

DIGIWOMEN

*A digital tool development to train women
from rural areas on literacies*

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1. Introduction

1.1. Executive Summary

European rural areas can be characterised by gender-selective migration since the number of women leaving rural areas exceeds the number of men doing so. Globally, women remain less likely to participate in the labour market than men, are more likely to be unemployed than men, and are over-represented in informal and vulnerable employment. Women in rural areas of the EU make up below 50% of the total rural population, they represent 45% of the economically active population, and about 40% of them work on family farms. The unemployment rate in rural areas began to decline during the analysed period (2013-2017); women have been more affected by unemployment than men (7.1% vs. 7.6% respectively). The biggest rate of women's unemployment is registered in rural regions of Greece. (IPOL_STU (2019)608868). Although women in rural areas of the EU make up just below 50% of the total rural population, they represent 45% of the economically active population, and about 40% of them work on their family farms. Moreover, their importance in the rural economy is probably even bigger, since their participation through the informal rural economy is not statistically recognised. Female entrepreneurs represent only one third of self-employed people in the EU and women farmers represent 30% of the total number of EU farm managers. They tend to have smaller farms than men, but take more calculated risks than men. Women's ideas for innovation are as marketable as men's, but they are not recognised by predominantly male stakeholders (COPA, 2017).

The DigiWomen project addresses women coming from disadvantaged rural areas as end beneficiaries through the provision of modern and innovative methodologies and tools to effectively educate themselves. The involvement of VET trainers in the project will be responsible for supporting them through training after the creation of tailored modules to their needs. The Diagnostic Report in chapter 3 will lead us to focus on the particular job qualification and skills that a woman should enhance on financial, digital, agricultural and English language literacies of the DigiWomen project. To this end, women will receive equal opportunities through the use of the DigiWomen E-learning Platform (IO4) which will include the developed curriculum for VET trainers (IO3).

The expected results of the DigiWomen project are based on the job qualifications that participants would acquire after its completion. VET trainers and women coming from disadvantageous rural areas will be the significant beneficiaries of the project as they will be trained in multiple subjects and will gain, except for the knowledge, personal development qualifications as confidence and self-esteem.

2. Literature Review

2.1 Digital Literacy

2.1.1 The role of mobile phones in empowering women in agriculture

Routledge Handbook of Gender and Agriculture, C. E. Sachs, L. Jensen, P. Castellanos, K. Sexsmith, Chapter 12, p.160-167, Routledge, 2020

Information and Communication Technologies (ICT) are currently playing a huge role in the development of various business sectors, including agriculture. ICT related projects which focus or include the use of mobile phones have initiated platforms which can provide information on market prices, financial services and weather alerts to farming communities, closing in the gaps between information access, technology and even gender disparities.

Women comprise 50% - 60% of all farm labor internationally, thus playing a crucial role in agriculture and making their education and involvement in decision making, as well as in social change and leadership, a matter of necessity. Despite the increased numbers of women in agriculture, their work is mostly labor intensive, while their role is characterized by substantial gender inequities, making it difficult to cope with issues such as market access or climate change adaptation. Additionally, already existing social and political structures make it difficult for them to access extension services. In this background, modern ICT like mobile phones has provided possibilities for the empowerment of women in agriculture, by making new knowledge accessible, reducing information gaps and inequalities, and offering women opportunities to use them in their agricultural activities.

ICT as a means of improved access to information and overall empowerment:

In the past years mobile phones have become a crucial aspect of accessing farming-related information, especially in developing countries. It is often seen that women are more likely to have limited access to technology, excluding them from using recent information and innovations in their field, as well as increasing risk and negatively impacting crop production. According to previous studies, access to information through the use of mobile devices can promote informed decision-making, cost reductions and better management practices. This also supports women through improving production and alleviating poverty for those in rural areas, as well as through providing support and networking.

ICT as a means of improved agricultural productivity and nutrition:

According to further studies, alongside access to relevant technological expertise and inputs, improved use of mobile phones has contributed to increases in household income, women's empowerment, food security and dietary quality. In addition, they can combat the structural

issues which frequently cause extension agents to fail in reaching out to women farmers, by utilizing both ICT and conventional media promoting extension for agrinutrition. It is already apparent that with the addition of mobile-phone-based apps to an already existing program, accessibility of benefits was improved while also expanding the user base.

Improved access to ICT's impact on the adoption of technology

Generally speaking, ICT improves the reach, availability, and acceptance of technology, as well as the access to input and output markets. In a study conducted in India it became apparent that farmers who come into contact with relevant information through their phones become very aware of the value in ICT, while women specifically recognized its value as an environmental factor and eagerly shared information outside the project. Other studies show that farmers rely on mobile applications when given the chance and very importantly, when the use of ICT is supported, the levels of women's financial control in the area increase.

Role of ICT in adaptation to climate change

With the increase of observed changes in climate, both the need for information technology and the awareness of the danger those changes pose to agriculture increased. It is widely believed and proven that ICTs, particularly mobile phones, have the ability to lessen information asymmetry and aid in the adoption of new technology. In the case of women, who often have less access to phones, it highly increases access to weather and climate information, aiding in the creation of decision-making support systems.

Role of ICT in improving market connectivity and incomes

Access to ICTs has aided in the connection of rural farmers with market sources, and the usage of mobile phones has aided in the connection of smallholder farmers to the market, resulting in an increase in income. While women have limited access to markets, which results in poor engagement in marketing activities, the emergence of mobile phones has provided women with more access to information and improved their quality of life. According to studies, influences such as gender, and monthly income among others, influence mobile phone adoption in agricultural marketing. As women tend to have a lower source of income, they are less likely to use ICTs. The chapter urges for an effort to address this lack of networking, by pointing out that overall, women and women-headed households experience improvements in financial resilience, savings, labor market, nutrition and labor allocation when transitioning to the use of mobile phones as ICTs.

While projects supporting such use of mobile phones are progressing slowly, with their sustainability still being questioned and their effectiveness being highly dependent on the constraining agricultural factors. However, information is the first step in empowering women farmers. The more knowledgeable women farmers are about weather updates, new

technologies, government initiatives, and market information like prices, the more likely they are to make better choices and decisions in these times of uncertainty. Overall ICT can be a great asset to breaking down the socio-cultural barriers that limit women in agriculture.

2.1.2 Digital Literacy development methods for the women from rural areas working to work in the agricultural sector

A gender analysis

Introduction

The aim of this literature review is to explore the role of women in relation to how technologies in the new farming sector are evolving and being addressed. We are doing a first approach towards how the sector is perceived under a gender perception and then reviewing whether the new technologies are promoting women involvement in farming or excluding them.

Findings

About women in farming

A focus on women in agriculture has developed over time by exploring social inequality based on gender. Although gender was not central to many studies, the paper of women was often previously defined in small scale production and survival of the family farm (Bryant and Pini, 2006; Little, 2009). However, a vast amount of research has evolved into eco-feminism, which examines women's relationship to the environment and nature.

This has led through the time to the idea that technology is based in agriculture around, mainly, heavy machinery and ICT (information and communication technology). This, combined with the inequality based on gender, leads to the suggestion that male farmers tend to use agricultural technology to reinforce patriarchal ideologies and that this practice excludes women from the more complex farming processes.

However, this perception has been already identified and addressed with a heavy movement against patriarchy and advocacy for equality. The women's role in farming has proved important and necessary in the sector, as they bring valuable skill sets to the processes. Nevertheless, even when the topic may look primitive and not having relevance in the twenty-first century, it is still a hot topic that may turn out to be complex.

The masculinity of farming men, associated with the sector and use of heavy machinery, is being challenged by the inclusion of women and more sophisticated technology.

About technology adoption

One of the main concerns is that fewer young people are entering the workforce in agriculture. This results in different concerns, such as the lack of qualified stockmen and suitable candidates for the continuation of the business. In addition, young people tend to be more open for the implementation and adoption of new technologies in farming.

Focusing into usage of technology based on gender, we can take as an example a research (Saunders et al., 2009) made by mixed method data collection in the Australian cattle industry, in the state of Queensland, where a sixteen-question online survey asked participants about their experience with technology adoption and the role that women play in the decision to adopt and manage technology, particularly from the homestead.

The results were as shown in the following table:

R. Hay, P. Pearce / Journal of Rural Studies 36 (2014) 318–327

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Table 2
Technology based tasks.

Who uses technology on your property	Male ^a		Female ^b		Tech not used ^c	
	Frequency	Percent	Frequency	Percent	Frequency	Percent
Online banking	12	8.9	117	86.7	6	4.4
GST/accounting	15	11.2	117	86.6	3	2.2
Checks business email	36	27.1	99	72.9	0	0.0
Checks personal email	37	27.8	98	72.2	0	0.0
Communicate with friends and neighbors	37	27.7	96	70.8	2	1.5
Social media	16	12.2	87	64.1	32	23.7
Searching the internet	52	38.5	83	61.5	0	0.0
NLIS management	51	37.7	67	49.7	17	12.6
Online news	35	26.3	66	48.5	34	25.2
Online weather	70	51.9	64	47.5	1	0.6
Cattle management software (iHerd, stockbook etc)	27	20.0	32	23.7	76	56.3
Managing feed supplies	50	37.4	28	20.4	57	42.2
Manage the business web page	5	3.7	22	16.3	108	80.0
Satellite technology	30	22.3	17	12.5	88	65.2
Remote cameras (wild animal control, anti theft)	15	11.1	6	4.5	114	84.4
GPS cropping systems	21	15.2	4	3.3	110	81.5
Check remote bore cameras	6	4.1	4	3.3	125	92.6
Remote weather stations	4	3.0	4	3.0	127	94.0
Manage IVF technology	4	3.0	3	2.2	128	94.8
GPS collars	5	3.7	2	1.5	128	94.8
Other (see below)	5	3.7	3	2.2	127	94.0
Community groups (1)	Gamin 2Way, satellite internet, TV (1)				GPS – not collars (1)	
GPS – property management (1)	GPS weed monitoring (1)				Online study (1)	
Property mapping (1)	Smart tank (1)					

The bolded values show the percent of women who complete the listed technology based tasks on rural properties in Queensland.

^a Males scores provided represent men using technology alone, as reported by females.

^b Female scores provided represent females using technology alone, and sometimes assisting males.

^c Tech not used represents males and females who do not use the listed technology.

As per the results, we can see that in most cases women have been identified as the main users of technology in communication, accounting and promotion activities.

Conclusion and interpretation

The farming sector is still very bound to men and patriarchy. This may come from the anatomical characteristics of men's bodies, being generally more corpulent than women and its cultural and traditional association to demanding physical work at the farmland. This is why the role of women as high level skilled farmers needs to be further established and promoted.

When discussing the technology adoption and implementation in farming, we can still see that it still applies. Heavy machinery, sometimes still physically demanding, is very associated with men and masculinity; however, women are making their gap in the sector and gaining more and more recognition.

The smart, more sophisticated technology is being implemented in rural areas and it is leaving aside any anatomical differences to focus on giving the protagonism to robots, satellite monitoring and other advanced technologies.

Teams, service providers and farms are getting more and more interdisciplinary and women are getting more involved in the sector, which will eradicate the noticeable differences of the past.

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2.1.3 Literacy development methods for the women from rural areas in the agricultural sector

Introduction

Although women in rural areas of the EU make up just below 50% of the total rural population, they represent 45% of the economically active population, and about 40% of them work on their family farms. Moreover, their importance in rural economy is probably even bigger, since their participation through the informal rural economy is not statistically recognized. Female entrepreneurs represent only one third of self-employed people in the EU and women farmers represent 30% of the total number of EU farm managers. They tend to have smaller farms than men, but take more calculated risks than men. Women's ideas for

innovation are as marketable as men's, but they are not recognized by predominantly male stakeholders (COPA, 2017).

European rural areas can be characterized by a gender-selective migration, since the number of women leaving rural areas exceeds the number of males doing so. This process results in severe demographic imbalances between and within regions, and hampers the solid economic and social development of rural areas. Therefore, adequate policy measures are needed to tackle such challenges.

The large majority of women living in rural areas are more likely to be unemployed and have fewer employment and educational opportunities, with large numbers (approximately 60% according to UN statistics) ending up as unpaid family workers. These women are trapped in traditional family roles and lack the basic digital literacy skills that could allow them to achieve more of their potential. Role definition underlies many of the reasons why women do not make ample use of technology. Culture, the media and society define the roles of women and they are not generally encouraged to fulfil their individual needs, or pursue self-growth, even in educated families (Antonio and Tuffley, 2014).

Digital literacy is a combination of technical - procedural, cognitive and emotional-social skills, for example, using a computer involves procedural skills (file-management), cognitive skills (intuitively reading the visual messages in graphic user interfaces). (Nawaz and Kundi, 2010).

Digital skills are a combination of technical knowledge, attitudes, working methods and cross-cutting competencies. They include, for example, the ability to find, create and evaluate important content on the internet, to act responsibly when sharing and creating information and to use basic computer programs (BMZ, 2020).

Digital literacy needs to be renewed as digital technology evolves over time. It can be classified into three level: (1) digital competence - digital know-how; (2) digital usage - applications of digital competence; and (3) digital transformation - creation of new knowledge as a result of digital usage. Prior et al. (2016) observe that students can exhibit different levels of digital literacy. Thus, assuming that all students have the same level or a certain level of digital literacy can lead to a problem in online learning – What the students are capable of doing might be different from the expectations of teachers (Tang and Chaw, 2016).

Findings

Women and girls are underrepresented in Information Communication Technology (ICT), most of all in rural areas where women do not have phones or computers. Literacy is also an insurmountable obstacle to being part of the digital arena, and two-thirds of the 700 million adults who are illiterate are women (Drape, 2018)

Digital technologies offer leapfrog opportunities and help empower women. The Internet,

digital platforms, mobile phones, and digital financial services, offer “leapfrog” opportunities for all and can help bridge the divide by giving women the possibility to earn (additional) income, increased employment opportunities, and access to knowledge and general information. This benefits women and their families, thus enhancing the lives and well-being of people and of society as a whole.

Digital skills play a key role in digital participation for women, apart from access and use. Even if they have access to the internet and can afford it, women often lack the skills they need to put these technologies to use to improve their lives. Improving women’s digital skills and competencies is not only a matter of equal opportunities, it is also an important economic factor. According to the World Economic Forum, even basic digital skills can significantly improve the economic participation of women and girls.

Women in agriculture can use digital skills to learn new cultivation methods, research prices for agricultural products or call up weather forecasts. Digital skills enable women to use websites on health and legal issues to make better decisions for themselves and their families. Digital learning courses, either in apps or as massive open online courses (MOOCs), open up new educational pathways, especially for women in remote areas or outside formal education systems (BMZ, 2020).

Digital agriculture can help women and other smallholders in developing countries overcome or compensate for the barriers they face in improving their competitiveness and accessing export markets (OECD, 2019). It can also complement existing technologies, making women farmers more productive (Teaching Material on Trade and Gender Linkages: The gender impact of technological upgrading in agriculture, 2020).

Conclusion

Women have much to gain from boosting their use of digital tools. While going digital can be enabling for all, the digital gender divide means there is important scope for women to extract more value from their use of digital tools. Female users currently tend to use fewer services than men and are less confident in using the Internet. For instance, while mobile money accounts offer an effective way to boost financial inclusion, it remains the case that fewer women are likely to own and use such an account. Online or video-based upskilling and tutorials may especially help women make better use of digital tools and extract more value from them.

Learning can happen in formal education contexts, as well as through non-formal approaches, and through self-learning opportunities available online. Interventions that take particular steps to build girls’ self-efficacy and self-confidence were felt to be critical, as data shows that girls’ confidence levels are lower than boys even in contexts where they are outperforming them in computer science (Cracking the code: Empowering rural women and girls through digital skills Side event during the 62nd session of the Commission on the Status of Women, 2018).

Digital technologies can also help women and other smallholders better access upstream inputs and knowledge, facilitating their potential integration into global value chains. Information and communications technology (ICT) can help women address many of the traditional barriers to adopting new technologies in agriculture, such as time and mobility constraints, access to finance, information, training, networks, and markets (Teaching Material on Trade and Gender Linkages: The gender impact of technological upgrading in agriculture, 2020).

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2.2. Financial Literacy

Financial Literacy and women from rural areas

1. Introduction - Financial Literacy and Financial Education

Financial Literacy is defined by the OECD INFE (The International Network on Financial Education of the Organisation for Economic Cooperation and Development) as ‘a combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial wellbeing.’

The definition of Financial Education given by OECD INFE is “the process by which financial consumers/investors improve their understanding of financial products, concepts and risks and, through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial wellbeing”.

Financial Education should start since early age and it should be considered as a life-time, on-going and continuous process, taking into account that the markets become more and more complex, that the financial necessities vary according to age and life steps and that the competences to develop and the information to process become more and more elaborate.

2. Findings and interpretation

The financial literacy gap between man and women is a fact: researches have shown that - at global level - financial illiteracy is widespread among women, and that many of them are unfamiliar with even the most basic economic concepts needed to make saving and investment decisions.

The Standard & Poor’s “Global Financial Literacy Survey” (2014), a survey of more than 150,000 people in 140 economies worldwide, shows that the gender gap exists all over the world independently of: the social and cultural background and the level of development of the economic and institutional systems of the Country.

The research has demonstrated that exist an important link between women’s financial literacy and the use of financial instruments (e.g: for saving, borrowing) and that women with poor financial competences are extremely subject to financial insecurity.

In order to contribute to the acquisition of financial-related skills in the population at large and especially among women, financial education should be guaranteed to all individuals starting from school. As adults, another important and scalable way to improve financial literacy is in the workplace through programs provided by employers.

Given the above, in order to address the different financial challenges that adult women are called to face, specific training programmes taking into account their peculiarities in terms of financial knowledge, financial behaviour and financial needs should be developed.

Devex since 2014 strongly pointed out that “Women’s rights are human rights, and empowering women and girls isn’t just the right thing to do, it also makes economic sense, recognizing the need to invest on the reinforcement of the skills of women and that this can have a relevant impact on economy, by their participation as bank account holders, farmers, small business owners and more.”

For women living in rural areas, the access to financial education is essential: financial literacy brings benefits not only to the women themselves, their own finance management, including savings, investments, funding for business creation, but it has a positive impact also on the entire community they belong to, creating development and prosperity.

The FAO, in its recommendations (The State of Food And Agriculture, 2001) highlights the importance of the promotion of financial literacy for women living and working in rural areas by governments, financial institutions and NGOs through the delivering of training courses specifically addressed to this target group, in order to enable them to make sound financial decisions. The diffusion of information materials in easily accessible places and through suitable channels for women is also a helpful way to raise awareness and stimulate the acquisition of competences on the subject.

Speaking about financial education, a relevant study by the European Banking Authority (EBA) is worth noting.

The EBA in the ‘Financial Education Report 2019-2020’ analyses an educational repository made of no.123 financial education initiatives that were carried out by the national authorities responsible for supervising the financial services and products that are within the EBA’s scope of action.

In the abovementioned Report is offered an insight on the process of developing and implementing financial education initiatives by National authorities, which is constituted by three main steps:

- 1) Identification of financial needs
- 2) Reaching the target group; Channel Selection; Output selection; Content Development
- 3) Assessment of success

as illustrated in the following table (n. 1)

Figure 9. Process of developing and implementing financial education initiatives



Table 1- Process of developing and implementing financial education initiatives
From: EBA Financial Education Report 2019-2020

Regarding the Identification of financial education needs, from the analysis of the experiences of education initiatives carried out by National authorities it emerges that it has been done in different ways, among them:

- surveys - that can be broad or focused on a specific segment of population (e.g.: women from rural areas)
- by assessing the outcomes of financial education initiatives already in place - this can be done by seeking input from partners and/or from participants in financial education programmes
- studies - which can take various forms: analysis of the target group together with 'strategic partners' identified because of their proximity to the target group; approach the target group directly and seek its input
- monitoring the media to identifying financial education and dialogue with professional communicators and financial experts is also considered a valuable

For what concerns the second step, from the research it is clear that in order to reach the target group of the educational activities, personalizing the promotion and information contents, tools and channels, is essential. The involvement of key stakeholders in this phase could be crucial for reaching the target group.

Likewise, it is important to select the outputs according to the profile of the target audience in order to meet their needs (e.g.: pedagogical materials and an e-learning platform for trainers, books and games for children in the form of books, videos and games). In order to guarantee the success of the initiative, the training material should be: easily accessible, free of charge, constantly updated and integrated by online information/documents.

For the content development, the following factors should be taken into consideration: involvement of teaching and financial experts in order to assure both pedagogical and technical accuracy; use of a plain and understandable language; adoption of creative approaches to make the contents attractive and engaging; include in the training information on both traditional and innovative ('fintech') financial tools and products.

The last step of the implementation of financial initiatives is the Assessment of success. The effectiveness ultimately depends on the capacity to support the participants in making better financial decisions, which is quite difficult to measure. One of the most common ways to measure success is recollecting feedback both from trainers and participants in the courses, usually through questionnaires and/or focus groups.

3. Conclusion

Financial literacy is an essential skill and its acquisition and development should start since early age and should be considered as a life-long learning process.

Financial education initiatives should be promoted starting from school and should be addressed to target groups with different characteristics and training needs, personalizing the contents, outputs and tools to reinforce financial skills according to their profiles and necessities.

Financial illiteracy is widespread all over the world among women in general, and even more when we speak about rural areas.

For women living in rural areas, financial literacy would benefit not only themselves, their own finance management, including savings, investments, funding for business creation, but it would also have an impact also on the entire community. Thus, as highlighted by FAO, specific training programmes taking into account women's peculiarities in terms of financial knowledge, financial behaviour and financial needs should be developed.

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2.3. Agricultural Literacy

Introduction

The main objective of the literature review is to define the position of women in the rural sector depending on the acquired qualifications she has nowadays and the future needs that they will have in the new era of the agricultural sector.

The first thing that the DigiWomen project deals with is to make known the term “agricultural literacy”.

Findings

Agricultural literacy is a phrase being used by several universities (e.g., Texas Tech, the University of Arizona, Colorado State University, and California Polytechnic State University) to describe programs to promote the understanding and knowledge necessary to synthesize, analyze, and communicate basic information about agriculture with students, producers, consumers, and the public. These programs focus on assisting educators and others to effectively incorporate information about agriculture into subjects being taught or examined in public and private forums and to better understand the impact of agriculture on society.

Agricultural literacy was defined by Frick et al. as a person "possessing knowledge and understanding of the food and fiber system. An individual possessing such knowledge would be able to synthesize, analyze, and communicate basic information about agriculture".

Frick also established eleven agricultural subject areas needed to achieve agricultural literacy. The eleven areas were 1) relationship with the environment, 2) agricultural processing, 3) public policies, 4) relationship with natural resources, 5) animal products, 6) societal significance, 7) plant products, 8) economic impact, 9) agriculture marketing, 10) distribution, and 11) global significance. The researcher then recommended that the eleven broad areas should be used in agricultural education curricula reform to increase agricultural literacy in elementary, middle, and high schools.

So, a first definition about Agricultural Literacy is:

“Agricultural literacy can be defined as possessing knowledge and understanding of our food and fiber system. An individual possessing such knowledge would be able to synthesize, analyze, and communicate basic information about agriculture. Basic agricultural information includes: the production of plant and animal products, the economic impact of agriculture, its societal significance, agriculture’s important relationship with natural resources and the environment, the marketing of agricultural products, the processing of agricultural products, public agricultural policies, the global significance of agriculture, and the distribution of agricultural products.”

There are a number of educational terms which can be tied back, at least partially, to agricultural literacy. Some of these terms are straightforward programs while some terms are highly theoretical. Furthermore, some of the terms represent educational movements that can have a variety of different ideological purposes. Each term has at least one element which is shared with the definition(s) of agricultural literacy.

- Food Literacy
- Agri-food Literacy
- School Gardens
- Natural Resources Literacy
- Science, Technology, Engineering, and Mathematics (STEM) Literacy
- Agricultural Careers
- Animals and Plants in the Classroom
- Critical pedagogy in the classroom
- Food Justice (Food security)
- EcoJustice or EcoPedagogy / Ecopedagogy

Conclusion and interpretation

The role of culture and identity is important in education. Issues of race, class, gender, and sexuality play an important part in the work of agricultural literacy. Agricultural values also play an important part of agricultural literacy work, which is unique in the field of agricultural education. People have a wide variety of views on agriculture and agricultural practices (such agrarianism). These values shape how an agricultural literacy instructor designs curriculum and works with clientele and how the clientele receives the messages of the instructor.

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2.4. English Language Literacy

Main points covered:

- Literacy definition,
- Relevance of the English language literacy for women from rural areas wishing to work/working in the agricultural sector,
- Specific English language skills needed,
- Teaching/Learning methodologies to develop English language literacy.

Introduction

The term “literacy” may carry various possible interpretations. According to yourdictionary.com, literacy can be defined as being able to read and write, or to having knowledge about a specific subject, or understanding of something – they provide the example: the computer literacy). Cambridge Dictionary defines this term as either the ability to read and write, or knowledge of a particular subject, or a particular type of knowledge. For some, defining ‘literacy’ focuses mainly on the important technical capacity to read and write words (e.g. Oxford Dictionary,) but for the sake of this project and its aims, literacy will be perceived as a socially embedded framework that considers effective communication – understanding one another.

British National Literacy Trust claims that lacking vital literacy skills may have impact on a person throughout their life cycle - a child won't be able to succeed at school, a young adult will be locked out of the job market, and a parent won't be able to support their own child's learning, thus making a fairer society more difficult.

The literacy in the field of the English language is becoming increasingly important for speakers of other languages, non-native speakers. In wider sense, the English language literacy can be viewed as the ability to communicate well in English, with main focus on being able to:

express one's own thoughts, opinions, etc. so that they can be decoded and understood,

understand other people when they speak,

inscribe one's own texts to be read and understood by others,

understand texts written by others and get to their core,

In other words, these four may be defined as the four well-known essential language skills:

Speaking

Listening

Writing

Reading

It has been long speculated which of these skills is the most important one and whether in some professions one might be more significant than the others. When it comes to DigiWomen, the questionnaire responses are going to be examined in order to determine which skills (traditional or soft ones) could be essential for rural women, as respondents of the questionnaire were people working, teaching or interested in the field of architecture, in helping rural areas and improving rural women's life and work conditions. The collection of responses is currently underway in the spring months of 2021. In order to find out about the best methods and approaches to be used, we also studied relevant sources such as scholarly articles published in scientific journals and other publications dealing with the subject of the English language teaching and learning in connection with rural areas, women, and agriculture.

Findings and interpretation

The importance of the English language as a form of English for specific purposes (ESP) has long been undeniable. However, different agricultural sectors and different rural jobs require different language skills and functions. For example, farmers may need English to promote their home-made products to be able to sell them, thus they mainly need to be able to handle the written form of English (write social media posts, orders, or e-shop content). Agro-tourism providers who greet visitors face to face need to be skilled at oral communication (check-in, check-out, catering, etc). Day labourers who occasionally work when the season requires it, e.g. at harvest, who often come from various foreign countries, need to understand one another and understand their superior's instructions, thus they may need listening in the first place. Some of them may need special professional vocabulary, others just need colloquial expressions. All of them might need reading skills to learn about new machines, appliances and methods used in farming and agriculture as most of such news and articles are written in English.

Taking all of this into account, we tried to outline the best approach possible which would be useful for everyone interested in this project, be they agricultural workers, stakeholders, policy makers, educators or enthusiasts, with the key aim to join forces and enhance rural women's employability by developing their literacies. Focusing on the English language literacy, based on our own experience as both ESP and general English language teachers as well as professionals in the field of linguistics and pedagogy, as well as on having studying some relevant sources, we tried to extract the most useful thoughts, methods, and approaches linked with this specific project.

In 2017, Veranita et al. focused on needs analysis of students of various study programmes, e.g. Horticulture or Crops Plantation in order to outline a new curriculum. According to their research carried out via a questionnaire, the most important English language skills for

students of agricultural study programmes are speaking skills and reading skills. Regarding speaking skills, “presenting reports” scored the highest number of points. When dealing with reading skills, the following sub-skills scored most: general comprehension, understanding the plan of the text, guessing the meaning of unfamiliar words, skimming and scanning the text, and understanding the organization of the text. Topics considered to be of importance for such students were as follows: texts focused on parts of plants, marketing products, using fertilizers, irrigation technique, plants-growing, and using hard equipment. The authors claim that reading skills are quite useful for the students of agriculture because the language contained in the vocational textbooks used by the students in the classroom or within agricultural products and/or hard equipment farming is still in English and such are not usually translated into national languages.

In accordance with this finding, the coursebook English for the Agricultural Studies (1996) was also focused on reading and speaking skills, as these two were identified as most important by the authors on the base of the needs analysis carried out at their University (Paramasivam et al.). Newer agricultural coursebooks, such as Career Paths: Agriculture (2018) or Career Paths: Agricultural Engineering (2019) focus on all four key language skills (reading, listening, speaking and writing).

Harding (2007) recommends three factors to be used when designing new ESP materials for vocational students: (1) context, (2) texts, and (3) situations from the students’ subject area. Whether real or hypothetical, they will naturally involve the language such students need and authentic materials they may come into contact with later on in their vocational career.

Pinzon Castañeda (2014) states that students in rural areas in Colombia do not feel motivated to learn English because they do not perceive this language as a necessary tool for their future. The problems they mentioned were inappropriate reactions of teachers to their mistakes leaving them humiliated, and boring lessons. Also, they felt they would only need English for travelling or working abroad where English is needed but they were not planning to leave their rural areas. Therefore she decided to use the project-based method (PBL method) in order to increase her students’ English skills. The results revealed several findings, among them that students remained motivated to learn English when addressing issues related to their context; and they remembered the vocabulary better when they were actively involved in pedagogical activities. The teacher told the students to find out some information about specific fruits (relevant context from their real lives) to make them grow better. The experiment was successful and the students participated in a group interview afterwards where they expressed their positive opinion of the activity. PBL method works as an instructional model which is based on a problem which finishes with an authentic outcome. The role of the student is defined as an active problem-solver and researcher, they may participate in making decisions.

With regard to motivation, Souriyavongsa et al. (2013) identified some key issues affecting the English learning as a foreign language. The main identified difficulties are 1) the lack of exposure to the language outside the classroom, 2) the students have a shortage of vocabulary that limits their performance, 3) the lack of motivation or the negative attitude to learn English when learners do not see the need to use it.

At the Agriculture University of Georgia (Tbilisi), Tskhvitava (2016) investigated the attitudes of students towards vocabulary learning methods via a questionnaire. The most important are the findings dealing with some very specific questions. The first one was “What types of vocabulary do students need to learn?” The responses showed that there was a tendency to learn general vocabulary, followed by vocabulary according to students’ narrow specialty in agriculture. When asked about the types of vocabulary exercise that most help them acquire new words, the highest-scoring options were matching, making up collocations /sentences and interpreting the word in the listening / reading text (multiple choice). Regarding the strategies students apply to learn new words, over 53 % of students tried to guess the meaning based on the context, some tried to guess based on the subject / topic (31 %), the whole text (over 28 %), on the grammatical function and place in the sentence of the word (20 %), some looked the word up in a bilingual dictionary (22 %), used a combination of a bilingual dictionary with context (23 %) which were the most popular strategies. A very interesting finding was provided in the responses to the question about the vocabulary memorization strategies the students apply. Surprisingly, 85 % of students admitted they had no strategies except pure memorization - just trying to memorize from a list with translations silently (18 %), pronouncing the words and their translations aloud (over 23 %), pronouncing the words and typical sentences aloud (almost 28 %) and writing the words (almost 16 %). The rest used very limited strategies, among which there were relatively popular keeping a personal vocabulary organized the way they thought was convenient for them and revising words from time to time. Therefore we guess this aspect needs improving.

Conclusions

Regarding the English language literacy in the agricultural sector, we analyzed sources in order to learn about the current knowledge and substantive findings in this specific area - English language literacy for women from rural areas wishing to work or already working in the agricultural sector. The report on women at work in G20 countries (2019) still states that the gender pay gap remains substantial, with only very modest progress. This is the main issue DigiWoman is trying to tackle.

The main findings based on studying the below-mentioned sources are as follows:

- Project based learning methods help to increase students' motivation and make students cooperate.
- There is a need to include the context of students' real lives to make them feel English may be useful for them.
- When students feel involved, they remember vocabulary and language structures better.
- In agriculture, various skills and sub-skills are needed, the first two are reading and speaking skills. Modern trend is to focus on all four language skills.
- Rural students need both general English and ESP.
- Most students prefer and apply traditional learning methods like memorizing, matching exercises, etc.

In designing the curriculum within DigiWomen, we will bear these findings in mind and will try to implement the most effective methods and strategies in order to improve rural women's English language literacy as much as possible.

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3. Women Skills Development

a. Summary

The current diagnostic report refers to the questionnaire “Women Skills Development” created for Task A.2.3 in the IO2: Financial – Digital – Agricultural – English Language Literacies Development Handbook and presents its results. This questionnaire is part of the Erasmus+ KA202 project “A digital tool development to train women from rural areas on literacies” and introduce to the public and the relevant stakeholders the content and the subject of the literacies in digital technologies, in basic financial knowledge, in English language in basic level and in agriculture provide particular support to women coming from disadvantaged rural areas to enter in the labor market or create their own business in agricultural sector and rural development in general.

b. Questionnaire objectives and participants

The “Women Skills Development” questionnaire included a variety of questions to have a better view from different aspects starting with the profile of the interviewed and their opinion about their opinion about the chosen literacies in detail and the useful knowledge/competences/skills for women wishing to enter in the labor market.

The specific objectives are located to:

- Identify the needs of women population in rural areas in the above-mentioned literacies in the participating organizations’ areas
- Diminish the gap of lack of qualifications in disadvantaged population
- Identify the training requirements of workplace VET trainers need
- Develop particular learning outcomes for the professional development of the participants

The total number of participants/ interviewed was 274. These participants are divided into countries as follows:

Slovenia: 60 participants

Greece: 72 participants.

Italy: 45 participants.

Slovakia: 47 participants

Republic of N. Macedonia: 50 participants.

c. Methodology and data collection

The questionnaire was created in Google Drive Form. All the project partners created and designed the questionnaire in their national languages and provided to the participants through email and received the answers. Another option was direct interviews with the participants either in person or a phone call.

The questionnaire was divided in 6 different parts:

- Part 1: It's an introductory section to the "Women Skills Development" questionnaire mentioning the objectives and the methodology. Questions 1 to 6 refer to the participants profile in the survey.
- Part 2: The current section introduces the participants/interviewed stakeholders to digital literacy. Questions 1.1 to 1.6 indicate the digital skills necessary in women's professional life as significant qualifications.
- Part 3: The current section introduces the participants/interviewed stakeholders to financial literacy. Questions 2.1 to 2.3 indicate the financial skills necessary in women's professional life as significant qualifications.
- Part 4: The current section introduces the participants/interviewed stakeholders to agricultural literacy. Questions 3.1 and 3.2 indicate the agricultural skills necessity in women's professional life as significant qualifications.
- Part 5: The current section introduces the participants/interviewed stakeholders to the English language literacy. Questions 4.1 and 4.4 indicate the English language knowledge and skills necessary in women's professional life as significant qualifications.
- Part 6: The last section refers to the inclusion of women coming from rural areas depending on the obstacles they face entering in the labor market due to the qualifications needed compared with those they have acquired.

The questions were measured in qualitative data selecting the answers between different options.

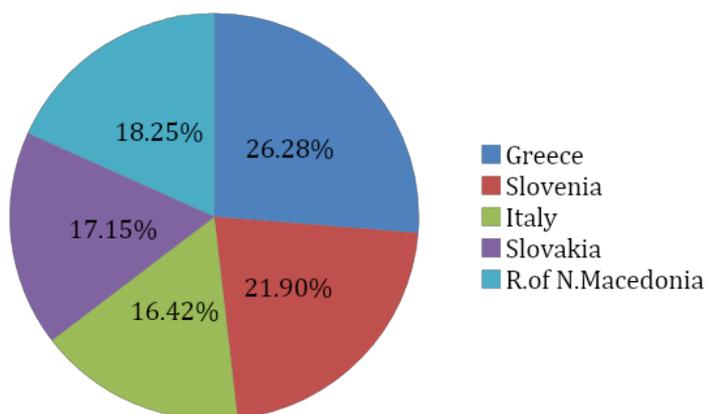
d. Results and discussion

Part 1: Profile of the interviewed

In this part, the main objective is to identify the characteristics of the participants profile and its relevance with the women community empowerment. More particular, the participants in the survey are coming from different countries: Slovenia (21.90%) – Greece

(26.28%) – Italy (16.42%) – Slovakia (17.15%) and Republic of North Macedonia (18.25%) (Graph. 1) According to the Graph 1, the number of participants in the survey from each country is separated in different scales: Italy – Slovakia – R. of N. Macedonia are in the same percentage range while Slovenia’s number is a little higher and Greece is the first with the highest percentage of all. Although the classification is not well balanced the percentages haven’t extremely wide variance. This can make it difficult to end up in safe conclusions in European level. Additionally, we have to consider every region’s particularities and the type of participant from every area according to the following question results.

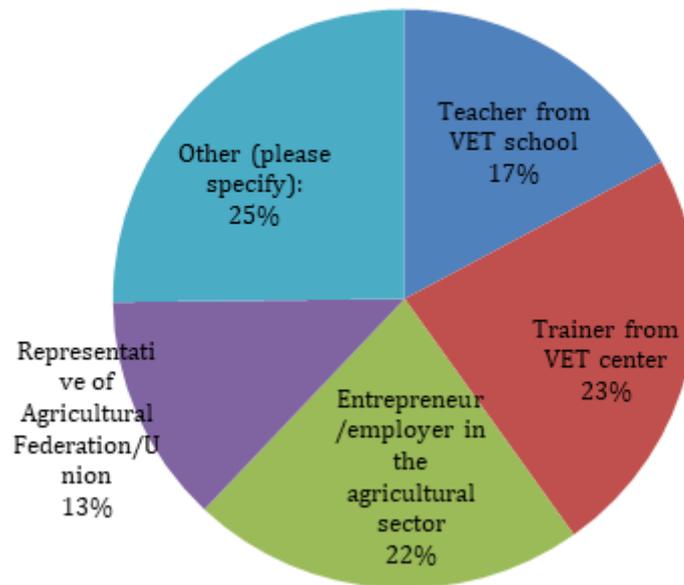
Graph. 1-Q1/Partners



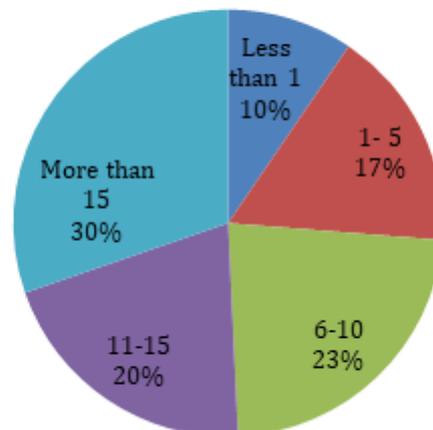
According to Graph 2 which refers to every participant’s relationship with women from rural areas, the most are mainly stakeholders that are in the agricultural business sector either as entrepreneur or employee (22%). In the same category we can take into consideration that most representatives of agricultural organizations / unions (13%) are entrepreneurs and/or employees in the agricultural sector. So the percentage of the agricultural productive procedure participants is the highest – 35%. On the other hand, there are the trainers of VET centers (23%) that train future workers in the rural development sector when the teachers from VET schools are less than the previous category (17%). Also, the percentage of “other” category is important to mention (25%) as it involves advisors, any kind of assistants, working women, seniors, students and social workers.

In the same group of questions, Graph 3 represents that the most of the participants (50%) in the survey are involved with the DigiWomen project’s subject for more than 10 years which seems that they have extremely high experience and expertise in providing knowledge and skills to a particular group of people in the community.

Graph 2-Q2: Occupation /role /relationship with women from rural areas

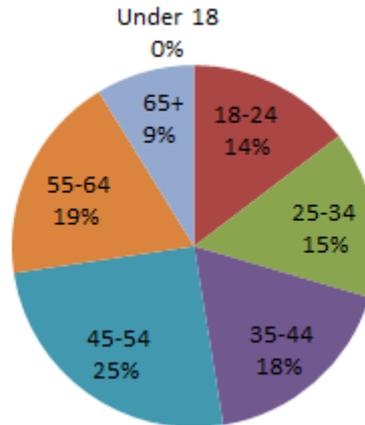


Graph 3-Q3: Years of experience in the field

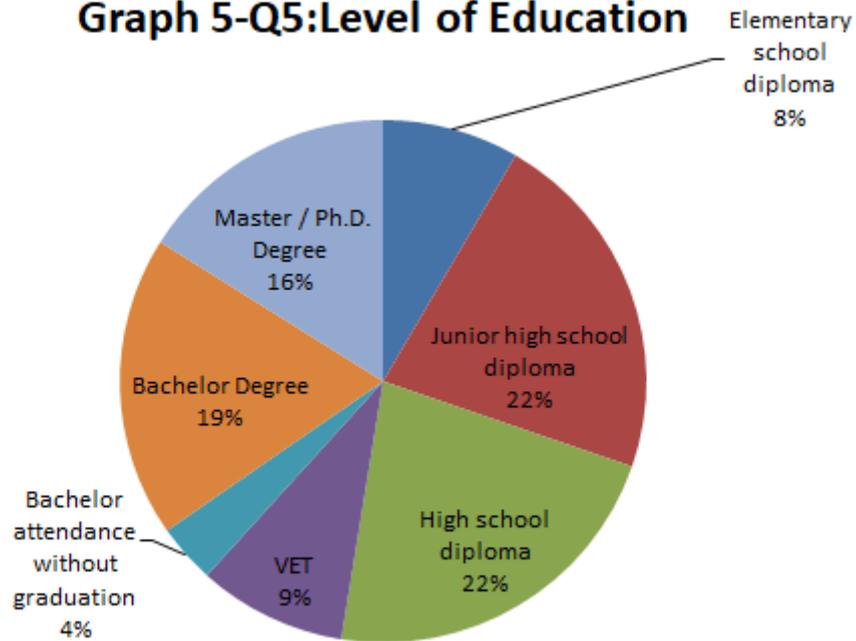


Part 1 concludes with the demographic characteristics of the survey that are depicted in Graphs 4 – 5 – 6 which represent that the middle participant in the survey is between 45-54 years old – he holds a high school diploma and he/she is married (or other legal connection).

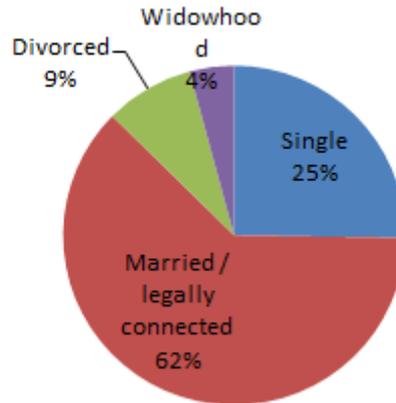
Graph 4-Q4:Age of the interviewed



Graph 5-Q5:Level of Education



Graph 6-Q6: Family status



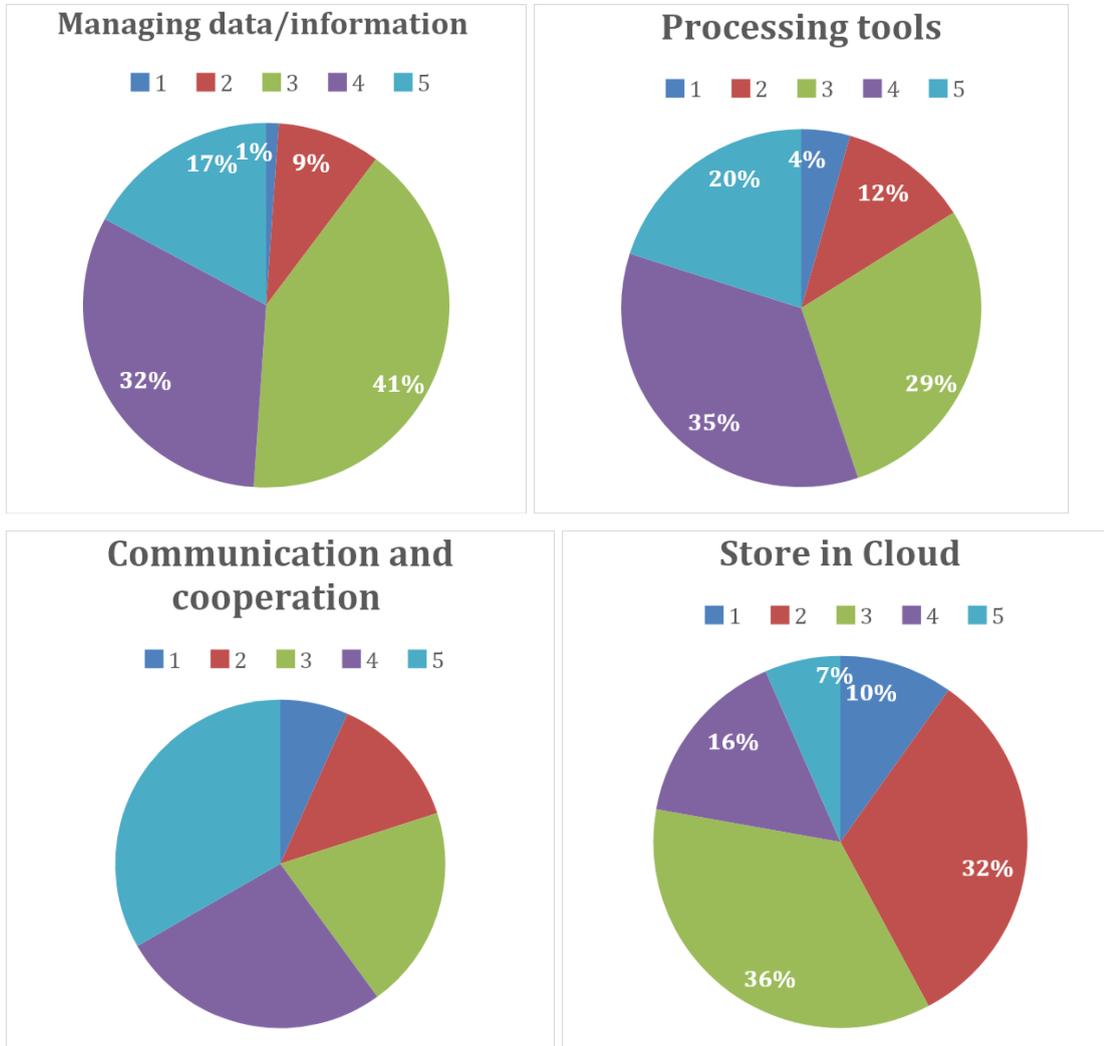
The next categories are participants between 55-64 and 35-44 while the age groups 18-24 and 25-34 follow. Regarding the level of education, most of them hold high school or junior high school diplomas when the bachelor degree and master/PhD holders follow. The VET diploma holders are not significant elements in the survey as it seems from the results. The answers considering the family status follow and the most of them are married (or other legal connection) and then are the singles while the percentages of divorced and in widowhood are quite short.

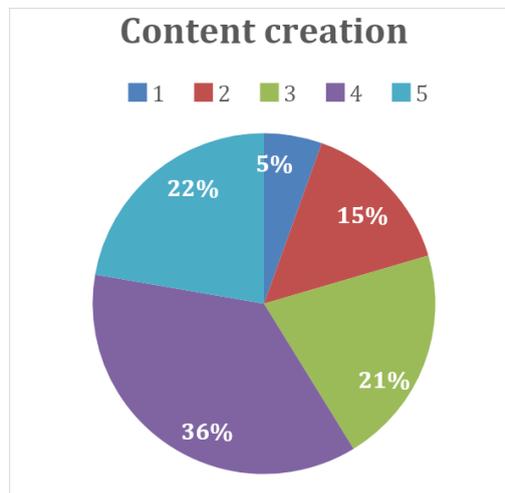
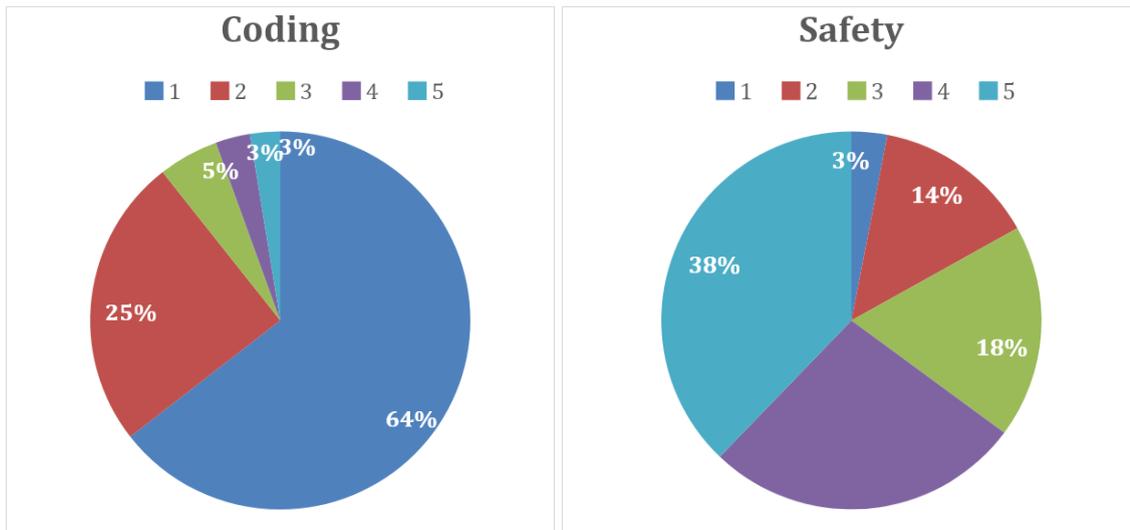
Part 2: Digital Literacy

In the current Part the objective is to record the current section which introduces the participants/interviewed stakeholders to the digital literacy and indicates the digital skills necessity in women's professional life as significant qualification.

More particularly, question 1.1. gives the opportunity to the participants to assess multiple kinds of digital qualifications that the DigiWomen project team proposed according to previous references and bibliography. The scale defined from 1=as the less useful/relevant to 5=as the most useful/relevant. So, the possession of knowledge and skills related to data and information management, most respondents rated it with 3 (41%), the use of processing tools (Microsoft Office, photo processing and etc.) most respondents rated it with 4 (35%), the communication and cooperation (responding to emails, visual content management, etc.) most respondents rated it with 5 (46%) and knowledge of storage and processing of data in the Cloud most respondents rated with 3 (36%). On the other hand, there are skills in coding that most respondents rated with 1 (64%) the knowledge related to the safety of

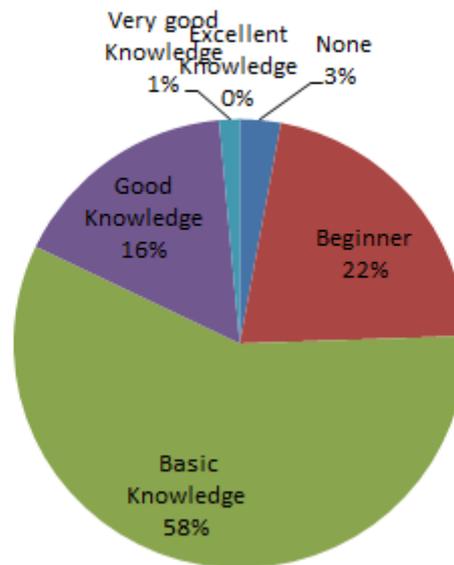
banking applications and online transactions which most respondents rated it with 5 (38%) and the ability to create content in social media most respondents rated it with 4 (37%).





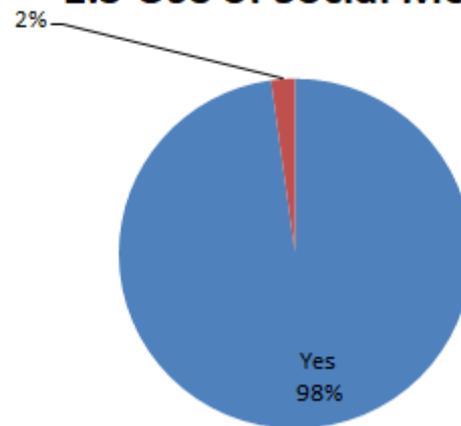
On question 1.2 related with the level of digital skills in women in rural areas, most of the respondents (58%) answered that they have basic knowledge of digital skills. The 22% of them mentioned that they are beginners in digital skills while the 17% of them have good and very good knowledge and skills in digital qualifications.

1.2 Digital skills level of women from rural areas

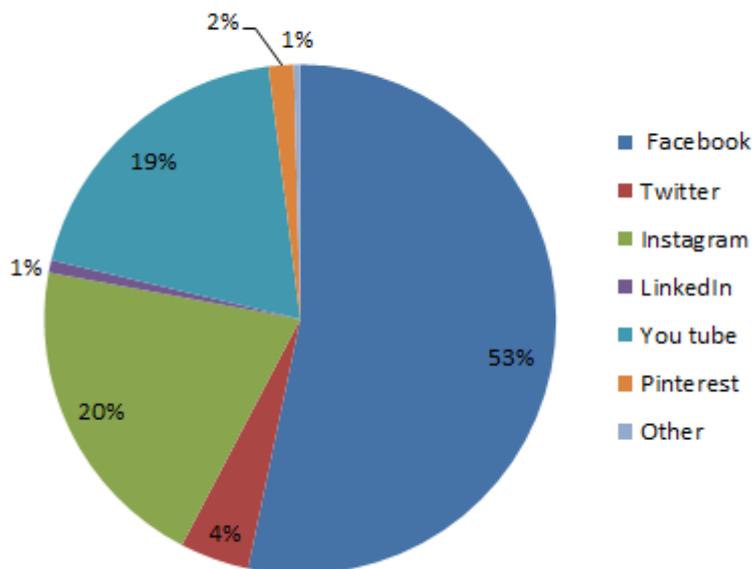


When asked whether women from rural areas use social media (question1.3), 268/274 respondents (98%) answered yes, and only 6 respondents (2%) answered that they do not use social media. Providing multiple choices for this question, Facebook is the most used social network (53%) than Instagram (20%) and YouTube (19%). On the other hand, there are Twitter, LinkedIn and Pinterest with the shortest participation in users (only 4% in total).

1.3 Use of Social Media



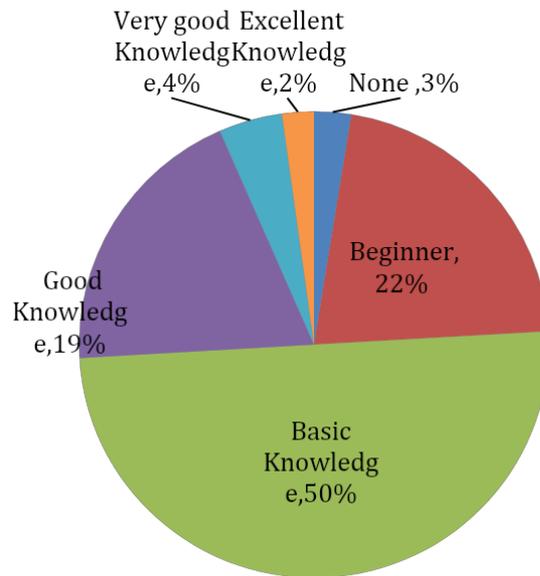
1.4 The Social Media



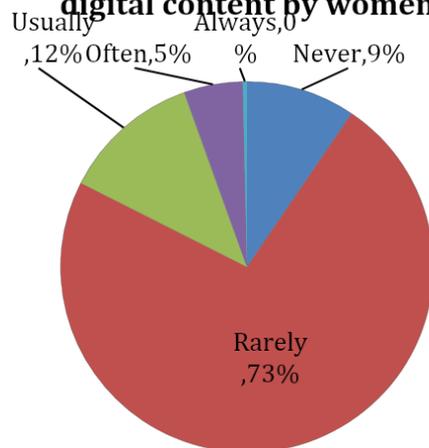
Considering women’s capacity from rural areas on social media (question 1.5) they answered that of them they have basic knowledge to manage social media (50%) and 22% of them are at the beginning of managing their accounts on social media. Only 25% in total of the respondents assess themselves as good – very good – excellent users of social media. In accordance with these answers (question 1.6), content creation is rare (73%). Only 33/274 participants answered that they usually create content (12%) and 14/274 (5%) participants

create content often, when the percentage of those that they never create content is significantly high (10%).

1.5 Average Capacity of managing social media



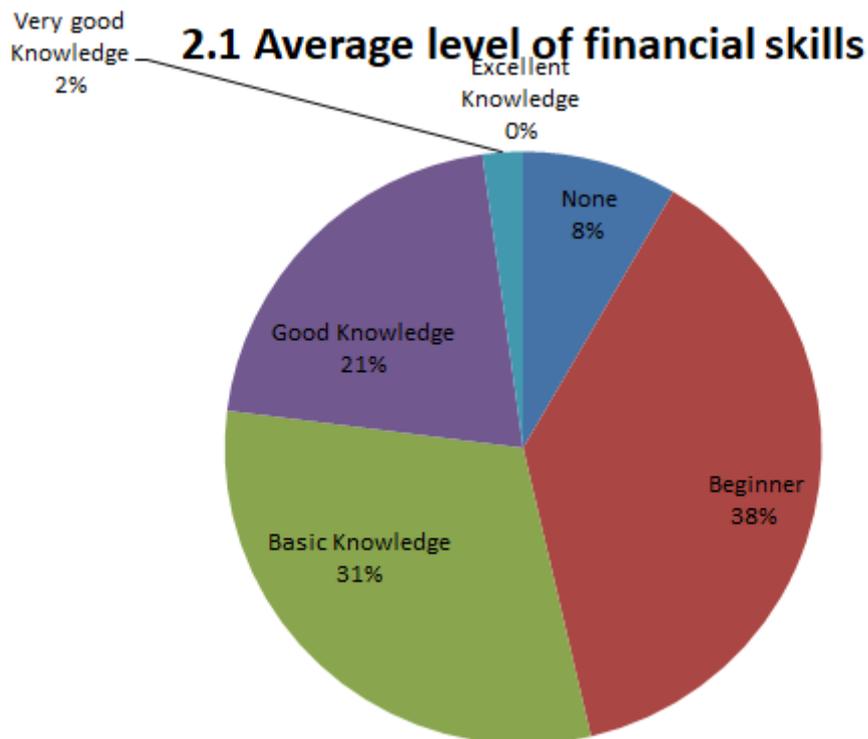
1.6 Average capacity of creating digital content by women



Part 3: Financial Literacy

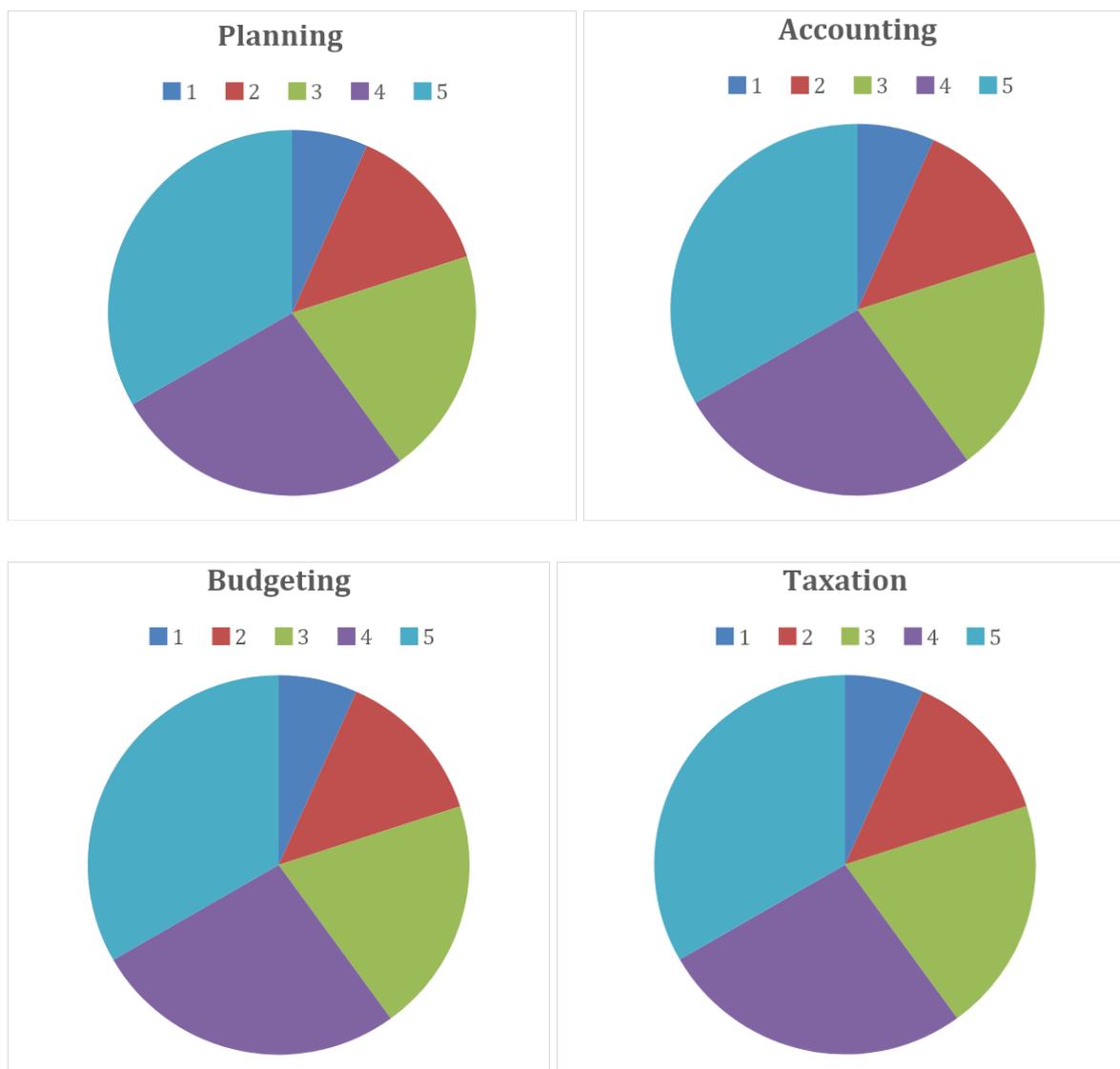
In the current Part the objective is to record the current section which introduces the participants/interviewed stakeholders to financial literacy and indicates the financial skills necessary in women’s professional life as significant qualifications.

More particularly, on the question 2.1. related with the level of financial skills in women in rural areas, most of the respondents (38%) answered that the level of knowledge in financial skills they have is as “beginners”. In the next level there are those with basic knowledge (31%) and good knowledge only 21% of the respondents. It is worth mentioning that there is 8% of the respondents (23/274) haven’t any kind of knowledge considering any financial issues.



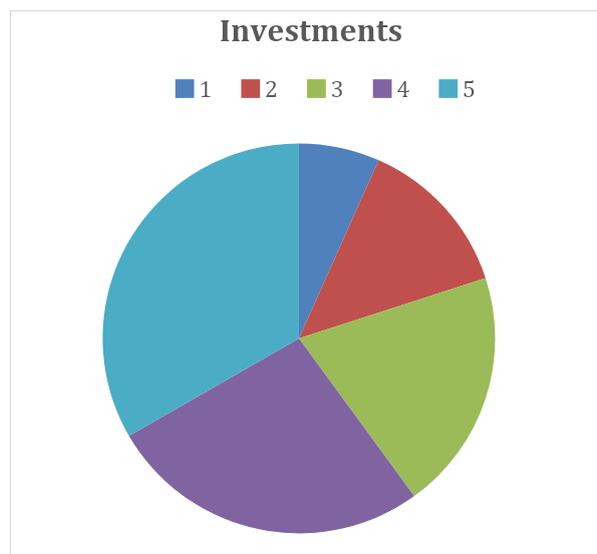
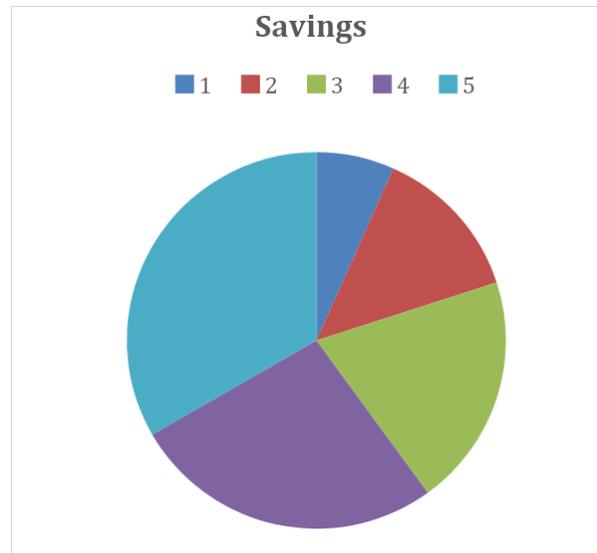
The question 2.2. gives the opportunity to the participants to assess multiple kinds of financial qualifications that the DigiWomen project team proposed according to previous references and bibliography. The scale defined from 1=as the less useful/relevant to 5=as the most useful/relevant. So, the possession of knowledge and skills related to planning the

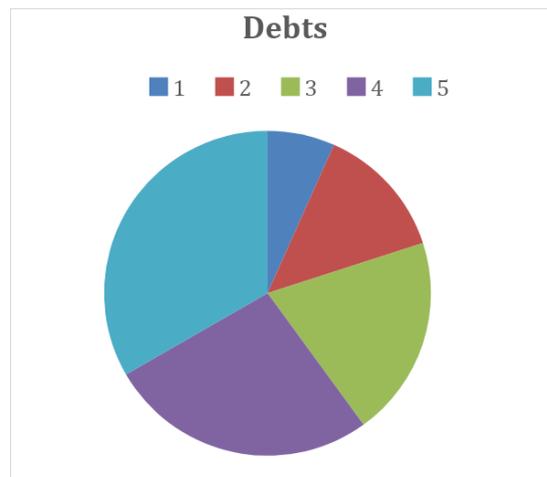
financial issues most of the respondents rated it with 3,4 or 5 which means that the total percentage is 96% without any deafferentation among the 3 highest options. On the other hand, the knowledge of accounting issues is rated as 3,4 or 5 with the percentage reaching 85%. It's in the same level of importance with the previous option. Considering the skills referred to budgeting most respondents (34%) mentioned that it is useful/important (level 4) while 25% and 25% mentioned it either with level 3 or level 5. In any case, budgeting is as relevant as the previous skills. The same level of importance is the taxation where the most of the participants in the survey rated in 3,4 or 5 with the percentage reaching 85% in total.



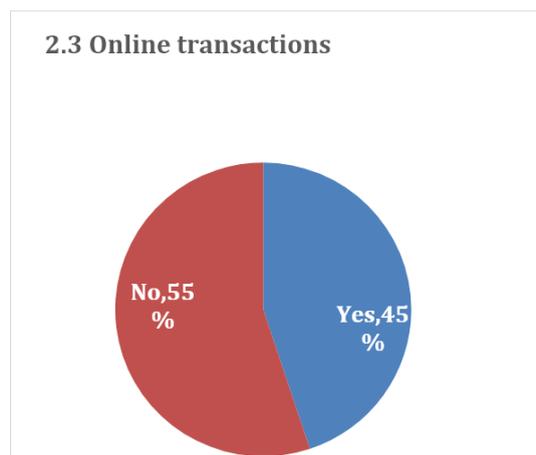
Other financial qualifications proposed by the project team have to do with the savings, the investments and the debts. More particularly, the importance level 3 is rated for both skills - 42% for savings and 30% for investments – while level 4 with 24% and 29% for each skill

follows. The last skills have to do with the debt's management where levels 3 and 4 mentions that it is so important with the others as well.





The last question asked whether women from rural areas asked if they know how to make online transactions, 123/274 (45%) respondents answered yes, while 151 (55%) respondents answered no.

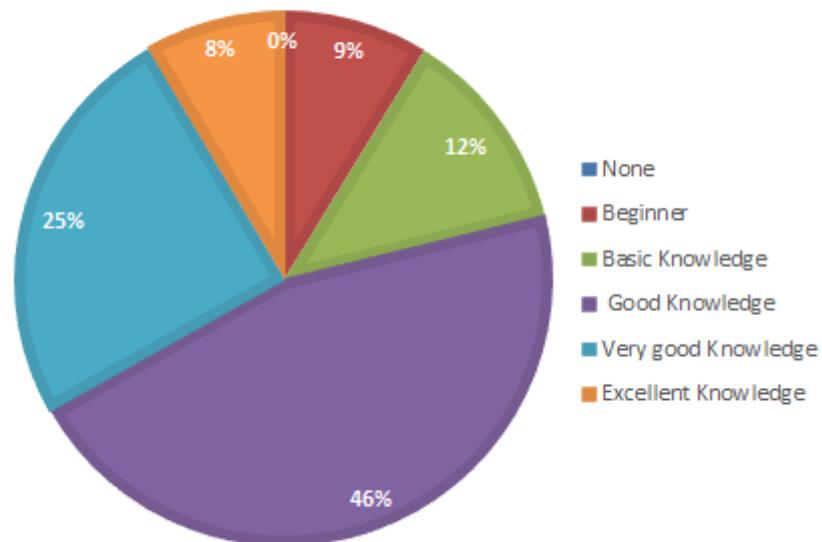


Part 4: Agricultural Literacy

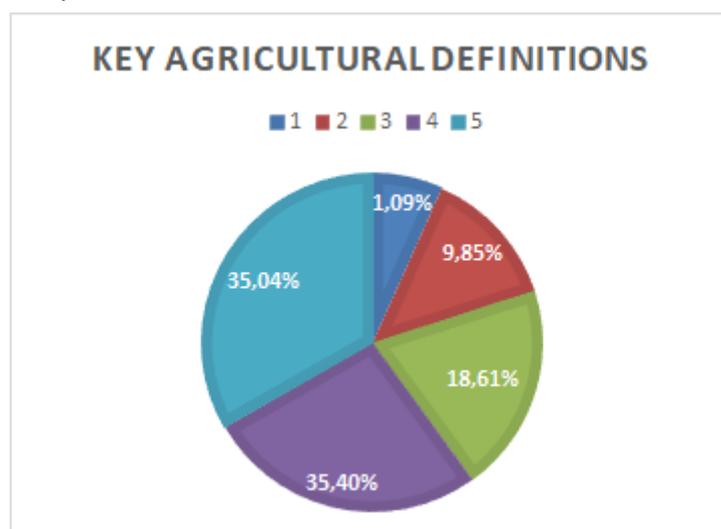
In the current Part the objective is to record the current section which introduces the participants/interviewed stakeholders to agricultural literacy and indicates the agricultural skills necessary in women's professional life as significant qualification.

More particularly, on question 3.1. related with the level of agricultural skills in women in rural areas, most of the respondents (46%) answered that the level of knowledge in agricultural skills they have is "Good". In the next level there are those with very good knowledge (25%) and basic knowledge only 12% of the respondents. It is worth to mention that there is a 9% of the respondents (23/274) that have excellent knowledge considering any agricultural issues while almost the same is the percentage of the "beginners".

LEVEL OF AGRICULTURAL SKILLS/ KNOWLEDGE

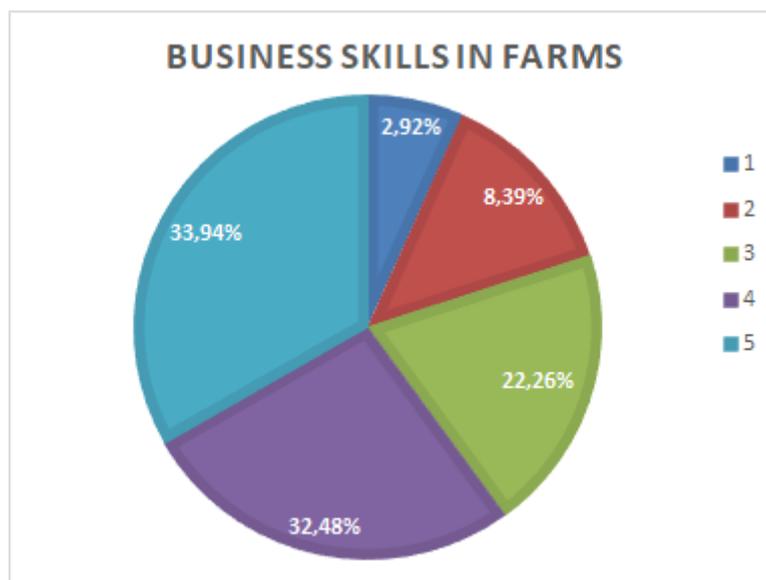
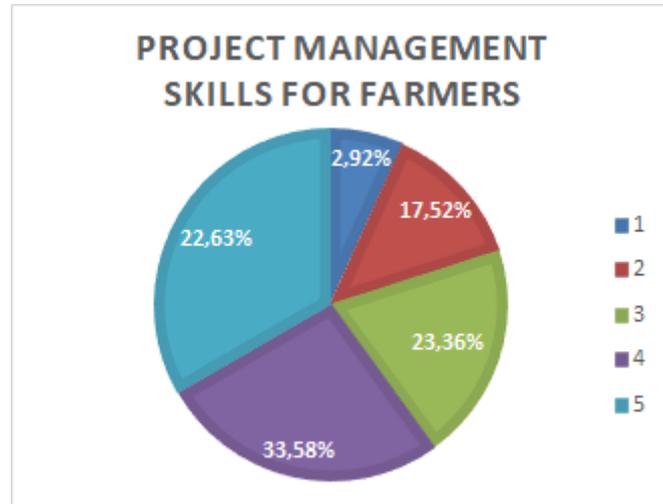


The question 3.2. gives the opportunity to the participants to assess multiple kinds of agricultural qualifications that the DigiWomen project team proposed according to previous references and bibliography. The scale defined from 1=as the less useful/relevant to 5=as the most useful/relevant. So, the possession of knowledge and skills related to key definitions in Agriculture per sector (crops, livestock, dairy, organic) most of the respondents rated it with 3,4 or 5 which means that the total percentage is around 90% without any deafferentation among the 3 highest options.

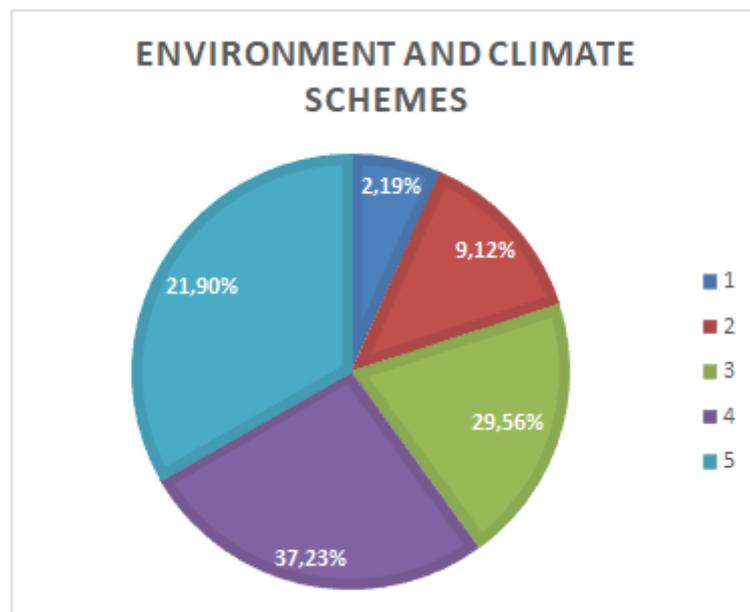
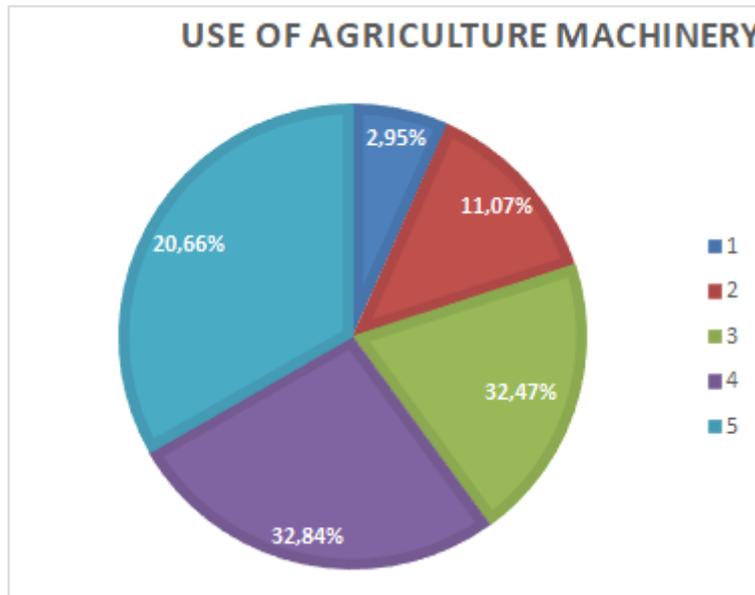


On the other hand, the acquisition of knowledge of project management skills for farmers or other related categories in the sector is rated as 4 (34%) while the level 3 and 5 keep percentages which reach 46%. It's as significant as the previous one. In the same group of

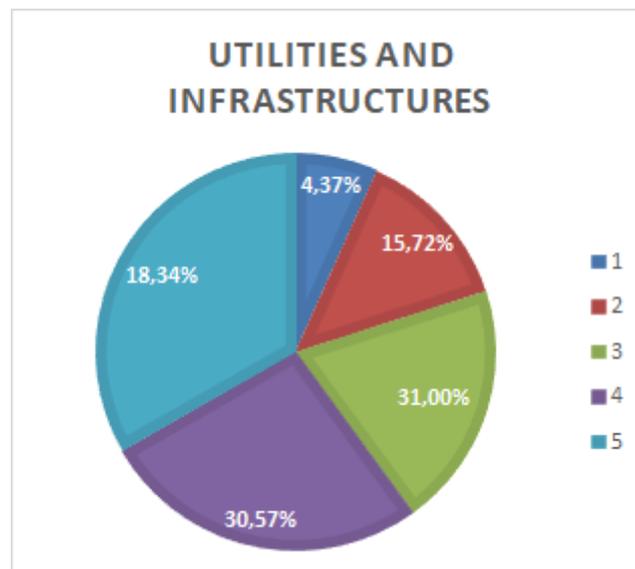
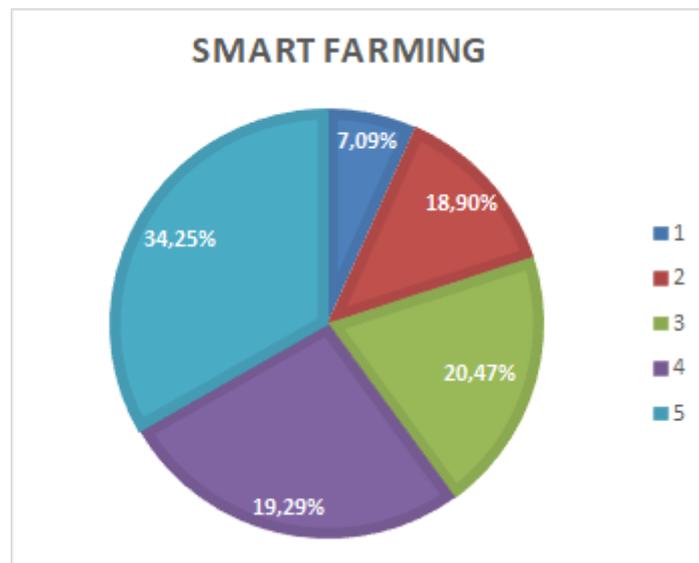
skills, there are business skills that keep significant level in rating as the most of the respondents rated them with 4 and 5 (around 64%), while the level 3 with around 23% follows.



Considering the skills referred to the use of agricultural machinery most respondents (66% in total) mentioned that it is very useful/important (level 4 and 5) while the percentage of level 3 is equally high – 21%. Considering the environmental aspect in agriculture is as relevant and important as any other skills. So, in the same levels of importance, the environment and suitable climate schemes should be gained as knowledge – level 4 and 5 with 60% in total and 30% for level 3.



In recent years, the most contemporary and modern qualifications in agriculture are all these that are relevant with smart farming. This current trend is depicted in the answers where almost 35% of the respondents mentioned that it is of high importance for someone who wants to enter the agricultural market. Levels 3 and 4 with a high percentage in total (41%) as well. Also, the infrastructures and any utilities in smart agriculture play a significant role in terms of agricultural qualifications as level 3, 4 and 5 keep almost 80% of respondents' answers.

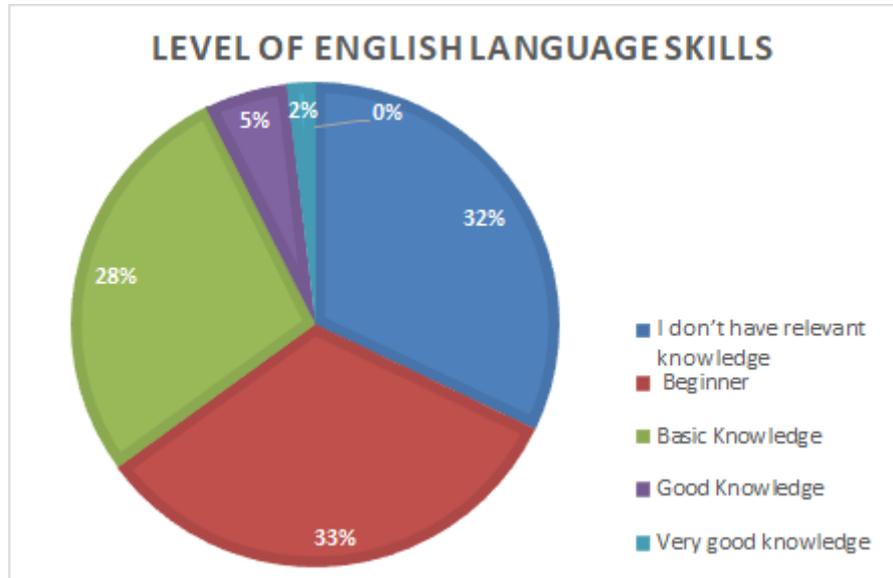


Part 5: English Language Literacy

In the current Part the objective is to record the current section which introduces the participants/interviewed stakeholders to the English language literacy and indicates the English language knowledge and skills necessity in women's professional life as significant qualification.

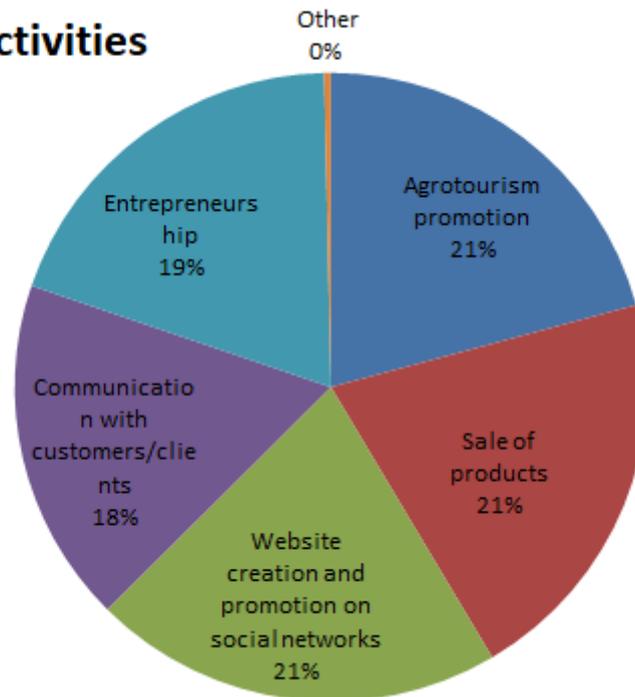
More particularly, on the question 4.1. related with the level of English language skills in women in rural areas, most of the respondents (33%) answered that the level of knowledge in English language is mentioned as "Beginners", those with no relevant knowledge keep a significant percentage of 32% and those with basic level with 28%. It is worth mentioning

that there is only 5% of the respondents (15/274) that have good knowledge while extremely short is the percentage of those with very good knowledge in English.



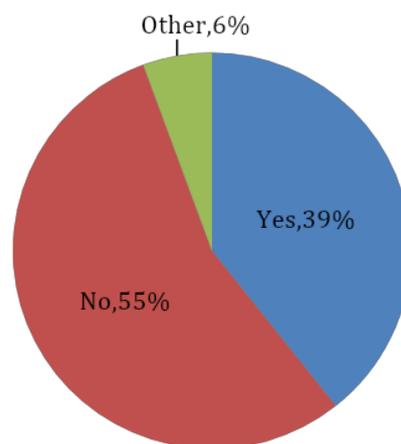
In the next question 4.2, the activities could the English language be beneficial for women in rural areas most of the respondents think that knowledge of English is useful for promoting agrotourism (21%), the same percentages of respondents think that knowledge of English is important for selling products and creating web pages and online promotion. In the same range, respondents consider English language is important for communication with customers/clients (18%) and for entrepreneurship (19%) while only 3/274 think that knowledge of English is important for all the above activities.

4.2 Activities



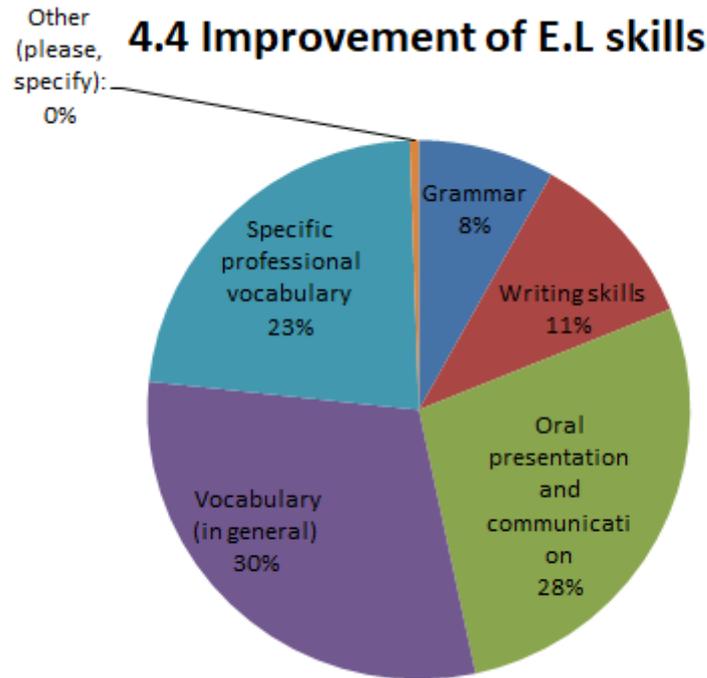
Women from rural areas have the **opportunity to participate in English language** courses. 39% of the respondents, 55% of the respondents believe that they do not have the opportunity to participate in English language courses, while 6% answered with others.

4.3 Opportunity of attending E.L. courses



In the next question about what English language skills do you think women from rural areas **should improve**, most of the participants in the survey (53%) answered the vocabulary. In the same category 28% of the respondents answered the oral presentation and

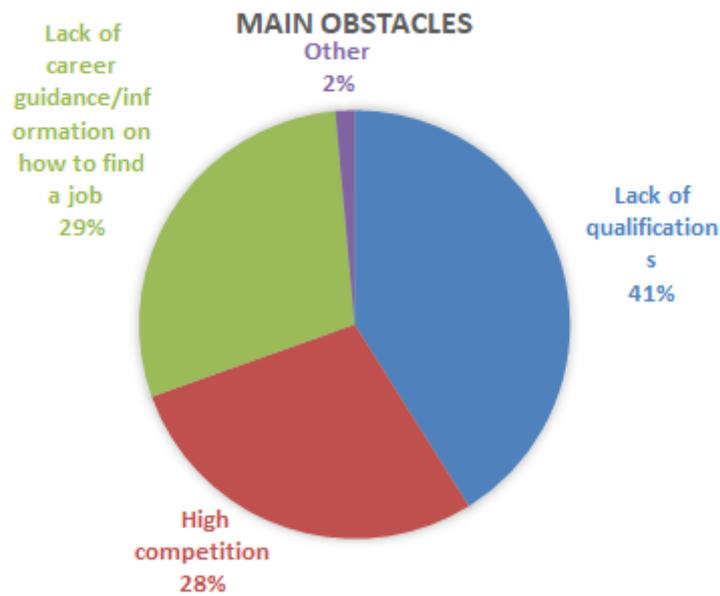
communication while writing skills and grammar in English language are skills with 19% in total.



Part 6: Women's Inclusion

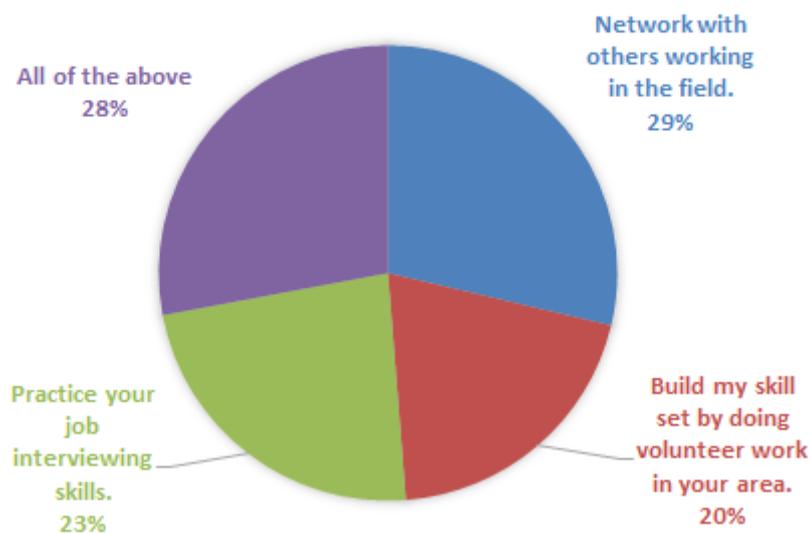
In the current Part the objective is to record the current section which refers to the inclusion of women coming from rural areas depending on the obstacles they face entering in the labor market due to the qualifications needed compared with those they have acquired.

More particularly, regarding the question that the respondent should answer about the main obstacles that women from rural areas face entering the labor market, 41% of them mentioned the lack of qualification. The same level of importance are the lack of career guidance or information on how to find a job (29%) and the high competition (28%).

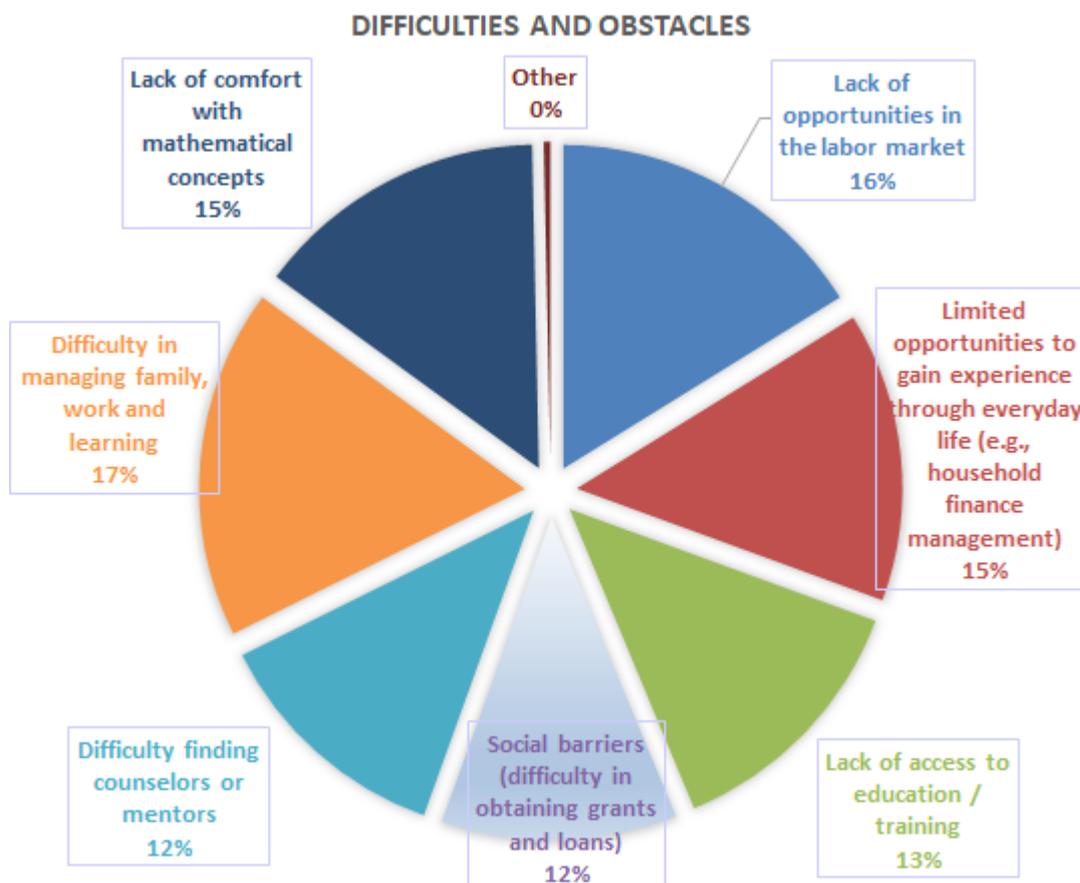


When participants asked what steps women in rural areas can take to increase their chances of getting the job they want, all of their answers have more or less the same importance as: networking with others working in the field reaches 29%, building skills set by doing volunteer work 20%, practice the job interview skills 23%, while the 28% of the respondents believe that all of the above answered increase the chances of getting the desired job.

STEPS FOR INCREASING THE CHANCES OF GETTING A JOB



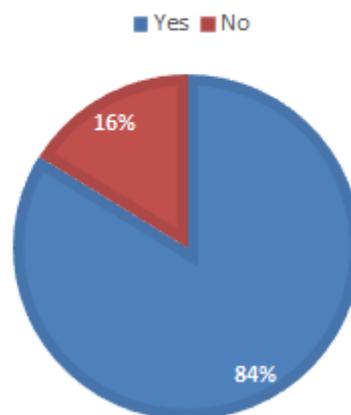
The question that asks the participants about the main difficulties and obstacles that women from rural areas face it seems that the percentages are in the same range of importance. More particularly, a slight difference being the first of the difficulties in managing family – work – learning with 17% of the answers and the lack of opportunities in the labor market reaches 16%. The lack of comfort with mathematical concepts and the limited opportunities to gain experience through everyday life (e.g., household finance management) reach 15% each of them. On the other hand there are the difficulties in finding mentors and counselors along with any kinds of social barriers so that leads them to have difficulty in obtaining grants and loans that they both reach 12% each of them. Taking into consideration all the above mentioned, the lack of access to education / training with 13% comes to add it as one more significant difficulty for women in getting the job they want.



The current survey includes the next “open” question where as the participants have the opportunity to answer freely about which literacies women from rural areas should acquire to enter in the labor market. Most of the participants noted that particular business skills such as entrepreneurial - project management – marketing – communication – fundraising skills and competences are of high importance for women entering in the labor market. On the other hand, any digital competences and skills that women can gain would be considerable as significant qualifications. Finally, it’s worth mentioning that access to lifelong learning and specialization could be considered as an additional asset in a woman’s professional life.

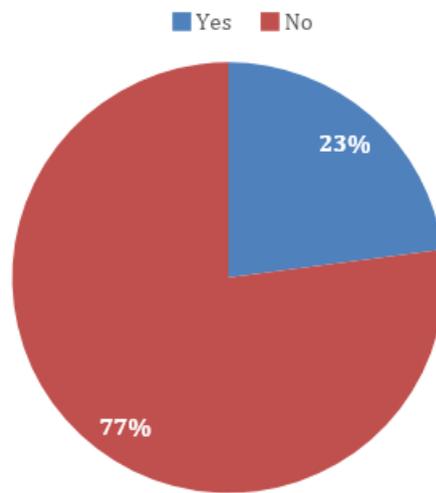
When the participants were asked if the proposed literacies by the “DigiWomen” project are relevant/coherent with the needs of the target group and the opportunities in each partner’s territory the majority of the respondents answered positively (84%) while 16% were negative.

ARE THE PROPOSED LITERACIES RELEVANT WITH THE NEEDS IN EVERY TERRITORY?



The last two questions are if there is any particular training programme/course /seminar provided in each country the majority of participants answered with no (77) while the positive answers were only 23%. Those programmes/courses are limited and refer mainly to entrepreneurship development methods.

Training programme in your area



e. Conclusions

1. The majority of the respondents represent participants coming from the agricultural productive procedures of the rural development sector.
2. The majority of the participants in the survey with the DigiWomen project led us to the profile of the participant who belongs to the age range between 45-54 years old, he/she has a junior high school or high school diploma and he/she is married.
3. On the other hand, most of the participants in the survey are involved with the DigiWomen project's subject for more than 10 years which seems that they have extremely high experience and expertise in providing knowledge and skills to a particular group of people in the community either as an entrepreneur or as an experienced employee.
4. The VET participants are the less
5. Considering the Digital Literacy's skills and competences, the survey concludes that women from rural areas should gain knowledge and qualification **firstly** on:
 - a. Communication and cooperation (responding to emails, visual content management, etc.)
 - b. Safety in the web (applications, online transactions etc)
 - c. Content creation in social media
 - d. Processing tools (Microsoft Office, photo processing, etc.)
 - e. Managing data/information
6. When the participants asked to assess themselves the most of them answered that they have basic knowledge of digital skills, with basic capacity in managing social media accounts creating content rarely, although they use social media almost all of the participants.
7. It is crucial to mention that the participants answered that the LinkedIn platform was not selected by the respondent despite the fact that it is the basic professional social media platform which can contribute to their professional profile.
8. Considering the Financial Literacy's skills and competences, the survey concludes that women from rural areas should gain knowledge and qualification **equally** on:
 - a. Planning
 - b. Accounting
 - c. Taxation

- d. Budgeting
 - e. Investments
 - f. Debts
 - g. Savings
9. When the participants asked to assess themselves, most of them answered that they have basic or beginners' knowledge of financial skills with low capacity in making online transactions.
10. Considering the Agricultural Literacy's skills and competences, the survey concludes that women from rural areas should gain knowledge and qualification **firstly** on:
- a. Business Skills
 - b. Smart Farming Technologies
 - c. Key agricultural definitions
 - d. Project Management Skills
 - e. Environmental Schemes
 - f. Technical issues (machinery and infrastructures)
11. When the participants asked to assess themselves the most of them answered that they have good knowledge of agricultural skills. Combining the above mentioned, the survey concludes that women should reassess the existing knowledge in agricultural terms and definitions incorporating the new smart farming competences.
12. Considering the English Language Literacy's skills and competences, the survey concludes that women from rural areas should gain knowledge and qualification **firstly** on:
- a. Vocabulary
 - b. Oral communication and knowledge of particular vocabulary terms.
13. When the participants asked to assess themselves, most of them answered that they have beginners' knowledge of English language skills. Combining the above mentioned, the survey concludes that women should reassess the existing knowledge English as they can be used in web activities for developing / promoting online.

14. The women's inclusion has to do with particular issues they face in order to enter in the labor market:
 - a. The lack of qualifications and the career guidance
 - b. The networking with others working in the same field
 - c. The combination of family and work issues.
 - d. The lack of particular courses according to their needs.

15. The main conclusion that the survey of the DigiWomen project end up is that women coming from rural areas need support to build their professional profile providing courses addressed to their current needs which are located to:
 - a. Communication and cooperation skills
 - b. Business skills
 - c. Smart and digital skills

4. Future knowledge – skills – competences

4.1 Digital Literacy

The availability of digital services is critical in fully utilizing the potential of good infrastructures. In rural areas the scale that can rapidly enable, for example crowd-sourced mobility services or a health and social care support network, is not always visible. As a result, different solutions may be needed, ones that often require innovative thinking and the establishment of an appropriate, context-specific organisational structure. One such crucial factor that takes many forms and can hinder development, is the lack of digital literacy, as well as lack of opportunities for its growth amongst women or rural areas.

I. ICT Training

The main goal of Information and Communication Technology (ICT) application in agriculture is to provide information relevant to the needs of farmers under their socio-economic and biophysical circumstances. With appropriate ICT training, farmers can use it to perceive market information, for example daily updates on the prices of agricultural commodities in the local markets of the surrounding district, as one of the most relevant ICT services. This can enable them to sell at the greatest possible market price, but more importantly, it can offer much needed information on animal husbandry and dairying. In order to receive those benefits and integrate the solution into their agricultural work certain changes must be made and barriers overcome; Low economic status has to be improved, awareness for such systems must be raised, technical knowledge training must be implemented and very importantly, general technical elements -such as bandwidth in rural areas- must be improved.

II. eServices

A number of online applications that with appropriate user training and knowledge would allow agriculture professionals, as well as the general public occupying rural regions, to enjoy access to those basic services that are necessary for the improvement of farming practices, the decrease of inequality in access to services between rural and urban population, and the overall quality of life. A selection of of these beneficiary services can be identified below as follows;

II.a - eLearning

E- Learning services aim to reduce barriers to the access of rural population to education / training services and can be quite useful both at an educational level and a community level. Educationally they can provide an online platform that supports the teacher's or educator's work (e.g. organize and upload pedagogical material, create an on-line library of the courses); the student's work (e.g. on-line access to the library; on-line clarifications and cooperation); the group work e.g. access to remote laboratories for experimental work. Moreover, they increase familiarization of young people and development of skills in ICTs, agricultural technology and general digital literacy levels. Community-wise, each individual has the possibility to use online learning services offered by various providers (private and/or public), thus developing new skills and competencies that lead to personal empowerment and increase of skills and knowledge of employees in rural regions, adding value to labour productivity and competitiveness. This model includes functions like e-libraries, offering access to knowledge and information sources and enabling the local population (students, professionals, etc.) to share a larger amount of resources.

II.b - eBanking

Online banking platforms can improve and enable access to financial services is vital for rural regions, particularly those that are more isolated. e-banking and m-banking applications can transform and restructure the provision of formal services of the banking sector, offering new cost-effective ways of delivering traditional services, with huge benefits for users that expand to professional agricultural business practices and finance, as well as personal living.

II.c - Social networking

The development of communication technologies has played a major role in the increase of social interaction taking place between various modes of communication, individual to individual, individual to group, group to individual and group to group. ICTs and the Internet can be characterized as highly e-inclusive technologies, allowing people to establish links with the rest of the community or other communities as well. e-Inclusion is of paramount importance for rural regions, especially for those which are geographically isolated, leading to the creation of social networks. Such networks are critical for the strengthening of social relationships and networking among agricultural professionals and farmers of rural communities, but also can be considered as important platforms for information dissemination and increase of awareness on various issues of concern at the local level.

II.e - Teleworking

Teleworking is an important application of online communication services and one with promising potential in the rural context. It is a key tool among others, for the greater flexibility of jobs in time and space. New, location- and time-independent working structures are now offering the potential for decentralization of labour through various teleworking schemes. Teleworking, as a powerful instrument to “breaking down barriers between people, places, roles and activities” (EC, 1999), that can benefit rural regions by rendering them attractive locations for the development of teleworking schemes e.g. televillages. This can have significant implications in terms of work creation based on the geographical dispersion of businesses, strong job growth in the service sector, restructuring of socio-economic patterns in rural regions, production and consumption patterns, as well as commercial and social connections.

III. Automated Farming

Farm automation technology addresses major issues like a rising global population, farm labour shortages, and changing consumer preferences. It is a form of contemporary farming which can cover routine tasks utilizing technological breakthroughs such as modern green houses, precision agriculture, artificial intelligence, harvest automation, autonomous tractors, seeding and weeding, and drones. The benefits of automating traditional farming processes are enormous, since they tackle issues like consumer preferences, labour shortages, and the environmental footprint of farming. Knowledge and competencies on farm automation also afford advantages such as reduction in human efforts, a highly eco-friendly approach, increase of productivity, uniformity of work, as well as reduction of production and operating costs.

4.2 Financial Literacy

Globally, both developed and developing economies have recognized the importance of financial literacy as an essential life skill for their citizens, promoting targeted financial literacy education policies and initiatives aimed at increasing their competences on this topic.

For the scope of the DigiWomen project, whose target group is constituted by women from rural areas, working or willing to work in the agricultural sector as employees or entrepreneurs, the results of prestigious international research and studies focusing both on:

- financial skills for adults;

- financial skills for micro, small and medium-sized enterprises (MSMEs) and potential entrepreneurs have been analyzed.

FINANCIAL SKILLS FOR ADULTS

The research on financial skills for adults carried out by the OECD International Network on Financial Education (OECD/INFE), commissioned by the G20 leaders in 2013, identifies a ‘Core Competencies Framework’ covering four main areas: A) Money and transactions; B) Planning and managing finances; C) Risk and reward; D) Financial landscape. For each of the mentioned content areas are defined topics related to core competencies, including knowledge, behaviors and attitudes.

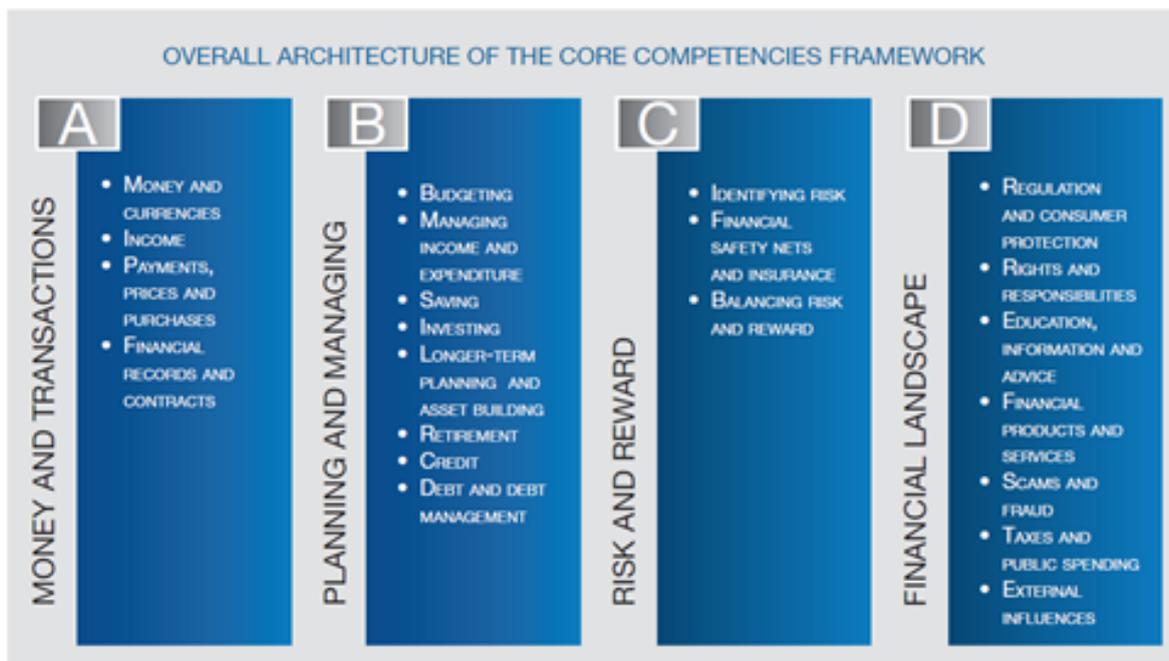


Table 1. Overall architecture of the core competencies framework
OECD (2016) G20/OECD INFE Core competencies framework on financial literacy for adult

A synthesis is reported below:

CONTENT AREA	A- MONEY AND TRANSACTIONS
---------------------	----------------------------------

BRIEF DESCRIPTION	In this area are included the core competences regarding: different forms, kinds, scopes of money and its utilization; the generation and management of income; the comparison of prices and providers when shopping; the form of payments; the relevance of recording financial information for reference and being aware of contracts' implication.
TOPICS/COMPETENCIES INCLUDED	Money and Currencies
	Income
	Payments, prices and purchases
	Financial records and contracts

CONTENT AREA	B- PLANNING AND MANAGING FINANCES
BRIEF DESCRIPTION	In this area are included both daily and longer term financial competences: creating and managing a budget, balancing income and expenditure, the importance of saving, the opportunity of investing, organizing retirement, using the credit, debt management.
TOPICS/COMPETENCIES INCLUDED	Budgeting
	Managing Income and Expenditure
	Saving
	Investing

	Longer term planning and asset building
	Retirement
	Credit
	Debt and debt management

CONTENT AREA	C- RISK AND REWARD
BRIEF DESCRIPTION	In this area are covered competencies to detecting risks, setting up financial safety nets and balancing risks and rewards. Are included both risks related to financial products and to other kind of situation (illness, disability, death, natural disasters, etc.)
TOPICS/COMPETENCIES INCLUDED	Identifying risks
	Financial safety nets and insurance
	Balancing risk and reward

CONTENT AREA	D- FINANCIAL LANDSCAPE
BRIEF DESCRIPTION	This content area refers to the financial world as a whole and the capacity of operating in it: financial regulation and the protection of consumers; rights and responsibilities; access to financial education and information; financial products and services and competences to make the adequate choices; scams and frauds; taxes and public spending; external influences on personal finances
TOPICS/COMPETENCIES INCLUDED	Regulation and consumer protection
	Rights and responsibilities
	Education, information and advice
	Financial products and services
	Scams and fraud
	Taxes and public spending
	External influences

FINANCIAL SKILLS FOR MSMES AND POTENTIAL ENTREPRENEURS

Taking up the definition given by OECD-INFE, when referring to Financial Literacy for MSMES and entrepreneurs we speak about: "the combination of awareness, knowledge, skills, attitudes and behaviour that a potential entrepreneur or an owner or manager of a micro, small or medium sized enterprise should have in order to make effective financial decisions to start a business, run a business, and ultimately ensure its sustainability and growth".

A specific framework focused on the relevant financial literacy competencies to be developed/improved by MSMES owner, managers or willing-to be entrepreneurs has been developed by OECD-INFE, according to the current state of the business (starting, running, growing).

The framework is articulated in four areas of competencies and for each of them are defined further topics. Like the core competencies framework for adults described in the section above, within each area and topic, competencies are organised into knowledge, behaviors and attitudes (Dimensions of financial literacy). Furthermore, competencies are systematized according to the different stages of the development of the enterprise (Basic/informal; Starting up/becoming formal; Growing; Closing).

A scheme of the structure of the framework follows:

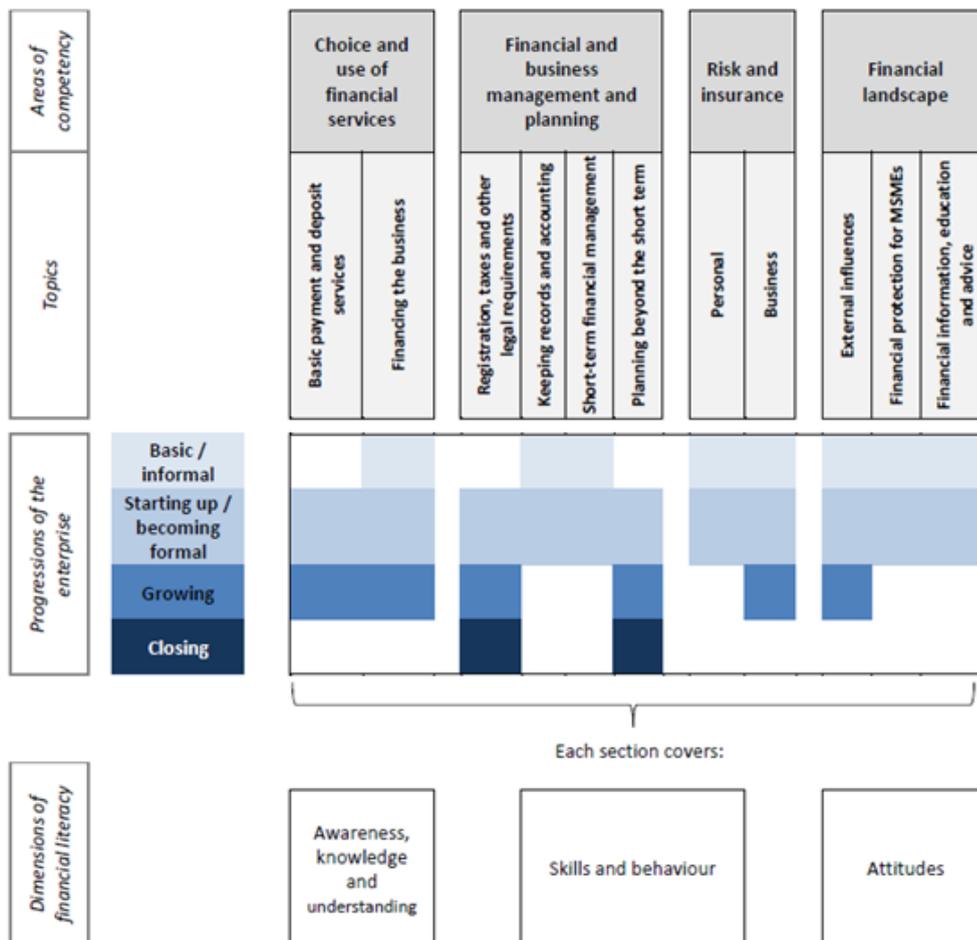


Table 2. Overall architecture of the core competencies framework - OECD (2018), OECD/INFE Core competencies framework on financial literacy for MSMEs

For the scope of the project, are reported below the areas competences and the financial topics/competencies covered, whose 'depth' should be modulated according to the progression of the enterprise.

AREA of COMPETENCY	A- CHOICE AND USE OF FINANCIAL SERVICES
TOPICS/COMPETENCIES INCLUDED	Basic payment and deposit services
	Financing the business

AREA of COMPETENCY	B- FINANCIAL AND BUSINESS MANAGEMENT AND PLANNING
TOPICS/COMPETENCIES INCLUDED	Registration, taxes and other legal requirements
	Keeping records and accounting
	Short-term financial management
	Planning beyond the short term

AREA of COMPETENCY	C- RISK AND INSURANCE
TOPICS/COMPETENCIES INCLUDED	Personal risk and insurance
	Business risk and insurance

AREA of COMPETENCY	D- FINANCIAL LANDSCAPE
TOPICS/COMPETENCIES INCLUDED	External influences
	Financial protection for MSMEs
	Financial information, education and advice

Sources:

PISA (April 2019), 2021 *Financial Literacy analytical and assessment framework* available at: <https://www.oecd.org/pisa/sitedocument/PISA-2021-Financial-Literacy-Framework.pdf>

OECD (2016), G20/OECD INFE *Core competencies framework on financial literacy for adults*.

OECD (2018), OECD/INFE *Core competencies framework on financial literacy for MSMEs*

4.3 Agricultural Literacy

Employing the right staff is one of the biggest problems currently facing farmers. Many people would simply not consider a career in the farming industry, while most farm workers are born into rather than enter the industry. There is no denying that staff recruitment and retention have been an increasing challenge for the agricultural sector in recent years. The European agricultural workforce is expected to decline by 28% between 2017 and 2030 [1].

With traditional farmwork often perceived as hard, dirty manual labour - usually involving unsociable hours and low income - a career in the industry has undeniably been written off as low skilled, low paid work. But the transformation of the agriculture sector through progress and innovation calls for a highly skilled workforce.

Lack of Expertise

According to recent research by Shell Company, almost half (45%) of farming businesses globally admit they are facing a lack of expertise and training. A further 31% said they think there is insufficient advice on how to best maintain equipment for current staff, while 74% think inadequate expertise of staff plays a role in breakdowns.

While part of the solution is identifying the issue as a lack of knowledge, farm businesses also revealed that they are unsure where to turn to for help. Over half (54%) of farmers said they feel they are currently facing a lack of external support, while 57% agree their business would benefit from more equipment maintenance support from external suppliers. A further six in 10 (62%) favour additional training on effective equipment lubrication for their maintenance staff².

To secure the farmers of the future and promote a life-long career in the sector, employers in agriculture need to adapt to these needs. Namely through new and exciting ways to both engage with potential employees and offer them the most effective training to work in this now highly technical sector.[2]

Due to technology, the agriculture industry has drastically changed in the past 50 years. To keep up with the evolving times, farmers will also have to change how they manage their business and their employees in the future.

Staffing and Managing the Workforce

Even though the quantity of labor used in production agriculture has been declining for decades, improving labor efficiency and finding the “right people” for the “right jobs” remains imperative to the success of farms. In general, labor efficiency can be improved by investing in more capital per worker and/or the adoption of less labor-intensive technologies. As a farm increases capital per worker, particularly in today’s environment where many of the new technologies utilize automation, it is important to assess whether the farm’s employees have the prerequisite capabilities and skills to fully take advantage of new technologies. As noted by Langemeier and Boehlje, technology is a key driver influencing both financial performance and consolidation in production agriculture.

Precision farming will require a different (or at least enhanced) “mental model” of the farm manager and farm workforce. Choosing and using precision farming tools and technologies requires an enhanced appreciation and understanding of science and fact-based decision making. This includes a more advanced understanding of the biological and physical sciences to frame these decisions, and the ability to use data analytics and quantitative analysis tools

such as statistical analysis and optimization models to make these decisions. Which is why it is essential to bring new capabilities and skills into the farm of the future.

Skill Assessment

One of the ways to get a handle on the farm's ability and proficiency with regard to a skill set such as working with new technologies is to perform a skill assessment, which simply stated is an evaluation of each individual's ability to perform a specific skill or set of skills. A skill assessment measures what employees can do, and does not distinguish whether those skills were obtained through education or experience. Skill assessments are often used when recruiting, for career development, and when rapidly adopting new technologies which require new skills, reskilling, or upskilling.

It is also important to evaluate [production skills](#) and [management practice skills](#). For production skills, Langemeier noted the importance of using a suite of technologies that provides the most efficient use of inputs, employing consultants to assist with difficult or complex production problems, and charting key production efficiency measures. When using management practice skills, Langemeier discussed the importance of developing a strategic plan that identifies "strategic issues". One of the components of a strategic plan is a regular assessment of technology needs for the business and a financial plan that examines how the business is going to pay for new technologies.

Skill Gaps

The emergence of precision farming and in particular automation technologies is rapidly changing the nature of work for all businesses, including farms and ranches. To maintain a competitive advantage, farm operators will need to take a more active role in identifying the capabilities and skills needed by the business, and to develop mechanisms to recruit, train, and retain employees. As part of a skill assessment, it is important to identify "gaps in capabilities and skills" and to determine how the business is going to address these gaps.

Table 1 illustrates current capabilities and skills with potential future skills needed in production agriculture. This table was adapted from Willcocks (2020). To summarize the table, skills related to those that are difficult for machines to emulate (e.g., creativity, leadership, strategic positioning, and interpretation of data and information from precision agriculture technologies) will be critical to the farms in the future. Individual farms need to assess whether they have someone on board that has these capabilities and skills. If they don't, would it be possible to contract for these skills? More options related to developing the workforce of the future are discussed below. From a time management standpoint, one of the upsides of current trends in automation is that it may free up employees to spend more time on their distinctive human capabilities and skills (e.g., interpretation of data and

information from precision agriculture technologies) rather than on predictable physical work, potentially augmenting labor productivity.

In terms of the workforce environment, developing a mindset of life-long learning, stressing collaboration, and making sure that we have personnel that are responsible for leadership tasks, for supervising and training employees, and for developing a strategy to purchase and fully utilize precision agriculture technologies is important. Options for building the workforce of the future include retraining current employees, redeploying employees so that they can focus on future skills needed, hiring individuals with specific automation skills, contracting with outside parties for a portion of the automation skills needed, and removing skills that are not as pertinent as they have been historically. Even with a small workforce, farms will likely use a combination of these options rather than just one of the options.

Farmers know that production agriculture is changing very rapidly. Adopting precision farming and automation technologies (e.g., robotics, drones, autonomous machines) will be critical to a farm's competitive advantage. Each farm needs to evaluate whether it has the workforce in place to take full advantage of precision agriculture and automation technologies, or develop a plan to access these capabilities and skills from an outside party.[3]

Finally, The EIP-AGRI seminar 'New skills for digital farming' took place in Aranjuez (Spain) on 5 and 6 February 2020. The event was organised with the collaboration of the Spanish Ministry of Agriculture, Fisheries and Food. 149 participants from 27 European countries took part in the event. During the last 6 years, several EIP-AGRI events have addressed the opportunities and challenges of digitalisation in farming. Despite recognising that the digitalisation of European farming is actually happening, these events showed that the extent to which new technologies are taken up in the field is actually limited. Among the key barriers for a wider technological uptake, one was always mentioned: the lack of adequate knowledge and skills.

These six skill domains can be listed according to their place in the process of technology uptake:

- Attitude and open-mindedness
- Comprehensive management
- Communication and collaboration
- 'Bridging'
- Digital literacy

- Advanced digital skills [4]

Sources:

1. [EU agricultural outlook: European agricultural labour and total income expected to decrease by 2030](#)
2. www.shell.com
3. Langemeier and Boehlje, Purdue University
4. EIP-AGRI Seminar: New skills for digital farming FINAL REPORT JUNE 2020

4.4 English Language

The need to be able to speak foreign languages is recognised all over the world, with the English language being predominant as it represents the main official language in many areas - business, aviation, science, etc. The lack of the English language skills may result in or lead to getting a lower-paid job, losing one's job, not being able to be competitive in the labour market or be incapable of operating one's company or services on an international level. Generally, with the English language skills, a business, company, or individual can broaden its/their horizons and expand not only on national level but also abroad. Thus, the English language literacy needs to be strengthened in various areas even for women who come from or work in rural areas. The modern trend is to combine various life skills with English to be able to succeed not just on a national level, but also to reach the international audience and potential customers or employees.

1. Vocational English (ESP)

In agriculture, it is very important to be familiar with specific professional English dealing with various fields of agriculture, e.g. farming, agrotourism, manufacturing homemade or bio products, etc. Apart from general English, this ESP (English for specific purposes) is necessary, too. Landowners, workers, start-upers, businessmen and businesswomen need such ESP to be able to communicate with contractors, suppliers, clients, customers, employers, employees and the like.

A very important area of English for agriculture is the vocabulary. Words, expressions and phrases used in this context are unique and used in connection with the realities, objects, and concepts occurring in agriculture. An ordinary person may not know what foot and mouth disease, reap the harvest, livestock, slaughter, irrigation, or other words and expressions mean, though he or she may be a very proficient and experienced language speaker and user. However, people working in agriculture need to become familiar with agricultural vocabulary as it may make their mutual understanding a lot easier.

2. Business English

Though not directly connected to the field of agriculture, Business English skills seem to be of quite a big importance for specific agricultural sectors, especially in product sales and agrotourism which includes renting accommodation or providing various free-time activities for clients and customers.

For people working on agriculture, the following Business English skills can be considered very important:

- Writing semi-formal and formal emails,
- Making telephone calls,
- Handling complaints,
- Giving presentations,
- Applying for a job, and
- Hiring and firing people.

All the above-mentioned skills are a combination of business skills and English skills and can be significant or even essential for agricultural workers, too, depending on their exact job position and seniority level.

These skills are often incorporated into the English language lessons, e.g. students often need to give presentations as part of their interim or final assessment, they need to practise phone calls in pairs, etc.

3. Communication skills

Just like the psychologist Watzlawick said, “You cannot not communicate. Every behaviour is a kind of communication.” It means that we communicate with others every moment of our lives.

Generally, communication and speaking skills are considered to be among the most important ones in foreign language learning and teaching, too. It is the same in the field of agriculture. Rural agricultural employees, employers, and inhabitants of rural areas need to communicate, whether it is an employer to an employee or vice versa, a company to its clients/customers, colleagues to one another, virtual communication on the social media channels, or a tractor driver to a passer-by. Therefore, communication needs to be divided into written and oral, as well as formal and informal. According to Cambridge Assessment English, employers from all over the world say that the most important language skill is reading (in 12 industries) and then speaking (in eight industries). However, all of the mentioned communication types might be important to any rural workers according to their exact occupation, seniority, subordination or superiority, number of co-workers and the like. Formal spoken English may be useful for an agrotourism hotel/pension receptionist, while informal written English may be important for a Facebook webpage administrator of a certain farm.

4. Soft skills

Soft skills are essential in today's world. The good news is that these can be enhanced, practised, and rehearsed in learning a foreign language, too. Soft skills (sometimes also called “life skills” are for example:

- cooperation,
- teamwork,
- persuasion,
- weighing alternatives,
- culture awareness,
- reading for gist,
- active listening,
- polite agreeing and disagreeing,
- critical thinking, etc.

The above-mentioned skills can be incorporated into the English language tuition very easily and naturally as working in pairs and groups is an inevitable part of English language lessons, choosing the best strategy is quite common in activities where learners need to decide on the best option of a specific person or find the best solution of a specific situation, or study several sources for an essay or thesis and find the core information or overall meaning that they can use.

Such activities can become quite useful and helpful in agriculture, too, because, as the famous saying goes “Nobody is an island” and we all need to cooperate to be successful. The key to the world and a satisfying career is to communicate and collaborate with other people inside and outside of field of study or work and strategies aimed at soft skills can help to enhance independence, self-esteem, self confidence, and generally develop the personality in an appropriate direction.

5. English for the social media

Based on the questionnaire results, it is obvious that respondents of our research understand and acknowledge the importance of social media channels, e.g. Facebook, Twitter, or Instagram. Thus, we can consider activities and skills such as creating social media content or advertising to be of great importance. Although it is necessary to become familiar with technical skills first, if wanting to progress and move to the next level, the use of English is required in social media posts, articles, and photo descriptions in order to reach the international audience.

These skills are strongly linked to the written form of language, so-called “langue”. Therefore, the main focus needs to be on grammar, morphology, and spelling, as well as stylistics, because social media posts may not attract attention unless they are catchy, easy to read, positive, motivational, and optimistic.

Overall, we recommend stating the so-called “can-do statements” that need to be set according to the target group of the project and thus develop a very useful curriculum in order to enhance the employability of all the people participating in the project as much as possible.

Sources:

Cambridge Assessment English. 2021. **Which English language skills are needed for the future?** Available at: <https://www.cambridgeenglish.org/learning-english/parents-and-children/information-for-parents/tips-and-advice/which-english-language-skills-are-needed-for-the-future/> /cited 1 July 2021/

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Pope, Nicola. 2019. **English for employability: What will jobs be like in the future?** Available at: <https://www.english.com/blog/english-for-employability-what-will-jobs-be-like-in-the-future/> /cited 29 June 2021/

5. Policies – Initiatives

a. Slovenia

The Chamber of Agriculture in Slovenia

The Chamber of Agriculture in Slovenia mission is to represent the public interest, the interests of the industry and members of the Chamber of Commerce and Industry of Slovenia to ensure the development of agriculture, forestry and rural areas, as well as a healthy environment and healthy safe food for the entire population.

The goals for which the Chamber was established and operate are:

- The protection and representation of the interests of agriculture, forestry and fisheries
 - Advising individuals and legal entities engaged in agricultural, forestry and fishing activities
 - Promoting economical and environmentally friendly farming, forestry and fisheries

The Chamber of Agriculture in Slovenia:

- Represents the interests of membership in legislative procedures
- Provides free technical, legal and economic advice in agriculture and forestry
- Ensures the coordination of two public services - agricultural advice and control and selection in animal husbandry
- Informs members and the general public about current events in agriculture and forestry (press conferences, press releases, professional articles in various magazines and online, free bulletin "Green Country")
- Promotes the countryside, agriculture, forestry and fisheries (participation in fairs, organization of round tables, congresses, events....)

The Slovenian Rural Development Programme 2014–2020

The RDP of Slovenia was funding actions under five out of six Rural Development Priorities. The focus of each priority is explained briefly below:

Knowledge transfer and innovation in agriculture, forestry and rural areas:

This cross-cutting Priority was addressed through measures supporting training and advisory services for rural people and businesses: nearly 100 000 places on training courses were expected to be provided. In addition, joint innovative activity of an economic, environmental or social character were expected to be promoted, including in the framework of the European Innovation Partnership for Agricultural Productivity and Sustainability.

Competitiveness of agri-sector and sustainable forestry:

In the long term, the agricultural holdings were expected to improve their competitiveness through better economic and environmental performance and an increased share of young farmers among farm managers. 3.4 % of holdings were expected to receive support to invest in organic production, adaptation to climate change, animal welfare, water and energy efficiency and general technological improvements. Furthermore, 3.5% of holdings should have received support for young farmers to get started and for structural adjustment after the initial setting-up.

Food chain organisation, including processing and marketing of agricultural products and animal welfare:

Added value was expected to be created by improving product quality and marketing, through support for new participation in quality schemes and for setting up producer groups. Furthermore, funded cooperation between agricultural holdings, processing companies and research institutions were expected to help to develop new products and build short supply chains. This funding was complemented by support for investments in processing and marketing agricultural products. There was also expected to be funding for animal welfare practices going beyond compulsory standards.

Restoring, preserving and enhancing ecosystems related to agriculture and forestry:

29 % of farmland was expected to be placed under funded contracts to improve biodiversity, 24 % under contracts for better water management and 27 % under contracts for improving soil management – including through organic farming, steps against erosion, better management of pesticides and fertilisers, and habitat maintenance. There was also expected to be particular support for restoring forest habitats damaged by the sleet-and storm disaster of February 2014.

Local development and job creation in rural areas:

The programme funded Local Development Strategies drawn up and implemented by Local Action Groups under the LEADER approach: these were meant to cover areas containing 66 % of the rural population. Support was also provided to help to create and develop small businesses and allow farms to diversify into non-agricultural activities. Taken together, all these activities were meant to help to create nearly 600 jobs.

Digital Slovenia – Development Strategy for the Information Society

The Digital Slovenia Strategy aims to accelerate the digitalisation of the country and its various sectors. It also aims to create an inclusive information society that is resilient and digital.

The Digital Slovenia 2020 strategy is one of the key strategies in the area of innovation and knowledge-based society. It is part of the RISS and SIP Slovenian Industrial policies and is a platform for focused investment.

The development strategy for the Information Society, which is aligned with the S4, aims at shaping the foundations for the various projects related to the S4. It is focused on the digitalisation of society, the use of ICT and the establishment of an inclusive information society. This strategy is also applicable to the S4.

The Ministry of Public Administration has started preparing a new strategy for the information society. The strategy, which will be called the Digital Slovenia 2030, will set out the main directions for the digitalisation of society in the coming period.

The digital Slovenia 2020 strategy was developed at the beginning of 2020 following a review of the current situation. The main areas of the strategy were identified:

- Digital inclusion
- Digital Public Services
- Gigabyte connectivity

The strategy will also cover topics related to digital rights, innovation, and a better regulation of digital platforms. It will also propose a framework for a Slovenian governance model in this area.

The project working group on the renewal of the digital Slovenia strategy has started its work. In October and November 2020, a series of workshops was organized for key stakeholders in digitalisation.

The European Commission has a clear strategy for digital transformation. Its digital compass aims to guide the EU's efforts until 2030.

b. Greece

i. RURAL DEVELOPMENT PROGRAM (RDP) 2014 – 2020

The Rural Development Programmes implemented by the Member States or regions may use up to 18 different measures to support rural development. When it comes to innovation in particular, they may provide funding to set up and run ‘Operational Groups’ working on pilot projects to develop new products, to cooperate among small operators, to promote products etc. These programmes can also support knowledge transfer, advisory services, investments in physical assets and the establishment of networks or innovation support services. Operational Groups and innovation support services are new approaches to innovation in the rural development policy 2014-2020.

Its objective is to improve competitiveness for farming and forestry, protect the environment and the countryside, improve the quality of life and diversification of the rural economy, and support locally based approaches to rural development. It addresses to farmers, foresters, rural businesses, groups, organisations etc.

Measure 1 - Knowledge Transfer-Information: Within the framework of this Measure, Actions of knowledge and information transfer are planned with the aim of strengthening the human resources employed in the sectors of agriculture (agriculture and animal husbandry), of the small and medium enterprises (SMEs) in the field of processing and marketing of agricultural products, the result is also an agricultural product and the forestry sector.

Sub-measure 1.1 – Vocational training and skills acquisition actions

Action 1.1.1 - Training and skills development actions for young farmers and small farms. he Action concerns the vocational training and development of skills for young farmers in order to give them the necessary knowledge and qualifications to become entrepreneurial farmers who will consciously decide on their agricultural holdings.

Action 1.1.2 - Training and skills acquisition actions for the more effective implementation of RDP measures & actions. For the more effective implementation of the measures of the Program, actions of training and acquisition of skills of beneficiaries that are included in the measures M03, M04, M08, M09, M10, M11 of the RDP will be carried out.

ii. LEADER / CLLD

Local Development At the initiative of Local Communities (CLLD), based on the LEADER approach, is a method of designing and implementing local integrated development strategies, with the participation of stakeholders faced by rural areas.

It is a very powerful tool for local communities:

- take firm steps towards more effective forms of economic, sustainable and 'inclusive' growth, in line with the Europe 2020 strategy;
- to "innovate" in order to address the socio-economic problems of the country's rural areas; and
- strengthen social cohesion in rural areas.

There are 50 LEADER local development programs in rural areas in Greece. The integrated development strategies are implemented through 50 local programs that have been selected to be implemented in rural areas of the country, mainly at the regional unit level, by the Local Action Groups (LAGs), which are local public-private partnerships.

The local programs are structured in three Sub-Measures:

19.2: Support for the implementation of actions of the Local Development strategies initiated by the Local Communities (CLLD / LEADER) – Private Projects

In this framework are implemented:

- public interventions, which contribute directly or indirectly to the development of the local economy, and
- private interventions of a business nature.

The categories of actions that can be implemented through local programs and contribute to the achievement of the objectives of the approved local strategy, are in line with what is provided in each approved local program.

19.2.1 Transfer of knowledge & information

- Transfer of knowledge & information in the agricultural and forestry sector (19.2.1.1)
- Transfer of knowledge & information to SMEs in rural areas (19.2.1.2)

c. Slovakia

Rural development Programme 2014 – 2020

It is a programme of the Ministry of Agriculture and Rural Development of the Slovak Republic and it represents help from the EU funds for years 2014 – 2020.

The programme focuses on six main points/areas:

- support for knowledge transfer and innovation in agriculture, forestry and rural areas,
- strengthening the viability of agricultural holdings and the competitiveness of all types of agriculture in all regions and promoting innovative agricultural technologies and sustainable forest management,

- support for the organization of the food chain, including the processing and marketing of agricultural products, animal welfare and risk management in agriculture,
- restoration, conservation and strengthening of ecosystems related to agriculture and forestry,
- promoting resource efficiency and supporting the transition to a low-carbon, climate-resilient economy in the agricultural, food and forestry sectors,
- promoting social inclusion, poverty alleviation and economic development in rural areas.

One of the aims of the programme is also to support young entrepreneurs and their business in the area of animal and plant production, rural tourism and agritourism.

On a regional level the programme is implemented through several calls for proposal. One of the calls focuses on less developed regions and the programme offers start-up aid for young farmers and their business.

Operational Programme Human Resources

The programme was funded by the EU for the years 2014 – 2020.

The aim of the programme was to support education, increase employment, support young people, help people at risk of poverty, increase employment and education level of marginalized communities.

In the area of education, the programme tried to connect the education and the requirements of the labour market, which could contribute to greater competitiveness of the graduates. The focus was also placed on increasing the professional competencies of pedagogical and professional staff at all levels of education and better preparedness of future teachers.

The support of young people up to the age of 29 and their employability were also important parts of the programme. The programme aimed to support young people for example by providing assistance and support in starting a business in the form of start-up programmes.

As part of the programme several calls for proposal were opened, among them was also a call for Promoting the reconciliation of family and professional life. It aimed to support flexible forms of childcare, facilities and services for children as well as to support entrepreneurship in the field of childcare services with an emphasis on innovative approaches.

d. Italy

Italy, like all other European Union countries, implements national and regional “Rural Development Plans” co-financed by the European Agricultural Fund for Rural Development (**EAFRD**) and national budgets.

The Rural Development Plans represents the tool through which the Ministry of Agricultural, Food and Forestry Policies (Mipaaf) supports the development of rural areas throughout the Italian territory.

In Italy, for the period 2014-2020, were developed:

- no.1 National Program
- no. 21 Rural Development Programs at the level of Regions and Autonomous Provinces

Among the different measures envisaged by the regional Rural Development Programs, there is one for training:

Measure 1. Transfer of knowledge and information actions, which aims to improve the professionalism of operators and, therefore, their employability and on the market through professional training, information and the exchange of good practices.

This measure, in turn, provides for three types of intervention:

1.1.1 Support for professional training and skills acquisition actions

1.2.1 Support for demonstration activities and information actions

1.3.1 Company visits

The sub-measure 1.1.1. takes the form of courses - tailored to the needs of the territory and its human resources- relating to the agricultural sector by institutions that offer training services, recognized as suitable for their skills and experience.

Recipients of the training activity can be:

- employees in the agricultural, food and forestry sectors;
- employees of both public and private land managers who operate in the field of land management of the land and its primary rural resources eligible as beneficiaries of other RDP measures;
- other economic operators which are SMEs operating in rural areas

The training courses are aimed at the acquisition of various types of including:

- specific technical skills in the agricultural sector
- entrepreneurial and managerial skills for the establishment and management of farms
- marketing and promotion skills, including through the web and digital tools, of products and services related to agriculture

e. Republic of North Macedonia

Ministry Of Agriculture, Forestry And Water Economy (MAFWE)

The National Plan for Organic Production 2013-2020 is the instrument that provides a basis for further development of organic production in the Republic of North Macedonia. At the same time, this National Plan determines the directions, activities and measures and the policies that will be implemented by the Ministry of Agriculture, Forestry and Water Economy for the period 2013-2020 for the future development of organic production in Macedonia and is the basis for planning and implementation of financial support in this sector. National strategic goal: to increase the competitiveness of organic production in the Republic of Macedonia for successful placement on the domestic and foreign markets.

Agency For Financial Support Of Agriculture And Rural Development

The goal of the agency is more successful implementation of the measures of the agricultural policy and the rural development policy in the Republic of Macedonia. This enables efficient management of the financial resources from the Budget of the Republic of North Macedonia, as well as the funds from the pre-accession assistance of the European Union intended for rural development.

Strategic plan 2021-2023:

The strategic priority of the Agency for financial support in agriculture and rural development is the effective implementation of the Program for financial support in agriculture and rural development.

In order to achieve the strategic priority, the following priority goals have been set:

- Timely payment of financial support for agriculture,
- Timely payment of financial support for rural development and
- Timely payment of financial support for rural development financed from the EU budget in accordance with the IPARD Program

Public call from 2019

- Agricultural holdings owned by a woman, registered in the Single register of agricultural holdings in the Ministry of Agriculture, Forestry and Water Economy, in accordance with the Law on Agriculture and Rural Development, Measure 115

The maximum value of acceptable costs per user for Measure 115 is 180,000.00 denars. The funds are allocated for the period of realization of the business plan and are paid on annually.

- A measure or project supported through a rural development program entitled: "112 Assistance to young farmers to start agricultural value"

Fund For Innovation And Technological Development (FITR)

Was established In 2013 In order to encourage innovation, by providing additional sources for financing innovation due to the need to build a competitive economy based on knowledge.

FITR is financing digitization of agriculture

According to the United Nations Agenda, by 2030, sustainable food production systems should be provided and sustainable agricultural practices increased to increase productivity and production, which help maintain eco-systems that strengthen their capacity to adapt to climate changes, extreme weather conditions, drought, floods and other disasters that gradually improve the quality of the soil.

The role of digital innovation in agriculture is to harness the power of digital technologies to pilot, accelerate and increase the scope of innovative ideas with high potential for a positive impact on agriculture and food production. In the past period, agriculture, together with hunting, forestry and fisheries has achieved a total increase in gross value added of 4.5%. Digital agriculture ideally leads to economic growth by enabling farmers to extract maximum production from their country.

This challenge of the Fund is realized in partnership with the Ministry of Agriculture, Forestry and Water Economy (MAFWE) and the Program for Increasing Market Employability (NAME).

- FITR provides support for micro and small startup companies

The state will invest 2.35 million euros in them. As part of this call, 53 companies were supported in the first wave, but due to the quality number of applications on the recommendation of the Investment Approval Committee, an additional million euros were provided to support another 31 micro and small startup companies. The total volume of investments is over 3 million euros, of which 77% that is 2.35 million euros are funds provided by the Government in cooperation with the World Bank and 23% of funds of almost 702 thousand euros are funds to be provided by the companies themselves. .

A total of 235 companies applied within the public call "Startup 2", 203 passed the phase of administrative verification, and 181 continued in the phase of final selection.

- Program for financial support in agriculture for 2021

The funds for financial support in agriculture for 2021 in the total amount of 3,723,103,000 denars, provided in accordance with the Budget of the Republic of Northern Macedonia for 2021.

Employment Service Agency Of The Republic Of North Macedonia

The Employment Service Agency of the Republic of North Macedonia is a public institution performing professional, organizational, administrative and other operations relating to employment and insurance in case of unemployment and providing support, assistance and services to participants in the labor market.

- SIM Counselling and Motivation Programme

This component / programme consists of two types of support:

Counseling support (before persons are actively involved in employment) aims to assist users of guaranteed minimum assistance in the process of their activation and integration into the labor market with an expected reach of 1200 persons.

Mentoring support (at a time when the beneficiary is involved in training or other active employment measures), aims to identify the personal and professional barriers and difficulties that users face during the training or employment process and identifying factors and reasons that make it difficult for the user to integrate into the training or employment environment with an expected reach of 1200 people.

- Support Employment by Trainings

This component / programme consists of three measures:

1. Training for vocational occupations (required occupations in the labor market) with an expected reach of 1200 persons.

The aim of this measure is to increase the employability of the unemployed by acquiring the knowledge and skills required in the labor market. Persons supported by this measure will be provided with adequate remuneration.

2. In-work trainings (training at a known employer) with an expected reach of 400 persons.

The aim of this measure is to increase the employability of the unemployed through the acquisition of knowledge and skills for the occupations of the labor market. Persons supported by this measure will be provided with adequate remuneration.

3. Cost-sharing employment (wage subsidy), with an expected reach of 400 persons.

The purpose of this measure is to provide financial support for the creation of new jobs and the employment of unemployed persons who are beneficiaries of a guaranteed minimum assistance with the payment of funds to the employer as a subsidy to the employee's salary and to cover the costs of preparation of the person in employment.

6. Best practices

6.1. Digital Literacy

6.1.1 Digital Clare – taking advantage of digital opportunities in rural Ireland

Best practice type: Training and information

Date: 2014 to 2017

Country: Ireland

Description

Digital Clare employed a digital facilitator to provide various types of social media and internet training in order to improve local digital skills and enable businesses, organisations and individuals to

take better advantage of digital opportunities. The project also created and promoted online networking possibilities aimed at all sectors of the local community using #DigitalClare.

This created new connections, new business opportunities and an ongoing digital community who will continue to explore digital opportunities in County Clare.

Results

- Improved skills and awareness of digital opportunities amongst residents, business owners and members of local interest groups in County Clare.
- Businesses and community groups have reported new opportunities and connections thanks to the Digital Clare networking activities.
- “Digital Clare” brand has become a locally recognised name for digital innovation and networking providing a framework for future digital activities.
- A small independent group has now been formed with the aim of developing new Digital Clare projects in the future.

Source

https://enrd.ec.europa.eu/sites/default/files/project/attachments/gp_ie_digitalclare_web.pdf

6.1.2 Ny på landet - Rural Newcomers

Best practice type: Social inclusion

Date: Project timeframe 2018-2020

Country: Sweden

Description

The project gives the participants a positive view of nature and of Swedish rural areas and helps them settle into rural areas. Since Ny på landet is a LEADER project it gives the participants access to a broad network of rural stakeholders. Participating in the project strengthens the CVs of the young migrants and will give them an advantage in the Swedish labour market. Ny på landet is helping to close the gender opportunity gap through practice-based learning. Former participants in earlier projects take a leading role as employed team leaders in the new project. Ny på landet was given the rural award “Ullbaggen” for the best project on the social inclusion of migrants at the rural gala 2017.

Results

- Empowering and educating young immigrants and involving them in the local community facilitates an easier process of integration into a new society.
- Ny på landet conducts information meetings before the actual events, the field trips and camping trips, take place. Team leaders make sure that expectations are clear from the start. They explain the context and intentions of Ny på landet and its activities to help people understand the bigger picture and thereby to participate more easily.
- Much of the work in Ny på landet is done pro bono during evenings, weekends and holidays. Finding passionate people is key.
- Kitchen table conversations are an excellent tool through which to have an impact on people's mindsets.
- The level of Swedish language skills varies between target groups. Ny på landet finds explanatory videos useful to get its message across.

Source

https://enrd.ec.europa.eu/sites/default/files/project/attachments/si_se_si-01_ny_pa_landet_ok_dl_cdp_ok_0.pdf

6.1.3 Odisseu - bringing back the youth to rural areas

Best practice type: Local development

Date: Project timeframe 2017

Country: Spain

Description

Odisseu is a response to rural youth exodus that aims to provide solutions for healthy generational renewal and fight the brain drain that affects most rural areas of Catalonia. Odisseu focuses on those aged up to 40 from rural and urban areas.

Through a range of diverse activities, the project accompanies young people interested in learning more about the opportunities that exist in rural areas for professional initiatives. It is fostering entrepreneurship and improving the employability of young people as well as their engagement with their rural territory of origin.

Results

- 20 workshops were held in 12 educational centres (659 students) with an additional 1 385 students attending events and participating in activities outside the educational centres – i.e. business ferries. In total 2 044 young people were reached.
- In 2017, eight informative actions were organised attracting 226 young students in the ICT sector and agri-food sector in Catalonia.
- In 2016, the first Odisseu Practicum was convened, which led to 12 grants for companies located in rural municipalities being nominated in order to host paid professional internships for university students (300 hours, compensation 5 EUR per hour, 50% co-financing by the company).
- Since October 2016, through the Retorna online tool, 367 young people, mostly women, have enrolled in 17 different professional sectors and have interest in working in several rural districts.

Source

https://enrd.ec.europa.eu/sites/default/files/project/attachments/gp_es_odyssey_web_v2.pdf

6.1.4 Agritourism Monitor Farms

Best practice type: Innovation

Date: Project duration 2014 – 2015

Country: United Kingdom

Description

The original concept of Monitor Farms is that they are farmer-led initiatives to improve the performance and profitability of a farm, typical of the local area, over a three year period. To date the model has been used at over 40 Monitor Farms across Scotland. The agritourism Monitor Farms are run on the same principals but are running over a shorter time span of 18 months, due to the funding cycle of the 2007-2013 RDP. In this project, two Monitor Farms were supported by a facilitator and Management Group. Activities carried out included the delivery of 18 meetings, the creation and facilitation of a Management Group for each farm and business development and facilitation to the wider monitor farm community groups.

Results

- More than 90% of participants stated that their involvement in the project helped improve productivity.
- Among local farmers who regularly attend Monitor Farm meetings, 95% said Monitor Farms were an effective forum for exchanging knowledge and almost 60% reported that Monitor Farm projects led to improvements in the financial performance of their own farm businesses.
- One of the agritourism Monitor Farms reports an increase of 50% year on year in turnover, which can at least in part be attributed to their involvement in the project.
- Those who work in the business have gained in confidence and in understanding that they have 'real' businesses which need to be treated as such.

Source

https://enrd.ec.europa.eu/projects-practice/agritourism-monitor-farms_en

6.1.5 Farmers measure water

Best practice type: Modernisation

Date: Project duration 2018 – 2020

Country: Netherlands

Description

Water-management in coastal areas has become increasingly complex due to the effects of climate change and land subsidence. Challenges require measures optimised to local conditions and a close cooperation between stakeholders.

In this project, sensor techniques were used by farmers and governmental bodies such as Dutch water authorities in a process of participatory monitoring. Within pilot-groups, data was shared via a live dashboard and considered in regular meetings, to enable joint learning about the local system's functioning. Joint dialogue has given a foundation for effective solutions across a broad support base.

Results

- In total more than 80 farmers gained insight as to the salinisation status of their fields, by measurements of Electrical Conductivity (EC) with the AquaPin at different depth.
- Over 100 farmers measured salinisation of surface waters in different branches of the water-system, resulting in more than 20,000 measurements. From these measurements, spatial and temporal patterns could be gathered. Such data give insight into possible optimisations of fresh water flushing of the water system.
- Over 50 farmers measured hourly groundwater levels with the AquaPin. Previously, insight into temporal changes of groundwater levels was rarely available to farmers, but a lot of useful information can be gathered from such regular measurements. For example, how quickly levels react to rainfall and drought, or, in the case of the farmers in the peatland pilot, to what extent surface water levels affect groundwater levels within a field.

Source

https://enrd.ec.europa.eu/projects-practice/farmers-measure-water-netherlands_en

6.1.6 Web based education for farmers in Austria

Best practice type: Knowledge transfer and modernisation

Date: Project duration 2015 – 2016

Country: Austria

Description

The project initiator LFI is the main institution for educating farmers in Austria. The availability of new digital and web-based technologies allowed the LFI to adopt new approaches for knowledge transfer, including podcasts, social media and e-learning courses. The use of the new technologies and applications helps farmers to easily access the knowledge they need for their business, whenever it suits them best. This project financed the development of the educational content, technical infrastructure, programming and delivery of the online training modules.

Results

- The quality of services offered by the LFI has increased. Making standardised training accessible nationwide avoids unnecessary duplication and saves time and money both for the institute and the trainees.
- Almost 10 000 users are already taking advantage of these new online tools..

Source

https://enrd.ec.europa.eu/projects-practice/web-based-education-farmers-austria_en

6.1.7 APPVID

Best practice type: Knowledge transfer and innovation

Date: Project duration 2016 - 2018

Country: Spain

Description

The control of grapevine diseases is traditionally carried out with phytosanitary treatments either applied at specific times every year, or based on the phenological state of the crop, without taking into account the environmental parameters that affect the disease. The project aims to develop a collaborative system of precision viticulture. Small wineries and vine growers will have a real time on-line tool that will help them make decisions regarding the management of diseases. The remote sensors and mobile App will provide beneficiaries detailed information about the vineyards health in real time, thus facilitating the planning of phytosanitary treatments.

Results

- Improvement farm profitability of farms due to the reduction of costs involved.
- Reduced environmental impact of due to the reduced and more accurate phytosanitary treatments.
- Improvement grapes quality. Grapes are healthier and with less phytosanitary residues, which affects positively the fermentation process.

Source

https://enrd.ec.europa.eu/projects-practice/appvid-grapevine-diseases-management_en

6.2 Financial Literacy

6.2.1 Sharing and learning Platform in financial management and literacy for migrants and people with fewer opportunities - SELFMATE

Best practice type: Training and information; e-learning

Period of implementation:

Countries: Sweden, Italy, Spain, Turkey, United Kingdom

EU Programme: Erasmus+

Key Action: Cooperation for innovation and the exchange of good practices

Action Type: Strategic Partnerships for adult education

Project Reference: 2018-1-SE01-KA204-039093

Website: <http://selfmate.eu>

The project, considered a 'best practice' by the European Commission, focused on Digital financial literacy for migrants and disadvantaged people, was addressed to adult learners.

Its objective was creating knowledge/competences of adult migrant households and train migrants' educators on different topics, in order to empower them both in terms of digital skills and of financial household management. Therefore, creating tools for financial and digital literacy for people who works with fewer opportunity participants.

Its objective was creating a theoretical framework of digital financial teaching and learning, taking into account non-formal and informal aspects of education, made for adult migrants learners and trainers. The project also focused on the role of migrant women, raising awareness of their relevant role in family economy and values.

Through the project, the following products have been created:

- 1. Theoretical and practical framework of digital financial learning/teaching**

A methodological framework for migrant learners with reference to digital financial literacy. It is an easily accessible and free-of-charge guide for: organizations dealing with adult migrants education; disadvantaged adult migrants willing to increase their financial and transversal skills.

2. 'Mate it Yourself'- Training of trainers material and guidelines

Specific material aimed at providing educators and trainers with training materials and guidelines on how to use them with the target group. This output is available in English, Italian, Turkish, Swedish and Spanish

3. 'Mate it Yourself' Educational Learners Materials and Guidelines

This output is constituted by training material for learners.

Aimed at addressing the training needs of the target group on financial education, the material are available in English, Italian, Turkish, Swedish and Spanish. The topics covered are: 1. Financial Literacy and vocabulary 2. Personal Finances 3. Technology 4. Consumer rights 5. Financial security focusing on transversal competences.

4. Self- Mate E-learning platform

It is an e-learning platform providing for free all material from the project, with also the use of video and interacting tools. The users of the platform can undertake a self-evaluation questionnaire (**Self-assessment Tool**) receiving visual feedback on their knowledge on financial topics and digital tools.

6.2.2 WOMEN SQUARED FOR FINANCIAL INCLUSION

Best practice type: Training, social and labour inclusion

Period of implementation: since 2018

Country: Italy

Website: <https://www.gltfoundation.com/en/women-squared-for-financial-inclusion/>

It is a project focused on financial education and social inclusion addressed to women and designed by women, hence the title "Women Squared".

Volunteer women with different professional profiles (accountants, lawyers, labor consultants, entrepreneurs, psychologists) from all over Italy, offer for free their expertise and know-how in order

to support other women in developing useful competence and skills to manage their money and becoming more independent and empowered individuals.

The objectives are:

- Promoting gender equality and empowerment of women and filling the gender gap on financial literacy
- Promoting conscious economic-financial, entrepreneurial and professional choices aimed at economic independence and personal and professional fulfilment
- Preventing economic violence through financial education
- Combating non-substance addictions such as gambling and compulsive shopping and encourage proper management of savings

The projects includes both face-to-face and online educational courses on the following topics:

- 1) Family planning: family budget linked to life goals.
- 2) Financial and retirement planning in the age of digitalization.
- 3) Your digital and green start-up: from the idea to the realization of your business
- 4) Women 2030: designing a successful future.

Other complementary services are offered: the "Woman Squared Platform", through which the slides of the courses as well as other materials (audio, video, quizzes, etc.) are accessible; the "Woman Squared Helpdesk" for free personal assistance and advice on financial, fiscal, legal and professional guidance issues.

The free-of-charge initiatives are sponsored by Municipalities, Regions, Chambers of Commerce and other Institutions, in cooperation with local authorities, women's associations and anti-violence centres.

6.2.3 MILENA RE/STARTING FROM MYSELF

Best practice type: Training, social and labour inclusion

Period of implementation: since 2017

Country: Italy (City of Mantua and Lombardia-Region)

Website:

https://www.provincia.mantova.it/cs_context.jsp?ID_LINK=41&area=37&id_context=19377&COL0003=1&COL0003=2

The project is promoted and developed by different institutional and third sector actors: Mantua Women's Center Cooperative, Mantua District Consortium, Global Thinking Foundation, Province of Mantua, Equality Councilor and Committee for Female Entrepreneurship. The objective of Milena project is to make women conscious of their potential and capacities, and improve the financial literacy of women in order to empower them and facilitate their social and labor inclusion.

The project offers to unemployed women from Mantova and Lombardia-Region a complete and heterogenous training path covering: personal and professional skills identification and valorization; job-oriented counselling and coaching, financial education.

The courses are aimed at enriching one's self-esteem starting from financial awareness and independence.

6.3 Agricultural Literacy

6.3.1 SIMRA - Social Innovation in Marginalised Rural Areas

Best practice type: Horizon 2020 research and innovation programme / No 677622

Date: 1 April 2016 - 31 March 2020

Country: UK, Italy, Austria, Netherlands, Slovakia, Finland, Spain, Greece, Norway, Egypt, France, Lebanon, Czech Republic, Switzerland

Social Innovation in Marginalized Rural Areas (SIMRA) is a project funded by the European Union's Horizon 2020 research and innovation programme. SIMRA seeks to advance understanding of social innovation and innovative governance in agriculture, forestry and rural development, and how to boost them, particularly in marginalized rural areas across Europe, with a focus on the Mediterranean region (including non-EU) where there is limited evidence of outcomes and supporting conditions.

Objectives

SIMRA's overarching objective is to fill the significant knowledge gap in understanding and enhancing social innovation in marginalised rural areas by advancing the state-of-the-art in social innovation and connected governance mechanisms in agriculture and forestry sectors and in rural development in general. This objective will be achieved by blending diverse theoretical positions into a coherent explanation of spatial variability of social innovation, encompassing its empirical diversity (complexities and various dimensions), co-constructing a novel evaluative toolkit, and developing improved knowledge of determinants of success in order to answer the question of how to support

enhanced governance and social innovations, addressing specificities and priorities of social needs and new social relationships and collaborations, especially in marginalised rural areas across the EU, Associated States and other countries, with a particular focus on the Mediterranean region, including non-EU Mediterranean countries. In this territorial context, the specific objectives of SIMRA include:

- 1) A systematic theoretical framework and a systematic operational framework developed for categorising, understanding, and operationalising social innovation in different settings and across scales.
- 2) A categorisation/classification ('catalogue of diversity') of the social innovations observable in rural areas considering the varying specificities in terms of social needs, priorities and social relationships/collaboration types etc.
- 3) An integrated set of methods developed for the evaluation of social innovation and its impacts in rural areas across the target region.
- 4) A co-constructed evaluation will be carried out (by academic and practice community) of success factors for social innovations across selected case studies (CSs),
- 5) New/improved knowledge of social innovations and novel governance mechanisms coming from the analysis (primarily CSs),
- 6) Collaborative learning and networking opportunities created and innovative actions (IAs) launched by integrating,

Source

<http://www.simra-h2020.eu/>

6.3.2. Strengthening Female Community Leaders

Period of implementation: 31-12-2020 - 30-12-2022

Countries: UK, Ireland, Italy, Sweden, Denmark

EU Programme: Erasmus+

Key Action: Cooperation for innovation and the exchange of good practices

Action Type: Strategic Partnerships for adult education

Project Reference: 2020-1-UK01-KA202-079103

Website: <https://www.shineproject.eu/>

The global community is realising how critical it is for women to participate in leadership positions. The UN has cited “ensuring women’s full and effective participation and equal opportunities for leadership at all levels of decision making in political, economic and public life” as Sustainable Development Goal 5. SHINE partners work with women every day, women that create and contribute to thousands of vibrant, visionary organisations.

Women remain absent from key positions to shape access to and control resources. In the UK and Ireland, women make up more than two-thirds of the voluntary sector. However, women account for only 37% of managers, 30% of board members and 19% of senior executives. Italy faces similar statistics. Despite this particular sector valuing social justice, there is significant gender inequality and barriers to leadership in the sector. Sweden is a gender equality role model from which we can transfer learning.

Leadership education on offer is skewed towards those with higher education or live in an urban area. SHINE project will address this by developing leadership training that is wholly responsive to the needs of women from all socio-economic, ethnic and geographic backgrounds.

SHINE will upskill women with the knowledge and behaviours necessary to confidently and successfully transition into leadership roles in their third sector /community workplace.

SHINE targets female staff of nonprofit sector organisations who have not traditionally had access to leadership training because they work for smaller organizations with small/non-existent training budgets live in areas with no access to specialist training provision, come from disadvantaged backgrounds economically and/or have few formal qualifications, form part of a minority or immigrant community and women that can transfer these leadership skills in the private or public sector.

6.3.3 Mumpreneurship: Entrepreneurial Mindset development for Mother - Start uppers Through Role Models

Period of implementation: 01-09-2020 - 31-08-2022

Countries: Sweden, Greece, UK, Cyprus

EU Programme: Erasmus+

Key Action: Cooperation for innovation and the exchange of good practices

Action Type: Strategic Partnerships for adult education

Project Reference: 2020-1-SE01-KA202-077922

Website: <http://mumpreneurship.net/>

The project “Mumpreneurship” is based on the values of gender equality and especially the participation of mothers in the field of innovative and social entrepreneurship.

Both Eurostat (2019) and “Women’s Economic Empowerment” (2016) report provide strong evidence that women are lagging behind men in terms of the number of female business owners, the size of women-owned businesses, and their access to economic resources. Women’s economic empowerment is a cornerstone of the 2030 Agenda for Sustainable Development and Entrepreneurship 2020 plan. Even though data regarding women's careers and life balance and women's multiple roles and their coping strategies and mechanisms has been more prominent over the past three years (Brink et al, 2001), there are still major misconceptions regarding mothers in the workplace especially when referring to disadvantaged mothers; single mothers, migrant mothers, mothers with social needs. The role of these misconceptions is evident in the number of companies reducing their expectations to hire working mothers. There is evidence that the care of children plays a crucial role in mothers’ and households’ labor supply decisions: European data demonstrate that in 2017, the employment rate of women with children aged 6 or less was 64.6% in the EU as opposed to 79% for women without children.

TARGET GROUPS

-Mothers, Disadvantaged mothers (migrants, single mothers, mothers with special or social needs, abused mothers, unemployed etc): we aim to empower them through role-model game-based education approaches and positive psychology coaching, in order to find inspirational personalities and plan their careers without considering existing social stereotypes.

-VET trainers/ educators/ relevant professionals as well as VET centers: we aim to extend their skills and competences regarding entrepreneurship

-Other relevant professionals and stakeholders like teachers, career coaches, centers for entrepreneurship, adult centers, Incubators and accelerators, universities, the third sector amongst others; we aim to make them aware about the project's objectives, outputs and results.

6.4. English Language Literacy

6.4.1 Project "Human Resources Development of the VIPA Civic Association" (DOP-SIA-2009/4.1.3/01)

The project was realized on a national and local level in selected cities in Slovakia by civic association called "Vidiecky parlament na Slovensku" (Rural Parliament in Slovakia) from July 2010 to February 2012.

The main aim of the project was to increase professionalism and quality of VIPA's human resources in order to improve the quality and efficiency of the services provided. The activities focused on the language skills, communication and presentation skills or ICT skills.

Among the activities organized within the project were several trainings, such as training devoted to rural tourism, cultural heritage, ICT and classes of the English or German language.

The language courses were offered at three levels – beginner, intermediate and in the form of a conversational course. The training offered 40 hours of lessons and was intended for 15 students. During the course, the students focused on grammar and vocabulary. In the case of a conversational course, the main aim was to improve communication skills in English. The courses were using an e-learning platform, which enabled the students to access the platform comfortably from their home without the need to commute. Another advantage it offered was that each course participant could choose their own pace and adapt it to their own individual possibilities.

The overall number of project participants was 51 and they participated in 28 trainings.

Although this particular project ended in 2012, the civic association VIPA has been participating in several other projects, which have focused on enhancing employability and improving the lives of people coming from rural areas in Slovakia.

Among the interesting initiatives of this civic association worth-mentioning belongs the annual award “Vidiecka Žena roka” (Rural Woman of the year).

6.4.2 Project: “BLUESS – Blueprints for Basic Skills Development in Slovakia” (BLUESS/V5/2019/0106)

The project was realized in Slovakia on national level implemented by the State Institute of Vocational Education with the support of international organizations, such as EAEA – European Association for Education of Adults, EBSN – European Basic Skills Network, AONTAS (Ireland) and Slovak Ministry of Labour, Social Affairs and Family together with Central Office of Labour, Social Affairs and Family and others. The project started on April 1st 2019 and ended on March 31st 2021, it was financially supported by the European Commission as part of EaSI programme.

The aims of BLUESS were:

- to open a debate on the need to address basic skills / literacy at national level,
- to map the situation in connection with basic skills in the Slovak Republic (reading, mathematics and computer/digital literacy), identify the main problems and propose recommendations for policy makers,
- to prepare tools and methodologies to identify the literacy needs of low-skilled people and how to assess them,
- to prepare staff capacity in the field of basic skills development,
- to enable financial information and good practice to support national strategies in this area in the Slovak Republic.

Throughout the duration of the project, two conferences were held – the opening one at which the aims and the methodologies were introduced and the closing one devoted to the results and the outputs with speakers from the partner organizations.

The outputs of the project include the mapping report, manual for assessment and development of basic skills, which is supposed to help the adviser in finding the job for their clients corresponding to their skills and qualification. Another output includes tasks connected with the individual literacies in the form of hand-out for developing mathematical, reading and digital literacies, methodological manual “Development of basic

skills for low-skilled people/adults”, basic skills framework and analysis of examples of good practices.

The outputs are available in the Slovak language on the following link:
<http://zakladnezrucnosti.sk>

Organization: UN Women

UN Women is the United Nations organization dedicated to gender equality and the empowerment of women. UN Women was established to accelerate progress on meeting the needs of women and girls worldwide.

The organization focuses on several areas that are fundamental to women’s equality, such as leadership and political participation, economic empowerment, ending violence against women, humanitarian action, sustainable development agenda, governance and national planning just to mention few. Within those areas, UN Women supports and implements different projects, funds, initiatives, etc. One of the examples is the area of Economic empowerment within which the organization focuses on rural women and the improvement of their situation.

The work of UN Women consists of supporting the international political negotiations to formulate globally agreed standards for gender equality, help with implementing the standards by providing expertise and financial support and assisting the UN and its member states in their efforts to advance gender equality across a broad spectrum of issues related to human rights and human development.

UN Women has participated in several programmes and initiatives aimed at strengthening the voice of women and girls, promoting their rights and opportunities, providing training for gender equality and women’s empowerment and supporting the research in the above mentioned areas. The following programmes represent examples of organization’s work: “Women’s empowerment through climate-smart agriculture”, “Stimulating equal opportunities for women entrepreneurs”, “Income generation for women: Decent work and social protection”, etc.

The official webpage of UN Women offers overview of the projects, initiatives, but also recent news and events connected with the organization’s focus as well as a digital library

with a number of reports, research papers, policy papers, manuals or best practices dedicated to gender equality and women's empowerment.

Link: <https://www.unwomen.org/en>

6.4.3 Project: MAFLE - Methods Of More Attractive Foreign Language Education, Excluding English As A Medium Of Instruction For Applicants For Job And Asylum (No 2017-1-LV01- KA204-035430)

The Erasmus+ project was implemented on an international and national level of project participants – Austria, Estonia, Croatia, Finland, Spain with coordinator Latvia.

One part of the project was a multiplier event with attendees from Latvia and abroad. There were presentations and demonstrations of teaching methodologies used in piloting courses and project books published within the project.

The project focused on job applicants and asylum seekers and to facilitate the foreign language, in this case, the target language of one of the project participants. Thus, the aim of the project was to create a students' coursebook for A1/A2 level of five target languages and to promote lifelong learning of teachers and to increase their qualification.

The materials for learners of target languages are available online, on the official website of the project: <http://www.mafle.eu/index.html>

6.4.4 Programme: The General Adult Education Programme (Denmark)

The programme is part of Danish public education system and under The Act on General Adult Education no. 311 of 30 April 2008 it aims to enhance adults' ability to improve their skills and knowledge and as such to improve their chances for better future job and educational possibilities.

The programme is offered via adult education centres and there are several kinds of it, for example higher preparatory examination courses, supplementary examination course or preparatory education for adults. Within the programme, students can choose from a broad range of subjects and the subjects can be tailored to their individual needs and possibilities. The subjects are divided into core and optional, the former consists of Danish, English and

other foreign languages, history, mathematics, science and social studies, the latter offers subjects like arts, IT, philosophy, physical education and sport or public speaking. The level of subjects depends on the subject itself as well as the number of lessons. At the end of the programme, participants take an examination depending on the kind of programme they were taking and those who successfully passed the examination are provided with the certificate.

The General Adult Education Programme is not free of charge, students pay a participation fee for each subject, the fee varies from subject to subject. The fee for teaching is free of charge as this is covered by the state. However, there are several possibilities of getting financial support – apply for a grant or loan.