Policy paper

E-Seniors
University of Peloponnese

Table of content

Executive summary

The RESET (*Pedagogy for Workforce Transition*) project relies on the observation of the ageing phenomenon across Europe and the fact that our European social model is threatened in its sustainability. To achieve more sustainable economic and social development, the European Union (EU) has set itself the target of increasing the employment rate of older people.

To achieve this objective, all stakeholders need to work together to increase seniors' employability and train them to foster valuable skills on the labour market. In fact, new pedagogic approaches are the key elements to facilitate extended workforce participation for older workers. Education must address today's issues and challenges with appropriate new learning partnerships and learning tools that are flexible, adaptable, and easily updated and upgraded.

This is why the RESET project has developed multi-layered training specifically designed for its target population: adults educators on one hand, seniors workers on the other hand, providing both categories of the target population skills to overcome the challenges they are facing. Consortium partners strongly believe that the model proposed could have considerable bearing on future policy development in this area.

The goal of this document is to captures the policy learning from the project experiences of partners and identifies critical steps moving forward to support work-force transitions for older workers.

The key issues that the proposed scientific paper will address are :
- the essential role that appropriate initial and in-service training for adult education staff plays in achieving quality learning outcomes especially when working with groups on the margins of provision like older workers where specific skill sets are essential;
- the potential of older workers to contribute to society and economy in Europe if appropriate supports are put in place.

Finally, this document offers to make recommendations for policy change on the basis of the experience collected in the 7 European countries involved in the RESET partnership.

Short overview of the RESET project

What is the RESET project ?

The RESET project is funded by the EU through the Erasmus+ Programme, Key action 2 (Cooperation for innovation and the exchange of good practices): Strategic Partnership for Adult Education.

The RESET consortium is composed by 7 partners from 7 Member States:

- Association E-Seniors (France), coordinator of the project,

- SYNTHESIS – Center for research and education LTD (Cyprus),

- INNEO – Studio Tworczego Rozwoju (Poland),

- AESD – Asociatia pentru Educatie si Dezvoltare Durabila (Romania),

- The Rural Hub CLG (Ireland),

- INNOVENTUM Oy (Finland),

- University of Peloponnese (Greece),

- And an associate partner, Swiss Federation for Adult Learning, from Switzerland.

The RESET project partners have developed the following tools and resources during the 24 months of its implementation (November 2017 – October 2019):

- a bespoke, training programme for older workers to develop their skills as social researchers

- a digital competence toolkit that develops all the necessary IT skills to conduct desk and field based research and to analyse and present research findings

- a comprehensive in-service training programme for adult educators to support them in delivering the new curriculum resources

- a business development and planning framework for older persons to support them in developing their new business models

- an e-learning portal to facilitate the training of all project target groups: https://resetproject.eu/en/learn/:language/en

Why is RESET important ?

The RESET project proposes to tackle two major issues faced by the EU:
- The ageing population in the EU,
- The necessity to offer new economically sustainable initiatives to senior workers.

According to the 2015 *Ageing Report* due "to the dynamics in fertility, life expectancy and migration the age structure of the EU population will strongly change in the coming decades. The overall size of the population is projected to be slightly larger by 2060 but much older than it is now". The figure below illustrates such ageing issues that western EU societies are facing:
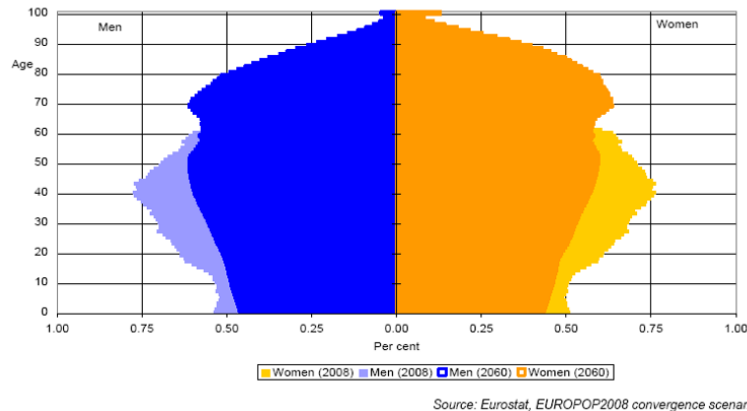
Source: Eurostat, EUROPOP2008 convergence scenario

Figure 1: Age pyramid, EU 27, 2008-2060

According to the 2018 Ageing Report, "the total employment rate in the EU is projected to increase from 71.1% in 2016 to 75.8% in 2070. Such evolution is largely determined by improvements in the employment of the older people (+12.6 pps.) and that of women (+6.9 pps.)". One of the benefit of working longer is that it can provide more resources to pay for the higher social security and health care costs associated with population ageing. The RESET projects proposes an innovative training to:

- enable adult educators to be aware of the requirements of senior citizen and their specificities in the learning methodology as well as providing tips to interact with seniors

- train senior citizens to acquire new skills related to social sciences while using digital innovative tools specifically created for the project and tailored on the users' needs.

By offering concrete answers to the challenges identified above, the RESET project is part of a proactive approach and affirms its place as an innovative adult education initiative.

What has the RESET project achieved ?

In order to achieve its ambitious objectives, since its very beginning (November 2017) RESET has developed several studies and resources for older workers:

1) **Country reports and Training Needs Analysis** - At month 1, during the kickoff meeting, the project partners have presented overviews of the older people's labour situation and the lifelong learning offers in their countries. The Country Report collects all these researches and brings to the following conclusions:

- In all the partner countries much is still to be done to encourage the participation in employment of older adults aged 55-64.
- For the retirement policies in the 8 partner countries, the different governments tend to adopt similar solutions to face the economic crisis, such as the increase of the retirement age, as well as extra taxes for retired people.
- Finally, regarding specific training programs for adults' educators, in general, the national governments still have to do a lot in order to boost this sector and harmonize both the methods and the degrees.

The training needs analysis carried out by RESET partners involved the members of their Local Advisory Committee, experts in adult educations or older workers who answered surveys to define the main contents for the main RESET outcomes.

The most important soft and hard skills for social researchers were identified thanks to one of these surveys. The identification of these skills allowed the partners to structure a Social Researcher Curriculum into different modules.

The members of the Local Advisory Committees also answered a survey to identify the most important ICT skills for social researchers. The partners developed the modules of the RESET Digital Competences Toolkit (described here below), based on the results of this survey.

The results of another survey answered by the Local Advisory Committees helped the partners to identify the skills to detail in the RESET output that the project partners developed for adult educators: the In-service training programme and Handbook, which is presented here below.

A desk-based research was conducted in partners' countries in order to identify the most appropriate models and the legal frameworks and also a field-based research with the local advisory committees was carried out. The results of these researches brought to the elaboration of the Modules of the Business Development and Planning Framework, detailed here below.

Finally, the RESET partners also consulted the members of their Advisory Committees to choose what they expect from an e-learning portal, what kind of education material they want to use in e-learning portal and what teaching methods would be most suitable to use in e-learning portal. Thanks to these results, the RESET e-learning portal was created and adapted to the target groups' needs.

2) **The Social Researcher Curriculum** - This training curriculum is targeting older adults and proposes to train them to acquire new skills in social sciences to remain active in the workforce.
The curriculum adopts a blended learning approach: it is composed of 25 hours of face-to-face learning and 25 hours of online learning, for a total of 50 hours.
Its modules are:
- Module 1: Interaction and Communication
- Module 2: Analytical skills
- Module 3: Organizational skills
- Module 4: Doing Social Research

3) **The Digital Competences Toolkit** - This toolkit addresses specific competences for older people working in IT based environments as social researchers. This include specific skills that are quite different from traditional digital competence resources. The toolkit includes all the necessary training resources to build the key IT skills necessary for older workers to support their re-employment as researchers.

These skills can be developed following the toolkit course composed of these 8 videos:

- Conducting desk based research
- Conducting an interview: online communication tools
- Data processing and presentation
- Conducting a survey: online tools and social media
- Project management software
- Teamwork tools
- Writing software
- Time management tools

4) **The In-service training programme and Handbook** - This Handbook is specifically conceived for adult educators and helps them delivering the courses developed in the Social Researcher Curriculum and in the Digital Competences Toolkit. This handbook enables adult educators to feel comfortable working with the new resources developed by RESET partners and to be suitably trained so that they can deliver training in a blended learning environment. These objectives are achieved through 5 modules:

- Module 1: Tips to teach seniors
- Module 2: Skills needed to deliver The Social Researcher Curriculum and the Digital Competences Toolkit
- Module 3: Pros/Cons of e-learning
- Module 4: Online security processes
- Module 5: Introduction to business canvas

The overall duration of the programme is 50 hours composed of 25 hours of face-to face training and 25 hours of online learning in order to foster a blended learning approach.

5) **The Business Development and Planning Framework** - This resource includes a full suite of tools and resources especially designed for older workers moving to self-employment on a part-time or full-time basis. The business models presented

and business plan frameworks developed aim at supporting to set up a normal enterprise, establishing a social enterprise and forming a cooperative of like minded individuals. This resource is composed of the following modules:

- Starting your business activity
- Business plan development
- Funding and financing
- Networking

The contents of this resource have also been adapted to national contexts: RESET partners created modules about the different funding opportunities in their countries and also about the different legal frameworks.

6) **The E-learning Portal** - This portal includes a digital learning environment and website for project partners. A dedicated learning platform is available both for adult educators and for all older people wishing to learn how to start their company, how to run a social research or to learn ITs useful for social researchers.

Why is RESET a model for workforce transition?

In recent years, senior entrepreneurship is being perceived as a key factor postponing aging and prolonging life expectancy. It has become increasingly common for individuals aged 50 or more to become entrepreneurs. This phenomenon has aroused the interest of several researchers conducting quantitative as well as qualitative and conceptual approach (Biron D., St-Jean É., 2019). Such an increase in life expectancy was expected to yield more new ventures established by elderly people (Kautonen et al., 2011). It needs to be stressed that Long-term demographic trends - throughout the developed world - suggest that older adult entrepreneurs constitute a growing contribution to economic activity in developed countries while younger workforce age cohort declines (e.g., Rogers, 2012; Weber and Schaper, 2004). Isele and Rogoff (2014) indicated that over the past decade the highest rate of business start-up activity has been among people in the 55 to 64 age bracket and that older entrepreneurs are more likely to own a larger and more

established business, given their background and life experiences.

Furthermore, the phenomenon of older entrepreneurs has been referred to as 'grey entrepreneurs', 'senior entrepreneurs', 'third age entrepreneurs', 'elderentrepreneurs' and 'second career entrepreneurs' (Seymour, 2002). Retirees seeking to remain in the labour force after early retirement may exercise entrepreneurship as a 'bridge' (Singh and DeNoble, 2003). Interestingly, Blanchflower et al. (2001) found that the probability of preferring to be self-employed strongly decreases with age, but the propensity of actually being self-employed strongly increases with age.

On the other hand, old age itself may pose significant challenges regarding decreased learning ability, lower adaptation to frequent changes in the environment, worsening health conditions, and less formal education (Weber and Schaper, 2004; Weinrauch, 1984). Similarly, the way the society perceives older people and older entrepreneurs in particular - "in a negative light" as Wainwright et al. (2012, p.8) suggest - could prove as another significant barrier. Such, age stereotypes may constrain older entrepreneurs' ability to access seed funding or start-up grants (Kulik et al, 2014).

Entrepreneurship in later life should be considered in light of different terms, as Kulik et al. (2014, p.933) asserted: "older entrepreneurs have a higher likelihood of success because they are able to take advantage of their professional experience and networks". In a similar direction, previous studies (Weber and Schaper, 2004; Madsen et al., 2003; North and Blackburn, 1997) indicated that age seems to have a positive influence on entrepreneurial success and venture survival because of the older entrepreneurs' previous experience along with their accumulated human and social capital. Older adults can be successful entrepreneurs once they have a supportive environment rather than being undervalued because of their old age (Kurek and Rachwał, 2011).

In fact, older entrepreneurs are likely to take advantage of their existing resources that are easily available at hand while building on known capabilities for possible ends. As an example, Dorfman et al. (2004) referred to an opportunity taken by an

89-year-old woman motivated by self-fulfillment who ran a 'mom and pop' home-made food restaurant located in a rural community. Therefore, fostering older adults' entrepreneurial activities not only addresses individual needs, but also contributes to the community welfare by promoting social networks and economic growth (Hantman & Gimmon, 2014).

Social entrepreneurship (SE) is a phenomenon of growing interest around the world. However, little is known regarding the characteristics, attributes, qualities and behaviors of social entrepreneurs. Although the need for research on particular groups of social entrepreneurs has been acknowledged, there currently is a dearth of literature specifically on older social entrepreneurs (Stumbitz, Bianca, 2013). The RESET project aims to foster active aging through entrepreneurial activities among older adults. The project established the feasibility of implementing an intervention program that assimilates the concept and capabilities of entrepreneurship among older adults.

The pilot process suggests that this type of intervention program is feasible and warrants further studies. A valuable policy learning is captured from the project experiences of partners and identifies critical steps moving forward to support work-force transitions for older workers. There are two key issues that need to be considered: (1) the essential role that appropriate initial and in-service training for adult education staff plays in achieving quality learning outcomes - especially when working with groups on the margins of provision like older workers where specific skill sets are essential; (2) the potential of older workers to contribute to society and economy in Europe if appropriate supports are put in place.

The RESET project envisages a large-scale innovation in terms of adult education where the provision of educational services to older workers seeking to retain their employment status is concerned. It addresses a significant need for in-service training for adult education professionals to support their continuous professional development and their use of the proposed new curriculum and digital competence resources and the new on-line bespoke e-learning environments. It must be acknowledged that there was no current range of resources available that

simultaneously incorporate the bespoke curriculum resources, digital competence resources and business development and planning resources for older workers.

What RESET proposed was breaking new ground in the sphere of adult education provision for those currently approaching the end of their working life. First, such an innovation needed to be designed, developed and validated in a series of micro-adult education environments. Once initial prototypes were developed, and the required on-line platforms were in place, project outputs were expanded and extended to others. Since this has been achieved throughout the project's lifetime the potential for multiplication of outputs is significant. The provision of a full range of in-service training curriculum; the social researcher curriculum; the toolkit of digital competence development resources; the business development and planning framework and e-learning portal will ensure that uptake of the new materials is widespread far beyond the project's lifetime.

Sustaining the impact of this project beyond its lifetime is buttressed upon the very philosophy that has informed it. RESET is a project about supporting the individual capacity of older workers to develop key skill sets that they can use to extend their active participation in the work force. In order for any new service to be up to date, it must be informed by a long-term perspective. In designing the proposed resources, consortium partners have been focusing on the development of key skills within the older worker target group. Developing research skills, digital competences and business development skills, shall act as a supporting mechanism, stimulating the on-going active participation in society and economy.

While the development of such skills for the promotion of inclusion has a significant social value, developing skills to support workforce retention of older people is also innovative and offers considerable multifaceted advantages. Older people, as mentioned previously, have - and are expected to have in the near future - a continuing contribution to the European economic growth, given the increase of older workers in the future. Therefore, they need to be perceived as active members of the labor market. Currently, there is a significant cohort of older people whose active participation has ceased prematurely. Inducting them back into the labor market is

an onerous task, especially as there has been no significant shift in the general concept of work and what it means in terms of work schedules and work areas for older persons.

The key innovative feature of RESET for workforce transition, is that it espouses a pro-active approach to an ageing work-force and clearly identifies the steps necessary to achieve appropriate working conditions and to develop appropriate work areas for older persons.

- RESET has also developed an innovative pedagogic framework for assisting work-force transition targeting older workers as they approach retirement age.
- It has offered something new to older workers through the design and implementation of a series of measures aimed at supporting their transition into new occupational areas.
- It has provided in-service training of adult educators to support their continuous professional development introducing them to age-appropriate teaching practices for older people.
- It has provided adult educators with new curriculum resources to help them support older workers develop skill-sets with high economic value.
- The RESET project encourages trade unions, employers and educationalists to collaborate with older workers in defining potential new occupational fields and to develop appropriate business support tools for new age-appropriate business models.
- Due to the transnational nature of the project, it facilitates and supports trans-national cooperation between older workers in order to explore potential business cooperative models.

Sustainability of the RESET methodology and training

Steps to be taken for replicating RESET model

All the resources developed are free and available online in all partners' languages. Any organization willing to replicate the RESET model can contact the partner in charge of the RESET development in the 8 countries represented in the partnership who can explain concretely how to implement the RESET training. In order to provide an overview of the way to implement such a training, several steps have been identified:

1. Identify and recruit the seniors willing to follow the RESET training. The recruitment can be done internally, following intern procedure by, for instance, directly contacting your own members, or externally by implementing partnership with seniors organizations.

2. Identify adult educators willing to participate and be interested in being trained to properly deliver the RESET training to seniors interested. Once again, this identification and recruitment can be done both internally and externally.

3. Create your own account on the RESET platform to be able to access to the resources developed by the consortium. The RESET platform is accessible following the link https://resetproject.eu/.

4. Select your language.

5. Click on "Outputs".

6. Select the training programme you are interested in.

7. Use the "In-Service Training programme" to train adult educators to deliver the "Social Researcher Curriculum" to the seniors citizens interested. The "In-Service training programme" can be deliver by a member of your own organization. A lesson plan (Handbook), PowerPoint presentations and additional resources are available for the trainer. It lasts 50 hours divided in 25 hours of face-to-face and 25 hours of online learning.

8. The Digital Competence toolkit should be presented to the adult educators as well. The toolkit is composed of videos specially developed for the senior citizens and providing them guidance to acquire the IT necessary skills to be social researchers.

9. The Social Researcher curriculum should then be presented by adult educators who have followed the « In-Service Training programme » to seniors interested in the RESET training.

10. Finally, to complete the training the « Business development and service framework » should be also presented to the seniors following the RESET training providing them economic knowledge to be maintained in the workforce.

All the resources are available online and are free of use to guarantee the sustainability of the project's outcomes and methodology.

Cost-benefit analysis for implementing RESET model in each country

The cost-benefit analysis conducted by the RESET researchers has found out that the initial costs were mainly attributed to the human resources (working hours) needed to create all the training resources of the project and going forward these resources can be used and replicated in any community or institution across Europe. These costs were mainly supported by the partners, thanks to the Erasmus + grant, during the development phase of the project (lasting 24 months), while the benefits are ongoing.

Maintaining the project would generate, to a large extent, costs in terms of people's participation in activities. Since most of the costs are mainly related to the implementation of the process, and extend over a much longer period than the project life cycle, the sustainability of the process is therefore considered viable. The exploitation plan also ensured this aspect in order to guarantee the sustainability of the project.

Some costs can be identified to implement the RESET training but it appears, after the analysis, that the benefits reached through the training overcome the costs of its implementation.

The table below presents an estimation of the costs that can be faced by an organization willing to implement the RESET methodology:

Step	Type of costs that might be faced when implementing the activities
Identify and select the adult educators	Phone, internet connection, printed flyer, staff time for meeting with adult educators, electricity
Identify the seniors	Phone, internet connection, printed flyer, staff time for meeting with advertising in various events, electricity
Provide an Induction training programme	Training space, internet connection, lap-top, video-projector, printer, flip-chart, paper, markers, printed hand-outs, coffee break, staff trainer's time
Provide the Train-the-trainer programme	Training space, internet connection, lap-top, video-projector, printer, flip-chart, paper, markers, printed hand-outs, coffee breaks, adult educators/ volunteer managers trainer's time
Evaluation and collection of participants' feedback	Paper, printer, phone, internet connection, monitoring and evaluation staff time
Issue Participation Certificates for seniors	Paper, printer

Table 1: Cost estimation to implement the RESET training

These costs can be covered through the following methods:

- Volunteering
- Sponsorship
- Local grants
- Private donations

Why should Policy makers consider the RESET approach?

Over the years, transition programs have taken on many forms, including senior capstone classes, workshops, and conferences. Skills addressed in transition programs include: work skills, personal life skills, and emotional skills to deal with the changes associated with transition. Although career services run many transition programs, all student-affairs professionals can work together collaboratively to help college seniors with their transition to the work place. Senior transition programs can benefit students, employers, and the institution itself by building reputation and credibility for the university's concern of its students' success after college. Therefore, colleges and universities are implementing transition programs to help college graduates be more prepared when they enter the workplace (Yeadon, 2010).

Students are not acquiring the skills necessary for the working world by merely sitting in class (Wendlandt & Rochlen, 2008; Wood, 2004). Therefore, transition programs support students' understanding of the skills they still need to refine. Cuseo (1998) identified several goals of senior transition programs, including developing competencies needed for the work place, aiding in adjustment and career preparation, promoting practical life planning, and following up with seniors in their unification with alumni (Henscheid, J. M., 2008). Furthermore, academic Institutions have developed - for their younger students - many different types of transition programs, identified by Henscheid (2008). Such programs include senior seminar or capstone courses, other programs that prepare students for their career, programs that provide an opportunity for students to make connections and apply their learned knowledge, and celebratory senior events. Although each of these types of projects have a different focus, they can all be used to help students self-reflect and discover transition issues.

On the contrary, Policymakers need to consider what can be done for older people who need a pro-active approach to an ageing work-force and also need to identify the clear identification of the steps necessary to achieve appropriate working conditions in innovative occupational fields. Then, Policy makers will be able to extend the findings of this project and other best practices to expanded areas of practice. In that direction, the RESET project provides fruitful insights into a field of resourcing pedagogy and similar content in order to facilitate workforce transition demands for older people. Therefore, the RESET study is taking into consideration and puts emphasis on the different needs that older entrepreneurs have to improve. This project's focus on older people has also brought to light their ways of learning and their ways of practicing the learning outcomes. In order to establish the dissemination and exploitation of the project's findings, RESET provided all training materials in all partner languages.

The project contributes in three main ways. First, it develops an empirically based typology, which reflects the spectrum of social entrepreneurial activity. Second, it fosters a better understanding of the links between (social) entrepreneurial intentions and actual practices.

Third, it provides a more holistic insight into the nature of risk taking and its various dimensions, including financial (the main focus of the 'mainstream' literature) as well as reputational or other personal (e.g. physical) risks. It also demonstrates that individuals' risk taking propensity often changes over time and in response to changing circumstances in different life stages.

The project identifies the significance of the context during the development of the curriculum modules. The settings and relevant backgrounds in each partner country differ considerably and that impacts the range of skills required to address the training needs of each target group. Our basic aim was to ensure that the curriculum has been designed and developed in a way that generates added value for all partner countries involved. RESET outlined the key competences needed to become a proficient social researcher - entrepreneur. To achieve that all partners have worked productively with their local advisory committees to conduct a target group specific training needs analysis. The study of all TNAs outlined the learning

outcomes to be achieved in a social researcher curriculum framework. This framework was the constant benchmark for partner work and this has allowed RESET partners to tailor content to suit local cultural and societal values.

To summarize the contents of all the TNA questionnaires, it is important to look at the results collectively. The participants acknowledge the importance of soft skills - especially those skills linked to one's operational (in a business context) efficiency, such as problem solving, time management, decision-making and communication skills. Similarly, negotiation skills and effective listening skills were perceived as equally significant. In terms of hard skills, the participants identified the importance of ICT knowledge skills, methodology and data understanding methodology and also digital skills. The majority of the participants emphasized the importance of the engagement of older workers and seniors in training and re-orientation in their professional careers. Especially if one considers the diversity - and thus flexibility - of social scientists, then the development of such competences could prove less challenging. The social sciences combine a variety of disciplines both "theoretical" and "applied".

Following this approach, the RESET project's proposed direction could prove quite helpful to policymakers. Policymakers need to embrace the significance of educators' training, since they are the link between the educational material and seniors' interest in re-training. The use of on-line education for transferring knowledge and skills is essential and could prove prosperous, when combined with face-to-face training. Adult education and informal learning will be key routes in that process. Ageing and older adults can be seen as a valuable resource in the shrinking labor market. This should also be perceived seen in a broader context of intergenerational solidarity. Such a process requires creating age-friendly business environments and services that could be utilized by all.

Finally, policy makers can be inspired by RESET's several Innovations:

- The social researcher curriculum is an innovative curriculum that is specifically addressed to older workers to support their transition to more age appropriate working models. The proposed curriculum has added key

research skills to the already available life skills of older workers to achieve a blend of skill and experience. It demonstrates the re-training and re-deployment capabilities of older workers and paves the way for other bespoke targeted curriculums. The social researcher curriculum has been delivered in a blended learning format, comprising approximately 25 hours face-to-face classroom based learning and 25 hours of self-directed learning. This new curriculum offers considerable employment or self-employment potential.

- Digital competence resources for older workers are hardly the most innovative outputs in lifelong learning today. However, what was implemented in the context of the RESET project was the development and provision of a bespoke suite of training resources that addresses specific competences for working in IT based environments as social researchers. This will require specific skills - mentioned previously - that are quite different to normal digital competence resources and the project partners have worked to provide all the necessary training resources to build the key skills necessary among older workers to support their re-deployment as researchers.

- The specific focus of the proposed training resources was to support older workers to develop the necessary IT skills to enhance their social research skills. A training needs analysis framework that conducted research with local advisory committees defined the key learning outcomes to be achieved and the skills, knowledge and competences to be developed. RESET has developed the learning content for the digital competence toolkit. The toolkit is modular in design and comprise a suite of short focused training programs that each address a specific skill or technology. All learning content has been tested with the local advisory committees and the final versions have been agreed after conducting an external peer review. All digital training tools are extremely transferable due to the demand for certain specialized training and the nature of the training itself, which is almost always delivered in an on-line setting, given the fact that the resources developed have been customized for 6 different countries and available in 6 languages. This type of specialized training is expected to have a significant impact on the employability and workforce retention of older workers.

- A bespoke business development and planning framework supported by a full suite of tools and resources has also been developed. There are many benefits, both for the individuals of the target group and for society as a whole. By retaining older workers as active participants in the workforce well into their later years, whether working in a full-time capacity as an employee or in a part-time self-employed capacity the continued engagement brings numerous financial, personal and social benefits. For those older workers who would like to continue working in a part-time self-employed capacity there are a number of business start-up related issues that needed to be addressed. RESET partners have responded to this challenge by proposing the development of a bespoke business framework specifically designed for the target group in question. Policy makers can use such an innovative business design for older workers moving to self-employment on a part-time or full-time basis. Like many others, business planners and business support agencies ignore the business potential that is still untapped within the older population. With a growing older population and an increasing reliance on technology in our everyday lives there are a number of different low-impact employments and self-employments that older workers could consider as viable options for working in their later life. RESET's business development and planning framework is of significant benefit to a wide range of older workers. While some countries are more open to the concept of entrepreneurship and social entrepreneurship than others, the business development and planning framework for older workers will have considerable potential transferability - especially since retaining older workers as active members of society is a European objective and there are so few resources available to support it.

- An e-learning portal as an one-stop-shop providing instant access to the full suite of learning resources developed is also of great importance. The proposed e-learning portal supports a wide range of innovative on-line course-ware. It incorporates a learner tracking mechanism to enable adult educators monitoring of the progress of learners through the various different resources provided. It supports the delivery of the in-service training and the social researcher curriculum and also provides access to the suite of digital

- competence resources in the proposed toolkit and the business development and planning framework and resources. Including all the standard and expected social media features that are now an essential part of on-line learning, the object-based and modular nature of the framework and the services built on it, allow for flexible combining of the available modules as well as cost-efficient creation of new ones.

Conclusion and recommendations

The benefits of working longer are well established: mental stimulation and social engagement are correlated with repel of chronic diseases. So beyond the economic impact of increase the workforce duration, it is a public health issue. As reported in an article from the Health department of Harvard university, a 2015 study of 83,000 older adults over 15 years, published in the CDC journal *Preventing Chronic Disease*, suggested that, compared with people who retired, people who worked past age 65 were about three times more likely to report being in good health and about half as likely to have serious health problems, such as cancer or heart disease.

However, it is also important to note that the benefits of working longer are not always good: for instance, if the occupation is stressful or physically demanding, the risks are higher to get coronary diseases or injuries.

Therefore, maintaining an activity should be taken cautiously and seniors, who have worked all their lives, should have an occupation they enjoy. The RESET projects offers to train them to acquire new skills which is intellectually stimulating. Curiosity should play a major role in the pursuit of new professional activities and this is what we propose with the RESET approach.

Bibliography

Biron D., St-Jean É. (2019) A Scoping Study of Entrepreneurship Among Seniors: Overview of the Literature and Avenues for Future Research. In: Maâlaoui A. (eds) Handbook of Research on Elderly Entrepreneurship. Springer, Cham

Blanchflower, D., Oswald, A. and Stutzer, A. (2001) 'Latent entrepreneurship across nations', European Economic Review, Vol. 45, Nos. 4–6, pp.680–691.

Cuseo, J. B. (1998). Objectives and benefits of senior year programs. In J. G. Gardner (Ed.), The senior year experience: Facilitating integration, reflection, closure, and transition (pp. 21-36). San Francisco, CA: Jossey-Bass Inc.

Dorfman, L.T., Murty, S.A., Evans, R.J., Ingram, J.G. and Power, J.R. (2004) 'History and identity in the narratives of rural elders', Journal of Aging Studies, Vol. 18, No. 2, pp.187–203.

Hantman Sh., Gimmon E. (2014) Dare to Dream: New Venture Incubator for Older Adults, Educational Gerontology, 40:10, 737-744, DOI: 10.1080/03601277.2014.893748

Henscheid, J. M. (2008). Institutional efforts to move seniors through and beyond college. New Directionsfor Higher Education, 44.

Isele, E. and Rogoff, E.G. (2014) 'Senior entrepreneurship: the new normal', Public Policy & Aging Report, Vol. 24, No. 4, pp.141–147.

Kautonen, T., Tornikoski, E.T. and Kibler, E. (2011) 'Entrepreneurial intentions in the third age:the impact of perceived age norms', Small Business Economics, Vol. 37, No. 2, pp.219–234.

Kulik, C.T., Ryan, S., Harper, S. and George, G. (2014) 'Aging populations and management', Academy of Management Journal, Vol. 57, No. 4, pp.929–935.

Kurek, S. and Rachwał, T. (2011) 'Development of entrepreneurship in ageing populations of the European Union', Procedia-Social and Behavioural Sciences, Vol. 19, pp.397–405.

Madsen, H., Neergaard, H. and Ulhoi, J.P. (2003) 'Knowledge intensive entrepreneurship and human capital', Journal of Small Business and Enterprise Development, Vol. 10, No. 4, pp.426–434.

North, J. and Blackburn, R. (1997) 'Entrepreneurship in the third age', Paper presented at the ISBA, Small-Firms Policy and Research Conference, NIR, Belfast.
Rogers, T.M. (2012) 'Bank market structure and entrepreneurship', Small Business Economics, Vol. 39, No. 4, pp.909–920.

Seymour, N. (2002) Starting Up After 50 [online], http://www.celcee.edu/publications/digest/Dig02-05.html[accessed 3 June 2019].

Singh, G. and DeNoble, A. (2003) 'Early retirees as the next generation of entrepreneurs', Entrepreneurship Theory and Practice, Vol. 27, No. 3, pp.207–226.

Stumbitz, B. (2013) Social entrepreneurship shaped by the life course: a case study of older social entrepreneurs in the UK. PhD thesis, Middlesex University.

Yeadon Ch. (2010), College Senior Transition Programs: Transitioning from College to the Workplace, Journal of Student Affairs, Volume XIX, 2009-2010, Colorado State University, 44-50

Wainwright, T., Kibler, E. Blackburn, R. and Kautonen, T. (2012) 'Who are you calling old? Revisiting notions of age and ability amongst older entrepreneurs', in 34th Institute for Small Business and Entrepreneurship (ISBE) Annual Conference: Sustainable Futures: Enterprising Landscapes and Communities, Sheffield, UK, 9–10 November.

Weber, P. and Schaper, M. (2004) 'Understanding the grey entrepreneur', Journal of Enterprising Culture, Vol. 12, No. 2, pp.147–164.

Weinrauch, J.D. (1984) 'Educating the entrepreneur: understanding adult learning behavior', Journal of Small Business Management, Vol. 22, No. 2, pp.32–37.

Wendlandt, N., & Rochlen, A. (2008, January 1). Addressing the college-to-work transition: Implications for university career counselors. Journal of Career Development, 35(2), 151-165.

Wood, F. (2004). Preventing postparchment depression: A model of career counseling for college seniors. Journal of Employment Counseling, 41(2), 71.
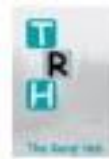
in association with

S V E B ■ Schweizerischer Verband für Weiterbildung
            Fédération suisse pour la formation continue
F S E A ■ Federazione svizzera per la formazione continua
            Swiss Federation for Adult Learning

Erasmus+