

Supporting silver entrepreneurs: the role of adult educators in promoting entrepreneurship skills in the 60+ group

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1. Introduction

Is age and specifically old age a factor to consider in adult education? Are there any shared characteristics among older people that require attention when planning and implementing adult education initiatives for older people? Do we require any specific skills and competences in adult educators that train older people?

In this article we present a European project that aims to empower and enhance the confidence and skills of people over 60 to develop entrepreneurship ideas, with the goal of strengthening their chances of remaining socially and economically active in old age. We will present the skills and competences of the adult educators involved in the project, and discuss the pedagogical methods applied and how they support the participant group. We will identify some relevant participant characteristics and discuss specific needs and how they are handled by the adult educators.

2. The Silver Entrepreneurs project

The Silver Entrepreneurs project is a 30-month adult education and entrepreneurship-building initiative designed for people over 60 residing in Finland, Latvia and Sweden. The project implements a flexible entrepreneurship simulation programme specifically developed for this project as well as securing an individual approach to each participant.

The curriculum covers a range of topics relevant to entrepreneurship, from business planning and financial management to marketing and networking. The topics are problem-based, and focus on e.g. understanding target groups, effective marketing strategies, as well as customer segments and value creation. One of the key aspects of the project is its real-world applicability. Participants not only discuss theoretical concepts but work on their own business ideas, applying the information gained directly onto their personal projects. Through workshops and group discussions, participants share their experiences, learn from each other, and receive constructive feedback from trainers and peers. The participants gain international know-how through three-day seminars in the partner countries.

The project is partially funded by the Central Baltic Programme¹, an EU cross-border cooperation programme that aims to solve common challenges across Estonia, Finland, Latvia and Sweden. The project is coordinated by the Latvian Chamber of Commerce and Industry (LCCI). Project partners include Folkuniversitetet Uppsala (Sweden), the Latvian Adult Education Association (LAEA), and Tampere University of Applied Sciences (Finland).

3. The pedagogical setup

¹ <https://centralbaltic.eu/programme/about-the-programme/>

One of the most typical characteristics of adult education is how learning activities build on the previous experiential and formal learning of the participants. Other classic characteristics are linked to the participants' autonomy in the learning process, and their involvement in shaping the content and methods used. Flexibility and respect for the participants' life outside the educational setting are also classic interpretations of andragogy.

Despite the commitment of adult educators to these ideas and practices, breaches are common. Often, adult educators need to stick to an inflexible curriculum and teach or train according to a fixed set of rules. Curricula often have limited room for improvisations and changes based on participant input. In many instances the flexibility of the provision is also limited. This is true for many courses and programmes paid for by public funds, for instance introductory programmes for newly arrived immigrants and asylum-seekers, as well as many non-formal courses offered employees in the working life.

The pedagogical setup of the Silver Entrepreneurs project is based on the explicit needs and wishes communicated by the participants, to ensure hands-on and tailor-made learning. To accommodate the participants' various backgrounds, skills levels, and learning styles the educators have put together a range of teaching and learning methods. These methods include the following:

- a. Face-to-face training sessions with presentations of entrepreneurship topics and issues followed by dialogue with and among participants to explore and understand the issues, as well as participants' presentations of their entrepreneurial ideas followed by group feedback and discussions;
- b. Online training sessions following the same setup as under a.;
- c. Visits to small and medium-sized enterprises, innovation centres and incubators to discuss with and be inspired by active entrepreneurs;
- d. Presentations and dialogue with representatives from chambers of commerce, municipalities, NGOs, and social partners for information retrieval as well as gaining better understanding of the local entrepreneurship landscape and business trends;
- e. One-on-one coaching in person or online to ensure personal follow-up;
- f. Online catching-up sessions between training sessions to strengthen the participants' sense of community and provide a place for shared discussions outside the training sessions;
- g. Online learning platform activities (using DigiCampus²) to provide a repository for training materials and a place to actively discuss issues and ideas;
- h. Participants' independent learning and work on personal project ideas;
- i. Participants' online or face-to-face presentations of relevant issues within their expertise (e.g. how to create a webpage) followed by group feedback and discussions.

²DigiCampus is the shared online learning environment of universities in Finland
<https://digicampus.fi/?redirect=0&lang=en>

One of the highlights for everyone involved in the project is the possibility of international mobilities, which are conducted in all three countries and provide the opportunity to meet like-minded seniors from abroad. The mobility events foster cross-border collaboration, knowledge exchange, and the exploration of business potential and international opportunities.

It is our opinion that the pedagogical setup of the Silver Entrepreneurs project accommodates several of the classic characteristics of adult education. For instance, the shared curriculum is limited to core fundamentals and functions mostly as a framework within which the aims, visions, and work of the participants may take place. The training of fundamentals rests partly on the scaffolding idea of Jerome Bruner (Bruner, 1961) and Lev Vygotsky's theory on the zone of proximal development (Eun, 2017). While being exposed to and inspired by the guidance of trainers and peers the participants construct their own knowledge.

A limited shared curriculum offers opportunities for the participants to be actively involved in the content of the project since there is time and room and a willingness or even eagerness on the adult educators' part to include such involvement. Such active involvement is based on the participants' own experiences and previous learning and creates a stronger relevance, commitment and ownership of the issues and topics discussed. Co-creation of knowledge also strengthens participants' empowerment and builds confidence, as discussed by Paulo Freire (Freire, 2000). The project provides ample room for discussing and exploring the theory and ideas put forward in the shared curriculum, and most importantly, confronting and processing new ideas to integrate them and adjust one's perceptions, cf. Jean Piaget's theory of schemas (Piaget, 1977).

The Silver Entrepreneurs project emphasises practical learning, inspiring participants to actively work on their business ideas right from the start. The training allows for brief presentations of fundamentals of setting up and running a business, but in a way that supports participants in applying concepts and learning onto their own ideas. This approach ensures that by the end of the project, participants are not just equipped with theoretical knowledge but have also made significant progress in bringing their business ideas to life.

There is clearly a hierarchy of popularity considering the various pedagogical methods offered in the Silver Entrepreneurs project. Most popular is without doubt the face-to-face training sessions, whether offered locally or as a part of the international mobilities. Active participation in the online platform is the least popular or least used activity. Most participants prefer physical social contact when learning since face-to-face sessions seem to provide better opportunities for creating a social context. Given their age participants are more used to learning in a face-to-face setting than younger people who have been regularly exposed to online learning. As Jean Lave and Etienne Wenger proposed in their work on situated learning, learning can be seen as a social process that happens in the relationship between people (Lave and Wenger, 1991). This social process is important for our participants. While all participants have adequate ICT skills and can follow online training, the social processes taking place in face-to-face sessions come across as more valuable to the group.

The adult educators

The adult educators responsible for facilitating the training of participants in the Silver Entrepreneurs project are hand-picked for this assignment. To support participants and offer hands-on feedback to their individual projects the educators combine classic andragogy with specific entrepreneurship knowledge and skills. Several of the trainers are entrepreneurs themselves, and most have experience with teaching entrepreneurship courses to adults. These skills create legitimacy and enhance the learning outcomes of participants.

It is our opinion that the educators of the Silver Entrepreneurs project are deeply committed to classic adult education principles and values. These principles include the participants' need for autonomy in their learning processes, how previous experiences are considered a source upon which to develop new learning, and the need for relevance and immediacy in applying new learning (cf. the andragogy of Malcolm Knowles).

As the Silver Entrepreneurs project caters exclusively to people over 60, serving a participant group with a varied background and massive life experiences that are actively used and explored within the project, the adult educators must be skilled in methods to uncover and validate these skills and competences and finding a way to make them relevant for the whole group. These methods include the art of facilitating group sessions, encouraging and motivating participants to get involved in the social context of learning by sharing their experiences and ideas as well as responding to their peers. The educators provide the framework for the skills development through presenting some of the fundamentals of entrepreneurship, but even this is done in cooperation with participants as they offer to share their own relevant expertise. In the Swedish group one participant has held an online presentation on how to create a company webpage using Wordpress, sharing his own experiences with the group and replying to questions. Another Swedish participant offered to hold a presentation on various financing instruments available for innovators and entrepreneurs in the Uppsala region – a presentation he had held many times before in his old job as a financial adviser.

Beside the work on facilitating group sessions the educators coach each participant to explore his or her project idea in detail and provide individualised guidance and support. The main reason for adopting personalised approaches is to support each participant in his or her project idea, which is different from all other ideas in the group. Also, coaching provides an opportunity for following each participant's learning journey and gathering input and suggestions for topics that could be explored in the joint training sessions.

Representing the adult education cultures of three different countries, the educators in the Silver Entrepreneurs project work together to overcome their cultural and linguistic differences as well as the mix of various expert fields. While the original project description included the overall targets and goals, the trainers were responsible for creating the curriculum and developing the methods used in the project. These work tasks led to a strong commitment to the project and ensured that the activities selected were a good fit to the educators' skills and competences.

The participants

The Silver Entrepreneurs project originally targeted older individuals who want to explore how their life experiences and expertise could be used to establish business ventures. We foresaw three main groups of learners in the project:

- Professionals who would like to continue their careers by establishing their own businesses, e.g. retirees who turn to consulting;
- Active hobbyists who would like to spend more time on developing their interests and turn them into businesses, e.g. a person with photography as a hobby who would like to sell his or her pictures; and
- Bold and creative people who would like to change their life course and start a new career.

However, the project has attracted a variety of learners who are not only keen on embracing entrepreneurship but are also filled with a drive to learn and develop their skills in a social setting with other people of the same age. While most participants are eagerly developing their business ideas, exhibiting the immediacy and rapid application of learning that is often a hallmark of adult education, several people downplay the business development focus while embracing the opportunities to learn something new in a social setting with peers. At the start of the project we noticed differences between countries, with Latvia having more participants actively setting up businesses while several Swedish participants were in it for the joy of learning. It was our guess that this discrepancy was based on the economic situation of older people and retirees in these countries. However, by the end of the project 16 out of 20 Swedish participants have launched their own businesses, and the previously observed differences between the countries are non-existing.

This project caters exclusively for older people. The age of the participants (most are in their 60s while some are over 70) may pose certain limitations traditionally seen in older people, such as challenges linked to cognition, vision, hearing, memory, and information processing. While these elements are present in the participant group, they are not specifically dominant. Most adult education courses see participants with various physical and cognitive disabilities, and adult educators routinely ensure an environment where people can hear well (e.g. using a microphone in a conference room; repeating questions from low-talkers) and see well (e.g. using large fonts on screens). There seems to be little need for adopting pedagogical methods specifically fitted to the target group.

The Norwegian psychologist Sol Seim received attention when she followed a group of people from 1939 to 1994 and conducted various personality tests and IQ tests (Haugen, 1999). Her findings conclude that the ageing process does not pose any barriers to skills development. She did find, however, that most older people turn away from the competitive frenzy of young age to a more reflective and cultural lifestyle. In the Silver Entrepreneurs project many participants still exhibit a competitive edge, working tirelessly toward a new career, while others are focusing on the togetherness, cooperation and mutual learning, and the social environment. The educators active in the project must recognise these various motivational

factors and support the participants in creating an engaging, ambitious, inclusive and safe learning environment.

If we are to single out one special need in our participants that are due to their advanced age, it is probably their lack of foreign language skills. One of the entrance criteria for the Silver Entrepreneurs project is to be able to at least partly follow a presentation and conversation in English, but the English language skills are a bit spotty with several participants. The educators overcome this challenge by making translations of shared materials. During the international sessions participants make good use of non-verbal communication to interact with their foreign peers.

The Silver Entrepreneurs project has been making good and consistent progress, fostering a vibrant community of seniors eager to learn and bring their business ideas to life. Participants have gained theoretical and practical insights that have enhanced their entrepreneurial skills. Despite their diverse dreams and project ideas, they share an overwhelming sense of enthusiasm and commitment. These aspiring future entrepreneurs come with a diverse range of backgrounds, experiences, and stories, and the diversity among the participants fosters a rich learning environment, where everyone brings something unique to the table, contributing to a collective pool of wisdom and insight. One of the key aspects of the Silver Entrepreneurs project is its ability to foster a supportive community among participants and trainers. This network will become a powerful resource, providing encouragement, feedback, and connections that can be invaluable in the entrepreneurial journey but also in enriching each participant's personal life. This entrepreneurship project is not just about individual success but about lifting others and growing together.

Why Silver Entrepreneurs?

With an ageing population and workforce, societies face the challenge of ensuring that the older demographic remains economically active and integrated. Rather than viewing our silver-aged citizens as retiring, the Silver Entrepreneurs project envisions them as potential entrepreneurs who, with the right support, can contribute significantly to the economy and society.

Furthermore, research consistently underlines the numerous health benefits that come with staying active and engaged in continuous learning, especially for older adults (Narushima et al., 2018). Engaging in new ventures, such as entrepreneurship or learning something new, not only provides economic advantages but also contributes to cognitive stimulation, improved mental health, and an overall sense of purpose. By fostering an environment where our silver-age citizens can pursue their entrepreneurial aspirations, Silver Entrepreneurs is also indirectly promoting their well-being and longevity.

The success of this project not only benefits the participating seniors but also the partner organisations, training and business support entities, national and local authorities promoting entrepreneurship, and the broader Central Baltic regional economy.

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