

Guide on Discourses of Financial Literacy for Female Adults *Based on the Model of Help Clubs for Ukrainian War Refugees*



#FLIGHT

Financial Literacy for Investment, Growth,
Help and Teamwork 





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FOREWARD

In 2021, preparing the application #FLIGHT: *Financial Literacy for Investment, Growth, Help and Teamwork* it was not possible to predict the Russian military invasion of Ukraine, which began on February 24, 2022, and caused an unprecedented influx of war refugees into all project partnership countries.

Since Ukrainian women became the main target group of the #FLIGHT Help Club project, researchers and andragogists gained the unique experience of working with adults experiencing long-term stress, cultural shock, and integrational challenges, which is valuable from a methodological point of view and increased the relevance and usability of the project results (transferability).

The *Guide on Discourses of Financial Literacy for Female Adults Based on the Model of Help Clubs for Ukrainian War Refugees* embraces accumulated practical experience and directly responds to one of the latest priorities of the ERASMUS+ program *Supporting response of European education and training systems to war in Ukraine*.

The Guide is based on academic insights as well as learning organizational models tested with Ukrainian female refugees in all partnering countries. It serves as a methodological tool for andragogs working with Ukrainian war refugees all over the European Economic Area, especially in culturally distant societies. The decision to produce the Guide only in English assumes that English is a transitional language used in the training of Ukrainian war refugees.

The Guide is oriented to the hybrid learning model, paying utmost importance to the aspect that the main group of potential participants is not traditional undergraduate students, but rather adults who are working and unable to attend traditional classes.

The *Guide's Financial Literacy Overview* has been prepared by Sophia BICKHARDT from weltgewandt.de (DE). *Analysis from 3 perspectives* was presented by Prof. Andrzej Cwynar from WSEI University (PL). *Teaching Paradigms for Chronically Stressed and Underprivileged Women from the Neuroscience Perspective* is based on observations of all partnering organizations and made as concise guidelines for trainers/teachers by renowned trauma psychologist Emilija KAZANCEVĖ (LT).

The appendices, which are attached at the end in slide format as support material for teachers, have been prepared by Lithuanian, Danish, and Norwegian researchers, and the project's social partners.

II. Financial Literacy Overview

INTRODUCTION

Financial literacy seems to have become fashionable. Needs for this are seen from various perspectives. For example, citizens make private pensions for their retirement and invest money for this purpose. Or that they learn to keep track of their finances and not get into debt. Such financial literacy is now also being propagated politically. In March 2023, the German Ministry of Finance and the German Ministry of Education launched the “Financial Education Initiative”. (Both ministries are headed by members of the FDP, a liberal party.)¹ The aim is a) to develop a “national financial literacy strategy” in cooperation with the OECD, b) to establish the financial literacy platform “With money and sense”², and c) to promote research projects on financial literacy. The initiative could “... create new opportunities for prosperity and wealth creation”³

Financial literacy should also be promoted at the European level. The European Commission has set up a website for this purpose.⁴ Among other things, the speech by the EU Commissioner for Financial Services, Financial Stability and Capital Markets Union, Mairead McGuinness is quoted on 17th January 2022, in which she calls for financial literacy to be made a priority for Europe.⁵

The OECD is also putting the issue on the agenda. Every three years it publishes a kind of PISA report on financial literacy to measure how things are going in individual countries. The last one was presented on 14th December 2023.⁶

Nonetheless, financial literacy is a relatively new area of education and research. Anyone who wants to move forward (politically) advertises the prospect of an easier way of life, of more “equal opportunities” and “inclusion” in society, and slogans such as “Financial literacy pays off.”⁷

Knowledge of how to handle money, the ability to understand economic relationships but also to think politically, knowledge of action such as the insight into the need to pay bills, information about research methods on financial and economic topics, and much

¹ Federal Ministry of Education and Research, First milestones of the Financial Education Initiative, 06/12/2023, <https://www.bmbf.de/bmbf/shareddocs/kurzmelden/de/2023/12/231206-finanzielle-bildung-fuer-das-life.html> (20/12/2023)

² Federal Ministry of Finance, Federal Ministry of Education and Research, Financial education pays off, <https://www.mitgeldundverstand.de/fibi/DE/Home/home.html> (20/12/2023)

³ Federal Ministry of Education and Research, First milestones of the Financial Education Initiative, 06/12/2023, <https://www.bmbf.de/bmbf/shareddocs/kurzmelden/de/2023/12/231206-finanzielle-bildung-fuer-das-life.html> (20/12/2023)

⁴ European Commission, Financial Literacy, https://finance.ec.europa.eu/consumer-finance-and-payments/financial-literacy_en (20/12/2023)

⁵ McGuinness, Mairead, Improving Financial Literacy must be a priority in Europe, 17/01/2022, <https://www.ft.com/content/60d10129-fad4-4ec6-ba60-612ce5cd02fc> (23/07/2023)

⁶ OECD, Recommendation on Financial Literacy, 14/12/2023, <https://www.oecd.org/financial/education/international-survey-of-adult-financial-literacy-2023.htm> (13/01/2024)

⁷ Federal Ministry of Finance, Our milestones, https://www.bundesfinanzministerium.de/Web/DE/Themen/Internationales_Finanzmarkt/Finanzielle-Bildung/finanzielle-bildung.html (07/23/2023)

more help to achieve more financial and therefore general sovereignty as a responsible citizen of a society. This particularly affects women. Emancipation and equal opportunities are closely linked to economic and financial independence. Financial literacy can also provide insights into key issues of this time, such as the growing contrast between rich and poor, social and, as a result, political polarization, and the vulnerability of the financial and economic system to crises. Financial literacy has the charm of, on the one hand, making citizens aware of the possibilities for economic self-help. On the other hand, it offers the opportunity to understand economic developments in a larger context and thus encourage citizens to make their own, well-founded decisions against the background of an insight into complex situations. Seen in this way, financial literacy could contribute to greater knowledge of the world and education for democracy.

But there is also criticism of the efforts of the federal government, the European Commission, and the OECD. What is criticized is a reduced and predominantly functionalist view of the topic of economics and finance. This is accompanied by a shift in the understanding of educational work: less discourse, and weighing up different arguments, and more knowledge transfer.⁸ If one follows this view, learners would not be sensitized to plurality in the interpretation of social reality. According to this understanding of education, they would not be able to acquire facts independently and critically. This also raises the argument that such a focused financial literacy primarily promotes the sale of financial products, but that the understanding of money and the financial system behind it takes a far back seat. This marks a fundamental area of tension in financial literacy: Should it be primarily user- and application-oriented in favor of an increased interest in financial investments? Or should financial literacy also enable political-economic analysis, for example, to be able to understand the interaction between players in the financial markets and politics in the creation of regulations? What is meant when we talk about “financial literacy”? What is the history of financial literacy? Which dimensions of financial education should be considered? I will address these questions below.

Definitions of financial literacy

There is no universally accepted definition of financial literacy. What can be considered financial literacy is therefore also up to the interpretation of what defines it and the (cognitive) interest that resonates. Some definitions are given as examples:

The German “Federal Finance Portal” states:

*Financial literacy is the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing.*⁹

⁸ Schmerr, Martina: Financial education: Lobbyist “battle for minds” or realization of a comprehensive educational requirement?, DIW Quarterly Issues on Economic Research, Vol. 90, 1/2021, pp. 95-106, <https://elibrary.duncker-humboldt.com/article/61943/financial-education-lobbyist-fight-for-the-heads-or-realization-of-a-comprehensive-education-aspiration> (July 23, 2023)

⁹ Federal finance portal, <https://www.bundesfinanzportal.de/grundsaeetze-der-finanziellen-generalbildung/>, own translation (07/27/2023)

A 2012 OECD working paper explains:

*Financial literacy is a combination of financial awareness, knowledge, skills, attitude, and behaviors necessary to make sound financial decisions and ultimately achieve individual financial well-being.*¹⁰

The scientist Lucie Vidovičová characterizes financial education as a sum of knowledge, values, and behavior:

*Financial literacy is a group of skills and abilities in the financial area. It includes an understanding of financial products and concepts with the help of information and advice and the ability to identify and understand financial risks and make informed decisions [...]. It can be empirically measured as knowledge (information), behavior (ability), and/or attitudes (values) related to finances. It can affect a broad range of everyday life experiences, such as using credit cards and managing a monthly family budget, as well as more complex issues such as the stock market orientation or retirement planning, vulnerability to financial scams, and financial abuse.*¹¹

The corresponding article from the online portal Wikipedia shows a difference between different interests and perspectives: consumer organizations would consider financial literacy to be part of economic education. Financial industry associations understand this to mean enabling people to decide on a financial product. Controversies surrounding financial literacy are also briefly mentioned. People who get into social difficulties can be accused of not being able to handle money, which would be due to a lack of financial literacy. According to several studies, this is particularly true for over-indebted households.¹²

In these and numerous other attempts at explanation, recurring topics of financial literacy appear. These refer to

- a) financial investments to build wealth,
- b) the avoidance of debt and impoverishment,
- c) promoting a positive attitude towards money and investments.

In the first topic area, the focus is on the necessary knowledge of investment opportunities in the capital and financial markets. In this context, private pension provision is almost always cited as the reason and legitimation formula for financial literacy. This is in connection with the privatization of pensions, which has been politically initiated in Germany since the end of the 1990s. There are also complaints that the “shareholder culture” in Germany and parts of Europe is still not sufficiently developed. Financial literacy should help bridge this gap. Those who promote it often associate it with a promise such as financial freedom.¹³

¹⁰ Adele Atkinson/Flore-Anne Messy: Measuring Financial Literacy: Results of the OECD / International Network on Financial Education (INFE) Pilot Study . OECD Working Papers on Finance, Insurance and Private Pensions, No 15. OECD Publishing, 2012, p. 14

¹¹ Lucie Vidovičová, https://link.springer.com/referenceworkentry/10.1007/978-3-030-22009-9_193 (July 27, 2023)

¹² Wikipedia, Art. Financial general education, https://de.wikipedia.org/wiki/Finanzielle_Allgemeinbildung (07/27/2023)

¹³ An example of many websites: <https://geldpfad.de/finanzielle-bildung-2/> The federal government’s financial education initiative talks about “participation, growth and prosperity”; <https://www.bundesfinanzministerium.de/Web/DE/>

Taking out loans or deciding whom to entrust your money to and for what purpose it will be used, or the question of what to think of cryptocurrencies such as Bitcoin or whether government support for private retirement provision is promising for the investor, requires are and much more about the acquisition of knowledge and suitable research strategies.

The second set of topics is cited less by representatives of the financial industry than by debt advice centers, consumer advice centers, government, and scientific institutions. In this sense, financial education includes learning

- how to manage your budget, i. e. relating income and expenses,
- how not to get into debt and, if this happens, to develop ways out,
- which insurances are necessary (and which are not),
- what to pay attention to when making contracts,
- how you can increase your income: through saving habits and/or through new professional activities,¹⁴
- how you can become self-employed (this is particularly attractive for migrants), what different job profiles there are, and what tax regulations need to be considered.

These two components – a) financial investments, and b) getting along with money or avoiding debt – can be referred to as financial literacy in the narrower sense.

The focus is on citizens coping with circumstances by adapting to them. You could also put it this way:

Through financial literacy, they learn or teach themselves to act better in line with the market. Because the rules of the game are not questioned. Nor is it discussed how they come about.

“Rules of the game” means, among other things, the fact that we live in financial market capitalism. What are its structures? Who are the players? What dynamics can be observed? How can we explain the connection between finance and the real economy? How are financial markets politically regulated – and how not? What if inflation occurs? Or to deflation? How can you avoid crises? What does the banking and financial supervision do?

These and many other questions can be considered financial education in a broader sense. There are clear connections to political-economic education. Because here the whole of the economy, the monetary and the real sphere, comes into view. The structures (the monetary system, the financial markets themselves), the actors and their interaction with these structures, concrete actions, and the development dynamics as they emerge are analyzed. In this way, experiences and observations can be contextualized and thus better understood. In addition, the insights into complex

[Themen/Internationales_Finanzmarkt/Finanzielle-Bildung/finanzielle-bildung.html](#) (07/27/2023)

¹⁴ Tzanova, Polia / Neubauer, Maria / Schlösser, Hans Jürgen, Financial Education, in: APuZ March 14, 2011, <https://www.bpb.de/shop/zeitschriften/apuz/33414/finanzielle-bildung/>

areas such as money and finance also open up new ideas, options for action, and solutions. The option of simply adapting to developments is then just one of several. What's more, when the framework becomes clear, the question also arises as to how it should be designed - by everyone and in a democratic way. In other words: The orientation towards being "fit for the market" has a strong influence on financial education in the narrower sense. If you expand the horizon to include the market itself and what it is like, the question also arises as to what it should be like. Which monetary system do citizens want? Which pension system is stable and allows everyone to earn a living in old age? Is the purchase of real estate or land a type of social insurance like in some countries - and what are the consequences for the housing market? What other social insurance are there, and which should be introduced?

If financial literacy ignores such aspects and does not make this clear, it runs the risk of simply conditioning the perceptions and attitudes of citizens and creating demand for the financial industry through its reduced, narrow focus on the cleverest financial behavior possible. To put it bluntly, in this limitation, it would be a kind of financial propaganda. This means disseminating ("propagating") certain content to specifically influence people's thoughts, feelings, and actions. This forms a contrast to the humanistic understanding of education guided by the idea of democracy. Financial literacy, which is limited to "pure" knowledge transfer and is therefore not discursive and ignores political factors, can seem apolitical at first glance - and thus nurture hope for "safe", so to speak "objective" knowledge. But every perspective cut follows a decision is an action and is based on the actions or non-actions of others.

Financial literacy itself and its state support are therefore eminently political. It is important to become aware of this to understand in which mental framework and within which categories one moves. It should also become clear that different actors have different interests. Hedge fund managers usually look at financial markets differently than a citizen who wants to protect her hard-earned savings from loss due to inflation. If financial literacy is expanded to include macroeconomic and political factors and designed discursively, the danger of 'friendly indoctrination', as is the case with financial literacy in the narrower sense, can be avoided. The differentiation into further dimensions may also serve this purpose. But first, a few comments on the development of financial education.

Historical

Money has always played a role in the history of economic thought. However, it is discussed less in the sense of instructions for building wealth and managing finances, but rather as a defining moment of capitalist economies.¹⁵

¹⁵ See the articles on the website The History of economic thought, <http://www.hetwebsite.net/het/home.htm> (July 27, 2023)

Financial literacy in the narrower sense was particularly promoted in the USA. A letter from John Adams to Thomas Jefferson dated 23rd August 1787 became known. In it, he expresses a need for knowledge about money, credit, and distribution:

*"All the perplexities, confusions, and distresses in America arise, not from defects in their constitution or confederation, not from a want of honor or virtue, so much as from downright ignorance of the nature of coin, credit, and circulation."*¹⁶

Broad sections of society were able to acquire such knowledge, at least in terms of application, when savings banks and cooperative banks came into being. The aim was to enable workers and other poor people to bank their savings and receive interest on them. You should be able to take precautions against situations that threaten your existence, such as illness and old age. According to its information, the world's first savings bank was opened in Hamburg in 1778.¹⁷ The intention of the educational activities seems quite Protestant: citizens should be encouraged to be frugal, hardworking, disciplined, and moral.

Since the financial crisis of 2007, political-economic and financial literacy have experienced an upswing. The number of publications increased significantly. Banks, insurance companies, business sections of newspapers, banking associations, and others publish relevant teaching materials. This is also viewed critically and recognized as an attempt to anchor financial literacy in schools that is often one-sidedly oriented towards business interests. Scientists at Bielefeld University analyzed 31 studies from 2011-2022 that identified a need for financial education. The number of studies evaluated was "almost representative"¹⁸. The investigation revealed that 27 of these studies had been commissioned by players in the financial sector.¹⁹ The question must therefore be asked whether the stated needs primarily reflect the needs of the clients themselves: the sale of financial products (stocks, bonds, funds, etc.).

The economic and social background is formed by the expansion of financial markets and the transition from financial-to-financial market capitalism (Windolf), especially since the 1970s. This was made possible and promoted by the economic and neoliberal policies of deregulation of financial transactions, privatization, and liberalization. This transition is also discussed as a shift from the social welfare state to shareholder-value capitalism.²⁰

¹⁶ Ong, Ted Aldwin E., 30/10/2015, <https://www.peoplesdomain.net/the-rise-of-financial-literacy/> (07/27/2023)

¹⁷ Financial Group of German Savings Banks and Giro Association, Savings Banks: An essential part of the community for over 200 years, <https://www.dsgv.de/sparkassen-finanzgruppe/geschichte-der-sparkassen-finanzgruppe.html> (07/27/2023)

¹⁸ Hellmich, Simon Niklas, Hedtke, Reinhold, abstract, economic and financial knowledge. Observations on knowledge tests in the media debate in German-speaking countries. Didactics of the social sciences. Working Papers; 14, Bielefeld 2023, <https://pub.uni-bielefeld.de/record/2982143> (07/27/2023)

¹⁹ Hellmich, Simon Niklas, Hedtke, Reinhold, economic and financial knowledge. Observations on knowledge tests in the media debate in German-speaking countries. Didactics of the social sciences. Working Papers; 14, Bielefeld 2023, https://pub.uni-bielefeld.de/download/2982143/2982144/Hellmich_Hedtke_2023_Wirtschafts-_und_Finanzwissen_Wissenstests.pdf (07/27/2023)

²⁰ Windolf, Paul (ed.), FINANCIAL MARKET CAPITALISM. Analyzes of the change in production regimes, Trier 2005,

Dimensions of financial literacy

In order not to limit the perspective to exclusively financial literacy in the narrower sense and to see the citizen not only as an economic citizen within the framework of a credit-money system but also as a “matured citizen” or “matured citizenne”, I suggest reflection expanded in multiple dimensions. This diversifies the range of topics in financial literacy. At the same time, individual topics such as asset accumulation or debt can be discussed in more detail.

Are to be distinguished

- business administration,
- macroeconomic,
- legal,
- political and
- social psychological

dimensions of financial literacy. In addition, there is a horizontal dimension that affects all areas: gender equality.

The distinctions are explained in more detail below. For reasons of space alone, this cannot be done comprehensively. The various overlaps are also not discussed in more detail.

Business dimension

The microeconomic and individual behavior aspects largely correspond to the content described for financial education in the narrower sense. Essentially, it is about empowering people to have an overview of their budget, to control their consumer behavior accordingly, to end debt, and to develop skills for informed and reasoned decisions about financial investments.

Macroeconomic dimension

Macroeconomic issues are fundamental to understanding the economy. It is no coincidence that business students also learn basic knowledge of economics and vice versa. Financial literacy in a business dimension has its counterpart in questions such as: What is money? How is money created? What are the two monetary cycles characterized by? What is the role of a central bank? Why do assets equal debts in a credit money system? What are the characteristics of cryptocurrencies? What criticism is being formulated about it? What distinguishes cash? What arguments are put forward for and against the abolition of cash? How can we explain the structure of the financial system? What different economic schools are there to conceptualize economics and economic history, including that of money and financial institutions?

Legal dimension

“Money is a creature of the legal system.” (Georg Friedrich Knapp) If you follow this statement, money and the financial system are legal constructs. They can be understood as an expression of social agreements (conventions) and the result of power relationships. This also includes the complex field of taxes. This relates to the taxation of citizens and what they must consider if they want to become self-employed. This also applies to the taxation of companies and the prevention of tax avoidance. Legal aspects also play a role in consumer protection, the rights that investors have against banks and other financial institutions, and questions about liability.

Political dimension

Economic and legal systems have emerged over long processes, created, counteracted, changed, overcome, reformed, sometimes revolutionized, and maintained by people. They are subject to dynamics but do not form an irrefutable, external, “eternal” power. Developments in the economy and society are controlled by decisions, interests, and the actions of players. Financial literacy as part of political-economic education asks about the logic of economic policy decisions and the political rationality that underlies them. This also includes the discussion of the neoliberal paradigm of the Chicago School with its credo of deregulation, liberalization, privatization, the implementation of insecurity, and the associated aspirations for security.

Political aspects are also addressed by reflecting on individual policy areas. For example, the privatization of pensions in Germany since the end of the 1990s compared to the pension system in France or Austria. Or about the relationship between rich and poor that fundamentally structures an economy, its causes, and consequences for society. Those involved can learn what economic policy decisions would be necessary so that financial markets are stable, a more balanced distribution is achieved, etc. Such financial literacy also enables democratic participation: Today’s engagement is tomorrow’s pension.

The political dimension also affects educational policy aspects themselves. The discussion about how financial literacy should be designed is certainly a political issue. This is shown not least by the discussions about the subjects of economic education versus socio-economic or political-economic education in schools.

Reflecting on financial and economic issues under the auspices of their political connotations may also raise awareness of a pitfall of financial literacy in the narrower sense: If households cannot service loans, as was the case in the financial crisis of 2007, this does not necessarily have to be the personal responsibility of the individual. However, anyone who has not heard of the systemic lack of transparency in financial markets, who is not familiar with macroeconomic and political contexts, who is not familiar with the fact that the (neoliberal) de-thematization of politics is itself a political strategy, may find that their unfortunate situation is their own “fault”. Preventing this must be part of political-economic and, in this sense, financial literacy.

Social psychological dimension

Economists mention it again and again: money is also a psychological phenomenon. All too often it serves as a projection screen, and some decisions made by players in the financial markets, for example, are driven more by emotions than rational considerations. Financial literacy in the narrower sense is aimed at ensuring that citizens develop a positive attitude towards money and financial investments.

People rarely ask why people with low incomes often orientate themselves towards the consumption levels of middle-class citizens - and thus overextend themselves financially. What is the pull of such attitudes? The hope of belonging? Or can this be seen as an expression of alienation, as Karl Marx once described for capitalist society?

A thought structure that has spread as a decision-making logic far beyond the milieu of economists and economics students is the idea of homo economicus. He is imagined as a prototype of the fully informed player whose actions and aspirations are based on the calculation of utility or profit maximization. Complexity is reduced and factors such as sustainability, social behavior, and community spirit have to be added later - without the anti-social basic structure being eliminated. These and other contradictions, paradoxes, and ambivalences need to be addressed if citizens are to be empowered to weigh up arguments and make their own decisions.

Gender equality dimension

Various studies show that women handle money differently than men. But in a different way than 20 years ago. Concerning the USA, for example, women are now significantly more present in working life and show a greater tendency to invest in long-term assets than men. Women sought advice more often. Their investments would be more geared towards social and environmental causes than those of men.²¹

Ideas tainted with gender stereotypes, such as women who shy away from handling money on their own and responsibly, therefore need to be put into perspective. Nevertheless, the experiences of the project's local workshop series show that quite a few women need encouragement to recognize financial independence as a basis for emancipation, development, and equality - through their actions.

The gender dimension as a cross-sectional category is also suitable for clarifying the differences between a microeconomic and a macroeconomic perspective. Let's take the simple example of childcare. An individual solution would be for a woman or her parents to hire a nanny. Requirement: appropriate income. A social solution, developed for all income classes, would be the nationwide creation of childcare facilities. It would be financed through taxes, to which citizens of all income classes contribute.

²¹ Subburayan, Baranidharan, Women and Money: A New Generation of Financial Empowerment, 05/27/2023, [https://www.researchgate.net/publication/371157170_-excelwomen-and-money-a-new-generation-of-financial-empowerment-54289_13_NEWS_READERS%27_BLOG_ECONOMY_WOMEN_AND_MONEY_A_NEW_GENERATION_OF_FINANCIAL_EMPOWERMENT_Women_and_Money_A_New_Generation_of_Financ_\(27/07/2023\)](https://www.researchgate.net/publication/371157170_-excelwomen-and-money-a-new-generation-of-financial-empowerment-54289_13_NEWS_READERS%27_BLOG_ECONOMY_WOMEN_AND_MONEY_A_NEW_GENERATION_OF_FINANCIAL_EMPOWERMENT_Women_and_Money_A_New_Generation_of_Financ_(27/07/2023))

The decisions about which approach will be implemented affect the political dimension. Educational work on gender and money can hardly avoid taking these different dimensions into account.

Such a political-economic education aims to demystify money so that the learners can develop a factual, calm relationship with it and learn to think in economic and political contexts. This implies taking a look at development logic and analysing power relations as well as developing practical skills for dealing with money and 'investing' it.

A political-economic approach, through which different dimensions and perspectives on money and finance become apparent, finds its counterpart in methods that are discursive and participatory. Learners are inspired to perceive complexity, acquire knowledge, and reflect on it in debates.

The thematic horizon proposed here with its six dimensions was developed in the context of the joint work on the project, in particular the local and transnational workshops. The #FLIGHT publications nevertheless focus on business dimensions.

III. Analysis of the Ukrainian war refugee learners' situation

1. NATIONAL AND LOCAL LEVELS

National level

More than 4 million Ukrainian citizens came to Poland in 2022 after the outbreak of the war¹, of which currently approximately 1 million Ukrainian refugees are registered in the PESEL system². They joined the large Ukrainian community already living in Poland. This situation - the change of Poland's role from a country of emigration to a country of immigration - is a continuation of a trend that has been going on for a decade and has no precedent in the post-war history of Poland³. The total number of insured Ukrainians in Poland is 766,312 (as of November 31, 2023), of which 442,454 are hired workers, 24,756 are people who have started their own business in Poland, and 301,246 are people performing work in Poland in the form of periodic or civil-law contracts. legal. The employment structure is as follows: 146,743 people work in industry (companies), 101,030 people in construction, 66,463 in wholesale or retail trade, 96,759 in the transport and warehousing sector, 48,346 in the hotel industry and 162,645 people in services, and in health care and social assistance 24,020 people⁴.

Social structure of employees: division of men and women and age structure

Age in years	Number of insured people with Ukrainian citizenship	Number of insured men with Ukrainian citizenship	Number of insured women with Ukrainian citizenship
Together	766 312	397 813	368 482
19 years and under	21,406	13,602	7,794
20 - 24	56,337	25,709	30,628
25 - 29	110,475	59,821	50,654
30 - 34	115,909	66,887	49,021
35 - 39	123,269	67,006	56,263
40 - 44	112 336	56,325	56,009
45 - 49	95,752	45,162	50,589
50 - 54	68,923	33,007	35,915
55 - 59	37,829	17,362	20,466
60 - 64	18,653	10,209	8,443
65 years and over	5,423	2,723	2 700

Source: Central Statistical Office, ZUS data

¹ Border Guard (2023), Statistical information for 2022, Warsaw.

² <https://dane.gov.pl/pl/dataset/2715/resource/46612/table>

³ Okólski M., The Migration Transition in Poland, "Central and Eastern European Migration Review", No. 10(2)/2021.

⁴ <https://psz.zus.pl/kategorie/bezpieczen/bezpiecza-emerytalne-i-rentowe>

There are large differences between migrants who came to Poland before the outbreak of the war and refugees in the demographic structure, the situation in the labor market, and plans to stay in Poland. Adult refugees in Poland are much more often women (80% compared to 54% among pre-war migrants). Among all migrants from Ukraine, people with higher education predominate.

The largest group of emigrants are people aged 26-35 (35%). It is also worth paying attention to the large number of Ukrainians who came to Poland to work right after graduating from high school, vocational school, or university (21.5%). Men predominate (64%), and there are almost twice as many as women (36%). Every third employee came to us from the western part of Ukraine, from the central part of Ukraine (31%). Almost $\frac{3}{4}$ of Ukrainians came from cities, and the rest from rural areas⁵. The largest group of employees from Ukraine are citizens with higher and incomplete higher education (35%). In second place was the group of people with vocational education (32.5%). It was followed by people with secondary education (32.2%). 41% of newcomers are interested in obtaining education in Polish educational institutions (universities and post-secondary schools) if it will help increase their salary in Poland.

From the EWL Report⁶, it turns out that almost every third Ukrainian admits that they do not know the Polish language at all, and almost every fourth declared that they speak the language poorly. Only 6% declared that they spoke Polish fluently or very well, and every tenth - well. At the same time, over 40% of those arriving are convinced that they do not need knowledge of Polish when working in Poland, while the vast majority of respondents express their willingness to learn the language of the country where they work. Almost $\frac{3}{4}$ of Ukrainians want to learn Polish. Every second Ukrainian was looking for a suitable job offer on the recommendation of friends and acquaintances. Almost 28% of Ukrainians used the help of an employment agency in their town. Every fourth Ukrainian looked for job offers in Poland via the Internet. Almost 46% of respondents expect help in this matter from the Polish authorities and 59% count on support in this respect from Polish temporary employment agencies. It seems interesting that more Ukrainians working in Poland are interested in the state initiating Polish language courses than in liberalizing the regulations on employing foreigners.

All this draws attention to how important it is to develop a new migration policy in Poland. Transforming temporary stays into long-term ones and plans to stay in Poland longer are much more common among people who came to Poland before the war, which was influenced not only by the war but also by the COVID-19 pandemic and the regulatory changes introduced in Poland in 2020-2021. The above-mentioned regulatory changes have indeed enabled a longer stay in

⁵ Raport, Ukrainians on the Polish labor market – experiences, challenges and prospects. EWL S.A.

⁶ Raport, Ukrainians on the Polish labor market, op. cit.

Poland, even for people who were not initially interested in it (circular migrants). The COVID-19 epidemic, on the one hand, limited mobility between Poland and Ukraine, and on the other hand, it relatively worsened the economic situation in Ukraine compared to Poland.

Within a year of the outbreak of the war, the integration of refugees from Ukraine into the Polish labor market and their economic independence significantly improved. However, approximately 20% of them are people living in Poland “from day to day”. A comparison of the survey results from November and May 2022 shows that a large part of the refugees quickly mastered the basics of the Polish language. Integration in the labor market is also taking place quickly - among refugees, the percentage of working people was 65%, and in the survey conducted in May - 28%. As a result, most refugees quickly became independent in terms of accommodation (the percentage of people renting their own apartment increased from 33% to 54%). Nevertheless, the approximately 20% of refugees in the worst financial situation remain a challenge for social protection⁷. There is great regional diversity in Poland, both in terms of the number of migrants from Ukraine in relation to the number of inhabitants and in terms of the characteristics of migrants. Refugees from Ukraine relatively most often settled in the Masovian Voivodeship and the Lower Silesian Voivodeship. In turn, the largest percentage of working migrants occurred in Pomerania and the Lower Silesian Voivodeship. The estimated potential GDP growth resulting from the inflow of immigrants from Ukraine ranges from 0.2% up to 3.5 percent. Therefore, increasing the flexibility of the labor market and the efficiency of the housing market seem to be important problems that Poland should address first⁸.

The key condition for a successful integration policy of migrants and refugees in a country is acceptance from the receiving society. There are many tools for this purpose, which should be implemented as widely and as quickly as possible in Poland in connection with the arrival of refugees from Ukraine. First, refugees differ from other migrants in important respects because of the unique circumstances that forced them to leave their country (often in a hurry). Therefore, they require more assistance in various areas of life in the host country, including in formal and legal matters and terms of information about important regulations, rights, and resources available to them. Secondly, one of the key areas that should be considered. The policy of integrating refugee communities is to counteract discrimination and the spread of anti-refugee attitudes and narratives in the host society⁹.

⁷ The living and economic situation of migrants from Ukraine in Poland - the impact of the pandemic and war on the nature of economic migrants in Poland, Department of Statistics, NPB, Warsaw 2023.

⁸ Refugees from Ukraine in Poland: Challenges and potential of integration, Monitor Deloitte, Warsaw 2022.

⁹ Baszczak Ł., Wincewicz A., Zyzik R., Poles and Ukrainians - challenges of refugee integration, Polish Economic Institute, Warsaw 2023.

Local level (that of Help Club)

The number of students at universities based in the Lublin Voivodeship is systematically decreasing and in the academic year 2022/23 compared to the previous year it decreased by 1.6%. One of the reasons is the smaller number of people aged 19-24 and the greater availability and popularity of studies abroad, as well as the introduced regulations preventing men aged 18 and over from traveling outside the territory of Ukraine. As of September 30, there were 587 students of Ukrainian nationality at WSEI University, and additionally, 267 new students of Ukrainian nationality were recruited for the first year¹⁰. Therefore, as of December 30, 2023, 1,617 foreigners study in our university, including 36% of students from Ukraine. Unmarried women predominate, mainly from the western and central parts of Ukraine.

As of October 30, 2023, 65.3 thousand students were educated at 15 universities located in the Lublin Voivodeship. 49.8 thousand students studied full-time. They constituted over three-quarters (76.3%) of all students¹¹. In the academic year 2022/23, students of first-cycle studies constituted 60.7% of all students in the Lublin Voivodeship, long-cycle master's studies - 21.1%, and second-cycle studies - 18.2%. Among first-cycle students, more people studied bachelor's studies (63.9% of all students studying first-cycle studies) than engineering studies (36.0%). Women constituted 60.0% of all students, and in first-cycle studies, they constituted 55.2% of all students in these studies, in long-cycle master's studies - 68.5%, and in second-cycle studies - 66.4%. There were more women in first-cycle studies with a bachelor's degree (66.6% of all students with bachelor's degrees) than in studies with an engineering degree (34.8%). The main academic center in the Lublin Voivodeship is the city of Lublin. In the 2022/23 academic year, 10 universities were operating in its area, educating 87.9% of all students in the voivodeship¹². The largest universities in Lublin, according to the number of students, were Maria Curie-Skłodowska University (26.7% of all students of the city of Lublin), John Paul II Catholic University of Lublin (13.3%), WSEI University (12.6%), Lublin University of Technology (12.3%), Medical University (12.0%) and University of Life Sciences (11.5%).

As of December 31, 2022, 9.6 thousand students were educated at universities located in the Lublin Voivodeship. 8.3 thousand students studied full-time. Women constituted 50.7% of all foreign students. The number of foreigners studying at universities in the Lublin Voivodeship in the academic year 2021/23 increased by 11.4% compared to the previous academic year, with the largest increase recorded in first-cycle studies (by 15.9%), including those with an engineering degree (by 31.1%) and with a bachelor's degree by (11.5%). The share of for-

¹⁰ <https://lublin.stat.gov.pl/opracowania-biezace/opracowania-signalne/edukacja/szkolnictwo-wyzsze-w-wojewodztwie-lubelskim-w-roku-akademickim-20222023,1,9.html>

¹¹ <https://analysis-akademickie.lublin.eu/>

¹² Students in Lublin were listed according to the actual location of the university, including foreigners (GUS).

eigners in the total number of students in the 2022/23 academic year increased by 1.8 percentage points compared to the 2021/22 academic year and amounted to 14.8%. However, the share of foreign women increased by 1.2% and amounted to 12.5% (women from Ukraine and African countries dominate). In the 2022/23 academic year, foreign students in first-cycle studies constituted 72.0% of all foreign students studying in the Lublin Voivodeship, in uniform master's studies 17.5%, and in second-cycle studies 10.5%. Among foreigners studying first-cycle studies, more people studied bachelor's studies (74.3% of all foreigners studying first-cycle studies) than engineering studies (25.7%). In the 2022/23 academic year, most people came to study in the Lublin Voivodeship from Ukraine (43.2% of all foreigners), Zimbabwe (20.5%), Belarus (12.8%), and Taiwan (4.5%)¹³. At the Lublin Academy of WSEI (1,617 people, i.e. 14% of Ukrainians studying in Lublin. Students from Zimbabwe dominate, 49.7% (of all foreigners studying at WSEI University), and in second place are students from Ukraine, 35.7% of foreigners. In the 2022/23 academic year, the greatest interest among students from Ukraine was in the fields of "health and social care" (33.8% of all foreign students), "business, administration and law" (14.1%), "social sciences, journalism and information" (12.6%) and "services" (9.9%). The least popular fields of study among foreigners were the group "agriculture" (0.7%), "education" (1.4%), and "natural sciences, mathematics, and statistics" (2.0%). The number of foreign graduates in the analyzed academic year compared to the 2020/21 academic year increased by 8.4%, with 18.4% in first-cycle studies and 3.4% in second-cycle studies. However, in the case of long-cycle master's degrees, it decreased by 13.6%.

Another important problem is the issue of recognition of education, which is not recognized in EU countries due to differences in ECTS points. The implementation of second-cycle studies, as well as, for example, joint programs based on two diplomas, requires supplementing significant program differences. Many "Help Club" training participants have poor knowledge of English despite having various certificates confirming their knowledge (e. g. TEFL). In addition to various psychological problems related to the war, refugees as students also have to face numerous challenges:

- cultural – lack of knowledge of the Polish language or differences in cultural customs and norms,
- economic – unemployment, wage, and competence gaps in employment,
- infrastructural – availability of apartments and houses for rent, urban regional problems, transport exclusion,
- social – lack of contact networks, separation from families, limited participation in social and political life, or lower access of young people to education and integration.

¹³ <https://lublin.stat.gov.pl/opracowania-biezace/opracowania-signalne/edukacja/szkolnictwo-wyzsze-w-wojewodztwie-lubelskim-w-roku-akademickim-20222023,1,9.html>; <https://analysis-akademickie.lublin.eu/>

The verification procedure of diplomas and qualifications of Ukrainian citizens is free of charge and lasts up to three weeks. It involves checking the authenticity of documents and checking the compliance of the diploma qualifications with the level of education and qualifications in Poland. Based on the exam results and a comparative analysis of the study program, a decision is made to recognize the higher education diploma, and an appropriate certificate is issued. The recognition of documents issued in Ukraine confirming qualifications to perform specific professions varies depending on when the diploma was obtained. Employment of a Ukrainian citizen legally residing on the territory of Poland requires notification of the Poviast labor office about this fact. However, to take up work in each profession, it is often necessary to meet many additional conditions resulting from legal provisions.

Firstly, it may be necessary to carry out a procedure aimed at recognizing a diploma issued by a Ukrainian university as equivalent to its Polish equivalent. Secondly, in the case of regulated professions, it may be necessary to meet other requirements arising from Polish regulations. A diploma issued by an authorized university operating in the higher education system of a Member State of the European Union, the Organization for Economic Co-operation and Development or the European Free Trade Agreement, or a party to the Agreement on the European Economic Area confirms - depending on the diploma - possession of specific education at the level of first or second studies, degree, as well as the foreigner's entitlement to continue education at second-cycle studies or apply for a doctoral degree. If a foreigner has a diploma issued by a country that is not one of the organizations listed above, it may be necessary to recognize the foreign diploma as equivalent to its Polish equivalent.

There are three modes for recognizing a diploma as equivalent. In the case of Ukrainian citizens, recognition for academic purposes is possible based on the Agreement on Mutual Academic Recognition of Education Documents and Degree Equivalence signed on April 11, 2015. It enables continuation of education in institutions of another country that is a party to this agreement, e. g. specialist qualifications obtained in Ukraine or master's degree entitles you to apply for a doctoral degree in Poland. The recognition of documents issued in Ukraine confirming specific education for professional purposes varies depending on the date on which the diploma was obtained.

Currently, there is no international agreement in force enabling the recognition of diplomas issued in Ukraine for professional purposes. However, documents obtained in the territory of Ukraine before June 20, 2006, may be recognized as equivalent to their Polish counterparts based on the agreements in force at that time, i.e. the Agreement between the Government of the Polish People's Republic and the Government of the Union of Soviet Socialist Republics on the equivalence of documents on education, degrees, and scientific titles in The Polish People's Republic and the USSR (adopted on September 12, 1974), as well as the Prague Convention of 1972, under the Protocol between the Government of the Republic of Poland and the Government of Ukraine on the provisional regulation of the issue of mutual recognition of the equivalence of documents complet-

ing secondary schools, secondary vocational schools and schools higher education institutions, as well as documents on awarding scientific degrees and titles of May 18, 1992. The procedure for confirming completion of studies at a specific level, recently introduced into the Law on Higher Education and Science, applies to people who do not have a university diploma. It may apply to a foreigner who has obtained refugee status, subsidiary protection, or a temporary residence permit granted in connection with granting him refugee status or subsidiary protection, as well as to a Polish citizen who arrived in Poland from Ukraine in the period from February 24, 2022, in connection with an armed conflict and a citizen of Ukraine staying in Poland, whose stay is considered legal under the Act on assistance to citizens of Ukraine in connection with an armed conflict in the territory of this country¹⁴.

2. FROM THE POINT OF VIEW OF THE TEACHER AND EDUCATOR

The Help Club model implemented at the university is intended to be a platform enabling Ukrainian citizens to acquire digital financial knowledge through two channels. The first is traditional financial education, which involves preparing appropriate substantive content and making it available to program recipients (FLIGHT project beneficiaries), under the more or less professional supervision of an expert, trainer, or tutor. The impact on project participants through this channel involves the preparation of intellectual results (IO1, IO2, IO3) - various types of training content that will be presented during the pilot sessions of the Help Club. It is assumed that Help Club participants will gain bridging social capital by creating and maintaining new relationships, which will allow them to achieve the benefits of social interactions. More specifically, it is expected that, as evidenced by the literature presented in the previous section, Help Club participants will gain additional access to information and learn from the new social network to which they belong. The learning process through this second channel will be more informal, it will consist mainly of sharing knowledge and skills between peers creating a new network of Help Club participants, and will require building trust and emotional commitment on their part.

Therefore, concepts such as informal, sharing, peers, social network, and emotional care are especially important when designing a Help Club. It is also important to make it clear from the outset that the Help Club should not simply be a training course. The social component is crucial because it involves the creation of social bonds and social interactions that lead to learning from others. The literature distinguishes five basic areas of personal finance management that require appropriate development of financial knowledge and skills¹⁵: cash management/daily financial activities/household

¹⁴ <https://kancelarierp.pl/wyksztalcenie-ukrainca-musi-byc-wlasciwie-potwierdzone/>; art. 327 section 1 of the Act of July 20, 2018 - Law on Higher Education and Science (Journal of Laws of 2023, item 742); Regulation of the Minister of Science and Higher Education of September 28, 2018 on the nostrification of diplomas of completion of studies abroad and confirmation of completion of studies at a specific level (Journal of Laws, item 1881)

¹⁵ A. Cwynar, Help Club design / methodology, Report as part of the FLIGHT OI5 project.

budget management, saving and investing, credit and debt management, insurance, risk management, asset protection, and financial information retrieval. Therefore, the issues analyzed within the Help Club concerned topics falling within these five areas.

Taking into account two additional circumstances - the social status of Help Club members (immigrant women) and the growing importance of digitalization in the financial market - its scope has been expanded to include two additional areas: entrepreneurial skills and digital skills (knowledge of digital financial products and services, awareness digital financial threats - hacking, phishing, pharming, spyware, SIM card swapping - and protection against them, as well as knowledge of consumer rights and procedures for pursuing claims in connection with financial products and services. The Club's activities are planned from June 2022 to December 2023. The sessions were divided into pilot sessions - during which educational materials created as part of the project were tested (intellectual achievements - IO1, IO2, and IO3), and networking sessions - during which the beneficial use of educational materials was selected by the experts running the Help Club. Pilot sessions took place in the following periods: June - August 2022 - IO1 pilot; December 2022 - February 2023 - IO2 pilot and June - August 2023 - IO3 pilot. In each pilot month, a maximum of 8 "Help Club" sessions were held (two sessions a week), each session lasting up to 4 teaching hours. Networking sessions took place on the following dates: September - November 2022; March - May 2023 and September - December 2023. Educational materials created as part of the project (IO1, IO2, IO3), as well as materials selected by the experts managing the Help Club, were collected in one online knowledge repository. This repository also contains a discussion forum.

Since the Club sessions will be conducted in the languages of the partner countries, the most interesting repositories of educational materials in Polish to be used when running the "Help Club" in Poland are listed below.

<https://edufin.pl/>

<https://www.nbportal.pl/>

<https://rf.gov.pl/>

<https://uokik.gov.pl/>

<https://kapitalni.org/>

<https://www.skef.pl/>

<https://edufinance.pl/>

<https://tdo.edu.pl/>

<https://bakcyl.wib.org.pl/>

<https://weiz.po.edu.pl/zarzadzanie-finansami-osobistymi-e-poradnik/>

<https://marciniwuc.com/>

<https://www.edufinanse.pl/>

<https://subjectivenieofinansach.pl/>

<https://likefinance.wsei.eu/>

<https://kursy.akademiiawsei.eu/>

<https://www.oecd.org/financial/education/oecd-infe-2020-international-survey-of-adult-financial-literacy.pdf>

<https://www.oecd.org/daf/fin/financial-education/krajowa-strategia-edukacji-finansowej-polski.pdf>

<https://www.researchgate.net/profile/Andrzej-Cwynar-2/research>

3. GOALS OF THE GUIDE BASED ON DISCOURSES ON FINANCIAL LITERACY

In today's world, financial knowledge is a key competence. Defined as the ability to use knowledge and skills to effectively manage one's financial resources to ensure lifelong financial security. There is extensive literature documenting the relationship between financial knowledge and consumers' socio-demographic characteristics. Researchers' findings include that women score lower on average on financial literacy tests, but this does not necessarily mean that their financial knowledge and skills are lower than men's. It can be assumed that women develop financial knowledge differently than men and that this is due to cultural conditions in which the sphere of finance is usually treated as the domain of men. This is important in the context of formulating training programs and other forms of support for women - war immigrants from Ukraine. As a result, work on financial literacy treats women as one of the disadvantaged groups requiring interventions tailored to their specific needs. For obvious reasons, another disadvantaged group is immigrants and repatriates who lack knowledge not only about the host country's financial market but about the host country in general. The combination of these two features - being a woman migrating to another country, especially one that is culturally significantly different from the country of origin - creates an extremely difficult situation and requires that such people receive particularly careful support¹⁶.

¹⁶ Among others: Barcellos, SH et al. (2012) Barriers to Immigrant Use of Financial Services. WR-923-SSA. Philadelphia, PA; Becker, G. S. (1962) 'Investment in Human Capital: A Theoretical Analysis', *Journal of Political Economy*, 70(5), pp. 9–49. doi: 10.1086/258724; Becker, G. S. (1975) *Human Capital. A Theoretical and Empirical Analysis with Special Reference to Education*. Second. New York, NY: NBER Press.; Boggio, C. et al. (2015) Seven Ways to Knit Your Portfolio. Is Investor Communication Neutral? DP 10/2015-030; Boggio, C., Coda Moscarola, F. and Gallice, A. (2020) 'What is good for the goose is good for the gander?: How gender-specific conceptual frameworks affect financial participation and decision-making', *Economics of Education Review*, 75(C). doi: 10.1016/j.econedurev.2019.101952; Bucher-Koenen, T. et al. (2016) *Women, Confidence, and Financial Literacy*. Luxembourg; Butters, R. B., Asarta, C. J. and McCoy, S. G. (2012) 'Financial Literacy and Gender in US High Schools', *Journal of Economics and Finance Education*, 11(2), pp. 142–149; Cole, S. and Shastry, G. K. (2009) *Smart Money: The Effect of Education, Cognitive Ability, and Financial Literacy on Financial Market Participation*. 09–071. Boston, MA; Coleman, J. S. (1988) 'Social Capital in the Creation of Human Capital', *American Journal of Sociology*, 94, pp. 95–120. doi: 10.1086/228943; Cwynar, A. et al. (2019) 'Sustainable Debt Behavior and Well-Being of Young Adults: The Role of Parental Financial Socialization Process', *Sustainability*, 11(24), p. Article no. 7210. doi: 10.3390/su11247210; Delavande, A., Rohwedder, S. and Willis, R. J. (2008) *Preparation for Retirement, Financial Literacy and Cognitive Resources*. WP 2008-190. Ann Arbor, MI. doi: 10.2139/ssrn.1337655; Dew, J. and Xiao, J. J. (2011) 'The Financial Management Behavior Scale: Development and Validation', *Journal of Financial Counseling and Planning*, 22(1), pp. 43–59; Duflo, E. and Saez, E. (2003) 'The role of information

The financial literacy literature points to formal financial education as the primary mechanism for acquiring financial knowledge and skills. However, the information that is always the starting point for developing financial literacy can be obtained not only through direct learning but also through social interactions with others. This opens space for informal education and socialization - learning through interactions with other individuals. Financial knowledge is considered a field-specific form of human capital. It is capital that is subject to depreciation, but which can also be rebuilt and multiplied - however, this requires investment, which entails costs (education, professional advice, time). Hence the importance of various types of intervention programs in the debate on financial awareness - e. g. financial education programs or professional financial advice. On the other hand, such an investment allows us to expect better financial results, the ultimate measure of which is the wealth accumulated over the consumer's life cycle and the prosperity associated with it. However, considering that humans are social creatures, they can draw on the resources held by members of the social networks (e. g. Help Clubs) to which they belong and thus can reduce the costs of obtaining information.

4. GUIDELINES FOR THE DEVELOPMENT OF METHODS AND TEACHING TOOLS

As a result, issues discussed during Help Club sessions should cover topics that fall into these five areas. The detailed selection of topics can be left to experts, but it seems that Help Club session scenarios should lead to answers to at least the following questions:

1. Cash management/daily financial activities/household budget management

- Why is sticking to a budget important?
- What does keeping financial records mean?
- Why is a price comparison website important?
- What are the consequences of (not) paying bills on time?
- What effect does inflation have on our money?

2. Saving and investing

- What is an emergency fund and what is its importance in a household?
- Why is saving every pay check so important?
- What are the main principles of saving for retirement?
- What is the risk/reward ratio when investing?
- What is diversification?
- What is an interest rate and how does inflation affect the difference between nominal and real interest rates?

and social interactions in retirement plan decisions: Evidence from a randomized experiment', *Quarterly Journal of Economics*, 118(3), pp. 815-842. doi: 0.1162/00335530360698432; Ford, MW and Kent, DW (2009) 'Gender Differences in Student Financial Market Attitudes and Awareness: An Exploratory Study', *Journal of Education for Business*, 85(1), pp. 7-12. doi: 10.1080/08832320903217366.

- What is compound interest?
3. Credit and debt management
- What is creditworthiness?
 - What factors may cause an increase in loan interest rates?
 - What's wrong with borrowing from more than one source at the same time (e. g. banks, payday loan companies, installment purchases, pawnshops, family, etc.)?
 - How to evaluate borrowing for (or similar) purposes: purchasing expensive clothing or accessories, holidays abroad, technological innovations or gadgets?
 - What are the consequences of defaulting on debt repayment, including interest on the debt?
 - What's wrong with taking out loans to pay off debt?
4. Insurance, risk management, and asset protection
- What is the nature of risk in finance and how can we deal with it as consumers?
 - Why is it worth having appropriate health insurance (property, life)?
 - How can we prepare to absorb financial shocks throughout our lives?
 - How to protect yourself against fraud and financial fraud?
5. Financial information
- Where to find affordable and reliable information about financial products?
 - Who publishes warnings for consumers against unfair and fraudulent practices in the financial market?

Considering two additional circumstances - the social status of the Help Club members (immigrants) and the growing importance of digitalization in the financial market - its scope will be expanded to include two additional areas:

1. Entrepreneurial skills – the list of entrepreneurial skills identified and discussed in the literature is very long, so it will not be provided here. However, Help Club sessions should, at least to some extent, cover topics such as: setting goals and acting creatively, solving problems, presenting your ideas, communication, and leadership competencies.
2. Digital skills
 - a. Knowledge of digital financial products and services
 - Payments: e-money, mobile wallets, money transfer services
 - Asset management: online banking, online brokers, mobile trading, cryptocurrency asset management
 - Alternative finance: crowdfunding, social lending
 - b. Awareness of digital financial threats (hacking, phishing, pharming, spyware, SIM swapping) and protection against them
 - c. Knowledge of consumer rights and procedures for pursuing claims in connection with financial products and services.

The Help Club project therefore assumes that it will also be a space of experience which, using a scientific approach, will allow for even better design of financial education programs for immigrants, significantly expanding the group of project beneficiaries in the future. Designing the Help Club as a scientific and research project will require, among others:

1. Choosing the most appropriate research method
2. Careful sampling that meets scientific standards
3. Applying appropriate measures.

Considering that the development of digital financial awareness among immigrants is poorly researched and described, and the process of acquiring digital financial knowledge and skills is still a “black box”, Club sessions will be organized in Poland in the form of focus groups. It is assumed that qualitative research - one of which is group interviews - is the most appropriate in such cases. This method is consistent with the Club’s concept, which - due to the small number of participants - would not allow for quantitative research meeting scientific rigor. Poland will be the only country where the scientific part of the project will be implemented because the time frame and budget of the project do not allow for activities such as translating the collected research material into English.

Micro-credentials refer to a description of learning outcomes that a learner has achieved with a small amount of learning. These effects were assessed based on transparent and clearly defined criteria. Learning activities leading to micro-credentials are designed so that the learner acquires specific knowledge, skills, and competencies that respond to social, personal, and cultural needs or labor market needs. Micro-credentials are owned by the learner and can be shared and transferred. They can be standalone or combined into larger credentials.

Micro-credentials are subject to quality assurance to agreed standards in the relevant sector or area of activity. They constitute evidence of having, acquiring new, or expanding specific skills. Not only those that are the result of learning at school, university, or during various courses but also those that we acquire, e. g. by learning on our own. They allow you to stand out from the crowd of other people with the same diploma and similar professional experience. They are also an excellent motivation for continuous development.

Micro-credentials most often concern formal education, i. e. they are issued mainly by universities. A type of micro-credentials, currently more often issued as part of non-formal education, are digital badges in the Open Badges standard. Open Badges is an innovative, international standard for digital certification of verified achievements, skills, and competencies. It uses an attractive form of digital badges with encoded and secured information necessary to identify what a given badge was awarded for, who received it, and by whom it was issued. The owner of the badges can store them on special hosting services or the exhibitors’ websites. Services of this

type have software that allows recipients to interpret, read, and verify the authenticity of data encoded in Open Badges standard. An example of a website created to issue, collect, store, and share digital credentials in the form of the Open Badges standard is the Polish [Badge+ app](#).

Micro-credentials are an ideal form of educational support in the Help Club because this method of recognizing learning outcomes aims to support higher education and science institutions in introducing new forms and content to the educational offer and creating a learning environment that considers and supports the development of learners. in various contexts: formal education, non-formal education, and informal learning¹⁷.

¹⁷ Recommendation of the Council of the European Union of 16 June 2022 on a European approach to micro-credentials for lifelong learning and employability and validation of competences for the issuance of micro-credentials. Act of July 20, 2018 - Law on higher education and science (Journal of Laws of 2023, item 742, as amended)

IV. Teaching Paradigms for Chronically Stressed and Underprivileged Ukrainian women from the Neuroscience Perspective

In the wake of the tumultuous era in Eastern Europe, the scars of conflict resonate deeply in the lives of its inhabitants. It has left indelible imprints on their psyches, shaping narratives of resilience and survival against a backdrop of adversity. The conventional educational approaches may not suffice in addressing the intricate cognitive and emotional needs of this unique demographic. In a world where education stands as a beacon of hope and empowerment, understanding the challenges faced by post-war survivors becomes paramount.

The literature on post-traumatic stress underscores its pervasive influence on cognitive processes, affecting memory, attention, and information processing (Perry, 2006; van der Kolk, 2014). Studies by Brewin et al. (2000) and Koenen et al. (2007) reveal a heightened vulnerability to academic difficulties among individuals with a history of trauma, emphasizing the need for tailored educational interventions.

Educational challenges stemming from post-traumatic stress manifest across diverse domains. Disruptions in concentration, emotional dysregulation, and difficulties in forming trusting relationships with educators contribute to a complex tapestry of impediments (Salmon, Bryant, 2002; Charuvastra & Cloitre, 2009). Moreover, the stigma associated with trauma can create barriers to seeking educational support, exacerbating the struggles faced by survivors (Stewart, 2008).

The exploration of trauma and stress has unveiled intricate mechanisms that shape brain function and, consequently, the learning process. The work of LeDoux (1996) and Sapolsky (2003) illuminates the neurobiological underpinnings of stress, emphasizing the role of the amygdala and the hypothalamus-pituitary-adrenal (HPA) axis. Understanding these mechanisms becomes crucial in crafting educational strategies that align with the cognitive and emotional needs of trauma survivors.

Neuroplasticity, a fundamental principle explored by Doidge (2007) and Kolb (2003), suggests that the brain's capacity to adapt provides a potential avenue for healing and learning even in the face of trauma. Insights from these studies lay the groundwork for developing teaching paradigms that leverage neuroscientific principles to enhance the resilience and cognitive functioning of individuals with a history of post-traumatic stress.

The synthesis of the literature on neuroscience perspectives and educational challenges calls for a paradigm shift in teaching strategies. Gaining insight into the neural mechanisms of trauma opens avenues for trauma-informed practices (Perry & Szalavitz, 2006). Educators must consider the unique cognitive profiles of trauma survivors, adopting pedagogical approaches that promote safety, predictability, and emotional regulation within the learning environment (Bath, 2008; Blaustein & Kinniburgh, 2019).

Socio-Cultural Context and Psychological Well-being

The deeply rooted cultural norms and values that define these societies play a pivotal role in determining the psychological resilience of individuals. The work of Nikolaidis et al. (2019) elucidates the interconnectedness of cultural identity and mental health,

underscoring how post-war societies grapple with the renegotiation of identity in the face of profound upheaval. Moreover, the stigmatization of mental health issues and the limited availability of mental health resources further compound the challenges faced by individuals in seeking support and understanding. The legacy of war, intertwined with cultural expectations, influences the perceptions of trauma and its aftermath within these communities, shaping both individual and collective responses to psychological distress (Kira et al., 2019).

Neuroscience offers a window into the dynamic interplay between the brain, stress, and trauma. At its core, stress activates a cascade of physiological responses mediated by intricate neural pathways. The amygdala, a key player in the brain's emotional processing center, is hyperactivated in response to stressors, initiating the well-known "fight or flight" response (LeDoux, 2000). Simultaneously, the hypothalamus-pituitary-adrenal (HPA) axis releases stress hormones, such as cortisol, into the bloodstream, influencing various bodily functions, including cognition (McEwen, 2004).

Trauma, an extreme form of stress, can lead to lasting alterations in brain structures, particularly the hippocampus and prefrontal cortex (Bremner, 2006). These changes can manifest as difficulties in memory consolidation, emotional regulation, and executive functions—all critical components of the learning process. Moreover, the prefrontal cortex, responsible for executive functions such as decision-making and impulse control, is sensitive to chronic stress. Diminished prefrontal cortical activity can result in challenges related to attention, planning, and emotional regulation (Arnsten, 2009). These cognitive impairments have direct implications for the educational endeavours of individuals grappling with the aftermath of war-related trauma.

Gender-Specific Considerations in Chronic Stress

Recognizing the gender-specific dimensions of chronic stress is crucial in tailoring interventions for post-war populations. The work of Bangasser and Wicks (2017) and Goldstein and McEwen (2002) underscores the gender-specific responses to stress, with females exhibiting heightened vulnerability to certain stress-related disorders.

Neuroscientific research suggests that gender differences in stress responses are influenced by hormonal fluctuations, genetic factors, and socio-cultural contexts (Taylor et al., 2000). Addressing these disparities becomes imperative in crafting educational strategies that acknowledge and accommodate the diverse cognitive and emotional landscapes shaped by chronic stress.

Guidelines for Teachers

- Prioritize the establishment of a safe and trusting classroom environment. Recognize that trust is foundational for learning, particularly for individuals who have experienced trauma.

- Embrace cultural sensitivity in teaching practices. Acknowledge and respect the diverse backgrounds and experiences of your learners, fostering an inclusive atmosphere that validates individual identities.
 - Integrate trauma-informed teaching practices into your pedagogy. Be mindful of the potential triggers and stressors within the learning environment and strive to create a space that promotes healing and resilience.
 - Recognize that different individuals may respond to various learning modalities. Offer flexibility in how information is presented and assessed, accommodating diverse learning styles and preferences.
 - Foster a sense of community within the classroom. Encourage open communication and peer support, creating a collaborative learning environment that empowers individuals to share their experiences and insights.
-
- Be attentive to behavioral cues that may indicate signs of post-traumatic stress. This can include withdrawal, hypervigilance, or expressions of intense emotions. Sensitivity to such cues enables early intervention and support.
 - Recognize variations in communication styles. Individuals experiencing post-traumatic stress may struggle with verbal expression, preferring alternative forms of communication. Create opportunities for non-verbal expression and reflection.
 - Be aware of physical symptoms associated with stress, such as headaches, fatigue, or changes in appetite.
 - Understand potential triggers and sensitivities related to trauma. Work collaboratively with learners to identify and navigate triggers, ensuring a learning environment that minimizes potential distress.
-
- Embrace trauma-informed pedagogy by integrating elements such as choice, empowerment, and safety into lesson plans. Provide clear expectations and structure while allowing for flexibility and autonomy.
 - Integrate mindfulness and relaxation techniques into the classroom routine. These practices can contribute to stress reduction and emotional regulation, promoting a conducive environment for learning.
 - Implement regular check-ins with learners. Establish open lines of communication to understand their evolving needs and provide timely support. This proactive approach fosters a sense of security and trust.
-
- Embrace a strengths-based approach to teaching and learning. Identify and celebrate the unique strengths and capabilities of each learner, reframing challenges as opportunities for growth and empowerment.
 - Promote a growth mindset within the classroom. Encourage learners to view

challenges as temporary setbacks and opportunities to develop new skills. Foster a belief in the potential for improvement and resilience through effort and perseverance.

- Collaborate with learners to set realistic goals and create actionable plans for achieving them. Goal setting provides a sense of purpose and direction, while planning instills a proactive approach to overcoming obstacles.
- Facilitate the formation of peer support networks within the classroom. Encourage learners to share experiences, insights, and coping strategies. Peer support fosters a sense of community, solidarity, and mutual empowerment.
- Incorporate reflective practices into the curriculum. Journaling, storytelling, and other reflective exercises provide avenues for self-expression and introspection, aiding in the processing of past experiences and fostering personal development.
- Facilitate opportunities for cultural reconnection and identity affirmation. Education can serve as a bridge to cultural roots, offering a platform for learners to explore and celebrate their heritage, reinforcing a sense of belonging and pride.
- Implement trauma-informed educational practices that prioritize safety, predictability, and collaboration. Acknowledge the impact of trauma on learning, creating an environment that is sensitive to the diverse needs and experiences of adult learners.
- Offer life skills education that goes beyond academic knowledge. Provide practical tools for navigating daily challenges, such as stress management, interpersonal communication, and decision-making, enhancing learners' capabilities for personal development.
- Design learning experiences that are meaningful and relevant to learners' lives. Connecting education to real-world applications fosters a sense of purpose and cultivates a lifelong love for learning as a continuous avenue for personal development.
- Celebrate milestones and achievements, both big and small. Recognition of progress instills a sense of accomplishment and reinforces the idea that continuous growth is attainable, contributing to a positive self-concept and resilience.

We encourage educators to attend workshops specifically designed to deepen their understanding of trauma-informed teaching practices. These workshops can cover topics such as recognizing trauma triggers, creating safe spaces, and implementing trauma-sensitive pedagogies. In synthesizing these neuroscience foundations, educators can develop a nuanced understanding of the neural underpinnings of stress, trauma, and learning. This knowledge serves as a compass, guiding the formulation of teaching paradigms that recognize and respond to the intricate interplay between the brain and the educational challenges faced by individuals.

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25. [Resources \(beaconhouse.org.uk\)](#)

V. Recommendations

Recommendation 1

The formula and goals of the Help Club impose special requirements on the experts who conduct the classes. On the one hand, they should be **people with domain knowledge** in the field of the financial market and financial management in each country. On the other hand, Help Club should not simply be a training program, but rather **a platform for financial socialization** through sharing knowledge and skills, learning through observation, oral communication, etc.

This requires that the experts managing the Club Sessions have **high interpersonal skills**, especially communication. This means that optimally the Club leader must be a combination of a field expert and a moderator. It seems that the decision on how many experts to engage in running the Club and whether to divide the sessions between them or whether all of them will be conducted by the same people can be left to the participating partners.

It should be remembered that socially determined financial gender roles, reinforced in direct messages from parents, are internalized by children who remember these roles in adulthood, naturally adopting them and entering them. In this stereotypical financial socialization of girls, teachers of finance, or more broadly of economic subjects, can play a strengthening role. If men are more likely to teach such subjects, it could reinforce young women's belief that finance is a male domain (in fact, American data shows that men are more likely to be finance teachers than women. As a result, young women, like their mothers, are largely under social pressure and adapt to imaginary (stereotypical) female roles imposed by culture. To comply with social norms, they do not show as much interest in the world of finance as men. Moreover, they may perceive this world as alien, detached from their gender identity, demanding using a language they do not know and from which they distance themselves¹.

Recommendation 2

Significant strengthening of the role of **micro-credentials** in the process of acquiring knowledge, competencies, and skills in the European education system. A stronger unification of modular education for all fields of study and a unification of the number of ECTS points is recommended. Modular education will make it possible to "complete" the appropriate number of ECTS points in the entire EU education system and combine them into a partial or complete education module. The unification of certification and the requirements of the document itself is an important element of the harmonization of this process in EU countries.

¹ A. Cwynar, op.cit.

Recommendation 3

There is a need for an efficient, unified flow of information and the fight against false information - these are necessary conditions to be met that will effectively integrate refugees from Ukraine into EEA societies and the labor markets. Facilitating access to the labor market and professional activation of refugees through active labor market policies and removing obstacles to taking up employment will contribute to increasing their contribution to the local economies and achieving a higher standard of living. In these processes, we see the need to increase the potential of Labor Offices and higher education entities.

Recommendation 4

Most refugees do not speak the official languages of accepting countries, and employers consider the language barrier to be the greatest obstacle to employment by Ukrainian citizens. Therefore, it is extremely important to create a support program thanks to which immigrants will be able to learn the local languages. Practicing the language in Help Clubs is one of the forms of **linguistic immersion** widely used to teach spoken language skills and socio-cultural competences (for more see Annex 3). As many as 61% of refugees have higher education, but it is often not recognized in the EU. We need a process that will facilitate the verification of foreign documents certifying education or professional qualifications.

Recommendation 5

When working with Ukrainian war refugee women in Help Clubs, the tasks used in the educational part of the project must be designed following the fundamental principles of andragogy, including but not limited to

- Purposefulness
- Relevance
- Effectiveness
- Clarity
- Imagery
- User-friendliness
- Attractiveness

Recommended sources of educational materials:

1. <https://likefinance.wsei.eu/>
2. <https://www.oecd.org/financial/education/oecd-infe-2020-international-survey-of-adult-financial-literacy.pdf>
3. <https://www.oecd.org/daf/fin/financial-education/krajowa-strategia-edukacji-finansowej-polski.pdf>
4. <https://www.researchgate.net/profile/Andrzej-Cwynar-2/research>
5. <https://pce.sandiego.edu/15-top-strategies-for-teaching-adult-learners-faqs/>
6. <https://www.youtube.com/watch?v=MDfce4FsiT4>

VI. Appendices

Help Club Registration Form

First name	
Last name	
Age	
Country of Origin	
Labor market status	
Type of study/professional profile	
Please rate your knowledge of English on a scale of 1 to 10 where 1 is basic, and 10 is advanced	
Please rate your knowledge of local official language on a scale of 1 to 10 where 1 is basic, and 10 is advanced	
Tick the areas of financial literacy that interest you most:	<input type="radio"/> Savings
	<input type="radio"/> Investments
	<input type="radio"/> Debt management
	<input type="radio"/> Loans, borrowings, leasing
	<input type="radio"/> Online banking
	<input type="radio"/> Financial security on the Internet
	<input type="radio"/> Managing a family/personal budget
	<input type="radio"/> Self-employment financial management
	<input type="radio"/> Other

Insights for Trainers/Mentors

The registration form can provide trainers/mentors with valuable insights into their adult learners, helping them adapt the program for improved effectiveness and inclusivity. Here's a breakdown of potential insights from each data point:

1. Age:

- **Identify dominant age groups:** This can help tailor teaching methods and language to resonate with different learning styles and expectations.
- **Accommodate learning preferences:** Younger learners might prefer technology-integrated approaches, while older learners might favor traditional methods.
- **Target specific challenges:** Different age groups might have varying levels of comfort with technology or financial concepts.

2. Country of Origin:

- **Understand cultural backgrounds:** This can inform communication styles, content examples, and sensitivity towards cultural contexts.
- **Identify potential language barriers:** Consider offering language support or bilingual materials if needed.

- **Be mindful of cultural biases:** Avoid relying on stereotypes and ensure content is culturally inclusive.

3. Labor market status:

- **Gauge participants' financial situations:** This can help tailor financial literacy topics to their relevant needs and challenges.
- **Understand career goals:** This can inform program content towards achieving participants' financial aspirations.
- **Avoid assumptions:** Don't assume based on employment status; individuals might be seeking new skills or financial knowledge regardless of current work situation.

4. Type of study/professional profile:

- **Relate content to existing knowledge and skills:** Use examples and scenarios relevant to their educational and professional backgrounds.
- **Leverage their expertise:** Encourage participants to share their experiences and contribute diverse perspectives.
- **Avoid unnecessary categorization:** Don't judge potential based on academic or professional background; everyone can benefit from financial literacy knowledge.

5. Language proficiency:

- **Determine communication needs:** This can help decide if additional language support is needed, like translated materials or bilingual instructors.
- **Promote inclusivity:** Encourage English and local language usage where appropriate and create a safe space for everyone to participate.
- **Avoid relying solely on self-reported proficiency:** Consider conducting a language assessment if fluency is crucial for program success.

6. Areas of financial literacy interest:

- **Prioritize relevant topics:** Focus the program on areas participants are most eager to learn about, increasing engagement and motivation.
- **Address diverse needs:** Offer a variety of topics or breakout sessions to cater to individual interests.
- **Identify knowledge gaps:** Use participant interests to uncover areas where the program can fill in missing knowledge.

Things to remember

- **Data privacy and ethical usage are paramount.**
- **Analyze data without bias and avoid generalizing based on individual information.**
- **Use insights to make the program more inclusive, engaging, and impactful for all participants.**

FINRA financial literacy quiz

Suppose you have \$100 in a savings account earning 2 percent interest a year. After five years, how much would you have?

- More than \$102
- Exactly \$102
- Less than \$102
- Don't Know

Imagine that the interest rate on your savings account is 1 percent a year and inflation is 2 percent a year. After one year, would the money in the account buy more than it does today, exactly the same or less than today?

- More
- Same
- Less
- Don't Know

If interest rates rise, what will typically happen to bond prices? Rise, fall, stay the same, or is there no relationship?

- Rise
- Fall
- Stay the Same
- No Relationship
- Don't Know

True or false: A 15-year mortgage typically requires higher monthly payments than a 30-year mortgage but the total interest over the life of the loan will be less.

- True
- False
- Don't Know

True or false: Buying a single company's stock usually provides a safer return than a stock mutual fund.

- True
- False
- Don't Know

Insights for Trainers/Mentors

The FINRA Financial Literacy Quiz can be a valuable tool for engaging adults in discussions about their financial knowledge and empowering them to make informed decisions. Here are some ways to utilize it effectively in adult training programs:

PRE-ASSESSMENT

- **Administer the quiz anonymously at the beginning of a training session.** This creates a baseline understanding of the group's financial literacy and helps tailor the training to their needs.
- **Discuss the results collectively without singling out individuals.** This encourages open conversation and avoids creating stigma for those with lower scores.

ICEBREAKER AND DISCUSSION STARTER

- **Use individual questions from the quiz as prompts for group discussions.** Break down complex concepts into smaller, more manageable topics for interactive learning.
- **Facilitate debates and role-playing scenarios:** Let participants argue different perspectives on financial decisions based on the quiz questions. This encourages critical thinking and application of knowledge.

POST-ASSESSMENT

- **Administer the quiz again at the end of the training.** This helps gauge the effectiveness of the program and identify areas where participants improved their knowledge.
- **Provide additional resources:** Share FINRA's educational materials, recommend trustworthy financial websites, and connect participants with financial advisors if needed.
- **Encourage long-term learning:** Motivate participants to continue their financial education journey by setting personal goals and exploring relevant resources.

ADDITIONAL TIPS

- **Adapt the quiz to your audience's specific needs:** Focus on questions relevant to their age, income level, and financial goals.
- **Make the training interactive and engaging:** Use activities, games, and case studies to keep participants motivated and involved.
- **Invite guest speakers:** Consider bringing in financial professionals to share their expertise and answer questions.
- **Offer personalized guidance:** Provide participants with opportunities for individual consultations with financial advisors or trainers.

VII. Annexes



HELP CLUB

Training Evaluation Report - Norway

Reported by [Prios Kompetanse AS](#)



#Flight
Financial Literacy for Investment, Growth
and Employment



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1. Introduction

Brief overview of the "Help Club"

The "Help Club" is a project made to help women from other countries, especially from Ukraine. It gives them a place to meet and talk, and also learn important things about money and work. The main idea is to make them feel welcome and safe while they learn. The group was about 10 women who meet with trainers to learn and share. The group was also open for some men, connected to the refugee group to join at both locations.

Purpose of the training in Norway

In Norway, we started the "Help Club" for women from Ukraine who had to leave their homes. We thought it would be good to mix learning Norwegian with learning about money and starting small businesses. This way, they can feel more at home in Norway and also do something good for themselves and others. We have two groups in Norway, one in Steinkjer and one in Trondheim. They meet two times every week to learn and talk.

2. Objectives of the training

- **Learning together**
The first goal is for the women to come together and learn from each other. By sharing stories and experiences, they can feel less alone in a new country.
- **Understanding money**
We want to help the women learn about how money works in Norway. This includes things like how to save money, how to spend it wisely, and how to plan for the future.
- **Starting small businesses**
Another important goal is to teach the women about starting their own small businesses. This can help them earn money and also feel proud of what they can do.
- **Learning Norwegian**
It's very important for the women to learn Norwegian. This will help them in daily life, like shopping or talking to neighbors. It will also help them if they want to find a job. It's also essential in order to create the right vocabulary for financial literacy, useful in Norway.
- **Feeling welcome and safe**
We want the "Help Club" to be a place where the women feel welcome and safe. It's not just about learning, but also about making friends and feeling at home in Norway.

3. Description of the training format

How We Did the Training:

Workshops. We had some special classes where experts came and talked about different topics. For example, one day we learned about how to start a small business in Norway. Another day, we talked about how to manage money.

Group Discussions. Every meeting, we had time for the women to talk together in small groups. They could share their own stories, ask questions, or just chat about life in Norway. This was a good way for them to practice Norwegian and also make friends.

How often and how long:

We met two times every week. Each meeting was about 2 hours long. We did this for several months.

Tools and materials we used

Books and papers. We had some books and papers in both Ukrainian and Norwegian. These helped the women learn new words and also understand the topics better. Some sessions also had Ukraine interpreter.

Computers, phones and Internet. Sometimes, we used computers and phones to show videos or websites. This was especially useful for the business topics and for understanding the financial literacy vocabulary.

Notebooks and pens. Every woman got a notebook and a pen. They could write down what they learned or any questions they had.

4. Participants

In our Help Club sessions in Norway, we welcomed a total of 20 women. These women, all hailing from Ukraine, ranged in age, with the majority being between 25 and 45 years old. Their backgrounds were diverse; some had been teachers, some owned shops, and others had office jobs back in their home country. Now, seeking a fresh start in Norway, they joined our club to learn and share.

We divided the participants into two groups for better interaction and learning. One group gathered in Steinkjer, while the other met in Trondheim. Each group consisted of 10 women, ensuring that the size was manageable and allowed every member to actively participate and voice their thoughts.

5. Key topics covered

Financial Literacy and management:

The Help Club sessions in Norway put a strong emphasis on financial literacy. The participants were introduced to the basics of managing their finances in a new country, with a different currency and banking system. They learned about budgeting, saving, and the importance of timely bill payments. Discussions were held on the differences between financial systems in Ukraine and Norway, helping them understand the nuances and make informed decisions. Practical exercises on creating household budgets and understanding bank statements were also conducted.

Digital skills and tools

In today's digital age, it's crucial to be tech-savvy. Recognizing this, our sessions in Norway incorporated lessons on digital tools. The women were taught how to use online banking, mobile wallets, and other digital payment methods popular in Norway. They also learned about online safety, like how to spot phishing scams and protect their personal information. Given the increasing reliance on technology in daily life, these skills were deemed essential for the participants to navigate their new environment.

Entrepreneurial Skills

Many of the women expressed an interest in starting their own businesses in Norway. To support this ambition, the Help Club sessions delved into entrepreneurial skills. The participants learned about the basics of setting up a business in Norway, understanding local market demands, and effective marketing strategies. Role-playing exercises were conducted where they could pitch business ideas, helping them build confidence. They also had the opportunity to hear from local female entrepreneurs, gaining insights and inspiration from their journeys.

6. Outcomes and achievements

The Help Club sessions in Norway, tailored specifically for Ukrainian refugees, yielded positive outcomes and notable achievements. The feedback received from the participants was overwhelmingly positive. Many expressed gratitude for the opportunity to learn essential skills that would aid them in their new lives in Norway. Testimonials highlighted the practicality of the sessions, with many participants sharing personal stories of how they applied the knowledge gained in real-life scenarios.

One of the most significant achievements was the tangible improvement in the participants' financial literacy. Many shared that they felt more confident in managing their finances, understanding bank statements, and making informed financial decisions. The digital skills sessions also proved to be invaluable. Participants expressed a newfound confidence in navigating digital platforms, ensuring their online safety, and utilizing digital tools for daily tasks.

The entrepreneurial skills sessions sparked a sense of ambition among many participants. Several women expressed a renewed interest in starting their own ventures in Norway, equipped with the knowledge and tools provided during the sessions.

However, like any initiative, there were challenges faced. Some participants initially felt overwhelmed with the influx of new information, especially those who were not familiar with digital tools. To address this, additional hands-on sessions and one-on-one mentoring were organized. Language barriers were another challenge. To overcome this, sessions were sometimes conducted with the aid of translators or bilingual participants who helped in conveying the information more effectively.

Despite these challenges, the overall sentiment was one of gratitude and optimism. The Help Club sessions not only provided participants with essential skills but also fostered a sense of community among the Ukrainian refugees in Steinkjer and Trondheim.

7. Trainers and support staff

The success of the Help Club sessions in Norway can be largely attributed to the dedicated team of trainers and support staff. We had a total of four trainers, each bringing a unique set of skills and expertise to the table. Two of them held degrees in financial management, ensuring that the financial literacy sessions were both informative and practical. Another trainer, with a background in digital technology, took the lead in the digital skills sessions, making sure participants were well-versed with the latest digital tools and online safety measures. The fourth trainer, a successful local

entrepreneur herself, spearheaded the entrepreneurial skills sessions, sharing her insights and experiences to inspire the participants.

In addition to the trainers, the support staff played a important role in the smooth execution of the sessions. Comprising of five members, the support team was responsible for organizing the logistics, ensuring all materials were ready, and addressing any immediate concerns of the participants. They also played a crucial role in bridging any language gaps, with two of them being bilingual in both Norwegian and Ukrainian. Their contributions ensured that each session ran seamlessly, and participants felt supported throughout their learning journey.

We also need to mention the great support and help from the refugee units in both Steinkjer and Trondheim Municipality, which helped recruiting participants, supported language training and helped in a wide range of practical issues making the implementation work smooth.

8. Recommendations and future steps

Based on the feedback received and our observations during the Help Club sessions in Norway, we have identified several areas of improvement and potential next steps to further enhance the experience for participants.

[Suggestions for improving future training sessions.](#)

- **Language Support.** While our bilingual support staff did an excellent job, there's a need for more comprehensive language support, possibly through translation tools or additional bilingual trainers, to cater to the diverse linguistic backgrounds of the participants.
- **Cultural integration.** Incorporating more sessions that focus on the cultural nuances of Norway can help participants integrate better into their new environment.
- **Hands-on Digital training.** While the digital skills sessions were informative, participants could benefit from more hands-on training, especially with practical exercises on using specific apps and platforms popular in Norway.
- **Networking opportunities.** Organizing networking events where participants can interact with local entrepreneurs and professionals can provide them with valuable connections and insights.

[Plans for Follow-up sessions or advanced training.](#)

Advanced financial Workshops to delving deeper into topics like investments, loans, and advanced budgeting techniques can empower participants with a more comprehensive understanding of financial management.

Digital Safety Workshops to meet the increasing cyber threats, a dedicated workshop on digital safety, covering topics like password management, two-factor authentication, and safe browsing, can be beneficial.

Entrepreneurial Bootcamps to have a more intensive training program focusing on business ideation, market research, and pitching can be organized for participants keen on starting their own ventures.

Feedback sessions organized as periodic feedback sessions to help in continuously refining the training modules based on participants' needs and experiences.

By implementing these recommendations and planning for future sessions, we aim to provide an even more enriching and empowering experience for the participants in their journey of integration and skill-building in Norway.

9. Conclusion

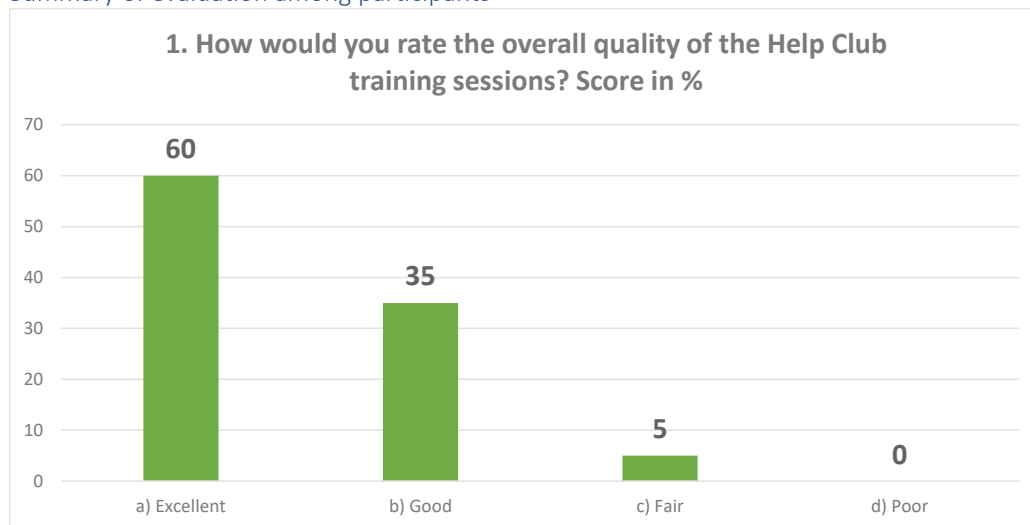
The Help Club training in Norway was a big help for Ukrainian women. They learned many new things like money management, using computers, and starting a business. The women were happy with the training and felt more sure about living in Norway.

There were some problems, like language and different ways of doing things. But the trainers and helpers worked hard to solve these problems. The training made a group where women could talk and help each other.

In the end, the training did very well. It gave the women new skills and friends. This is good for their future in Norway.

10. Appendices

Summary of evaluation among participants

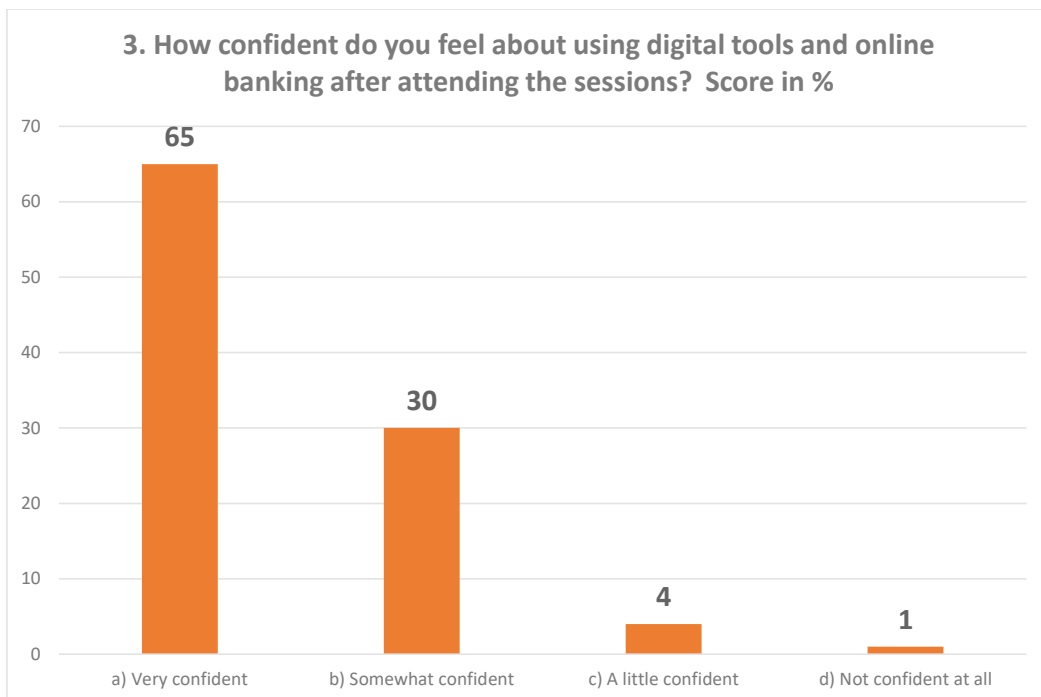
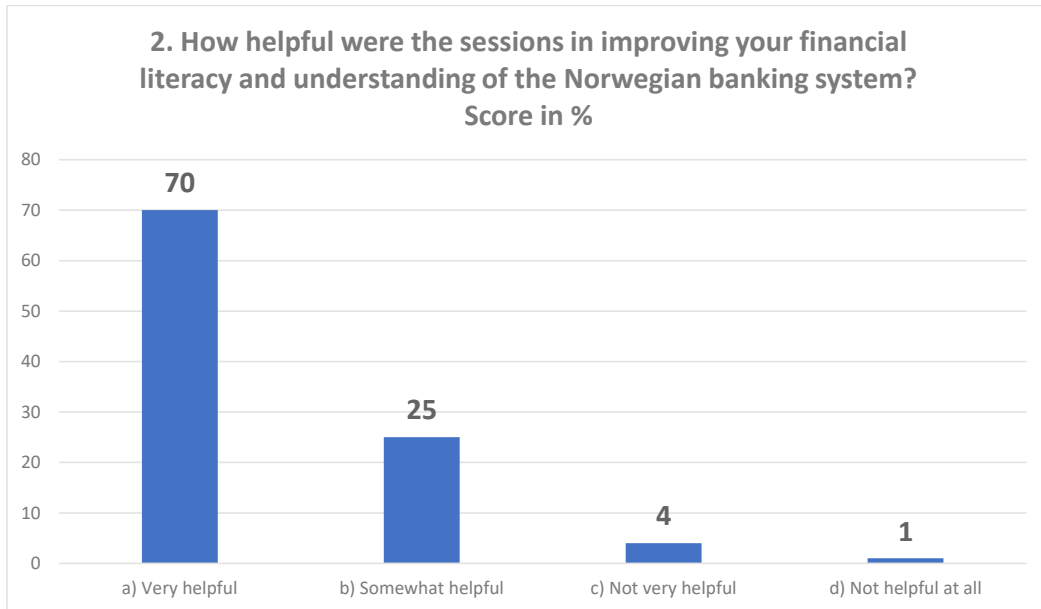




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Financial Literacy for Investments, Savings
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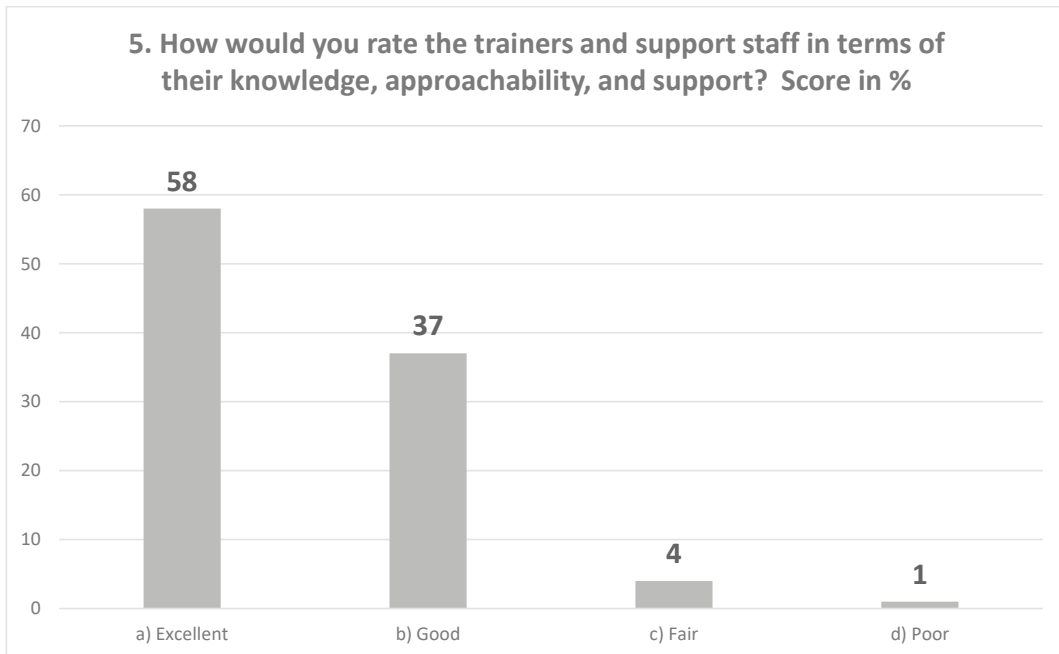
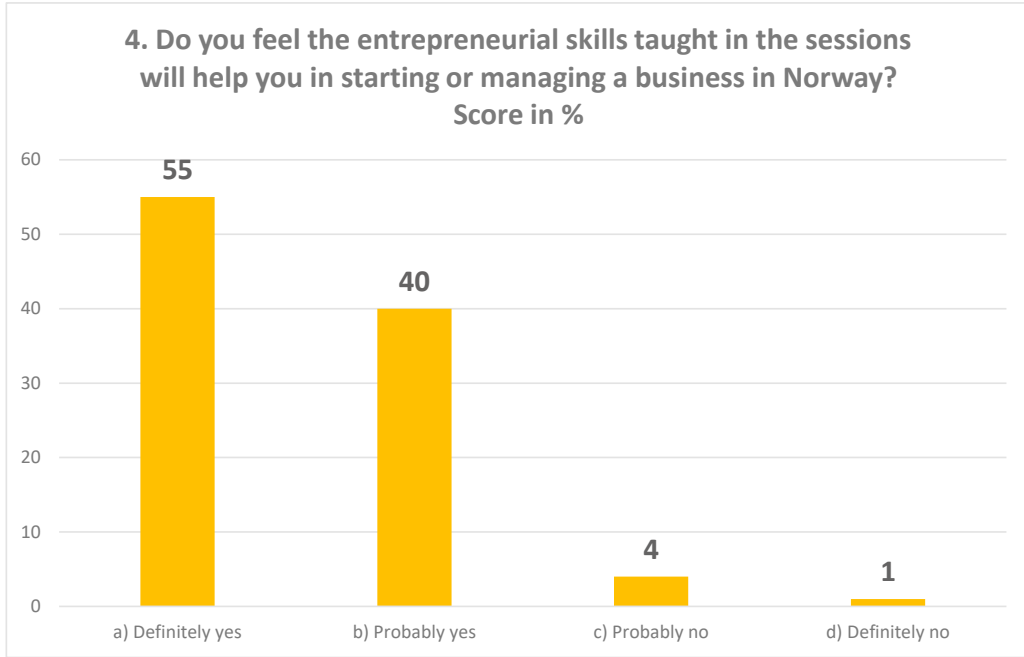




#Flight
Financial Literacy for Investment Growth
Help and Network



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Help Club Training Evaluation Report

GUIDE ON DISCOURSES OF FINANCIAL LITERACY FOR FEMALE
ADULTS

DIANA MEDREA-MOGENSEN | WE ARE ENTREPRENEURS (DENMARK)

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Situational Analysis in Denmark

National

In Denmark, 28,912 Ukrainian refugees have been accepted, with a significant number of them being women and children due to men staying to fight. These refugees are highly educated and have shown resilience and entrepreneurship, particularly among women. Though some have returned to Ukraine, over 7,000 are employed across various sectors in Denmark, facilitated by the 'Ukrainian law.' The Danish government and communities have shown commitment to integrating these refugees, offering them a chance at stability and growth.

1. Total Number of Ukrainian War Refugees Accepted in Denmark:

As of July 9, 2023, Denmark has accepted 28,912 Ukrainians since the invasion commenced. Of these, 64% are women, and most are in their 30s.

2. Demographical Profile:

The Ukrainian entrepreneurs, who are a subset of these refugees, are predominantly women between 36-45 years old, highly educated (93% having at least a bachelor's degree), and about 2/3 have at least one child living with them.

3. Educational Background:

A very high education level is noted among the Ukrainian refugees engaged in entrepreneurial activities, with 93% having at least a bachelor's degree, including a significant portion with master's or PhD degrees.

4. (Un)employment Situation:

Before the war, most of these Ukrainian entrepreneurs were either employed (45%) or self-employed (45%). The report notes a high human capital among them, with many having prior managerial (81%) and startup experience (73%). However, a significant portion had poor English proficiency (73% intermediate or below), which could impact their employability and business operations in Denmark.

5. Main Challenges:

The challenges include high expectations for business growth and revenue, often exceeding typical Danish and U.S. entrepreneurs. They face obstacles in venture goal commitment and progress, with perceived obstacles increasing towards the end of the entrepreneurship program. Additionally, language barriers and adapting to a new business environment could be significant challenges.

6. Additional Insights:

The report indicates that Ukrainian entrepreneurs have strong psychological capital, which includes traits like resilience, personal initiative, crisis self-efficacy, and entrepreneurial self-efficacy. Their psychological profile is characterized by low neuroticism and high agreeableness and conscientiousness, contributing to their resilience and entrepreneurial capabilities.

7. Integration and Progress:

There's evidence of social and economic integration, with increases in networking with both Ukrainians and Danes. By the end of the entrepreneurship program, there was noticeable progress with many moving forward in the entrepreneurial process, and about 20% getting close to operational at the program's end.

From the 31,000 refugees who fled to Denmark from Ukraine, about 4,600 have left the country, with 3,300 returning to Ukraine. This includes a diverse demographic of 1,500 women, 1,400 children, and 370

men. The peak of Ukrainian arrivals was in the second quarter of 2022, significantly higher than the previous year. The distribution of refugees was nationwide, with all 98 municipalities receiving some, though most were housed in major cities like Copenhagen and Aarhus. Denmark has enacted special legislation, known as the 'Ukrainian law,' to facilitate quick temporary work and residence permits for these refugees. As of the latest figures, over 7,000 Ukrainians are working in Denmark, about 56% of those available to the labour market, with many employed in sectors like cleaning, hotels, and agriculture.

Resources:

- Research report on Ukrainian entrepreneurs in Denmark (2023).
<https://hub.dkiv.dk/sites/default/files/download/Research-report-web.pdf>
- The Local Denmark. (2023). Over 3,000 Ukrainian refugees in Denmark have returned home. Retrieved from <https://www.thelocal.dk/20230224/over-3000-ukrainian-refugees-in-denmark-have-returned-home>

Local

#FLIGHT Club Applicant Analysis

Total Applicants: 44 Ukrainian refugees have sought participation in the #FLIGHT Club program, demonstrating a proactive step towards integration and personal development.

Educational Background:

- Master's Degree: 20 applicants
- Bachelor's Degree: 9 applicants
- Long-term higher studies (3+ years): 6 applicants
- PhD: 4 applicants
- Post Graduate studies: 2 applicants
- Short term higher studies (2 years): 2 applicants
- High-school: 1 applicant

Employment Situation:

- Full-time employee: 11 applicants (25%)
- Self-employed: 9 applicants (20.5%)
- Unemployed (no welfare benefits): 7 applicants (15.9%)
- Freelancer: 6 applicants (13.6%)
- Part-time employee: 5 applicants (11.4%)
- On welfare benefits (kontanthjælp): 4 applicants (9.1%)
- On welfare benefits (dagpenge): 2 applicants (4.5%)

The data reveals a group leaning significantly towards higher education, with a majority holding Master's degrees or higher. This suggests a group with substantial professional and academic experience, potentially enhancing their adaptability and resilience in new environments. The employment data reflects a diverse range of professional statuses, with a considerable portion engaged in full-time employment or self-employment, indicating a drive towards stability and self-sufficiency.

Despite the absence of detailed demographic information, the outlined educational and employment patterns provide a glimpse into a group that is not only navigating the challenges of displacement but is also geared towards making significant contributions to their new community. The blend of high educational attainment and diverse employment experiences positions this group as potential catalysts for innovation, entrepreneurship, and economic participation within the host community.

#FLIGHT Club Participant Analysis

Cohort Selection and Design:

The #FLIGHT Club, aimed at empowering women entrepreneurs, particularly from Eastern Europe, organized two cohorts in response to the Ukrainian refugee situation. The first cohort, exclusively comprising 12 Ukrainian women, was a direct response to the refugee crisis. The second cohort expanded to include 15 participants from various Eastern European countries and beyond, embracing a more diverse demographic.

Activities and Challenges:

Activities included sessions on personal and business finances, taxation, investment basics, and cybersecurity. These were designed to address challenges like language barriers, financial literacy, and adaptation to the Danish entrepreneurial environment.

Challenges faced by participants included scheduling conflicts due to childcare and work responsibilities. While English proficiency was a prerequisite, language barriers occasionally arose, mitigated by the presence of a Russian/Ukrainian-speaking trainer throughout the sessions. These adaptations facilitated a more inclusive and accessible learning environment for the participants.

Benefits:

The program provided a platform for skill development, networking, and fostering financial independence. Embracing a diverse participant demographic enriched feedback, fostered richer conversations, facilitated relationship building, and enhanced opinion diversity.

The project's success is evident in its ability to attract a diverse group of participants, fostering an inclusive learning environment. The program's offerings have been tailored to meet the specific needs of the participants, ensuring effective knowledge transfer and empowerment.

The #FLIGHT Club has demonstrated its effectiveness as a supportive network for women entrepreneurs, especially those impacted by the Ukrainian conflict. Its focus on financial literacy and entrepreneurship serves as a foundation for long-term growth and integration into the Danish economic fabric which at We Are Entrepreneurs we will continue to pursue.

Teacher-trainer recommendations

1. **Language Support:** Recognize the potential language barrier and provide language training, especially in English, to facilitate integration.
2. **Financial Literacy:** Offer financial literacy courses to empower refugees with the knowledge needed to navigate the financial landscape of their host country.
3. **Entrepreneurship Training:** Provide entrepreneurship programs to leverage the high level of education and diverse experiences among refugees, fostering economic self-sufficiency.
4. **Networking Opportunities:** Encourage networking and relationship-building among participants to create a supportive community.
5. **Diverse Feedback:** Emphasize the value of diverse perspectives in problem-solving and innovation.

Sources:

1. Smith, J. (2020). Language Support for Refugee Integration. *Journal of Refugee Studies*, 33(2), 201-220.
2. Brown, L. (2019). Financial Literacy Programs for Refugees: A Comparative Study. *International Journal of Refugee Education*, 2(1), 45-58.
3. Lee, A. (2021). Entrepreneurship Training for Refugees: A Path to Economic Empowerment. *Journal of Immigrant & Refugee Studies*, 19(3), 286-307.
4. Williams, S. (2022). Building Supportive Communities: The Role of Networking in Refugee Integration. *Journal of Community Psychology*, 45(4), 532-548.
5. Johnson, M. (2018). Harnessing Diversity for Innovation: Lessons from Refugee Programs. *Harvard Business Review*, 96(3), 86-93.

Guidelines for the development of methods and teaching tools

These guidelines aim to create effective and culturally sensitive teaching methods and tools for Ukrainian war refugees in distant societies and are based on our experience in Denmark with the Help Clubs, as well as our adult training experience:

1. **Cultural Sensitivity:** Ensure that teaching methods and tools are culturally sensitive to the backgrounds and experiences of Ukrainian war refugees. Words matter in examples and other materials used.
2. **Language Support:** Provide language support, including English/Danish language instruction, to bridge communication gaps. It is recommendable to have a translator support in the rooms depending on the level of English/Danish proficiency of the group.
3. **Tailored Learning:** Tailor teaching methods to the diverse educational backgrounds of participants, accommodating varying levels of education. It is recommended to group the participants in similar education levels.
4. **Financial Literacy:** Emphasize financial literacy, covering topics such as personal finances, taxation, and investment basics with clear examples and practices from the local environment.
5. **Inclusivity:** Foster inclusivity by encouraging interaction among participants from different countries and genders to enrich perspectives.
6. **Networking:** Facilitate networking opportunities to build connections among participants.
7. **Feedback Mechanisms:** Establish feedback mechanisms to receive diverse input and improve teaching methods.
8. **Resource Partnerships:** Collaborate with partner organizations, like the Danish Entrepreneurs Association and Science City of Lyngby, for support and resources.
9. **Expertise:** Engage subject matter experts like trainers in taxation and innovative facilitators when needed.
10. **Sustainability:** Ensure that teaching methods and tools are sustainable for long-term impact on financial literacy and entrepreneurship.

Resources used in training:

No.	Title of training material	Links
1.	FLIGHT Cybersecurity and Banking slides	FLIGHT Cybersecurity and banking.pdf
2.	FLIGHT Personal Finance and Investment slides	FLIGHT Personal Finance and Investment-1.pdf
	FLIGHT Taxes in Denmark slides	FLIGHT Danish Private Tax.pdf
No.	Other resources	Links
3.	Investment Basics for Beginners	https://www.moneyhelper.org.uk/en/savings/investing/investing-beginners-guide

4.	Understanding Taxation and Its Impacts	https://www.investopedia.com/terms/t/taxation.asp
5.	Digital Banking and Cybersecurity	https://cipher.com/blog/10-personal-cyber-security-tips-cyberaware/
6.	Building Self-efficacy in Financial Decisions	https://www.sciencedirect.com/science/article/pii/S016748701500094X
7.	Modern Investment Platforms (obs. best to choose a local platform)	https://www.publicfinanceinternational.org/trading-plaforms-europe/

Recommendations

Literature:

Teaching Adult Second Language Learners by Heather McKay and Abigail Tom" (book):
<https://www.amazon.com/Teaching-Adult-Second-Language-Learners/dp/0521779391>

"Financial Literacy for Adults: From Education to Behavior Change" by Tullio Jappelli and Mario Padula
(Academic Article) <https://www.sciencedirect.com/science/article/abs/pii/S0378426613001623>

Resources:

"UNHCR: Teaching Refugee Students": <https://www.unhcr.org/education.html>

Videos:

1. Introduction to Instructional Design: Models, Theory, & Principles (Educational Video)
<https://www.youtube.com/watch?v=2phjWL57qGo>
2. How We Can Learn As Adults | Rachel Wu | TEDxUCR (Educational Video)
<https://www.youtube.com/watch?v=AWukNG1UpEs>
3. Learning, Teaching, and Community-Building with Refugees (Conference Video)
<https://www.youtube.com/watch?v=FAtENhofbqI>

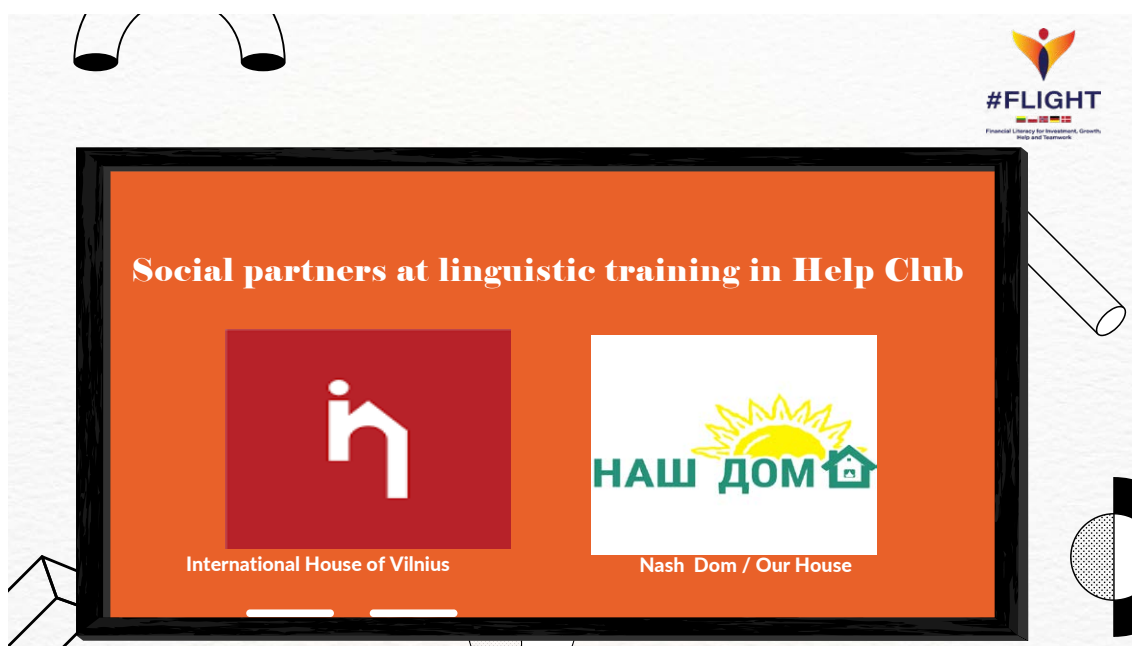
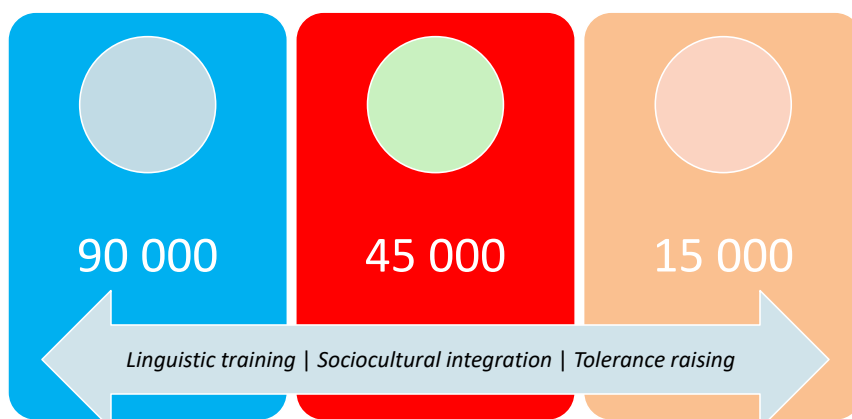


WHAT WE WILL DISCUSS TODAY



1. Lithuanian HELP club: design, objectives, and rules
2. 5 principles of language learning
3. 7 actions each trainer should encourage the learners to take
4. Limitations
5. Coping with training challenges
6. Q&As




GROWING NUMBERS



Design

- Mapping the participant needs/feelings about the local language and culture
- 3 levels: **elementary** (up to 50 words), **very basics** (up to 200-300 active words), **basics** (+/-500+ active words)
- Regular meetings 2-3 times a week
- 90 minutes lesson
- Listening, comparing languages, writing, reading, *light* homework
- Cultural dimension, including history
- Face-to-face / online
- Useful basic information & 1 piece of jargon per lesson
-



Linguistic Training Objectives



- **What will You know?**
Up to 500+ active words/common phrases relevant to everyday life's situations, including financial/labor market related ones
- **What will You be able to do?**
To communicate on everyday situations and follow local cultural norms
- **Why is this important to know?**
It shows respect to locals, helps understand their mindset and lifestyle better, provides smoother integration opportunities, minimizes vulnerability

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Linguistic Training Rules

KISS = Keep It Simple, Stupid

- 1 previously unknown/new sentence/expression in Lithuanian OR a cultural situation – **on a daily basis**
- 15 minutes of active listening to Lithuanian – **on a daily basis**
- Homework on Lithuanian reading/active listening – **on weekends**








5 principles of ANY foreign language learning

#1 PRINCIPLE
 Focus on language content that is relevant to Your target group members

Important | Practical | Allows using vocabulary as a tool

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Daily needs. Examples

Self-service POS

Deposit system

Recycling

PEPERUS
STIKLAS
PLASTIKAS

+

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Principles of ANY foreign language training

- # 2 Use language as a communication tool from DAY 1
- # 3 Practice comprehensive input
- # 4 Learn language via physiological training of all 43 muscles in your face
- # 5 Mind proper physiological state

7 encouragements



#1 Listen a lot

#2 Observe a body language

#3 Mix known words

#4 Focus on the core:
learn only what is relevant at the moment

#5 Have a language parent / buddy

#6 Copy the facial expressions

#7 Attribute the word to a mental image



Limitations

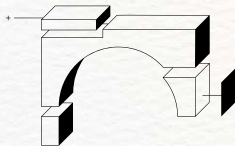


Learner problem	Trainer problem
PSTD ADHD	Attention & group dynamics issues
Uncertainty	Motivational issues
Struggle for basic needs	Motivational, attention & attendance issues
Limited interaction with locals	Low comprehensive input, insufficient brain soaking
Online national ghetto's	Low comprehensive input, insufficient brain soaking

Coping with challenges



- **Online instead of F2F**
- **Reading/listening to local media for homework**
- **€1/day as a driver behind learning**
- **Individual consultations**
- **Meetings with a site visit**
- **Legal/administrative/medical advice**
- **Certificate | Micro-credit**



For
recap

**Accent
is not a
linguistic
mistake**

**Safe environment
to get confidence**

**Trainer treats the
learners as equal
and also learns
from them**

**Language doesn't
need to be perfect.
It just needs to
work.**





*Language is not an art to be mastered.
It is just a tool to get a result.*

(Marianna Pascal, English trainer)





Let's Discuss

- *What participants may learn in terms of local language/culture in Your Help club?*
- *What will they be able to do with this level of language/cultural knowledge?*
- *Why is this important to know the local official language in your country?*





 Belarusians in Lithuania 

According to the official statistics, Belarusians are:

- the **third largest** ethnic minority in Lithuania right after Poles and Russians.
During 2020-2021, about **23.350 Belarusians** arrived to Lithuania on the basis of various documents, nearly **22.000** more Belarusians arrived there in 2022 (*the number is approximate, since the year is not over yet*).
- According to the data provided by the Employment Service as of **August 1, 2022, 7500** Belarusians are working in Lithuania, that have arrived here since the beginning of the active phase of the war in Ukraine.
- **88% of them are young men, their average age is 37**. Their average salary is **1786 Euro** "on the books". As a rule, they work in Vilnius.
- **26%** of Belarusians arrived after the beginning of the war work as highly-skilled employees in Lithuania. **About 1700, or 87.1% of them, work in IT or communication sphere.**
- Works requiring medium qualification are performed by **73%** of Belarusians arrived after the beginning of the war.
- **Only 1% of Belarusians perform legal jobs requiring low or no qualification.**
- Such low percentage is caused by the fact that those Belarusians who perform unskilled work have to do that **illegally** due to difficulties caused by the Lithuanian legislation.



Specifics of the Belarusian women in Lithuania



1. Bear responsibility for a whole family. When escaping to Lithuania, have to bring a whole "train" with them, consisting of children, pets, parents, etc.
2. Strongly-pronounced women leadership, brilliant women leaders with a strongly principled position.
3. The system of management is horizontal, the emphasis is made on coalition work.
4. High social and political activity of Belarusian women human rights defenders, journalists and activists in exile in the Republic of Lithuania. **Since August, 2020**, in Lithuania, **over 900 actions** of protest and solidarity have been held.
5. Suffer from constant attacks and provocations organized by the KGB and other special services of the Belarusian regime, the FSB of Russia, including attempts to recruit agents among Belarusians in exile.
6. Suffer from **constant threats of murder and physical violence**, stalking and persecution of Belarusian women.
7. Provide help to others in distress (Ukrainian refugees, homeless animals, and so on).
8. Suffer from very strong emotional burn-out and tiredness accumulated during the last two years (incl. suicides).
9. Have problems with access to information, legal assistance, lack of political lobbying and attention to the problems of Belarusian women in Lithuania.
10. Suffer from domestic violence in the families, especially of former political prisoners. There are no shelters to use in such situations. Impossibility to get a divorce, even if a woman wants it.
11. Suffer from extremely strong paranoia and phobias (fear of the police, fear to go to the migration service, loss of communication skills in the result of the experienced torture).



Employment problems of Belarusian women



- A **ban to legal employment** while a woman is in the status of an asylum-seeker. Such a situation lasts at least 6 months. During that time, the state support constitutes **20 €** per month for food and hygiene and **60 €** once every three months for clothes on condition the confirming financial documents are provided.
- Women are busy with surviving, a lot are working **illegally** at different one-time low-skilled side jobs, without stable employment.
- The average **hourly rate at an illegal job in Lithuania constitutes 3-4 €**. Payment is not guaranteed.
- About **15-20% of families with children**, where the only breadwinner is a single unemployed mother.
- Quite often the family has **1-3 € per person per day** (without rent and communal services), i.e., Belarusian women live **beyond the poverty line**.
- Belarusian women are too shy to ask for help due to their principle "*maybe somebody needs this help more than I do*".
- Change of social norms: Belarusian women came to terms with the situation when such conditions, poverty, and attitude to them is a norm (*at least it's not a Belarusian prison*).
- As a rule, these women had a high social status in Belarus, a lot of them have a university degree.



Problems with Belarusian children



- If a Belarusian woman has no political asylum (*a lot of Belarusians hope to come back home, therefore they prefer to get humanitarian visas or humanitarian temporary residence permits*), her child will have no citizenship and will have issues with getting a residence permit. I.e., in future, there will be a certain number of newborn **illegal Belarusian children in Lithuania.**
- Belarusian women have no money for extra-curricular activities and studies, as well as they cannot afford to pay for meals at schools and for school supplies (although sometimes it's just a lack of access to the information).
- Even if any extra-curricular or hobby clubs are free of charge, the question of commuting arises, as an average trip around the city with public transportation is 40-60 minutes long there plus back plus an hour for the club itself, so it takes about 2.5 - 3 hours. For that reason, a woman often refuses to take her kids to hobby clubs, and she is also scared to let them go there alone, therefore, the children stay at home most of the time going out only to school.
- There are some situations when the mother is arrested in Belarus, and the children make it in time to escape to Lithuania without any relatives.
- A Belarusian woman has no time to attend career development courses or just to relax and spend some time alone since she has nobody to help her take care of the children.
- In these last two years, Belarusian women have had no time to dedicate to their children, because they have been busy with survival, revolution, helping the victims, war in Ukraine, and so on.



What do Belarusian women need?



1. **Legal assistance**, including issues of taxation, opening a business, and preparation of various documents for residency in the accepting country. They need a free-of-charge, yet highly qualified attorney for many questions.
2. A **social worker** who helps to prepare documents for various internships, and support programs, also for their parents. A free-of-charge social worker for the preparation of such requests is needed a great deal.
3. Provision of children with **humanitarian clothes, food, public transportation monthly tickets, etc.** (sometimes these issues can be easily resolved with the help of a social worker).
4. Help in the development of self-support groups.
5. Help in the development of small women's businesses (hand-made and so on).
6. Integration in accepting country, including help with studying languages.
7. Preservation of their cultural identity.
8. Psychological help in various forms, including art therapy.
9. Help with finding new friends in accepting communities.



Children's creativity and development (creation of self-support groups)



Free developmental clubs for children, where Belarusian single mothers can leave their children for several hours to have classes at a Club, and have time for their activities or relaxation.

Studying official language of accepting country, Belarusian **traditions, dances, songs.**

Development of **musical talents** of Belarusian children.

Art therapy for the children who need psychological help and support.

An opportunity for mothers to attend career development courses or to get psychological help while their children are busy at the clubs.



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Financial Literacy for Investment, Growth,
Help and Teamwork 

Design by Vilma Dainienė



Erasmus+

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