



Selina Martin

TAP

# Curriculum and methodology for conducting workshops

targeted at decision-makers  
and social policy makers



# **CURRICULUM AND METHODOLOGY FOR CONDUCTING WORKSHOPS TARGETED AT DECISION-MAKERS AND SOCIAL POLICY MAKERS**

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## INTRODUCTION – CONTEXT & HOW TO USE THIS MATERIAL

The present document was developed within the *Together Against Poverty* (TAP) project as part of our partnership's effort to contribute to alleviating poverty and social exclusion by promoting the implementation of different solutions in support of people at risk of poverty and social exclusion. Across Europe, the approaches applied by policy makers and practitioners in the social security system differ quite broadly. Becoming familiar with various promising practices and assessing the feasibility of their implementation in a different social security system would be a crucial step for decision-makers and practitioners preparing to improve the situation of poor and socially excluded people in their own country. The *Europe 2020* strategy sets ambitious goals to achieve in the European Union by the end of the present decade, one of which is to reduce the number of people in or at risk of poverty and social exclusion by at least 20 million. This goal is a shared one, and each EU Member State chips in to make up the numbers. However, the strategies adopted in the various countries to tackle and prevent poverty are quite different. In order to learn from each other effectively, there is a need to engage in a European level sharing of successful practices among various institutions of the national social security systems.

The main goal of the TAP project is poverty prevention through the development and implementation of educational tools that are suitable for the two target groups of the project: 1) people who are the most vulnerable to poverty and social exclusion; 2) social policy-makers. In the first stage, we studied the phenomena of poverty and social exclusion in parallel with investigating how the social security systems fight them. Two research reports resulted: [Poverty and social exclusion in selected European countries](#) and [Social security models in selected European countries](#). Based on our research findings, in the second stage, we are developing and preparing to deliver (pilot) training for our two target groups. The expected results of this second stage are: *Methodology for conducting workshops targeted at groups of people at risk of poverty and social exclusion* and *Methodology for conducting workshops targeted at decision-makers and social policy makers*.

This material contains the training curriculum and suggested methodology for conducting workshops where the learners are decision-makers, practitioners and/ or policy-makers in the social security system.

As we acknowledge that there are a variety of possible entry points to developing international exchange of good practices, the approach we describe below is merely our choice, based on a thorough analysis of our potential learners' needs. Interested training programme providers may prefer to look at it as inspiration for their work or may choose to deliver some of the suggested learning activities. The overview of learning outcomes correlated with themes provides guidance in this decision. We do not claim that this programme will be sufficient for people to prepare to tackle difficult social situations, but rather we propose that this may be tried as a starting point for learners to develop a taste for professional growth.

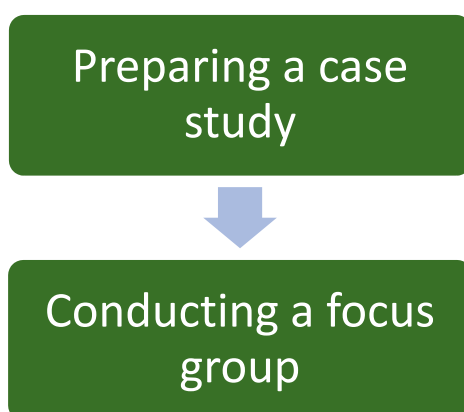


## II. PRELIMINARY NOTES ON THE CURRICULUM FOR WORKSHOPS TARGETED AT DECISION-MAKERS AND SOCIAL POLICY MAKERS

### II.1 Concepts and frames

The main aim of the present curriculum and of the workshops is to improve knowledge, facilitate sharing information and if possible prepare recommendations for suggested improvements to each country's social security model. These workshops will help the participants learn about how social security works in the partner countries. The workshops will focus on cases presented from each country to be discussed and tackled in the partner countries according to their laws, regulations and practices.

Case study (Babbie, 2007) is one of the most popular method conducting in-depth researches as well as analysis processes. This kind of research focuses on detailed description of present status of phenomenon. In common, it is a base to future analysis, conducted e.g. during focus group interview. In this methodology, we treat case study as a base for conducting workshops. The methodology of workshops will be based on two-steps approach.



*Scheme 1.*

*Main steps using in O4 methodology*

- 1) **Preparing a case study** – in this step the partner's representatives prepare short description of concrete person's life situation. This description will contain also economical as well as social situation background with some measurable data (figures). It will prepare on the base of conducted in-depth interviews. Each partner prepares one case study (see: scheme 2). It caused, that 6 cases will be developed by decision-makers and social policy makers.
- 2) **Conducting the focus group interviews (FGI)** – in this step the representatives of decision-makers and social policy makers brought together with a moderator will focus on case studies analysis. Focus groups aim to initiate a discussion instead of individual responses to formal questions, and produce qualitative data (preferences and beliefs) that may or may not be representative of the general population. In our case, FGI will allow to elaborate the possible solutions for presented cases from other partner's countries. Decision-makers and social policy makers will allow to create ideas together with critical reference to them.



	PL	EE	ES	IT	NL	RO
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EE						
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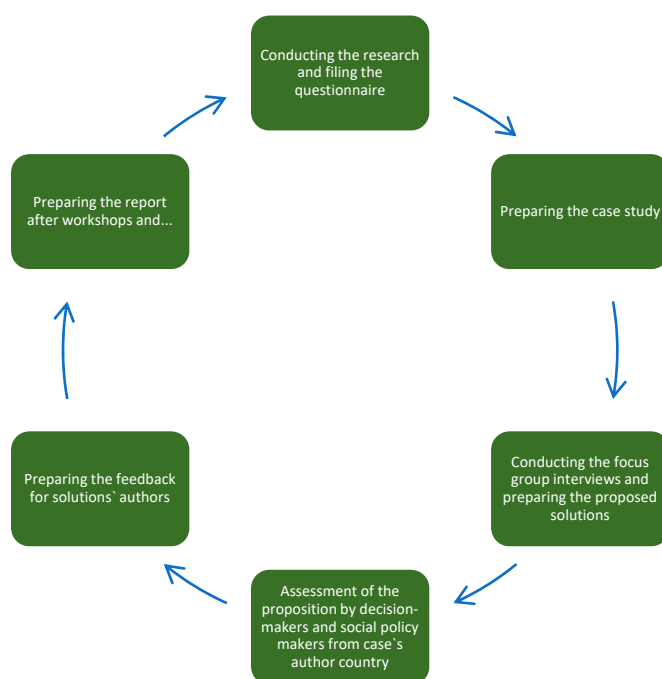
  

	Case prepared
	Case “developed”

*Scheme 2.*

*Partner`s responsibility for preparing and developing the cases*

Those two (main) steps are connected with additional activities needed to be done. *Scheme 3.* presents the circle of conducting the workshops targeted at decision-makers and social policy makers.



*Scheme 3.*

*Detailed activities conducting in O4 methodology*

It starts from **collecting the information** concerns life situation of people at-risk-of-poverty or socially excluded. This action was done during the research in the TAP project (in-depth research on poverty and social exclusion) through conducting the research and filing the questionnaires by all partners. To prepare this curriculum, partners **chose one questionnaire**, which is a base for preparing the case study (second activity). This case study includes the main area:

- overall description of life situation of people involved in the project (their households, families, etc.);



- description of present situation those people (what has happened in their life, how they are dealing with the problems, etc.);
- list of risks for those people to become in poverty and social exclusion (what risk they are facing at the moment with, what is the institutional reaction for that risk, if there is any problem with it).

Thanks to implementation those areas, the partnership realised **the part of cognitive aspect** of the workshops concerns the knowledge on poverty, mechanisms responsible for entering and exiting poverty and the specific of poverty in a given country. The remaining part: raising the knowledge on functioning models of social security and developing the proposals for improvements in this area will be realised during the workshops.

**The case studies** (prepared by all partners, one per country – see: scheme 2), are the base for conducting the focus group interviews. This action is crucial and will include:

- selection of the workshop`s participants;
- inviting them;
- presentation of the cases (each from other project`s countries);
- preparing the proposed solutions.

All the proposed solutions will be passed on to decision-makers and social policy makers from destination countries to familiarize with the propositions. They will prepare their assessments of each solution as a feedback for the authors, as a part of summary report. This report will concern on suggested improvements to each countries social security model. Thanks to this, the remaining part of cognitive aspect of the workshops will be realised (raising the knowledge on functioning models of social security and developing the proposals for improvements).

The latter activity would be also a reason for next researches in the future.



## II.2 Rationale

In our curriculum for decision-makers and social policy makers we will focus on the following specific learning areas:

- knowledge on poverty, mechanism responsible for entering and exiting poverty and specificity of poverty in particular countries;
- knowledge of functioning of the models of social security;
- proposals for improvements in the existing social security schemes in particular countries.

The reasons why we have decided to concentrate our efforts on these specific learning areas are mostly due to the findings of the research conducted in the first stage of the TAP project (see research reports), and partly to limitations pertaining to resources available for training (piloting) within the project.

We have learnt from the report *Social security models in selected European countries* (Triacca *et al.*, 2015) that the welfare system in Europe is changing due to the global economic crisis which started in 2008. This change needs to be ruled and oriented within a common European framework to allow the countries to succeed in achieving the EU2020 goals. The report concluded that organizations forming social security systems complain about not being able to fulfil all the requests, and meet all the needs which are growing day by day. Due to the crisis, the resource allocations for the social welfare systems were cut in some of the partner countries, and consequently not only did some of the types of problem change, but the number of people in need of support also grew.

The recommendations made in the report *Social security models in selected European countries* (Triacca *et al.*, 2015, pp. 97-100) inform the curriculum development of the training in terms of targeted learning areas by pointing to the following needs of decision-makers and social policy makers:

- the need for developing the capacity of institutions' human and methodological resources;
- the need to develop cooperation skills (transnational cooperation included), and learn from good practices of non-governmental organizations;
- the need to become better aware of and develop active listening skills as well as problem-solving skills;
- the need for develop creativity.

The recommendations of the report also highlighted the practical approaches and participatory methods, which should be used during the workshops.

The report entitled *Poverty and social exclusion in selected European countries* (Szczygieł, 2015, pp. 92-98) includes further information relevant to the design of the training for decision-makers and social policy makers:

- job loss is one of the most critical determinants of poverty;
- inability to cope with risky situations, and especially lack of entrepreneurial skills is a key social factor causing poverty;
- integration of aid institutions is the most frequently indicated idea of improvements of the social security systems.

The above-listed specific learning areas are both feasible and likely to provide a good basis for further learning, and at the same time adequate for a group of learners who may be at widely varying levels of competence.



### II.3 Features of the curriculum and of the methodology

The major features of the present curriculum and of the recommended methodology for its delivery are:

- It is *adapted for special requirements of target group*;
- The *learning outcomes are essential* for participants;
- It is possible to use without necessity using all cases;
- A *flexible approach* is possible in terms of time management, learning activities and learning materials;
- It gives the *opportunity to collaboration* with other decision-makers and social policy makers, also from other countries, to exchange the experience and to share ideas as an example of reciprocal learning.



### **III. FRAMEWORK CURRICULUM FOR ENTREPRENEURSHIP TRAINING AND METHODOLOGY OF DELIVERY IN TAP**

This section will provide answers to the following questions:

- Who are the targeted learners of the training programme?
- What is the goal of the programme?
- What do we want these learners to know, be able to do, etc., at the end of the training programme (in other words, what are the intended learning outcomes)?
- What key concepts could the programme discuss with / introduce to the learners (units, topics)?
- What approaches and resources does the programme provide to facilitate learning (strategies, methods, activities, materials, time allocation)?
- How is the monitoring and evaluation of the learners' progress during the programme going to be done (assessment)?

#### **III.1 Learners**

This training programme is intended for decision-makers and social policy makers who are willing to engage in and commit to learning in collaboration with other decision-makers and social policy makers.

The group of learners may include *inter alia* heads and managers of centres of social policy, social welfare centres, social workers, labour market institution leaders, etc. Also, they could be workers of ministries responsible for social security and politicians. The present curriculum targets the learning needs of those people who have an impact on how the social welfare system works.

Keeping in mind the above, every organisation should develop its own learner recruitment strategy. Learner recruitment / enrolment could be done by the training provider in partnership with public or private institutions of the social welfare system. The learners are free to choose from among the cases described by the partners (it caused only necessity to use appropriate solutions and assessment of them prepared by experts during the first, testing workshops conducted in the project).

#### **III.2 Goal of the training program**

The ultimate goal of this training programme is to alleviate poverty and social exclusion by supporting the learning for the achievement of needed changes in social security systems. More specifically, the training programme aims to stimulate creativity in planning improvements in each social security system. This aim will be realised through transition from raising the knowledge on poverty to preparing the proposals.



### III.3 Intended learning outcomes

The targeted learning outcomes are:

- *Increased **knowledge of poverty**, and of mechanism responsible for entering and exiting poverty and specificity of poverty in particular countries;*
- *Enhanced **knowledge of the practical aspects of how social security systems work in the partner European countries;***
- ***Developed the proposals** for improvements in the existing social security schemes in particular countries.*

Learning outcomes/Part of the case study	Part I - People involved	Part II - Brief description of the case	Part III - Risks	Questionnaire with proposed solution (e-learning)
Increased knowledge on poverty	X	X		
Enhanced knowledge of functioning of the models of social security		X	X	
Developed the proposals				X

### III.4 Strategies, methods, learning activities

As recommended in the needs analysis, the learning strategies must be appropriate for inviting collaboration among decision-makers and social policy makers from different circles (e.g. countries, institutions, etc.), and establishing a structure of reciprocal learning.

The workshops will be conducted with special emphasis on collaboration among the learners. In this manner, understanding of the issues will be deeper, and the proposed solutions will be more adequate/feasible. In fact, thanks to the collaboration, it is expected that the suggestions for the improvement of social security systems would be more appropriate and better informed by direct experience.

We propose an overall approach by which the facilitators assist the learners, especially due to the fact that the workshops will be conducted with FGI methods. They will be responsible for moderating, directing and summarizing the interviews.

Although the workshops will be conducted for a group of 10 persons in each country, we recommended dividing them into smaller subgroups. The appropriate number of persons in a subgroup is 3-5, due to the fact that moderating the discussion of a larger group is very difficult and there is a risk of some people not getting a chance to contribute significantly.



### III.5 Materials and resources

During the workshops, the learners could use a variety of materials, not only those proposed in this curriculum (see Annex). In this document we share a set of case descriptions, but the learners could use e.g.: strategies or social programmes, legal acts, cooperation agreements in the field of social security, as well as illustrative materials (video or audio sources from the media, information from newspapers, etc.).

The venue should be equipped with furniture that allows various layouts, especially for group work. There should be a table for each group to sit around and discuss/ write.

### III.6 Assessment

Assessment will be done by means of direct observation of the learners, and of subgroups of learners and guided self-assessment based on reflection.

The programme providers will ask for their learners' feedback on the workshops, especially in terms of perceived usefulness/ attractiveness of the learning activities (See: below).

Upon successful completion of the course, the learners will receive a certificate of attendance.

### III.7 Feedback form for learners

**The feedback from learners** concerns the overall feedback from workshops including also material aspects of them, as well as the rising of knowledge aimed at the beginning of the project. The latter aspect – level of knowledge – will be assessed as self-evaluation conducted by decision-makers and social policy makers participating in workshops. Due to the fact, that there is a real problem to assess the initial level of the knowledge, the participants will declare the progress after the workshops.

*To the learner: Please, share your opinion about the workshop you have completed. You need not write your name on this form. Your most candid opinion would be highly appreciated.*

#### I. Overall assessment of the workshops

*On a scale from 1 (very poor/very little) to 5 (very good), how would you rate the following?  
Please, circle the figure that best reflects your opinion.*

I.1. The learning atmosphere during the workshops (friendliness, level of mutual trust etc.)

1                      2                      3                      4                      5



I.2 The relevance and accessibility of the materials that were made available

1                      2                      3                      4                      5

I.3 The facilitators' support in the workshop

1                      2                      3                      4                      5

I.4 The relevance of the content for your needs

1                      2                      3                      4                      5

I.5 The timing of the workshops

1                      2                      3                      4                      5

## **II. Your progress during the workshops**

II.1. How much better do you now understand the characteristics of poverty

1                      2                      3                      4                      5

II.2. How much better do you now understand the mechanisms of entering into and exiting poverty?

1                      2                      3                      4                      5

II.3. How much better do you now understand the specificity of poverty in other countries?

1                      2                      3                      4                      5

II.4. How much better do you now understand the functioning of the models of social security in other countries?

1                      2                      3                      4                      5

## **III. Please, freely comment on the above so that the trainers and the developers of this training understand what should be improved.**

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## **IV. Would you recommend this training to others? Please, circle.**

1. Yes                      2. No                      3. Maybe

Please, explain:

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*Thank you for your feedback.*



## IV. EXAMPLE OF PLANNING A COURSE ACCORDING TO THE CURRICULUM

### IV.1 The steps of case studies using

The proposed learning path depends on the number of chosen cases (all cases in Annex). For the present curriculum, we prepared 6 cases. During the workshops, decision-makers and social policy makers who attended them prepared their own solutions (one for each case).

The using of case studies consists with the following steps:

#### First meeting

1. Choosing the case study/case studies – conducted by the moderator ([Annex VI.1](#));
2. Reading the case study/studies by the participants;
3. Discussion of the study/studies;
4. Formulation of the proposed solution/solutions;

#### Second meeting (on-line with e-learning)

1. Familiarize with the proposed solutions from other countries;
2. Assessment of them (this point is connecting with the next one);
3. Receiving feedback (as a part of summary report after the workshops) (see [e-learning](#));
4. Preparing the suggested improvements to the social security model (see [e-learning](#)).

### IV.2 Time allocation

The proposed length of the workshops depends on effective collaboration of the group. Due to the FGI method using during the workshops, the main determinant of the time allocation is efficiency of the workshops. It depends mainly from effective moderation of the discussion and activity of the participants. It cause that the motivation techniques will be needed to apply.

Suggested time duration for each step **in case of choosing only one case** will amount approximately 4 hours (2 hours per meeting). The relative time duration will increase proportionally with choosing the larger number of cases. In case of choosing all 5 cases from other countries, the final time duration of the workshops will amount approximately 20 hours and could be divided between large number of meetings.

Due to our proposition to conduct the FGI with smaller group (3-5 persons), the total number of hours would be increased twice or more times.



### IV.3 Detailed description of the workshop

In this unit, in addition to being introduced to the TAP project (which provides the broad context for their learning), the learners will get to know each other and become acquainted with the trainers/ workshop facilitators. The purpose of these introductory activities is to establish an atmosphere marked by mutual trust and cooperation in the context of shared learning.

*Table 1. The first workshop's meeting*

Duration	Activity (description)	Resources needed
20'	Presentation of the case study ( <a href="#">Annex VI.1</a> )	Hard copies of case study
40'	Reflection and discussion	-
	Break	
60'	Preparing the proposed solution - for each chosen case, the decision-makers and social policy makers will prepare the proposed solution. This information will be in written form, but without any imposed layout of the content. The main purpose is to write an answer for the question: "how, in our country, we are able to help person being in such situation?" The written answers should describe all available methods and forms of helping that person in participants' country. It should include the description of each step that person should take to receive the aid (so-called "the helping path"), as well as all requirements that he/she needs to fulfil. The participants of the workshops could mention about the legal regulations in their country in those areas	Pen and paper

*The second workshop's meeting (on-line)*

Duration	Activity (description)	Resources needed
15'	Presentation of receiving solutions (the procedure will repeat for each proposition)	The proposed solution
15'	Reflection	-
30'	Assessment of the solution - it will contain information about appropriation the solution for the legal requirements in force in the country. This assessment will also contain an information what could be taking into account in the future (from that solution) , as well as, what steps would be needed to implement it. Activity with using the assessment questionnaire ( <a href="#">e-learning</a> )	The assessment questionnaires
	Break	
	... possible repetition of the procedure of assessment of the propositions	
60'	Preparing the suggested improvements of the social security model – it will concern the reflection and preparing the suggested improvements base on the receiving solutions ( <a href="#">e-learning</a> )	Suggested improvements in the model of social security questionnaire



## **V. REFERENCES**

1. Babbie, E. (2007). *The Practice of Social Research*, Thomson Wadsworth, Belmont
2. Szczygieł, E. (2015). *Poverty and social exclusion in selected European countries*, Stowarzyszenie Centrum Wspierania Edukacji i Przedsiębiorczości, Rzeszów
3. Triacca, N. et al (2015). *Social security models in selected European countries*. Volontariato Torino



## VI. ANNEXES

### VI.I. Case studies

#### Case study – Estonia

<b>Country (region)</b>
Estonia, 1,3 mln population, Tallinn - the city of 400 thousand residents.
<b>People involved</b>
<p>Give a short description of the person, household, family (or some other group, as members of the stakeholders of the project – people in risk). This must give an impression of the people involved, as 'subject' of this case.</p>
<p>Malle, 61 years old woman, with higher education in economics. Lives with divorced daughter and sick mother in the capital city Tallinn. She was book-keeper in the accounting company. She lost the job seven years ago when was sick: company was closed because of economic crisis and she could not find a new job after that. There are too many book-keepers in Estonia now and it is very difficult to find a job.</p> <p>She run out of money all the time and cannot make savings. She need more and more for her sick mother (medicine, special healthcare). Malle has debts. She does not have a sense of financial security.</p> <p>She has to think about money for food, medicine and bills every moment, because of that she is in stress all the time. She asks friends to borrow money and gives back to other friend, so it is circle without end.</p> <p>She has friends, also has small family and neighbours, so she does not have sense of loneliness because is all the time busy with sick mother and other family troubles.</p> <p>Malle feels discrimination because is old and a woman. Many employers refused to give a job because of that. Even if it is forbidden, companies find the way to refuse. She applied to be receptionist in the small hotel and manager told her that there are only young women on the reception and she will not feel comfortable with them. Most companies did not respond to her emails when she sent her CV. Malle is looking for any job but will prefer to be book-keeper.</p>
<b>Brief description of the case</b>
<p>Give a description of the situation those people (or the individual) are in. With what are they dealing at the moment? What is happening and what has happened? How are they doing at the moment?</p>
<p>Malle visited security institution during 6 months and had 64 EUR per month of financial support because she was FIE (physical person-entrepreneur). She paid a lot of taxes for many years and when became unemployed, the state paid her incredibly little amount of money. So, she does not trust security system. She quit FIE status immediately because FIE has to make tax pre-payment every 3 months and now, when she has not job, she cannot manage with this tax system. When she started to works as FIE in 2007, she paid taxes only once a year and after, when she knew total income per previous year.</p> <p>Her daughter has a small salary (320 EUR) and her mother has small pension (365 EUR), so</p>



they try to manage with this money. But this income is not sufficient to satisfy current needs (average salary in Estonia is more than 1000.00 EUR).

**Risks**

Give a (short) list of risks for those people (or the person) to become in poverty and social exclusion. What is/are he/she/they facing at the moment – and what could be in the power of the institutions to look at those risks? Or what are the problems he/she/they is/are struggling with (based on the interview that has been done)?

Main risks: lack of jobs, age, gender, lack of sufficient resources, lack of a sense financial security, lack of prospects for improving situation.

Malle thinks that the main problem is age. She has chance to retire in 3 years but before that she need a job. Education is important but more important is to have people who can offer a job or help to find a job. There are many people in Estonia with good education and no one is interested to offer jobs.

She does not contact public institutions because thinks that security system is only for those who recently lost their jobs.

Malle does not want to start own business and run own company because knows how difficult it is. It is also difficult to find loans and produce something but more difficult is to sell things.



## Case study – Spain

<b>Country (region)</b>
<i>Madrid, Spain</i>
<b>People involved</b>
Give a short description of the person, household, family (or some other group, as members of the stakeholders of the project – people in risk). This must give an impression of the people involved, as 'subject' of this case.
María Dolores, 41 years old woman, single mother with a son (5 years old), disable with a percentage of 46 over 100, with no professional experience only as shop assistant and cleaner (houses). They are both living in her father's house who died 5 years ago.
<b>Brief description of the case</b>
Give a description of the situation those people (or the individual) are in. With what are they dealing at the moment? What is happening and what has happened? How are they doing at the moment?
<p>She has many problems to find a job, due to her disability (46%) and her lack of proper education. She has to take care of her son by her own, she doesn't have good relationship with any member from her family, since her father died 5 years ago. The good thing is that she does not have to pay for the rent etc, since the house where they live is already paid.</p> <p>But she doesn't have money to pay for her son kindergarten. She is receiving actually social aid from the public institutions due to her disability, (400 euros approx.) but the money is not enough to affront all the payments and bills.</p> <p>She had a problem recently with the social institution: she asked for a grant to pay her son kindergarten, and this was accepted, but few month after that they told her they had to cut costs and she is not receiving that aid anymore, so now she has to pay for the kindergarten by her own (60€ a month), when she does not have money at all. She thinks that the social Institutions don't work properly and that their work is not sufficient, she also thinks that the foreigners have more rights than the Spanish people in this aspect, when Social Institutions do give them money aids always.</p> <p>Her household runs out of money every single month, since the social benefits aren't enough.</p> <p>She has many debts from previous experiences she had, like helping her ex-husband (her son's father) who run away and left her with a debt of almost 2000 € from a loan he asked for before he disappeared. The 2000€ debt is in total (she pays 100€ a month to the bank only when she can)..</p> <p>She is in a circle situation: no money, no job, and no education... she feels that she cannot exit this situation.</p> <p>She feels discriminated due to her disability, and her financial situation.</p>
<b>Risks</b>
Give a (short) list of risks for those people (or the person) to become in poverty and social exclusion. What is/are he/she/they facing at the moment – and what could be in the power of the institutions to look at those risks? Or what are the problems he/she/they is/are



struggling with (based on the interview that has been done)?

- Disability (46%)
- Lack of proper education
- Lack of labour experience
- No job
- Debts (due to her ex-husband) (she has to pay to the bank around 100€/month)
- Single mother, with a son (5years old)
- No good relation with any of her family members
- She cannot afford to pay for her son's kindergarten (60€ a month)
- Social Institutions are not helping her well enough
- She doesn't have enough money to start up a business or even the educational capacity to do it even if she had the money
- She doesn't trust the Public Social Institutions
- She feels alienated and socially excluded



## Case study - Italy

<b>Country (region)</b>
Country: ITALY (59.797.000 inhabitants) Region: Piedmont (4.424.000 inhabitants) City: Turin (2.284.000 inhabitants)
<b>People involved</b>
Give a short description of the person, household, family (or some other group, as members of the stakeholders of the project – people in risk). This must give an impression of the people involved, as 'subject' of this case.
Chantal is 23 years old, she comes from Congo and she is living in Italy since 10 years. She has a four years old child and she lives alone. She doesn't make any reference to her family of origin or to the child's father. Chantal has a degree in Congo but not recognized in Italy. She went to the high school and now she is studying intercultural communication at University of Turin. She believes that living in poverty, without any cultural incentive and without any possibility to change, is a sort of death. "Poverty is when you don't have any possibility, Poverty is a state of mind." She said. if you stay in a sad and pour environment you are more likely to fall into poverty, it is a circular mechanism. For that reason she wants to study for a degree that will allow her to have more job's opportunities to became independent and to give a better future to his son. Her main concern is about her child she wants to ensure him a high level of education and a better life than she has had.  She doesn't speak a proper English.
<b>Brief description of the case</b>
Give a description of the situation those people (or the individual) are in. With what are they dealing at the moment? What is happening and what has happened? How are they doing at the moment?
She lives in a apartment at Cottolengo (organization providing social housing services), with subsidized rent, she share spaces with other pour people. When she was in Congo she worked in a shop like salesperson and she loved relating with other people. Currently she works as servant in a cleaning company, for 20 hours per we, hearing 500 euro per month. She is aware about the fact that is difficult to change, to find a different job, because of the criosis and becouse actually the priority for her now is the child and his growth. She underlined how often being a single mother with a little son is cause of discrimination. During some job interview she has been refused due to the sad "a mother isn't fully available as it is linked to the health of the baby and to the difficulty to dealing unexpected situation". But she didn't lose the faith in the future and in the possibility to change her situation.  Fortunately she receives help by the voluntary association that holds baby while she works or studies. The voluntaries have grown the child and actually he considers them as his family, a sort of aunts. The voluntary organization also help her for rents and basic expenditures. She has no debt and even saving. Sometimes if she must do shopping for the child, asks for money borrow to the association, but only when she fails to sustain the cost,



using the money to pay the bills.

**Risks**

Give a (short) list of risks for those people (or the person) to become in poverty and social exclusion. What is/are he/she/they facing at the moment – and what could be in the power of the institutions to look at those risks? Or what are the problems he/she/they is/are struggling with (based on the interview that has been done)?

Main risks:

- lack of other jobs,
- lack of high level of study,
- skills, lack of sufficient resources,
- lack of a sense financial security,
- lack of stability,
- lack of prospects for improving their situation,
- the risk of not being able to support and raise her only child,
- Lack of family and a network of friends,

Probably she is hiding a part of her past, the risk could be an unexpected events.



## Case study – the Netherlands

<b>Country (region)</b>
<p>The Netherlands, 17 mln inhabitants.</p> <p>Town: almost 80.000 inhabitants</p>
<b>People involved</b>
<p>Give a short description of the person, household, family (or some other group, as members of the stakeholders of the project – people in risk). This must give an impression of the people involved, as 'subject' of this case.</p>
<p>It is about a woman of 38 years.</p> <p>She has three children, 16, 9 and 7 years old. The oldest is a girl, the others are boys.</p> <p>She was married till four years ago in community of property. Her husband has suddenly gone abroad, six years ago, without separating, and four years ago he deceased in an accident.</p> <p>She has a part-time job in health care, 2.5 days per week, to be combined with the housework.</p> <p>She lives in a small house. They can manage, in terms of household net saving. They receive rent allowance and other benefits because of the low income. For the children she gets 'the regular child benefit'.</p> <p>She has a friend that she wants to move in together. He works at a garage, on the basis of temporary contracts. He can just manage in terms of income and expenditure, but by living in the same home, there is money to save.</p> <p>Her mother lives alone, is partially disabled and has a small paid job. She can do well therefore, but saving money is difficult, so they can't really help her daughter when it comes to support by giving money.</p>
<b>Brief description of the case</b>
<p>Give a description of the situation those people (or the individual) are in. With what are they dealing at the moment? What is happening and what has happened? How are they doing at the moment?</p>
<p>After the death of her husband it was revealed that he had built up a large debt by speculations within companies. She is now called upon to repay those debts. She is also registered in the so-called 'National Register for Loans' (BKR), but remarkably there is no possibility for her to have a proper inspection of the BKR, to learn more about how this is all settled. On that basis, they can't close anymore loans. She is fighting for her rights, to know more about the registration, using experts to help her (which cost money), but it does not work. She is afraid that she must pay off everything and is not able to have a loan for years, like a mortgage for buying a house, if she could.</p> <p>Thus, it would be useful occasionally to take out a loan or an installment credit to buy something. When her washing machine breaks down, she has to use the neighbors' one, hoping that a friend can repair her own machine.</p> <p>The children are getting older and need more stuff for school. They may be knocking on the door of certain organizations for clothing, toys and other things, but there is no room in the</p>



budget for more that is needed. Her mother gives the children something from time to time, but then it comes to small issues.

Altogether it can be said that the situation factually still can be handled, but mentally it is not good. She wants to take care of the children, but the costs then are simply higher than the income. And having more paid work is not possible. She and her friend also are planning to move in together, but she understands that this has potential implications for a variety of benefits and allowances so that they may have together less to spend. But she can't figure this out yet...

### **Risks**

Give a (short) list of risks for those people (or the person) to become in poverty and social exclusion. What is/are he/she/they facing at the moment – and what could be in the power of the institutions to look at those risks? Or what are the problems he/she/they is/are struggling with (based on the interview that has been done)?

The risks she has to get into poverty in the short term, and to get real problems include:

- The cuts in the budgets for the health care sector, so that she can lose her job, and she has to live from benefits only
- The possibility that if they go together, some supplements and benefits will disappear or will be lower
- There is a chance that her mother will be 100% disapproved and that therefore she can't expect more support from her, even if she has to help her mother in that situation
- The washing machine and the oven are very old – among other things - so if they need to be replaced, there is no money for that. She can't borrow money given the registration in the national register for loans
- When her eldest child would like to study in one or two years, the cost will be quite high. They do not know where they should get the money from.

If there is no clarity on the loan and debts of her deceased ex-husband, there is a great chance that this is going to make a too great mental pressure on her. She thinks she can't handle this anymore for one year or so...



## Case study – Poland

<b>Country (region)</b>
Poland, the city of 100 thousand - 500 thousand residents
<b>People involved</b>
<p>Give a short description of the person, household, family (or some other group, as members of the stakeholders of the project – people in risk). This must give an impression of the people involved, as 'subject' of this case.</p> <p>Ms. Elwira is 38 years old, single mother of 10 year old son, she has a basic education (she completed only cook and computer course), she has been unemployed for about 10 years. She supports her family with the help of the Social Welfare Centre, the occasional casual work and help of her son's grandparents. She has two sisters, now lives with the younger one, who is suffering for atherosclerosis. As she admitted, in her family house they were always short of money, the mother was the only working person, while the father abused alcohol (alcoholic). In the end, the parents divorced. Unfortunately, five years ago, her mother became ill and died of cancer, at the same time, Elwira had to take care of her bedridden grandmother. As if that were not enough, her father, who really helped her during her mother's illness also got cancer. Therefore, Elwira felt obliged to help and support him, so she accompanies him on chemotherapy and medical appointments. Her father does not work, he is assisted by the Social Welfare Centre and the financial support of his disabled mother, with whom he lives. Her son's grandparents help as much as they can, and occasionally so does the child's father. Elwira is looking for a job as a kitchen assistant or the elderly carer. Her social and the material situation is deteriorating more and more.</p>
<b>Brief description of the case</b>
<p>Give a description of the situation those people (or the individual) are in. With what are they dealing at the moment? What is happening and what has happened? How are they doing at the moment?</p> <p>Ms. Elwira benefits from the help of the Municipal Social Welfare Centre on regular basis, by receiving temporary allowance and family allowance. As she admitted, she has a mortgage of 1651,50 € (7000 zł) and no savings. At the age of 17, she left home and worked as a carer of the elderly and the sick in Italy, but when she returned permanently to the country she did not find work. Currently she makes some money on the side by occasionally taking care of elderly people. At this point, she cannot afford to meet the basic needs of her family, such as food, cleaning, condo fees and utility bills. Elwira feels socially excluded, she has no stability and security. For her there are no prospects for the future. She even started to sell her most valuable things, limit her current needs, make debts or rely on the assistance of her relatives, friends and aid institutions, but it is still insufficient. In addition, she is constantly taking care of her sick father and sister. She is young, eager to work, but it is very hard for her to find a job that could be reconciled with the care of her son. The main source of income for Elwira is a social benefits and gifts, alimony, while wage labour is only an addition. Total net income for the previous month amounted to 107,58 € net (456 zł). Ms. Elwira misjudged the financial situation of her household, which as she admitted deteriorated significantly when compared with the previous year, and the reason for this is lack of work. Her fixed income is not sufficient to satisfy her current needs,</p>



she can not afford to relax, visit a specialist doctor, not to mention having a car.

**Risks**

Give a (short) list of risks for those people (or the person) to become in poverty and social exclusion. What is/are he/she/they facing at the moment – and what could be in the power of the institutions to look at those risks? Or what are the problems he/she/they is/are struggling with (based on the interview that has been done)?

Main risks: lack of job, lack of education, skills, work experience, lack of sufficient resources, lack of a sense financial security, disease and the threat of disease, lack of stability, lack of prospects for improving their situation, the risk of not being able to support and raise her only child. Elvira is struggling with numerous cases of illness and death in her closest family, as well as with extreme poverty. She feels that her life is getting out of control, and every morning she wonders where to get money to feed her family from. Her situation is a vicious circle from which there is no way out. The only thing that could change her dramatic situation, would be to get a job. She has no courage to start her own business, because she's afraid that she could not manage, what is more she does not have any money that she could invest.



## Case study – Romania

<b>Country (region)</b>
Romania, city of 100,000-500,000 inhabitants
<p><b>People involved</b></p> <p>Give a short description of the person, household, family (or some other group, as members of the stakeholders of the project – people in risk). This must give an impression of the people involved, as ‘subject’ of this case.</p> <p>Madelaine is 22 years old, she is single, and has no living relatives in the country that she knows of. She was born into a family of 5-6 children (she is not sure how many siblings she has) in a small urban area, and does not really recall / does not wish to speak about her parents. When she was six, her grandmother, who had brought her up until then, gave her away to social assistance because she could no longer take care of her. Madelaine was given into foster family care; a husband and wife with a grown-up child of their own took into their care and looked after Madelaine and 5 other children roughly her age. She went to elementary school in a larger urban area, and when she finished 8 years of school, she was put into vocational education, where she trained to become a seamstress. She did not like it, but it was alright. When she turned 18, a private foundation - with the mission to support youth who are no longer entitled to foster care and are basically homeless and on their own – offered to help. She was taken to Cluj, where the foundation found a job as a(n assistant) cleaner for Madelaine, and a two-room flat which she shares with three other young ladies of roughly her age. She helps the cleaners in a secondary school, and twice a week she goes to the county school inspectorate where she also does the same job. She was taken on and is paid from the school's own funds, as the school is a large one and the cleaners they can employ out of the public funds cannot cope with the job without help. She works 6 hours a day (not full time).</p> <p>As far as Madelaine knows, her brothers and sisters are all away from the country, but she is not aware of their precise location, and is not curious to find out. She gets in touch by phone from time to time with her foster parents, but they do not visit (each other).</p> <p>Madelaine is a quite sharp young lady. She is highly sociable, and takes life in her stride. She does not have clear plans for the future, but she would like one day to have her own place, and some privacy. She is not very sure what she likes doing, but when she gets close to a computer, she seems to be eager to learn how to use it; she demonstrates that she is capable of sustained effort as she has been observed learning to use the touchpad on a computer to do copy-paste of an online short story in English, which was recommended to her, and which she used google translate to render into Romanian so she could understand it. Her literacy skills are somewhat better than basic. She reads aloud with difficulty, at a relatively low rate; she has limited understanding of what she reads, but is willing to persist. She is willing to experiment with things, and happily accepts invitations to engage in social activities.</p>
<p><b>Brief description of the case</b></p> <p>Give a description of the situation those people (or the individual) are in. With what are they dealing at the moment? What is happening and what has happened? How are they doing at the moment?</p>



Madeline is basically self-sustained; she earns under 150 Eur a month, which the foundation pays to her. IN fact, the foundation hires her based on a contract with the school. She does not have any debts, nor savings. She lives extremely modestly from one paycheck to the next. What is worrying about her is that as her life looks right now, she has no prospects. She is extremely vulnerable and dependent on the three other persons to chip in so they can afford the rent. She is unlikely to be able to save money, and with her qualification (and lack of experience as a seamstress, and also lack of interest in it) she is not likely to find a job she is qualified for, and where she could earn somewhat more.

She has almost no possessions of her own (except her second hand clothes and small items); she feeds herself modestly, and welcomes any food she gets. A third of her small income is spent on the rent and utilities. The flat she lives in has a television set, but no computer. She does not have access to a computer and does not know how to learn to use a computer. She is not aware of learning opportunities that she could benefit from.

She is on the radar of the foundation that helped her find the flat and that hires her, in that they have an understanding whereby if she goes way from the city, she has to let them know where she goes (this is for protective reasons). In the holiday season – for Christmas and Easter – she gets a food package from the foundation. Also, there is a person / family who sometimes invites her over for a weekend to spend some time with them.

She enjoys working in the school very much because she meets smart and kind people there, and she likes their company.

### **Risks**

Give a (short) list of risks for those people (or the person) to become in poverty and social exclusion. What is/are he/she/they facing at the moment – and what could be in the power of the institutions to look at those risks? Or what are the problems he/she/they is/are struggling with (based on the interview that has been done)?

Main risks: lack of education, skills, work experience beyond the unskilled cleaning job, lack of resources, lack of a sense financial security, lack of prospects for improving her situation; lack of autonomy; highly vulnerable (she tells the story of a train ride, when she was assaulted by a drunkard, and was luckily rescued in the last minute by the conductor). For her situation to improve, she would need to further her education; the qualification she got is rather on paper; the schooling she can prove on paper has no real value in terms of competences. As she is, she could not possibly start her own business, because she does not have any money that she could invest, not the skills. She would need highly personalised educational support, which should be free (she could not afford to pay for it).





**Erasmus +**

## **TAP – Together Against Poverty** **TAP – Razem przeciw ubóstwu**

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**Mitra**

