

e-Learning for older workers in SMEs? The perceptions of owners and workers in Maltese microenterprises

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Abstract: This paper presents the findings of a qualitative investigation of the perceptions about online training programmes of owners and older employees in Maltese microenterprises. The main data-gathering tool was the semi-structured interview. The analysis of the empirical data was achieved through grounded theory approaches, including constant comparison, coding and memoing. The findings indicate that owner-managers and older employees have a negative attitude towards training in general, and company-related e-learning efforts in particular. Various factors were identified. However, the data suggests that, if the online courses are designed to meet the demands of both owners and employees, and if they have a non-formal, non-directive form, like work-based learning, they can encourage the participation of older employees in training.

Keywords: e-learning, SMEs, microenterprises, older workers, adult education and training

In the first quarter of 2017, the gainfully occupied population in Malta stood at 192,277.¹ 75% of this work-force is employed in the private sector which is dominated by SMEs. There are 30,494 small- and medium-sized businesses (SMEs) on the islands. These constitute 99.8% of the private sector enterprises and employ 78% of the employees.²

- 1 National Statistics Office, *Labour Force Survey: Q1/2017* (Malta, 2017), 1, https://nso.gov.mt/en/News_Releases/View_by_Unit/Unit_C2/Labour_Market_Statistics/Documents/2017/News2017_103.pdf (accessed 16 July 2017).
- 2 Eurostat, *Small and Medium-Sized Enterprises (SMEs)*, <http://ec.europa.eu/eurostat/web/structural-business-statistics/structural-business-statistics/sme> (accessed 10 July 2017).

The profile of European Union (EU) labour markets is similar: 99.8% of all enterprises in the EU28 are SMEs and two-thirds of all private sector jobs are within the SME sector. Collectively, in 2015, these produced €3.9 trillion, that is more than half the total ‘value-added’ in the European economy and employed 90 million people.³

Almost 93% of European SMEs are microenterprises with fewer than 10 employees; approximately half of these SMEs have no employees at all.⁴ Malta has the largest share of microenterprises in the EU, accounting for 95% of all enterprises and employing 43,576 – slightly more than one-third of private sector employment. Only around 350 companies are classified as medium or larger enterprises.⁵

According to the OECD, SMEs have weathered the storm of the global financial crisis.⁶ Martin notes that, in Malta, this success was achieved despite the many obstacles that exist in the local business environment.⁷ Her investigation suggests that one of these obstacles is the lack of investment in the training of employees.

Training in SMEs and the case for older workers

The literature agrees that training can further increase the success of these small businesses.⁸ However, Manimala and Kumar argue that

3 P. Muller, S. Devnani, J. Julius, D. Gagliardi, & C. Marzoc, *Annual Report on European SMEs 2015/2016: SME recovery continues* (Brussels, 2016), 3, https://ec.europa.eu/jrc/sites/jrcsh/files/annual_report_-_eu_smes_2015-16.pdf (accessed 12 July 2017); A. Nairn and H. Mann, *In Good Company: A Study into SMEs Across Europe*, Microsoft with Hult International Business School (2017), 7, <https://ncmedia.azureedge.net/ncmedia/2017/03/Microsoft-In-Good-Company-report.pdf> (accessed 20 July 2017).

4 Muller *et al.*, 1.

5 Eurostat, *Small and Medium-Sized Enterprises*.

6 OECD, *Financing SMEs and Entrepreneurs 2014: An OECD Scoreboard* (Paris, 2017), 3, http://www.keepeek.com/Digital-Asset-Management/oecd/industry-and-services/financing-smes-and-entrepreneurs-2017_fin_sme_ent-2017-en \ "page5" (accessed 20 July 2017).

7 G.M. Martin, *SMEs in Focus: Exploring the experience of micro, small and medium enterprise owners in Malta*. (Malta, 2013), https://www.um.edu.mt/library/oar/bitstream/handle/123456789/789/SMEs%20in%20Focus%20report%20_Gillian%20_M_Martin.pdf?sequence=1&isAllowed=y (accessed 2 July 2017).

8 R. Blackburn and A. Hankinson, ‘Training in the smaller business—investment or expense?’, *Industrial and Commercial Training*, Vol. 21, No. 2 (1989), 27–9; N. Chi, C. Wu, and C.Y. Lin, ‘Does training facilitate SME’s performance?’, *The International Journal of Human Resource Management*, Vol. 19, No. 10 (2008), 1962–75; D. Antonioli and E. Della Torre, ‘Innovation adoption and training activities in SMEs’, *The International Journal of Human*

SMEs are ‘hardly aware of their own training needs’.⁹ Moreover, because of their economies, most European SMEs can neither afford an in-house training department nor the outsourcing of training programmes. Consequently, their record of investment in education and training has remained notoriously low and employees of SMEs undertake much less training than employees in larger firms.¹⁰

The literature also indicates that there is a mismatch between the available and needed training programmes.¹¹ There is also a mismatch between the training cultures of educational institutions and SMEs.¹² Ekanem and Smallbone thereby argue for training with an ‘informal’ character which is ‘conceptualized as an experiential learning approach’.¹³ Admiraal and Lockhorst explain that this type of learning is ‘embedded in work activities, such as observing, asking questions, problem-solving, project work, secondment, coaching and being part of multi-disciplinary teams’.¹⁴

The situation is complicated further for older workers, which, in this paper, are those gainfully occupied persons aged 50 and over. Statistics from major surveys, including the OECD’s *Survey of Adult Skills*,¹⁵ confirm that, while the overall participation of older workers in training is increasing, there is still a consistent gap in participation between younger and older workers.¹⁶ In SMEs, particularly in microenterprises, the participation of older workers is restricted further because of the

Resource Management, Vol. 27, No. 3 (2016), 311–37; G.O. Pérez-Bustamante Ilander, C.S. Marques, M.S. Jalali, and F.A.F. Ferreira, ‘The impact of continuous training in small and medium enterprises: Lessons from an industrial case analysis’, *Journal of Business Economics and Management*, Vol. 17, No. 2 (2016), 234–50.

- 9 M.J. Manimala and S. Kumar, ‘Training needs of small and medium enterprises: Findings from an empirical investigation’, *IIM Kozhikode Society & Management Review*, Vol. 1, No. 2 (2012), 97–110.
- 10 I. Stone, ‘Upgrading Workforce Skills in Small Businesses: Reviewing International Policy and Experience (Report for Workshop on Skills Development for SMEs and Entrepreneurship)’ (Copenhagen, 2012), http://www.oecd.org/cfe/leed/Skills%20Workshop%20Background%20report_Stone.pdf (accessed 12 June 2017).
- 11 Ibid.
- 12 Ibid.
- 13 I. Ekanem and D. Smallbone, ‘Learning in Small Manufacturing Firms’, *International Small Business Journal*, Vol. 25, No. 2 (2007), 121.
- 14 W. Admiraal and D. Lockhorst, ‘E-Learning in small and medium-sized enterprises across Europe attitudes towards technology, learning and training’, *International Small Business Journal*, Vol. 27, No. 6 (2009), 744.
- 15 OECD, *The Survey of Adult Skills: Reader’s Companion (Second Edition)* (Paris, 2016).
- 16 Cedefop, *Working and ageing: The benefits of investing in an ageing workforce* (Luxembourg, 2012), 57, http://www.cedefop.europa.eu/files/3062_en.pdf (accessed 20 May 2017).

owners' reluctance to invest in their training because of a perceived lack of return in investment.¹⁷ This participation is also low because of the workers' own negative perceptions of training.¹⁸

The number of older workers in the Maltese workforce has increased gradually over the years.¹⁹ The same trend is observed in Europe.²⁰ The rising proportion of older workers is mostly due to healthier lifestyles, a smaller fertility rate, and the consequent ageing of the population but these are not the only reasons.²¹ Rising labour participation rates of older workers, less attractive early retirement arrangements, and tax incentives have also contributed.²² Forty per cent of SME employers in Malta now have at least one employee who is over the age of 50.²³

e-learning in SMEs

E-learning, which in this paper is defined as that learning that people undertake through full online or hybrid courses, can contribute immensely to this culture of 'informal learning in SMEs'. Moreover, owners and workers do not need to abandon their job to participate in educational and/or training programmes. Cedefop, the European Centre for the Development of Vocational Training, has, for over a decade, been considering e-learning,

17 Stone.

18 Ibid.

19 National Statistics Office, *Labour Force Survey (Metadata)* (Malta, 2017), https://nso.gov.mt/en/nso/Sources_and_Methods/Unit_C2/Labour_Market_Statistics/Pages/Labour-Force-Survey.aspx.

20 Eurostat, *Labour Force Survey* (2017), <http://ec.europa.eu/eurostat/web/lfs/data/database> (accessed 20 July 2017).

21 A. Chłoń-Domińczak, I.E. Kotowska, J. Kurkiewicz, M. Stonawski, A. Abramowska-Kmon, 'Population ageing in Europe. Facts, implications and policies', European Commission, *Population ageing in Europe: Facts, implications and policies* (Brussels, 2014), 8, https://www.researchgate.net/publication/264160544_Population_ageing_in_Europe_Facts_implications_and_policies (accessed 6 August 2017).

22 J. Thijssen and T. Rocco, 'Development of older workers: revisiting policies', in Cedefop, *Working and ageing: emerging theories and empirical perspectives* (Luxembourg, 2010), 15, http://www.cedefop.europa.eu/files/3053_en.pdf (accessed 23 May 2017); Ministry of Finance, *Malta National Reform Programme* (Malta, 2017), 23, <https://ec.europa.eu/info/sites/info/files/2017-european-semester-national-reform-programme-malta-en.pdf> (accessed 12 July 2017); M. Formosa, *Malta National Strategic Policy for Active Ageing: Malta 2014–2020* (Malta, 2013), 25, <https://www.um.edu.mt/library/oar/handle/123456789/1433> (accessed 14 July 2017).

23 Eurostat, *Employment Rates of Older Workers* (2017), <http://ec.europa.eu/eurostat/web/products-datasets/-/tsdde100> (accessed 14 July 2017) National Statistics Office, *Labour Force Survey (Metadata)*.

through its ‘flexibility and facility of access, to be a major enabler of lifelong learning’ and ‘a catalyst of change’ for small and medium-sized enterprises.²⁴ It argues that online courses can help improve the SME business in the local and also the wider European market.²⁵

However, while e-learning has had a major impact in tertiary education and has also become a very significant and alternative education and training dimension in large companies,²⁶ the research indicates that there was only a limited uptake of e-learning in SMEs.²⁷ The little research that exists, however, indicates that older workers can participate successfully in e-learning programmes.²⁸ That notwithstanding, the literature also indicates that the participation of mature workers, particularly those employed in SMEs, in e-learning efforts is very low.²⁹

Research method

A sample of 15 employers and 23 employees was selected from a larger pool of prospective subjects who answered a call for participation through an e-mail sent by the Research Unit of Jobsplus on behalf of this researcher

- 24 G. Attwell, *The challenge of e-learning in small enterprises: issues for policy and practice in Europe* (Luxembourg, 2003), <https://publications.europa.eu/en/publication-detail/-/publication/f6cab8b6-91ef-4e89-a339-7e02d5c64ada> (accessed 12 June 2017).
- 25 Ibid.
- 26 Admiral and Lockhorst, 744; P. Guiney, *E-Learning in the workplace: an annotated bibliography* (New Zealand, 2015), https://www.educationcounts.govt.nz/_data/assets/pdf_file/0014/162041/E-Learning-in-the-Workplace-An-Annotated-Bibliography.pdf (accessed 20 July 2017); K. Bowman, and P. Kearns (2007), *E-learning for the mature age worker: Final Report* (Canberra, 2007), <http://www.voced.edu.au/content/ngv%3A187> (accessed 26 June 2017); F. Daneshgar, C. Van Toorn, and E. Sau Chuen Chan, ‘E-learning in Workplaces’, *Information & Communications Technology* (Cairo, 2008), 65–70.
- 27 S.H. Averill, and T.B. Hall, ‘An observatory of eLearning in Small Medium Enterprises (SMEs) in Europe – The Promise versus the Reality’, in R. Griff (ed.), *E-Learn: World Conference on E-Learning in Corporate, Government, Healthcare, and Higher Education* (Vancouver, 2005), 220–5; M. Daelen, C. Miyata, I. Op de Beeck, P.E. Schmitz, J. Van den Branden, and W. Van Petegem, *E-learning in Continuing Vocational Training, particularly at the workplace, with emphasis on Small and Medium Enterprises: Final report* (European Commission, 2005), 9, <https://lirias.kuleuven.be/bitstream/123456789/398469/1/EAC-REP-003+E-Learning+Final+Report+v3.0.pdf> (accessed 14 July 2017); I. Hamburg, C. Lindecke and J. Terstriep, ‘eLearning – a Chance for Small and Medium Sized Enterprises’, *elead*, Vol. 2, No. 2, (2005), <https://elead.campussource.de/archive/2/236>, (accessed 25 July 2017).
- 28 Bowman and Kearns, 49.
- 29 Admiral and Lockhorst, 757; R. Andrée, ‘Barriers to e-Learning in SMEs—Are they Still There?’, in E. Gradinarova, *E-Learning – Instructional Design, Organizational Strategy and Management* (Rijeka, 2015) <https://www.intechopen.com/books/e-learning-instructional-design-organizational-strategy-and-management> (accessed 20 July 2017).

to all Maltese microenterprises employing persons who were 50 years or over. The respondents represented 12 enterprises from the top 12 categories (in terms of the business demography statistics of the National Statistics Office, 2017³⁰) as per the NACE Rev. 2 classification system.³¹

NACE Rev. 2		
	Description	Category Selected for current study
A	Agriculture, forestry and fishing	1
B	Mining and quarrying	
C	Manufacturing	2
D	Electricity, gas, steam, and air conditioning supply	
E	Water supply, sewerage, waste management, and remediation activities	3
F	Construction	4
G	Wholesale and retail trade; repair of motor vehicles and motorcycles; Transportation and storage	5
H	Transportation and storage	6
I	Accommodation and food service activities	7
J	Information and communication	8
K	Financial and insurance activities	
L	Real estate activities	9
M	Professional, scientific, and technical activities	
N	Administrative and support service activities	10
O	Public administration and defence; compulsory social security	
P	Education	
Q	Human health and social work activities	
R	Arts, entertainment, and recreation	11
S	Other service activities	
T	Activities of private households as employers; undifferentiated production goods- and services-producing activities of households for own use	12
U	Activities of extraterritorial organizations and bodies	

Fig 1. The selection of 12 business categories

30 National Statistics Office, Business Demographics (Malta, 2017), https://nso.gov.mt/en/News_Releases/View_by_Unit/Unit_B4/Business_Registers/Pages/Business-Demographics.aspx (accessed 12 July 2017).

31 Eurostat, *NACE Rev. 2: Statistical classification of economic activities in the European Community*, (Luxembourg, 2008), 44, <http://ec.europa.eu/eurostat/documents/3859598/5902521/KS-RA-07-015-EN.PDF> (accessed 12 July 2017).

This researcher used ‘intensive qualitative interviewing’³² which created ‘conversations with a purpose’³³ that were ‘open-ended yet directed, shaped yet emergent, and paced yet unrestricted’.³⁴ The interviews were conducted in the Maltese language and a topic guide was used. In general, the interviews with both owners and employees lasted about an hour. The interviews were recorded, on agreement with the respondents, and on the understanding that the information provided would be treated with strict confidentiality. They were then transcribed and later translated into English. Later they were analyzed inductively using the constant comparative grounded theory approach through which a system of key codes, categories, and memos emerged from the data.

Ethical concerns

Ethical clearance was received by both the University of Hull and University of Malta research ethics committees. To ensure anonymity, *in vivo* quotes from owners were assigned the pseudonyms OW1 to OW12, while those from employees, were given the pseudonyms EM1 – EM23. The names of the employers and employees mentioned in these quotes were changed to protect them.

Study findings

Attitude towards training

The majority of the owners looked at training as necessary, primarily, to set up the business.

However, when talking about their business in the present, the majority of owners shared ‘a lack of interest in training’ (OW1). They even claimed that, once they had set up their business, they never participated in ‘formal’ education and training programmes, even if these

32 K. Charmaz, *Constructing grounded theory: a practical guide through qualitative analysis* (London, 2006), 28.

33 R.G. Burgess, *In the field: an introduction to field research* (London, 1984), 102.

34 Charmaz, 28.

were provided by government agencies or training institutions against no payment. They only made exception to training that was ‘imposed’ (OW3) on them – such as training in health regulations and skills. Most also did not invest in training programmes for their employee/s. This was confirmed by the employees. One employee (EM4), an assistant to the same carpenter for 30 years, argued that:

as long as I have worked with Michael I never trained. Never went to training. Never felt the need. All that I know, all that I needed, I learned from work, and from Michael. Michael taught me all the tricks.

The employers provided many reasons for this ‘lack of interest in training programmes’ (EM6). These included ‘the cost of the available courses’, their perceived ‘ineffectiveness’, the owners’ overconfidence arising from the business successes, and the inability for them and their employee/s to leave work to participate in courses. Releasing employees for training in formal settings was difficult for the entrepreneurs. Lost working time was an especially important constraint for these owners who have to carry out multiple roles within the business as OW6 describes:

well ... Mario and I are both graphic designers but we’re also the salesmen, the cleaners, and the tech guys. At times ... it’s tough. We’re always overworked. How can I think about training? How ... when ... can I go, when can I send Mario to training?

The interviews also revealed that employers and employees also lacked information on what training is available for them. They also lacked knowledge about the benefits of training. Owners also reported difficulty in accessing training that answered their real and specific needs in terms of type, quality, scheduling, and location. They also argued that local providers, such as the Malta College of Arts, Sciences and Technology (MCAST) and the Institute of Tourism Studies (ITS), were reluctant to develop and offer courses to their businesses. They believed that this was due to the costs needed to organize and customize courses and the often-small numbers of trainees. The data also revealed that most of the owners were ‘reticent’ (OW8) to pay for the full costs, or part thereof, of the development and provision of training programmes.

The poaching of skilled workers by other enterprises, and training that may lead to higher wage expectations or demands, were also mentioned as ‘barriers to training’ (OW8) by the employers. They argued that ‘larger firms often pay higher wage rates than we do’ (OW4) and feared that formal qualifications obtained by an employee, particularly if s/he was younger would increase his/her opportunity to move on to a bigger, and better-paying, enterprise. Training, particularly ‘formal ... and not done on the job, away from here (the workplace)’ (OW4) was perceived by many of the interviewed employers to be of ‘more benefit to them (the employees) than the firm itself’ (OW11). Thus, those few owners – who considered training to be important to the success of their business – provided only in-house firm-specific training. This training upskilled the employees with ‘less transferable skills ... in the open market’ (OW6).

The only exceptions were the owners of a family-run operation in the tourist industry (OW7) and the two technology-intensive small enterprises (OW9 and OW12). In the former, the owner of a small boutique hotel in Malta’s sister island, Gozo, argued that he sent his son and daughter and husband – his three full-time employees – to various courses, locally and abroad, about hotel management, health and safety, and the culinary arts. The other two employers – one the owner of a small printing bureau and a computer services centre – also sent their workers to training courses. They agreed that their workers needed constant upskilling and updating in information and skills related to the business, particularly about new technology and software because ‘this was essential for the success and/or survival of the business’ (OW12). However, except for the family-run business, much of this training was offered to the younger employees.

Indeed, most of the owners argued that training older workers, particularly those who were 50 and over, was ‘not on the(ir) agenda’ (OW6), as one respondent put it. When asked ‘how can older workers learn new skills that are relevant to their job?’ (JV), the majority of owners insisted that it was ‘up to the employee’ (OW9) to learn new skills and knowledge, and preferably by ‘learning on the job’ (OW12).

The problem is compounded further by the older workers’ own reticence to training programmes. This is an exchange with an unskilled female carer employed at a small home for the elderly. The business,

the owner confessed, is at the risk of closing down and the carer is well aware of the circumstances:

EM16: I have a family. I worked hard all my life ... since I was 16. I saved a bit. Why should I start training now?

JV: What if you become redundant?

EM16: If I lose this job ... I will see what I can do ... but I have no interest in training. I will try finding a job similar to this one. I have the experience ... I know how to work with the elderly. I will find a job.

JV: Do you have any certificates that can help you?

EM16: No. I have the experience.

JV: At 51, you're still young ... relatively young. Have you no interest in training that may improve your chances of finding a good job, perhaps a better job?

EM16: No. I was never good at school. But I was good in caring. I know how to work with the elderly. I do not want training.

Variations of this attitude towards training are scattered in the interviews with most of the employees across the majority of the 12 commercial categories. The exception were those older workers employed in the technology-dependent sectors.

Attitudes towards e-learning

All the microenterprises involved in this research project were equipped with the technology required for online learning: a PC, smartphones or tablet, and the Internet. Most of the enterprises also had a good Wi-Fi connection that could be used by all employees. However, only three businesses – one a restaurant and two within the ICT sector – had employees engaged in e-learning. These employees were younger than 50 years and, hence, no employee involved in this research project ever participated in an online course. Moreover, the data also showed that none of the interviewees, participated in an online course – free or otherwise – of their own volition.

Many reasons were gleaned from the data for this negative picture of e-learning in the microenterprises involved in this research. The most quoted include:

- There is a lack of knowledge about online courses and scant awareness of the potential benefits of e-learning to the enterprises and individuals (owners and workers);
- Most owners perceive e-learning courses (that they know about) not to be ‘well-adapted to the very practical and specific needs’ (OW7) of their SMEs;
- The learning culture of most of the microenterprises is informal. Owners and employees prefer just-in-time, immediate answers to problems that really matter. Most owners and workers, however, perceived online courses to be of the ‘formal’ kind, created by educational providers who do not cater for their specific needs;
- Training through online courses is perceived by both owners and workers to be costly, and beyond the budgets of the SMEs;
- Most owners only have ‘little experience with technology’ (OW1) which they mainly use to communicate via e-mail and Facebook, and to sell their services and products. Most workers also have a limited experience of technology, that is ‘enough to use a mobile phone’ or smartphone, ‘play with the PlayStation’, and/or ‘set up a TV box’. Most owners and older workers perceive this limited experience and knowledge of digital skills as being ‘insufficient for participating efficiently in an online course’;
- Most older workers, and particularly those with a low level of education and the unskilled, had a lack of digital skills. They also believed that, at their age, it was difficult for them to learn these skills, and thereby participate effectively in online courses (if these were relevant to their needs);
- Older workers also argued that it was difficult to follow a course online while (i) on the job; and (ii) after working hours because of family, social (including active participation in sport associations and village feast decoration preparations), and other responsibilities (including a second, part-time job).

Notwithstanding the above, most owners and some employees, agreed that if the e-learning was tailored to their needs they would ‘probably embrace’ (OW9) it more. For example, one employer noted that all the online courses he knew of were in English. He argued that ‘my two employees hardly know how to read and write’ and ‘their

English is very poor'. This, he explained 'made it difficult for them to follow any course'. If, on the other hand, 'a course ... for example, a health and safety course ... was in Maltese' and included videos of 'people talking' in the native language then his workers 'might be convinced to join'.

Conclusion

The data strongly indicates that, in Maltese microenterprises, the owners and older employees' attitudes towards formal learning, and e-learning in particular, are relatively negative. The results of the current study, therefore, conforms with findings from other investigations about e-learning in SMEs in other European countries.³⁵

However, the respondents of this study report a relatively more positive attitude towards informal 'on-the-job' learning. The findings also suggest that any e-learning programme should be tailor-made to meet the specific needs of the enterprise and older workers, and fit within the informal learning culture that exists in these microenterprises. Available online courses will not be effective in this context. An easier access to e-learning, perhaps by developing a 'one-stop-shop for learning and setting up networks and communities'³⁶ with the specific intention of creating or sponsoring the provision of 'needs-specific' (OW2) and 'SME-friendly' (OW9) courses, can be beneficial to both the firms and the older workers.

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35 Admiraal and Lockhorst; Daelen *et al.*; Hamburg *et al.*

36 B. Sinkovec, *E-Learning for Small Medium Enterprises: Compendium and Bibliography for the Graz Preparatory Workshop of 24 April 2009* (Slovenia, 2009), 46, <https://www.knowledge-economy.net/uploads/2009/workshops/graz/EREF-2009%20Graz%20Workshop%20Recommendations,%20Compendium,%20Biblio.pdf>, (accessed 10 July 2017).

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