



In Their Own Words: Voices of Study Participants in the Self-Employment Training Program

By Elizabeth Brown, Irma Perez-Johnson, Mary Anne Anderson, and Samia Amin • July 2016

Background:

The **Self-Employment Training** pilot program is testing strategies to support dislocated workers who want to start their own businesses. Unemployed and underemployed workers who propose businesses in their fields of expertise are eligible.

Participants receive free access to up to 12 months of case management, training, and technical assistance from microenterprise providers experienced in business development, as well as up to \$1,000 in microgrant funds.

SET is offered in four sites:

- Chicago, Illinois
- Cleveland, Ohio
- Los Angeles, California
- Portland, Oregon

The program enrolled 1,981 participants between July 2013 and January 2016.

The U.S. Department of Labor awarded a contract to Mathematica Policy Research to design the SET pilot program; recruit and support local organizations (4 state agencies, 6 local workforce boards, and 11 microenterprise providers) to implement the program; conduct an implementation analysis to examine its feasibility; and conduct a random assignment study to measure its effects. This brief is one of five on emerging lessons from the pilot program. Others examine the offer of SET microgrants, SET outreach, characteristics of SET participants, and SET case management.

A key dimension of any program's effectiveness is its usefulness to participants. This brief explores the experiences of those who received Self-Employment Training (SET) program services. We interviewed participants on why they applied, how SET benefited them, why some left the program, and how SET can improve.

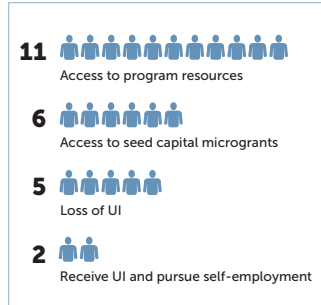
This brief is based on case study interviews with 24 people who received SET services between July 2013 and October 2015.¹ Among those interviewed, 13 participants were highly engaged and 11 were less engaged (see Appendix). These participants represent a small, purposively selected sample, and their experiences may not represent those of everyone who participated in SET. However, their opinions—positive and negative—provide insight into the experiences that different participants had with the program.

The study's final report in 2018 will include data from a follow-up survey of the full sample of SET study participants (both those who were randomly assigned to receive services and those who weren't), causal estimates of program impacts, and updated implementation results (including information from additional case study interviews).

KEY FINDINGS FROM THE CASE STUDY INTERVIEWS

- **Participants had a variety of motivations for applying to SET, with the access to one-on-one assistance and classes most often reported as the primary reason.** Almost half of the participants reported that access to these resources was their primary motivation for applying to the program. Others cited the seed capital microgrant of \$1,000, time-limited unemployment insurance earnings, and work-search waivers as their primary reason for applying to SET.
- **All 24 participants found at least one aspect of the program helpful, with many citing multiple beneficial components.** For many participants, SET was the program through which they could pursue their goal of self-employment at a time when they were unemployed or had trouble finding sustainable work. SET advisors became partners and a trusted source of guidance for most participants. Classes offered by microenterprise providers gave practical knowledge and much more, and were cited as one of the main benefits of SET. Participants also said they benefited from the additional resources their advisors connected them to and from the seed capital grant.
- **Some participants said they disengaged from SET because self-employment did not work for them, the classes were unsatisfying, or they had not established satisfying levels of communication with their SET advisors.** These participants often had multiple reasons for leaving the program early, but they also shared positive experiences with other aspects of the program.
- **Most participants recommended more investment in programs like SET.** Most participants reported they would not have made the same amount or kind of progress without the support they received through SET, and they recommended the program continue and expand.

Figure 1. Reasons for applying



"You are going to pay me \$1,000 to write a business plan? And this business plan is going to help me? It was a complete win-win situation." –Curtis

My unemployment was running out, and SET was a great opportunity to take my business concept and go for it." –Vincent

WHY DID THE PARTICIPANTS APPLY TO THE SET PROGRAM?

We sought to understand what drew the case study participants to the SET program. Although the reasons for applying were individual to each SET participant, we observed some common themes. Interviewed participants' primary reasons for pursuing self-employment through the SET program were: getting access to the program's resources, getting access to seed capital microgrants, loss of unemployment insurance (UI), and /or the fact that they could participate in SET while receiving UI.

Access to program resources. Eleven of the 24 participants we interviewed cited the one-on-one counseling and mentorship from an experienced advisor as a valuable SET resource. The classes the program offered through microenterprise providers appealed to participants who wanted to understand business requirements, marketing, or finances. Some participants also remarked that SET was a vehicle that could connect them to other relevant community resources, such as networking groups. Kendall said he applied to SET because it would offer guidance on the legal requirements of owning his own business. He had never owned a business before and did not know how to navigate the process of registering his business. Denise, who wanted to start a home health care facility for elderly patients, said, **"What interested me were the tools that SET could give me to be successful."**

Access to seed capital microgrants. Six participants said the seed capital microgrants initially drew them to the SET program. These participants also reported that the microgrants' eligibility requirements—particularly the fact that a credit check was not part of them—were a motivator for applying to SET. (For more information about the microgrants offered through SET, see Anderson et al. 2016.) Olivia, who planned to open a spa, saw SET as an opportunity to get needed funds for her business without going into debt.

Loss of UI. For five participants, the impending termination of their UI benefits and a lack of job opportunities motivated them to apply for SET. Nicole, a green building designer, was approaching the end of her UI benefits and wanted to create work for herself that she would enjoy. Maria said that even though the idea of running her own business was something new and unfamiliar to her, it was her only viable option for gaining employment.

Receive UI and pursue self-employment. In states where the SET program could offer work-search waivers, SET participants could devote their full time and attention to starting their own business while still receiving UI benefits. Erica, interested in starting a diversity training business, said, **"What motivated me was that I would still be able to receive my unemployment benefits and focus on my business."**

In two of the four study sites, SET partnered with state UI offices to enable SET participants to continue receiving their UI benefits while they pursued self-employment. This was because their business development activities satisfied the state's work-search requirements for receiving UI benefits. Two participants from these states indicated they had applied to SET primarily because they could work on their businesses and still meet UI work-search requirements.

HOW DID SET HELP PARTICIPANTS?

SET had a core goal of offering individuals who wanted to start a business free, one-on-one assistance and tailored resources from a microenterprise provider. **All 24 participants found at least one aspect of the program helpful, with many citing multiple beneficial components.** Interviewed participants reported that their SET advisors became their champions on their self-employment journeys and provided invaluable supports. Participants found classes offered by their microenterprise providers to be a major benefit as well, both for the information they provided and the opportunity to network with peers. Lastly, participants appreciated the additional connections to community and financial resources that SET helped them make.

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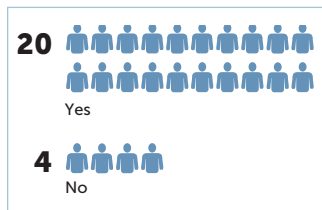
¹ Participant names and identifying characteristics have been changed to protect the anonymity of those individuals interviewed. Photos do not picture actual program participants.



BOX 1: PHIL'S BUSINESS IN THE PHYSICAL FITNESS INDUSTRY

Phil dreamed of owning a business that would combine his interest in physical fitness with his experience in retail management and customer service. Phil's SET advisor helped him develop a business plan for a boutique fitness studio. He used the plan to apply for and get a \$1,000 microgrant for equipment. As of the time of the interview, Phil runs a studio that employs several instructors and is profitable. Phil checks in regularly with his advisor to discuss progress, challenges, and marketing opportunities. Phil said, **"I'm scaling. I'm profitable. I'm expanding, spreading myself all around the community. I have hired people. So I'm definitely not a one-man show anymore. It's great."**

Figure 2. Number of participants that were still in business at time of interview



Source: SET case study interviews
N = 24

SET propelled participants into self-employment

The ultimate goal of individuals who want to start their own business is to make their business ideas a reality. Participants were able to use SET as a springboard into self-employment, sometimes starting out just with an idea and going on to actually serve customers. At the time of their interview, 20 of the 24 participants were actively working on their businesses in some form (Figure 2). Of these 20, some had businesses in the initial phases while others were profitable and hiring employees.

Several case study participants had achieved the goals they set for themselves as part of the program. Participants defined their success in different ways. Phil's dream business in the physical fitness industry is profitable and he now employs multiple instructors (Box 1). Maria came to SET with an idea she thought would be profitable, but she did not know the basics of running a business. For her, success in SET was measured by learning how to run a business. Through classes she participated in as part of SET, Maria said, **"I learned about many aspects of running a business that I didn't know before. I learned how to do a business plan. I learned how businesses run and all the things that go into it. I learned about marketing. I learned a lot about social networking and social media. I didn't know any of this before."**

SET advisors became invested advocates

SET paired each participant with a SET advisor who provided case management and was supposed to link participants to necessary services. One-on-one case management from the SET advisor offered most SET participants a partner to bounce ideas around with and get advice from. As revealed in an earlier brief on SET case management (Amin et al. 2016), participants frequently mentioned one-on-one assistance and counseling as unique and important aspects of the SET program.² Fourteen of the 24 case study participants reported that the one-on-one assistance they received from their SET advisors was one of the most beneficial aspects of the program (see Box 2 for Monica's story). Many felt that their advisor, a staff member at the microenterprise provider they were assigned to, became invested in their businesses.

² The earlier case management brief drew on half of the 24 participants included in this brief. As such, perspectives on case management presented in this brief are not identical to those in the earlier brief. The final study report in 2018 will present updated findings from 36 case study interviews conducted with SET participants.



BOX 2: MONICA'S PARTNERSHIP WITH HER SET ADVISOR

Around the time Monica started SET, she had some personal problems that were causing her to doubt her self-employment goals. Monica and her advisor agreed to have weekly, in-person check-ins to talk about the business and anything affecting its progress. Through this experience, her SET advisor became a key part of her support system. Monica reported that her advisor became her honorary partner in business. Monica said: **“I had other issues happening and it made it challenging to focus on the business. My advisor’s personal and professional skills in life coaching helped me to be re-centered. She really asked thought-provoking questions. She began to make me think in a way that was more critical when it came to my business.”** After completing the SET program, Monica maintained contact with her advisor.

“Part of this is knowing that SET wanted to follow me. There is some accountability in feeling like I am proud of what I am doing and really excited for those check-ins with my advisor. The program really set me up for success.” –Nicole

Based on participant feedback, it seems that on average, providers followed up monthly, either in person or on the phone, but some were less consistent in this task. The advisor and participant typically agreed on a mode of communication and adjusted it to suit the needs of the participant. Most participants (17 of 24) reported being satisfied with how often their advisors followed up with them. Michaela, a newly graduated cosmetologist, kept a busy schedule as a young mother. She said her SET advisor stayed in touch just enough to keep her on the right course without being overbearing. She said, **“I felt autonomous. At the same time, they were there and available.”**

Always on the go, Byron explained that meeting his SET advisor in person at a downtown office could take up most of his day. Recognizing that Byron needed an alternative method to stay in touch, his SET advisor agreed to have monthly telephone and email check-ins so that he could stay involved without imposing the burden of in-person meetings. **However, seven participants said they would have preferred more frequent communication or a different type of communication, for example, more email communication as opposed to in-person.**

Several participants viewed their advisors as trusted sources of guidance and built relationships with them that continued beyond the duration of the program. One participant, Tina, said she struggled with price setting. Her advisor was not only able to provide examples, but also advised her not to undersell her services.

Even some SET participants who left the program early said they wanted to reconnect with their SET advisor for more support and business advice. Bianca, a health educator interested in opening a gym with targeted health classes, came to rely on her SET advisor, turning to her with hard questions, even after she left SET early. Bianca trusted her advice, saying: **“If I had any questions or concerns, my advisor had an open door [and] I could reach out to her. I definitely think that you should have someone that you can call and speak to directly each time you have a question.”**

BOX 3: PORTRAITS OF PARTICIPANTS’ BACKGROUNDS AND BUSINESS IDEAS

Participants sought to pursue a wide range of businesses through SET. Some of those we interviewed planned to open small businesses like salons and fitness centers that could cater to a wide audience, whereas others targeted niche markets.

From natural health practitioners to commercial artists and everything in between, SET participants typically drew on their educational and work experiences to launch their businesses. Curtis and Sam came to SET with different backgrounds and goals.

Self-employment as new goal. Curtis had never considered starting his own business. He was comfortable working a 40-hour week for someone else. But when his job as a human resources (HR) executive was cut, he started to consider his options. He had over 15 years of experience and was not finding comparable job opportunities. Based on his background in HR, Curtis decided to put his expertise to use by creating a professional speaking business focused on sharing successful business practices for company HR departments.

Experience with self-employment. With over 30 years of experience and multiple degrees in international development, Sam had owned his own consulting business in different parts of the world. His previous businesses provided expertise to governments investing in new technology. He said he always found a way to make his businesses work and adapt to the changing needs of the areas in which he worked. Upon returning to the United States, he wanted to use his experience with technology consulting and translate it to a domestic market. Sam applied to SET with the goal of gaining a connection to his local community and identifying resources he could use to build his technology consulting business.

Classes offered practical knowledge and much more

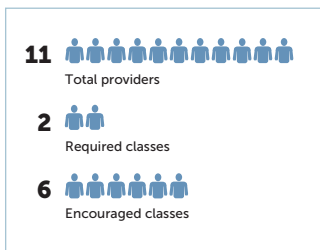
Participants reported that the classes offered by their microenterprise providers offered not only practical knowledge, but much more, and were one of the main benefits of SET. The classes offered to SET participants, and the emphasis on classes, varied by the microenterprise provider. Of the 11 providers in our four study sites, two required and six encouraged all participants to attend classes as part of the SET program. Classes ranged from multi-week classes on entrepreneurship or business fundamentals to one-time classes on social media marketing, finances, and personal credit. Ten participants found the classes offered by their assigned providers to be one of the most valuable services offered by SET.

To gain a better understanding of small business requirements, 15 participants took classes as part of their participation in SET. Participants said the classes gave them the business background that they lacked or did not know they needed. (See Box 4 for Mitchell’s story.) Phil said that he “definitely learned a lot about creating a business and going through the different steps of creating a business. I learned a lot about myself. It was definitely both self-reflection and business knowledge.”

Of the nine participants that did not take classes, four said their providers offered classes, but they were unable to attend them for various reasons. The remaining five participants reported that their providers did not offer any classes (although study data indicated that three of them were assigned to providers that had classes available).³

Contact with fellow class members often continued outside the classes, and in some instances facilitated business opportunities. For six participants, the classes also offered an opportunity to create a peer network of like-minded individuals pursuing self-employment. James remarked, **“The entrepreneurship workshop was the most beneficial, because I was meeting other**

Figure 3. Number of SET providers that required or encouraged participation in classes



³ It is unknown whether these participants’ advisors believed that they did not need the classes offered, or if the advisors did not provide information about classes at all.

“The networking and meeting other people through SET was great. Attending those classes was not just to learn, you are connecting with people who are going through what you are going through. There is a lot of power when you connect with other people with the same goals as you.”
 –Erica

people who were starting their businesses. I got to know and see that I wasn’t alone in the journey. It was really just having access to training and a community of people that I could go to for help with my business.”

These participants discussed how meeting other aspiring business owners in their classes led to networking and job opportunities for their own businesses. Erica took a business fundamentals class to learn more about the legal requirements for her diversity training business. The class provided her more than the background knowledge she sought—through the class, she met another individual who connected her to a future client.

SET connected participants to a variety of beneficial resources

In addition to specific elements of the SET program, such as classes or one-on-one assistance from SET advisors, participants said they benefited from the program connecting them to other resources, including offering help with applying for other funding and obtaining connections to other helpful organizations.



BOX 4: MITCHELL’S EXPERIENCE WITH CLASSES THROUGH SET

At the recommendation of his SET advisor, Mitchell took several classes given by a microenterprise provider. A few of these classes were taught by his advisor and other in-house staff, while others were facilitated by external experts.

Mitchell’s first provider-taught class was a six-week business foundations course. Once a week, for a couple of hours, Mitchell learned about how to start a business “from the ground up.” The course was on registering a business, creating a detailed business plan, and marketing. He said the class gave him the knowledge he needed to register his business in a way that would benefit him in the future.

In addition, Mitchell enjoyed the connections he made with other class members and instructors. He said, **“As part of the business foundations class, I met so many entrepreneurs. There is something about getting together with so many like-minded, creative, energized people that really helped me.”**

After the foundations class, Mitchell attended a one-hour seminar on business finance that was taught by an expert in that field. He also received a follow-up credit counseling session from the course instructor. Through the counseling session, he learned he had an error on his credit report that could limit his ability to receive future loans. Mitchell worked with the instructor to clear it up, and he still stays in contact with him.

Figure 4. Number of participants who applied for grants or loans outside of SET



Ten participants applied for grants or loans outside of SET with the help of their SET advisors, and they generally found this help to have concrete benefits. A few providers offered access to in-house funding or savings programs, but the majority of participants who sought funding other than SET microgrants looked to grants, loans, and start-up funding organizations outside of their providers.

Michaela’s SET advisor recognized that she could use some extra help getting her new salon established. Her SET advisor found and helped Michaela apply for a grant from a large company that would design her logo for free. Michaela won the grant and used the logo for her business. She said, **“The grant was very useful, because I would not have known where to go, nor would I have the funds to get a loan to get a logo. The logo is actually the base of my business. I feel like that was a huge help to me, and something I could not have gotten without my SET advisor.”**

“I met people who I never would have met through SET. The tax organization has been great for me because they found out I have a passion for doing taxes. I am good at it. I never would have known about that if not for my SET advisor” –Kendall

Five participants remarked that, through their SET advisor, they made connections they could not have made on their own. Seeking to open a business specializing in insurance, taxes, and notary services for other businesses, Kendall wanted to gain more experience preparing tax returns. His SET advisor connected him with a tax preparation organization that had a presence at the provider’s location. Kendall gained experience preparing taxes, and in the next year he became a supervisor for the organization.

Microgrants drew interest, other resources provided more benefit

The SET microgrant sometimes drove participants’ decisions to apply and was reported as a huge benefit, but it was not commonly cited as the most important aspect of the program, perhaps surprisingly. Of the six participants who reported the seed capital microgrant as their primary motivation for applying to SET, only two held the same opinion after they participated in the program. Of the remaining four, two participants most appreciated the assistance with their business plan, one found getting a broader business perspective most useful, and the last valued the one-on-one assistance.

“If you had just given me the \$1,000, I would guess that maybe my business wouldn’t have made it. Going through all of counseling and classes, SET really solidified that this is what I wanted to do.” –James

Although these participants valued other resources offered through SET, all the interviewed participants that received the microgrants found them helpful. Phil said, **“Having the seed capital [micro]grant actually gave me an extra \$1,000 to have on hand when I opened the doors.”** These funds permitted participants to purchase electronics, supplies, licenses, and many other necessities for starting a business.

WHAT REASONS DID PARTICIPANTS GIVE FOR LEAVING THE PROGRAM?

To learn why participants left the SET program early, we purposely interviewed eight participants who ended their participation early (see Box 5 for information on how we selected our case study participants). These participants candidly shared why they decided to terminate their involvement with SET.

- Some participants decided that self-employment, and consequently SET, was not for them.
- Others highlighted their experiences and dissatisfaction with their assigned SET microenterprise providers, citing either a lack of class availability or poor communication with their advisors.

Some participants had one reason for leaving the program early, and others cited a combination of reasons. Although these participants ultimately ended their participation in SET, all expressed positive sentiments about their experience with different aspects of the program, and their comments are included in the other sections of this brief.

No longer interested in self-employment

Not all SET participants continued to pursue their self-employment goals after participating in SET. At the time of the interviews, four of these participants had decided to stop pursuing their

businesses (Figure 2). Of these four, one had a family emergency. Three participants had to get full-time jobs to provide for their families. In particular, these participants said that health insurance was cost-prohibitive for small business owners.

"I wasn't sure exactly what the program was supposed to offer me. I went to a couple of classes and they expected me to know things that I didn't. It was so frustrating that I stopped going." –Tina

Stephanie, who had previously provided health insurance for herself, her spouse, and her children through her employer, said, **"What drove me to go get a job was the cost of health insurance for my family."** Once these participants found full-time employment, two said it became more difficult to find time to participate in SET.

Not satisfied with SET advisor and/or services

Three participants left the SET program because they were dissatisfied with the classes available at the microenterprise provider. As noted, the type and quality of class offerings varied from one provider to the next. Although Jenny already had a marketing background, her SET advisor recommended that she take a marketing class. Jenny reported that this class was too basic and she decided that SET wasn't going to meet her needs. She would have preferred classes that were more tailored to her skill level. Conversely, two participants found that the classes were overly complicated and did not provide the basic information they needed to start businesses.

"For several months (the provider's staff) weren't sure of which classes would be offered, when they would occur, or who would be conducting them. I guess that might have contributed to my disengagement over time." –Denise

Participants assigned to providers who did not offer classes, or offered them sporadically, said classes are an area of the SET program that should be improved. Five participants suggested they would have liked a more regular schedule. Willie was interested in taking a class on finances. He said that he signed up for the class, but was told it was canceled without a reason. This happened multiple times, so he gave up on taking classes.

Bianca, reported that her provider was constantly canceling classes because of low attendance. She expressed frustration at the way the situation was handled, because she was scheduling her life around classes that did not take place. Denise, who left the program after nine months, said confusion over the class schedule may have motivated her to leave.

Their SET advisors' unavailability or seeming lack of interest also led some participants to disengage from SET. Five participants went through long gaps with no communication from their SET advisors. After a few initial meetings, Vincent did not receive any communication from his SET advisor. He said that he emailed and called, but received no response. He continued, "I didn't hear from my SET advisor for over four months, and after that, I decided not to continue with SET."

Three participants thought their SET advisors were too busy and did not have time to help them. Xavier described his situation as follows: **"I always had to get in contact with my SET advisor. When I did get in contact with him, he said he had more business going on and I wasn't the only person he had to help. The thing was, it wouldn't have taken much time for him to ask how I was doing. I just needed someone interested in what I was doing."**⁴

WHAT DID PARTICIPANTS RECOMMEND FOR SET AND PROGRAMS LIKE IT GOING FORWARD?

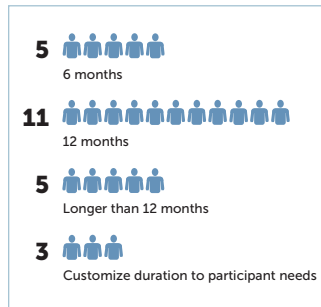
Based on their experiences, participants gave different opinions on how SET could be implemented in the future. Proposed optimal time frames for programs like SET varied from a shorter time than the current 12 months to a much longer service delivery period. To serve more people, most participants recommended investing more money in programs like SET and broadening the target population.

⁴ SET discontinued its relationship with two of its microenterprise providers because they were not delivering the SET model with fidelity even after the study team worked intensively with them to try to improve their performance. Vincent and Xavier were assigned to these providers.

Optimal time frame recommended by participants

Because SET offers a new approach to helping individuals interested in self-employment, we asked participants how long a program like SET should be to be beneficial. Participants suggested optimal program lengths ranging from six months to five years, and their opinions on why the program should be shorter or longer than 12 months varied.

Figure 5. Ideal program duration



About half of the participants interviewed (11 of 24) thought the 12-month time frame was long enough to develop a business plan and start implementing that plan. Nicole, who had never owned her own business, said, **“I think a year is good. If someone is really serious about it and you continuously work with the organization that you partner with, then a year is great. I am coming up on the end of my year and I have done so much.”** For these participants, a year was the right amount of time to receive one-on-one assistance, take classes, and gain the support they needed to move forward.

Five participants reported that six months would be long enough to gain the content knowledge and support in moving forward with their businesses. Sam, who had experience with self-employment in the past, suggested that he received all he needed from SET in six months. Another of these five participants recommended that the face-to-face interaction and classes last for six months; then individuals could choose to be involved in networking groups. Byron, who was new to self-employment, said “Six months should work for most people.”

Those who recommended a program lasting longer than 12 months (five participants) believed they needed the time to go through several business cycles with their SET advisors’ support. Mitchell, a participant with many years of work experience, but none in self-employment, stated, “I think SET should be a minimum of two years. The first year, I was stumbling over my feet to do what I need to do to survive to take care of myself. After the first year, the foundation is set and you can focus on things you need to do so it can be a successful business.”

Three participants recommended that the program length could range over a period of time (generally six months to two years) driven by individual needs, instead of having the program last for a predetermined length of time. Emily said, **“I think it depends on the person’s aptitude, their time, their commitment.”** This type of flexibility would allow participants and advisors to determine what program length worked for them and their needs.

Maria summed up most participants’ final thoughts on their experiences with SET, offering: “I hope you continue to invest in this program, even if it is just talking to people about starting a business, what they need, and how their businesses are going. It’s worth it.”

Continued investment in SET

An important measure of the SET program’s value is whether participants thought they would have made the same progress in the absence of the program. Nineteen participants believed they would not have achieved what they did without the support they received through SET, with two saying they would have stopped pursuing their businesses without SET’s help. Monica said, **“I think there would have been a lot more setbacks without SET, because you are walking toward it blindly.”**

In addition, participants thought the program should be expanded geographically and offered to a broader group of people. Participants said that anyone who wanted to start their own business would benefit from SET, not just those who were unemployed. From nearly all participants, we heard that SET should continue and, if possible, expand to other areas. Emily stated, **“I would highly recommend this program continue. It is so valuable, especially for under-represented people in business, such as women.”**

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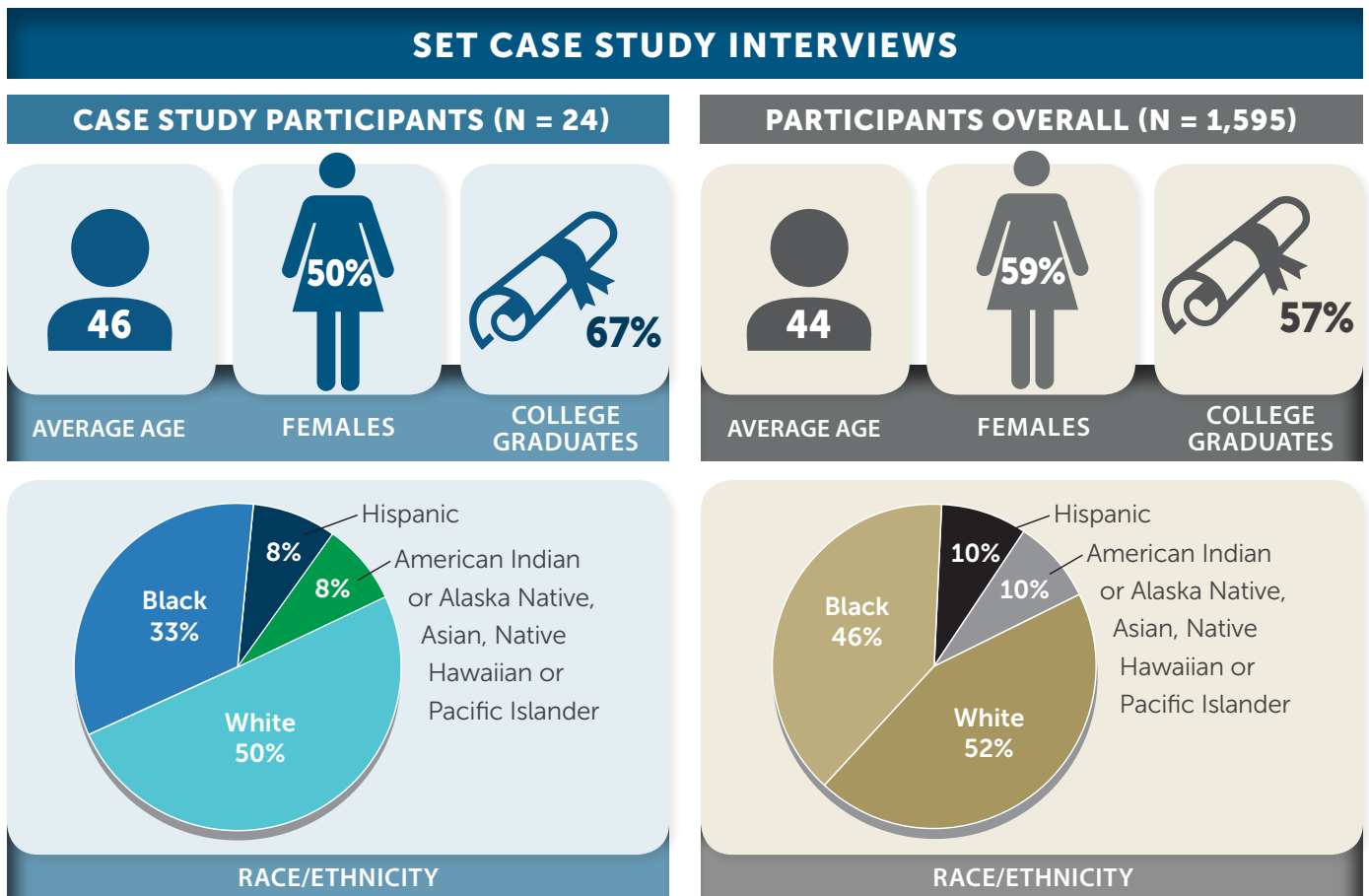
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APPENDIX: WHO PARTICIPATED IN OUR CASE STUDY INTERVIEWS?

We are conducting implementation and impact analyses on the feasibility and effects of the SET program. This brief examining the experiences of people who received SET services draws case study interviews with 24 SET program group members (that is, individuals who received SET services).

We selected participants to interview based on a variety of factors. We chose participants from all 11 of the SET microenterprise providers at the four sites based on the proportion of the overall SET population each provider served. Within providers, we selected participants with different levels of engagement in program activities, using information about service provision from the SET management information system to define 13 high-engagement and 11 low-engagement participants. Overall, we also sought a balance between men and women.

We defined highly engaged individuals as those who had met SET business development milestones (business registration and business plan completion) and received seed capital microgrants by the time of the interview. Some of these participants had completed 12 months of services, and others were still participating in the program. We identified people with low levels of engagement as those who did not meet those milestones by the interview, and sometimes terminated before completing 12 months of services (8 out of 11). For the low-engagement group, we only selected individuals who met with their advisors at least a few times before terminating their connection with SET. We selected case study participants who had gone through the pilot relatively early in its implementation period as well as some who had participated later on. Overall, case study participants had similar characteristics to all SET participants, as shown below. (For more information on the characteristics of overall SET participants, see Massad Francis et al. 2015.)



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