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New Deal Self-Employment Route

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**Evaluation of the New Deal
Self-Employment Route**

CONTENTS

SECTION	PAGE
1 Introduction	1
2 Our Approach	7
3 Profile of Participants.....	13
4 Entry onto the New Deal Self-Employment Route.....	24
5 Basic Awareness Session	29
6 Start A Business Programme	32
7 Test Trading.....	36
8 Programme Deadweight.....	46
9 Overall Labour Market Outcomes.....	50
10 Conclusions and Recommendations	62

APPENDICES

Appendix 1 - Participant Survey Questionnaire

Appendix 2 -Survey Respondents Currently Self-employed by Type of Work

1 INTRODUCTION

- 1.1 Following a competitive tendering exercise the Department for Employment and Learning appointed Peer Consulting to undertake an evaluation of the New Deal Self-Employment Route which provides an opportunity for unemployed people to start their own business enterprise.
- 1.2 The New Deal Self-employment route has been available almost from the inception of the New Deal in 1998. It is available to those on the New Deal for 18 to 24 year olds, New Deal 25 +, the New Deal for Lone Parents (NDLP) and more recently as part of the New Deal for Partners (NDP).

Terms of Reference

- 1.3 The Department for Employment and Learning (DEL) has identified within its Terms of Reference the following main issues for this evaluation of the New Deal Self-employment Route;
- To what extent has self-employment following New Deal proved to be sustainable? (i.e. lasting for a minimum of 13 weeks) Has it led to job creation i.e. recruitment of employees?
 - What occupations/activities are persons on the self-employment route engaged in? What is the pattern of self-employment in relation to gender, age and geographical distribution? What levels of income/profit are associated with self-employment?
 - What kind of skills/abilities have been gained/enhanced as a result of self-employment? Where people dropped-out early, or re-entered the benefits system after completing 26 weeks of Test Trading, why did this happen and what were the consequences?
 - How useful and effective has been the support given to clients by DEL and others engaged in the delivery process e.g.:-
 - The support and advice of New Deal Personal Advisers;
 - The appropriateness of the information provided in the Basic Awareness Session (i.e. Stage 1 of the self-employment route).

- The usefulness and effectiveness of the input provided by the Start A Business Programme (i.e. Stage 2 of the self-employment route).
 - The value and effectiveness of the Test Trading period of up to 26 weeks (i.e. Stage 3 of the self-employment route) in helping to get the business established.
 - The quality of the advice and support given by the Provider during Stage 3.
 - The views/comments of New Deal participants, New Deal Personal Advisers and New Deal Self-employment Providers.
 - Were any identified training needs of participants e.g. keyboard skills, addressed by the Provider?
- Finally and importantly, what changes (if any) to the programme, are recommended?

Key Issues

- 1.4 It is important to recognise from the outset that the New Deal for Self-employment route (NDSE) raises an additional set of evaluation issues from those normally considered in the assessment of labour market interventions. This is apparent from its stated aim;

“The New Deal Self-employment route aims to help improve participants’ chances of becoming self-employed and sustaining a successful business”

- 1.5 The evaluation therefore considers and assesses these business related objectives, and in our evaluation indicators table on Page 7 we have set out a number of relevant business success indicators. However, many of these issues can be couched within the context of more familiar labour market indicators (Centre for Research in Social Policy, 2004) as follows;

- **employability** – the enhancement of skills gained from training and experience of self-employment;
- **employment stability** – business survival versus time spent in employment either self-employed or paid employment;
- **job retention** – the role of the public sector to assist the self-employed to remain in work and to overcome any difficulties that may threaten the viability of self-employment;

- **‘career’ advancement** – including progression in earnings, enhancement of labour market skills, or business expansion and employing others; and
- **self-sufficiency** – the ability of the self-employed to ‘survive’ in employment without (financial and non-financial) support.

1.6 The evaluation also needs to consider a number of specific issues in relation to the stages of the programme, and in the remainder of this section we look at these issues under the following structure;

- Stage 1 – New Deal Personal Adviser guidance and Basic Awareness Session.
- Stage 2 – Start A Business Programme (SABP)
- Stage 3 – Test Trading Period
- Labour market outcomes

STAGE 1 – INTRODUCTION TO SELF-EMPLOYMENT ROUTE

1.7 One of the most crucial issues at this stage is the role of the New Deal Personal Adviser. In many ways the self-employment route is very different from other New Deal interventions and it is possible that some NDPAs may feel they do not have the knowledge or experience to promote this option. Some initial research for the Department of Work and Pensions (Report No. 177, 2004) suggests that there was some variation in the approach of NDPA across Jobcentre Plus offices to the promotion of the self-employment route. Some of the issues identified were as follows;

- the experience of Jobcentre Plus staff;
- the client groups that staff are in contact with;
- staff awareness of existing provision;
- relationships with providers; and
- attitudes towards self-employment as a viable route off unemployment.

- 1.8 We have attempted to assess these issues in relation to the NDPA's role through our focus groups with NDPAs. However, it is important to reflect that entering self-employment carries risks which other routes do not, particularly the risk of business failure and associated problems such as debt, health issues (stress and illness) and access to benefits. We look at Stage 1 in Section 5 of our report.

STAGE 2 – START A BUSINESS PROGRAMME

- 1.9 The main issue at this stage is the extent to which the Start A Business Programme is seen as meeting the needs of New Deal Self-employment participants and helping them to make the successful transition into self-employment. The previous survey by the Education and Training Inspectorate forms a useful benchmark in this regard.
- 1.10 In addition to our qualitative survey of 6 SABP providers our participant survey also provides useful information both qualitatively and quantitatively about participant experience of SABP training. This is further augmented by our focus groups with NDSE participants and is discussed in Section 6 of our report.

STAGE 3 – TEST TRADING

- 1.11 At the Test Trading stage we can begin to assess the success of the programme in attaining its objectives. Those who reach this stage have at least entered self-employment albeit with ongoing financial and non-financial support. At the end of this period we are then able to assess those who go on to unsupported self-employment and if they continue in business for a further 13 weeks can be considered to be in sustained self-employment.
- 1.12 It is worth noting that the first two to three years are the most crucial in relation to the survival of new small businesses, and it is helpful that we have within our participant survey some participants who entered self-employment 2 to 3 years ago which allows us to assess their longer term sustainability.

1.13 Analysis of the Family and Working Lives Survey (Kellard & Middleton, 1998) showed that those who entered self-employment from inactivity were more likely to return to inactivity, and those who entered from employment were more likely to return to employment. However, those who had entered from unemployment were more likely to enter employment on leaving self-employment. This suggests that in some cases self-employment may prove a stepping stone to sustained employment for the unemployed. Similarly the Princes Trust found that 45% of non-survivors were in employment (Meager, 2000). Our participant survey therefore looks at the outcomes for participants in relation to employment as well as self-employment.

OUTCOMES

1.14 As we discussed at the beginning of this section there are a range of positive outcomes that can accrue from participation on the New Deal Self-employment Route centred on sustained self-employment or employment. However as we also mentioned there are a number of pitfalls both personal and financial which may adversely impact on someone's future employability, a key aspect of the programme and in particular the ongoing support from the self-employment provider will be the extent to which they successfully ameliorate these risks. The types of issues we have considered include the following;

- access to finance, in particular the extent to which this is viewed as hindering or putting at risk the growth or survival of the business;
- awareness of good business management practices; and
- exit strategy advice if the business model is not sustainable.

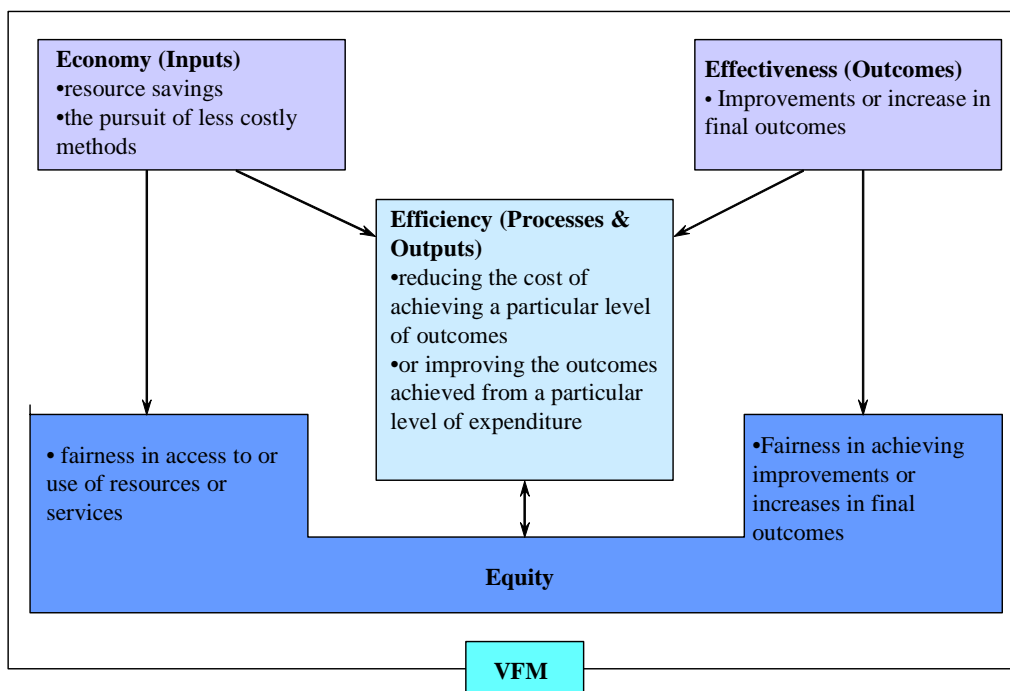
1.15 In assessing the sustainability of self-employment for participants we need to bear in mind that this is a more difficult transition for the unemployed to make. Research (Knight and Kay, 2000) has found that those moving from unemployment to self-employment lasted less than half as long in business as those entering self-employment from employment.

- 1.16 It is also notoriously difficult to estimate displacement and deadweight in evaluations of business support programmes with estimates varying from 25 to over 50% in terms of deadweight. In the case of displacement it is extremely difficult to provide any accuracy given the dynamic nature of the small business population, although previous studies have indicated that it is higher when wage subsidies are paid because these can support non-viable businesses.
- 1.17 The structure of the remainder of our report on the evaluation of the New Deal Self-employment Route is as follows;
- In the following section, we set out our detailed methodology for this evaluation.
 - In Section 3 we provide a profile of the participants on the New Deal Self-employment Route from our participant survey.
 - Section 4 looks at the entry process in relation to the NDSE.
 - Section 5 looks at Stage 1 of the NDSE process.
 - Section 6 presents our analysis in relation to the Start A Business Programme which forms Stage 2 of the NDSE approach.
 - Section 7 looks at test-trading.
 - Section 8 considers deadweight in relation to the NDSE Route.
 - Section 9 looks at the labour market outcomes for participants.

2 OUR APPROACH

- 2.1 In this section we set out our approach, which has been developed to address the terms of reference. We begin with an illustration of our evaluation model.
- 2.2 The essence of evaluation is to measure the success of a policy or programme in meeting its objectives. The use and role of this process has been clarified by DFP in their document “**Evaluation in the NI Civil Service**”. In the case of this evaluation the key objectives, or benefits, are set out in the table at paragraph 2.5.
- 2.3 Below we set out our generic evaluation model which illustrates our understanding of the key measures which lie behind any evaluation and which is consistent with DFP and HM Treasury guidelines.

Evaluation Model



2.4 Another crucial concept in the process of evaluation is that of **additionality** which is an estimate of the net impact of the policy or programme which would not otherwise have occurred without public sector intervention. This can often be the most difficult of concepts to measure, in ex-post evaluation we attempt to construct a baseline scenario. For this assignment we will look at the attitudes of participants before and after their involvement in the New Deal Self-employment Route to assess its impact on their employability and sustained self-employment.

2.5 The following table sets out the evaluation model for the New Deal Self-employment Route. This table sets out the indicators, which have been measured both quantitatively and qualitatively through our focus groups and interviews.

Inputs	Processes	Outputs	Outcomes
<ul style="list-style-type: none"> ▪ DEL staff Time <ul style="list-style-type: none"> ➤ Personal Advisers ➤ Other ▪ Payments to participants ▪ SABP costs 	<p>Participants</p> <ul style="list-style-type: none"> ▪ Quality of advice received ▪ Appropriateness of action plan ▪ Extent of choice ▪ Experience of self-employment route ▪ Understanding of process <p>Providers</p> <ul style="list-style-type: none"> ▪ Self-employment awareness seminars ▪ Quality of training ▪ Support services from providers <p>Staff</p> <ul style="list-style-type: none"> ▪ Attitudes to and awareness of Self-employment route ▪ Job satisfaction 	<ul style="list-style-type: none"> ▪ Entry to test trading ▪ Participation by under-represented groups e.g. people with disabilities, women <p>Employability</p> <ul style="list-style-type: none"> ▪ Qualifications ▪ Personal confidence ▪ Work experience ▪ Community Benefits 	<ul style="list-style-type: none"> ▪ Economic Development <ul style="list-style-type: none"> ➤ jobs created ➤ turnover ➤ profit ▪ Sustainable employment ▪ Self-employment ▪ Reduced social exclusion ▪ New TSN effects ▪ Equality effects

2.6 The key elements of our approach include the following, and these are set out in more detail in the subsequent paragraphs:

- Desk Research
- Key informant Interviews
- Participant Survey
- Focus Groups

DESK RESEARCH

2.7 This phase of our approach draws upon the past experience of our team in delivering evaluations of labour market interventions and the expertise that this has produced in relation to research and literature relevant to this area, both in Northern Ireland and Great Britain.

2.8 This stage provided us with a fuller understanding of the workings of New Deal Self-employment Route and of the policy context surrounding it. It also aided us in the design of our research tools, particularly the participant survey, to ensure that we gathered all the relevant information required to support an analysis of the key issues relevant to the programme and enable an informed consideration of these. Some of the key documents we reviewed as part of this stage are as follows:

- Self-employment as a route of benefits, DWP Research Report, Centre for Research in Social Policy, 2004.
- Creating Local Opportunity: Self-employment and labour market outcomes from DHP business start-up programmes in Barnsley Doncaster and Sheffield, M Cowling, 2003.
- The UK Government Green Paper 'New Ambitions for our country: A new contract for Welfare' (1998).
- GB Evaluation of New Deal for Young People and New Deal 25+.

KEY INFORMANT INTERVIEWS

- 2.9 This stage of our approach involved face-to-face interviews with a number of interested parties, including DEL staff and wider stakeholders in relation to New Deal Self-employment Route. With the DEL staff the emphasis was primarily on operational/process related issues relating to the management and functioning of the programme, while we also discussed their views on the rationale for the programme, perceived impacts and how it fits with broader policy. This was complemented by our focus groups with ND Personal Advisers.
- 2.10 The round of key informant consultations is important in so far as it potentially provides some element of objective analysis of the effectiveness and impacts of the New Deal Self-employment Route. We also spoke to others involved in support for small businesses, including Invest NI and Enterprise NI, to get their views on the programme.
- 2.11 In addition to these key informants we also undertook 6 qualitative interviews with New Deal Self-employment Route providers to get their views on how the programme is working and to provide some comparisons with other business support programmes they are involved in.

PARTICIPANT SURVEY

- 2.12 Participants on the New Deal Self-employment Route, are the core group to be consulted in this evaluation, and they make up the most significant element of our consultations in terms of fieldwork and analysis.
- 2.13 We carried out a survey of 200 participants which we stratified in relation to participation from the various different New Deals i.e. the bulk coming from the ND25+ approximately 125, with a further 70 from the ND 18-24 and the remaining 5 from the NDLP. In relation to the small numbers on the NDP we undertook a few qualitative telephone interviews with them to ensure that their voice is heard at this early stage in the introduction of the programme. A copy of the Participant Survey Questionnaire is attached at Appendix 1.

2.14 We also tried to achieve a spread of participants in relation to their date of starting the programme to allow us to assess some of the longer-term sustainability issues. We have taken the 2001 cohort, which was the latest in the Education and Training Inspectorate study, as our starting point and stratifying the sample for the years 2001-2004. In addition to this stratification we also sought to ensure a balanced coverage across the following variables:

- **geography** - Belfast, other urban, rural.
- **TSN and non-TSN areas** – Noble/Robson index, and current levels of unemployment. Previous studies have shown that entry into self-employment is more likely in rural areas and those with low unemployment.
- **gender**, although men are more likely to choose self employment.

2.15 As was discussed above, the degree to which self-employment/employment was sustained as a result of participation in a labour market intervention programme is a key measure of success. Some of the factors affecting this sustainability issue have already been outlined. The exploration of this issue was carried out as part of the participant survey. The survey is therefore the key quantitative element of our research although it does also include qualitative questions. The findings from the survey form the backbone of our evaluation and its findings are presented in the remaining sections of the report augmented by our other more qualitative methods where appropriate.

FOCUS GROUPS

2.16 We have also conducted a number of focus group sessions, with both New Deal Personal Advisers and programme participants focusing on their experiences of the process. The focus group approach provides us with deeper understanding of the issues relevant to the implementation and operation of the programme. We completed 4 focus groups in total, two with Personal Advisers and two with participants.

2.17 The discussions with the New Deal Personal Advisers focused upon the following issues:

- recruitment to the programme and associated issues
- views about the suitability of self-employment as a route out of benefits
- views on the impacts of the programme
- recommendations to improve the programme
- the nature and quality of general support to participants
- perceptions of the SAPB training and Test Trading period
- other training needs of participants
- characteristics of participants on the New Deal Self-employment issues

2.18 The discussions with programme participants to a large extent reflected the issues covered in the participant survey, although they gave us a greater opportunity to probe for labour market impacts and recommendations to enhance programme effectiveness.

2.19 Our approach therefore combined a range of qualitative and quantitative approaches which we believe have provided a good overview of the programme in relation to its delivery and outcomes. In the following section we look at the personal characteristics of those on the New Deal Self-employment Route.

3 PROFILE OF PARTICIPANTS

INTRODUCTION

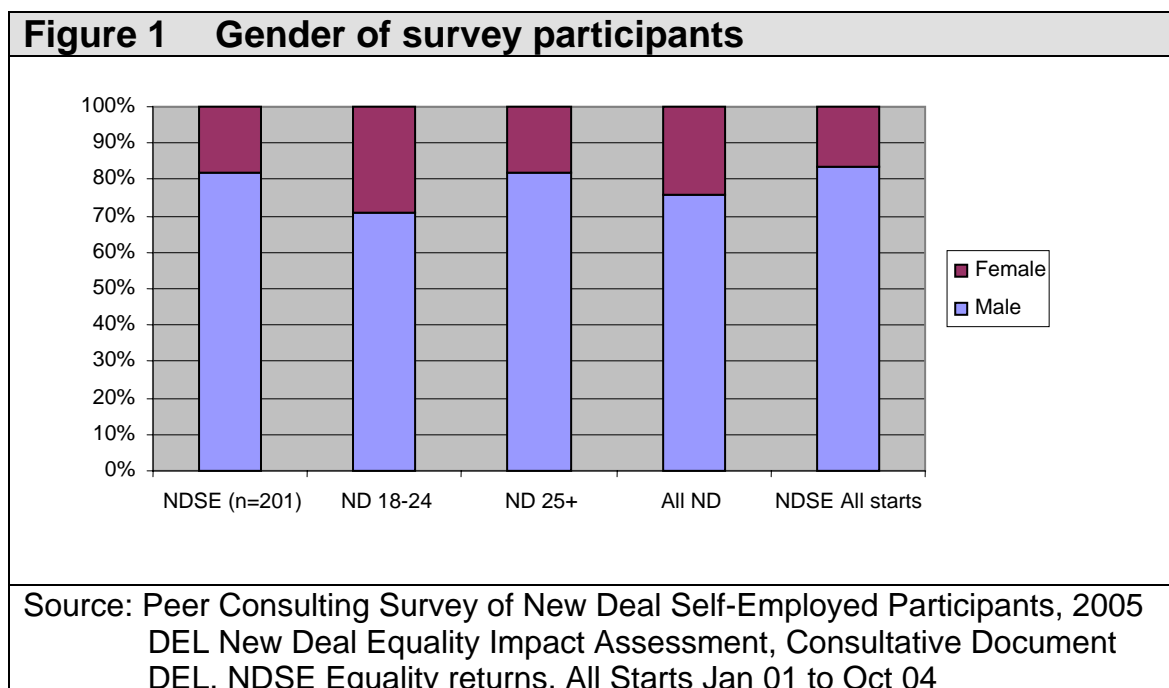
3.1 This section provides a profile of NDSE survey participants across a range of key variables including age, gender, education and work experience and overall work history. It essentially enables us to establish a baseline scenario against which the outcomes of participation in the NSDE programme can be assessed. Participant profile will be discussed in two main categories, firstly their personal characteristics i.e., age, gender etc and secondly in terms of employability characteristics i.e., qualifications, previous labour market experience etc.

PERSONAL CHARACTERISTICS

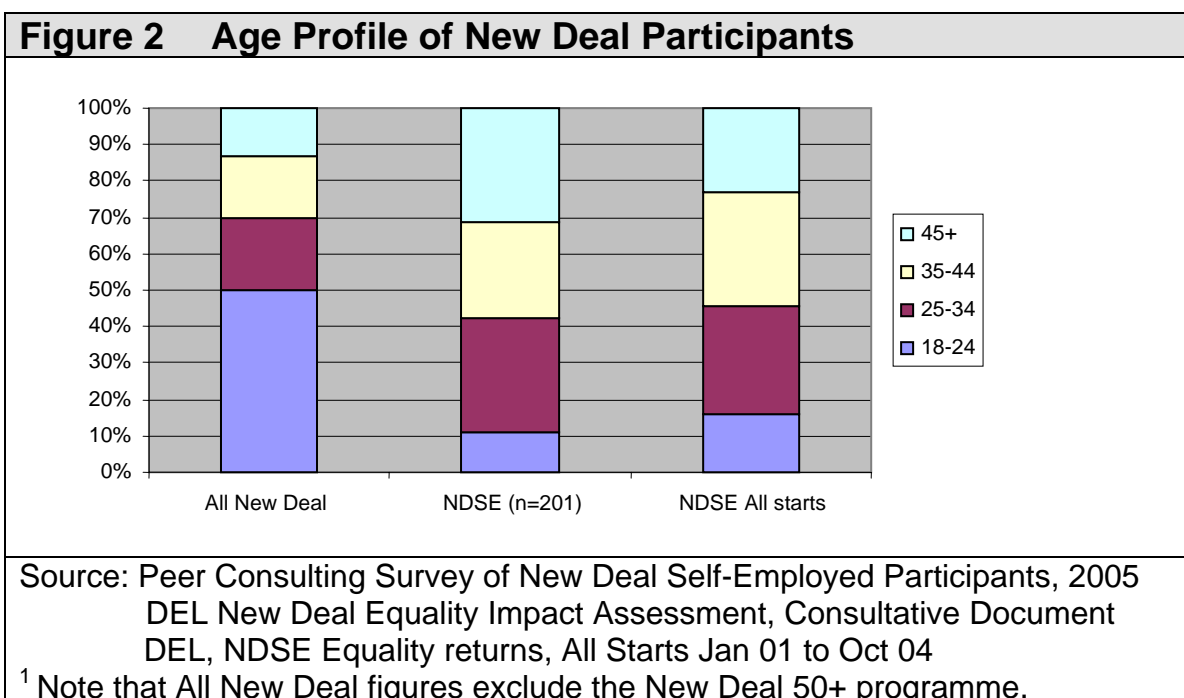
3.2 This section looks at the personal characteristics of participants and helps present a picture of the type of person entering the NDSE. Where possible the NDSE survey findings have been compared with a participant profile from all of the New Deal programmes and from the all starts on the NDSE route from January 2001 to October 2004.

GENDER AND AGE

3.3 The gender of survey participants is set out in Figure 1.



3.4 Just over 80% of the NDSE participants surveyed are male. As demonstrated by Figure 1 this gender split is similar to that experienced across all of New Deal, the NDSE entrants from Jan 2001 to Oct 2004 and is in line with the gender split across self-employed persons in NI (83% of all person self-employed in NI were male in Spring 2003, NI LFS). The greater proportion of males on the NSDE programme and across all of New Deal is to be expected given the larger share of males in unemployment in Northern Ireland. Figure 2 sets out the age profile of participants.



3.5 The majority of NDSE participants are 25 years of age and older, with 89% falling into this category. The largest age group of respondents is those 45 years or older, which accounts for almost one-third of all respondents. Compared to all the New Deal programmes the NDSE survey group is underrepresented in the 18-24 age group, with only 11% of NDSE participants falling into this age group compared to 50% of all New Deal participants. While the survey group is broadly in line with the age profile of all NDSE entrants, it is slightly under-represented in the 18-24 age group and over-represented in the 45 + age group. The survey findings and the general pattern of age participation on the NDSE are consistent with the NI Labour Force Survey which found that in general self-employment rates increased with age. This also reflects the experience of New Deal Personal Advisers who found that older male participants on the New Deal were more likely to opt for the New Deal Self-employment Route.

Housing Arrangements

- 3.6 Housing arrangements are an important factor when considering need and can be a contributory factor in the urgency with which a participant will actively seek employment. House ownership can also be an important lever in obtaining finance for those looking to invest in a new business venture. The housing arrangements across the sample are set out in Table 1.

Table 1 Housing arrangements of participants	
	Column Per Cent
Accommodation owned outright	11.4
Buying it with the help of a mortgage or loan	32.3
Pay part rent and part mortgage (shared ownership)	2.0
Rent it	30.3
Live here rent free	23.9
Total	100
<i>Base</i>	<i>201</i>

- 3.7 Table 1 indicates that 11.4% of the survey participants are out-right home owners, with a further 32.3% buying their home through either a mortgage or a home loan. A further 30.3% live in rented accommodation. A significant amount of the sample live rent free, removing any risk associated with losing their current residence during the early stages of self-employment.

EQUALITY CONSIDERATIONS

- 3.8 This section considers some of the equality categories as set out under Section 75 of the Northern Ireland Act 1998. As before where comparative data across the suite of New Deal programmes is available, they will be shown alongside the survey findings. The gender split across the programme has been dealt with in paragraph 3.4.

Religion

- 3.9 Table 2 details the religion split across the survey participants and provides a comparison for the New Deal Programme.

	ND 18-24	ND25+	Total ND	NDSE (n=201)	NDSE All starts
Catholic	45	44	45	39	36
Protestant	25	24	25	37	27
Other	5	5	5	19	7
Unknown/Ref used	24	27	26	5	30

Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005
DEL New Deal Equality Impact Assessment, Consultative Document
DEL, NDSE Equality returns, All Starts Jan 01 to Oct 04

- 3.10 A similar proportion of Catholic and Protestants responded to the participant survey. Interestingly a higher proportion of respondents fell into the other category than exist across the suite of New Deal programmes, although it is likely that this reflects different categorisation between unknown/refusal and other. Comparing all NDSE starts across the entire New Deal programme, there appears to be an under-representation of people from the Catholic community opting for NDSE, although the evidence is far from conclusive given the high level of non-response.

Ethnicity

- 3.11 The ethnic split across the survey participants is set out in Table 3.

	ND 18-24	ND25+	Total ND	NDSE (n=201)	NDSE All starts
White	92	69	81	99	74
Non-white	1	1	1	0.5	2
Unknown/Refused ¹	7	30	18	0.5	24

¹Recording of Ethnicity was not a mandatory field at time of EQIA
Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005
DEL New Deal Equality Impact Assessment, Consultative Document
DEL, NDSE Equality returns, All Starts Jan 01 to Oct 04

- 3.12 Almost all of the NDSE participants surveyed are of white origin. The findings are similar to participation across the New Deal programmes (discounting the unknown/refused category). Interestingly the NDSE route appears to be over-represented (although this is a relatively small category) in participants from non-white backgrounds. The breakdown of survey participants reflects the broader NI population, as 2001 Census figures indicate that 99.15% of people in NI are of white origin.

Persons with a Disability

- 3.13 The disability split across the survey participants and a comparison across the New Deal programmes is set out in Table 4.

Table 4 Comparison of participants by disability %					
	ND 18-24	ND25+	Total ND	NDSE (n=201)	NDSE All starts
Not disabled	95	96	95	82	96
Disabled	5	4	5	18	4
Unknown/refused	-	-	-	-	

Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005
DEL New Deal Equality Impact Assessment, Consultative Document
DEL, NDSE Equality returns, All Starts Jan 01 to Oct 04

- 3.14 Overall persons entering the NDSE route have the same disability characteristics as all persons on New Deal. However, a higher proportion of NDSE survey participants classified themselves as having a disability than throughout all of the New Deal Programmes.

Marital Status

- 3.15 Table 5 provides a comparison of all NDSE entrants from Jan 2001 to Oct 2001 and all New Deal participants at March 2003 by marital status.

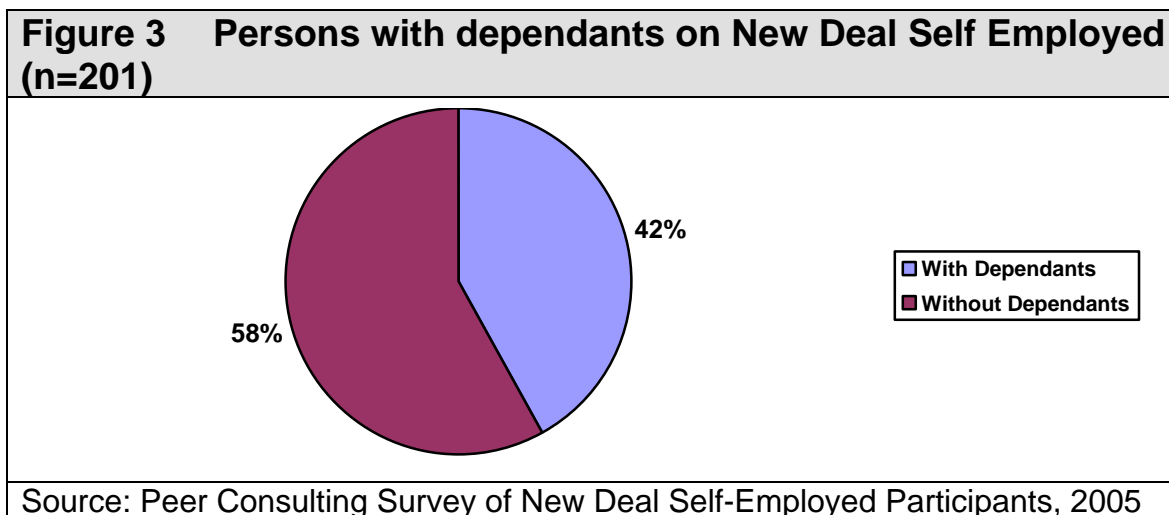
	ND 18-24	ND25+	Total ND	NDSE All starts
Married/Living with partner	2	20	11	30
Single	95	69	82	64
Not stated	3	11	7	6

Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005
 DEL New Deal Equality Impact Assessment, Consultative Document
 DEL, NDSE Equality returns, All Starts Jan 01 to Oct 04

3.16 Clearly, the NDSE route is more attractive to persons who are married or living with their partner than those New Deal participants who are single, with 30% of all NDSE starts married or living with a partner compared to just 11% of all New Deal participants. It is likely that this trend reflects the age profile of NDSE entrants who are more likely to be over 35 years of age.

Persons with Dependants

3.17 Data on persons with dependants is not available across all of the New Deal programmes, however data from the survey of NDSE on this issue is set out in Figure 3.



3.18 Our survey results indicate that 42% of respondents have dependants. However this high level of dependency is a reflection of the high proportion of participants in the older age categories.

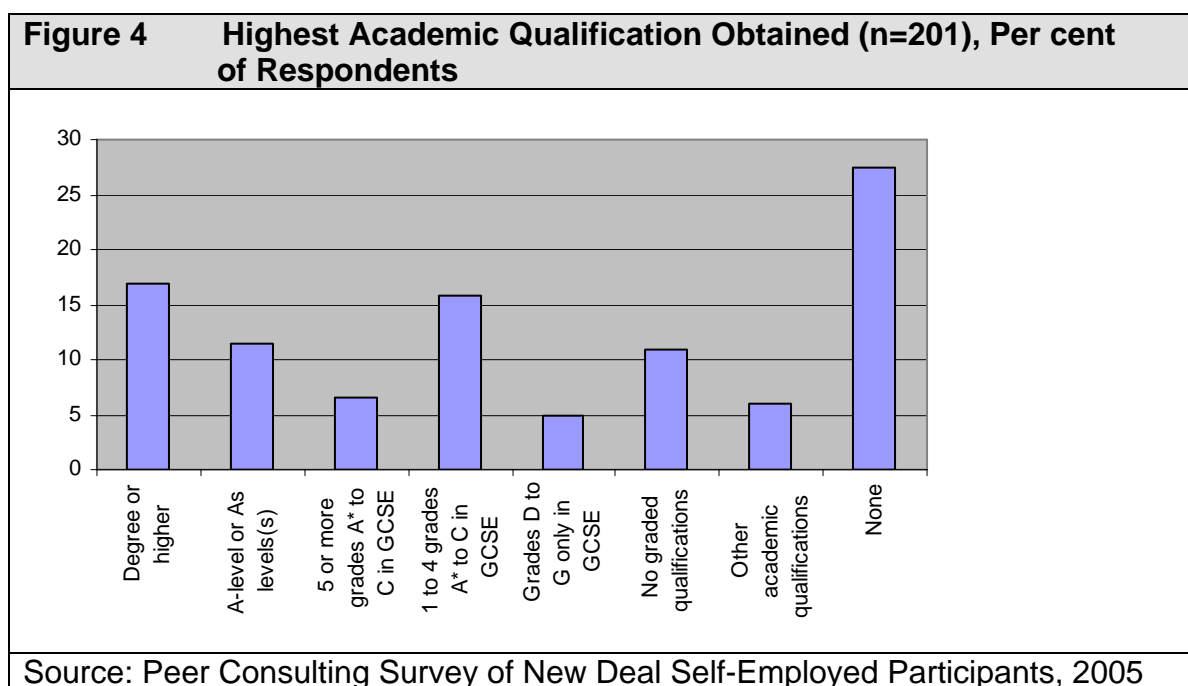
EMPLOYABILITY CHARACTERISTICS

3.19 This section looks at the employability characteristics of respondents. It is necessary to understand the employability characteristics of participants (i.e., education, previous work experience etc) as these factors are important in determining a person’s success both in entering and sustaining employment.

Education

Highest Qualification Obtained

3.20 Education levels are closely linked to performance in the labour market. The highest qualification obtained among the survey participants is provided in Figure 4.



3.21 It is interesting to note that 16.9% of participants surveyed held a qualification to degree level or higher and 11.4% are educated to A-level or AS level. However just over one-quarter of participants stated that they had no qualifications at all with an additional 11% holding no graded academic qualifications. Data from the Northern Ireland Labour Force Survey for 2003 indicated that 23% of all persons self-employed had no formal qualifications, compared to 17% of all those in employment.

Vocational and other Qualifications

3.22 As well as undertaking an assessment of participants' academic qualifications, participants' vocational and other qualifications were also identified. These are set out in Table 6.

Table 6 Vocational and other Qualifications	
	Per cent of respondents
NVQ Level 1/GNVQ Foundation	4.0
City and Guilds Craft/Intermediate/Ordinary Part 1	14.9
NVQ Level 2/GNVQ Intermediate	10.0
NVQ Level 3/GNVQ Advanced	7.5
BTEC/TEC ONC/OND or City and Guilds Advanced/Final Level/Part 2/3	4.0
BTEC/TEC HNC/HND or City and Guilds Full Technological Certificate	8.0
NVQ Level 4	0.5
Teaching qualification	1.0
Nursing qualification	0.5
Professional qualification (membership awarded by a professional institute)	0.5
Other technical or business qualification/certificate (please specify)	9.5
Other recognised vocational qualification	6.0
None	43.8
<i>Base</i>	201
Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005	

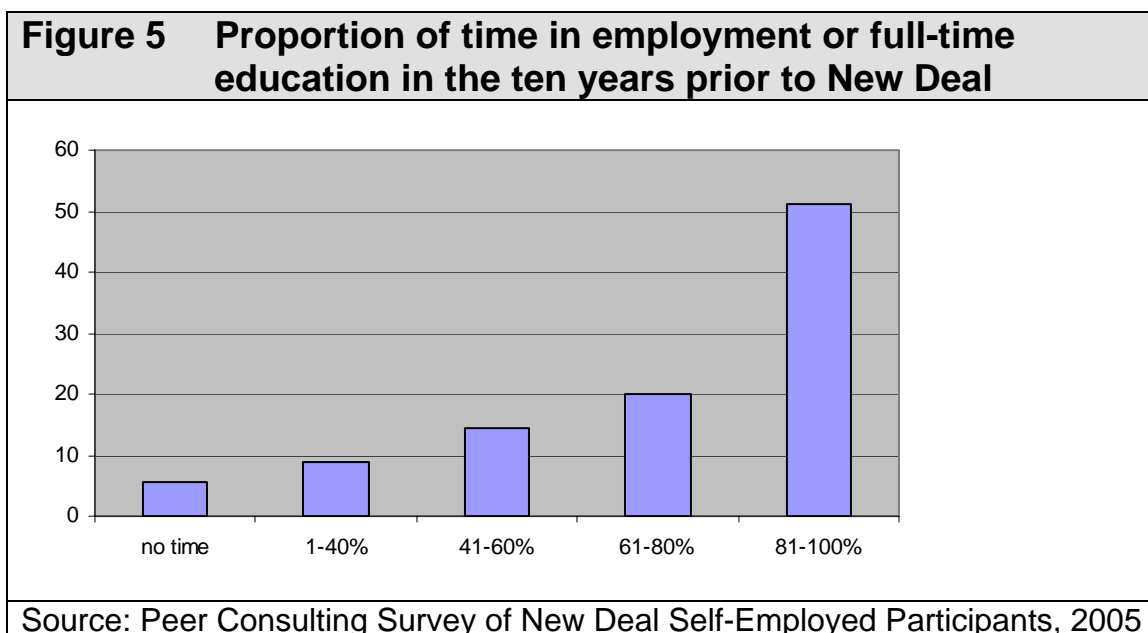
3.23 The data in Table 6 indicates that some participants have other non-academic qualifications. However, 43.8% (n=88) of participants have no vocational qualifications, 33% of this group also have no academic qualifications. Therefore, in terms of the overall survey population (n=201) 14% had no qualifications at all. While this is detrimental to the employability of the 14% with no qualifications, it is encouraging to note that the reverse of this is that some 86% of participants do have some form of qualification either academic or vocational.

Labour Market Experience in the 10 Years prior to involvement in the Programme

3.24 Respondents were asked to provide information on their labour market experiences in the 10 years prior to involvement in the programme. This information is particularly important to a person’s future success in the labour market as those with little or no recent work experience will face particular difficulties in re-entering the labour market. The extent to which this is true for respondents entering NDSE will be examined in greater detail in the outcomes section of the report.

Time Spent in Employment & Full-time Education

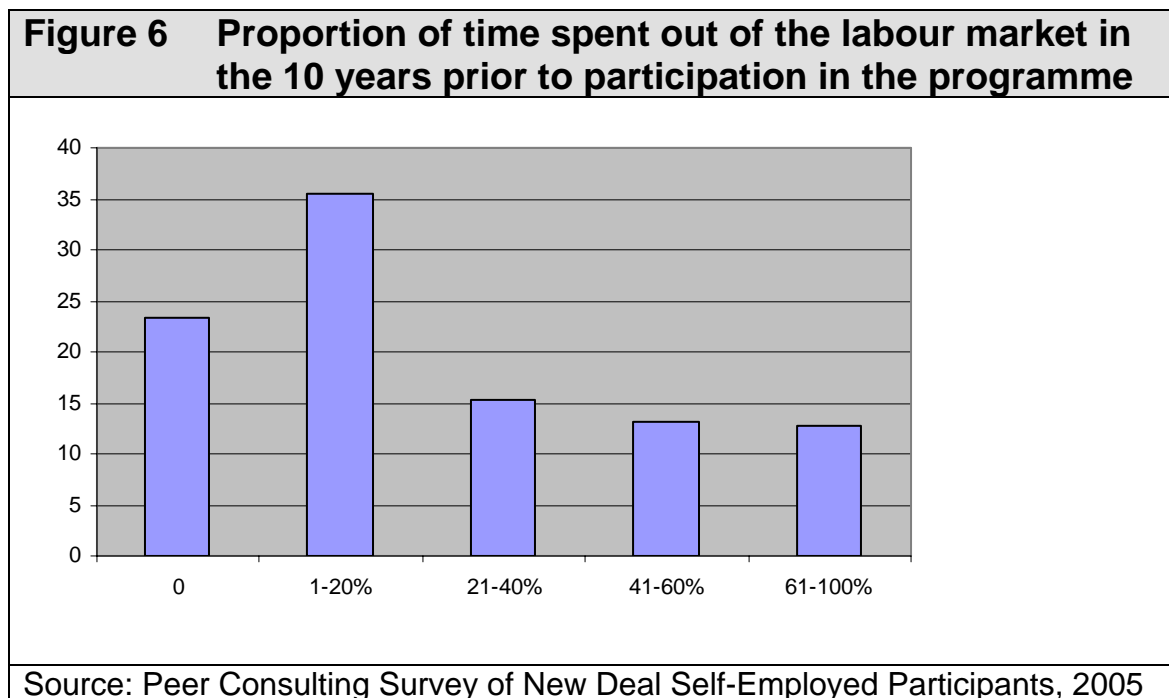
3.25 The labour market experiences of the survey participants vary in terms of the proportion of time spent in full-time employment (including self-employment) or in full-time education in the ten years prior to participation in the programme, as set out in Figure 5.



3.26 Looking at the figure above it is clear that the majority of respondents spent at least some proportion of the ten years prior to joining the programme in employment or full-time education. Encouragingly just over half spent between 81-100% of that time in employment or in full-time education. This is positive in terms of their employability as the experience will provide them with labour market skills and self-confidence.

Time Spent out of the Labour Market (i.e., not in employment or full-time education)

3.27 Figure 6 sets out the proportion of time that survey participants spent out of the labour market in the 10 years prior to involvement in NDSE.



3.28 As noted in paragraph 3.26 above it is encouraging that such a high percentage of respondents have spent a high proportion of the previous 10 years in employment or full-time education. This trend is reinforced in Figure 6 above, which shows that almost three-quarters of respondents had spent less than 40% of the previous 10 years unemployed.

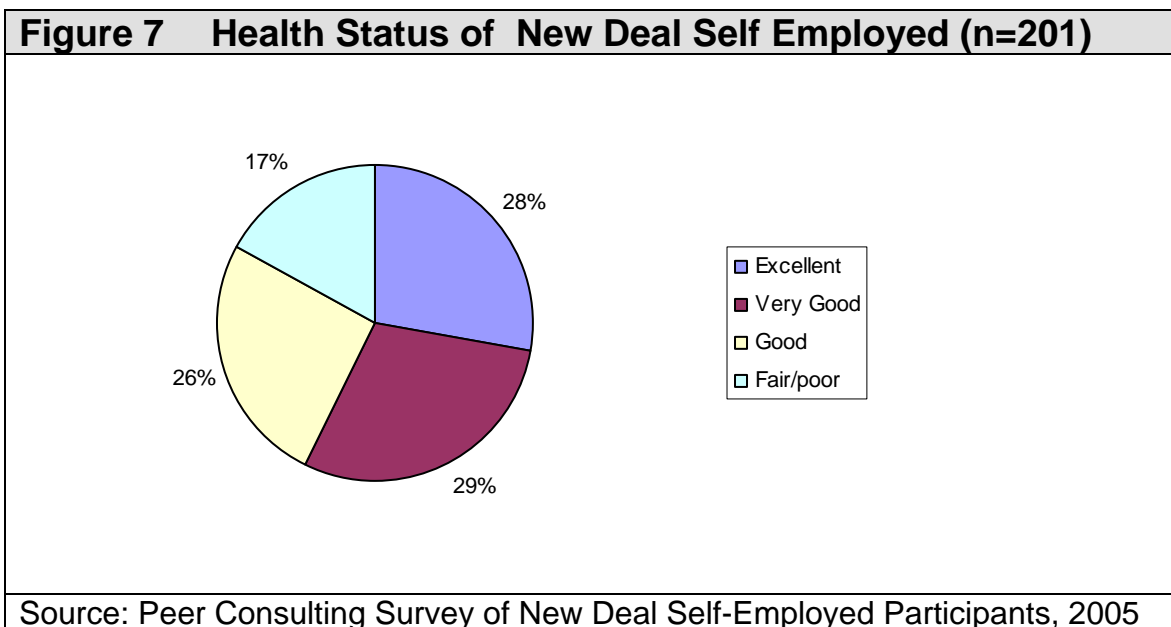
3.29 Other indicators relating to an individual’s employability are discussed in the remainder of this section.

PARTICIPANTS’ PROFILE ACROSS OTHER EMPLOYABILITY VARIABLES

3.30 This section looks at other indicators, outside the key education and labour market variables, such as participants’ health and whether they have access to a car. Assessment of these indicators can help to provide an indication of economic need and can be useful in determining the employability of participants. Each variable is considered in the following paragraphs.

Participants' Health

3.31 Respondents were asked to provide an assessment of their overall health as the health on an individual is an important factor in seeking and sustaining employment, Figure 7 presents these findings.



3.32 The majority of the sample feel that they are in good health, with 83% describing their health as good, very good or excellent. This is encouraging as the health of a person is important in their ability to seek and sustain employment.

Access to a motor vehicle

3.33 A full driving licence and the use of a car is a key advantage when entering self-employment. It is encouraging to note that 88% of all respondents hold a full licence, with 91% (n=177) of these having access to a vehicle for private use.

3.34 Overall this analysis would indicate that our survey is broadly representative of the New Deal Self Employment Route population. It would also seem from the employability indicators that on average those who chose the NDSE route have somewhat higher levels of employability in relation to qualifications and work experience that is common across the New Deal as a whole and the New Deal 25+ in particular given that a high proportion of our respondents fall into the 25+ category.

4 ENTRY ONTO THE NEW DEAL SELF-EMPLOYMENT ROUTE

INTRODUCTION

4.1 This section assesses how participants first became aware of the New Deal programme and what they expected to gain from participation. The section is structured as follows:

- Awareness of and rationale for entry onto the programme
- Assistance offered by New Deal Personal Advisers

4.2 The procedure by which participants enter the self-employment route from the New Deal suite of programmes is summarised below:-

New Deal for 18 to 24 year olds

Within New Deal for 18 to 24 year olds the Self-Employment route is part of the Employment Option. All New Deal for 18 to 24 year old participants undertake a Gateway process, under the guidance of a New Deal Personal Adviser (NDPA), which can last for a maximum of 16 weeks. If the participant does not obtain employment they can enter one of four options; Employment (including the Self-Employment route); Full-time Education and Training, Environmental Task Force or Voluntary Sector.

New Deal 25+

Within New Deal 25+ the Self-Employment route is part of the Preparation for Employment Programme (PEP). Participants on New Deal 25+ undertake a Gateway process which lasts for a maximum of 16 weeks. At the end of their time on Gateway, participants can avail of one of three opportunities; Subsidised Employment, PEP, including self-employment, or Education and Training Opportunities.

New Deal for Lone Parents (NDLP)

Entry to the New Deal for Lone Parents is available through a Lone Parent Adviser (LPA) in the Social Security Office.

AWARENESS OF AND RATIONALE FOR ENTRY ONTO NDSE

- 4.3 The means by which survey respondents first became aware of the programme is outlined in Table 7.

Table 7 How did you first become aware of the New Deal Self-employment Route?	
Medium	Column Per Cent
Through the job centre	61.2
Through the Social Security Office	22.4
Through advertising in newspaper, television, radio or other media	5.5
Through word of mouth from family or friends	6.0
Other / don't know	5.0
Total	100
<i>Base</i>	201
Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005	

- 4.4 The majority of survey respondents found out about NDSE through the Job Centre, with a further 22.4% hearing of NDSE at the Social Security Office, allowing for the fact that a number of job-centres and benefit agencies have been merged in NI, 83.6% of participants became aware of the programme via this route.
- 4.5 Participants' expectations on involvement vary somewhat; 56.7% were very or quite confident that they would start their own business or get a job as a result of the Programme, 15.4% felt neither confident nor unconfident, while 27.4% were not very confident or not confident at all. Overall while the majority of respondents were confident about achieving a positive outcome from participating in the programme a significant majority were not. Despite the variation in participants' expectations in regard to outcome 88.1% of respondents thought that the Programme would be of some help to them. Interestingly those with a more positive outlook to the programme fared better in terms of overall outcomes, with 62.7% of those that thought the programme would be of some help to them in employment at the time of interview, compared to 41.2% of participants that had a negative outlook to the programme.

- 4.6 Table 8 sets out when the survey respondents decided they would like to pursue the self-employment route.

Table 8 When did you decide that you wanted to pursue the New Deal self-employment route?	
	Column Per Cent
Had always thought about starting my own business	57.7
When I received my invitation for a New Deal interview	12.4
During the discussions with my New Deal adviser at the Jobcentre	29.9
Total	100
<i>Base</i>	201
Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005	

- 4.7 For the majority of respondents the decision to become self-employed has been something that they had always considered. However for just under one-third of respondents the discussion with a New Deal Personal Adviser had an impact on their decision to become self-employed. The section that follows looks at the impact of the support provided by the New Deal Personal Advisers. This corresponds with the findings from our focus groups discussions where it was clear that the majority of participants knew that they wanted to go self-employed before going to the Jobcentre. Their motivation is undoubtedly an important factor in the overall success of the programme.

ASSISTANCE OFFERED BY NEW DEAL PERSONAL ADVISERS

- 4.8 Our survey of participants indicated that all respondents either met with a New Deal Personal Adviser or met with someone at the Jobcentre to discuss options available under New Deal. The number of meetings varied quite significantly, as indicated in Figure 8.



- 4.9 The meetings with Personal Advisers were regarded by survey respondents as being either extremely helpful or very helpful in 71.1% of cases (n=201). In addition 86.1% of respondents felt that their Personal Adviser understood well the kind of problems that were encountered in looking for work.
- 4.10 This level of satisfaction with New Deal Personal Advisers was also reflected in our focus groups with participants largely positive about their experiences with the Personal Adviser.
- 4.11 It is clear from this section that the majority of NDSE participants are already motivated to start their own business before coming onto the New Deal and their level of motivation is clearly an important factor in the success of the programme. There were, however, some comments from providers that a minority of the participants they worked with had either chosen NDSE as a soft option or were pushed onto it by the NDPA. Clearly this group are less motivated and far less likely to succeed in self-employment and consequently it is important to minimise their entry onto the programme.

- 4.12 In terms of the service provided by the New Deal Personal Advisers both our participant survey and focus groups showed high levels of satisfaction with the support they received. It is also interesting to note that the Personal Advisers themselves were very positive about the NDSE route and in general seemed to have fewer problems with participants on this element of New Deal than some of the others. This again possibly reflects their motivation.
- 4.13 The following section provides an assessment of participants' experiences of the Basic Awareness Session.

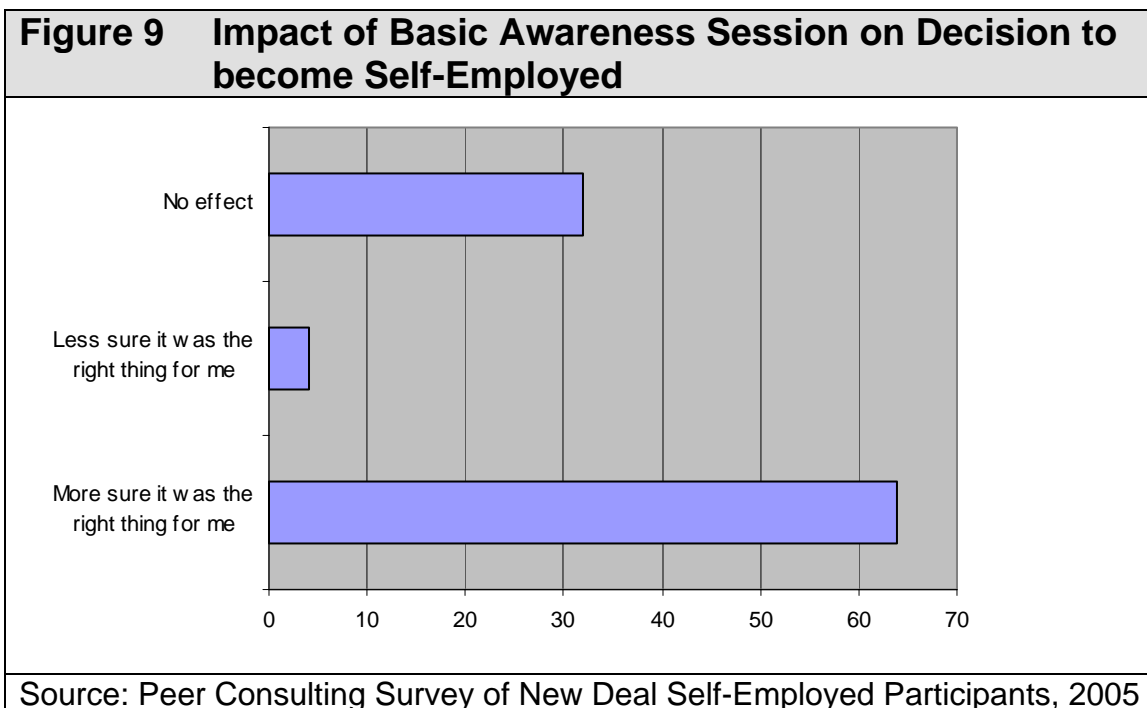
5 BASIC AWARENESS SESSION

INTRODUCTION

- 5.1 This section looks at respondents experiences during the Basic Awareness Session, and the impact of the session on their decision to become self-employed.
- 5.2 Of the 201 survey respondents 84% either attended a one on one meeting or a group session with a self-employment route provider to discuss their business ideas and needs. The main issues discussed at the meetings are summarised in Table 9.

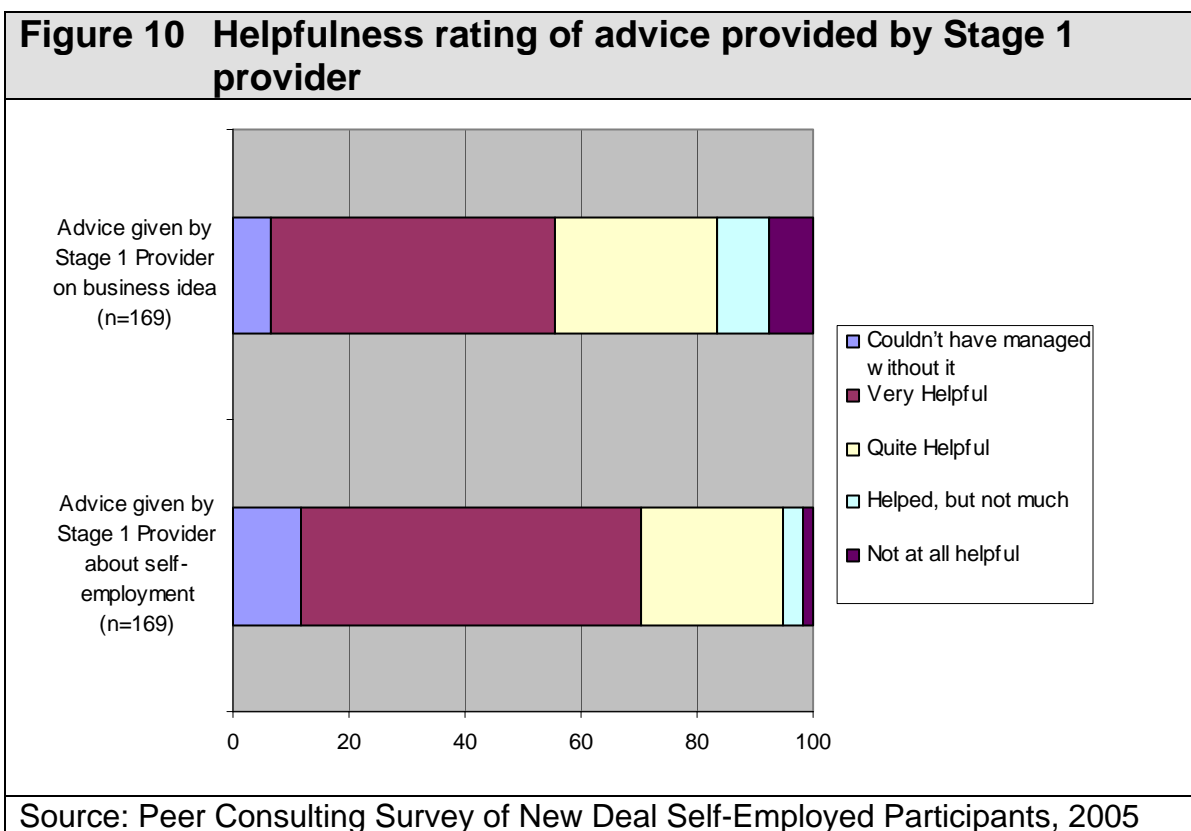
Table 9 Issues discussed at Business Awareness Session (n=201)	
	Per cent of Respondents
Viability of your business idea	92.3
The funding your business would require	95.3
Potential sources of funding for your business (grants or loans)	87.0
The need for market research to test your business idea	89.3
The risks involved in becoming self-employed	85.2
Further sources of information for new business start-ups	84.0
Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005	

- 5.3 Almost all of the survey respondents discussed the viability of their business idea and the funding that their business would require. Although a significant majority, only 85.2% of respondents discussed the risks involved in becoming self-employed. One reason for this taken from the provider consultations is that while the Stage 1 providers felt it important to highlight risks associated with unemployment they did not want to 'put the person off' becoming self-employed so early in the programme, however it is likely that the perceived risks of self-employment would have been inherent in the discussion of business viability.
- 5.4 Figure 9 presents the impact that this session had on participants' decisions to become self-employed.



5.5 For 63.9% of respondents the advice received during the Basic Awareness Session made them more certain that self-employment was the right avenue to pursue with only 4.1% of participants less sure. While it is important that participants are not discouraged from entering self-employment unnecessarily, it is vital that there is an understanding of what participants are getting into in terms of the risk of business failure and potential debt. It is important to discuss this issue at the Basic Awareness Stage, however, the current approach with more emphasis on the issue of risk during the business planning stage ensures that participants are not discouraged before they have had a chance to develop their business idea provides the right balance.

5.6 Figure 10 presents how helpful the respondents rated advice given by their Stage 1 provider.

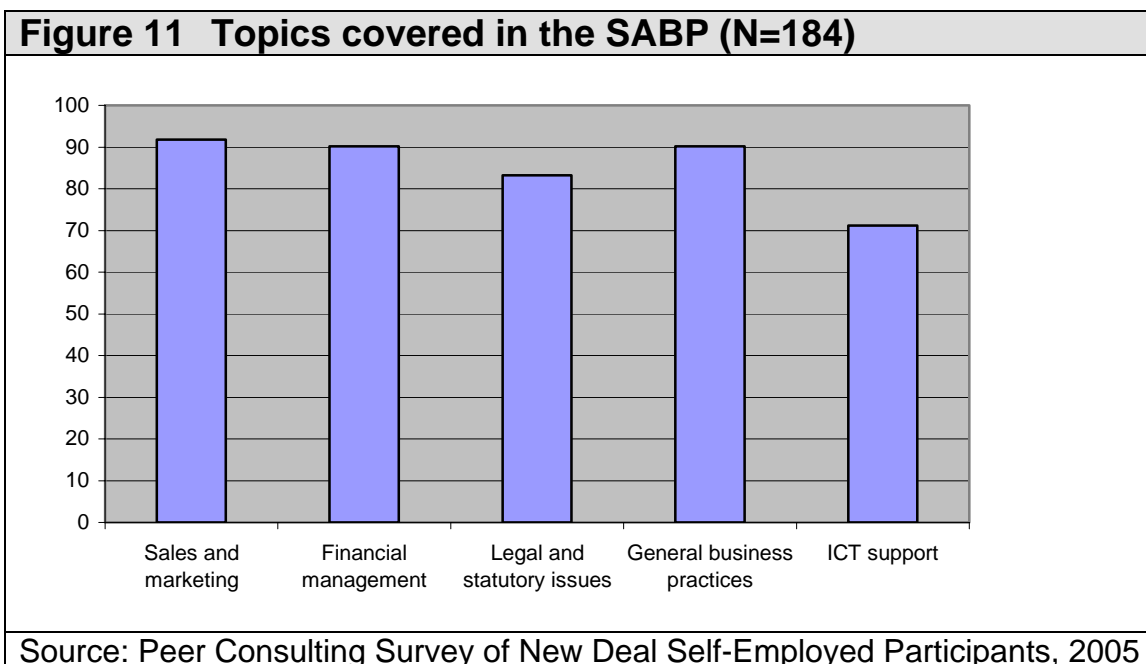


5.7 Overall, 70.4% of respondents felt that they could not have managed without or thought the advice provided by the Stage 1 provider on self-employment was very helpful. This is a very positive result, with only 1.8% of respondents citing that they felt advice provided by the Stage 1 provider was no help at all.

5.8 Our overall impression from our focus groups as well as the survey findings is that the providers are generally pitching the awareness session just right. The main focus is on developing the participant’s business idea but at the same time they do highlight some of the potential pitfalls of self-employment. A number of the providers told us that they felt the training provided at Stage 2 really helped to inform the participants of what they were facing in relation to self-employment and that consequently there was less need for them to over emphasise the risks at this stage. In essence they prefer the participant to make the decision for themselves, based on the information provided, as to whether or not self-employment is for them.

6 START A BUSINESS PROGRAMME

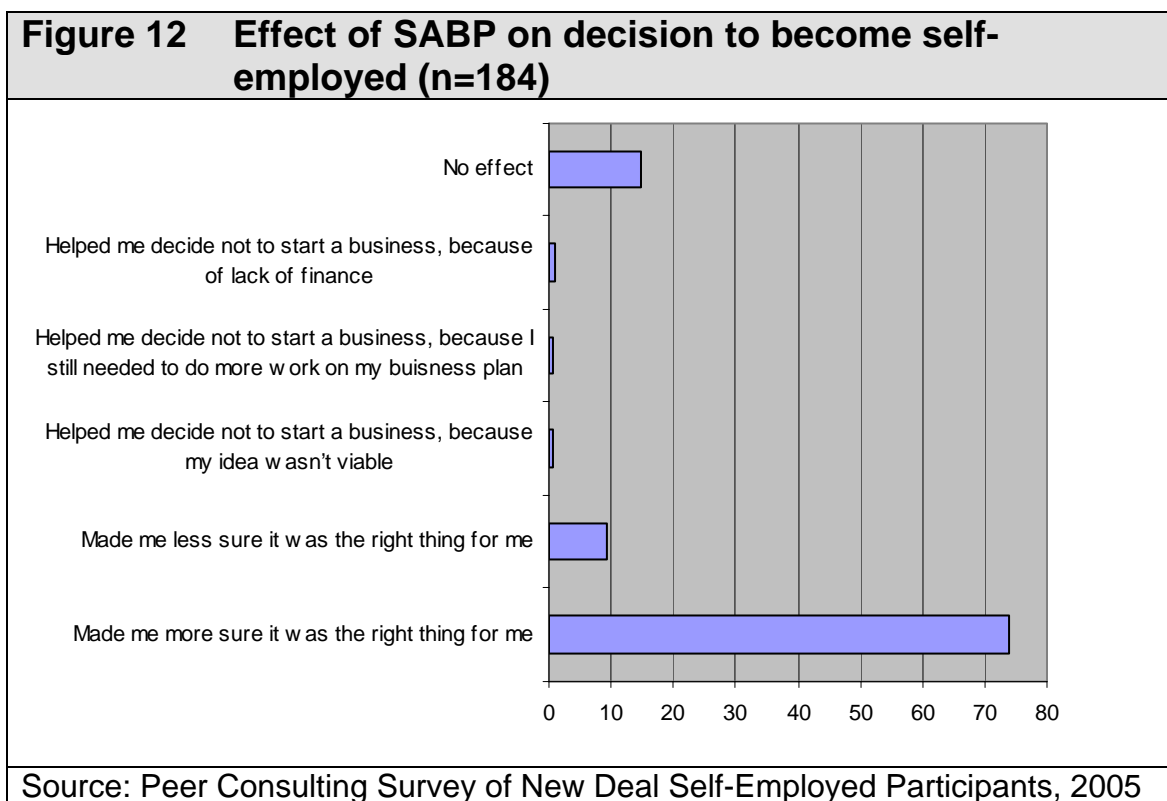
- 6.1 A major element of the New Deal Self-employment Route is the Start A Business Programme which provides participants with training on a range of issues relating to self-employment including finance, marketing and business planning. In the remainder of this section we look at the views of the participants and providers with regard to the training provided. The training is either delivered over 4 to 5 all day sessions or spread out over a greater number of shorter evening sessions.
- 6.2 Ninety-two percent of our survey respondents started the Start a Business Programme (SABP). The majority of respondents (56.5% n = 184) attended between five and ten days training as part of the SABP, however over one-quarter attended less than 5 days in total. Of the remaining, 9.2% attended between 11 and 15 days training, with a further 7.1% attending 16 days or more. The topics covered by participants are set out in Figure 11.



- 6.3 Overall the feedback on the SABP is very positive with 85.9% (n=184) of respondents stating that they could not have managed without the training offered in the SABP, or found it very or quite helpful in developing their business ideas. This was also the view expressed in our focus groups where participants stated that they had found the training useful and the trainers experienced and helpful. Although a number of our focus group participants felt that at times the training was overly advanced for their business needs, in particular they commented that the financial element sometimes “went over their heads”.
- 6.4 In terms of the topics covered 37.5% of survey respondents felt that they would have liked more information on certain subject areas. The most common request for more information was on Tax and VAT issues, with over one third citing (n=69) this as an area where more training would be helpful. Looking at finance as a whole (e.g., TAX/VAT considerations and general accounts/book keeping) 63.7% of respondents would have liked more information on this topic. Once again this was echoed in our focus groups although clearly from the comments above there is a need to provide this additional training in as practical and straightforward way as possible. A further 13% thought that more training on marketing and business advertisement would have been useful. Despite requests for extra training on a number of issues 90.2% (n=184) felt that the course dealt with all the issues they had in relation to self-employment.
- 6.5 In our focus groups with participants and interviews with providers we discussed the benefits of a more tailored approach specifically for New Deal participants on the SABP, however it was felt by both participants and providers that the benefits of being in mixed classes with others doing the SABP course outweighed any potential problems in relation to meeting the specific needs of NDSE participants. The general consensus was therefore the SABP programme should remain as it is, however we feel it would be useful to raise with providers and trainers some of the issues that emerged from our focus groups including the following;
- The difficulties that a significant number of NDSE participants find in understanding some of the financial training provided to them.

- It was also commented that in general the NDSE participants tend to be among the more passive in classes and consequently are less likely to express any particular issues that they have about the training or related issues for their business idea.
- The request by a significant number of our survey respondents for more help with income tax and VAT issues, although bearing in mind the comment above this clearly needs to be very practical in nature.

6.6 Taking into consideration all the aspects of the SABP, respondents were asked to assess the overall effect that the SAPB had on their decision to become self-employed. The results of this question are summarised in Figure 12.



6.7 Almost three-quarter of respondents stated that as a result of participation in the SABP they were more sure that self-employment was the right thing for them to pursue. Only 9.2% of respondents were less sure about pursuing self-employment after completing the SABP.

6.8 The SABP clearly seems to meet the needs of New Deal participants albeit with some requests for a little additional practical guidance in relation to taxation. The NDPAs also reported very positive feedback on the training.

7 TEST-TRADING

INTRODUCTION

- 7.1 If a participant does not move into independent self-employment or work at the end of Stages 1 or 2, and if they have successfully completed their business plan following attendance at the SABP, they will then enter test-trading. This is where the participant receives advice and support to set up and run a business for a 26 week period while receiving a training allowance and also retaining their existing benefits. During this period participants are eligible for the first instalment of the SABP grant (£375) and receive a benefit-based training allowance plus a weekly top-up of £15.38 (New Deal for 18 to 24 year olds and New Deal 25+) or retain entitlement to any benefit in payment plus a Training Premium of up to £15 per week (NDLP). NDP participants also qualify for the weekly Training Premium of up to £15 per week. This is clearly a crucial stage for the participant when they find out whether or not their business idea will succeed.
- 7.2 This section of the report looks at respondents' experiences during the test trading period. In particular; support received during test-trading, training received, the impact of financial support, general issues associated with business start up, income received during test-trading and the overall impact of test-trading on future business success.

ENTRY INTO TEST-TRADING

- 7.3 Eighty-seven percent of respondents (n=201) undertook a period of test-trading upon completion of the SABP. This is considerably higher than the proportion found in the 2001 evaluation by the Education and Training Inspectorate where just 65% of participants entered test-trading. This is a significant improvement for the programme.
- 7.4 Of the 26 respondents who did not start test-trading, 17 went on to start their own business anyway (8.4% of all respondents (n=201)). The reasons given by the remaining nine participants who did not start a business or enter test-trading are summarised in Table 10.

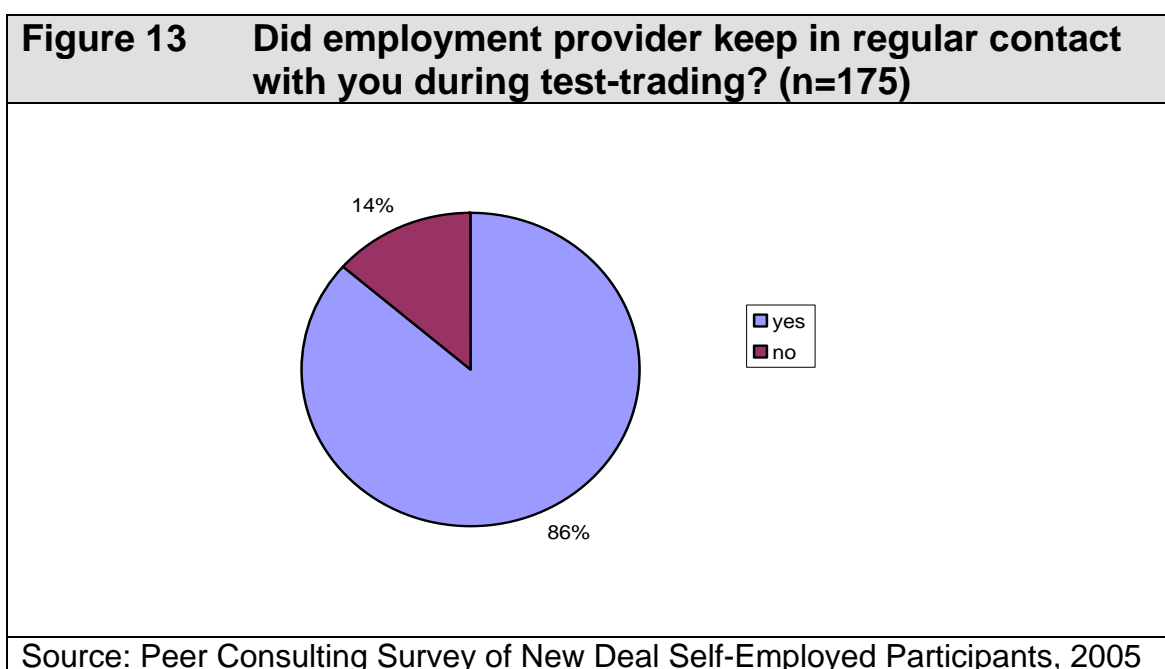
Table 10 Reasons given for not starting Test Trading	
	Column Per Cent
Decided that self-employment was not for me	11.1
Was unable to obtain the necessary finance	22.2
Personal Circumstances	33.3
Other	33.3
Total	100
<i>Base</i>	9

Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005

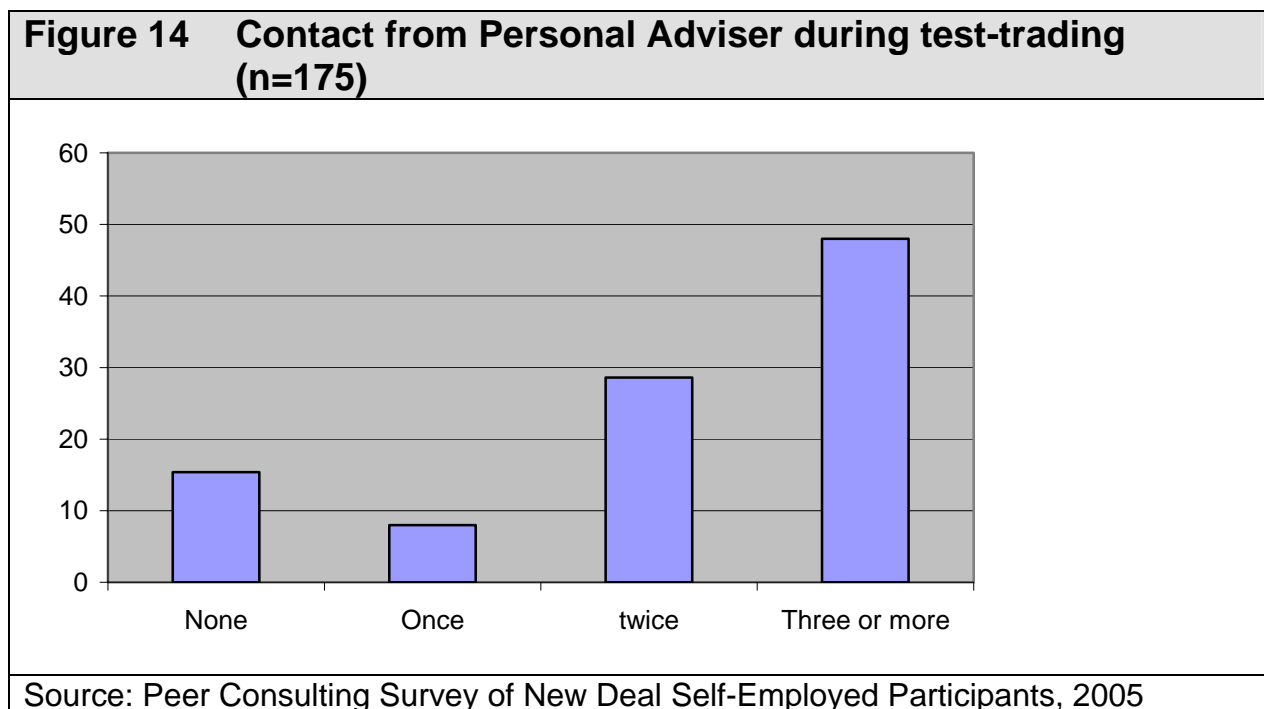
7.5 Drawing on the information above it is clear that there are a range of reasons for respondents not entering test trading or starting their business directly, with 22.2% stating a lack of finance and 33.3% personal circumstances. For the three respondents that stated ‘other’ the explanations provided were, got a job, found out wasn’t eligible for benefit support during test-trading and needed more time to build up client base.

SUPPORT PROVIDED BY EMPLOYMENT PROVIDER AND PERSONAL ADVISER DURING TEST TRADING

7.6 Figure 13 presents the extent that participants were supported by their self-employment provider during test-trading.



- 7.7 The vast majority of respondents received regular contact from their Stage 3 provider during the test trading period.
- 7.8 Figure 14 presents the number of times respondents were contacted by their Personal Adviser during test trading.



- 7.9 From Figure 14 above it is clear that the level of contact from Personal Advisers during the test trading period varied for respondents, with 77% contacted two or more times by their personal adviser, while 8% were contacted only once and a further 15% received no contact over the 26 week period.

Additional Training Identified During Test Trading

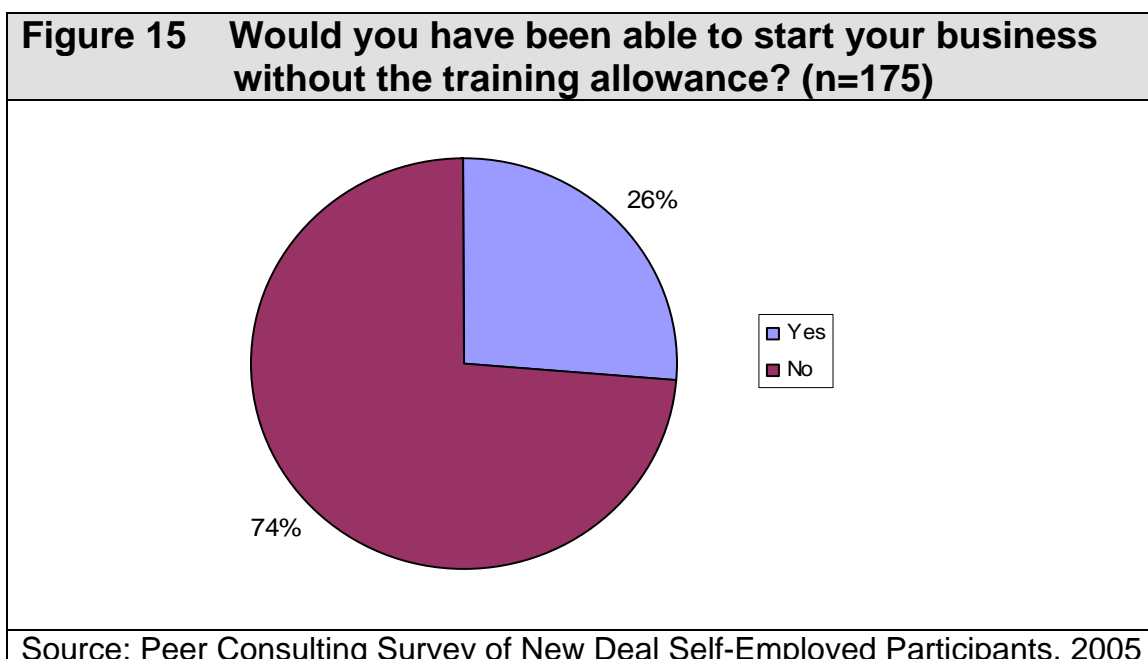
7.10 Only 18.3% of respondents reported that the self-employment provider had identified any specific training required to operate their business plan during the test trading period. However of this group (n=32), it is encouraging to note, that 78.1% found that training to be extremely useful in putting their business plan into operation during the test trading period. Areas of additional training provided to this group included job specific training (welding courses, machine licence etc) as well as more generic training, such as finance, ICT and marketing techniques. From our discussions with providers this seemed to be something of a grey area for the programme and it would be useful if clarification was available as to whether or not providers should support participants in undertaking additional training related to their business, and what level of support should be available.

IMPACT OF FINANCIAL SUPPORT PROVIDED DURING TEST TRADING

7.11 This section summarises in broad terms the impact of the financial support received during the test-trading period. The issue of deadweight associated with this support is considered in more detail in Section 8.

The Training Allowance

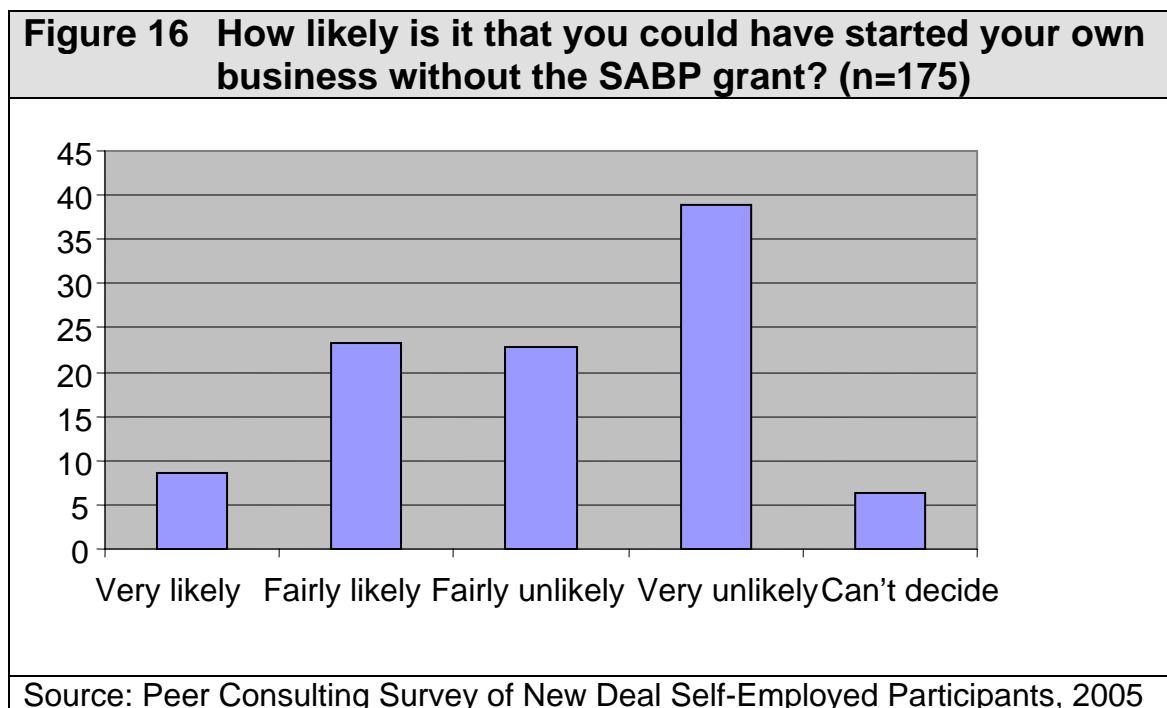
7.12 Figure 15 demonstrates the impact of the training allowance on respondents' ability to start their businesses.



7.13 Clearly the provision of the training allowance is an important factor in business start up for respondents, with 74% of participants stating that they would not have been able to start their business without the provision of the training allowance.

The SABP Grant

7.14 The impact of the SABP grant on business start up is presented in Figure 16.



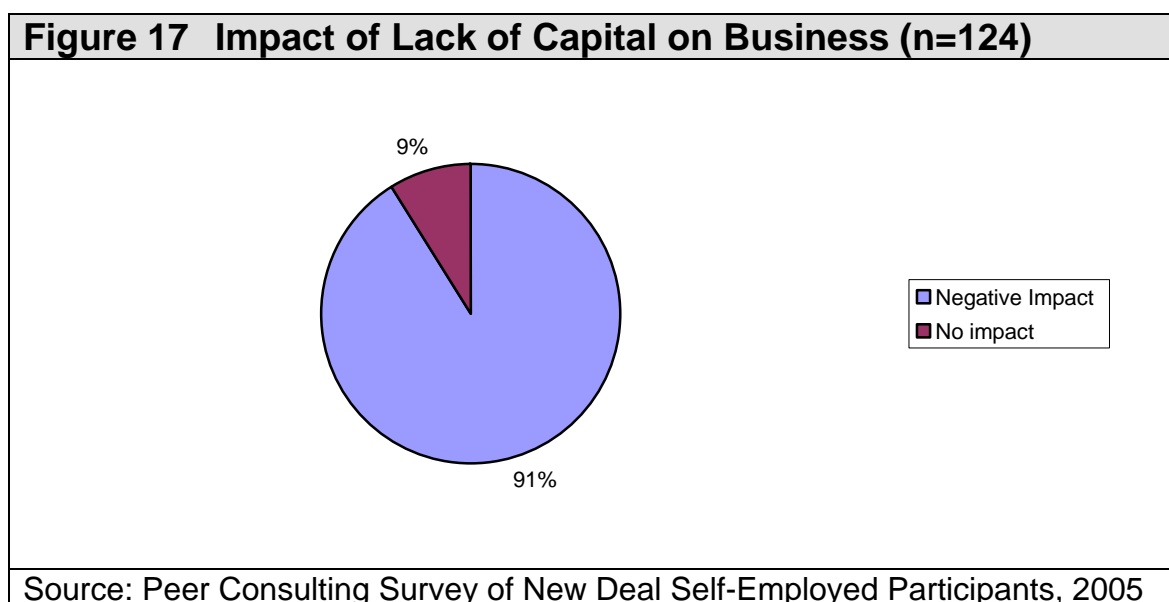
7.15 The SABP grant played an important factor in the likeliness of business start up for 61.8% of respondents who thought that it would have been fairly or very unlikely that they could have started their business without it.

7.16 Given the importance of the SABP grant on respondents' ability to start their own business, the following paragraphs look at the issue of start-up capital and finance in greater detail.

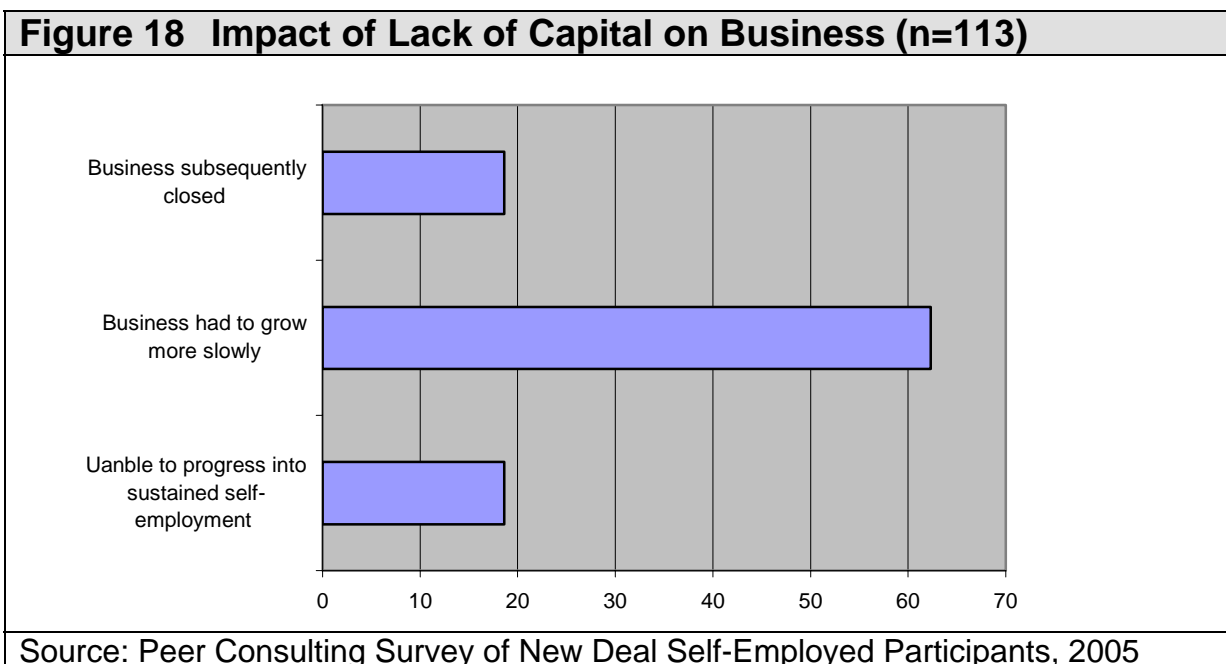
FINANCIAL ASPECT OF TEST TRADING

Impact of Finance on Business Start-up and Success

- 7.17 During consultation with both participants and providers a lack of capital was raised as a key concern for many. This section looks at the results from the participant survey in relation to the impact of capital, or a lack of it, on the participants' businesses.
- 7.18 Seventy per cent of survey respondents stated that the Start a Business Programme grant did not provide them with enough start up capital for their business. Despite the fact that 62.9% of this group (n=124) were able to obtain additional funding, the majority of the respondents still felt that a lack of capital had a negative impact on their business. Figure 17 sets out the importance of capital for the participants.



- 7.19 The information in Figure 17 shows that 91% of participants felt that a lack of capital had a negative impact on their business. A breakdown of how this lack of capital impacted on their business is set out in Figure 18.



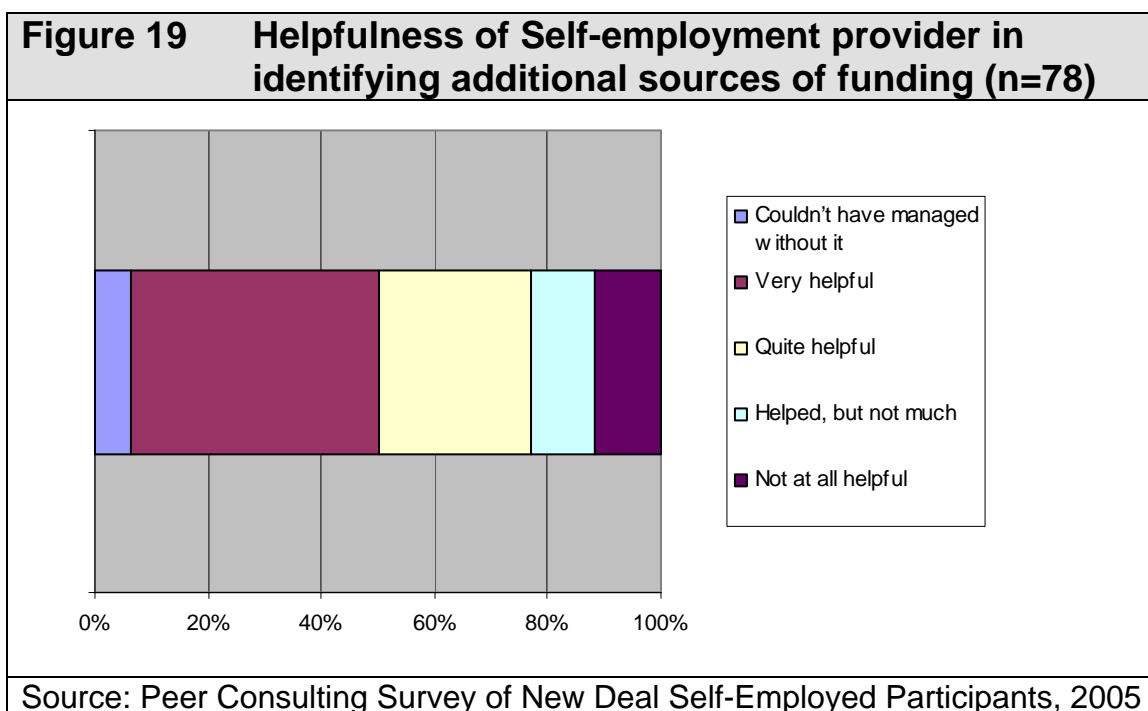
7.20 Of the 113 respondents who stated that a lack of capital had a negative effect on their business, the majority (62.3%) said that the main impact had been that the business had to grow more slowly. However this may not be an altogether negative point as faster growth in the initial stages is no guarantee that the business will be sustainable in the future. More importantly, 37.2% of respondents stated that a lack of capital meant that they were unable to progress into sustained self-employment or that their business had to close.

7.21 Table 11 sets out the main sources of additional funding used by the participants.

Table 11 Sources of additional finance used by participants		
Source	Case	Per cent
Own resources (savings)	31	39.7
Bank loan (secured e.g. re-mortgage)	3	3.8
Bank loan (unsecured)	8	10.3
Bank overdraft	3	3.8
Local Enterprise Agency Loan	3	3.8
Local Enterprise Agency Grant	2	2.6
Prince's Trust Grant	20	25.6
Family or Friends	16	20.5
<i>Base = 78</i>		
Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005		

7.22 The most commonly used additional source of funding was the respondents own savings, with 39.7% using their own resources as additional finance. The Princes Trust was an important source of additional funding for participants with one-quarter of respondents receiving finance this way. Around one-fifth (20.5%) of respondents used finance provided by their family and friends. Only 3.8% received additional funding via an unsecured bank loan. The lack of success in accessing secured bank loans is somewhat of a concern, although the perceived risk allocated to a person who was previously unemployed helps to explain why participants may have difficulty in accessing this form of finance.

7.23 Respondents were asked to rate the helpfulness of their provider in identifying additional sources of funding, this assessment will be interesting given the high rate of informal financial arrangements used by respondents. The results of this question are summarised in Figure 19.

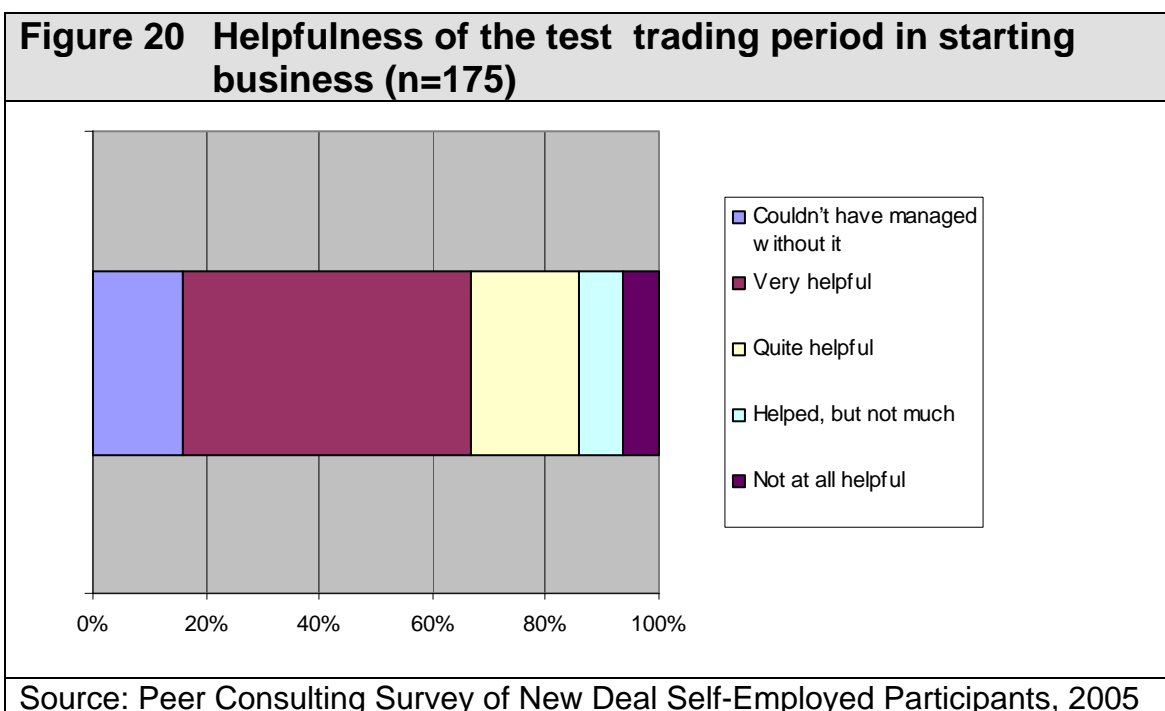


7.24 Around half of the respondents (n=78) felt that they could not have managed without or found very helpful the information provided by the self-employment provider in identifying additional sources of funding.

7.25 The issue of access to finance is a difficult one. On one hand we do need to recognise that a background of unemployment will undoubtedly shape the risk assessment of any loan provider. On the other hand we would also not want to see a situation where loan funds were too easily available due to the increased potential for participants to get into debt problems. It is a difficult balancing act, however we would like to see providers give some more thought to this issue, particularly for the over 30s, as the younger age groups are well served by the Prince’s Trust. It should certainly be an issue that providers are asked to consider and provide solutions for in the context of any future round of contracting for programme delivery.

OVERALL RATING OF TEST-TRADING PERIOD

7.26 Figure 20 sets out the overall helpfulness rating of the test trading period for respondents.



7.27 It is positive to note the perceived helpfulness of the test trading period, with 67% of survey participants stating that they could not have managed without it or found it very helpful when starting their own business. Indeed only 6% of respondents felt that the test-trading period was not at all helpful when starting their own business.

7.28 In our focus groups the participants were positively vocal with regard to the quality of the support that they received from their providers during test-trading. Those participants who were supported by some of the larger providers were particularly appreciative of the support and help they received.

8 PROGRAMME DEADWEIGHT

8.1 This section of the report looks at the deadweight associated with the programme in three areas:

- First by assessing the extent to which the training allowance influenced business start-up;
- secondly by considering the ability of the respondents to start a business without the support of the Start a Business Programme Grant; and
- finally by assessing the overall impact of all aspects of the NDSE programme on the respondents' ability to start a business.

TRAINING ALLOWANCE

8.2 Table 12 sets out the key findings across varying degrees of deadweight for the training allowance.

Table 12 Deadweight associated with the Training Allowance (n=175)				
Scale	Cases	Per Cent	Weight	Total
Would have started business anyway (100% deadweight)	16	9.1	1	9
Increased chances of successful start up - Partial Deadweight	30	17.1		7
<ul style="list-style-type: none"> ▪ Increased chances of business start up a little ▪ Increased chances of business start up a lot 	12	6.8	0.6	4
	18	10.3	0.3	3
Would not have been able to start business without a training allowance	129	73.7	0	0
Total	175	100	-	16
Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005				

- 8.3 The table also provides an estimation of the training allowance deadweight based on an assessment of full effects (i.e., where the business would have been started anyway in the absence of the Training Allowance at the same time and for the same length of time) and partial effects (where the training allowance had some influence in terms of increased chance of business start-up). **The overall deadweight associated with the training allowance has been estimated at 16%.**

START A BUSINESS PROGRAMME GRANT

- 8.4 Table 13 sets out an estimation of the deadweight associated with the Start A Business Programme Grant based on an assessment of full effects (i.e., where the business would have been started anyway in the absence of the Start a Business Grant at the same time) and partial effects (where the Grant had some influence in terms of increased chance of business start-up).

Table 13 Deadweight associated with Start a Business Programme Grant (n=164)				
Scale	Cases	Per Cent	Weight	Total
Could have started business without Grant (100% deadweight)	56	34.0	1	34
Increased chances of successful start up - Partial Deadweight	40	24.4	0.5	12
Would not have been able to start business without Grant	68	41.5	0	0
Total	164	100	-	46
Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005 Note: Sample reduced to 164 from 175 due to omission of 'Cant decide'				

- 8.5 Based on the weights applied the deadweight associated with the Start a Business Programme Grant has been estimated at 46%. This is surprisingly high, although it may simply reflect the size of the grant itself at £750 which participants may feel is insufficient to really make that much of a difference to the success or failure of their business, although it does nevertheless seem particularly surprising given the discussion in Section 7 about the impact of lack of finance on their business performance.

OVERALL PROGRAMME DEADWEIGHT

- 8.6 Table 14 sets out an estimation of programme deadweight based on an estimation of full effect (i.e., where the participant could have started business without all the support provided by the programme) and partial effects (where the support provided had some impact in terms of timing and scale).

Table 14 Deadweight associated with all support provided by New Deal (n=140)				
Scale	Cases	Per Cent	Weight	Total
Could have started business without support (100% deadweight)	11	7.9	1	8
Was able to start business sooner or on a larger scale - Partial Deadweight	44	31.4	0.5	16
Would not have been up to start business without support provided by New Deal	85	60.7	0	0
Total	140	100	-	24
Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005 Note: Sample reduced to 164 from 175 due to omission of 'Can't decide'				

- 8.7 Based on the weights applied the overall deadweight associated with the programme has been estimated at just 24%. This would indicate that the programme has been instrumental in the vast majority of the participants establishing their own businesses. Quite simply, without the intervention of the New Deal it would seem that only about a fifth to one quarter of participants would have become self-employed without it.
- 8.8 The results of our deadweight questions are very positive for the programme and indicate that the vast majority of the participants would not be able to start up their own businesses. This is perhaps not that surprising given the significant barriers that the unemployed face in trying to enter self-employment and clearly demonstrates the need for the programme.

- 8.9 These results are based on subjective weighting for partial deadweight and any changes to these would impact on the outcome. However we feel that for each of the areas the applied weight is reasonable.

9 OVERALL LABOUR MARKET OUTCOMES

INTRODUCTION

9.1 This section makes an assessment of the overall labour market outcomes of the New Deal Self Employment Route for participants. Firstly, an analysis is undertaken of the labour market position of all 201 programme participants who took part in the survey. Our analysis then looks at a range of factors which may influence the outcomes for participants. This analysis can help to highlight the key success factors and also perhaps more importantly those who are more likely to fail and consequently may require more support. The factors reviewed include the following:

- Previous experience of self-employment.
- Educational qualifications.
- Labour market experience.

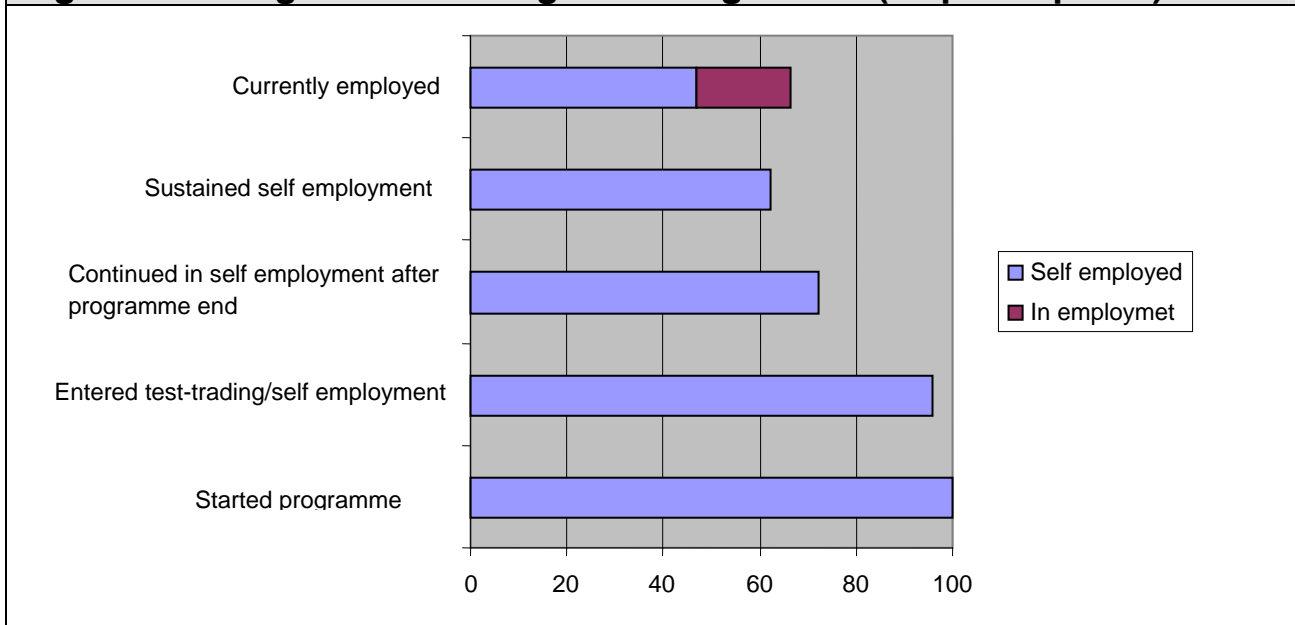
9.2 For each of these variables we look at progression through the programme including the extent to which they achieved sustained and independent self-employment and their current labour market status.

ALL SURVEY PARTICIPANTS

Progression through the programme

9.3 Figure 21 shows respondent progress through the programme from point of entry to current labour market position.

Figure 21 Progression through the Programme (all participants)



Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005

9.4 Of the 201 respondents that entered the programme, 96% entered test-trading after completion of the SABP or directly entered self-employment. Almost three-quarters of entrants were still self-employed after the end of test-trading, with 62.4% remaining in sustained self-employment for up to 13 weeks. A total of 66.5% of respondents to our participant survey are currently in employment, of this group (n=129) almost three-quarters are still in self employment. As previously highlighted this compares very favourably with the results from the previous evaluation of the NDSE route in 2001 when only about one-third of participants were in sustained self-employment 13 weeks after the end of test-trading.

9.5 Of the 91 respondents currently self-employed, 84.6% are sole traders, with 9.9% employing one other person, 3.3% three other people and 2.2% four persons or more. This would indicate that in addition to the 129 programme participants who are now either in employment or self-employed the programme has also been instrumental in creating an additional 28 jobs.

9.6 Figure 22 presents the length of time respondents have spent in self-employment since leaving the programme.



- 9.7 It is encouraging to note that over half of all respondents (59.3%, n=91) who are currently self-employed have been so for over 1 year, with 17.6% self-employed for two or more years.
- 9.8 Table 15 presents currently self-employed respondents by occupation. Figures taken from the Northern Ireland LFS Self-employment Supplement 2004 have also been provided for comparison. A detailed breakdown by type of work is attached in Appendix 2.

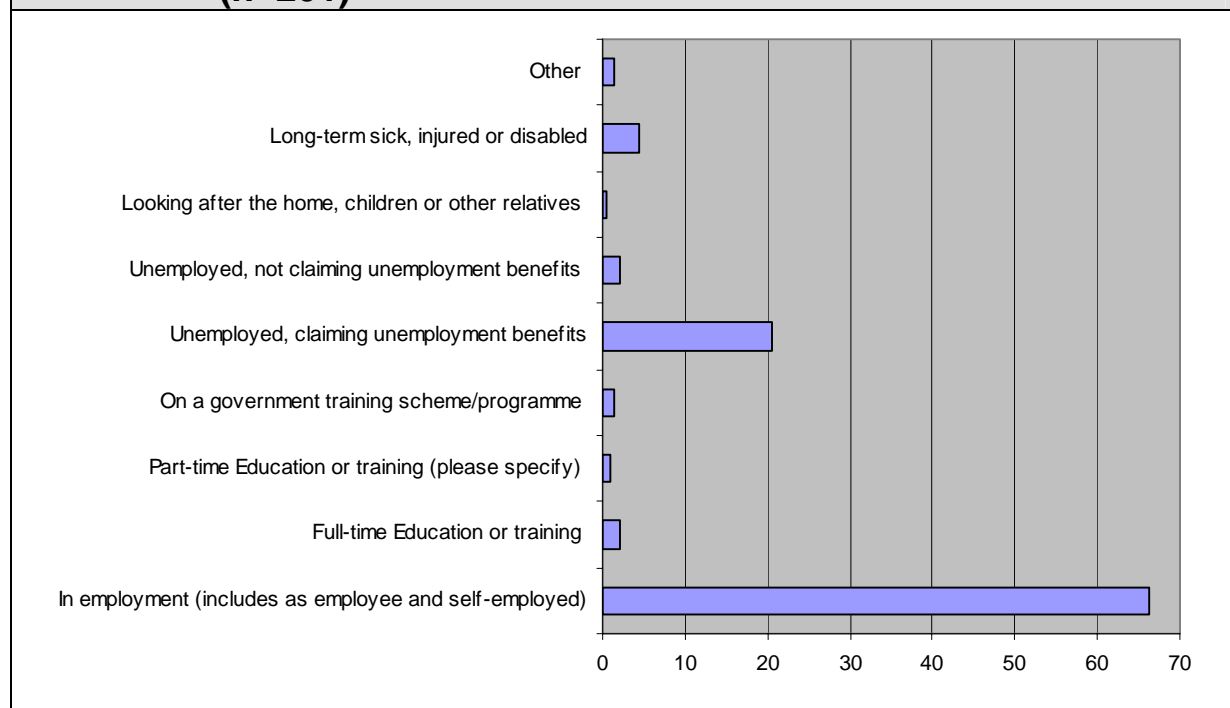
Table 15 Occupational analysis of self-employed respondents		
	NDSE Survey (n=91)	NI LFS 2004
Managers and senior officials	-	25.0
Professional occupations	6.6	-
Associate professional and technical occupations	4.4	14.0
Administrative and secretarial occupation	2.0	-
Skilled trade occupations	41.8	40.0
Personal service occupations	22.0	-
Sales and customer service occupations	13.2	-
Process, plant and machine operatives	-	-
Elementary occupations	5.5	-
Other / unknown	4.4	21
Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005 Northern Ireland LFS Self-employment 2004		

- 9.9 Just over two-fifths of those currently self-employed are working in skilled trade occupations, this is consistent with the proportion of self-employed persons aged 16 and over in Northern Ireland. The proportion of respondents employed in manager and senior official occupations and associate professional occupations is significantly lower for the survey group. This reflects the fact that people from the higher occupational groups are less likely to spend time unemployed and claiming benefits.

Current Labour Market Status

- 9.10 The current labour market status of all NDSE survey participants is provided in Figure 23.

Figure 23 Current Labour Market Status of Survey Participants (n=201)



Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005

9.11 Across the survey sample of 201 participants, 66.2% were in employment (including self-employment) after completing the programme. A further 3.1% were in full-time or part-time education. Of the 66 respondents who were not employed (including self-employed) at the time of the survey, 18.2% had been in some form of paid work since they had completed New Deal. One-fifth of respondents, 20.5%, are registered as unemployed and claiming benefits. These labour market outcomes for our NDSE participant survey compare very favourably with those for the New Deal 25 + as we can see from Table 16.

Table 16 Comparison of NDSE and ND 25 + Current labour market position		
	NDSE (n=201)	ND 25 + (n=410)
In employment	66.2	38.0
Unemployed (incl those not claiming benefits)	22.6	52.0
Economically inactive (long term sick or looking after the home)	5.0	7.0
In education or training or on a government training programme	4.6	3.0
Other	1.6	-
Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005 New Deal Pilot for 25+, Survey of Participants Stage 2 Report		

9.12 NDSE had a more positive impact on past participants labour market position than the New Deal 25+ as a whole, with those in employment after NDSE 28.2 percentage points higher than New Deal 25+ and those unemployed 29.4 percentage points lower than New Deal 25+ as a whole.

Weekly Income

9.13 The weekly income for respondents in employment at the time of interview is shown in Table 17. Weekly income during test-trading is also presented for comparison.

Table 17 Average Weekly Income of Respondents, Currently Self-employed v. Test Trading		
	Currently Self-employed	Test-trading*
< £150	30.8	70.9
£150-£249	38.5	20.0
£250-£349	20.9	7.3
£350-£499	6.6	1.8
£500-£749	3.3	-
Total	100	100
<i>Base</i>		
Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005 *Includes weekly training allowance		

- 9.14 Comparing average weekly income for those currently employed with average weekly income during test trading, it is clear that there has been a significant improvement in income for respondents. Over two-thirds of respondents who are self-employed earn a weekly income in excess of £150, compared to just under one-third during test-trading. The average weekly income for respondents has increased by 72.1% from £122.73 during test-trading to £211.26 for those currently self-employed.
- 9.15 Looking at all respondents currently in employment i.e., both self-employed and in full-time employment, the average weekly income is £208.40, an increase of 69.8% over average weekly income during test-trading.
- 9.16 However, the average weekly income of respondents does not compare favourably with average weekly earnings for employees throughout NI. In April 2004 median weekly earning for all full-time private sector employees was £330. Therefore weekly earnings for full-time private sector employees is 58% greater than the average weekly income for NDSE respondents that are currently employed (including those in self-employment), and 56% higher than NDSE respondents currently self-employed. In fact those respondents currently employed fall in the lowest 20% income earners in NI and are just outside the lowest 10% income earners (i.e., those people who earn less than £207.37/week).
- 9.17 Tables 18 - 23 set out progression through the programme based on seven participant groups. This analysis will help to demonstrate the impact on participant's backgrounds and characteristics on their progress through the programme.

IMPACT OF PREVIOUS SELF-EMPLOYMENT ON PROGRESSION & CURRENT LABOUR MARKET STATUS

- 9.18 Table 18 sets out the differences in progression for respondents who were previously self-employed and for those who had never been self-employed prior to entering NDSE.

Group	Started NDSE	Entered Test Trading	Self employed after test trading	Sustained self-employment	Currently employed	
					SE	Empl
Previously self employed (n=38)	100	97.4	68.4	57.9	55.2	7.9
Not previously self employed (n=163)	100	95.0	69.8	60.7	42.9	21.5

Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005

9.19 Surprisingly progression through the programme and overall employment outcome appears to be slightly better for respondents who have never been self-employed prior to entering the programme, with 64.4% of this group in employment (including self-employment) at the time of interview. However this figure hides the fact that although overall outcome is not as good for those with previous self-employment experience, 55.2% of this group were still self-employed at the time of interview compared to 42.9% of those with no previous self-employment experience.

IMPACT OF QUALIFICATIONS ON PROGRESSION & CURRENT LABOUR MARKET STATUS

9.20 Table 19 sets out progression through the programme and current labour market status for participants with a range of academic qualifications.

Group	Started NDSE	Entered Test Trading	Self employed after test trading	Sustained self-employment	Currently employed	
					SE	Empl
Degree or higher (n=34)	100	94.1	67.6	61.8	47.1	11.8
A level or AS Level (n=23)	100	100	77.3	68.2	59.1	13.6
5 or more grades A* to C in GCSE (n=13)	100	100	83.3	66.7	75.0	8.3
1 to 4 grades A to G in GCSE (42)	100	92.9	75.0	67.5	50.0	25.0
No qualifications (n=55)	100	94.5	69.8	60.4	30.2	30.2

Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005

- 9.21 There is very little difference between respondents with no qualifications and those educated to degree level or higher in terms of progression through the programme. However, the difference between the groups becomes apparent when considering current labour market status. Although the percentage of respondents in employment, at time of interview, is similar for both groups 60.4% and 61.8% respectively almost half of all respondents with a degree or higher were still self-employed at the time of interview compared to just under a third of respondents with no qualifications.
- 9.22 The data in Table 19 shows that respondents whose highest academic qualifications were 5 or more grade A* to C in GCSE were the most likely group, in terms of academic qualifications, to be still self-employed at the time of interview, with the second most likely group being those educated to A or AS Level, followed by those holding 1-4 GCSE's grades A to G. Interestingly these three groups of individuals with lower levels of educational attainment outperformed persons qualified to degree level or higher.

IMPACT OF PREVIOUS LABOUR MARKET EXPERIENCE ON PROGRESSION & CURRENT LABOUR MARKET STATUS

9.23 The data contained in Table 20 considers the impact that the proportion of time respondents spent employed in the labour market or in full-time education had on their progression through the programme and current labour market status.

Table 20 Progression by length of time spent employed 10 years prior to programme						
Proportion of time spent in employment or in full-time education	Started NDSE	Entered Test Trading	Self employed after test trading	Sustained self-employment	Currently employed	
					SE	Empl
No time (n=11)	100	100	60.0	50.0	50.0	0
1-40%(n=17)	100	100	52.9	47.1	23.5	5.9
41-60% (n=28)	100	100	70.3	59.3	37.0	14.8
61-80%(n=39)	100	97.4	71.1	55.3	52.6	13.2
81-100% (n=101)	100	98.9	86.0	79.1	58.1	29.1

Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005

9.24 Several findings emerge from the data above:

- The greater the proportion of time a respondent had spent in either employment or full-time education the more likely they were to be self-employed at the time of interview. The only exception to this is the small group (n=11) who had spent no time in employment or full-time education.
- Of respondents who had spent no time or less than 60% of their time in employment or full-time education in the 10 years previous to New Deal entry, less than 50% were in employment at the time of interview.

PROGRESSION & CURRENT LABOUR MARKET STATUS BY AGE

9.25 Table 21 sets out respondents by age category and their progress through the programme.

Group	Started NDSE	Entered Test Trading	Self employed after test trading	Sustained self-employment	Currently employed	
					SE	Empl
18-24 (n=23)	100	91.3	68.1	63.6	50.0	22.7
25-34 (n=62)	100	98.4	78.7	68.9	52.5	19.7
35-44(n=53)	100	94.4	61.5	53.8	44.2	9.6
45+ (n=63)	100	95.2	70.9	59.7	40.3	25.8

Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005

9.26 Despite the fact that those aged 18-24 had higher drop out rates through the programme stages, this group had the second highest percent in sustained self-employment and stating that they were in employment (including self-employment) at the time of interview, with 72.7% of this group in employment at the time of interview compared to 72.2% in the 25-34 age category, 66.1% in the 45+ age category and 53.8% in the 35-44 age category.

9.27 The 25-34 age group were the most likely to still be in self-employment at the time of interview with 52.5% in this category, compared to 40.3% aged 45+, 44.2% aged 35-44 and 50% in the 18-24 age category.

PROGRESSION & CURRENT LABOUR MARKET STATUS BY HOME OWNERSHIP

9.28 Table 22 considers a person's housing ownership characteristics on progression through the programme and current labour market status.

Group	Started NDSE	Entered Test Trading	Self employed after test trading	Sustained self-employment	Currently employed	
					SE	Empl
Owns/buying home (n=88)	100	95.4	76.5	69.4	51.8	25.8
Does not own home (n=113)	100	95.6	67.3	56.4	42.5	14.5

Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005

9.29 Those who own their own home are more likely to remain self-employed 13 weeks after completing the programme than respondents who do not own their own home, and are also more likely to be in self-employment currently. This may reflect the fact that home ownership provides them with access to finance for their business.

PROGRESSION & CURRENT LABOUR MARKET STATUS BY HEALTH

Health Rating	Started NDSE	Entered Test Trading	Self employed after test trading	Sustained self-employment	Currently employed	
					SE	Empl
Excellent / Very Good (n=115)	100	95.6	73.4	66.1	51.4	22.9
Good (n=52)	100	92.6	78.8	61.5	48.1	17.3
Fair / Poor (n=34)	100	94.1	52.9	50.0	29.4	11.8

Source: Peer Consulting Survey of New Deal Self-Employed Participants, 2005

9.30 There is, perhaps not surprisingly, a clear link between respondents assessment of their health and their likelihood of progressing through the programme and in remaining in employment. Overall a respondent with an excellent or very good health rating was more likely to enter self-employment after test trading, remain in sustained self-employment and define their current labour market position as self-employed and employed than respondents who rated their health as good or fair/poor. Indeed as the overall health rating of respondents declines, so does their likelihood of progressing from test-trading to self-employment and into sustained self-employment.

9.31 All of the factors we have looked at would appear to have at least some influence on the propensity for participants to remain in self-employment. Although we would stress that our analysis is merely indicative and no statistical tests of significance have been undertaken. The most dramatic relationship is with respect to labour market experience and clearly demonstrates that the more time people spend away from the labour market the more difficult it is for them to re-enter it either in employment or self-employment. In addition we can also see that previous experience of self-employment, age and health appear to have some impact on the likelihood of remaining in self-employment.

10 CONCLUSIONS AND RECOMMENDATIONS

Introduction

10.1 In this final section of our report we set out our conclusions in relation to the performance of the programme, and provide some suggestions as to its future development. We have set our conclusions out under two broad headings relating to the more qualitative aspects of the process and the more quantitative assessment of programme outcomes.

Process

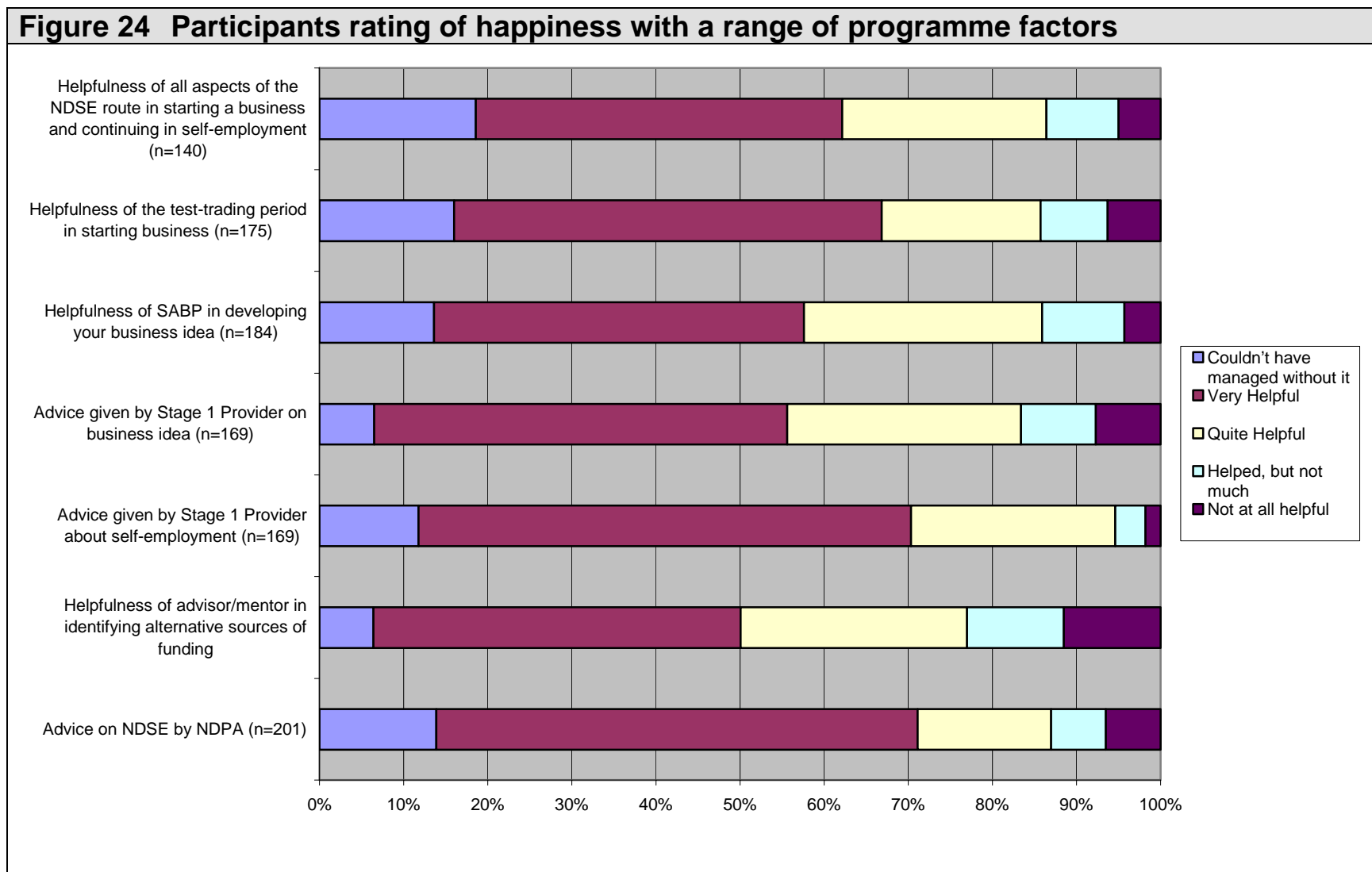
10.2 We have summarised all the responses provided by programme participants in relation to our questions on the utility of the different elements of the NDSE route in Figure 24.

10.3 We can see from this figure that for all aspects of the programme the responses were very positive with the majority of respondents saying that they found the support provided very helpful in relation to starting their business. These results cover all aspects of the NDSE route from initial contact with the NDPA through their initial awareness session with the provider, the Start A Business Programme and the support they received while on test trading.

10.4 The only issue raised where more than 10% did not find the assistance provided “at all helpful” was in relation to provider assistance and advice on accessing alternative sources of funding. This is a crucial issue for any new business and a particular problem for NDSE participants who do not have a history of earnings to support their attempts to obtain finance. It also seems to be a symptom of the lack of consistency in the type of support provided to participants which was evident from our consultations and focus groups. (*Refer to paragraphs 7.17 to 7.25*).

10.5 We would however not wish to over state this issue for a number of reasons. First, the programme has performed extremely well over this evaluation period in terms of participant satisfaction and labour market outcomes. Second, our evidence for these inconsistencies is largely anecdotal. The two areas where inconsistencies appeared to exist were in relation to access to finance, with participants in some areas and with some providers seemingly finding it much easier to access loan funds, and the availability of additional training related to the business idea. In the case of the latter it would be helpful if some clarification could be provided with regard to what entitlement participants have to additional training and how this should be funded. The finance issue is much more complex and seems to relate to different custom and practice with regard to micro-finance across the LEA network.

Figure 24 Participants rating of happiness with a range of programme factors



- 10.6 Quite simply, it seemed to be easier for participants in some areas to access loan funding than in others. In addition a specific issue was raised with regard to accessing the SABP grant in the Belfast area where both the NDPAs and the Stage 1 and 3 provider felt that Belfast LEAs were applying much more stringent criteria before providing participants with the grant than was the case in other areas.
- 10.7 We would suggest that the Department consider a two stage approach to this issue. In the first instance it might raise and discuss the whole issue of micro-finance with Enterprise NI and some of the main providers. Secondly when the contract is due for renewal the Department should ask the bidders to provide some information on how they would propose to tackle the issue of access to finance for NDSE participants.
- 10.8 One other issue with regard to process came up in our consultations with regard to the time taken to get NDSE participants through the process. NDPAs and the Stage 1 and 3 providers remarked upon the delays they found in getting participants onto Stage 2. This problem seems to be most acute in areas where there are small numbers of participants going through the NDSE route and/or where the provider themselves has a small catchment area and a relatively low level of throughput in terms of the SABP as a whole. One solution to this would be closer co-operation between adjacent LEAs to ensure that the NDSE participant gets on the soonest available SABP course within a reasonable proximity. There were also concerns raised about the time taken to develop the Business Plan and some of the NDPAs felt that the providers were not aware of the New Deal time frame. This appeared to be corroborated in some of our discussions with providers when they referred to the six months available to SABP participants to complete their Business Plan.

- 10.9 In addition to the delay between Stages 2 and 3 there also on occasion seemed to be some confusion between the Stage 1 and 3 provider and the Stage 2 provider as to responsibilities during this transition and in particular how and when the participant was transferred back to the Stage 1 and 3 provider. Once again however we feel these issues can be dealt with through discussion with the providers and some clarification of the New Deal process and timeframe.
- 10.10 However, apart from these minor inconsistencies and delays in the process it is important to reflect that the overall impression from our consultations and focus groups was also highly positive about the programme, with both NDPAs and participants providing positive statements with regard to the training and support delivered by the programme.

OUTCOMES

- 10.11 The labour market outcomes, evidenced in our participant survey, for NDSE participants also support the positive picture we obtained from the more qualitative elements of our methodology. Overall some 66% of the ex-NDSE participants that we surveyed are now in employment either as employees or in self-employment. This is a remarkable achievement, particularly when compared to the previous evaluation where only about one third of participants achieved sustained self-employment. It also compares very favourably with the overall outcomes for the New Deal 25+ where just 38% of participants were in employment. (*Refer to paragraphs 9.3, 9.4 & 9.12*)
- 10.12 In addition to these labour market changes the programme has also realised a number of other benefits including the following;
- 28 additional jobs created in the new businesses established by NDSE participants surveyed. (*Refer to paragraph 9.5*)
 - An average increase in the incomes of the NDSE participants surveyed of 70%. (*Refer to paragraphs 9.14 to 9.16*)

10.13 In our report we have also tried to look at the factors which influenced the propensity of NDSE participants to remain in self-employment or employment. The most important factor was previous labour market experience with those who had spent the most time out of the labour market i.e. unemployed or on other benefits, the least likely to remain in sustained self-employment. In addition we also found that there was also some relationship with regard to education and age and health. In summary;

- Those with no education were least likely to remain in sustained self-employment. (*Refer to paragraphs 9.20 to 9.22*)
- The older cohorts were less likely to remain in self-employment as were those with poor or fair health. Not surprisingly these two factors are also related so poor health influences the outcomes in relation to age. (*Refer to paragraphs 9.25 to 9.27 & 9.30*)
- We also found that those who owned their own home were more likely to remain self-employed perhaps indicating better access to finance. (*Refer to paragraphs 9.28 to 9.29*)

10.14 Overall the evaluation would indicate that the programme is working well and in particular has improved its outcomes considerably since its last evaluation in 2001, which was itself largely positive about the programme. The more qualitative elements of our methodology confirmed these findings with high satisfaction ratings for all elements of the programme.

Recommendations

10.15 Given the overall positive performance of the programme it should not be surprising that we have relatively few recommendations to improve the delivery of the New Deal Self-employment Route. However there were a few issues, particularly in the consistency of delivery and with regard to accountability which we feel could be improved through new and simpler contractual arrangements for the delivery of this element of the New Deal. The main issues which we feel these changes would help to tackle are as follows;

- **Timing:-** during our evaluation this was an issue for both New Deal Personal Advisers and Self-employment Providers delivering stages 1 and 2. The main issue was the time elapsed in getting participants onto and through Stage 2 of the programme due to problems in getting them registered on a SABP course and once on the course the length of time taken in some instances to develop their business plan.
- **Focus:-** we were struck by the differences in scale between the level of ND Self-employment activity of some Providers compared with others. We also, perhaps not surprisingly, found a qualitative difference in relation to their knowledge of, and commitment to, the programme for those providers who managed significant numbers of participants. They were also more likely to provide additional support for ND Self-employment participants specifically.
- **Accountability:-** we believe that the current delivery structures are overly complex in relation to the separation of Stage 1&3 providers and Stage 2 providers. This was particularly apparent when we attempted to analyse the numbers in terms of progression through the Self-employment route, with the complexity of the delivery mechanisms making it almost impossible to track the progress of individuals and consequently making it impossible to assess the performance of the different Stage 1&3 and Stage 2 Providers in any meaningful way.

10.16 To tackle these issues we feel that the contractual arrangements should be simplified to make it easier to assess the performance of different providers and to simplify the management arrangements for DEL. However given that the programme is currently performing well we feel that there is no great urgency in relation to these changes and they can be made when the contract for the self-employment route comes up for renewal.

10.17 In relation to the structure of the delivery mechanisms we would suggest the following:

- That DEL should contract with a number of lead providers across Northern Ireland who would take full responsibility for individual participants while they progress through the ND Self-employment Route.
- While not prescriptive we feel that a structure based on that of DEL's own regional operations would be sensible with perhaps 2 to 3 lead providers in each of North, South and Belfast.
- Whilst the Lead provider would take responsibility for the delivery of all stages of the NDSE Route, Stage 2 would still consist of the SABP programme and would be delivered by a member of the Enterprise NI network. The key factors in deciding which Local Enterprise Agency should deliver the training for an individual should include the following;
 - Accessibility for the participant should be paramount, although it is worth noting that over 90% in our participants survey had access to a car.
 - The next consideration should be to minimise any delay in some one moving from Stage 1 to Stage 2, both for operational reasons and to ensure that the individual's enthusiasm is maintained.
- The Lead Provider would also be the sole point of contact for the NDPA making it easier for them to track their clients while participating on the programme.
- For both contractual and administrative simplicity we would also suggest that payment for Stage 2 should be channelled through and managed by the lead provider. The contractual relationship for Stage 2 will therefore be between the Lead Provider and the Stage 2 provider, although we are happy that this should be on the basis of a regional agreement with Enterprise NI.

10.18 We believe that these changes would simplify the delivery mechanisms, provide better accountability and create lead providers with a stronger focus on the specific requirements of NDSE Route participants.

Appendix 2

Survey Respondents Currently Self-Employed by Type of Work

Area of Employment – Respondents Currently Self-employed		
Area/Nature of Employment	Frequency	Percent
Builder	4	4.4
Joiner	4	4.4
Home Maintenance	4	4.4
Painter and Decorator	4	4.4
Design and manufacture of wedding stationary and greeting cards	4	4.4
IT Training / Consultancy /Support	4	4.4
Gardener/Landscaping	3	3.3
Manufacturing, <i>of which</i>	5	5.5
- <i>gates and cast iron products</i>	2	
- <i>boat building</i>	1	
- <i>sign manufacture</i>	1	
- <i>makes stain glass</i>	1	
Taxi Driver	3	3.3
Beauty Therapist	3	3.3
Electrician	3	3.3
Artist/Musician	3	3.3
Lorry Driver/Haulage	3	3.3
Mechanic	3	3.3
Plasterer	2	2.2
Hairdresser	2	2.2
Tiler	2	2.2
Photographer	2	2.2
Pottery	2	2.2
Website Designer	2	2.2
Car Valet Service	2	2.2
Owens livery yard	1	1.1
Plumber	1	1.1
Window Cleaner	1	1.1
Gas Installer	1	1.1
Owens a book shop	1	1.1
Internet trader	1	1.1
Motor racing events	1	1.1
Consultant (human rights)	1	1.1
Childminder	1	1.1
Sells clothes	1	1.1
Online retailer	1	1.1
Author – writer of women's' novels and scripts	1	1.1
Tattoo artist	1	1.1
Plant hire	1	1.1

Multi-media	1	1.1
Upholsterer	1	1.1
Consultant (supply chain management)	1	1.1
Sales and public relations	1	1.1
Illustrator	1	1.1
Motor cycles	1	1.1
Mortgage Advisor	1	1.1
Bookkeeper	1	1.1
Cleaner	1	1.1
Carpet Fitter	1	1.1
Training and workshops in music and film	1	1.1
Sells health food supplements	1	1.1
Poultry units	1	1.1