

“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 - Romania**

**SOUTH MUNTENIA REGIONAL DEVELOPMENT AGENCY**



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# INDIVIDUAL ANALYSIS – ROMANIA

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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 will prepare a report from for each own territory taking also into account the findings from the personal interviews and the organized focus groups with the unemployed seniors.

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

- **Methodology for elaboration of the individual analysis**
- **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
  - ❖ 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 indentified needs towards entrepreneurship
  - ❖ We present the possible motivation towards entrepreneurship
  - ❖ Finally we present the main conclusions and recommendations

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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**

#### **2.1. Introduction methodology according the application (quantitative / qualitative)**

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 will consist of organising some personal interviews and focus groups with unemployed seniors.

Personal interviews were conducted in order to get first hand information on the senior unemployed training needs. In these interviews partners will use 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.

This questionnaire will be common and each partner should carry out at least **fifteen (15) interviews** in their respective regions. According to the application each partner should carry out **at least two (2) focus groups with the participation of up to 15 seniors**, one before completing the interviews and a second one afterwards. The main objectives of these focus groups will consist 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.

Common guidelines will create to steer the focus group and ensure that address the key issues.

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### 2.2. Methodology

#### 2.2.1 Focus group with unemployed seniors, over 50 years old

South Muntenia Regional Development Agency (SMRDA) is a non-governmental agency, non-profit and of public utility. SMRDA it is not a regional authority due to the fact that in Romania the regions are not administrative-territorial units, but according to the article 1 of the Directive 2004/18/EC and in conjunction with the stipulations of both Law no.151/1998 and 315/2004 on regional development in Romania, it is **a body governed by the public law**. It operates in South Muntenia region that covers seven counties from the Southern part of Romania (Arges, Calarasi, Dambovita, Giurgiu, Ialomita, Prahova and Teleorman). As such, the Agency has no direct contact with the target group of this project.

Therefore, in order to ensure a smooth implementation of this project and also to be able to reach the target group, SMRDA has included as Associate Partners of this project all seven County Employment Agencies that have direct contact with unemployed seniors.

In order to prepare the Individual Analysis, SMRDA has invited 50 unemployed seniors to take part in this project by responding to a questionnaire and inviting them to participate to a first focus group to discuss their needs and motivations towards entrepreneurship and self-employment. Since in South Muntenia region the largest part of the target group is located in the rural area, SMRDA has concentrated its efforts to mobilise unemployed seniors from rural areas.

Out of the 50 seniors contacted directly by telephone, only 15 have agreed to participate to the survey and just 12 have been available to participate to the first meeting of the focus group. This event was organised on January 29<sup>th</sup>, 2015 in Cuza Voda, Calarasi County, at the premises of the local council.

Before opening the discussions, all participants have been asked for permission to be photographed and recorded. Everybody granted this permission.

The discussion was moderated by the representatives of South Muntenia RDA and they have tried to instil an atmosphere of trust, where everybody could express its opinion and share its point of view. During the whole meeting, discussions took place in a friendly and optimistic atmosphere, with moderators that took a neutral stance and encouraged all participants to speak. The participants were mostly optimistic and women were more pro-active than men in their statements; mostly were eager to

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attend an entrepreneurship course in order to start up then a small business in agro-food industry.

The meeting has started with a presentation of MYBUSINESS project and a clear but concise explanation of the aims of this first focus group. Afterwards, the moderators have invited participants to share their work experiences and then guided the discussion towards possible causes of unemployment. The concept of entrepreneurship and self-employment were introduced as possible solutions to unemployment. Then, the moderators tried to explore if the participants have friends or family that pursued the path of going into business or working as self-employed. The moderators have invited the participants to discuss the needs and obstacles faced when choosing to open up a business or to start working as self-employed. The required competences and skills for a potential entrepreneur, content and structure of the training program have also been investigated and discussed with the participants.

### **2.2.2. Focus group with Regional Assessment Team (or Regional Consultative Committee)**

In order to enrich the analysis and verify the accurateness of the findings of the focus group with the unemployed seniors, SMRDA has created a Regional Assessment Team. RAT is a regional team whose aim is to help and advice SMRDA to interpret the findings and later on, to provide pertinent recommendations for refining the Action Programme.

In view of setting up the Regional Assessment Team, SMRDA has contacted various stakeholders, active in the fields of entrepreneurship and employment such as regional or county public institutions in the field of entrepreneurship and employment, decision makers, business centres, providers of training and social services, etc.

Finally, the South Muntenia Regional Consultative Committee is composed from the representatives of five County Unemployment Agencies, representatives of one chamber of commerce and a regional centre for adult training, along with SMRDA representatives.

The first focus group with the Regional Consultative Committee took place on April 27<sup>th</sup>, 2015 in Calarasi, at the premises of South Muntenia RDA.

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Before opening the discussions, all participants have been asked for permission to be photographed and recorded. Everybody granted this permission.

The discussion was moderated by the representatives of South Muntenia RDA and they have tried to instil an atmosphere of trust, where everybody could express its opinion and share its point of view.

The focus group started with a brief presentation of MYBUSINESS project (its objectives and core activities), followed by an explanation of the role of the Regional Assessment Team in providing advice and help SMRDA to refine the findings of the focus group with the unemployed seniors and later on, to provide pertinent recommendations upon the Action Programme.

Afterwards, the discussion was based on the data collected and processed after the focus group with unemployed seniors 50+. The findings were presented and discussed for each category of questions – profile of regional unemployed senior, education, work experience, motivation, needs and obstacles. Also, the members of the Regional Assessment Team have discussed the proposed structure of the training.



### **3. CONTEXT**

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

##### ***3.1.1 Socioeconomic structure***

Romania - today a Member State of European Union has a huge potential for economic and social development in the long term, particularly local, given that the entrepreneurs and the SMEs will be encouraged and incentivized to build, in a profitable and judicious way for Romanian society, the current business opportunities and foreseeable future.

But after 1989, the national economy has generally had a downward trend caused by the inherited imbalances, mismatches between components of economic reform and irrational use of natural and human resources, with negative impact on productivity, efficiency and rate of employment of workforce, evolving phenomenon embodied by industrial reorganization.

Through its economic, social and environmental scales, industrial reorganization phenomenon has been and continues to be a process with profound implications on the evolution and on the economic structure of both Romania and South Muntenia region. Effects of industrial reorganization measures are multiple and occurred at different rates and plans. A major social implications effect, charged to the demographic component is that of reducing the number of employees through layoffs and retirements, the direct result of it being higher unemployment.

The largest reductions in industrial employment, which had several implications for economic activity of the area, were recorded in mono-industrial small and medium sized cities, whose industry was largely dependent on large enterprises from polarizing centers. Larger cities had small reductions in industrial employment, most often below the national average, gaining from industrial diversification and more attractive economic environment.

Industrial reorganization of the past 20 years has led to the closure of industrial units in mono-industrial areas, leading to serious social problems.

Thus, problems and socio-economic imbalances have emerged in areas whose economic activity is based solely on mining, some of them, such Filipești and Ceptura in Prahova County being classified as disadvantaged areas in order to attract major investments. Unfortunately, these measures have had little impact on the socio-economic environment, extensive actions are still needed for social and economic growth.

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However, the economic decline phenomenon, generator of social problems, such as reducing the employment of worklabor, persistent long-term unemployment, increased structural imbalances, reducing living standards and deteriorating quality of life, became remissive over the past years, recorded in this period a slow but positive evolution of the economy, with beneficial effects on the social environment.

According to the „Partnership Agreement between EU and Romania” the employment rate decreases rapidly with age. Skills obsolescence and perceptions of reduced productivity disadvantage older workers in competing on a labour market characterized by a general shortage of employment opportunities.

In 2012, the employment rate among those aged 55-64 stood at 41.4%, compared with 63.8% in the 20-64 age range. This is 7.5% lower than the EU27 average for the same year. In terms of major structural changes on the labour market, older workers are considered to be more rigid to market fluctuations, taking into consideration the difficulty of integrating them in the lifelong learning – training and retraining, - and hence the difficulty of integrating them on the labour market.

Barriers from the perspective of employers are as follows:

- Productivity of older workers is lower than that of other age groups;
- Are less oriented to new technologies and more difficult to accommodate in new production processes.

Another possible problem could be the greatest share of older workers in sectors facing restructuring measures, making them more vulnerable to unemployment perspective.

Another apparent cause is the poor legislation on disability retirement limiting the right to work for certain categories of pensioners with disabilities (second-degree of disability).

According to 2012 Romanian Statistical Yearbook, in rural areas, employment structure by status in employment revealed the fact that for the age group 55-64 years, only 7.1% of working age population is represented by employees, 11.3% by employers, 21.1% by self-employed and 15.2% by contributing family workers. A high percentage of labour force in agriculture is represented by employed people over 54 years, representing 33.5% of the total (19% for age group 55-64 y.o. and 14.5% for age group 65+ y.o.).

Low employment of older workers is a matter for concern when coupled with extended longevity, raising the prospect of poverty among the elderly and increased pressure on the national system for social protection.

During the period 2008-2011 there was a common trend of increasing long-term unemployment both in Romania and in the EU27, more pronounced in the EU27. In 2012, the long-term unemployment rate registered in Romania was 3.2%, 1.4 percentage points below the EU27 average. To some extent the relatively low proportion of recorded long-term unemployment reflects the limited period of time for granting unemployment

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benefits in Romania and a tendency among those whose benefits have terminated to migrate into inactivity. In Romania, long-term unemployment does not seem to be differentiated by gender, but rather by age group.

In terms of territoriality, in 2011, South-Muntenia and South-East regions recorded the highest number of long-term unemployed people - 64,000 and 62,000 respectively, and the North-West, the fewest, 28,000 people.

Analysis of employment by region during 2008-2011 highlights significant differences in trends by region, as follow:

- the North-East region recorded the largest increase in employment, some 88,100 jobs, which indicates buoyant economic activity and a weak influence of the economic crisis, followed by the North-West, which experienced an increase of 48,900 jobs;
- South Muntenia region recorded the largest absolute decrease during the same period - a loss of 131,200 jobs, indicating the existence of structural problems that require specific measures.

Despite the relative availability of employment in other regions, inactivity levels in the more depressed regions tended to grow. While local and regional development have the objective of increasing employment opportunities in all regions, part of the solution to Romania's regional unemployment is likely to lie in increasing internal/national mobility of workers to pursue opportunities outside their current area of residence. However older workers, the less skilled and those with family commitments are in a larger degree subject to barriers that tie them to areas with low opportunities: lack of transferable skills, lack of financial resources, limited access to housing, concerns about care and education of dependents.

### **3.1.2. Economy in abstract**

During 2001-2008 the Romanian economy expanded by an average of 6.3 percent per year, representing one of the fastest growth rates in the European Union. During 2009-2012, the GDP of Romania had an oscillating trend. After a +7.2% average annual growth in 2006-2008, a sharp contraction of 6.6% was experienced in 2009, due to the economic downturn. Growth returned in 2011 (+2.3%), but slowed down in 2012 (+0.6%), due to the combined impacts of a severe summer drought affecting agricultural output and the Eurozone crisis.

In 2013, Romania's GDP grew by 3.5% compared to the previous year. The year 2013 is the third consecutive year of growth and the growth rate registered in 2013 is the highest rate recorded by Romanian economy in the last five years. It has to be mentioned that the increase of 3.5% of GDP in 2013 places Romania on the first place among EU member states, the EU average being 1.0%.

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Nevertheless, Romania is still lagging significantly behind the majority of European countries in terms of economic development. GDP per capita recorded in purchasing power standard (PPS) was only slightly higher than half (54%) of the EU 27 average in 2013 and only around 70% of the average GDP per capita of the new EU Member States.

For 2014, the Romanian Government and the EC anticipate an increase of 2.5% of GDP and for 2015 an increase of 2.6%. Provisional data on growth rate of GDP for the first quarter of 2014 of 3.8% confirm the expectation for the year 2014.

According to the National Bank of Romania (NBR), in 2013, the balance-of-payments current account deficit amounted to 1,505 million euro, compared with a deficit of 5,843 million euro in 2012, due to the decrease of trade balance deficit (with 3,956 million euro), the increase in the surplus of the services balance (with 1,458 million euro) and of the current transfers balance (with 287 million euro). Romania's external debt at the end of 2013 amounts, according to the NBR, to 96.4 billion euro, of which 77.0 billion euro medium and long-term debt (down 2.3% from end-2012) and 19.5 billion euro short-term debt (down 6.8% from 31.12.2012).

**Inflation**, as measured by the Consumer Price Index in the fourth quarter of 2013, reached the minimum of the last 24 years, down to the lower limit of the variation of  $\pm 1$  percentage point associated with stationary target of 2.5% set by the NBR in 2013. The same source, announced that the inflation rate in March 2014 was with 0.5 percentage points below that recorded at the end of 2013.

### **Employment.**

According to foresights of the National Forecast Commission, the employment will increase during 2014 – 2017 at an annual average rate of 0.3% and the number of employees by 0.7%. Labour productivity will improve due to a more rapid increase of GDP relative to the increase in employment. The unemployment rate (seasonally adjusted) was of 7.3% in December 2013, and decreased to 7.1% in April 2014 for people aged between 15-74 years old.

### **Territory.**

Romania is endowed with a distinctive geography and many of the country's development challenges and opportunities have a profound spatial character. Only one of Romania's eight regions is highly developed and dynamic (Bucharest Ilfov region). With some variation, the remaining seven regions have larger rural populations and agricultural based activities, lacking modernisation and fully functioning markets. Social and economic inclusion varies across space, with rural areas, which, according to the national definition (Law no. 350/2001 regarding territorial planning and urbanism and Law no. 351/2001

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regarding the approval of the Plan for the National Territorial Planning) and to the statistics available in 2012, account for over 87% of the territory and are inhabited by 45% of the population, significantly disadvantaged in their access to opportunities and to public services.

Geographical position and features influence development pattern and opportunities. Of the less developed regions, the West and North West regions of Romania benefit from their relative proximity to more developed Member States; the mountains and forests of the Central Region create distinctive development opportunities and constraints; some regions are relatively more affected by physical isolation and peripherally, the North East confined by the Carpathians, the South East and South Muntenia by the line of the Danube; the wetlands of the Danube Delta support only a narrow economy and a sparse population. Whereas these areas were the most affected by the structural changes and hit by the crisis, mainly characterised by low levels of GDP per capita, reduced share in the national GDP, unemployment, limited transport infrastructure, relative lack of opportunities, requires a territorial orientation to address both place-based issues and people-based challenges.

The polycentric structure of Romania, with the even distribution of urban agglomerations, is an obvious asset. Economic growth in a country usually happens, in the first instance, in places with large economic mass. In most countries, including Romania, cities are the growth engines that push the national economy on an upward path – it is in economic centres where most innovation happens, where the largest productivity increases are registered, and where most of the new jobs are created. The role of urban areas in generating and supporting economic growth has been recognised in the "growth pole" designation of key cities.

The overall level of economic activity in Romania is still very low. Examination of sectorial scale, structure and performance makes clear the **challenge for competitiveness** in Romania:

- the present dependence of employment upon very low value adding semisubsistence based agriculture in absence of other economic alternatives, with a very high share of small farms (almost 93% of total farms) with low market orientation, low level of productivity and technical endowment;
- the character of enterprise culture as reflected by the relatively low business density in all regions except for Bucharest-Ilfov and its skewedness towards low value-adding activity;
- internationally uncompetitive levels of productivity in many areas of industry;
- the present under-representation of higher value adding services within the economy;

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- fragmentation, excessive standardization, inefficient use of resources in Romanian R&D and academic environments and the absence of strategy for developing research-intensive institutions.

Less competitive industrial sectors account for some 1.2 million jobs, or close to 70% of all jobs in industry. This diverse sector comprises extractive and primary processing sub-sectors, as well as utilities and manufacturing, but is weighted towards less advanced forms of manufacturing. Lower productivity in these sectors is variously associated with low levels of investment, low levels of innovation and low skill levels among managers and operatives.

Retail services - *Commerce, motor trade, transport, hotels and restaurants* – account for almost half of the total business units and just over a fifth of all jobs, close to the EU27 average. The contribution to GDP is just 11% in 2013 and labour productivity is below average.

Within this, *Tourism* directly supports about 193,000 jobs (2.3% of total employment), while its contribution maintaining employment in related sectors is estimated to be more than twice as high. Romania's tourism potential is concentrated in certain niche areas. Promising sub-sectors with critical mass and higher added-value are health tourism and ecotourism. Romania has around a third of the natural mineral springs in Europe, offering diverse treatments. Investments to realise local development, may be supported in situations where local/regional development strategies have objectively demonstrated the existence of tourism potential.

The *Construction* sector is larger than in most EU countries. The share of business units and GDP is fairly even at just under 9%.

Higher value adding services - *Information and Communications, Financial and Insurance, Real Estate, Professional and Administrative Services* are underrepresented relative to EU average, accounting for just over 8% of jobs, but generate almost a quarter of Romania's GDP.

The National Competitiveness Strategy identifies competitive industrial and value adding service sectors which have demonstrated recent growth and good export performance:

- Automotives is high value-adding, comprises some 500 large and medium companies, including manufacturing and assembly by Ford and Renault; their involvement in supply chains has improved the productivity and competitiveness of Romanian companies; highly export oriented.

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- Food and drink is medium-high-value-adding and medium technology; the sector includes some large companies, but has a long tail of some 7,000 SMEs, its focus is primarily on the Romanian internal market;
- Organic farming has expanded and is highly export oriented;
- Textiles and leather is lower value-adding and low-medium technology but there is scope to increase productivity and added-value through innovation; the sector comprises some 4,000 SMEs and has a high export orientation;
- Information and communications technology is internationally competitive, but mainly focused on outsourcing for foreign clients rather than on Romania's internal production system;
- Financial services is mainly internal market focused.

### 3.1.3 Key Economic Sectors

Romanian economy is mainly based on services, which represents 67% of GDP, followed by manufacturing industry 22%, agriculture 7% and non-manufacturing industries with 4% share of GDP. Note that the level of industrialization is much higher compared to other EU countries, with a share of manufacturing industry in creating total added value of 24.7% compared to 15.5% in the EU in 2011.

Romania exports goods worth approx. 52 billion USD, of which 87% are industrial products and the rest agricultural products and exports services worth approx. 20 billion USD. Thus, the role of trade in tangible goods is obviously higher compared to that of intangible assets.

The National Strategy for Competitiveness of Romania, prepared in 2014 has identified 10 economic sectors with potential for smart specialization (see Table 1). The identification process purpose for the industries with high potential for smart specialization was to emphasize the importance of convergence public and private policies and initiatives in the development of these domains based on three main reasons, exposed briefly as follows:

- Structural dynamics of the economy, bringing new sectors in competitive positions;
- Dependence economy in terms of employment and added value of traditional sectors with competitive advantages;
- The increasing role of innovation and technological development in the global value chain integration.

**Table 1. ECONOMIC SECTORS WITH POTENTIAL FOR SMART SPECIALIZATION**

Industrial policy directions	
Important economic role and influence on employment	1. Tourism and Ecotourism
	2. Textiles and leather

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	3. Wood and Furniture
	4. Creative Industries
Competitive dynamics	5. Auto industry and components
	6. Information and Communication Technology
	7. Food processing and beverage
Innovation, technological development and added-value	8. Health and pharmaceuticals
	9. Energy and Environmental Management
	10. Bioeconomics (agriculture, forestry, fisheries and aquaculture), biopharmaceutical and biotechnology

Companies have a decisive role in the economic development of the South Muntenia region, in determining its potential, since at this level, economic substance is created. Dynamics and territorial distribution of SMEs is influenced by a number of factors such as economic strength of the area, a potential workforce with a good professional training, affordable access to available capital, economic structure and the corresponding demand.

In analyzing the dynamics of the regional economy are two periods with different evolutions and characteristics. The economic growth period between 2004 - 2008 and the period of economic and financial crisis, whose effects were felt most strongly from mid-2009.

Currently, in South Muntenia county level sectors that stand in international specialization are:

1. Automotive – Arges County;
2. Base metals and diverted articles; vegetable products – Calarasi County;
3. Electrical machinery and equipment; sound recorders and reproducers; base metals and diverted articles; live animals and animal products – Dambovitza County;
4. Live animals and animal products – Giurgiu County;
5. Products of the chemical and allied industries; textile materials and diverted articles – Ialomita County;
6. Products of wood, cork and wicker – Prahova County;
7. Food, beverages and tobacco; sound recorders and reproducers – Teleorman County.



### 3.2 INSTITUTIONAL ARCHITECTURE

The institutional architecture on the promotion of national and regional entrepreneurship is composed in Romania by the following:

#### 1. National level:

- **Ministry of Economy, Trade and Business Environment** performs the following functions: **of strategy**, which ensures the development of a strategy for the implementation of the government Program in the economy field, trade, small and medium enterprises, cooperatives and the business environment, and developing strategies and programs for economic growth; **regulatory and synthesis** which provides the legal framework and institutional development necessary to achieve the strategic objectives of economic field, development of small and medium businesses etc.; **of public property management**; **of coordination** in cooperation with the other authorities concerned, the activities related to international economic relations, trade flows and economic cooperation; **of absorption** of funds granted by the European Union in the areas under its responsibility.
- **Ministry of Labor, Family and Social Protection and the Elderly** identifies, develops strategies and government policies on employment, family, social protection and elderly in full compliance with Community policies and Governing Program principles and law and order democracy principles. Ministry of Labor, Family, and Social Protection and the Elderly is the institutional safeguard of the rights of all citizens regarding social protection measures and for preparing and implementing the legal framework necessary to improve labor relations.
- **Ministry of Education and Research** organizes and leads the national education system, education, scientific research, technological development and innovation, by exercising its powers established by laws and other normative acts in its sphere of activity, and makes, as appropriate, together with Ministries of Resort the government policy in its areas of activity. As specialized body of central public administration, has initiative and execution right in the financial policy and human resources area from education, teaching, scientific research, technological development and innovation; designs, grounds and applies national strategies from education, by consultation with representative associations of teachers, associative structures representative of parents, etc. As a state authority for research, technological development and innovation, Ministry of Education and Research, provides, through the National Authority for Scientific Research and Innovation, on the one hand, applying, design, implementation, monitoring and evaluation of policies regarding scientific research, technological development and innovation, and, on the other hand, coordinates the development, implementation, monitoring and evaluation of policies for expanding national and international heritage of research, technology and innovation, sustainable economic development, access to research results and technologies developed on internal and international market, development of information society, customer satisfaction and life improving quality.

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- **Chamber of Commerce and Industry - National Chamber** is a non-governmental, independent, nonprofit, public utility organization, designed representation, support and general interests of the business community in Romania. The Chamber's role is to promote and pursue the development of industry, trade, services and agriculture in accordance with the requirements of the market economy. National Chamber is the Romanian Chamber System representative: Romanian Chamber of Commerce and Industry, County Chambers of Commerce and Bucharest, Bilateral Chambers of Commerce.

### 2. Regional level:

- **Territorial Office for Small and Medium Enterprises and Cooperative** – in South Muntenia region this organization is located in **Ploiești, Prahova County** having as main duties the implementation and monitoring of national programs at regional level; providing consulting services to facilitate SME access to online information services such as e-government and e-business; mediation of access to finance for SMEs and micro-enterprises; stimulate business by organizing specific actions; preparing SMEs to adapt them to the overall impact of legislative alignment and business specific to European Union; composition and management of the database on SMEs in the area of action;
- **Regional Development Agencies** – that have as main mission to support the economic development of the region. Their main role is to develop and implement policies that lead towards the promotion of the SME competitiveness. In this regard, they are mainly providing access to funding for startups, SMEs, business centres, incubators and accelerators. Thus, they are Intermediate Body for the Regional Operational Program that will provide funding in 2014 – 2020 for the above mentioned target group for development of services, especially innovation related, certification and internationalization. Also, they are trying to develop their range of services and recently all eight Romanian RDAs have joined the European Enterprise Network, that is aiming to support SMEs and mature companies to gain access on new markets in EU and worldwide by providing information services, technology and legislation watch, business to business meetings organization and matchmaking with companies from EU and third countries. In South Muntenia region, South Muntenia Regional Development Agency provides all the above mentioned services.

### 3. County level:

- **Chambers of Commerce and Industry of Romania** are meant to represent and defend the interests of the business community in relation to the Romanian authorities and similar organizations abroad, support and promote the interests of members in front central and local public administration authorities, perform and manage business infrastructure of county interest: scientific and technology industrial parks, business incubators and technology, transfer centers and information technology, business centers, shopping centers, exhibition centers, virtual markets, commodity exchanges and values etc., organize training courses (initiation, qualification, specialization, training). Also engaged in providing advisory services and training for capacity building people looking for a job, activities which enhance employment opportunities for people looking for a job, etc.

### 3.3 ENTREPRENEURSHIP POLICIES

#### 3.3.1 *European and national policies*

There is a general appreciation regarding the major role that entrepreneurship with innovation have in increasing economic competitiveness and job creation on a global scale. However, public policies approach in entrepreneurship varies from one state to another, depending on economic dynamics, peculiarities of business or regional development objectives.

In Europe, EU policies to support entrepreneurship and SMEs are:

- **Europe 2020 Strategy** where established five major objectives regarding employment, education, social inclusion and the environment to be achieved by 2020. Entrepreneurship is one of the key success factors for the EU 2020 Strategy, promoting and supporting entrepreneurship being provided in a series of actions to smart growth, industrial policy, research-innovation and education.
- **Small Business Act for Europe, 2008** and **Review of the Small Business Act for Europe, 2011** where promoting growth and competitiveness of SMEs, while modernizing public administration to improve business environment. The two documents of public policies are addressed to the main policy issues affecting SMEs throughout their life cycle.
- **Action Plan for the development of entrepreneurship in the EU in 2020**, that seeks boost entrepreneurship in Europe in 2020, by unlocking the potential for growth and jobs. Develop action plan is based on consultation with policy makers, SMEs, organizations and citizens of the European Union.
- **Education and Training 2020 (ET2020)** is a **new strategic framework** for European cooperation in education and training, created based on its predecessor, the work program "Education and Training 2010" (ET 2010). This framework provides common strategic objectives for Member States, including a set of principles to achieve these objectives, as well as common methods of work with priority areas for each periodic work cycle. This framework was created on the achievements of the work program "Education and Training 2010" (ET 2010), in order to meet the challenges that are still relevant in terms of creating a Europe based on knowledge and transforming longlife learning in a reality for all. The main purpose of the framework is to support Member States with regard to further development of their education and training systems. These systems should provide all citizens the necessary means to achieve their potential, as well as to ensure sustainable economic prosperity and employability. The framework should take into account the whole spectrum of education and training systems from the perspective of longlife learning, covering all levels and contexts (including non-formal and informal education).

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In Romania, the policies to support entrepreneurship and devoted programs are developed at national level and implemented at regional or local level. Thus, the Ministry of Economy has supported and promoted entrepreneurship and SMEs through various national programs financed from the state budget as follows:

- **Program to stimulate the creation and development of microenterprises by young entrepreneurs** – the objective of the program is to stimulate the creation of new microenterprises, increasing the potential of accessing funding and development of entrepreneurial skills of young people to involve them in private economic structures. The program aims to: develop entrepreneurial skills based on knowledge and optimal management of resources, in order to quick adapt to the rigors caused by globalization of markets; stimulate and support start-up and development of new companies (start -ups) by facilitating their access to finance; facilitating youth access to funding sources.
- **Multi-annual national program to support the craft and handicraft** - general objective of the program is to stimulate the development of handicrafts and small industries in Romania, strengthening small class of craftsmen and artisans, operating individually or organized by associations or other organizations, especially in rural areas but also in urban areas, protecting trades involving a large number of operations performed manually in their practice and launch services and products made by them, especially those with traditional, including works of art and folk crafts, promoting the products and services of national and international markets.
- **Development and modernization program of activities of marketing products and services market** - The main objective of the program is to support economic operators, companies and cooperatives, by facilitating access to finance, in order to improve economic performance and technical operators, aiming to adapt to the requirements determined by Romania's status as a member state of the European Union, by increasing competitiveness, creating and maintaining jobs, enhance consumer protection and food security.
- **Program to develop entrepreneurial skills among young people and facilitating their access to funding START** – The program objective is to stimulate the creation of new SMEs, improving the economic performance of existing ones, increasing the potential of accessing funding and development of entrepreneurial skills entrepreneurs in order to involve them in private economic structures.
- **Program for developing entrepreneurial culture among women manager of the SME sector** – The main objective of the program is to stimulate and support start-up and development of private economic structures created by women by facilitating their access to finance, increasing the potential for accessing funding sources and facilitating access to financing women entrepreneurs, in the context of problems related to maintaining the balance between family and professional obligations and prejudice existent locally.
- **The UNCTAD/EMPRETEC Romania Program to support the development of SMEs.** It is a program to encourage and foster the establishment and development of SMEs. EMPRETEC is an integrated training program that provides training and technical assistance to entrepreneurs, as well as institutional framework for the development of

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entrepreneurship and increase local and international market competitiveness of small and medium enterprises.

In terms of improving the business environment, Sectorial Operational Program Increase of Economic Competitiveness (SOP IEC) 2007-2013 has an important role, as well as the future Competitiveness Operational Program for the next programming period 2014-2020 financed from the European Regional Development Fund, state budget and private contribution of the applicant. SOP IEC 2007-2013 had as overall objective the increasing of productivity of Romanian companies to reduce the gaps with the average productivity of the European Union.

The Ministry of Agriculture and Rural Development is the Managing Authority for the National Rural Development Program 2007-2013 and the future NRDP 2014-2020. These programs encouraged entrepreneurship and supported SMEs in rural areas through various financing measures such as "installation of young farmers" with the overall objectives to improve and increase the competitiveness of the agricultural sector by helping young people and supporting the process of modernization and compliance with the requirements of environmental protection, safety at work and improving farm management, etc.

### 4. KEY FINDINGS

#### 4.1 PROFILE OF POTENTIAL ENTREPRENEURS

The individual survey was carried out on 15 jobseekers, 9 of whom were women and 6 men. The first focus group took place with 12 participants out of 15 that have firmly confirmed their participation. There were 6 men and 6 women.

***According to the findings of both survey and focus groups the potential entrepreneur from South Muntenia is a man<sup>1</sup>, aged 50-55 years old, living in rural area and having post-secondary non-tertiary education, but that is a long-term unemployed.***

Thus, among the sample of senior jobseekers, 53.33 % were aged 50-55, 40% were aged 56-6 and 6.67% were over 65 years old. In what is concerning the residence, 60% lived in rural areas, while 40% came from urban areas.

The level of education attained (according to ISCED levels) indicated the 53.33% have post-secondary non-tertiary education, followed by 26.67% with university degree and 20% with secondary education.

Investigating the sectors in which the respondents have worked the majority of the time in the past, these are:

- Management, Business & Finance (20%)
- Education, Teaching & Training (20%)
- Fishing, Farming & Forestry (20%)
- Production & Manufacturing (20%)
- Transportation & Moving (13.33%)
- Others (such as public administration)(6.67%)

In these sectors they have held all types of positions (top, middle and executive) – manager, business administrator, head accountant, teacher, driver, foreman.

Despite their level of education and the position they have held, 40% are long-term<sup>2</sup> unemployed, 26.66% are short-term unemployed and 30% have registered as others (retired on medical conditions).

Analysing the causes that have generated the unemployment, we have found that mostly have lost their job due to the fact that the company went bankrupt or the

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<sup>1</sup> At the individual survey and focus group, there have participated more women, but the statistics showed there men are mostly in this position.

<sup>2</sup> Long-term unemployed - is a person that is unemployed of 12 months and more, according to the Romanian legislation.

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activity was restructured (33.33%), followed by the economic crisis (26.67%). The rest of the causes were equally divided into medical conditions (13.33%), age that did not match the job profile (13.33%) and others (such as child care)(13.33%).

### 4.1.2. PERSONALITY TRAITS

The survey tried to capture the most defining personal traits of the potential entrepreneurs since usually the best entrepreneurs do share a collection of characteristics, from tenacity to the ability to tolerate risk, that are crucial to a successful venture. An analysis of 23 research studies published under the title "The Big Five Personality Dimensions and Entrepreneurial Status" found that entrepreneurs have different personality traits than corporate managers, scoring far higher on traits such as openness to experience (curiosity, innovation) and conscientiousness (self-discipline, motivation) and considerably lower on neuroticism, which allows them to better tolerate stress.

Within our panel of jobseekers over 50, when asked to assess their personality traits on a scale from 1 to 10, they mostly defined themselves as being optimist (40%). Other personality traits as creative, independent, team player, having an analytical mind reached 33.33%. Finally, some key personality traits such as embracing the change and the ability to tolerate risk scored just 26.66%.

### 4.1.3. SKILLS

The survey also investigated the level of skills acquired or developed during their professional career. The respondents indicated they have achieved mostly organizational/managerial skills (41.67%), followed by interpersonal skills that account for 25%.

Further on, they have been asked to indicate for what kind of skills they would need support to improve. The respondents mentioned ITC, organizational, entrepreneurial (especially marketing, management, sales) and technical skills.

### 4.1.4. STATUS OF POTENTIAL ENTREPRENEUR AND SUCCESS STORIES

Within the panel, only 33% have tried in the past to set up a business or to become self-employed. This may be due to the fact that the vast majority (over 70%) declared they do not have family or friends that have started up a business or worked as self-employed. Over those that have in their proximity entrepreneurs, only half declared is was a successful venture. Regional experts highlighted that it is very important the realism of the success model chosen, since it is essential to be adapted to the real needs and possibilities of the potential entrepreneur (*"one cannot make high fashion in a small village for the locals"*).

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Both groups agreed that going on business is need and it can represent a viable solution for the unemployed seniors over 50.

Moreover, the regional experts stressed out that the seniors 50+ are the most wanted/required entrepreneurs for small businesses since they have an extensive work experience, technical and organizational abilities and skills, that can be very valuable assets when starting up a business or working as self-employed.

### 4.1.5. MAIN OBSTACLES FACED BY REGIONAL ENTREPRENEURS

The discussion at both focus groups and survey made it very clear from the beginning that among the Romanian entrepreneurs the most important obstacle is the lack of accurate information, followed by a low access to credit and funding. Thus, respondents listed the main obstacles and prioritized it as follows:

1. **Lack of accurate information** – the potential entrepreneurs do not know to what institution they should address for support (especially for funding from both national and European sources). Also, there is a lack of information on support services such as training, legislation (especially linked to their new status and how it will influence their future pension).
2. **Low access to funding and credit** – this was the most obvious obstacle listed. Most of them complained about the restrictive interests practiced by the banks and the reluctance of the banks to loan money to seniors.
3. **Lack of entrepreneurial skills** – most of the respondents have stated that they are aware they lack skills such as marketing, planning, management, sales and opportunity recognition.

Regional experts agreed also with this prioritization and added:

4. **Lack of support from the family** – from the experience of regional experts, a lot of seniors have a low level of self esteem and gave up to go on business on their own, unless they do not have a proper support from their own families. They have reported numerous cases of seniors that had a feasible business idea that failed without the family support (especially support from their children, which are more familiarized with new technologies).

### 4.1.6. TRAINING PROGRAMME

Despite their different personal backgrounds and professional careers there was a consensus in expressing the interest to participate to the development of a training programme for entrepreneurship.

In what is concerning the content of this training programme, the jobseekers have prioritized as modules:



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- Information on financing funds (18%)
- Legislation & taxes with the same percentage as Marketing & networking (16.39%)
- Business planning & management (13.11%)
- Social enterprise (11.48%)
- Logistics (8.20%)
- Creativity & Innovation (4.92%)

In terms of the training programme, the group agreed that the modules should be structured that will be enough time devoted to exchange opinions, success stories and provide advice/mentorship one to one. Also, the group insisted on devoting a greater part of the training to the practical component, opinion that was also shared by the regional experts. Both groups considered that for this target group presentation and group discussion of different story cases and role plays are more relevant.

### 4.2 MAIN NEEDS TOWARDS ENTREPRENEURSHIP

#### 4.2.1 PROVISION OF TAILORED SUPPORT

The Regional Assessment Team stressed out that the importance of provision of a tailored training programme, since due to different work expertise, abilities and skills, not all seniors are well prepared to venture on business or work as self-employed. In this regard, we need to mention that the unemployed seniors group agreed and prioritized the modules that are generally needed for everyone and agreed that the training should be structured that all should learn the basics and for those in need, in-depth courses could be attended (especially for management, marketing, sales and ICT skills). Regional experts agreed and suggested that during the general modules, the focus should be put on management (planning in particular) so at the end of the programme, all participants to be able to draft a feasible business plan.

#### 4.2.2. PROVISION OF CAREER GUIDANCE MODULE

The Regional Assessment Team drew the attention towards the need of a very realistic evaluation of this career choice, especially after noticing the personality traits of the unemployed seniors that participated to the individual survey and focus group. They were very optimistic, but scored lower in the willingness to risk and embrace the change. This is the reason for which they suggested it is very important for this target group to take a module in which, based on the relevant information about this occupation and a realistic evaluation of their knowledge, skills and abilities, they can assess if this a viable choice for their future career or not. This should be a first module, in terms of structure of the training programme, so they can decide if they want to pursue this career before going into depth with the rest of the training programme.

#### 4.2.3. FOCUS ON ENTREPRENEURIAL MODULES

Regional experts argue that in Romania unfortunately, in schools and high schools there is not a curricula on entrepreneurship that includes an important part devoted to practical education. This is why it is very important to include modules related to management (strategic planning, accounting, taxes, legislation), marketing (market research, pricing, business negotiation). These are knowledge with whom the potential entrepreneur over 50 years old from South Muntenia region it is not familiar, since Romania used to be a communist country and no education on entrepreneurship was available on schools at that time.

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### **4.2.4. PROVISION OF COACHING AND MENTORING**

Coaching and mentoring represent an important part of the teaching process and both groups agreed that the training programme should include coaching and mentoring (one to one, if possible). Regional experts argued that according to the statistics, 9 out of 10 businesses will fail in the first 5 years of operation, often because the business owner lacks the expertise and ability to make smart, effective and viable decisions for their business.

### 4.3 MOTIVATION TOWARDS ENTREPRENEURSHIP

Research shows that many individuals are interested in creating a business and find business ownership an appealing career choice, but often they hesitate to take action and actually start a business.

The findings of the individual survey and focus group in South Muntenia region indicated that generally people associate the concept of entrepreneurship with a risky venture. This is why the analysis tried to capture the motivation towards entrepreneurship.

Thus, the analysis investigated among others, the correlation between personal backgrounds and motivation for entrepreneurship (seen as opportunity or necessity).

The results and discussion with both groups (unemployed seniors and regional experts) indicated that more highly educated seniors will pursue entrepreneurship and see this as an opportunity, while those having a low level of education will pursue this career rather as a necessity, due to their economic situation. Also, this last category is likely to be more motivated by the **financial income**, while the first category declared that the main motivation would be **autonomy and better work**.

Generally, at declarative level, autonomy is a strong driver for all potential entrepreneurs but not all have the willingness to embrace the change. This is why, some of the unemployed seniors declared that they consider working as self-employed as a complementary activity and in the same time as a starting point towards entrepreneurship.

In the same time, an important motivation declared was **the challenge (entrepreneurship seen as an opportunity for personal development)**. Deepening the analysis, this motivates more the seniors with a higher level of education.

Analysing the gender factor, this has had no influence on the motivation for entrepreneurship, both women and men having the same opinions.

### 4.4 MAIN CONCLUSIONS AND RECOMMENDATIONS

Challenges posed by demographic change have increasingly been a focal point of debates on the future of the EU. Population and labor force ageing in particular, accompanied by a shrinking of the work force, raise concerns about future economic growth. The “Europe 2020 strategy for a smart, sustainable and inclusive growth” emphasizes the need to promote active ageing policies. Relevant priorities are included in the flagship initiative “An agenda for new skills and jobs”, designed to achieve the employment goal defined as three out of four Europeans aged 20–64 working.

The demographic changes also affect entrepreneurship policy because the existing target group is changing and a new target group is emerging. The promotion of entrepreneurship among older age segments is a prospective policy option to prolong the working lives of older people, reduce older-age unemployment. Entrepreneurship among older people could also have benefits for an economy. Maintaining labor market attachment of older people may be able to, in the short-run, offset expected labor and skill shortages in certain regions in Europe and facilitate a transfer of human capital between generations.

Overall the evidence in this report points to a general framework which defines a pathway from the profile and personal traits of potential entrepreneurs, combined with their individual circumstances, which determine a set of motivations which, in a specific context, trigger the action to take the first steps towards setting up their new business venture.

At European level there are a small but growing number of entrepreneurship initiatives and schemes designed specifically to support older people in business start-up activities. Entrepreneurship policy needs to recognize that there are some factors in the decision to start a business that cannot be changed, such as the age of a person, their health or an individual’s preference for leisure over work.

Therefore, policy should focus on the contextual factors that influence an older person’s decision to enter into self employment.

- 1. Promote benefits of entrepreneurship** - to raise awareness and level of information about entrepreneurship and its benefits so that people can decide whether it is an appropriate pathway for them.
- 2. Improve entrepreneurship skills with training** - seniors that are interested in self-employment may have spent their entire careers in paid employment which gives them a lot experience and a certain skill-set, but this may not be enough to ensure success in self-employment. Self-employment requires a broader set of skills that includes opportunity recognition as well as a broad set of business skills.

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**ANNEXES**

1. Template questionnaire

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

AGREEMENT NUMBER 2014 – 1 – RO01-KA204-002700

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

Questionnaire for the need analysis on current status of the unemployed seniors aged over 50 years old

[Name of the partner]

December 2014

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The project “Empowering entrepreneurial skills and unleashing potential of unemployed seniors - MYBUSINESS” is financed by the European Commission under the Erasmus+ Programme and its main objective is to increase the managerial and entrepreneurial skills of senior unemployed, giving them confidence and providing them with the tools to create their own business, and, eventually, to promote healthy aging, active citizenship, lifelong learning, employability and new business creation. In addition, the project expects to create a good environment for business creation by connecting relevant stakeholders and providing solutions to policy-makers. Working on the basis of transnational cooperation will allow to design and implement common patterns and exchange of good practices to contribute to promote employment and business creation among seniors.

This project is implemented by a consortium composed by six partners from six European countries (Romania, Ireland, Belgium, Greece, Spain, Austria). Its implementation started on September 1<sup>st</sup>, 2014 and it will last until August 30<sup>th</sup>, 2016.

The target group of this project is represented by the unemployed seniors, aged over 50 years old, who are not integrated into the labour market. This category of people represents a very heterogeneous group consisting of many subgroups. Each subgroup has a specific profile, background and needs. However they have in common the fact they are not integrated into the labor market and have over 50 years old. Senior professionals are currently fighting to dispel stereotypes that fall to them, because of which companies are reluctant to hire them: demand for higher wages, lack of retraining, resistance to change or lack of adaptation to a new work environment. Moreover, as labor insertion becomes more difficult for unemployed people over 50, they may also progressively lose their social connections and become at risk of social exclusion or long-term unemployed.

The elaboration of a transnational report of identified barriers and needs for unemployed seniors to become self-employed or entrepreneurs is the first activity within MYBUSINESS project. This joint report will be based on the insights from the six individual analyses made in each partner’s country, following a common methodology in each territory. This report will identify patterns and necessities common at European level, and also detect geographical particularities.

To elaborate the transnational report, project partners have to carry out a local analysis of the needs of the final beneficiaries. To do this, each partner must carry out questionnaires in his territory with people from the target group in order to obtain useful information that helps to elaborate the Senior Entrepreneur Action Programme (SEAP).



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In the framework of this activity we ask you to dedicate 10 minutes to fill in the questionnaire. Please take into account that all your responses will be kept strictly confidential and all data process will be used strictly for the propose of implementing this project activities.

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Please select the desired answer by ticking the appropriate box or rate the importance based on the drop down menu.

### I. Entrepreneur Profile

#### 1. Gender:

M

F

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

50 – 55 years

56 – 65 years

Over 65 years

#### 3. Area of residence:

Urban

Rural

#### 4. What is your current situation?

I am short-term unemployed\*

I am long-term unemployed\*\*

I am retired.

Other, please specify.....

- \* [] the notion of short term unemployed should be explained in parentheses using the legal definition used in each partner country
- \*\* [] the notion of long term unemployed should be explained in parentheses using the legal definition used in each partner country

#### 5. How would you describe yourself?

Please rate each characteristic on a scale of 1 to 10 points where 1 is minimum and 10 is maximum.

Risk taking                      1/10 points

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- Independent 1/10 points
- Team player 1/10 points
- Optimist 1/10 points
- Creative 1/10 points
- Analytical 1/10 points
- Embrace the change 1/10 points

### II. Education

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

- Primary education
- Secondary education
- Post-secondary non-tertiary education
- University degree
- Post graduate degree (Master, Doctoral degree)

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

.....

.....

.....

### III. Work experience

8. Select the field in which you have worked the majority of time? (only one option is possible)

- Management, Business & Finance
- Computers & Technology

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- Construction Trades
- Education, Teaching & Training
- Engineering & Engineering Technicians
- Fishing, Farming & Forestry
- Health & Medical
- Hospitality, Travel & Tourism
- Legal, Criminal Justice & Law Enforcement
- Military & Armed Forces
- Production & Manufacturing
- Professional & Service (barber, cosmetologist, hair stylist, fundraiser, social worker)
- Transportation & Moving
- Social & Life Sciences
- Other, please specify.....

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

.....

.....

.....

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

- Interpersonal skills
- Organisational/managerial skills
- Job-related skills, please specify.....
- Computer skills

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Other skills, please specify.....

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

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

12. What is/are the reason/s for which you have become unemployed? (more options possible)

Insufficient level of knowledge and skills

I have a medical condition

My age doesn't match any longer with my job profile

Economic crisis

I have negotiated my withdrawal with my organization

Company went bankrupt / activity restructured

Other, please specify.....

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

Yes

No, please specify

why.....

14. If yes, please describe it briefly:

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

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

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

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

Yes

No

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

Yes, please specify

why.....

No, please specify

why.....

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

Insufficient level of knowledge and skills in the desired field

Insufficient ICT skills

Medical condition

Insufficient funds and support to start a business

Lack of business/entrepreneurship skills

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

Yes

No

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

.....  
.....

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.....  
21. What specific areas do you think are necessary in order to develop your own business within educational/entrepreneurship courses? (select at least 3 options)

Business Planning and Management

Creativity and Innovation

Personal and interpersonal skills

Social enterprise

Legislation and taxes

Marketing and Networking

Logistics

Human Resources

Access to Funds and support

Other, please

specify.....

If you are interested in participating in other project activities such as dissemination activities, pilot phase, please give us your contact details:

• Name:.....  
.....

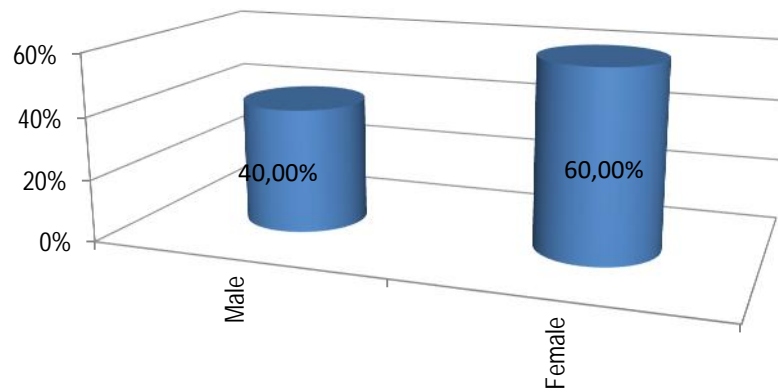
• Email  
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Thank you very much for your devoted time!

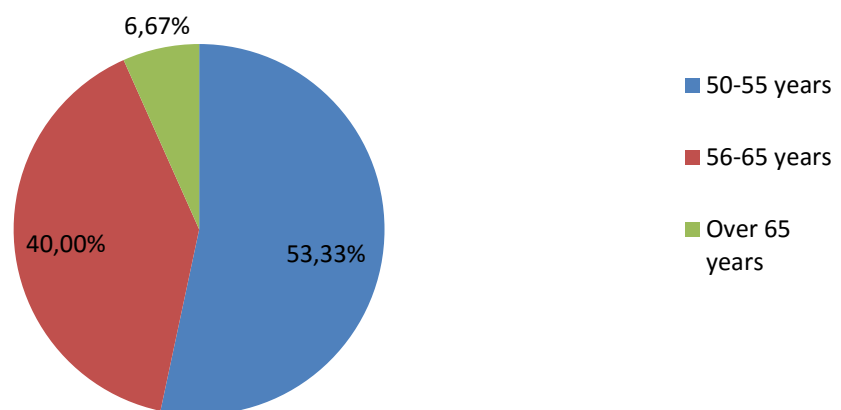
## INDIVIDUAL ANALYSIS – ROMANIA

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

### 1. Gender:

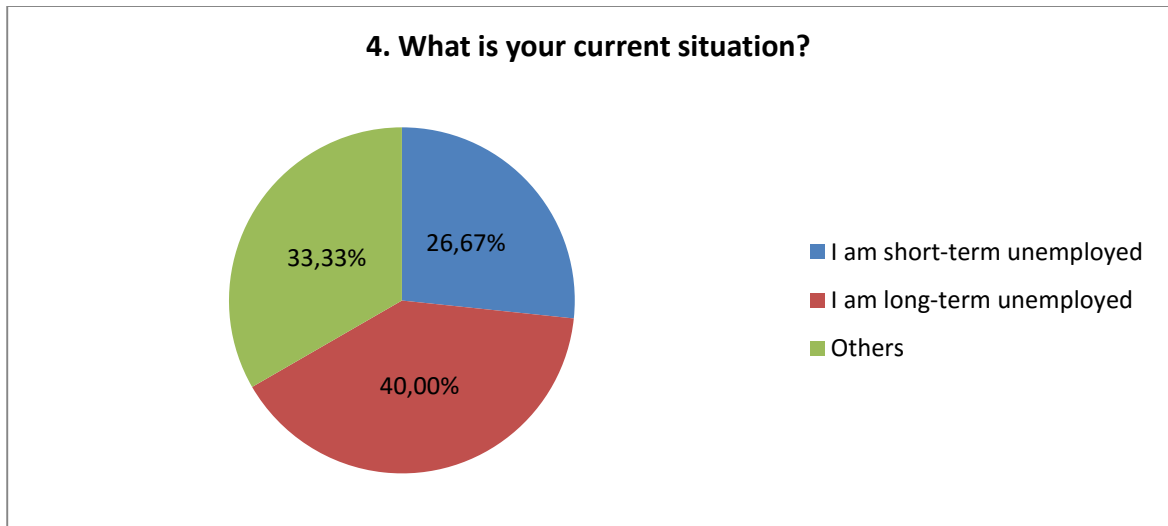
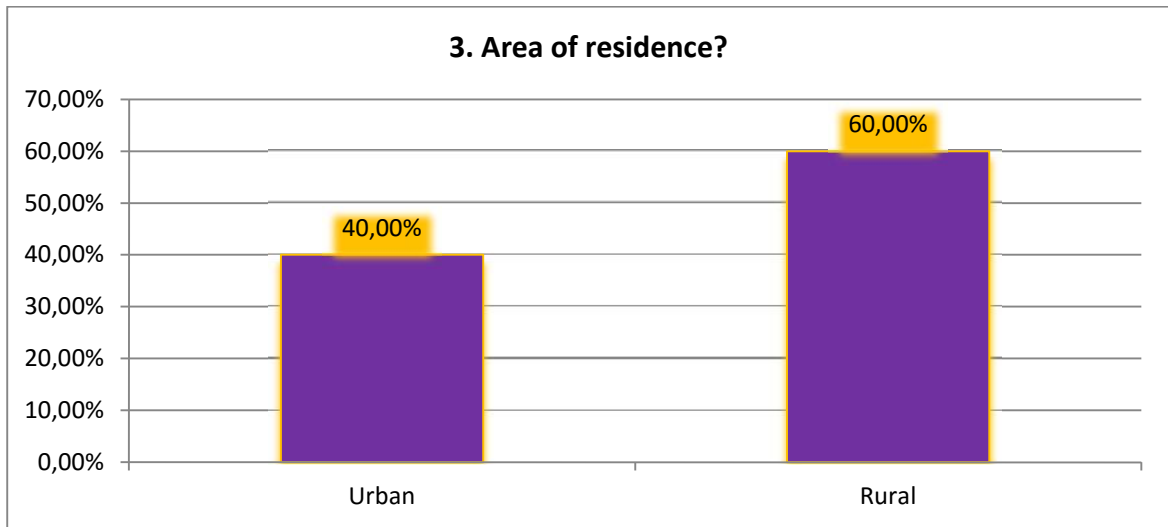


### 2. What age category do you fit into?

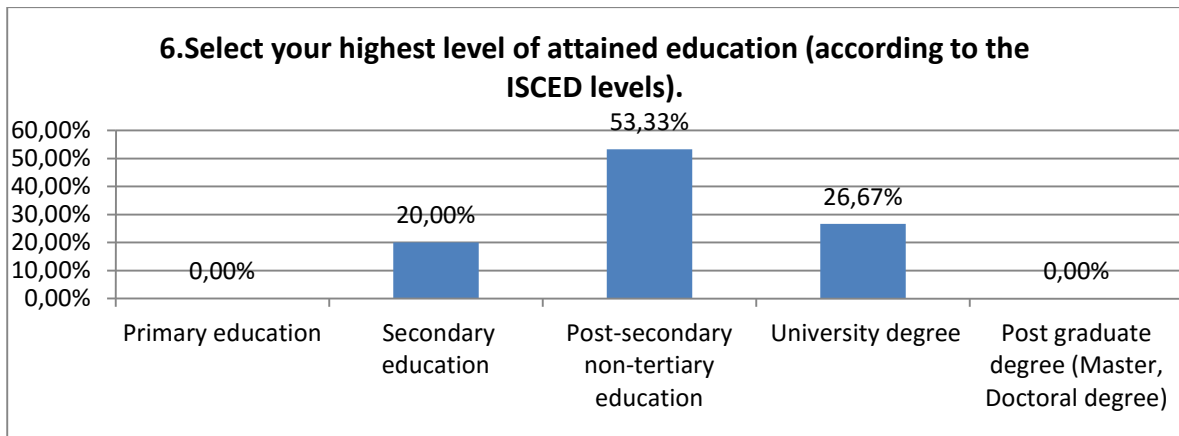
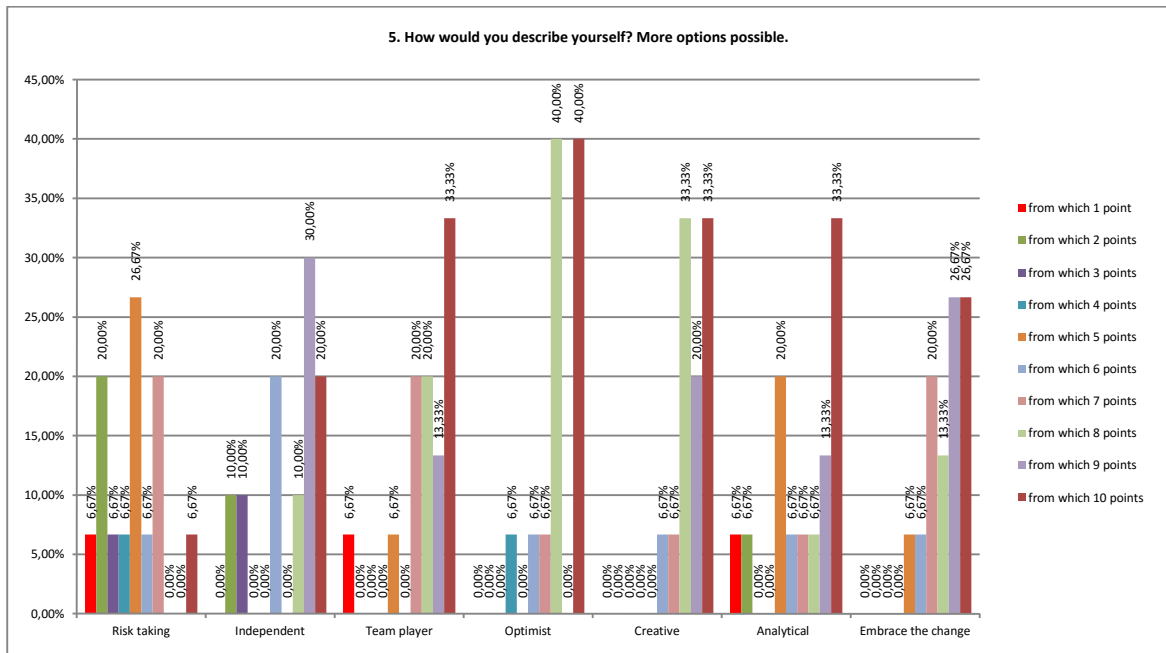




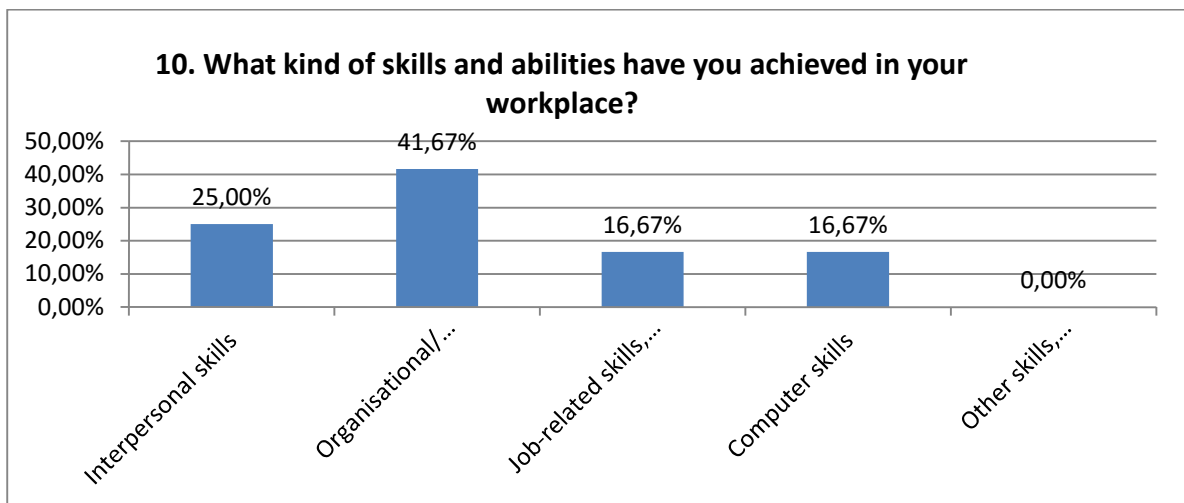
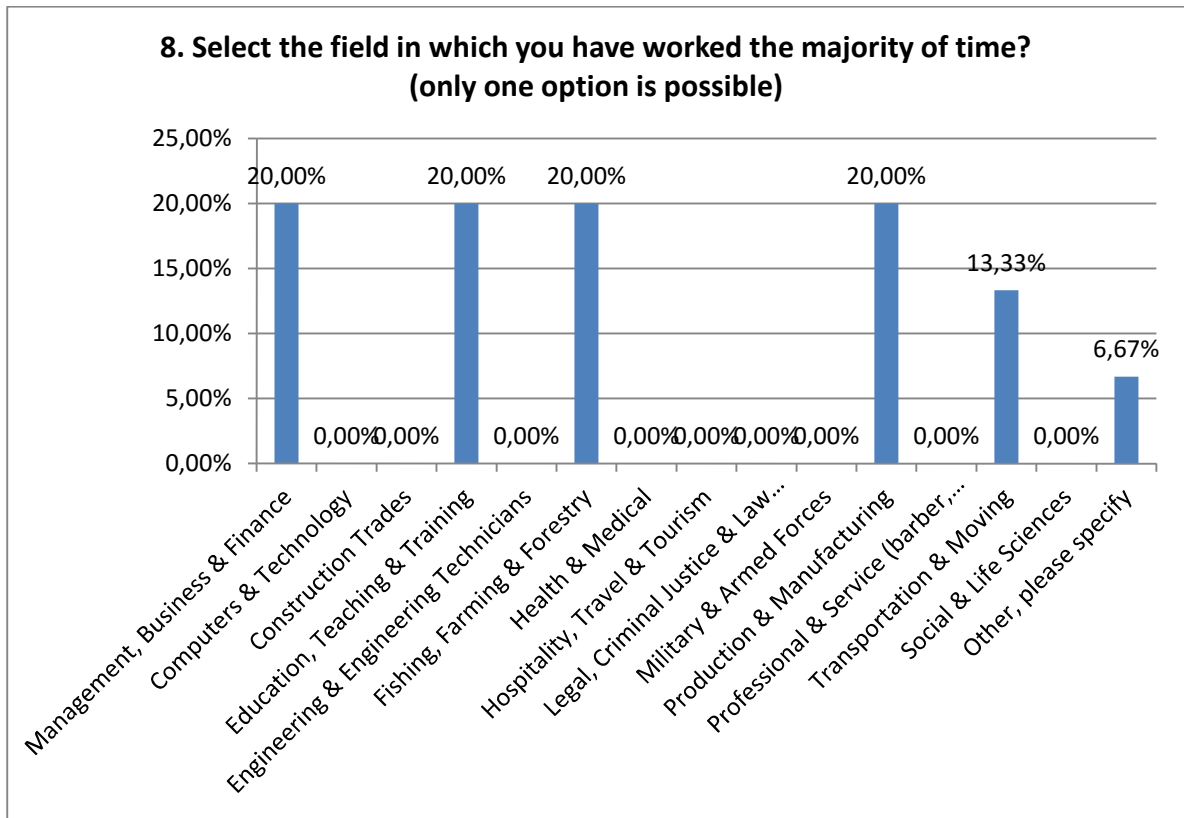
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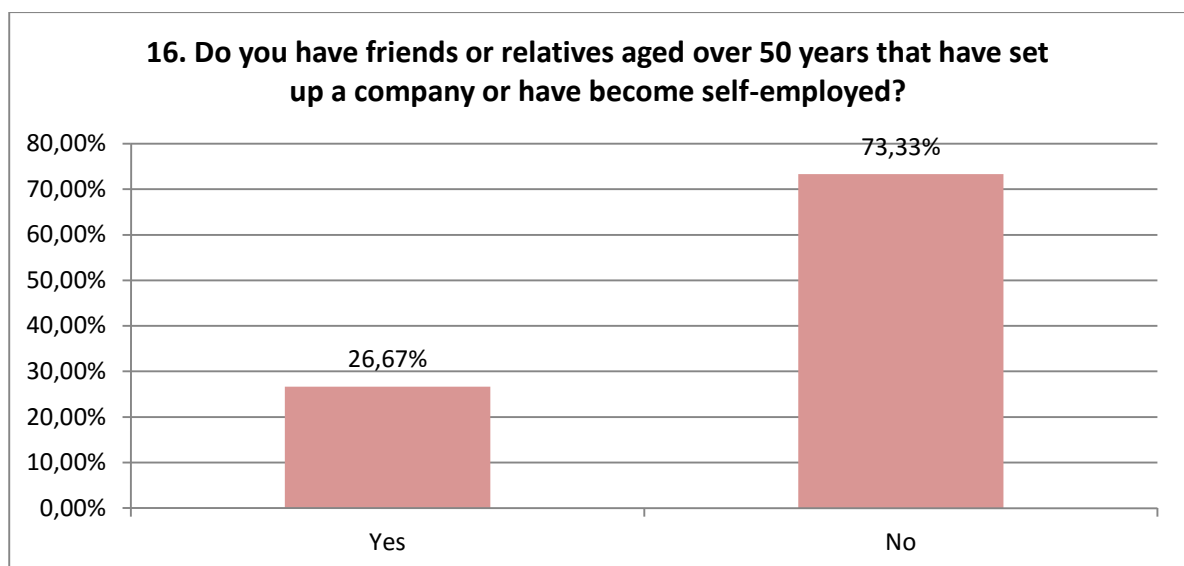
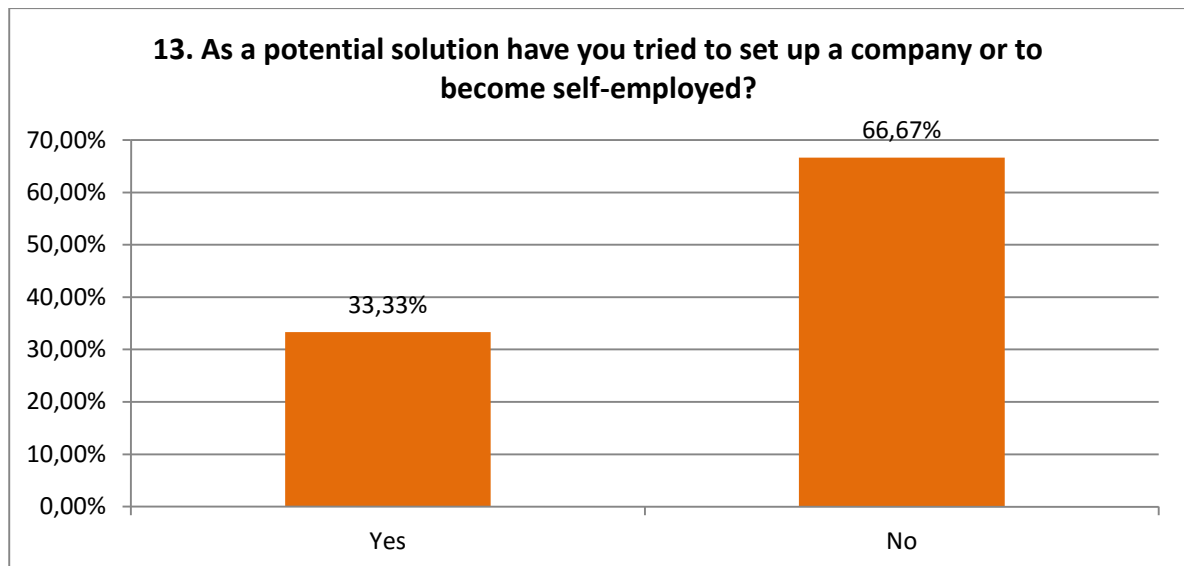
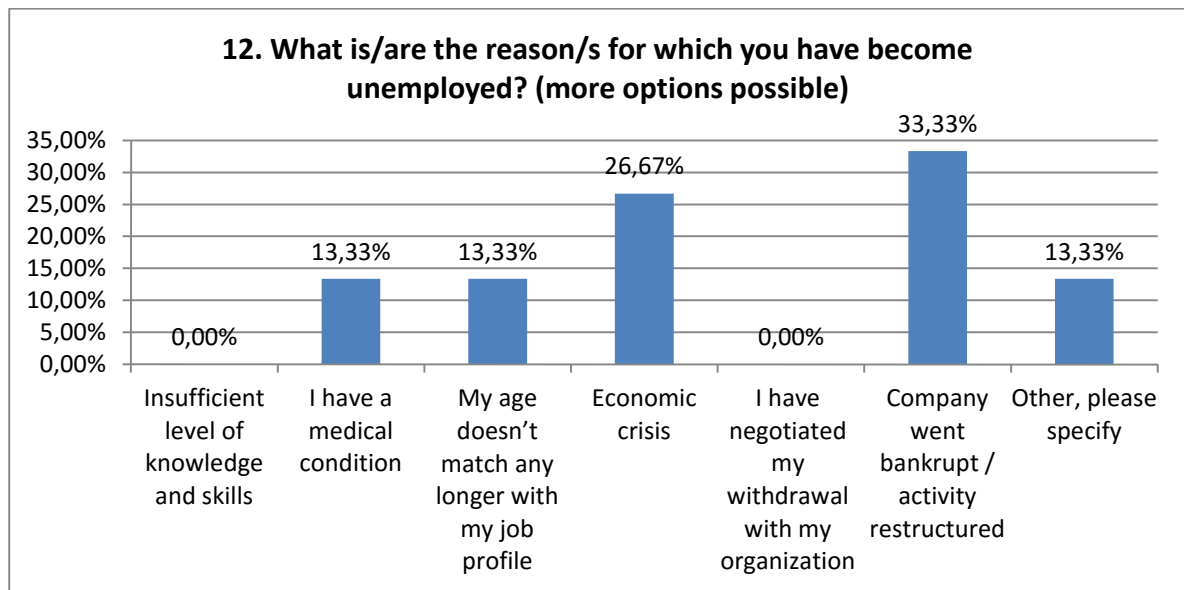
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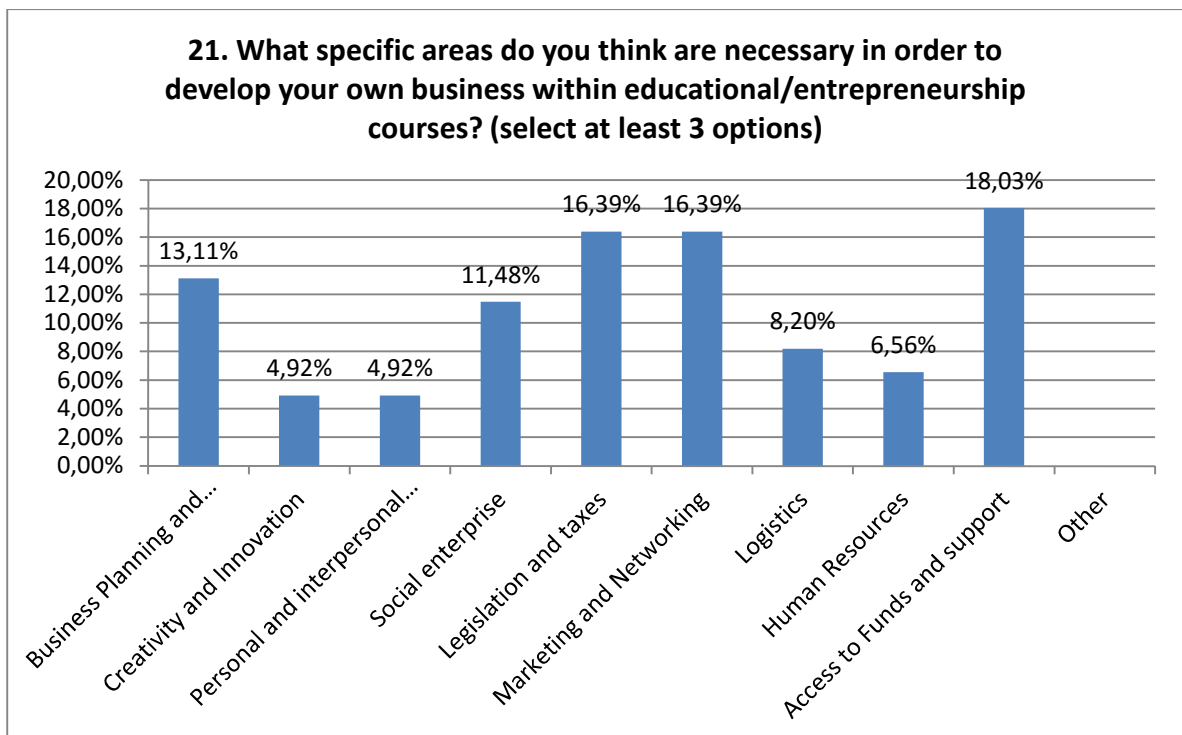
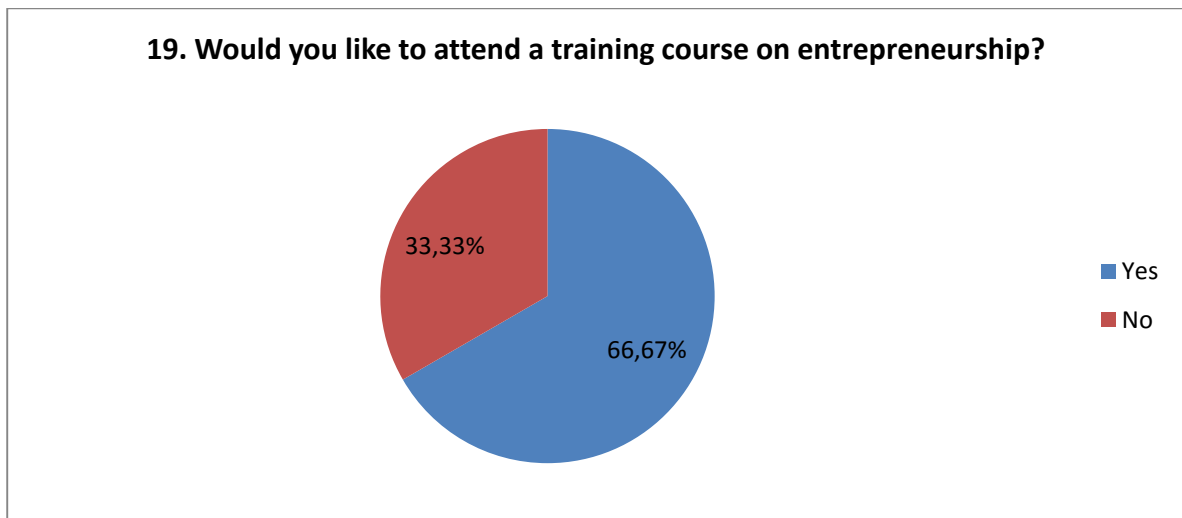
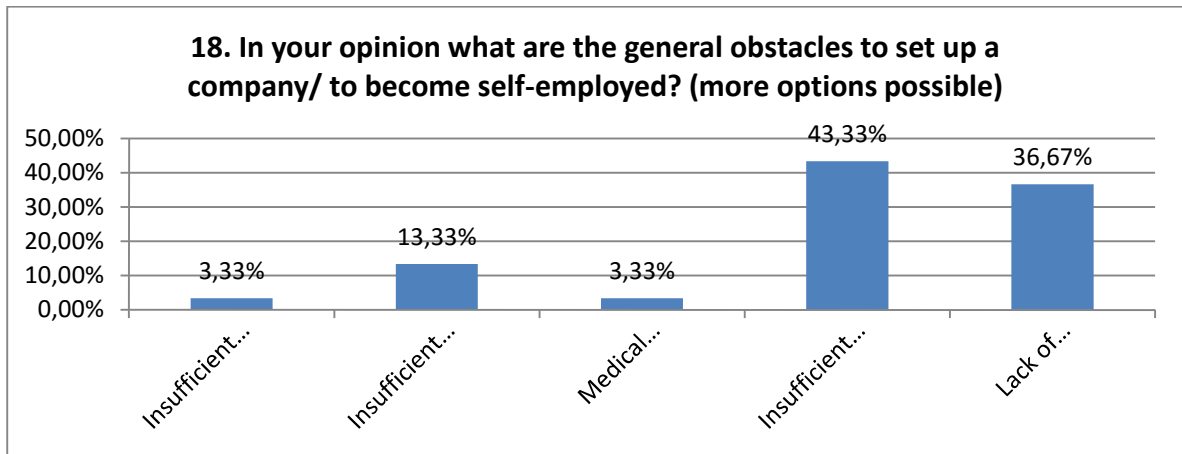
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### 3. ANNEX Information about Focus groups

#### First focus group with unemployed seniors over 50 years old

No. crt	Location	Date	No. of participants	No. of questionnaires
1	Cuza Vodă, Călărași County, Romania	January 29 <sup>th</sup> , 2015	13	15

#### First focus group with Regional Assessment Team

No. crt	Location	Date	No. of participants
1	Călărași, Călărași County, Romania	April 27 <sup>th</sup> , 2015	10