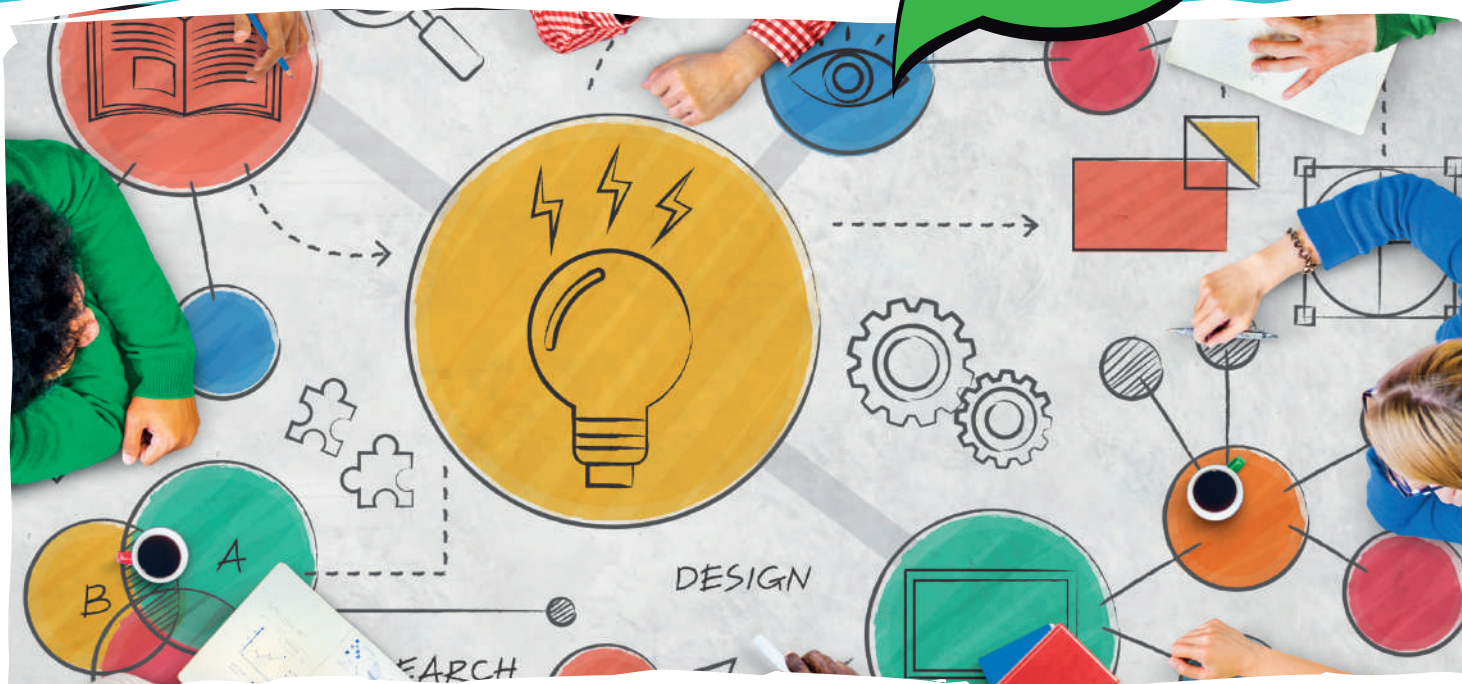


Italy



# Impact Assessment Report 2021 (1)

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*#YoungEntrepreneursSucceed*

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## 1 Introduction

This report presents the findings of the impact evaluation carried out to assess the effectiveness of a series of interventions undertaken by the Italian organization Microfinanza to help unemployed young people develop their emotional capabilities, improve their achievements and behaviors, and, ultimately support them to enter employment or self-employment. The interventions were delivered in the context of the project Young Entrepreneurs Succeed! (YES!) funded by the EEA and Norway Grants Fund for Youth Employment. Coordinated through a cooperation of eight partners, the project aims at improving the employment situation of unemployed youth between 20 and 29 yrs old, with a strong emphasis on young people neither in employment nor in education and training (NEETs) through innovative approaches and the partners' transnational cooperation on labor market issues.

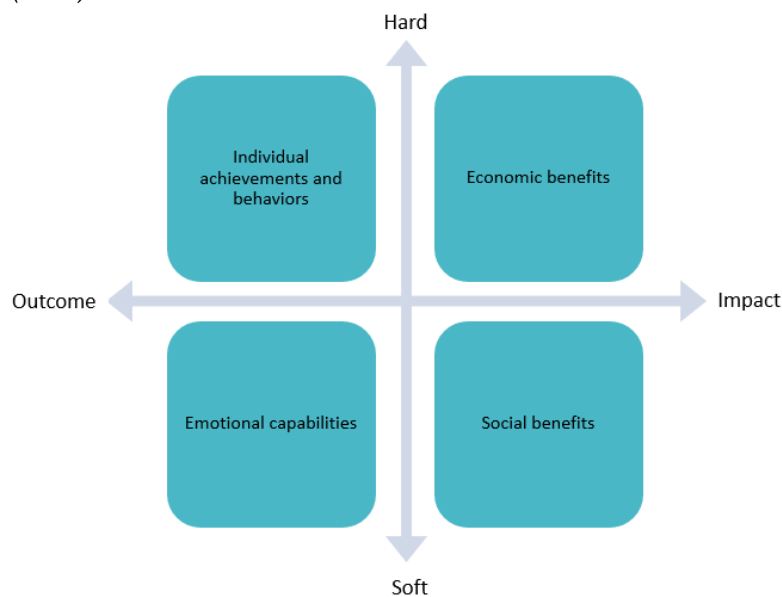
In total, the project targets a sample population of 1,600 unemployed young adults spread across four European countries (Greece, Italy, Poland, and Spain) over three and a half years (2018-2022). This report is to be read in the context of the project's "Impact Management Work Package", representing a systematic effort to provide credible evidence on the causal impact of interventions meant to integrate young adults in the labor market. The Work Package encompasses a series of activities, including establishing clear project objectives, developing an impact assessment framework, creating periodic impact evaluations, and learning to inform decision-making within and among the organizations involved.

This report proceeds as follows. After a brief introduction provided in Section 1, Section 2 explains the impact assessment framework in use. Section 3 provides a description of the interventions. In Section 4, the report moves its focus on detailing the methodology used to conduct the evaluation. Section 5 presents the results, while Section 6 interprets them and discusses the lessons learned to facilitate the translation of findings into practice for the project's partners. The last section concludes and generalizes on potential implications for employment services providers outside the project context.

## 2 Impact assessment framework

On a general level, the choice of variables for the assessment of outcomes and impact was guided by the conceptual framework by McNeil, Reeder, and Rich (2012), which revolves around four primary areas of evaluation as shown in Figure 1: soft outcomes, hard outcomes, soft impact, and hard impact.

Figure 1. Conceptual framework guiding outcomes and impact assessment adapted from McNeil, Reeder, and Rich (2012).



The categories in the two quadrants on the left-hand side of Figure 1 represent the outcomes (the effects of the project on the target group) whereas the two sections on the right-hand side refer to the impact (the effects of the project on society). The framework also distinguishes between "soft" and "hard" categories. While soft outcomes and impact are valued by and relate to participants to the project and rely on self-assessment measures, hard outcomes and impact can usually be measured more objectively by other people such as researchers and trainers. Drawing on the conceptual framework described above, during the project workshop in Offenbach in March 2019, evaluators of the project and implementation partners defined the objectives of the planned interventions and discussed potential variables in the four different categories.

Table 1 provides an overview of the variables all partners agreed on to assess the effectiveness of their interventions. Since the activities foreseen by the four organizations responsible for the implementation of the project were partly different due to the diverse local contexts, the category "Individual achievements and behaviors" has been left empty as the choice of hard outcomes variables and the consequent evaluation were left at the discretion of each implementing organization.

Partners, however, agreed on the ultimate purpose of the project and decided to measure the progress in the development of beneficiaries and its effects on society using common variables in the remaining three categories.

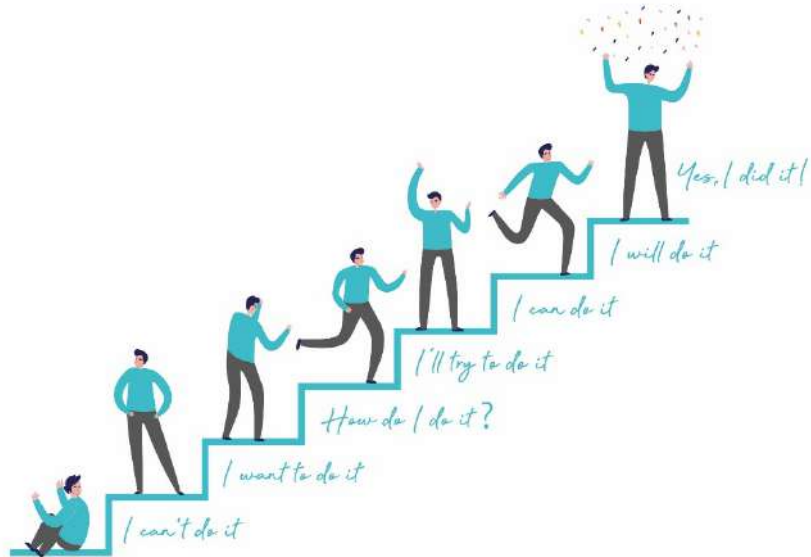
Table 1. Overview of outcome and impact variables.

Outcome		Impact
Hard	/	labor status, lifetime cost, disposable income
Soft	proactivity, self-efficacy, resilience, search-goals	social responsibility, social trust, institutional trust

All project partners agreed that the assessment of "Emotional capabilities" should include evaluations of self-worth and self-belief, personal skills, attitudes, and aspirations. Therefore, on an individual level, four variables were selected: proactivity, self-efficacy, resilience, and search goals. The variables chosen in this category represent different steps of a staircase to employment or self-employment. The assessment of each step on the staircase has a twofold purpose: 1) thoroughly detecting advancement via small steps of progress, 2) to avoid evaluating a complex issue in black and white, for instance, by measuring only a key variable such as labor status before and after the intervention.

Therefore, different steps in Figure 2 below correspond to the different outcome variables selected, namely proactivity ("I want to do it"), resilience ("I'll try to do it"), self-efficacy ("I can do it"), and search-goals ("I will do it"). On a social level, all project partners agreed that the evaluation of impact should comprise both a social and an economic dimension. To measure progress in building pro-sociality and social capital, partners selected the variables social responsibility, social trust, and institutional trust in the category "Social benefits." Regarding the "Economic benefits" that the intervention could potentially bring to society, variables selected include labor status (specifically, a transition from NEET status to education, employment, or self-employment), lifetime cost, and disposable income.

Figure 2. Staircase to employment or self-employment.



### 3 Interventions

As of 15.01.2021, 20 training courses for a total of 612.5 hours delivered were coordinated by Microfinanza, an Italian leading microfinance organization with more than a decade of experience in providing a wide range of services, including entrepreneurship training and financial education courses to vulnerable social categories (young people, women, migrants, and refugees). 576 individuals thereof 439 eligible are NEETs that completed the respective training courses offered by Microfinanza. Table 2 summarizes the primary information for all training courses.

In collaboration with various external entities, such as business incubators and development centers, Microfinanza coordinated and delivered two types of training courses. The first type consists of a series of entrepreneurship training courses focusing on financial education, meant as the transfer of financial knowledge and capabilities and the stimulation of proactive behavior aimed at building and expanding entrepreneurial skills. The second type refer to digital marketing training courses to develop the analytical skills and intuition needed to reach consumers via digital channels.

Table 2. Summary of primary information for all training courses

Training course	Duration	Start date	End date	Content	Mode of delivery	Hours per week	Hours in total	Number of participants	Number of eligible participants <sup>1</sup>
CF1	1 week	30.09.2019	04.10.2019	Entrepreneurship, fundraising, and career guidance	Offline	30	30	5	5
UL1	1 week	30.03.2020	04.04.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	15	15
CI1	1 week	01.04.2020	06.04.2020	Entrepreneurship, fundraising, and career guidance	Online	20	20	14	14
AN1	1 week	06.04.2020	15.04.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	39	20
UL2	1 week	13.04.2020	18.04.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	15	15
AN2	1 week	22.04.2020	30.04.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	32	11
CI2	1 week	27.04.2020	05.05.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	14	8
MA1	6 weeks	28.04.2020	09.06.2020	Digital marketing	Online	6 to 7	40	85	70
AN3	1 week	06.05.2020	14.05.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	38	11
AN4	1 week	20.05.2020	28.05.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	37	12



UL3	1 week	25.05.2020	31.05.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	18	17
FO1	1 week	09.06.2020	16.06.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	43	38
MA2	6 weeks	15.06.2020	22.07.2020	Digital marketing	Online	5	30	37	32
FO2	1 week	17.06.2020	23.06.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	31	31
ER1	1 week	24.06.2020	03.07.2020	Entrepreneurship, fundraising, and career guidance	Online	30.5	30.5	21	21
CI3	1 week	13.07.2020	20.07.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	13	8
UL4	2 weeks	21.09.2020	03.10.2020	Entrepreneurship, fundraising, and career guidance	Online	15	30	29	29
MA3	5 weeks	06.10.2020	09.11.2020	Digital marketing	Online	6 to 7	40	56	56
ER2	2 weeks	09.11.2020	24.11.2020	Entrepreneurship, fundraising, and career guidance	Online	16	32	14	14
PI1	1 week	19.11.2020	26.11.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	20	13
<b>Total</b>							612.5	576	439

<sup>1</sup> This number includes eligible participants who attended all classes. The non-eligible participants represent beneficiaries of ANPAL training courses (AN1, AN2, AN3, AN4) for a total of 82 people. They are not part of the project YES! Young Entrepreneurs Succeed but they were included in this report as comparison group. The difference among the number of participants and the number of eligible participants may represent individuals who attended only part of the training courses.

### 3.1 Entrepreneurship training courses

A total of 398 individuals were trained through 17 one-week (or two-week) training courses, whose objectives were: understanding the concept of financial education as a process towards free and independent decision-making and self-initiated behavior, managing a planning methodology based on the family budget, learning business model canvas and business planning, understanding principles of savings, borrowing, funding, and investing. The training courses did not merely aim at providing notions of finance and budgeting. They also focused on acquiring tools to understand what financial services are, what budgeting and saving practices can be adopted to manage the future business, what services could be helpful, and how they could be adapted to one's needs.

All courses lasted 30 hours that were delivered over one week, except CI1, ER1, and ER2, which lasted 20, 30.5, and 32 hours, respectively. One training course (CF1) took place offline in Palermo (Sicily), in Via Costantino, 5, from 30.09.2019 to 04.10.2019. This training course was provided in collaboration with Formalab, a local adult training center. The remaining courses took place online at a time span that ranged from 30.03.2020 to 26.11.2020. These training courses were provided in collaboration with different organizations, including ANPAL Servizi Sicilia, Associazione Ulisse, CISL Vicenza (with the Partita Viva project), Forward Advisory, Extrafondente Open Source, and the Municipality of Piacenza. A total of eight trainers were involved in the delivery of the courses.

The curriculum was the same for all entrepreneurship training courses, and it comprised the following training modules:

- Financial Education
- Entrepreneurship Education
- Lean Methodology: Value Proposition Canvas and Business Model Canvas
- Business Planning
- Fundraising
- Job search
- Curriculum Vitae and Personal Branding
- Do's & Dont's in job interviews

### 3.2 Digital marketing training courses

A total of 178 individuals were trained through three six-week courses, whose objectives were: learning how to effectively and efficiently use social media for professional purposes and understand the core principles of digital marketing. In particular, what it is meant by "digital marketing", how to get the most from social media (Facebook, Instagram, Twitter, and LinkedIn) and other marketing instruments (like newsletters and influencer marketing projects) to set up and develop simple but

effective communication strategies. MA1 took place online from 28.04.2020 to 09.06.2020, and it comprised 40 hours delivered in weekly six to seven-hour training sessions.

MA2 took place online from 15.06.2020 to 22.07.2020, and it comprised 30 hours delivered in weekly five-hour training sessions. MA3 took place online from 06.10.2020 to 09.11.2020, and it included 40 hours delivered in weekly five-hour training sessions. The three training courses were provided in collaboration with Ms. Raffaella Amoroso, Freelance Digital Marketing, and Social Media Specialist with long experience in Digital and Influencer Marketing, Social Media, and Copywriting. These training courses were provided directly by the training coordinating organization Microfinanza. A total of four trainers were involved in the delivery of the courses. The curriculum was the same for all digital marketing courses, and it comprised the following training modules:

- Introduction to digital marketing
- Facebook for strategy and business targets
- Instagram for promoting your business
- Twitter, how to use it to implement your business strategy
- LinkedIn and Ambassador marketing
- E-mail marketing
- Google Analytics and Data Analysis
- Video marketing in a digital marketing strategy
- Influencer marketing, how-to, and case studies
- How to start up your business, business modeling, and business plan
- Excel for data analysis

## 4 Methodology

### 4.1 Evaluation design

This research relies on a pre-experimental design. Specifically, the evaluation follows a pre-test/post-test design. Data was collected from the participants twice: once before the beneficiaries took part in the intervention (baseline information) and immediately after they finished the training courses. Although this type of design is often criticized because of weakness in establishing a causal link between project activities and outcomes, the pre-test/post-test design is the most useful in demonstrating the immediate impact of short-term interventions (Monsen, 2018). This design might prove less valid for long-term interventions because a higher amount of circumstances outside the project may arise and interfere with the effects of the project's activities over a more extended period of time.

The questionnaire was developed by the research staff involved in the project, and it contained 46 questions (see the Appendix). Five questions were used to collect demographic information (identification code, gender, age, education, and place of residence), while the remaining 41 questions were used to measure the variables listed in Table 1. Participants answered using a five-point Likert-type scale (ranging from 1 to 5) according to their level of agreement with the presented item.

### 4.2 Measures

#### 4.2.1 Emotional capabilities

**Proactivity** is a personality trait and attitude to be fostered as proactive individuals “are more likely to engage in career management activities such as seeking out job and organizational information, obtaining sponsorship and career support, conducting career planning, and persisting in the face of career obstacles” (Seibert, Crant & Kraimer, 1999, p. 417). To measure proactivity, we chose to administer Seibert et al. (1999) 10-item version of Bateman and Crant's scale (1993).

**Self-efficacy** is defined by Bandura (1977) as one's belief about the ability to execute a specific task. Self-efficacy beliefs “determine how much effort people will expend and how long they will persist in the face of obstacles and aversive experience” (Bandura, 1977, p. 194). Therefore, they have proven to be a reliable outcome measure when predicting an individual's behavior in several fields, including job search (Lent, Brown & Hackett, 1994). We employed a short form (six items) of the well-known General Self-efficacy Scale (GSE) by Romppel and colleagues (2013).

**Resilience** is a personal skill “that enables one to thrive in the face of adversity” (Connor & Davidson, 2003, p. 77), and it is, therefore, a significant asset to have when coping with unemployment and job-search. We measured resilience using the two-item Connor-Davidson Resilience Scale (CD-RISC 2).

**Search goals** refer to the level of aspiration that people have concerning employment that is rewarding and satisfying rather than merely settling for whatever employment might be available (Rich & Delgado, 2010). We used the Work Aspiration subscale by Rich and Delgado (2010) to measure search goals, as suggested by Dahling, Melloy, and Thompson (2013).

#### 4.2.2 Social benefits

**Social responsibility** indicates an obligation to behave in a way that benefits society. To measure social responsibility, we used the 8-item scale developed by Berkowitz & Lutterman (1968).

**Social or generalized trust** represents the most prominent element of social capital (Putnam, 1993). It can be defined as a general “faith in people”, including individuals we do not know personally. In this report, generalized trust was measured using the five-item trust scale by Yamagishi (1986).

**Institutional trust** is an “evaluative, performance-based orientation toward political actors and institutions” (Hakhverdian & Mayne, 2012, p. 2). This variable was measured with the four-item subscale (trust in government in general) developed by Grimmelikhuijsen and Meijer (2014).

#### 4.2.3 Economic benefits

**Labor status** was measured by asking participants their current employment situation; possible answers were:

- employed
- self-employed,
- unemployed and currently looking for work
- unemployed and currently not looking for work
- enrolled in a formal educational institution

**Disposable income** was measured by asking participants to select one answer from the following:

- Less than 600 EUR
- 600-1,300 EUR
- 1,300-2,000 EUR
- 2,000-2,700 EUR
- More than 2,700 EUR

The aggregate lifetime public finance costs (from now on **lifetime costs**) are usually estimated using three main elements: benefits, tax loss (both loss of direct and indirect taxes), and national insurance (Coles, Godfrey, Keung, Parrott, & Bradshaw, 2010). In the context of this research, an estimation of the total lifetime cost was not conducted, and this variable was assessed by measuring a change in the proportions of participants that receive unemployment benefits pre/post-intervention.

### 4.3 Data collection and analysis

Data was collected from 30.09.2019 until 15.01.2021. During this time, all participants in the training courses were asked to fill the same questionnaire on the day the intervention started and the day it ended. Of the 576 beneficiaries, 282 completed pre/post-intervention questionnaires, and the data they provided was used for subsequent analysis. A non-parametric test (Wilcoxon signed-rank test) was used to compare the two sets of scores from the same participants for all ordinal variables. To compare paired proportions related to the hard impact variables, a McNemar test was used to assess the significance of the pre- and post-intervention differences.

## 5 Results

### 5.1 Descriptive statistics

Descriptive statistics of the sample are presented in Table 3. 175 people in the sample analyzed were women (62.06%), while 107 (37.94%) were men. Almost half of the individuals in the sample (130 people, 46.10%) were between 25 and 29 years old. Younger and older individuals constituted the remaining sample: 75 people (26.60%) were younger than 25 old, and 77 people (27.30%) were over 29 years old<sup>2</sup>. Concerning education, the majority of the people in the sample (136 people, 48.23%) had a university degree, 125 people (44.33%) had completed high school, two people (0.71%) finished elementary school, and only one person (0.35%) had a Ph.D.

The majority of participants (219 people, 77.66%) were not in employment nor education at the start of the intervention, while 63 (22.34%) had a job or were self-employed<sup>3</sup>. The most significant share of the sample (205 people, 72.70%) had a disposable income of less than 600 EUR/month when they started the training courses, and only 77 people (27.30%) had a disposable income higher than 600 EUR/month. Finally, 3 out of 4 participants (211 people, 74.82%) did not rely on unemployment benefits at the start of the intervention, while 71 (25.18%) did.

Table 3. Descriptive statistics.

Demographics		
Gender	n	%
Female	175	62.06
Male	107	37.94
Age		
≤ 24 years old	75	26.60
25-29 years old	130	46.10
>29 years old <sup>2</sup>	77	27.30
Education		
Primary education	2	0.71
Lower secondary education	18	6.38
Upper secondary education	125	44.33

<sup>2</sup> The latter group represents participants to ANPAL training courses that are not part of the project YES! Young Entrepreneurs Succeed but they were included in this report as comparison group as they took part in interventions similar to the ones offered to the end beneficiaries of the project.

<sup>3</sup> This group of people work in irregular and/or precarious jobs and often rely on illegal employment to make a living.

Tertiary education	136	48.23
PhD	1	0.35
Labor status, disposable income, and lifetime cost	n	%
Self/employed, student <sup>3</sup>	63	22.34
Not in employment nor education	219	77.66
Disposable income		
Less than 600 EUR/month	205	72.70
More than 600 EUR/month	77	27.30
Lifetime cost, Unemployment benefits		
Yes	71	25.18
No	211	74.82

## 5.2 Soft outcomes and impact: evaluation of emotional capabilities and social benefits

An analysis of the results indicated a non-normal distribution of scores for some of the variables under study. Therefore, in Table 4 the results are presented using both the mean and the median for each variable.

Table 4. Pre/post mean and median for soft outcome and impact variables.

Variables	Mean (Pre)	Mean (Post)	Median (Pre)	Median (Post)
Proactivity	3.97	4.07	4.00	4.10
Self-efficacy	3.97	4.09	4.00	4.00
Resilience	4.14	4.13	4.00	4.00
Search-goals	4.58	4.56	4.67	4.67
Social responsibility	3.54	3.45	3.63	3.50
Social trust	2.75	2.76	2.80	2.80
Institutional trust	2.78	2.69	3.00	3.00

As reported in Table 5, a Wilcoxon signed-rank test showed that there was a significant positive difference in proactivity ( $Z = -3.990$ ,  $p < 0.05$ ) and in self-efficacy ( $Z = -4.509$ ,  $p < 0.05$ ) between post- and pre-observations. The pre- and post-intervention difference for the variable social responsibility was also significant ( $Z = -3.874$ ,  $p < 0.05$ ). This change, however, was negative.



Table 5. Wilcoxon test statistics table for soft outcome and impact variables.

Test Statistics							
	Proactivity post-test - Proactivity pre-test	Self-efficacy post-test - Self-efficacy pre-test	Resilience post-test - Resilience pre-test	Search-goals post-test - Search-goals pre-test	Social responsibility post-test - Social responsibility pre-test	Social trust post-test - Social trust pre-test	Institutional trust post-test - Institutional trust pre-test
Z	-3.990 <sup>b</sup>	-4.509 <sup>b</sup>	-.192 <sup>c</sup>	-.751 <sup>c</sup>	-3.874 <sup>c</sup>	-.285 <sup>c</sup>	-1.759 <sup>c</sup>
Asymp. Sig. (2-tailed)	.000	.000	.848	.452	.000	.776	.078
a. Wilcoxon Signed Ranks Test							
b. Based on negative ranks.							
c. Based on positive ranks.							

### 5.2.1 Soft outcomes and impact by gender

To assess if the pre-and post-observations were significantly different for specific NEET sub-groups, results were controlled by gender (women=175, men=107). The results are presented in Table 6 using both the mean and the median for each variable.

Table 6. Pre/post mean and median for soft outcome and impact variables by gender.

Variables	Mean (Pre)		Mean (Post)		Median (Pre)		Median (Post)	
	Female	Male	Female	Male	Female	Male	Female	Male
Proactivity	3.94	4.01	4.02	4.15	4.00	4.00	4.00	4.10
Self-efficacy	3.93	4.04	4.03	4.19	4.00	4.00	4.00	4.17
Resilience	4.08	4.23	4.06	4.25	4.00	4.00	4.00	4.50
Search-goals	4.56	4.63	4.56	4.56	4.67	4.67	4.67	4.67
Social responsibility	3.60	3.46	3.51	3.36	3.63	3.38	3.50	3.38
Social trust	2.83	2.63	2.82	2.67	2.80	2.60	2.80	2.60
Institutional trust	2.85	2.67	2.75	2.60	3.00	2.75	3.00	2.75

As reported in Table 7, a Wilcoxon signed-rank test showed that there was a significant positive difference in proactivity ( $Z = -2.350$ ,  $p < 0.05$ ) and in self-efficacy ( $Z = -3.617$ ,  $p < 0.05$ ) between post- and pre-observation of female participants. The pre- and post-intervention differences for the variables social responsibility and institutional trust were also significant ( $Z = -2.639$ ,  $p < 0.05$ , and  $Z = -2.123$ ,  $p < 0.05$ , respectively). This change, however, was negative.

Table 7. Wilcoxon test statistics table for soft outcome and impact variables by gender (female).

Test Statistics							
	Proactivity post-test - Proactivity pre-test	Self-efficacy post-test - Self-efficacy pre-test	Resilience post-test - Resilience pre-test	Search-goals post-test - Search-goals pre-test	Social responsibility post-test - Social responsibility pre-test	Social trust post-test - Social trust pre-test	Institutional trust post-test - Institutional trust pre-test
Z	-2.350 <sup>b</sup>	-3.617 <sup>b</sup>	-.451 <sup>c</sup>	-.308 <sup>b</sup>	-2.639 <sup>c</sup>	-.402 <sup>c</sup>	-2.123 <sup>c</sup>
Asymp. P	.019	.000	.652	.758	.008	.688	.034
a. Wilcoxon Signed Ranks Test							
b. Based on negative ranks.							
c. Based on positive ranks.							

For male participants, a Wilcoxon signed-rank test revealed that there was a significant positive difference in proactivity ( $Z = -3.454$ ,  $p < 0.05$ ) and in self-efficacy ( $Z = -2.713$ ,  $p < 0.05$ ) between post- and pre-observation as shown in Table 8. However, there was a significant negative difference in social responsibility between post- and pre-observation ( $Z = -2.792$ ,  $p < 0.05$ )

Table 8. Wilcoxon test statistics table for soft outcome and impact variables by gender (male).

Test Statistics							
	Proactivity post-test - Proactivity pre-test	Self-efficacy post-test - Self-efficacy pre-test	Resilience post-test - Resilience pre-test	Search-goals post-test - Search-goals pre-test	Social responsibility post-test - Social responsibility pre-test	Social trust post-test - Social trust pre-test	Institutional trust post-test - Institutional trust pre-test
Z	-3.454 <sup>b</sup>	-2.713 <sup>b</sup>	-.267 <sup>b</sup>	-1.659 <sup>c</sup>	-2.792 <sup>c</sup>	-.096 <sup>b</sup>	-.461 <sup>c</sup>
Asymp. P	.001	.007	.789	.097	.005	.924	.645
a. Wilcoxon Signed Ranks Test							
b. Based on negative ranks.							
c. Based on positive ranks.							

### 5.2.2 Soft outcomes and impact by education

At this point, the authors segmented the evaluation results by education to assess if the pre-and post-observations were significantly different for two sub-groups: individuals with ( $n=137$ ) and without ( $n=145$ ) a university degree. The results are presented, using both the mean and the median for each soft outcome and impact variable, in Table 9.

Table 9. Pre/post mean and median for soft outcome and impact variables by education.

Variables	Mean (Pre)		Mean (Post)		Median (Pre)		Median (Post)	
	Without university degree	With university degree	Without university degree	With university degree	Without university degree	With university degree	Without university degree	With university degree
Proactivity	4.01	3.92	4.16	3.98	4.00	4.00	4.10	4.00
Self-efficacy	4.02	3.92	4.16	4.02	4.00	4.00	4.17	4.00
Resilience	4.20	4.07	4.19	4.08	4.00	4.00	4.00	4.00
Search-goals	4.58	4.57	4.57	4.56	4.67	4.67	4.67	4.67
Social responsibility	3.52	3.58	3.40	3.51	3.50	3.63	3.38	3.50
Social trust	2.61	2.90	2.68	2.85	2.60	2.80	2.60	2.80
Institutional trust	2.73	2.84	2.56	2.84	3.00	3.00	2.75	3.00

As reported in Table 10, a Wilcoxon signed-rank test showed that there was a significant positive difference in proactivity ( $Z = -3.957$ ,  $p < 0.05$ ) and in self-efficacy ( $Z = -3.789$ ,  $p < 0.05$ ) between post- and pre-observation of participants without a university degree. The pre- and post-intervention differences for social responsibility and institutional trust were also significant ( $Z = -2.816$ ,  $p < 0.05$ , and  $Z = -2.161$ ,  $p < 0.05$ , respectively). This change, however, was negative.

Table 10. Wilcoxon test statistics table for soft outcome and impact variables by education (without university degree).

Test Statistics							
	Proactivity post-test - Proactivity pre-test	Self-efficacy post-test - Self-efficacy pre-test	Resilience post-test - Resilience pre-test	Search-goals post-test - Search-goals pre-test	Social responsibility post-test - Social responsibility pre-test	Social trust post-test - Social trust pre-test	Institutional trust post-test - Institutional trust pre-test
Z	-3.957 <sup>b</sup>	-3.789 <sup>b</sup>	-.350 <sup>c</sup>	-.479 <sup>c</sup>	-2.816 <sup>c</sup>	-.698 <sup>b</sup>	-2.161 <sup>c</sup>
Asymp. P	.000	.000	.726	.632	.005	.485	.031
a. Wilcoxon Signed Ranks Test							
b. Based on negative ranks.							
c. Based on positive ranks.							

For participants with higher educational attainment (university degree), a Wilcoxon signed-rank test revealed that there was a significant positive difference in self-efficacy ( $Z = -2.439$ ,  $p < 0.05$ ) between

post- and pre-observation as shown in Table 11. However, there was a significant negative difference in social responsibility between post- and pre-observation ( $Z = -2.687$ ,  $p < 0.05$ ).

Table 11. Wilcoxon test statistics table for soft outcome and impact variables by education (with a university degree).

Test Statistics							
	Proactivity post-test - Proactivity pre-test	Self-efficacy post-test - Self-efficacy pre-test	Resilience post-test - Resilience pre-test	Search-goals post-test - Search-goals pre-test	Social responsibility post-test - Social responsibility pre-test	Social trust post-test - Social trust pre-test	Institutional trust post-test - Institutional trust pre-test
Z	-1.541 <sup>b</sup>	-2.439 <sup>b</sup>	-.112 <sup>b</sup>	-.618 <sup>c</sup>	-2.687 <sup>c</sup>	-1.156 <sup>c</sup>	-.187 <sup>c</sup>
Asymp. P	.123	.015	.911	.537	.007	.248	.852
a. Wilcoxon Signed Ranks Test							
b. Based on negative ranks.							
c. Based on positive ranks.							

### 5.2.3 Soft outcomes and impact by age

Finally, the results of the soft outcomes and impact evaluation were controlled by age to assess if the pre-and post-observations were significantly different for three sub-groups: individuals up to 24 years old ( $n=75$ ), people between 25 and 29 years old ( $n=130$ ), and participants over 29 ( $n=77$ ). The results are presented, using both the mean and the median for each soft outcome and impact variable, in Table 12.

Table 12. Pre/post mean and median for soft outcome and impact variables by age.

Variables	Mean (Pre)			Mean (Post)			Median (Pre)			Median (Post)		
	≤ 24	25-29	30+	≤ 24	25-29	30+	≤ 24	25-29	30+	≤ 24	25-29	30+
Proactivity	3.89	3.95	3.98	4.11	4.01	4.14	4.00	4.00	4.00	4.00	4.00	4.10
Self-efficacy	4.01	3.96	4.07	4.12	4.02	4.18	3.83	4.00	4.00	4.00	4.00	4.17
Resilience	3.99	4.16	4.22	4.09	4.07	4.27	4.00	4.00	4.00	4.00	4.00	4.50
Search-goals	4.55	4.61	4.54	4.52	4.61	4.52	4.67	4.67	4.67	4.67	4.84	4.67
Social responsibility	3.57	3.54	3.54	3.45	3.49	3.41	3.63	3.63	3.50	3.38	3.50	3.38
Social trust	2.66	2.80	2.76	2.70	2.86	2.67	2.60	2.80	2.80	2.80	2.90	2.80
Institutional trust	2.76	2.85	2.68	2.56	2.76	2.71	3.00	3.00	2.75	2.75	3.00	2.75

As reported in Table 13, a Wilcoxon signed-rank test showed that there was a significant positive difference in proactivity ( $Z = -2.472$ ,  $p < 0.05$ ) and in self-efficacy ( $Z = -3.516$ ,  $p < 0.05$ ) between post- and pre-observation of participants up to 24 years old. The pre- and post-intervention differences for the variables social responsibility and institutional trust were also significant ( $Z = -2.533$ ,  $p < 0.05$ , and  $Z = -1.977$ ,  $p < 0.05$ , respectively). This change, however, was negative.

Table 13. Wilcoxon test statistics table for soft outcome and impact variables by age (up to 24 years old).

Test Statistics							
	Proactivity post-test - Proactivity pre-test	Self-efficacy post-test - Self-efficacy pre-test	Resilience post-test - Resilience pre-test	Search-goals post-test - Search-goals pre-test	Social responsibility post-test - Social responsibility pre-test	Social trust post-test - Social trust pre-test	Institutional trust post-test - Institutional trust pre-test
Z	-2.472 <sup>b</sup>	-3.516 <sup>b</sup>	-.733 <sup>b</sup>	-.475 <sup>c</sup>	-2.533 <sup>c</sup>	-.063 <sup>b</sup>	-1.977 <sup>c</sup>
Asymp. P	.013	.000	.464	.635	.011	.950	.048
a. Wilcoxon Signed Ranks Test							
b. Based on negative ranks.							
c. Based on positive ranks.							

Table 14 reports the results of a Wilcoxon signed-rank test for participants between 25 and 29 at the intervention time. The test shows a significant positive difference between post- and pre-observation for one variable: self-efficacy ( $Z = -2.185$ ,  $p < 0.05$ ).

Table 14. Wilcoxon test statistics table for soft outcome and impact variables by age (25-29 years old).

Test Statistics							
	Proactivity post-test - Proactivity pre-test	Self-efficacy post-test - Self-efficacy pre-test	Resilience post-test - Resilience pre-test	Search-goals post-test - Search-goals pre-test	Social responsibility post-test - Social responsibility pre-test	Social trust post-test - Social trust pre-test	Institutional trust post-test - Institutional trust pre-test
Z	-1.715 <sup>b</sup>	-2.185 <sup>b</sup>	-1.323 <sup>c</sup>	-.263 <sup>c</sup>	-1.625 <sup>c</sup>	-1.012 <sup>b</sup>	-1.148 <sup>c</sup>
Asymp. P	.086	.029	.186	.792	.104	.311	.251
a. Wilcoxon Signed Ranks Test							
b. Based on negative ranks.							
c. Based on positive ranks.							

Finally, Table 15 reports the results of a Wilcoxon signed-rank test for participants who were older than 29 at the time of the intervention. There was a significant positive difference in proactivity ( $Z = -2.818$ ,  $p < 0.05$ ) and self-efficacy ( $Z = -2.118$ ,  $p < 0.05$ ) between post- and pre-observations. The differences pre-and post-intervention for the variable social responsibility were also found to be significant ( $Z = -2.642$ ,  $p < 0.05$ ). This change, however, was negative.

Table 15. Wilcoxon test statistics table for soft outcome and impact variables by age (over 29 years old).

Test Statistics							
	Proactivity post-test - Proactivity pre-test	Self-efficacy post-test - Self-efficacy pre-test	Resilience post-test - Resilience pre-test	Search-goals post-test - Search-goals pre-test	Social responsibility post-test - Social responsibility pre-test	Social trust post-test - Social trust pre-test	Institutional trust post-test - Institutional trust pre-test
Z	-2.818 <sup>b</sup>	-2.118 <sup>b</sup>	-.616 <sup>b</sup>	-.656 <sup>c</sup>	-2.642 <sup>c</sup>	-1.738 <sup>c</sup>	-.077 <sup>b</sup>
Asymp. P	.005	.034	.538	.512	.008	.082	.938
a. Wilcoxon Signed Ranks Test							
b. Based on negative ranks.							
c. Based on positive ranks.							

### 5.3 Hard impact: evaluation of economic benefits

The pre-and post-intervention proportions of individuals who were not in employment nor education (versus self/employed, student), low-income earners (versus high), and receivers of unemployment benefits (versus non-receivers) are shown in Table 16.

Table 16. Pre/post proportions for hard impact variables.

Labor status, disposable income and lifetime cost				
Labor status	Pre-intervention		Post-intervention	
	n	%	n	%
Self/employed, student	63	22.34	67	23.76
Not in employment nor education	219	77.66	215	76.24
Disposable income				
Less than 600 EUR/month	205	72.70	223	79.08
More than 600 EUR/month	77	27.30	59	20.92
Lifetime cost, Unemployment benefits				
Yes	71	25.18	67	23.76
No	211	74.82	215	76.24

As reported in Table 17, a McNemar test determined a statistically significant difference in the proportion of low-earners pre-and post-intervention,  $p = .004$  (2 sided). The proportion of people whose disposable income was more than 600 Euros per month is higher at the start of the interventions than after. The other differences found are non-significant.

Table 17. McNemar test statistics for hard impact variables.

Test Statistics			
	Labor status pre-test & labor status post-test	Lifetime cost pre-test & lifetime cost post-test	Disposable income pre-test & disposable income post-test
N	282	282	282
Chi-Square	0.196	0.346	8.5
Asymp. Sig.	0.658	0.556	<b>0.004</b>
a. McNemar Test			
b. Continuity Corrected			

As for evaluating soft outcomes and impact variables, we then proceeded to segment the results of the impact assessment by gender, education, and age. We report below the findings by gender and education since no difference was found within the three age subgroups.

### 5.3.1 Hard impact by gender

A McNemar test was conducted for both male and female sub-samples to determine if the pre-and post-intervention differences found and reported in Table 18 were significant. For women, however, the change in the proportions of people not in employment nor education (versus self/employed, student), receivers of unemployment benefits (versus non-receivers), low-income earners (versus high), pre-and post-intervention was not statistically significant.

Table 18. Pre/post hard impact variables by gender.

Labor status, disposable income, and lifetime cost				
	Female (Pre)	Female (Post)	Male (Pre)	Male (Post)
<b>Labor status</b>				
Self/employed, student	42	45	21	22
Not in employment nor education	133	130	86	85
<b>Disposable income</b>				
Less than 600 EUR/month	132	137	73	86
More than 600 EUR/month	43	38	34	21
<b>Lifetime cost, Unemployment benefits</b>				
Yes	36	35	35	32
No	139	140	72	75

Table 19 presents the only statistically significant difference found in the male sample: disposable income. For men, the proportion of low-income earners is greater post-intervention.

Table 19. McNemar test statistics for hard impact variables by gender (male).

Test Statistics			
	Labor status pre-test & Labor status post-test	Lifetime cost pre-test & Lifetime cost post-test	Disposable income pre-test & Disposable income post-test
N	107	107	107
Exact P	1.000 <sup>b</sup>	.581 <sup>b</sup>	.001 <sup>b</sup>
a. McNemar Test			
b. Binomial distribution used.			

### 5.3.2 Hard impact by education

Finally, as reported in Table 20, a McNemar test was conducted for both education sub-groups (participants with and without a university degree) to determine if the pre-and post-intervention differences found were significant.

Table 20. Pre/post hard impact variables by education.

Labor status, disposable income, and lifetime cost				
	Without university degree (Pre)	Without university degree (Post)	With university degree (Pre)	With university degree (Post)
<b>Labor status</b>				
Self/employed, student	31	30	32	37
Not in employment nor education	114	115	105	100
<b>Disposable income</b>				
Less than 600 EUR/month	95	113	110	110
More than 600 EUR/month	50	32	27	27
<b>Lifetime cost, Unemployment benefits</b>				
Yes	58	52	13	15
No	87	93	124	122

For people with a university degree, the change in the proportions of people not in employment nor education (versus self/employed, student), receivers of unemployment benefits (versus non-receivers), low-income earners (versus high), pre-and post-intervention was not statistically significant. Table 21 shows the only statistically significant difference found in the sample of people without a university degree sample: disposable income. For people with lower educational attainment, the proportion of low-income earners is greater post-intervention.



Table 21. McNemar test statistics for hard impact variables by education (without university degree).

Test Statistics			
	Labor status pre-test & Labor status post-test	Lifetime cost pre-test & Lifetime cost post-test	Disposable income pre-test & Disposable income post-test
N	145	145	145
Exact P	1.000 <sup>b</sup>	.238 <sup>b</sup>	.000 <sup>b</sup>
a. McNemar Test			
b. Binomial distribution used.			

## 6 Discussion

This evaluation reveals some interesting insights that could potentially help the project's partners planning future waves of training courses in the following months and were therefore discussed with a representative of Microfinanza. Although the absence of control groups prevents establishing a scientifically rigorous causal link between the project's activities and results, the fact that the interventions were short-term suggests that the outcomes and impact observed are likely to be attributable to the interventions. In light of this, the results show that the interventions were partly effective in developing the young individuals' emotional capabilities. However, none of the training courses contributed to generate social and economic impact at this point in time and in the sense described in this exercise.

All participants independently of gender, education, and age recorded an increase in self-efficacy. The positive effects on proactivity instead were statistically significant only for people without a university degree and participants younger than 25 years old or older than 29 at the start of the intervention. Gender did not seem to play a role in this regard as both men and women reported higher levels of proactivity at the end of the intervention. Concerning soft and hard impact, the data analysis revealed a negative change in the difference between post- and pre-observations. More specifically, social responsibility decreased for all demographic subgroups, except for people between 25 and 29 years old.

Additionally, women, participants without a university degree, and those younger than 25 years old reported a decrease in institutional trust. Finally, the analysis revealed a reduction of disposable income for men and participants without a university degree. In general, we believe the negative results recorded for institutional trust and disposable income to be potentially connected to the current crisis. In the light of this interpretation, data suggest that the adverse effects of the recent economic downturn were especially severe for men and for participants without a university degree.

The decrease in social responsibility might be attributable to the fact that individualist values are often indirectly promoted in the context of entrepreneurial activity (Liñán, Moriano, & Jaén, 2016). Therefore, entrepreneurship training courses could benefit from additional modules such as social and civic ethics to foster youth's understanding of their role in society. Moreover, there is the possibility that the coronavirus crisis might have indirectly impacted young adults' social responsibility by having negative immediate effects of their income and trust in institutions.

Finally, descriptive statistics emphasized a few criticalities in the process of data collection. For a start, out of the 576 participants to the interventions, only 282 (48.95%) filled both pre- and post-questionnaires despite the organization's efforts to encourage participation in the survey. This fact highlights potential criticalities (anonymity, length of the questionnaire, online form and, in general,

scarce interest) as well as the need for more effective incentives to be put in place to increase response rates.

Secondly, regarding labor status, Microfinanza's representative pointed out that some young adults who are not in employment nor education might be reluctant to declare themselves as such due to the social stigma of unemployed people. The item 'student' especially might have been misinterpreted as there is a possibility that some participants' interpretation of the term includes informal education too, rather than enrollment in a formal education institution. Thirdly, the share of participants above 29 years old (27.30%) represents Microfinanza's effort to extend their range of services to older individuals as well as being part of an agreement with the National Agency for Active Labour Policies (ANPAL). This group of individuals is not part of the project YES! Young Entrepreneurs Succeed but was used as a comparison group.

## 7 Concluding remarks

The evaluation had several limitations. Firstly, the pre-test/post-test design impedes drawing rigorous causal inference between the project's activities and its results. Secondly, the lack of control groups also restricted the researchers' ability to control for other influential events such as the COVID-19 outbreak happening at the time the training courses were delivered. Finally, it would be useful to collect and integrate qualitative data (such as interviews and focus groups) to validate and explore further the quantitative findings of this evaluation.

In general, organizations working with NEETs face a large number of challenges. For example, the mere engagement of NEETs into training courses cannot be taken for granted, especially if we consider particularly vulnerable groups in this population. With this report, researchers wanted to avoid judging such a complex issue in black and white and provide a more nuanced view of the work organizations like Microfinanza are doing. This evaluation gives evidence that even short-term training courses can support NEETs by accompanying them through the first steps on the staircase to employment or self-employment depicted in Figure 2. The generation of social and economic impact, such as a change in labor status or acquisition of financial autonomy, might need some more time to emerge, especially when one takes into consideration the adverse effects of the current crisis.

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# Appendix

# YES! Young Entrepreneurs Succeed

## Questionnaire

In the context of this project, we are conducting research on employment and entrepreneurship. The survey should only take 10 minutes. Thank you for agreeing to take part in it. We really appreciate your input!

Using a scale from 1 to 5 please indicate to what extent you agree with the following statements (1= strongly disagree 2= disagree 3= neither agree nor disagree 4= agree 5= strongly agree).

\* 1. Please, indicate your registration number:

2. If someone opposes me, I can find the means and ways to get what I want.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

3. It is easy for me to stick to my aims and accomplish my goals.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

4. Thanks to my resourcefulness, I know how to handle unforeseen situations.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

5. I can solve most problems if I invest the necessary effort.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

6. I can remain calm when facing difficulties because I can rely on my coping abilities.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

7. I can usually handle whatever comes my way.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

8. I am able to adapt when changes occur.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

9. I tend to bounce back after illness, injury, illness or other hardships.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

10. I am constantly on the lookout for new ways to improve my life.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

11. Wherever I have been, I have been a powerful force for constructive change.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★



12. Nothing is more exciting than seeing my ideas turn into reality.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

13. If I see something I don't like, I fix it.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

14. No matter what the odds, if I believe in something I will make it happen.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

15. I love being a champion for my ideas, even against others' opposition.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

16. I excel at identifying opportunities.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

17. I am always looking for better ways to do things.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

18. If I believe in an idea, no obstacle will prevent me from making it happen.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

19. I can spot a good opportunity long before others can.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

20. I will work hard to improve my work situation.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

21. I am willing to put in effort to have a job I enjoy.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

22. Having a good job is important to my sense of well-being.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

23. It is no use worrying about current events or public affairs, I can't do anything about them anyways.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

24. Every person should give some of his time for the good of his town or country.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

25. Our country would be a lot better off if we didn't have so many elections and people didn't have to vote so often.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

26. Letting your friends down is not so bad because you can't do good all the time for everybody.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

27. It is the duty of each person to do his job the very best he can.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

28. People would be very better off if they could live far away from other people and never have to do anything for them.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

29. When I was at school, I usually volunteered for special projects.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

30. I feel bad when I have failed to finish a job I promised I would do.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

31. Most people tell a lie when they can benefit by doing so.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

32. Those devoted to unselfish causes are often exploited by others.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

33. Some people do not cooperate because they pursue only their own short-term self-interest. Thus, things that can be done well if people cooperate often fail because of these people.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

34. Most people are basically honest.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

35. There will be more people who will not work if the social security system is developed further.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

36. Generally, our public administration operates effectively.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

37. In general, our public administration is capable of carrying out its policies.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

38. Generally, our public administration cares about citizens' well-being.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

39. In general, our public administration honors its commitments.

strongly disagree	disagree	neither agree nor disagree	agree	strongly agree
★	★	★	★	★

40. In what year were you born?

41. What is your gender?

Female

Male

Other

42. What is the highest degree or level of school you have completed?

- Primary education
- Lower secondary education
- Upper secondary education (high school degree)
- Tertiary education (university degree)
- PhD

43. What is your current labour status?

- employed
- self-employed
- unemployed and currently looking for work
- unemployed and not currently looking for work
- enrolled in a formal education institution

44. Are you currently receiving unemployment benefits of other types of social benefits?

- Yes
- No

45. What was your net income last month?

- Less than 600 EUR
- 600-1300 EUR
- 1300-2000 EUR
- 2000-2700 EUR
- More than 2700 EUR

46. What is the postal code of the place where you live?

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The Scaling trust-based partnership models to recharge youth entrepreneurship: Supporting underserved communities with innovative entrepreneurship support instruments (TPM-RYE) project, benefits from €2,3M grant from Iceland, Liechtenstein and Norway through the EEA and Norway Grants Fund for Youth Employment. The aim of the programme is to activate unemployed youth to access the labour market and promote entrepreneurship.