Index

Academy for Creating Enterprise/
Called2Serve Foundation (and)
104–18, 228–9
25 rules of thumb 113–16
Academy Mexico 111–13
campus 111
current status of 112
curriculum and handbooks 112–13
directorship, leadership and teachers 111–12
history of 111
teaching models 112
alumni learning centers – ‘chapters’ 117
Church of Jesus Christ of Latter-day Saints 104 see also subject entry
directors and teachers 108
Fantone, J. 108
Brewer, J. 111–12, 114, 144–6
Brewer, R. 111–12
Blas Pérez, G. 111–12
Heyn, R. 112
founders: Gibson, B.M. 104–10, 113–14
Gibson, S.W. 104–10, 113–14, 116–17, 144–6, 203, 207, 228
history 104
in the Philippines 104–11
2010 – institutional innovations and growth 111
directorship and teachers 108
‘discovery learning’ methodology 109
enrollment 107
funding 105–6
instruction and methodology 108–9
launch & learn 110
location 106
physical facilities 106
student tuition fee 107–8
teaching model 106
teaching models 110–11
Where There Are No Jobs
curriculum 109
Acs, Z. 199
active labor market programs (ALMPs) 3, 17, 32
Aiyar, S. 204
Alon, I. 207, 214
American Insurance Group (AIG) 59
articles on microfinancing (Economist Times and New York Times) 204–5
Austria 4, 6, 9, 18, 20, 22, 24
Banco Financiero 127–34
executive overview 127–8
moving forward 134
new EFL-enabled product offering 130–32
using the EFL score 131
rolling out EFL 131–2
partner overview 128–9
Banco Financiero’s ambitions in MSME space 129
changing Peruvian market 128–9
project overview: new product launch 129–30
results 132–4
Banerjee, B. 57
banks
Brazilian National Bank of Economic Development (BNDE) 161, 175 see also SEBRAE
Inter-American Development Bank 121, 124
twelve large 86–7
World Bank Group 93
Bates, P. 5
Baumgartner, H.J. 8

231
Institutional case studies on necessity entrepreneurship

Bekker, S. 23
Belgium 4, 6, 9, 18, 20, 22, 24
Bennett, J.R. 24, 32
Benus, J.M. 3
Bharatiya Uiva Shakti Trust (and)
    brief history of 58
    business proposals and services 60–65
    entrepreneur support services 61
    mentoring, mentor model and mentors 61–3
    conclusion 72
    funding 63–5
    collateral free loan assistance 63
    internal income 64–5
    micro-equity growth fund 63–4
    partnership income 64
    source of BYST funds 64
    going forward (by) 71–2
    expanding domestic reach 71
    focusing on the ‘missing middle’ 72
    going global 71
    increasing mentor pool 71
    the ‘guru-sishya tradition’ 59
    impact on entrepreneurs: their stories 68–70
    Arun Awatade, Iris Polymers 69–70
    Godavari Satpute: Godavari Akashkandil 70
    and impact on the economy 70
    Sharad Tandale, Innovation Engineers and Contractors 68
    Sonam Patil, Shree Group Designers and Manufacturers 68–9
    Indian Corporate Connect: TATA Group; Escorts Ltd; Bajaj Group 66–7
    inspiration for 58
    institutional partnerships 65–6
    International Labour Organization (ILO) 66
    UN Development Program (UNDP) 65
    Youth Business International (YBI) 65
Lakshmi Venkatesan 57
    multinationals 67
    objectives of 60
    organization structure 60
Blanchflower, D. 19
Block, J. 3
Bögenhold, D. 4, 31
Boone, J. 25
Bosma, N. 3
Brazil 160–61 see also banks and SEBRAE
Brüderl, J. 21, 47
Bruno, G.M. 173
building a scalable training solution (and) 144–59
    additional thoughts – review of questions 156–9
    concluding remarks 159
    critical thinking: questions and answers 155
    financial literacy: questions and answers 150–52
    management: questions and answers 153–4
    motivation: questions and answers 149–50
    relationship to Brewer, J. and Gibson, S.W. 144–6
    training: questions and answers 154–5
    BYST see Bharatiya Uiva Shakti Trust
Caliendo, M. 3, 5, 8, 40, 47
Card, D. 24
Carling, K. 5, 7
case studies see also Banco Financiero and JFS
Germany: Hierarchical
    Organization of Program Administration 17
    microfranchising (and)
    Amul 214–15
    branding: Amul Pizza 213
    dignity: BonVi 218
    distribution/infrastructure: Avon 216–17
    HC Duraclean and benefits of microfranchise training 210–11
    Living Goods 210
Index

Cause for Hope and Influencer Institute peer-group models (Mexico) 191
Christensen, C. 108
Christensen, L.J. 199, 204–5, 214, 219
Church of Jesus Christ of Latter-day Saints 104 see also self-reliance through self-employment conclusion 227–9
and important discoveries 229
Corral, A. 3
Costa, N. 162, 175
Cowling, M. 5
Cueto, B. 5
Czech Republic 4, 7, 9, 18, 20, 22, 24, 29
Das Dores Guerreiro, M. 24, 32
Dencker, J.C. 5, 21, 40, 46–7
Désiage, L. 3
Disrupting the Classroom 108
Drucker, P. 196–7
Duggan, C. 8
Duhautois, R. 3
Dyer, W.G. 203
Economic Cooperation and Development, Organization for 8, 21, 35 economies 6 Employment Outlook 9
Eisenhardt, K.M. 47
Ellegaard, C.E. 21
The E-myth 197
Entrepreneurship Finance Lab (and) 121–43
DiDonna, D.J. 124
the future 142–3
Khwaja, A. 121, 123–4
Klinger, B. 121, 123–4
mission of 121
organization background 121–5
organization structure (services and relationships) 126–42 see also Banco Financiero and JFS impact 126–7
SMEs and financing gap 121–3
European Union (EU) 30
integration efforts of 6

Structural Funds 7
unemployment in (2013) 39
Europe/European
2020 Strategy 9, 34
Employment Strategy 8
Social Fund 8
Statistical Agency 39

Fairbourne Consulting: approach to assessing and engaging new local market 208–9
financial crises 44–6
of 2008 3, 39
global 46
Great Depression (1930s) 180
Flannery, J. 202, 220
France 3, 6–7, 9, 18, 20, 22–3, 28
and ‘Aide au chômeur créant ou reprenant une enterprise’ (ACCRE) 4, 23
Fritsch, M. 5

G-20 121, 124
Gartner, W.B. 196–7, 199–200, 220
Gerber, M. 197–8
Germany 4–5, 7–9, 17–20, 22, 24, 29 see also case studies bridging allowance 6–7
government support programs in Greece (and) 39–49 see also Greece future research/conclusion 46–8 comparisons across programs and geographical areas 48
program outcomes 47–8
support mechanisms 47
generic program: OAED ‘New Freelancers’ 41
Greek Manpower Employment Organization (OAED) 40–42
Ministry of Development 43
program differences in the course of the financial crisis 44–6
business premises 46
financial assistance 45
stronger emphasis on job creation 45

Jeremi Brewer and Stephen W. Gibson - 9781783472338
Downloaded from Elgar Online at 02/18/2019 01:10:56PM
via free access
Institutional case studies on necessity entrepreneurship

target group of unemployed individuals 44
specific categories and criteria 41–3
Support of Entrepreneurship of Unemployed Individuals and of Start-ups (2012) 43, 46
unemployment rate (2013) 39
Women Entrepreneurship (2013) 43–4, 46
governmental support programs across Europe see unemployment to self-employment
Greece 4, 7, 9, 18, 20, 24, 39–49
Grubb, D. 21, 35
Gruber, M. 5, 21, 40, 46, 47
Guérin, I. 21
Gustafson, L. 5, 7

Hanhua Guarantee 75–90
finances 84–6
budget for last five years 84
client relations 85
expenses 85
funding 84–5
impact of 76
major changes/challenges for 76
mission/vision 75–6
organization future 87–8
challenges for 87–8
plan for 87
organization relationships 85–7
corporate 86–7
government 85
organization services 79–84
basic information for clients 80–81
business training 82–4
debt (loans) 79
equity (venture capital) 82
interest 82
materials 81–2
organization structure 77–9
branches 79
leadership 77
organization chart 77
organizational service chart 77–9
program description 75
program goals 76
Harpaz, J. 161
Harrison, L. 109
Hart, C. 202 see also Flannery, J.
Hart, S.L. 216
Heckl, E. 21
Heckman, J. 35
Horn, M. 108
Hungary 5

India(n) see also Bharatiya Yuva Shakti Trust
Confederation of Indian Industry (CII) 58
Foreign Contribution Regulation (Act) FCRA 67
Income Tax Act 67
International Finance Corporation (IFC) 63, 93, 121
Ireland, R.D. 212–13, 221
Isusi, I. 3

Jakobsen, L. 21
JFS 134–42
characteristics of market-based approach to financial inclusion 137–8
moving forward 141–2
partner overview 134–7
as emerging leader in Indian microfinance 136–7
graduating group customers to individual loans 136
understanding Indian microfinance market 134–6
project overview 138–9
integrating EFL 138
rolling out EFL 139
results: EFL’s predictive power 139–41
Johnson, C. 108
Journal of Business Venturing 196

Kellard, K. 5, 19, 21, 34
Kentikelenis, A. 47
Kistruck, G. 212–13, 221
Kluve, J. 24, 32, 35
Kritikos, A. 3, 40, 47
Künn, S. 5, 40, 47
Lal, N. 213
Lalonde, R. 35
## Index

Lehr, D. 199–200, 203–5, 209, 212, 216, 219–21
López, M.R. 97, 99
Marich, M. 57, 66
Martin, J. 21, 35
Martinho, L.C. 161
Mataresio, L. 164
Mato, J. 5
Meager, N. 4–5
Metcalf, H. 8
microfranchising (and) 195–223
  benefits of 214–15 see also case studies
branding 211–13 see also case studies
conclusion 219–20
defined 202–5
dignity 217–18 see also case studies
distribution and infrastructure 215–17 see also case studies
the entrepreneurial burden 205
the fallacy of the entrepreneur 196–7
hiring 211
implementation 205–7
microfinance and its limits 200–201
the necessity entrepreneur 197–200
  operating in an informal economy 198–200
risks 218–19
training, mentoring and business development 209–11 see also case studies
understanding the market 207–9
Middleton, S. 5, 19, 21, 34
Montagu, D. 221
Narasimhan, T.E. 57
Netherlands 4, 6, 9, 18, 20, 23–4
Nolan, A. 5, 21, 24
O’Leary, C.J. 5
Oswald, A.J. 19
Parker, S.C. 5
Parsons, H. 205, 214, 219
Pecher, I. 21
Pete Suazo Business Center (PBSC) (and) 50–54
  Bennett, US Senator R. 51–2
current status of 54
founders and history 50–51
Gonzalez, Gladys 50–51
Heyn, R. 52
institutional financing/funding 52
mentoring 53
micro-loans 53–4
minority focus 51
Mundo Hispano newspaper 50
personal finance training/workshops 52–3
Sheehan, T. 51, 53
Suazo, P. 50–51
technology assistance 53
Utah Microenterprise Loan Fund 50
Pfeiffer, F. 8
Poland 4, 5, 7, 9, 18, 20, 29
Prahalad, C.K. 216
Preisendörfer, P. 21, 47
Premkumar, S. 64
Prospera: microenterprise among necessity entrepreneurs (and) 91–103
  collaboration: Bysan and Prospera 95–9
del Refugio López, M. 96–9
driver of Prospera and growth of microenterprises in Mexico 102–3
early stage ‘pivots’ 94–5
founder: Enrique, G. 92–3, 103
further improving Mexican microenterprise (through) 100–102
  Be Responsible and Prosper 100
  customer development stages – get, keep and grow 100–101
distribution channels 101–2
  partnerships for sales 102
  product development 101
  ‘share and prosper’ 102
the future 103
León, A. 96–9
mission and innovation potential of 91
mission and vision 93–4
programs
  Be Responsible and Prosper 94–5, 100
  Learn and Prosper 93–5, 100
  Save and Prosper 93–4
Institutional case studies on necessity entrepreneurship

Share and Prosper 94–5, 102
Talentos responsables (responsible talents) 95–6
social change model 95, 103
as social enterprise in urban areas 91–2

Rai, N. 57, 64
Rajendram, D. 57
Redor, D. 3
Reize, F. 8
research on
influence of nonfinancial business support services 21
nature and processes of firm creation 4–5
Robinson, P.B. 196, 198, 200, 220
Robson, P.J.A. 24, 32
Rodriguez-Planas, N. 5
Rosenberg, T. 204–5, 210
Roxburgh, C. 216

Sandner, P. 3
Santos, R.C. 160
Saraf, N. 57
Say, J.-B. 196
Scandinavia 22
Scheffler, K. 220
Schmidt, C.M. 24, 32, 35
Schoonhoven, C.B. 47
Schumpeter, J. 196
Schütz, G. 24, 32
SEBRAE (and) 160–78 see also banks
Brazil 160–61
challenges and corruption 162, 164
goals 162–4
organization fitness 172–3
organization future 176
organization relationships 173–6
federal government 173–5
financial institutions 175–6
organization services 165–72
access to financial services 172
business consulting 170–71
educational training categories and classes 167–70
promotion and access to markets 172
technical information 171–2
organization structure: leadership and branches 164–5
release of ‘General Law’ 160–61
success by the numbers 162
self-employment support programs, evolution of 4–9
continued refinement and recent developments of policy schemes 7–9
early policy-development initiatives 6
universal adoption and expansion of policy 6–7
self-employment support programs, overview of current 9–26
centralized vs decentralized structure 17
governmental vs privatized provision of support 24
grants vs loans 20
influence of subjective assessments 19
key program dimensions – summary 25–6
mandatory vs voluntary participation 22–4
nonfinancial business support services 21
practices related to provision of financial support 19–20
program eligibility and admission criteria 18
program structure 17
provision of fallback solution 20
single payment vs recurring payments 20
specific vs general programs 17–18
types of business support service 21–2
viability-check of new business concepts 18–19
self-employment system overview 182–91
assessment, measurement and choosing ‘my path’ 184–6
financing and the Four Rights 190–91
group process: scale vehicle for training, mentoring and accountability 186–9
Index 237

recruiting and intake 183–4
self-reliance through self-employment:
  Church of Jesus Christ of Latter-day Saints (and) 179–94
  another step forward 193–4
  a brief history of self-reliance 179–81
design principles and constraints 181–2
PEF Self-Reliance Services 181–2, 192–3
from pilot projects to global rollout 191–3
self-employment system overview 182–91 see also subject entry

Seth, M. 64
Shah, S.K. 5, 21, 40, 46–7
Shane, S. 19, 21
Sheikh, S. 21–2
Sireau, N. 214
Slovakia 22
SMART Campaign, Accion International 191
Smith, J. 35
Souza, A.A. 160
Spain 4–5, 9, 18, 20 and Unemployment Capitalization Benefit 6
Staber, U. 4, 31
Stack, J. 3
Steiber, N. 21
Storey, D. 5, 8
Sutter, C. 212–13, 221
Sweden 3–5, 7, 9, 18, 20, 23
Switzerland 4, 6, 9, 18–20, 24

Tata, J.R.D. 72
Thomas, K.-G. 24, 32
Trierweiller, A.C. 161

unemployment to self-employment (and) 3–38 see also government support programs in Greece
  conclusion, outlook and future research 31–4
  contrasting policy approaches 26–31
    1. low strictness of eligibility/medium–high levels of financial support 28–9
    2. high strictness of eligibility/high level of financial support 29
    3. low level of financial support 29–30
        and key insights 30–31
introduction to 3–4
self-employment support programs, evolution of see subject entry
self-employment support programs, overview of current see subject entry

United Kingdom (UK)/Great Britain 4–5, 9, 20, 24, 63
  'business startup scheme in (1983) 6
Business Support Simplification Programme (BSSP, 2009) 17
Diageo 67
revision of self-employment support programs (1990s) 8
Start-up Loans program (2012) 8
Youth Business International, UK 58, 65
United Nations Development Program (UNDP) 65

Vallat, D. 21
Van Es, F. 21
van Ours, J.C. 35
Van Vuuren, D.J. 21
Venkatesan, L. 64
Veverková, S. 7
 Vieira, L.A.C. 173
Wagner, M. 3
Webb, J. 212–13, 221
Weber, A. 24
Weise, A.D. 161
Wifuproject (and) 99
Delavergne, S. 99
Giraud, M. 99
Sierakowski, R. 99
Wössmann, L. 24, 32
Yunus, M. 157, 200
Ziegler, R. 47