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Mature Entrepreneurship and the Reinvention of Work 50+

By Marcelo de Jesus Alves Sousa

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Keywords: mature entrepreneurship; reinvention of work; 50+; active aging; speech analysis.

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Keywords: *mature entrepreneurship; reinvention of work; 50+; active aging; speech analysis.*

I. INTRODUCTION

In Brazil, life expectancy at birth in 2019 is 80 years for women and 73 years for men (FOLHA, 2019). The Institute for Applied Economic Research - IPEA (2019) declared that there are more than 33.2 million elderly people in Brazil and there will be a significant aging of the population, where more than 43 million elderly people are expected in 2031, that is, a change in the proportion of the contingent of the different age groups of Brazilians. The increase in life expectancy coupled with the decrease in the fertility index consequently generates population aging, that is, the decrease in the young population and the growth of the mature population. Nevertheless, there was an improvement in the quality of life, evolution of medicine, expansion of basic sanitation programs, dissemination and use of contraceptive methods, in addition to the rise of women in the labor market (FREIRE; MURITIBA, 2012).

*Author: Studying the Master in Administration at PPAD / UNAMA. MBA in Development and People Management by FGV. Bachelor of Business Administration from CESUPA. Graduate Professor at FACI Wyden. Enterprise Coaching Owner.
e-mail: contato@coachingenterprise.com*

The increase in unemployment in Brazil was associated with the recession of the national economy worsened in 2015. The reduction in the number of employed people and the real average income received by workers influenced the increase in participation in vulnerable forms of work, stagnation in productivity and increase in discouragement, according to Pochmann (2015).

The author researched the profiles of those laid off in the first seven months of 2015 and the unemployment rate for workers aged 50 years or older increased by 45.4% in that period.

The increase in unemployment in 2015 was more intense in the profiles: female people, 50 years of age or older, less education, heads of family, residents of metropolitan regions, workers who perform domestic work, construction, and industry. The scarcity of jobs, therefore, forced 50+ professionals to reinvent themselves, seeking professional replacement, entrepreneurship in the mature phase and other ways to generate income.

Population changes will bring about changes in the labor market. The new jobs are expected to be found in people over 45 - an age group that should account for around 56.3% of the future Working Age Population from 2030 onwards (FOGUEL; RUSSO, 2019).

In Brazil, more than 650,000 elderly people work as entrepreneurs and 10.8% of the elderly did not undertake, but admit to having a will (SEBRAE, 2017). The Micro and Small Business Support Service (2017) claims that many people want to continue working after they retire to supplement their income. There is also the portion that wants to dedicate itself to something stimulating, to feel fulfilled and connected to the market and other people.

The aging of the population, combined with the pressures of the social security system, should keep the worker active if possible. For that, Foguel and Russo (2019) consider an occupational health policy necessary to reduce the exits from the labor market; the reduction of prejudices regarding the work of the elderly; and training so that they can keep up with technological changes.

Encouraging entrepreneurship from the age of 50, before the citizen becomes an elderly person², can be a way of fostering the national economy and minimizing the effects of the social security crisis (FREIRE, MURITIBA, 2012). At the same time, it is

necessary to develop entrepreneurial skills in this mature phase, taking into account that the development of an entrepreneurial mindset can take some years, especially for professionals who have been accustomed to traditional work regimes for decades (JOHNSON, 2019). The transition from the life cycle (from 50 years old) to old age also generates several anxieties, doubts, and concerns peculiar to this phase, which demands psychological attention and professional guidance (ARIGONI, LEMOS, 2019).

Understanding the reinvention of the work of professionals 50 years of age or older, given this alarming and, at the same time, opportune scenario, can offer subsidies for public and tax policies that benefit mature entrepreneurship. Therefore, the following research problem was highlighted: what is the potential 50+ entrepreneur in the scenario of Belém (capital of the State of Pará, Brazil) and what are the perceptions of mature professionals about the reinvention of work?

The estimated population of Belém in 2019 is 1,492,745 people, with 9.3% (138,825 people) of the capital's population aged 60 or over and 21.9% (326,911 people) aged 40 to 59 years. The capital of Pará is aged by the World Health Organization, since the municipality with the elderly number from 7% of the population is aged (IBGE, 2020).

The main objective is to reveal the perceptions of mature professionals about the reinvention of 50+ work, as well as the potential mature entrepreneur in the scenario of Belém. Specifically, the article seeks to describe the potential mature entrepreneur in the scenario of 2 Elderly person is the individual aged 60 or over in Brazil, according to the United Nations (SANTOS, 2010). Belém; analyze the perceptions and feelings of 50+ professionals during the reinvention process.

To achieve the proposed objectives, this research is structured with a theoretical review on Work 50+ and Active Aging, then deals with Mature Entrepreneurship. A study on the mature entrepreneurial potential in Brazilian regions also supports research. Below, the Methodological Procedures for data collection and treatment will be described. The results will be presented in two stages: Potential Entrepreneur Maduro de Belém; The 50+ reinvention process. Final Considerations conclude the research.

II. 50+ WORK AND ACTIVE AGING

Clark (2013) attributed four meanings to work: work as a job; work as a career; work as a vocation; work as achievement. Of course, the four categories can overlap, and any work can contain elements of each. The categories, however, suggest how work can provide human life with meaning. Work as a job Means working for remuneration, without so much personal involvement or satisfaction. This type

of work, in fact, can produce relevant feelings of skill, not to mention that support enables individuals to generate meaning in other areas of life (NEVES; et. Al., 2018). People with jobs can have more satisfaction in the family, in hobbies and in religion, for example.

Career work is driven by a desire for success, achievement and status. The careerist is not attached to the work itself, but considers it a means of creating, expressing, and proving himself. Career work can help to fill the individual's life and be an important source of meaning. Careerists can sacrifice family and other interests, to grow in the corporate world, generating wealth and prestige (CLARK, 2013).

A vocational word derived from the Latin word vocational, which means convocation. Send an idea of a call to do a type of work, by God, by the community or by the natural (ISASA, 2009). Vocation work is done naturally, without a sense of business obligation. It is a spiritual duty or destiny. Those who are devoted can deeply experiment and succeed. However, some may suffer deprivations other than authorized employees, as is the case with some missionaries and plastic artists.

Described as an approach driven by a strong interest in work, work by accomplishment can even be passionate, but without the overarching nature of a vocation. People who see work as being done can choose careers that are not conducive to personal interests about financial reward, recognition, or prestige. Such work can be an important source of meaning in life. How people who work for achievement can find balance in life and meaning at work, without sacrificing family and other interests (CLARK, 2013).

Most of the concepts consider work a source of satisfaction and fulfillment. It is seen as fundamental for the construction of the subject and the life mission. On the other hand, there are approaches with negative connotations in relation to work. Blanch (2003), for example, comments on this negative pole as being related, in most cases, to the representation of work as coercion, curse, penalty, punishment and stigma. It serves as a mere instrumental function for material survival, from which all necessary attention is devoted to achieving the objective of survival.

The individual can act as a producer of knowledge in the information society, with technology as the main production mechanism. The invention and reinvention of the worker becomes constant, in the face of uninterrupted technological changes. The new work paradigm emerged to serve the information society, demanding requirements such as self-education and problem solving, fundamental conditions to guide the individual as an active gear in the information age (PEROSINI, 2017). Based on the author's ideas, it is possible to define reinvention as a significant transition from one type of activity, or lifestyle, to another job, either compulsively or voluntarily, under the influence of new technological paradigms.

The aging of the population and the consequent increase in the number of mature and retired professionals generates several consequences for the Brazilian labor market. Fontoura and Piccinini (2012) argue that population aging directly implies an aging workforce. With regard to retirement, specifically, there is a double impact on public accounts: on the one hand, the State starts to assume the payment of benefits for a greater number of retirees and, on the other hand, it stops receiving a significant amount of contributions.

According to Carvalho (2009), rethinking population aging about the labor market is a preventive strategy for the country's economy, which will soon have a reduced contingent of active workers, which can harm economic growth. The author reveals that the aging of the workforce, in several countries, will be one of the main challenges to be faced by companies and institutions soon.

The population demographic change that is building will inevitably demand the need to adapt the labor market to meet this new configuration and available age range, requiring the retention of the older workforce. Brazil needs a new contingent of mature people, not only because of the significant increase in numbers, but mainly because of the new, more active, and healthy profile (ARIGONI, LEMOS, 2019).

Considering that older professionals tend to occupy a more expressive space in the future job market, understanding the motivations and expectations about mature work become relevant topics for academics and companies (ARIGONI, LEMOS, 2019).

Population aging is a global phenomenon and is not exclusive to developed or underdeveloped countries. The way in which Brazil deals with this event is different from that of Europeans and Americans, due to historical and cultural reasons. The most developed countries have experienced the intensification of population aging for a long time (FOGUEL; RUSSO, 2019).

Argoni and Lemos (2019) highlight the importance of Brazil taking advantage of the current moment and preparing for the structural changes that will take place in the coming decades. One way to prepare is to create, in the short term, on the part of the market, sufficient opportunities for the working age population, including mature professionals.

It is necessary to understand the meaning of the work for this part of the mature population in order to enable the elaboration and adoption of policies by organizations that will be able to insert mature professionals in the workforce. This understanding will guide organizations to generate greater retention of mature workers, considering that the supply of younger professionals will not be enough to replace the generation that intends to retire in the coming years (ROSSO; DEKAS; WRZESNIEWSKI, 2010).

Carvalho (2009) recalls that retired professionals can work temporarily, or part-time, or at flexible hours. These job models, after retirement, can reduce the anxiety of mature professionals, in addition to easing financial concerns, reducing resistance to leaving the job market completely.

Continued working life enables successful active aging experiences, according to Neri (2009). The author emphasizes that being respected and recognized for his contribution to society, with conditions to maintain personal resources, contributes to the aging process.

Voluntary work is an alternative for retirees to feel useful and necessary, according to Barro; et. al. (2020), as well as an opportunity to help others who need the benefit of work. Volunteering can be an alternative to fill free time and to share experiences. On the other hand, Carvalho (2009) highlights that the participation in voluntary work is not so well regarded by mature people, due to the difficulty of locomotion; the absence of a salary in exchange for effort and energy; because networking is not so useful or productive.

There is a tendency for mature professionals to migrate to more flexible work settings as a freelancer and consultant (SILVA, WETZEL, LOPES, 2008). They can be attractive options for 50+ professionals, as they can work with the workload they want. According to Argoni and Lemos (2019), discrimination based on age would be less frequent and significant, since older professionals should be judged, mainly, by what they do and not just by age.

Consulting seems to be a very viable path for the 50+ most qualified professionals, considering the experiences and accumulated knowledge. On the other hand, low professional qualification or discrimination can lead mature workers to more precarious jobs (SILVA, WETZEL, LOPES, 2008).

III. MATURE ENTREPRENEURSHIP

Owning your own business is also a viable alternative for 50+ professionals. Research has shown that mature professionals who have chosen to undertake have extended their careers for a longer time, working with a better quality of life, even though sometimes their income decreases (KAUTONEN, KIBLER & MINNITI, 2017).

The mature professionals who undertook experienced a considerable increase in quality of life, such as the satisfaction of fundamental psychological needs: control, autonomy, self-realization, and pleasure (KAUTONEN, KIBLER & MINNITI, 2017). However, this does not mean that these individuals work less (in many cases, they work more hours per week compared to other professionals). The authors point out some advantages for mature professionals to undertake choosing where, how, and when to work; decrease the

chances of suffering prejudice; greater opportunity to balance work and personal life.

Older people have the necessary experience to create products tailored to their age group. However, the elderly comprises an underutilized workforce. Specialized professionals in this age group will be needed in all areas: from gastronomy to urban mobility; from physiotherapy to tourism, without forgetting entertainment (G1, 2019).

In Brazil, the possibility of stimulating the potential of mature entrepreneurship is evident, considering the aging of the Brazilian population, the contribution of the economy and social inclusion (NANTES; DAMKE; DAMKE, 2016).

At maturity, the wisdom gained through the experiences lived favors entrepreneurship (NERI, 2009). For Corbett (2007), some attributes may evolve with advancing age, among them: experience, credibility, strategic vision, flexibility, assertive communication, and interpersonal relationships.

Kautonen, Down and Minniti (2013) examined the effect of age on entrepreneurial behavior and noticed the variation in three different types: reluctant, self-employed and owner managers. According to the authors, age has an effect inherent to entrepreneurial activity. They reveal that the cost of opportunities increases over time, as well as discouraging older people from choosing jobs that involve risks or deferred bonuses.

IV. THE POTENTIAL MATURE ENTREPRENEUR IN BRAZILIAN REGIONS

The Support Service for Micro and Small Enterprises - SEBRAE (2017) carried out a quantitative research with the objective of knowing aspects of the potential retired entrepreneur and identifying different profiles within this segment. 1,200 interviews were applied between 9 and 15 May 2017. The target

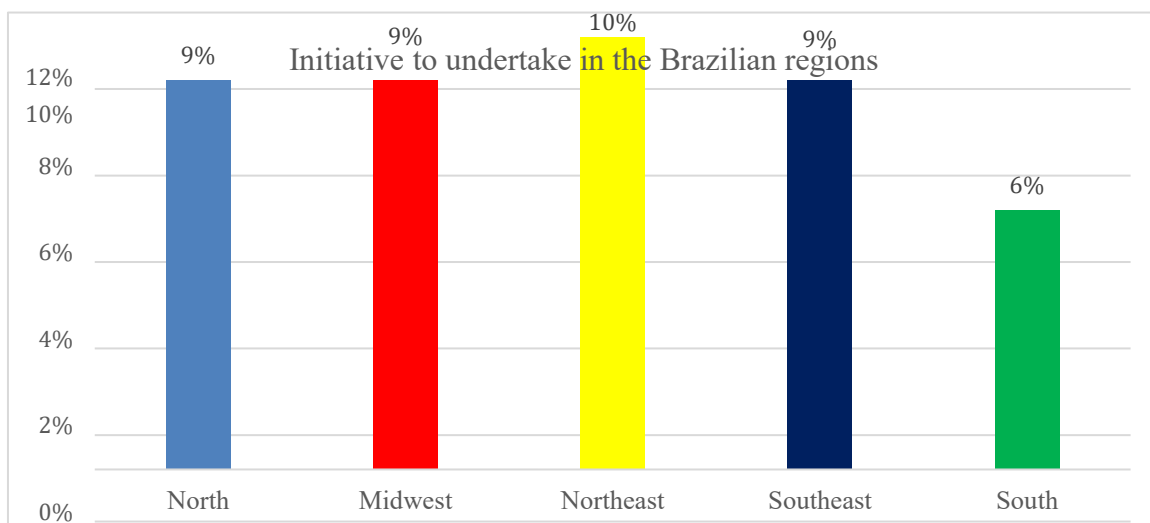
audience was the Brazilian population aged over 50 years. In this project, information about the population of the North region, where the State of Pará and the capital Belém are located, stood out.

Among the relevant topics of this research are the profile of potential entrepreneurs over 50 years old; plans for when they retire; the motivations to undertake; participation and interest in training activities.

More than half of the respondents are women (57%). About ¼ are aged between 50 and 54 years (26.9%), the youngest profile covered in the survey. Another significant portion of the interviewees is over 65 years old (31.1%). A significant portion of respondents have only completed or incomplete primary education (35.0%). Another 29.4% have completed or incomplete high school. Respondents with incomplete, complete higher education, or postgraduate education, total 32.5%.

Almost half of the respondents are already retired (47.0%). Among retirees, 7.9% have already started their own company. Employees in the private sector and civil servants account for 22.6% of the sample. Another 3.7% are entrepreneurs. Among retirees, more than half (52.4%) worked in the service sector before retiring. About ¼ of the interviewees worked in the industry sector (26.7%), while 14.8% worked in the trade sector. A small portion (6.1%) worked in the agricultural sector.

In the survey, one of the questions asked was the following: "which sector of activity do you (a) did you work longer before retiring?". It was answered by 547 respondents (47% of the total sample). The responses reveal that the Midwest and North regions concentrate a greater share of respondents who worked in the service sector before retirement. In the North region, there is a greater proportion of mature workers who worked in the agricultural sector, compared to other regions.



Source: SEBRAE (2017)

Graphic 1: Initiative to undertake in the Brazilian regions

Another important research question was "Did you do anything or take any steps to open a business / company in the last 12 months?" The question was answered by 1112 respondents (92.7% of the sample) and those who already own the company did not answer this question. Looking at graph 1, the initiative to open a business in the last year declared in the North region was 9%.

The percentage of people interested in opening a company or business in the future (alone or with other people), out of a total of 1112 respondents, was also investigated by SEBRAE (2017). In the North and Northeast regions, the largest proportion of respondents who said they intend to open a business in the future is concentrated (31%), considering the sum of the responses of the options "Yes, in this year 2017", "Yes, within 2 years" and "Yes, within a deadline not yet defined".

In the North, 24% of respondents participated in a course, lecture, or face-to-face consultancy. In fact, 9% of participants in the North region took a course or workshop over the Internet in the past two years.

V. METHODOLOGICAL PROCEDURES

The type of research is qualitative. As for the purposes, it has an exploratory character, as it is carried out in an area in which there is little accumulated and systematized knowledge. As for the means, it is a field research, with empirical research carried out in the place where there are elements to explain it (VERGARA, 2009). Each of the three phases of the methodological procedures, described below, aims at fulfilling a specific research objective.

a) First phase

In the first phase of data collection, the forms were applied through Google Forms to 45 professionals over 50 years of age, resident in Belém, from December 10, 2019 to February 10, 2020, helping to achieve the first specific objective: to describe the potential mature entrepreneur in the scenario of the capital of the state of Pará. The treatment of the data was carried out through interpretative analysis, allowing the interpretation in search of the broader meaning of the answers, which is done through the connection with others knowledge obtained (TEIXEIRA, 2003).

The composition of the non-probabilistic sample was selected through the participants of two editions of the Workshop Reinvention of Work 50+, held in the capital of Pará, during the data collection period. The event included 50+ professionals interested in reinventing and undertaking. The age group between 55 and 59 years old corresponds to 42.2% of respondents to the online form. Those aged 50 to 54 represent 22.2% of those questioned. The age group from 60 to 64 years old corresponds to 20% of the respondents. The remainder is 65 years old or over and concerns 15.6% of

the participants. Respondents are 48.9% female and 51.1% male.

b) Second phase

In the second phase of data collection, five 50+ professionals were selected for the structured interview, contributing mainly to the second specific objective of this research: to analyze the perceptions and feelings of 50+ professionals during the reinvention process. They were: (a) Realtor; (b) Ophthalmologist; (c) Partner of the Barbershop; (d) University Professor; (e) Civil Engineer. Structured interviews and subsequent discourse analysis (AD) were carried out, investigating the way in which the ideological constructions in the text occur. This sample was composed of 50+ professionals who underwent a professional reinvention process from the age of 50.

Due to the nature of the study object requiring interaction between researcher and researched to contextualize the experiences, experiences, senses, the interview was used as a special technique for collecting direct information from the investigated subjects (SILVA; et. Al., 2006). For Discourse Analysis, discourse is a social construction that reflects a worldview linked to the authors and the group they live in (GILL, 2003).

VI. ANALYSIS AND DISCUSSION OF RESULTS

The first phase of data processing, based on the participants' responses on the digital form, revealed the profiles of potential mature entrepreneurs in the capital of Pará, current occupations, some retirement plans, the way they use digital tools, participation and interest training activities.

The treatment of the forms was carried out through the interpretative analysis of the data, allowing the interpretation in search of the broader meaning of the answers, which is done through the connection with other knowledge obtained (TEIXEIRA, 2003).

The second phase, after applying the interviews, enabled the treatment of information about the conceptions, fears, desires, expectations and experiences regarding professionals who managed to reinvent themselves at work, career or in their own business from the age of 50.

This phase aimed to analyze the perceptions and feelings of 50+ professionals during the reinvention process, through content analysis, investigating the way in which the ideological constructions in the texts occur. For discourse analysis, discourse is a social construction that reflects a worldview linked to the authors and the group they live in (GILL, 2003).

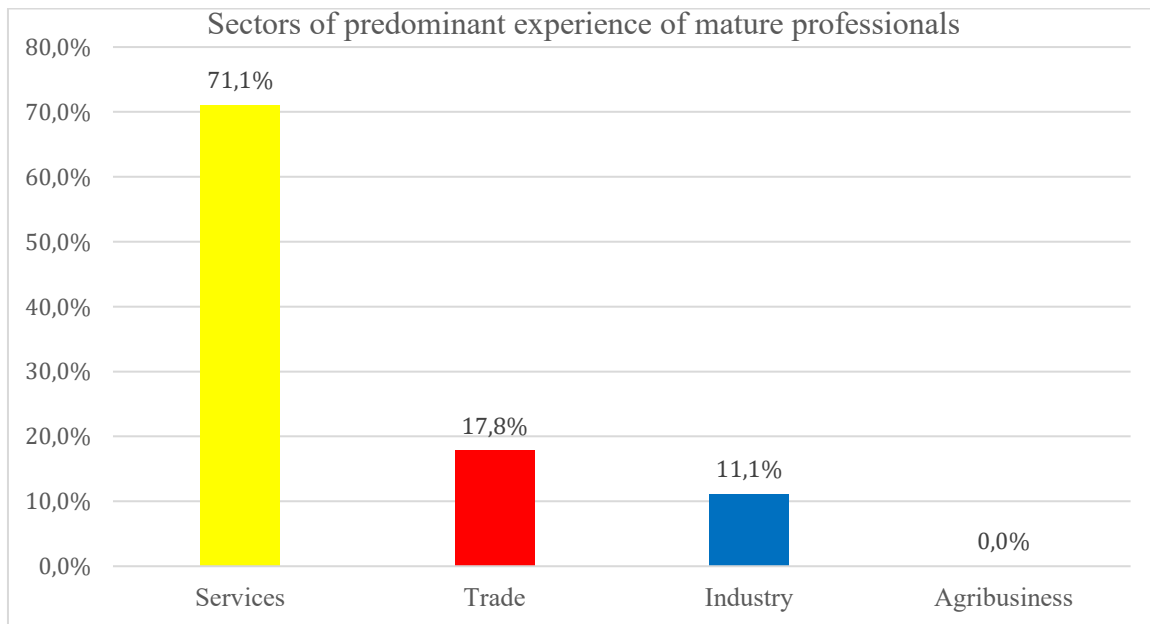
Participants also had the opportunity to strongly disagree, partially disagree, partially agree, or fully agree with the entrepreneurial characteristics cited in the digital form.

a) *First phase: the mature entrepreneurial potential of the capital of Pará*

The age group between 55 and 59 years old corresponds to 42.2% of respondents of the form on Google Forms. Those aged 50 to 54 represent 22.2% of those questioned. The age group from 60 to 64 years old corresponds to 20% of the respondents. The remainder is 65 years old or over and concerns 15.6% of the participants. Respondents are 48.9% female and 51.1% male.

About the respondents' occupations, the survey included self-employed (33.3%), unemployed (2.2%), public servants (20%), employees in the sector private (20%), retirees (17.8%) and other occupations (6.7%).

Among those questioned, 40% of the total had completed graduate school. The share with complete higher education corresponded to 28.9% of those surveyed. 22.2% of the respondents had completed high school. 6.7% of those surveyed still had incomplete higher education and 2.2% had incomplete secondary education.



Source: SEBRAE (2017)

Graphic 2: Sectors of predominant experience of mature professionals

The sector declared with a predominance of 71.1% in the professional experience of mature professionals was that of Services, according to graph 2. Then, 17.8% of the interviewees declared the trade sector as predominant, started by 11.1% non-Industry sector.

The respondents' preferred option for retirement is "opening a business or company" (33.3%). Second, "provide some type of consultancy" (13.3%). In third (11.1%), "keep working in your own business", tied with the option "travel a lot" (11.1%). Another 6.7% chose to "teach classes". After wards, 4.4% of the respondents chose "to engage in a hobby or artistic activity", "to do voluntary work" (4.4%) and "work at home" (4.4%). The least chosen options were "working in another job" (2.2%), tied with "living on a farm, beach or countryside" (2.2%) and "staying at home and enjoying the family" (2.2%).

Regarding the initiative to open a business, 17.8% of those investigated are already individual entrepreneurs or micro entrepreneurs and carry out business activities. Another 4.4% opened a Simple Limited Company and are about to carry out

commercial activities, while 2.2% opened an Individual Micro entrepreneur registration and intend to start commercial activities. Those who did not take the initiative, but intend to open a business, correspond to 31.1%. There are 11.1% of respondents who intend to start selling products and services informally, then think about opening the company and the National Register of Legal Entities (CNPJ). On the other hand, 26.7% did not take the initiative and do not intend to open a business.

As for those who chose a segment to undertake, 11.1% opted for "Food" and another 11.6% chose "Business consultancy". Another 8.9% chose "Crafts" and another 11.1% chose "Sales and marketing". The "Construction, repairs and renovations" segment was selected by 6.7% of the respondents, while the "Clothing and footwear" segment was chosen by 4.4% of the participants. Nevertheless, "Computer products" was selected by 6.7% of the mature respondents. With 2.2% of the choices each, "Beauty and aesthetics services", "Health and well-being" and "Accounting" remained. Finally, 13.3% of the choices were directed to "Other" segment by the respondents.

Among the respondents, 20% of them marked “no segment”, as they do not intend to undertake.

When respondents revealed the motivation to undertake, 20% saw an opportunity to earn money. Another 16.3% want to do what they like. The percentage of respondents who wanted to improve quality of life was 15.6%. while 13.3% will open the business due to the need to maintain family costs. Another 11.1% want to undertake because they want to supplement their income and 4.4% to keep themselves busy. Considering the respondents, 22.2% of them do not intend to undertake.

Among respondents to the forms, 40% of them participated in a Lecture to help entrepreneurship in the last 12 months. Another 28.9% did not participate in any training in the same period. However, 22.2% participated in a course to help entrepreneurship in the past 12 months. Another 4.4% of respondents participated in Consulting, while another 4.4% participated in another form of entrepreneurial training in this period.

Among the participants who are interested in training for entrepreneurship, 22.2% chose Marketing and Sales (how to highlight the business in the market and sell more) as a priority area of interest to train. Another 13.3% chose Entrepreneurship (opening, improving, or expanding a business) as a priority area of interest. Considering the respondents, 15.6% chose Innovation (solutions and technologies for the company to innovate and differentiate themselves in the market) to train themselves. Another 9.3% opted for Finance (such as having financial control of their own business)

as a priority training. On the other hand, 8.9% of respondents are not interested in training and 8.9% do not know which area they want.

From the answers, it was noticed that 88.9% of the participants use I phone or Smartphone for professional activities, so 11.1% do not use the cell phone for these purposes. However, 100% of the participants use their cell phones for leisure activities. Considering the use of laptop, notebook, and desktop, 88.9% of the mature respondents use the computer for personal and professional purposes, therefore, 11.1% do not use the desktop.

Regarding the access of social networks, 100% of respondents 50+ access WhatsApp. Another 68.9% of participants access Facebook and 53.3% access Instagram with some frequency. Another widely accessed application is YouTube, as 51.1% of respondents access it. Then, 17.8% of respondents access LinkedIn and 6.7% of them use Twitter. 2.3% access other social networks.

About courses taken over the internet in the last 12 months, 51.1% of participants took an online training or consultancy, however, 48.9% of respondents did not take courses over the internet during this period.

b) Second phase: the reinvention of 50+ work in Belém

To analyze the perceptions and feelings of 50+ professionals during the reinvention process, elements of the Discourse Analysis proposed by Gill (2003) were used. Four analysis criteria were prioritized in Table 1: motivation for reinvention; more difficult; recent or current learning; objective.

Table 1: The reinvention of 50+ professionals in Belém

	Realtor	Barber Shop Owner	Retinologist	University Professor	Civil Engineer
Age of reinvention	53 years old	69 years old	62 years old	51 years old	50 years old
Motivation for reinvention	Bankruptcy and indication of the child	Desire for occupation	Partnership with son-in-law	Desire to reinvent itself	Hypertension and need
More difficult	The fear: “will it work?”	Lack of experience in Barbershop	The lack of mastery of technology	Find customers	Decrease financial gains
Recent or current learning	Customer experiences	Spiritual guidance	Ophthalmology and technology	Educational management	Volunteering and civil engineering
Objective	Live the best decade of life	Enjoy the benefits of work	Aggregate in the company and in the university	Earn money	Work until you die

Source: author

In the interviews, to understand the motivations and other elements, it was asked when the reinvention happened, allowing the 50+ professional to act in the current job? How did this process happen? The choice of words to tell their own motivations runs, albeit unconsciously, through words that highlight both the problems faced and the desire for reinvention of the mature professional.

Of course, we know that civil construction work is very exhausting, it is very neurotic work. We need to provide materials, working with labor, trying to be on the move, we generate a lot of resources, (...) so it is a very anxious work process. I remember that, around 50 years old, I had a hypertension process, which came to call me to reorganize myself, rebuild to continue my life more smoothly. (...) it was an awakening process for me. I started taking care of myself. I sought (...) spirituality so that I could dedicate myself a little to sacred things. I started to better observe the things in life, nature, the blossoming of flowers, the growth of trees, people, (...). And when we work with more awareness, with more tolerance, not wanting to embrace the world, we can have a much better relationship with our intimate nature. (Excerpt 1, Civil Engineer).

The speech of the Civil Engineer (excerpt 1) makes it clear that the lifestyle and the way he worked were extremely exhausting, classifying civil construction as "neurotic", which causes anxiety and hypertension. Silva, Wetzel, and Lopes (2008) emphasize that mature professionals can work part-time, or at flexible hours. These working models can reduce anxiety, stress, and keep them economically active.

As I told you, I was a Lumberjack, did Economics in my youth, made money, lost. I grew up and fell a couple of times. Near 50, I went bankrupt and had no prospects. I looked to the future and asked: what am I going to do? I went to find out what it took to be a Realtor. I consulted two friends that I had, I saw that it is not easy. It is necessary to study, to graduate and I made the decision to try. I found that I do not trade any profession for this one. If I had known that this profession would bring me so much joy and pleasure, I would have done it before. I found myself in that profession. I love my profession. I meet new people every day. (Section 1, Realtor).

The Realtor's speech (Section 1) emphasized past defeats and victories, arguing about his own experience, and reporting that he was a successful entrepreneur, emphasizing his own reinvention. The interviewee showed himself to be healthy and willing in this new professional journey and Brazil needs to prepare for this growing increase in more active mature professionals, according to Arigoni and Lemos (2019). They demonstrate the ability to contribute economically to society and the capital they live in.

In the interview, it was stated for each of the mature ones that they probably must have overcome several obstacles, but what was the biggest difficulty faced in the reinvention? The words used by the mature show how difficult it was to overcome past situations in different ways.

Perhaps the greatest difficulty encountered was in technology (...). It was the greatest difficulty, in the beginning, to follow the technological expertise of my partners. (Excerpt 1, Retinologist).

The greatest difficulty faced was the lack of knowledge of the work area. It was a different activity to understand what the barber shop is, although I always like it. (Excerpt 1, Partner of the Barbershop).

The biggest difficulty was finding customers (...). The difficulty was to enter the market. (Excerpt 1, University Professor).

The difficulty path is mentioned mainly in relation to the past time and is explicit in several analyzed sections. Such mature discursive paths highlight fear in several ways: fear of technology, of the new, of change, of the unknown, or fear of failure.

It is interesting for the local economy that the difficulties of the mature are overcome, as these entrepreneurs have the necessary experience to create tailor-made solutions for their own age group, according to G1 (2019). They are familiar with the pains and needs of this target audience, as they are inserted in this context and can generate business.

Mature professionals were interviewed if they are learning something relevant for professional growth, or for the enterprise itself. He wondered if they were looking for a course, training, or support to help.

I did not master it, I had to learn to keep up with the rhythm of the highly technological youth, but little by little I started to get in and learn. That was particularly good for me. Today I have no difficulty in dealing, I love technology. (Excerpt 2, Retinologist).

I am learning to live with differences. In terms of age, we are learning to relate to young people, we need to adapt to this new reality. Because it impacts us, certain moments we need to reevaluate, and we need to learn to live with differences. (Excerpt 2, Partner of the Barbershop).

The speeches reveal technical and behavioral learning, in addition to overcoming difficulties. The following stand out: technological learning, adaptation, coexistence, flexibility, academic knowledge, courage, and persistence after professional reinvention. It is worth mentioning that the generation of new specialized knowledge for 50+ professionals favors the development of mature entrepreneurship (KAUTONEN, T.; KIBLER, E.; MINNITI, M., 2017).

It was asked what the objective for this mature phase of the career is (or business, or volunteering) for each of the 50+ professionals and entrepreneurs.

I love ophthalmology, I will work until I die. Of course, as I get older, I will adjust some things. Some services I will pass on to younger colleagues who have more gas. (...) I want to continue treating human beings as body, mind, and spirit, taking verbal and non-verbal readings from patients. I can still show that we can help the patient with a friendly conversation, not just with technical intervention, valuing and interpreting the feelings. I think I can still contribute a lot at the Clinic and at the University. (Excerpt 3, Retinologist).

There was a discourse related to work intricately linked to the realization of the Retinologist in section 3, in addition to the interest in the longevity of the work. This speech does not exclude the perception of career-oriented work, despite being in the background (CLARK, 2013). By his own knowledge of medicine, the interviewee acknowledged that he would have physical limitations over the years and will need to gradually reduce the workload, transferring part of the activities to other younger colleagues. An argument was perceived that relates this profession to human wisdom and empathy, not just technical knowledge, which can be useful both in the profession of doctor, businessman and university professor.

I intend to work until I die. If God gave me the opportunity to reach 90 years old and say, "go away", I would be happy. We are in the daily rush, but we can go earlier. The desire would be to live, to serve both in professional and voluntary work. (Excerpt 2, Civil Engineer).

The speech revealed in section 2 of the Civil Engineer reveals a certain gratitude for life and for the opportunity to continue doing his own work. According to Barro; et. al. (2020), voluntary work is an alternative for the mature to feel important, as well as an opportunity to help others who need the voluntary benefit.

Values such as cooperativism and generosity, absorbed in volunteering, are also remarkably interesting, for the interviewee's enterprise in civil engineering, as well as the territorial development of Belém.

The main objective is, really, to have a financial return, I will not lie. Secondly, I would say growth, I cannot accommodate myself. It does not work for me. (Excerpt 2, University Professor).

The speech revealed in section 2 of the University Professor reveals the ambition and the desire for professional growth. If the mindset of the interviewee is copied by other mature professionals, the pressures of the social security system may decrease, according

to Foguel and Russo (2019). The interviewee will still be able to satisfy her own self-realization needs.

VII. FINAL CONSIDERATIONS

The survey revealed that the preferred option of mature professionals questioned for retirement is "opening a company or company" (33.3%). Then, the preferred option proved to be "providing some type of consultancy" (13.3%). The third desired option was (11.1%), "keep working in your own business", together with the option "travel a lot" (11.1%). Another 6.7% of respondents chose to "teach classes". Subsequently, 4.4% of respondents chose "to engage in a hobby or artistic activity", "to do volunteer work" (4.4%) and "work at home" (4.4%). The least chosen options were "to work in another job" (2.2%), together with "living on a farm, beach or field" (2.2%) and "staying at home and enjoying the family" (2.2%). Thus, a significant part of the 50+ professionals who participated in the survey declared interest in mature entrepreneurship during and after retirement.

Considering mature professionals interested in training for entrepreneurship, 22.2% chose Marketing and Sales (how to highlight business in the market and sell more) as a priority area of interest to train. Another 13.3% chose Entrepreneurship (opening, improving, or expanding a business) as a priority area of interest. Considering the interviewees, 15.6% chose Innovation (solutions and technologies for the company to innovate and differentiate themselves in the market) to train themselves. Another 9.3% opted for Finance (as financial control of their own businesses) as a priority training. On the other hand, 8.9% of respondents are not interested in training and 8.9% do not know in which area they want.

Discourse analysis revealed the active aging of 50+ professionals as an opportune period to produce activities of personal significance, articulating the lessons learned throughout their career and life. Mature professionals were motivated, mainly, by the needs of self-realization, linked to continuous evolution, financial growth, and volunteering.

The 50+ professional has many chances of offering differentiated know-how to the market. However, as promotion and great advances in technology are present, the reinvention of these professionals is allowed and can be facilitated through technological and behavioral learning. Therefore, specific public training policies are required for mature professionals, who meet the peculiarities, difficulties and needs of these people.

The suggestion offered to the Support Service for Micro and Small Enterprises (SEBRAE) in Pará, the National Service for Commercial Learning (SENAC) and the higher education institutions (IES) in Belém, concerns the development and dissemination of training focused on entrepreneurs mature, contributing to the

growth of formal businesses among 50+ professionals. The trainings need to contemplate technological and marketing aspects of interest to this audience.

The Support Service for Micro and Small Enterprises (SEBRAE), as well as the Social Service for Industry (SESI) can stimulate the participation of the business of mature entrepreneurs in fairs and events in a more accessible and economical way. They can even offer technical guidance to mature entrepreneurs to sell products and services in bidding documents.

Considering that the Euvaldo Loidi Institute (IEL) offers agility and affordable cost in referring young apprentices to companies in Pará, it would also be interesting for IEL to develop incentive or advantage programs for public and private organizations to hire 50+ professionals. It may be interesting for companies in Belen to mix the resilience of the mature with the innovation of the youngest in different areas of work.

The challenge for the government, companies, universities, as well as civil society is to promote healthy and economically active working life for mature citizens. A significant portion of these professional's work and aim to reinvent themselves professionally, seeking personal meaning in their professional activity.

Mature and professional 50+ entrepreneurs themselves are also responsible for their own growth and need to seek mechanisms for development, such as those mentioned earlier in these final considerations. The mechanisms need to be increasingly accessible and qualified to serve the mature public.

Encouraging entrepreneurship from the age of 50 can be an alternative for valuing mature Brazilian professionals, before the citizen becomes an elderly person. This incentive fosters the local economy and serves as a reference for the national economy, even minimizing the negative effects of the social security crisis.

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