

THE BETTER ENTREPRENEURSHIP POLICY TOOL

INCLUSIVE ENTREPRENEURSHIP

SUPPORTING SENIORS IN ENTREPRENEURSHIP



Fostering an inclusive entrepreneurial culture for senior entrepreneurs



Strengthening the design and delivery of senior entrepreneurship support



Building a supportive regulatory environment for senior entrepreneurs



Building entrepreneurship skills and capacities for senior entrepreneurship



Facilitating access to business finance for senior entrepreneurship



Expanding networks for senior entrepreneurship

Inclusive Entrepreneurship Policy: Supporting seniors in entrepreneurship



* Each statement is assessed on a scale from 0 to 10. You also have the option to select “No answer” if you do not have an answer or the question is not relevant to your context. This leaves the response out of the average calculation. Visit www.betterentrepreneurship.eu to carry out the online self-assessment.

CULTURE



Action Area 1: Fostering an inclusive entrepreneurial culture for senior entrepreneurship

Increasing awareness about the potential of entrepreneurship as an alternative to salaried employment is the first step to opening up entrepreneurship to all. This module covers promotion methods such as targeted awareness campaigns, education and the use of role models.



1.1. Senior entrepreneurship is promoted widely in society.

A high score includes:

- Entrepreneurship is promoted as a viable activity for seniors, including as a potential activity to extend working life by transitioning from full-time employment to retirement.
- A positive image of the entrepreneurial potential of seniors is created.
- The economic impact of entrepreneurship driven by seniors is communicated.
- Success stories, role models and entrepreneurship awards are used to showcase senior entrepreneurs from a wide variety of backgrounds and diverse types of businesses.
- Active labour market measures include business creation support measures for seniors.
- Awareness is raised about the potential for seniors to support other entrepreneurs as a mentor or investor.



1.2. Entrepreneurship is promoted to different profiles of seniors.

A high score includes:

- Campaigns, success stories, role models and entrepreneurship awards are used to inspire seniors and showcase senior entrepreneurs from a wide variety of backgrounds.
- Messages are tailored for different profiles of older men and women (e.g. to transition from employment to retirement, to become active from retirement or unemployment).

- Appropriate messages are used to inform seniors about the role of risk in entrepreneurship.
 - Appropriate channels are used to reach seniors, including traditional (e.g. TV, press) and online media.
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1.3. Targeted campaigns promote senior entrepreneurship by to key role models.

A high score includes:

- Targeted campaigns inform career counsellors, public employment services and unions about the potential of entrepreneurship among seniors.
 - A positive image of senior entrepreneurship is created.
 - Appropriate media and online channels are used to reach key role models of potential senior entrepreneurs.
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1.4. Training programmes and continuous education build positive attitudes towards entrepreneurship amongst seniors.

A high score includes:

- Senior entrepreneurship is included in adult learning programmes and presented positively as an option.
 - Entrepreneurship training covers a wide variety of entrepreneurship activities and models, e.g. part-time entrepreneurship, social entrepreneurship.
 - Adult learning providers receive training on delivering the entrepreneurship curricula.
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1.5. Monitoring and evaluation are used to assess the impact of senior entrepreneurship promotion activities.

A high score includes:

- Monitoring and mid-term evaluations are undertaken to ensure that promotional activities are on-track to reach their targets and objectives.
 - Promotional activities are adjusted to account for monitoring and mid-term evaluation results.
 - *Ex post* evaluations are undertaken to measure the impact of entrepreneurship promotion activities aimed at seniors, and results are reported widely.
 - Evaluations consider different profiles of seniors, e.g. by collecting data on characteristics such as age, gender, professional background, previous entrepreneurial experience.
 - Monitoring and evaluation results are reported widely and used to improve awareness campaigns.
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STRATEGIES



Action Area 2: Strengthening the design and delivery of entrepreneurship support for seniors

The successful delivery of inclusive entrepreneurship schemes often depends on effective partnerships across public actors, and with non-government organisations. It is also important to engage with the targeted entrepreneurs that stand to benefit from public support measures. This module covers different approaches to designing and delivering inclusive entrepreneurship programmes and outreach methods.



2.1. Policy objectives and targets for promoting and supporting senior entrepreneurship for have been defined.

A high score includes:

- A strategic plan is available publicly, either as part of a broader policy strategy or as a stand-alone document, e.g. self-employment strategy for seniors.
- Entrepreneurship policy objectives for seniors are linked to broader aging, employment, economic and social policy objectives.
- Key stakeholders including seniors were engaged early in the development of policy objectives and targets for promoting and supporting entrepreneurship for seniors.
- Indicators of success and data collection processes have been defined.
- A public sector actor is responsible for achieving entrepreneurship policy objectives for seniors.



2.2. There is an action plan to mobilise public sector actors and other relevant stakeholders to achieve senior entrepreneurship policy objectives .

A high score includes:

- Concrete actions to achieve the entrepreneurship policy objectives for seniors are identified.
- There is a clear leader in the public sector for entrepreneurship support targeted at seniors.
- Responsibility for actions is specified.
- Timelines for the concrete actions are identified.
- An action plan is available publicly.



2.3. Appropriate financial resources have been allocated to implement entrepreneurship support for seniors.

A high score includes:

- Financial resources earmarked to implement entrepreneurship support for seniors are suitable for policy objectives and demand from senior entrepreneurs.
- Funding sources have been identified.
- A tracking system is in place to manage and report on public expenditures related to entrepreneurship support for seniors.
- There is an appropriate balance between investment in policy and programme development and operational expenditures.
- There is budget for the monitoring and evaluation.



2.4. Effective co-ordination mechanisms are in-place to facilitate collaboration among public sector actors involved in designing and delivering senior entrepreneurship policies and programmes.

A high score includes:

- Horizontal co-ordination mechanisms are in-place, e.g. inter-ministerial working group.
- Vertical co-ordination mechanisms are in-place, e.g. working groups with policy makers and delivery agencies.
- Information on entrepreneurship schemes for seniors is shared regularly across public sector actors and with other relevant stakeholders.
- Data and statistics on the take-up and impact of entrepreneurship schemes targeting seniors are shared regularly across public sector actors and with other relevant stakeholders.
- Data and statistics on the take-up of generic schemes by seniors are collected and shared regularly across public sector actors and with other relevant stakeholders.
- Informal communication is regular and ongoing between all relevant actors.



2.5. Outreach methods are tailored to different profiles of seniors to inform them about the range of available entrepreneurship support offers.

A high score includes:

- Outreach aims to engage seniors who are interested in starting a business as well as those who already operate a business but could support other entrepreneurs as a mentor or investor.
 - Promotion is done through media that are well-used by seniors (e.g. magazines, television, radio, social media platforms).
 - Organisations that work with seniors are used to promote support offers.
 - Seniors with diverse profiles are used as role models in outreach.
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2.6. Entrepreneurship support providers are equipped to work with different profiles of senior entrepreneurs.

A high score includes:

- Support providers have experience in working with seniors from different backgrounds and with diverse experiences and objectives.
- Front line staff understands the unique challenges faced by different profiles of seniors, e.g. age discrimination, small or dated professional and business networks, little savings.
- Front line staff receives communication training to work effectively with different profiles of seniors.



2.7. Monitoring and evaluation are used to measure progress against the strategic objectives and targets for senior entrepreneurship.

A high score includes:

- *Ex ante* evaluations are used to identify areas where policy action is needed for seniors, assess the consistency of proposed policy actions with ongoing interventions, identify linkages with other policy actions, and ensure that proposed actions are coherent with strategic objectives.
 - Monitoring and mid-term evaluations are undertaken to ensure that entrepreneurship schemes for seniors are on-track to reach their targets and objectives.
 - *Ex post* evaluations are undertaken to measure the impact of entrepreneurship policies for seniors and the results are reported publicly.
 - Evaluations consider different profiles of seniors, e.g. by collecting data on characteristics such as age, gender, professional background, previous entrepreneurial experience.
 - Results of monitoring and evaluation are reported publicly and fed back into the policy development process.
 - Schemes are adjusted in response to monitoring and evaluation results.
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REGULATIONS



Action Area 3: Building a supportive regulatory environment for senior entrepreneurs

Lengthy and costly administrative procedures can be a barrier to business creation. This is especially true for those from under-represented and disadvantaged groups who have greater difficulty navigating the institutional environment and understanding regulatory obligations. This module covers actions to improve the regulatory environment, including simplifying administrative requirements for business creation, as well as other regulatory incentives for entrepreneurship, such as temporary relief from social security contributions, and measures to address challenges like childcare and eldercare.



3.1. Business start-up regulations and procedures do not pose undue difficulties for seniors aspiring to create a business.

A high score includes:

- The business registration process requires few procedures.
 - Regulations have been checked to ensure that no undue obstacle affects senior entrepreneurs.
 - Electronic business registration and other business-related e-services exist.
 - Information on administrative procedures is available in clear language and accessible to different profiles of seniors.
 - Licensing and certification schemes do not impede entrepreneurship by seniors.
 - The bankruptcy system allows seniors with previous experience of starting or running a venture that failed to start a business without undue bureaucratic process or prejudice.
 - Seniors can easily obtain individual assistance when dealing with administrative regulations and start-up procedures, e.g. by telephone, in-person or online.
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3.2. Tailored information on business creation is available and accessible for different profiles of seniors.

A high score includes:

- Different profiles of senior have been considered in the development of information products (e.g. websites, brochures) on business creation, notably those considering entrepreneurship as a way of extending their career.
 - Guidance material on business creation uses easily understood language and is relevant for the types of businesses that seniors aspire to create.
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- Seniors can access information related to business creation through relevant channels, e.g. community organisations, online platforms.
- Information on business creation is available in media and in formats that are appropriate for seniors of all profiles, including those with disabilities (e.g. accessible websites, large print reading materials).
- Information about the implications of generating income from self-employment and entrepreneurship on accessing pensions and health insurance is readily available.
- Relevant stakeholders were consulted in the development of guidance material and help disseminate it.



3.3. Social security systems contain incentives for senior entrepreneurship.

A high score includes:

- Senior entrepreneurs are eligible for coverage in all social security schemes, e.g. health insurance, pension schemes, unemployment insurance.
- Welfare bridges and other similar measures are promoted directly to seniors to encourage business creation.
- There are incentives for business creation to potential senior entrepreneurs, e.g. tax credits, temporary reductions in social security contributions, pension schemes.
- Temporary incentives are phased-out rather than ending abruptly.
- The pension system does not contain disincentives for senior entrepreneurs, especially those who have worked for a long time as employees.
- Entrepreneurs can access social security benefits and pensions after a business exit.



3.4. Monitoring and evaluation are used to assess problems in the regulatory environment for senior entrepreneurship.

A high score includes:

- *Ex ante* evaluations are used to identify areas where policy action is needed to support senior entrepreneurs, assess the consistency of proposed policy actions with ongoing interventions, identify linkages with other policy actions, and ensure that proposed actions are coherent with strategic objectives.
- Monitoring and mid-term evaluations are undertaken to ensure that regulatory measures that support potential senior entrepreneurs are on-track to reach their targets and objectives.
- Regulatory measures are adjusted to account for monitoring and mid-term evaluation results.
- *Ex post* evaluations are undertaken to measure the impact of regulatory measures on entrepreneurship among seniors, and results are reported widely.
- Evaluations consider different profiles of seniors, e.g. by collecting data on characteristics such as age, gender, professional background, previous entrepreneurial experience.

- Results of monitoring and evaluation are reported publicly.
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SKILLS



Action Area 4: Building entrepreneurship skills and capacities for senior entrepreneurship

Evidence suggests that businesses that access professional business support and guidance are more likely to be sustainable than those who do not. Business support is particularly important for entrepreneurs from under-represented and disadvantaged groups since they typically have lower levels of human and social capital. This module covers public policy approaches to supporting the acquisition of entrepreneurship skills, including entrepreneurship training, coaching and mentoring, and business consultancy and advisory services.



4.1. Needs assessments are used to identify the policy supports needed to strengthen entrepreneurship skills for various profiles of senior entrepreneurs.

A high score includes:

- Needs assessments are used in the design of policies and programmes that support the development of entrepreneurship skills for seniors.
 - Seniors and seniors' organisations are consulted to identify how policy can support the development of entrepreneurship skills.
 - The needs of different profiles of seniors are considered when designing and implementing policies and programmes that develop entrepreneurship skills.
 - Background research is conducted to provide a solid evidence base for policy interventions.
 - Benchmarking and meta-evaluations are used when designing initiatives that aim to develop entrepreneurship skills.
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4.2. Entrepreneurship training is offered to seniors.

A high score includes:

- Dedicated entrepreneurship training is available for seniors.
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- Training covers the needs at different points of business development (i.e. pre start-up, start-up) and includes modules that are particularly relevant for seniors (e.g. digital skills).
- Risk management and financial literacy are included in training programmes.
- Hands-on and interactive methods are used in training, e.g. role playing, simulations.
- Trainers are trained to work with diverse profiles of seniors.
- Entrepreneurship training for seniors has linkages with other entrepreneurship supports, e.g. coaching, mentoring and business financing programmes.
- The content of entrepreneurship training is tailored to the needs of different profiles of seniors, e.g. digital skills.
- The scale of dedicated entrepreneurship training for seniors is appropriate.



4.3. Entrepreneurship coaching and mentoring are offered for seniors.

A high score includes:

- Dedicated entrepreneurship coaching and mentoring programmes for seniors are available.
- Objectives for coaching and mentoring relationships are defined by the potential entrepreneur and their coach and mentor.
- There is a matching mechanism to ensure that there is a “good fit” between the entrepreneur and their coach or mentor, including age.
- Entrepreneurship coaches and mentors receive training on working with diverse profiles of seniors.
- Coaching and mentoring relationships are established for a limited time period to avoid creating dependence.
- The scale of tailored entrepreneurship coaching and mentoring for seniors is appropriate.
- Senior entrepreneurs have opportunities to act as coaches and mentors for other senior entrepreneurs.



4.4. Business development services are offered for seniors.

A high score includes:

- Tailored business consultancy and advisory services are available for seniors with diverse backgrounds.
- Business consultancy and advisory services are integrated with other entrepreneurship supports for seniors, e.g. start-up financing.
- There is a system of allocating business consultancy and advisory services to seniors with the greatest potential.
- Business incubators and accelerators are accessible for seniors.
- Business trainers and counsellors are trained to work with seniors.

- The scale of tailored business development services for seniors is appropriate.



4.5. Entrepreneurship skills development initiatives for seniors have strong linkages with business financing supports.

A high score includes:

- Tailored entrepreneurship support for seniors is offered in integrated packages.
- Different profiles of seniors are informed about the range of options for receiving financing and other supports.
- Entrepreneurship training, coaching and mentoring initiatives refer potential senior entrepreneurs to appropriate sources of finance.



4.6. Entrepreneurship skills development initiatives for seniors are delivered through appropriate channels.

A high score includes:

- Entrepreneurship training, coaching and mentoring, and business development services for seniors are delivered by agencies or organisations that have appropriate experience and expertise in working with seniors.
- Support is provided in a flexible manner, including different formats, locations and schedules.



4.7. Entrepreneurship skills development initiatives are tailored for different profiles of seniors.

A high score includes:

- Entrepreneurship training, coaching and mentoring, and business development services are developed to meet the needs of different profiles of senior entrepreneurs, e.g. retired, unemployed, people with disabilities, people in disadvantaged areas, different types and levels of experience.
 - Outreach methods are adapted to different profiles of seniors.
 - Different service delivery models are used to effectively support diverse profiles of seniors.
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4.8. Monitoring and evaluation are used to measure the impact, effectiveness and efficiency of dedicated senior entrepreneurship training, coaching and mentoring, and business development services.

A high score includes:

- *Ex ante* evaluations are used to identify areas where policy action is needed, assess the consistency of proposed policy actions with ongoing interventions, identify linkages with other policy actions, and ensure that proposed actions are coherent with strategic objectives.
 - Monitoring and mid-term evaluations are undertaken to ensure that entrepreneurship schemes for seniors are on-track to reach their targets and objectives.
 - Schemes are adjusted to account for monitoring and mid-term evaluation results.
 - *Ex post* evaluations are undertaken to measure the impact of entrepreneurship policies targeting seniors, and the results are reported widely.
 - Evaluations consider different profiles of seniors, e.g. by collecting data on characteristics such as age, gender, professional background, previous entrepreneurial experience.
 - Deadweight loss and displacement effects are measured and reported.
 - Results of monitoring and evaluation are reported publicly and used to improve entrepreneurship training, coaching and mentoring and business development services.
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FINANCE



Action Area 5: Facilitating Access to Business Finance for Seniors

Accessing start-up finance poses a major challenge to all entrepreneurs, but entrepreneurs from under-represented and disadvantaged groups face even greater barriers as they typically have lower levels of savings and collateral, and can face discrimination in financial markets. This module covers both demand and supply issues. Its scope includes public instruments such as grants, credit guarantees, microfinance and non-bank financing instruments, as well as schemes that improve financial literacy.



5.1. Needs assessments are used to identify how policy can address gaps in the availability and accessibility of business financing for seniors.

A high score includes:

- Needs assessments are used to design policies and programmes that facilitate access to business finance for seniors.
- Seniors and senior community organisations are consulted to identify how policy support can address gaps in the availability and accessibility of business finance.
- The needs of different profiles of seniors are considered when designing and implementing policies and programmes that facilitate access to business finance.
- Background research is conducted to provide a solid evidence base for policy interventions.
- Benchmarking and meta-evaluations are used when designing finance measures.



5.2. The current suite of business start-up financing offers is appropriate for various profiles of seniors.

A high score includes:

- A range of financial instruments is used to support seniors in business start-up, e.g. loan guarantees, microfinance, risk capital.
- Different profiles of seniors can access to start-up financing offers.
- The private sector is involved in the selection of business ideas that receive financing.
- Crowdfunding and peer-to-peer lending platforms for seniors are promoted and supported.
- Only business ideas with a reasonable chance of success are supported.
- Innovative business ideas (but not necessarily technology-related ideas) are favoured for support.
- The scale of financing support offered is appropriate.



5.3. The current suite of business development and growth financing offers is appropriate for various profiles of senior entrepreneurs.

A high score includes:

- A range of financial instruments is available to support the development and growth of businesses started by seniors, e.g. loan guarantees, microfinance, risk capital.
- Different profiles of senior entrepreneurs can access financing for business development and growth.
- Lending laws and financial sector regulations ensure sufficient investor protection and transparency on business projects.
- The private sector is involved in the design or management of financing mechanisms.
- The scale of business development and *growth* financing support offered to diverse profiles of senior entrepreneurs is appropriate.
- There are initiatives to increase diversity of profiles in those in charge of investment decisions in financial institutions.



5.4. The current suite of business financing offers for high-growth potential firms is appropriate for senior entrepreneurs.

A high score includes:

- Business angel networks and organisations focused on investing in senior entrepreneurs are supported and encouraged, e.g. with tax incentives, subsidised operating costs, public co-investment.
- The private sector is involved in the design or management of financing mechanisms.
- Training is offered to investors to teach them about the potential of senior entrepreneurs and to address potential biases in lending and investing decisions.
- Training is offered to senior entrepreneurs to improve investor readiness.
- Public infrastructure to improve matchmaking between senior entrepreneurs and investors exists.
- The scale of support for risk capital measures and business angel networks is appropriate.



5.5. Business financing initiatives for senior entrepreneurs have strong linkages with non-financial supports.

A high score includes:

- Tailored entrepreneurship support for seniors is offered in integrated packages.
 - Senior entrepreneurs receiving financial support are informed about the range of options for developing entrepreneurship, financial, and management skills.
 - There is an effective referral system to refer seniors supported through business financing initiatives to non-financial supports, e.g. training, coaching and mentoring.
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5.6. Business financing support for different profiles of senior entrepreneurs is delivered through appropriate channels.

A high score includes:

- Business financing offers for seniors are delivered by agencies or organisations that have appropriate experience or expertise in working with seniors.
- Support measures are accessible to seniors.
- A database of financing programmes and opportunities is available to senior entrepreneurs.



5.7. Monitoring and evaluation are used to measure the impact, effectiveness and efficiency of business financing schemes for different profiles of senior entrepreneurs.

A high score includes:

- *Ex ante* evaluations are used to identify areas where policy action is needed for seniors, assess the consistency of proposed policy actions with ongoing interventions, identify linkages with other policy actions, and ensure that proposed actions are coherent with strategic objectives.
 - Monitoring and mid-term evaluations are undertaken to ensure that entrepreneurship financing schemes for seniors are on-track to reach their targets and objectives.
 - Schemes are adjusted to account for monitoring and mid-term evaluation results.
 - *Ex post* evaluations are undertaken to measure the impact of entrepreneurship policies targeting seniors, and the results are reported widely.
 - Participation of seniors in mainstream entrepreneurship financing schemes is monitored.
 - Evaluations consider different profiles of seniors, e.g. by collecting data on characteristics such as age, gender, professional background, previous entrepreneurial experience.
 - Deadweight loss and displacement effects are measured and reported.
 - Results of monitoring and evaluation are reported publicly and used to improve start-up financing offers.
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NETWORKS



Action Area 6: Expanding Business Networks for Senior Entrepreneurs

Entrepreneurship networks can have a profound impact on the development of individual entrepreneurial intentions and play a major role in the ability of individuals to identify business opportunities and access resources (e.g. finance, entrepreneurship skills). Public policy can support the development of entrepreneurial networks with targeted initiatives that link entrepreneurs from under-represented and disadvantaged groups with each other and with mainstream business organisations and support programmes. This module covers different approaches to building entrepreneurial networks for the key target groups and key success factors.



6.1. Needs assessments are used to identify how policy can address gaps in business networks for potential senior entrepreneurs.

A high score includes:

- Needs assessments are used to design policies and programmes that support the development of entrepreneurship networks for seniors.
- Aspiring senior entrepreneurs starting businesses, senior entrepreneurs business networks and community organisations supporting seniors, are consulted to identify how policy support can address gaps in business networks for this group.
- The needs of different profiles of seniors (i.e. different ages, gender, ethnicity, previous professional and entrepreneurial experience) are considered when designing and implementing policies and programmes that build entrepreneurship networks.
- Background research is conducted to provide a solid evidence base for policy initiatives.
- Benchmarking and meta-evaluations are used when designing networking initiatives for senior entrepreneurs.



6.2. Public networking initiatives are promoted to build connections between aspiring senior entrepreneurs and existing entrepreneurs and mainstream business networks.

A high score includes:

- There is awareness about senior entrepreneurship among mainstream business networks.
- There are public initiatives that link potential senior entrepreneurs with relevant mainstream business networks, organisations and associations to expand their networks.

- Referrals to networks consider the needs, objectives and profile of seniors with diverse backgrounds.
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6.3. Public senior entrepreneurship networking initiatives build connections with entrepreneurship support organisations.

A high score includes:

- Publicly-supported networks for aspiring seniors entrepreneurs raise awareness about available entrepreneurship supports.
 - Networks members are referred to a wide range of entrepreneurship support services.
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6.4. Public networks for senior entrepreneurs are actively animated.

A high score includes:

- A person is responsible for engaging network members.
 - Network members feel a sense of ownership over the network and actively contribute to network activities.
 - There are regular opportunities for face-to-face and online interactions.
 - Newsletters are used to maintain regular contact with network members.
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6.5. Public networking initiatives offer opportunities for senior entrepreneurs to interact with other entrepreneurs through online platforms.

A high score includes:

- Online platforms are used to expand the reach of the entrepreneurship networks for seniors.
 - Online platforms targeting senior entrepreneurs are designed to be easily accessible to different profiles of seniors, including those with limited experience with online tools.
 - Clear instructions are provided for use of online platforms and support is offered for new users who require it (e.g. in person or over the phone).
 - Online platforms and communities connect experienced senior entrepreneurs with potential entrepreneurs from similar backgrounds.
 - Appropriate matching mechanisms are used to connect new senior entrepreneurs with more experienced entrepreneurs.
 - Use of online networking platforms is monitored to verify take-up among seniors who aspire to create a business.
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6.6. Monitoring and evaluation are used to measure the impact, effectiveness and efficiency of public entrepreneurship networking initiatives for different profiles of seniors.

A high score includes:

- *Ex ante* evaluations are used to identify areas where policy action is needed, assess the consistency of proposed policy actions with ongoing interventions, identify linkages with other policy actions, and ensure that proposed actions are coherent with strategic objectives.
 - Monitoring and mid-term evaluations are undertaken to ensure that entrepreneurship schemes for seniors are on-track to reach their targets and objectives.
 - Schemes are adjusted to account for monitoring and mid-term evaluation results.
 - *Ex post* evaluations are undertaken to measure the impact of entrepreneurship policies targeting seniors, and the results are reported widely.
 - Evaluations consider different profiles of seniors, e.g. by collecting data on characteristics such as age, gender, professional background, previous entrepreneurial experience.
 - Results of monitoring and evaluation are reported publicly and use to improve networking initiatives.
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