



Networking Seminar on monitoring and evaluation for the EGF post-2020

Athens, 6th March 2019

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Overall introduction

This report outlines the main findings from the EGF Networking Seminar, held on 6th March 2019 in Athens, Greece. The purpose of the seminar was to bring together EGF stakeholders from the different EU Member States, as well as the European Commission, to discuss the challenges and best practices of EGF monitoring, evaluation and impact assessment, specifically with a view to the post-2020 programming period.

The seminar was an opportunity to display how EGF projects are managed in Greece, with a specific focus on monitoring and evaluation. The event also provided a platform for sharing knowledge, best practice, difficulties and solutions between Member States about their national experiences in this field.

The session started with an introduction by Ms Fabienne Levy, Head of Unit F.2 (EGF and Shared Management) in the Directorate-General for Employment, Social Affairs and Inclusion (DG EMPL), followed by a keynote presentation by Ms Jeannette Monier, the Deputy Head of the Evaluation and Impact Assessment Unit at DG EMPL. Next, a workshop on monitoring and evaluation followed, concentrating on Member State experiences and practices, with a focus on the new post-2020 programming period.

Thereafter, a presentation by the Greek EGF stakeholders followed. Ms Katerina Exertzoglou, from the Greek Ministry of Employment, Social Security and Social Solidarity introduced this section. Ms Ourania Oikonomou, the Head of the Executive Structure of the National Strategic Reference Framework (NSRF) of Greece (Sector of Employment and Social Economy), next presented on EGF cases and their impact in Greece. Ms Vassiliki Staikou, the Head of Sub-Directorate I, NSRF, next presented on the Greek practices of monitoring and evaluation of EGF programmes. Finally, Ms Christina Kontakou, Executive of the Special Service for the Monitoring Information System (MIS), National Coordination Authority, Hellenic Ministry of Economy and Development, demonstrated the MIS system and its use for EGF. Following the presentations, the European Commission gave a short summary and concluding remarks on the Seminar so far.

In the afternoon, the attendees took part in a project visit to GSEVEE (The Small Enterprises' Institute of the Hellenic Confederation of Professionals, Craftsmen & Merchants), the implementing body of EGF/2017/003 GR/Attica retail case. At the project visit, Ms Marina Platanaki, the EGF Liaison Officer at the EGF Managing Authority presented the Attica retail case. Dr Stavros P. Gavroglou, the Director of Active Policies and International Networks at the Hellenic National Institute of Labour and Human Resources and Dr Vaios Kotsios, presented the recent digital and technological developments in labour market monitoring and evidence-based policy making in Greece.

Finally, the attendees had a chance to listen to the personal experiences of the beneficiaries and careers counsellors of the Attica retail project and to ask them questions.

1. Introduction and adoption of the agenda

Ms Fabienne Levy, welcomed everyone to the Networking Seminar. She introduced the agenda, which was adopted with no objections.

2. Keynote presentation: “Towards performance orientation”

Mrs Jeannette Monier, Deputy Head of Evaluation and Impact Assessment Unit, DG Employment, Social Affairs and Inclusion gave the keynote speech on the growing importance of performance orientation. Mrs Monier explained that the 2013 Court of Auditors special report on the EGF brought to light that reintegration objectives and performance data were lacking, and that the added value of the fund could not be demonstrated.

The 2018 mid-term evaluation of the EGF raised concerns over the robustness of data available. The limited monitoring requirements of EGF Regulation (EU) No 1309/2013 were cited as one source of the problem. Mrs Monier explained that detailed data on the category of beneficiaries (professional and educational background, employment status and type of employment found) were lacking and did not allow assessing performance. In the case of the EGF, worker reintegration rates are case-specific, assessing performance challenging.

The impact assessment for the next EGF focused therefore on ensuring performance orientation, reducing the administrative burden and aligning across other EU funds (notably with ESF+).

A more performance-oriented EGF was proposed; starting with measuring the overall performance of the EGF, in addition to the performance of the specific cases. This would be done through common output and result indicators. Proposals to introduce these indicators focused on the type of employment (permanent vs non-permanent jobs) and changes to employability (e.g. qualifications gained).

Mrs Monier explained that indicative case-specific targets were the essential building block of the monitoring system. The novelty was that the indicative targets had to also be set at case-level. Member States are required to include the delivery of performance data in their contracts with implementing bodies. As has been customary, Member States need to provide a reasoned analysis of the extent to which the goals of the project have been achieved. Mrs Monier also highlighted the importance of Article 19 of the EGF Regulation, namely “the performance reporting system shall ensure that data for monitoring programme implementation and results are collected, efficiently, effectively and in a timely manner”.

The speaker next listed the common output indicators pertaining to EGF beneficiaries that would be required in the final report, in alignment with the ESF + (where possible, based on Eurostat or other EU definitions). The listed indicators were as follows: “Unemployed”, “Inactive”, “Employed”, “Self-employed”, “Below 30”, “Above 54”, “With lower secondary education or less (ISCED 0-2)”, “With upper secondary education” (ISCED 3) or post-secondary education (ISCED 4)”, “With tertiary education (ISCED 5 to 8)”. As the speaker explained, all the indicators are marked as personal data according to Article 4 (1) of Regulation (EU) 2016/679 on data protection.

Mrs Monier presented the two types of result indicators that would be collected: the “common immediate result indicators” (six months after the end of the implementation period and reported on the seventh month), as well as the “common longer-term result indicators” (18 months after the end of the implementation period). The common immediate result indicators included the percentage of EGF beneficiaries in employment and self-employment 6 months after the end of the implementation period, the percentage of EGF beneficiaries gaining a qualification 6 months after the end of the implementation period, and the percentage of EGF beneficiaries in

education or training 6 months after the end of the implementation period. The common longer-term result indicators could be based on a survey for larger cases and focused on employment only. Ms Monier explained that on the Commission side, evaluations would continue to be carried out every four years, as per Article 22 of the EGF Regulation, thus a mid-term evaluation as well as a retrospective evaluation at the end of the programming period. These would continue to be carried out by the Commission. However, Member States would be required to submit the results of the beneficiary survey six months after implementation on the perceived change in employability or quality of employability found, as per Article 20.

Mrs Monier explained that the purpose of the workshop was to explain the rationale of the proposal from the Commission side, and to feed as the future guidance fiches. The speaker explained that the Seminar was not the place to negotiate the contents of the Regulation, which was up to Member State representatives in the Council committees. The workshop was organised for explanatory purposes only. The representatives were also kindly reminded to send any proposed changes to their Council representatives and not the Commission at this stage.

3. Workshop: Monitoring and evaluation of EGF 2021-2027

Next, Mrs Jeannette Monier and Mrs Josefina Capdevila Penalva from the Evaluation and Impact Assessment Unit at DG EMPL, along with the EGF team from the Commission led the workshop on monitoring and evaluation for the EGF post-2020. The Member State representatives were asked to answer three questions (one for each of the 8 tables) in a world café-style discussion round. A table chosen at random was asked to present each question in detail, while notes and important information from the discussions at other tables were collected at the end of the workshop.

Table #8 was asked to kick-off this round and to present on question one, namely: "What information do we need to manage and report on the EGF?" including the following issues – the role of the Member States, European Commission and other stakeholders, accountability and transparency, levels of data collection, targets for measuring performance, and the use of monitoring data for evaluation. Table #8 reported that it was difficult to adapt data (for example national Public Employment Service data) to EGF indicators. It was easier to adapt the indicators when they collected the data straight from beneficiaries. Written consent agreements with beneficiaries were considered the way to overcome GDPR data hurdles.

One representative explained that they collected data from different sources, including the Public Employment Service, companies and unions in order to get all of the information. While there could be multiple sources for the data, it was important that the institutions in charge had qualitative indicators as well as quantitative indicators about the number of people in employment, to reflect to the qualitative changes in employment brought about by the measures.

The representative also said that they would like to see more connections in evaluation between the geographic territory and EGF measures, including different indicators for urban and rural areas, where the employment situation might be different. Here qualitative, case-dependent indicators would again play an important role. Other commentators agreed with the importance of taking the economic context and performance of a geographic area into account. The importance of formal agreements on data use with Member States was also brought up, since there is huge variance on current legislation and specificities on the national level, which makes it harder for some EGF managing authorities to fulfil data and information requirements.

Representatives also noted that it was problematic in some cases to contact beneficiaries and receive the data on their employment status 18 months after the project. The differences between national and Eurostat data and definitions were also brought up as a potential barrier.

Table #4 was asked to report on question two: “How should we collect and process information?” including: different methods (questionnaires and surveys), collection dates and reporting deadlines, data processing and storage, compliance with GDPR, data validation, aggregation, proportionality, and alignment with ESF. Representatives explained that while gathering employment data from the Public Employment Service was possible for some, national legislation and different institutions overseeing data collection made it harder to get in-depth qualitative data for others. Data sharing between different ministries was an issue brought up by Member States. Additional data (not available via national statistic) could be gathered through surveys and collected directly from the clients. For this reason, getting beneficiaries to sign consent forms at the start of the project was repeatedly brought up as a paramount issue. The topic of (voluntary) survey response rates was also discussed.

The representatives of the group considered the 6- and 18-month timeframes reasonable and focused on internal validity and proportionality in the final reported data. In terms of the differences between the EGF and ESF, a major difference was the EGF’s case-specific indicators, which were collected for each measure in the case of the ESF. One Member State suggested engaging national research institutes to develop qualitative surveys and research methods to learn about the effectiveness of EGF methods. The low frequency of institutional data-updating, as well as GDPR problems highlighted the importance of signing data agreements between national institutions, as well as between managing authorities/implementing bodies and project beneficiaries. The difficulties in making initial contact with workers who have been laid off without private information and data was discussed, as well as the importance of explaining to beneficiaries at the start of the project why their continued collaboration and personal information (via surveys) was necessary.

The last question was presented by **Table #7**: “How to show what the EGF achieves beyond monitoring?” including: impacts, value added, data needs, methods for evaluation, timeline, stakeholders and their role. The discussions of the presenting group had focused on “how to show” and “what to show” in terms of the results of the EGF. Specific, designed-for-EGF questionnaires sent to the beneficiaries and collected by implementing bodies were discussed as an answer to issues with national data collection and access to data. The importance of assessing the impacts of EGF measures on people as well as the local economies was also highlighted. The initial expectations of beneficiaries and their fulfilment was an element of qualitative change – assessing the satisfaction of beneficiaries (in addition to changes in employment and qualifications gained) with the project was considered important.

Comments from other groups on this question also focused on the data-sharing issues of some national ministries. There were suggestions to make it mandatory for national ministries to share data with institutions responsible for the EGF. Signing an agreement with different institutions and ministries at the start of an EGF project was considered a potential legal avenue that could streamline data-sharing problems. Mrs Monier from the European Commission mentioned that an enabling clause in the EU legislation, like proposed for the ESF+ might be appropriate to help enforce this cooperation, and cooperation needs to be sought from the start of the measure.

4. Conclusions of the workshop by the participants

Mrs Monier, thanked all the participants for taking part in a lively and engaged discussion on the topic of monitoring and evaluation. The speaker highlighted the different roles for the Commission and the managing authorities regarding the EGF's monitoring and evaluation, which came out clearly in the discussions. Targets might be particularly hard to set for EGF cases, nevertheless it is crucial for evaluation purposes. Measuring the follow-up qualitative changes regularly was a good way of explaining the achievements of the projects and the EGF.

The speaker asked the representatives and Contact Persons to send further comments on data collection by end of March 2019, as the need for clearer definitions had come up as a discussion point. Thereafter the Commission could send feedback on a guidance fiche for the EGF on monitoring, as a reference for the Member States.

What came out clearly from the workshop were the variety of methods already used by Member States – including existing national registers, surveys, questionnaires and data from institutions and agencies. The representatives were in the best place to judge what kinds of methods and data were most useful for their projects and in their Member States, according to Mrs Monier. The speaker suggested giving the EGF a “copycat” enabling provision, to the one being suggested for the ESF, which would allow Member State representatives access to national registers without justification. The need for reliable data and clarifications on the cut-off dates were also raised. The indicators proposed by the EC and the option to align some of the indicators to the ESF were welcomed overall by Member States.

Mrs Monier explained that the evaluation side was more challenging, since Member States had to demonstrate what had been the impact and added value of the EGF after the project (when the beneficiaries might have moved). Here the speaker brought up the importance of allowing representatives access to national data. Commission guidance on measuring the value added of the EGF was also be welcomed by some Member States and Mrs Monier promised that the Commission would try to deliver on this.

On the methods for evaluation, the speaker noted that in some Member States there had been developments in facilitating qualitative surveys. There were also requests for Commission guidance on the beneficiary surveys. Mrs Monier furthermore suggested testing counterfactual impact assessment (as is common for ESF projects), while explaining that the feasibility of this would be something for the Commission to explore. Mrs Monier and Mrs Capdevila Penalva explained that they looked forward to Member State comments on documents sent to them, including on any further clarifications needed. The Commission would continue to work on the guidance document, which would be presented later (after the negotiations on the Regulation are over).

Finally, there was a comment from the audience regarding legislative discrepancies allowing Member States to use national registers and definitions to make evaluations easier. There was also a question regarding standardised classification structures – whether ISCO (the International Standard Classification of Occupations of the International Labour Organisation) could be used..

5. The EGF in Greece

Introduction and welcome

Ms Katerina Exertzoglou, Secretary General for the Management of European Funds, Hellenic Ministry of Employment, Social Security and Social Solidarity, welcomed everyone to the next portion of the Seminar. The speaker stressed the importance of

the EGF as a solidarity tool, which, amongst the other European funds, had played a very important role in Greece since the crisis. The speaker explained that Greece strongly supports an autonomous EGF, welcoming the reduction of the minimum threshold from 500 to 250. Overall, 10 EGF cases had been approved in Greece.

EGF cases and impact in Greece

Next, Ms Ourania Oikonomou, the Head of the Executive Structure of the National Strategic Reference Framework (NSRF) of Greece, Sector of Employment and Social Economy, also the managing authority of the EGF in Greece, presented the impacts of the fund in depth. Six EGF projects had already been implemented in the country in the current programming period, the first being a case from 2014 in the food sector (EGF/2014/001 EL/Nutriart) through which 249 workers and 245 NEETs (494 beneficiaries) were assisted. A retail sector case (EGF/2014/009 EL/Sprider Stores) followed, with 517 workers and 502 NEETs (1 019 beneficiaries) assisted. The third (EGF/2014/013 EL/Odyssefs Fokas, retail sector), and fourth (EGF/2014//015 EL/Attica Publishing, printing sector) cases involved helping 379 workers and 368 NEETS (748 overall), and 205 workers, respectively.

The fifth and sixth EGF projects in Greece (EGF/2014/018 EL/Attica Broadcasting, programming and broadcasting sector; EGF/2015/011EL/Supermarket Larissa, retail sector) involved assisting 349 workers overall, as well as 497 workers and 482 NEETs (979 beneficiaries overall), respectively. On top of the six finished cases Greece also had two ongoing projects: in the retail sector (EGF/2017/003 EL/Attica Retail) with 725 targeted beneficiaries and in the publishing activities sector (EGF/2018/005 EL/Attica Publishing Activities), with 550 targeted beneficiaries.

So far, 3 714 beneficiaries had been assisted in Greece in the implemented projects (61,62% of 6 057 targeted individuals). This included 1598 NEETS (43,03% of the beneficiaries assisted). Around 40% of beneficiaries had found employment at the end of the implementation period and there were 50 new business start-ups. EUR 647 322,60 had been spent on subsidies for self-employment, while the total financial contribution for EGF projects by the EU and national funds was EUR 16 929 657,23.

Ms Oikonomou divided the support provided through EGF projects into four categories: Action A: occupational guidance (including tailor-made counselling based on the beneficiary's and regional needs); Action B: vocational or specialised education and training (certified vocational training for soft skills/digital skills, or specialised education and training for a driving licence, language qualification or post-secondary or university course); Action C: entrepreneurship promotion (helping beneficiaries implement individual business plans with business start-up subsidies totalling EUR 15 000), and Action D: recruitment incentives (enticing employers to hire and keep EGF beneficiaries). Ms Oikonomou explained that further information on all past and present EGF cases was available on the Greek EGF website¹.

The speaker clarified that employers had an obligation to keep workers on for an extra year (or an equal time to the time for which they received support) after receiving recruitment incentives. While it was difficult to reach people since most projects started a year after dismissals (no pre-financing possible for Greece), the speaker explained that reaching eligible candidates was a long process which included looking at different data including income, family and health statistics.

¹ <https://egf-greece.gr>

Monitoring and evaluation of EGF programmes in Greece

Ms Vassiliki Staikou, the Head of Sub-Directorate I of the National Strategic Reference Framework (NSRF) of Greece, Sector of Employment and Social Economy, next presented on the monitoring and evaluation practices of EGF projects in Greece. The speaker said that monitoring and evaluation were needed to prove that the EGF was a distinctive tool, as well as to abide by Article 20 of the EGF Regulation. The monitoring procedures in Greece started already before applying for an EGF project.

The managing authority in Greece had extensive contacts with dismissed employee associations on top of all official detailed data (from the national database of the Hellenic Ministry of Labour) which helped the authority contact beneficiaries. GDPR has created a barrier, but the authority had commissioned an external data protection officer to deal with this problem and provide data and privacy guidance. It was already customary for the Greek EGF managing authority to ask for written consent from the beneficiaries for the whole project cycle. Microdata was kept on record on a specific Monitoring Information System (MIS) platform designed for the EGF, which would be presented in the following section of the Seminar.

Detailed fiches on beneficiaries were filled out at the start of the programme and at the end. The participant data included information on the job position the client had previously held, the kind of employment they were in (registered as unemployed, self-employed, part-time/full-time employed, fixed/indeterminate contract, employed on rotation/under labour stamp repayment), their training/education level, as well as their disadvantage/disability status.

The speaker explained that for the 2014-2020 period, the monitoring and auditing of EGF cases was legislated under a Joint Ministerial Decree and in collaboration between the implementing bodies and managing authorities for each case, as well as the Hellenic Ministry of Finance Auditing Authority and Certifying Authority. In the Larissa supermarket case (EGF/2015/011EL/Supermarket Larissa) the implementing body was EIEAD (the National Institute of Labour and Human Resources), which carried out an evaluation study on vocational training in the project. Many beneficiaries were offered vocational training for the first time and most beneficiaries hoped to receive upskilling, digital and IT certification, job search benefit and language training assistance. Expertise and on-the-job training were evaluated as the most effective means of labour market reintegration, while vocational mobility measures were not popular. Ms Staikou explained that starting with the ongoing Attica retail project (EGF/2017/003 GR/Attica retail), Greece had inaugurated new evaluation measures for all EGF projects, so that the effectiveness, sustainability, efficiency, and EU added value could be systematically assessed and incorporated into improving future projects.

Ms Staikou explained that after finding potential beneficiaries on the MIS national database system, the Greek EGF team would contact potential beneficiaries three times via post, phone and email, or via trade union channels (an important avenue in Greece). The speaker also clarified that the EGF in Greece had not had issues with receiving information from beneficiaries after asking them to sign a consent form when agreeing to take part. The managing authority and implementing bodies had a contract and written agreements on the handling of data and evaluations as well as using data encryption for safety.

Monitoring Information System for the EGF

Ms Christina Kontakou, the Executive of the Special Service for the Monitoring Information System (MIS), National Coordination Authority, Hellenic Ministry of Economy and Development, next presented the MIS system in Greece. This was an

online information database and platform which had the capability to cooperate with external systems (the Bank of Greece, SFC, "e-taxes", as well as other organisations).

The main features, Ms Kontakou explained, included multi-channel inputs, pre-filled forms, validations/verifications, automatic calculations, alerts and communication (via email), as well as its interoperability with other national systems. The MIS had over 9000 users, 200 000 projects and online status tracking. Managing authorities, paying and audit authorities, intermediate bodies, beneficiaries, enterprises, public or private non-profit organisations, public services, and the wider public at large could access the system (the level of access was different depending on the user category).

The system had validation and embedded checks for double funding, project costs outside of the eligibility period, beneficiaries or contractors with invalid tax numbers, and for expenses that were higher than project costs. MIS was accessible from a web-browser (but not Internet Explorer) via the website². The EGF managing authority had its own category. It was through the MIS that the managing authority had to make a proposal for a new EGF project.

6. Project visit to GSEVEE

The Small Enterprises' Institute of the Hellenic Confederation of Professionals, Craftsmen & Merchants (GSEVEE) one of the Implementing bodies of EGF/2017/003 GR/Attica retail case.

Presentation of EGF/2017/003 GR/Attica retail case

After arriving at the project visit at GSEVEE, Ms Marina Platanaki, EGF Liaison Officer – EGF Managing Authority, took the podium to welcome the participants to the next portion of the Seminar and to present the ongoing Attica retail case. The project was already the third retail sector application in Greece, as the sector was undergoing structural change.

Ms Platanaki explained that the National Institute of Labour and Human Resources (EIEAD) was part of the implementation of the case, together with the Greek General Confederation of Labour (GSEE) including its Labour Institute (INE GSEE), the Institute of Commerce and Services (INEMY ESEE), the Centre for Hellenic Commerce and Entrepreneurship Development (KAELE), Institute of Commerce and Services (INEMY ESEE) and the Hellenic Confederation of Professionals, Craftsmen & Merchants (the host, IME GSEVEE) and its certified Vocational Training Centre. EIEAD was the lead implementing body.

Ms Platanaki next presented the profile of the beneficiaries: 135 women and 91 men took part in the project out of whom 107 had been unemployed and 4 were self-employed when entering the project. Most of the beneficiaries only had upper-secondary level education, with three beneficiaries having taken part in some tertiary education. Despite 725 potential beneficiaries being contacted, only 218 have decided to take part in the measures (most likely because it took 1.5 years between the dismissals and the project starting – due to lack of pre-financing possibilities).

The beneficiaries were in 10 out of the 11 regions affected. As part of the project, job placements were offered for the first time in Greece and 90 beneficiaries were interested in this measure. 16 beneficiaries were interested in special training courses and 24 business plans were assembled (in collaboration with business counsellors). These included everything from clothing repair shops, to tourist accommodation, beauty parlours, cafes, pastry shops and many more.

² logon.mnec.gr

Evidence based policy planning – the case of EGF in Greece

Dr Stavros P. Gavroglou, Director of Active Policies and International Networks National Institute of Labour and Human Resources, as well as his colleague Dr Vaios Kotsios next presented the Hellenic Ministry of Labour's new mechanism for labour market diagnosis. The new system came into being in 2016 following a new EU-approved action plan in 2015 and had been updated since then.

The "labour market diagnosis" (LMD) tool collected data from different institutional labour market databases on employment, salaried employment, registered unemployment, entrepreneurship as well as other metrics. This allowed the LMD to go beyond monitoring to rank job creation, creating an index of employment dynamism in the country. The tool included an interactive table of the quality of employment (i.e. fixed/permanent employment), and the amount of people nearing retirement in sectors.

The index produced trends for short term forecasting, predicting, very accurately, what occupations would be created, and where, in the next year. The LMD also had special applications for different government institutions and actors in evidence-based policy making, for example helping careers counsellors with information and "future careers toolkits", information on what courses should be promoted at technical universities, information on entrepreneurship and new businesses, on unemployment and its evolution, as well as a survey tracking post-secondary graduates from technical schools and their employers on what skills and skillsets were missing. All of this information was layered on a GIS map of Greece. The tool was available on the EIEAD website³ in Greek and could be accessed by the general population.

The LMD allowed practitioners to forecast labour market changes through scenario building: creating pessimistic, reasonable and optimistic scenarios on a regional basis. The interactive dashboards could also be accessed by the EGF team in Greece, allowing the careers counsellors for example to compare beneficiaries' characteristics with the regional and national labour market characteristics, to suggest training courses and future career steps. In the Attica retail case, there was a large dispersion of beneficiaries in the country. This was a disadvantage in terms of training, but an advantage in terms of the new LMD tool, which allowed local market needs to be analysed on a regional basis when helping beneficiaries. The Greek economy was doing better overall, which meant better labour market absorption of the unemployed.

The speaker explained that it was a longer-term plan for the team to try to develop the tool to analyse the labour market changes in Europe and the world in order to make more globalised future predictions. Since there was little foreign investment in Greece at the time, extroverted policy planning was not an urgent issue.

Discussions with job counsellors

After a video about the EGF beneficiaries in Greece, who started their own businesses thanks to the start-up grants, three career counsellors from the Attica retail case shared their experiences. One counsellor shared his experiences of working with 12 beneficiaries who had never participated in career counselling before, helping them gain skills and make next steps. Another counsellor talked about helping workers over the age of 50 carve a new career path, including training and education, after losing the job they had worked at for over 20 years. The speaker explained that counselling meetings helped the unemployed especially because of their regularity, to keep the morale up. The meetings were also a place to share their experiences and find help and new confidence. A third counsellor presented the successful business plan of

³ www.eiead.gr

beneficiary who, with the help of EGF, was able to start an insurance-brokerage from his home.

Q&A session with the beneficiaries

With the help of a translator, three beneficiaries shared their experiences of taking part in the Attica retail EGF project. The beneficiaries talked about the difficulties of losing their jobs and wages, as well as the generally difficult economic conditions in Greece. The EGF had helped the speakers re-enter the labour market, gain in confidence and gain new skills. One beneficiary explained that it was not only the wage and the job, but the warm working environment of her previous job (where she had worked for a long time), that she missed. The speaker, in her 50s, said that the retail and sales sector was hard to re-enter because of inherent ageism, competition, and the new skills and competencies that were now required. They hoped that by gaining new skills and acquiring a specialisation, new opportunities would open. The three beneficiaries all hoped to continue working in the retail sector and were undertaking training and specialisation courses: one was learning warehouse management and another marketing and accounting.