National Piloting Report

(ILPO55: *Output 8, Activity 4 O8-A4)*

Malta

April 2017

Project Number 2014-1-MT01-KA202-000539
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1. Introduction

1.1 The ILPO55 project: objectives and results

The European project ILPO55 is a three-year European project, funded with the support of the European Commission, through the Erasmus+ Programme.
The aim of this project is to create an Intergenerational Learning Partnership - ILPO55 (involving education & training providers, employers and employees) that will support the employability and will reduce the skills mismatch of the over 55 employees from the Financial Services Sector (FSS), and also new/existing employees. The project set-up the ILPO55 Reference Framework which addresses the over 55 individual needs with a 360° perspective.
Some of its main objectives are:

- assess individual competencies (knowledge, skills, competences);
- identify personal and professional goals;
- support over 55 individuals in planning their future career/work experiences; give advice regarding the existing opportunities for the validation of competencies and recognition of prior learning;
- provide support for further education and training of the over 55 individuals (based on the training needs identified in relation to the personal and professional career development objectives).

Moreover, the project conducted at the creation of two Professional Qualifications (Adult Trainer and Social Responsibility Facilitator) and related training programmes that can be valorised by the over 55, both within the FSS and in other professional sectors.

1.2 Piloting objectives

The ILPO55 project foresees a "piloting stage" of the products created in order to validate them also through the concrete engagement of selected over 55 (10 per Partners' country) employed in the field of the Financial Services Sector (FSS).

Taking part in the piloting experience gave participants the opportunity to better understand their personal employability situation and provided them concrete support to improve their position in the internal and external labour market.

For the national piloting activities of the ILPO55 Reference Framework, as already mentioned, Uninettuno and Effebi Association from Italy identified 10 over 55 individuals (5 each Partner's

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organisation) within the FSS and invited them to develop a step by step personal employability portfolio and to follow a blended training module of one of the two ILPO55 Professional Qualifications.

The piloting stage consisted in two main phases:

Phase 1: **October 2016 - November 2016.**

- the 10 over 55 employees tested three of five tools and instruments of the ILPO55 European Framework to analyse their competencies and create their own employability portfolios and build their own professional development plans.

Phase 2: **November 2016 - February 2017**

- the 10 over 55 individuals/country have been involved in following a short blended training module through an on-line platform regarding one of the two professional qualifications developed in the project:
    - ✓ *Adult training*: the aim of this qualification is mainly to provide knowledge, skills and competences required to effectively plan, prepare, deliver and evaluate training sessions (see attached presentation of the Adult trainer course description - Italian version in *Annex 1*)
    - ✓ *Social Responsibility Facilitator*: the aim of this qualification is to help the over 55 employees within the Financial Services Sector to understand the importance of Social Responsibility. (see attached presentation of the Social responsibility Facilitator course description Italian version in *Annex* 2)

Uninettuno and Effebi Association chose respectively two different modules of the two qualifications:

Uninettuno: *Adult trainer* - Unit 2: Technology enhanced training (see attached Adult trainer-Unit2 - Italian version in *Annex 3*)

Effebi Association: *Social Responsibility Facilitator* - Unit 1: Introduction to Social Responsibility in the Financial Services Sector (see attached SFR-Unit1 - Italian version in *Annex* 4)

They translated the two Units in their own country languages, selected and contacted a trainer defining with him/her the blended delivery methods (e-learning and classroom), defined the training course contents and materials and scheduled the training activities.

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3. Methodological approach and instruments

The piloting phase of ILPO55 project deliverables in Malta consisted of a number of activities as per the guidelines developed in activity 1 of this output. This consisted of three phases namely

- **Stage 1-** ILPO55 Reference Framework
- **Stage 2-** ILPO55 Qualifications
- **Stage 3-**National Consultation Workshop

3.1 The Process

3.1.1 The 3 events

The piloting of the ILPO55 Reference framework, qualifications and the National Consultation Workshops were conducted as joint activities by the Maltese partners. Considering the small size of the island and the fact that each partner had common contacts, it was determined that the most effective manner was to organise joint activities. This was important so as to maximise the use of resources, project funds, and time availability. These following dates were determined after considering, expected participant availability, project partners' availability, other conferences and industry related events in Malta and the overall business environment in Malta.

- ILPO55 Reference Framework- 10th of January 2017.
- ILPO55 Qualifications (Small scale modules)-30th January 2017
- National Consultation Workshops-24th April 2017

Each activity and event presented different challenges which will be discussed in upcoming specific sections. The respective agendas are being included as appendices to this report.

3.1.2 Participant Recruitment

The recruitment of participants was entrusted to MUBE and IFS Malta in view of their contacts with banks and other financial institutions. This was done through an invitation email that also highlighted the need, importance and relevance of the project. The participants that accepted were then given the appropriate guidelines and project information so as to familiarise themselves with the main objectives of the project and also the related piloting phase. MCAST supported this process by providing further guidance, in particular regarding the training aspect.

3.2 Stakeholders

The participants highlighted that they would not like to be mentioned in any formal reporting for privacy reasons. The local partners agreed with this concern, in view that otherwise a further problem would arise with a lack of participants. A group of participants contributed as part of the piloting of the framework and

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qualifications, whilst a group of stakeholders actively contributed within the National Consultation Workshop. All details are however given in the appropriate event attendance sheets. The participants came from

- Bank of Valletta
- Fimbank Plc
- HSBC Bank Malta Plc
- APS Bank
- Banif Bank Malta plc
- MFSA
- Central Bank of Malta (retired employee)
- Aps Bank
- Retired Financial Consultant

4.0 Assessment of the ILPO55 Framework

4.1 The Methods and Tools

4.1.1 Event Details

The event was held on the 10th of January 2017 and it was based on two parts, namely the dissemination of project information to participants and the piloting of the tools from the reference framework. All participants were given a questionnaire to be filled in prior to the event (1 of the tools as part of the ILPO55 framework).The first part consisted of a welcome address from MUBE, an explanation about the ILPO55 project and the purpose of the event from MCAST and an overview of the framework and tools by IFS Malta. The second part included the piloting of the other tools whereby the participants sat for the interviews, and also worked on the career development plan. The last part of the event consisted of an open discussion whereby trainers and participants could share their feedback. This was important so as to have a multi-source aspect. Agenda is being included in Appendix 1

4.1.2 Feedback and Recommendations

- **Key Point 1:** The process went well and all participants felt at ease. It could be however that the sequencing in terms of the steps for the ILPO55 framework should be reviewed. It is suggested that the career development plan, should be done before the interview. The reason being that this would give the interviewer the opportunity to focus on the strengths,weaknesses and aspirations of the individual.

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- **Key Point 2 :** In view that that the scope of the tools is that of designing something personalised to an individual, it was suggested that more open ended questions are included in the interview sheet. Furthermore questions related to past experience and knowledge should be raised in order to compare with what the individual wants to do in the future.

- **Key Point 3 :** The questions in the questionnaire are more informative than those asked during the interview. Hence it is suggested that the questionnaire should be made available to the interviewer during the interview to allow a deeper discussion and to allow the interviewer to get to know the interviewee better.

- **Key Point 4 :** Importance was given to the fact that the project (through the framework) should further emphasise the over 55 as a resource that should have an active role within FSS organistions.

- **Key Point 5 :** A discussion also ensued whether it would be appropriate to ask questions to the applicant regarding his/her organisation. Particularly whether this would be a good environment where an individual can express his/her opinion about own organisation. This could give insight as to how the individual should progress in his career. However it was also noted that the outcome of a questionnaire/interview would not necessarily mean the progression of an individual within his/her current company, but also in another organisation or on his/her own.

- **Key Point 6:** The question related to professional goals, should also have a follow up question asking why the interviewee chose that particular answer. This will help to contextualise the choices made by the interviewees.

- **Key Point 7:** The person conducting the interview should be independent from the company the participant works in. This allows for the participants to speak more freely and open up about their perspective of the current job.

- **Key Point 8:** Employers are an important part and hence it is critical that these should be part of the ILPO55 process and should be made aware of the plans of those over 55. It is crucial for employers to be included for any future implementation plans relating to such measures affecting those over 55 as they cannot materialise without the employers' full support especially where it concerns negotiations with employee representatives.

4.1.3 Challenges

The piloting of the ILPO55 Framework presented a number of challenges. Furthermore some challenges were also raised by participants, in relation to the implementation of the framework.

a) Challenge 1 : Participant Availability

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This proved to be a key challenge for the simple reason that everyone was looking at the *'what's in it for me'* perspective. This is not related to any financial compensation, but in terms of the end result and why participants should dedicate a number of hours to prepare before at home, fill questionnaires, participate in interviews attend a meeting and go through the whole process.

b) Challenge 2 : The Employees themselves

This can be considered from different facets, that includes authority and hierarchy, money and advancement, technology and different communication styles. These different aspects may in fact create a certain friction between the older and younger generation due to different ways of thinking about such organisational functions. The following were considered as examples

Younger Generation	Older Generation
Authority and hierarchy based on talent, skill and performance	Authority earned over time, as one gathers experience.
Promotions and salary raises are based on performance and results. Hence this can also be even after the first 6 months of employment.	Older people may believe that time drives raises and promotions
Younger workers have grown communication via text messages, instant messaging and email	Older people favour face to face communication.

4.2 Training Activities

4.2.1 Event Details

As per the piloting process agreed by all partners, it was decided that the Maltese partners should pilot the following units as part of the Social Responsibility Facilitator Qualification.

- **Unit 1 :** *Introduction to Social Responsibility in the Financial Services Sector*
- **Unit 2 :** *The role of Internal and External Stakeholders*
- **Unit 4:** *Professional Knowledge, Skills and Competences for the Social Responsibility Facilitator*

The same approach was also considered for this event, whereby the Maltese partners worked together in one event through a coherent structured approach. This was critical for the success of this activity due to participant input and availability. The event was held on the 30th of January based on a three stage approach so as to include a blended learning aspect and related feedback. All three units were covered in this event. Agenda is being included in Appendix 2

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Stage 1 –Online Component: Participants were given access to a cloud based virtual learning environment based on Moodle, so that they could review the online blended learning material prior to event. They were encouraged to reflect on the material and issues mentioned whilst also taking any notes so as to discuss and if necessary ask questions during the face to face session.

Stage 2 – Face to Face Component: The agenda of the event was structured so as to include three components. The same approach was adopted for all the three units as follows

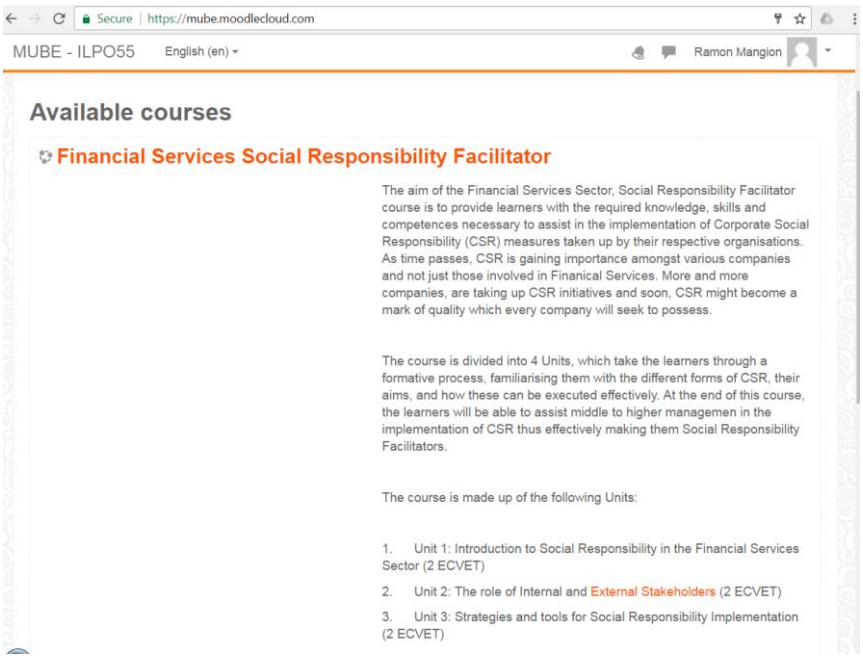

Figure 1 Screenshot from the piloting virtual learning environment

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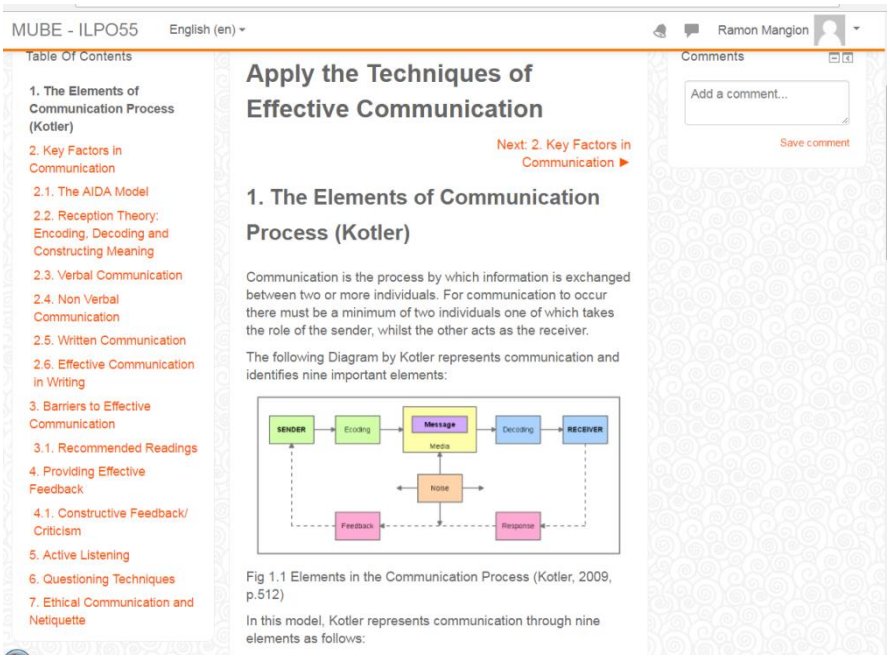

Figure 2 Screenshot from one of the modules from the Piloting in Malta

Moreover the unit delivery, workshop facilitation and online material exploration were done by the respective trainers on behalf of the Maltese partners.

Unit	Trainer
Unit 1. Introduction to Social Responsibility in the Financial Services Sector	Mr. Stephen Fenech-MUBE
Unit 2. The Role of Internal and External Stakeholders	Mr. Kenneth Genovese-IFS Malta
Unit 4. Professional Knowledge, Skills and Competences for the Social Responsibility Facilitator	Mr. Ramon Mangion- MCAST

Each trainer prepared a number of questions so as to entice discussion, whilst reflecting on the material covered prior to the event through the online component and during the event as part of the unit content delivery. These were approached using the group work instructional method

Unit 1 . Introduction to Social Responsibility in the Financial Services Sector-Workshop Questions

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The concept of Corporate Social Responsibility in Malta was mainly brought forward in the beginning of this millennium

Split up in two groups, each tackling one of the following based on your experience:

- *Use the Carroll's 4 part model to help you identify banking practices that used to be followed but today would not be considered due to their lack of CSR considerations.*
- *Identify scenarios where the CSR concept has been implicitly applied in the working culture prior to the concept being formally introduced/*

Unit 2. The Role of Internal and External Stakeholders-Workshop Questions

- Question 1.-As part of your role as CSR co-ordinator at Banif Bank Malta (http://www.banif.com.mt/), you have been entasked with identifying the main stakeholders of the bank with a view of involving or informing these stakeholders of the CSR activities of the bank.
- Question 2.- Using as a base for your answer, Mendelow's matrix, identify the different stakeholders, recommending a strategy for each of these segments.

Unit 4. Professional Knowledge, Skills and Competences for the Social Responsibility Facilitator-Workshop Questions

Question 1- Reflect on the notion of CSR. What do you feel are the challenges that a Social Responsibility Facilitator will encounter ?

a.Do you agree with the professional elements already mentioned ?

b. Would you suggest any other knowledge, skills and competence areas ?

Stage 3 –Participant Feedback: Following the whole experience, participants were then invited to provide the necessary feedback and recommendations about each unit. Whilst this was also reflected in the workshops, the last stage was important so as to have specific feedback and closure.

4.2.2 Feedback & Recommendations

The feedback included in this section reflects the overall feedback, comprising all the units . Specific reference to particular units is however made were required so as to facilitate the process.

- **Key Point 1**: The unit *'Introduction to Social Responsibility in the Financial Services Sector'* and eventual delivery should include reference to the voluntary aspect of CSR. Hence, it is significant to consider the fact that the purpose of CSR is that of doing something for

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society. Unfortunately once these aims are lost and CSR becomes imposed, it loses its purpose.

- **Key Point 2:** Reference is once made again to points for unit 1, whereby SR activities should be used for staff motivation and staff retention. Furthermore there are cases where employees collect money for charity, yet the monetary collection is seen as a donation from the bank itself rather than from the employees of the bank.

- **Key Point 3:** There should be reference to the notion that CSR might be misinterpreted by society. It is not an activity to cover other endeavours of the organisation.

- **Key Point 4:** No specific feedback was given regarding the unit *'The Role of Internal and External Stakeholders'.* This was well received by participants.

- **Key Point 5:** Participants identified further areas that can be included in the unit 'Professional Knowledge, Skills and Competences for the Social Responsibility Facilitator'. This can be summarised as follows :
    - Reference to Circular Conversations and the fact that these are not effectives.
    - The importance of Time Management –identifying time wasters and categorising between important, not important, urgent, not urgent.
    - Cultural differences and how these can create barriers
    - Challenges that the SR facilitator might face such as issues of budgeting, change and resistance to change, project management skills
    - The SR facilitator also needs skills to be able to promote the organisation's activities
    - The importance of building trust , which is a critical skill in social responsibility.

- **Key Point 6:** The participants highlighted that the Social Responsibility course might be too basic and thus this should be of a higher level thus providing a deeper understanding. This is currently being proposed as an EQF Level 4 course, and thus it was recommended that this is proposed at EQF Level 5.

4.2.3 Challenges

a) Challenge 1: Participant Availability and Organisational Needs

This is similar to the issue highlighted with regards to the framework. However it is now related to the time and hours required to attend, study and actively participate in training sessions. The participants highlighted that they found it difficult to dedicate a lot of time for the online

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component. This also applies to the actual hours for face to face training. The hours proposed by the project partners are in fact guidelines. Participants felt that banks and FSS should be given freedom to implement or provide training based on their needs.

b) Challenge 2: Fear of Technology

This was also a particular concern highlighted by participants. Hence prior to the implementation of the ILPO55 framework and particularly the qualifications, organisations might need to first work on addressing this fear. Similarly some basic computer courses or refresh courses might be required. This would also need to be coupled by sessions highlighting the benefits of using such technology.

c) Challenge 3: Acceptance of Online Learning

Whilst online learning has clearly proliferated in the education and training world, it seems that the participants still had the traditional learning mind-set. This might be when considering the small size of the island and the easy accessibility to training provision.

4.3 National Consultation Workshops

4.3.1 Event Details

The national consultation workshops were organised on Monday the 24th of April. This included stakeholders from the following organisations

- OTP Bank Malta
- Valletta Fund Management
- Mapfre Middlesea Insurance
- Active Ageing Unit- Parliamentary Secretariat for Rights of Persons with Disability and Active Ageing
- Malta Financial Services Authority
- MCAST University College- Institute of Business Management and Commerce
- MCAST Curriculum Department
- MCAST Educational Research Department
- Malta Union of Bank Employees
- Freelance Managemnet and Financial Consultant
- Fimbank Plc

The main aim of this event was to gather feedback from relevant stakeholders, with regards to the project deliverables and also other recommendations in terms of the main project aims and objectives.

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This event included a dissemination and information component whereby stakeholders were introduced to the project aims, targets and outputs included the specific deliverables related to the framework and qualifications. Finally workshops were organised based on the following questions. Agenda is included in Appendix 3

Wokrshop 1- The ILPO55 Framework

a) Do you envisage any issues which could arise during the implementation of the ILPO55 Framework in Malta, Why ? What measures can be taken to avoid such issues and ensure a more successful implementation?

b) The project proposes a number of tools as part of the framework. However are there any other tools or methods for measuring and improving the professional development and employability of over 55 individuals within the Banking and Financial Services Sector which you feel should be included as part of the ILPO55 Framework .

c) The aim of the project is to develop a framework and tools aimed at strengthening the intergenerational ink between O5 individuals and the younger generation in the financial services sector. The following are some of the main targets:

- motivating and valorising the over 55 individual professional competencies
- re-new/upgrade their skills
- enhance cooperation between generations
- Use the over 55 capacities for internal training of young employees or for tutoring and improving the social responsibility actions conducted by the organisation

In your professional opinion and from the tools presented today, do you feel that the project is meeting these targets ? Do you feel that other elements need to be added to add value to the framework and the project ?

Workshop 2- the ILPO55 Qualifications

a) Do you feel that the proposed EQF Levels, Learning Outcomes and the Topics included in the ILPO55 qualifications are appropriate in relation to the aims and purpose of the project ?
b) The project is proposing 2 short programmes based on the blended learning approach. Whilst this is a pertinent approach in education and training, it is argued that the fear of technology might discourage some OVER55 individuals from taking up such an opportunity.
    - Do you agree with this statement ?

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- Are there any measures which can be taken to mitigate the negative effects of fear of technology n the O55 individuals and encourage them to take up the ILPO55 Qualifications ?

c) Can you provide suggestions on how these two courses can be successfully implemented by FSS organisations ?

4.3.2 Feedback and Recommendations

a) The ILPO55 Framework

- **Key Point 1:** Whilst the project addresses the over55 category, in actual fact the tools and methods presented have a wider scope. The framework might also be applicable to other categories and can easily be implemented by different organisations.

  Key Point 2: The implementation of the ILPO55 framework in local banks is challenging and there is a need of appropriate negotiation. The challenge is also to change the mentality of retirement and pension culture. In order to be successful the project needs to further strengthen the marketing and dissemination of these tools to high level people in financial services institutions.

- **Key Point 3:** The stakeholders showed great interest in assisting with the promotion of the project ethos and deliverables. A number of ideas were mentioned, such as an article on the active ageing unit website, and other dissemination tools available. Similarly work can also be done through business or financial publications together with talks with government representatives about fiscal measures to assist banks or other financial institutions with the implementation of the ILPO55 framework. Similar tax benefits can also be given to help over 55 remain employable.

- **Key Point 4:** Overall the methods and tools were well received. Stakeholders acknowledged that the process might be lengthy, however it was robust. It was also observed that organisations might already have parts of the framework as part of their HR or training functions, and thus it could be the case of adapting the framework in a more coherent manner. Similarly it might also be the case that organisations adapt the framework to their needs and thus only consider 1 or some of the methods and tools

b) the ILPO55 Qualifications

- **Key Point 1 :** The courses should not be restricted to particular levels or assessments as the focus is more on continuous professional development. The project by design is proposing a number of learning outcomes pegged at a particular EQF Level , however these still can be adopted in flexible manner on an attendance basis.

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- **Key Point 2 :** The units are a good starting point, however the adult trainer course should provide more practical opportunities so that it is more applicable to the purpose of the project objectives. This obviously whilst considering a good balance between theory and practice.
- **Key Point 3:** The project is providing the tools, course descriptions and material. However banks might be reluctant as most training is currently focused on specific job related skills rather than personal development. This however still might be addressed as bank can choose individual units that may be applicable for them, such as 'mentoring' for example or 'the role of internal and external stakeholders'

4.3.3 Challenges

Challenge 1-Actual implementation by financial services institutions

This is an important challenge that can be tackled through negotiations with such organisations. Work can also be done during discussions for collective agreements, so that the framework and qualifications can also be included in such agreements.

5. Conclusion and recommendations for the ILPO55 Framework/Qualifications/Training courses.

A number of points, challenges and actions were mentioned in the different sections of this report. The project deliverables were well received but it is clear that from the three piloting exercise , commitment by all the stakeholders is critical. Stereotypes and misinformation about older persons continue to be issues across all segments of society including the workplace. Organisations must understand that older workers are individuals who for the most part are in senior positions and whose retirement represents tremendous loss of institutional memory and knowledge of proprietary practices. Financial services organistions should also focus on engaging the over 55 employees, which is also critical to employee performance. Essential to retaining workers of all ages is the organization's ability to recognize the strengths of a multi-generational workforce.

Furthermore it is highly recommended that all involved stakeholders work together so as to clearly address this problem, which can only get worse in the near future. It is clear that locally more can and needs to be done in collaboration with public and private institutions for those involved to assimilate the principles, and objectives of the ILPO55 proposal.

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Appendices

Appendix 1- Piloting of the ILPO55 Reference Framework

KA2 - Intergenerational Learning Partnership Over 55

Output 8 Piloting of the ILPO55 Reference Framework, Seminar 1 – Agenda

Venue – Grand Hotel Excelsior Malta

Friday 6th January 2017	
Time	**Activity**
Coffee facilities available throughout the seminar	
16:00 – 16:15	Welcome Address and Description of Aims of Seminar - MUBE
16:15 – 16:30	Presentation on the aims of the ILPO55 Project - MCAST
16.30 – 17.15	- Presentation on ILPO55 Framework and Explanation of the Career Development plan – ifs Malta - Explanation on Interview process and way forward
Serve Light Refreshments	
17.15 – 18.45	Start with the Individual Interviews Open discussion on Questionnaires and Project – Feedback Gathering exercise
18.45 – 19:00	**Closure**

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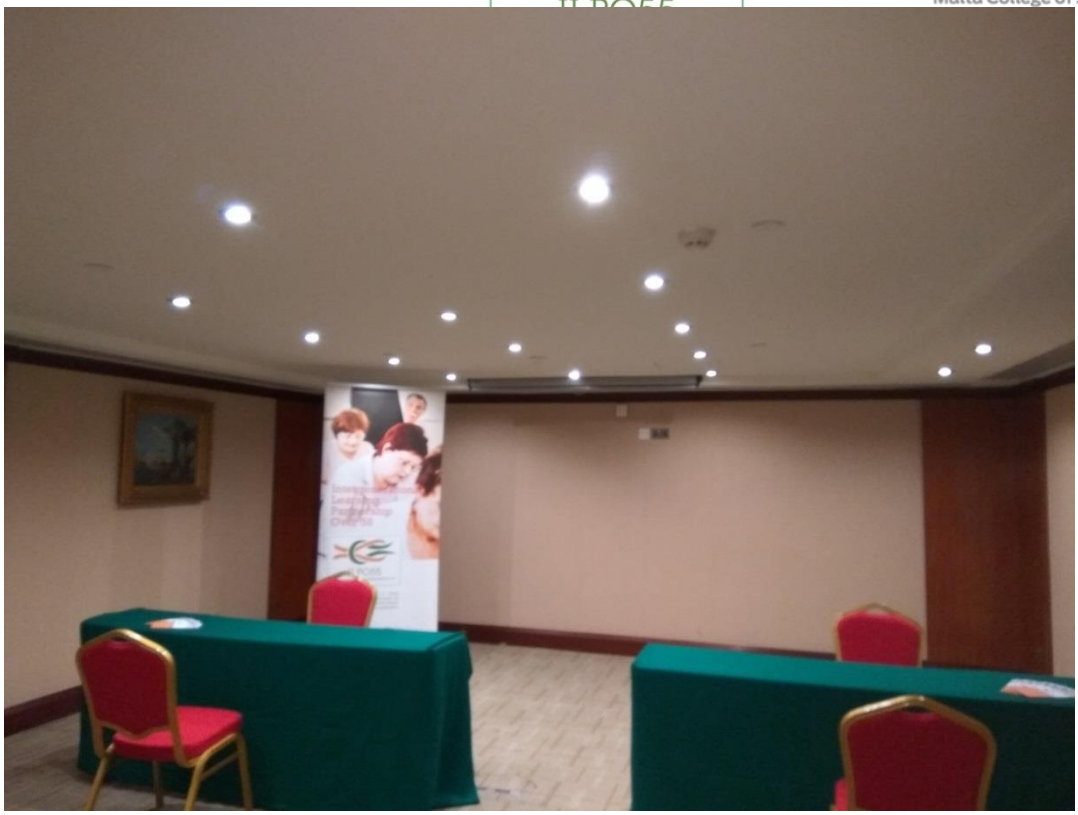

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Appendix 2- Agenda: Piloting-Small scale modules

KA2 - Intergenerational Learning Partnership Over 55

Output 8 Piloting of the ILPO55 Qualifications, Seminar – Agenda

Venue – Corinthia Palace Hotel, Attard

Monday 30th January 2017	
Time	**Activity**
8.45 – 9.00	Welcome Coffee
9.00 – 9.15	**Welcome Address**
9.15 – 9.30	**Introduction and Explanation to the Aims of the Seminar** *Aims of the Seminar* *1. Piloting of 3 Units from the ILPO55 Financial Services Social Responsibility Facilitator Course with the purpose of:* *a. Exploring the Unit Outcomes and Topics* *b. Exploring the Online Material and Content* *2. Gathering Feedback from the Participants on the Units discussed such as:* *a. Relevance to the industry* *b. Strengths and weaknesses, and possible improvements*
9.30 – 11:15	**Session 1 - Unit 1: Introduction to Social Responsibility in the Financial Services Sector (2 ECVET)** **Part 1:** Presentation on Unit Content - Mr Kenneth Genovese (30 minutes) **Part 2**: Workshop/Open discussion on Topic discussed (45 minutes) **Part 3:** Exploration of Online Material related to this Unit and Discussion (30 minutes)
11.15 – 11.30	**Coffee Break**
11.30 – 13.15	**Session 2 – Unit 2: The role of Internal and External Stakeholders (2 ECVET)** **Part 1:** Presentation on Unit Content - Mr Stephen Fenech (30 minutes) **Part 2**: Workshop/Open discussion on Topic discussed (45 minutes) **Part 3:** Exploration of Online Material related to this Unit and Discussion (30 minutes)
13.15 – 14.00	**Lunch**

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14.00 – 15.45	**Session 3 – Unit 4: Professional Knowledge, Skills and Competences for the Social Responsibility Facilitator (2 ECVET)** **Part 1:** Presentation on Unit Content - Mr Ramon Mangion (30 minutes) **Part 2**: Workshop/Open discussion on Topic discussed (45 minutes) **Part 3:** Exploration of Online Material related to this Unit and Discussion (30 minutes)
15.45 – 16.30	**Feedback and Closure**

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Appendix 3- Agenda: National Consultation Workshop

KA2 - Intergenerational Learning Partnership Over 55

Output 8, Activity 3 - National Consultation Workshops

Venue – Corinthia San Gorg

Monday, 24thApril 2017	
Time	**Activity**
8.45 – 9.00	Welcome Coffee
9.00 – 9.15	Welcome Address
9.15 – 9.45	Presentation: A summary of the ILPO55 project – Aims, Targets and Outputs
9.45 – 10.15	Presentation: The ILPO55 Reference Framework – Aims and Tools
10.15 - 10.45	Presentation: The Qualifications and Demonstration of the Online Learning Environment and the Piloting Phase
10.45 – 11.00	Coffee Break
11.00– 12.30	Workshop/s
12.30 – 13.00	Closure

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