



Erasmus+

Policy Recommendations for National and European Stakeholders: EMPOWERING GIRLS TO BE SOCIALLY AND FINANCIALLY STRONG ACTORS – GIRLACT



This project is co-funded by the Erasmus+ Programme of the European Union



Acknowledgments:

These recommendations are the product of discussions and evaluations of the local trainings by both participants and trainers, numerous consultations among the partners during the youth exchange and youth workers' study visit and are written by Pomoc deci and Partnere per Femijet with the assistance and support from Aflatoun International and EPTO.

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INTRODUCTION

Pomoc deci (Children and Youth Support Organisation) has been leading a partnership made up of two organisations from the Erasmus+ programme countries (Belgium and the Netherlands) and two partner countries (Albania and Serbia) in a project EMPOWERING GIRLS TO BE SOCIALLY AND FINANCIALLY STRONG ACTORS – GIRLACT since mid-November 2018.

The overall aim of this project is to introduce and enhance an innovative model of learning based on exchanges between Programme (Netherlands and Belgium) and Partner Countries (Serbia and Albania), learning mobility and cooperation between youth CSOs and non-formal education providers. Specific Objectives of the project are: 1. To design relevant innovative and flexible models of learning aimed at acquiring/improving employability skills of young people, especially girls; 2. To raise capacities of youth CSOs and provide them with tools necessary for delivery of a new form of training based on non-formal flexible learning methods, learning mobility, virtual cooperation and OER; 3. To launch, test and implement new practical training schemes based on learning mobility aimed at improving participants' level of competences and fostering their active participation in society, and 4. To strengthen the influence of youth CSOs in advocating for validation and recognition of competences acquired through non-formal learning

In the process of the implementation of the project, at various stages, young people, youth workers both from the NGO sector and formal education systems, as well as many other stakeholders have been expressing their opinions, ideas on how the products and results of this project can be utilized for further action and sustainability of the knowledge, skills and attitudes' changes achieved. The process of coming to these recommendations included separate consultations in Albania and Serbia, the development of the local recommendations and then cross-checking them during the joint activities of young people and youth workers to summarise them into the recommendations useful and implementable in both Albania and Serbia. Draft version of the Recommendations has been shared and discussed at the round-tables in both Albania and Serbia, and based on these final remarks, suggestions and opinions, we have to the final version.

Recommendations have been divided into two thematic groups:

- Content of Education and Training
- Methods of Education and Training



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Recommendations give a general analysis of the situation at the start of this project in each area and suggestions for improving the situation further at the national levels in Albania and Serbia, but also in other countries of similar characteristics.

AREA 1: CONTENT OF EDUCATION AND TRAINING

Analysis of the situation:

In Albania, although some aspects of financial literacy are included officially in the curriculum, for one, it is an elective subject, and for two, the implementation is evaluated as rather poor. Social education is not specifically addressed at all. Horizontal learning and peer education are not common and recognised.

In terms of content, specifically, missing is a component of the social and financial literacy programme that focuses on the needs of those individuals who make up the vulnerable groups in society. This covers issues of diversity, disability, discrimination, gender inequality, family violence and prejudice and the need for inclusion of each member of society. Exclusion, conflict, women's equality and poverty are seen as major inhibitors of democracy and development but are not featured in either the citizenship or the financial literacy programme in Albania. Issues that affect the individual and family members like: welfare benefits, social insurance, eligibility and how to effectively claim welfare benefits including those for the unemployed and those with disabilities are also not covered by any programme. And within society how to develop self-support groups and means of including and supporting those who are less fortunate in the community.

Social education does not include recognition of one's emotional well-being and mental health. Currently there is little understanding of good mental health or stress related to poverty or poor work management or inappropriate relationships either in the workplace or in the family and wider circle. Developing good communication and good listening skills works towards conflict prevention and less stress and aggravation is not taught at all.

In Serbia, overall, what is missing, among both young people and their teachers, is:

- A) The awareness about the importance of:
 1. The continuous social education of all the children throughout their pre-university education



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2. The inclusion of all the children in the financial education from very early age on
3. Having an integrated approach to the personal understanding, respect for others, values, distinction between the wants and needs, saving, planning, individual and collective social and financial responsibility.

B) The knowledge, skills and habit to:

1. Make personal, family and collective short-term and longer-term plans
2. Include, discuss and make joint family or collective decisions about any social or financial undertaking
3. Engage in peer training and horizontal learning

In terms of specific content, the situation shows that the following elements are missing:

1. The integrated list of themes and topics that would be part of the social education at all ages, but explained differently at different levels of education.
2. Links between social and financial aspects and implications in any activity – at classroom, school, community or national levels.
3. Topics and themes related to gender, gender equality
4. Prejudice, stereotypes, discrimination and their prevention
5. The integrated list of themes and topics that would be part of the financial education at all ages, but explained differently at different levels of education.
6. Framework curriculum for financial education of young people from the age of 15 onwards
7. Teachers' Manual/Guide for teaching financial literacy to young people from the age of 15 onwards

RECOMMENDATIONS:

- A. A framework curriculum for social and financial education should be made to cover the content that is in line with international standards for the desired outcomes for both social and financial education and covers the same content throughout pre-university education;
- B. Links need to be made throughout the framework curriculum between social and financial aspects and their implications regardless whether it is used at school in the community or in non-formal education
- C. The Framework needs to address carrier guidance, conditions of learning/studying in different places and countries, societal developments, topics related to socio-economic situation and developmental plans at the national and regional levels, personal financial



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management, living costs, planning and organising budgets, elements of using financial services from various sources, smart spending, saving, borrowing and investing, what contracts mean and must have, digital finances, but it needs to address diversity, (self)confidence building, gender equality and empowerment, soft life skills – social intelligence related issues, leadership, time management, sexual education especially with respect for planning, healthy sexual relationships, leaving unhealthy sexual and emotional relationships, mental health in terms of its meaning, development and maintaining it especially under stress.

- D. Special modules with above mentioned content should also be developed for initial and in-service professional development of teachers, as well as for NGO youth workers so that they can acquire needed knowledge for transferring it confidently to young people within both formal and non-formal education environments.

AREA 2: METHODS OF EDUCATION AND TRAINING

Analysis of the situation:

In Albania, although some aspects of financial literacy are included officially in the curriculum, for one, it is an elective subject, and for two, the implementation is evaluated as rather poor. Social education is not specifically addressed at all. Horizontal learning and peer education are not common and recognised. The development and training of peer-to-peer leaders would develop both young people's sense of confidence and a feeling that they are able to do something well which is not purely seen through an academic lens. For many NEETS this would be the opportunity to not only help themselves with informed understanding of an essential topic but also to share this knowledge and learning with others who like themselves have limited or no information sources and who have a right to information which is not currently being provided by central or local government.

In Serbia, overall, what is missing, among both young people and their teachers, is:

- A) The awareness about the importance of:
1. The continuous social education of all the children throughout their pre-university education
 2. The inclusion of all the children in the financial education from very early age on



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B) Inclusion of parents and other family members in:

1. The conversation, discussion and training in social and financial themes
2. The discussion, planning and participating in their children's social and financial activities

In general, and applicable to both countries in terms of content and methodology, the analysis of the situation which has been an ongoing process throughout the implementation of the project and especially during the local training sessions, has shown the following:

Education should provide learners with relevant social and financial knowledge and skills development, and enable their holistic development. That would reduce inequalities, address various needs and develop the potential of all learners, especially girls as much as possible. Moreover, higher education institutions should also develop culture and new knowledge to make it possible to transfer the knowledge and skills in good quality manner. At the same time, education should prepare learners to succeed in their personal, civic, and professional life. However, the current reality of the education system is different. The content of education is not defined so as to develop relevant competences, besides providing essential knowledge. Teaching at schools does not currently support active exploration, nor the development of critical thinking, ethical behaviour, creativity, co-operation, equality or civic engagement. The dominant teaching methods are conversation about a topic and lecturing. However, these methods do not support learners in acquiring the various learning strategies they could use in real life; they do not motivate them to explore, search for context, and they do not develop their analytical and critical thinking in terms of social and financial areas of life.

Yet, these are precisely those skills employers expect from graduates. Teachers explain that the barriers hindering them from applying active teaching methods are not only related to time and material resources, but also to the lack of methodological guidance in implementing new methods in practice.

Insufficient attention is given to the holistic personal development of students (motivation to work and study, communication, entrepreneurship, creativity, etc.), along with ethical behaviour, active citizenship, critical thinking and learning in context.

Active teaching methods are only applied to a limited degree, despite such approaches making learning content more attractive to students and easing their learning. Teachers who apply active learning methods and student group work reported several challenges and barriers to this approach. A frequent barrier perceived is a lack of time for more complex activities, related to 45-minute school classes and the impossibility of teaching in longer blocs. They also experience a lack of methodological and professional support in their own experiments with new teaching methods.



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The teaching methods applied have an impact on methods for assessing learners. In the Learning Makes Sense questionnaire, teachers claimed that to assess the knowledge and skills attained by learners, they mostly use announced written tests or oral evaluation at the board.

The focus on acquiring isolated pieces of knowledge is further strengthened by the teaching methods applied at schools, where students are mostly passive recipients of information. The underdevelopment of skills such as learning strategies, communication and co-operation with other people, openness to change, resilience, problem solving, active citizenship and ethical behaviour, can consequently form a barrier to nurturing a successful personal, civic and work life. A variety of skills and personal characteristics, rather than isolated pieces of knowledge, are a prerequisite for creating a vision for one's own life and exploring routes to its fulfilment.

During their transition to secondary education children enter adolescence, and this period has significant developmental characteristics. The selection of teaching methods by teachers is particularly important, because pupils at this age need more contact with their peers, and they need to discuss, philosophise, and analyse the world around them whilst adopting their own stance to it. The learning environment should take adolescents' desire for autonomy into account, together with their need to participate in decision-making on all issues that affect them.

Entrepreneurship and **initiative** encourage an engaged approach to life and are also linked to young people's involvement in extra-curricular activities at school, as well as their willingness to engage in problem-solving. Creativity enables people to find solutions in both ordinary and unusual situations. At schools, entrepreneurship is mainly associated with the development of knowledge related to economics just like creativity is often exclusively linked with artistic subjects. However, creativity as well as initiative and problem-solving skills are important personal characteristics that employers expect from their employees. A committed attitude, entrepreneurship and creativity are also important characteristics of a personally and civically responsible personality.

Competences of entrepreneurship and initiative support the ability to bring about change, but also to actively adapt to it. Entrepreneurship can be characterised as acting on opportunities and ideas that translate into value (economic, cultural or social) for others.

Financial literacy is one of the important topics in student development. Understanding, but also managing personal finances, has become one of the educational priorities. However, the qualitative data suggests that teachers associate financial literacy primarily with its mathematical dimension and economic thinking. International testing revealed that more than a third of pupils are unable to apply finance-related knowledge and skills at a basic level. Financial literacy is "the ability to use knowledge, skills and experience to effectively manage



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one's own financial resources in order to ensure lifelong security for oneself and one's household. The PISA testing in the area of financial literacy examined the level of financial knowledge and skills necessary for students to make their financial plans and decisions, and the ability to demonstrate and apply their knowledge and skills in practice. Methods that promote both analytical and critical thinking promote financial literacy. Unfortunately, there is insufficient encouragement for young people to express their own opinions or to argue and seek solutions creatively. The development of financial literacy is one of the skills and competences associated with successful engagement in life. Financial literacy promotes the learning of the principles of responsible management of personal finances, including the relationship between work and personal income, but it also addresses issues of consumerism or saving, investing and insurance.

Analytical and critical thinking are the most complex types of thinking. They are important for forming one's own opinions, learning about the world, not giving in to first impressions. Critical thinking as a path from information to forming one's own opinion is an important part not only for subsequent studies but also for everyday life. However, the teaching strategies currently used in schools are ineffective in developing critical and analytical thinking as well as learning in context.

RECOMMENDATIONS:

- A. The style of teaching in schools should create space to meet the need of adolescents to discuss, reflect and philosophize not only within one class, but across generation and the generations close in age
- B. Active learning methods should be applied creating space to meet the needs of adolescents to discuss, reflect and philosophize making full use of the adolescents' cognitive abilities
- C. Peer learning should be used as a tool in this age group, and peer training should be accompanied with organized youth exchanges of young people within and beyond region be it in person or online. Peer trainers are also frequently seen as influencers for their colleagues, so the recommendation is to use this more frequently.
- D. Workshops are a very well accepted format, so they should be organised for different generations together – young people, youth workers and teachers as equal participants. Joint workshops of young people from different youth organisations, NGOs and other civil society formal and informal structures as well as different regions/countries also need to be more used as format of non-formal learning because they provide source of information, food for revisiting one's own attitudes, skills and lack of them, inspire more learning and provide inspiration for future learning and practical initiatives.



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- E. Establishing and strengthening partnerships between formal and non-formal education systems specifically for stronger impact of social and financial education is recommended as a way to bridge the gap between those young people who are still in school and those who for various reasons are not in the education system any more.
- F. International youth exchange programmes and international youth workers study visits need to be more frequently available and used for fostering increasing knowledge and skills. They are also seen as a tool to concretely improve respect for diversity, different cultures and religions, to increase gender equality appreciation, communication skills as well as foreign languages proficiency as tool for better communication and learning.
- G. Organising and implementing joint inter-generational learning, communication and discussion activities to inspire and improve better exchange of knowledge, experience and fresh ideas process, therefore increase the openness of all for new learning.
- H. Using message envelopes and “culture in a box” methods to promote positive attitudes about oneself, appreciation of others and respect for diversity with focus on positive rather than negative, on common, rather than dividing characteristics.

