

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

Ruse Chamber of Commerce and Industry, Bulgaria



Co-funded by the
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Submission Number: 2019-1-LV01-KA204-060337

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1. General Overview

The Ruse Chamber of Commerce and Industry (RCCI) is an independent, public organization (non-profit organization) set up to support, promote, represent and protect the economic interests of its members and to promote market and economic relations for European and international integration in the region and the country. RCCI supports the achievements of the region's companies by providing them with a wide range of modern business services and applying a flexible policy to defend the individual and collective interests of businesses in the region.

By default, the Chamber is interested in participation in projects such as FINE2WORK, as it corresponds with one of our main goals - optimisation and support for the small business in the region. The project is also in line with EU priorities of social inclusion, supporting individuals in acquiring and developing basic skills and key competences as well as open education and innovative practices in a digital era.

For the purpose of the project, we are compiling a National report for Bulgaria, which aims to identify entrepreneurial, financial and digital needs of adult learners, presenting at the same time the current scene of access of women in the Bulgarian labour market.

2. Demographic situation and trends with regards to adult learners

The population of Bulgaria as of 31 December 2018 is 7 000 039 persons, representing 1.4% of the EU population. Compared to 2017, the population decreases by 49 995 people. At the same time, the process of population ageing continues. By the end of 2018, the number of people aged 65 and over is 1 493 119, or 21.3% of the country population. Compared to 2017, the share of the population aged 65 and over increases by 0.3 percentage points.

The demographics of the working population is also a reason for concerns in recent years. The ratio between the number of people entering working age (15-19 years) and the number of people coming out of working age (60 - 64 years) shows that as of 31.12.2018, every 100 people leaving the labour market have been replaced by 66 people entering working age. By comparison, in 2001, every 100 people leaving the labour market were replaced by 124 young people.

<https://www.mlsp.government.bg/index.php?section=POLICIES&P=221>

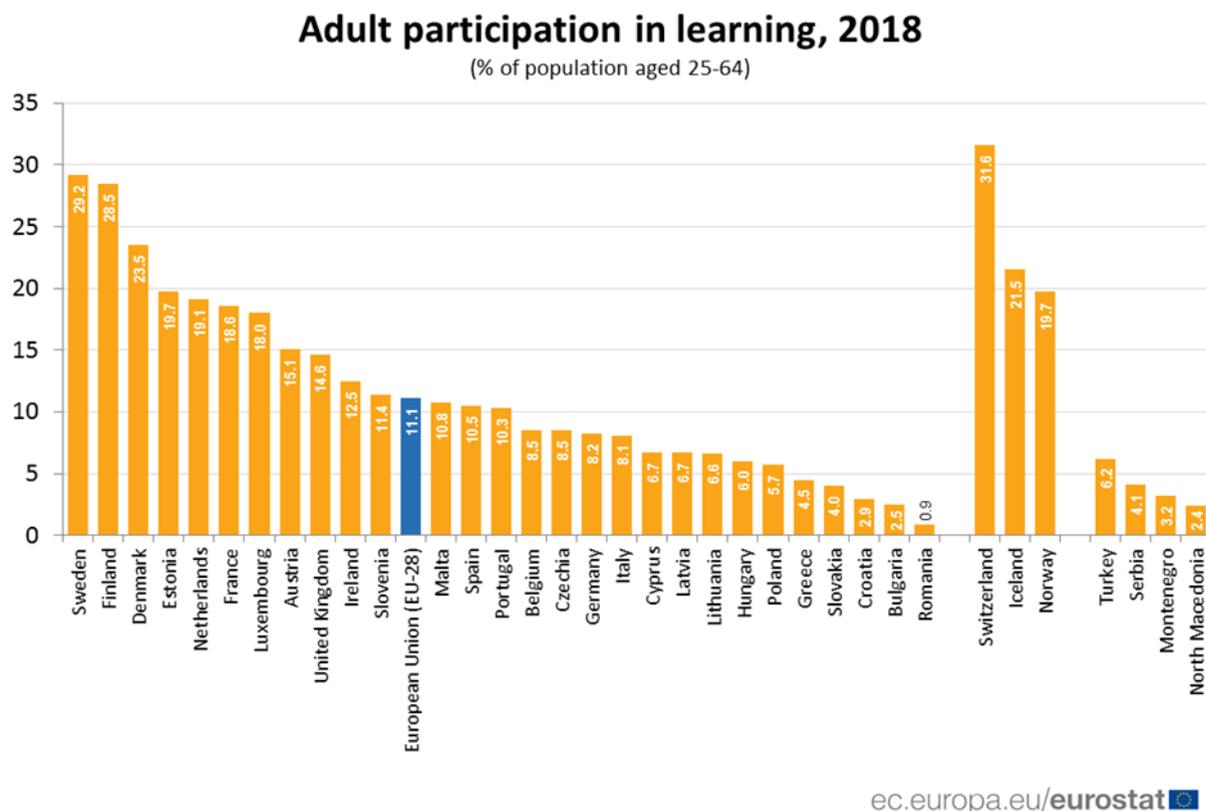
The ageing population, coupled with the migration of young people, have a negative impact on the economic development of the country. Combined with the low level of remuneration in Bulgaria, there is a steady trend of a shortage of skilled labour, especially for those professions that require high skills and knowledge. One recent survey by Manpower Bulgaria, a human resources recruitment firm, found that 68% of 600 employers surveyed could not successfully fill their vacancies, which means a serious labour shortage. Globally, Bulgaria ranks 5th in terms of labour shortages - behind Japan (89%), Romania (81%), Taiwan (78%) and Hong Kong (76%).

<https://www.economic.bg/bg/news/10/balgariya-e-na-5-to-myasto-po-nedostig-na-rabotna-raka-v-sveta.html>



If the shortage of skilled employees continues to deepen, experts foresee that foreign investment flows will be reduced or that employers will seek recruitment from neighbouring countries, which would lead to unpredictable transformations in the Bulgarian labour market.

At the same time, one of the eight EU benchmarks within the Education and Training 2020 strategic framework states that an average of at least 15% of adults should participate in adult learning across the EU countries. Compared to other EU countries, the latest results from the European Union (EU) labour force survey show that in 2018 the participation rate in Bulgaria is only 2,5 % (Eurostat, 2018). Adult male participation was 2.4% whereas female participation was 2.6%.



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

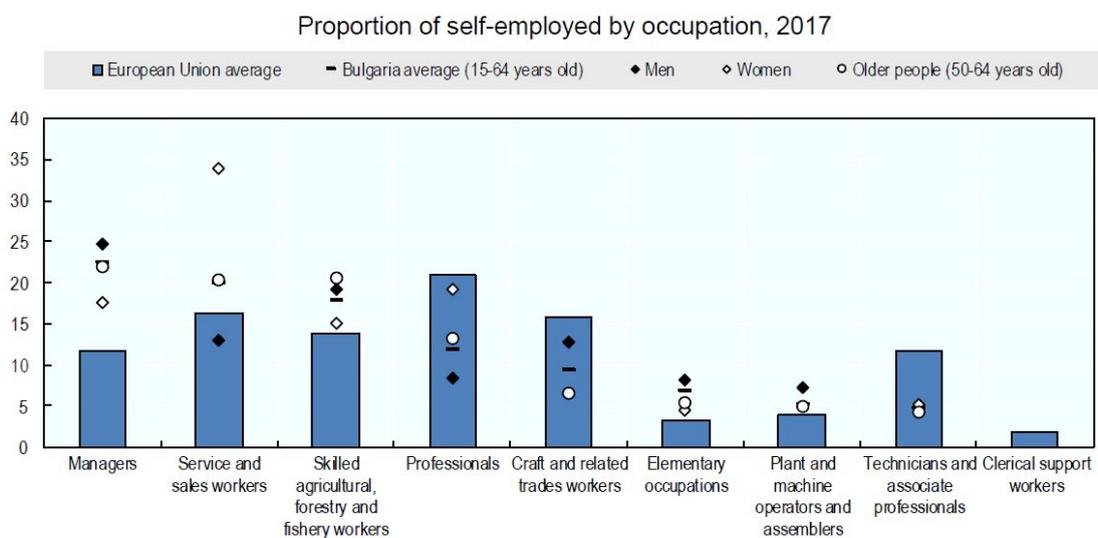
Self-employment rates in Bulgaria have remained below the average for the EU over the past decade. According to the Organisation for Economic Co-operation and Development (OECD) in 2017, the overall self-employment rate in Bulgaria was 11%, relative to 14.3% for the EU. The youth remained the most underrepresented group among the self-employed in Bulgaria and in Europe as a whole: only 4.1% of working youth were self-employed in 2017. While women were less likely than men to be self-employed in 2017 (7.6% vs. 13.5%), both of these rates were slightly lower than the EU average. Similarly, seniors were less likely than their EU counterparts to be self-employed in 2017 (13.4% vs. 17.9%).



Across the EU, people with disabilities are more likely to be inactive in the labour market. The self-employment rates of people with disabilities are relatively low in Bulgaria and lower than the self-employment rate for those without a disability (OECD/EU, 2014).

A high proportion of those involved in early-stage entrepreneurship activities started a new business out of necessity, meaning that they did not have other employment opportunities. About one-in-three new entrepreneurs were operating out of necessity between 2013 and 2017. Seniors were the most likely of the key social target groups to be operating out of necessity over this period (37.5%), about 1.5 times the EU average. Women and youth were also more likely than the EU average to be engaged in necessity entrepreneurship (30.5% vs. 22.4% for women and 23.2% vs. 16.8% for youth).

While the most common occupation among the self-employed across the EU is professionals, Bulgarian self-employed workers concentrate in managerial positions. In smaller firms, the owner often implements multiple functions at once, including as a manager and worker (Todorov, 2015). Service and sales workers make up the second-largest group of self-employed workers. Overall this distribution is consistent with the sectoral distribution of self-employed workers, with service and trade being the most widespread activities.



<http://www.oecd.org/cfe/smes/BULGARIA-IE-Country-Note-2018.pdf>

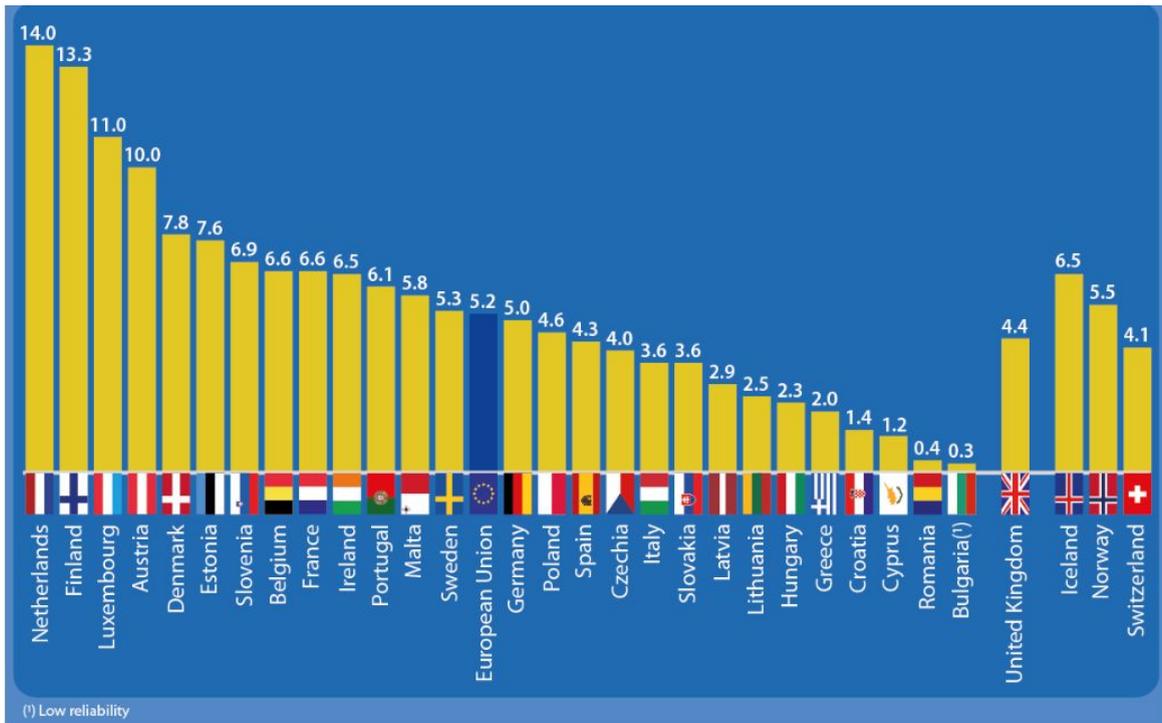
In 2018, 5.2% of employed persons aged 15 to 64 in the European Union (EU) usually worked from home (EUROSTAT, 2018). In contrast, Bulgaria is at the bottom of the ranking and very few people usually worked from home (0.3%)



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ec.europa.eu/eurostat

In 2018, a slightly higher share of women usually worked from home (5.5%) than men (5.0%). This is Eurostat's official EU data. Unfortunately, there are no statistics for this indicator for Bulgaria.

<https://appsso.eurostat.ec.europa.eu/nui/submitViewTableAction.do>

<https://ec.europa.eu/eurostat/en/web/products-eurostat-news/-/DDN-20200206-1>

2.2 Unemployment at the National Level

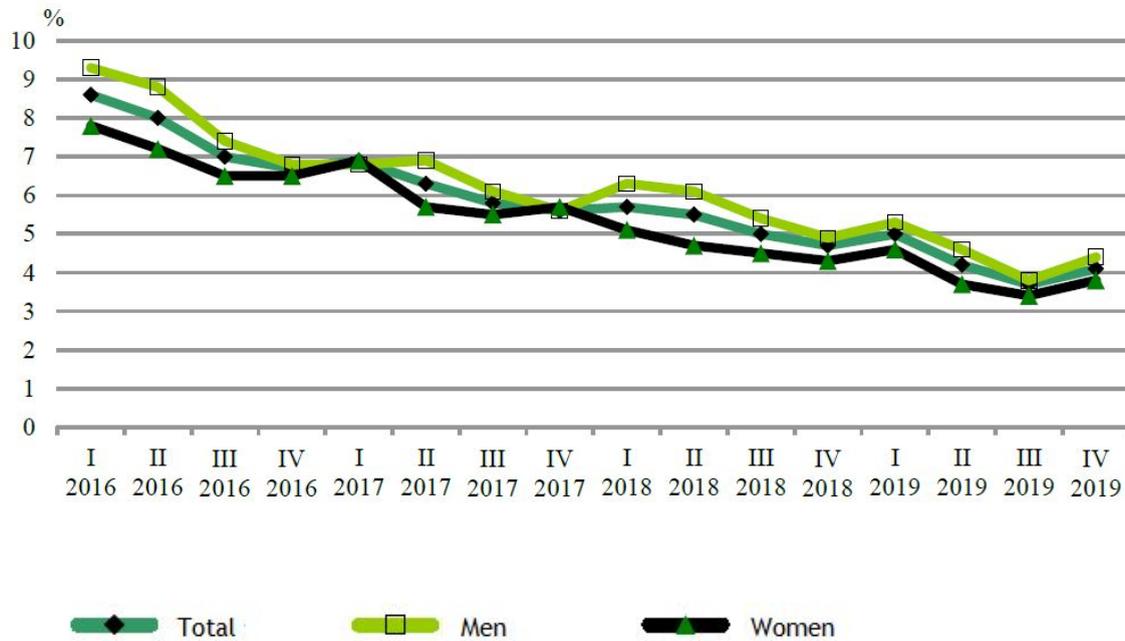
The rate of unemployment in Bulgaria is steadily declining. According to the National Statistical Institute (NSI) in the fourth quarter of 2019, there were 138.5 thousand unemployed persons, of whom 80.6 thousand (58.2%) men and 57.9 thousand (41.8%) women. The unemployment rate was 4.1%, 4.4% and 3.8% for men and women respectively. In comparison with the fourth quarter of 2018, the unemployment rate went down by 0.6 percentage points, registering the same decrease for men and women.

Unemployment rate by sex and by quarter



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Among all unemployed persons, 9.5% had attained tertiary education, 45.9% had completed upper secondary education and 44.6% had at most lower secondary education. The unemployment rate by level of educational attainment was as follows: 1.3% for higher education, 3.3% for upper secondary and 13.8% for education lower than upper secondary.

In the fourth quarter of 2019 there were 73.6 thousand long-term unemployed persons (unemployed for one or more years), representing 53.1% of all unemployed persons. The long-term unemployment rate was 2.2%, 2.3% for men and 2.1% for women.

Of all unemployed people 25.5 thousand (18.4%) were looking for their first job.

In the fourth quarter of 2019, the unemployment rate for the age group 15 - 29 years was 6.7%, by 0.7 percentage points lower than in a year earlier. The unemployment rate (15 - 29 years) was 7.2% for men and 5.9% for women.

In the fourth quarter of 2019 there were 2 601.3 thousand economically inactive persons aged 15 years and over, of whom 1 035.6 thousand (39.8%) men and 1 565.8 thousand (60.2%) women. In the age group 15 - 64 years 1 203.7 thousand persons were economically inactive, accounting for 27.0% of the population in the same age group. For more than one third of them the main reason for inactivity was participation in education or training.

(https://www.nsi.bg/sites/default/files/files/pressreleases/LFS2019q4_en_TX12ZRY.pdf)

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

According to the annual report by Global Entrepreneurship Monitor from, in 2016 only 52.9% of Bulgarian adults regarded entrepreneurship as a good career choice, compared to 57.5% a year earlier. There is also a decrease in the percent of agreed that successful entrepreneurs enjoy high status in Bulgaria – from 71.5 % in 2015 to 66.9 % in 2016 .

Moreover, the number of potential entrepreneurs is extremely low compared globally - 7.1% (5.3% in 2015). The relatively low perceived opportunities and weak individual capabilities (these include



both skills and self-confidence) explain the result in the case of Bulgaria, but it is clear that the stronger explanation relates to deficiencies in the business environment.

In 2016, the Total Early-stage Entrepreneurial Activity (TEA) rate for Bulgaria was 4.8% (3.5% in 2015), comprised of 2.6% of the adult population engaged in nascent entrepreneurial endeavours and 2.2% who were new business owners. By all standards, these numbers are among the lowest in the world. Interestingly, despite the very low rate of early-stage entrepreneurship in Bulgaria, a relatively high percentage of these manage to survive long enough and become established businesses.

(https://econ.bg/GEM-%D0%91%D1%8A%D0%BB%D0%B3%D0%B0%D1%80%D0%B8%D1%8F-%D0%9D%D0%B8%D0%B2%D0%BE%D1%82%D0%BE-%D0%BD%D0%B0-%D0%BF%D1%80%D0%B5%D0%B4%D0%BF%D1%80%D0%B8%D0%B5%D0%BC%D0%B0%D1%87%D0%B5%D1%81%D1%82%D0%B2%D0%BE%D1%82%D0%BE-%D1%83-%D0%BD%D0%B0%D1%81-%D1%80%D0%B0%D1%81%D1%82%D0%B5_l.a_i.776744.html)

The ratio of female to male TEA is somewhat higher for Bulgaria (0.8) indicating more gender equality regarding early-stage entrepreneurial endeavours.

As in the previous year's women were less likely to engage in entrepreneurship than men, but when they did. Many studies maintain that women face greater difficulties in becoming entrepreneurial for a variety of reasons:

- higher levels of domestic responsibility,
- lower levels of education,
- lack of female role models,
- access to fewer business-orientated networks in their communities,
- lack of capital and assets,
- culturally-induced lack of assertiveness, and
- lower confidence in their ability to succeed in business.

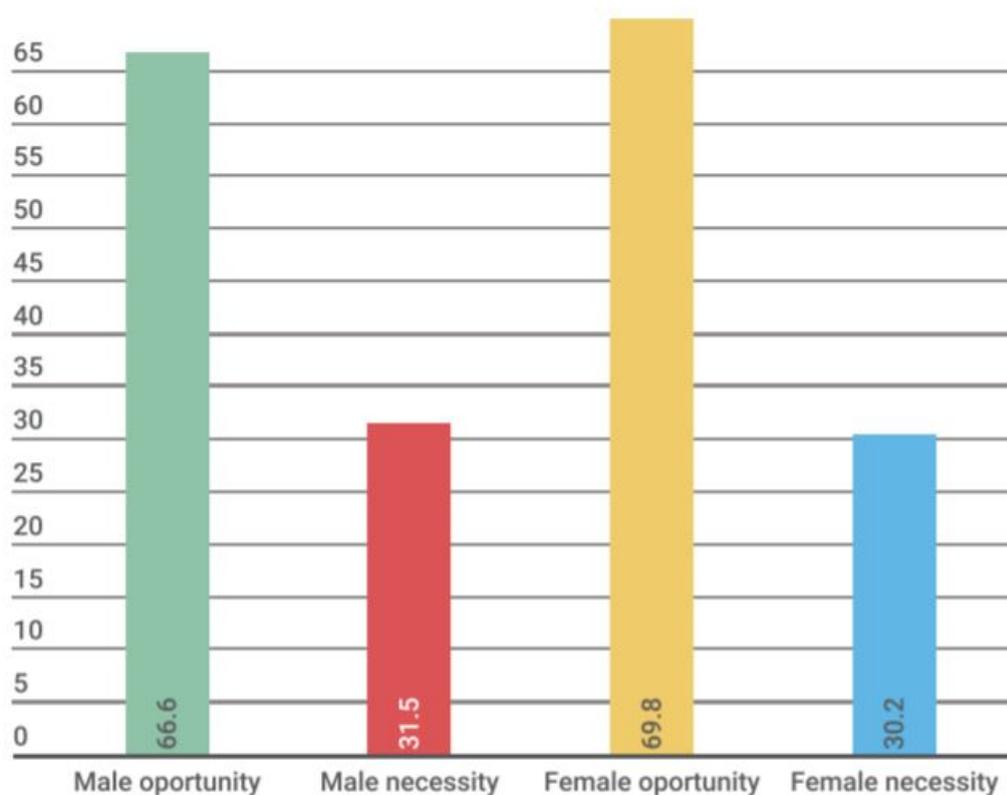
These factors may prevent women from perceiving, as well as acting, on entrepreneurial opportunities.

In the same time according to the Annual report of GEM in Bulgaria, opportunity-motivated female entrepreneurship is slightly higher than opportunity-motivated male entrepreneurship. The egalitarian participation of women in the early-stage entrepreneurial activities guarantees that the Bulgarian economy already reaps the benefits of high female labour force participation.

(<https://gemorg.bg/wp-content/uploads/2017/10/GEM-Annual-Report-ENG-2017-final-WEB.pdf>)



Entrepreneurial motivation (in %) by gender in Bulgaria in 2016



2.4 Financial needs and gaps of adult learners

A survey, carried by World Bank's specialists, demonstrated that many consumers in Bulgaria do not receive advice when purchasing financial products or services, but when they do, they tend to rely on the product provider. In contrast, only 35% of the respondents could describe themselves as "financially literate".

According to the results of the same study, 52% of consumers tend to take the first product they see when obtaining a current bank account or a credit card and over 80% of consumers never try to switch providers after having chosen their personal loan, a credit card, a current account or a mortgage provider.

(https://www.bruegel.org/wp-content/uploads/2018/05/PC-08_2018.pdf)

Average Monthly Earnings divided by sectors and gender in 2018

Sectors	Average monthly salaries for men (in €)	Average Monthly salaries for women (in €)
Agriculture, forestry and fishing	478	422
Mining and quarrying	876	756
Manufacturing	611	427



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Electricity, gas, steam and air conditioning supply	999	865
Water supply, sewerage, waste management and remediation activities	514	432
Construction	466	517
Wholesale and retail trade; repair of motor vehicles and motorcycles	612	454
Transportation and storage	525	519
Accommodation and food service activities	395	322
Information and communication	1627	1100
Financial and insurance activities	1311	858
Real estate activities	605	491
Professional, scientific and technical activities	1005	730
Administrative and support service activities	448	524
Public administration and defence; compulsory social security	687	624
Education	631	553
Human health and social work activities	834	531
Arts, entertainment and recreation	588	410
Other service activities	425	368
Total Average	650	520

<https://www.nsi.bg/bg/content/3958/%D0%BD%D0%B0%D1%86%D0%B8%D0%BE%D0%BD%D0%B0%D0%BB%D0%BD%D0%BE-%D0%BD%D0%B8%D0%B2%D0%BE-%D0%B8%D0%BA%D0%BE%D0%BD%D0%BE%D0%BC%D0%B8%D1%87%D0%B5%D1%81%D0%BA%D0%B8-%D0%B4%D0%B5%D0%B9%D0%BD%D0%BE%D1%81%D1%82%D0%B8-%D1%84%D0%BE%D1%80%D0%BC%D0%B0-%D0%BD%D0%B0-%D1%81%D0%BE%D0%B1%D1%81%D1%82%D0%B2%D0%B5%D0%BD%D0%BE%D1%81%D1%82-%D0%BF%D0%BE%D0%BB>

A long time issue in Bulgaria continues to be low payment of workers, compared to similar job positions even in neighbouring countries. That said, it should be noted that the pay gap between male and female workers on average is not as big in most of the EU countries, and in some occasions, female employees are better paid than their male counterparts.

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

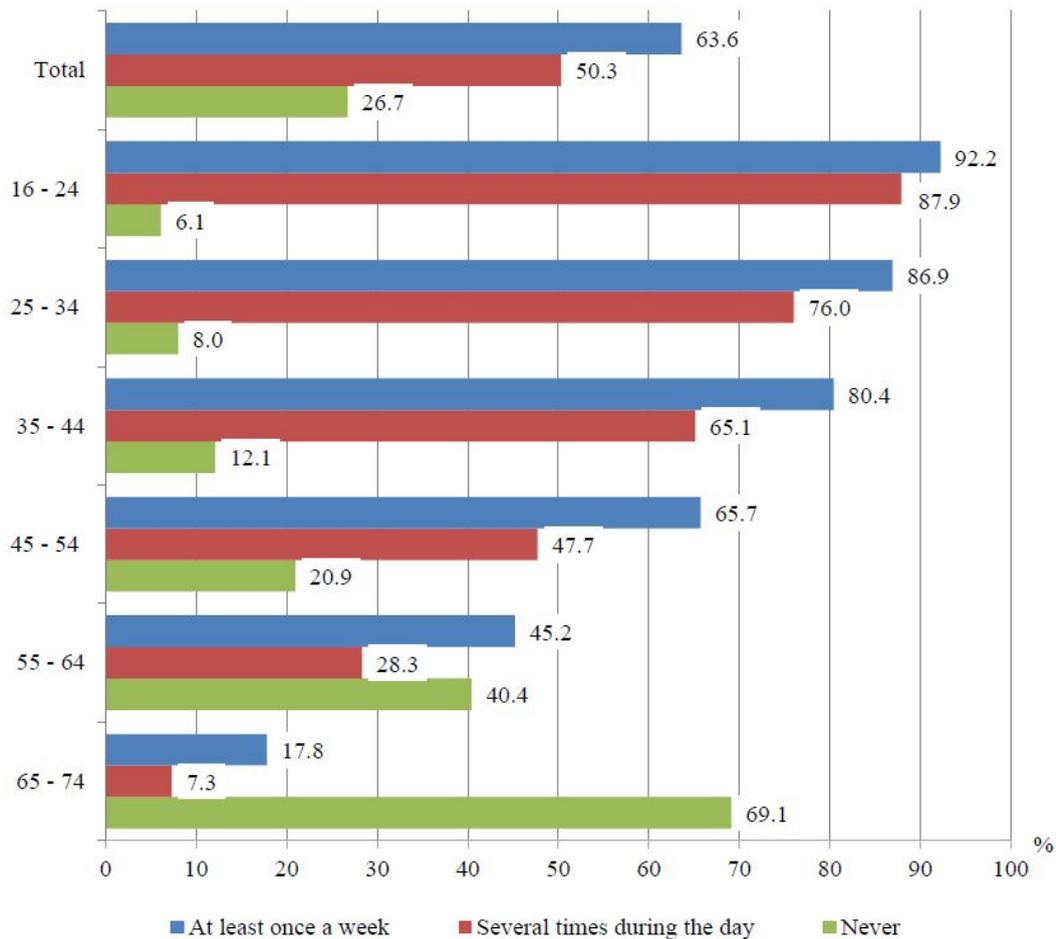
Bulgaria ranks 45th out of 63 countries according to the IMD World Digital Competitiveness Ranking. (<https://www.imd.org/globalassets/wcc/docs/release-2019/digital/imd-world-digital-competitiveness-rankings-2019.pdf>)

Despite the rapid development of the internet infrastructure in both rural and urban areas, the everyday usage of online services, or computer-based technologies as a whole, is relatively lower than other EU countries. According to the National Statistical Institute (NSI) of Bulgaria, the most active internet users in 2018 were young people aged between 16 and 24, as 92.2% of them use the



internet every day or at least once a week. With age increasing, the desire and need to be present in the global network decreases and only 17.8% of the individuals aged between 65 and 74 surf regularly. 69.1% of them never used the internet during 2018.

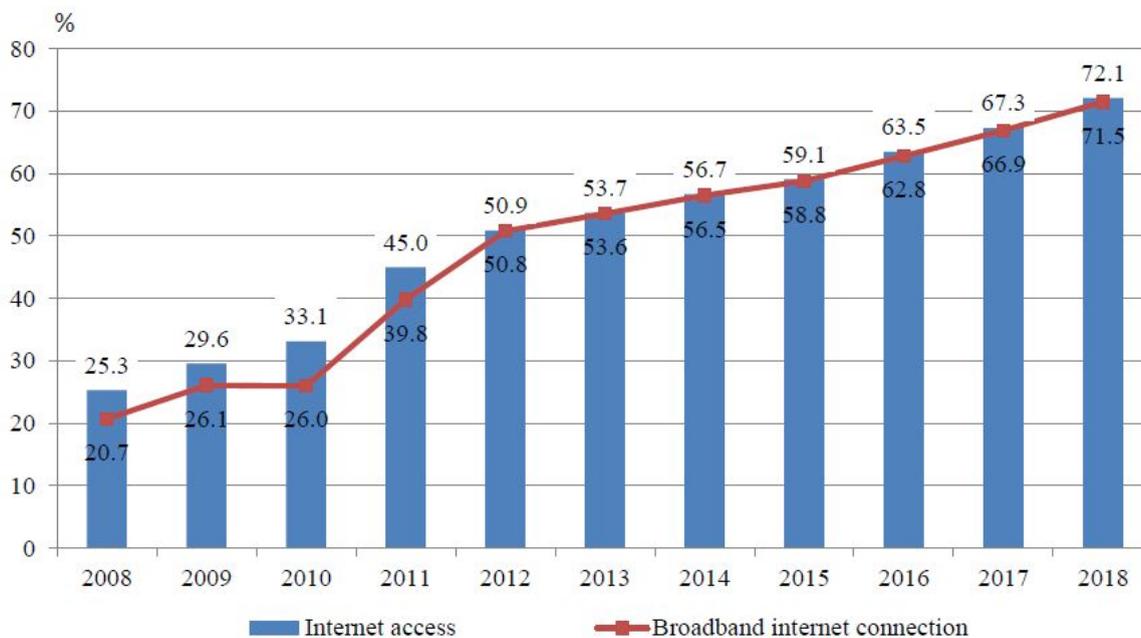
Figure 2. Frequency of internet usage by individuals by age in 2018



On the other hand, the widespread adoption of internet technologies in every sphere of social life is changing the way even the more conservative, people are looking at everyday interactions. Due to the large number of people, working or studying abroad, many are using online communication services to keep in touch with their relatives. Exposure to some form of online services and technology is inevitably improving the overall technical competence among all age groups and raises the adoption rate of technology overall.



Figure 1. Share of households with internet access and broadband internet connection

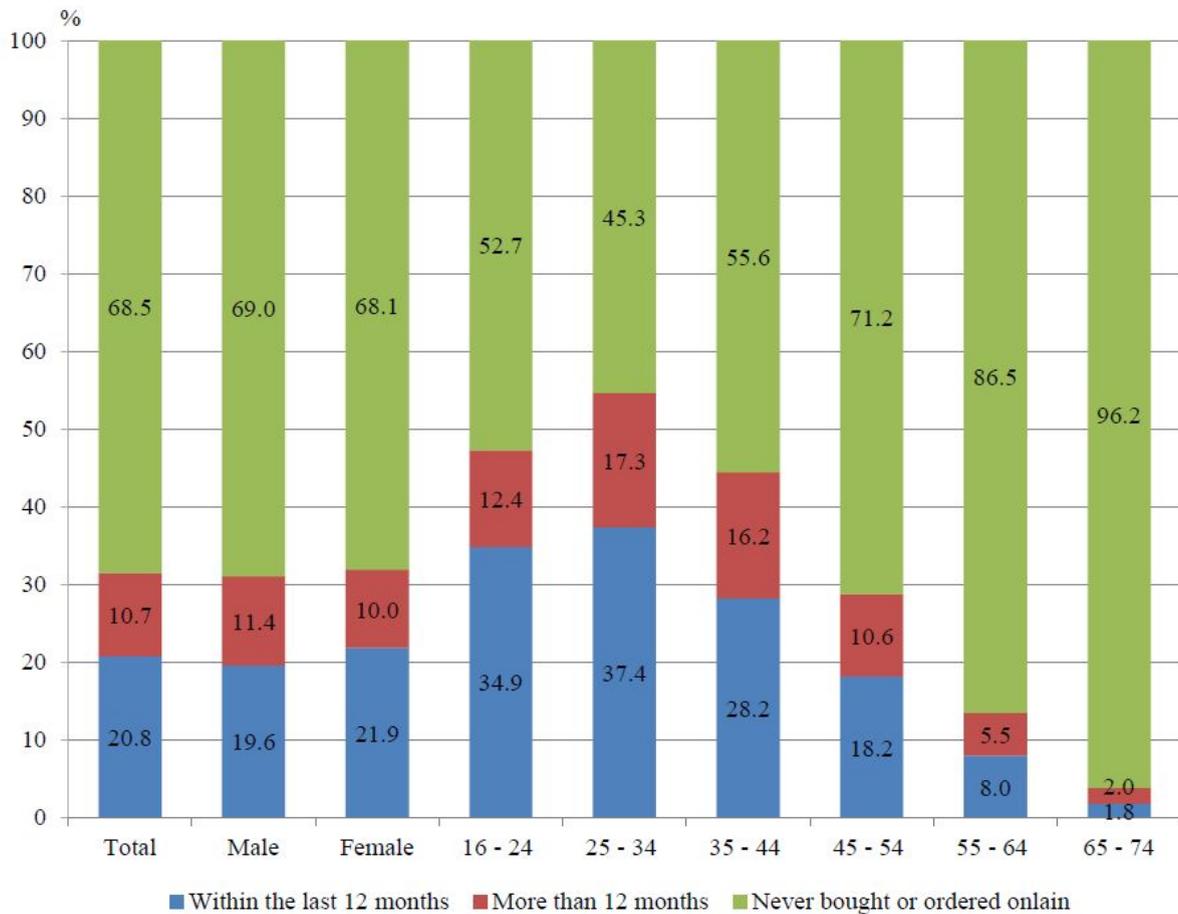


According to NSI data, during 2018 individuals used the internet mostly for communication and entertainment as 53.9% of them carried out a phone or video calls (using applications, e.g. Viber, WhatsApp, Skype, Facetime), and 51.4% participated in social networks (Facebook, Twitter, Instagram, Snapchat, etc.). Almost the same was the proportion of the individuals who used the global network to find information about goods or services (43.0%) and to send/receive e-mails (40.0%). Every third person aged between 16 and 74 (31.2%) listened to music online and 24.7% was seeking health-related information.

Overall, adults are still either sceptical or unable to afford to participate in E-commerce activities, e.g. – purchasing goods or services online. In 2018 most active in online shopping were individuals in age groups 16 - 24 and 25 - 34 with relative shares respectively 34.9% and 37.4%, and only 1.8% of individuals aged 65 - 74 purchased anything online.



Figure 4. Structure of individuals who bought or ordered goods or services over the internet by sex and age in 2018



3. Adult Learning Strategy at the National Level

During the last decade, the Adult Education Policy in the Republic of Bulgaria has been progressively developing. The joining the European Union had become a key incentive for development in many areas, including that of lifelong learning and adult education. However, according to the statistical office of the European Union - Eurostat, Bulgaria currently has one of the lowest participation rates in Lifelong learning among the adult population (Lifelong learning here refers to those aged between 25 and 64 who stated that they received education or training in the four weeks preceding the survey).

That said, Bulgaria has adopted a comprehensive National strategy for lifelong learning (2014-2020), which takes into account the new realities of the labour market, new technologies and the needs of the learners. It sets out the strategic framework of the state policy in education and training during the period, which aims at achieving the European goal for smart, sustainable and inclusive growth.



The document covers all forms of education, training, and learning – formal, non-formal, and informal – which one undergoes throughout life, and also provides recommendations for the following seven years, which would serve as basis in the preparation of annual plans, based on which progress in the implementation of LLL in Bulgaria would be traced.

This Strategy outlines the content, forms, environment, and interactions among all players in the lifelong learning process, that is:

- learners – all persons within the country, who are engaged in learning in the area of education, formal and non-formal training or informal learning;
- training providers – the institutions carrying out training, (whether private or state kindergartens, schools, universities, training centres, culture institutions, etc.), which meets society’s needs and the labour market’s requirements;
- the employers, trade organizations, labour unions, civil society organizations, and other partners are those, which set forth and meet the above requirements, which deal with the needs for education and training;
- the regions, municipalities, and local communities have an important part to play in the process of asserting their position of „learning regions“;
- government bodies – ministries and agencies – set out the national policies in the area of education and training, as well as the relevant tools and measures required to ensure the efficiency of demand and supply of LLL.

The goals of the National Development Programme Bulgaria 2020 include, among other things, high level of skills, opportunities for innovations, adaptability to the changes in the character of work, and full social inclusion.

A distinctive feature of Bulgaria’s lifelong learning strategy is the comprehensive approach, thus encompassing all areas of learning. The document addresses preschool education and training, general school education, vocational education and training, higher education, continuing adult training, validation of outcomes from non-formal training and informal learning.

The strategy works towards the expectation that lifelong learning will be recognized and supported by the government’s policy and by all stakeholders as a guiding principle in the supply of education and training in a national context.

https://www.mon.bg/upload/6561/strategy_LLL_2014_2020.pdf

The organisation of the Bulgarian Education System and of its Structure https://eacea.ec.europa.eu/national-policies/eurydice/bulgaria/organisation-education-system-and-its-structure_en

REPORT on the state of the adult learning sector in Bulgaria (Ministry of Education and Science 2013): http://lll.mon.bg/uploaded_files/Report_adult_learning_EN.pdf

3.1 Entrepreneurial literacy



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One of the first examples of entrepreneurship education in Bulgaria was in 1994, when the National High School in Business and Finance developed a project in collaboration with the Austria government called ECO NET. ECO NET helped to build so-called Educational-Training Firms (ETF) in Bulgaria. The first project was set up in Sofia on behalf of the Austrian Federal Ministry of Education, Science and Culture and KulturKontakt Austria. The Bulgarian-Austrian cooperation also provided the impetus for the establishment of the Impulse Centre for training in entrepreneurship.

Even though Bulgaria has not yet developed comprehensive provision for entrepreneurship education, the Lifelong Learning Strategy 2014-2020 supports programmes that strengthen learners' competitiveness and innovative spirit. This is particularly emphasised through support to national and international competitions, including entrepreneurship competitions. Local, national and international enterprises are encouraged to engage with education providers in Bulgaria to develop more efficient and effective outcomes through promoting on-the-job learning and hands-on experiences during school education. Bulgaria has also launched a pilot teacher training programme to foster entrepreneurship education.

By 1997, the global initiative of Junior Achievement became established in Bulgaria. What started as ten separate pilot classes today runs through 24 educational courses and educates over 33,000 students across the country. Junior Achievement Bulgaria is a strategic partner of the Ministry of Education and Science of the Republic of Bulgaria and delivers a number of projects and programmes which support the implementation of the Lifelong Learning Strategy (2014-2020).

https://www.schooleducationgateway.eu/downloads/entrepreneurship/Bulgaria_151022.pdf

The typical Bulgarian entrepreneur is aged between 35 and 44 years and is particularly wary of recruitment, according to the first annual report of the organization, shows recent research.

57.5% of the adult population in Bulgaria see entrepreneurship as a good career choice, while 71.5% agree that successful entrepreneurs enjoy high status. This shows the first national report of the Global Entrepreneurship Monitor (GEM) Bulgaria, officially presented on 3 October in Sofia

<https://gemorg.bg/three-out-of-four-bulgarians-believe-that-successful-entrepreneurs-are-important-for-the-society/>

An additional survey from 2018, targeting young women entrepreneurs, arrived at some important conclusions:

- Most women quoted the wish to earn a reasonable living as the most motivating factor and then come to job security or employment. On the other side, they would rather prefer starting a business for personal satisfaction and realization of a dream, as well as capitalization of a business idea. Role model and achievement of better social status are among less important motivator for becoming an entrepreneur.
- The main financial obstacle for YWE is access to finance, followed by a lack of savings and high-interest rates. The most important competencies barrier is the lack of information about how to start a business, followed by a lack of entrepreneurial skills.

Surprisingly, the respondents do not consider traditional views about the role of women in society as a high barrier. The highest “soft” barrier for them is uncertainty about the future in case of starting



own business, followed by the risk of losing the balance between work and personal life. As it comes to macroeconomic and policy barriers – the highest one is the high level of corruption, followed by the red tape. Surprisingly, the respondents rated on the 3rd place of importance high taxes even Bulgaria is known to have a quite favourable tax environment.

- Analyzing the aspects in the success of the most recent start-ups, we can see that the most helpful for YWE are advisory support, mentoring, consulting and market research. The highest influence for YWE for deciding whether to start a business or not has close family and friends. Colleagues and acquaintances could also influence them in taking of such decision.

- The most preferable type of training in counselling and consulting, followed by training; events and networking and coaching and mentorship. The most valuable business needs for training are declared to be finance and budgeting; accounting; management; entrepreneurship; marketing; business plan development.

(http://www.interreg-danube.eu/uploads/media/approved_project_public/0001/30/affdb09a981a6df30c24fdf1e6acfea93225d4fe.pdf)

3.2 Financial literacy

The self-assessment of the Bulgarian citizens about their financial literacy is predominantly negative. Only narrow social groups have a more positive self-assessment than the average. In other words, the use, the trust, and the awareness of financial services are concentrated among a small part of the Bulgarian citizens.

Higher than the average assess their financial knowledge:

- The residents of the capital city (23%)
- 31 – 50 year'-olds (18% - 22%)
- People with higher education (30%)
- Officers (20%), company owners (34%), free lancer professionals (28%)
- High income groups (35% - 49%)
- Active users of financial products (25%)

The lowest self-assessment have the residents of the smallest settlements, the eldest citizens, but also the young generations, low educated people, manual workers, unemployed, pensioners and the people with the lowest income. The share of people in these social groups who assess their financial knowledge as more or less unsatisfactory exceeds 60% and even reaches close to 80% in one of the lowest status groups, namely the Roma (77%) and the households with the lowest income (78%).

Predominantly negative is likewise the self-assessment of the 16 – 17 year' old youth that are supposed to join the financial service market within years. 53% believe their knowledge in the field is unsatisfactory versus 9%, who think of it as very good or excellent.



Due to the not very well developed financial service market in Bulgaria, the Bulgarian citizens are relatively unprepared when entering on it and only later, with the practice of consumption, do they gradually enrich their financial knowledge.

(<http://documents.worldbank.org/curated/en/777811468026360561/pdf/698720ESWOP1010lgaria0FinLit0Report.pdf>)

3.3 Digital literacy

In July 2014 the Bulgarian government adopted a Strategy for Effective Implementation of ICT in Education and Science 2014-2020. Since early 2000 there has been significant progress in the modernisation of the educational environment, development of digital content and implementation of innovative technology in teaching methods and educational process, improving teachers' competence to use ICT for teaching and learning. In addition to this, almost all schools have been provided with an internet connection. Most of the teachers have acquired basic levels of computer literacy. They usually develop skills to use word processing and presentation software, e-mail and internet browsers. Some of the most significant obstacles stated in the survey "Implementation of ICT-based teaching in Bulgarian schools" are: the lack of teachers' training (43%), the lack of technical resources (39%) and the lack of appropriate products (36%) in schools.

Bulgaria has taken actions to strengthen IT education in schools and significantly improve digital literacy, but still one of the most significant obstacles indicated in the sphere of ICT-based teaching in Bulgarian schools is the lack of teachers' training (43%), the lack of technical resources (39%) and the lack of appropriate products (36%) in schools. Up-grading of ICT competences of teachers is still far behind the level needed for offering up-to-date curriculum and modern teaching methods.

(http://www.eli-net.eu/fileadmin/ELINET/Redaktion/user_upload/Bulgaria_Long_Report1.pdf)

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

There are several institutions and initiatives, offering continuing education in the field of entrepreneurship in Bulgaria. They offer a broad range of educational and training courses and programmes and often combine all three fields - entrepreneurial, financial and digital

- **National employment agency, which provides:**
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 - Registration of unemployed actively seeking employment and available vacancies
 - Employment Mediation services provision
 - Participation in the development and implementation of programs and measures for employment and training, aimed at designated groups of unemployed, who due to various reasons find it hard to integrate on the labour market.
 - Implementation, both independently and in cooperation with other institutions, of projects and programs in the field of employment, professional qualification and



- training, and social integration, funded by the European Commission or/and other international donors (including Bulgarian contribution)
 - Protection and sustainability of employment
 - Organization of qualification and motivational training for unemployed and employed
 - Mediation in finding work for Bulgarian citizens abroad and foreign citizens in Bulgaria
- **Centre for Continuing Education (International Business School)** - In partnership with business representatives, they offer specialized, practice-oriented training- courses, seminars, group work, individual consultations designed to extend and upgrade the professional qualifications and individual abilities of anybody of any age, who wish to acquire new knowledge and competencies. The continuing education is intended for everybody who wishes to develop their professional and personal skills.
- **Council of Refugee Women in Bulgaria (CRWB)** - Counseling and social support: Make contact with refugees and asylum seekers who have failed to establish contact with institutions on the territory of Bulgaria for the purpose of assistance and subsequent support; Individual and group consultations on issues related to employment, education, housing, access to health services and improvement of health culture
- **Bulgarian Fund for Women** - the only indigenous donor in Bulgaria that raises funds and gives grants to local NGOs working to advance women's and girls' rights, eliminate gender stereotypes, gender-based violence and discrimination, achieve gender equality in all spheres of life and make a social change. They support and local NGOs working on gender issues and empower girls and women by involving them in the organization's network and making them active participants and drivers of the social change.
- **"Center Nadya" Foundation** - Social mediation for vulnerable groups and children at risk; Distribution of humanitarian aid; Distribution of medicines; Training of volunteers
- **Multi Kulti Collective** - operates both on grass-root and policy level and develops its social enterprise. MKC has vast experience in campaigning, awareness-raising, using arts and culture for social change, training, research, monitoring, policy analysis, advocacy, working closely with policymakers, NGOs, researchers, migrants, refugees and youth. MKC has been the national coordinator of the official portal of the European Commission on migrant integration European Web Site on Integration since 2013.
- **Association "GENERATIONS"** - works for building social bridges by implementing intergenerational practices, developing and realizing of soft skills trainings, incl. diversity management, enhancing work-life balance and the compatibility of work with caregiving responsibilities, trying to assist the process of managing the differences in the light of the demographic changes.
- **Bulgarian Association for People Management** - a non-governmental organization, established to support and develop the professionals in the people management field. The Association was established to develop the best professional practices in human capital management and to support and develop professionals in the field of human resource management, to raise the status of the profession and set high standards in work equivalent to the world practices and trends
- Bimec - experts in the field of training, the training team has also been trained in the field of adult training. They apply most modern training methods, and focus on choosing the most effective training methods with respect to the training goals and the group that is being trained. Focus on the training goals, the training results and the practical application and



benefit for every person attending. Offer a few levels of control and evaluation of the training results that may go as far as 3 months after the training

- **Bulgarian Centre for Women in Technology (BCWT)** - inspires, motivates and supports girls and women in Bulgaria to find their place in the digital world. It works to support women's leadership and increase women's professional participation in the digital industry, science and entrepreneurship. BCWT initiates networking and cooperates with IT businesses, business incubators and NGOs in the implementation of regional innovative projects. It also organises thematic training sessions and events, and stimulates research collaboration, exchange of good practices and resource mobilisation in the ICT sector.

5. Current participation in other European programmes

In the 2014-2020 programming period, nine operational programmes in Bulgaria will receive a Cohesion Policy funding amounting to €7.4 billion in total (including the allocation for the Youth Employment Initiative). Bulgaria will also receive €2.4 billion for rural development and €88 million for fisheries and the maritime sector.

The EU investments strive to tackle unemployment and boost competitiveness and economic growth through support to innovation, training and education in cities, towns and rural areas. They also aim to promote entrepreneurship, fight social exclusion and help to develop an environmentally friendly and resource-efficient economy.

During 2014-2016 Bulgarian authorities had to complete negotiations and secure the adoption of the new programmes as well as to finalize the implementation of the 2007-2013 programmes successfully. The Partnership Agreement setting out investment priorities for 2014-2020 and determining strategy for optimal use of the available EU funding was adopted in August 2014. All ten ESIF programmes were approved by the European Commission by the end of 2015.

Considerable emphasis is placed on financial instruments during the 2014-2020 programming period. To ensure professional management, coordination and consistency in the implementation of financial instruments, all resources budgeted for the financial instruments under the ESIF programmes have been pooled into a joint Fund of Funds which will perform based on the principles of specialization and economies of scale.

Part of the ERDF contribution was allocated to the SME Initiative for a loan guarantee instrument providing a continuous impetus towards appropriate financial instruments to enable easier access to finance for Bulgarian SMEs. In this regard a separate Operational Programme "Initiatives for Small and Medium Enterprises" 2014-2020 was established in order to make use of the possibilities available to support SMEs' access to finance, through the combination of ERDF with other EU Budget funding under COSME and Horizon 2020.

6. Conclusions and recommendations

As noted throughout the years, Bulgaria doesn't make enough in order to provide equal opportunities for all its citizens, and as a consequence, the country is lagging behind in its economic



development, compared to all other EU member states. Nevertheless, in recent years the country has adopted many good practices and know-how from European partners, and is slowly, but steadily, making steps towards economic innovations and increased growth.

Bulgaria's labour market boasts several key strengths: there is a high level of enrolment in education at all levels, with basic skills widespread; Bulgaria offers low employment costs compared to other EU member states; membership of the EU eases the process of importing foreign workers, and work permits are relatively easy to obtain. Bulgaria boasted a large number of engineering, manufacturing and construction graduates, representing 15% of the total in 2017, the second-highest proportion after social sciences and law. Physical sciences are less popular, representing around 5% of total graduates in 2017, and over half of all graduates have a social science, business or law degree, which are less suitable to many business needs, which is noted as a weakness of the educational system.

Businesses face difficulties attracting workers to the country. The country is ranked 49th out of 140 states worldwide in the World Economic Forum (WEF)'s Global Competitiveness Index 2017-2018 for capacity to attract talented workers (moving up one place from the previous year), putting it ahead of a number of countries that joined the EU in 2004, as well as Romania. Nevertheless, investors will be required to provide generous benefits and remuneration as an incentive to attract highly skilled staff, increasing employment costs.

The labour market and legislations are still somewhat rigid, and the number of self-employed workers is low, compared to average EU levels. The education system is recently introduced more entrepreneurial-oriented classes in the school curricula, and the country is expecting to see the results in the coming years.

With that said, projects like FINE2WORK are very important for the country, as they give opportunities for personal development and self-employment. There are very few opportunities for adults and seniors to continue their education (be it formal or informal), and we are seeing great interest to many of the initiatives that RCCI is developing in that regard. Fields like digital competencies, financial literacy and self-employment are becoming a priority for the NGO sector, and we believe that we can introduce more good practices and learning opportunities for the growing sector.

