Introduction

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This volume features the top programs and initiatives that focus on training necessity entrepreneurs around the world. Several of the programs in this volume (from both the private and public sectors) have been operating for decades, while other programs and initiatives are only a few years old.

This book is dedicated to every single individual who is searching for answers to complex problems. You may be a student of social entrepreneurship, international relations, economics, law, or education; or, you may be a professor, policymaker, entrepreneur, or some type of NGO practitioner. Whatever your trade and/or focus is, it is my sincere hope that you will find answers, ideas, and hope as you reading through the in-depth overviews of the programs mentioned in this book.

This volume is separated into three main parts. In Part I: Government Funded Programs, you will read through several of the largest government funded programs around the world. In Chapter 1, Melvin Haas and Peter Vogel provide empirical findings regarding how effective Europe has been in helping individuals transition from unemployment to self-employment. In Chapter 2, Argyro Nikiforou—a native of Greece—overviews the government funded programs to help Greek citizens shift from unemployment to self-employment. In Chapter 3, Gladys Gonzalez, Robert Heyn, and Jessica Pino—three Latinos who have successfully immigrated to the United States—discuss the history, mission, and purpose of the Pete Suazo Business Center in Salt Lake City, Utah—a government funded project helping Latinos in the US start and grow small businesses.

Part II is entitled: Private/Non-Governmental Programs. This section centers primarily on private programs that are currently operating and/or directly interacting with necessity entrepreneurs. We begin with Chapter 4, where Raj K. Shankar explains in detail the mission, reach, and vision of the India-based Bharatiya Yuva Shakti Trust—one of India's premier kick-starting entrepreneurship programs dedicated to mentoring necessity entrepreneurs. Chapter 5 is written by BYU graduate student and Chinese-native Lingzhi Zhang, along with her American classmate Spencer Brown, and offers a detailed description of Hanhua Guarantee, a subsidiary of

Hanhua Financial Holding—one of the largest guarantee companies in China which helps microcredit borrowers establish small businesses. In Chapter 6, Macarena Hernández, Gabriela Enrigue and Justin Oldroyd, highlight *Prospera*—a social enterprise working in urban areas throughout Mexico that empowers female-led micro businesses and connects them with citizens/consumers looking to create a more equal and engaged society. In Chapter 7, Jeremi Brewer and Stephen W. Gibson highlight the Academy for Creating Enterprise (ACE), which is modeled after Gibson's Philippines-based program with the same name.

Part III is entitled Promising High-Impact Programs and focuses solely on programs that have high-impact and/or have promise to reach the masses of necessity entrepreneurs around the globe. In Chapter 8, Asim Khwaja, Bailey Klinger, and Colin Casey provide an in-depth review of their Harvard-based Entrepreneurship Finance Lab (EFL)—a program with a mission to tackle the 2.5 trillion dollar financing gap for micro, small and medium enterprises (MSMEs) around the world through their digital psychometric credit assessment tool that evaluates small business owners on key elements of entrepreneurship in a scalable and automated manner. In Chapter 9, Jeff Brownlow, co-founder of and chairman of Elevate Global, provides a detailed account of his interviews with students at the Academy for Creating Enterprise (ACE) in Mexico. These interviews reveal how desperately students at ACE, and other necessity entrepreneurs, are in need of business training. Chapter 10, written by Jeff Roberts and native-Brazilian Nathalia Myrrha, outlines Brazil's long-lasting history of SEBRAE—one of the largest necessity-entrepreneurship-training programs in the world. In Chapter 11, Geoffrey K. Davis and Andrew Maxfield expound on the history and mission of the Perpetual Education Fund and explain the promising future of this worldwide program aimed at training hundreds of thousands of the poorest of the poor around the world. In Chapter 12, social entrepreneur and investor Philip Webb and microfranchising pioneer Jason Fairbourne outline the practical framework and implementation of microfranchising as a promising high-impact solution for training necessity entrepreneurs.