

Financial Empowerment: A Guide for Women in Rural Areas

ANNEXES – BEST PRACTICES



FLOWER

2023-2-SI01-KA210-ADU-000177534

Leader

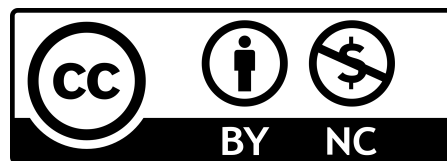
RAZVOJNA AGENCIJA SOTLA (Slovenia)

Partners

ASSOCIATION DES FEMMES MOLDAVES DE FRANCE "CASA MARE" (France)

ASOCIACIÓN DE INNOVACIÓN EMPRENDIMIENTO Y TECNOLOGÍAS DE LA
INFORMACIÓN Y LA COMUNICACIÓN – INNETICA (Spain)

KULTUR EGITIM VE PROJE DERNEGI – KEPDER (Türkiye)



The content of this document may be copied, reproduced, or modified following the above rules. In addition, an acknowledgement of the document's authors and all applicable portions of the copyright notice must be clearly referenced.

© - 2024 - FLOWER Project. All rights reserved.



**Co-funded by
the European Union**

Disclaimer

Funded by the European Union. However, the views and opinions expressed are solely those of the author(s) and do not necessarily reflect the views and opinions of the European Union or the Centre of the Republic of Slovenia for Mobility and European Educational and Training Programmes (CMEPIUS).

Neither the European Union nor the granting authority can be held responsible for them.

Table of Contents

GOOD PRACTICES IN FINANCIAL LITERACY IN SLOVENIA	5
1. Women and Entrepreneurship	5
2. The Path to Financial Freedom	6
3. FINPOWER	6
4. FINMAN	7
5. Financial Literacy for Adults 2022-2024	7
6. Financial Literacy – Strengthening Adults' Financial Competences	8
7. Finally – Financial Literacy for Roma	8
8. MotivAction	9
9. Financial Literacy for Migrants	9
10. Financial Literacy for the Elderly	10
GOOD PRACTICES IN FINANCIAL LITERACY IN FRANCE	11
1. Tackling Digital Exclusion	11
2. Economics on Brief	11
3. La Finance pour Tous	12
4. Money Housing and Independence Program	12
5. Les Clés de la Banque	13
6. Finances et Pedagogie	14
7. PLIE	14
8. Budget Coaching	15
9. Territoires Zéro Exclusion Numérique	16
10. Espaces Publics Numériques	16
GOOD PRACTICES IN FINANCIAL LITERACY IN SPAIN	18
1. Digitaliza-T	18
2. Financial Education – Manage Your Finances	18
3. Women Entrepreneurs Program	19
4. Momentum of Cooperation	19
5. Finance for All	20
6. Edufinet Project	20

7. From Economy to Economy	21
8. Finance for Mortals	22
9. Financial Digital Literacy for Seniors	22
10. Financial & Digital Classroom	23
11. Launch & Grow	24
12. EDYTA Program	24
13. Digitized	25
14. Green Voices	25
15. #ChicasInTech	26
GOOD PRACTICES IN FINANCIAL LITERACY IN TÜRKIYE	27
1. Empowerment of Women in Rural Areas	27
2. Financial Literacy Training for Women	27
3. Digital Life Made Easy Project	28
4. Empowerment and Cooperative Programme	28
5. Digitalisation Support for Women Entrepreneurs	29
6. Women Entrepreneur Supports	30
7. TEB Women's Academy	30
8. Digital Literacy Workshop for Women	31
9. Producing Women Project	31
10. Women Entrepreneur Mentorship Programme	32
11. Women Who Know Their Account Program	32
12. Women Entrepreneurship Support Projects	33
13. Financial Literacy and Women's Economic Empowerment Seminars	33
14. Research on Women's Entrepreneurship and Financial Literacy	33
15. Mikrofinans Programı	34

GOOD PRACTICES IN FINANCIAL LITERACY IN SLOVENIA

1. Women and Entrepreneurship

NAME	Women and Entrepreneurship (SPIRIT Slovenia)
LINK	https://www.podjetniski-portal.si/programi/podjetnice
PRACTICE DESCRIPTION	<p>The training is intended for aspiring entrepreneurs and early-stage business owners. It focuses on empowering beginner female entrepreneurs, especially women entrepreneurs who have just established their businesses and have not yet received funding through the same competition.</p> <p>The modules (online) are open to all entrepreneurs and aspiring business owners. Attendance at all modules is mandatory only for those aiming to apply for financial incentives. Individual module participation is also an option.</p> <p>The "ABC of Entrepreneurship" programme consists of five modules, each lasting eight academic hours. Module content:</p> <ol style="list-style-type: none"> 1. Starting Your Entrepreneurial Journey: Understand the fundamentals of entrepreneurship, key personal traits, common pitfalls, and support institutions. Learn about business registration, legal structures, building effective teams, and business ethics. 2. Validating Your Business Idea: Discover brainstorming techniques, design thinking, and innovative idea development. Learn lean business model development and how to use the Business Model Canvas. 3. Marketing Basics: Gain insights into pricing strategies and marketing techniques, including push and pull strategies, branding, guerrilla marketing, viral marketing, and direct marketing. Learn how to craft an effective elevator pitch. 4. Business Digitalisation: Explore free and paid online tools and digital marketing platforms. Understand the basics of Google Analytics and strategies for promoting products online.

	5. 5. Legal and Formal Aspects of Business Operations: Learn the essentials of financial management, including invoicing, bookkeeping, taxes, VAT, and annual reports. Understand key business regulations and accounting principles and receive guidance for preparing applications for financial incentives.
CONNECTION TO THE PROJECT IDEA	Strengthening women's entrepreneurial and financial skills and promoting economic independence.

2. The Path to Financial Freedom

NAME	The Path to Financial Freedom
LINK	The Path to Financial Freedom Andragoški center Republike Slovenije
PRACTICE DESCRIPTION	<p>The Path to Financial Freedom (PFS) programme targets young adults aged 35 and under. Young adults are at a time when they are starting to deal with personal finance issues and are faced with new financial decisions. Challenges such as finding suitable housing, the high cost of living, and job insecurity are not few. Although they are mostly digitally literate and use modern platforms for financial transactions, this does not mean they understand the economic risks in the digital space.</p> <p>The programme is published on the ACS website in the Digital Reading Room and Programme Library.</p> <p>All three programmes have been developed by an interdisciplinary team of experts working in adult education and various financial fields under the expert guidance of colleagues at the andragogical Centre of Slovenia.</p> <p>The programmes aim to respond to the financial education needs of different groups of adults at various stages of their lives.</p> <p>The programmes were developed in the Financial Literacy for Adults 2022-2024 project, which the ACS implemented with funding from the Recovery and Resilience Plan and the Department of Education.</p>
CONNECTION TO THE PROJECT IDEA	Improving financial literacy among the general population to better manage personal finances could also be a best practice for rural women.

3. FINPOWER

NAME	FINPOWER - Empowering Women in Sustainable Finance through Microlearning (DOBA Fakulteta)
LINK	DOBA Faculty
PRACTICE DESCRIPTION	Through innovative initiatives and targeted strategies, the project effectively addresses the gender gap in financial literacy. It empowers women with the knowledge and skills they need to make informed financial decisions. From comprehensive training programmes to accessible online tools, FINPOWER has created lasting resources that will benefit women long after the project has ended. It has successfully equipped trainees (trainers and advisors) with the skills needed to train women in financial literacy, ensuring a lasting impact. Women were trained in training centres and through an online academy in several languages. This flexible micro-learning platform offers practical financial skills in short and engaging learning content.
CONNECTION TO THE PROJECT IDEA	Strengthening women's financial literacy. The knowledge gained on sustainable finance will boost women's self-confidence and trust in their financial capabilities, which are essential for economic and financial stability and development.

4. FINMAN

NAME	FINMAN (UPI - People's University of Zalec)
LINK	FINMAN
PRACTICE DESCRIPTION	FINMAN's financial literacy training course is developed based on focus group data from 8 European countries to ensure that the course meets the needs of participants from their respective countries and the European Union. The e-learning platform hosts both the expert database and the training course itself. The online platform allows access to a broader audience. It ensures greater flexibility in the learning process by allowing end-users to select and discuss only the topics of interest to them in depth. FINMAN's roadmap provides an innovative approach to financial literacy training based on user-centred design. It includes best practices, examples and conclusions from external and online pilot testing of the training content. In addition, it provides practical guidance for participants wishing to establish strategic partnerships in financial literacy training programmes and recommendations to relevant institutions and policymakers on integrating FINMAN training into various mainstream education programmes. The FINMAN Roadmap aims to demonstrate the impact of the project, its

	scalability and the relevance of financial literacy in different sectors and levels.
CONNECTION TO THE PROJECT IDEA	The project promotes financial literacy among EU citizens and provides practical guidance on the subject.

5. Financial Literacy for Adults 2022-2024

NAME	Financial Literacy for Adults 2022-2024 (Andragoški Centrum RS)
LINK	Financial literacy
PRACTICE DESCRIPTION	The main objectives of the project are to analyse the needs for financial literacy among adults, to develop guidelines for programme design, to develop two new publicly available programmes and four model non-formal programmes in the field of financial literacy for adults, to empower providers by training practitioners to design tailor-made financial literacy programmes, to pilot the publicly available programmes with evaluation in cooperation with a network of provider institutions, to present the publicly available programmes to potential providers, and to disseminate the results of the project.
CONNECTION TO THE PROJECT IDEA	The financial literacy skills acquired will enable adults to manage their financial resources wisely. The indirect positive impact of financial literacy and investment is expected to be reflected in the quality of life of adults and families regarding living conditions, quality nutrition, and maintaining health and an active lifestyle throughout old age. The green and digital transition will also show the indirect positive effects of adult financial literacy.

6. Financial Literacy – Strengthening Adults' Financial Competences

NAME	Financial Literacy - Strengthening Adults' Financial Competences
LINK	People's University Škofja Loka
PRACTICE DESCRIPTION	The project aims to increase financial literacy among adults, especially among vulnerable groups such as the young, the elderly, the unemployed, and the less educated. It plans to deliver 45 financial literacy programmes involving 540 participants, focusing on smaller local communities to ensure equal access to educational content and reduce socio-economic gaps.

CONNECTION TO THE PROJECT IDEA	The project will help increase individuals' financial stability, prepare them for future financial challenges, and contribute to a more inclusive and sustainable society.
---------------------------------------	--

7. Finally – Financial Literacy for Roma

NAME	Finally - Financial Literacy for Roma
LINK	Development and Education Centre Novo Mesto
PRACTICE DESCRIPTION	The project has developed an educational programme and specific learning materials tailored to the needs of the Roma minority. It focuses on practical skills that can help improve their quality of life. The project also aimed to directly involve Roma and Sinti participants in designing the educational programme, selecting topics based on their experiences and priorities.
CONNECTION TO THE PROJECT IDEA	Improving financial literacy among Roma and their knowledge of different consumer services can help improve their quality of life.

8. MotivAction

NAME	MotivAction - Financial Literacy and Entrepreneurship Training for Students: From Personal Finance to Running Your Own Business
LINK	Social Academy
PRACTICE DESCRIPTION	Development of educational material on financial literacy and entrepreneurship training for students: from personal finance to running your own business. The material guides the reader in two directions. The first is on personal finance, which aims to support secondary school students in acquiring the skills and knowledge to be financially stable in adulthood. The training offered by the material highlights basic financial concepts, pitfalls, and relationships that are considered taboo. It presents all of these in a relevant way to teenagers. The second course focuses on transferring knowledge on setting up and running a business, giving concrete hints and tips through established business people's experience. Knowledge transfer culminates in the successful development of entrepreneurial skills.
CONNECTION TO THE PROJECT IDEA	The knowledge and skills offered by training help young people to act independently in the labour market, taking control of their lives and creating their future instead of waiting for job opportunities.

9. Financial Literacy for Migrants

NAME	Financial Literacy for Migrants (Slovene Philanthropy)
LINK	Slovene Philanthropy
PRACTICE DESCRIPTION	A financial literacy programme for migrants, including workshops and advice on personal finance management, savings, repatriation, work and social transfer rights.
CONNECTION TO THE PROJECT IDEA	Increasing the financial autonomy of migrants and facilitating their integration into Slovenian society.

10. Financial Literacy for the Elderly

NAME	Financial Literacy for the Elderly (ZDUS - Association of Pensioners' Associations of Slovenia)
LINK	ZDUS - The Union of Pensioners' Associations of Slovenia
PRACTICE DESCRIPTION	Workshops and advisory services for older people cover pension management, savings, fraud prevention, and inheritance planning.
CONNECTION TO THE PROJECT IDEA	Increasing older people's financial security and autonomy.

GOOD PRACTICES IN FINANCIAL LITERACY IN FRANCE

1. Tackling Digital Exclusion

NAME	Tackling Digital Exclusion (Emmaüs Connect)
LINK	Tackling Digital Exclusion - Emmaus Europe
PRACTICE DESCRIPTION	<p>Emmaüs Connect is a French group created in 2013 that promotes digital inclusion for people experiencing social and digital exclusion.</p> <p>Over the last ten years, Emmaüs Connect has developed expertise in digital inclusion, focusing primarily on the situation in France. Yet, given the significant challenges in Europe (42% of citizens lack basic digital skills, even though they are essential in over 90% of jobs), we wanted to explore the issue of digital exclusion in other countries.</p> <p>Moreover, one of Emmaüs Connect's key missions is to help social work services meet the challenges of digital inclusion. We have trained 13,000 social workers in France and equipped 500 social welfare facilities. We decided to pursue this approach as part of a European-wide project.</p>
CONNECTION TO THE PROJECT IDEA	This project is an excellent example of digital education and improving the accessibility to digital resources for migrant women in France.

2. Economics on Brief

NAME	Economics on Brief
LINK	Economics in Brief Publications
PRACTICE DESCRIPTION	<p>"Economics on Brief" is a series of publications produced by the Banque de France, the central bank of France. These publications are designed to offer analysis and insights on relevant economic topics in a concise and accessible manner for a broad audience, including academics, policymakers, financial professionals, and the general public.</p> <p>Through "Economics on Brief," the Banque de France provides up-to-date information on various aspects of the French and global economy, including macroeconomic trends, monetary policies, economic development, financial stability, and other economically relevant topics. These publications often include data analysis,</p>

	<p>charts, and commentary on recent economic events to inform and educate the public about pertinent economic issues.</p> <p>The "Economics on Brief" series reflects Banque de France's commitment to transparency, communication, and economic education by providing rigorous and accessible analysis that helps foster a deeper understanding of the economy and its societal implications.</p>
CONNECTION TO THE PROJECT IDEA	This project is an excellent example of digital education and improving the accessibility to digital and financial literacy resources for migrant women in France.

3. La Finance pour Tous

NAME	La Finance pour Tous
LINK	La Finance pour Tous - Le Site Pédagogique sur l'Argent et la Finance
PRACTICE DESCRIPTION	<p>"La Finance pour Tous" is an online platform developed by the Institut pour l'Éducation Financière du Public (IEFP) in France, aiming to enhance the financial literacy of the population by providing precise and accessible information on a wide range of economic topics. It offers educational resources such as informative articles, practical guides, interactive tools, and explanatory videos covering basic concepts and more advanced topics like budgeting, saving, investing, and credit management. The IEFPP collaborates with various institutions and organisations to ensure the quality and relevance of the educational content, and "La Finance pour Tous" is recognised as a reliable source of financial information in France, endorsed by the government and other relevant stakeholders.</p>
CONNECTION TO THE PROJECT IDEA	This project is an excellent example of digital education and improving the accessibility to digital and financial literacy resources for migrant women in France.

4. Money Housing and Independence Program

NAME	"Money, Housing, and Independence" Program
LINK	Dinero, alojamiento e independencia - Women for Women France
PRACTICE DESCRIPTION	<p>The "Money, Housing, and Independence" Program by Women for Women France is an initiative designed to empower migrant women in France. Through financial education workshops, housing guidance, and personal and professional development programs,</p>

	the program aims to provide participants with the skills and resources needed to achieve financial autonomy, housing stability, and personal independence. Focusing on the specific needs of migrant women, including linguistic and cultural barriers to access to services, the program collaborates with various organisations and entities to offer comprehensive and holistic support to migrant women in their integration into French society.
CONNECTION TO THE PROJECT IDEA	This project is an excellent example of digital education and improving the accessibility of digital and financial literacy resources for migrant women.

5. Les Clés de la Banque

NAME	Les Clés de la Banque
LINK	Les Clés de la Banque - Particulier - Tout Savoir sur la Banque au Quotidien pour Mieux Gérer vos Finances
PRACTICE DESCRIPTION	<p>"Les Clés de la Banque" is a public service launched by the French Banking Federation to provide information and advice on understanding banking mechanisms. This service is designed to help various groups in society better understand how banking and financial services work. The contents of "Les Clés de la Banque" are divided into four main sections:</p> <ol style="list-style-type: none"> 1. Individuals: This section is aimed at individuals and families, offering information on bank accounts, credit cards, loans, mortgages, insurance, and personal financial planning. 2. Professionals: This section, targeted at entrepreneurs and self-employed individuals, guides business banking services, business financing, treasury management, payment tools, commercial insurance, and other relevant topics for the business sector. 3. Youth: Designed for young people and students, this section provides information on basic financial education, how to open a bank account, responsible use of debit and credit cards, student loans, budgeting, and saving. 4. Other Social Actors: This section is aimed at other social groups, such as non-governmental organisations, associations, and professionals in the social sector. It provides resources and tools to help its members or

	<p>beneficiaries effectively understand and use financial services.</p> <p>In summary, "Les Clés de la Banque" is a comprehensive service that promotes financial education and improves understanding of banking services among different segments of French society. It offers tailored information and practical advice to meet each group's needs.</p>
CONNECTION TO THE PROJECT IDEA	This project is a great example of digital education and improving the accessibility to digital and financial literacy resources for migrant women in France.

6. Finances et Pédagogie

NAME	Finances et Pédagogie
LINK	Accueil - Finances & Pédagogie
PRACTICE DESCRIPTION	<p>Finances et Pédagogie (Financial Education) is a non-profit association in France dedicated to raising awareness and educating citizens about responsible money management. The organisation collaborates with local community partners to achieve its basic objectives of advising and preventing exclusion and risks in financial decision-making.</p> <p>This association organises various activities, such as workshops, lectures, seminars, and educational events designed to address different aspects of financial education, from personal budget management to understanding more complex financial products. Local partners, including educational institutions, non-governmental organisations, businesses, and local authorities, collaborate closely with Finances et Pédagogie to carry out these activities and reach a broader community audience.</p> <p>Finances et Pédagogie's goals include promoting equal access to financial education, empowering individuals to make informed and responsible financial decisions, and preventing over-indebtedness and financial exclusion. The association actively improves financial literacy throughout France by cooperating with local partners and implementing innovative educational programs tailored to local needs. It also promotes financial and social inclusion.</p>
CONNECTION TO THE PROJECT IDEA	This project is a great example of digital education and improving the accessibility to digital and financial literacy resources for migrant women in France.

7. PLIE

NAME	PLIE (Plans Locaux Pluriannuels pour l'Insertion et l'Emploi)
LINK	Les Plans Locaux Pluriannuels pour l'Insertion et l'Emploi (PLIE) Travail-emploi.gouv.fr Ministère du Travail, de la Santé, des Solidarités et des Familles
PRACTICE DESCRIPTION	<p>The PLIE (Local Plan for Integration and Employment) in France is a local-level program operating in various cities to assist unemployed individuals or those facing social exclusion in reintegrating into the job market. Through a comprehensive approach, PLIE offers personalised counselling, professional training, and job search support. Additionally, the program recognises the significance of financial education as a key component for socio-economic reintegration. Therefore, it provides guidance on basic financial concepts such as budgeting, saving, credit management, and financial planning to help participants make informed financial decisions and effectively manage their resources.</p> <p>PLIE also focuses on overcoming individual barriers that may hinder employment integration, such as lack of skills or work experience, digital literacy, or language barriers. The program helps participants acquire the skills needed to compete in the job market and access meaningful employment opportunities through training and personalised support. In summary, PLIE aims to facilitate employment integration, enhance financial autonomy, and promote long-term economic stability for vulnerable individuals in France.</p>
CONNECTION TO THE PROJECT IDEA	This project is an excellent example of digital education and financial literacy, as it improves the accessibility to digital resources for migrant women in France.

8. Budget Coaching

NAME	Budget Coaching
LINK	https://www.adie.org/mon-projet-d-entreprise/
PRACTICE DESCRIPTION	<p>The non-profit organisation Adie offers the "Budget Coaching" program. This program provides personalised financial counselling and budget management training for individuals seeking to start or develop their businesses.</p> <p>Participants receive one-on-one sessions with a certified financial coach, who helps them create a personalised budget, understand their expenses and income, identify areas for savings, and set realistic financial goals. Additionally, the program offers group</p>

	<p>workshops on cash management, short- and long-term financial planning, and debt management.</p> <p>Through the "Budget Coaching" program, Adie helps entrepreneurs strengthen their financial capability and improve their prospects for success in the business world, thus contributing to France's economic and social development.</p>
CONNECTION TO THE PROJECT IDEA	This project is an excellent example of digital education and financial literacy, as it improves the accessibility to digital resources for migrant women in France.

9. Territoires Zéro Exclusion Numérique

NAME	Territoires Zéro Exclusion Numérique (TZEN)
LINK	La Estrategia de Inclusión Digital de la Cruz Roja Francesa - Red Social Innovation
PRACTICE DESCRIPTION	<p>Territoires Zéro Exclusion Numérique (TZEN), led by the French Red Cross, focuses on addressing digital exclusion and fostering social inclusion through equitable access to technology and developing essential digital skills. With a comprehensive approach, TZEN collaborates with various local stakeholders, public authorities, and businesses to identify and address the specific needs of vulnerable individuals, such as migrants, the homeless, the unemployed, or the elderly. The initiative implements concrete actions such as creating spaces for free internet access, distributing computer equipment, providing training in basic digital skills, and raising awareness about online safety and responsible technology use. Since its inception, TZEN has significantly reduced digital exclusion, improving access for vulnerable communities to educational, employment, and social opportunities throughout France.</p>
CONNECTION TO THE PROJECT IDEA	This project is an excellent example of digital education and improving the accessibility to digital resources for migrant women in France.

10. Espaces Publics Numériques

NAME	Espaces Publics Numériques
LINK	Les Espaces Publics Numériques Normandie Normandie Connectée
PRACTICE DESCRIPTION	<p>Public Digital Spaces (Espace Public Numérique) are community centres in France that offer free access to computers and the internet, as well as digital literacy classes and workshops. These</p>

	<p>centres are vital for allowing people from diverse socio-economic backgrounds to acquire basic technological skills and navigate the digital world safely.</p> <p>In addition to offering group classes on online safety, software usage, and internet browsing, Public Digital Spaces also provides personalised counselling to meet users' individual needs, thus helping to promote digital inclusion and reduce the technological gap in French society.</p> <p>In summary, these centres are crucial in promoting digital literacy and training individuals for full participation in the digital age.</p>
CONNECTION TO THE PROJECT IDEA	This project is a great example of digital education, as it improves the accessibility to digital resources for migrant women in France.

GOOD PRACTICES IN FINANCIAL LITERACY IN SPAIN

1. Digitaliza-T

NAME	Digitaliza-T (Spanish Red Cross)
LINK	Cada vez más cerca de las personas - Cruz Roja
PRACTICE DESCRIPTION	<p>The Spanish Red Cross' "Digitaliza-T" program seeks to reduce the digital divide and promote the social and labour inclusion of people in vulnerable situations, including migrant women. It offers hands-on activities and online resources to train in information and communication technologies.</p> <p>Through partnerships with other organisations, the program has made a significant impact by empowering migrant women, improving their access to education, employment, and social opportunities, and strengthening their autonomy and independence in an increasingly digitised world.</p>
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

2. Financial Education – Manage Your Finances

NAME	Financial Education - Manage your Finances
LINK	CONVIVE Fundación Cepaim
PRACTICE DESCRIPTION	<p>The financial literacy workshops offered by the Cepaim Foundation for migrant women address family budget management, saving, and short—and long-term financial planning. They use a participatory and interactive methodology, adapting to the participants' cultural and linguistic needs.</p> <p>In addition to providing financial literacy, they also offer emotional and psychosocial support, with the possibility of follow-up and ongoing support after the workshops. They aim to strengthen migrant women's capacity to make informed financial decisions and promote their economic autonomy.</p>
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

3. Women Entrepreneurs Program

NAME	Women Entrepreneurs Program (Women's Foundation)
LINK	Empoderamiento e igualdad para el emprendimiento - Fundación Mujeres
PRACTICE DESCRIPTION	<p>The Women's Foundation's "Women Entrepreneurs" program promotes entrepreneurship among women, including migrants, by offering them advice, training and support to start and develop their businesses. This program is tailored to individual needs and promotes women's economic empowerment fosters innovation and strengthens the business fabric through alliances and collaborations.</p> <p>The program recognises the particularities and challenges migrant women face in the business environment, so it adapts its services and resources to address their specific needs, such as language, cultural and administrative barriers.</p>
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

4. Momentum of Cooperation

NAME	Momentum of Cooperation (CSIE)
LINK	Mujeres migrantes y refugiadas se forman en emprendimiento y economía social para mejorar su acceso al mercado laboral
PRACTICE DESCRIPTION	<p>25 migrant and refugee women from Colombia, Peru, Venezuela, Ecuador, Brazil, Guatemala, Argentina and Cameroon are being trained in Santander to improve their employability and integration by promoting their entrepreneurial skills and increasing their knowledge of the social economy.</p> <p>The training, coordinated by the Santander International Entrepreneurship Centre (CISE) in collaboration with the Cantabria Red Cross, is part of the 'Momentum of Cooperation' programme, a European initiative focused on reducing women's barriers to accessing the labour market.</p> <p>From May 22 to Friday, June 23, the participants will follow a five-week training itinerary that includes training in cooperative business models, teamwork, communication, digital marketing, and the collaborative economy.</p>

	<p>The programme beneficiaries have worked, individually and in groups, on developing business ideas and have delved into the concept of social economy with the help of entities in the sector, with visits and sessions with the Association of Social Economy Companies of Cantabria (ACEL) and the cooperatives Solabria, Ecotierruca, Brisa del Cantábrico, Rederas, and Cooperativa Valles Unidos del Asón.</p> <p>For María Velasco, project coordinator at CISE, Momentum promotes "the understanding of the principles and benefits of the social economy and entrepreneurial capacities. For many migrant women, self-employment is an opportunity to achieve decent working conditions. By encouraging the creation of businesses with social impact, these women improve their employability, contribute to sustainable development, and promote equal opportunities," she said.</p>
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion and green entrepreneurship of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

5. Finance for All

NAME	Finance for All
LINK	Home Finanzas para Jóvenes
PRACTICE DESCRIPTION	Finance for Young People was born from the will and commitment of the CaixaBank Volunteer Association and the Institute of Financial Studies to promote basic financial education in society, especially among young students in the 4th year of ESO. The project is carried out in the selected schools that participate voluntarily and at no cost to them. It presents four introductory finance workshops (in face-to-face and online format) that delve into key concepts for good management of personal and family finances.
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion and green entrepreneurship of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

6. Edufinet Project

NAME	Edufinet Project
-------------	-------------------------

LINK	Home educacionfinanciera https://www.youtube.com/c/ProyectoEdufinet/playlists
PRACTICE DESCRIPTION	<p>The Edufinet Project is a financial education project that transmits knowledge related to the financial system and promotes financial literacy among the general population. It fosters transparency, security, and responsibility in citizens' financial relationships.</p> <p>Its online portal offers a wide range of educational resources, including articles, manuals, videos, and seminars aimed at people of all ages and levels of financial literacy. In addition, it collaborates with academic institutions, financial institutions and government agencies to develop educational programs, research the financial needs of the population and organise dissemination events, thus improving financial literacy and promoting more informed and responsible decision-making in economic matters throughout Spain.</p> <p>Since its inception in 2005, the Edufinet Project has significantly improved financial literacy in the country, reaching millions through its online resources and face-to-face activities. In addition, it has received national and international recognition for its contribution to promoting financial literacy and its positive impact on the population's economic well-being.</p> <p>It is one more tool available to migrant women to train in financial education, gaining greater autonomy and improving their knowledge of economics so that they can manage their resources more consciously and efficiently.</p>
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion and financial literacy of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

7. From Economy to Economy

NAME	From Economy to Economy
LINK	—
PRACTICE DESCRIPTION	<p>The program consists of a series of meetings between the territorial directors of the entity in each geographical area and students, during which financial concepts adapted to the attendees' profiles will be explained. These concepts include money management and the difference between whims and needs in Primary Education, trading, cryptocurrencies, cybersecurity, and even payroll interpretation in Secondary and Vocational Training courses.</p>

	"The objective is for them to acquire this knowledge that is necessary on a day-to-day basis from an early age to be able to have autonomy as adults," reads the statement from the entity.
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion and financial literacy of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

8. Finance for Mortals

NAME	Finance for Mortals
LINK	Finanzas para Mortales – Impulsamos la educación financiera para que las personas tengan las capacidades necesarias para gestionar sus finanzas del día a día.
PRACTICE DESCRIPTION	<p>The Santander Financial Institute (SANFI) has developed this platform, which allows different comedians to bring a touch of comedy to financial education. Through the resources on their website, they offer a series of didactic pills on the subject that can help laypeople in the field of finance with a series of basic knowledge to learn how to manage their economic resources better.</p> <p>This programme includes more than 100 financial education sessions led by more than 70 Santander trainers in schools, institutes, universities, senior citizens' centres, NGOs, and other institutions.</p> <p>Marta Aisa, Head of Responsible Banking at Santander Spain, recalls that banking plays "a fundamental role in strengthening financial health, especially of the most vulnerable" and believes that through financial education and the dissemination of basic concepts "such as saving, planning, the prevention of over-indebtedness or the protection of personal information so as not to be a victim of fraud. It helps people make free, informed and safe financial decisions."</p>
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion and financial literacy of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

9. Financial Digital Literacy for Seniors

NAME	Financial Digital Literacy for Seniors
-------------	--

LINK	https://web.ua.es/es/upua/estudios/material-divulgativo-asignaturas/folleto-define-alfabetizacion-digital-financiera.pdf
PRACTICE DESCRIPTION	<p>"Financial Digital Literacy for Seniors" is the result of work developed within the scope of the DEFINE project funded by the European Commission's ERASMUS+ programme. Although it has theoretical aspects, it has a markedly practical character.</p> <p>Through the concepts and practical applications presented in the course, the people who follow it intend to improve their financial and digital knowledge to make financial decisions in digital environments, minimising the possibility of misunderstandings and fraud.</p> <p>To achieve its objectives, the subject will be developed for 32 hours.</p>
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion and financial literacy of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

10. Financial & Digital Classroom

NAME	Financial & Digital Classroom
LINK	Plataforma de educación financiera y digital Aula Financiera y Digital
PRACTICE DESCRIPTION	<p>Financial and digital education platform powered by the banking sector to facilitate access to knowledge and skills that allow all people to expand their financial and digital expertise in all available channels.</p> <p>On the main page, visitors can find information on the topics covered, such as personal finance, technology, entrepreneurship, investing, and online safety.</p> <p>The platform offers free online financial and digital literacy courses, with interactive lessons, explanatory videos, and quizzes to assess learning. In addition to courses, the website provides informative articles, how-to tutorials, and helpful tools, such as financial calculators and step-by-step guides.</p> <p>In addition, "Financial and Digital Classroom" offers news and events related to financial and digital education and additional resources, such as links to other organisations and support programs. In summary, the platform's main objective is to provide accessible and helpful information and tools to help people</p>

	improve their knowledge and skills in financial and technological matters.
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion and financial literacy of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

11. Launch & Grow

NAME	Launch & Grow (Women for Africa Foundation)
LINK	Mujeres por África Launch & Grow - Mujeres por África
PRACTICE DESCRIPTION	<p>Launch & Grow is a business leadership program for women in Kenya, promoted by the Women for Africa Foundation in partnership with Babson College and Banco Santander. Aimed at both emerging entrepreneurs and established businesswomen, it seeks to offer a unique learning experience to drive the success of their companies.</p> <p>The program consists of a one-week intensive course and a one-year mentoring process. This process helps participants develop concrete initiatives designed during their Boston training to produce a social impact.</p> <p>Launch & Grow seeks to strengthen the capacities of these women entrepreneurs so that they can develop their full potential and contribute to their country's economic and social development.</p>
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

12. EDYTA Program

NAME	EDYTA Program (Orange Foundation)
LINK	Nueva Aula EDYTA en Sevilla - Fundación Orange
PRACTICE DESCRIPTION	<p>The Orange Foundation's EDYTA (Digital Education for All) program seeks to reduce the digital divide and promote equal access to education and technology opportunities, especially among disadvantaged populations such as women and girls.</p> <p>The program empowers participants, improves their digital skills, and provides them with new educational, employment, and social</p>

	<p>opportunities through training activities in digital literacy and access to information and communication technologies (ICTs).</p> <p>The program's participatory and collaborative approach prioritises including women and girls. It works with various organisations to maximise its impact in different communities and contexts.</p>
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion and green entrepreneurship of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

13. Digitized

NAME	4. Digitized (Fundación Cibervoluntarios, Fundación Mujeres and Google.org)
LINK	https://digitalizadas.org/
PRACTICE DESCRIPTION	<p>Fundación Cibervoluntarios, Fundación Mujeres, and Google.org launched a program to facilitate and enhance women's participation, employability, and entrepreneurship by acquiring digital skills and using technological tools.</p> <p>The project seeks to:</p> <ul style="list-style-type: none"> • Develop technological skills that allow women, especially from rural areas, to increase their personal and professional influence on the internet to reduce gender gaps. • Promote women's social and labour insertion and protect their rights and security in digital environments. • Generate a network of digitisers, a community of women more interested in using technology to promote entrepreneurship and self-employment. In this way, they provide experiences and local female business references. <p>To make visible leading digital ambassadors in rural areas, identifying good practices that promote personal growth and improve women's employability through new technologies and how they can positively impact the development of their communities.</p>
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion and green entrepreneurship of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

14. Green Voices

NAME	Green Voices (Women for Africa Foundation)
LINK	Mujeres por África Voces Verdes - Mujeres por África
PRACTICE DESCRIPTION	<p>The Green Voices project wants to accompany them in this effort. To this end, it has combined elements of training, entrepreneurship, leadership, and communication in a program that has had an enormous impact both in Spain, after its presentation at the Autonomous University of Madrid, and in Tanzania, since its launch in a multitudinous event in Dar Es Salaam with the presence of the country's Vice President.</p> <p>The project involves five Tanzanian farmers, five social leaders, and five journalists who came to Madrid in March 2016 to participate in an intensive leadership and climate change course by the Autonomous University.</p> <p>After the training, the 10 farmers and leaders are back in Tanzania, developing a green initiative or project in their respective territories with the collaboration of local partners. It should be noted that in each of these territories, many women have joined these projects, forming an authentic community of Green Voices.</p> <p>These projects are being carried out in agriculture, reintroducing traditional crops, sustainable energy, beekeeping, Etc.</p> <p>For their part, women journalists are covering and disseminating these projects, amplifying the voices of their colleagues. The aim is to turn the participating women into green spokespersons who, with broad social support, generate opinion and awareness about the problems arising from climate change and promote palliative solutions for warming already being felt in the country.</p>
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion and green entrepreneurship of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

15. #ChicasInTech

NAME	#ChicasInTech
LINK	#ChicasInTech - Fundación Esplai Articulate - Sign In
PRACTICE DESCRIPTION	#ChicasInTech is a methodological proposal for training, awareness, and reflection to overcome the digital gender gap through training

	<p>in the creative use of technology, changing attitudes, and discovering talent in digital skills among young people and women between 14 and 35 years old. Thus, it promotes technological and scientific vocations in the professional field from an early age.</p> <p>The project's main objective is to promote scientific and technological vocations in young women to combat the gender gap in STEAM. To this end, we generate synergies between different social actors, providing them with tools and resources to raise awareness of equal opportunities.</p>
CONNECTION TO THE PROJECT IDEA	It is a concrete example of good practices that promote the digital inclusion and green entrepreneurship of migrant women in Spain, offering them tools and opportunities to improve their quality of life and their integration into society.

GOOD PRACTICES IN FINANCIAL LITERACY IN TÜRKİYE

1. Empowerment of Women in Rural Areas

NAME	Empowerment of Women in Rural Areas
LINK	https://www.sabancivakfi.org/tr/sosyal-degisim/kirsal-kesimde-kadinlarin-guclendirilmesi
PRACTICE DESCRIPTION	<p>The women's economic empowerment project in Adıyaman and Hatay was completed. Considering that 50% of the population in Adıyaman lives under the poverty line and the labour force participation rate of women in Hatay is 32%, this project had a significant impact. Within the project's scope, which supports women's entrepreneurship by utilising the agricultural sector's potential and local products, production and training workshops were established in Hatay and Adıyaman. In these workshops, 100 women earned income by working, while 500 women were informed about agricultural production, support, and entrepreneurship. Through neighbourhood women's committees, the needs of rural women were identified, and their access to various services was ensured. This project, carried out jointly by Yeşilpınar Women's Social Assistance and Solidarity Association, Besnili Active Women's Assistance Solidarity Cooperative and Sabancı Foundation, raised women's financial awareness.</p>
CONNECTION TO THE PROJECT IDEA	Good practices include economic empowerment of rural women, encouraging them to participate in the labour force, and organising training workshops on financial and digital literacy.

2. Financial Literacy Training for Women

NAME	Financial Literacy Training for Women
LINK	https://www.ekol.com/tr/ekol-kagider-is-birligi-ile-kadinlara-finansal-okuryazarlik-egitimi
PRACTICE DESCRIPTION	The financial literacy training, organised in cooperation with EKOL and KAGİDER, aimed to increase women entrepreneurs' financial knowledge and skills. The training discussed the importance of financial literacy for women entrepreneurs and the situation in Turkey in detail. Participants were informed about the fundamental mistakes made in monetary matters and how to avoid these mistakes. Debt management and the use of credit were emphasised, and how to manage debts effectively and what to pay attention to when using credit were emphasised. Issues to be considered when saving and investing in an inflationary environment were highlighted. In this context, detailed information on inflation's effects on investments and saving strategies was shared. The training aimed to increase women entrepreneurs' financial literacy levels and enable them to manage their businesses more consciously.
CONNECTION TO THE PROJECT IDEA	The financial literacy training aims to increase women entrepreneurs' financial knowledge and skills. Thus, the foundations of the project idea are directly linked to the topics covered in this training. The project aims to help women entrepreneurs manage their businesses more consciously and sustainably.

3. Digital Life Made Easy Project

NAME	Digital Life Made Easy Project (HABITAT Digital)
LINK	Dijitalde Hayat Kolay Projesi Dijital Okuryazarlık Eğitimi - Habitat Derneği
PRACTICE DESCRIPTION	<p>We are conducting an online Digital Literacy Training course within the scope of the Digital Life Made Easy project, which is carried out in partnership with the Union of Chambers and Commodity Exchanges of Turkey (TOBB), the United Nations Development Programme (UNDP), Habitat Association, and Türk Telekom. This training program aims to increase migrant women's knowledge of the conveniences of the Internet, digital security, e-services, and social media tools.</p> <p>The training programme comprehensively covers digital literacy, internet usage in Turkey, the concept of a digital footprint, and digital security. It also provides essential information on using e-services and social media tools effectively. This training, which</p>

	people of all ages can attend, offers a significant opportunity to develop digital competencies. This way, participants can exist more consciously and safely in the digital world and manage their daily lives and business processes more efficiently.
CONNECTION TO THE PROJECT IDEA	The training content covers topics such as digital literacy, the prevalence of internet use in Turkey, digital footprint, digital security, e-services, and effective use of social media tools, enabling participants to act more consciously and safely in the digital world.

4. Empowerment and Cooperative Programme

NAME	Empowerment and Cooperative Programme
LINK	https://www.kedv.org.tr/guclendirme-ve-kooperatiflesme
PRACTICE DESCRIPTION	<p>The Empowerment and Cooperation Programme, organised by the Foundation for the Evaluation of Women's Labour (KEDV), aims to organise and empower women around their everyday needs against poverty. Within the scope of this programme, local women are supported and accepted as actors in social transformation. The programme strengthens and diversifies grassroots women's organising models, including refugee women, to increase women's participation and enable them to raise their voices more effectively.</p> <p>Various trainings, workshops and practices are organised to increase women's digital competencies, improve their employment opportunities and empower them financially. In this way, women become more active in the digital world, increasing their chances of finding a job and gaining the necessary skills to ensure economic independence. KEDV's programme contributes to women's economic and social empowerment, enabling them to take an active role in social transformation and become more effective in the fight against poverty.</p>
CONNECTION TO THE PROJECT IDEA	The programme aims to make women active in social transformation by supporting them in organising their everyday needs against poverty, increasing their digital competencies, and gaining economic independence. This way, local women are empowered, and their voices are heard more effectively.

5. Digitalisation Support for Women Entrepreneurs

NAME	Digitalisation Support for Women Entrepreneurs
-------------	---

LINK	Gaziantep Ticaret Odası
PRACTICE DESCRIPTION	<p>Digitalisation support will be offered within the scope of the "Preparing Women and Youth for the Digital Economy" project implemented by the Human Development Foundation (İNGEV) with the support of BPRM and in partnership with Re: Coded and RIZK. This support aims to increase the digitalisation and business capacity of women-led businesses in Turkey. The digitalisation support includes digital marketing training, business development consultancy and a digital support package.</p> <p>The project's target group is small and medium-sized enterprises led by women (owner, partner, or general manager) from refugee and host communities. In this context, women-led businesses will have significant opportunities to adapt to the digital economy and increase their competitiveness. The project aims to contribute to women's taking a stronger and more effective role in the business world.</p>
CONNECTION TO THE PROJECT IDEA	The "Preparing Women and Young People for the Digital Economy" Project directly contributes to increasing the digitalisation and business capacity of women-led small and medium-sized enterprises. The digital marketing training, business development counselling, and support package will make women stronger and more competitive in the digital economy. In this way, women from refugee and host communities are supported to take an active role in business.

6. Women Entrepreneur Supports

NAME	Women Entrepreneur Supports (KOSEB)
LINK	Adım Adım KOSGEB Kadın Girişimci Desteklerine Başvuru 2024
PRACTICE DESCRIPTION	<p>KOSGEB offers various programmes to support entrepreneurship, develop the country's economy, and solve employment problems. KOSGEB, the "Small and Medium Enterprises Development and Support Administration", supports women entrepreneurs. Thanks to these support programmes, women entrepreneurs participate in business life and women's employment increases. Many banks and institutions are interested in the programmes offered by KOSGEB for women entrepreneurs. Thousands of women want to start businesses and have economic freedom in our country. However, these women entrepreneurs are generally unable to be brought into business life because they do not have the necessary capital. Certain conditions must be met to apply for the programme offered by KOSGEB for women entrepreneurs. These programmes help women entrepreneurs realise their dreams of starting a business and support them in achieving their economic freedom.</p>

CONNECTION TO THE PROJECT IDEA	The support programmes offered by KOSGEB for women entrepreneurs directly contribute to developing rural and refugee women, the project's subject, in financial literacy and digitalisation. Thanks to these supports, women entrepreneurs can step into business life more strongly and have the opportunity to achieve economic freedom by increasing their financial knowledge and digital competencies.
---------------------------------------	---

7. TEB Women's Academy

NAME	TEB Women's Academy
LINK	TEB Kadın Akademisi Türk Ekonomi Bankası
PRACTICE DESCRIPTION	TEB Women's Academy was established to provide women with information and counselling support in areas where they need financing. It aims to reach women nationwide and provide them with the information they need to develop their businesses. The Academy brings together women bosses who have successfully inspired women bosses in the business world, organises workshops, provides participants with effective strategic planning and management tips, and works to improve their leadership and management skills. In this way, women bosses can manage their businesses more successfully and become more effective in the business world.
CONNECTION TO THE PROJECT IDEA	The TEB Women's Academy aims to meet the needs of women within the scope of the project for information and counselling support as well as financing. The Academy brings together successful women bosses in the business world. It provides support to the participants in strategic planning and leadership skills. This way, women can manage their businesses more effectively and contribute to the project's objectives.

8. Digital Literacy Workshop for Women

NAME	Digital Literacy Workshop for Women
LINK	"Kadınlara Yönelik Dijital Okuryazarlık Çalıştayı 1" Anadolu Üniversitesi
PRACTICE DESCRIPTION	The "Digital Literacy Workshop for Women," organised by Anadolu University, is an event that aims to increase women's knowledge and skills in the digital world. This workshop provides participants with information and experience on topics such as the effective use of digital technologies, internet security, digital services, and social

	media. The aim is to increase women's digital literacy levels and enable them to exist more safely and effectively in the digital world.
CONNECTION TO THE PROJECT IDEA	This workshop aims to increase women's digital literacy levels by increasing their knowledge and skills in the digital world. It was organised to improve women's digital competencies within the project's scope and comply with its objectives by enabling women to exist more confidently and effectively in the digital world.

9. Producing Women Project

NAME	Producing Women Project (Halkbank)
LINK	Üreten Kadınlar
PRACTICE DESCRIPTION	Within the "Producing Women Project" scope, Halkbank provides financial training and low-interest loans to women in rural areas. This project aims to support women's economic empowerment and encourage their entrepreneurship in rural areas. Financial training provided to women is aimed at increasing their knowledge and skills in business management, budget planning, and financial literacy and establishing more successful businesses. In addition, women entrepreneurs are supported in expanding their businesses and achieving economic independence through low-interest loans. In this way, Halkbank's "Producing Women Project" helps women in rural areas become economically empowered and contribute to social development.
CONNECTION TO THE PROJECT IDEA	This project provides financial training and low-interest loans to rural women, encouraging them to start businesses and supporting them in expanding their enterprises. Therefore, Halkbank's initiative significantly contributes to women's economic empowerment, which aligns with the project's overall objectives.

10. Women Entrepreneur Mentorship Programme

NAME	Women Entrepreneur Mentorship Programme
LINK	https://binyaprak.com/kadin-girisimci-mentorluk-programi
PRACTICE DESCRIPTION	The Women Entrepreneur Mentoring Programme, organised by Binyaprak, has been implemented to help women entrepreneurs become more successful in the business world. This programme brings together women entrepreneurs with experienced mentors to help them overcome their challenges in starting and managing a business. Mentors guide participants in strategic planning,

	leadership, financial management and marketing and support them in developing their knowledge and skills. In this way, women entrepreneurs become more effective and powerful in business and take necessary steps towards establishing sustainable and successful businesses.
CONNECTION TO THE PROJECT IDEA	This programme helps women entrepreneurs succeed in business by mentoring them in strategic planning, leadership, financial management, and marketing. Developing women entrepreneurs' knowledge and skills aligns with the project's focus on women's economic empowerment, digitalisation, and financial literacy advancement.

11. Women Who Know Their Account Program

NAME	Women Who Know Their Account Program
LINK	https://finkurs.org/
PRACTICE DESCRIPTION	Launched by Garanti BBVA, this program offers financial literacy training to women. Training is delivered through online modules and face-to-face sessions. It aims to raise women's awareness of financial issues such as income, expenses, savings, and investments.
CONNECTION TO THE PROJECT IDEA	This program strengthens women's economic independence, especially those from rural areas, by equipping them with essential financial knowledge and skills. It is directly linked to the FLOWER project's focus on adult women's education.

12. Women Entrepreneurship Support Projects

NAME	Women Entrepreneurship Support Projects
LINK	TÜRKİYE'DE KADIN KOOPERATİFÇİLİĞİ – Sosyal HİZMETTEYİZ
PRACTICE DESCRIPTION	Women cooperatives in Turkey play a vital role in meeting women's economic and social needs, especially those from disadvantaged groups. These cooperatives enhance women's production and marketing skills and improve their access to financial resources.
CONNECTION TO THE PROJECT IDEA	The initiative supports women's financial literacy and economic participation in rural areas, directly contributing to the goals of the FLOWER project.

13. Financial Literacy and Women's Economic Empowerment Seminars

NAME	Financial Literacy and Women's Economic Empowerment Seminars
LINK	Binlerce Çalışan Kadına "Finansal Okuryazarlık" Eğitimi Kadının Statüsü Genel Müdürlüğü finansal okuryazarlık, kadın, eğitim
PRACTICE DESCRIPTION	Organised by the Ministry of Family, Labor, and Social Services, these seminars provide money management, budgeting, and investment training. The sessions are accessible online, ensuring broad reach.
CONNECTION TO THE PROJECT IDEA	The seminars aim to increase financial awareness among women, including those in rural areas, aligning with the FLOWER project's objectives to enhance adult education and financial literacy.

14. Research on Women's Entrepreneurship and Financial Literacy

NAME	Research on Women's Entrepreneurship and Financial Literacy
LINK	OPUS International Journal of Society Researches » Submission » Kadın Girişimciliği ve Finansal Okuryazarlığın Kadın Girişimciler Üzerindeki Etkisi
PRACTICE DESCRIPTION	These studies explore how improving the financial literacy levels of women entrepreneurs impacts their economic success. The findings contribute to the development of effective training programs.
CONNECTION TO THE PROJECT IDEA	The research emphasises the importance of financial education and aligns with the FLOWER project's goal of empowering women economically through education.

15. Mikrofinans Programı

NAME	Mikrofinans Programı - Türkiye Grameen Mikrofinans Programı (TGMP)
LINK	Türkiye Grameen Mikrofinans Programı – Merhamet...İyilik...Mutluluk...
PRACTICE DESCRIPTION	TGMP provides small loans to low-income women, especially in rural areas, to help them start or expand small businesses. Alongside financial support, the program offers budgeting, savings,

	and basic financial management training to increase women's financial literacy and self-reliance.
CONNECTION TO THE PROJECT IDEA	This program supports the FLOWER project's objective of improving financial literacy and enhancing economic participation among women through targeted adult education by empowering rural women with financial resources and education.