

HANDBOOK

on Entrepreneurial learning,
Intelligence and
mind-set development for adults





TITLE:

Handbook on Entrepreneurial learning, Intelligence and mind-set development for adults

PROJECT:

“Entrepreneurship education for seniors and adults with fewer opportunities”, funded by the Nationaal Agentschap Erasmus+ Onderwijs & Training, the Netherlands National Agency for the Erasmus+ programme.

Project partners are:

- STICHTING MASTERPEACE, Netherlands
- Centre for Non-formal education and Lifelong learning (CNELL), Serbia
- Association for improvement of modern living skills “Realization”, Croatia
 - Youth Power Germany e.V., Germany
 - UNG KRAFT / Youth Power Sweden
- Company for professional rehabilitation and employment of persons with disabilities ITECCION, Serbia

PUBLISHER:

STICHTING MASTERPEACE, Netherlands

EDITOR:

Danijela Matorčević

AUTHORS:

Danijela Matorčević

Berna Xhemajli

Violeta Kecman

Natalia Van Der Wee

Miloš Matorčević

Armin Cerkez

Nedim Micijevic

GRAPHIC DESIGN:

Milica Milović Kinoli

2021



Table of Contents

Project summary	5
1. Introduction and structure of the handbook.....	7
1.1 Structure and content of the handbook.....	7
2. Non-formal education (NFE) and Adult Education Raising Competences of Seniors and Adults with Fewer Opportunities.....	10
2.1 Why is NFE adult education important?.....	12
2.2 Development of competencies for the 21st century through NFE and adult education	12
2.3 The role of educators in the education of the seniors and adults with fewer opportunities	13
3. Entrepreneurial Intelligence and Entrepreneurial Mind-Set Development Within Adult Education Programmes.....	15
3.1 What is entrepreneurship?	15
3.2 New era entrepreneurship.....	16
3.3 Who are the entrepreneurs?	17
3.3.1 Characteristics of people who think entrepreneurially:	17
3.4 How to develop entrepreneurial thinking in the elderly and adults with fewer opportunities?	18
3.5 Case study	19
4. 21st Century skills - Learning and Innovation Skills in Adult Education	20
4.1 Critical thinking and problem solving	20
4.2 Communication and cooperation	21
4.3 Creativity and innovative skills.....	22
5. 21st Century Skills - Digital Literacy Skills in Adult Education.....	23
5.1 Concepts of literacy - definition and typology.....	23
5.2 Information literacy	23
5.3 Digital literacy	24
5.4 Computer literacy	25
5.5 Media literacy	25
6. 21st Century Skills - Career and Life Skills in Adult Education	27
6.1 Four steps in career management - GROW model.....	28
6.2 Flexibility and adaptability	28
6.3 Initiative and self-management.....	29
6.4 Social and intercultural interaction.....	29
6.5 Productivity and responsibility	31
7. Entrepreneurial mind-set development of seniors and adults with fewer opportunities	32



7.1 Importance of entrepreneurial mind-set development for the target group of seniors and adults with fewer opportunities	32
7.2 Core domains of entrepreneurial mind-set development.....	33
7.2.1 Future orientation.....	34
7.2.2 Comfort with risk	34
7.2.3 Opportunity recognition	34
7.2.4 Initiative and self-reliance.....	35
7.2.5 Communication and collaboration	35
7.2.6 Creativity and innovation.....	35
7.2.7 Critical thinking and problem solving	35
7.2.8 Flexibility and adaptability	36
8. Entrepreneurial mind-set development – focus on intRApersonal skills in adult education for seniors and adults with fewer opportunities	37
8.1 Intrapersonal skills for entrepreneurial mind-set development in adult education for seniors and adults with fewer opportunities	37
8.1.1 Social and Emotional Aspects of Learning (SEAL)	38
8.1.2 Key flexible non-cognitive skills within entrepreneurial mind-set	39
8.1.3 Self-awareness, Motivation and Metacognitive strategies	40
9. Entrepreneurial mind-set development – focus on intERpersonal skills in adult education for seniors and adults with fewer opportunities	43
9.1 Dilemma	43
9.2 The Answer - Doughnut Economics	44
9.3 Challenges	45
9.4 Interpersonal skills	46
9.4.1 Relationship skills.....	47
9.4.2 Social awareness skills	48
9.4.3 Relationship management	49
9.4.4 Responsible decision-making.....	50
Bibliography and sitography	52



PROJECT SUMMARY

Project title: “Entrepreneurship education for seniors and adults with fewer opportunities”

Quite often, both salaries of the employed citizens, as well as the pensions for the retired seniors, where exist - are not fully sufficient for the high costs of life in those “older” ages when their youngsters have left households to pursue own career and life in separate households of their own. More and more seniors and adults (with fewer opportunities), thus, are looking forward to another way of regular money incoming into their households and are positive towards entrepreneurship opportunities, as they see self-employment as a valuable and appreciated option.

Seniors and adults with fewer opportunities are beneficiaries of our activities and their needs are directly influencing our needs, needs of partner organisations. Thus, after doing a short survey among beneficiaries, all partners agreed that they need to improve their adult education NFE activities with quality Entrepreneurial Learning (EL) in line with the new era entrepreneurship concepts, in order to provide quality, attractive and effective activities for personal and professional development of seniors and adults with fewer opportunities in their communities.

Motivation of partners in this project is to “equip” seniors and adults with fewer opportunities with set of skills needed to work on personal development in fields of entrepreneurial intelligence and creating (self-employment opportunities proactively in today’s reality of employment uncertainty and the world of extinction of many known jobs and occupation now and even more in the future. That new needed capacity is entrepreneurial intelligence - competence that can be trained and developed by gaining different skills, knowledge, attitudes through quality adult non-formal education.

This project builds up on our previous experience with the aspect of entrepreneurial intelligence, mind-set and creativity competences, as a new level of adult learning for self-employment and entrepreneurship.

Project objectives:

- Empower seniors and adults with fewer opportunities in entrepreneurial intelligence and mind-set development (including intrapersonal and interpersonal social-emotional and creativity competences), through development of inspiring, innovative and up-to-date handbook and e-learning courses.
- Empower our adult educators and improve knowledge management of adult education institutions and organisations in theory and practice for building competences of adult educators in entrepreneurial mind-set and creativity in entrepreneurship development of citizens, through training course, innovative Guidebook with curriculum and e-learning course for adult educators’ training.



- Exchange good practices and further develop quality strategic partnership among partners from 5 European countries with different realities in regards to citizens' self-employment and entrepreneurship.

Project activities are:

- A1 Project Management
- M1 Kick-off meeting
- O1 Handbook on Entrepreneurial learning, Intelligence and mind-set development for adults
- M2 Second meeting
- O2 Guidebook with Curriculum: Empowering adult educators for Entrepreneurial learning, Intelligence and mind-set development among seniors and adults with fewer opportunities
- M3 Third meeting
- O3 E-learning course for educators: Entrepreneurial learning, Intelligence and mind-set development education for seniors and adults with fewer opportunities
- O4 E-learning course for beneficiaries: InTRApersonal aspect of Entrepreneurial mind-set development
- O5 E-learning course for beneficiaries: Leadership, Teamwork and other intERpersonal skills within Entrepreneurial mind-set development
- C1 LTTA Training of trainers
- E1, E2, E3, E4, E5 – Open conferences in RS, HR, SE, DE, NL
- M4 – Evaluation meeting

At the end of this project, the project partners, as well as other organisations and stakeholders, will have at their disposal more effective tools and more competent staff to engage in entrepreneurship education the seniors and adults with fewer opportunities.

Project partners are:

- STICHTING MASTERPEACE, Netherlands
- Centre for Non-formal education and Lifelong learning (CNELL), Serbia
- Association for improvement of modern living skills "Realization", Croatia
- Youth Power Germany e.V., Germany
- UNG KRAFT / Youth Power Sweden
- Company for professional rehabilitation and employment of persons with disabilities ITECCION, Serbia



1. Introduction and structure of the handbook

This handbook is envisioned as an innovative publication with relevant topics useful for development of entrepreneurial mind-set of seniors and adults with fewer opportunities. The publication brings all up-to-date findings and descriptions of different core domains, characteristics, behaviours and skills that together form an entrepreneurial mind-set and drive action. It serves as a resource for adult educators when organising further education, training and mentoring of beneficiaries in changing their mind-sets and inspiring new era entrepreneurship.

The handbook covers all important and necessary topics related to the involvement of seniors and adult with fewer opportunities in entrepreneurial mind-set education and skill development. It is considered to be a unique all-in-one guide developed in cooperation with highly profiled experts in the field of entrepreneurship that are engaged in the project, adult education centres/institutions, the entrepreneurial companies, organisations and hubs, together with the expert entrepreneurship educators and adult educators and psychologists. All the engaged experts, are experienced in NFE and adult education for entrepreneurship, thus bringing a combination of strong expertise in the topic.

Considering the importance of working in a dynamic world, the innovative part of this handbook consists of detailed explanation of 21st century skills in developing entrepreneurial mind-set of adults with fewer opportunities. This includes up to date information on the needs of digital skills, media and literacy skills, innovation and creativity, critical thinking, as well as non-cognitive skills lying under the entrepreneurial mind-set development for seniors and adults.

1.1 Structure and content of the handbook

The “Entrepreneurial learning, Intelligence and mind-set development for adults” handbook consists of a number of chapters that contain a combination of theoretical concepts and practical guidelines in relation to the entrepreneurial learning for the seniors and adults with the focus on non-formal education.

The handbook starts with the introductory parts of the project, its implementing partners and other following activities, by continuing further with the introduction about the handbook. There are 8 chapters that cover knowledgeable information and guidelines in the entrepreneurial learning, intelligence and mind-set development for adults, with a specific focus on the 21st century skills and innovation. The detailed content of the handbook, more specifically each chapter and its subparts consist of the following:

- Non-formal education (NFE) and Adult Education Raising Competences of Seniors and Adults with Fewer Opportunities
 - Why is NFE adult education important?



- Development of competencies for the 21st century through NFE and adult education
- The role of educators in the education of the seniors and adults with fewer opportunities
- Entrepreneurial Intelligence and Entrepreneurial Mind-Set Development Within Adult Education Programmes
 - What is entrepreneurship?
 - New era entrepreneurship
 - Who are the entrepreneurs?
 - Characteristics of people who think entrepreneurially
 - How to develop entrepreneurial thinking in the elderly and adults with fewer opportunities?
 - Case study
- 21st Century skills - Learning and Innovation Skills in Adult Education
 - Critical thinking and problem solving
 - Communication and cooperation
 - Creativity and innovative skills
- 21st Century Skills - Digital Literacy in Adult Education
 - Concepts of literacy - definition and typology
 - Information literacy
 - Digital literacy
 - Computer literacy
 - Media literacy
- 21st Century Skills - Career and Life Skills in Adult Education
 - Four steps in career management - GROW model
 - Flexibility and adaptability
 - Initiative and self-management
 - Social and intercultural interaction
 - Productivity and responsibility
- Entrepreneurial mind-set development of seniors and adults with fewer opportunities
 - Importance of entrepreneurial mind-set development for the target group of seniors and adults with fewer opportunities
 - Core domains of entrepreneurial mind-set development:
 - Future orientation, Comfort with risk
 - Opportunity recognition
 - Initiative and self-reliance
 - Communication and collaboration
 - Creativity and innovation
 - Critical thinking and problem solving
 - Flexibility and adaptability



- Entrepreneurial mind-set development – focus on intRApersonal skills in adult education for seniors and adults with fewer opportunities
 - Social and Emotional Aspects of Learning
 - Key flexible non-cognitive skills within entrepreneurial mind-set
 - Self-awareness, Motivation and Metacognitive strategies

- Entrepreneurial mind-set development – focus on intERpersonal skills in adult education for seniors and adults with fewer opportunities
 - Relationship skills
 - Social awareness skills
 - Relationship management skills
 - Responsible Decision-making skills



2. Non-formal education (NFE) and Adult Education Raising Competences of Seniors and Adults with Fewer Opportunities

Adult education is a process of meeting the educational needs of adults, regardless of the organisation of learning methods and content. This type of education includes all formal and informal forms of education intended for the population over the age of eighteen, which does not have the status of a pupil or student. According to the data from existing researches, the forms and methods of education for adults can include the following:

- formal and non-formal;
- general and professional;
- initial and continuing;
- full time and part time.

Formal education is a way of schooling that takes place in the school system - from primary school through secondary school, to postgraduate studies at the university. The teaching content in formal education consists of programs approved by the relevant state institution or education body. The end result of the education process is a certificate, national recognition of acquired qualifications, competencies or level of education.

Non-formal education includes programmes and educational activities that are implemented outside the school system. The common point of formal and non-formal education is the institutional way of learning - teaching takes place according to the established plan, content of work and clear dynamics of realisation. The content of the program is designed and structured in advance, potentially distributed in advance, and the teaching is realised in a particular space with a certain number of students. These two types of education differ in that at the end of formal education, a nationally qualified diploma is obtained, which guarantees a certain level of education required for participation in public competitions for employment. The methodology and methods of learning differ as well.

General education refers to the acquisition or improvement of knowledge and skills that are not related to a specific area, while **professional education** involves the establishment of knowledge and skills development in a particular area, as well as a certificate at the end of the education program, which refers to a certain level of expertise.

Initial education includes all education programs and activities that are implemented potentially before the first employment experience, while **continuing education** means various programmes and trainings



that are implemented after the completion of initial education and throughout employment experiences. The goals of continuing education can be: improving knowledge in the field of their profession, acquiring new competencies or further personal and professional development.

Full time and part time education differ on the regularity of attendance in an educational program. **Full time** or regular participation education is a continuous attendance of classes, while **part-time** education means fulfilling exam obligations and taking exams within the prescribed deadlines, without the obligation to attend classes fully.

The adult education system is open to different social groups and categories of the population such as: adults who want to improve their skills, adults who want to retrain or are unemployed, adults with fewer opportunities or special needs, including members of minority groups, the poor, refugees, women, older workers facing the risk of losing their jobs and other vulnerable social categories of the population over the age of eighteen.

Adult education is a part of lifelong learning. It supports the culture of learning, professional development, improving the abilities and achievements of adults. Also, adult education is one of the instruments for solving key social and economic problems of an individual, one's family and society as a whole.

In the last few decades, the decline in employment has been evident throughout Europe. Recently, due to the economic crisis as a consequence of the Covid-19 pandemic, there was a significant loss of jobs significantly in the developing countries. The International Labour Organisation states that in the Covid-19 pandemic, about 300 million people lost their jobs, which is four times more than during the global financial crisis in 2009. In addition, due to the declining birth rate and longer life expectancy, the number of able-bodied people in Europe is significantly decreasing, and the number of pensioners is increasing. This global social problem requires a more serious strategic approach of solving the state. Relating this with the education aspect, there is a need for strengthening the structure of the NFE - improving the content of programmes, methods, improving support for the seniors and adults with fewer opportunities which do not have full access to education and employability opportunities. "Unemployment, but above all the inflexibility of the labour market (lack of programmes that meet the requirements of the labour market for specific knowledge and skills, career counselling and leadership, systems for recognition of competencies and qualifications and active employment policy) is one of the main obstacles to the overall sustainable social and economic development."¹

The near future heralds the need for new jobs in the IT industry and all forms of online business. Strengthening the knowledge and skills needed to live and work in the 21st century will enable seniors

¹ "Strategy for the Development of Adult Education in the Republic of Serbia", (2007). Belgrade: Official Gazette of RS, No. 1 of January 5, 2007.



and adults with fewer opportunities to view adverse circumstances and the global crisis as a chance for development and advancement.

2.1 Why is NFE adult education important?

Adult education with the focus on non-formal education is considered to have a significant importance for those aiming to have a continuous learning through life and adapting their skills and knowledge in accordance to job market changes and innovation practices. However, its importance is wider than this. NFE adult education bases its importance on the following characteristics/principles of theirs:

- Increases the value of human capital and creates basic support for the sustainable socio-economic development of the country, as well as its integration into the global, especially European economy.
- Responds to the needs of the labour market and the needs of individuals for knowledge and skills.
- Reduces the possibility of social exclusion and marginalisation, strengthens the sense of belonging to the community and social identity.
- Corrects and complements the system of formal education, because it provides a second chance to acquire the necessary knowledge and skills.
- Encourages understanding of cultural and ethnic diversity and the importance of tolerance.
- Its basic principle is to support the personal development of an individual and recognise the possibility of being employed, doing better jobs, earning more, maintaining health and vitality longer, providing their family with better living conditions.

It is important that the adult education system recognises the needs of users and provides them with the necessary knowledge and skills in accordance with their needs, as well as with the needs of the labour market, the wider community.

2.2 Development of competencies for the 21st century through NFE and adult education

Competence means a set of related knowledge, skills and attitudes that enable a person to take an appropriate activity in a given context, in a certain situation, and to perform that activity successfully and efficiently. If we look at the outcomes as the expected results of the learning process, the competencies are the active application of what has been learned. In the conditions of great cultural changes, as brought by the information-technological revolution at the transition from the 20th to the 21st century, adults are faced with expectations and obligations for the improvement of existing competencies and the acquisition of new knowledge and skills.

The competencies that need to be developed through the system of formal and non-formal education represent the recognised abilities necessary for life in the civil society of the digital age. Despite the fact that due to major socio-economic and other unexpected changes, it is difficult to predict the needs of the labour market in the near future, career guidance experts and education policy makers agree on one thing:



in addition to the necessary knowledge and skills, it is necessary to focus on the establishment and strengthening of certain competencies, the presence of which will provide high business flexibility and the opportunity to engage in occupations that are currently emerging.

Accordingly, several key and interdisciplinary competencies, important for personal and professional development in the 21st century, were derived:

- communication in the mother language;
- communication in a foreign language;
- mathematical competence and basic competences in science and technology;
- digital competence;
- learning competence (“learning to learn”);
- communication and cooperation;
- work with data and information;
- problem-solving competence;
- responsible participation in a democratic society;
- responsible attitude towards health and the environment;
- entrepreneurial learning (EL);
- competence for lifetime learning.

The value of selected competencies is in their applicability in different situations and contexts, in solving different problems and tasks needed to perform different occupations.

2.3 The role of educators in the education of the seniors and adults with fewer opportunities

In order to achieve the goals of NFE and adult education, it is necessary that the standards of education and training are clearly defined, as well as that the institutions and the programmes are managed, monitored and evaluated on the basis of the established standards. In the field of adult education, standards for teachers, instructors and organisers of educational activities and training, standards of teaching quality, assessment and evaluation of educational achievements are also established.

The educators working with seniors and adults with fewer opportunities’ education are responsible for planning, implementing and evaluating the teaching process. At the same time, the task of educators is to support the system of career counselling and guidance, which is established by the appropriate institutions for adult education.

Besides having expertise in a particular field and understanding of the socio-economic and career needs of seniors and adults with fewer opportunities, the quality of NFE and adult education is significantly influenced by the creativity of educators. Alice Mile singles out five key traits of a creative educator:

- has a primary image (model) that guides his/her opinion and actions;



- accepts him/herself firmly, accurately and realistically, using his/her full potential;
- is aware of other people, is sensitive to them, reacts to people, ideas and events;
- has a sense of security in uncertainty;
- a person who is a lifetime student.²

Adult education is a partnership activity and a joint responsibility of various actors: the state, employers and employees, economic and professional associations, scientific research and educational institutions and individuals. Only through joint efforts, the quality of personal and professional development of adults can be improved, and society as a whole be strengthened educationally, socially, economically and ethically.

² Alice, M., (1968). *Creativity in teaching*, Sarajevo: Svjetlost, p. 171.



3. Entrepreneurial Intelligence and Entrepreneurial Mind-Set Development Within Adult Education Programmes

The ability to manage unexpected situations, noticing distant connections and relationships that cannot be discovered at first glance, and being open towards new idea, are considered to be the basis of an entrepreneurial way of thinking as well as the first steps towards entrepreneurship.

3.1 What is entrepreneurship?

Entrepreneurship is “an activity aimed at starting, organising and innovating the company's business, with the basic goal of creating a new market and making a profit”³. The key word of entrepreneurship is initiative. There are many existing sayings pointing out the importance of innovation in entrepreneurship. Drucker (1991) points out that innovation is “a specific tool of entrepreneurs, the means by which they exploit change as an opportunity for different jobs or different services”⁴.

Entrepreneurial thinking implies knowledge, skills and attitudes that are necessary for the realisation of one's business venture. This competency is the key to success at work because it implies knowledge, idea, initiative, willingness to take risks and responsibilities, as well as motivation to achieve the goal.

The term “entrepreneurial intelligence” can be found more and more often in the popular literature in the field of economics and marketing. Although this term does not exist in psychology as a special type of intelligence, among the authors of popular literature, it implies certain operations of thinking in a business environment - recognising good entrepreneurial opportunities and making creative entrepreneurial decisions. Some people are born talented entrepreneurs or inherit it.

However, entrepreneurial intelligence is primarily established and developed through appropriate education and mastering of functional knowledge. It can be developed through formal and non-formal education, or by solving tasks and situations in which initiative, creativity, planning, organising, analysing, determination, and commitment to work are encouraged. The basis of entrepreneurial intelligence is established in a good assessment of:

- what information is needed to achieve a certain goal (knowing what);
- how the information should be processed in order to achieve the ultimate goal (knowing how);
- what is the purpose of certain information to achieve the ultimate goal (knowing why);

³ Penezic, N. (2003). How to become an entrepreneur. Belgrade: Republic Agency for Development of Small and Medium Enterprises and Entrepreneurship, p. 67.

⁴ Drucker, P. (1991). Innovation and entrepreneurship. Belgrade: Grmeč, p. 16.



- in which sources the necessary information can be found, i.e., from which subjects can be found out (knowing where) and
- at what stage of the process of solving tasks on the way to the goal, certain information is needed (knowing when).

Entrepreneurial competence is considered a general ability to set and achieve business goals. As a general ability, it does not refer to a single activity or occupation. This competence implies the ability and the will to put an idea into an opportunity and achieve recognition and profit. Entrepreneurial ideas arise as a result of work, knowledge, creative thinking, inspiration, perception of social and economic circumstances, by addressing the needs of an individual, social group, local community or society as a whole.

3.2 New era entrepreneurship

In order to better understand how the new economic approach affected the entrepreneurship era, David Rae in 2009 presented a model with the characteristics of entrepreneurship in both 'old' and 'new' era. Through this table, Rae stresses out the importance on developing a more inclusive and sustainable entrepreneurship comparing to the old approaches that were more individualistic and profit focused enterprises.

'Old era' Entrepreneurship	'New era' entrepreneurship
Individual self-interest	Individual-team leadership
Free-market capitalism	Socially connected, community-minded and inclusive
Opportunity pursuit regardless of resources, ethics or consequences	Ethically responsible
Business driven by short-term financial profitability and growth	Opportunities create multiple forms of value: financial, creative, social, ecological
Value creation solely financial	Sensitive to resource stewardship, conservation & re-use
Exploits and wastes resources	Economically and environmentally sustainable growth
Exclusive role models of 'the entrepreneur'	Feminine values: relational, collaborative, intuitive working complement masculine attributes of competition
Founded on masculine attributes of aggression, power, competition	Grassroots enterprise and resourcing
Fuelled by dept	

Table 1: Characteristics of old and new era entrepreneurship (Rae, 2009) ⁵

⁵ Journal: The Braybrooke Press Ltd. Journal of General Management – David Rae (2014), pg. 83-84



According to Rae (2009), there is still a high tension between the individualistic, free-enterprise model and more socially accountable, sustainable approaches which characterise the New Era. However, the concept of new era entrepreneurship, and sustainable approaches towards enterprises have been embraced in the recent years continuously and significantly.⁶

3.3 Who are the entrepreneurs?

Graduating from a certain field does not necessarily make someone an entrepreneur. The term entrepreneur primarily refers to a set of competencies that someone possesses, such as innovation, creative thinking, attitude towards the knowledge at their disposal and readiness to apply that knowledge in the form of innovative and creative business ideas, in order to achieve a certain profit. In the Merriam-Webster Dictionary (2021), an entrepreneur is defined as “a person who organises and manages a business venture, taking risks in order to make a profit”⁷. Entrepreneurs are able to see the business situation as a whole, its challenges, opportunities, pitfalls and social circumstances that may affect the achievement of the business goals set.

3.3.1 Characteristics of people who think entrepreneurially:

- are independent and innovative;
- possess knowledge and skills in a certain field;
- are sensitised to business opportunities in their environment;
- do not reconcile with the existing situation;
- think about how to put their ideas into action;
- have a vision for the future;
- assess what steps need to be taken to realise their ideas;
- take the initiative, decisively and without fear of risk;
- do not give up, despite obstacles;
- are committed to the job;
- assess strengths and obstacles.

Entrepreneurs are passionate when thinking and planning the implementation of their ideas and gather people who want to build their dream together with.

⁶ Journal: The Braybrooke Press Ltd. Journal of General Management – David Rae (2014), pg. 83-84

⁷ Merriam-Webster Dictionary. <https://www.merriam-webster.com/dictionary/entrepreneur?src=search-dict-hed> (accessed on January 24, 2021).



3.4 How to develop entrepreneurial thinking in the elderly and adults with fewer opportunities?

The development of an entrepreneurial mind-set requires a different approach to learning than the one that dominates formal education. Entrepreneurial thinking develops through owning certain skills and practicing certain activities in the everyday work, such as: responsibility and patience, understanding of personal and others' needs, exchange of experiences and cooperation with others, communication skills, initiative, organisation of activities and events, introduction and sharing examples of successful entrepreneurship cases in the environment, and so on.

When it comes to education for adults, the recent updates on entrepreneurial opportunities should be shared and acknowledged by the target group. Such information may include the type of activities that are necessary for starting a business, and the legal framework that accompanies these activities. It is important to encourage older people and adults with fewer opportunities to see the social, economic and cultural characteristics of the market in which they start a business. At the same time, it is important to remind them of the fact that entrepreneurial work is challenging, requires a high degree of commitment, dedication to work, self-confidence and unwavering optimism in crisis situations.

Sequence of key activities that precede for starting a business:

- creation of an idea and business goal;
- market research, including socially and economically relevant circumstances;
- competitors' identification and analysis;
- development of a precise and comprehensive business plan;
- identifying sources of funding, exploring opportunities for subsidies and other benefits;
- getting acquainted with the administrative procedures that need to be done before starting the work and gaining the first income;
- determining the legal form that best suits the realisation of one's idea, as well as taking into account the rights and obligations when opening a business;
- determining the need for external support - partner, accountant, independent professional consultant or lawyer.

The usual time period required to start a business is between three and nine months. It is important to inform adults and elderly with the advantages and challenges of entrepreneurship. The considered good sides of entrepreneurship are: the opportunity for professional and personal self-affirmation and development, the chance to make a profit, the contribution to the community, independence, the opportunity to do what one enjoys. On the other hand, entrepreneurship has its challenges, such as a high level of personal responsibility and consequently greater exposure to stress, risk of loss of invested capital, undefined working hours, as well as the obligation for continuous professional development and development of various competencies - from those that closely follow the field in which the business is realised, to communication skills, information and digital literacy.



3.5 Case study

Amazon.com, Inc. is the largest internet company in the world. It deals with e-commerce, cloud computing and artificial intelligence. Amazon.com founder, Jeff Bezos was previously employed by the successful company “Wall Street” as an electrical and computer engineer. He left the company in order to start his own business - dealing with online sales. In the garage of a rented house in Seattle, USA, in 1994, Bezos started an “online” bookstore, to expand his idea after some time to download/streaming videos, audio books, video games, electronics store, wardrobe, jewellery, toys, furniture, musical instruments, even food. Today Amazon.com Inc. has offices, warehouses and centres throughout America, Europe, Asia and Africa. During the 2020 pandemic, the company increased its earnings by \$ 74 billion and reached \$ 189 billion, although the economic crisis in the United States during the pandemic is considered the largest in that country after the Great Depression in 1930.

In 1994, Bezos was encouraged to start his own business by the fact that the number of Internet users was increasing rapidly. Developing the idea, he first compiled a list of 20 products that he would sell online, then narrowed the list to 5 products, and finally, due to the relatively low price and high demand, decided to sell books. In the next phase, Bezos held 60 meetings with family members, friends and potential investors, presenting their business plan, opportunities and risks. He failed to convince about 38% of potential associates and investors of his entrepreneurial ideas.

The importance of entrepreneurial intelligence and the development of entrepreneurial thinking within adult education programmes is recognised in all countries of the European Union. Understanding the importance of entrepreneurial thinking is reflected in supporting the development of entrepreneurial projects, formal and informal entrepreneurial education, subsidies and other facilitations for starting a business.

The development of human resources through formal and non-formal education in the field of entrepreneurship is a key factor in employment, personal, professional achievement and economic development of society for the 21st century. If the key word for entrepreneurship is initiative, the key word for educating the seniors and adults with fewer opportunities in the field of entrepreneurship is support. Support seniors and adults with fewer opportunities can be achieved by encouraging, knowing and developing their entrepreneurial competencies.



4. 21st Century skills - Learning and Innovation Skills in Adult Education

The awareness for needing a critical attitude towards different aspects of life dates back to ancient times. Socrates was the first to identify the intellectual processes we consider components of critical thinking today: the importance of searching for appropriate evidence, the importance of carefully considering estimates and assumptions, analysing basic concepts, and finding implications for what is said and done. Socrates emphasised the need for clarity and logical consistency. That is why Aristotle declared him the inventor and originator of the methods of definition and induction, the essential tools of scientific methodology.

Socrates also emphasises the love of truth and the call to know oneself (*Know oneself!*). This refers to the discovery of recognising one's own ignorance, tendency towards illusions and self-deceptions, as well as facing them. The path of searching for the truth and solving the problems and riddles that life brings, puts in front of the individual the need to continuously learn and improve his/her skills throughout his life.

4.1 Critical thinking and problem solving

Opinion is “a mental symbolic activity through which we indirectly learn about reality, by recognising and discovering the relationships and connections needed to overcome the current situation - an adaptive task.”⁸ The ability to discover connections and relationships, as well as basic cognitive operations - comprehension, abstraction, imagination, assumption, judgment, anticipation and inference, are established and developed from birth to adulthood.

Critical thinking is one of the higher forms of thinking. All higher forms of thought include abstraction, which is reflected in the perception of analogies and other complex relationships. The notion of abstract thinking is often equated with the notion of formal thinking, for the establishment and development of which opportunities are acquired in adolescence (Piaget, 1950).⁹

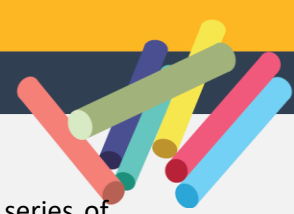
Critical thinking implies an active perception of the world around us and our own being. What separates critical thinking from other forms of reasoning is “the willingness and ability to question the justification of claims and actions, based on the analysis of arguments.”¹⁰

Critical thinking can be acquired and developed during middle and late childhood, and especially during adolescence, when mental possibilities for higher operations of abstract thinking are reached. One of the most important goals of education at the beginning of the 21st century is to develop critical thinking.

⁸ Brković, A. (2011). *Developmental psychology*, Čačak: RC for professional development of employees in education, p. 127.

⁹ Piaget, J. (1950). *L'épistémologie génétique*, Paris: Sorbonne.

¹⁰ McPeck, J. E. (1981). *Critical thinking and education*. New York: St. Martins Pres, p. 31.



Learning aimed at developing critical thinking is characterised by complexity and involves a series of procedures: observation, active listening, analysing content, thinking, assessing other people's intentions, determining the causes and bringing them into contact with the sender and his intentions, taking a stand on the content. Developing critical thinking involves active, problem-based learning.

The ability to think critically is a distinction that separates an innovative, intellectually independent individual from those whose cognitive reach is reduced to the reproduction of content. Adult education is an appropriate cycle for developing competencies for critical thinking and problem solving, because by the age of eighteen, all developmental prerequisites are provided.

The frequent presence of many manipulation strategies in the media of the digital age leads to the conclusion that critical thinking is an imperative for existence in the 21st century. The fact that we spend most of our lives in media-centric reality, coexisting in object reality and media illusions, receiving, creating and broadcasting media content, imposes the necessity of developing a critical perception of the media.

4.2 Communication and cooperation

Communication as a process of exchanging information between people, is a very complex socio-psychological phenomenon. The complexity of this phenomenon is conditioned by many psychic processes and personality traits of the communicator (perception, learning, memory, thinking, emotions, abilities, and so on).

The goals of communication are: revealing information about oneself, others and the environment, establishing, maintaining and ending relationships, helping to solve problems, convincing others of certain ideas and entertainment. According to the means by which it takes place, communication can be verbal and nonverbal. Verbal communication includes speech and writing, while non-verbal communication includes visual signs (various symbols, mathematical signs, drawings, pictures, emoticons), acoustic signs (sounds), gestures (body movements) and facial expressions (facial and eye muscle movements). Rule 55/38/7 means that people perceive only 7% of the meaning from the words that come to them from the sender of the message, about 38% from the tone of voice of the sender of the message, and most of all from the body language, as much as 55%.

Communication is successful only if the recipient of the message understands the meaning of the message sent to him/her by the sender. Successful communication is a basic step in good communication and cooperation between people.

Cooperation is a form of joint work of a group of people who have a common goal. Given the fact that cooperation implies common goals and interests, among the members of the group there is a stimulating dynamic of relations, cohesion, productivity, efficiency and the need for good communication. Good interpersonal relations are important for quality cooperation, for a favourable psychological work



atmosphere and constructive communication. Cooperation is a feature of teamwork in a business environment.

Different competencies for communication and cooperation affect the success in all aspects of life. They are a condition for quality social interaction, productivity and personal development in the business environment. Communication is not avoidable - people communicate on a daily basis as part of the work, daily life, family and friends, and other relatable situations.

4.3 Creativity and innovative skills

Creativity skills development start from an early age for a person, including the environment provided by the parents, peers, teachers, relationships at the school and educative programmes, working methods during educations, and so on. Factors that can stimulate creativity are: support and autonomy, diversity of possibilities, flexibility and creative tension, trust and security, freedom of expression, spontaneity that provides play and novelty and clear direction, which leads to a stronger connection with the environment (Mandić & Ristic, 2013)¹¹.

Maslow, who believed that all people have innate creative potential, although most, due to their weaknesses, do not have the opportunity to express it, introduces the concept of “self-actualisation”, emphasising that it is about "instinctive growth of what is already in being or, better said, of what is will be¹². Behaviourists considered the influence of the external environment to be the most significant. If the environment is stimulating, previously learned behaviours are connected in a new situation and in that way innovative solutions are created.

The development of innovative skills in the education of the elderly and adults with fewer opportunities, starts from the point of view that creativity can be encouraged and developed throughout life - cognitive and fun content that encourages free solutions without predetermined parameters; personal choice of techniques and methods of expression; positive attitude; openness to original, unusual solutions; sensitivity to originality and harmony in the environment; observation of unusual phenomena; and so forth. Creativity provides new, original products in the form of ideas or material values. The key features of the creative process are innovation and originality. One of the special values of a creative individual nearby is that creativity encourages people in the environment to be creative.

¹¹ Mandić, T., Ristić, I., (2013). *Psychology of creativity*, Belgrade: Faculty of Dramatic Arts.

¹² Maslov, A. H. (1982). *Motivation and personality*, Belgrade: Nolit.



5. 21st Century Skills - Digital Literacy Skills in Adult Education

Digital culture at the beginning of the 21st century has brought the need for new abilities and competencies. An increasing number of different concepts of literacy, often a vague distinction between types of literacy, have led to the emergence of the phrase “new literacy”, which unites all concepts of literacy that emerged from the end of the 20th and the beginning of the 21st century.

5.1 Concepts of literacy - definition and typology

Until the middle of the 20th century, the term *literacy* was reduced to the meaning of the ability to read, write and count, that is, to *alphanumeric literacy*. Its semantics expand when Gray introduces the category of “functional literacy”¹³ in 1956, implying by this term the applied abilities, a set of skills that are validated in different social contexts. Applicability as a basic feature of literacy is also considered by the British theorist and linguist Brian Street, who was the first to use the phrase “literacy practice,”¹⁴ suggesting its wide application.

The modern concept of literacy includes “knowledge, skills and values that enable an individual to control his own life in a quality way, perform civic duties and solve various problems at work, in the family and in social life in general.”¹⁵

In the article “Information and digital literacies: a review of concepts”, David Bawden provides a systematisation of new literacy, pointing to all the concepts of literacy recognised by the beginning of the 21st century. Bawden starts from basic or elementary literacy, which he defines as the ability to read, write and count; and functional literacy, as the ability to apply acquired knowledge in new cognitive situations, from which other types of literacy will later develop¹⁶.

5.2 Information literacy

As the environment of information is facing changes, especially adapting with the digital advancements, the need for upgrading the concepts of literacy is as well necessary. The basis of new concepts of literacy is *information literacy*, as the ability to recognise and find information, evaluate, critically locate and use

¹³ Gray, W. S. (1956). *The Teaching of Reading and Writing*, UNESCO, Illinois: Place de Fontenoy.

¹⁴ Street, B. (1984). *Literacy in Theory and Practice*. New York: Cambridge University Press.

¹⁵ Kulic, R., Djuric, I. (2012). *Functional literacy in the concept of basic education and upbringing*. Belgrade: *Innovations in teaching*. No. 2. Vol. 25, p. 97.

¹⁶ Bawden, D. (2001). “Information and digital literacies: a review of concepts”, *Journal of Documentation*, Vol. 57 Issue: 2, London: Published by MCB University Press Ltd. p. 219.



it effectively. Information literacy refers to working with data from all available sources of information - the Internet, old and new media, archives, libraries, museums, and so on.

UNESCO connects the concept of information literacy with the concept of media literacy (MIL) and by that phrase it means “essential competencies (knowledge, skills and attitude) that allow citizens to engage with media and other information providers effectively and develop critical thinking and lifelong learning skills for socialising and becoming active citizens”¹⁷. Information literacy is a term superior to other types of literacy (digital, information technology, social, visual, media), but also to emerging types of literacy, i.e., those whose emergence is expected in the near future.

5.3 Digital literacy

Bawden singles out *digital literacy* from *information literacy*, describing it as the ability to apply information literacy in a digital environment (Bowden, 2001).¹⁸ Digital literacy is analogous to functional literacy in relation to basic literacy (alphanumeric), but in the ambience of digital culture.

Digital literacy is the ability to find, analyse, evaluate, create and transmit information in digital format. Being digitally literate, or digitally competent, means mastering the set of knowledge and skills needed to use digital devices. Digital competencies are acquired by knowing the basic principles of computer hardware, the skills of using computer networks, which include social networks and other “online” communities. Dealing with digital culture products, Charlie Gere (Gere, 2011) points to the world of virtual illusions and virtual reality, media, global network connectivity, digital film and digital television, electronic music, video gaming, smartphones, cyberpunk novels, net art, etc.¹⁹ Digital literacy provides competencies for human existence in digital culture, knowledge and use of the entities and products of digital culture that Gere talks about. Digital competence implies the ability to read and understand digitally written texts, hypertexts and multimedia texts, as well as to successfully solve tasks in a digital environment.

Given the fact that today's adults are “immigrants in digital culture” and not natives for whom digital culture is a homeland,²⁰ mastering digital literacy is a process that the middle-aged and mature population in most cases encountered through various forms of non-formal education (courses, training of professional development, individual work), after graduation in formal education. Due to continuous technological and digital progress, digital competence is being upgraded in line with lifetime development.

¹⁷ Wilson, C., Grizzle, A., Tuazon, R. at al. (2011). *Media and Information Literacy, Curriculum for Teachers*. Paris: Unesco, p. 183.

¹⁸ Bawden, D. (2001). “Information and digital literacies: a review of concepts”, *Journal of Documentation*, Vol. 57 Issue: 2, pp. 219, London: Published by MCB University Press Ltd.

¹⁹ Gere, Ch. (2011). *Digital Culture*. Belgrade: Klio, p. 53.

²⁰ The terms “digital natives” and “digital immigrants” are first mentioned in the work of “Digital Natives, Digital Immigrants”, writer and software designer Marc Prensky. In contrast to the term “digital natives”, Prensky uses the term “digital emigrants”, which means users of new media, who, in addition to the primary traditional ways of communication and knowledge, subsequently adopted modern tools, thus gaining digital platform capabilities (Prensky, M. (2021). *Digital Natives, Digital Immigrant, On the Horizon*, MCB University Press, Vol. 9 No. 5). More about that at: <http://www.marcprensky.com/writing/Prensky>, accessed January 12, 2021.



5.4 Computer literacy

Information or computer literacy means a set of skills needed to work on information and communication technologies (ICT). Information literacy refers to the ability to understand and use a wide field of all information technology resources.

Information and communication technologies include technical means used to handle information and enable communication, including computer and network equipment and necessary computer programs. UNESCO includes information technology, telephony, media for broadcasting all types of sound and image processing, emphasising the role of communications (telephone connections and signals) in modern information technology.²¹

Information literacy implies communication technology (ICT) literacy, although not necessarily. Communication technology literacy of an individual does not guarantee his information literacy. An example of the difference in these competencies is the often-present phenomenon that a computer expert does not have a developed ability to evaluate information, and sometimes not even developed alphanumeric literacy. Slavica Jurić explains that “it is much easier for an individual who has learned to learn using at least one type of source (book), who has basic and functional literacy and has a highly developed critical attitude towards sources of knowledge,”²² than for an individual who has a high degree of development of computer competencies, who is computer literate, while other types of literacy are neglected.

Information literacy is a superior term to the term network literacy, which refers to the possibilities and ability to use information from the Internet as a global information network.

5.5 Media literacy

We view *media literacy* as a constituent of information literacy. Bowden defines media literacy as “the ability to understand and use, analyse and interpret messages in all forms of mass media - books, newspapers and magazines, radio, television and the Internet”,²³ linking it to information and digital literacy, derived from library literacy. Unlike digital literacy, which in the context of the media refers to the field of digital media, media literacy can be confirmed in all media sources, which brings it closer to information literacy.

A general definition of media literacy, which brings together the common points of conceptualisation of different authors, is given by American authors Thoman and Jolls: “By media literacy, we mean a framework for accessing, analysing, evaluating and creating media messages in various forms - from the

²¹ Wilson, C., Grizzle, A., Tuazon, R. et al. (2011). *Media and Information Literacy, Curriculum for Teachers*. Paris: Unesco, p. 182.

²² Ibid.

²³ Bawden, D. (2001). “Information and digital literacies: a review of concepts”, *Journal of Documentation*, Vol. 57 Issue: 2, London: Published by MCB University Press Ltd. p. 238.



press, through video, to the Internet. Media literacy builds an understanding of the role of the media in society, as well as the essential skills of research and self-expression of citizens in a democracy.”²⁴

Media literacy first referred to a critical understanding of television messages and the impact of television on consumers. The earliest definition of the term media literacy is related to the National Leadership Conference on Media Literacy in 1992. Media literacy was then defined as “the ability to access, analyse, evaluate and send messages through the media”.²⁵

Media literacy is a part of media education and media. It implies knowledge of the way in which the media function, understanding of media content, critical attitude towards them and their production. The basis of media literacy is the process of reviewing, asking several key questions when perceiving media content (messages), as well as giving answers to questions. The five key issues of media literacy are:

- Who created and sent the message?
- What means were used through the media to attract the audience’s attention?
- How will people of different profiles and backgrounds understand the same media message?
- Why was the message sent?
- How are events presented in the media content? What is emphasised and what is neglected?

These issues can be further elaborated, in accordance with the way of functioning of the media from which the media message is sent, the communication context, and related information.

Media literacy implies an uncomfortable attitude towards the media message, critical autonomy and a certain distance when receiving the message. The goal of media literacy is to properly judge the media and create a message responsibly, instead of retreating in front of media messages and deciding to break the connection with its sender. Thoman & Jolls point out that “being media literate does not mean memorising facts or statistics related to the media, but asking the right questions about what you watch, read or listen to” (Thoman & Jolls, 2003).²⁶

The fact that we exist in a mediatised society imposes the necessity of establishing and developing a critical reception of media content. Media literacy is a lifelong learning process that is developing and can be significantly improved in a way similar to improving the skill of functional reading (despite the developed competence for alphanumeric literacy). As media and technology continue to shape our world, many opportunities for its establishment and further development open up in the field of formal and non-formal education. The development of all digital literacy skills is set as a necessary condition for participation in 21st century civil society.

²⁴ Thoman, E. and Jolls, T. (2003). Literacy for the 21st Century – An Overview & Orientation Guide to Media Literacy Education, p. 21. Malibu, CA: Center for Media Literacy (CML).

²⁵ Aufderheide, P. (1992). Media Literacy. A Report of the National Leadership Conference on Media Literacy, p. 24. Maryland: The Aspen Institute Wye Center Queenstown.

²⁶ Thoman, E. & Jolls, T. (2003). Literacy for the 21st Century – An Overview & Orientation Guide to Media Literacy Education, Malibu, CA: Center for Media Literacy (CML), p. 18.



6. 21st Century Skills - Career and Life Skills in Adult Education

Career represents the development of an individual in learning and work during life. Due to the continuity and goals, it implies, a career is defined as an individual's "journey" through the learning processes, career choices, work and other aspects of life, such as social inclusion, interest in community activities, cultural activities, various personal and professional achievements, but also volunteer work. In short, a career is the advancement of an individual throughout life.

Some of the basic features of a career are its dynamism and uneven development - in one period of life an individual can progress, while in another he/she stagnates or experiences failures. Living in interaction with the outside world in modern society implies the dynamism of the process and the unpredictability of the results of the work we invest in that process. A career begins with learning, entering the education system, and lasts as long as the individual builds work experience, within the employment relationship, but also outside of it. That is why it is said that a career does not end with retirement - it can end much later, but also before the formal termination of employment.

It is discussed whether an individual can plan the career. Sometimes, it is considered that the key word for a career is planning and that everything that was previously planned has a greater possibility of being successfully realised. Planning should be designed according to the capabilities of the individual and the real circumstances. A clear and achievable plan is the first step on the way to the goal. Career is a part of an individual's lifelong development, so career planning and management is the framework from which all important personal and professional decisions are made. However, planning is not always the initial step towards career development. Due to unexpected life circumstances that an individual experiences, planning can be included in a certain part of career development, and the initial step towards career development can be considered connecting the dots of the current surroundings in order to start something related to that person's interests and needs.

Career management is a process in which an individual sets goals, plans; learns to achieve those goals; creates a personal portfolio; chooses and rejects certain business opportunities. In order to set and achieve any goal in one's career, motivation and perseverance are needed. Observing one's own career as a company that needs to be developed is an approach that implies strategic leadership, responsibility in acting and respect for one's own and others' success.



6.1 Four steps in career management - GROW model

The career management is known to be developed and maintained through practicing the GROW model. This model is well-known and used whenever education about career creation and development takes place. It consists of 4 main elements which at the same time represent steps of career management:

- set a career goal (Goal);
- determine the current situation (Reality);
- determine the ways in which the goal will be achieved (Options);
- monitor the process of achieving the goal (Will).

In the labour market of the 21st century, employers give special importance to work experience and non-formal education, which is acquired during lifelong development. The decision to further improve after the graduation gives the employer a message about an individual as a responsible and hard-working person who has a vision.

6.2 Flexibility and adaptability

The digital age brings with it changes and challenges - new ICT, changed business models in the “online” environment, the rejection of professions and jobs for which the need has ceased, the need for retraining and performing other jobs. In such a new business environment, adaptability is a trait necessary for survival. Flexibility in the business environment implies the ability to easily respond and adapt to sudden changes. Given the fact that unpredictability and uncertainty are features of business dynamics, flexibility is a life skill that is highly respected in the business world.

A flexible way of thinking implies directing one's actions towards the priorities of the interested parties and the unique requirements of each situation; performing several different tasks, some of which are not in the job description; changing methods and ways of working, if the change would bring success; fulfilling tasks in new, changed deadlines; looking at problems from another angle and redirecting from an already established solution; confirm that an individual is flexible in a business environment.

Flexibility includes learning and accepting a new approach to the problem and its solution, but also rejecting the learned model and the way of solving the problem, when it proves to be outdated or inappropriate. A pictorial example that confirms this acceptance of one way of doing things and its subsequent rejection is learning the skill of skiing. In the initial steps of mastering this skill, the individual learns to keep his/her legs in the “pizza” position (forming a triangle of shape like a piece of pizza). By learning and mastering this way of skiing, an individual masters the skill and, after a certain time, rejects this way and moves on to the next one, which is much more complex.

Flexibility is not an innate trait, therefore it can be built and strengthened through managing certain life situations and learning. NFE education of the seniors and adults with fewer opportunities, in the content



of its curricula, as a practical goal of teaching, should include the development of flexibility in the society of the 21st century.

6.3 Initiative and self-management

The initiative implies the first step in some work, entrepreneurship and a voluntary step out of the previous state. The propensity for initiative and self-management can be recognised in an individual's ability to recognise and seize a good opportunity, set goals that he/she aims to achieve, organise certain cultural, sporting or humanitarian events, form associations, recognise opportunities for civic involvement and react to a problem.

The ability close to initiative and self-management is proactivity. Being proactive means realistically predicting the course of events in advance and taking the first step in order to prevent it, instead of passively waiting for the problem to happen. The person who takes the initiative, takes steps to achieve his/her interests and goals. In the field of communication, proactivity is reflected in the communication initiative in the phase of recognising potential problems and misunderstandings. Initiative in communication implies a constructive approach to solving problems, eliminating sources of misunderstanding, avoiding condemnation, moralising, labelling, and so on. Initiative is a skill that can be developed by certain actions:

- strengthening self-confidence;
- developing and elaborating a career plan;
- noticing business opportunities;
- analysing and elaborating one's own ideas;
- not giving up and encouraging persistence.

Initiative and self-management, skills to prevent a problem and independently remove potential obstacles, are key steps in acquiring competence for entrepreneurship.

6.4 Social and intercultural interaction

UNESCO defines culture as “a shared, learned and symbolic system of values, beliefs and attitudes that shapes and influences perception and behaviour – an abstract `mental blueprint` or `mental code`; also refers to an integrated pattern of human knowledge, beliefs and behaviour that depends on the capacity for symbolic thought and social learning”²⁷. In intercultural interaction, we often encounter invisible obstacles that make it difficult to understand, create communication noise, or even lead to conflict. Intercultural communication skills help us to communicate with people with whom we do not share the same cultural experience, as well as to understand them. The beginning of the 21st century has brought

²⁷ Wilson, C., Grizzle, A., Tuazon, R. et al. (2011). *Media and Information Literacy, Curriculum for Teachers*. Paris: Unesco, p. 183.



new information and telecommunication technologies (ICT), which enable easy and economical everyday communication with people from the most remote parts of the world.

In elaborating the typology of literacy, Bowden points to the existence of social literacy - the ability to communicate in a cultural context, which is linked to the competence for intercultural dialogue.²⁸ Social literacy includes certain social skills important for life in civil society (awareness of one's own cultural identity, knowledge and respect for cultural patterns of other peoples, participation in a democratic society, knowledge of foreign languages, knowledge of basic rights and responsibilities of citizens, and so on). Some of the most common causes of misunderstandings in intercultural communication are:

- The assumption of similarities, which is the starting point when meeting people from another culture that they are like us, or similar to us. The assumption of similarities overrides the facts of differences. It is safest not to assume anything when meeting another culture, but to get informed and learn something more about the culture of those meeting. The root of the assumption of similarities is in individual's desire to establish connections with the environment unhindered and quickly.
- The use of different languages and communication styles is reflected in the mistranslation of words, expressions and phrases, as well as incorrect interpretations of other people's statements. Different styles of communication are often culturally conditioned. Thus, in some phases of interpersonal communication in a certain culture, a direct and transparent style is expected, while in another a certain distance and indirect expression are implied.
- Incorrect interpretation of signs of nonverbal communication in intercultural communication, sometimes creates a greater misunderstanding than the verbal expression. Gestures, eye contact, silence in dialogue, all can have completely different meanings, depending on the culture in which they occur.
- Stereotypes about a certain culture and its bearers represent simplified and generalised beliefs, which arise from the human need to make the unknown known and predictable by existing knowledge. Stereotypes about other cultures affect the accuracy of the interpretation of the actions and behaviour of people from another culture. The assumption of the meaning of the action of a person from another culture takes us away from perceiving the real circumstances and causes of someone's behaviour.

Facing the fact that in intercultural interaction one person's words and actions can easily be misunderstood, it points to the importance of lifelong expansion of knowledge about other cultures. Difference in relation to one's cultural pattern does not only occur in people from other cultures. Intercultural interaction can be established, or disabled, among members of the same national, religious, state community.

²⁸ Bawden, D. (2001). "Information and digital literacies; a review of concepts". *Journal of Documentation*. London: City University, p. 243.



6.5 Productivity and responsibility

Responsibility is one of the most important skills that is learned since childhood. It allows people to build friendships, be successful in school and work. Responsibility leads to the productivity which is one of the key principles in business. Productivity means achieving high results with a minimum of investment and spending of human resources. That is why productivity is said to represent the “rational production”. To achieve productivity, it is important that the time invested is minimised. The inclusion of the time component is important for assessing the achievement of results in a unit of time: “Labour productivity is the ability of an individual to create a smaller or larger quantity of goods in a given unit of time under certain conditions.”²⁹ The need for time alignment results in good organisation, which contributes to productivity.

Difficulties in productivity can be caused by the problem of maintaining attention, keeping the focus on a particular problem, or distracting attention on peripheral / external factors and events in the environment. Productive individuals do not waste time on information that has nothing to do with their tasks and goals. Analysing and self-evaluating the time spent, drawing conclusions about what exactly occupies the attention, is the first step toward productivity. There are more and more studies whose conclusions indicate that the productivity is not the time management, but the attention of an individual in the time spent.

The information technology revolution at the turn of the 20th and 21st centuries brought a different understanding of the learning process. While traditional formal education was once considered the only acceptable and sufficient one, the new millennium is increasingly convincing the society that the learning process lasts a lifetime, when wanting to be successful. In a constantly changing market, it is important to stay present and up to date with changes. By lifetime development of skills through NFE and education of the elderly and adults with fewer opportunities, many will get a second chance, the opportunity to realise their neglected potentials and make the life better.

²⁹ Veljković, N. (2015). How does working time management increase productivity? More about that at: <https://pcpress.rs/kako-upravljanje-radnim-vremenom-povecava-produktivnost/> (accessed on January 28, 2021).



7. Entrepreneurial mind-set development of seniors and adults with fewer opportunities

The previous chapters have highlighted the concept and importance of entrepreneurial intelligence, as well as mind-set within adult education programmes. In this chapter, there will be a better focus on how the entrepreneurial mind-set of seniors and adults with fewer opportunities can be developed. Living in a world that is embracing changes every day, there is indeed a need to take proactive role in terms of career development. Students who are part of particular clubs in their university, youngsters who are members or volunteers in some institution, they may have better chances through those engagements and opportunities to be exposed to new skills development useful to respond to the new realities. However, seniors and adults with fewer opportunities are less exposed to these opportunities due to certain reasons. The existing knowledge of entering the entrepreneurial world that they have taught in schools or different educational programmes, is not in line with the new changes in the market.

7.1 Importance of entrepreneurial mind-set development for the target group of seniors and adults with fewer opportunities

The entrepreneurial mind-set is considered as an essential 21st century skill due to the impact it has on the way adults and seniors think about earning, getting a job, conducting a task, starting a business, and perceive the education. According to the Network for Teaching Entrepreneurship (2017), entrepreneurial mind-set as a 21st century skill is considered to be the key contributor to academic success and a malleable characteristic that can be continuously taught³⁰.

Moreover, the NFTE (2017), introduces several characteristics that highlight the importance of entrepreneurial mind-set and at the same time are valuable for career development. These characteristics are particularly in line with the needs of the target group of seniors and adults with fewer opportunities who are in a need for a faster recognition of opportunities and skills needed for employment. Below are represented the three main characteristics that NFTE has introduced for entrepreneurial mind-set importance:

- highly valued by employers;
- booster of educational achievement and professional performance;
- essential for starting new businesses.

Entrepreneurial mind-set is nowadays highly valued by employers

³⁰ NFTE-Whitepaper-Entrepreneurial-Mindset-On-Ramp-to-Opportunity, 2017, <https://www.nfte.com/wp-content/uploads/2020/04/NFTE-Whitepaper-Entrepreneurial-Mindset-On-Ramp-to-Opportunity-December-2017.pdf>



With the economy changes and the way business operate, the skills that employers are looking for from their potential employees and the existing ones are changing, too. Besides having the needed skills for a particular position, they highly value and encourage the entrepreneurial mind-set in their business. That is for a reason that the employees that have entrepreneurial mind-set are the ones who bring new innovative ideas for the business, they think critically about the situation of the business in the market and the competitors' situation too.

Therefore, the possession of entrepreneurial mind-set in the innovation economy can be considered as an important element for any employer, and for the employee being considered as an important asset for the company in the long-term period of work.

Entrepreneurial mind-set is a booster of educational achievement and professional performance

In the previous chapters, there was an emphasis on the characteristics of people who think entrepreneurially. It was mentioned that those people have the ability to recognise opportunities before others do and that is what makes them be a step ahead. Thus, when developing entrepreneurial mind-set, an adult is more proactive into discovering educational opportunities as well as career development opportunities. The proactive approach supports them into focusing more in goals and achievement of results by using the problem solving and collaboration skills, which are the essentials of entrepreneurialism.

Entrepreneurial mind-set is essential for starting new businesses

The lack of new innovative business does not help the economy of a country and the job creation for the people. New business formation triggers a wave of financial benefits, including job creation, tax revenue and market efficiency. Nurturing a new generation of entrepreneurs, who can start and run businesses of all sizes, is essential for economic growth and strength³¹. Having a generation of adults with the entrepreneurial mind-set increases the chances to more businesses created and successfully developed. More importantly, adults with fewer opportunities are a key factor in this aspect, as they are exposed to similar surroundings struggling to find opportunities and jobs. Therefore, any business opportunity coming in their surrounding is beneficial for a particular community who is not exposed to job creation.

7.2 Core domains of entrepreneurial mind-set development

In order to be able to better understand the entrepreneurial mind-set development and what it consists of, the Network for Teaching Entrepreneurship has introduced the 8 core domains of entrepreneurial mind-set development. These domains are very important to consider. The figure below shows the 8 core domains of entrepreneurial mind-set, followed by an elaboration of each domain specifically.

³¹ NFTE-Whitepaper-Entrepreneurial-Mindset-On-Ramp-to-Opportunity, 2017, <https://www.nfte.com/wp-content/uploads/2020/04/NFTE-Whitepaper-Entrepreneurial-Mindset-On-Ramp-to-Opportunity-December-2017.pdf>



Picture 1: The 8 Core domains of entrepreneurial mind-set, NFTE 2021, Source: <https://www.nfte.com/entrepreneurial-mindset/>

7.2.1 Future orientation

The domain of future orientation presents the willingness and optimism towards career orientation and development. More specifically, the focus here is to develop skills and expand the necessary knowledge that are needed to pursue a certain profession or start up a business. Entrepreneurs are considered to be visionary people; therefore, they grab any opportunity on the way to reaching to their goal and their vision.

7.2.2 Comfort with risk

Entrepreneurial people are known to have the characteristic of a risk taker. This is called the concept of being at comfort with risk, and is therefore one of the key domains that differentiate the entrepreneurial mind-set from other skills. An adult, with the possession of entrepreneurial mind-set, is eager to move forward towards his/her goals regardless of the impact of external factors that appear/occur during the process. However, they are truly aware of the challenges that might come, but they prepare themselves for facing them because the determination towards the goal is bigger than the challenges and the uncertainty. It is worth mentioning that taking some risk is always necessary in order to succeed. Either as an employee or business owner, particular events or processes cannot always be predictable and planned. Therefore, the ability to make a decision in these uncertain times is very important within the entrepreneurial mind-set.

7.2.3 Opportunity recognition

The development of an entrepreneurial mind-set is indeed about the ability to recognise the opportunity in any happening that comes unexpectedly or not in the planned way. Entrepreneurial mind-set adults are those who do not experience emotional crisis if some task or project does not go as planned. Instead, they analyse the issue and discover the possibility to create an opportunity out of it.



7.2.4 Initiative and self-reliance

As mentioned previously, one of the characteristics of an entrepreneur is the ability to initiate new processes. Employees who have entrepreneurial mind-set have this ability too, that is why they are valued by the employers who have a well-developed organisational justice within their business. However, in entrepreneurial mind-set, this domain is not only about initiating new processes or ideas. The importance of this domain is that it is characterised by the self-reliance as well, meaning that an adult with entrepreneurial mind-set not only initiates new ideas, but also takes full responsibility in working towards the final goal. It also involves the willingness of facing challenges and overcoming them by relying on self-skills and ownership of that idea/project.

7.2.5 Communication and collaboration

The concept of communication and collaboration was previously mentioned as the key 21st century skills in innovation and learning. Taken into account that the entrepreneur as a leader already has an idea followed by a mission and vision, the passion about the idea itself, as well as the efforts that the leader makes towards the achieving of results, are sometimes the best elements in assuring a collaboration between the working team. Communicating the idea and the tasks clearly is a must in an entrepreneurial world. However, a visionary leader who most probably has the idea clear in his/her mind, does not experience challenges into communicating it with the team.

Besides the initial idea creation, this domain consists of the continuous successful communication needed between the employer and employees, including motivational approaches and rewards which might help the productivity and collaboration of the team.

7.2.6 Creativity and innovation

The concept of creativity and innovation is about finding creative ways and methods for the problems or needs in the market/community. Very often, businesses with innovative projects experience difficulties in getting finances from external sources due to the lack of accurate measurement for the final results of the innovative projects. Creativity and innovation are indeed the two elements that when combined bring something unique in the market or community which was not present until a certain time. Therefore, it is not something known for people to believe in right away. However, as entrepreneurs are risk takers and have the ability to recognise the opportunities before others do, the creativity and innovation is just a unique attribute towards creating a solution for the people (even though at the beginning stage of that process there is no defined structure or indicators that might measure whether the project is successful or not).

7.2.7 Critical thinking and problem solving

Critical thinking is a process of rational, sceptical, unbiased analysis of facts to form a judgment. Critical thinking refers to the ability to look at the facts, evidence or ideas, compare them to what one already



knows and make conclusions about their quality. It enables entrepreneurs to interpret data and to evaluate arguments to develop evidence through reality, which helps to deliver accurate judgments in a business. It uses logic to gather, organise and analyse relevant information in order to identify and understand problems. It helps to prevent misunderstanding and conflicts, especially in a multicultural environment.

On the other hand, the critical thinking is closely linked with the problem solving as an element of an entrepreneurial mind-set as well. Problem solving is the ability to analyse the problem which the business or the project is experiencing and find a necessary measure or adjustment. The connection between these two stands in the fact that in order to make the best adjustment towards solving the problem, different perspectives should be taken into account, and that can be achieved through critical thinking. Therefore, thinking rationally and non-emotionally about a potential issue that is impacting negatively the business process, helps to find a solution based on the reality and situation.

7.2.8 Flexibility and adaptability

The last domain presented by the NFTE (2017), is the domain of flexibility and adaptability of the entrepreneurial mind-set. This domain in connection to the other ones, represent the ability to be flexible and adaptable towards changing plans, as well as being able to manage situations accordingly. Moreover, this domain has to do also with the fact of being able to see things in the perspective of the customers, as well as being flexible and adaptable towards their point of view and not only seeing things by one's own perspective.



8. Entrepreneurial mind-set development – focus on intrApersonal skills in adult education for seniors and adults with fewer opportunities

The emphasis on importance of entrepreneurial mind-set development for seniors and adults with fewer opportunities, as well as the analysis of each domain of entrepreneurial mind-set can be a strong element on highlighting the importance of education aspect on developing this mind-set. The focus of the following chapters is on the intrapersonal and interpersonal skills in adult education for seniors and adults with fewer opportunities related to the entrepreneurial mind-set. This set of information is useful in understanding the skills needed to understand oneself and the relation with the others when it comes to any entrepreneurial work.

8.1 Intrapersonal skills for entrepreneurial mind-set development in adult education for seniors and adults with fewer opportunities

When it comes to education or work, there are particular people who are very noticed by the others for their clear and strong self-sense. Those individuals seem to be fully aware of their own values, motivation, things that make them stronger or weaker, hence a deeper understanding of their own. This is known as having developed intrapersonal skills. According to the National Centre for Biotechnology Information (2011), intrapersonal skills are talents or abilities that reside within the individual and aid him or her in problem solving³². The intrapersonal skills are considered to be a good supporter and instructor in managing life situations, such as challenges, emotions, and the way how an individual perceives new information gained. Furthermore, according to the NCBI (2011) workshop summary on Assessing 21st century skills, these skills ultimately contribute to adaptive behaviours and productivity in that they counteract undesired influences that may rise from within the person or from the environment. Intrapersonal skills support volitional behaviour, which Hoyle defined as a discretionary behaviour aimed at accomplishing the goals that an individual set for himself/ herself³³. As it was mentioned in the previous chapters, the domains of entrepreneurial mind-set have put a strong emphasis on the concepts of self-initiative, self-reliance, orientation, and the abilities to know oneself in order to transmit a clear idea and a vision to the others. It was also emphasised that those abilities and skills can be taught through life. Thus, that is exactly the reason behind the importance of involving intrapersonal skills in educational programmes for entrepreneurial mind-set development, with focus on seniors and adults with fewer

³² NCBI - Assessing 21st Century Skills: Summary of a workshop, 2011, <https://www.ncbi.nlm.nih.gov/books/NBK84217/#:~:text=Examples%20of%20intrapersonal%20skills%20include,strategy%20or%20approach%20as%20needed.>

³³ NCBI - Assessing 21st Century Skills: Summary of a workshop, 2011, <https://www.ncbi.nlm.nih.gov/books/NBK84217/#:~:text=Examples%20of%20intrapersonal%20skills%20include,strategy%20or%20approach%20as%20needed.>



opportunities as a target group. The importance of intrapersonal skills was not always highlighted in the field of entrepreneurship. Hence, its integration in adult education is a must, as these generation of individuals need further education and skills development in order to be present in the job market, and with updated information regarding the development of entrepreneurial concepts.

The intrapersonal skills consist of a variety of skills and aspects to consider in the entrepreneurial world. Regarding the intrapersonal skills in entrepreneurial mind-set development in adult education, this chapter will put its focus in presenting the following aspects and skills: Social and Emotional Aspects of Learning (SEAL), Key flexible non-cognitive skills within the entrepreneurial mind-set, and Self-awareness, Motivation, and Metacognitive strategies.

8.1.1 Social and Emotional Aspects of Learning (SEAL)

The Social and Emotional Aspect of Learning started to attract the interest of educational institutions mainly from the year of 2003, more specifically in England. From that year and on, the aspect of learning for social and emotional competence development in education was mostly discussed for children and high school students as a part of their education. According to the Department of Education in UK (2010), Social and emotional aspects of learning (SEAL) is a comprehensive, whole-school approach to promoting the social and emotional skills that underpin effective learning, positive behaviour, regular attendance, staff effectiveness and the emotional health and well-being of all who learn and work in schools³⁴.

With the advancement of non-formal education for adults, this aspect is significantly linked with the role of social and emotional aspect in pursuing life goals, professional behaviour, and most importantly the linkage of these aspects in motivation, recognition of opportunities, teamwork, and communication with others. The social and the emotional aspect of learning is essential for educational programmes for entrepreneurial mind-set development designed for adults. The reason for it is that this aspect of learning, through the linkage of emotional and social aspect in education programme, results in developing problem-solving skills development, encourages the team working and collaboration skills, and most importantly - strengthens the intercultural awareness and the acceptance of differences which in entrepreneurial world is crucial when working with people of different backgrounds.

Even though there are different definitions and compositions regarding the SEAL, the Lambeth institute in England (2005) presents that the social and emotional aspects of learning are grouped into 5 main aspects³⁵. These five social and emotional aspects of learning are also included in the research report of the Department of Education of UK Government in 2010:

³⁴ UK GOV – Social and emotional aspects of learning (SEAL) programme in Secondary schools, 2010, [https://www.gov.uk/government/publications/social-and-emotional-aspects-of-learning-seal-programme-in-secondary-schools-national-evaluation#:~:text=Social%20and%20emotional%20aspects%20of%20learning%20\(%20SEAL%20\)%20is%20a%20comprehensive,learn%20and%20work%20in%20schools](https://www.gov.uk/government/publications/social-and-emotional-aspects-of-learning-seal-programme-in-secondary-schools-national-evaluation#:~:text=Social%20and%20emotional%20aspects%20of%20learning%20(%20SEAL%20)%20is%20a%20comprehensive,learn%20and%20work%20in%20schools).

³⁵ Lambeth – What are the Social and Emotional Aspects of Learning?, 2005, <https://www.lambeth.gov.uk/sites/default/files/SEALGeneralGuidanceSept10.pdf>



- **Self-Awareness** – the ability to understand own feelings and aspects that affect the mood and the behaviour.
- **Managing Feelings** – the ability to understand own feelings and not to project them onto others, as well as learning how to be able to manage the outburst situations.
- **Motivation** – the situation of sharing achievements and exchanging different positive examples and practices of professional and personal goals. Working towards goals, and being more persistent, resilient and optimistic (DFE, 2010).³⁶
- **Empathy** – the ability to understand others’ feelings and situations, and empathise with them.
- **Social skills** – being considerate and supportive towards each person, encouraging inclusion and acceptance of each person in the group.

8.1.2 Key flexible non-cognitive skills within entrepreneurial mind-set

According to the United National Educational, Scientific, and Cultural Organisation (2016), non-cognitive skills are defined as the “patterns of thoughts, feelings and behaviours” that are socially determined and can be developed throughout the lifetime to produce value. Non-cognitive skills comprise of personal traits, attitudes and motivations³⁷. As the concept of the non-cognitive skills can be discussed by different institutions and experts, in the entrepreneurial mind-set, Organisation for Economic Co-operation and Development (2015) has presented a thematic paper focused on this topic, consisting of research about the non-cognitive skills that drive the entrepreneurial mind-set. This paper shows that, while cognitive skills are basically about knowledge content, the non-cognitive ones are the exact skills that foster the development of an entrepreneurial mind-set³⁸.

The Economic Policy Institute (2014) emphasises that these skills encompass those traits that are not directly represented by cognitive skills or by formal conceptual understanding, but instead by socio-emotional or behavioural characteristics that are not fixed traits of the personality, and that are linked to the educational process - either by being nurtured in the school years or by contributing to the development of cognitive skills in those years (or both).³⁹ Furthermore, the thematic paper of OECD (2015), shows that the following can be considered as the best flexible non-cognitive skills within an entrepreneurial mind-set:

Action Orientation – the entrepreneurial mind-set domain in proactiveness and self-reliance is indeed impacted by the possession of this skill. Action orientation is a non-cognitive skill that shows the importance of being agile and aware of the surroundings in order to act accordingly. This skill can be

³⁶ DfE – Social and Emotional Aspects of Learning – National Evaluation, 2010, <https://dera.ioe.ac.uk/11567/1/DFE-RR049.pdf>

³⁷ UNESDOC – Non-cognitive skills: definitions, measurement and malleability, <https://unesdoc.unesco.org/ark:/48223/pf0000245576>

³⁸ OECD – Entrepreneurial Education in Practice, The entrepreneurial mindset, 2015, <http://www.oecd.org/cfe/leed/Entrepreneurial-Education-Practice-pt1.pdf>

³⁹ EPI – The need to address noncognitive skills in the education policy agenda, 2014, <https://www.epi.org/publication/the-need-to-address-noncognitive-skills-in-the-education-policy-agenda/>



learned by different pre-tests and differs from the habit of impulsiveness. The action orientation requires critical analysis and thinking.

Innovativeness - Having mentioned the importance of creativity and innovation in the entrepreneurial mind-set, the innovativeness is an essential part of non-cognitive skills development and, thus, also of any quality education for adults in entrepreneurship. The use of creative methods and practical ones that trigger the mind of an adult to further research and look for ideas, is definitely something that can support the development of this skill.

Resilience to Adversity – This is another non-cognitive skill that is considered to be very important in entrepreneurship. As the entrepreneurial world is considered unpredictable in terms of market changes and competition, as well as innovations and technology advancements, it is important that an entrepreneur is prepared to face both, success and challenges. Thus, the appropriate experiential learning that foster the development of resilience to adversity supports the entrepreneur into sticking in his/her projects and not projecting the feeling of adversity into the working team.

Persistence at Goal Directed Behaviours ("Grit") - A relatively new construct, "Grit" has great appeal for entrepreneurship researchers. Grit measures the propensity to persist in the face of obstacles⁴⁰. This is closely related to the domain of being at comfort with risk as well as with the future orientation domain which has a strong emphasis on vision of the entrepreneur.

Entrepreneurial Self-Efficacy - In the intentions model, self-efficacy is a strong predictor directly of perceived feasibility/perceived behaviour control and indirectly of intentions⁴¹. The education towards development of this skill plays a significant importance on the entrepreneurial mind-set development for an adult, especially in the first phases of entering the business world and in decision-making situations.

Adding to these skills, the NFTE (2017) indicates that other non-cognitive skills like **time management**, **teamwork**, **problem solving**, and **conflict resolution** positively impact the experiences of individuals in the labour market⁴². Those skills are for sure essential non-cognitive skills in entrepreneurial mind-set, as they are also part of the domains analysed above, and promoters of social and emotional aspect of learning.

8.1.3 Self-awareness, Motivation and Metacognitive strategies

The concepts of self-awareness and motivation have been clearly emphasised as social and emotional aspects of learning for an adult in entrepreneurial education. In order to better understand the process of owning an entrepreneurial mind-set through education and the intelligence of intrapersonal skills for

⁴⁰ OECD – Entrepreneurial Education in Practice, The entrepreneurial mindset, 2015, <http://www.oecd.org/cfe/leed/Entrepreneurial-Education-Practice-pt1.pdf>

⁴¹ OECD – Entrepreneurial Education in Practice, The entrepreneurial mindset, 2015, <http://www.oecd.org/cfe/leed/Entrepreneurial-Education-Practice-pt1.pdf>

⁴² NFTE-Whitepaper-Entrepreneurial-Mindset-On-Ramp-to-Opportunity, 2017, <https://www.nfte.com/wp-content/uploads/2020/04/NFTE-Whitepaper-Entrepreneurial-Mindset-On-Ramp-to-Opportunity-December-2017.pdf>



seniors and adults with fewer opportunities, it is important to pay a significant attention to the aspect of the self-awareness, motivation, and metacognitive strategies.

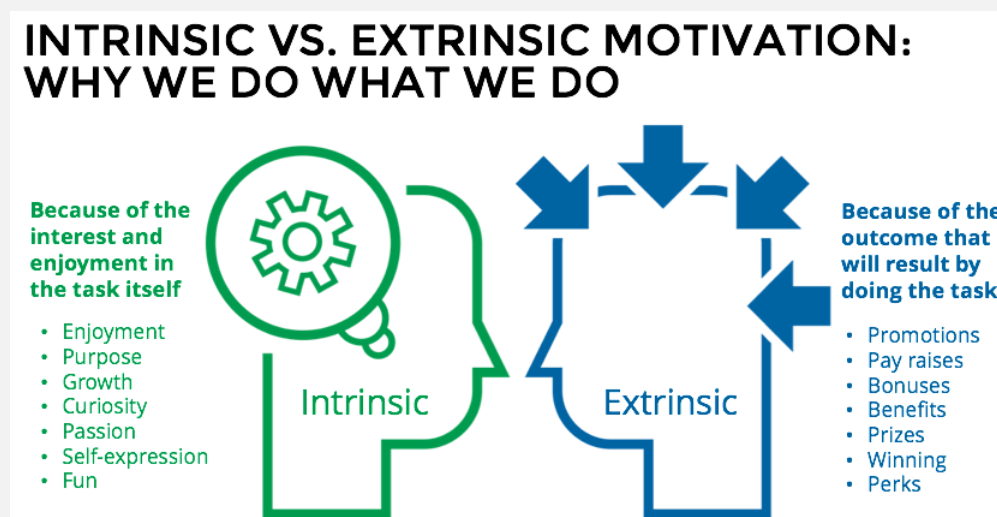
The clear understanding of these aspects, enable an adult to first understand himself/herself and the possession of abilities, develop motivation towards achieving a new life goal, and using these known abilities to develop a learning process that includes the learning of new skills and knowledge related to one's new career plan.

Self-awareness

According to Mutileni (2020), self-awareness is the knowledge of self, which is the fundamental key in intrapersonal intelligence⁴³. In addition, DfE (2010) adds that when one can identify and describe his/her beliefs, values, and feelings, and feel good about oneself, the strengths and limitations, then he/she can learn more effectively and engage in positive interactions with others⁴⁴.

Motivation

Motivation is, in principle, what drives one to do something. It is a broad topic that encompasses a lot of other key soft-skills such as responsibility and decisiveness⁴⁵. Since the focus of motivation is about intrapersonal aspect and entrepreneurial mind-set, there are two principles worth mentioning when it comes to motivating an adult in entrepreneurship: intrinsic and extrinsic motivators. The picture below shows the clear distinction between these two types of motivation.



Picture 2: Motivation Intrinsic vs Extrinsic, Newman Tuition (n.d.), Source: <https://www.newmantuition.co.uk/motivation-intrinsic-vs-extrinsic/>

⁴³ Stefanus Mutileni - Soar with Emotional Intelligence, 2020, , Ch.1, p.17

⁴⁴ DfE – Social and Emotional Aspects of Learning – National Evaluation, 2010, <https://dera.ioe.ac.uk/11567/1/DFE-RR049.pdf>

⁴⁵ Stefanus Mutileni - Soar with Emotional Intelligence, 2020, , Ch.4, pp.47-48



As intrinsic motivation is based on the satisfaction that one task or job gives the person, the extrinsic motivation is based more on the reward of doing a job/task regardless of the enjoyment or passion. Therefore, when it comes to entrepreneurial mind-set development, it is important to distinguish between these two, but as well to integrate them in the education as they are both important for possession of entrepreneurial mind-set domains and later on for experiencing the entrepreneur's life.

Metacognitive strategies

Metacognition is the awareness one has about her or his knowledge and the regulation of learning processes to meet the demands of particular tasks (Akturk & Sahin, 2011). Experts working with metacognition as a topic, highlight two main components that enable the strategical steps towards regulation of learning processes: knowledge of cognition and regulation of cognition.

Knowledge of cognition refers to what individuals know about their own cognition, or about cognition in general. It includes three different kinds of metacognitive awareness: declarative, procedural, and conditional knowledge⁴⁶.

- Declarative knowledge refers to the existing knowledge and influencers of one's learning and performance;
- Procedural knowledge is related to the "way" and methods someone uses constantly to accomplish tasks. Basically, this consists of being aware of existing strategies in accomplishing work;
- Conditional knowledge is the analysis on effectiveness when doing a task. In fact, this knowledge combines the declarative and procedural knowledge and assesses the effectiveness of applying them.

On the other hand, **Regulation of cognition** refers to metacognitive activities that help control one's thinking or learning. Although a number of regulatory skills have been described in the literature, three essential skills are included in all accounts: planning, monitoring, and evaluation⁴⁷. Hence, after being aware of existing knowledge, the regulation of those and new skills creation takes place by following regulation of cognition.

- Planning refers to the selection of the right methods and resources in achieving the aimed objectives;
- Monitoring refers to the constant awareness on the progress and performance on the task;
- Evaluation is the final activity that includes the review of the whole process and assesses if the work done is worth the efforts or not.

⁴⁶ Schraw, Gregory & Moshman, David. (1995). Metacognitive Theories. *Educational Psychology Review*. 7. 351-371. 10.1007/BF02212307.

⁴⁷ Schraw, Gregory & Moshman, David. (1995). Metacognitive Theories. *Educational Psychology Review*. 7. 351-371. 10.1007/BF02212307.



9. Entrepreneurial mind-set development – focus on interpersonal skills in adult education for seniors and adults with fewer opportunities

Before exploring interpersonal skills essential for development of entrepreneurial mind-set especially among senior people and adults with fewer opportunities, it is worth zooming in the problem and revealing the context for the current social and economic situation in which entrepreneurs should act and interact with others.

9.1 Dilemma

“The planet is crowded with 7.2 billion of us demanding primary resources, and the Earth’s seemingly vast limits are being hit and hit hard. As a result, global sustainability has become a prerequisite for human development at all scales, from the local community to nations and the world economy” (Rockström et al, 2013, p3⁴⁸). In 2009, a group of Earth system and environmental scientists, led by Johan Rockström from the Stockholm Resilience Centre and Will Steffen from the Australian National University, published a research document aiming to define a "safe operating space for humanity". The framework is based on scientific evidence that human actions since the Industrial Revolution have become the main driver of global environmental change. This research was focused on the study: “Planetary Boundaries: Exploring the Safe Operating Space for Humanity”. The idea of the planetary boundaries was meant to reach out to the international community, including governments at all levels, international organisations, civil society, the scientific community and the private sector, as a precondition for sustainable development.

For the first time, there is seen some evidence of human induced changes on how the Earth system operates – from accelerated melting of ice sheets to shifts in rainfall patterns and the undermining of ecosystems and biodiversity. These global environmental changes can undermine long-term development opportunities and trigger abrupt changes for human societies (e.g., heat waves, droughts and floods, rapid sea level rise, loss of biodiversity, pandemics and ecosystem collapse).

The co-influence of unmet aspirations for human progress and economic growth on one side and planetary boundaries on the other requires defining a new foundation for sustainable development. The solution that will allow human and economic success within the boundaries of the life-support systems on Earth. The world should exist within the planetary boundaries through the implementation of new sustainable technologies and new global rules of the game. This shift requires a transformation at all

⁴⁸ Sustainable Development and Planetary Boundaries, 2013, <https://www.eesc.europa.eu/resources/docs/sustainable-development-and-planetary-boundaries.pdf>



levels, starting from world level political decisions to every household in rich and developing countries, thus embracing the idea of “It takes everyone to succeed”.

9.2 The Answer - Doughnut Economics

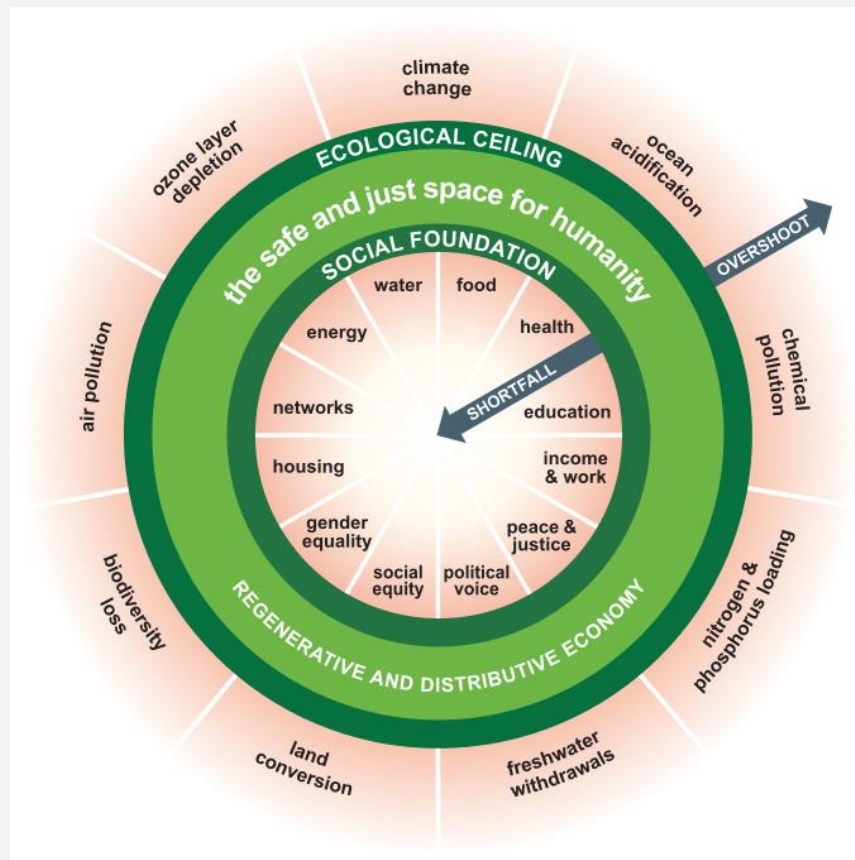
The Doughnut metaphor provides a visual of what it means for humanity to thrive in the 21st century. As this model explains, planetary boundaries do not constrain human development. Quite the contrary, they unleash human creative potential and provide a safe space for innovation, growth and development in the aspiration for human prosperity in an increasingly populated and wealthy world. The goal of Doughnut Economics is to meet the needs of all people within the means of the planet and end inequality.

What is Doughnut Economics?

The Doughnut Economics was developed in 2012 by Kate Roworth, as a model for the world economy based on the concept of planetary boundaries mentioned above. They serve as the ecological ceiling - and the 12 out of the 17 Sustainable development goals of the UN (UN SDG) - representing social foundation. Her model aims for all people to be able to cover their basic needs and thrive with the means of the living planet. In 2017 she published a book “Doughnut Economics: Seven Ways to Think Like a 21st-Century Economist”⁴⁹ In her inspiring speech given at the TED scene and followed by ovation, she presented a summary of the book's core messages: *“The Doughnut consists of two concentric rings: a social foundation, to ensure that no one is left falling short on life’s essentials, and an ecological ceiling, to ensure that humanity does not collectively overshoot the planetary boundaries that protect Earth's life-supporting systems. Between these two sets of boundaries lies a doughnut-shaped space that is both ecologically safe and socially just: a space in which humanity can thrive”* (Roworth, 2017)⁵⁰.

⁴⁹ Kate Roworth, Doughnut Economics: Seven Ways to Think Like a 21st-Century Economist; Chelsea Green Publishing, 2017

⁵⁰ About Doughnut Economics, <https://doughnuteconomics.org/about-doughnut-economics>



Picture 3, The Doughnut of social and planetary boundaries, Source: Doughnut Economics, <https://doughnuteconomics.org/about-doughnut-economics>

People, governments and corporations are addicted to growth. They advocate growth by supporting it with metaphors like green growth or balanced growth, or inclusive, smart, resilient and such. Doughnut Economics recognises that growth is a healthy phase of life but nothing grows forever in nature. Instead, active growth is to be replaced by blossoming and bearing fruits instead. The starting point of Doughnut Economics is to change the goal from endless GDP (Gross Domestic Product) growth to thriving in the Doughnut. In the Doughnut Economics, a need for political, social and economic innovations are declared to overcome this dependence on growth. Instead, it offers to focus on thriving balance, resilience and wellbeing within communities.

9.3 Challenges

Increased number of interactions, communication and collaboration, due to the dramatic increase in the number of stakeholders in Doughnut Economics, leads to the main goal in understanding, and reaching agreements to move forward. This will require entering into a new territory, to understand the existing actors, actions, behaviours, and institutions within communities that are aligned with the entrepreneur's vision and goals. The actors in this new economic reality will have to gather new evidence, in areas that



have not been previously considered or valued as a part of the 'economy', in order to develop a holistic compass to help guide decision making.

To make it happen, communication between different (if not opposing) influencers, suppliers, customers, other beneficiaries should happen. It brings the need to align all involved targets, goals and aspirations that make them move forward together. It also takes change from the individual approach to the common one: "WE, instead of ME".

There is another significant change to be witnessed in the portrait of entrepreneurship actors - diversity. Not only an increased number of stakeholders and beneficiaries is involved in communication and collaboration, but also the variety of generations, genders, cultural and economic backgrounds, certain physical and other limitations should be taken into consideration. The "Tell-and-Sell" approach does not work any longer. It is not acceptable to only provide one opinion as the only right one and push it to be accepted. Entrepreneurs or team leaders should know why and what they do and be able to clearly deliver their vision and be ready to take other visions and opinions on board.

The website 'entrepreneur.com' is known worldwide for their expertise and community of entrepreneurs sharing their knowledge and raising problems awareness. They have named 8 challenges of modern entrepreneurs among which, apart from financial or other utilitarian challenges, there are loneliness of entrepreneurship versus teamwork and teambuilding, being a visionary and dealing with the unknown, rules- and decision making.⁵¹

The next part will reflect on these and other interpersonal skills required for anyone who aims to start up their own business or improve the functioning of the existing one. These skills become essential when considering the change of global economic agenda led by SDGs and Doughnut Economy principles.

9.4 Interpersonal skills

Relationships are people-centred by definition. Entrepreneurs should possess effective interpersonal skills to form successful and strong work relationships. The ability to understand the others' perspective, showing respect or showing compassion can all be attributed to developing interpersonal skills. However, it is important to remember that in terms of Doughnut economics, it is in general, more sustainable to build relationships, business, communication on what is already available. Entrepreneurs should not postpone realisation of their business ideas in order to complete a certain programme in education or training, that certifies the acquisition of certain business skills. These processes may walk hand-in-hand. Most importantly, the missing skills and knowledge can be and should be found among other business participants (e.g., colleagues, employees), among friends, family, or in the community. Doughnut economy is an answer for all generations, ability levels and capabilities. In this approach, everyone's possible impact is valuable and necessary. There is no need to go against the boundaries and personal limitations to deliver results through the activities that are sustainable for both: the performer and the planet. *"It will require experimentation and co-creation to find the strategies and policies that can support*

⁵¹ The 8 Biggest Challenges for New Entrepreneurs: <https://www.entrepreneur.com/article/254721>



*you and your communities to align your economies with your vision for a better world.*⁵² Green circle of doughnut is a circle of life, a safe and just space for everybody.

9.4.1 Relationship skills

Relationship skills are crucial to success in life and work. They represent an ability to establish and maintain healthy and rewarding connections with diverse individuals and groups (different age groups, underprivileged or representing different cultural or economic backgrounds). Relationship skills are vital to ensure we trust, grow and evolve with each other. Business relationships can be highly beneficial to the success of an entrepreneur such as having strong professional relationships may help learning new skills, applying and further developing existing ones. Because successful relationship-building may require a combination of different soft skills, it is essential to improve these areas to help develop an enterprise.

Emotional intelligence

Emotional intelligence refers to the ability to be conscious about, to identify, and manage one's own emotions (including negative ones, such as frustration, sadness, or something subtler), as well as the emotions of others. For entrepreneurs, it is especially important to consider the emotions that others experience as it can make them a better communicator, conflict solver and leader, and in general work from a place of understanding.

Leadership

Leadership represents an ability to influence, guide, motivate and lead a group of people to act toward achieving a common goal. True leaders create in their teams a connection to something in which people want to participate. For an entrepreneur, this can mean directing workers and colleagues with a strategy to meet the enterprise's meaningful goals and the needs and interests of all stakeholders (in terms of Doughnut economics).

Teamwork

Teamwork is generally understood as the willingness of a group of people to work together to achieve a common goal⁵³. For an entrepreneur, teamwork skills are important as long as they allow working well with others during conversations, negotiations, projects, meetings or other collaborations. This requires the ability to communicate effectively, showing respect for others' ideas, active listening and being responsible and honest.

⁵² Wellbeing Economy Policy Design Guide: https://wellbeingeconomy.org/wp-content/uploads/Wellbeing-Economy-Policy-Design-Guide_Mar17_FINAL.pdf

⁵³ Importance of Team work in Organizations, 2015, <https://www.mbaskool.com/business-articles/human-resource/14357-importance-of-teamwork-in-organizations.html>



Networking

Nowadays, effective networking skills are absolutely essential for entrepreneurs that have to act in global social-economic context. Networking increases professional reach and forms lasting professional relationships. Meeting new people, interacting with multiple stakeholders, exchanging ideas with other entrepreneurs and offering assistance to other business professionals help developing networking skills.

Non-violent communication

In a diverse, multicultural, multidimensional business interaction, non-violent communication is not a technique to end disagreements, but a way to find mutual understanding, increase empathy, find common grounds for future cooperation and improve the quality of such cooperation. Doughnut Economics acknowledges that human behaviour can be developed to be cooperative and caring, just as it used to be raised competitive and individualistic. Non-violent communication focuses on fundamental needs for all parties in a conversation. This method utilises different skills of verbal (such as conversations, meetings, sharing ideas, requesting opinions) and non-verbal communication (e.g., reading body language) and active listening skills: making eye contact, being aware of non-verbal signals and asking questions that show one is invested in the conversation.

The main characteristics, and at the same time, the goals of non-violent communication are:

- Observation and recapitulation;
- Describing emotions instead of positions and opinions;
- Identifying needs of all stakeholders;
- Asking for specific actions that would help satisfy those needs.

9.4.2 Social awareness skills

Social awareness involves the ability to understand and empathise with others, specifically with people from different backgrounds than one's own⁵⁴. The Doughnut Economics is an innovative, 100% inclusive model that opens doors to entrepreneurship for seniors, people with less opportunities and those from the underprivileged backgrounds. It recognises and prizes the uniqueness of everybody and their ability to impact the wellbeing of the society and the planet through entrepreneurship activities. According to Daniel Goleman (2017), competencies associated with social awareness are: empathy and organisational awareness.⁵⁵

⁵⁴ Social awareness and relationship skills, n.d., <https://ggie.berkeley.edu/student-well-being/sel-for-students-social-awareness-and-relationship-skills/>

⁵⁵ Emotional Intelligence Has 12 Elements. Which Do You Need to Work On? <https://hbr.org/2017/02/emotional-intelligence-has-12-elements-which-do-you-need-to-work-on>



Empathy

Empathy means understanding the other people's emotions, needs and concerns. In traditional economic relationships empathy was viewed with suspicion: managers used to think that there is no place for soft emotional skills in business. But nowadays, especially, within a safe and just space of Doughnut economics, the need to consider the feelings of employees and business partners has led to social awareness becoming a critical skill for effective leadership.

Understanding equals Trust. - When responding to the needs and feelings of other people, there will be a gain of trust resulting. This can have major implications for entrepreneurs, as trust is considered essential for successful leadership and partnership creation. However, it is important to note that empathising with someone, and understanding their point of view, does not necessarily mean to agree with their perspective on understanding.

Organisational Awareness

Stands for an ability to understand the rules within a group (organisation) and how they influence the people working in them. It also includes service as the ability to understand and meet the needs of clients and customers (and other stakeholders).

The awareness of social situations means to have a careful consideration of what other people want, and planning to communicate with them in a way that is intended to meet those needs. This set of skills is highly important for entrepreneurs as it helps them to build support and pave the road for their entrepreneurial activities. Improving social awareness also leads to improvement of people's experience of life, it creates opportunities for a better work-life balance, and positively influences the ability to respond to change.

9.4.3 Relationship management

Relationship Management is all about interpersonal communication skills. It is an ability to inspire and influence the team and stakeholders, ability to communicate and build bonds with them, and an ability to help them change, grow, develop, and resolve conflict. For an entrepreneur, managing relations with multiple stakeholders can be a tedious task. It is just as crucial as running the business itself.

Relationship management skills are a combination of soft skills that a person applies to connect with others and form positive relationships⁵⁶. In the workplace, whether it is a small private enterprise or a corporation, relationship building skills are essential for getting along with employees and co-workers, contributing to a creation of understanding in the working environment. According to Daniel Goleman, the following core competencies belong to relationship management:

⁵⁶ Relationship Building Skills, 2021, <https://www.indeed.com/career-advice/career-development/relationship-building-skills>



Inspire (inspirational leadership)

Inspiration serves as a building foundation for building up better relationships. Some individuals need motivation or a driving force to push them to do things. When entrepreneurs are able to motivate others, they can help those people see a bigger picture.

Influence

People get to listen to the leaders and follow their moves by being influenced in actions and speech. Once an entrepreneur gains influence, a team much easier believes and trusts their abilities. This results in getting support of the team without so much stress.

Develop (coach and mentor)

The third core competency encourages entrepreneurs to develop others in ways such as recognising their accomplishments, giving feedback, coaching. Developed teams with high individual and group consciousness prove to perform better and appreciate the results and work process itself.

Manage conflict (conflict transformation)

Conflict management requires good listening skills and self-control. Learning how to handle difficult and challenging situations with tact plays a significant part in building good relationships. It is necessary to attempt finding a solution and encourage open communication instead of dwelling on the problem.

Establish teamwork and collaboration

Entrepreneurs should always promote cooperation within teams, as it allows for active participation from all the members and create a sense of commitment. It also helps to keep relationships long lasting and strong.

9.4.4 Responsible decision-making

Responsible decision-making is one of the five components of Social and Emotional Learning (SEL). According to CASEL (2020), it describes the ability to make constructive and respectful choices about personal behaviour and social interactions based on consideration of ethical standards, safety concerns, social norms, the realistic evaluation of consequences of various actions, and the well-being of self and others⁵⁷.

⁵⁷ What Are the Core Competence Areas and Where Are They Promoted? <https://casel.org/wp-content/uploads/2020/12/CASEL-SEL-Framework-11.2020.pdf>



In general, the tendency of people to make judgements and decisions is based on the emotions rather than considering long-term consequences. This is due to the physiology of the brains and immaturity of the prefrontal cortex (the part of the brains responsible for rationality). However, older and even experienced people often fail when they have to make business decisions that might influence more people or will have long term effects. Entrepreneurs have to deal with such dilemmas nearly daily, even when they are the only personnel in their business. There are always customers or clients, suppliers that deal with third parties, other personalities or whole communities that depend on or benefit from the entrepreneur's activities.

In Doughnut Economics, this need for reasonable decision-making is expressed in fundamental principles that urge entrepreneurs (or big business leaders, or governors, or political leaders) to see the big picture and think in systems, nurture human nature and again - meet the needs of all people within the means of the planet.⁵⁸

Reasonable decision-making is based on critical and strategic thinking that help to foresee the positive and negative outcomes of the choices and to be able to respond timely and effectively to future challenges. Entrepreneurs need to think critically about the resources they use, and question the information they encounter. They need to ask constructive questions and weigh up all different arguments and perspectives, as well as use evidence instead of assumptions to form opinions or arguments. Reasonable decision making also requires active listening and other interpersonal skills mentioned earlier, as they enhance communication and collaboration.

⁵⁸ Doughnut Principles of Practice | DEAL: <https://doughnuteconomics.org/principles-of-practice>



Bibliography and sitography

- A.(2021, April 1). Policy: Circular economy. English Site. <https://www.amsterdam.nl/en/policy/sustainability/circular-economy/>
- Akturk, A., & Sahin, I. (2011, January 1). Literature Review on Metacognition and its Measurement. ScienceDirect. <https://www.sciencedirect.com/science/article/pii/S1877042811009104>
- Alton, L. (2016, January 7). The 8 Biggest Challenges for New Entrepreneurs. Entrepreneur. <https://www.entrepreneur.com/article/254721>
- Aufderheide, P. (1992). Media Literacy. A Report of the National Leadership Conference on Media Literacy. Maryland: The Aspen Institute Wye Center Queenstown.
- Bawden, D. (2001). "Information and digital literacies; a review of concepts". Journal of Documentation. London: City University.
- Bok, D. (2020). Higher Expectations: Can Colleges Teach Students What They Need to Know in the 21st Century? Princeton University Press.
- Brković, A. (2011). Developmental psychology. Čačak: RC for professional development of employees in education.
- CASEL. (2020). CASEL'S SEL FRAMEWORK: What Are the Core Competence Areas and Where Are They Promoted? <https://casel.org/wp-content/uploads/2020/12/CASEL-SEL-Framework-11.2020.pdf>
- Department for Education. (2010). Social and emotional aspects of learning (SEAL) programme in secondary schools: national evaluation. DFE. <https://dera.ioe.ac.uk/11567/1/DFE-RR049.pdf>
- Department for Education. (2010b, October 28). Social and emotional aspects of learning (SEAL) programme in secondary schools: national evaluation. GOV.UK. [https://www.gov.uk/government/publications/social-and-emotional-aspects-of-learning-seal-programme-in-secondary-schools-national-evaluation#:~:text=Social%20and%20emotional%20aspects%20of%20learning%20\(%20SEAL%20\)%20is%20a%20comprehensive,learn%20and%20work%20in%20schools.](https://www.gov.uk/government/publications/social-and-emotional-aspects-of-learning-seal-programme-in-secondary-schools-national-evaluation#:~:text=Social%20and%20emotional%20aspects%20of%20learning%20(%20SEAL%20)%20is%20a%20comprehensive,learn%20and%20work%20in%20schools.)
- Doughnut Principles of Practice. (n.d.). DEAL. <https://doughnuteconomics.org/principles-of-practice>
- Drucker, P. (1991). Innovation and entrepreneurship. Belgrade: Grmec.
- Emotional Intelligence Has 12 Elements. Which Do You Need to Work On? (2020, September 15). Harvard Business Review. <https://hbr.org/2017/02/emotional-intelligence-has-12-elements-which-do-you-need-to-work-on>
- Garcia, E. (2014, December). The Need to Address Noncognitive Skills in the Education Policy Agenda. Economy Policy Institute. <https://www.epi.org/publication/the-need-to-address-noncognitive-skills-in-the-education-policy-agenda/>
- Garner, P. (2013). Social and Emotional Aspects of Learning. The Northampton Centre for Learning Behaviour. <http://www.ncflb.com/wp-content/uploads/2013/02/SEAL-summary.pdf>
- Gere, Ch. (2011). Digital Culture. Belgrade: Klio.



- Gray, William S. (1956). *The Teaching of Reading and Writing*. ENESCO, Illinois: Place de Fontenoy.
- Jarvela, S. (2011). *Social and Emotional Aspects of Learning* (1st ed.). Elsevier.
- Jurić, S. (2013). Concepts of new literacy. <http://obrazovneparadigme.pbworks.com/w/page/63>, (accessed January 25, 2021).
- Karaali, Gizem. (2015). Metacognition in the Classroom: Motivation and Self-Awareness of Mathematics Learners. PRIMUS. 25. 439-452. 10.1080/10511970.2015.1027837.
- Korte, R., & Smith, K. (2018). The Role of Empathy in Entrepreneurship: A Core Competency of the Entrepreneurial Mindset. ERIC ED. <https://files.eric.ed.gov/fulltext/EJ1199603.pdf>
- Kulic, R., Djuric, I. (2012). Functional literacy in the concept of basic education and upbringing. Belgrade: Innovations in teaching. No. 2. Vol. 25.
- Lambeth. (2005). What are the Social and Emotional Aspects of Learning? <https://www.lambeth.gov.uk/sites/default/files/SEALGeneralGuidanceSept10.pdf>
- Lindh, I. (2017). An Entrepreneurial Mindset: Self-Regulating Mechanisms for Goal Attainment. Luleå University of Technology. <https://itu.diva-portal.org/smash/get/diva2:1089965/FULLTEXT01.pdf>
- Maslov, A. N. (1982). *Motivation and personality*. Belgrade: Nolit.
- Mandić T. & Ristić I., (2013). *Psychology of creativity*. Belgrade: Faculty of Dramatic Arts.
- McCrae, R., (1987). „Creativity, divergent thinking, and openness to experience“. *Journal of Personality and Social Psychology*, 52, 1258–1265.
- McPeck, J. E. (1981). *Critical thinking and education*. New York: St. Martins Pres.
- Merriam-Webster Dictionary. <https://www.merriam-webster.com/dictionary/entrepreneur?src=search-dict-hed> (accessed on January 24, 2021).
- Mile, A. (1968). *Creativity in teaching*. Sarajevo: Svjetlost.
- Mutileni, S. (2020). *SOAR WITH EMOTIONAL INTELLIGENCE: A COMPREHENSIVE GUIDE TO DEVELOP YOUR INTERPERSONAL AND INTRAPERSONAL SKILLS*. Independently published.
- National Research Council (US) Committee on the Assessment of 21st Century Skills. (2011). *Assessing Intrapersonal Skills - Assessing 21st Century Skills - NCBI Bookshelf*. NCBI. <https://www.ncbi.nlm.nih.gov/books/NBK84217/#:%7E:text=Examples%20of%20intrapersonal%20skills%20include,strategy%20or%20approach%20as%20needed>.
- NFTE. (2017). *NFTE-Whitepaper-Entrepreneurial-Mindset-On-Ramp-to-Opportunity*. NFTE. <https://www.nfte.com/wp-content/uploads/2020/04/NFTE-Whitepaper-Entrepreneurial-Mindset-On-Ramp-to-Opportunity-December-2017.pdf>
- NFTE. (2018). *NFTE Measuring Entrepreneurial Mindset in Youth*. <https://www.nfte.com/wp-content/uploads/2020/04/NFTE-Whitepaper-Measuring-Entrepreneurial-Mindset-in-Youth-November-2018.pdf>
- NFTE. (2020, October 2). *Entrepreneurial Mindset | NFTE*. NFTE | Home. <https://www.nfte.com/entrepreneurial-mindset/>
- OECD. (2015). *Entrepreneurial Education in Practice - The Entrepreneurial Mindset*. <http://www.oecd.org/cfe/leed/Entrepreneurial-Education-Practice-pt1.pdf>
- Penezic, N. (2003). *How to become an entrepreneur?* Belgrade: Republic Agency for Development of Small and Medium Enterprises and Entrepreneurship.
- Piaget, J. (1950). *L'épistémologie génétique*. Paris: Sorbonne.



- Prensky, M. (2021). Digital Natives, Digital Immigrant, On the Horizon, MCB University Press, Vol. 9 No. 5). More about that at: <http://www.marcprensky.com/writing/Prensky>, (accessed January 12, 2021).
- Price-Mitchell, M. (2015, April 7). Metacognition: Nurturing Self-Awareness in the Classroom. Edutopia. <https://www.edutopia.org/blog/8-pathways-metacognition-in-classroom-marilyn-price-mitchell>
- Raworth, K. (2018, May 14). A healthy economy should be designed to thrive, not grow. TED Talks. https://www.ted.com/talks/kate_raworth_a_healthy_economy_should_be_designed_to_thrive_not_grow?language=en
- Rockström, J. (2009, November 18). Ecology and Society: Planetary Boundaries: Exploring the Safe Operating Space for Humanity. Ecology and Society. <http://www.ecologyandsociety.org/vol14/iss2/art32/>
- Rockström, J., D. Sachs, J., C. Öhman, M., & Schmidt-Traub, G. (2013). Sustainable Development and Planetary Boundaries. Sustainable Development Solutions Network. <https://www.eesc.europa.eu/resources/docs/sustainable-development-and-planetary-boundaries.pdf>
- Rogers, C. R. (1954). „Toward a theory of creativity, ETC: A review of general semantics“. Vol. 11, reprinted in H. H. Anderson Ed. Creativity and its cultivation. New York: Harper & Row.
- Schraw, Gregory & Moshman, David. (1995). Metacognitive Theories. Educational Psychology Review. 7. 351-371. 10.1007/BF02212307.
- Sorgner, Alina. (2015). Non-cognitive skills, occupational choices, and entrepreneurship: An empirical analysis of entrepreneurs' career choices. International Journal of Entrepreneurship and Small Business. 25. 208. 10.1504/IJESB.2015.069286.
- Stavljan, D. (2020). Jeff Bezos: The Road from the Garage to the Colonization of Space, Radio Free Europe. More about that at: <https://www.slobodnaevropa.org/a/ko-je-dzef-bezos-vlasnik-amazona-najbogatiji-covek/30750806.html> (accessed on January 23, 2021).
- Strategy for the Development of Adult Education in the Republic of Serbia, (2007). Official Gazette of RS, No. 1 of January 5, 2007, Belgrade.
- Street, B. (1984). Literacy in Theory and Practice. New York: Cambridge University Press.
- T. (2020, December 6). What Are Intrapersonal Skills | Why Are They Important? | Matter. Let's Grow Together | The Matter Blog. <https://matterapp.com/blog/what-are-intrapersonal-skills-and-why-are-they-important/>
- Thoman, E. and Jolls, T. (2003). Literacy for the 21st Century – An Overview & Orientation Guide To Media Literacy Education. Malibu, CA: Center for Media Literacy (CML).
- Tzohar-Rozen, M., & Kramarski, B. (2018). Metacognition, Motivation, and Emotions: Contribution of Self-Regulated Learning to Solving Mathematical Problems. CORE UK. <https://core.ac.uk/download/pdf/25518514.pdf>
- Veljković, N. (2015). How does working time management increase productivity? More about that at: <https://pcpress.rs/kako-upravljanje-radnim-vremenom-povecava-produktivnost/> (accessed on January 28, 2021).



- Wellbeing Economy Policy Design Guide. (2020). Wellbeing Economy Alliance. https://wellbeingeconomy.org/wp-content/uploads/Wellbeing-Economy-Policy-Design-Guide_Mar17_FINAL.pdf
- Wilson, C., Grizzle, A., Tuazon, R. at al. (2011). Media and Information Literacy, Curriculum for Teachers. Paris: Unesco.
- Zhoi, K. (2016). Non-cognitive skills: definitions, measurement and malleability. UNESDOC. <https://unesdoc.unesco.org/ark:/48223/pf0000245576>



PUBLISHER:

STICHTING MASTERPEACE, Netherlands



MASTERPEACE
Creating peace.
Together.

“With the support of the Erasmus+ programme of the European Union”



The European Commission’s support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.