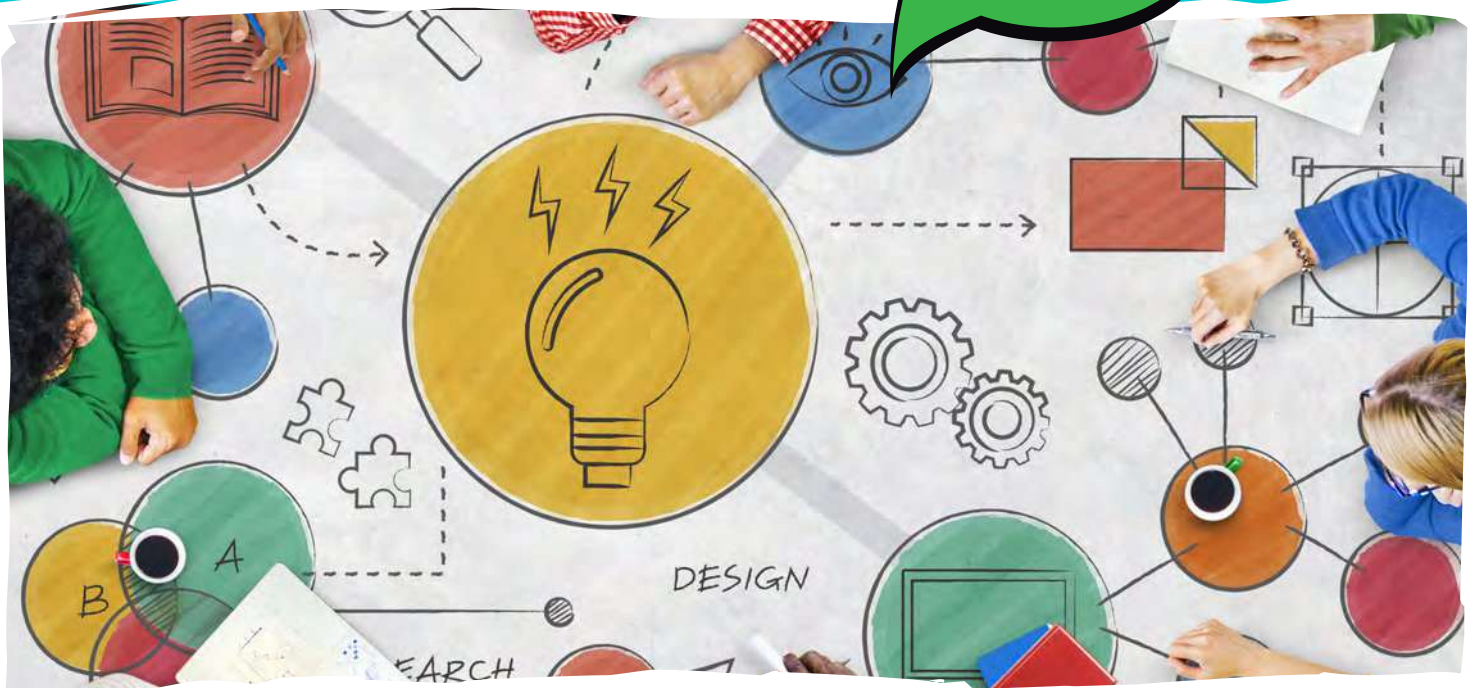


Italy



## Impact Assessment Report 2022 (3)

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*#YoungEntrepreneursSucceed*

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Impact Assessment Report 2022 (3): Italy

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# 1 Introduction

## 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 Srl with the purpose of helping young people develop their emotional capabilities, improve their achievements and behaviors, and, ultimately supporting 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 the cooperation of eight partners, the project aims to improve the employment situation of young people neither in employment nor in education and training (NEETs) through innovative approaches and the partners' transnational cooperation on labor market issues.

The project targeted in total a sample population of 1,600 NEETs spread across four European countries (Greece, Italy, Poland, and Spain) over three and half years (2018-2021). The project got re-financed for another one and half year period (April 2022 - September 2023), targeting additional 970 NEETs across the same regions. This follows the impacts and success stories recorded by the current interventions. This report is to be read in the context of the project's "Impact Assessment Work Package," which represents a systematic effort to provide credible evidence on the causal impacts of interventions meant to integrate young adults into the labor market. The Work Package encompasses a series of activities, including the establishment of clear project objectives, the development of an impact assessment framework, the production of periodic impact evaluations, and the process of learning to inform decision-making within and among the organizations involved.

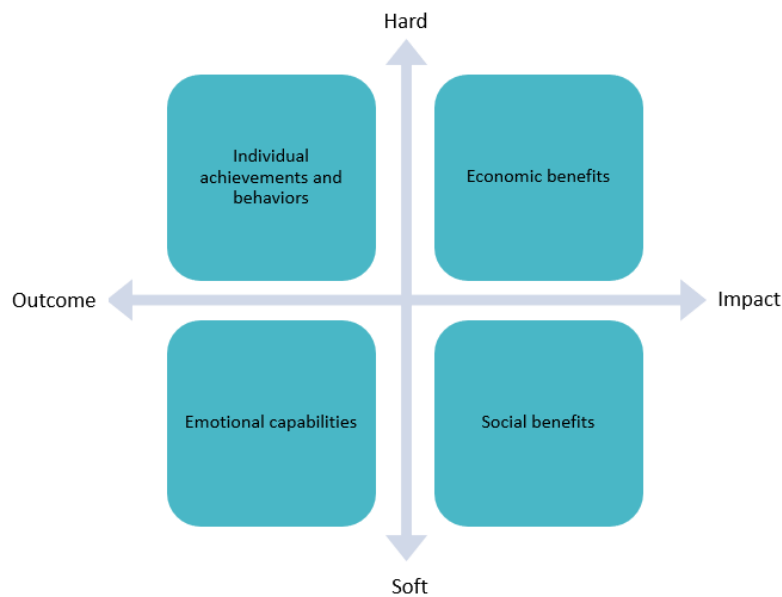
This report proceeds as follows. After a brief introduction provided in Section 1, Section 2 explains the impact assessment framework adopted. Section 3 provides a description of the interventions subject of the impact evaluation. In Section 4, the report moves its focus on detailing the methodology used to conduct the evaluation. Section 5 presents the results, while Section 6 interprets them and discusses the results. Section 7 concludes the findings while section 8 presents the lessons learned from the findings which can be translated into practice for the project's partners.

## 2 Impact assessment framework

## 2 Impact assessment framework

On a general level, the choice of variables for the assessment of outcomes and impact was guided by a conceptual framework by McNeil, Reeder & Rich (2012) that revolves around four primary areas of assessment 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 & Rich (2012)



The categories in the two quadrants on the left-hand side of Figure 1 represent the outcomes (the effects of the program on the target group), while the two sections on the right-hand side refer to the program's impact (the effects of the program 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 program 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 a 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 different 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. On an individual level, therefore, four variables were selected: proactivity, self-efficacy, resilience, and search goals. The variables chosen in this category are meant to 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 detect advancement via small steps of progress, 2) to avoid judging 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 will try"), 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 impacts 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." With regards to 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

### 3 Interventions

As of 31.05.2022, 31 training courses for a total of 827.5 hours delivered were coordinated by Microfinanza Srl, an Italian leading microfinance consultancy 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). 1021 individuals thereof 640 eligible beneficiaries, (under 29 years old) participated in the training courses offered by Microfinanza Srl. Table 2 summarizes the primary information for all training courses.

Counting on relations with other external entities, such as business incubators and development centers, Microfinanza Srl coordinated and delivered five types of training courses. The first type includes a series of entrepreneurship training courses with a focus on financial education, meant as the transfer of financial knowledge and capabilities, and the stimulation of proactive behaviors aimed at building and expanding entrepreneurial skills. The second type is digital marketing training courses aimed at developing the analytical skills and intuition needed to reach consumers via digital channels. The third type includes training courses on hard skills such as aquaculture and idroponic for business, and business modeling and planning, meant to assist in business planning and forecasting outcomes. The fourth type of training is basic financial education and career guidance, meant to assist participants in the choice of career and how to properly manage finances. The last type of training course is on hard skills which involve the use of Microsoft Excel for business; and other competencies for entering the labor market.

Training courses	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
C11	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	37	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
C12	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	60
AN3	1 week	06.05.2020	14.05.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	39	11
AN4	1 week	20.05.2020	28.05.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	35	12

<sup>1</sup> Eligible participants: NEETs who fall in the age group 18 - 29 years old

UL3	1 week	25.05.2020	31.05.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	18	16
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	36
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	19
CI3	1 week	13.07.2020	20.07.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	12	7
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	50
ER2	2 weeks	09.11.2020	24.11.2020	Entrepreneurship, fundraising, and career guidance	Online	16	32	17	13
PI1	1 week	19.11.2020	26.11.2020	Entrepreneurship, fundraising, and career guidance	Online	30	30	17	13
AQ1	2.5 weeks	08.02.2021	24.02.2021	Hard skills: aquaculture and idroponic for business; business modeling and planning	Online	15	30	18	17

IN1	1.5 weeks	07.04.2021	19.04.2021	Basic financial education and career guidance	Online	10	10	7	7
MA4	6 weeks	14.01.2021	23.02.2021	Digital marketing	Online	6 to 7	40	37	35
UL5	1 week	18.02.2021	25.02.2021	Entrepreneurship, fundraising, and career guidance	Online	30	30	19	19
LE1	1 week	08.03.2021	15.03.2021	Basic financial education and career guidance	Online	10	10	10	3
BP1	1 week	16.06.2021	24.06.2021	Entrepreneurship, fundraising, and career guidance	Online	8	8	5	2
EX1	2 weeks	14.06.2021	23.06.2021	Hard skills: Excel for business; and other competencies for entering the labor market	Online	4	7	6	2
BP2	1.5 weeks	04.10.2021	13.10.2021	Entrepreneurship, fundraising, and career guidance	Online	8	8	59	25
EX2	2 weeks	25.10.2021	05.11.2021	Hard skills: Excel for business; and other competencies for entering the labor market	Online	6	12	150	53
EX3	3 weeks	14.02.2022	07.03.2022	Data analysis (Excel) and other competencies to enter the labour market	Online	6 to 7	20	21	13
DM5	7 weeks	09.03.2022	20.04.2022	Digital marketing and useful instruments to start up a self-entrepreneurial project	Online	6 to 7	40	50	27
<b>Total</b>							<b>827.5</b>	<b>1021</b>	<b>640</b>

Table 2. Summary of primary information for all training courses.

### 3.1 Overview of the training courses

A total of 491 individuals were trained through 20 entrepreneurial training courses that lasted between one and two weeks for a total of 548.5 hours. The objectives were: to understand the concept of financial education as a process towards free and independent decision-making, and self-initiated behaviors, managing a planning methodology based on the family budget, learning business model canvas and business planning, understanding principles of savings, borrowing, funding, and investing.

268 individuals also received training between five-six weeks on digital marketing courses for a total of 150 hours. The objectives were: to learn how to effectively and efficiently use social media for professional purposes and understand the core principles of digital marketing. In particular, what 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) in order to set up and develop simple but effective communication strategies. Another 156 individuals got trained for a period of two weeks on Excel courses that lasted a total of 19 hours. Contents of the Excel training include basic concepts about Excel, functions and basic formulas, simulation analysis, pivot tables, graphics, how to emphasize hard skills in CV, CV, and active job search (Europass; LinkedIn; Cover Letter, personal branding).

10 eligible individuals took part in the training courses on basic financial education and career guidance. The contents of the courses were similar to the entrepreneurship courses. The training lasted between one - one and half weeks, for a total of 20 hours. The remaining 17 eligible individuals were trained in aquaculture and idroponic for business, business modeling, and planning. The training lasted for two and half weeks, for a total of 30 hours.

It is important to note that all of the training took place online due to the impact of COVID-19, and only one (CF1) took place offline in Palermo (Sicily), at Via Costantino, 5 from 30.09.2019 to 04.10.2019. The training course was provided in collaboration with Formalab Srl, an adult training center. The remaining online training courses were provided in collaboration with different organizations, including ANPAL Servizi Sicilia, Associazione Ulisse, CISL Vicenza (with the Partita Viva project), Forward Advisory Srl, and Extrafondente Open Source.

### 3.2 Overview of coaching and mentoring activities

A total of 261 beneficiaries participated in either coaching sessions only, mentoring sessions only, or both. 254 beneficiaries participated in coaching sessions only, which amounted to 743 hours. 102 beneficiaries participated in mentoring sessions only, which amounted to 850 hours. 97 beneficiaries participated in both coaching and mentoring sessions. Each of the coaching and mentoring sessions



lasted for an hour for a period of up to 1.5 years. A total of 11 coaches/mentors were consulted throughout the intervention period.

# 4 Methodology

## 4 Methodology

### 4.1 Evaluation design

This research relies on a pre- and post-experimental design. Specifically, the evaluation follows a pretest/posttest design, where data was collected from the participants twice: once before the beneficiaries took part in the intervention (baseline information), and immediately after the training courses ended for those who participated in training only. For beneficiaries who went further into coaching and mentoring sessions, the exit questionnaires were collected after the coaching/mentoring sessions ended. Although this type of design is often criticized because of weakness in establishing a causal link between the project's activities and outcomes, the pretest/posttest design is the most useful in demonstrating the immediate impacts of short-term interventions (Monsen, 2018). This design might prove less valid for long-term interventions because, over a more extended period, a higher amount of circumstances outside the project may arise and interfere with the effects of the project's activities.

The questionnaire was developed by the research staff involved in the project, and it contained 46 questions (see the Annex). 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 what was described by the 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 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 trying to predict 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 et al. (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 & Delgado (2010) to measure search goals, as suggested by Dahling, Melloy & 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 that 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 & 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 choices:

- 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 full 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 31.05.2022. During this time, all participants in the training courses were asked to fill out the same questionnaire on the day the intervention started, and the day it ended. Of the 1021 beneficiaries, 473 completed pre/post-intervention questionnaires were analyzed and used to compile this report. Data analysis includes a descriptive analysis of basic demographic information of beneficiaries. 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. Finally, an independent-samples t-test was used to check if the means of the variables were reliably different from each other at baseline and, therefore, post-intervention results could be compared between the two groups.

# 5 Results

## 5 Results

### 5.1 Descriptive statistics

Descriptive statistics of the pre-and post-observations of beneficiaries in the intervention are presented. Table 3 shows the overall data, while Table 4 and Table 5 show disaggregated data by gender and type of intervention activities, Table 6 showed results from the economic variables.

As shown in Table 3, from the total of 473 beneficiaries that participated in the intervention, almost half of the participants in the sample 223 participants (49.3%) were between the ages of 25 - 29 years old. Younger participants constituted the remaining sample: 174 participants (36.8%) were less than 25 years old, and 66 participants (14%) were more than 29 years old. More than half of the participants 295 (62.4%) in the sample were female, and 177 participants (37.4%) were male. One (0.2%) participant did not respond to the question. With regard to education, almost half of the participants 222 (46.9%) completed upper secondary education. 200 participants (42.3%) completed tertiary education, 47 participants (9.9%) completed lower secondary education, three participants (0.6%) completed primary education while one participant (0.2%) completed post-grad education (Ph.D).

Presented in Table 4 is the gender-disaggregated data. Of the 295 female participants, 162 participants (54.9%) were between 25 and 29 years old, 104 participants (35.3%) were less than 25 years old and 29 participants (9.8%) were more than 29 years old. Among the 177 male participants, 70 participants (39.5%) were between the ages of 25 and 29. The same proportion of participants also fell below the age of 25, and 37 participants (21%) were more than 29 years old. With regards to education, 161 (54.6%) of the female participants completed tertiary education, 116 participants (39.3%) completed upper secondary education, 15 participants (5.1%) completed lower secondary education, two participants (0.7%) completed primary education, and one participant (0.3%) completed a post-grad education (Ph.D). Among the male participants, 106 (59.9%) completed upper secondary education, 38 participants (21.4%) completed tertiary education, 32 participants (18.1%) completed lower secondary education, and one participant (0.6%) completed primary education.

As shown in Table 5, demographic information with regards to the type of intervention revealed that 363 participants (76.7%) took part in training alone, while 110 participants (23.3%) took part in either coaching or mentoring or both. Among the participants that took part in training only, 180 participants (49.6%) were between 25 and 29 years old, 122 participants (33.6%) were below 25 years old, and 61 participants (16.8%) were more than 29 years old. More than half of the participants 230 (63.4%) who took part in training only were female, while 133 participants (36.6%) were male. With regards to education, among participants who took part in training only, 179 (49.3%) completed upper secondary education, 142 participants (39.1%) completed tertiary education, 39 participants (10.7%) completed lower secondary education, two participants (0.6%) completed primary education, and one participant

(0.3%) completed a post-grad education (Ph.D). Among participants who took part in either coaching or mentoring or both, 53 participants (48.2%) were between ages 25 - 29 years old, 52 participants (47.3%) were less than 25 years old, while 5 participants (4.5%) were more than 29 years old. More than half of the participants 65 (59.1%) were female, and 44 participants (40%) were male. One of the participants (0.9%) did not disclose their gender. With regards to education, 58 participants (52.7%) completed tertiary education, 43 participants (39.1%) completed upper secondary education, 8 participants (7.3%) completed lower secondary education, and one participant (0.9%) completed primary education.

Presented in Table 6 is pre-and post- intervention results of the economic variables considered. Pre-intervention data of labor status of the participants showed 390 participants (82.5%) were not in employment or education, while 83 participants (17.5%) were either self-employed or student. Post intervention data on the other hand showed 368 participants (77.8%) were not in employment or education, while 105 participants (22.2%) were either self-employed or student. Pre-intervention data on unemployment benefits showed 347 participants (73.4%) were not receiving unemployment benefits, while 126 participants (26.6%) were receiving unemployment benefits. Post intervention data on the other hand showed 368 participants (77.8%) were not receiving unemployment benefits while 105 participants (22.2%) were receiving unemployment benefits. Pre-intervention data on the net income of participants showed 365 participants (77.2%) earned less than 600 euros per month, while 108 participants (22.8%) earned 600 euros and above per month. Post intervention data on the other hand showed 372 participants (78.6%) earned less than 600 euros per month, while 101 participants (21.4%) earned 600 euros and above per month.



Table 3. Descriptive statistics, overall data.

Age group	N	%
≤ 24 years old	174	36.8
25-29 years old	223	49.3
29+ years old*	66	14.0
<b>Total</b>	<b>473</b>	<b>100</b>
<b>Gender</b>		
	<b>N</b>	<b>%</b>
Female	295	62.4
Male	177	37.4
Non-response	1	0.2
<b>Total</b>	<b>473</b>	<b>100</b>
<b>Education</b>		
	<b>N</b>	<b>%</b>
Primary education	3	0.6
Lower secondary education	47	9.9
Upper secondary education	222	46.9
Tertiary education	200	42.3
PhD	1	0.2
<b>Total</b>	<b>473</b>	<b>100</b>

\*This group of participants were included in the analysis for comparison only.

Table 4. Descriptive statistics, disaggregated data by gender

Age group	Female		Male	
	N	%	N	%
≤ 24 years old	104	35.3	70	39.5
25-29 years old	162	54.9	70	39.5
29+ years old*	29	9.8	37	21.0
<b>Total</b>	<b>295 (62.5%)</b>	<b>100</b>	<b>177 (37.5%)</b>	<b>100</b>
<b>Education</b>				
	<b>N</b>	<b>%</b>	<b>N</b>	<b>%</b>
Primary education	2	0.7	1	0.6
Lower secondary education	15	5.1	32	18.1
Upper secondary education	116	39.3	106	59.9
Tertiary education	161	54.6	38	21.4
PhD	1	0.3	0	0
<b>Total</b>	<b>295 (62.5%)</b>	<b>100</b>	<b>177 (37.5%)</b>	<b>100</b>

Table 5. Descriptive statistics, disaggregated data by type of intervention

Demographic Information	Training		Coaching/Mentoring	
<b>Age group</b>	<b>N</b>	<b>%</b>	<b>N</b>	<b>%</b>
≤ 24 years old	122	33.6	52	47.3
25-29 years old	180	49.6	53	48.2
29+ years old*	61	16.8	5	4.5
<b>Total</b>	<b>363 (76.7%)</b>	<b>100</b>	<b>110 (23.3%)</b>	<b>100</b>
<b>Gender</b>	<b>N</b>	<b>%</b>	<b>N</b>	<b>%</b>
Female	230	63.4	65	59.1
Male	133	36.6	44	40.0
Non-response	0	0.0	1	0.9
<b>Total</b>	<b>363 (76.7%)</b>	<b>100</b>	<b>110 (23.3%)</b>	<b>100</b>
<b>Education</b>	<b>N</b>	<b>%</b>	<b>N</b>	<b>%</b>
Primary education	2	0.6	1	0.9
Lower secondary education	39	10.7	8	7.3
Upper secondary education	179	49.3	43	39.1
Tertiary education	142	39.1	58	52.7
PhD	1	0.3	0	0
<b>Total</b>	<b>363 (76.7%)</b>	<b>100</b>	<b>103 (23.3%)</b>	<b>100</b>

Table 6. Descriptive statistics of economic variables

Labor status	Pre-test		Post-test	
	N	%	N	%
Self/employed, student	83	17.5	105	22.2
Not in employment nor education	390	82.5	368	77.8
<b>Total</b>	<b>473</b>	<b>100</b>	<b>473</b>	<b>100</b>
<b>Unemployment benefits</b>	<b>N</b>	<b>%</b>	<b>N</b>	<b>%</b>
No	347	73.4	351	74.2
Yes	126	26.6	122	25.8
<b>Total</b>	<b>473</b>	<b>100</b>	<b>473</b>	<b>100</b>
<b>Net Income</b>	<b>N</b>	<b>%</b>	<b>N</b>	<b>%</b>
Less than 600 EUR	365	77.2	372	78.6
More than 600 EUR	108	22.8	101	21.4
<b>Total</b>	<b>473</b>	<b>100</b>	<b>473</b>	<b>100</b>

## 5.2 Soft outcomes: Statistical evaluation of soft outcome variables

Some of the variables considered (pre-and post-observation for soft outcomes) were statistically significant as shown in Table 7. A paired-samples t-test was conducted to compare the soft outcome of pre-and post-intervention to check if the differences found were significant. The positive mean differences between pre-and post-intervention of self-efficacy and proactivity were statistically significant at 5% significance level. Both variables have a significant value of (0.000). The mean difference of search goals and resilience on the other hand was statistically insignificant.

Table 7. Test of significance difference between pre and post-intervention

Soft outcomes	Mean value (Pre-intervention)	Mean Value (Post-intervention)	p-value
Self-efficacy	3.9781	4.0751	0.000
Proactivity	3.9786	4.0778	0.000
Search-goals	4.5930	4.5576	0.125
Resilience	4.0941	4.1374	0.131

## 5.3 Soft impacts: Statistical evaluation of soft impact variables

Presented in Table 8 is the summary of the statistical analysis of pre and post-intervention differences between the soft impact variables. The mean difference of social trust (0.001) and social responsibility (0.000) were found significant at 5% level of significance. However, the significant difference observed between the pre and post-intervention for the social trust variable was based on a negative difference. The mean difference of institutional trust was insignificant.

Table 8. Test of significance of pre and post-intervention of soft impact variables.

Soft impacts	Mean value (Pre-intervention)	Mean Value (Post-intervention)	p-value
Social trust	2.8820	2.9784	0.001
Social responsibility	3.4646*	3.3718*	0.000*
Institutional trust	2.7627	2.7252	0.371

\*post observations less than pre-observations.

Presented in table 9 is the summary based on Wilcoxon signed-rank test. The test showed significant difference between post and pre-observations in self-efficacy ( $Z = -4.769$ ,  $p=0.000$ ), proactivity ( $Z = -4.676$ ,  $p=0.000$ ), social responsibility ( $Z = -5.053$ ,  $p=0.000$ ), and social trust ( $Z = -3.001$ ,  $p=0.003$ ) at 5% level of significance. The pre-and post-intervention of the mean difference in resilience, search goals and institutional trust were insignificant.

Table 9. Wilcoxon test statistics for soft outcome and impact variables

Test statistics							
	Self-efficacy post - pre	Resilience post - pre	Proactivity post - pre	Search Goals post - pre	Social responsibility post - pre	Social trust post - pre	Institutional trust post - pre
Z	-4.769 <sup>b</sup>	-1.400 <sup>b</sup>	-4.676 <sup>b</sup>	-1.705 <sup>c</sup>	-5.053 <sup>c</sup>	-3.001 <sup>b</sup>	-0.997 <sup>c</sup>
Asymp. Sig. (2-tailed)	0.000	0.162	0.000	0.088	0.000	0.003	0.319
b. Based on negative ranks							
c. Based on positive ranks							

#### 5.4 Hard impacts: Statistical evaluation of economic benefits

Table 10 shows the statistical analysis of hard impact variables (labor status, lifetime cost, and disposable income) considered in the intervention. A McNemar test was conducted to determine the significance of the differences observed in the pre-and post-intervention variables. Among the three hard impact variables considered, only labor status was statistically significant (0.019) at 5% significant level. The contribution of the other variables (lifetime cost and disposable income) were insignificant.

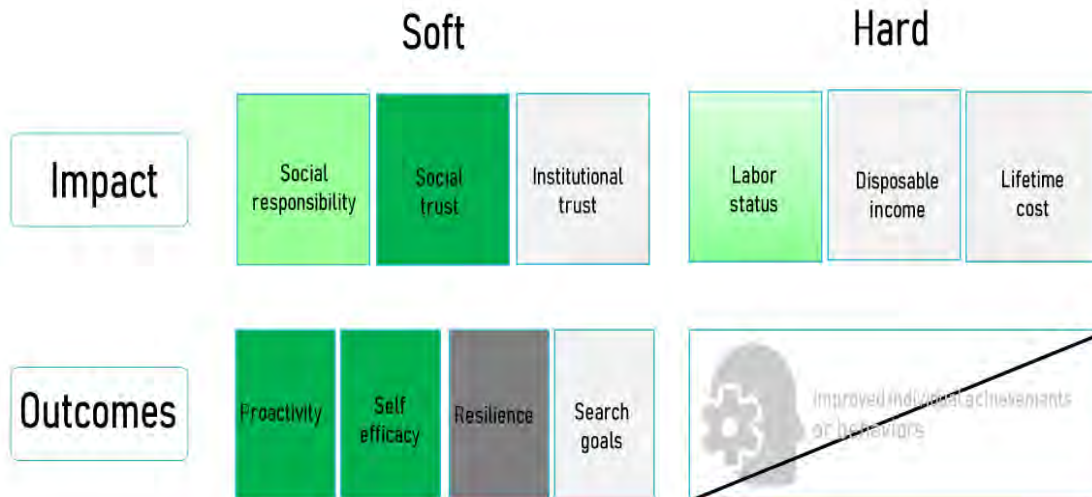
Table 10. Test of significance of hard impact (pre/post) variables.

Hard impact	N	Chi-Square value	P-value
Labor status	473	5.513	0.019
Lifetime cost	473	0.225	0.522
Disposable income	473	0.635	0.470

#### 5.5 Summary of results

Figure 3 shows a summary of the contributions of all variables considered in the intervention. All the variables considered (including outcome and impact variables) contributed to improving the emotional capabilities of the beneficiaries. Although not all the contributions were significant, proactivity, self-efficacy, social responsibility, social trust, and labor status contributed significantly to the development of the emotional capabilities of the beneficiaries involved in the intervention. The contributions of the following variables were found to be insignificant: resilience, search goals, institutional trust, lifetime cost, and disposable income. However, self-efficacy, resilience, proactivity, and social trust contributed negative changes to the intervention. On the other hand, search goals, social responsibility, institutional trust, labor status, lifetime cost, and disposable income contributed positive changes to the intervention.

Figure 3. Summary of results



The rectangles represent the significant changes in pre/post variables

■ = negative significant change, ■ = positive significant change, ■ = negative insignificant change, ■ = positive insignificant change

# 6 Discussion

## 6 Discussion

The findings from this final impact assessment report revealed some improved facts in comparison with the previous evaluation report. This could potentially be useful to the representatives of Microfinanza Srl in the design and planning of future projects and interventions. Although the absence of control groups impedes the establishment of a scientifically causal link between the project's activities and results, the outcomes and impact recorded are likely to be attributed to the longer duration of some of the interventions. While some of the outcomes presented in this final evaluation are similar to the previous evaluation reports, some improvements were observed in this round of assessment. Demographic data revealed that female participants and people in the age group 25-29 years old benefitted more from the interventions compared to other groups. People with tertiary and upper secondary education constituted the majority of the participants who benefited from the interventions. These results are consistent with the previous findings.

A significant improvement in the economic situation of the NEETs considered in the intervention was demonstrated by the results of the final evaluation in comparison to the previous report. These changes can be attributed to the quality of training programs the participants received during the interventions, which proved the interventions were effective in nudging youth toward free and independent decision-making and self-initiated behaviors. The proportion of participants who moved out of NEET status is slightly higher in the final report in comparison to the previous report. Approximately 4.7% of NEETs transition to either self-employment, gainful employment, or enrolled in formal education. The improvement observed regarding the proportion of people who are receiving unemployment benefits remained consistent with the previous report with a proportion 0.8% increment. However, this contribution proved insignificant which is also consistent with the previous report. Disposable income also contributed insignificantly to this final report and it is also consistent with the previous report.

Soft outcome variables considered in this intervention are consistent with those reported in the previous report. No observable changes were recorded in this regard. Self-efficacy and proactivity contributed significant changes to the intervention. However, these changes were negative which are consistent with the previous report. Resilience and search goals equally contributed insignificant but negative and positive changes respectively to the intervention. This finding is also consistent with the previous report.

Regarding the soft impact variables, the final assessment result is consistent with the previous result with slight changes. Both social trust and social responsibility contributed significant changes in both final reports, while institutional trust remain insignificant. On the other hand, social responsibility and institutional trust contributed positive and negative changes respectively to the intervention in

both reports, but social trust contributed negative change in the final report and positive change in the previous report.

Even though the improvements recorded in this final round of evaluation differs slightly from the previous round of evaluation, the improvements observed are likely attributable to the quality of interventions that was organized and provided to the beneficiaries by the representatives of Microfinanza. The training contents were tailored to meet the needs of the beneficiaries in order to support their successful transition into the Italian labor market. The duration of the intervention could also have played a significant role in the observed improvement. It allowed the beneficiaries enough time to internalize the skills and lessons learned through coaching and mentoring sessions. Furthermore, the beneficiaries participated in intensive workshops that played a crucial role in building the emotional capabilities of youths that participated in the project for several weeks.

Other external factors also could have contributed to the observed improvements. For instance, the effect of the global pandemic on younger population is still visible in every sector of the economy. Although economic activities are gradually getting back to the pre-covid era which encourages youths to find employment or other income generating activities to remain engaged in the labor market.



# 7 Conclusions

## 7 Conclusions

The short- and long-term effects of young people not in education, employment, or training (NEET) suggest negative impact with regards to their physical, mental and psychological well-being, socioeconomic status, and generally at risk of social exclusion. Interventions such as training, counseling in form of coaching/mentoring, internships, financial incentives, and case management, to mention a few have been identified to help NEETs on their transition journey to becoming self-employed, gainfully employed in a formal job, or enrolling in formal education.

In general, organizations working with NEETs face a large number of challenges. For example, coaching/mentoring sessions can last for up to 2 years, which can sometimes reduce the enthusiasm and commitment on part of youths involved in the intervention. This was the case with some of the beneficiaries enrolled by Microfinanza Srl. Some of the beneficiaries lost the enthusiasm to continue in the mentoring/coaching sessions after a few weeks of enrollment into the program. However, the mere engagement of NEETs in 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 Srl are doing.

The evaluation had several limitations. Firstly, the pretest/posttest design impedes the drawing rigorous causal inferences between the project's activities and its results. Secondly, the lack of control groups also restricted the researchers' ability to control for other external factors such as the effect of the pandemic and global recession which happened at the time the delivery of the interventions. Finally, it would be useful to collect and integrate qualitative data (such as interviews and focus groups) to validate and explore the quantitative findings of this evaluation. Furthermore, it is expected that the subsequent rounds of impact assessment will also capture the developments in NEETs lives, and more specifically their labor status which, in this research, is only measured right after the completion of each intervention, and may thus underestimate the actual outcomes of interventions.

# 8 Lesson learned

## 8 Lesson learned

The situation of NEETs in Italy represents an interesting case. First, Covid-19 had great effect on the outcomes of the intervention. For instance, the lockdown policy, forced many organizations to shut down or switch to remote working option. This makes it difficult for young people in low skilled employment and with educational attainment lower than university education to find new jobs without the needed skills. This is evident from the increment recorded in the proportion of beneficiaries with educational attainment lower than university education who were unemployed, and reduction in the proportion of beneficiaries with higher educational attainment who were able to switch to remote working options. This also evident in the increment recorded in the proportion beneficiaries who received unemployment benefits.

Labor status: The labor status of the beneficiaries might be under reported. For instance, some of the beneficiaries feel less comfortable to declare that they are unemployed. They rather declare to be self-employed. For instance, some of the beneficiaries who declared self-employed are only assisting their parents or friends run small business(es) without any formal earnings.

Soft impacts: The significance of social trust in this assessment round is consistent with the previous report. This affirms the beneficiary's confidence in building their profile by acquiring the necessary skills through training, coaching or mentoring. This translates into the development of sociable characteristics such as cooperation, collaboration, and collective action among individuals and groups.

# 9 References

## 9 References

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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 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?



# #YoungEntrepreneursSucceed

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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 €3,3M 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.