



# FINE2WORK

## **FINE2WORK: Promoting financial, digital and entrepreneurial competences for vulnerable adults (women) with restricted access to the digitalised market (home based)**

Intellectual Output 1: FINE2WORK from home index: Mapping of opportunities for home-based or remote jobs for adults with restricted access to the labour market: From the national to the EU level

P1 – Project Net



## Consortium

**P1 Project Net – Latvia**



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## 1. General Overview

In Portugal, the underlying policy for adult education can be summed up by Article 73 of the 1976 Portuguese Constitution, which establishes that everyone should have free access to education. This law encouraged the establishment of various forms of education (including formal and non-formal) and aimed to contribute in overcoming economic, social and cultural inequalities, including the personal and social development of citizens. It also aimed to promote a spirit of tolerance, mutual understanding, solidarity and responsibility. Over the last decades, Portugal has made a significant effort to increase the qualification level of the general adult population. However, the current reality is still far from the situation of many European Union and OECD countries as Portugal continues to have low qualification levels, particularly in the older generations and young people.

## 2. Demographic situation and trends with regards to adult learners

Despite the difficulties of involving adults in mainstream policies of lifelong learning, the offer of educational programs for adults' students has increased dramatically in the last three decades. These learning opportunities have arisen in different settings and are sponsored by different institutions, including universities for those who have more skills and degrees and self-organized courses (Manheimer and Moskow-McKenzie 1995) for those who have more disadvantage profile.

The main concern is to acquire work-oriented skills or qualifications, that allowed them to work in based home, but in a more professional way (with financial and entrepreneurial skills).

In Portugal inclusion is recognized as a complex process, involving several spheres of personal and of institutional lives. An inclusive society is defined as a society where everyone shares fully the condition of citizenship and is offered opportunities for social participation and access to labour market to everyone, as a way of fostering individual development, social and economic progress and a more democratic society (UNESCO/European Agency for Development in Special Needs Education, nd).



Participation is considered a keystone for driving the change of attitudes in society, to ensure equal opportunities and rights. For persons with special needs, it is about achieving equal status to the other members of the community (DGIDC, 2009). In order to achieve that aim Inclusive Education is enshrined in law (Law on Special Needs Education - Decree-Law 3/2008) seeking educational equity, in terms of both access and outcomes. In Portugal inclusive education refers, thus, to the process of fostering participation of all children, supporting not only those with disabilities or developmental delays, but also all groups of vulnerable and marginalized children, namely because of their cultural and social backgrounds.

So the civil society had to organize itself to create a way to involve adult learners, even if they are informal learners.

They consider an inclusive educational environment primarily in removing barriers of adult education caused by their age, health condition, social and economic situation. It also concerns, among others, architectural and information barriers, barriers given by the financial situation of some adults (mostly women), their difficult possibility of commuting, lowered communication ability given by, for example, health disabilities, etc.

## 2.1 The current scene in relation to the adults (especially women) working remotely or from home

More and more people are working from home, a trend that has been noted throughout the European Union (EU). On average, more than 5% of European workers are "remote", a figure that has remained constant over the past decade, says Eurostat. But there are 13 countries where this indicator is much higher, and one of them is Portugal, where more than 6% of people work from home.

The latest Eurostat figures show that in 2018, 5.2% of workers aged 15-64 used to work from home in the EU - mostly women (5.5%) - a share that has remained around 5% over the last decade. However, the share of workers who sometimes work remotely rose from 5.8% in 2008 to 8.3% in 2018.



The Netherlands is the leading country in this regime, with 14% of workers doing their jobs without having to go into companies. But above the EU average, there are 13 member states, including Portugal.

Among the Portuguese, 6.1% of workers carry out their work from home, but that number has already been higher. The peak of the last decade was reached in 2013, when this share was 6.7%, or in 2014, when it stood at 6.6%. In contrast, the year when fewer people worked from home was 2010 (0.9%). But if we analyze the self-employed, we notice that the slices are substantially larger. Eurostat reports that 18.5% of these workers in the EU tend to work at home more often than contract workers. And this is a trend common to all Member States, with Finland at the top of the table, where over 40% of self-employed people worked remotely.

Returning to Portugal, the country is no longer one of the European average, with only 15.5% of self-employed workers working from home, compared to 4.7% of employed workers.

Older people work more remotely than young people. Contrary to what one would expect, given the developments in the labour market, older people work at home more often than younger people, says Eurostat. In the EU, only 1.8% of people aged 15-24 were working remotely in 2018, compared with 5% of people aged 25-49 and 6.4% of people aged 50-64.

Women work more than men from home. Eurostat data show that in 2018 more women (5.5%) than men (5%) worked from home. A trend common to most Member States, with the greatest difference being observed in France (8.1% women against 5.2% men) and Luxembourg (12.5% women against 9.8% men). In Portugal, 6.6% of women worked remotely compared with 5.6% of men. On the other hand, there are eight countries where the situation has been reversed, particularly the Netherlands (12.3% women against 15.5% men) and Denmark (7% women against 8.5% men), with the greatest differences.



## 2.2 Unemployment at the National Level

The unemployment rate in Portugal recorded its highest rise in seven years in the last three months of 2019, confirming the signs that the trend of improvement in the labour market situation since mid-2013 may be coming to an end.

According to data published by the National Institute of Statistics (INE), the unemployment rate rose to 6.7% in the fourth quarter of 2019. This figure represents an increase of 0.6 points compared to 6.1% in the third quarter. This is the biggest rise in this indicator since the first quarter of 2013, shows the quarterly unemployment rate series published by INE.

Compared with the same period a year earlier, the change in the unemployment rate is nil, breaking a consecutive series of 25 quarters in which this indicator recorded a decline from the same period a year earlier. As already happened when INE released the monthly unemployment rate data (which is calculated with a different methodology and universe), this reinforces the signs pointing to a pause in the downward trend of unemployment in Portugal.

Looking at the whole of 2019, the registered unemployment rate of 6.5% represents an improvement of 0.5 percentage points compared to 7% in 2018. The sharp rise in the fourth quarter, however, was enough for the year-end figure to be slightly above the estimate presented by the Government in December when the State Budget proposal was presented (6.4%). Both the Government, the European Commission and the IMF are projecting a further fall in unemployment this year and next.

Statistics Portugal's data for quarterly unemployment do not take into account the seasonal effect, which usually makes the development of the unemployment rate in the fourth quarter less favourable than in the other quarters, due to the disappearance of so-called "summer jobs". Nevertheless, to find such a high rise in unemployment in a fourth quarter, it is necessary to go back to 2012. By 2018, the unemployment rate in the fourth quarter (compared to the third) had remained stable and by 2017 it had fallen by 0.4 points.

In the last three months of 2019, INE reveals, there were 29,000 more unemployed in Portugal, representing an increase of 9%. In the opposite direction, there were 40.2



thousand fewer jobs, a decrease of 0.8%. In relation to the same period of the previous year, there is a slight increase in the number of unemployed (3.3 thousand), with 24.6 thousand more jobs.

Despite the fact that unemployment affects more women, the numbers are close: there are 207 thousand unemployed men and 236 thousand unemployed women, with around 100 thousand women in the working population in Portugal. The unemployment rate for men is 7.7% while for women it is 9.2%.

The differences are more significant in other factors. This is the case with age, where clearly the population aged 45 or over is most affected by unemployment. At the moment, despite falling considerably, there are 163 thousand people in this age group unemployed.

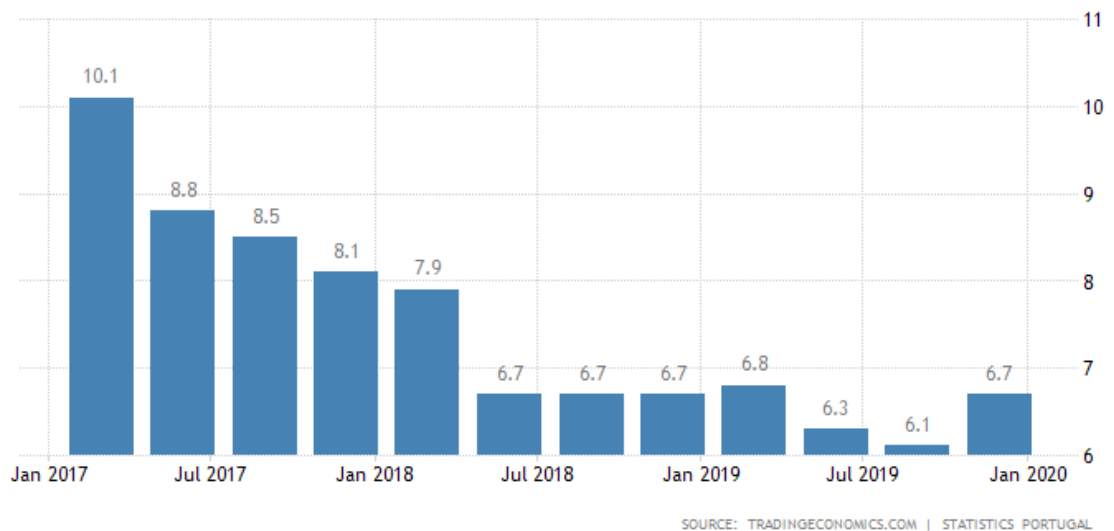
This portion of the population is the most vulnerable to long-term unemployment (demand for one year or more). The number is also falling, but is still at 254 thousand.

Significant differences can also be seen in unemployment by sectors: it is in services (which employs the most by far) where there is more unemployment, having registered a slight increase compared to the previous quarter. As for qualifications, unemployment is decreasing according to the highest degree of education: most of the unemployed are concentrated in the active population that studied up to the 3rd cycle.

By regions, the islands and the north no longer have the highest unemployment rates. In the third quarter, the unemployment rate was higher in Lisbon (9.4%), followed by Madeira island (9.3%) and the north of Portugal (9.3%).







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### 2.3 Entrepreneurial needs and gaps of adult learners (especially women)

Being an entrepreneur is not an easy task. And if you didn't like how demanding your old boss was, then get ready to face the demand of someone much worse: yourself! It is true, we are not the ones working alone, we end up understanding and valuing the way they were demanding of us.

One of the biggest problems of the Portuguese is being overly optimistic at the beginning of the project's development. When they have an idea that seems good to them, they do not think about the possible market conditions. In fact, the Portuguese (adults learners) have a very big gap at analyzing the market and seeing what their needs are. Women with low skills and without any degree have more problems to achieve their goals. The key to success at this point is to have a good business plan. There are now some tools available to help them, even in online system, but this target (women) also have some important needs in digital area.

Regarding female business structure:

The promotion of female entrepreneurship as a fight against inequality, as well as as a way of developing an economic potential to be exploited, has since been a few years

<sup>1</sup> <https://tradingeconomics.com/portugal/unemployment-rate>



ago, an objective of most European institutions and governments. The education, increasingly focused on entrepreneurship, facilitates the adoption of attitudes

Female Entrepreneurship - A Look at Portugal IFDEP Research, 2014 29 and leads to an increase in entrepreneurial activity, as a means of mobilization of women in economic life. The European Union has also played a crucial role in supporting female entrepreneurship, self-employment and supporting innovative solutions through financial mechanisms and formative.

However, the main indicators of the Human Potential Operational Program (POPH, 2007-2013) already available also point to an insufficient participation of women, compared to men, in high and medium technology industries and other science and technology services (Marques & Moreira, 2011). Nevertheless, the presence of professionally active women has gradually increased in Portugal (Source: INE, PORDATA).

## 2.4 Financial needs and gaps of adult learners (especially women)

In the ComparaJá.pt team study about financial literacy show the main conclusions about Portugal:

- Portuguese men (29%) have more financial knowledge than women (23%)
- It is the class with the highest income (35%) that has the most financial literacy, compared to the class with the lowest income (13%)
- It is in the tertiary sector (47%) that people with greater financial knowledge are found, compared to other sectors (primary sector - 13%; secondary sector - 35%);
- In Portugal, the age group between 15 and 34 years old (38%) stands out in the results of financial literacy when compared to the other age groups (35 to 54 years old - 27%; over 55 years old - 20%)
- The employed population (30%) has more financial literacy than the unemployed population (22%). Within the work-related field, it is also employees (34%) who have a greater amount of knowledge compared to self-employed workers (22%)



- It is also the Portuguese with credits (30%) who have more financial knowledge compared to those who do not have any loans (26%)
- The Portuguese with savings (38%) also have a greater number of knowledge compared to those who do not have any savings (22%).

“It is undeniable that there has been an effort by the supervisory entities to promote financial literacy in Portugal, but the numbers are still not encouraging. This ignorance interferes with savings, investments and other financial decisions.

Children and young people, vulnerable groups of adults, small and medium-sized companies and the general public are in the sights of financial supervisors (Banco de Portugal, Insurance and Pension Funds Supervisory Authority and Securities Market Commission) with regard to financial literacy.

This year the 3rd Survey on Financial Literacy in Portugal is being prepared, which will be implemented in early 2020. These surveys allow the assessment of the population's knowledge, behavior and financial attitudes.

Data released by the National Statistics Institute (INE), reveal that the savings rate of Portuguese households stood at 3.96% in the third quarter of 2018, a historic minimum. Although this year the savings rate grew to 5.9% in the second quarter - after reaching 6.1% in the first three months of the year -, the reality is that in Portugal there is much less savings when compared to the others European countries.

Although the explanations have mainly economic reasons, such as low wages, high effort rate with the purchase of a home or due to rent, the low savings rate also reveals that the population has poor control over financial concepts, exposing themselves to risks that could be avoided.

There is still a big difference in the savings rate between the euro zone, which is around 11%, and in Portugal, which is 4%. Low incomes, inflation and the feeling that the State protects people from illness and retirement, leads to a certain tolerance with the need to save “(source:Banco BNI Europa).

So, with this general cenario, for an entrepreneur what are tje main issues or gaps, financially speaking? Planing everything! But, one of the most important plan is



financial. In financial planning, you define how much is needed to start and maintain a business. Financial planning is nothing more than a spreadsheet with absolutely all projections of cash inflows and outflows for the coming years. Financial planning must reach the following conclusions:

- 1 - How much do I need to invest to ensure that I have a good business functioning on the opening day? It is the investment in pre-operating expenses and fixed assets, for example.
- 2 - How much do I need to invest in working capital? It is the money that remains in the company's cash and, mainly in inventories of finished products, in transformation and raw material.
- 3 - How much do I need to invest until the company reaches the balance point? Some types of business typically generate negative cash flow for a period until cash inflows (sales, mainly) exceed cash outflows. Until this happens, the entrepreneur will have to put it in the company so that it will be able to honor its financial obligations as payment of suppliers and taxes.
- 4 - How much money do I need to survive until I can make adequate withdrawals from the company?

The sum of these needs (updated by inflation) is the money the entrepreneur needs to start a business. But don't be so convinced that the value is this. It is necessary to create more pessimistic scenarios, in particular. Perhaps the company will take a little longer to reach the break-even point, for example.

There are the questions that portuguese entrepneurer (and speacialy women) don't use to do it.

## 2.5 Digital needs and digital gaps of adult learners (especially women)

Social networks, due to their ability to gather an astronomical number of Internet users who share information with each other, represent an incomparable tool of



dissemination that, under no circumstances, should be ignored by those who aim to promote their business, effectively.

The advantages of using social networks as a marketing vehicle are numerous, and will be analyzed below:

Within a few clicks, we have the opportunity to communicate with millions of people, from all the the Planet. Virtually, anyone with access to the internet has an account on any social network, which turns, these sites, into an authentic gold mines for those who really know how to explore them.

Our portuguese target (low skills, specialy women) need, first of all, to understand the incredible importance of those tools in labour market, because they already use social network but as a way to fill their free time, mostly.

Since they understand the social networks power, it is easy, with some classes of good strategies, to establish productive contact with possible customers, as well as a fast and efficient support for their bussiness.

Start a business on a social network may not even cost anything. Through the careful and intelligent creation of a profile, as well as its strategic and daily update, the user will have the opportunity, without spending money, to make his message reach millions of people, thus resulting in a fast, free and effective promotion of business. In some cases, the results of this type of disclosure may even exceed those who are involving some type of monetary investment.

According to the study Global Startup Ecosystem Ranking, from 2015, women represent between 14% and 25% of the founders of companies, but Portugal is a good country for female entrepreneurship.

The conclusion comes in another study that indicates Portugal as the 6th country in the world with better opportunities and support conditions for women to prosper as entrepreneurs. But we are talking about women with highest education... Portugal also needs this kind of opportunities for those who have low skills, but strenght enough to reach their goals!



Most Portuguese between 16 and 74 years old lack basic digital skills and the unskilled job that grew the most in Portugal is that of shopkeeper, according to data released in 2019 by the European Commission (majority women).

However, the same source says that 65% of Portuguese companies (EU 66%) finance the training of their employees and 38.7% (EU 40%) say they have difficulties in finding workers with the appropriate qualifications (digital skills).

### 3. Adult Learning Strategy at the National Level

#### 3.1 Entrepreneurial literacy

Entrepreneurship education in Higher Education Institutions (IES) was promoted and implemented mainly from the beginning of the 21st century, although the first courses to include the theme appeared in the 1990s. It is, in a way, possible to point the year 2003 as the moment of affirmation for entrepreneurship education in Higher Education, leaving a clear mark on the existing educational offer - in the 2004/2005 academic year, about 27 entrepreneurship courses were in operation. Since then, IES have continued to develop this training, which today is mainly associated with postgraduate studies.

IES have been working on entrepreneurship education in a double perspective. First, in its relationship with the business fabric and business creation. Second, and more recently, in the diffusion of transversal competences integrated in the curriculum and in extracurricular activities. However, these two dimensions benefited from the HEIs' understanding that the relationship with other entities would expand the potential and improve the conditions of their educational offer. As such, some business incubator and start-up programs emerged from outside the framework of the education system and enhanced the impact of this training, since several HEIs have joined these programs.

The balance of the last fifteen years is, therefore, very positive and is characterized by a rapid growth in education for entrepreneurship in HEIs, which recognized their added value for the training of their students. Despite this, difficulties persist, namely



the fact that, in cultural terms, the Portuguese population is adverse to the risk associated with entrepreneurial initiatives.

Therefore, there is a lot of work ahead to change mentalities and join efforts to promote, through education for entrepreneurship, greater competitiveness, innovation and entrepreneurship in the Portuguese economy and in the next higher education institutions - factors that will be decisive for the success and well-being throughout the lives of current younger generations. More than the enumeration of areas of intervention, it is necessary to reflect on how, in HEIs, skills can be developed in students, mainly relating the skills acquired in the most traditional disciplines with the soft skills that define the capacity for learning and openness to innovation.<sup>2</sup>

### **StartUP Portugal**

StartUP Portugal, the Government of the Republic's strategy for entrepreneurship, plays a key role in promoting the entrepreneurial spirit in Portugal.

StartUP Portugal aims to support already established entrepreneurs, ensuring the longevity of the companies created and increasing its impact on the creation of employment and economic value. Among the activities developed by StartUP Portugal, public financing policies for startups are highlighted, which aim to offer alternatives to credit banking, and initiatives aimed at strengthening Portugal's position as a worldwide destination for attracting startups, investors, incubators and accelerators foreign companies, which promote the national ecosystem in the markets.

### **3.2 Financial literacy**

The National Plan for Financial Education, launched in 2011, aims to help raise the population's level of financial knowledge and to promote the adoption of appropriate financial behaviours. The Plan envisions a set of national initiatives in this area, proposing to coordinate the efforts and projects of various stakeholders, support the implementation of financial education activities in the field and clarify the goals and

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<sup>2</sup> <https://www.dges.gov.pt/pt/pagina/educacao-para-o-empreendedorismo-no-ensino-superior-em-portugal>



commitments made by the partners involved. Upon completion of a number of infrastructure projects in 2012 and implementation in 2013 of a more systematic programme of financial education among different segments of the population, in 2014 the Plan continued the strategy of introducing financial education in schools and consolidated its work among other target groups for whom financial education is equally relevant. In 2014, the Plan launched two projects that aim to contribute to effective implementation of the Core Competencies for Financial Education in Kindergarten, Basic Education, Secondary Education and Adult Learning and Training, adopted in 2013 by the Ministry of Education and Science, in partnership with the financial supervisors. It started a teacher training programme with two training sessions in the North and Centre of the country. Furthermore, it began to prepare teaching materials to support teachers and students in dealing with the financial education topics in the Core Competencies for Financial Education, signing a cooperation agreement between the National Council of Financial Supervisors, the Ministry of Education and Science and four associations from the financial sector: APB – Associação Portuguesa de Bancos (Portuguese Banking Association); APS – Associação Portuguesa de Seguradores (Portuguese Association of Insurance Companies); APFIPP – Associação Portuguesa de Fundos de Investimento, Pensões e Patrimónios (Portuguese Association of Investment Funds, Pensions and Assets) and ASFAC – Associação de Instituições de Crédito Especializado (Association of Specialised Credit Institutions). The work carried out by the Plan in the context of financial education in schools was recognised in 2014 by Child and Youth Finance International, which awarded Portugal the Country Award 2014 for Europe. Based on the training modules catalogue published in 2013, the Plan started training sessions open to the public in general in 2014. These sessions covered several topics such as deposit accounts, payment instruments, savings and investment products, credit, insurance and fraud prevention. The Plan also participated in several conferences, debates and awareness-raising actions on financial education, run by different entities in various regions of the country and targeted at different audiences, especially young people, indebted households and entrepreneurs. <sup>3</sup>

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<https://www.todoscontam.pt/sites/default/files/SiteCollectionDocuments/AnnualReportPNFF2014.pdf>



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The IAPMEI SME Academy and Turismo de Portugal organize, in partnership with other entities, several initiatives within the scope of the Financial Education Framework, with the aim of promoting financial literacy among the business community.

National Financial Education Plan has subject to topics such as "How to prepare my company's Business Plan", "Accounting in company management", "Validation of Business Models", "Banking Products", among others. The participation is free, but subject to registration

These training actions are part of the National Financial Education Plan, the result of a cooperation protocol signed between IAPMEI, Turismo de Portugal and the National Council of Financial Supervisors (composed of Banco de Portugal, Insurance Supervision Authority and Pension Funds) and Securities Market Commission), with a view to preparing a Financial Education Framework for entrepreneurs, entrepreneurs and managers of micro, small and medium-sized companies, and carrying out training actions and other initiatives to promote financial literacy with of this audience, enabling them to face the challenges of financial management of their businesses.<sup>4</sup>

### 3.3 Digital literacy

The network TIC & Sociedade, coordinated by FCT, has as mission to promote the **Digital Inclusion and Literacy** of Portuguese population, giving a particular attention to the most vulnerable groups to the info-exclusion, and contributing to individual empowerment and to a more understanding and inclusive society.

The latest aim of its action is to allow, by acquisition and/or development of digital skills (e-skills), that any citizen, regardless age or socio-economic condition, can exercise his citizenship right in a conscient manner, reducing by this way the digital divide, in general, and the intergenerational digital gap, by the approach of generations.

In the scope of its mission, the TIC & Sociedade team operates in the society through a set of action lines:

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<sup>4</sup> <https://www.iapmei.pt/PRODUTOS-E-SERVICOS/Assistencia-Tecnica-e-Formacao/Academia-de-PME/Formacao-Financeira.aspx>



- Development of Digital Inclusion and Literacy projects, via national and international partnerships;
- Support to implementation of innovative ideas from any type of entity (public or private, collective or individual), specially from civil society (on a bottom-up logic);
- Creation of working and thinking groups, in relevant thematic;
- Stimulation to the digital inclusion of citizens through certification in Digital Skills with the "Basic Information Technology (IT) Skills Diploma", coordinated by FCT.

### **Government Commitment**

Tiago Brandão Rodrigues defended, in statements on the sidelines of the Skills Summit'18 event, which took place in the city of Porto in 2018, that this was a "revolution that has to be done not only at school, but also at the whole of society", in a reading of the indicators that "help to understand" the scenario in Portugal today.

"We have 53% of the Portuguese with basic knowledge of digital literacy, our goal for 2030 is 80%. We still have a lot of people who are completely excluded from this fourth revolution, the digital one", said the minister.

Highlighting items such as "access to democratization, information, understanding what is truth and lies" and knowing how to have better access to public administration, the minister stressed that the overarching objective is for everyone to know how to defend yourself better "as a citizen" and that this goal has to start at school.

The minister also said that it was necessary for Portugal to become competitive in attracting "new companies", making "territorial and social cohesion more and more solid".

"Only 3% of the Portuguese are specialists in information and communication technologies, in 2030 we want them to be 8%, so that we can call on more companies and so that ours can be modernized, such as public administration and schools", said Tiago Brandão Rodrigues.



## 4. Training opportunities for adult learners (especially women) at the National Level

### 4.1 Entrepreneurial literacy

#### Nova University in Lisbon:

NOVA aims to create and develop an entrepreneurial ecosystem within the University, through the involvement of various entities. Thus, it intends to stimulate the entrepreneurial culture among students and increase their potential for success. Annually, numerous conferences and workshops are developed in order to motivate and encourage the best entrepreneurial practices.<sup>5</sup>



<sup>5</sup> <https://www.unl.pt/empreendedorismo/empreendedorismo-na-nova>



## IFDEP

IFDEP has a considerable history of structured projects supporting entrepreneurship and improving the management of national companies. They intervene in many organizations at national level in areas such as: marketing, quality, environmental management, strategy, internationalization, marketing, human resources, logistics, production, finance, etc.

IFDEP is developing the:

- a. EGE program (Specialization in Business Management) at national level.

This program is aimed at people in a situation of unemployment with at least the 10th complete year. With this program we aim to respond to the need of many national SMEs that seek to have on their staff, professionals with practical knowledge in the field of management. The EGE Program invests in practical training, stimulating the personal development of participants through the analysis of cases, group work and presentations throughout the program.

- b. MOVE SME PROGRAM

IFDEP is developing in partnership with AIP (Portuguese Industrial Association) the MOVE PME Program. This program aims to improve the management processes of micro, small and medium-sized companies and to strengthen the skills of their managers, executives and employees. The intervention model takes the form of Individualized Training-Action ", and aims to guide and support Micro, Small and Medium Enterprises to achieve more competitive performance standards, using active and diversified methodologies, supported by Theoretical Training for this purpose. ; Personalized Training, Workshops and Awareness Seminars.

- c. FAME PROGRAM

The Institute for the Promotion and Development of Entrepreneurship in Portugal, has developed since 2004 what is the main support axis for female entrepreneurship at national level. This program has so far supported more than 350 participants and involved more than 70 promoters in new business projects. FAME is a Training and Consultancy Program to support the Creation of Companies, aimed at Women



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Entrepreneurs. The program is aimed at women, employed or unemployed, who wish to integrate the labor market by creating their own jobs.

FAME is an advanced training program aimed at women willing to invest in the realization of their business ideas. At the end of the training, trainees who choose to create their own company will be supported by a multidisciplinary team of consultants, who will assist in the preparation of the business plan. In the implementation phase of the business idea, trainees can also receive a non-refundable incentive equivalent to 12 x IAS.

For the development of this program, IFDEP has a team of trainers and top consultants.

## 4.2 Financial literacy

### **National Financial Education Plan**

The National Plan for Financial Education is a tool that was created with the aim of promoting financial inclusion and training. It aggregates a series of projects that aim to contribute to raise the level of financial literacy of the population in general, that is:

- Understand the functioning of the global economy;
- Be able to analyze and manage your personal finances;
- Be able to make adequate financial choices;
- To be able to discuss financial matters;
- Know how to plan the future and investments and medium and long term.

To this end, partnerships were created with ministries and public bodies, business associations, the financial sector and consumer associations, union centers and universities. From here, the brand "Todos Contam" appears, shaping the initiatives foreseen by the plan. "Todos Contam" is also an internet portal, a Facebook page and an E-Learning platform. The portal has access to all information about the project,



including current news and teaching materials. The E-learning section is also very interesting, since here you can find video classes on topics such as:

- Family budget planning;
- How to open a bank account;
- Bank loans;
- Main agents of the economic system.

### 4.3 Digital literacy

**Portuguese government with several partners created MUDA.**

MUDA is a national movement promoted by various companies, universities and associations and by the Portuguese Government that are committed to encouraging the participation of the Portuguese in the digital space, contributing to a more advanced, inclusive and participatory country.

Based on the ambition for Portugal to become a more evolved society, with active, inclusive and participatory citizenship, MUDA aims to contribute, on the one hand, to reducing the number of people who have never accessed the internet and on the other, by increasing the number of users with more advanced skills. To this end, MUDA will promote a set of national initiatives, based on 9 pillars of action:



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## #EUSOUDIGITAL Programme

PT, FCT, INCoDe. 2030, present the #EUSOUDIGITAL program, with the aim of raising awareness and thereby supporting the promotion and development of citizens' digital inclusion.

The national program includes a mobile stand and a set of activities, such as training sessions for basic use of the internet, a round of knowledge and a questionnaire on digital skills. In parallel, the #EUSOUDIGITAL program foresees the development of a national network of training centers for digital inclusion through local partnerships with Schools, Parish Councils and Public Institutions of Social Solidarity.

## 5. Current participation in other European programmes:

Program	Description
<b>PT2020</b>	This is the PARTNERSHIP AGREEMENT adopted between Portugal and the Commission, which brings together the activities of the five European Structural and Investment Funds - European Regional Development Fund, Cohesion Fund, European Social Fund, European Agricultural Fund for Rural Development and European Fund Maritime Affairs and Fisheries - in which the programming principles are defined, which establish the economic, social and territorial development policy to promote, in Portugal, between 2014 and 2020. <sup>6</sup>
<b>ERASMUS</b>	The Erasmus + Program is based on the results of more than 25 years of European programs in the fields of education, training, youth and sport, covering both an intra-European dimension and an international cooperation dimension. <sup>7</sup>

<sup>6</sup> <https://www.portugal2020.pt/content/o-que-e-o-portugal-2020>

<sup>7</sup> <https://www.erasmusmais.eu/o-programa>



<b>LOGLIFE LEARNING PROGRAM</b>	Grants aimed at supporting cooperation activities in the fields of lifelong education and training and at promoting bodies active at European level in education and training. <sup>8</sup>
<b>EUROPA PARA OS CIDADÃOS</b>	<p>As part of the central objective of bringing Europe closer to its citizens, the general objectives of the Program are as follows:</p> <ul style="list-style-type: none"> <li>- Contribute to the understanding by the citizens of the Union, of its history and diversity</li> <li>- Promote European citizenship and improve the conditions for civic and democratic participation at Union level</li> </ul> <p>This program is divided into 2 areas:</p> <ul style="list-style-type: none"> <li>- European Memory</li> <li>- Democratic commitment and civic participation<sup>9</sup></li> </ul>
<b>LIFE</b>	<p>The LIFE Program is the program for the environment and climate action for the 2014-2020 period, replacing the LIFE + Program.</p> <p>This Program consists of catalyzing changes in the definition and implementation of policies, offering and disseminating solutions and good practices with a view to achieving environmental and climate objectives and promoting innovative technologies in the field of the environment and climate change. To that end, the LIFE Program should support the implementation of the Union's general program of action for 2020 on the environment "Living well, within the limitations of our planet".</p> <p>The added value of the LIFE Program stems from the specificity of its approach and focus, which makes its interventions particularly well adapted to climatic and environmental needs.<sup>10</sup></p>
	The 'Creative Europe' program will support cinema and the European cultural and creative sectors, enabling them to increase their contribution to job creation and growth. With a budget of EUR 1 462 724 000 for the period 2014-2020, it will support tens of thousands of

<sup>8</sup> [https://www.welcomeurope.com/european-funds/llp-lifelong-learning-programme-585+485.html#tab=onglet\\_details](https://www.welcomeurope.com/european-funds/llp-lifelong-learning-programme-585+485.html#tab=onglet_details)

<sup>9</sup> <https://eurocid.mne.gov.pt/apoios-financeiros/programas-europeus-0#toc--europa-para-os-cidad-os->

<sup>10</sup> <https://eurocid.mne.gov.pt/apoios-financeiros/programas-europeus-0#toc--life-programa-para-o-ambiente-e-a-a-o-clim-tica->





<b>EUROPA CRIATIVA</b>	artists, cultural professionals and cultural organizations in the performing arts, fine arts, publishing, cinema, television, music, multidisciplinary arts , heritage and the video game industry, enabling them to operate across Europe, reach new audiences and develop the necessary skills in the digital age. By helping European cultural works to reach new audiences in other countries, the new program will also contribute to safeguarding and promoting Europe's cultural and linguistic diversity. <sup>11</sup>
<b>PROGRAMA DIREITOS; IGUALDADE E CIDADANIA</b>	The program is inserted in the areas of education, justice and security, services and human rights, with its general objective being the contribution to the further development of a space in which equality and people's rights are promoted, defended and effectively exercised. It aims to promote and protect the specific rights and freedoms of citizens through the promotion of gender equality, the fight against all forms of discrimination and the fight against racism. <sup>12</sup>
<b>COSME</b>	In order to contribute to strengthening the competitiveness and sustainability of Union companies, especially SMEs, supporting existing SMEs, encouraging an entrepreneurial culture and promoting the growth of SMEs, the evolution of the knowledge society and development based on growth balanced economic environment, a program for the competitiveness of companies and SMEs was created - COSME Program <sup>13</sup>
<b>FISCALIS 2020</b>	The Fiscalis 2020 Program aims to contribute significantly to facilitating and improving cooperation between tax authorities in the European Union (EU). The program should implement, operate and support European Information Systems, support administrative cooperation activities, strengthen the qualifications and skills of employees of tax administrations, improve the understanding and application of EU tax law and support improvement administrative procedures and the sharing and dissemination of good administrative practices. <sup>14</sup>

<sup>11</sup> <https://eurocid.mne.gov.pt/apoios-financeiros/programas-europeus-0#toc--europa-criativa->

<sup>12</sup> <https://infoeuropa.euroid.pt/registo/000057859/>

<sup>13</sup> <https://infoeuropa.euroid.pt/registo/000056917/>

<sup>14</sup> <https://infoeuropa.euroid.pt/registo/000056860/>



<b>EGNOS Program</b>	The EGNOS Program (European Geostationary Navigation Overlay Service) aims to improve the quality of open signals from existing global satellite navigation systems (GNSS), as well as the open service provided by the system under the Galileo program, as soon as they are available. The services provided by the EGNOS program should cover, as a priority, the territory of the Member States geographically located in Europe, including, for this purpose, the Azores, the Canary Islands and Madeira. <sup>15</sup>
<b>Galileo Program</b>	The Galileo Program aims to create and exploit the first navigation and satellite positioning infrastructure specifically designed for civilian purposes, which can be used by various actors in the European private and public sectors, on a European and global scale. <sup>16</sup>
<b>MIE Program</b>	The Connecting Europe Framework Program (MIE) is the European funding program for projects of common interest within the framework of trans-European networks in the transport, telecommunications and energy sectors which aim to develop and build new infrastructure and new services or modernize infrastructure and services in these sectors. <sup>17</sup>
<b>EaSI Program</b>	The Program should support actions aimed at boosting social innovation, in response to unmet or insufficiently satisfied social needs, in terms of combating poverty and social exclusion, promoting a high level of sustainable and quality employment, guaranteeing adequate social protection that prevents poverty and the improvement of working conditions and the access of vulnerable people to health care and training, taking due account of the role of regional and local authorities. <sup>18</sup>
<b>COPERNICUS</b>	Copernicus is the Union's program for Earth observation and monitoring that guarantees the Union's autonomous spatial observation capacity and provides operational services in the field of environment, civil protection and civil security. The Program must provide accurate and reliable information on environmental and safety

<sup>15</sup> <https://infoeuropa.eu/ocid.pt/registo/000059737/>

<sup>16</sup> <https://infoeuropa.eu/ocid.pt/registo/000059738/>

<sup>17</sup> <https://infoeuropa.eu/ocid.pt/registo/000056856/>

<sup>18</sup> <https://infoeuropa.eu/ocid.pt/registo/000057162/>



	materials, adapted to the needs of users and which support other Union policies, in particular in the field of the internal market, transport, the environment, energy, protection and civil security, cooperation with third countries and humanitarian aid. <sup>19</sup>
<b>Alfândega 2020</b>	In general, Customs 2020 consists of supporting the functioning and modernization of the customs union, in order to strengthen the internal market through cooperation between participating countries, their customs authorities and their officials. The program is also intended to facilitate trade, notably through collaborative efforts to combat fraud and strengthen the administrative capacity of customs authorities. <sup>20</sup>
<b>JUSTIÇA</b>	The Justice Program finances actions with European added value that contribute to the further development of a European area of justice based on mutual recognition and trust, namely through the promotion of judicial cooperation in civil and criminal matters. <sup>21</sup>
<b>HERCULE III</b>	Hercule III is a multiannual action program to promote actions against fraud, corruption and other illegal activities detrimental to the financial interests of the European Union (EU). The general objective of the program is to protect the Union's financial interests, thus strengthening the economy and guaranteeing the protection of taxpayers' money. <sup>22</sup>
<b>PERICLES 2020</b>	Pericles 2020 is the multiannual program of action to promote actions aimed at protecting and safeguarding the euro against counterfeiting and associated fraud. The general objective of the Program is to prevent and combat counterfeiting and associated fraud, thereby strengthening the competitiveness of the European Union (EU) economy and ensuring the sustainability of public finances. <sup>23</sup>
<b>CONSUMIDORES</b>	The general objective of the Program is to ensure a high level of protection for consumers, empower them and place them at the center of the internal market, within the framework of a global strategy for smart, sustainable and inclusive growth. <sup>24</sup>

<sup>19</sup> <https://infoeuropa.euroid.pt/registo/000059735/>

<sup>20</sup> <https://infoeuropa.euroid.pt/registo/000056879/>

<sup>21</sup> <https://infoeuropa.euroid.pt/registo/000056912/>

<sup>22</sup> <https://infoeuropa.euroid.pt/registo/000059616/>

<sup>23</sup> <https://infoeuropa.euroid.pt/registo/000059617/>

<sup>24</sup> <https://infoeuropa.euroid.pt/registo/000058455/>



<p style="text-align: center;"><b>TERCEIRO PROGRAMA SAÚDE</b></p>	<p>The 3rd Health Program has the general objective of complementing, supporting and generating added value with regard to the policies of the Member States aimed at improving the health of Union citizens and reducing inequalities in this area by promoting health, encouraging innovation in the same field, strengthening the sustainability of health systems and protecting Union citizens from serious cross-border health threats.<sup>25</sup></p>
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## 6. Conclusions and recommendations

Despite the difficulties of involving adults in mainstream policies of lifelong learning, the offer of educational programs for adults' students has increased dramatically in the last three decades. However, all agree that country need to do something more for those who don't have the opportunities to increase their skills in order to get a job or to start a new business. Working from home is something that is not a tabu in Portugal. Among the Portuguese, 6.1% of workers carry out their work from home, but that number has already been higher.

In order to give people more skills (financial, digital and entrepreneur) Portugal has some programs that fit very well some part of population. People with law skills, specially women, have less opportunities because they don't have the scholarship requirements to participate in those programs.

Some of particular enterprises give workshops enhancing those areas but just for their employees.

So, a part of adults learners, specialy women with low skills still need programs that they could participate and increase their opportunities to achieve their goals and be the futur entrepreneurs in Portugal.

The recommendations may go through a dissemination of the results obtained, demonstrating that adults with low qualifications continue to have fewer opportunities to enter entrepreneurship training.

<sup>25</sup> <https://infoeuropa.euocid.pt/registo/000058456/>



The misinformation about the labor market and the lack of skills in the digital and financial areas are the obstacles to overcome to change this scenario in Portugal.

Fine2Work project could help some of them, giving the chance to achieve the equality of gender in the access of a program of education that could result in a changing of life!

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