for the Mediterranean partner countries to exchange experiences and best practices and to integrate these practices into the existing activities of their core service providers. Most importantly, the service providers have been able to widen their scope and include different aspects of

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8 Algeria, Egypt, Israel, Jordan, Lebanon, Morocco, the occupied Palestinian territory, Syria and Tunisia.
entrepreneurship development in their package of services, aspects which they did not offer previously.

However, a real need to develop some guidelines for entrepreneurship development in general, and in particular for the Mediterranean region, has been identified. The lessons learned from the transfer of best practice, as well as the feedback received from local partners in the Mediterranean countries, provide relevant elements to draw some guidelines on what issues should be addressed in entrepreneurship education and training in order to create and sustain self-employment or micro and small businesses.

Entrepreneurship experts and practitioners agree that business creation is not just about writing a business plan, but involves a long process in which developing a business plan is only one specific step. The entrepreneurship continuum – coined by Open for Business – illustrates this clearly (see Section 1.1.1). In this step-by-step approach, individuals can move at their own pace. Some will reach Step 6 (business start-up) sooner than others, many will never get that far. In the continuum, the business plan development is mentioned as Step 5 (planning and research). This suggests that the aspiring entrepreneur has to move through the previous steps before starting to write a business plan.

The definition of entrepreneurship education adopted at European level stresses that this concept is much wider than simply training on how to start a business. Entrepreneurship is above all a mindset. As attitudes take shape at an early age, school education can greatly contribute to fostering the entrepreneurial mindset.

The importance of a coherent framework and a comprehensive approach addressing entrepreneurial learning at all levels and modes of education, including non-formal education, has been repeatedly pointed out by national experts and practitioners. This comprehensive approach cannot be reached without a concerted effort by all players to ensure consensus for a more integrated lifelong entrepreneurial learning framework.

Based on the lessons learned through the MEDA-ETE project and taking into account other policies and practices (Euro-Mediterranean Charter for Enterprise, Oslo Agenda), the second part of this report seeks to provide some common guidelines to ensure a better use of education and training for developing the entrepreneurial spirit and skills in the evolving Euro-Mediterranean free trade area.

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9 Entrepreneurship refers to an individual’s ability to turn ideas into action. It includes creativity, innovation and risk-taking, as well as the ability to plan and manage projects in order to achieve objectives. It supports everyone in day-to-day life at home and in society, makes employees more aware of the context of their work and better able to seize opportunities, and provides a foundation for entrepreneurs establishing a social or commercial activity.

10 Non-formal learning refers to education, training and other forms of knowledge and skills build-up which is not subject to formal assessment or examination (e.g. a community-based youth entrepreneurship club), even though these activities may be supported and administered within the school environment.
2. LESSONS LEARNED AND NEW PERSPECTIVES

‘Preparing today’s students for success and eventual leadership in the new global marketplace is the most important responsibility in education today […] Entrepreneurship education is an important tool to achieving these objectives [and…] should be universally available to provide all students with opportunities to explore and fulfil their potential.’

Stephanie Bell-Rose, President, Goldman Sachs Foundation and Thomas W. Payzant, Harvard Graduate School of Education

2.1 Lessons learned

MEDA-ETE, pioneering in its entrepreneurship component, has certainly contributed to raising awareness of the importance of regional cooperation by providing solutions to the problems posed and has served as a platform for exchanging experiences and know-how and debating the importance of entrepreneurial learning and the related challenges facing education/training and employment systems in the region. Furthermore, the beneficiaries have taken on board the best practices transferred and have started to identify the potential institutions that could guarantee the continuity of the work undertaken and thereby ensure that the results obtained and the links between the members of the networks last after the end of the project.

Nevertheless, this experience has shown that the impact of this approach in combating unemployment could be limited if all stakeholders are not involved in a comprehensive process of education and training for employment, starting from awareness creation at school (the sooner, the better) and not ending with the business creation as such, but only when the sustainability of the business has been settled.

The major project findings mentioned below and expressed in terms of opportunities and limits, cover the nature and scope of the scheme, the approach and methodologies used and the needs of the different target populations.

Nature and scope of instruments and mechanisms developed for combating unemployment

The experience acquired through the activities conducted within this project shows that, although there are similar problems in employment in the different countries, especially among young people and women, and while results (creating wealth through enterprise) often converge, the approaches used to achieve this goal are different and attempt to adapt to local contexts and resources.
The first finding is that operational training (training leading immediately to the creation of micro-enterprises or self-employment), is fairly well-rooted in the Mediterranean countries. Employment ministries run such schemes as a way of combating unemployment among young people and higher education graduates. This approach is emerging as an alternative in situations in which the public sector proceeds to limited and selective recruitments and where the private sector is still too small to be a genuine alternative to it.

However, the majority of mechanisms and instruments developed for combating unemployment tend to focus on business creation activities (and sometimes even reduce this to business financing\(^{11}\)), overlooking the preliminary stages of awareness-raising, assessment of entrepreneurial potential and generation of feasible business ideas.

Furthermore, the post start-up support as tool for decreasing the mortality rate of companies recently created is underdeveloped by most service providers except for ANAPEC (see transfer of ADRAL best practice to ANAPEC, p. 28). The best practices that provide post-start-up counselling most explicitly are ADRAL and GLEAM (see ADRAL presentation, p. 69). In this respect it is important to mention that many elements of the best practices were not part of the transfer process, as this was not requested by the core service provider. Some of these elements, such as the GLEAM mentoring programme or some of the other ‘Rocket’ modules offered by Open for Business, may be considered in a follow-up phase.

**Target populations and teaching methods**

In most Mediterranean countries there are generally speaking two typical types of entrepreneur: the first are the ‘family entrepreneurs’ – those who follow in the footsteps of their parents; the second are the ‘last resort entrepreneurs’ – those who are self-employed for lack of other alternatives, many of whom operate in the informal sector. For the latter group, entrepreneurship is not a conscious choice but rather a survival strategy. They have not become self-employed to take advantage of a business opportunity or to make the best use of their entrepreneurial capacity. If given the choice, many of them would probably prefer a job with a secure salary. The non addressed third group of young would-be entrepreneurs are those who have neither inherited their fathers’ business, nor set up store out of necessity.

Nevertheless, the entrepreneurship development methodologies mentioned above can be applied to both these groups. For the first group, it can help the young entrepreneurs to build upon the experience of their parents combined with their own entrepreneurial talent and thus bring innovation to the business or even switch to a different sector with better opportunities or more compatible with their talent. In the second case it can help the future entrepreneurs to improve their entrepreneurial and business skills, and to avoid typical copy-past behaviour.

Finally, the entrepreneurial learning can help to develop the abilities of this third group of entrepreneurs which is still under-developed in most Mediterranean countries: the young, innovative, first-time entrepreneurs who have the potential to be much more successful in their own business than in a salaried job. Some of these are already emerging despite the lack of adequate entrepreneurship development programmes;

\(^{11}\) For example, in the cases of PCEED and PYU until recently.
others may be stuck in unsatisfactory or run-of-the-mill jobs. Providing these potentially successful entrepreneurs the opportunity to become self-employed, first by opening their eyes to this option, then by providing them with adequate support to realise their business ideas, will not only bring benefits to these individuals but to the country as a whole.

Another point on which most experts agree is that entrepreneurial development cannot be taught using traditional teaching methods, but should be approached in a very interactive way, referred to as ‘experiential learning’ or ‘learning-by-doing’. The traditional approach – still prevalent in most Mediterranean countries – is based on transferring knowledge, where topics such as marketing, finance or legal aspects are taught in a traditional academic way. The impact of such entrepreneurship development training is limited, as it tends to focus on developing a business plan regardless of the entrepreneurial capacity of the entrepreneur. However, a good business plan is not a guarantee for a sustainable business. The entrepreneur should have the right attitude and be the right person to lead the business.

**Entrepreneurial learning within the compulsory levels of education**

Another finding, confirmed by the overall service providers, is that the young people and project-holders are ill-prepared to design and start up their own businesses. This situation is essentially due to national education and training strategies not encompassing entrepreneurship as a key competence in their curricula.

Indeed, an overall weakness in the region in terms of policy and delivery of entrepreneurial learning within the compulsory levels of education has been pointed to by the 2008 assessment realised in the framework of the Euro-Mediterranean Charter for Enterprise (European Commission/OECD/ETF, 2008)\(^\text{12}\).

However, two exceptions should be underlined, Tunisia and Israel. They demonstrate good policy credentials with a clear policy line addressing entrepreneurship education at all levels of education. Tunisia has established a national education strategy which clearly defines entrepreneurial spirit and skills as key competencies in compulsory education as well as pre-school provision\(^\text{13}\). Particular efforts are being made to implement this policy at secondary education level (ISCED 2 and ISCED 3). Furthermore, a network of 24 vocational training centres specifically emphasises training for self-employment promotion\(^\text{14}\). Other countries such as Egypt, Morocco and Jordan are aware of the necessity of a clear and coherent policy, while in Syria a cross-stakeholder dialogue on strategy-building for entrepreneurial learning is being initiated.

Entrepreneurial learning is actually quite a new and underdeveloped phenomenon in most countries both in the Mediterranean region and the EU. With the possible exception of the United Kingdom and the Scandinavian countries, entrepreneurship has not been yet addressed as a key competence in the European Union (European Parliament and Council, 2006). However, this is now changing rapidly with new initiatives burgeoning all over Europe in recent years.

\(^{12}\) See the results of the 2008 assessment in Mediterranean countries in Annex 5.

\(^{13}\) Loi d’orientation de l’éducation et de l’enseignement scolaire No 2002-80, revised February 2008.

\(^{14}\) CFPTI: vocational training centres for self-employment.
The main initiative has obviously been the Oslo Conference (26-27 October 2006) that attracted around 320 participants from 33 countries, representing national, regional and local governments, business associations and entrepreneurs, organisations promoting programmes and activities, teachers and university professors, students, experts and researchers in this field.

The findings of this conference, discussed during the regional conference of the project in Amman in November 2008 are very much in line with the lessons learned by the MEDA-ETE regional project (see Annex 4 for more details on the Oslo Conference).

The recommendations from the Oslo Conference can certainly be considered as useful guidelines for an efficient entrepreneurship education and training strategy in any country, both in Europe as well as in the Mediterranean region. The Oslo Agenda is an important signal for all those active in the field of business creation, both in the public as well as in the private sector. The main message is that without a structural focus on entrepreneurial awareness at a younger age, all the efforts at stimulating business creation later will automatically be less effective.

Gender issue

In the MEDA-ETE project, efforts have been made to ensure that a balanced number of young women and men benefit from the transfer process; this has concerned trainers as well as would-be entrepreneurs. Thus, 71 female trainers out of 141 and 93 female would-be entrepreneurs out of 194 were exposed to entrepreneurship training provided by the project.

However, women still face major barriers both inside and outside the labour market in the Mediterranean region. According to a recent World Bank survey based on over 5,100 male and female-owned firms in eight Middle East and North Africa countries, male and female-owned firms perform similarly on the basis of sales and value added per worker (World Bank, 2008). In recent years, female-owned firms have increased their workforce faster in Egypt, Jordan, Saudi Arabia and the occupied Palestinian territory than male-owned firms. Women are the principal owners of about 13% (a little over one in eight) of businesses worldwide. Women entrepreneurs are a minority everywhere, but their share in the Middle East and North Africa is far lower than in middle-income regions of East Asia, Latin America and the Caribbean, and Europe and Central Asia.

### 2.2 Recommendations and new perspectives

Therefore, based on this insight and the experience from the transfer process in the MEDA-ETE project, and taking into consideration other policies and practices such as the Euro-Mediterranean Charter for Enterprise and the Oslo Agenda, some major recommendations can be formulated.

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15 The eight countries studied are: Egypt, Jordan, Lebanon, Morocco, the occupied Palestinian territory, Saudi Arabia, Syria and Yemen.
Develop a coherent and comprehensive policy framework for entrepreneurial learning development

Any effort to promote an entrepreneurial society requires inputs from all levels and forms of education and training (formal and non-formal) which requires dialogue, recognition and sequencing between the various contributors involved in a country’s learning system. Practical steps have to be undertaken to allow for a phased development of a comprehensive policy environment, involving strategy-building, action planning, implementation, monitoring and evaluation of the entrepreneurial learning effort.

The establishment of this policy framework is critical to the multi-constituency community in each country (policy-makers, education and training practitioners, enterprise) and constitute a precondition for progress on entrepreneurship development. The approach underlying the entrepreneurial learning strategy should be seen in the long term, covering at least one generation.

Promote entrepreneurial learning in early education

The importance of the early education in promoting entrepreneurial attitudes is now widely recognised. Entrepreneurship refers to an individual’s ability to turn ideas into action (European Commission, 2006). It includes the ability to plan and manage projects in order to achieve objectives. Entrepreneurship education should foster skills that form entrepreneurial behaviour like creativity, sense of initiative, risk acceptance, self confidence, capacity to work in team, etc. In addition, specific business knowledge needs to be taught, according to the level of education (European Commission, 2008). In the compulsory education, schools should include nurturing those transversal skills and attributes that support entrepreneurial attitudes. It is also important to raise students’ awareness and foster entrepreneurship as viable option for their future careers. Obviously, at tertiary levels, entrepreneurship has a stronger focus on generating business ideas, technology-based activities and innovation.

This was a key issue for all service providers and they agreed that entrepreneurship should be addressed in the education system. ANAPEC (Morocco) suggested developing entrepreneurship awareness modules for secondary schools, vocational training and universities. JOHUD (Jordan) would like to integrate the entrepreneurship programmes in the formal and non-formal education system and to launch a national strategy with clear objectives to encourage entrepreneurship.

MATI (Israel) intends to start to influencing decision-makers in both high schools and academic institutions in order to integrate entrepreneurial studies in their programmes. According to JOHUD, the common guidelines can be used as an awareness-raising document for the government as well as for other organisations involved in entrepreneurship. MATI intended to use the elections in Israel in February 2009 to obtain commitment from the future decision-makers to develop entrepreneurial awareness at an early age.

Support to teachers and educators

An important prerequisite to promote entrepreneurial learning in education systems is that the teachers must be trained to embrace an entrepreneurial perspective as well. Even if teachers are not entrepreneurs, they must be role models in their attitude towards
entrepreneurship. Specific training to teachers in entrepreneurship should be attached to the national curriculum reforms. They need to understand why entrepreneurship is a key competence for all and how related methods and activities can bring more dynamism and innovation into different courses.

The experiences with Open for Business and GLEAM also showed the importance of training teachers as models for the students. Entrepreneurship cannot be taught in a traditional academic way. Therefore, the teachers must develop their ability to act with an entrepreneurial attitude.

However, this has to go along with incentives for teachers enabling them to teach entrepreneurship and recognizing and rewarding their involvement in activities that require an innovative pedagogy and very often an extraordinary effort from them.

**Support to educational establishments**

The Oslo Recommendations regarding educational establishments are closely comparable to those that were formulated by core service providers and other partners within the MEDA-ETE project. The core service providers, as service providers, are generally targeting unemployed youth or youth creating businesses. They are neither responsible for, nor equipped to target youth at school. Therefore, it seems quite evident that the countries have to take initiative at that level, in order to create an enabling environment for motivating young people to become entrepreneurs.

For example, support for the use of practice-based pedagogical tools whereby students are involved in a specific enterprise project (for example in running a mini-company)\(^ {16} \). Embed these activities as a recognized option in official school programmes, particularly at secondary level.

Stimulate – through targeted public funding – the implementation of pilot projects in schools, in order to test different ways of delivering entrepreneurship education. The final goal will be to disseminate resulting good practices widely, and to encourage take up of tested methods by the largest number of schools.

Good examples of school-enterprise cooperation aiming development of entrepreneurial mindset and awareness-raising have been pointed out in the Euro-Mediterranean Charter for Enterprise assessments such as the ‘one school, one enterprise’ initiative in Morocco\(^ {17} \).

**Provide adequate business support services**

In order to ensure an efficient and complete process and after having developed the entrepreneurial mindset and ‘sown the entrepreneurial seed’, so to speak, the right follow-up must be provided to aspiring entrepreneurs. Management skills, in order to sustain the business, are different from the analytical skills developed to draw up a business plan. Very often, businesses fail in an early stage because the entrepreneur was

\(^{16}\) Mini-companies run by students at school develop a real economic activity on a small scale, or simulate company operations in a realistic way.

\(^{17}\) See Fondation Banque Populaire pour la Création d’Entreprises: http://evem.ma/index.php?option=com_devp_humain2&catid=13&Itemid=101
not able to convert his/her business plan into practical day-to-day activities. A specialised service can help the entrepreneur to operate this switch, but follow-up activities are costly. Entrepreneurs cannot afford these expenses, and the service providers lack the funds to do so. Therefore, policy-makers should include these activities and the related budgets in the business creation/development programmes.

**Learn from existing European policies and best practices**

The discussions with the MEDA-ETE actors, most of which took place during the regional workshop in Amman (19-20 November 2008), have also led to relevant comments and recommendations. Many similarities can be found between the Oslo Agenda and the experiences of the MEDA-ETE project. Although the Oslo Agenda could be seen as relevant in the Mediterranean region, it is quite obvious that the Oslo Conference was initiated with a 'top-down' approach, and therefore, the conclusions and recommendations are quite ambitious. Furthermore, the different levels of decision-makers are not identical in the Mediterranean region, and there is not such a regional approach or regional institutions as in the EU. Nevertheless, most measures advocated by the Oslo Agenda seem relevant to the Mediterranean countries.

One of the major achievements of MEDA-ETE is that countries have realised that they can learn from each other, and in the absence of policies on entrepreneurial learning they may be inspired by some existing European policies and best practices:

- **lifelong learning:** entrepreneurship as phenomenon to be addressed at all levels of the education system, including non-formal learning options;
- **policy partnership:** the need for a policy framework comprising all key stakeholders (public and private sectors), supported by national strategies against which priority actions can be developed;
- **entrepreneurship key competence:** the potential for the education experience to develop the mindset, traits and attitudes of young people conducive to more entrepreneurial behaviour.

**Foster the environment for women’s entrepreneurship**

The Euro-Mediterranean countries are facing a number of challenges, which could impact their competitiveness. The current economic crisis is one of them, but also longer-term factors such as fully realizing the potential of all citizens and ensuring equal and appropriate opportunities.

The women’s rights are not to be treated as an isolated issue separate from women’s role in economic development and the promotion of women’s entrepreneurship plays a significant role in creating an active and dynamic economy geared to globalisation. Women have always been entrepreneurial, but rules and traditions have meant that entrepreneurship has not always been an option for them. The European Economic and Social Committee recommends a platform for better communicating the findings to policy-makers and for the collection and dissemination of material to micro, small and medium enterprises in the Euro-Mediterranean region in areas in which female entrepreneurs encounter particular difficulties, notably education, social security and legal status. The gender issue has to be addressed in the implementation of the Euro-Mediterranean Charter for Enterprise and specifically target the promotion of women entrepreneurship.
However, the creation of a national education plan to improve the quality of basic education and to eradicate illiteracy among women, in particular disadvantaged and disabled women, is crucial and remains a priority for improving women’s socio-economic role (European Economic and Social Committee, 2007).

**Promote entrepreneurial learning at regional level**

All countries involved in the project have clearly expressed the need for structured exchanges of experiences, best practices and skills in the Euro-Mediterranean area through open networks.

The South-South regional cooperation concretised by the successful transfer of the Moroccan Moukawalati best practice to the Syrian PCEED shows that Mediterranean countries can learn from each other to evolve (see how the PCEED mainstreamed Moukawalati practices on p. 44). A common language and cultural affinity count for a great deal in the exchange of experiences.

The Mediterranean networks launched in the framework of MEDA-ETE are made up of national experts, policy-makers and social partners from each of the 10 participating Mediterranean countries and could become a kind of ‘knowledge network’ where the whole becomes greater than its constituent parts and where ideas and practices are shared by like-minded actors. As with all such networks, sustainability is a major issue, particularly since EU and ETF funding was designed to sustain only the initial phases of the network, with the members having to take over the management at the end of the project cycle. The MEDA-ETE networks are an important asset for new regional initiatives. The knowledge developed across the networks, the common methodologies and language, the shared vision on the educational issues make the networks the cement for further regional cooperation.

The Euro-Mediterranean Charter for Enterprise could also play an essential role in this connection and allow the practitioners to have more visibility and political credibility to their actions. The Charter policy index, which embodies a strong political commitment to economic reforms not only by the Mediterranean countries but also by the Western Balkan countries as a higher reform instrument for EU accession, could thus act as a bridge and ensure the continuity of the MEDA-ETE project, making it possible to structure systematic exchanges of experiences, best practices and skills within the Euro-Mediterranean area. Governments will then be able to assess their support policies for companies, including entrepreneurial learning, and improve them in light of the experience of the other partners.

### 2.3 Summary

Entrepreneurship represents an important engine of economic growth, income and welfare generation and therefore progress for all, social inclusion and stability in a

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18 The adoption in 2003 of the European Charter for Small Enterprises – a pan-European instrument developed under the framework of the Lisbon Agenda – by all the Western Balkan countries (Albania, Bosnia and Herzegovina, Croatia, the former Yugoslav Republic of Macedonia, Montenegro and Serbia) and Kosovo has placed SME policy higher on the reform and EU pre-accession agenda of the region.
The Euro-Mediterranean region aiming to become a free trade area. In the Mediterranean countries, in which youth and female unemployment are often high, entrepreneurship can play a more important role in social cohesion and provide further opportunities for job-seekers and vulnerable sectors of society. While these challenges are similar in all the Mediterranean countries concerned, the strategies and practices used to tackle the situation vary. National agencies have been set up to face the problem of unemployment and help young people and other target groups to set up micro-enterprises and become self-employed.

Employment ministries, social entities and NGOs run such schemes as a way of combating unemployment among young people and higher education graduates. This approach is emerging as an alternative in situations in which the public sector proceed to limited and selective recruitments and where the private sector is still too small to be a genuine alternative to it.

In this environment, the MEDA-ETE project has produced several interesting experiences in terms of best practices and how these have been mainstreamed into existing activities of service providers in the Mediterranean region. Most importantly, the service providers have been able to widen their scope and include different aspects of entrepreneurship development in their package of services, which they did not offer previously. Although these numerous initiatives on entrepreneurship training are addressing an important and sensitive segment of the population, they remain limited to non-formal training and are not part of a coherent framework.

Component 3 of the MEDA-ETE project has created awareness among service providers of the importance of developing entrepreneurial attitudes at an early age; linking entrepreneurial education with business development and setting up a comprehensive entrepreneurship and business development package, either by offering the whole spectrum of services or linking up with other institutions that provide complementary services. This bourgeoning policy partnership-building should be fostered to move towards strategy-building that considers the entrepreneurial mindset as a key competence for both young people and adults, reaching them through the education system at all levels in a lifelong learning perspective (primary and secondary school, higher education, vocational training and adult education).

The understanding of the concept and potential of entrepreneurship as key competences, as well as its implications for the overall system in terms of curriculum development, teacher training and school management, is required for all countries in the region. Without such structural approach, all the efforts at stimulating business creation later will automatically be less effective.

The gender bias needs also to be considered as a primary issue in the overall development of economic growth in the region. The low level of women’s participation in economic, political, social, civic and cultural activities remains one of the biggest obstacles. It is necessary to give visibility to all entrepreneurial initiatives and particularly those driven by women, and the media can play an important role in positive promotion.

Finally, the momentum generated by the project amongst a group of high-profile practitioners should continue in order to exchange expertise and views, and the ETF will continue to assist the networking between Mediterranean partners, notably through the Euro-Mediterranean Charter for Enterprise, which could certainly provide a regional platform for further cooperation and know-how exchange.
Annex 1: Transfer process and consolidation

‘Education is the clearest path to individual opportunity and societal growth, and entrepreneurship education is especially vital to fuelling a more robust global economy. Entrepreneurs bring new ideas to life through innovation, creativity and the desire to build something of lasting value. Therefore, we must continually foster educational cultures within our companies, governments and communities to keep the entrepreneurship pipeline filled for generations to come.’

Dirk Meyer, President and CEO, AMD

Introduction

Education and Training for Employment (ETE) is a regional project, implemented in the framework of the Barcelona Process–Union for the Mediterranean. The project has identified education and training as key elements of the economic and social development of the Mediterranean region, which should be strengthened in order to achieve the goals of competitive economies in open markets, as stated in the political agenda of the Euro-Mediterranean region.

The objective of the MEDA-ETE project is to support Mediterranean partners in the design and implementation of technical and vocational education and training (TVET) policies that can promote employment through a regional approach. The project has four components:

- **Component 1:** Yearly Euromed Forum on TVET for employment;
- **Component 2:** Euromed Network on TVET for employment;
- **Component 3:** Support for young unemployed people in the areas of self-employment and the creation of micro-enterprises;
- **Component 4:** Development of eLearning for training in information and communication technologies (ICT) and TVET.

Component 3 focuses on entrepreneurship. As such it involves the identification of service providers that work for young unemployed people in the areas of self-employment and the creation of micro-enterprises in the Mediterranean region, the analysis of practices, methods and tools, matching of supply and demand, the implementation of pilot projects to transfer good practice, methods and tools, and their dissemination in the region. The main direct beneficiaries of the project are public and private providers of support, counselling, training and follow-up services, and low-skilled young people and graduates receiving assistance from service providers are the final beneficiaries.

The specific objective of Component 3 is to reinforce the capacities of service providers in Mediterranean partner countries working for young unemployed people on self-employment and the creation of micro-enterprises.

The expected results of this component are:

- **Result 1:** Information shared across the region on support, counselling and training, and follow-up services available to young would-be entrepreneurs;
• Result 2: Enhanced regional capacity for transferring good practice, methods and tools to support young would-be entrepreneurs and just started self-employed;  
• Result 3: Examples of good practices, methods and common methodology for supporting, counselling and training young entrepreneurs available and taken into consideration in policy-making and programme design.

The MEDA-ETE Component 3 consists of the following phases (see diagram p. 10):

1. stocktaking in the EU and Mediterranean region of projects, programmes and service providers active in training of youth for self-employment, as well as their training methods;
2. peer review, analysis of information, selection of one core service provider per Mediterranean country and 10 to 15 best practices that could be disseminated;
3. capacity-building: adaptation and transfer of selected best practices to the core service providers, who subsequently pilot these new methods in self-employment creation for young unemployed people;
4. dissemination and consolidation.

Transfer process and dissemination

Phase 1: Stocktaking

This phase started with a survey of projects and programmes, service providers and good practices in all the Mediterranean countries. The purpose of the stocktaking was to:

1. share information among different stakeholders active in the field of youth unemployment and micro-enterprise creation;
2. make information accessible in a user-friendly manner to a larger public;
3. identify gaps in the supply of service providers, orientation of projects or good practices available in each country.

The stocktaking was organised as an interlinked and iterative process. Service providers and best practices were identified by tracking projects and programmes. The underlying assumption is that most of the best practices and service providers are outcomes of cooperation projects/programmes. Thus, starting with an in-depth analysis of projects and programmes in the EU and Mediterranean region, information was collected on best practices and service providers, which in turn led to more data on other best practices and service providers (see flowchart below).

An initial survey was carried out from March to May 2006, leading to the decision to recruit local stocktakers in each of the Mediterranean partner countries to collect the data in their respective country. The project team drafted the forms to collect information on service providers, projects/programmes and best practices/methodologies.

The project objectives and its expected results were explained during a workshop with the stocktakers held in Cairo (Egypt) in June 2006. During the workshop the participants discussed and adjusted the stocktaking tools. A common terminology and the scope of the stocktaking exercise were agreed upon. Each researcher was asked to present a short overview of the different approaches existing in his/her own country.
The project also needed to identify service providers in the EU. This task was delegated to the European Microfinance Network (EMN). The decision to focus on service providers instead of projects and programmes was based on the assumption that the former tend to have internalised the best practices and therefore have a higher institutional capacity to export best practices. The initial EU stocktaking exercise focused on 15 countries: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, Spain, Sweden and the United Kingdom.  

Once the stocktaking was completed, a technical committee was set up to assist the project team in selecting the core service providers in the Mediterranean countries as well as the best practice in the EU. During a workshop, the technical committee formulated criteria for selecting core service providers and best practices. This resulted in the selection of a core service provider for each Mediterranean country. At the same time, the project team carried out a pre-selection of best practices, based on the criteria determined by the technical committee.

Further analysis of the pre-selected best practices focused on their transferability to the Mediterranean countries, in relation to core service provider training needs. The report on best practices was a useful guide for core service provider representatives in selecting the most appropriate best practice. It also offered project staff a tool to monitor, coach and advise the 10 core service providers in the matching process during the technical seminar held in 2007 in the context of the MEDA-ETE Annual Forum in Rome.

Stocktaking in the Mediterranean countries

Researchers from the 10 Mediterranean countries collected data between June and August 2006, supported by the project team to guarantee homogeneity of data and to solve specific country or logistic problems. The monitoring missions also provided an opportunity to get acquainted with relevant stakeholders and to promote awareness of the project activities. The data collected resulted in the setting up of a directory of Mediterranean service providers.

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19 At a later stage a project from Bulgaria was included as best practice, for reasons explained below.
Table 3: Stocktaking of service providers in Mediterranean countries

<table>
<thead>
<tr>
<th>Country</th>
<th>Service providers</th>
<th>Projects and programmes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Algeria</td>
<td>7</td>
<td>8</td>
</tr>
<tr>
<td>Egypt</td>
<td>21</td>
<td>7</td>
</tr>
<tr>
<td>Israel</td>
<td>16</td>
<td>3</td>
</tr>
<tr>
<td>Jordan</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>Lebanon</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>Morocco</td>
<td>18</td>
<td>3</td>
</tr>
<tr>
<td>oPt</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Syria</td>
<td>11</td>
<td>7</td>
</tr>
<tr>
<td>Tunisia</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>Turkey</td>
<td>10</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>117</td>
<td>62</td>
</tr>
</tbody>
</table>

A database of service providers, projects and programmes was made available on the MEDA-ETE website (www.meda-ete.net), including only the information that had been validated and authorised by the service providers.

Stocktaking in the European Union

The identification of service providers in selected EU countries was done by EMN staff from July to August 2006. The process consisted of a mix of primary data collection through telephone interviews, fax and e-mail and secondary data collection based on the EMN network, other researches and internet research.

Table 4 shows the distribution of the EU service providers identified.

Table 4: Stocktaking of service providers in EU countries

<table>
<thead>
<tr>
<th>Country</th>
<th>Service providers</th>
<th>Country</th>
<th>Service providers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria</td>
<td>8</td>
<td>Italy</td>
<td>4</td>
</tr>
<tr>
<td>Belgium</td>
<td>5</td>
<td>Luxembourg</td>
<td>2</td>
</tr>
<tr>
<td>Denmark</td>
<td>2</td>
<td>Netherlands</td>
<td>3</td>
</tr>
<tr>
<td>Finland</td>
<td>4</td>
<td>Portugal</td>
<td>7</td>
</tr>
<tr>
<td>France</td>
<td>13</td>
<td>Spain</td>
<td>8</td>
</tr>
<tr>
<td>Germany</td>
<td>7</td>
<td>Sweden</td>
<td>5</td>
</tr>
<tr>
<td>Greece</td>
<td>4</td>
<td>United Kingdom</td>
<td>23</td>
</tr>
<tr>
<td>Ireland</td>
<td>4</td>
<td>Global networks</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>103</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The information on the service providers was published in a directory and in the form of data sheets per provider. Validation of the database was done through the EMN.

Identifying and selecting best practices

In parallel to the identification of service providers, interesting tools or methodologies were identified in both the EU and the Mediterranean region which could be considered as best practices to be transferred to the core service providers. All the service providers were asked to complete forms to describe their potential best practices and to supply information on their outputs and outcomes. Each form contains general information on the practice, its objectives, description of the practice and the process, target group and an evaluation by the project staff (based on relevance and transferability). These forms were compiled in the Long List of EU Best Practices and in the Long List of MEDA Best Practices.

Table 5: Identifying best practices in EU and Mediterranean countries

<table>
<thead>
<tr>
<th>EU countries</th>
<th>Good practices</th>
<th>Mediterranean countries</th>
<th>Good practices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria</td>
<td>0</td>
<td>Algeria</td>
<td>0</td>
</tr>
<tr>
<td>Belgium</td>
<td>2</td>
<td>Egypt</td>
<td>2</td>
</tr>
<tr>
<td>Denmark</td>
<td>1</td>
<td>Israel</td>
<td>1</td>
</tr>
<tr>
<td>Finland</td>
<td>1</td>
<td>Jordan</td>
<td>2</td>
</tr>
<tr>
<td>France</td>
<td>3</td>
<td>Lebanon</td>
<td>1</td>
</tr>
<tr>
<td>Germany</td>
<td>0</td>
<td>Morocco</td>
<td>4</td>
</tr>
<tr>
<td>Greece</td>
<td>0</td>
<td>oPt</td>
<td>5</td>
</tr>
<tr>
<td>Ireland</td>
<td>1</td>
<td>Syria</td>
<td>2</td>
</tr>
<tr>
<td>Italy</td>
<td>0</td>
<td>Tunisia</td>
<td>1</td>
</tr>
<tr>
<td>Luxembourg</td>
<td>2</td>
<td>Turkey</td>
<td>3</td>
</tr>
<tr>
<td>Netherlands</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Norway</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Portugal</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spain</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sweden</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>United Kingdom</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>18</strong></td>
<td><strong>Total</strong></td>
<td><strong>21</strong></td>
</tr>
</tbody>
</table>

A total of 14 best practices from the EU and 15 from the Mediterranean region were retained as potentially relevant and suitable for adaptation and transfer. These 29 best practices constituted the basis for the best practices deeper analysis that took place in March and April 2007.

Selecting core service providers

Once the stocktaking was completed, a technical committee\textsuperscript{21} was set up to assist the project team in selecting core service providers in the Mediterranean countries as well as best practices in the EU. At its Cairo meeting in February 2007, the technical committee defined the following criteria for the selection of a core service provider:

1. enterprising attitude and interest in the project;
2. leadership and network;
3. geographical outreach: branches and coverage;
4. institutional capacity: staff, facilities and number of trainees;
5. sustainability: funding through donors or fee for service;
6. experience in entrepreneurship training for unemployed youth.

On the basis of these criteria, the project staff evaluated the service providers' forms and information collected during the field missions, leading to the selection of those organisations that could become ‘good practice’ importers.

The technical committee also participated actively in the selection process by sending feedback, suggestions and advice during the process. The final selection of Mediterranean core service providers was presented to the ETF at the end of February 2007. Those endorsed by the technical committee and approved by the ETF were the following:

- Algeria: ANSEJ (Agence nationale de soutien à l’emploi des jeunes)
- Egypt: El Mobadara (Community Development and Small Enterprise Association)
- Israel: MATI (Business Development Centre) Jerusalem
- Jordan: JOHUD (Jordanian Hashemite Fund for Human Development)
- Morocco: ANAPEC (Agence nationale de promotion de l’emploi et des compétences)
- Lebanon: INJAZ, member of Junior Achievement Worldwide
- Syria: ACU\textsuperscript{22} (Agency for Combating Unemployment)
- Tunisia: ANETI (Agence nationale pour l’emploi et le travail indépendant)
- Turkey: KOSGEB (Small and Medium Enterprises Development Organization, Entrepreneurship Development Centre)
- occupied Palestinian territory: PYU (Palestinian Youth Union).

\textsuperscript{21} The technical committee consisted of five experts: Susanne Bauer, OD consultant, CEFE Master Trainer; Klaus Haffendorn, Global KAB Coordinator, ILO/SEED; and Peter Ramsden, Senior Consultant, all from the EU; Ahmed El-Ashmawi, Executive Director, Sanabel, Microfinance Network of Arab Countries; and Kholoud A-Khaldi, Senior Programme Officer/Enterprise Development, ITC-ILO, both from the Mediterranean region.

\textsuperscript{22} ACU (Agency for Combating Unemployment) has been renamed PCEED (Public Corporation for Employment and Enterprise Development).
Phase 2: Matching of best practices and core service providers

In order to allow the core service providers to choose the most appropriate best practice for their country, a final selection of 12 best practices was made, according to the selection criteria and the further analysis mentioned above, based on the needs formulated by the core service providers. After that, two separate peer reviews took place in Casablanca (Morocco) and Madrid (Spain). The first was based on the Moukawalati programme, a best practice implemented by ANAPEC; the second on a best practice called CRECE, implemented by EOI (Spain).

All 10 core service providers participated in the peer reviews (five in each workshop). The results of the peer reviews – qualitative analysis, adaptation and recommendations on feasibility of the transfer process – were then presented at the technical seminar as a tool to facilitate the matching process by the core service provider representatives. This seminar took place in April 2007, during the Annual Forum of the MEDA-ETE project in Rome.

The technical seminar was organised to offer core service providers the opportunity to gain a better understanding of the 12 best practices, interacting directly with their representatives. The seminar took the form of a marketplace where the best practice providers could meet the core service providers and present the advantages of their methodology. For the core service providers it was an opportunity to compare the different options on offer and to see which best practice was most likely to satisfy the needs they had identified. In order to guarantee transparency, the members of the technical committee were also invited to take part in the seminar. Initially this led to nine core service providers choosing six different best practices; later this was reduced to five different best practices for eight core service providers.

Peer reviews

The objective of the peer review was to test the feasibility of best practices transfer (from a best practice provider to a core service provider). This 'test' helped to guide the matching process. The project team identified two organisations with ‘exportable’ good practice which were willing to host the peer reviews:

- Moukawalati programme implemented by ANAPEC in Morocco, 3-6 April 2007;

Representatives from Jordan, Lebanon, Syria, Turkey and the occupied Palestinian territory participated in the peer review of the Moukawalati programme in Morocco and representatives from Algeria, Egypt, Israel, Morocco and Tunisia in the peer review of the CRECE programme in Spain.

Technical seminar

The matching process took place during the technical seminar held in Rome in April 2007. Most core service providers were represented by a director/executive manager and

23 Comprising three best practices from the Mediterranean region (two from Jordan and one from Morocco) and nine from EU countries.

24 The core service provider from Tunisia withdrew before the seminar and the core service provider from Algeria after the tripartite meeting.
a training expert/coordinator. The idea was to ensure the necessary expertise for a conscious evaluation of the various best practices and at the same time the authority was to make a decision on the best practice to be transferred. The Tunisian core service provider declined the invitation just a few days before the seminar.

The 12 selected best practices were presented by one representative of the implementing organisation, the best practice provider. Three of the best practices were from the Mediterranean region (Jordan and Morocco), the other nine from the EU.

Selected best practices

Mediterranean region

- **Morocco**: Moukawalati programme
  Agence nationale de promotion de l'emploi et des compétences (ANAPEC)
- **Jordan**: The QRCE Mix
  The Queen Rania Centre for Entrepreneurship
- **Jordan**: Group Facilitation Methods
  Jordan River Foundation

European Union

- **Belgium**: Cours d'introduction à l'entrepreneuriat et études de cas
  FREE Fondation
- **Bulgaria**: SIYB (Start and Improve your Business – ILO programme)
  JOBS project manager, UNDP Bulgaria
- **Italy**: Imprendero'
  ENAIP Friuli Venezia Giulia
- **Finland**: Junior Achievement – Young Entrepreneur Company programme
  YA JE Finland
- **Portugal**: COMEÇAR
  ADRAL – Agência de Desenvolvimento Regional do Alentejo
- **Spain**: CRECE programme
  Escuela de Organizació Industrial
- **Sweden**: Open for Business™
  Open for Business Sweden
- **United Kingdom**: Graduate Learning of Entrepreneurship Accelerated through Mentoring (GLEAM)
  Durham University Business School
- **France**: Maison de l'entrepreneuriat
  GIP Grenoble Universités

The main output of the technical seminar was the matching of best practices and core service providers. The main criteria mentioned by core service providers to make a preliminary selection of best practices were:

- core service provider’s priorities and needs;
- transferability with an emphasis on costs.
The following list presents the choice made by core service providers’ representatives after a two-week ‘reflection period’.

Table 6: Matching of core service providers and best practices

<table>
<thead>
<tr>
<th>No</th>
<th>Country</th>
<th>Core service provider</th>
<th>Best practice chosen</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Algeria</td>
<td>ANSEJ (Agence nationale de soutien à l’emploi des jeunes)</td>
<td>EOI/CRECE – Spain</td>
</tr>
<tr>
<td>2</td>
<td>Egypt</td>
<td>El Mobadara</td>
<td>GLEAM – United Kingdom</td>
</tr>
<tr>
<td>3</td>
<td>Israel</td>
<td>MATI Jerusalem</td>
<td>Open for Business – Sweden</td>
</tr>
<tr>
<td>4</td>
<td>Jordan</td>
<td>JOHUD (Jordanian Hashemite Fund for Human Development)</td>
<td>Open for Business – Sweden</td>
</tr>
<tr>
<td>5</td>
<td>Lebanon</td>
<td>INJAZ Lebanon</td>
<td>GLEAM – United Kingdom</td>
</tr>
<tr>
<td>6</td>
<td>Morocco</td>
<td>ANAPEC (Agence nationale de promotion de l'emploi et des compétences)</td>
<td>ADRAL/COMEÇAR – Portugal</td>
</tr>
<tr>
<td>7</td>
<td>Syria</td>
<td>ACU (Agency for Combating Unemployment)</td>
<td>ANAPEC/Moukawalati – Morocco</td>
</tr>
<tr>
<td>8</td>
<td>Tunisia</td>
<td>ANETI (Agence nationale pour l’emploi et le travail indépendant)</td>
<td>No match made</td>
</tr>
<tr>
<td>9</td>
<td>Turkey</td>
<td>KOSGEB</td>
<td>Open for Business – Sweden</td>
</tr>
<tr>
<td>10</td>
<td>oPt</td>
<td>PYU (Palestinian Youth Union)</td>
<td>JOBS – Bulgaria</td>
</tr>
</tbody>
</table>

Tripartite meetings

In order to prepare the transfer process and ensure its effectiveness, tripartite meetings were organised – between the best practice provider, the core service provider and the project team – to discuss the modalities of the training of trainers courses and the pilots. The meetings were hosted by the best practice provider, to allow the core service provider a closer look at how a best practice works in its own local context. The meetings – most of which were also attended by at least one representative of the ETF25 – took place between October 2007 and January 2008.

25 This was the case for all the meetings except those between ANAPEC and the PCEED in Casablanca (December 2007) and between Open for Business™ and KOSGEB in Örnskoldsvik, Sweden (January 2008).
Besides agreeing on the date and form of the training of trainers (and in some cases the planned date for the pilot), these meetings also proved very useful to fine-tune the exact content of training and draw up a timetable for the necessary adaptation and translation of the training material. All the training material was translated into the language of the core service provider.

A Memorandum of Understanding between the best practice, the core service provider and a project team member was drawn up for each case; it was discussed and agreed upon during the tripartite meetings.

An overview of the outputs of the different meetings is given in Annex 3.

**Phase 3: Capacity-building**

Once the matching of demand (needs identified by the core service provider) with supply (best practice) was finalised, the transfer process could start, with a more in-depth analysis of the exact components of the best practice to be transferred, followed by a period of adaptation and translation of the relevant training material. Training of trainers courses were then organised in order to transfer the methodology and training tools of the best practices to the staff of the core service providers (and other trainers from their networks), thus strengthening the capacity of the service providers, as stated in the project objective.

As a logical follow-up to the training of trainers, each core service provider agreed to organise at least one pilot workshop, during which the new best practice had to be tested *in situ*. The trainers had to put into practice what they had learned during the training of trainers with their usual target groups, in order gain experience with the best practice as well as checking its relevance. Trainers that took part in the pilot could be certified as facilitators by the best practice master trainer.

**Training of trainers**

Of the 10 countries that took part in the initial stages of the project, eight eventually benefited from a training of trainers course. Tunisia left the project at an early stage (before the technical seminar), while Algeria withdrew after the tripartite meeting.

All the training of trainers courses were conducted by two facilitators, representing the best practice providers. Additionally, the project team was present in each seminar to supervise the transfer process and collect relevant information for further reporting. Some data about the training of trainers are mentioned in Table 7 below (see p. 74).

The objective of these seminars was to train trainers/counsellors/consultants employed by the core service providers and their partner organisations to the use of one best practice identified as relevant for the country and filling a gap in the market.

The eight training of trainers courses were based on five different best practices, from Sweden, the United Kingdom, Portugal, Morocco and Bulgaria.
**Best practice Open for Business™ – Sweden**

Open for Business (OfB) is a methodology implemented by and within the County Administrative Board of Västernorrland, targeting young people within or outside schools. The objective is to develop an entrepreneurial mindset and associated skills among the younger generation of the county.

It was inspired by a similar programme operating in Halifax, Nova Scotia (Canada). In 2000 seven OfB centres were set up in the county of Västernorrland and Örebro. Later the structure became more flexible, without ‘permanent’ business centres and with a varied range of services depending on the local situation. For example, the Summer Entrepreneur activity was held in 26 municipalities in 2008 and will be held in 40 municipalities in 2009.

Open for Business is based on a ‘core philosophy’, which in turn is based on four pillars:

- learning by doing;
- the entrepreneurial pyramid;
- the entrepreneurship principles;
- the entrepreneurial chain.

Open for Business has developed a wide range of activities and tools to fall back on to bit one’s approach into practice. These include:

- Business for a Day: Participants are prepared during half a day to carry out a spontaneous business activity for four to six hours, which is subsequently evaluated.
- Summer Entrepreneur: Participants are assisted to set up their own business during the summer, which involves different aspects of self-employment from sales and marketing skills to accounting and cost calculation.
- Rockets: One-day training packages focusing on entrepreneurship, communication, creativity (problem solving), market and marketing, project planning, cooperation or self-assessment. Rockets can be offered as stand-alone activities but are usually combined with other activities such as Business for a Day or Summer Entrepreneur.
**Best practice GLEAM – United Kingdom**

The GLEAM approach was conceptualised in 1998. It was inspired by the MAIR model, developed by Prof. Alan Gibb. The MAIR concept (1981) is based on the assumption that successful entrepreneurs need motivation, ability, idea (or inspiration) and resources. GLEAM originated at Durham Business School, but now has a wider outreach, covering the whole area around Newcastle in north-east England.

GLEAM stands for Graduate Learning of Entrepreneurship Accelerated through Mentoring, which highlights a number of key features of the approach.

- It focuses on graduate students (initially only at Durham Business School).
- It focuses on entrepreneurship.
- High value is placed on mentoring.

The rationale of this approach is that entrepreneurship development is not just about teaching business skills, but about getting used to a different environment, namely a small business environment (which is very different from a government or corporate environment). Therefore a mentor should not be an employee (or even a manager), but a ‘real entrepreneur’ with small business experience.

The programme includes intensive two-day monthly workshops (total 24 days):

- pragmatic approach – entrepreneurial skills and management competencies;
- end-of-year showcase and networking events;
- legal and accountancy advice from established firms;
- mentoring during 12 sessions, at least two hours per month.

The process follows four steps, with different activities/tasks for both the graduates (aspiring entrepreneurs) and their mentors:

1. awareness-raising,
2. commitment as action,
3. learning in action,
4. consolidation and regeneration.

Obviously, not all the participants reach the final stage, as some of them will realise along the way that starting their own business (or mentoring) is not an option for them. Only a small percentage of those who start the programme actually set up their business: the ‘real entrepreneurs’. Apart from graduate students, GLEAM also focuses on women entrepreneurs (women in the network) and creative entrepreneurs (artists).
Best practice ADRAL – Portugal

Created in 1998, ADRAL is the Development Agency for the region of Alentejo. It is the result of a wider association of 68 public and private entities, from various activity sectors, including the main representatives of the region, aimed at creating a balance between public organisations, local authorities and private entities. Although it has the legal status of a limited company, ADRAL is a non-profit-making organisation, as possible profits are reinvested in the region.

ADRAL aims to:

- reinforce the international positioning of the Alentejo region;
- enhance the value and develop regional products;
- stimulate innovation and qualification;
- reach high levels of social cohesion, stimulate work and create prospects for youth;
- stimulate initiative by creating new ways of social mobilisation and institutional cooperation for development.

The mission of ADRAL is the economic and social development of the Alentejo region through cooperation with other agencies. This mission is stated in two ways.

- In the Social Pact: ‘Encourage the development of the Alentejo region and invigorate its economic basis though cooperation with other agencies and entities in the region, in the country or abroad.’
- In the ADRAL slogan: ‘Alentejo: a challenge, the change, a new future!’

ADRAL has four strategic objectives:

1. stimulate innovation, the transfer of technology and business development services to guaranty a steady development of the region;
2. develop and support intra- and extra-regional cooperation networking;
3. encourage entrepreneurship as catalyst for development and enhance dynamism of the business network in the region;
4. encourage the professional qualification of people, companies and other actors in order to stimulate change and innovation.
Best practice Moukawalati (ANAPEC) – Morocco

ANAPEC was created in Morocco in 1999 with the following functions:

- intermediation between employers and job-seekers;
- counselling for employers;
- counselling for job seekers;
- support for business start-ups;
- complementary training for job-seekers;
- dissemination of information on the job market.

At the end of 2007 ANAPEC had 30 agencies covering the whole country, 240 counsellors for employers and job-seekers, a network of 300 ‘one-stop-shops’ for employment intermediation, and a portfolio of clients comprising over 12,000 enterprises and 200,000 job-seekers, with a wealth of diverse and up-to-date information.

In 2006 the National Programme to Support the Creation of Enterprises, Moukawalati, was assigned to ANAPEC. The main purpose of this programme was to create a one-stop-shop to select, train, counsel and finance potentially successful new enterprises. To achieve this aim ANAPEC works with nine other service providers, ranging from the local chambers of commerce to microfinance institutions or NGOs. In this way they have put together a network of 105 offices distributed over 16 regions, each with at least two business counsellors.

All the staff involved have been adequately trained, initially by GTZ based on the CEFE methodology and later by in-house trainers (including the two trainers selected for this training of trainers). Each one-stop-shop (guichet unique) has the necessary means and logistics at its disposal, synchronised procedures and a common information system. The Moukawalati programme comes close to how the PCEED envisages its own future role and thus was a logical choice of best practice.
**Best practice JOBS – Bulgaria**

The JOBS project originated as a UNDP project in 2000, when unemployment was nearly 20% in Bulgaria as a whole and 35% in rural areas. Now the situation is much better, with unemployment at 8%-12% depending on the region, mainly low-skilled long-term unemployed. The project has provided financial and non-financial services, including an entrepreneurial training course based on the SIYB (Start and Improve your Business) ILO methodology. The project has set up 43 business centres, 11 business incubators and 17 window offices to assist starting and existing entrepreneurs in different regions.

The JOBS project aims to offer communities the ‘tools of the trade’ to support micro and small enterprise growth, which is seen as an engine of local economic development and employment. The project provides a comprehensive set of business support services targeted at:

- promoting entrepreneurship;
- providing professional support for micro and small business development;
- enhancing entrepreneurial and professional skills and competencies;
- facilitating sustainable employment.

The JOBS methodology involves locally-based provision of business development and employment promotion services, combined in a versatile package to meet the needs of key target groups. A specific feature of the JOBS model is the integration of general business support services with special assistance tools such as microfinance, business incubation, IT centres, and sector-specific development (agriculture, crafts, tourism).

The JOBS package has evolved over years of practice in the field and has proved to be a flexible way to address local business development needs, depending on community priorities and resources.

The main challenge was to convince the local stakeholders to test the model and then to prove its value for the community. Once the first implementation phases showed a good impact, the interest and commitment of new actors to take advantage of the JOBS model grew steadily. An important constraint has been the lack of local implementation capacity and experience, but due to built-in capacity-strengthening mechanisms in the JOBS methodology, the application of the model itself contributed to the emergence of greater local capabilities and partnerships for development.

The JOBS model is easily adaptable and has gone through several development stages:

- **overall design** of the JOBS methodology in 2000 based on five years of previous UNDP experience in local business development in Bulgaria;
- **geographical enlargement** of the JOBS network from 5 to 24 implementing organisations in 2000, and from 24 to 37 communities in 2003;
- **development of special initiatives** in 2004-07 for herb-growers, craft makers, rural tourism providers, introduction of food industry standards, etc.;
- **adjustment of services to special community needs** by adding seven new organisations in 2004-07, supporting four ethnic minority communities and three special regions.
All the training of trainers courses were followed by pilot activities in order to:

1. test the relevance and the adaptability of the best practice in situ, and get feedback from the target groups to analyse its potential;
2. allow the trainers (or consultants) to practice the new best practice, in the presence of the best practice provider and the project team, in order to acquire useful feedback and improve the future use of the best practice.

In some cases the pilot training took place shortly after the training of trainers, for example in Jordan and Morocco. In most cases, however, it took the core service provider more time to find an appropriate target group, carry out the necessary adaptation of the training material and organise the pilot. The last pilots (in Lebanon and Syria) took place in October 2008, about six months after the training of trainers. All the other pilots took place between six weeks and four months after the training of trainers.

The target groups of most pilots were young students or recent graduates, most of them in their early twenties. In nearly all cases these were the same target groups that core service provider work with in their ‘normal’ training activities. The main exception in this sense was KOSGEB in Turkey, which does not normally work with young students and therefore ‘delegated’ the pilot activity to other participants in the training of trainers (Atilim University, Ankara).

Two special cases in this respect are the pilots held in Lebanon and Morocco. In Lebanon the pilot targeted high-school students from a school not normally attended by the core service provider (INJAZ), selected by the career counsellors who provided the training. In Morocco the pilot involved existing entrepreneurs and adopted the form of regular counselling sessions by business consultants, monitored by the project team, to test the best practice methodology in that specific aspect.

In most countries only one pilot training was organised. The only exceptions were Jordan and Israel, where two pilot training sessions were held, both monitored by the best practice master trainer and the project team. In Jordan as many as six (pilot) training sessions were held applying the OfB methodology – by JOHUD as well as other service providers – but only two were considered ‘official’ pilots and are included in the overview presented in Table 7.

Altogether some 140 trainees took part in the eight training of trainers courses that were held in the different countries, 60 of which had the opportunity to test the methodology and their skills in pilots for nearly 200 young (aspiring) entrepreneurs. The gender distribution was practically even both in the training of trainers and in the pilots.

Table 7 provides some relevant data about the different pilot activities.
**Phase 4: Dissemination and consolidation**

In the last four months of the project, several activities took place to disseminate the results of the project and work towards a follow-up Action Plan with each of the core service providers involved, so as to ensure sustainability of the transfer process. Among other events, so-called MEDA-ETE days were held in each country (except the occupied Palestinian territory) during which the results were presented and the core service providers were urged to develop an Action Plan for 2009.

Another related activity was the implementation of ‘policy studies’ in each country that took part in the project, including Algeria, to determine the situation with regard to support for youth entrepreneurship at different levels, using the APIS model (see Section 1.1.2, p. 17).

The regional seminar held in Amman in November 2008 was another opportunity to share and disseminate the results of the project between partner countries and to discuss the recommendations to be formulated to decision- and policy-makers.
### Table 7: Implementation of training of trainers seminars and pilot workshops

<table>
<thead>
<tr>
<th>Best practice</th>
<th>Core service provider</th>
<th>Date of training</th>
<th>Location</th>
<th>Number of participants</th>
<th>Date of pilot</th>
<th>Location</th>
<th>Number of trainers</th>
<th>Number of entrepreneurs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Open for Business</strong></td>
<td>JOHUD Jordan</td>
<td>9-14 Feb</td>
<td>Amman</td>
<td>6</td>
<td>11</td>
<td>23-27 Feb</td>
<td>Jerash, Madaba</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>MATI-Jerusalem Israel</td>
<td>17-21 Feb</td>
<td>Jerusalem</td>
<td>10</td>
<td>12</td>
<td>1-4 Jul</td>
<td>Jerusalem</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>KOSGEB Turkey</td>
<td>5-9 May</td>
<td>Ankara</td>
<td>7</td>
<td>8</td>
<td>25-29 Jun</td>
<td>Atilim University, Ankara</td>
<td>1</td>
</tr>
<tr>
<td><strong>GLEAM</strong></td>
<td>INJAZ* Lebanon</td>
<td>26-30 Mar</td>
<td>Amman</td>
<td>7</td>
<td>9</td>
<td>30-31 Oct</td>
<td>Beirut</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>El Mobadara** Egypt</td>
<td>6-10 Apr</td>
<td>Abu Sultan</td>
<td>9</td>
<td>11</td>
<td>26-29 May</td>
<td>Qena, Upper Egypt</td>
<td>6</td>
</tr>
<tr>
<td><strong>JOBS</strong></td>
<td>PYU*** oPt</td>
<td>11-15 May</td>
<td>Ramallah</td>
<td>8</td>
<td>4</td>
<td>20-22 Jul</td>
<td>Ramallah</td>
<td>5</td>
</tr>
<tr>
<td><strong>ADRAL</strong></td>
<td>ANAPEC Morocco</td>
<td>5-9 May</td>
<td>Casablanca</td>
<td>7</td>
<td>8</td>
<td>19-23 May</td>
<td>Casablanca, Rabat, Tangier</td>
<td>3</td>
</tr>
<tr>
<td><strong>Mukawalati/ANAPEC</strong></td>
<td>PEED Syria</td>
<td>19-24 Apr</td>
<td>Damascus</td>
<td>16</td>
<td>8</td>
<td>22 Oct-4 Nov</td>
<td>Tartous</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td></td>
<td>70</td>
<td>71</td>
<td>35</td>
<td>28</td>
<td>101</td>
</tr>
</tbody>
</table>

* Trainees from Lebanon are career counsellors, so the pilot activities took place with high-school students.
** Trainers who took part in El Mobadara pilot are all from their network. The pilot was organised and coordinated by EMN staff.
*** Although 12 trainers started in the training of trainers, only nine completed the course due to travel restrictions on the West Bank.

During the final seminar in Amman, the stakeholders of MEDA-ETE Component 3 formulated a number of recommendations.

- **Develop the Mediterranean network of service providers via a platform at the ETF:** There is a lack of market information on entrepreneurship development and no ‘map of reality’ (who is involved and doing what in entrepreneurship development?). As a result there is a lack of coordination among all the involved actors. There is a potential to create partnerships, linkages between private and public sector, as well as to improve coordination among donors.

- **Need for further capacity-building** (training master trainers, training more trainers, refresher courses for existing trainers): As this need is present for a number of countries, participants suggested holding a regional training, for example on Open for Business.

- **Need for training teachers in entrepreneurship** (not only in entrepreneurship training), to change teachers’ mindsets and to be able to create entrepreneurial organisations.

- **Need for additional funds to further develop and disseminate the methodologies:** The fact that results of the training programme are often long term makes it more difficult to obtain funds. The results of the country-based policy studies could be a useful tool in this respect, to show what is working in other countries.

- **Another regional seminar:** It was suggested to hold another regional seminar the following year to share experiences among Mediterranean countries and to develop a common action plan.

- **Common guidelines as a lobby instrument:** The common guidelines provide a framework to get a clear picture of who is doing what and where the gaps are in order to take appropriate action. Governments can play a coordinating role to bring all organisations together and create a national body with all stakeholders, which can help them to formulate relevant policies. Some core service providers already have contacts with the relevant ministries and are willing to assist them in carrying out this mapping exercise. The common guidelines should include the Mediterranean best practices at policy level on entrepreneurship education/development, which can be used as an example for policy-makers in other countries.

- **Networking:** There should be continuous efforts to increase networking, coordination and knowledge exchange at national and regional levels. INJAZ organizes a forum on entrepreneurship on a two-year basis bringing together policy workers, businessmen and educators. The forum is addressed to young people and aims to come up with ideas and recommendations. In the 2009 Annual Forum the common guidelines discussed and elaborated within MEDA-ETE will be presented and further discussed. The recommendations from this forum could be further integrated into the guidelines.

- **Awareness-raising:** This is essential for all participants. Entrepreneurial awareness-raising is necessary at all levels: for policy-makers, employers, young people and students. Most agree that this should be addressed in the education system. ANAPEC (Morocco) suggested developing entrepreneurship awareness modules for secondary schools, vocational training and universities. JOHUD (Jordan) would like to integrate the entrepreneurship programmes in the formal
and non-formal education system and to launch a national strategy with clear objectives to encourage entrepreneurship. MATI (Israel) intends to start to influence decision-makers in both high schools and academic institutions in order to integrate entrepreneurial studies in their programmes. According to JOHUD, the common guidelines can be used as an awareness-raising document for the government as well as for other organisations involved in entrepreneurship. MATI intended to use the elections in Israel in February 2009 to obtain commitment from the future decision-makers to develop entrepreneurial awareness at an early age.

• **Laws and regulations:** There is a need to develop government policies and procedures supporting self-employment, such as tax regulations and licences (Jordan) and to create new appropriate policies to improve entrepreneurship learning (Egypt). Following a needs assessment on laws and policies targeting youth, the existing relevant laws and regulations should be activated or irrelevant laws repealed (Egypt).
## Annex 3: Tripartite meetings

### Overview (1)

<table>
<thead>
<tr>
<th>Name of core service provider</th>
<th>JOHUD – Jordan</th>
<th>MATI – Israel</th>
<th>KOSGEB – Turkey</th>
<th>PYU – occupied Palestinian territory</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Best practice to be transferred</strong></td>
<td>Open for Business (Sweden)</td>
<td>Open for Business (Sweden)</td>
<td>Open for Business (Sweden)</td>
<td>JOBS (Bulgaria)</td>
</tr>
<tr>
<td><strong>Objective</strong></td>
<td>• Enhance entrepreneurial approach of SBDC staff and trainers, as well as other JOHUD unit</td>
<td>• Promote an entrepreneurial environment at MATI(-Jerusalem)</td>
<td>• Bring about a change in all the training methods at KOSGEB and at the Ministry of Education, so that they will approach candidate entrepreneurs in a new way, with emphasis on innovation, creativity and entrepreneurship</td>
<td>• Have a comprehensive training package of entrepreneurial and business skills to offer to its target group</td>
</tr>
<tr>
<td></td>
<td>• Enhance trainers' skills to facilitate training in an entrepreneurial way</td>
<td>• Enhance trainers’ skills to facilitate training in an entrepreneurial way</td>
<td></td>
<td>• Enhance trainers’ capacity to provide training on entrepreneurial attitudes and generation of business ideas</td>
</tr>
<tr>
<td><strong>Components</strong></td>
<td>• 3 Rockets (e.g. entrepreneurial, creativity and marketing) and Business for a Day and/or Summer Entrepreneur</td>
<td>• In general terms the idea is to have three days focused on training design and two days on empowerment of MATI</td>
<td>• Core philosophy (E-book)</td>
<td>• Generate your Business Idea and personal entrepreneurial characteristics, including the Business Game and principles of adult learning</td>
</tr>
<tr>
<td></td>
<td>• Summer Entrepreneur or Want to Be Entrepreneur</td>
<td></td>
<td>• Elements of Rockets (e.g. entrepreneurial, creativity and marketing)</td>
<td>• Core philosophy of the JOBS project: How to set up a comprehensive package of services for aspiring entrepreneurs?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Summer Entrepreneur or Want to Be Entrepreneur</td>
<td>• Summer Entrepreneur or Want to Be Entrepreneur</td>
<td>• Basic elements of Business Planning and SIYB (Start and Improve your Business)</td>
</tr>
<tr>
<td><strong>Deliverables/output</strong></td>
<td>• Adapted training manuals for JOHUD trainers (both at SBDCs and CDCs)</td>
<td>• Change of mindset of MATI staff</td>
<td>• Adapted training manuals for KOSGEB trainers and staff</td>
<td>• Training manuals and curriculum adapted to the needs and circumstances of the PYU target group</td>
</tr>
<tr>
<td></td>
<td>• Adapted training manuals for MATI (freelance) trainers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Target group</strong></td>
<td>• At least 12 SBDC trainers and a few other staff members (to be determined at a later stage)</td>
<td>• MATI-Jerusalem staff (first two days)</td>
<td>• 12 freelance consultants (trainers)</td>
<td>• 12 trainers and staff members, 8 from PYU (4 trainers?) and 4 from other organisations (including 2 teachers from vocational training centres)</td>
</tr>
<tr>
<td></td>
<td>• MATI-Jerusalem freelance trainers</td>
<td>• MATI-Jerusalem freelance trainers</td>
<td>• 4 KOSGEB staff members</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Other MATI representatives (optional)</td>
<td></td>
<td>• 4 representatives of other organisations (e.g. TESK)</td>
<td></td>
</tr>
<tr>
<td><strong>Pilot beneficiaries</strong></td>
<td>• Young aspiring entrepreneurs (18-25 years old)</td>
<td>• Young students or discharged soldiers</td>
<td>• For example, university students (yet to be confirmed)</td>
<td>• 21 young women from rural area, each of the 7 Young Women Centres will nominate 3 candidates based on predefined selection criteria</td>
</tr>
<tr>
<td><strong>Training of trainers approach methods</strong></td>
<td>• Entrepreneurial facilitation</td>
<td>• Entrepreneurial facilitation</td>
<td>• Entrepreneurial facilitation</td>
<td>• Entrepreneurial facilitation</td>
</tr>
<tr>
<td></td>
<td>• Interactive approach</td>
<td>• Interactive approach</td>
<td>• Interactive approach</td>
<td>• Interactive approach</td>
</tr>
<tr>
<td></td>
<td>• Applying OBF modules (e.g. Rockets)</td>
<td>• Applying OBF modules (e.g. Rockets)</td>
<td>• Applying OBF modules (e.g. Rocket elements)</td>
<td>• Introduction SIYB (Start and Improve your Business)/GYBI (Generate your Business Idea) methodology</td>
</tr>
<tr>
<td>Name of core service provider</td>
<td>INJAZ – Lebanon</td>
<td>El Mobadara – Egypt</td>
<td>PCEED – Syria</td>
<td>ANAPEC – Morocco</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>----------------</td>
<td>--------------------</td>
<td>--------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Best practice to be transferred</td>
<td>GLEAM (UK)</td>
<td>GLEAM (UK)</td>
<td>Moukawalati (Morocco)</td>
<td>ADRAL (Portugal)</td>
</tr>
<tr>
<td>Objective</td>
<td>• Enhance entrepreneurial approach of career guidance counsellors so as to integrate these elements into their professional delivery</td>
<td>• Enhance trainers’ capabilities to identify, assess and develop interpersonal entrepreneurial skills</td>
<td>• Contribute to a more entrepreneurial approach in the PCEED programme</td>
<td>• Ensure the quality of the business counselling services after start-up</td>
</tr>
<tr>
<td></td>
<td>• Enhance trainers’ skills to facilitate training in an entrepreneurial way</td>
<td>• Enable staff in the PCEED programme to select entrepreneurs and provide training on specific aspects of the Moukawalati programme</td>
<td>• Improve ‘culture’ of the network (team spirit/entrepreneurial mindset)</td>
<td></td>
</tr>
<tr>
<td>Components</td>
<td>• Employment and entrepreneurship</td>
<td>• Module 1: Looking at entrepreneurial competences</td>
<td>• Initial interview process (intake)</td>
<td>• One (half) day for managers of the partner organisations (prestataires) to raise awareness and inform them on the ADRAL network approach</td>
</tr>
<tr>
<td></td>
<td>• Counselling skills</td>
<td>• Stakeholders workshop about the GLEAM programme per se</td>
<td>• Selection process involving partner organisations</td>
<td>• Explanation of the ADRAL approach in the REDE programme</td>
</tr>
<tr>
<td></td>
<td>• Facilitating skills (learning by doing)</td>
<td>• Half a day on mentoring</td>
<td>• Business counselling methods aimed at assisting aspiring entrepreneurs to write their own business plan</td>
<td>• Training tools for business advisors in post start-up phase</td>
</tr>
<tr>
<td></td>
<td>• Simulating programme to be delivered to students</td>
<td>• Use local role models</td>
<td>• Manual on how to conduct an interview</td>
<td>• Tools for business managers after the business start-up (see <a href="http://www.evoradigital.biz">www.evoradigital.biz</a>)</td>
</tr>
<tr>
<td></td>
<td>• Set of activities for individual and classroom career guidance</td>
<td>• Adapted training manuals for El Mobadara’s own programmes</td>
<td>• Manual for selection procedure</td>
<td>• REDE support tools</td>
</tr>
<tr>
<td></td>
<td>’What a difference a day makes’</td>
<td>• Basic format for a business plan, adapted to Syrian situation</td>
<td>• Manual on business counselling</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• All materials translated into Arabic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deliverables/output</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Target group</td>
<td>• 14-16 career guidance counsellors (and 2 INJAZ trainers?)</td>
<td>• 12 trainers, facilitators and business advisors (at least 4 women)</td>
<td>• 20 participants: 15 trainers from the PCEED staff; 5 from partner organisations</td>
<td>• 15 resource persons and trainers from ANAPEC and the partner organisations in the Moukawalati programme</td>
</tr>
<tr>
<td>Pilot beneficiaries</td>
<td>• 2 specific high-school classes (60 students?); 16-17-year-olds (but the material should be for 14-15 years)</td>
<td>• Existing and mainly potential entrepreneurs (university and high-school graduates)</td>
<td>• 20 aspiring entrepreneurs, for example graduates from vocational training institutes (yet to be specified)</td>
<td>• 9 entrepreneurs each from 3 guichets = 27 start-up entrepreneurs</td>
</tr>
<tr>
<td>Training of trainers approach/methods</td>
<td>• Individual counselling skills</td>
<td>• Entrepreneurial facilitation</td>
<td>• Entrepreneurial facilitation</td>
<td>• Entrepreneurial facilitation</td>
</tr>
<tr>
<td></td>
<td>• Group counselling skills</td>
<td>• Interactive approach</td>
<td>• Interactive approach</td>
<td>• Interactive approach</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Daily debriefing to assess effectiveness of training</td>
<td>• Daily debriefing to assess effectiveness of training</td>
<td>• Daily debriefing to assess effectiveness of training</td>
</tr>
</tbody>
</table>
Annex 4: Oslo Conference

In 2006, an interesting event took place in Oslo (Norway), where European countries met to discuss the issue of promoting entrepreneurship at all levels of the education system, from primary schools up to university, and including extracurricular activities such as setting up mini-companies. This meeting culminated in the drawing up of the so-called Oslo Agenda26.

The aim of the Oslo Agenda for entrepreneurship education is to step up progress in promoting entrepreneurial mindsets in society, systematically and with effective actions. The Agenda is a rich menu of proposals, from which stakeholders can pick actions at the appropriate level and adapt them to the local situation. Relevant actors are indicated for each of the proposed actions.

The conference aimed to exchange experiences and good practice, and to propose ways to move forward in this area. The ideas advanced in Oslo have now resulted in a detailed catalogue of initiatives, based on successful experiences in Europe, which could be usefully replicated in the EU and in neighbouring countries.

The Oslo Agenda distinguishes six different levels of intervention:

1. framework for policy development;
2. support to educational establishments;
3. support to teachers and educators;
4. entrepreneurship activities in schools and in higher education;
5. building links and opening education to the outside world;
6. communication activities.

In broad terms, the Agenda is compatible with the APIS model, as it addresses the four different dimensions that are considered in this model. Although based on the European context and recent experience, the Agenda deals with issues which also seem valid in the Mediterranean context and may provide a useful basis for discussion on what has to be done in the Mediterranean region.

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The assessment is based on a set of five indicators on education and training for entrepreneurship:
(i) policy; (ii) lower secondary education – ISCED 2; (iii) upper secondary education – ISCED 3; (iv) good practices; and (v) non-formal entrepreneurial learning.
<table>
<thead>
<tr>
<th>ACRONYMS</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACU</td>
<td>Agency for Combating Unemployment (Syrian core service provider, former name of PCEED)</td>
</tr>
<tr>
<td>ADRAL</td>
<td>Agência de Desenvolvimento Regional do Alentejo (Portuguese best practice)</td>
</tr>
<tr>
<td>ANAPEC</td>
<td>Agence nationale de promotion de l’emploi et des compétences (Moroccan core service provider)</td>
</tr>
<tr>
<td>ANSEJ</td>
<td>Agence nationale de soutien à l’emploi des jeunes</td>
</tr>
<tr>
<td>B4AD</td>
<td>Business for a Day (Swedish best practice)</td>
</tr>
<tr>
<td>CDC</td>
<td>Community Development Centre (Jordan)</td>
</tr>
<tr>
<td>CEFE</td>
<td>Competency-based Economies through Formation of Enterprise (GTZ methodology)</td>
</tr>
<tr>
<td>EMN</td>
<td>European Microfinance Network</td>
</tr>
<tr>
<td>EOI</td>
<td>Escuela de organización industrial (Spanish business school)</td>
</tr>
<tr>
<td>EU</td>
<td>European Union</td>
</tr>
<tr>
<td>GLEAM</td>
<td>Graduate Learning of Entrepreneurship Accelerated through Mentoring (UK best practice)</td>
</tr>
<tr>
<td>GTZ</td>
<td>German Technical Assistance (Deutsche Gesellschaft für Technische Zusammenarbeit)</td>
</tr>
<tr>
<td>GYBI</td>
<td>Generate your Business Idea (ILO tool)</td>
</tr>
<tr>
<td>ILO</td>
<td>International Labour Organization</td>
</tr>
<tr>
<td>IYB</td>
<td>Improve your Business (ILO tool)</td>
</tr>
<tr>
<td>JOBS</td>
<td>Job Opportunities through Business Services (Bulgarian best practice)</td>
</tr>
<tr>
<td>JOHUD</td>
<td>Jordanian Hashemite Fund for Human Development (Jordan core service provider)</td>
</tr>
<tr>
<td>KOSGEB</td>
<td>Small and Medium Enterprises Development Organization (Turkish core service provider)</td>
</tr>
<tr>
<td>NGO</td>
<td>non-governmental organisation</td>
</tr>
<tr>
<td>OfB</td>
<td>Open for Business™ (Swedish best practice)</td>
</tr>
<tr>
<td>oPt</td>
<td>occupied Palestinian territory</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Full Form</td>
</tr>
<tr>
<td>--------------</td>
<td>-----------</td>
</tr>
<tr>
<td>PCEED</td>
<td>Public Corporation for Employment and Enterprise Development (Syrian core service provider, formerly known as ACU)</td>
</tr>
<tr>
<td>PYU</td>
<td>Palestinian Youth Union (Palestinian core service provider)</td>
</tr>
<tr>
<td>REDE</td>
<td>ADRAL programme</td>
</tr>
<tr>
<td>SBDC</td>
<td>Small Business Development Centre (department of JOHUD – Jordan)</td>
</tr>
<tr>
<td>SIYB</td>
<td>Start and Improve your Business (ILO programme)</td>
</tr>
<tr>
<td>SME</td>
<td>small and medium-sized enterprise</td>
</tr>
<tr>
<td>SYB</td>
<td>Start your Business (ILO tool)</td>
</tr>
<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
</tr>
<tr>
<td>UNIDO</td>
<td>United Nations Industrial Development Organization</td>
</tr>
<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
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