



ENTRUST

Supporting Senior Entrepreneurship
in Sustainable Tourism

Curriculum

From Experienced Professionals Aged 50+ to Rural Tourism Entrepreneurs - Literature Review and Survey Results

Project nr: 2021-1-IE01-KA220-VET-000033075

Co-funded by the
Erasmus+ Programme
of the European Union



This project has been funded with support from the European Commission. This publication (communication) reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

February 2023
Lead organisation: Haaga-Helia

Document Identity

Recipients	ENTRUST Consortium
Confidentiality Status	Internal use only

Document Versioning

Versio n	Date	Authors
V1	02-17-2023	Maija Suonpää, Tarja Römer-Paakkanen
V2		
V3		
V4		

This document may change without notice.

All rights reserved.

COPYRIGHT
© Copyright 2022 ENTRUST Consortium

Consortium Members:



Table of Contents

From 50+ experienced professionals to rural tourism entrepreneurs - Literature review and survey results	1
Abstract	4
1. Introduction	5
2. Literature Review and Key Concepts	7
2.1 Ageing and Senior Entrepreneurship	7
2.1.1 Senior Entrepreneurship	8
2.1.2 Reasons for Becoming an Entrepreneur at an Older Age	9
2.2 Entrepreneurial Learning and 50+ Learning Approaches	11
2.3 Sustainable Development and Sustainable Tourism	13
2.4 Rural Tourism	14
2.5 Definitions of Cultural Heritage, World Heritage and Natural Heritage	15
3. Research Methods and Data	16
4. Results	17
4.1 Experts' Views on the Entrepreneurial Potential and Challenges of Entrepreneurship for Tourism-related Business	17
4.2 Entrepreneurial Aspirations of Potential 50+ Entrepreneurs in Rural Areas	19
4.3 Key Topics in 50+ Entrepreneurship Training	20
5. Conclusions and Reflection	22
REFERENCES	22
Appendix 1. Curriculum Structure for Sustainable Tourism and Cultural Heritage: Opportunities for Potential 50+ Entrepreneurs in Rural Areas	31

Abstract

In 2018, there were 14.5 million entrepreneurs over 50 years old in the EU, representing 48% of all entrepreneurs in the region. More than 31% of these entrepreneurs employ people other than themselves (OECD 2021). Research shows that people aged 50-64 are better placed to start new businesses than younger people (Lechner and Dowling, 2003; Kibler et al. 2012; Singh and DeNoble, 2003; Weber and Schaper, 2004; Kautonen, 2013, 14) and their businesses are also more successful (Khan 2013, 53). Older workers have accumulated more developed networks, stronger financial positions and a greater ability to leverage resources and create more credible businesses over their careers (Schøtt et al., 2017).

The research presented in this article will provide information for the design of the ENTRUST project's entrepreneurship training for people over 50. The target group of the training will be people aged 50+ who are changing careers or who want to continue as entrepreneurs/become entrepreneurs as they grow older, for example in their place of birth, in their cottages or in other rural areas. The business of the 50+ entrepreneurs to be coached will support the preservation of European culture, nature and heritage sites and provide services to tourists or other businesses and entrepreneurial networks that support tourism in rural areas. The aim is also to better understand entrepreneurship, becoming an entrepreneur, learning and related phenomena among people aged 50+. The research question is: What kind of entrepreneurial training do 50+ entrepreneurs need in order to create a business that promotes sustainable tourism and heritage awareness in rural areas? The research material consists of a literature review and surveys of rural and rural tourism experts and potential 50+ entrepreneurs in ENTRUST partner countries.

Keywords: entrepreneurial learning, entrepreneurial training, rural entrepreneurship, sustainable tourism, rural tourism, senior entrepreneur

1. Introduction

Population ageing and the simultaneous decline in fertility rates are among the greatest challenges facing Western European countries (Cela & Ciommi 2018, 211). In fact, the employment objective of the "Europe 2020 Agenda for New Skills and Jobs", which focuses on the ageing of the European Union's population, is to have three out of four Europeans aged 20-64 in work. As older Europeans are in good health and can contribute to economic growth through their skills and experience, it is crucial to better exploit the potential of older people in the labour market (European Commission, 2014, 8).

The ENTRUST project is an Erasmus+ funded international training and development programme to design an entrepreneurship training programme for people aged 50 and over in vocational education and training. The aim of the business envisaged in the entrepreneurship training is to support the preservation of European culture, nature, and heritage sites and to provide services to other businesses, entrepreneurial networks or tourists that support sustainable tourism in rural areas. The project will create interactive tools and a learning platform with up-to-date training and support material for planning a new business. The ENTRUST project involves Finland (Haaga-Helia amk), the Netherlands (Stichting Business Development Friesland), Ireland (Innovation and Management Centre) and Portugal (Aidlearn, Consultoria em Recursos Humanos & Domínio Vivo - Formação e Consultoria).

The ENTRUST project and related studies aim to better understand entrepreneurship, becoming an entrepreneur, learning and related phenomena for people aged 50+. The research question is: What kind of training and coaching do 50+ entrepreneurs need in order to create new businesses that promote sustainable tourism and support the preservation of European culture and cultural heritage sites in rural areas? The research material consists of a literature review on 50+ entrepreneurship and sustainable rural tourism and the preservation of European culture and cultural heritage sites, as well as surveys aimed at experts in rural development and rural tourism and potential 50+ entrepreneurs in ENTRUST partner countries.

2. Literature Review and Key Concepts

To better understand the phenomena and context of senior entrepreneurship in ENTRUST partner countries, the ENTRUST project conducted a literature review. The aim is also to explore how senior entrepreneurship can respond to the challenges in the social sustainability of tourism in rural areas. The purpose of the literature review in this article is to provide an overview of the project topic and related phenomena. A literature review is a method that analyses published studies, presents the sources used and provides an overview of phenomena and research findings, that are current in a specific field. There are several phases in the implementation of a literature review: defining the key words and searching for relevant research, publications, statistics, case studies etc. as well as the definition of research questions and analysing the research materials (Salminen 2011).

A broader narrative description was also developed for the ENTRUST project, taking into account the evolution and the historical perspective of the phenomena (Salminen 2011, 7), and highlighting the important role of 50+ entrepreneurship in an ageing Europe. For the literature review, each project partner searched and reviewed literature from both a European and a national perspective. This article presents and interprets the results of an extensive literature review in a nutshell. The key phenomena or concepts are: *ageing and senior entrepreneurship, entrepreneurial learning and learning approaches (especially for the 50+ age group), rural entrepreneurship, sustainable tourism and cultural heritage*. For each of the phenomena considered, the following questions were asked: What is the meaning of the phenomenon? Why is it important? What are the challenges? What are the country-specific characteristics of the phenomenon?

2.1 Ageing and Senior Entrepreneurship

The ageing process and the classification of older individuals cannot be justified on biological and/or physiological grounds. Age is a social construct, where the allocation of people to an ageing group is made in relation to current theoretical understanding, practical interests, and empirical considerations. Especially in policy-focused research, current perceptions and beliefs about older people, the legal retirement age and current

life expectancy are important (Bohlinger & van Loo, 2010, 31). In addition to the psychological process of ageing, age has many contexts, such as cultural, generational, gender, career, and human resource management contexts (Aaltio et al., 2017, 7).

Human biological age refers to the functioning of the body, where ageing is related to the breakdown of body parts, while from a psychological point of view, age refers to intelligence and memory (Timonen, 2008). Socio-cultural age depends on society's expectations of older people. Chronological age is the most straightforward, but often the least informative indicator of age, because the focus of the perspective is on the number, not on the individual's background (Timonen, 2008; Tikkanen, 2008). According to Naegele (2004), not all classifications provide information about individuals' learning abilities or experiences, but different classifications are necessary for empirical research to define a specific age range and to compare different groups (Luger and Mulder, 2010,60).

2.1.1 Senior Entrepreneurship

As life expectancy rises, senior entrepreneurs are playing an increasingly important role in economic activity. However, despite the growing importance of seniors for economic performance, policy frameworks and business, their impact is under-researched (Isele and Rogoff, 2014). Older entrepreneurs are referred to as senior entrepreneurs, grey entrepreneurs, senior or third-age entrepreneurs, older entrepreneurs, and second-career entrepreneurs, among others (Seymour, 2002). As the terms senior and grey may sound offensive, Hearn and Parkin (2021) recommend using the age categories: young adults (18-29 years old), middle-aged adults (30-49 years old), older adults (50-64 years old) and older older adults (65-80 years old). In ENTRUST, we use the term 50+ entrepreneurs because the planned entrepreneurship training is aimed at all people over 50.

Isele and Rogoff (2014) point out that although the media portray entrepreneurs in their twenties as technological wizards and innovators, recent studies show that both the 18-29 age group and the 60+ age group have the same number of new start-ups, and in fact the 55-64 age group has the highest start-up activity. Schøtt et al. (2017) also confirm that entrepreneurship among older people is a very important economic asset

both globally and regionally. In Finland, for example, the number of entrepreneurs has only increased in the 55-74 age group (Järnefelt, 2011). In 2017, 13% of all Finnish entrepreneurs aged 65-74 had previously been employees but continued to work part-time after retirement (Sutela and Pärnänen, 2018). In Finland, almost half of entrepreneurs who founded a start-up in their senior years have previous entrepreneurial experience (Kautonen, 2008).

Older people are generally better able to start and run businesses (Lechner and Dowling, 2003; Kibler et al. 2012; Singh and DeNoble, 2003; Weber and Schaper, 2004; Kautonen, 2013, 14) and their businesses are also more successful (Khan 2013, 53) because they have more developed networks and stronger financial positions, they know how to mobilise resources and build credibility in the start-up and growth phase, and they have accumulated social capital during their careers (Schøtt et al. 2017).

Pensioners are the largest group of self-employed workers in the EU. In 2018, 48% (14.5 million) of all self-employed people were aged over 50. More than 31% of these self-employed also employ others, so to prevent the loss of these businesses and jobs, policymakers should support business transfers (OECD 2021).

2.1.2 Reasons for Becoming an Entrepreneur at an Older Age

Older entrepreneurs can be divided into three groups: 1) Those who worked as employees become entrepreneurs as they retire; 2) Those who worked as employees and retire but later become an entrepreneur; and 3) Former entrepreneurs who continue their entrepreneurship after retirement (Kyrö et al. 2012). Early retired entrepreneurs can be sub-divided into three types: for some, becoming self-employed is a rational choice; some have had a desire to be entrepreneurs but for various reasons have not been able to realise this desire earlier in their career; and some would prefer to return to their former roles as employees, even though they might do well as entrepreneurs (e.g. Singh and DeNoble 2003; Yaniv and Brock, 2012).

Escuder-Mollon et al. (2014) finds that lifelong learning in later life is becoming more common, but instead of meeting work-related needs and qualification requirements, older people have more personal needs: curiosity, a desire to understand the

environment, integration, pleasure or staying active. Personal goals improve quality of life: education increases well-being and understanding of oneself and society. Finding and achieving personal goals helps older learners to feel that they are contributing to and being part of society (Escuder-Mollon et al., 2014).

Senior entrepreneurship can come from previous entrepreneurial experience, personal skills, or hobbies. Commitment to work and meaningful activities also motivate entrepreneurs at an older age. Older people may also have a combination of social, personal and financial reasons for becoming an entrepreneur. These reasons can be grouped into five categories, as shown in Figure 1: entrepreneurship as a means of economic support (having), belonging to a community (loving), meaningfulness, self-fulfilment and lifelong learning (being), networking and active participation (belonging) and entrepreneurship as a lifestyle (acting). (Römer-Paakkanen and Takanen-Körperich, 2022 cited in Allard (1976) and Raivio and Karjalainen (2013, 15-17))

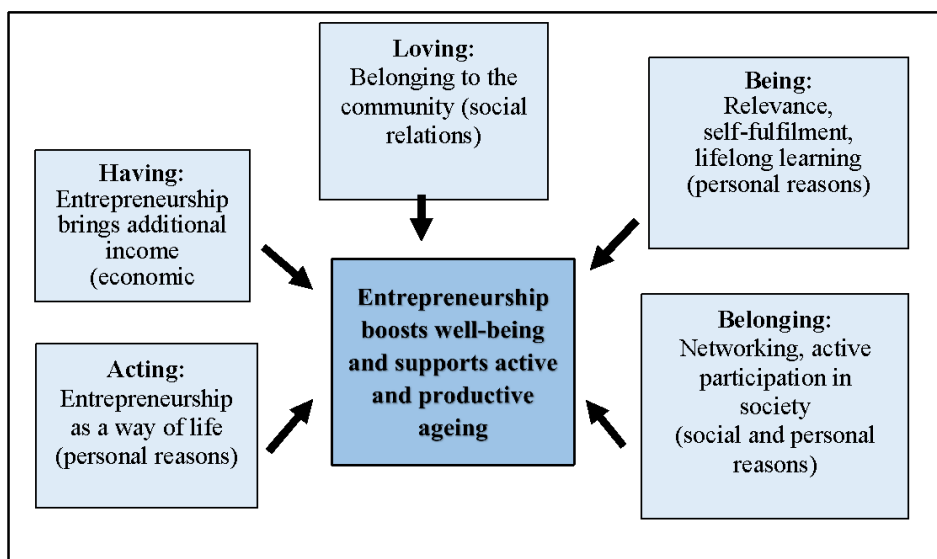


Figure 1

Factors that influence people at an older age to continue or start their self-employment (Römer-Paakkanen and Takanen-Körperich 2022 modified from Allard (1979) and Raivio & Karjalainen (2013, 15-17)).

2.2 Entrepreneurial Learning and 50+ Learning Approaches

Entrepreneurship is one of the key lifelong learning skills that individuals need for personal fulfilment and development, active citizenship, social inclusion and employment (Commission of the European Communities, 2005). Education and lifelong learning also play a key role in improving the quality of life and well-being of middle-aged and older adults by strengthening social networks and social support, contributing to social solidarity and at the same time contributing to economic development. Older adult learning also has the potential to improve levels of productive ageing by ensuring that older workers have the necessary skills required by potential employment opportunities. (Schmidt-Hertha, Krašovec & Formosa, 2014). Entrepreneurship learning is a social process in which learning is not only part of the individual knowledge creation process but also a functional interaction with others (Rae 2007). Therefore, entrepreneurs' social networks such as family, friends, business partners, individuals and other professionals such as accountants, bankers and lawyers are important sources of learning and knowledge.

Entrepreneurial learning is contextual, i.e., entrepreneurs learn in real-life situations. This experiential learning process involves learning by doing, reflecting, experimenting and collaborating. Entrepreneurial learning is a dynamic process in which entrepreneurs act and make decisions about policies that they are not always prepared for. Entrepreneurs have to take risks in an uncertain environment and sometimes they also fail. Entrepreneurs consider making mistakes and failing as an important part of learning, which triggers reflective behaviour (Gibb 2005; Pittaway and Cope 2007; Rae 2010). Through reflection, entrepreneurs build knowledge about their businesses, but also about themselves, leading to personal development.

The learning needs of the target group should be taken into account when designing the training programme. However, many programmes do not take into account the social, cultural or educational background of students (De Faoite, Henry, Johnston and van der Sijde 2003). The different contexts of students create different learning needs. Older people's cultural values and ways of thinking, as well as their educational and learning histories, may vary from country to country. Older people have accumulated a lifetime of experience which they bring to learning situations. Their readiness for entrepreneurship varies according to their previous life experience: some may have had work experience

as employees, while some have experience as entrepreneurs. According to De Faoite et al (2003), entrepreneurship education and training initiatives need to be continuously monitored and evaluated to ensure that their objectives are being met.

A learning environment for entrepreneurship learning should support learner-centred learning rather than teacher-centred learning. The role of the teacher is to facilitate and guide learners during the learning process. However, the responsibility for organising knowledge lies with the learners themselves. Learning activities should be context, problem and / or opportunity based. Contextual learning differs from classroom learning, where knowledge is presented in the abstract and out of context (Kickul & Fayolle 2006).

Learning methods should include both individual, experiential learning and collaborative learning, but the pace of learning can vary between learners and should be taken into account when designing the learning environment (Kickul and Fayolle 2006; Hessel 2008). In group work, older learners can share their experiences and develop social skills, self-esteem, confidence and motivation. Other learning methods that enhance entrepreneurship and new business creation are e.g., lectures, discussions, role-plays, case studies, feedback discussions, videos and simulations.

If you want to remain active in old age, you need to acquire more skills to remain competitive in the labour market. Hessel (2008) argues that when the educated age group reaches the age of 50-55, they have a better chance of finding employment in later life. The specific characteristics of older workers, such as their education and learning history, should be recognised, as workers who are not used to continuous learning may be reluctant to participate in training. Competitive learning situations should therefore be avoided. Training should take into account differences between individuals, for example in the time required for learning, and self-learning should be encouraged. However, Formosa (2014) stresses the principle of inclusion, according to which older people should not be treated as a separate group but should be integrated into the community while ensuring that their specific needs and interests are met.

The Erasmus+ mybusiness project (2015) conducted a focus group to identify what barriers or needs unemployed Irish seniors might experience when considering becoming an entrepreneur. The main findings related to identifying their own skills. The

main barriers to finding a job or starting a business were the lack of confidence and identification of their own skills and insufficient IT skills. Also taking out a bank loan was perceived to be too risky at an older age. Networking, access to information about organisations that support entrepreneurship for seniors and mentoring were considered important.

2.3 Sustainable Development and Sustainable Tourism

Sustainable development means meeting the needs of the present whilst ensuring that future generations can meet their own needs. It has three main components: economic, environmental and social. To achieve sustainable development, policies in these three areas must work together and support each other (European Commission 2022). Sustainability can be visually represented in three different ways: by three pillars, by three intersecting circles centred on overall sustainability, or by three 'concentric' circles (Purvis et al. 2019).

"The Global Sustainable Tourism Council" (GSTC) has defined criteria that serve as global standards for tourism and tourism sustainability. The criteria are used for education and awareness-raising, for decision-making, measurement and evaluation by businesses, government agencies and other types of organisations, and as a basis for certification. *"The GSTC criteria build on decades of previous work and experience around the world and take into account the numerous guidelines and standards for sustainable tourism from every continent. During the development process, the guidelines were widely considered around the world, in both developed and developing countries, in multiple languages. They reflect our aim to achieve a global consensus on sustainable tourism. The process of developing the criteria was designed to follow the ISEAL Alliance, an international body that provides guidelines for the development and management of sustainability standards in all sectors. This code is based on the relevant ISO standards. The criteria are the minimum, not the maximum, that companies, governments and sites must achieve to approach social, environmental, cultural and economic sustainability. As each destination has its own culture, environment, customs and laws, the criteria are designed to be adaptable to local conditions and are supplemented by additional criteria for specific locations and activities"* (Global Sustainable Tourism Council 2022).

2.4 Rural Tourism

The OECD defines a rural area as follows: *'At the local level, a population density of 150 persons per square kilometre is the recommended criterion. At the regional level, geographical units are grouped according to the proportion of rural population into three types: predominantly rural (50%), significantly rural (15-50%) and predominantly urbanised (15).'*' The UNWTO (World Tourism Organisation 2022) sees rural tourism activities as taking place in sparsely populated areas where agriculture dominates the landscape and land use. Rural tourism is characterised by the extensive consumption by visitors of products related to nature, rural life or culture and agriculture. Arslan and Ekren (2017, 2579) refer to Soykan's (2002), definition of rural tourism as a form of tourism integrated with the natural environment, rural settlement and local economic activities.

Rural tourism can be defined as the movement of people from their usual place of residence to a rural area for a minimum of 24 hours and a maximum of six months for the sole purpose of leisure and pleasure (Tourism Notes 2022). Rural tourism refers to all tourism activities in a rural area. Fleischer and Pizam (1997) use the term 'rural holiday', where the tourist spends most of his/her holiday time recreationally in a rural environment on a farm, in a farmhouse, in a farmhouse or in the surrounding area. As tourism is often seen as an important means of development in marginal rural areas, such development is believed to appeal to a postmodern market seeking 'unique' experiences (Kastenholza et al. 2012).

According to Komppula (2014, 366), small rural entrepreneurs must have a sound business model if they want to succeed in the tourism sector. Innovative new niche products are key to differentiate themselves from competitors in rural areas, so entrepreneurs must also have an innovative mind to generate new ideas for their businesses. Rural tourism also faces problems of quality, accessibility and price, especially in the organised activity sector, which suffers from very short seasons. Short seasons create variable demand, making it impossible for entrepreneurs to sustain a full-time business (Komppula, 2014, 366).

2.5 Definitions of Cultural Heritage, World Heritage and Natural Heritage

Cultural authenticity and natural resources are important tools for countries and destinations to use in their efforts to attract tourists. When tourism is based on broad stakeholder participation and sustainable development principles, it can raise awareness of cultural and environmental values and help finance the protection and management of protected and sensitive areas (OECD 2020, 91).

Heritage is the Cultural legacy we inherit from the past, live in the present and pass on to future generations: certain places on Earth have "exceptional universal value" (UNESCO 2022a). Unesco (2014, 230) defines **Cultural Heritage** as "*Monuments, architectural works, archaeological elements or structures and monumental sculptures and paintings, groups of buildings, sites made by man or nature that has an outstanding universal or national value from the historical, artistic and scientific both aesthetic, ethnological or anthropological point of view. Furthermore, cultural heritage items should be registered in international / national cultural heritage lists or registers*".

World Heritage means "The designation given to places on Earth that are of outstanding universal value to humankind and are inscribed as such on the World Heritage List for the appreciation and enjoyment of future generations" (Unesco, 2022b). All World Heritage Sites must have Outstanding Universal Value (OUV), which refers to the exceptional significance and integrity of a cultural or natural heritage site that transcends national boundaries (World Heritage Association of Finland, 2022a). Cultural heritage is important to the tourism industry for economic, environmental and social development (UNESCO 2022c).

Natural Heritage is defined as "*physical and biological formations or groups, geological and physiographical formations, the habitat of threatened species of animals and plants as well as natural sites or precisely delineated natural areas of that has an outstanding universal or national value from the aesthetic or scientific, conservation or natural beauty*

point of view. Furthermore, natural heritage items should be registered in international / national cultural or natural heritage lists or registers” (UNESCO 2014, 132).

3. Research Methods and Data

Data was collected through a survey in four different countries: the Netherlands, Ireland, Portugal and Finland. The questionnaires were targeted at two different audiences: specialists in the tourism industry and regional development, and potential 50+ entrepreneurs. Both surveys were carried out by e-mail between April and July 2022. The survey questions were structured to reflect previous literature. The questionnaire consisted of multiple-choice questions, open questions and statements, which respondents rated on a Likert scale of 1 to 4 (1= strongly disagree, 4=strongly agree). The number of respondents in both surveys (Table 1) was small: a total of 72 potential 50+ entrepreneur respondents and a total of 100 expert respondents. However, since the aim was to find ideas for the planning of entrepreneurship training and not to describe or compare the basic populations, the small numbers of respondents do not interfere with the utilisation of the results and the reliability of the research.

Table 1 Number of respondents in the four target countries

	Potential Entrepreneurs 50+	Tourism Development Organisations
Netherlands	17	16
Ireland	15	43
Portugal	24	27
Finland	16	14
Total	72	100

In the analysis of the Likert scale, average values were calculated for the statements. The results describe the range of averages across four countries. The results of the multiple-choice questions are presented as percentages, i.e., what percentage of the respondents had chosen the statement.

4. Results

4.1 Experts' Views on the Entrepreneurial Potential and Challenges of Entrepreneurship for Tourism-related Business

Experts (n=100) felt that rural areas have a lot of opportunities for entrepreneurs (average 3.4-3.8) and that it is important to make local cultural heritage visible (average 3.6-3.8). Which is why they felt that providing entrepreneurship training is important for the development of tourism in the rural areas (average 2.8-3.7).

According to experts from all four countries, the tourism business faces many challenges in rural areas. During COVID-19, many workers were forced to leave their jobs and change careers which as the situation has improved, has caused a shortage of personnel in a company. For many entrepreneurs, the pandemic was financially burdensome, and many had to close down their businesses. Recently, high inflation has contributed to an increase in costs and made it difficult for many entrepreneurs to do business.

Infrastructure was perceived as a challenge in all countries. For example, public transport does not provide sufficient service in rural areas, which means that tourists are forced to rent a car. Inadequate broadband connections and digital services were

seen as a problem in Ireland, for example, while they were in order in Finland. Many nature and cultural sites were felt to have few services or were otherwise poorly maintained, for example, in some nature sites the routes are poorly marked.

In rural areas, tourism is often seasonal and there has been a failure to create new attractive activities outside the season. In addition, slow spatial planning hinders the development of tourism in some areas. Rural businesses are small, leaving entrepreneurs to do all the work themselves.

The main challenges for entrepreneurs according to the experts (n=100) are summarised in Table 2. There were differences between organisations in different countries, but availability of labour (71%), infrastructure (56%) and access to finance (54%) emerged as the main challenges for entrepreneurship in rural areas in all partner countries.

Table 2 Experts' Views on the Main Challenges for Entrepreneurs in Rural Areas (n=100)

	n	%
Infrastructure (transport links, network connections, etc.)	56	56 %
Access to finance	54	54 %
Too few entrepreneurs	37	37 %
Availability of labour	71	71 %
Difficult to find customers	33	33 %
Lack of appropriate networks	33	33 %
Lack of appropriate education/training	35	35 %

Other challenges for entrepreneurs in rural areas include business, productisation, networking, marketing and digital skills. Regional actors should cooperate more to develop services. Many entrepreneurs are also reluctant to change and do not understand the importance of service quality, for example. One Finnish expert described entrepreneurs as thinking: "... level 2-3 is enough for me, when the customer wants level 4-5." The demands of sustainable tourism are also causing a reluctance to invest among entrepreneurs.

4.2 Entrepreneurial Aspirations of Potential 50+ Entrepreneurs in Rural Areas

Of potential 50+ entrepreneurs, 25% plan to become entrepreneurs in the near future. Of those entrepreneurs, 50% who already have a previous business in rural areas intend to continue their business after retirement (Table 3).

Table 3 Entrepreneurial Aspirations of Potential 50+ Entrepreneurs in Rural Areas (n=71)

	n	%
I plan to become an entrepreneur in the near future	18	25 %
I plan to become an entrepreneur when I retire	8	11 %
I am an entrepreneur and I intend to continue running my business even after I retire	33	47 %
I am self-employed, but I want to start a new business in another sector?	8	11 %
I have no intention of becoming an entrepreneur	8	11 %

Potential 50+ entrepreneurs felt that their long careers in a wide range of jobs and extensive life experience give them a good starting point to succeed as entrepreneurs in the future. In particular, experience and skills in their own field and in entrepreneurship were important factors for success as an entrepreneur. One respondent describes this as follows. *"I am an older entrepreneur. I have a lot of life experience that will help me in the future"*. Entrepreneurs also mentioned that sales skills, extensive networks, the ability to work hard, learning from mistakes, problem-solving skills and an eagerness to learn new things contribute to entrepreneurial success. Overall, respondents felt that they had a good chance of success (average 2.7-3.1) if they started a business.

Respondents rated their reflection skills, ability to get along with different people, ability to assess the consequences of ideas and actions, and project management very highly (average 3.3 to 3.6). In addition, some respondents mentioned that they had important skills in creative thinking, people skills, networking skills, openness and a willingness to help people find solutions to their problems. On the other hand, respondents perceived

their ability to tolerate uncertainty, to take risks and to design and develop new products and services as only slightly above average (average 2.5-3.2).

The reasons given by potential 50+ entrepreneurs (n=72) for becoming or remaining self-employed are presented in Table 4. The desire to develop and use their skills (65%) and to participate actively in society (46%) were seen as the most important reasons for becoming or remaining self-employed. Belonging to the community (31%) or the need to earn extra money (27%) were only for some important reasons for starting or continuing as an entrepreneur.

Table 4 Reasons given by potential 50+ Entrepreneurs for Becoming or Remaining Self-employed (n=72)

	n	%
I want to develop and use my skills	47	65 %
I need extra money	27	38 %
I want to feel part of a community	22	31 %
Entrepreneurship is my way of life	27	38 %
I want to play an active role in society	33	46 %
I want to promote the cultural heritage of the region	23	32 %
I want to promote social sustainability in my region	32	44 %

Respondents cited lack of finance, bureaucracy, lack of confidence in their own idea, lack of courage, old age, working alone, lack of time and better income from paid work as factors that prevent them from becoming entrepreneurs.

4.3 Key Topics in 50+ Entrepreneurship Training

When asked about pedagogical solutions for entrepreneurship training (Table 5), half of the respondents (50%) felt that personalised guidance supported their professional learning. Peer learning with other entrepreneurs was also perceived as useful (48%). Combining contact and online learning was seen as a good solution by 40% of respondents, while classroom learning was favoured by only 4%.

Table 5 What Type of Entrepreneurship Training Do You Feel Supports You to Become an Entrepreneur? (n= 73)

	n	%
Personalised guidance according to your professional needs	36	50 %
Peer learning in cooperation with other entrepreneurs	35	48 %
Multimodal training (a combination of face-to-face and online training)	25	34 %
Online training (includes teaching and guidance)	29	40 %
Classroom teaching	3	4 %
Virtual training (self-learning; does not include guidance or teaching)	10	14 %
I am not interested in entrepreneurship education	8	11 %

When asked about the topics of entrepreneurship cotraining (Table 6), both experts and potential 50+ entrepreneurs felt that creating new ideas, anticipating the future and identifying opportunities, developing sustainable tourism experiences and service design were important. Neither group of respondents considered knowledge of national and European funding sources nor leadership skills coaching as important elements of coaching.

Table 6 Experts' and Potential 50+ Entrepreneurs' Views on the Inclusion of Different Topics in the Training

	Experts averages	50+ entrepreneurs averages
Creating new ideas for sustainable rural tourism	3.1-3.9	3.1-3.7
Anticipating the future and identifying opportunities	3.4-3.9	3.4-3.6
Developing sustainable tourism experiences and service design	3.4-3.7	3.1-3.6
Business planning from concept to commercialisation	3.2-3.6	3.4-3.5
Marketing and sales of rural tourism	2.9-3.8	2.9-3.6
Networking and stakeholders	3.1-3.6	3.0-3.5
Digital and technological skills	3.1-3.6	3.1-3.5
National and European funding sources	2.7-3.6	2.6-3.4
Leadership skills	2.8-3.3	2.4-3.3
Financial skills	3.1-3.6	3.3-3.5

5. Conclusions and Reflection

The conclusion from the surveys is that there were perceived business opportunities in rural areas for experienced 50+ professionals. In each of the target countries, almost all of the potential 50+ entrepreneurs already had a lot of the skills that entrepreneurs need, but they also needed to learn from each other or from other potential entrepreneurs. In addition, there was a desire for multi-disciplinary learning, consisting of contact learning and online learning, and possibly also some virtual components. There was also a need for one-to-one mentoring, but traditional classroom teaching was not appreciated.

According to previous research and ENTRUST surveys, entrepreneurship training aimed at 50+ entrepreneurs should familiarize them with what kind of business already exists in rural areas and what kind of business is needed there. In addition, they wanted to learn about, what should be taken into account in sustainable tourism and how to create a sustainable tourism business from rural cultural heritage. It was also important, that the training and coaching could give them an opportunity to concretely try out in practice, how to turn an idea into a commercial product or service. The ENTRUST Project has already started the planning of the actual contents of the training based on the literature review and the results of the surveys and will continue to test different options through external expert panels.

REFERENCES

Aaltio, I., Mills, A.J. and Halms Mills, J. (2017), "Introduction: why to study ageing in organisations?", Palgrave Macmillan, Springer Nature, Cham. Available at: <https://1lib.sk/book/3376004/d5af67> (retrieved 25.2.22)

Allardt, E. (1976), Dimensions of Wellbeing, WSOY, Juva.

Arslan, M. & Ekran, E. (2017). Importance of rural tourism and investigation of abroad examples. Ankara University. Conference paper. VII International Scientific Agriculture. Symposium at Jahorina. Available at:

https://www.researchgate.net/publication/323174930_IMPORTANCE_OF_RURAL_TOURISM_AND_INVESTIGATION_OF_ABROAD_EXAMPLES (retrieved 2.8.2022)

Ashworth, G. J. (2000) *Heritage, Tourism and Places: A Review*.
doi.org/10.1080/02508281.2000.11014897

Barr, F.M. & Russell, C.A. (2006) Social capital — A potential tool for analysis of the relationship between ageing individuals and their social environment. *Ageing International* 31, 203–216 <https://doi.org/10.1007/BF02915229>

Bohlinger, S. & van Loo, J. 2010. Lifelong learning for ageing workers to sustain employability and develop personality In: CEDEFOP. 2020. Working and Ageing. Emerging theories and empirical perspectives. Publications Office of the European Union. Luxembourg. pp. 28-57. Available at: <https://data.europa.eu/doi/10.2801/22277> (retrieved 2.8.2022)

Cela, E. & Ciommi, M. (2018). Zaidi, A., Harper, S., Howse, K., Lamura, G. & Perek-Białas, J. (eds.) *Building Evidence for Active Ageing Policies. Active Ageing Index and its Potential*. Springer Nature. Singapore. pp. 211-237. https://doi.org/10.1007/978-981-10-6017-5_11

Commission of the European Communities (2005), "Proposal for a recommendation of the European parliament and of the council on key competences for lifelong learning", available at:
<https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:52005PC0548&from=ES> (retrieved 28.8.22).

De Faoite, D., Henry, C., Johnston, K. & van der Sijde, P. (2003). Education and training for entrepreneurs: a consideration of initiatives in Ireland and The Netherlands, *Education and Training* 45(8/9), 430-438.

Erasmus+ mybusiness project (2015). <https://infodef.es/project/my-business?lang=en>

Escuder-Mollon, P. (2012), "Modelling the impact of lifelong learning on senior citizens' quality of life", *Procedia - Social and Behavioral Sciences*, Vol. 46, pp. 2339-2346.

European Commission (2014). Population ageing in Europe: Facts, implications and policies, Outcomes of EU-funded research. Directorate-General for Research and Innovation. Socioeconomic sciences and humanities. Directorate B - Innovation Union and European Research Area. Unit B.6. - Relective Societies [DOI: 10.13140/2.1.5039.6806](https://doi.org/10.13140/2.1.5039.6806).

Fleicher, A. & Pizam, A. Rural tourism in Israel (1997) *Tourism Management*, Vol. 18, No. 6, pp. 367-372. Available:
<https://www.institutobrasilrural.org.br/download/20080611131755.pdf> (retrieved 2.8.2022)

Formosa, M. (2014) Lifelong Learning in Later Life: Policies and Practices. In Schmidt-Hertha, B., Sabina Jelenc Krašovec, S. & Formosa, M. (Eds.) Learning across Generations in Europe. Research on the education and learning of adults. Volume 2. The European Society for Research on the Education of Adults (ESREA). Sense Publishers, Rotterdam. [DOI: 10.1007/978-94-6209-902-9](https://doi.org/10.1007/978-94-6209-902-9)

Gibb, A.A. (2005) The future of entrepreneurship education-determining the basis for coherent policy and practice? In P. Kyrö & C. Carrier (Eds.) The dynamics of learning entrepreneurship in a cross-cultural university context. Hämeenlinna: University of Tampere.

Global Sustainable Tourism Council. 2022. The GSTC Criteria. Available at:

<https://www.gstcouncil.org/gstc-criteria/> (retrieved 2.8.2022)

Hearn, J. & Parkin, W. (2021), *Age at Work: Ambiguous Boundaries of Organizations, Organizing and Ageing*, Sage, London.

Hessel, R. 2008. Active ageing in a greying society: training for all ages. *European journal of vocational training*, No 45, 2008/3. Available at:

<https://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.550.5167&rep=rep1&type=pdf>

(retrieved 2.8.2022).

Isele, E. and Rogoff, E.G. (2014), "Senior entrepreneurship: the new normal", *Public Policy and Ageing Report*, Vol. 24 No. 4, pp. 141-147, Oxford University Press on behalf of The Gerontological Society of America. DOI: 10.1093/ppar/pru043

Järnefelt, N. (2011), Ikääntyneiden yrittäjyys on lisääntynyt. [Entrepreneurship among older people has increased], *Hyvinvointikatsaus* 4/2011, available at:

https://www.stat.fi/artikkelit/2011/art_2011-12-12_001.html?s50 (retrieved 2.8.2022).

Kastenholza, E., Carneiroa, M.J., Marques, C.P. & Lima, J. 2012. Understanding and managing the rural tourism experience - The case of a historic village in Portugal. *Tourism Management Perspectives*, Vol. 4, October 2012, 207-214.

<https://doi.org/10.1016/j.tmp.2012.08.009>

Kautonen, T. (2008), "Understanding the older entrepreneur: comparing third age and prime age entrepreneurs in Finland", *International Journal of Business Science and Applied Management*, Vol. 3 No. 3, pp. 3-13.

Kautonen, T. (2013), "Senior entrepreneurship", A Background Paper for the OECD Centre for

Entrepreneurship, SMEs and Local Development, OECD, available at:
https://www.oecd.org/cfe/leed/senior_bp_final.pdf (retrieved 13.2.2023)

Khan, H. (2013), Five Hours a Day Systemic Innovation for an Ageing Population, Nesta, available at: https://media.nesta.org.uk/documents/five_hours_a_day_jan13.pdf (retrieved 2.8.2022).

Kickul, J. & Fayolle, A. (2007). Cornerstones of change: revisiting and challenging new perspectives on research in entrepreneurship education. In A. Fayolle (Eds.) *Handbook of Research in Entrepreneurship Education*, Volume 1. UK: Edward Elgar Publishing Limited, 1-19.

Kibler, E., Wainwright, T., Kautonen, T. & Blackburn, R.A. (2012), (Work)life after Work?: Older Entrepreneurship in London - Motivations and Barriers. SBRC, Kingston University. London.

Komppula, R. (2014). Rural tourism: A systematic literature review on definitions and challenges. *Journal of Hospitality and Tourism Management*. Vol. 47.
doi.org/10.1016/j.tourman.2013.07.007

Kyrö, P., Moisala, A., Nyrhinen, S. & Levikari, N. (2012), Kohti joustavia senioriyrittäjyyden polkuja. [Towards flexible pathways for senior entrepreneurship]. Raportti Oma Projekti - Seniorina yrittäjäksi-tutkimushankkeesta 2012, Pienyrittäjäkeskus. Aalto University. Available at: http://epub.lib.aalto.fi/pdf/hseother/Aalto_Report_KT_2012_001.pdf (retrieved 2.8.2022).

Lechner, C. & Dowling, M. (2003), "Firm networks: external relationships as sources for the growth and competitiveness of entrepreneurial firms", *Entrepreneurship and Regional Development*, Vol. 15 No. 1, pp. 1-26.

Luger, B. & Mulder, R. 2010. A literature review basis for considering a theoretical framework on older workers' learning. In: CEDEFOP. 2020. *Working and ageing. Emerging theories and empirical perspectives*. Publications Office of the European Union. Luxembourg. pp. 59-73. <https://data.europa.eu/doi/10.2801/22277>.

OECD. 2020. OECD Tourism Trends and Policies 2020. Policy highlights. Available at: <https://www.oecd.org/cfe/tourism/oecd-tourism-trends-and-policies-20767773.htm> (retrieved 14.2.22)

Pittaway, L., & Cope, J. (2005). Stimulating entrepreneurial learning: integrating experiential and collaborative approaches to learning. *Management Learning*, 38(2), 211-233.

Purvis, B., Mao, Y. & Robinson, D. 2019. Three pillars of sustainability: in search of conceptual origins. *Sustainability Science*.14: 681-695. <https://doi.org/10.1007/s11625-018-0627-5>

Rae, D. (2007). *Entrepreneurship from opportunity to action*. New York: Palgrave McMillan

Rae, D. (2010). *Entrepreneurial learning: the challenge of the new era*. Presentation. National Entrepreneurship Education Days. 30.9-1.10.2010. Turku, Finland.

Rae, D. and Carswell, M. (2001), Towards a conceptual understanding of entrepreneurial learning, *Journal of Small Business and Enterprise Development*, Vol. 8, No. 2, pp. 150-158. <https://doi.org/10.1108/EUM0000000006816>

Raivio, H. & Karjalainen, J. (2013), Osallisuus ei ole keino tai väline, palvelut ovat!. Osallisuuden rakentuminen 2010-luvun tavoite- ja toimintaohjelmassa. [Inclusion is not a means or a tool, services are! Building inclusion in the 2010s' target and action programmes.]. In: Era, T. (toim.) *Osallisuus - oikeutta vai pakkoa?* [Participation - right or

compulsion?], Jyväskylän ammattikorkeakoulun julkaisuja 156, Jyväskylä,
URN:ISBN:978-951-830-280-6

Robinson, M. & Picard, D. (2006). UNESCO. Digital library. Culture Sector. Tourism, culture and sustainable development. Available at:
<https://unesdoc.unesco.org/ark:/48223/pf0000147578> (retrieved 2.8.2022)

Römer-Paakkanen, T. & Takanen-Körperich, P. (2022). Women's entrepreneurship at an older age: women linguists' hybrid careers. *Qualitative Research in Organizations and Management: An International Journal*. Vol. 17 No. 2, 2022 pp. 253-273. 1746-5648.
DOI 10.1108/QROM-07-2020-1982

Salminen, A. 2011. Mikä on kirjallisuuskatsaus? Johdatus kirjallisuuskatsauksen tyypeihin ja hallintotieteellisiin sovelluksiin. [What is a literature review? An introduction to the types and applications of literature review in management science] Opetusjulkaisuja 62. University of Vaasa Publications. Available at:
<https://osuva.uwasa.fi/handle/10024/7961> (retrieved 2.8.2022)

Schøtt, T., Rogoff, E., Errington, M. & Kew, P. (2017), GEM Special Report on Senior Entrepreneurship 2017, Global Entrepreneurship Research Association, available at:
<https://gemconsortium.org/report/gem-2016-2017-report-on-senior-entrepreneurship>
(retrieved 2.8.2022).

Seymour, N. (2002), "Starting up after 50", CELCEE Digest, available at:
<https://files.eric.ed.gov/fulltext/ED476585.pdf> (retrieved 2.8.2022)

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,
doi: 10.1111/1540-8520.t01-1-00001.

Schmidt-Hertha, B., Krašovec, S.J. & Formosa, M. (2014). Introduction: Older Adult Education and Intergenerational Learning. In: Schmidt-Hertha, B., Krašovec, S.J. & Formosa, M. (Eds.) *Learning across Generations in Europe. Contemporary Issues in Older Adult Education. Research on the education and learning of adults*. VOLUME 2. Sense Publishers. Rotterdam. pp. 1-8. DOI: 10.1007/978-94-6209-902-9

Sutela, H. & Pärnänen, A. (2018), Yrittäjät Suomessa 2017. [Entrepreneurs in Finland 2017]. Statistics Finland, Helsinki, available at:
https://www.stat.fi/tup/julkaisut/tiedostot/julkaisuluettelo/ytym_201700_2018_21465_net.pdf (retrieved 2.8.2022)

Soykan, F. 2002. Kırsal Turizmin Sosyo- Ekonomik Etkilerive Türkiye /Socio-EconomicImpacts of Rural Tourism in Turkey/Türkiye Dağları I. Ulusal Sempozyumu (25-27Haziran 2002), Orman Bakanlığı Araştırma Planlamave Koordinasyon KuruluBaşkanlığı, Orman Bakanlığı Yayın No: 183, Ankara.

Tourism Notes. 2022. Rural Tourism - Definitions, Types, Forms and Characteristics, available at: <https://tourismnotes.com/rural-tourism/> (retrieved 2.8.2022)

Weber, P. and Schaper, M. (2003), "Understanding the grey entrepreneur: a review of the literature", 16th Annual Conference of Small Enterprise Association of Australia and New Zealand. UNESCO 2014. Culture for development indicators. Methodology Manual, available at:
https://en.unesco.org/creativity/sites/creativity/files/cdis_methodology_manual_0_0.pdf (retrieved 2.8.2022)

UNESCO (2022a). Field Office, available at:
<https://en.unesco.org/fieldoffice/santiago/cultura/patrimonio>

UNESCO (2022b). What is World Heritage? Available at: <https://whc.unesco.org/en/faq/19> (retrieved 2.8.2022)

UNESCO (2022c). About. Tourism Programme Brochure, available at:
<https://whc.unesco.org/uploads/activities/documents/activity-669-7.pdf> (retrieved 2.8.2022).

World Tourism Organization 2022. Rural tourism, available at:
<https://www.unwto.org/rural-tourism> (retrieved 2.8.2022)

Yaniv, E. & Brock, D. (2012), "Reluctant entrepreneurs: why they do it and how they do it", *Ivey Business Journal*, November/December 2012, available at:
<https://iveybusinessjournal.com/publication/reluctant-entrepreneurs-why-they-do-it-and-how-they-do-it/> (retrieved 2.8.2022).

Appendix 1. Curriculum Structure for Sustainable Tourism and Cultural Heritage: Opportunities for Potential 50+ Entrepreneurs in Rural Areas

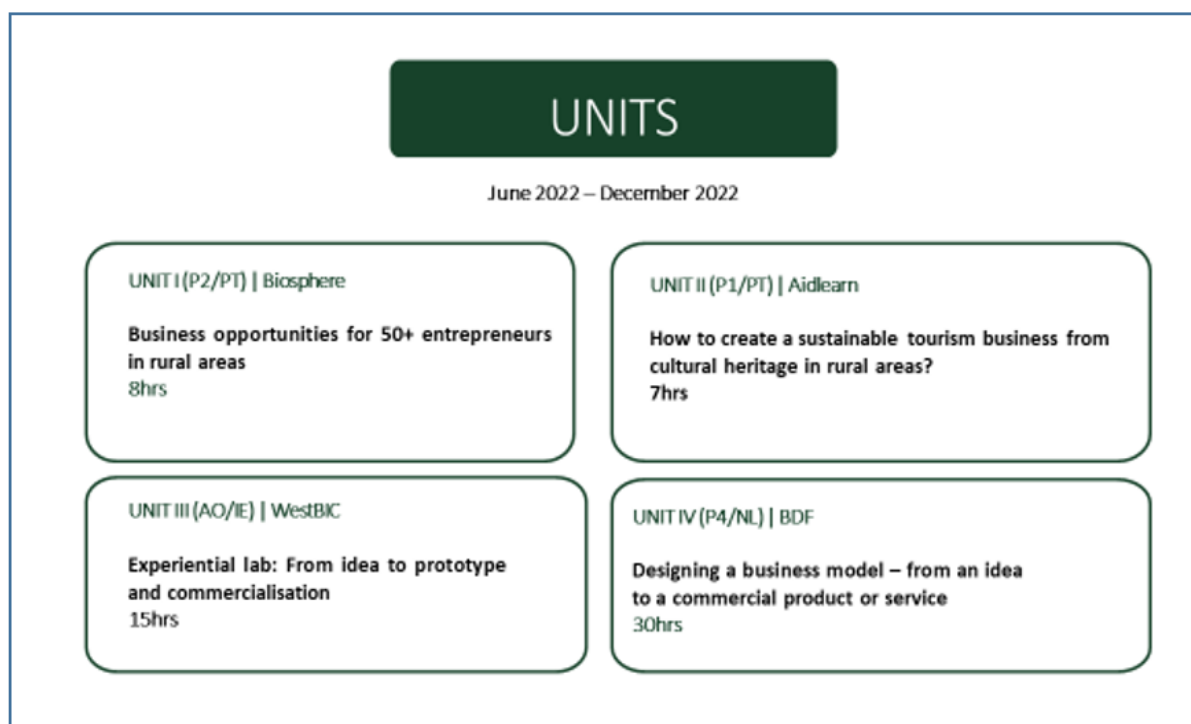


Figure 5. Course includes four units, each one representing an autonomous learning unit

Unit 1: Business opportunities for 50+ entrepreneurs in rural areas (UNIT 1 (P2/PT, Biosphere)

Learning objectives:

- Understand what entrepreneurs do
- Recognize the factors that influence the decision to become an entrepreneur
- Identify how to utilise skills and experiences in terms of ideation and starting a business

U.1.1 Description of the training: structure, objectives, schedule, contents, platform

U.1.2 What entrepreneurs do?

- What factors influence someone to become an entrepreneur (person, motivation, situation, environment)?

U.1.3 What are entrepreneurial competences (EntreComp)?

- Identifying individual entrepreneurship knowledge, skills, experience and competencies
- How to make use of work life experiences and competences in a future business?

Learning methods: Discussion, networking and reflection

Learning outcome: Personal SWOT analysis and competency map for entrepreneurship

Hours: 8 hrs

Unit 2: How to create a sustainable tourism business from cultural heritage in rural areas? UNIT 2 (P1/PT, Aidlearn)

Learning objectives:

- Learn from other entrepreneurs' experiences and reflect on tourism business opportunities in rural contexts.
- Form an overview of sustainable tourism and the cultural and environmental heritage in rural areas.

U.2.1 Sustainability and conservation of cultural and environmental heritage in rural areas.

U.2.2 How to contribute to the sustainability of remote and rural regions through sustainable tourism.

U.2.3 Entrepreneurial stories: How did they do it? Best practice examples of sustainable tourism.

Learning methods: Best practice stories, mini lectures, reflection and networking

Learning outcomes: 1) Co-creating a mind map of sustainable tourism and cultural heritage in rural areas 2) Reflecting on how to contribute as an entrepreneur to a rural region.

Hours: 7 hrs

Unit 3: Experimental lab: From idea to prototype and commercialization. UNIT 3 (AO/IE, WestBic)

Learning objectives:

- Outline the purpose and key methods of future foresight (for rural tourism)
- Identify and understand the ideation process
- Evaluate different ideas, values and opportunities

U.3.1 Future opportunities and visions for rural tourism (scenarios)

U.3.2 Ideation process: from a need for a feasible idea for sustainability and conservation of cultural and environmental heritage in rural areas

U.3.3 Identifying resources needed for starting a business

- Economic, human, social and positive psychological resources

U.3.4 Testing how the idea might work in practice

Learning methods: Experimental lab method, coaching

Learning outcome: The prototype of a product or service

Hours: 15 hrs

Unit 4: Designing a business model – from an idea to a commercial product or service UNIT 4 (P4/NL, BDF)

Learning objectives:

- Create a business model and strategies
- Assess the business opportunity

U.4.1 Designing a business model and business strategy

- Define the key customer and the key problem
- Define solutions
- Define revenue streams and key costs
- Define a commercialisation strategy for the solution

U.4.2 Opportunities for funding a business

U. 4.3 Sales & Marketing (traditional and digital)

Learning methods: Co-creation, mini lectures, facilitation

Learning outcomes: Business model and strategies

Hours: 30 hrs