FINANCIAL AND ECONOMIC LITERACY OF MIGRANT WOMEN FOR ENTREPRENEURSHIP INCLUSION

IO6: GUIDE FOR VALIDATION, CERTIFICATION, AND ACCREDITATION ON FINANCIAL AND ECONOMIC LITERACY FOR ENTREPRENEURSHIP INCLUSION OF MIGRANT WOMEN

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1. Introduction

1.1. Aim and Scope of the Guide

This Guide has been prepared as the primary result of Intellectual Output 6 for FEMENIN – Financial and Economic Literacy of Migrant Women for Entrepreneurship Inclusion project. The aim of IO6 is to provide a reference document with recommendations for validation, certification, and accreditation, aimed at policy makers, educational institutions, I-VET and C-VET providers, social partners and other intermediary bodies and support further maturing of certification and accreditation policies on financial and economic literacy education of migrant women elaborating on the implementation phases in the UK, Spain, Romania, and Turkey.

The Guide consists of

1. Conclusions from the research about ECVET and EQF systems in the partner countries completed within IO1 FEMENIN Training Curriculum
2. A benchmarking analysis on the current state of the financial and economic literacy education for migrant women, opportunities for adult teachers and trainers supporting their teaching
3. An assessment of the pilot implementation of FEMENIN Mobile Instructional Learning App (IO3) and Multilingual E-learning Platform (IO4)
4. Some conclusions arising from the implementation process to strengthen the transferability potential of this output, maximizing the knowledge and use of the FEMENIN results among policy makers, educational institutions, stakeholders and other potential users.

1.2. Context

The FEMENIN project has produced an FEMENIN Curriculum (IO1), mapping the knowledge, skills and competences that adult teachers and trainers need in order to use ICT-based innovative teaching/learning methods in financial and economic literacy education for migrant women for in Europe. Upon this basis it has developed content for seven Training Modules on financial and economic literacy of migrant women for entrepreneurship inclusion.

These Training Modules are each broken down into Units with specified learning content for each and made freely available on the Multilingual E-Learning Platform (IO4) as Open Educational Resource. In addition, the project has also produced the FEMENIN Mobile Instructional Learning App (IO3) aimed at being used by adult teachers and trainers in their financial and economic literacy educational contexts with migrant women as a teaching resource and supporting the creation of their own exercises through the App's "Generator" feature.

Based on the current state of certified qualification to be universally recognised, IO6 aims to explore opportunities and options related to accreditation, certification and validation of skills and competences

of adult teachers and trainers for financial and economic literacy of migrant women for entrepreneurship inclusion at a national and European level.

1.3. Accreditation, Certification, and Validation

Before elaborating on the current state of opportunities for financial and economic literacy education in partner countries, it is important to have a mutual understanding of accreditation, certification and validation terms:

1.3.1. Accreditation

Accreditation[1] means that the operation of an institution or the delivery of a particular programme is authorised by a body legally empowered to do so. The body might be a government ministry or an accreditation or quality assurance agency dedicated to vetting aspects of higher education provision. Accreditation is an external process. In order to obtain it, institutions and programmes have to satisfy conditions imposed from the outside.

Accreditation can be granted to institutions as well as to programmes, or to both. When evaluating a qualification, it is important to find out what kind of accreditation is required in the system the qualification is from. National accreditation should be accepted as sufficient evidence for the quality of a qualification, as this provides the link to the levels of the national education system and/or to the levels and learning outcomes of the national qualifications framework.

1.3.2. Certification

Certification verifies that a professional has met a certain set of criteria for skills, competences, attitudes and/or jobs as formally measured by a third-part assessment such as an accredited and authorized agency and institutions. The result of the successful certification is the certificate awarded to the organisation by the certification body. Certification in relation to learning outcomes[5] means a process of issuing a certificate, diploma or title of learning outcomes formally attesting that a set of learning outcomes (knowledge, skills and competences) acquired by an individual have been assessed and validated by a competent body against a predefined standard. Certification[2] may validate the outcome of learning acquired in formal, non-formal or informal settings.

1.3.3. Validation

Validation[3] can be defined as a structured process for in-depth identification, assessment and recognition of knowledge and skills that a person has, regardless of how they were acquired. Validation is about

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[1] https://www.enic-naric.net/fileusers/European%20Recognition%20Manual%20Second%20Edition.pdf
[2] https://ec.europa.eu/social/main.jsp?langId=en&catId=1536&furtherNews=yes&newsId=9986
[3] https://www.cedefop.europa.eu/en/tools/vet-toolkit-tackling-early-leaving/intervention-approaches/validation-non-formal-and-informal-learning

making visible the diverse and rich learning of individuals, irrespective of where this learning took place. Validation is a process that can be carried out by different stakeholders within the education and training sector, labour market and third sector. There are four different stages to validation: identification, documentation, assessment and certification. These stages can be mixed and balanced in different ways – e.g. when working towards a formal qualification, the assessment stage is crucial.

2. European Level

2.1. European Credit Transfer System for Vocational Education and Training (ECVET)

The European credit system for vocational education and training (ECVET)[4] is one of the common EU tools. It is intended to aid the transfer, recognition and accumulation of assessed learning outcomes of individuals aiming to achieve a qualification and to promote lifelong learning through flexible and individualised learning pathways (European Parliament and Council of the EU, 2009). It offers a framework for making learners more mobile and qualifications more portable, laying down principles and technical specifications and making use of existing national legislation and regulations. Thus, ECVET complements and builds on concepts and principles shared with the European qualifications framework (EQF).

ECVET is intended for young people undertaking initial vocational training, apprentices, adults in continuing training and, more generally, anyone on formal, non-formal or informal learning paths.

The aim of the European Credit system for Vocational Education and Training (ECVET) is to:

- make it easier for people to get validation and recognition of work-related skills and knowledge acquired in different systems and countries – so that they can count towards vocational qualifications
- make it more attractive to move between different countries and learning environments
- increase the compatibility between the different vocational education and training (VET) systems in place across Europe, and the qualifications they offer
- increase the employability of VET graduates and the confidence of employers that each VET qualification requires specific skills and knowledge.

2.2. European Qualifications Framework (EQF)

The European Qualifications Framework (EQF) is a common European reference framework whose purpose is to make qualifications more readable and understandable across different countries and systems. Covering qualifications at all levels and in all sub-systems of education and training, the EQF

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[4] https://www.cedefop.europa.eu/files/5556_en.pdf

provides a comprehensive overview over qualifications in the 39 European countries currently involved in its implementation.

The main purpose of the EQF is to make qualifications more readable and understandable across countries and systems. This is important to support cross-border mobility of learners and workers and lifelong learning across Europe.

The core of the EQF is its **eight reference levels** defined in terms of **learning outcomes**, i.e. knowledge, skills and autonomy-responsibility. Learning outcomes express what individuals know, understand and are able to do at the end of a learning process.

Each of the 8 levels is defined by a set of descriptors indicating the learning outcomes relevant to qualifications at that level in any system of qualifications.

	Knowledge	**Skills**	**Responsibility & Autonomy**
	In the context of EQF, knowledge is described as theoretical and/or factual.	In the context of EQF, skills are described as cognitive (involving the use of logical, intuitive and creative thinking) and practical (involving manual dexterity and the use of methods, materials, tools and instruments).	In the context of the EQF responsibility and autonomy is described as the ability of the learner to apply knowledge and skills autonomously and with responsibility
Level 1	Basic general knowledge	Basic skills required to carry out simple tasks	Work or study under direct supervision in a structured context
Level 2	Basic factual knowledge of a field of work or study	Basic cognitive and practical skills required to use relevant information in order to carry out tasks and to solve routine problems using simple rules and tools	Work or study under supervision with some autonomy
Level 3	Knowledge of facts, principles, processes and general concepts, in a field of work or study	A range of cognitive and practical skills required to accomplish tasks and solve problems by selecting and applying basic methods, tools, materials and information	Take responsibility for completion of tasks in work or study; adapt own behaviour to circumstances in solving problems
Level 4	Factual and theoretical knowledge in broad	A range of cognitive and practical skills required to generate solutions	Exercise self-management within

	contexts within a field of work or study	to specific problems in a field of work or study	the guidelines of work or study contexts that are usually predictable, but are subject to change; supervise the routine work of others, taking some responsibility for the evaluation and improvement of work or study activities
Level 5	Comprehensive, specialised, factual and theoretical knowledge within a field of work or study and an awareness of the boundaries of that knowledge	A comprehensive range of cognitive and practical skills required to develop creative solutions to abstract problems	Exercise management and supervision in contexts of work or study activities where there is unpredictable change; review and develop performance of self and others
Level 6	Advanced knowledge of a field of work or study, involving a critical understanding of theories and principles	Advanced skills, demonstrating mastery and innovation, required to solve complex and unpredictable problems in a specialised field of work or study	Manage complex technical or professional activities or projects, taking responsibility for decision-making in unpredictable work or study contexts; take responsibility for managing professional development of individuals and groups
Level 7	Highly specialised knowledge, some of which is at the forefront of knowledge in a field of work or study, as the basis for original thinking and/or research Critical awareness of knowledge issues in a field and at the interface between different fields	Specialised problem-solving skills required in research and/or innovation in order to develop new knowledge and procedures and to integrate knowledge from different fields	Manage and transform work or study contexts that are complex, unpredictable and require new strategic approaches; take responsibility for contributing to professional knowledge and practice and/or for

			reviewing the strategic performance of teams
Level 8	Knowledge at the most advanced frontier of a field of work or study and at the interface between fields	The most advanced and specialised skills and techniques, including synthesis and evaluation, required to solve critical problems in research and/or innovation and to extend and redefine existing knowledge or professional practice	Demonstrate substantial authority, innovation, autonomy, scholarly and professional integrity and sustained commitment to the development of new ideas or processes at the forefront of work or study contexts including research

3. National Level

3.1. United Kingdom

National Qualifications Framework (NQF) and ECVET Update

Learning outcomes are standard throughout the UK education system. Since 1999 it has been a requirement that all degrees and courses should have explicit Learning Outcomes. Learning outcomes are understood as a statement of what a learner can be expected to know, understand or do as a result of a process of learning competence. The proven/demonstrated and individual capacity to use know-how, skills, qualifications, or knowledge in order to meetusual and changing occupational situations and requirements.

A qualification in this instance is an award made to a learner for the achievement of the specified combination of credit or credits and exemptions required for that award. The National Qualification Framework covers 8 levels from GCSEs taken at the end of secondary school (levels 1/2); A levels (level 3); Professional Diplomas, Certificates and Awards (level4/5); Bachelor degrees (level 6), Masters (level 7) and Doctorates (level 8).

ECVET The European credit system for vocational education and training is a technical framework to facilitate the transfer, recognition and accumulation of assessed learning outcomes with a view to achieving a qualification. It is designed to facilitate lifelong learning and to support the mobility of European citizens. The learning outcomes approach ensures a better understanding and comparability of qualifications and learning achievements across countries, institutions within a country or across qualifications. In the past, there was a need to promote and raise awareness of the European credit system for vocational education and training in the UK to support its implementation. Since 2012, Ecorys UK Ltd as the National Agency for the lifelong learning programmes (Leonardo, Grundtvig and Transversal Study Visits) and Erasmus + in partnership with the British Council have coordinated a UK team of ECVET experts. The UK National Agency manages the UK ECVET experts project in close collaboration with the four UK ECVET national contact points (NCPS) and 13 ECVET experts. Experts from each of the four countries in the UK are available to provide organisations in the UK practical support and training to increase knowledge and awareness of ECVET.

Professional Profiles for Teaching Financial and Economic Literacy for Migrant Women in Partner Countries

The Small Firms Enterprise Development Initiative (SFEDI) is the UK's only dedicated Awarding organisation for Enterprise and Entrepreneurship and they have identified 21 National Occupational Standards for Enterprise Educators (2016)e.g. Teachers, Vocational Trainers which include to:

● plan and deliver effective Enterprise and Entrepreneurship curricula

● build collaborative relationships with students, educators and other stakeholders

● motivate and inspire students to develop enterprising and entrepreneurial behaviours attributes, and competencies

● enable learners to share responsibility for their own learning

● reflect on own practice as an entrepreneurial educator.

● promote diversity and inclusion

The All-Party Parliamentary Group for Micro Businesses report, *An Education System fit for an Entrepreneur*, call for Enterprise and Entrepreneurship Education to be embedded into the curriculum across all disciplines and all levels of education. The Quality Assurance Agency report (2018) provides expert guidance to "inform, enhance, and promote the development of Enterprise and Entrepreneurship Education across UK higher education". However, the specific needs and challenges faced by migrant women who are seeking to improve their economic and financial wellbeing through self-employment as an entrepreneur in the UK and how educators and trainers need to respond to this, remains largely absent from the literature.

Financial and Economic Literacy in Adult Education Curricula and Access to Course Materials in Partner Countries

There is little evidence to suggest the teaching of financial literacy outside mainstream education, especially relating to areas such as entrepreneurship and migrant women. Searches show that adult education curricula can include this but not as any officially-endorsed national programme. In addition, specific needs and challenges faced by migrant women who are seeking to improve their economic and financial wellbeing through self-employment as an entrepreneur in the UK and how educators and trainers need to respond to this, remains largely absent from the literature.

There is little evidence of materials being available other than the programmes previously mentioned. However, The Small Firms Enterprise Development Initiative (SFEDI) is the UK's only dedicated Awarding organisation for Enterprise and Entrepreneurship and they have identified 21 National Occupational Standards for Enterprise Educators (2016) which have been referenced in the previous section.

Validation and Accreditation

Certification and validation will be dependent on partner countries and organisations according to learner need and will be based on the following three factors:

▪ Learning outcomes are stated in all FEMENIN Units and therefore the training in line with t the UK education system.

- The proposed level of the qualification (see previous description on the UK's National Qualification Framework) is EQF Level 4
- The UK has all of the main building blocks in place for ECVET implementation with well-established credit and qualifications systems. However, ECVET is not being implemented or adopted as a Credit Accumulation and Transfer System for the UK, particularly since it has left the EU.

3.2. Spain

National Qualifications Framework (NQF) and ECVET Update

The National Qualification Framework for lifelong learning has been already developed by Spanish authorities: the Spanish Qualifications Framework ("Marco Espa.ol de Cualificaciones", MECU). However, the framework is not yet operational since its practical implementation is still being developed. Based on the learning outcomes approach, this framework aims at linking and coordinating different education and training subsystems, including qualifications obtained in compulsory, post-secondary and higher education, as well as mechanisms to integrate the validation of non-formal and informal learning processes.

The legal basis for the implementation of MECU is the Royal Decree 1027/2011, which defines levels and level descriptors for referencing MECU to EQF levels. This legal framework is still being developed and extended, for instance with the Royal Decree 22/2015 regarding Higher Education.

The national qualifications have been assigned to MECU levels based on three criteria:

a) Comparability of qualifications type descriptors defined in learning outcomes and the MECU level descriptors

b) Implementation of the common quality assurance in higher education and in VET

c) Public consultation with bodies involved in design, award and use of qualifications in a respective field

The Organic Law 8/2013 for the Improvement of Educational Quality (LOMCE) has been developed in line with the goals of NQF implementation. This law aims at improving quality and promoting lifelong learning, mobility and coherence of the national system in line with international standards. In this sense, all framework curricula should include the standard and measurable learning outcomes.

Spanish NQF has adopted an 8 levels framework compatible with EQF covering all main types of qualifications. Actually, Spanish NQF has the same scale than EQF, where 1 is the lowest and 8 the highest. The four highest levels are also compatible with the Spanish qualifications framework for higher education, based on the Dublin descriptors.

On the other hand, Spanish NQF is aimed to make Spanish qualifications easier to understand by describing them in terms of learning outcomes. The learning outcomes approach is seen as an essential part of MECU development and implementation. However, the notion of learning outcomes is a new concept in the Spanish context and not widely shared. Level descriptors within the Spanish NQF are defined in terms of knowledge, skills and competence. They have been inspired by EQF level descriptors, but adopted to suit the national context. The level of implementation varies across subsystems, being VET

the most developed and elaborated. The VET qualification system is defined by the Organic Law 5/2002 on Qualifications and

Vocational Training. This system is managed by several institutions, among them the National Institute of Qualifications (INCUAL) defines the National Catalogue of Occupational Standards. This catalogue is the reference for the elaboration of VET programmes by both the Ministry of Education, Culture and Sports in I-VET; and the Ministry of Employment and Social Security in C-VET. The two main VET pathways in Spain are:

● I-VET programmes, which lead to the award of Official VET Diplomas. I-VET includes intermediate and higher official VET programmes of around 2 000 hours, compatible with 120 ECTS.

● C-VET programmes, which lead to the award of Certificates of Occupational Standards. The Spanish VET system has implemented all ECVET principles, except credit points. VETqualifications are expressed in learning outcomes and most I-VET qualifications have been updated since 2013. Numerous Spanish institutions and organizations have taken part in ECVET initiatives and Programmes, however the ECVET credit system is not already implemented. The Spanish Ministry of Education promotes its implementation in collaboration with Regional Governments. ECVET are being implemented:

● The upper level of official VET Programmes are aligned with Bologna process and are compatible with ECTS

● Intermediate official VET Diplomas and Professional Certificates are unit-based. This means the acquisition of Units of Learning Outcomes, which may be accumulated and transferred, but do not have credit points attached. This unit-based system supports the process of validating non-formal and informal learning, so Spain has a credit transfer system which is compatible with ECVET principles and technical specifications.

Professional Profiles for Teaching Financial and Economic Literacy for Migrant Women in Partner Countries

The Spanish Women's Institute (depending on Ministry of Presidency) and Fundación Mujeres, a women's social organization, develops the program "ACTIVA tu Emprendimiento". It is aims to encourage migrant women entrepreneurial and management skills.

There are learning outcomes describing these profiles.
A recommended list of knowledge, attitudes and skills for trainers is provided FORWAR Project:

Knowledge:
- Competence-based learning methodologies, with a focus on informal learning.
- Feminist and gender theories.
- Migration and human movements.
- Notions of psychology and sociology.
- Theories of empowerment.
- Diversity management and intercultural relationships (minority and majority groups).
- Knowledge about mediation and conflict resolution.

- Social groups and their organisation (in home and host countries).
- Group organisation and facilitation techniques.
- Knowledge of legislation relevant to the target group (especially migration and gender equality).
- Basic knowledge of resources available in the home country of migrant women.
- Knowledge of available resources and networks in the host countries, and how they work.
- Models of personal development and interpersonal relationships.
- Languages and theory of communication.
- Intercultural communication.
- Knowledge of the labour market legislation and reality.
- Knowledge of procedures for the recognition of qualifications and competence validation.
- Methodologies to analyse needs and demands

Attitudes: Openness; Creativity; Curiosity; Self-knowledge; Empathy; Solidarity; Self confidence; Respect and tolerance; Believing in the capacity of other people; Negotiation and flexibility; Team work and cooperation.

Skills:
- Communication skills: active listening, paraphrasing, positive reformulation, etc.
- Ability to facilitate groups.
- Ability to analyse and synthesise information
- Ability to evaluate other people's interests and demands.
- Ability to analyse sociocultural systems: approach to different cultural logics.
- Ability for negotiation and resolution of intercultural conflicts.
- Ability to generate confidence and empathy.
- Ability to be impartial when intervening in situations.
- Learning from others in an informal and sustainable way.
- Noticing opportunities for innovation or change.
- Identifying one's areas of responsibility (and their limits).

Financial and Economic Literacy in Adult Education Curricula and Access to Course Materials in Partner Countries

The financial literacy is not officially included in the curricula of adult education. There are some initiatives that offer training about financial education as for example the Chamber of Commerce started a Business Support Program for Women (PAEM): a National program for the promotion and support of women's business activity. Chamber of Commerces has the financial support of the European Social Fund, the Women's Institute and Equal Opportunities of the Ministry of Health, Social Services and Equality and the Chambers of Commerce. There are materials for trainers, but they are not unified. Each autonomous community, Municipality, NGO, business association, etc. offer this type of training to immigrants with their own teaching material.

Validation and Accreditation

There are not programs with an official certificate specifically designed for immigrants or immigrant women. When people attend one of these courses, the entity might give a diploma, but it has no official validity. On the other hand, there is certified training in entrepreneurship, business management, financial management and similar, but it is not specific for immigrants.

3.3.   Romania

National Qualifications Framework (NQF) and ECVET Update

Romania decided on drawing up a National Qualifications Framework (NQF), correlated with
EQF (European Qualifications Framework). The ideas which define NQF in Romania:
- Basically, the reference national levels are eight – Technical Vocational Education: 1-5; Higher Education: 6-8;
- Each level was defined by means of a set of descriptors which indicate the learning results that are relevant for gaining the qualification.
- Qualifications are described in terms of learning results.
- The qualification is described by means of competences, and the competence is made up of a coherent set of learning results.
The Romanian institutions whose mission is to apply this legislative-normative framework are
(apart the Ministry of Education, Research, Youth and Sport – MECTS and the Ministry of Labor, Family and Social Protection - MMFPS):
- Romanian Agency for Quality Assurance in Secondary Education (ARACIP, http://aracip.edu.ro/)
- Romanian Agency for Quality Assurance in Higher Education (ARACIS, http://www.aracis.ro) -
National Agency for Qualifications in Higher Education and Partnership with the Economic and
Social Environment (ACPART, http://www.apart.ro)
-The National Council for Adults' Professional Training (CNFPA, http://www.cnfpa.ro). Action plan for the implementation of ECVET in Romania:
- Organization of information seminars for at least 600 people in vocational and technical education about implications of ECVET implementation in Romania;
- Organization of training seminars for at least 120 authors of professional training standards and authors of curriculum to develop these materials in agreement with ECVET recommendations;
- Revision and development of at least 200 standards' training in line with ECVET recommendations;
- Creating 16 partner networks for improvement of quality of learning in vocational and technical education;
- Develop an annual report on the state of implementation of ECVET, at national level, starting in 2012.

Professional Profiles for Teaching Financial and Economic Literacy for Migrant Women in Partner Countries

There are adult education teachers and trainers and other professionals teaching Financial and Economic literacy to women with a disadvantaged background the materials developed are not enough. As a main consequence, they need additional and useful materials in the field of entrepreneurship and in the process of teaching financial and economic literacy.

Financial and Economic Literacy in Adult Education Curricula and Access to Course Materials in Partner Countries

Some aspects of adult literacy are embedded in the Second Chance Programme (SCP), which is aimed at supporting those who have not completed compulsory education and is funded by the Government as part of the public school system. Economic, financial and entrepreneurial education are part of the reform process in adult education in Romania.

The Ministry of Education recommends also that all the educational institutions interested in delivering financial education programs within their schools develop a syllabus for an optional subject that might focus on financial issues. There are relevant contents available in line with the curricula. These are grouped based on the educational level: schools, universities and Adult Education Institutions.

The financial industry from Romania and all its stakeholders have committed to a common leadership of a mobilizing project for Romanians' best interest via a public – private initiative called the Financial Literacy Platform. The aggregative objective of the Platform partners is to enhance the level of financial literacy in Romania. The public – private initiative closely monitors compliance with the principles of the National Strategy on Financial Education established by OECD. The Financial Literacy Platform represents a positive catalyst for the efforts made by the financial market players related to educational projects. The Romanian Association of Banks intends to contribute to the drawing up, together with the Ministry for National Education, of simple financial concepts, including exercises that are to be included in the school curricula, in order to enhance the financial competences of the pupils from the primary and secondary school but also adult education.

Validation and Accreditation

Diplomas or certificates of education or graduation, as well as certificates of professional competence, qualification, or other relevant documents, are accepted only if they are recognized on the territory of Romania according to the applicable legal provisions. NGOs provide assistance to migrants in searching and finding a job especially in entrepreneurship. The knowledge in financial and economic literacy are improved by NGOs and schools/universities through training activities, local workshops, practice portfolio etc. in cooperation with bank system in Romania. At the end of these training activities, a certificate for participation is provided.

3.4. Turkey

National Qualifications Framework (NQF) and ECVET Update

National Qualifications Framework - Turkish Qualifications Framework

Technical and administrative studies for the preparation of the TQF started in August 2010 with the establishment of an NQF Preparation Commission which consisted of members from MoNE, CoHE, and VQA. The planning of the NQF was conducted by this preparation commission.

Planning and development activities on the TQF had been carried out jointly by the Commission and the Working Group established by the Commission in October 2010. The working group

included representatives from MoNE, CoHE, VQA, relevant ministries, public institutions, labor unions, and professional organizations.

Final drafts of the TQF Regulation and TQF Paper were submitted to the Cabinet and the TQF Regulation came into force upon their Decision No 2015/8213, published in the Official Journal No. 29537 dated 19/11/2015.

The Responsible/Executive Institution

The establishment, development and timeliness of the TQF is the responsibility of the Vocational Qualifications Authority. In order to provide effective cooperation and a participatory management approach among the stakeholders, the Agency has established advisory, decision and implementation units such as TQF Coordination Board, TQF Board and TQF Consultation Council. All work on these units, Turkey is executed by the Office of Qualifications Framework. All institutions and organizations that are the main stakeholders of TQF have a say in TQF decisions.

The Structure

The TQF structure comprises levels and qualification types. The eight-level structure is the basis of the TQF and the level descriptors are the minimum common learning outcomes of each level. The level descriptors are also the mechanism for identifying the relevant level of the qualification types and for referencing the TQF to other frameworks. The qualification types are the main instrument through which many qualifications will be allocated to the TQF levels, and they will enable the categorization of different qualifications at the same level. The learning outcomes of qualification types will be developed by elaborating and enriching the relevant level descriptors. The interaction of the levels and qualification types provides a flexible structure for describing all kinds of qualifications and for supporting the development of qualifications suitable for all kinds of learning.

TQF is a framework used in;

i) Improving the current competencies,

ii) Developing new competencies,

iii) Recognizing the previous learning,

iv) Enabling vertical and horizontal transitions among the competencies and

v) Facilitating the internationally valid comparison of the competencies.

Referencing of the Turkish Qualifications Framework to the European Qualifications Framework:

One of the most important outcomes of the TQF is to get the diplomas, certificates and vocational qualification documents to be recognized and accredited across the EU countries. To this end, the TQF was put into effect by publishing it on the official gazette on 19/11/2015. The second important step of the process is to have the TQF be referenced in the EQF. Within this frame, the Turkish Qualifications Framework is to be associated with the EQF, European Higher Education Arena and the proof of a sound association should be depicted so as to provide internationally valid educational diplomas and certifications. The referencing process is carried out by the MoNE in cooperation with the Council of Higher Education and relevant shareholders, and this process is supported by certain project mechanisms funded by the Erasmus+ Program.

The most important factor of TQF is quality assurance. In this context, the Regulation on the Ensuring Quality Assurance of Qualifications to be included in the TQF (briefly the Quality Assurance Regulation) was published in the Official Gazette dated March 25, 2018 and numbered 30371 and entered into force. The regulation includes arrangements for the quality assurance of all qualifications, as a result of validation of formal and non-formal education and training programs as well as the validation of non-formal and informal learning, the determination of quality assurance criteria and the duties and responsibilities of the institutions responsible for quality assurance. It is designed in accordance with the quality assurance principles defined in the European Qualifications Framework and covers all the quality, qualification and certification requirements of the certificates issued in Turkey.

(https://eacea.ec.europa.eu/national-policies/eurydice/content/national-qualificationsframework-103_tr)

Draft TQF Levels	Qualification Types	Responsible Bodies
1	Pre-School Participation Certificate	MoNE
2	Primary Education Certificate	MoNE
	Level 2 Vocational Qualification Certificate	VQA
3	Lower Secondary Education Certificate23	MoNE
	Semi-Skilled Worker Certificate	MoNE
	Level 3 Vocational Qualification Certificate	VQA
4	Skilled Worker Certificate	MoNE
	Vocational and Technical High School Diploma	MoNE
	High School Diploma	MoNE
	Level 4 Vocational Qualification Certificate	VQA
5	Associate Degree (Academic)24	CoHE
	Associate Degree (Vocational)25	CoHE
	Level 5 Vocational Qualification Certificate	VQA
6	Bachelor's Degree	CoHE
	Level 6 Vocational Qualification Certificate	VQA

7	Master Degree (with Thesis)	CoHE
	Master Degree (without Thesis)	CoHE
	Level 7 Vocational Qualification Certificate	VQA
8	Doctoral Degree (PhD, Proficiency in Arts, Specialty in Medicine)	CoHE
	Level 8 Vocational Qualification Certificate	VQA

Regarding the Higher Education Qualifications the allocation of ECVET points is as follows
a) vocational associate degree – 2 years (120 ECTS14);
b) Associate degree – 2 years (120 ECTS);
c) Bachelor degree – 4 years (240 ECTS);
d) Bachelor degree – 5-6 years (300-360 ECTS); Dentistry, Pharmacology, Medicine and Veterinary Medicine
The qualifications associated with postgraduate programmes are:
a) Master degree without thesis – 1.5 years (90 ECTS15);
b) Master degree with thesis – 2 years (120 ECTS);

Professional Profiles for Teaching Financial and Economic Literacy for Migrant Women in Partner Countries

Even though there are not specific professional profiles requiring any qualification or educational degree since there isn't this profile yet. However, there are several trainings aimed at supporting social and labour inclusion of migrant women through Entrepreneurship, mostly organised by municipalities and NGOs active in-migrant education which proves that a professional profile is needed to be recognized and validated for financial and economic literacy of migrant women.

Financial and Economic Literacy in Adult Education Curricula and Access to Course Materials in Partner Countries

Departments of Economy in Universities have financial literacy in their curricula, however there is not a national curriculum of financial literacy in adult education. ISMEK also has a curriculum for entrepreneurship covering financial literacy and entrepreneurial activities of women. In 2014, Capital Markets Board prepared the first national strategy plan of financial education. This plan has covered reviewing the financial programs in higher education, development of basic finance subjects.

Validation and Accreditation

In ISMEK's entrepreneurship trainings, which also covers financial literacy for migrants in general, a course completion certificate is provided. However, this certification does not hold an official validity for the recognition of learning outcomes acquired within these training programs.

3.5. Poland

National Qualifications Framework (NQF) and ECVET Update

The Polish Qualification Framework (PQF) has eight levels of qualification, the same as the European Qualification Framework. However, the PQF includes three degrees of learning outcome descriptors. Firstly, there are universal descriptors, applying to all types of education.

Secondly, there are specific descriptors, applying for VET and/or higher education. Thirdly, there are subject area/discipline descriptors. The PQF recognizes full qualifications (completed level of education) and partial qualifications (certificates confirming attained learning outcomes). The Minister of Education is responsible for overall coordination of the PQF.

The Polish model of credit accumulation and transfer is to be compatible with European procedures (ECTS – European Credit Transfer and Accumulation System – used today in higher education, ECVET – European Credit System for Vocational Education and Training). A system based on ECTS credits operates in the Polish higher education system under the Polish National Agency of Erasmus+ Programme.

Professional Profiles for Teaching Financial and Economic Literacy for Migrant Women in Partner Countries

Teaching Financial and Economic literacy to migrant women is organized by selected regional organizations.

Immigration Offices and regional labour offices are supporting social and labour inclusion of migrant women through Entrepreneurship. The two mentioned may in some cases organize specialist courses (e.g. language courses, computer upskilling, instructions on legal procedures, job seeking).

Financial and Economic Literacy in Adult Education Curricula and Access to Course Materials in Partner Countries

There are efforts made to introduce financial literacy to the classrooms but comprehensive curricula are not available. The contents that are available dwell on important topics of financial literacy, but the awareness of their availability is low, as well as the motivation to use them in teaching-learning environments. In terms of migrants, institutions/NGOs providing support to migrants carry out relevant training regarding financial literacy. However, these organizations point out the lack of appropriate contents in line with curricula.

There are no certification or validation programmes in this respect in action now. The FEMENIN project can develop content that will be for the benefit of migrant women. Since the project results will remain open to the public, this is a strength that should be highlighted.

3.6. Ireland

The Irish National Framework of Qualifications is a 10-level framework for the development, recognition and awarding of qualifications in Ireland. All 10 levels are regulated and overseen by the Quality and Qualifications Ireland. The QQI is a state agency responsible for promoting quality and accountability in education and training services.

Levels 1 and 2 (Primary School) are awarded directly by the QQI and equate with a Level 1 in The European Qualification Framework (EQF). The State Examinations Commission awards Levels 3 to 5 (Secondary School). The corresponding state exams are called The Junior Certificate (Level 3), which equates to a Level 2 in The EQF and The Leaving Certificate (Level 4 & 5) equates with Level 3 & 4 in The EQF.

Level 6 corresponds the achievement of a Higher Certificate and Advanced Certificates equates to a Level 5 in The EQF. These certificates are awarded by private educational institutions and the 13 Irish Institutes of Technology.

Level 7 (Ordinary Bachelor Degree) equates to a Level 6 in The EQF, Level 8 (Honours Bachelor Degree or Higher Diploma) equates to a Level 6 in The EQF also. Level 9 (Post Graduate Diploma and Masters Degree) equates to a Level 7 in The EQF, Level 10 (High Doctorate and Doctorate Degree) equates to a Level 8 in The EQF. All of the afore mentioned qualifications are awarded by private educational institutions, the 13 Irish Institutes of Technology and the 7 Irish Universities.

Professional Profiles for Teaching Financial and Economic Literacy for Migrant Women

There are currently no trainers or teachers or organisations running courses in Financial and Economic literacy for migrant women who wish to become entrepreneurs in Ireland. However, there was a relevant high profile course entitled "Building Better Futures: Migrant Women's Entrepreneurship Training" given by The Dublin City University's Ryan Academy (as in Ryanair) in conjunction with The Migrants Rights Centre of Ireland.

Financial and Economic Literacy in Adult Education Curricula and Access to Course Materials in Partner Countries

The Ryan Academies one off competition course for aspiring female migrant entrepreneurs is not available to the public though they did publicise the modules.

Modules include:

- Setting up a Business in Ireland
- Customer Journey and Customer Discovery
- Sales Strategy and Process
- Branding and Digital Marketing
- Financial Planning
- Communicating your Business
- Mentorship Support

However, there are not available supplementary materials and contents that adult educators can use.

Validation and Accreditation

There are no certification and validation programs to support the transparency/ visibility of financial and economic literacy for entrepreneurship inclusion for migrant women but accessing assistance from both NALA and the New Communities Partnership would provide raise the visibility of the topic and FEMENIN project going forward.

4. FEMENIN Pilot Review

4.1.   Context and Procedures

This review, carried out by GoI, summarizes the results and conclusions from the two piloting phases of IO3 FEMENIN Mobile Instructional Learning App, IO4 FEMENIN Multilingual E-Learning Platform, containing the training contents based on IO1 FEMENIN Curriculum, and IO5 Set of Customized Mobile Learning APPs. The two piloting phases have been implemented within the context of IO6 Guide for Validation, Certification, and Accreditation on Financial and Economic Literacy for Entrepreneurship Inclusion of Migrant Women. The review focuses on the results of the pilot implementations, their impact on adult educators and migrant women in the context of financial and economic literacy training within adult education and training, what worked well, and lessons learnt.

The review covers both pilot implementations carried out in the UK, Turkey, Spain, and Romania. The follow up and assessment of both pilot implementations was done with the proposed pilot methodologies provided by GoI.

Pilot Methodologies and Assessment Tools for The Piloting

The pilot methodologies were developed based on Kirkpatrick Model of Evaluation[5], one of the most used models for analyzing and evaluating the results and effectiveness of training and educational programs considering that it takes into account any style of training, both informal and formal, to determine aptitude based on four levels criteria including *Reaction, Learning, Behavior*, and *Results*.

Based on this Model, FEMENIN adopted a non-linear and formative assessment considering that the learning and implementation process should be also evaluated so that the partnership can have sufficient feedback for the recognition and validation. Accordingly, the following assessment tools were designed to use in both pilot stages:

1. Reaction Sheet was designed for the assessment of the first two levels, Reaction and Learning, in Kirkpatrick Model. The tool was created with a learner-centered approach focusing on adult teachers' and trainers' experience regarding training objective, learning materials and learning outcomes covered in the e-learning platform.
2. Peer Sessions were designed for monitor the preparation stage of adult teachers'/trainers', growth in their knowledge, changes in their behaviors, and air difficulties they have experienced throughout this process. As peer sessions are designed to evaluate the in-between pilot phases, they are expected to give an idea about both the level of learning and learning transfer into

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[5] https://www.lucidchart.com/blog/how-to-use-the-kirkpatrick-evaluation-model

practical aspect of learning units and mobile app. For these sessions, the partnership had the opportunity to implement using a blended model.

3. Experience Sharing / Reflection Questionnaire was designed aiming at monitoring Behavior and Results level in the Kirkpatrick Model asking adult teachers' and trainers about their experience in applying the customized lessons and apps within their teaching environment.

Structure and Stages

Pilot Stage 1

Stage 1 was intended to test FEMENIN Multilingual E-Learning Platform and FEMENIN Mobile Instructional Learning APP based on the curriculum and the training contents. Participants were engaged in the e-learning platform and mobile app at different levels of depth. Testing the platform, FEMENIN curriculum was also presented to give a clear idea of the ground of training contents on the e-learning platform. The participants of pilot stage 1 were presented with the features and opportunities of both e-learning platform and mobile app explaining. During the pilot, they were also encouraged to sign up the e-learning platform and download the mobile app. This was expected to produce both the validation of the e-learning platform, training contents and to introduce the skills needed for the second stage in which the customized e-learning modules and customized learning apps were created.

Pilot Stage 2

In this stage, adult teachers and trainers were supported and guided to use their own customized e-learning lesson, apps, and exercises for promoting financial and economic literacy of migrant women using FEMENIN Mobile Instructional Learning App. This stage allowed the participants to customize lessons according to the needs of their learners and gave autonomy and flexibility.

Covid-19 Impact on Piloting Implementation

The pandemic caused by Covid-19 has affected the implementation of both pilot stages in each piloting country. Each piloting country was affected depending on the course of the pandemic and respective measure and restrictions. The timeline of both pilot stages was affected and updated with a consensus in the partnership.

In most of the piloting countries the restrictions on mobility and the diverse grades of lockdown happened at the time of the second stage in the Pilot. As traditional in-person workshops were not possible, partners had to request more autonomous, independent effort from the practitioners on their own practice, which was itself affected by pandemic restrictions and this made it difficult for the partners to track participants and continue the engagement.

This impact was overcome partners' efforts to track and guide the target groups through online means over a bit longer period than planned.

In addition, the need for digitalization and use of online tools were also felt during this process. Considering that EMENIN project's secondary aim is to support adult educators to improve and integrate digital skills into their teaching practice, these extraordinary circumstances have contributed to awareness of availability of online and digital tools including FEMENIN e-learning platform, mobile and customized apps. This situation has also highlighted the relevance of FEMENIN online and mobile tools to meet the demand of acceleration of digital transformation in education sector.

4.2. Feedback from Pilot Implementations

The data gathered using the assessment tools for both pilot implementations were summarized and presented by the piloting partner institutions.

Stage 1

The participants found the training contents easy to understand and essential to develop their competences as adult teachers and trainers. According to the summary report, FEMENIN e-learning modules supported the participants' improvement of understanding in financial and economic literacy teaching, namely the training contents were found useful.
The participants were also impressed with the customization and flexibility of FEMENIN e-learning platform and mobile learning app, which can be particularly useful to meet diverse learning needs and to have different materials designed by fellow adult educators.

The participants easily navigated the e-learning platform and explore the contents developed by FEMENIN consortium. On the other hand, FEMENIN Mobile Instructional Learning App challenged them at the beginning, and they expressed that learning how to navigate the app could need more time compared to the e-learning platform. Still, the participants' interest in the outputs have been kept.

About the attractiveness of the e-learning platform and training contents, some of the participants said that it would have been much better to involve more videos and interactive contents considering people preferred to spend less time for reading.

During the implementation, the participants were also asked about evaluating and brainstorm about potential training contents that could be relevant for their learner's and country needs.
As a result of this session, the following comments were made by the participants:

- The adult educators should be supported how to approach and communicate with an adult learner, especially migrant individuals. They should be informed about the techniques and methods useful for getting to know the learners and collecting necessary information.
- The concept of migrant is variable in each country, and it had better to be well defined. Adult educators should be provided with the information about the migrant profile in their own country.

Following this session, the participants were also asked about if they had any intentions to design their customized lessons and integrate FEMENIN outputs in their practice. According to the summary report, most of the participants were willing to design their lessons and integrate FEMENIN outputs into their practice. Besides, one of the participants stated that they had also an Erasmus+ project supporting inclusion of migrant women, and FEMENIN e-learning modules and mobile app could be a supplementary tool with its multifaceted approach.

Stage 2

During the creation of customized lessons on financial and economic literacy, the adult teachers and trainers were contacted and guided to design their own lessons. For the evaluation of these procedure, the following feedback were reported:

- They used the Multilingual eLearning Platform and Mobile Instructional App very often especially until they managed to understand all their benefits.
- They all agreed that the e-learning platform allowed them to use the activities-tools developed by the FEMENIN consortium in a friendly manner and it offered a range of customizable template questions (quizzes), and the ability to add their own.
- Mobile app was found as a useful resource and material for adult teachers and trainers, while it was found a bit difficult to be used by the final beneficiaries. For a more user-friendly use of the app, one of the participants suggested to add short video tutorials for each section.
- Understanding the exercises within the app took more time than the training contents.
- The functionalities of the platform and app were highlighted as positive.
- The contents on the e-learning platform helped improving their own lessons.
- The participants were very satisfied with the activities planned by them and they already started promoted them amongst their connections/networks.
- The participants thought that they were more equipped with online tools and activities with the contribution of training contents including useful tips for engaging the migrant women with learning on financial literacy and entrepreneurial inclusion.

4.3.   Pilot Evaluation: Lessons Learnt

As an overall evaluation of the pilot implementations, there are lessons learnt which will potentially contribute to the added value of FEMENIN outputs promoting their recognition and validation on European level.

4.3.1. FEMENIN Multilingual E-Learning Platform is an efficient tool to collect and deliver information on financial and economic literacy for migrant women.

The contents and materials on the e-learning platform were valuable to give adult teachers and trainers ideas about how to design their customized lessons. The platform improved target groups' knowledge of financial and economic literacy and entrepreneurship inclusion of migrant women. The participants approached the platform as a valuable bank of e-resources.

4.3.2. Customization ensures flexibility and autonomy.

Both e-learning platform's and mobile app's functionality of allowing customization of lessons, apps and exercises was the most highlighted points expressed by the participants. The adult teachers and trainers were impressed with the flexibility and autonomy which e-learning platform and mobile app bring as they will be able to design own lessons depending on their learners' profile and needs in terms of financial literacy and entrepreneurship. This opens an exploitation and validation path by adapting and transferring the contents designed by other adult teachers and trainers in other partner countries.

4.3.3. Translating e-learning platform and mobile app in other languages than the partner countries can contribute to more recognition and validation of FEMENIN products.

One of the participants who works for UNHCR recommended to translate the e-learning platform and mobile app in Arabic as well, as it can increase the use of FEMENIN products by more beneficiaries in Turkey and other partner countries considering the number of migrants from Arabic-speaking countries.

4.3.4. Video Tutorials for Mobile Instructional Learning App for Final Beneficiaries

To reach more migrant women as final beneficiaries and increase the use of mobile app, short video tutorials can be added for customized apps developed through the mobile app.

4.3.5. Less reading material

E-learning modules should be delivered as interactive as possible to make it easy to follow and maintain the interest of users. Videos, discussion questions and more practical activities can enrich the contents on the platform.

4.3.6. Migrant profile should be well-defined for each partner country

Migrant profile and opportunities differ in each partner country, to help adult education institutions, use FEMENIN products, they need to understand the current situation about migration in their countries to design and adapt the contents according to the needs. By this way, the validation of the training contents can be ensured.

4.3.7. E-learning platform and mobile app has contributed to the digital skills of the target users.

Some participants had some obstacles because of lack of familiarity with the digital tools. However, during the implementation procedure, they expressed they were satisfied with the improvement in digital skills and other online tools described in the contents.

4.3.8. Materials and contents are important resources for providing preliminary knowledge about entrepreneurship, and financial and economic literacy.

As said by the target users, materials and contents developed within FEMENIN project is an useful resource to obtain preliminary knowledge about entrepreneurship, financial and economic literacy. They also support design of more contents on the project topics.

5. Conclusions and Recommendations

During Covid-10 pandemic, it has been proven that need and demand for digital and online learning have accelerated, which also enhanced the relevance of FEMENIN Training Curriculum, Multilingual E-learning Platform, and Mobile Instructional App and one of the principal objectives of supporting digital skills of adult teachers and trainers and digitalization of contents. In this sense, a project like FEMENIN with its versatile range of contents and innovative digital outputs available in the important sphere of financial and economic literacy can be considered as a valuable resource in terms of its customizable and transferable nature across many learning and workplace environments. This is the strength of e-learning platform and mobile app that have been identified through follow-up and assessment process.

In order to promote validation, certification, and accreditation of financial and economic literacy of migrant women, there could be a couple of ways that can be followed. These are based on the feedback obtained during the pilot implementations in partner countries as conclusions and recommendations.

Recommendation 1

FEMENIN Curriculum, Multilingual E-Learning Platform and Mobile Instructional App and/or some parts of them can be integrated in the training programs of NGOs and training centers supporting migrant women in the partner countries as a non-formal training offer. Within the scope of this recommendation, FEMENIN outputs are used as non-formal training offers and the aim would be that these non-formal trainings are delivered as lifelong learning activities and recognized by competent bodies with a certification through assessment and evaluation.

In terms of recognition of non-formal learning and training activities, it is still under development in Europe. Although member states put remarkable efforts in validation of non-formal learning, there is not European-wide quality assurance and standards in all member countries. As stated in the European inventory on non-formal and informal learning[6] validation allow individuals to obtains parts of qualifications through credits and exemptions, and other types of non-formal qualifications and certificates and development of specifications are less outcomes. Considering this finding, it is not guaranteed that the implementation of FEMENIN outputs as non-formal training offer will lead to validation of learning activities since it will be within a national context, there will be no common FEMENIN training programme. However, it should be highlighted that the certification generated by FEMENIN e-learning platform can contribute to the validation process.

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[6] https://www.cedefop.europa.eu/files/executive_summary_-_validation_inventory_2016_0.pdf

Recommendation 2

As one of the conclusions from the pilot implementations, it was suggested that the **Partner organizations should collaborate with the universities for integration and further development of FEMENIN Curriculum Multilingual E-Learning Platform and Mobile Instructional App in their programmes. as a means to accredit and validate it as part of the formal education system.**

Alignment of FEMENIN outputs with ECVET and EQF facilitates the recognition and validation in University and Higher Education Programmes in. As stated in the first recommendation, it is not guaranteed that a European accreditation in this context as there will not be one common training programme in partner countries and all over Europe, but this may mean the recognition of learning activities can be promoted.

In both cases, it is important to highlight that FEMENIN outputs have been designed and developed based on ECVET guidelines, learning outcomes approach, and defining them according to EQF levels. This ensures that they are potentially transferable across different AE (Adult Education) frameworks in Europe. Also, creating examples of assessment and evaluation activities can be used for the validation of learning outcomes will also promote validation, certification, and accreditation process.