



ACTIVE A.G.E.

Managing Change: Impact of demographic ageing for cities



Connecting cities
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LOCAL ACTION PLAN

MUNICIPALITY OF SEVILLA, SPAIN

1. INTRODUCTION

The main aim of this report “Local Strategy to increase the value of the group of citizens over 50 in the local economy.” has been to examine the social, professional and economic situation of citizens over the age of 50 in the city of Sevilla.

The Framework within which the study has been executed study has taken place with the aim of searching for actions that would raise the value of this group. The global aim was to foster economic and social development within the municipality.

The report compiles, systemises and analyses data sets, both qualitative and quantitative, of the situation of this group in the city of Sevilla, which has been the main focus of the study, though it also includes data on the group of seniors in other geographical areas. This is because these data may help to establish a comparison and allow us to understand better the global situation which this age group is in.

The specific sources of information and data used in the study have been:

- Demographic Data from the following sources:
 - Sevilla Global (Sevilla City Council)
 - Instituto de Estadística de Andalucía (Andalusian Statistics Institute)

- Instituto Nacional de Estadística (National Statistics Institute)
- Economic and Business data from:
 - Instituto de Estadística de Andalucía (Andalusian Statistics Institute)
 - Ayuntamiento de Sevilla (Sevilla City Council)
- Public studies on senior citizens.
- Private studies carried out by IMC among the over 50s (which refer to problems in this age group, lifestyle habits, interests etc.), although surveys as well as group dynamics carried among this age group have been used.

Once the results were obtained a series of proposals are set forth to raise the value of 50+ citizens in the city of Sevilla, based on their current situation, trends, knowledge and experience.

2. Review of the situation of the Group of citizens over 50 in Sevilla

1.1. Overview of the Population in the municipality of Sevilla.

1.1.1. Population Figures: Evolution.

The 50+ age group has shown a growing trend in the past few years. In 2008, the over 50's were 33.5% of the total population in the municipality, which is nearly 700,000 people. This means that the proportion of this group of the population has grown by 2.1% compared to the total population figure for 2002. What does remain stable, however, is the structure by genders of this social group, Over 50's in Sevilla are divided approximately into 57% of women and 43% of men, as can be seen in the above table.

Table I. Population Volume in the Municipality of Sevilla.

	2002		2005		2008	
	Absolute figures	%	Absolute figures	%	Absolute figures	%
Population Volume (all age groups)	704.114	100,0	704.154	100,0	699.759	100,0
Population Volume 50+	220.863	31,4	227.272	32,3	234.357	33,5
Men	94.193	42,6	97.066	42,7	100.223	42,8
Women	126.670	57,4	130.206	57,3	134.134	57,2

Source: INE, Instituto Nacional de Estadística (National Statistics Institute).

1.1.2. Population figures by gender according to education and training levels

Let us focus on the study in 2008 and on a total figure of 234,357 people who are in the age group we are analysing, as this will allow us to observe their training levels.

Naturally, among this group we see a high percentage of people (44.6%) who have a low level of education (only primary education). However, this figure varies greatly if we look at them by gender groups, where the figures for education and training levels are 35.5% for men and 51.4% for women.

Whereas 17% of over 50's have higher education levels (vocational training modules or graduate, postgraduate and PhD studies), in this case we can also observe an important disparity between men and women: of the total figure for men, 26% have had access to this level of studies, compared to only 11.9% of women.

Table II. Education levels of the 50+ population in the municipality of Sevilla. Year 2008.

Education Levels	TOTAL		Men		Women	
	Absolute Figures	%	Absolute Figures	%	Absolute Figures	%
Total	234.357	100,0	100.223	100,1	134.134	100,0
No studies minus primary education	37.540	16,0	11.722	11,7	25.818	19,2
Primary	67.000	28,6	23.835	23,8	43.165	32,2
1 st Compulsory Secondary education(ESO) or General Basic Education (EGB)	32.812	14,0	14.457	14,4	18.355	13,7
2 nd Compulsory Secondary education(ESO) or General Basic Education (EGB)	22.703	9,7	8.987	9,0	13.716	10,2
Baccalaureate / BUP / COU (Preparatory Course for University entrance) /FP(Vocational Modules) Intermediate	27.606	11,8	13.285	13,3	14.321	10,7
Vocational Modules/ Graduate University Studies	24.372	10,4	13.480	13,5	10.892	8,1
Postgraduate University Studies/ Ph.D. Studies	17.546	7,5	12.503	12,5	5.043	3,8
Doesn't know/No reply	4.778	2,0	1.954	1,9	2.824	2,1

Source: drafted by IMC, S.L.

1.1.3. Population statistics by employment and gender

Understandably among the over 50s, employment rates are currently low (25.9% of the total population over 50 carries out some type of gainful job/activity). By gender, we observe that we are talking about 37.2% of men and 17.4% of women.

The rate of pensioners is higher among men (41.1% of the total figure) than among women. Among the latter, the highest rate corresponds to housewives (45.1%).

Table III. Occupation level of 50+ citizens living in the municipality of Sevilla. Year 2008

Occupation Level	TOTAL		Hombres		Women	
	Absolute values	%	Absolute Values	%	Absolute Values	%
Total	234.357	100,0	100.0223	100,0	134.134	100,0
Housework	61.489	26,2	977	1,0	60.512	45,1
Students	397	0,2	195	0,2	202	0,2
Unemployed	37.312	15,9	18.755	18,7	18.557	13,8
Retired	71.478	30,5	41.222	41,1	30.256	22,6
Occupied	60.713	25,9	37.315	37,2	23.398	17,4
Doesn't know/No answer	2.969	1,3	1.758	1,8	1.210	1,2

Source: drafted by IMC, S.L.

1.2 Composition of the business sector in the municipality of Sevilla. Company dynamics.

1.2.1. Companies affiliated to the Social Security. Metropolitan area of Sevilla

The table that follows depicts the business structure of the Metropolitan Area during 2008 and 2009. Apart from a small drop in the number of companies and self-employed persons affiliated to the Social Security during this period (a drop of more than 3% in both cases); we can observe the importance of the services sector.

More than 85% of companies and self-employed persons affiliated to the Social Security belong to this sector. This is followed by the construction sector where the affiliation level is 7% among companies and self-employed, whereas industry represents 4% to 5% of the total figure. Naturally, the primary sector has hardly any impact on the metropolitan area (representing 0.6% of companies and 1.9% of self-employed entrepreneurs in June 2009).

Table IV.1 Companies and self-employed in the services sector who are affiliated to the social security in the metropolitan area of Sevilla, divided by sectors.

Sectors	June-08		June-09		Variation rate %	
	Companies	Self-employed	Companies	Self-employed	Companies	Self-employed
Absolute values						
Agriculture	221	744	176	671	-20,36	-9,81
Industry	1.430	1.952	1.268	1.778	-11,33	-8,91
Construction	1.959	2.346	2.067	2.340	5,51	-0,26
Total Services	26.658	30.625	25.740	29.775	-3,44	-2,78
Total Affiliated	30.268	35.667	29.251	34.564	-3,36	-3,09
Percentages						
Agriculture	0,7%	2,1%	0,6%	1,9%	---	---
Industry	4,7%	5,5%	4,3%	5,1%	---	---
Construction	6,5%	6,6%	7,1%	6,8%	---	---
Total Services	88,1%	85,9%	88,0%	86,1%	---	---
Total Affiliated	100,0%	100,0%	100,0%	100,0%	---	---

Source: Barometer of Urban Economy. Sevilla Metropolitan Area, num. 19, September 2009.

If we study the Services Sector in greater depth, we note that a greater part of companies (50.6% in June 2009) and of self-employed entrepreneurs (35.3% of the total figure) are included under the heading "other services" which includes such activities as:

- A variety of business activities: legal consultancy, accounting, architectural studios, etc.
- IT activities
- Healthcare and veterinary activities

- Educational, leisure, cultural and Sports activities
- Hiring or materials and equipment, personal accessories and household appliances.
- Others

Apart from this group, another very important subsector in the local Sevilla economy is trade (21% of all companies and 30% of self-employed entrepreneurs affiliated to the social security).

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Table IV.2 Business and self-employed in the services sector who are affiliated to the social security in the metropolitan area of Sevilla, divided into sectors.

Industries	June-08		June-09		Variation rate en %	
	Companies	Self-employed	Companies	Self-employed	Companies	Self-employed
Absolute values						
Commerce	6.892	11.430	6.268	10.385	-9,05	-9,14
CHR (Cafés, Hotels, Restaurants)	2.483	3.008	2.440	3.069	-1,73	2,03
Transport	1.270	3.031	1.064	2.740	-16,22	-9,60
Postal & telecommunications services	106	115	120	118	13,21	2,61
Financial intermediaries	441	858	416	850	-5,67	-0,93
Real estate activities	1.245	932	531	422	-57,35	-54,72
Other services	14.221	11.251	14.901	12.191	4,78	8,35
Total Services	26.658	30.625	25.740	29.775	-3,44	-2,78
Percentages						
Commerce	22,8%	32,0%	21,4%	30,0%	---	---
CHR (Cafés, Hotels, Restaurants)	8,2%	8,4%	8,3%	8,9%	---	---
Transport	4,2%	8,5%	3,6%	7,9%	---	---
Postal & Telecommunications services	0,4%	0,3%	0,4%	0,3%	---	---
Financial intermediaries	1,5%	2,4%	1,4%	2,5%	---	---
Real estate activities	4,1%	2,6%	1,8%	1,2%	---	---
Other services	47,0%	31,5%	50,9%	35,3%	---	---
Total Services	88,1%	85,9%	88,0%	86,1%	---	---

Source: Barometer of Urban Economy. Sevilla Metropolitan Area, num. 19, September 2009.

The importance of the services sector in the province of Sevilla, and particularly in the capital, is confirmed when the data of workers affiliated to the Social Security per economic sector is observed (Table V).

As can be noted 84.8% of the total number of workers affiliated belong to the Services Sector.

The more we expand the geographical scope, the less important this sector progressively becomes.

- 79.8% of the workers in the metropolitan area work in the services sector.
- 68.0% in the metropolitan area (without including the municipality of Sevilla)
- 65.3% in all the Province of Sevilla)

Table V. Workers affiliated to the Social Security per industry (June 2009)

Industry	Agriculture	Industry	Construction	Services	Total
Absolute values					
Sevilla capital	4.602	24.403	21.392	281.069	331.466
Total metropolitan Area of Sevilla	12.585	44.592	38.731	377.904	473.812
Area excluding Sevilla	7.983	20.189	17.339	96.835	142.346
Total Province	113.383	66.823	64.499	461.306	706.011
Percentages					
Sevilla capital	1,4%	7,4%	6,5%	84,8%	100,0%
Total metropolitan area of Sevilla	2,7%	9,4%	8,2%	79,8%	100,0%
Area excluding Sevilla	5,6%	14,2%	12,2%	68,0%	100,0%
Total Province	16,1%	9,5%	9,1%	65,3%	100,0%

Source: Barometer of Urban Economy. Sevilla metropolitan area, nº 19, September 2009.

LFS (INE) Ministry for Immigration, Public Service of State Employment and General Treasury of the Social Security.

1.2.2. Companies set up in the municipality of Sevilla

Conversely, it must be underlined that nearly 50% of the commercial companies that are created in the province of Sevilla have their headquarters in

the municipality (2,049 of a total of 4,118 companies, which represents 49.75% of companies). The most common type of company set up is limited companies which are 95.8% of all companies created in the municipality of Sevilla in 2008.

Table VI. Commercial companies created in the municipality of Sevilla. Year 2008.

Type of company created	Number	Total subscribed capital	Total paid-up capital
Commercial companies	2.049	224.698.206	215.207.523
Total Province (Sevilla)	4.118	285.711.403	275.075.725
Public limited companies	40	18.963.806	9.473.124
Total Province (Sevilla)	53	22.113.126	11.477.449
Limited companies	1.963	205.508.248	205.508.248
Total Province (Sevilla)	4.003	263.315.938	263.315.938
Other types of companies	46	226.151	226.151
Total Province Sevilla	62	282.339	282.339

Source: Andalusian Commercial Companies Statistics. Year 2008. Andalusian Statistics Institute.

1.2.3. Companies set up in the municipality of Sevilla

According to general data on the labour market of Sevilla (Capital city and province), the unemployment rate is 18% in the capital, compared to 22% throughout the entire province. Thus, the capital has at large, higher employment rates than the province. This information is

important because it provides us with employment data for men and women between 45 to 54 years of age and between 55 and 64 years of age in the province, which allows us to state that activity rates are slightly higher in the capital.

In particular in the province we find :

- Men between 45-54 years of age.	Employment rate: 89.2%	↑	Unemployment rate: 10.8%	↓
- Men between 55-64 years of age.	Employment rate: 61.3%		Unemployment rate: 38.7%	
- Women between 45-54 years of age.	Employment rate: 56.9%		Unemployment rate: 43.1%	
- Women between 55-64 years of age.	Employment rate: 24.1%		Unemployment rate: 75.9%	

That is to say that as age increases, so does the unemployment rate, which is particularly high among women.

Table VII. Main indicators of the labour market in the city of Sevilla.
General population. June 2.009

Sector	Sevilla Capital	Sevilla Province
Active LFS (thousands of people)	347,2	908,2
Occupied LFS (thousands of people)	284,7	702,6
Unemployed LFS (thousands of people)	62,5	205,6
Unemployment rate LFS (%)	18,0%	22,6%
Registered Unemployment SAE	66.451	181.320
Registered Unemployment Men	29.940	87.169
Registered Unemployment Women	36.511	94.151
Activity rate men. Age 45-54 (%). June 2.008	---	89,2%
Activity rate men. Age 55-64 (%). June 2.008	---	61,3%
Activity rate women. Age 45-54 (%). June 2.008	---	56,9%
Activity rate women. Age 55-64 (%). June 2.008	---	24,1%
Source: Barometer of Urban Economy. Sevilla Metropolitan Area, num. 19, September 2009.		
LFS (INE) Ministry for Immigration, Public Service of State Employment and General Treasury of the Social Security.		

3. Detection of problems that affect the group over 50s

3.1 Current situation of the population over 50

In modern societies changes in the social and family structure area taking place. The onset of “seniority” happens later and is also longer. On the other hand, the number of people over the age of 50 increases constantly, both in absolute figures as well as a percentage of the total population. In this situation, a series of new problems and needs arise for society in general, and for families in particular.

1st. Social problems and needs:

- Care for/attendance of the “senior” population segment
- Provision of an optimum quality of life for this population group
- Availability of leisure and free time services that are appropriate to their situation and limitations
- Maintenance of their lifestyle
- Promotion of their abilities and skills, encouraging motivation and achievement of their personal goals

2nd. Family problems and needs:

In this case, problems are the result of families becoming aware of the fact that they can no longer care for their seniors for different reasons such as:

- Daily family responsibilities à “all the family members work”
- Lack of time and space at home à smaller and more expensive homes as well as difficulties in finding house-help
- Special, long-term care required by many of these people

All these issues influence the development of seniors and their identification as essential individuals in society. In any event, this perception is different to that of the senior individual as there are two different groups:

- a. “Youthful seniors”, between 50 and 65 years of age who, in general terms present the following features:

They don’t see themselves as seniors, as they generally have young adult children who live at home, do not have grandchildren and still have active working and social lives. They don’t have manifest health problems. They maintain a contemporary culture or vision of “modern life” with respect to issues like self-independence and their interest in keeping themselves busy.

- b. “Older seniors”, between 66 to 70 / 75 years of age: this segment of the population lives its life closer to older age. However, they have feelings of “rejection” towards anything that

may sound senior/old, particularly if words such as “shut away, cared for, under surveillance...” are included.

On the other hand these people live a much more “traditional” culture and there are a few of them who are able to continue with an active lifestyle or social life.

3.1.1. Lifestyles and attitudes towards life

“Lifestyle refers to daily life behaviours”. These behaviours can be influenced by social and economic conditions, the wishes and choices of the individual, health status, age, etc. Lifestyle can be expressed in different ways such as language use, clothing, outer appearance, choices and hobbies, family and friendship relations, social relations as well as consumption habits and daily activities.

Though there is a great heterogeneity among the seniors, they seem quite satisfied with how their lives are elapsing due, among other possible reasons, to lower levels of demand compared to other population groups, because they compare current times to past times such as the Civil War and the post-war period with all the shortages these times entailed .

Seniors cope with ageing in three different ways. As a result, three different categories can be established depending on how the ageing process is perceived :

1. Successful ageing seniors: these are healthy individuals with a middle-high and high socio-economic level and a high degree of hedonism. They socially represent a minority of existing seniors.
2. Normal ageing seniors: social individuals, with an intermediate economic level, and motivated by entertainment and enjoying leisure time. They have an active attitude and wish to feel busy/useful.
3. Seniors suffering form pathological ageing: they look for cheap entertainment; they are regular walkers and enjoy the time they spend with the family: grandchildren, children and friends, etc.

In global terms, ageing can be enjoyed as a new stage in life, full of expectations and possibilities for self-fulfilment, or with a negative outlook and lack of enthusiasm. The attitude adopted before ageing and its consequences will be reflected on how the individual wants to spend his free time, as well as in the way the type and level of consumption as well as how he uses products and services his daily life.

The Survey of living conditions of the seniors covers this topic from another point of view and establishes six different types of lifestyles for seniors in our country.

- “Detachment-isolation style”: some activities are carried out less frequently, particularly those that involve personal relations, like going for a walk, shopping, going to church, reading or listening to the radio.
- “Female exterior style”: characterised by the presence of two activities (shopping and going to church) as well as the absence of the other two (meeting friends and visiting leisure clubs and cultural groups, etc).
- “Spontaneous social style”: mainly defined by the high rate of contacts with friends and peers of their age group, no shopping, no church visits no reading or sewing.
- “Family style”: mainly characterised by meeting often with family members who live in other dwellings, church visits, shopping and sewing and related activities as well as no visits to bars and clubs
- “Senior style”: based on an ethics of self-fulfilment, characterised by going more to shows and clubs, volunteer activities and dances and less activities related to hobbies (crafts, DIY, gardening, etc).
- “Organised social style”: characterised by meeting often with friends and peers of the same age, but in a less spontaneous and more institutionalised way. Meetings take place in areas appropriate for this type of rendezvous such as bars, clubs and recreational associations. This group also goes for walks, reads and listens to the radio more often than the other groups. This lifestyle is typical of the Spanish seniors.

The lifestyle adopted by each individual will depend on their attitude towards ageing. Those individuals who have a vital and positive attitude can adapt easily to the passing of time and enjoy

activities that involve meeting others, leaving their homes or enjoying new experiences when shopping and consuming products and services.

Whereas, those among the seniors who possess a more negative attitude will lead life that will be marked more by the fear of diseases, loneliness and a limited or non-existent initiative to perform new activities.

In creating and maintaining these positive lifetime attitudes, it is essential that the seniors feel useful, and have the possibility of carrying out an activity

that will make them feel useful to society, their families, etc. that is to say, activity is an indicator of the global life of the seniors, as it entails being healthy, establishing social relations, independence and autonomy. Becoming actively involved in society, the environment or the family has a very direct influence of quality of life.

3.1.2. How seniors spend their time.

There are some results from the previous study that are relevant because they highlight the need the seniors have to feel that they are active, involved in society, and are also part of it. Thus, 60% of the seniors interviewed state they have few obligations, but keep themselves busy with different activities.

I have a lot to do and not enough time	15,4
I don't have many obligations but all my time is taken	60,1
I don't have anything to do and the hours just drag on	18,5
None of the above	5,1
No answer	0,9
Total	100,0

Source: Drafted by IMC, S.L.

How they spend their time is, therefore, an indicator of the quality of life of people, because, indicator helps to recognise behaviour habits and lifestyles.

When we talk about the seniors and the social and economic contributions they make to society, in the majority of cases these contributions take place outside the labour market, and are thus, invisible. This group has generally not been taken into consideration, despite the fact they are an emerging social group whose contribution to society is extremely important, particularly when we refer to their contribution to the material support of our societies.

The main aim of the Survey on Free and Leisure Time (Encuesta del Tiempo Libre - ETT) 2002-2003 drafted by the National Statistics Institute was to learn more about unpaid work in households, and includes the activities carried by

Spaniards in their homes as well as the time they allocate to each one of these activities.

The results for the different activities that pensioners carry out, as well as the average time they allocate to them every day appears in the following table. The data are compared to values that appear in the population at large. The areas of activity studied in the ETT 2002-2003 survey have been developed as follows:

- Family and domestic work (tasks carried out in the home)
- Voluntary work and informal support (voluntary work at the service of an organization, informal support to other households and citizen participation).
- Activities included under the concept of "free time" (entertainment, leisure, social relations, sports, media and studies).
- Activities of Professional work (paid work).

Table IX. Percentage of the population that carries out an activity during the day and daily average time spent on it. Data for Andalusia.

Main variables	Both Genders		Men		Women	
	% of people	Daily average time spent	% of people	Daily average time spent	% of people	Daily average time spent
1 Work						
Total	30,0	7:41	41,7	8:14	18,7	6:30
Pensioners	*0,8	*3:37	*1,1	*4:21	*0,5	*1:43
2 Studies						
Total	15,1	5:30	14,9	5:35	15,2	5:26
Pensioners	*1,3	*2:08	*1,1	*1:39	*1,6	*2:32
3 Home and family						
Total	79,3	3:56	65,5	2:08	92,6	5:09
Pensioners	81,0	4:08	73,4	2:51	90,4	5:25
4 Voluntary work and meetings						
Total	12,8	1:58	9,8	2:05	15,7	1:54
Pensioners	19,2	1:52	14,8	1:59	24,6	1:46
5 Social life and leisure						
Total	70,5	2:21	69,1	2:24	71,7	2:18
Pensioners	75,3	2:43	74,2	2:44	76,6	2:42
6 Sports and outdoor activities						
Total	37,6	1:56	41,7	2:10	33,6	1:39
Pensioners	48,3	2:14	62,3	2:29	31,0	1:36
7 Hobbies and games						
Total	15,5	1:53	20,1	2:02	11,1	1:38
Pensioners	9,6	2:23	14,2	2:27	3,9	2:00
8 Exposure to Media						
Total	84,6	2:34	84,9	2:46	84,4	2:23
Pensioners	89,9	3:43	92,8	4:03	86,2	3:16

Source: INE. Encuesta de Empleo del Tiempo (Survey on how time is spent), 2002-2003. Data for Andalusia.

Only 0.8% of pensioners carry out paid work or occupation, and the time they allocate to this activity is much less (3 ½ hours, approximately) than the rest of society does (we are talking about 30% and an average dedication of 7 hours and 41 minutes).

1.3% of pensioners occupy their time in formal education, with slightly more than two hours allocated to this activity. Pensioners dedicate part of their time, 9.6% to hobbies and games (slightly more than two hours a day).

However, among this group more time than usual is dedicated to:

- Exposure to media –reading the press, watching television, listening to the radio, etc.

(89.9% of seniors, with an average time of 3 hours, 43 minutes)

- Time at home and with the family: 81% of seniors (an average of 4 hours a day)
- Social life and leisure (75.3% of seniors, an average of 2 hours and 43 minutes)
- Sports and outdoor activities (48.3% -2 hours and 14 minutes)
- Volunteer work and meetings (1.2% of seniors, an average of nearly 2 hours a day)

In this regard, a considerable figure of seniors show interest in continuing to lead a participative and active lifestyle, both in the family and from a leisure point of view as well as from a more collaborative one perspective, providing their time and efforts.

3.1.3. Knowledge and familiarity with new technologies (ICTs)

As mentioned previously, carrying out activities that occupy the time of seniors is crucial to encourage them to feel they belong to society and their skills are still useful, and at the same time ensure that society benefits positively from their knowledge and professional experiences.

Our society today faces constant technological development, which makes it difficult for seniors to adapt, particularly those who are no longer in the labour market. This, jointly with the devaluation of retired individuals, makes their participation in the professional world more difficult, and hence, less common.

In the data about Andalusia that appear in the Survey on the Use of ICT's and E-commerce among Companies in 2008/2009 drafted by the National Statistics Institute (INE), the results show that nearly all the companies of the industrial world, construction and services (98.8%) have a computer and 94.4% an Internet connection. There are many companies, more than 90% that develop many different actions thanks to new information and communication technologies, all of which allows us to glimpse the tremendous penetration of these companies in the different business sectors, as well as, in many cases, the fundamental need to use them for workers in these industries.

Table X. Variables for ICT usage per activity. Data for Andalusia, January 2009.

Variables	%
Businesses that possess computers	98,0
Businesses with an Internet connection	94,4
Businesses with Broadband Internet access ⁽¹⁾	97,4
Businesses with XDSL (ADSL,SDSL,...) Internet access ⁽¹⁾	95,4
Businesses that use a digital signature for official procedures with the Public Administration ⁽¹⁾	95,1
Businesses with electronic mail (e-mail) ⁽¹⁾	92,1
Businesses with mobile telephony	88,8
⁽¹⁾ Percentage of total of companies with Internet connection	
Survey on the use of ICT and e-commerce in companies: Results for Andalusia. 2008/09	

In micro-enterprises, the use of new technologies for daily or regular tasks in the company also presents high percentages. For example, 96.5% of Andalusian micro-enterprises with an Internet

connection (53.3% of the total figure) used digital signatures for official procedures with the administration.

Table XI. Variables of use ICT's per activity in micro-companies. Data for Andalusia, January 2009.

Variables	%
Businesses with computers	63,7
Businesses with an Internet connection	53,3
Businesses with Broadband Internet access ⁽¹⁾	92,7
Businesses with XDSL (ADSL,SDSL,...) Internet access ⁽¹⁾	90,8
Businesses that use a digital signature for official procedures with the Public Administration ⁽¹⁾	96,5
Businesses with mobile telephony	65,9
⁽¹⁾ Percentage of total of companies with Internet connection	
Source: Survey on the use of ICTs and e-commerce in companies. Results for Andalucía. 2008/09	

If we focus on users, the following table shows us the consumption levels of ICTs in Andalusian households with respect to age and gender.

As can be seen, using a computer, shopping over the Internet, Internet use and, even use of mobile phones, present an opposite and proportional

relationship to age: the greater the age, the less use of these technologies. Whereas from the age of 35 use is more extended between men than women (from this age on, the percentages of ICTs use is more or less similar).

Table XII. Summary of population data per Autonomous Community, gender group, demographic characteristics and type ICT use. Units, number of people (16-74 years of age) and horizontal percentage values.

Andalusia	Total Population		People who have used a computer in the past 3 months.	People who have used the Internet in the past 3 months.	People who have used the Internet at least once a week in the past 3 months.	People who have shipped over the Internet in the past 3 months.	People who use mobile phones
Both Genders	Number	%	%	%	%	%	%
Total Population	6143747	100,0	59,2	54,8	47,9	11,5	89,4
Age: 16 - 24	921200	15,0	89,8	87,5	77,9	12,5	97,3
Age: 25 - 34	1378996	22,4	78,8	73	64,2	19,4	97,9
Age: 35 - 44	1337484	21,8	65,5	60,6	52	13,9	95,9
Age: 45 - 54	1090277	17,7	50,8	44,9	38,9	8,5	89,4
Age: 55 - 64	801204	13,0	29,1	26,8	23,6	5,6	80,7
Age: 65 - 74	614586	10,0	9,7	6,6	5,4	0,6	55,8
Men							
Total Population	3077588	100,0	62,5	58,1	51,8	13,5	90
Age: 16 - 24	473409	15,4	87,6	84,3	76,1	12,6	96,8
Age: 25 - 34	710019	23,1	76,2	72,8	64,5	20,4	98,3
Age: 35 - 44	679574	22,1	71,3	66,7	59,2	16,8	97
Age: 45 - 54	543329	17,7	55,9	48,1	43,5	11,4	89,3
Age: 55 - 64	389582	12,7	37,1	33,3	29,4	7,6	78,7
Age: 65 - 74	281675	9,2	12	9,4	8,2	1,3	57,4
Women							
Total Population	3066159	100	55,9	51,6	44	9,6	88,8
Age: 16 - 24	447791	14,6	92,2	90,9	79,8	12,4	97,8
Age: 25 - 34	668977	21,8	81,5	73,2	63,9	18,3	97,5
Age: 35 - 44	657910	21,5	59,5	54,3	44,5	10,9	94,7
Age: 45 - 54	546948	17,8	45,8	41,7	34,4	5,6	89,6
Age: 55 - 64	411622	13,4	21,6	20,7	18,2	3,6	82,5
Age: 65 - 74	332911	10,9	7,7	4,2	3	0	54,5

Source: Survey on Equipment and Use of ICTS in households, 2009. Extrapolation of data for Andalusia.

There are results that are more specific and further clarify the results reviewed, such as, e.g.:

- Only 37.1% of men and 21.6% of women between 55 and 64 years of age have used a computer in the past three months
- Only 12% of men and 7.7% of women between 56 and 74 has use a computer in the past few years
- Use of the Internet on-line shopping in these age groups presents even lower percentages

3.1.4. Health and Psychology in the over 50s.

The most accepted and spread definition of health today, is the WHO definition; "Health is a state of

The most obvious conclusion that stems from these results is the important deficit in knowledge and adaptation to ICTs in the group subject of study. This situation has, as a result, obvious difficulties for this group when it comes to social integration, on one hand and on the other, labour integration or active participation in companies where these technologies are used on a regular basis.

complete physical, mental and social well-being and not merely the absence of disease or infirmity." (WHO, 1958).

According to data obtained by IMC in a study carried out recently in the city of Sevilla, 42.8% of

pensioners over the age of 65 think that their health status is poor, though this result is

followed, in second place by 40% who believe that it is good or very good.

Table XIII. Perception of personal health status. Sevilla capital

Very good	7,5
Good	33,1
Fair	42,8
Bad	9,7
Very bad	6,1
No answer	0,8
Total	100

Source: Drafted by IMC, S.L.

On the other hand, the experience of retirement is different for each individual. So for 43.1%, retirement has not been either something special or important in their lives, it was something they merely expected and accepted. For 34.2%, this

moment is their opportunity to do what they want to and for 12% it is a void their lives, due to the feeling they have that are no longer useful to society.

Table XIV. Perception and experience of retirement. Sevilla capital

It is the time to do what they want to with their free time.	34,2
It is the moment expected and accepted. Nothing special.	43,1
It is a sad, empty moment. No longer feels useful.	14,7
Doesn't know.	0,9
No reply	7,1
Total	100,0

Source: Drafted by IMC, S.L.

4. Opportunities and goals strategies

4.1 Searching for entrepreneurship opportunities among the over 50s

As has been described previously, the data regarding the Business structure of Sevilla, highlight the potential that the services industry has and its possibilities for development vis-à-vis other industries. Equally, in 2008, 4,118 commercial companies were created in the province of Sevilla, of which nearly 50% were created in the city, a fact which highlights the capacity the province has of hosting newly founded companies with new projects and initiatives.

When analysing the social and entrepreneurial dynamics, it is noted that more importance is being given to youth, as being young is an added

value because it is associated with initiative, preparation and effort, in detriment of older age or maturity. In the business environment, it is becoming more and more usual to do without an expert and knowledgeable workforce, in favour of younger people, with renewed ideas and skills and different attitudes towards the company.

“The population of developed countries is ageing. We live longer and better lives, to the extent that since 1960, the life expectancy of Europeans has increased in 8 years. This means that men live to the age of 75.3 years of age and women to the age of 81.4 years of age. Paradoxically, the official retirement age is still 65 years of age. Even business strategies in the past few years have retired thousands of workers who are slightly older than 50”. (Expansión, Wednesday 2nd of January, 2007)

This paragraph from the newspaper Expansión summarises the underlying philosophy of the programme Active Age, which Sevilla Global intends to implement:

Seniors can provide companies with the value of experience, and one way of doing so is to address this group directly so they can advise young entrepreneurs, helping them to build strategic plans for the future.

We should not forget either that the inclusion of seniors as volunteers provides many advantages for the different industries, organisation and population in general, as well as for the volunteers themselves.

- Social advantages, because the population becomes aware of the importance of the seniors and as a result, their image in society improves.
- Advantages for companies and organisations, as it increases human capital, in fact, we are talking about the inclusion of people with broad experience and high motivation, as they are carrying out a voluntary activity.
- Advantages for the older population, as their involvement in these activities removes the idea of inactivity and uselessness that may arise among this group of people, ensuring that they feel useful and integrated in society, preventing the risk of social marginalisation and physical and mental deterioration.

4.2 Initiatives that lead young entrepreneurs to capitalise on the expertise of citizens over 50.

There are many different initiatives that have been developed by different levels of the public administrations or private associations that allow young entrepreneurs to capitalise on the knowledge of older citizens. One of them is Active Age, Ageing Gender and Employment Policies

Similarly, the Public Administration has been implementing since 2007 the Seniors programme. This is an Andalusian tutoring programme of seniors towards young entrepreneurs that has been implemented by the Regional Ministry for Innovation, Science and business.

In this programme, retired executives, managers and experts in the different areas of business and

economy, become tutors of young entrepreneurs and business people with aim of helping them to achieve success in their business activities. The project has been developed by Andalucía

Emprende and it pursues two complementary objectives:

1º. Firstly to promote collaboration between senior entrepreneurs (retired or retired early) and young Andalusian entrepreneurs. The aim is for the former to transfer all their knowledge, skills and expertise and contacts to support young Andalusian companies.

2º. Secondly, channelling all this professional experience towards Andalusian business projects during advisory sessions in three fundamental areas: strategy and design and networking.

The values pursued with this type of programme are:

1. The identification, selection and meeting of seniors from the Business World and Andalusian entrepreneurs.
2. To take a chance on younger Andalusian companies, strengthening them in critical areas in which they do not have robust control.
3. To develop and promote the future Andalusian business fabric.

In accordance with the data about the Seniors Programme published in the webpage www.a-emprende.net we read: "from the beginning of the tutoring programmes, in September 2007, we have had an excellent reception as nearly 370 companies and 180 experts have applied to participate. Today, 269 companies receive or have received strategic advice from one hundred seniors to drive their companies towards success. The initiative also includes a high degree of satisfaction for 99% of participants".

Among private associations, SECOT - Spanish Seniors for Technical Cooperation plays a significant role in social participation of seniors.

This association develops specific advisory programmes targeted to the following groups:

- Entrepreneurs wishing to start their own business
- SMES with training, advisory and tutoring schemes
- NGOs and non-profit organisations, that need to improve their management practice
- Business Training Centres, organising workshops and conferences
- People who run the risk of suffering from exclusion or social difficulties

Based on all of this information, it is considered essential that seniors implement an advisory scheme of this nature in Sevilla as the first strategy to valorise this group.

5. PLANNING STRATEGY OBJECTIVES AND ACTIONS

5.1 Developing advisory programmes by seniors for young entrepreneurs.

5.1.1. Objectives.

The most important aspect that is set forth is extending the professional life of individuals and their valorisation, with strategies that allow to take advantage of their knowledge and experience. In order to do this, it is necessary to develop a new organisation structure that will allow more efficient management of the support given to seniors, so that their participation and involvement in social and economic issues in the city is managed more efficiently.

Resulting from this main objective a series of partial sub-objectives or subordinate objectives are defined:

- To help overcome psychological problems that frequently have an effect on pensioners and pre-retirees.
- To prove that they are still useful to society, sharing with others their experience of a life that somehow is still active.
- To develop new expansion and dissemination formulas of knowledge and experience of a group that is essential for society.
-

- To create links of friendship and curiosity, due to the heterogeneity of origin of volunteers and their relationship with the recipients of advice.
- To promote the use of new Technologies among this group, as a means of increasing and improving their active participation in society.
- To encourage them to continue updating their knowledge.
- To keep them interested in the social and economic development of the municipality and maintain their satisfaction and self-fulfilment levels.

5.2. Development of a G50+ ICT Programme making the active participation of seniors in the local economy possible.

4.2.1. Objectives.

The ICT perspective of the G50+ project arises as a response to social integration needs and the promotion of participative attitudes and involvement when an individual is in a retirement and pre-retirement stage.

This way, we estimate that the objectives to be covered by this Project should be focussed on the following activities:

- Providing a platform for integration and social communication targeted to seniors using for this purpose the Internet and new Technologies.
- Developing an area for collaboration between seniors and other possible users, by generating and promoting interesting contents for different groups.
- Including different public services for seniors.
- Introducing and marketing specific commercial products for this group.
- Developing a reference centre to take advantage of the knowledge and experience of seniors.
- Promoting a closer rapprochement towards new technologies, fostering familiarity with the former as well as an active participation of the group.

6. ACTION PROPOSAL 1, IN THE ENTREPRENEURSHIP ENVIRONMENT.

The main proposal under this heading is developing an advisory programme that would be offered to a group of people over the age of 50 who are Experts in different topics, in the sphere of the administration and Management of organisations, as well as technical aspects or specific aspects in any Business process.

We estimate that this advisory programme could focus on the following groups and actions:

- Help and advice to young entrepreneurs (businesses that are being created or newly created).
- Help and advice for people who risk exclusion or social difficulties.
- Help and advice to small-sized companies.
- Help and advice to non-profit organisations and non-governmental organisations.
- Promotion of technical-professional education and training activities.
- Cooperation in International development cooperation programmes.
- Drafting of studies and publications on issues related to voluntary work, seniors and active ageing.

The actions carried out, in the Active Age Project, will make it possible for pensioners and other volunteers over the age of 50 to provide their experience and knowledge in business management, promoting job creation, advising SMEs, cooperating with public and private organisations, etc. As a result, in general terms, seniors will find themselves useful for the most vulnerable groups or those who could benefit from their collaboration.

Among the different actions included in this action proposal, it is considered essential to develop a forum for reflection, discussion and debate on topics of interest for seniors, by attending, seminars, workshops, congresses and training programmes.

A consideration to take into account is that these actions have online support, through an advisory

platform connected to the Internet. From this platform, help requests (from young entrepreneurs who have created a company or have the intention to do so as well as the addressees of these questions) as well as consultant members of the project (individuals over the age of 50), could establish communication links that could impact both the personal as well as professional development of both parties.

At the same time, it is considered convenient for business consultancy services to include the following issues when creating a company or during the first year the company is in business:

- Project and business objectives
- Commercial and operating roles
- Human resources and organisation
- Economic and financial plan
- Management
- Consultancy on specialised technical issues of productive or specific issues of the Business activity concerned.
- Tutoring during the first year of operation.

The action plan should specifically cover the following activities:

1. Action: drafting a programme designed so that seniors can advise young entrepreneurs by collaborating with senior bodies or associations.
2. Public Objective: this programme would be targeted to senior entrepreneurs and pensioners or other 50+ citizens, who are still working, but wish to be involved in the project.
3. Indicators to monitor and validate actions: the following assessment criteria areas established:
 - Number of advisory services provided both the total figure as well as the number per advisors/consultant.
 - Number of new companies created as a consequence of this programme and their development (number of workers, turnover, etc).
 - Number of online and consultations to the platform created for this aim.

7. ACTION PROPOSAL 2 IN THE FIELD OF INFORMATION TECHNOLOGIES AND COMMUNICATIONS.

The use of new technologies in involving citizens over 50 in society as well as the different business aspects occurring in society is an essential step towards their social integration.

However, it is a priority to develop it using different Tools that will help seniors to learn new technologies. To achieve this, the proposals are:

- An application that would provide the necessary information to operate and use a computer, with explanatory videos, games to learn how to use a mouse and keyboard; and even written documents on basic IT notions, before using a computer (a DVD could be made available, for example, to explain in general terms the project's and Internet's possibilities).
- Creating a web portal, with information on the project and other topics of interest, based on user communities and a broad range of services, such as social networks that promote collaboration and exchange of information among users.
- Appointing tutors that would be ready to collaborate and help with their knowledge those individuals who are interested in learning.
- Implementation of a social network, for users who to receive and provide information as well as content to the portal.

It is felt, specifically that allocating one or more tutors is useful, for the new user, to solve problems or difficulties that hinder their learning process.

Apart from the tutor's help, the possibility of including an advanced module of communications (audio, video, chat, etc.) could be taken into account, so that if the new member feels limited in some or other aspect related to the use of new technologies, he may access the tutor communications area to ask questions, solve

problems or watch videos or read explanation manuals that will help him to solve them.

Equally, tutors, with time, will have generated knowledge in seniors' advice that could help them become new tutors for other seniors, who do not know about these topics. Thus, this will result in a feedback process taking place in the integration-communication-self-fulfilment system.

Amongst the functionalities and services that the Web portal could offer we deem pertinent to develop the following:

- Centralising information targeted at seniors. The contents would be maintained by specialised tutors in one or more areas.
- Access to public services. This tool would centralise contents offered to seniors over the internet and that are disseminated over the Internet. For example, searching for and carrying out official procedures to manage subsidies for dependent persons, day centres, public and private retirement homes, etc.
- Tourism for seniors. This module would include an area that would inform of existing tourism opportunities at a specific time. At the same time, the users, previously catalogued by geographical regions, could provide their feedback or ask for help about destinations they consider attractive.
- Local tourism. Informing about local activities for people interested in getting to know their city better.
- Leisure. A specific area designed to include leisure activities that are considered interesting by members. This area will allow members to communicate their interest in a particular topic, even if they are in different geographical locations.
- Creation of virtual spaces. The aim is to provide members a space where they can create contents they are interested in. Access to the virtual space of a member will be by invitation only, forcing the user to be an active member of the community if he wants to be invited by others. The aim of this activity is to socialise the different members and create a feeling of belonging to a community.
- Product information portal. This will focus on providing information on products that could be of interest to seniors.

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With all these applications, the G50+ project will attract the attention of seniors towards new technologies and increase their interest in learning how to use them, by means of appropriate educational or cognitive development games, firstly, to ease the learning process of the tool and secondly, access the comprehensive information and services platform (the specific website developed) as well as to the rest of Internet content and services.

As was previously mentioned, among the advantages of the project we find that adults participating in would be rewarded with the of feeling of being useful, because they share their experience and knowledge with society and, at the same time, could obtain interesting information on events, culture, health, course, conversations or advice from other users.

Specifically, the action plan will contemplate the following activities:

1. Actions to be developed: the G50+ & ICT project will be developed to achieve the social integration of individuals over the age of 50, by means of developing a specific website and DVD's for basic communication learning.
2. Target population: This programme is targeted to all individuals over the age of 50 whether retired or not.
3. Indicators: The following assessment criteria are established:
 - Evolution of the data on the use of new technologies among older age segments.
 - Number of visits, consultations, pages visited, etc. to the website developed to achieve this aim.
 - Number of e-mails registered in the website, number of tutors, collaborators, etc.

