



I02: Competence Framework for Older Entrepreneurs



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1. Executive Summary

RE-ENTER - "Returning to the Labour Market through Entrepreneurship" – is an Erasmus+ project (2017-1-HR01-KA204-035423) that aims to understand of the motivation of, and the skills most needed by the potential and new entrepreneurs of over 45 particularly in partner countries, and provide an answer through a Entrepreneurial Development programme fully catered for their specific needs and which will offer support for development of entrepreneurial mindset, knowledge and skills, and will deliver it in a playful and effective way.

The aim of this document is to present the Competence Framework developed by the RE-ENTER project, as well as the methodological approach and the results of the research that lead to the conclusions of what competences an "older" entrepreneur should possess in order to be able to start, manage and grow their business. The document represents the RE-ENTER Intellectual Output 2 (O2).

The desk research carried out in the beginning of the project revealed that ... EntreComp

Following the desk research, a survey was designed and carried out in project countries (Croatia, Cyprus, Greece, the Netherlands, Norway and Spain) that involved the target group and stakeholders and aimed to improve the understanding of the mindset of starting entrepreneurs and their skills needs, as well as check how those needs are addressed by existing training and support programmes.

The conclusions of the analysis confirm the need to further develop the skills of potential and new entrepreneurs, that would help them start and manage a business at a later stage of their working life. Based on the findings of desk research and fieldwork, the RE-ENTER Entrepreneurial Development Programme should focus on the development of the following competences: creativity, vision, motivation and perseverance, planning and management, financial and economic literacy. It may include materials and tools to help develop further competences: coping with uncertainty, ambiguity and risk, communication and social media skills, spotting opportunities, working with others, mobilising resources and taking the initiative.

The RE-ENTER Entrepreneurial Development Programme should be developed with emphasis on the needs and learning preferences of the primary target group. It should follow a blended learning approach, be practical, modular, well structured, accessible, facilitate the development of community and provide possibilities for networking, involve discussions with successful entrepreneurs, contain region-specific information and examples, consider including mentoring/ coaching and follow-up.

The RE-ENTER Competence Framework serves as a basis for the elaboration of the RE-ENTER Entrepreneurial Development Programme and learning platform.

2. Introduction

The objectives of the RE-ENTER project (2017-1-HR01-KA204-035423) include building up of "Entrepreneurial Development" Practices for unemployed and workers over 45 through a needs analysis process; exchange of experiences and best practices in entrepreneurial development, training and support; combining innovative approaches and development of a new Entrepreneurial Development Programme. The Re-Enter Community will provide an innovative and inspiring learning environment and direct and virtual networking opportunities to starting entrepreneurs.

The project addresses the need for a practical, accessible and adult learner-oriented entrepreneurial training and support, which would help starting entrepreneurs acquire necessary skills and enable them to start successful businesses of those who with more risk of exclusion on the labour market, i.e. those persons over 45 years old that are unemployed or at risk of becoming redundant in their enterprises (i.e. older entrepreneurs). This is the primary target group and beneficiaries of the project.

Main indirect target groups are:

- Associations that represent entrepreneurs
- Adult education and VET organisations that provide training (formal and non-formal) to the (future) entrepreneurs
- Policy makers and public administration with competences in the field of entrepreneurship and training
- Training experts

The 45+ entrepreneurs have good knowledge of their sector and relevant expertise in their line of work, they lack, however, the specific skills and knowledge for starting-up and running a successful and sustainable business, so they need more exposure to entrepreneurship, they have the skills and experience to make a success of their new enterprise and, more importantly, this in combination with their maturity can reduce the risk of failure.

The need for development of entrepreneurship mindset and skills has been confirmed by various studies and documents, and further researched using a common approach in all partner countries, so that the findings are comparable, and learning methodology and resources developed in the project meet the most expressed needs of the target group.

The document includes the following sections:

- Introduction: here the background and context of the RE-ENTER project are discussed presented.
- Objectives and Methodological Approach presents the aims of the Intellectual Output 2, explains how the research was structured and the research tools.
- Desk Research section provides a summary of RE-ENTER Intellectual Output 1 - Entrepreneurial Development Practices for unemployed and older workers in Europe
- Fieldwork in Partner Countries presents the analysis of the results of RE-ENTER survey that included both representatives of the project target group and stakeholders
- Conclusions: this section presents the main findings from project research, including a list of skills the entrepreneurs consider most important, as well as the suggestions on how to make the RE-ENTER learning platform more effective and successful.

The report has been developed by Learning Detours in cooperation with all project partners that have carried out the fieldwork in their countries. It will help the project team create the learning programme and adapt the materials to the needs of the older entrepreneurs. The training materials and related tools can then be presented and disseminated in a way that meets the needs of the target audience, in a useful and effective manner.

3. Objectives and Methodological Approach

The aim of the RE-ENTER Intellectual Output 2 (O2) is to define the relevant skills, competencies and knowledge, required by older unemployed and older workers in order to be able to start, manage and run a successful business and being able to move it from a start up-phase into the growth phase.

O2 will be used in the context of the project leading to the development of the learning platform and the e-courses but will also be available as a reference guide to all representatives of the target public and the relevant stakeholders to promote understanding of the skills required in managing and making a business grow and will help individuals recognise their areas of strength and weakness.

In order to establish the RE-ENTER Competence Framework, an in-depth analysis was carried out in two stages:

1. Desk research - analysis of the European level and local documents related to entrepreneurial development practices and skills needs of older entrepreneurs in Europe;
2. Fieldwork consisting of questionnaire survey in partner countries.

In the framework of RE-ENTER desk research, a number of European documents were analysed aiming to understand the demographic trends of the workforce in Europe, learning styles of persons 45+ and current entrepreneurial development practices. The desk research resulted in RE-ENTER Intellectual Output 1 (O1) - report "Entrepreneurial Development Practices in Europe" (see 4).

The research of IO1, which highlighted the lessons learned from existing initiatives, was complemented with fieldwork phase in this IO, which drills deeper into the aforementioned skills and the needs of the target group. The aim of the survey was to analyse the profile of new and potential entrepreneurs, their attitudes towards entrepreneurship, the skills and competences needed and the preferred learning methods. A separate survey was carried out with the stakeholders, aiming to capture their expertise in the area and any input that would help in developing the RE-ENTER outputs.

The questions of the survey have been formulated based on the research done in O1.

Respondents belonging to the main target group were asked if they have considered starting a business and what were the reasons, in which sector they would like to start a company and how much experience they had in this sector; they were required to identify what entrepreneurial skills and competences were the most important for a starting entrepreneur. They were also asked to what they were interested in learning more about. Respondents were asked to specify how they would like to receive any potential training. An open ended section was also included to allow respondents provide any additional feedback. Personal information (names, contact information, age group) was also collected but was not compulsory to be provided.

The survey aimed at the stakeholders repeated the question regarding the most important competences of starting entrepreneurs, and also asked to share the knowledge on other existing training programmes aimed at the target group, and what training type would be the most suitable.

The survey was designed to be completed by the respondents by themselves on a stand alone basis. The advantages from the projects team's perspective of adopting this approach (online survey) as a data collection tool include:

- Responses are gathered in a standardised way
- It is easy to use
- It is a quick way to collect information
- Data can be collected from a larger group
- Observations and contextual data can also be captured

In some partner countries, a mixed approach was applied, collecting the surveys both online and via face-to-face or telephone interviews. Some partners opted to translate the survey into local languages, while in the other countries the respondents were comfortable with the questionnaires in English. All respondents were informed that the answers provided would be kept confidential.

Project partners have established contacts with business support organisations, education institutions that train future entrepreneurs, entrepreneur associations, policy makers and other relevant stakeholders in their regions/ countries. Most partners are organisations in direct contact with the primary target group. This provided a very good access to the participants for the fieldwork. In Croatia, Development Agency VTA selected 26 unemployed persons older than 45 to fill the questionnaire as they represent direct target group of the project and most threatened group in the labour market in Croatia. Insight into problematics and help

to reach the target group was provided by associated partner, Croatian employment service. In Cyprus, Learning Detours cooperated with local development agency and colleges in order to identify and contact the participants of the survey. The other partners have also partnered with local organisations to increase the reach and participation of the target group and stakeholders.

The results of the survey were analysed and are presented in section 5 of the current document (see 5).

Two tools were developed as part of the Methodological Approach. These are:

- RE-ENTER Questionnaire,
- RE-ENTER Questionnaire for Stakeholders.

The questionnaires are presented in the Annex - RE-ENTER Research Tools.

4. Desk Research

The RE-ENTER desk research was carried out in October 2017 - January 2018 with twofold objective: (i) to analyse the demographic trends regarding the workforce 45+ at European level and (ii) to set the framework upon which the target group of RE-ENTER can gain the needed skills set to undertake entrepreneurial actions.

The report "Entrepreneurial Development Practices in Europe", which is the first Intellectual Output of the RE-ENTER project, attempts to reveal the situation as it currently is, in the European Member States by using information from Eurostat and other European monitoring instruments, for presenting the learning style and characteristics of the 45+ workforce. It includes the presentation of the EntreComp Framework, which was focused on how to (re)enter the job market as an employee or as a self-employed person, and on starting up own ventures (cultural, social or commercial).

Demographic change in Europe over the last 30 years has seen Europe's population age significantly and has led to a steady rise in the number of adults aged 50+ in employment or seeking employment across Europe. Many Member States are in the process of implementing policies and reforms that encourage older adults to work longer in later life and the employment rate of older workers is expected to increase significantly over the next decades. Action and interventions are required to support older adults to update their skills and knowledge and to help them re-engage with learning and enhance their employability to ensure both economic and personal needs are met.

There are a range of social factors which impact on the individual's capacity for working and learning in later life. McNair (2009) highlights the increasing challenge of unpaid caring responsibilities, either for elderly parents, partners or grandchildren. Declining personal health as well as changes in family circumstances such as children leaving home, bereavement and divorce can also be contributing factors. These transitions after 50 (Figure 3) are succinctly described by Phillipson (2002), who concludes that individuals who leave work early often experience growing disillusionment and exclusion from society.

Older adults may find it increasingly more difficult to sustain their chosen level of lifestyle in the future making employment a greater necessity than in previous generations. Furthermore, older persons are becoming increasingly more involved in the care of others such as grandchildren, disabled or elderly family members and friends. It is expected, that e.g. in the UK, by 2037, 9.1 million carers could be combining work and care (Management Issues, 2004). Options to remain in the workplace under these circumstances often rely on employers offering flexible working schemes or the above individuals to have created their own company, which will allow older workers to remain in the labour market longer and help provide a work-life balance.

Support and encouragement that will assist with planning and changing career trajectory in later life may be crucial, as well as appropriate advice and guidance on opportunities to re-skill, re-train and access appropriate learning and career opportunities to help realise goals and encourage individuals, where appropriate, to remain working longer and later in life (Smith, 2011a).

Since 2012, the Active Ageing European Year, a lot of publications have discussed the learning preferences of people 45+. These are:

- they prefer more practical and job-oriented knowledge
- they value the real-life application of their new skills and want to apply them immediately
- learning by sharing experiences and learning on the job is the most liked, while self-study and classical learning is the least preferred
- they want to have a systematic feedback on their learning process
- they prefer to work under a recognizable conceptual framework
- they want to learn within an adapted social and logical context
- they want to learn within an adapted logistic context
- they want to learn new things
- on formal learning activities they learn most from colleagues at informal moments, e.g. coffee breaks
- discussing work, sharing problems and hearing how others deal with similar problems/situations is very informative to them
- colleagues from the same organization learn from each other only when they go on training together, because there is no time for this in everyday work
- the structure of the learning has to be clear to the participants
- they prefer a bite-sized learning format

- there has to be a good balance between theory and practice

Entrepreneurship is one of the options for older people that wish or need to remain active in the labour market, combine work with family responsibilities, sustain their lifestyle and use their know-how to create value for society. Although the 45+ potential entrepreneurs have good knowledge of their sector and relevant expertise in their line of work, they lack, however, the specific skills and knowledge for starting-up and running a successful and sustainable business.

The EntreComp Framework (European Commission, 2016) aims to build consensus around a common understanding of entrepreneurship competence by defining 3 competence areas, a list of 15 competences, learning outcomes and proficiency levels, which current and future initiatives can refer to. Developed through a mixed-methods approach, the EntreComp framework is set to become a reference de facto for any initiative aiming to foster entrepreneurial capacity of European citizens. The framework can be used as a basis for the development of curricula and learning activities fostering entrepreneurship as a competence. Also, it can be used for the definition of parameters to assess learners' and citizens' entrepreneurial competences.

The framework describes entrepreneurship as a transversal competence, which can be applied by citizens to all spheres of life from nurturing personal development, to actively participating in society, to (re)entering the job market as an employee or as a self-employed person, and to starting up ventures (cultural, social or commercial). EntreComp is made up by the 3 interrelated and interconnected competence areas ("Ideas and opportunities", "Resources" and "Into action") and 15 competences, which, together, constitute the building blocks of entrepreneurship as a competence. The 15 competences are:

1. Spotting opportunities
2. Creativity
3. Vision
4. Valuing ideas
5. Ethical and sustainable thinking
6. Self-awareness and self-efficacy
7. Motivation and perseverance
8. Mobilizing resources
9. Financial and economic literacy
10. Mobilizing others
11. Taking the initiative
12. Planning and management
13. Coping with uncertainty, ambiguity and risk
14. Working with others
15. Learning through experience

The EntreComp Framework provides hints and descriptions that help understand the competences and work towards their development.

The EntreComp Framework was used as a basis for RE-ENTER survey presented in the next section of the current report.

Please refer to RE-ENTER Intellectual Output 1 for further information on entrepreneurial development practices in Europe, and the EntreComp Framework.

5. Fieldwork in Partner Countries

The RE-ENTER survey was conducted in 6 partner countries (Croatia, Cyprus, Greece, The Netherlands, Norway and Spain) in February-March 2018 aiming to complement the existing knowledge on skills, competences and development needs of starting over-45 entrepreneurs, by collecting primary data from a sample of the target group and stakeholders.

The primary data was collected through a survey, using 2 questionnaires developed for this purpose (see 7). The first questionnaire was aimed at the primary target group, and the second one at the stakeholders.

5.1. Target group survey

The target group questionnaire consisted of 15 questions and was available online in English; some partners have opted to translate it into the local languages. In total, 126 respondents took part in the survey, 26 of them came from Croatia, 16 from Cyprus, 26 from Greece, 15 from the Netherlands, 23 from Norway, 17 from Spain, 1 from Sweden and 1 from the UK.

The analysis of responses is presented below.

Question 1: How would you define an entrepreneur?

The respondents provided over 100 definitions of an entrepreneur. Many of them included various qualities that an entrepreneur should/ would possess: leader, willing to take initiative, pioneer, fighter, persistent, problem solver, negotiator, passionate, self-confident, visionary, optimistic, creative, focused, innovative, communicative, honest, risk-taker, motivated, smart... The definitions ranged from "a person who sets up a business" or "a person running his/ her own company" to "someone with passion and purpose" or "a person that is able to create a wonderful experience for a client/ guest". Many respondents think that an entrepreneur is the one that takes risks, creates value and hopes for a profit.

This question allowed collecting respondents' ideas but it also aimed to start the survey by defining what entrepreneurship meant to each participant and then follow on exploring their understanding, ideas and opinions.

Question 2: Have you ever considered becoming self-employed or starting a business? This question aimed to find out whether the respondents were actually thinking of starting their business or have already started it. As presented in Figure 1 below, most respondents have considered the idea of becoming self-employed or running a business at some point of their life.

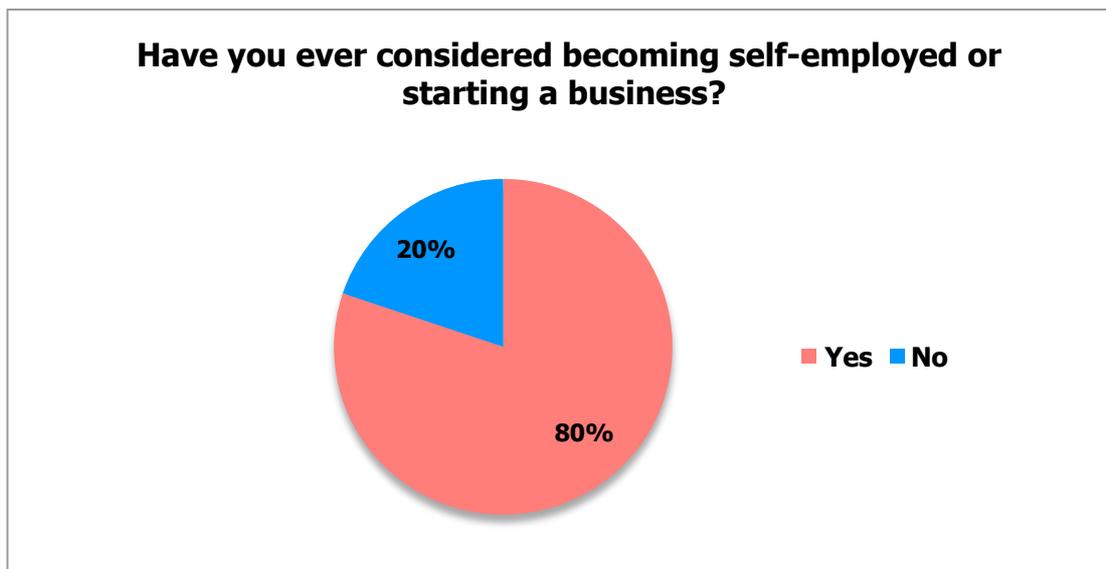


Figure 1: Willingness to start own business

Question 3: What made you think of starting your own business?

Out of 101 respondents that have considered or have already started their own business, more than half did so because they wanted to be their own boss. 30% thought of self-employment of running a company

because they wanted to have more flexibility, so that they could easier combine work and family responsibilities. For 29%, unemployment was the reason of starting thinking about own venture, while 27% had a business idea that they thought was a great one. A perspective of a higher income or job dissatisfaction has also made some respondents think of starting their own business. Most had more than one reason to consider changing their career. Some respondents had other reasons: running a business that would have a social impact, testing of what it is to be an entrepreneur, creating a full-time job for themselves, having less dependence on social security system when they get older. The answers have distributed as presented in Figure 2.

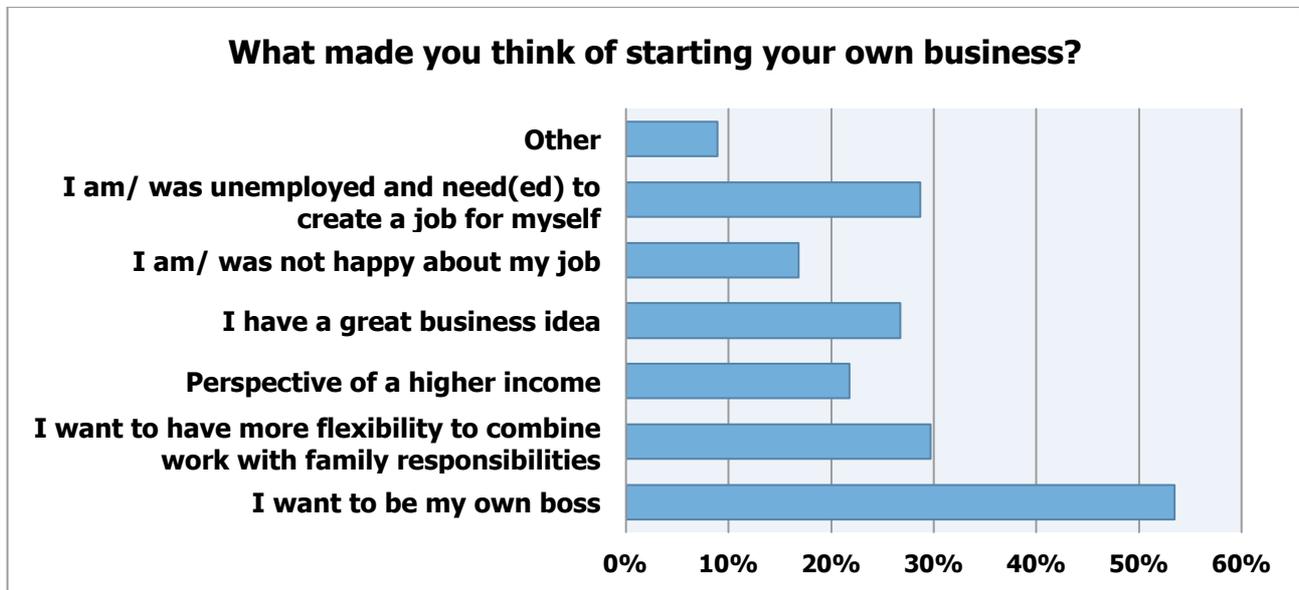


Figure 2: Reasons for starting own business

Question 4:

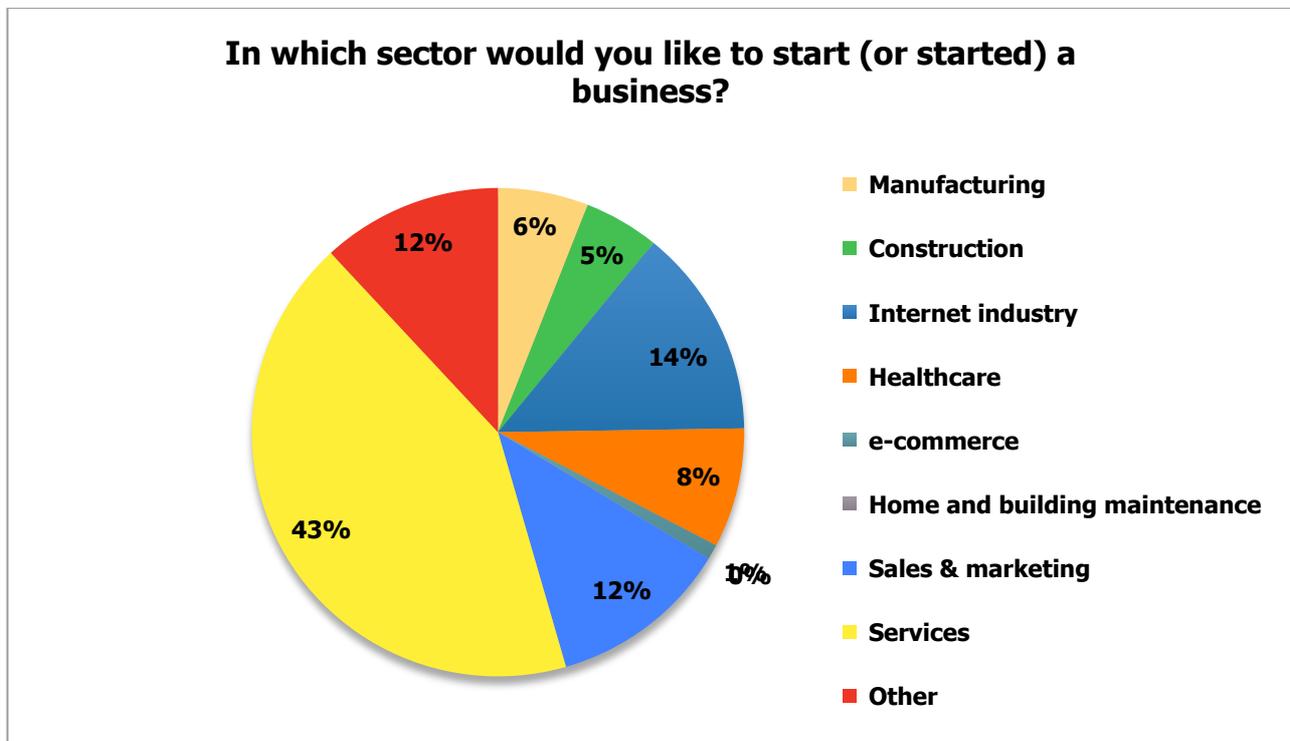


Figure 3: Preferred business sectors

The most popular sector among the respondents is services - almost half of them would like to start a business in this sector; 14% are interested in business opportunities in internet industry, 12% would like to have a business in the area of marketing and sales, 8% in healthcare, 6% in manufacturing, 5% in construction, 1 respondent - 1% is interested in e-commerce.

None of the respondents is interested in home and building maintenance, while 12% have other business ideas. The "other" sectors indicated by the participants include health and nutrition, AI and robotics, consulting, coaching and training, market research, traditional products, agricultural-medical, Earth observatory, environmental technologies, specialised printing and hotel industry.

Question 5: How much work experience do you have in this sector?

Most respondents have quite a lot of experience in their chosen business sector, the biggest share have worked in their sector for 10-20 years. This allows expecting that they have sufficient technical knowledge and may only need to improve their entrepreneurial competences.

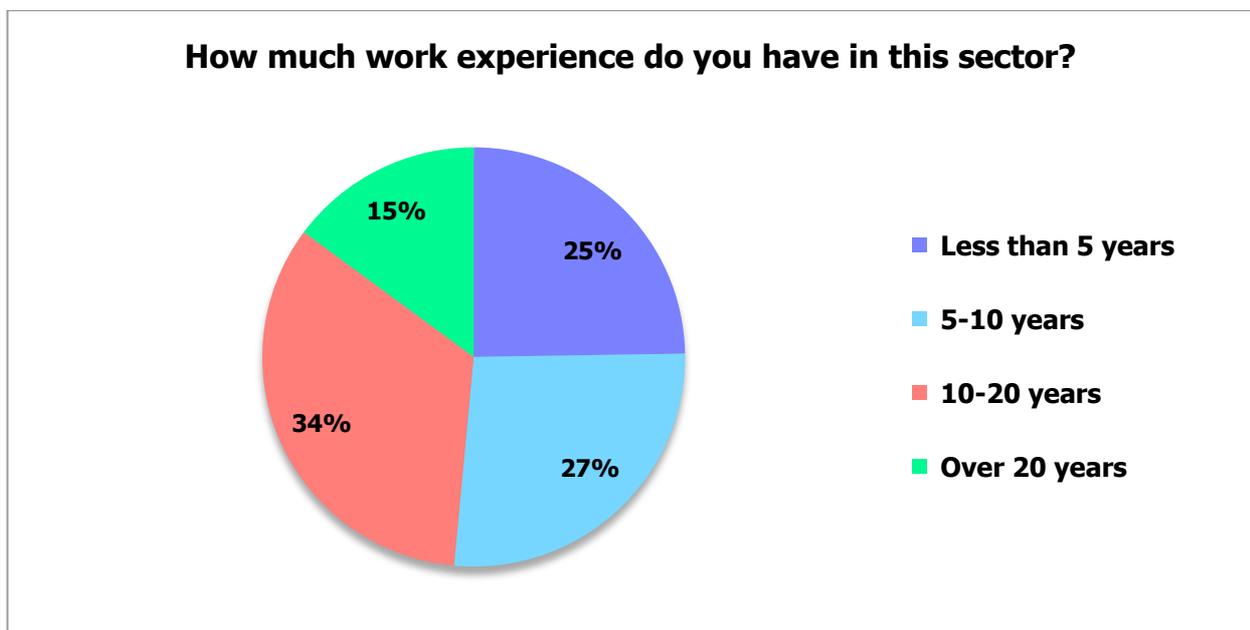


Figure 4: Previous work experience in chosen business sector

Question 6: Why have you not considered starting your own business or becoming self-employed?

Out of 126, 25 participants of the survey said they have not considered starting own business or becoming self-employed. Almost half of them (see Figure 5) think that starting a business is very risky. 32 % believe that they don't have sufficient financial resources, while 28% lack knowledge and skills. Only 3 out of 25 respondents didn't think about own company because they are happy about their current job.

There are some other reasons as well: one respondent said that he/she had already had a bad experience, another one wanted to get work experience before starting his/ her own business. It seems that the respondents that indicated "other" reasons have actually thought about becoming entrepreneurs or are starting to think about it as they have also noted " I worked in public sector and want to test being an entrepreneur", " It is now I feel I want to test being an entrepreneur", " I have been happy with my job but feel now motivated to change".

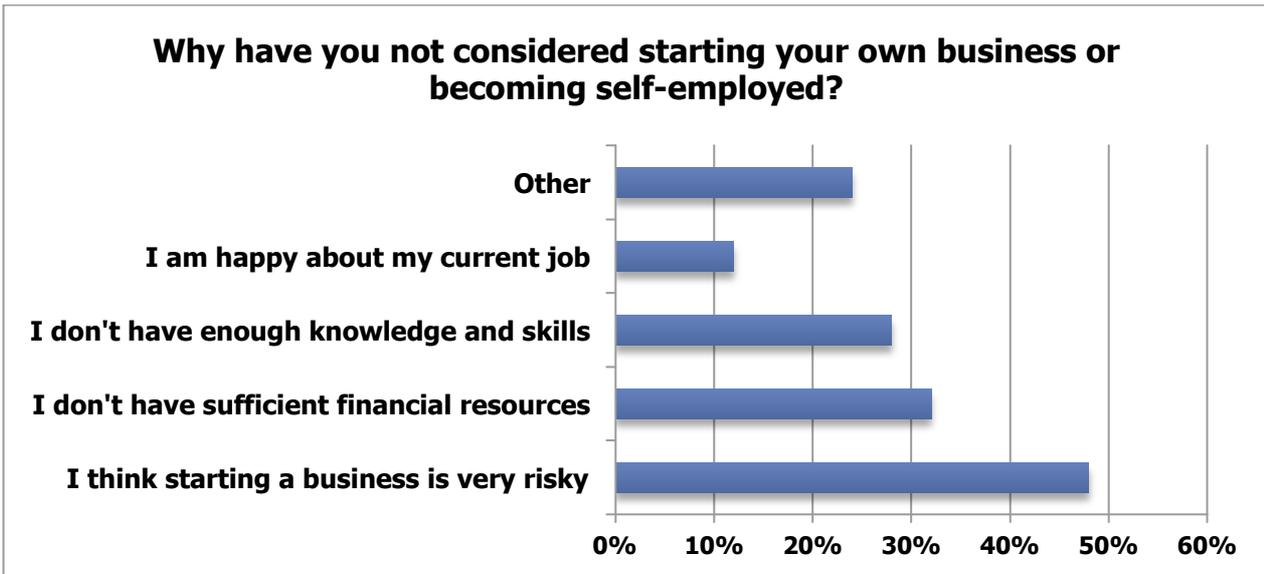


Figure 5: Reasons not to start a business

Question 7: In your opinion, which competences are the most important for a starting entrepreneur?

The participants were asked to select 5 competences that they consider to be the most important. The list included 15 competences from the EntreComp framework (see Section 4) + Communication and social media skills, that the project team considers important as well.

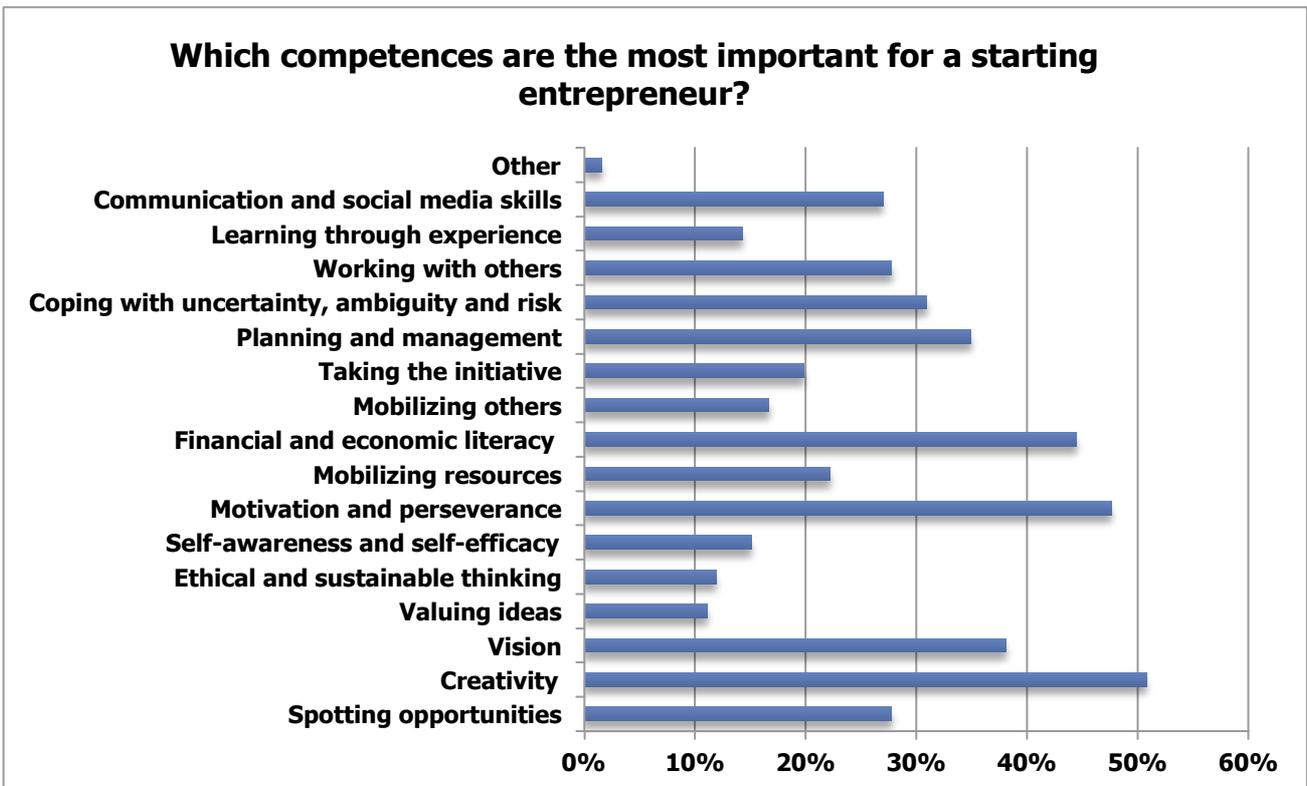


Figure 6: Competences most important for starting entrepreneur

Some participants found it difficult to select only 5 competences, as ideally an entrepreneur should possess all of them. Nevertheless, a selection was made, and the competences that seem to be the most important to the respondents are: creativity (51% of respondents), motivation and perseverance (48%), financial and economic literacy (44%), vision (38%) and planning and management (35%) (see Figure 6). These were

followed by coping with uncertainty, ambiguity and risk, spotting opportunities, working with others, and communication and social media skills. Knowing how to value ideas, ethical and sustainable thinking, self-awareness and self-efficacy were evaluated as least important.

This is the list of competences most important for a starting entrepreneur, according to our respondents, in descending order:

- Creativity
- Motivation and perseverance
- Financial and economic literacy
- Vision
- Planning and management
- Coping with uncertainty, ambiguity and risk
- Spotting opportunities
- Working with others
- Communication and social media skills
- Mobilizing resources

Some suggestions regarding other important competences were made: creative thinking, multidisciplinary work, active listening, leadership, and sales.

Question 8: Which of the following would you be interested to learn more about?

The participants were presented with the same list of competences as in the previous question, this time aiming to see what competences they would like to develop further. They were asked to mark all the competences they would like to improve.

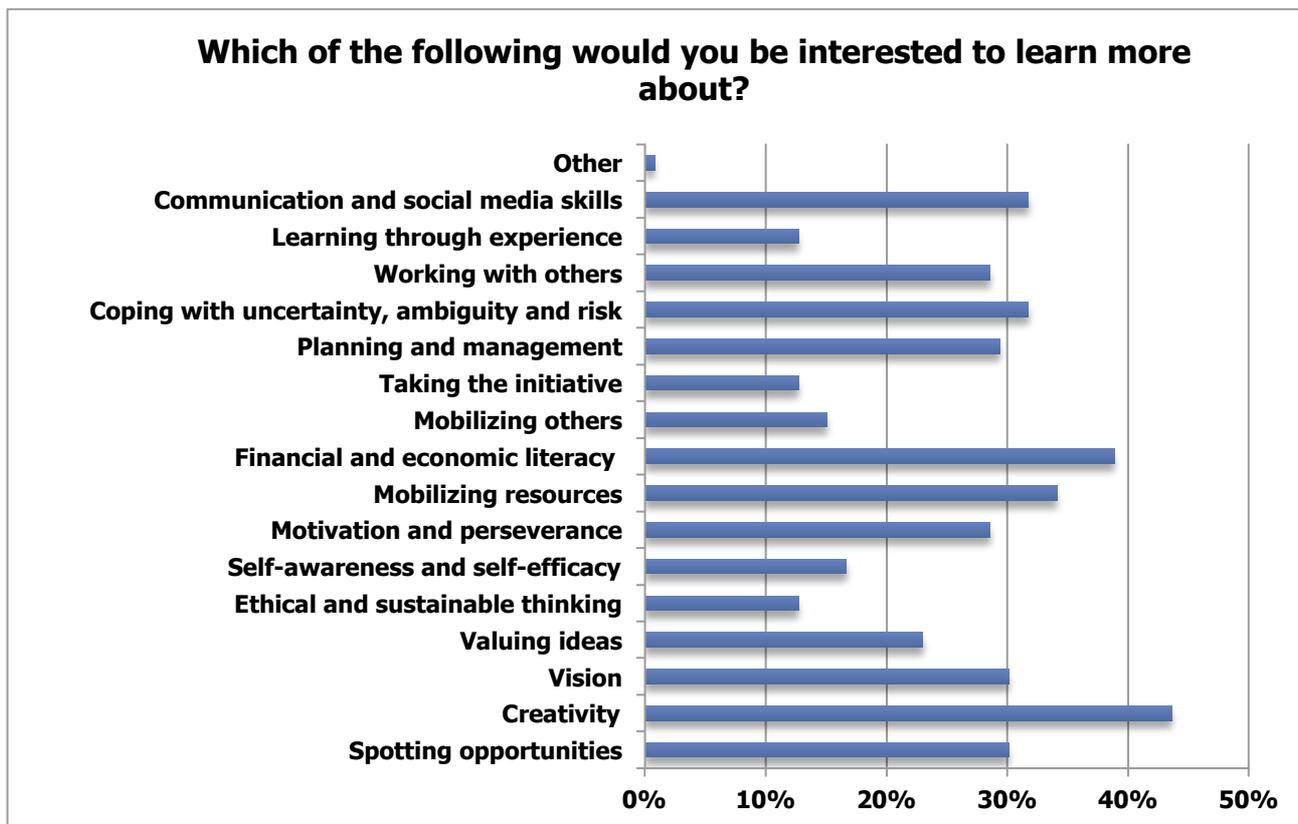


Figure 7: Level of interest to develop specific entrepreneurial competences

The need to develop specific competences was expressed as follows, in descending order:

- Creativity - how to develop creative and purposeful ideas
- Financial and economic literacy - how to develop financial and economic know how

- Mobilising resources - how to gather and manage the resources you need to turn your ideas into action
- Coping with uncertainty, ambiguity and risk - how to make decisions and reduce risk
- Communication and social media skills - how to transmit information effectively
- Spotting opportunities - how to use your imagination and abilities to identify opportunities for creating value
- Vision - how to work towards your vision of the future
- Motivation and perseverance - how to stay focused, determined and resilient under pressure
- Planning and management - how to prioritize, organize and follow-up
- Working with others - how to team up, collaborate and network
- Valuing ideas - how to make the most of ideas and opportunities
- Self-awareness and self-efficacy - how to believe in yourself and keep developing
- Mobilizing others - how to inspire and get others on board
- Ethical and sustainable thinking - how to assess the consequences and impact of ideas, opportunities and actions
- Taking the initiative - how to initiate processes that create value
- Learning through experience - how to learn by doing

One respondent would like to learn more about selling a business.

One respondent has marked that funding and income from clients are crucial to succeed. This is related to several competences in the above list (mobilising resources, management, etc.).

Creativity was the most important competence according to 51% of our respondents, and also the one that wanted to develop most (44%). Likewise, financial and economic literacy is a competence with high interest to be developed (39%), and at the same time it's among 5 most important competences.

48% of respondents consider motivation and perseverance to be one of the most important competences and 29% want to improve it. 38% consider vision very important and 30% want to develop it. Planning and management is considered very important by 35%, 29% want to improve it. Mobilising resources is considered very important by 22%, 34% want to learn more about this.

The 4th competence by the order of interest to be developed (32%) is coping with uncertainty, ambiguity and risk, and it is considered to be very important by almost the same share of respondents (31%). 32% want to learn more about communication and social media, and 27% say it's a very important skill for a starting entrepreneur.

If we check both lists of highest rated competences in questions 7 and 8, we will notice that it's the same 10 competences, only in different order. Summing up the % of those that consider a competence very important and % of those that want to develop it, we get the following list, where 1 is the competence with highest rating and 10 - with the lowest one. The % were turned into points and summed up:

- 1. Creativity (95 points)**
- 2. Financial and economic literacy (87)**
- 3. Motivation and perseverance (77)**
- 4. Vision (68)**
- 5. Planning and management (64)**
6. Coping with uncertainty, ambiguity and risk (63)
7. Communication and social media skills (59)
8. Spotting opportunities (58)
9. Working with others (57)
10. Mobilising resources (56)

We should note that the difference in rating among the last four competences was minimal. The range of points for the remaining 6 competences was among 25-34.

Question 9: How much time are you willing to invest to improve your entrepreneurial skills?

It is important to see how much time the target group is willing to spend on learning. Most respondents would like to invest several hours per month or several hours per week to improve their entrepreneurial competences.

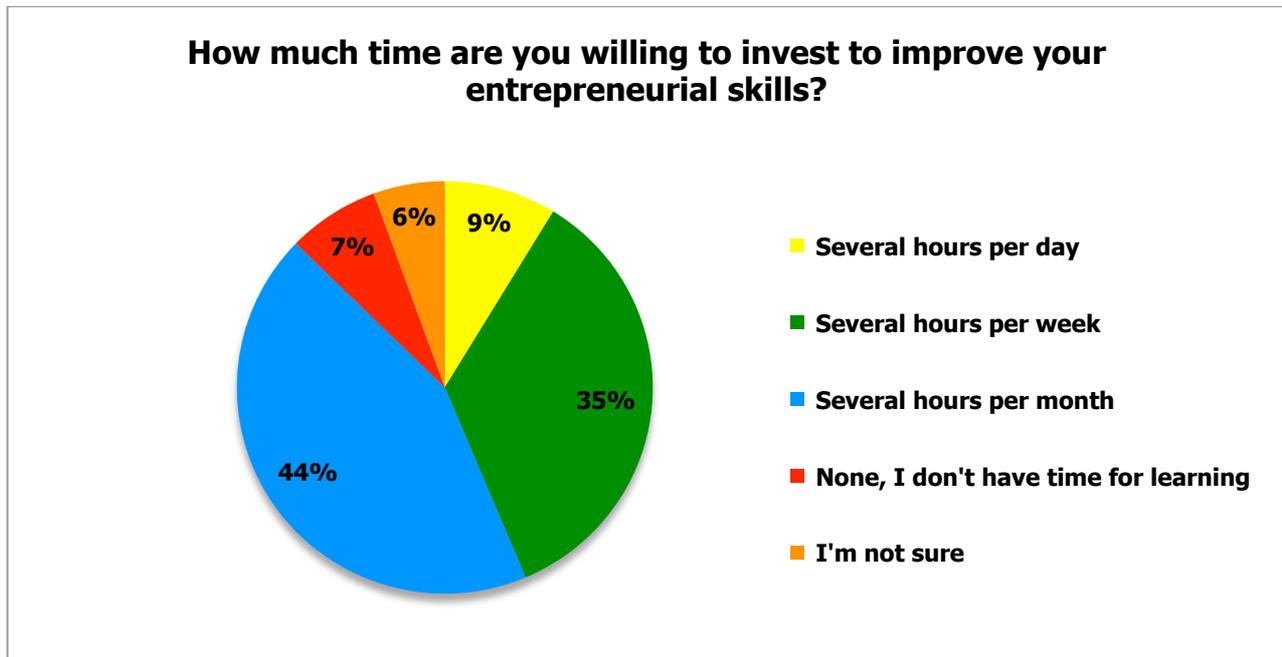


Figure 8: Preferred intensity of learning

It is interesting to notice that 9% of respondents were willing to study several hours per day. It may be related to the comment that some periods of time (e.g. summer) are more convenient for learning, i.e. some participants may prefer a shorter and more intense learning programme in a convenient time period.

Question 10 aimed to find out what kind of learning is most attractive to the participants. They were asked to mark all options that they liked and the answers distributed as follows:

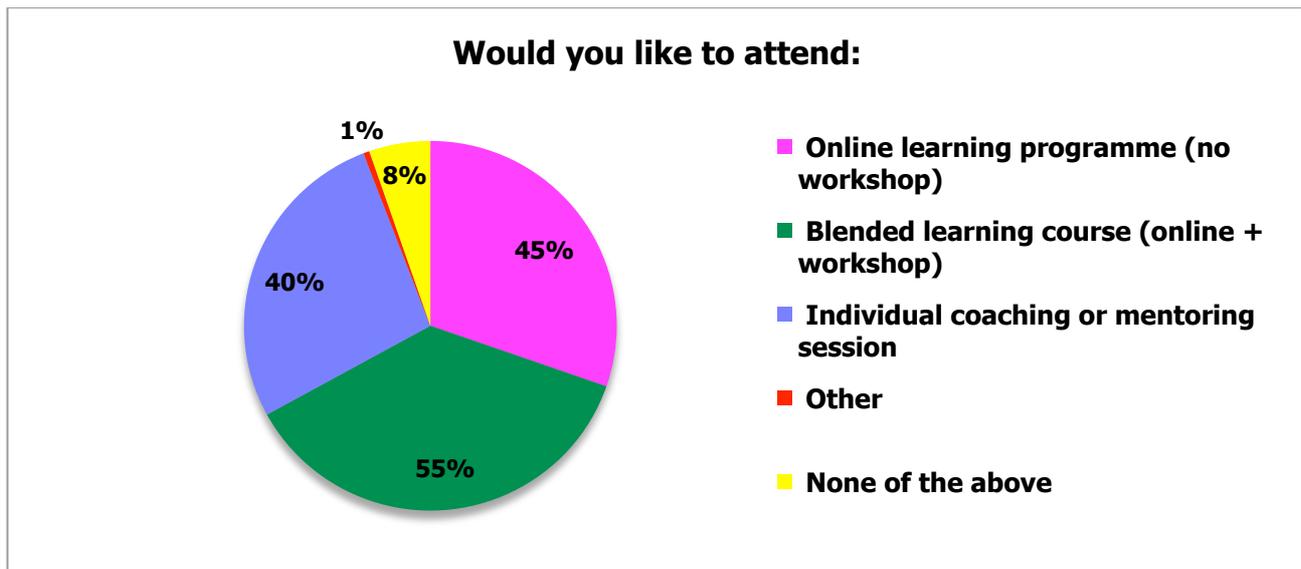


Figure 9: Preferred learning type

Most participants would like to attend a blended learning programme, however online learning programme and individual coaching or mentoring session are also popular choices. Many participants marked several options, which could mean that all types of training are acceptable, or they would like to combine them. 8%

of respondents are not interested in any type of learning, which is almost the same result as in the previous question where 7% marked that they didn't want to invest any time in improving their entrepreneurial competences as they didn't have time for learning.

Question 11: Do you have any suggestions regarding a training programme on entrepreneurship?

A number of suggestions were received, similar ones were grouped and presented below:

- A programme that would help make the transition from an employee working for another company to an entrepreneur easier
- More practical rather than theoretical, many examples, close to reality. Small duration.
- It has to be simple and focused on practice, in modules and available from various devices
- Include learning materials on fund raising, budgeting, marketing, sales, closing a business (with losses)
- Take into consideration the EntreComp report of European Commission
- Blended Learning
- Start developing the idea of the entrepreneur in the workshop itself
- Create a group / community
- To learn entrepreneurship, you need mentorship and counselling, as well as an environment that could help mitigate the 1st stages of starting up. Most new companies fail at scaling up and this is not without a reason.
- Involve active entrepreneur(s) in the training programme, so that the trainees can have a discussion directly with the entrepreneur(s)
- Follow up is as important as the training
- Lifelong learning in business competencies is necessary

The remaining questions were related to personal information and not compulsory to answer.

Question 12 asked for respondent's name, and 94 respondents provided it.

Question 13: respondent's age group.

Most respondents belong to the age group of 40-50 years old, approximately one third - 50-60 years old, 5% 60-70 years old. No respondents were older than 70.

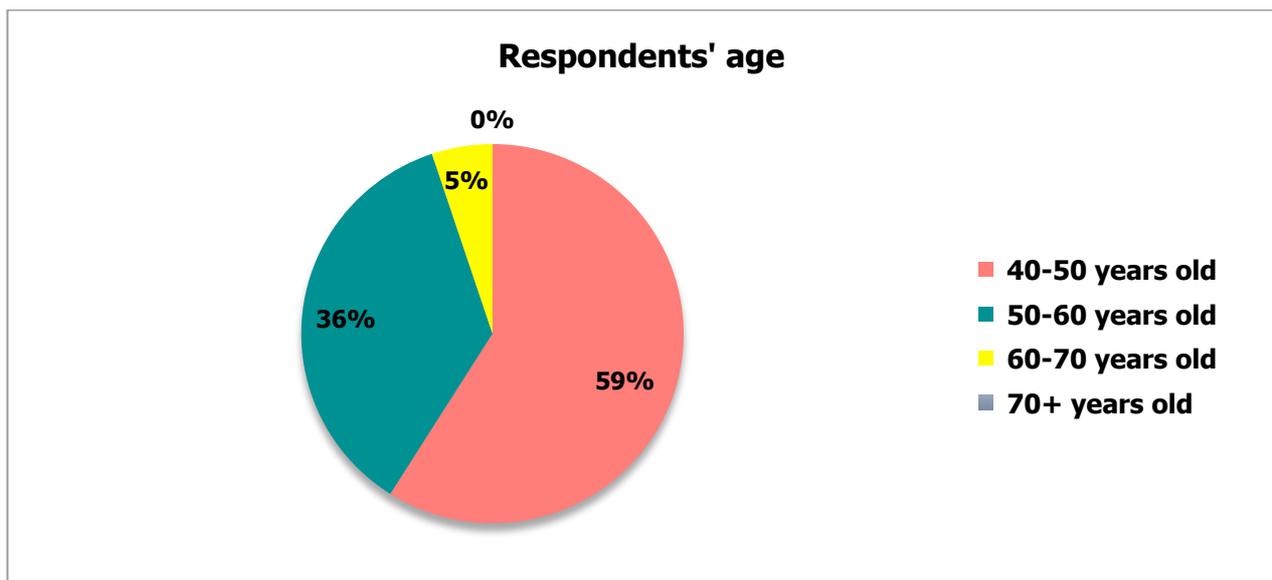


Figure 10: RE-ENTER survey respondents' age groups

Question 14: If you would like to receive further information about starting a business and the RE-ENTER project, please enter your email address.

56 respondents have provided their email addresses. Some respondents have indicated that they would like to receive information through the RE-ENTER partner in their country, many prefer to get information through social media and not email.

Question 15: Social media will be used to communicate the RE-ENTER news and outcomes. What social media do you prefer to use?

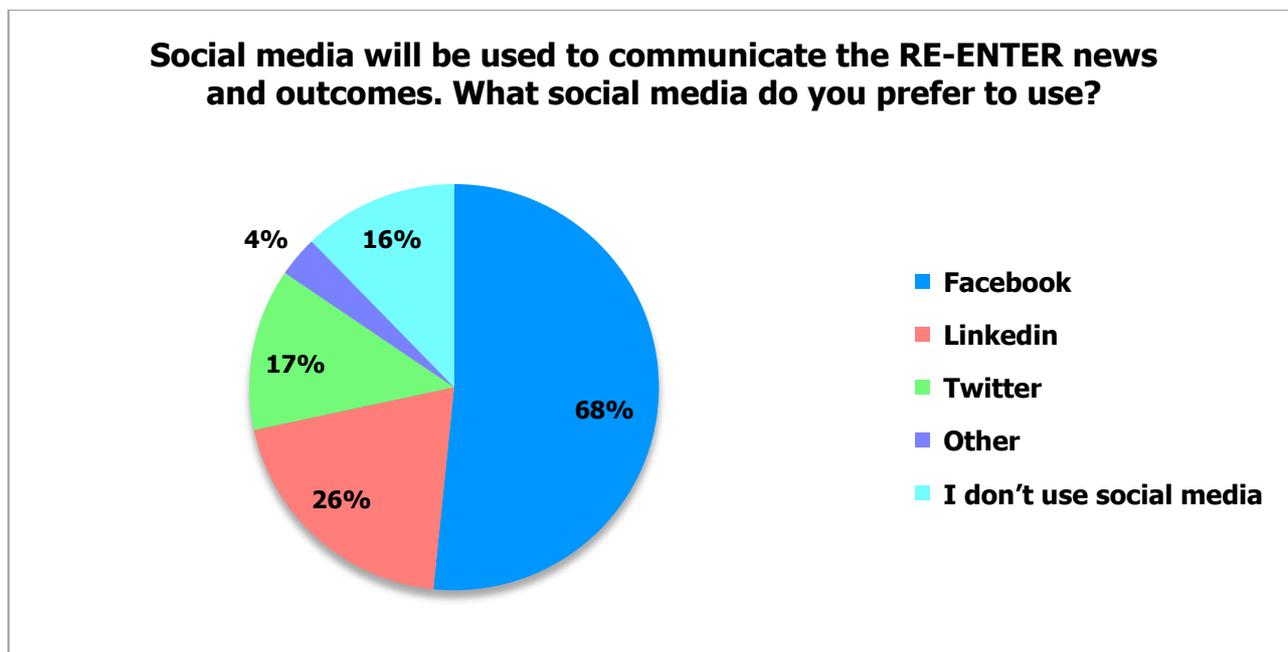


Figure 11: Preferred social media

Some participants chose several social media channels, however 68% prefer to use Facebook. The respondents that do not want to use social media have indicated that they would like to use email, blog or be informed directly through the local project partner.

5.1. Stakeholders survey

The aim of stakeholders' survey was to capture their opinions and insights regarding entrepreneurship, entrepreneurial skills and training, and detect any existing training and support programmes addressing RE-ENTER target group.

The questionnaire for stakeholders consisted of 8 questions, some of them the same as in the target group questionnaire, and some different, to collect additional information. 28 stakeholders from 6 partner countries took part in the survey: 5 from Croatia, 5 from Cyprus, 5 from Greece, 5 from the Netherlands, 5 from Norway and 3 from Spain. The stakeholders represent education and training, financing, business consulting organisations, business associations, regional development agencies, employment services and local authorities in partner countries.

The results of the survey are presented below.

Question 1: How would you define an entrepreneur?

In general, the stakeholders' definitions of an entrepreneur were similar to those provided by the project target group. Many of them included the qualities/ competences of an entrepreneur: visionary, creative, risk taker, goal oriented, able to mobilise resources, able to see opportunities, leader, innovative, creative, determined, passionate, brave, valuable.

While one respondent described an entrepreneur as "one man band", several others think this kind of person would be a team-player, somebody that is able to offer jobs and run a team. A few definitions included "a person that is willing to take financial risks to create a new business/ service/ value in the hope of profit", however one respondent specified that "profit is her/ his compensation, not a goal". There were also some definitions like "a person who sets up a business", and several respondents have mentioned that an entrepreneur not only starts a company but is able to make it grow.

Further definitions of an entrepreneur include:

- One who sees new connections between needs and economic value
- A proactive attitude committed to carry out actions impacting positively on the Society
- The journey of entrepreneurship is a lifestyle driven by the innate need to create, build and grow
- Entrepreneurship is seeing an opportunity and gathering the resources to turn a possibility into a business

Question 2: In your opinion, which competences are the most important for a starting entrepreneur?

The stakeholders had to choose up to 5 competences that they thought were the most important. Based on the results of the selection, the 10 most important competences are, in descending order:

- Vision,
- Creativity,
- Motivation and perseverance,
- Spotting opportunities,
- Financial and economic literacy,
- Mobilising resources,
- Planning and management,
- Coping with uncertainty, ambiguity and risk,
- Taking the initiative,
- Communication and social media skills

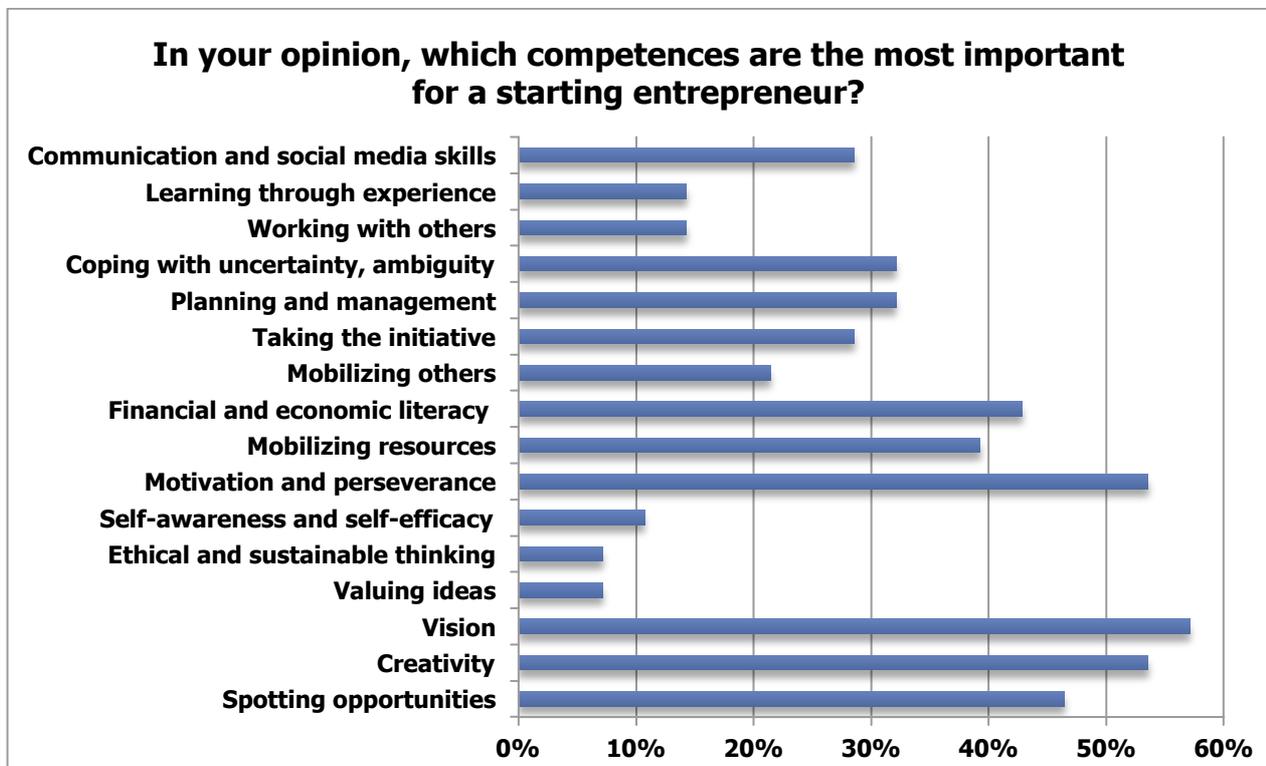


Figure 12: Stakeholders view - the most important competences for a starting entrepreneur

We can notice that most competences in the list are the same as in the survey of the target group, only "taking the initiative" got into the top 10 of the stakeholders, while "working with others" is in the top 10 of the target group. Creativity is very high in both lists; the stakeholders see vision, spotting opportunities and mobilising resources as more important than they are seen by the target group, while the target group has motivation and perseverance, financial and economic literacy, planning and management, coping with uncertainty, ambiguity and risk, and communication and social media skills slightly higher in their list.

Valuing ideas and ethical and sustainable thinking are considered to be among the most important competences by only a small number of respondents, both among the new/ potential entrepreneurs, and the stakeholders. Nevertheless, we have to take into account that the respondents were asked to choose 5 most important competences only, and some of them left comments that more competences were very important for most starting entrepreneurs.

Question 3: Which type of training do you consider suitable for starting entrepreneurs?

The respondents were asked to mark all suitable answers. The majority of respondents think that either a blended learning course or individual coaching or mentoring, or a combination of them would be the most appropriate training type. Only 11% of respondents have selected an online learning programme as a suitable training type. It seems that the stakeholders strongly believe that starting entrepreneurs need face-to-face interaction and online learning alone is not advisable.

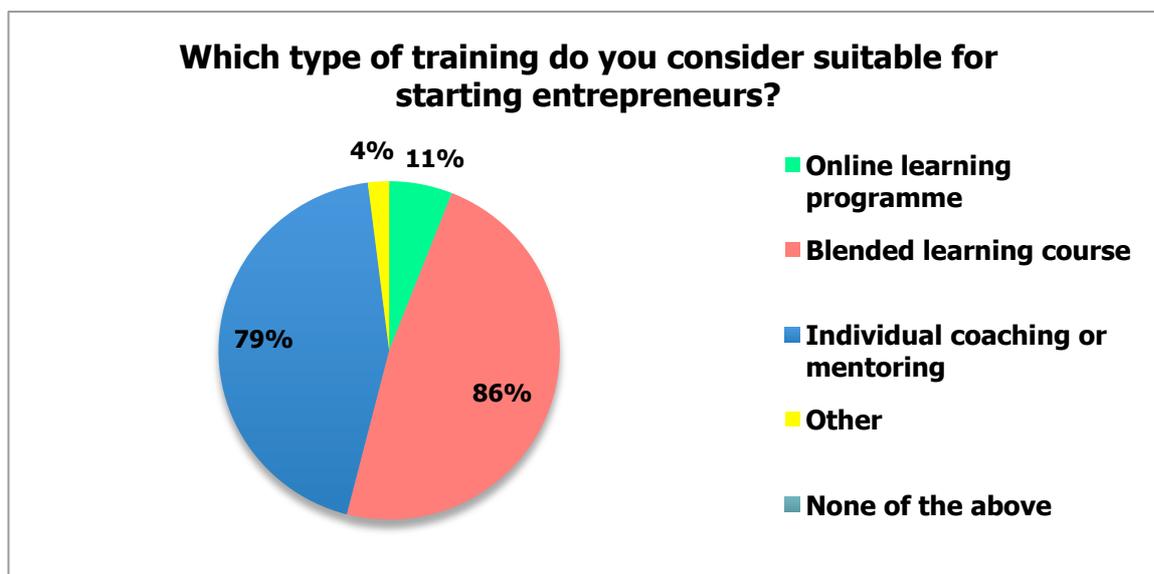


Figure 13: Stakeholders view - suitable training types for starting entrepreneurs

Question 4: Are you aware of any training and/ or support programmes in your region that are intended for new entrepreneurs, especially those over 45 years old?

8 out of 28 stakeholders knew some training or support programmes intended for new entrepreneurs. The stakeholders from Spain and Norway have provided specific examples:

- The "Centros Andaluces de Emprendimiento (CADE)" - part of the Foundation Andalucía Emprende have several initiatives focusing on entrepreneurs and different skills, as example: <https://www.andaluciaemprende.es/formacion/formacion-tecnicas-de-busqueda-activa-de-empleo/>
- Some programmes of Madrid regional government are designed for mature people willing to become entrepreneurs
- "<https://www.uio.no/studier/emner/matnat/sfe/ENT4000/index.html>
<https://www.uio.no/studier/emner/matnat/sfe/ENT4000I/index-eng.html>
- ECWT on-line courses: crowdfunding (<http://uwawme.eu>), digital literacy & entrepreneurship (<http://digaproject.eu>); <https://www.kursguiden.no/kurs/Gründer/Temakurs-for-gründere/>

- <https://www.etablererveiledning.no/>
- <http://www.minegenbedrift.no>
- www.flerkulturell.no

One respondent from Cyprus has noted that there are entrepreneurial training programmes but not specifically targeting the age group of RE-ENTER.

Question 5: Do you have any suggestions regarding a training programme on entrepreneurship?

A number of suggestions for the training programme were provided:

- A 1st stage course for people who are not familiar with the field
- Focus on the person (entrepreneur) rather than the topic (entrepreneurship)
- The program should contain: current Business owners who can also teach, various successful business owners who can coach/lead by example as well as instruction on marketing and financing.
- Follow the concept of an Incubation Programme (make it quick, teach the basics in different areas)
- Use the methodology of an accelerator program to set someone's business on fast track
- Would be good to see the programme first and we might be able to help distribute it.
- Make it very practical and keep it short for people above 45 who have seen a lot and have work experience.
- Training programme for this group is OK, but maybe the target group should even be a bit older (55+)?
- We see many people with a job AND a business. Maybe there could be also some attention in the programme for people who share both a job and have a mini enterprise?
- Try to be different from all the other existing programmes
- Taking into consideration local context, perceptions of entrepreneurship, status of entrepreneur.
- Budgeting
- Focusing first on emotional approaches rather than conceptual knowledge
- Learning by doing methodology, including: real entrepreneurs having practical experience including both, successful projects and failures
- It should be practical, contain region-specific information and advice, examples from local companies
- Workshops, meetings with experienced and successful entrepreneurs.
- It has to be modular, blended and multi-device. Some key areas such as risk taking, and financial skills are very important, together with soft skills (resilience, communication...etc.)
- When involving senior people who fell in unemployment, it would be essential to involve these people in a programme that every person to participate with others physically, not only online basis, because it is essential to recover those people from the isolation they are going through because of the unemployment. Motivate them through sharing with others the positive feelings of overcoming isolation and unemployment.
- There should be a variety of continuous training programmes on the market adjusted to specific target groups and their business needs.

Questions 6 to 8 asked to provide personal information, which was not compulsory. 24 stakeholders provided their names and organisation details, and the partners have the necessary contact information in order to disseminate RE-ENTER and/ or contact the stakeholders when their further involvement in the project is necessary.

6. Conclusions

In the recent years Europe is facing the challenges of aging workforce and the need to support older adults to update their skills and knowledge and to help them re-engage with learning and enhance their employability.

Entrepreneurial education and training in many countries remains focused on young people; there is a strong need for adapted learning programmes and more practical guidance for persons 45+ considering the way of entrepreneurship.

Researchers suggest that in order to successfully develop entrepreneurial competences, we should take into account the learning styles, and especially the learning preferences of persons of a specific age group. The people 45+ prefer more practical and job-oriented knowledge gained by sharing experiences and learning on the job, they value real-life application of their new skills and systematic feedback, they like clear learning structure and prefer bite-sized learning format, they also learn through discussion in informal part of training events.

Following the analysis of available European-level research, the RE-ENTER partners carried out local fieldwork in attempt to identify the most important competences for starting older entrepreneurs in their regions. 126 new and potential entrepreneurs took part in RE-ENTER survey; 28 stakeholders shared their opinions and experience through questionnaire or during face-to-face meetings.

According to the results of RE-ENTER research, the entrepreneurial competences that are considered to be the most important and have the highest level of interest for further learning among the target group in partner regions are:

- **Creativity,**
- **Vision,**
- **Motivation and perseverance,**
- **Planning and management,**
- **Financial and economic literacy.**

These competences ranked highest according to the overall results of the RE-ENTER survey, considering the opinions of the target group and stakeholders.

The other competences that could be included in the Entrepreneurial Development Programme, ranked by importance as perceived by the participants of the survey:

- Coping with uncertainty, ambiguity and risk,
- Communication and social media skills,
- Spotting opportunities,
- Working with others,
- Mobilising resources and
- Taking the initiative.

The RE-ENTER list of skills and competences is based on research in project partner countries and represents the overall results - what is required or perceived as important by majority of starting entrepreneurs and stakeholders that took part in project research. Country-specific differences could be addressed by providing additional learning resources in different language versions of the RE-ENTER learning platform.

Blended learning is considered to be the most suitable skills development tool; it could be combined with individual coaching or mentoring.

Recommendations for the RE-ENTER Entrepreneurial Development Programme:

- It should be practical and well structured,
- Provide examples, both success and failure,
- The online learning programme should be available from various devices
- Follow the concept of a business incubation/ acceleration programme (make it quick, teach the basics in different areas)
- Provide possibilities for face-to-face contact and networking, helping especially unemployed people to overcome isolation and increase motivation
- Facilitate the development of community of starting entrepreneurs
- Learning by doing, involve active entrepreneur(s) as trainers or mentors
- Consider including mentoring and coaching sessions, and follow-up after the training is completed

- Consider the needs of people who are employed and have a mini enterprise at the same time
- Take into consideration local context, perceptions of entrepreneurship, status of entrepreneur
- Contain region-specific information and advice, examples from local companies
- Focus first on emotional approaches rather than conceptual knowledge
- Try to be different from all the other existing programmes

RE-ENTER learning programme has a potential to be well received in partner regions, with the condition that it provides meaningful contents in a modern and attractive way.

The recommendations of the current report will be used to design the RE-ENTER Entrepreneurial Development Programme.

The results of RE-ENTER research can also be used as insights and guidelines by stakeholders in partner countries, as well as policy makers aiming to improve the entrepreneurial education and training systems and practices.

7. Annex - RE-ENTER research tools

The RE-ENTER research tools consist of 2 questionnaires - one aimed at the target group and the second at the stakeholders. The questionnaires are presented below.

7.1. RE-ENTER target group questionnaire

RE-ENTER - Returning to the Labour Market through Entrepreneurship

SURVEY

The RE-ENTER project will develop a learning platform to support potential and new entrepreneurs in acquiring the necessary skills and competences. It is aimed at people that have work experience, are over 45 years old and are exploring the possibility of having their own business.

The project is co-funded by the European Commission, in the framework of the Erasmus+ programme.

This survey seeks to analyse the attitudes towards entrepreneurship, skills and competences needed to start and manage a business and support that new entrepreneurs may require.

We would be grateful for your participation in this important research. Completing the questionnaire should take about 15 minutes of your time. Please be assured that all answers you provide will be kept confidential.

We would appreciate if you fill in the form by 20 February 2018.

Thank you!

RE-ENTER team

1. How would you define an entrepreneur?

2. Have you ever considered becoming self-employed or starting a business?

Yes

No

If your answer is NO, please proceed to question 6.

3. What made you think of starting your own business? Please mark all that apply.

I want to be my own boss

I want to have more flexibility to combine work with family responsibilities

Perspective of a higher income

I have a great business idea

I am/ was not happy about my job

I am/ was unemployed and need(ed) to create a job for myself

Other

If you answered "other", please specify: _____

4. In which sector would you like to start (or started) a business?

- Manufacturing
- Construction
- Internet industry
- Healthcare
- e-commerce
- Home and building maintenance
- Sales & marketing
- Services
- Other

If you answered "other", please specify: _____

5. How much work experience do you have in this sector?

- Less than 5 years
- 5-10 years
- 10-20 years
- Over 20 years

Please proceed to question 7.

6. Why have you not considered starting your own business or becoming self-employed? Please mark all that apply.

- I think starting a business is very risky
- I don't have sufficient financial resources
- I don't have enough knowledge and skills
- I am happy about my current job
- Other: please specify _____

7. In your opinion, which competences are the most important for a starting entrepreneur? Please choose and mark up to 5 competences.

- | | |
|---|--|
| <input type="checkbox"/> Spotting opportunities | <input type="checkbox"/> Mobilizing others |
| <input type="checkbox"/> Creativity | <input type="checkbox"/> Taking the initiative |
| <input type="checkbox"/> Vision | <input type="checkbox"/> Planning and management |
| <input type="checkbox"/> Valuing ideas | <input type="checkbox"/> Coping with uncertainty, ambiguity and risk |
| <input type="checkbox"/> Ethical and sustainable thinking | <input type="checkbox"/> Working with others |
| <input type="checkbox"/> Self-awareness and self-efficacy | <input type="checkbox"/> Learning through experience |
| <input type="checkbox"/> Motivation and perseverance | <input type="checkbox"/> Communication and social media skills |
| <input type="checkbox"/> Mobilizing resources | <input type="checkbox"/> Other: please specify |
| <input type="checkbox"/> Financial and economic literacy | _____ |

Comment (optional): _____

8. Which of the following would you be interested to learn more about? Please mark all that apply.

<input type="checkbox"/> Spotting opportunities - how to use your imagination and abilities to identify opportunities for creating value	<input type="checkbox"/> Financial and economic literacy - how to develop financial and economic know how
<input type="checkbox"/> Creativity - how to develop creative and purposeful ideas	<input type="checkbox"/> Mobilizing others - how to inspire and get others on board
<input type="checkbox"/> Vision - how to work towards your vision of the future	<input type="checkbox"/> Taking the initiative - how to initiate processes that create value
<input type="checkbox"/> Valuing ideas - how to make the most of ideas and opportunities	<input type="checkbox"/> Planning and management - how to prioritize, organize and follow-up
<input type="checkbox"/> Ethical and sustainable thinking - how to assess the consequences and impact of ideas, opportunities and actions	<input type="checkbox"/> Coping with uncertainty, ambiguity and risk - how to make decisions and reduce risk
<input type="checkbox"/> Self-awareness and self-efficacy - how to believe in yourself and keep developing	<input type="checkbox"/> Working with others - how to team up, collaborate and network
<input type="checkbox"/> Motivation and perseverance - how to stay focused, determined and resilient under pressure	<input type="checkbox"/> Learning through experience - how to learn by doing
<input type="checkbox"/> Mobilizing resources - how to gather and manage the resources you need to turn your ideas into action	<input type="checkbox"/> Communication and social media skills - how to transmit information effectively
<input type="checkbox"/> Other (please specify): _____	

Comment (optional): _____

9. How much time are you willing to invest to improve your entrepreneurial skills?

- Several hours per day
- Several hours per week
- Several hours per month
- None, I don't have time for learning
- I'm not sure

Comment (optional): _____

10. Would you like to attend (you may choose more than one option):

- Online learning programme (no workshop)
- Blended learning course (online + workshop)
- Individual coaching or mentoring session
- Other
- None of the above

If you answered "other", please specify: _____

Comment (optional): _____

11. Do you have any suggestions regarding a training programme on entrepreneurship?

PERSONAL INFORMATION (OPTIONAL)

12. Your name: _____

13. Your age:

40-50 years old

50-60 years old

60-70 years old

70+ years old

14. If you would like to receive further information about starting a business and the RE-ENTER project, please enter your email address below:

15. Social media will be used to communicate the RE-ENTER news and outcomes. What social media do you prefer to use? Please mark all that apply.

Facebook

LinkedIn

Twitter

Other

I don't use social media

If you answered "Other" please specify: _____

Thank you for taking part in the survey!

The results will be published on the RE-ENTER website in April 2018.

7.1. RE-ENTER stakeholders questionnaire

RE-ENTER - Returning to the Labour Market through Entrepreneurship

SURVEY

The RE-ENTER project will develop a learning platform to support potential and new entrepreneurs in acquiring the necessary skills and competences. It is aimed at people that have work experience, are over 45 years old and are exploring the possibility of having their own business.

The project is co-funded by the European Commission, in the framework of the Erasmus+ programme.

This survey seeks to analyse the attitudes towards entrepreneurship, skills and competences needed to start and manage a business and support that new entrepreneurs may require.

We would be grateful for your participation in this important research. Completing the questionnaire should take about 15 minutes of your time. Please be assured that all answers you provide will be kept confidential.

We would appreciate if you fill in the form by 26 February 2018.

Thank you!

RE-ENTER team

1. How would you define an entrepreneur?

2. In your opinion, which competences are the most important for a starting entrepreneur? Please choose and mark up to 5 competences.

- | | |
|---|--|
| <input type="checkbox"/> Spotting opportunities | <input type="checkbox"/> Mobilizing others |
| <input type="checkbox"/> Creativity | <input type="checkbox"/> Taking the initiative |
| <input type="checkbox"/> Vision | <input type="checkbox"/> Planning and management |
| <input type="checkbox"/> Valuing ideas | <input type="checkbox"/> Coping with uncertainty, ambiguity and risk |
| <input type="checkbox"/> Ethical and sustainable thinking | <input type="checkbox"/> Working with others |
| <input type="checkbox"/> Self-awareness and self-efficacy | <input type="checkbox"/> Learning through experience |
| <input type="checkbox"/> Motivation and perseverance | <input type="checkbox"/> Communication and social media skills |
| <input type="checkbox"/> Mobilizing resources | <input type="checkbox"/> Other |
| <input type="checkbox"/> Financial and economic literacy | |

If you answered "other", please specify: _____

Comment (optional): _____

3. Which type of training do you consider suitable for starting entrepreneurs? Please mark all that apply.

- Online learning programme (no workshop)
- Blended learning course (online + workshop)
- Individual coaching or mentoring
- Other
- None of the above

If you answered OTHER, please specify:

4. Are you aware of any training and/ or support programmes in your region that are intended for new entrepreneurs, especially those over 45 years old?

- YES
- NO

If you answered YES, please specify:

5. Do you have any suggestions regarding a training programme on entrepreneurship?

PERSONAL INFORMATION (OPTIONAL)

6. Your name: _____

7. Your organisation: _____

8. If you would like to receive further information about starting a business and the RE-ENTER project, please enter your email address below:

THANK YOU FOR TAKING PART IN THE SURVEY!

