

“Empowering entrepreneurial skills and unleashing potential of unemployed seniors - **MYBUSINESS** project”



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Intellectual Output 1 – “Transnational report of identified barriers and needs for unemployed seniors to become self – employed or entrepreneurs”

## **Elaboration of the individual analyses-Spain**

[**INFODEF. Institute for the Promotion of Development and Training**]



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# ELABORATING OF THE INDIVIDUAL ANALYSIS – SPAIN

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### **1. INTRODUCTION**

MYBUSINESS project aims to create and test a customized action programme tailored to unemployed seniors interested in becoming self-employed or entrepreneur, on the basis on their own identified needs and barriers, strengthening their entrepreneurial skills and competences while taking advantage of their experience and promoting self-confidence, contributing not only to the creation of new jobs, but also addressing wider social and economic challenges related to aging population.

The duration of the programme is 24 months (01-09-2014 - 30-08-2016) and for the implementation of MYBUSINESS project cooperate partners from 6 European countries (Austria, Belgium, Greece, Ireland, Romania, Spain).

In order to indentify barriers and needs for the unemployed seniors to become self-employed or entrepreneurs each partner-country have prepared a report from for each own territory taking also into account the findings from the personal interviews and the two organized focus groups: one with the unemployed seniors and other with the Regional Assessment Team.

More specifically on this specific report we analyze the following contents of the common structure:

- **Methodology for elaboration of the individual analysis**
  - ❖ We describe the methodology carried out to analyse the target groups (questionnaire and focus groups)
- **Content**
  - ❖ We describe briefly the national and regional economy (geographical and socio-economic structure)
  - ❖ We present the Institutional Architecture in both National and Regional level

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- ❖ We present the entrepreneurship policies in both National and Regional level
- **Key findings**
  - ❖ We describe and analyze the profile of potential entrepreneurs
  - ❖ We focus on the identified needs towards entrepreneurship
  - ❖ We present the possible motivation towards entrepreneurship
  - ❖ Finally we present the main conclusions and recommendations

This report is completed with the Annexes. In this chapter we have quoted the questionnaire template, the graphics of the individual analysis based on the collected questionnaires as well as a short methodology of finding and reaching the target group.

### **2. METHODOLOGY FOR ELABORATION OF THE INDIVIDUAL ANALYSIS**

In order to develop a common bottom-up approach, it is essential to count with the collaboration and participation of the final beneficiaries, in order to determine the limitations that could potentially set back the development of the proposed training programme. Therefore, this first analytical activity have consisted of organising some personal interviews and a focus group with unemployed seniors. As well as another focus group with the previously created Regional Assessment Team.

In Spain, INFODEF have used the common questionnaire to carry out fifteen interviews with unemployed seniors. Personal interviews have been conducted in order to get first hand information on the senior unemployed training needs. In these interviews all partners have used a common questionnaire (please see the template on Annexes) to ask potential entrepreneurs about their more imperative training skills and knowledge they lack or whose deficiency and barriers prevents them from becoming entrepreneurs or self-employed.

INFODEF have also carried out one focus group with the participation of 8 seniors. The main objective of this focus group consists on completing and contrasting the information obtained through the personal interviews carried out to indentify new needs and difficulties previously not mentioned as well as reaching general consensus on their main training demands and barriers identified for each person individually. For the development of this focus group, INFODEF have used the common guidelines created to steer the focus group and to ensure that address the key issues.

The other focus group was developed with the participation of the Regional Assessment Team (RAT). This is an advisory group composed of several experts among trainers, policy-maker representatives, regional public authorities, researchers and entrepreneurs. This group is aimed to help with the analysis,

formulation of conclusions and recommendations, as well as to enrich the program of action called SEAP. Ten members of the RAT participate on the focus group.

### **3. CONTEXT**

#### 3.1 BRIEF DESCRIPTION OF NATIONAL & REGIONAL ECONOMY

##### 3.1.1 Socioeconomic structure

Spain has the thirteenth-largest economy by nominal GDP in the world, and sixteenth-largest by purchasing power parity. The Spanish economy is the fifth-largest in the European Union, and the fourth-largest in the Eurozone, based on nominal GDP statistics. In 2012, Spain was the twelfth-largest exporter in the world and the sixteenth-largest importer.

Spain is listed 23rd in UN Human Development Index and 30th in GDP(PPP) per capita by World Bank, thus it is classified as high income economy and among the countries of very high human development.[16] However, since the financial crisis of 2007–08, the Spanish economy's recent macroeconomic performance has been poor. Between 2008 and 2012, the economic boom of the 2000s was reversed, leaving over a quarter of Spain's workforce unemployed by 2012. In 2012, the Spanish economy contracted by 1.4% and was in recession until Q3 of 2013

Despite the poor recent performance of the Spanish economy generally, Spain's international trade situation has improved. During the boom years, Spain had built up a trade deficit eventually reaching a record amounting to 10% of GDP (2007). During the economic downturn, Spain has been significantly reducing imports, increasing exports and kept attracting growing numbers of tourists. As a result, in 2013 it achieved a trade surplus for the first time in three decades. In their global forecast report dated October 2014, the IMF improved the 2015 GDP growth forecast for Spain, putting it ahead of the Eurozone major economies.

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When Spain joined the EEC in 1986 its GDP per capita was about 72% of the average of its members. After a strong recovery from the global recession of the early 1990s, the centre-right government of former prime minister José María Aznar had worked successfully to gain admission to the group of countries launching the euro in 1999. Due to its own economic development and the EU enlargements up to 28 members, by 2007 Spain had achieved a GDP per capita of 105% of EU's average, which placed it slightly ahead of Italy (103%). Three regions were included in the leading EU group exceeding 125% of the GDP per capita average level: Basque Country leading with Madrid and Navarre. According to calculations by the German newspaper Die Welt, Spain's economy had been on course to overtake countries like Germany in per capita income by 2011. Unemployment stood at 7.6% in October 2006, a rate that compared favorably to many other European countries, and especially with the early 1990s when it stood at over 20%. Perennial weak points of Spain's economy include high inflation, a large underground economy, and an education system, beside UK and the United States, which OECD reports place among the poorest for developed countries.

In particular, growth during the period 1997-2007 was led by a property boom fed by historically low interest rates, massive rates of foreign investment (during that period Spain had become a favourite of other European investment banks) and an immense surge in immigration. At its peak in 2007, construction had expanded to a massive 16% of the total gross domestic product (GDP) of the country and 12% of total employment. During that time Spain built up a massive trade deficit, financed by capital inflows –including short term speculative investment– was directed mostly to consumption and property rather than at long term fixed assets such as manufacturing plants and the like.

The downside of the real estate boom was a corresponding rise in the levels of personal debt; as prospective homeowners had struggled to meet asking prices, the average level of household debt tripled in less than a decade. This placed especially great pressure upon lower to middle income groups; by 2005 the median ratio of

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indebtedness to income had grown to 125%, due primarily to expensive boom time mortgages that now often exceed the value of the property.

Noticeable progress continued until early 2008, when the 'global financial crisis' burst Spain's property bubble.

A European Commission forecast had predicted Spain would enter a recession by the end of 2008. According to Spain's Economy Minister, "Spain faces its deepest recession in half a century". Spain's government forecast the unemployment rate would rise to 16% in 2009. The ESADE business school predicted 20%.

By 2013 Spain's GDP per capita had fallen back to 95% of EU's average.

### 3.1.2 Economy in abstract

Employment is a longtime weakness of the Spanish economy. In the current general frame, the structural unemployment rate is 18%.

After having completed large improvements over the second half of the 1990s and during the 2000s (decade), which put a few regions on the brink of full employment, Spain suffered a severe setback from October 2008, when it saw its unemployment rate surging to 1996 levels. During the period October 2007 – October 2008 Spain had its unemployment rate climbing 37%, exceeding the unemployment surge of past economic crises like 1993. In particular, during the month of October 2008, Spain feared its worst unemployment rise ever recorded and, so far, the country is suffering a big unemployment crisis.

By July 2009, it had shed 1.2 million jobs in one year. Spain's unemployment rate hit 17.4% at the end of March, with two million people losing their jobs; with the oversized building and housing related industries contributing greatly to the rising unemployment numbers. In this same month, Spain had over 4,000,000 people unemployed, an especially shocking figure even for a country which had become used to grim unemployment data. Since 2009 thousands of established immigrants



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began to leave, although some that did continued to maintain homes in Spain due to poor conditions in their country of origin.

In May 2012 began a radical labor reform that make more flexible labor market and facilitates layoffs. According to the minister for Employment and Social Security, Fátima Báñez, reforms and adjustments made by the Spanish Government are beginning to create a situation of economic growth, "creating jobs", while measures are "rationalization and austerity" in public spending, will show growth employment in the coming months.

By the second quarter of 2014, the Spanish economy had reversed the tendency and started creating jobs for the first time since 2008. The second quarter reversal was sudden and extraordinary considering that the number of jobs created set an absolute positive record since such quarterly employment statistics are maintained (the series starts in 1964). Labor reform seems to have played an important role: one piece of evidence is that Spain is creating jobs at lower rates of GDP growth than before. In previous cycles, employment rose when growth hit 2%, this time the gain came during a year when GDP expanded by just 1.2%.

The recovery is projected to strengthen gradually over the next two years. The improving labour market and stronger confidence will aid private consumption. Investment will pick up as prospects improve. Export performance will keep improving boosted by competitiveness gains. The unemployment rate should decline gradually as growth picks up, but will remain high through the projection period. Spare capacity will keep wage growth down and price inflation very low.

To stop and eventually reverse the rise in public debt relative to GDP, the government needs to achieve its medium-term fiscal plan. Improving public employment services and training for the unemployed must be a priority to further reduce unemployment. Spain's medium-term growth potential would be boosted by further efforts to raise the quality of innovation, strengthen competitiveness and facilitate the creation and growth of firms.

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### 3.1.3 Key Economic Sectors

#### **External Trade**

Traditionally until 2008, most exports and imports from Spain were held with the countries of the European Union: France, Germany, Italy, UK and Portugal.

In recent years foreign trade has taken refuge outside the European Union Spain's main customers are Latin America, Asia (Japan, China, India), Africa (Morocco, Algeria, Egypt) and the United States. Principal products are imported in Asia Japan, China, South Korea, Taiwan. In African countries producing oil and gas (Nigeria, Algeria, Libya) and Morocco, and the Latin America Argentina, Mexico, Cuba (tourism) Colombia, Brazil, Chile (food products) and Mexico, Venezuela and Argentina (petroleum).

After the crisis that began in 2008 and the fall of the domestic market, Spain (since 2010) it has turned outwards widely increasing the export supply and export amounts. Have diversified the traditional destinations and have grown significantly in product sales of medium and high technology, including highly competitive markets like the US and Asia.

#### **Tourism**

During the last four decades Spain's foreign tourist industry has grown into the second-biggest in the world and was worth approximately €40 billion – about 5% of GDP, in 2006. The total value of foreign and domestic tourism came to nearly 11% of the country's GDP and provided employment for about 2 million people. In August 2012 Spain beat its own record of monthly arrivals, having registered 7.9 million visitors.

By 2013, Spain was the third most visited country in the world: it was visited by 60.6 million tourists.

The headquarters of the World Tourism Organisation are located in Madrid, Spain.

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### **Automotive industry**

The automotive industry is one of the largest employers in the country. By 2009 it employed 9% of the total workforce and contributed to 3.3% of the Spanish GDP. In 2008 the contribution of the automobile industry rose up to 18% of the country's total exports, becoming the 2nd most exported industry. In 2014 Spain produced over 2.4 million cars which made it the 9th largest automobile producer country in the world and the 2nd largest car manufacturer in Europe after Germany.

Apart from its domestic brand SEAT, which is the major contributor to the automotive sector of the country, many suppliers and foreign car and truck makers – like Volkswagen, Nissan, Daimler Mercedes-Benz, Ford, Renault, GM/Opel, PSA Peugeot/Citroën or Iveco – have major facilities and plants in Spain developing and producing vehicles and components both for the domestic and export markets.

### **Energy**

In 2008, Spanish electricity consumption was an average of 6,523 kWh/person. Spanish electricity usage constituted 88% of the EU15 average (EU15: 7,409 kWh/person), and 73% of the OECD average (8,991 kWh/person).

Spain is one of the world leaders in renewable energies, both as a producer of renewable energy itself and as an exporter of such technology. In 2013 it became the first country ever in the world to have wind power as its main source of energy.

## 3.2 INSTITUTIONAL ARCHITECTURE

### **At Regional level**

#### Valladolid Emprende (Valladolid undertake)

Is a cooperative initiative to promote entrepreneurship and help entrepreneurs to start their companies. Formed by Valladolid City Hall, Chamber of Commerce of Valladolid, Regional Employers Confederation, Valladolid University Science Park, and the SECOT (Senior Volunteer of Business Advisory). It starts in 2010 and offers support to entrepreneurs through:

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- Training courses (in-person and online) aimed at business creation, seminars about management and business administration.
- CREA programs (Center of Resources for Entrepreneurs and Self-employees) focus on technological enterprises, social entrepreneurship, funding, retaining talent
- Counselling services (in-person and online) during the whole process of starting a business, with tutors and mentors.
- Networking events and meetings with other entrepreneurs
- Guide for the implementation of Corporate Social Responsibility (CSR) in small and medium enterprises.

<http://www.valladolidemprende.es/>

### Programa Impulso (Impulse programme)

This private initiative is aimed to promote economic and business development in the region. Sponsored by the Regional Government, the programme seeks to foster critical thinking, search for convergence between social partners, public participation and exchange of initiatives and practical proposals. The programme works on six strategic areas: employment, entrepreneurship, finance, internationalization, innovation and SMEs. Actions developed consist on meeting forums and discussion groups, an online contest for entrepreneurship, as well as training through workshops and monographs on different areas of business management.

[www.programaimpulso.elnortedecastilla.es](http://www.programaimpulso.elnortedecastilla.es)

### **At national level**

### SECOT (Senior Volunteer of Business Advisory)

This non-profit association works through seniors, retirees or early retirees skilled workers who voluntarily offer their experience and expertise in enterprise management advice to help new entrepreneurs. It promotes education and training activities, prepares studies and publications related with entrepreneurship, volunteering, seniors and active aging issues.

<http://www.secot.org/home.htm>

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### Emprendemos Juntos (We undertake together)

Online platform that encourages and disseminates public policies that support entrepreneurship. Reference in the institutional cooperation for the development. It focuses on the contribution of companies, self-employees and entrepreneurs to create wealth and employment in Spain.

<http://www.emprendemosjuntos.es/>

### ASEME (Spanish Association of Business Women of Madrid)

This association provides a business management simulator, an interactive tool working as an online coach. It focuses on education and training for business management, forcing participants to compete with others to dominate a virtual market. Training focuses on skills like decision making, risk taking, motivation, etc.

[www.aseme.es](http://www.aseme.es)

### Aprender a Emprender (Learn to undertake)

Online platform for the promotion of entrepreneurship, that provides access to more than 300 business plan models with checked viability. Offers different training services such as analysis of training needs of the entrepreneurs, workshops for the promotion of entrepreneurship, as well as training capsules on motivation, creativity or technical knowledge.

<http://www.aprenderaemprender.es/>

### Emprender para Conservar (Undertake to preserve)

This program is run by the Foundation for environmental conservation "Félix Rodríguez de la Fuente". Its main objective is to promote self-employment and entrepreneurship in rural areas. And at the same time preserving the rich biodiversity of these areas, fighting depopulation and unemployment. Thus, it contributes to economic fabric and conserve natural protected areas. Provides a methodology for the detection of sustainable business opportunities in rural areas, based on the identification of the most appropriate economic activities for the

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specific environment. Provides also specific training aimed at local agents that are going to work as counsellors for rural entrepreneurs.

[www.emprenderparaconservar.com](http://www.emprenderparaconservar.com)

### 3.3 ENTREPRENEURSHIP POLICIES

The most recent legislation regarding entrepreneurship is the Law on Supporting Entrepreneurs and their Internationalization, better known as "**Entrepreneurs Law**", from September 2013.

This Law develops several measures to speed up the process of establishing businesses. For instance, the Business Activation Points (PAE) for entrepreneurs are created. This service allows to create a company online only by using a credit card, filling out a form and signing an affidavit. From that time the company will be able to operate, and the entrepreneur has the next 6 months to complete the habitual formalities.

Aimed at helping self-employees during their first initial phase (considered as a crucial period for company survival) the law offers bonuses in their contributions to Social Security: deduction of 80% for the first six months, 50% during the following six months and 30% during another six months more.

A significant change is related with the legal requirements for the creation of a company in different Autonomous Community. When a company meet these regulations in a region, automatically will be applied with the regulations from all other regions. This didn't occur previously, so entrepreneurs had difficulty to operate between regions.

When hiring young people, women or people over 45 years, the new company can opt to a reduction of 100% of the contributions to Social Security, during the first year of the contract.

Regarding funding, the Entrepreneurs Law introduces improvements and tax incentives to encourage private funding through the figure of the Business Angel: discounts on income tax, corporation tax, inheritance, property, etc. At the same

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time, the Law promotes the creation of a Seed Capital fund with public-private funding, as well as an improvement in the conditions of access to public micro-credits.

Due to the high level of delay in payment, currently present in the Spanish economy, which also affects entrepreneurs, the law modifies the system of VAT. In this way, companies can delay the payment of VAT on those uncollected bills, until the actual payment.

The Entrepreneurs Law develops two new types of companies:

- The Limited Partnership of successive constitution, which at the time of its constitution only has to provide percentage of the whole social capital.
- The mini-companies or student companies, consisting of an educational tool for the promotion of entrepreneurship. These companies, while being educational, may participate in professional activities like other companies. Companies will be valid for one or two school years.

The Law also creates the figure of the self-employee with limited liability. The self-employee can leave its habitual residence out of its corporate responsibility, only if their value does not exceed 300,000 Euros.

Moreover, the Entrepreneurs Law emphasizes the need to promote and incorporate from an early age the entrepreneurial culture, as an element of economic and social development. The Education Law is expected to be amended in order to match this objective. On the other hand, programs to foster entrepreneurship out of school are going to be promoted in collaboration with regional governments, business and professional associations and other stakeholders.

Another relevant recent legislation is the **Labour Reform** developed by the Central Government in 2012. This Decree Law contains an important change designed to enhance entrepreneurship and business creation: the "permanent labour contract to support entrepreneurs", aimed at SMEs with less than 50 employees. This type of

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contract has tax incentives that affect the Corporate Income Tax and the Social Security allowances, whenever the contract lasts at least three years.

By hiring an unemployed person, perceiver of unemployment benefit, the company is eligible for a tax deduction of up to 50% of the Corporate Income Tax. In other hand, if the first hired worker is under 30 years old, the company may opt for a tax deduction of up to 3,000 Euros from the Corporate Income Tax. In addition to tax incentives, the company can count on bonuses in the employer's contribution to Social Security for the first 3 years of the contract worker. The amount to be deducted from the employer's contribution depends on the type of worker. By hiring a worker who is over 45 years, the company can deduct up to 1,300 Euros a year.



### 4. KEY FINDINGS

#### 4.1 PROFILE OF POTENTIAL ENTREPRENEURS

1. Gender

Just a quarter of the interviewed unemployed seniors was women. The RAT focus group confirms that there are more senior male entrepreneurs, but at the same time they suggests that gender is not so determinant. Entrepreneurial policies and programs must focus on help women to undertake.

2. What age category do you fit into?

The more aged the seniors are, the less interest in entrepreneurship they have. 60% of the interviewed are 50-55 years old, and they showed a more positive attitude toward entrepreneurship.

3. Area of residence:

Most of the interviewed live in urban areas (80%), but they are over-represented in the analysis. Many unemployed seniors live in rural areas, especially in Castilla y Leon (our region), and at the same time, rural areas have great potential regarding entrepreneurship and new models of business.

4. What is your current situation?

Because of the prolonged economic crisis almost three quarters of the participants in the analyses are in a long term unemployed situation.

5. How would you describe yourself?

Unemployed seniors describe their self as analytical, independent and used to play at teams, but they have a weaker self perception in other skills like risk taking, embrace the change and being creative.

6. Select your highest level of attained education (according to the ISCED levels).

There is not a common profile of potential entrepreneurs regarding the educational level. 40% of them have studied at last secondary education, but the rest distributes regularly among the other categories.

7. Please describe the field in which you have attended education and/or training courses:

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In this sense, neither is there a common profile of entrepreneur, since seniors have attended many several courses depending on their professional careers and personal circumstances: maintenance of buildings, plumbing, basic computer skills, office software, training for trainers, textile crafts, administrative assistant, industrial equipment process or customer care.

8. Select the field in which you have worked the majority of time?

60% of potential entrepreneurs have worked in these three fields: Construction Trades; Health & Medical; Hospitality, Travel & Tourism.

9. For this field, please mention the position and main responsibilities

There is not a common profile of potential entrepreneurs regarding their previous position and responsibilities. Some of them have had low qualified jobs with less responsibilities, but other ones have worked as trainer, project manager or administrative assistant.

10. What kind of skills and abilities have you achieved in your workplace?

One in three have achieved job-related skills and almost 30% interpersonal skills. Computer skills and managerial skills only in 16% of cases.

11. In what skills do you think you need support?

Entrepreneurship. Financial and funding. Marketing. Business management. Computer skills. Public speaking. Job interviews. Labour legislation. Customer care.

12. What is/are the reason/s for which you have become unemployed?

The main reason is the economic crisis (55% of interviewed) and, related with this, companies went bankrupt or activities been restructured (32%). So it could be said that more than 85% of seniors are unemployed due to the crisis.

13. As a potential solution have you tried to set up a company or to become self-employed?

Most of them no (86%)

14. If yes, please describe it briefly:

Just a few participants have tried to set up a company. In fact, they have gathered information about the process to be self-employed, or just have thought about the idea of starting a business, but actually not tried to start it.

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15. Also, please describe what are the barriers that you have faced in carrying out this:

There is not useful information on this question since none of the participants have already tried to undertake or start a company.

16. Do you have friends or relatives aged over 50 years that have set up a company or have become self-employed?

Only 20% of participants have friends or relatives who are self employees or who have set up a company.

17. If yes, in your opinion was it a successful initiative?

Yes, for all the cases.

18. In your opinion what are the general obstacles to set up a company/ to become self-employed?

The most common opinion is that lack of fund and support is the main obstacle to undertake (almost 40% of participants). Followed by having insufficient level of knowledge and skills in the desired field, as well as the lack of business and/or entrepreneurship skills.

19. Would you like to attend a training course on entrepreneurship?

Unemployed seniors consider entrepreneurship as a labour option just in case of necessity, so just one in three participants demands training on entrepreneurship.

20. If yes, what are the reasons for which you want to attend the entrepreneurship courses?

The main reasons are: having knowledge about business, figure out how to get funds, decide on starting a business with more relevant information, and learn management and commerce.

21. What specific areas do you think are necessary in order to develop your own business within educational / entrepreneurship courses?

The main specific educational areas are: access to funds and support (19%), business planning and management (17%), marketing and networking (16%), Human Resources (11%) and Legislation and taxes (10%). The rest of the areas have less interest: Personal and interpersonal skills (8%), Logistics (8%) or Creativity and Innovation (5%).

### 4.2 MAIN NEEDS TOWARDS ENTREPRENEURSHIP

The key demands of the potential entrepreneurs are:

- have meetings with senior entrepreneurs, to know in first person the reality and circumstances of entrepreneurship.
- have access to greater dissemination of existing support services.
- access to public and private funding.
- personalized counselling and advice.
- training in business-related areas.

The main obstacles identified by unemployed seniors to start a business are:

- External factors: current environment of crisis, lack of public financial support, lack of access to credit, excessive competitiveness and weak demand (people do not consume because they have fewer resources)
- Internal factors: they do not have financial resources, lack of training in business-related areas, they do not have a network of contacts in the business world, ignorance of the sector-

Unemployed seniors need to be supported through tailored training related with entrepreneurship, focus on:.

- Motivation and soft skills (creativity, interpersonal skills, teamwork, risk taking, embrace of the change, initiative).
- Entrepreneurial skills (financial knowledge, management, marketing, networking, human resources, legislation).
- ICT related skills

The main motivation for seniors to attend courses is to get a job or to improve the skills that they already have. Therefore, despite they demand training on entrepreneurship areas, they perceive as a tool of limited use. They are not aware of specific programs to support entrepreneurship, because they had not previous interest in them.

### 4.3 MOTIVATION TOWARDS ENTREPRENEURSHIP

In the focus group of unemployed seniors, a wide consensus is observed when considering entrepreneurship mainly out of necessity. That is, the option of setting up a business arises only "if I would not find any work". In this sense, motivation becomes a fundamental factor, given that entrepreneurship arising from the necessity -excluding exceptions- does not meet the quality characteristics associated with the creation of competitive businesses: investment in innovation, dedication to create jobs or internationalization. This type of entrepreneurial activities often generate low economic impact, more related to subsistence criteria. Other possible incentives are discussed but just at a secondary level: be your own boss, create jobs for other people, to adapt your own schedules.

The idea of starting a business as a professional alternative is associated to negative connotations by most of the seniors participants. Basically they argue that entrepreneurship is very risky, that you have worst health assistance coverage than being an employee, that involves making a large initial investment, that may affect their future pension, and so on.

When raising the possibility of creating their own business, a few unemployed seniors opt for business ideas related to traditional sectors, such as hotel industry, retail and cosmetic companies. They consider this traditional sectors as less risky. In this regard, participants not opted for technology-based businesses or related with innovation. Should be noted that, health and social services (such as health care or dependent persons) are not perceived opportunity areas to undertake, due to government cuts and because of families assume these functions themselves due to lack of financial resources.

### 4.4 MAIN CONCLUSIONS AND RECOMMENDATIONS

- The economic crisis has had a great influence in seniors, and has seriously affected the companies in which they worked. Most of them have been closed, especially in the construction sector. And in companies that remain open, the workforce has been reduced. The few new jobs in these companies demand workers involving a low wage costs. That is, young people with low qualifications, so the experience is not valued. Some women, in addition to the crisis, distanced themselves from the labor market to care for their families. In other words, the economic crisis is the main reason for seniors to be unemployed (because of companies bankrupt or reorganization of activities). But, at the same time, the crisis could be the key factor for them to start a business by putting them in the situation of necessity.
- Unemployed over 50 years old have great difficulties to find a new job and re-enter to labour market, specially on the current crisis context. Participants agree in finding this great difficulty to re-enter the labor market, and also to access to useful training. In most cases they feel at a disadvantage against younger workers, who are attributed with greater adaptability. They also have a negative self-perception about their ability to cope with technological changes.
- Their own experience and knowledge about entrepreneurship is low, participants have a poor entrepreneurial culture and spirit, except for those cases with close stories of entrepreneurs (between family or friends). Moreover, they have poor training related to the launch of a business: management, finance, marketing, communication...
- The perception of entrepreneurship among unemployed seniors is not positive, most of them don't have an entrepreneurial culture or spirit. Seniors consider entrepreneurship just in case of necessity, so the difficulty to find a job in their current situation could help them to undertake.

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- Unemployed seniors who want to start a business need to be supported through tailored training and personalized counselling.

At a first step, training and counselling must be focused on motivation and "soft" skills related with entrepreneurship. On a second step, training and counselling on other entrepreneurial skills. They also need to be supported by training on ICT related skills, especially those coming from low qualified previous jobs (building, hotel industry, cosmetics).

- Counselling can be reinforced with the figure of a mentor, specially coming from senior entrepreneurs (current or retired) that can support unemployed seniors in their motivation to undertake.
- The main obstacle to start a business is the lack of financial resources (weak public support, lack of access to private credits, low personal savings). But once this barrier is solved, entrepreneurs have to face another greater one: insufficient demand due to low salaries and incomes. Seniors must be prepared in advance through developing of new business ideas and/or products, or by adding value to traditional business.

## ANNEXES

### 1. Template questionnaire

Cuestionario para el análisis de necesidades de las personas desempleadas mayores de 50 años

*Por favor, elija la respuesta deseada marcando la casilla correspondiente o evaluando la importancia mediante el menú desplegable.*

#### I. Perfil laboral

##### 1. Género:

Masculino

Femenino

##### 2. ¿En qué rango de edad se encuentra?

50 – 55 años

56 – 65 años

Más de 65 años

##### 3. Área de residencia:

Urbana

Rural

##### 4. ¿Cuál es su situación actual?

Desempleado de corta duración (menos de un año sin trabajar)

Desempleado de larga duración (más de un año sin trabajar)

Jubilado.

Otra situación. Por favor, especifique:

.....

##### 5. ¿Cómo se describiría a usted mismo?

Por favor califique cada una de las siguientes características mediante una escala de 1 a 10 puntos, donde 1 es el mínimo y 10 es el máximo.

Asume riesgos                    1/10 puntos

Independiente                    1/10 puntos

Colaborativo                    1/10 puntos

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## ELABORATING OF THE INDIVIDUAL ANALYSIS – SPAIN

Questionario para el análisis de necesidades de las personas desempleadas mayores de 50 años

- Optimista 1/10 puntos
- Creativo 1/10 puntos
- Analítico 1/10 puntos
- Acepta el cambio 1/10 puntos

### II. Formación

6. Seleccione el nivel educativo más alto que haya alcanzado.

- Educación Primaria
- Educación Secundaria
- Educación post-secundaria no universitaria (F.P. Superior)
- Grado/Diplomatura/Licenciatura universitaria
- Post-graduado (Máster, Doctorado)

7. Por favor describa en qué áreas ha asistido a cursos de formación o capacitación:

.....

.....

.....

### III. Experiencia laboral

8. Seleccione el campo en el que haya trabajado la mayor parte del tiempo (*sólo puede elegir una opción*)

- Gestión, negocios y finanzas
- Ordenadores y tecnología
- Oficios relacionados con la construcción
- Educación, enseñanza y capacitación
- Ingeniería e ingeniería técnica

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## ELABORATING OF THE INDIVIDUAL ANALYSIS – SPAIN

Cuestionario para el análisis de necesidades de las personas desempleadas mayores de 50 años

- Pesca, agricultura y ciencias forestales
- Salud y sector médico
- Hostelería, viajes y turismo
- Legal, jurídico y aplicación de leyes
- Ejército y Fuerzas Armadas
- Producción y manufactura
- Profesionales y servicios diversos (peluquería, maquillaje, estilista, recaudación de fondos, trabajador social)
- Transporte y mudanzas
- Ciencias sociales y humanas
- Otros. Por favor, especifique.....

**9. Mencione por favor cuál era su puesto de trabajo habitual y sus principales responsabilidades:**

.....

.....

.....

**10. ¿Qué tipo de habilidades y capacidades ha logrado alcanzar en su trabajo?**

- Habilidades interpersonales
- Habilidades de organización y gestión
- Habilidades relacionadas con el puesto de trabajo. Por favor, especifique:  
.....
- Conocimientos informáticos
- Otras habilidades. Por favor, especifique:  
.....

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## ELABORATING OF THE INDIVIDUAL ANALYSIS – SPAIN

Cuestionario para el análisis de necesidades de las personas desempleadas mayores de 50 años

11. ¿En qué habilidades cree que necesita apoyo?

.....  
.....  
.....

12. ¿Cuál es la razón/es principal/es por la que se encuentra desempleado? (puede elegir más de una opción)

- Nivel insuficiente de conocimientos y habilidades
- Tengo un problema médico
- Mi edad ya no encaja con mi perfil laboral
- Debido a la crisis económica
- He negociado mi retiro/prejubilación con la empresa
- Mi empresa se declaró en quiebra / se reestructuró mi actividad
- Otra. Por favor, especifique:

.....

13. Como una posible solución al desempleo ¿ha intentado crear una empresa o trabajar por cuenta propia (ser autónomo)?

- Sí
- No. Por favor, especifique por qué:

.....

14. En caso afirmativo, por favor describalo brevemente:

.....  
.....  
.....

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## ELABORATING OF THE INDIVIDUAL ANALYSIS – SPAIN

Questionario para el análisis de necesidades de las personas desempleadas mayores de 50 años

15. Por favor describa también cuáles son las barreras con las que se ha encontrado:

.....

.....

.....

16. ¿Tiene amigos o familiares mayores de 50 años que hayan creado una empresa o se hayan hecho autónomos?

Sí

No

17. En caso afirmativo ¿cree que ha sido una iniciativa exitosa?

Sí. Por favor, especifique por qué:

.....

No. Por favor, especifique por qué:

.....

18. En su opinión, ¿cuáles son los principales obstáculos para crear una empresa o convertirse en autónomo (trabajador por cuenta propia)? (puede elegir más de una opción)

Insuficiente nivel de conocimientos y habilidades en el campo específico

Insuficientes habilidades tecnológicas (TIC)

Estado de salud

Insuficientes financiación y apoyo para iniciar un negocio

Falta de habilidades empresariales y/o emprendedoras

19. ¿Le gustaría asistir a un curso de formación sobre emprendimiento?

Sí

No

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## ELABORATING OF THE INDIVIDUAL ANALYSIS – SPAIN

Cuestionario para el análisis de necesidades de las personas desempleadas mayores de 50 años

20. En caso afirmativo, ¿por qué razones le gustaría asistir?

.....  
.....  
.....

21. En relación a los cursos de educación en emprendimiento ¿qué áreas específicas cree que son necesarias para desarrollar su propio negocio? (*seleccione al menos 3 opciones*)

- Planificación y dirección de empresas
- Creatividad e innovación
- Habilidades personales e interpersonales
- Empresas sociales
- Legislación e impuestos
- Marketing y networking
- Logística
- Recursos humanos
- Acceso a financiación y apoyo
- Otros. Por favor, especifique:

.....

*Si está interesado en participar en otras actividades del proyecto, tales como la experiencia piloto o las actividades de difusión, por favor facilítenos sus datos de contacto:*

- *Nombre:*.....
- *Dirección de email:*.....

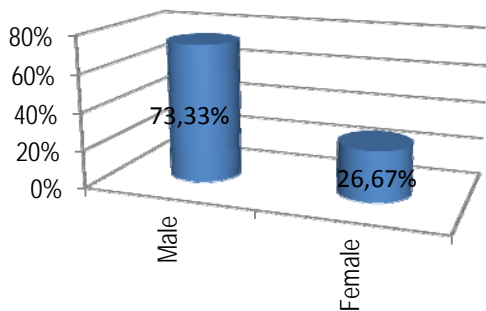
*Muchas gracias por el tiempo dedicado!*



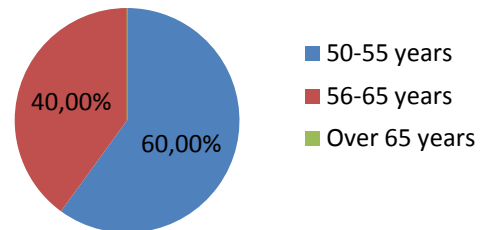
## ELABORATING OF THE INDIVIDUAL ANALYSIS – SPAIN

2. Graphics of the individual analysis based on the collected questionnaires.

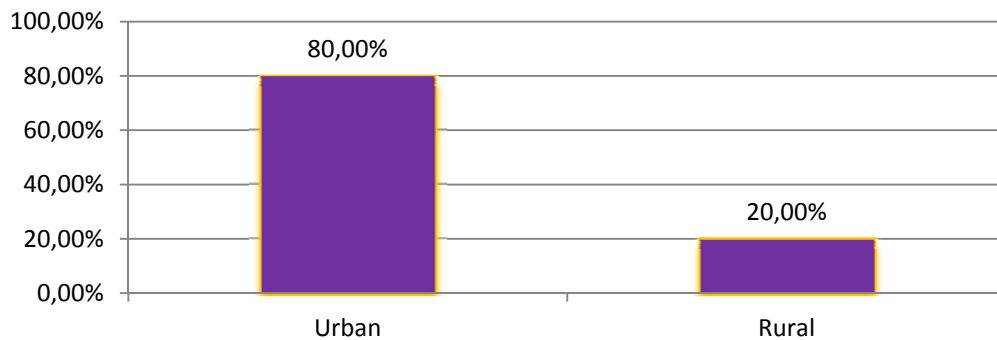
### 1. Gender?



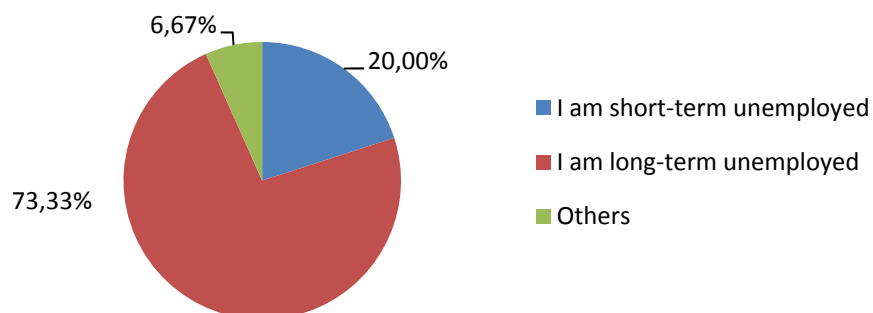
### 2. What age category do you fit into?



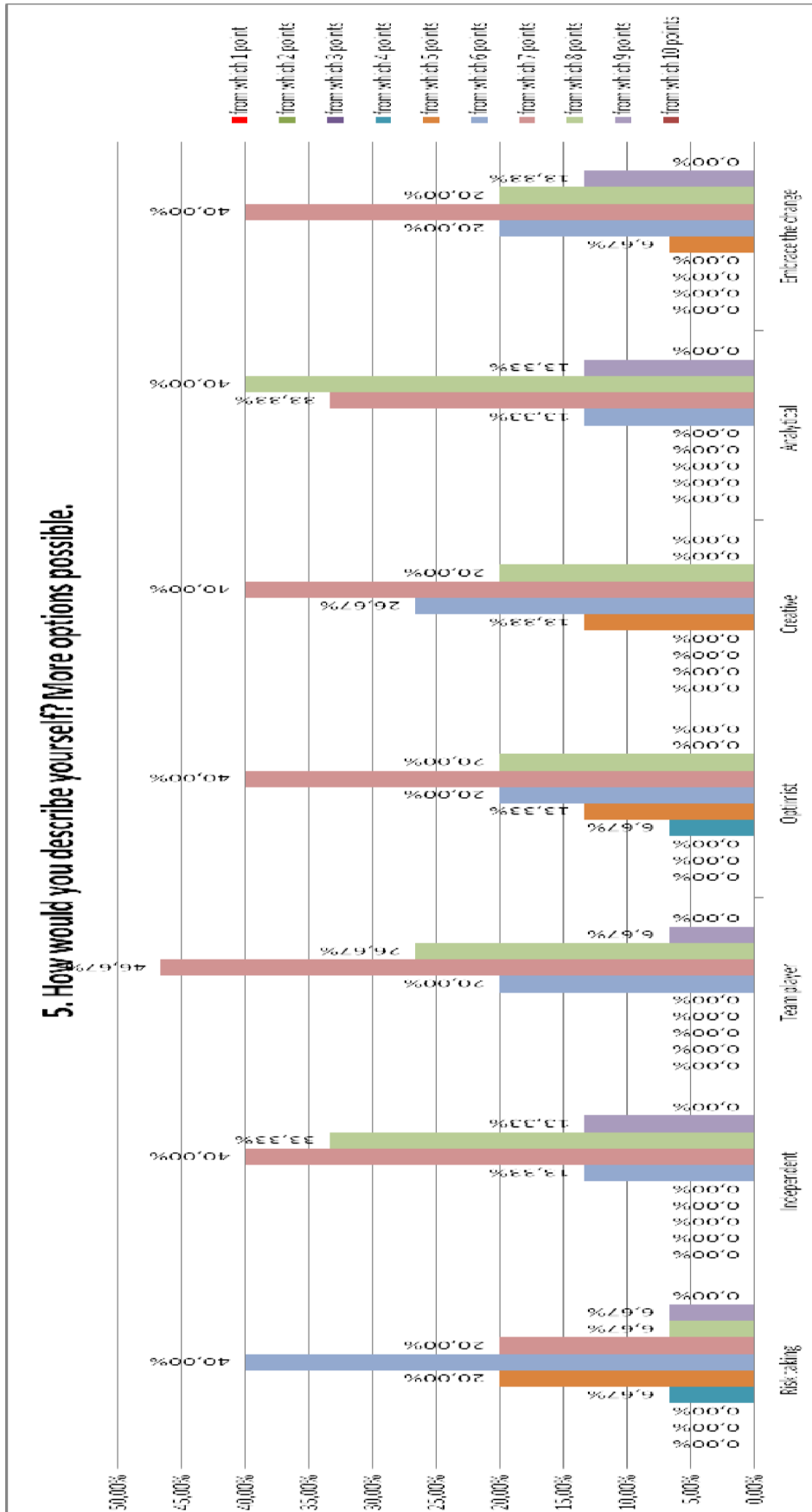
### 3. Area of residence?



### 4. What is your current situation?

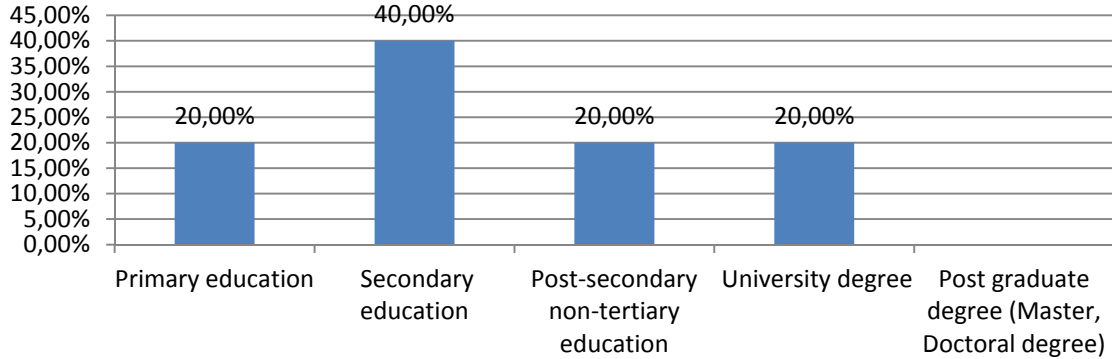


## ELABORATING OF THE INDIVIDUAL ANALYSIS – SPAIN





### 6. Highest level of attained education (according to the ISCED levels)

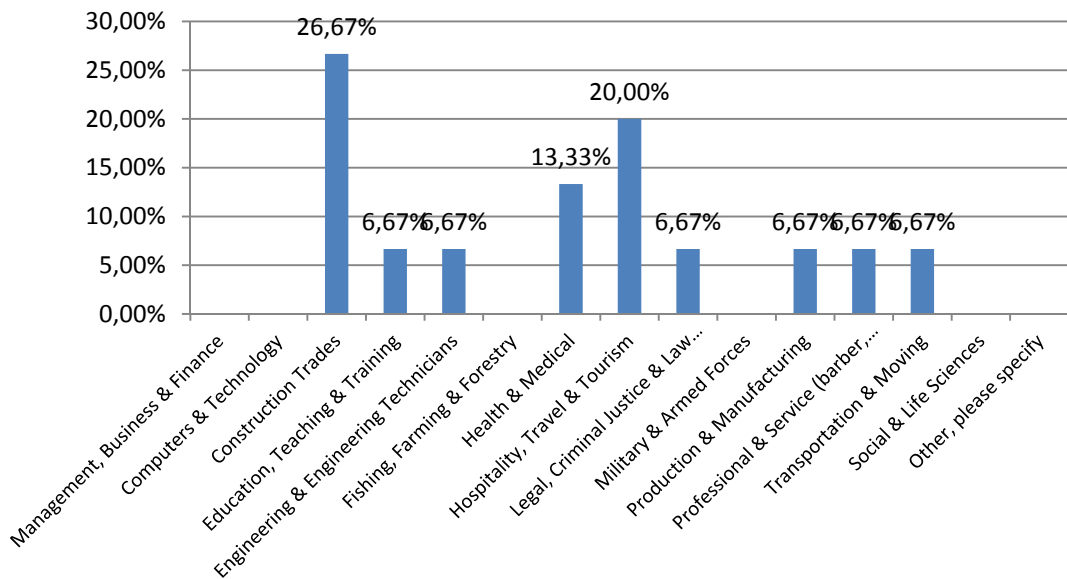


### 7. Field in which you have attended education and/or training courses:

Maintenance of buildings  
Plumbing  
Basic computer skills  
Office software  
Training for trainers

Administrative assistant  
Textile crafts  
Law  
Industrial equipment process  
Customer care  
Waiter

### 8. Field in which you have worked the majority of time

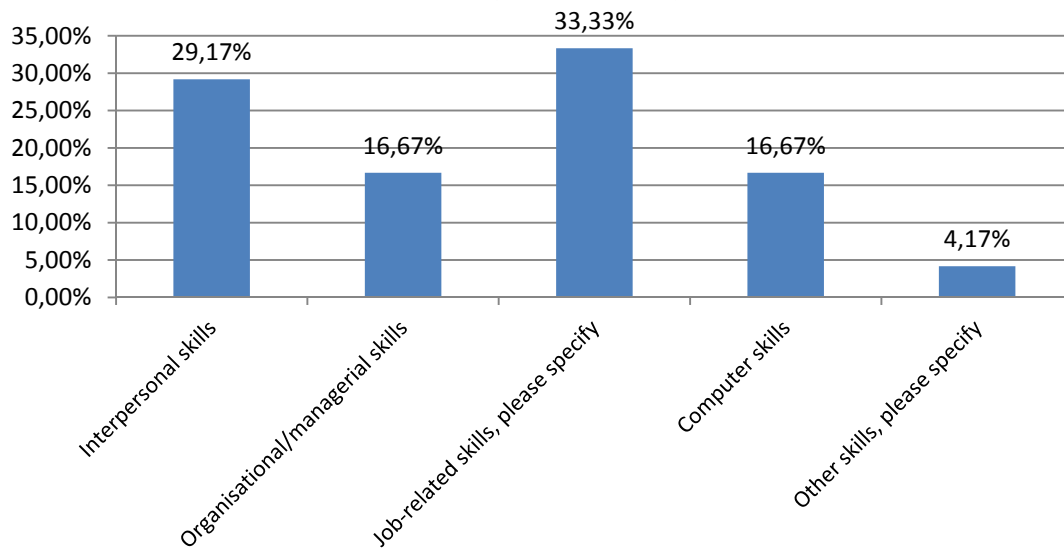




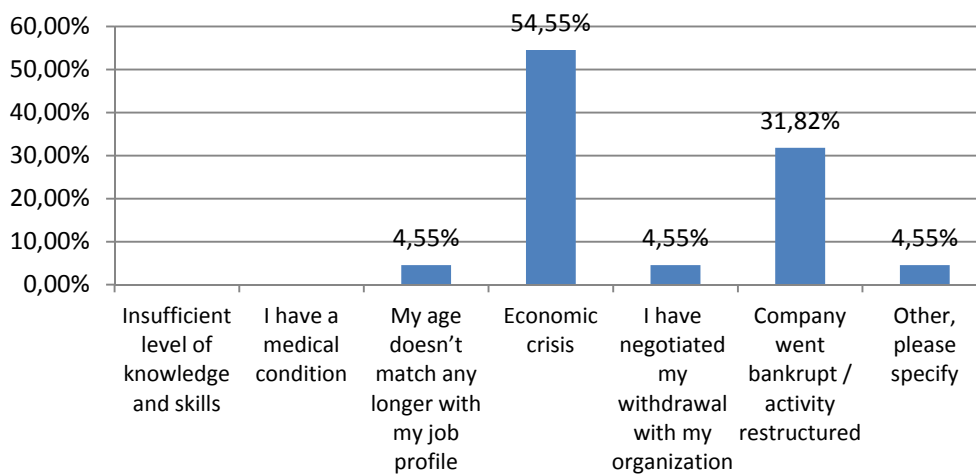
9. Position and main responsibilities:

Trainer	Receptionist
Project manager	Waiter
Administrative assistant	Builder
Hairdresser/stylist	Plumber
Machinery process monitor	Transportation assistant

10. What kind of skills and abilities have you achieved in your workplace?

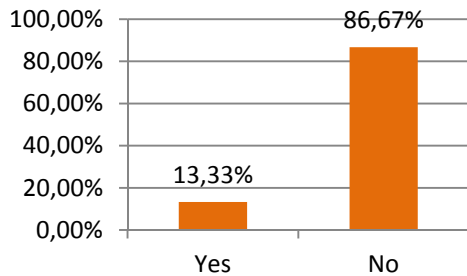


12. What are the reasons for which you have become unemployed?



## ELABORATING OF THE INDIVIDUAL ANALYSIS – SPAIN

### 13. Have you tried to set up a company or to become self-employed?

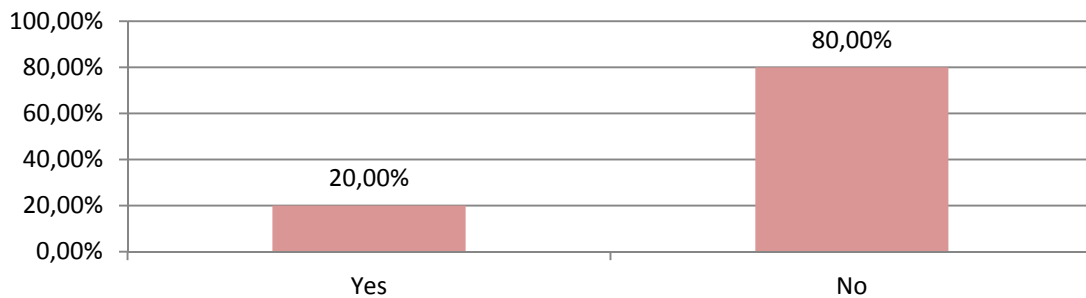


### 14. If yes, please describe it briefly:

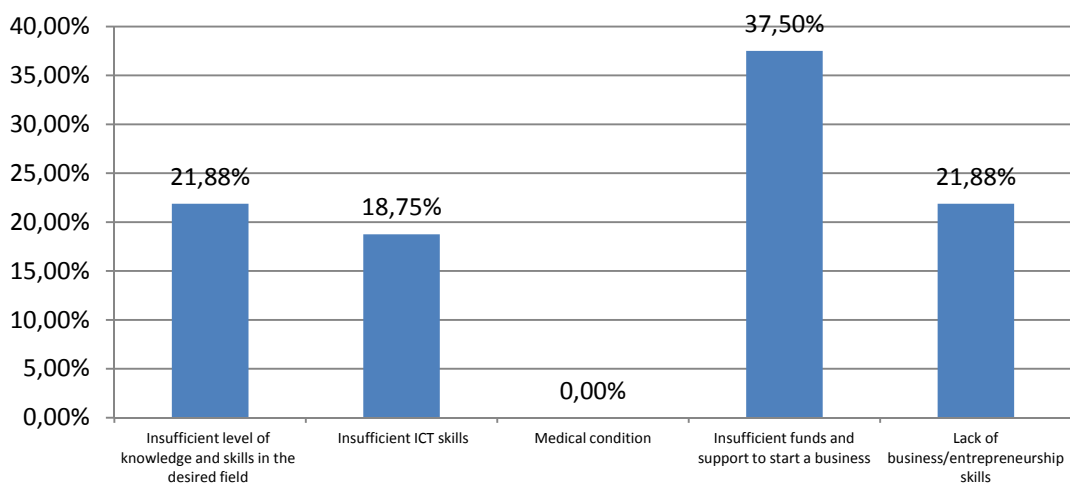
Gathered information about the process to be self-employed in building sector

Have the idea of run a business (bar), but actually not tried to start it

### 16. Friends or relatives aged over 50 years have set up a company or become self-employed?

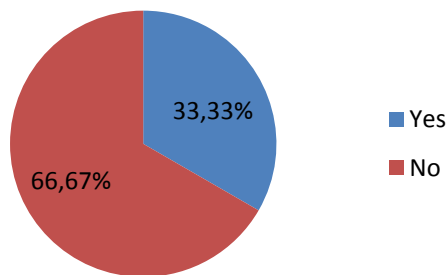


### 18. What are the general obstacles to set up a company/ to become self-employed?



## ELABORATING OF THE INDIVIDUAL ANALYSIS – SPAIN

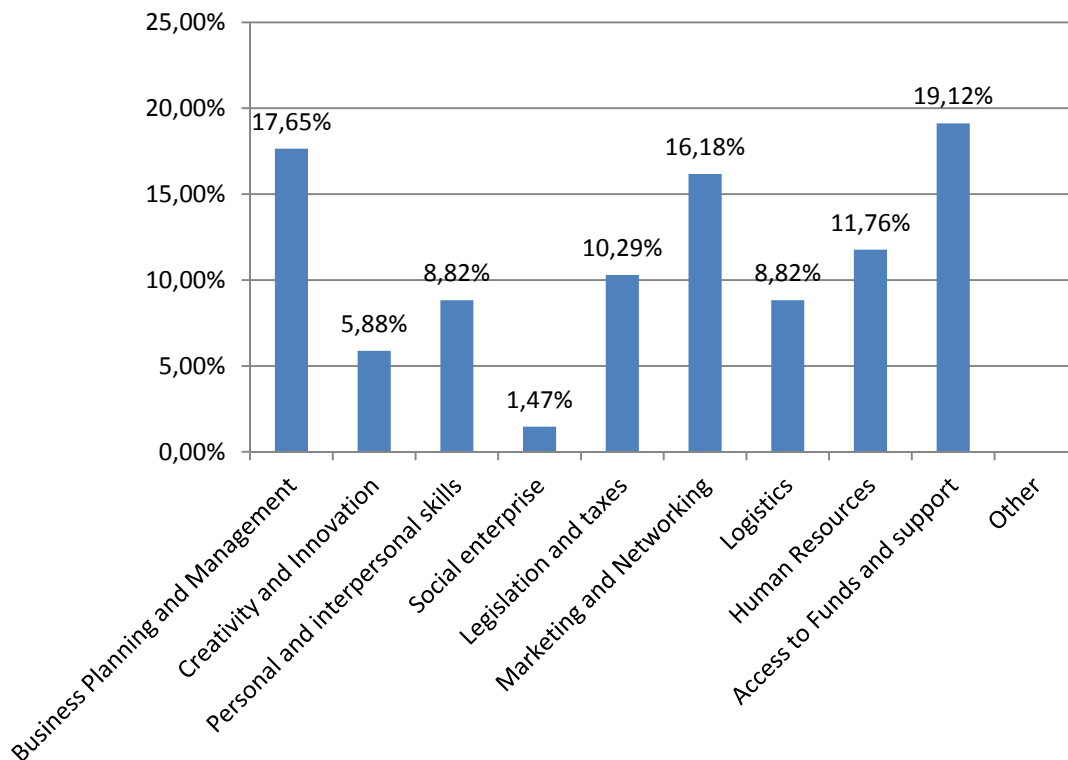
**19. Would you like to attend a training course on entrepreneurship?**



**20. If yes, what are the reasons for which you want to attend the entrepreneurship courses?**

Have knowledge about business  
 Figure out how to get funds  
 Decide on starting a business with more relevant information  
 To learn management and commerce.

**21. Areas necessary in order to develop your own business within educational/entrepreneurship courses?**



## ELABORATING OF THE INDIVIDUAL ANALYSIS – SPAIN

### 3. Information about focus groups and questionnaires.

<b>FOCUS GROUP, carried out with unemployed seniors.</b>	
Date	April 21 <sup>st</sup> , 2015
Hours	11.00 – 14.00
Location	Valladolid, Spain
Participants	8 unemployed seniors
<b>QUESTIONNAIRES, responded by unemployed seniors.</b>	
Date	From April 21 <sup>st</sup> to May 8 <sup>th</sup> , 2015
Participants	15 unemployed seniors
<b>FOCUS GROUP, carried out with the Regional Assessment Team.</b>	
Date	May 18 <sup>th</sup> , 2015
Hours	11.30 – 13.30
Location	Valladolid, Spain
Participants	10 representatives of the RAT: experts in VET an adult training, business incubators counsellors, entrepreneurs, researchers and project managers in fields related with the project.