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# **IZOBRAŽEVANJE RANLJIVIH CILJNIH SKUPIN ZA POTREBE TRGA DELA**

Education of vulnerable target groups for the needs of the  
labour market

A s t e n S c t

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## UVODNA BESEDA

Vprašanje pomena vseživljenjskega izobraževanja, ki se vpleta v posameznikovo življenje od njegovih začetkov pa do konca še nikoli ni bilo bolj aktualno. V družbi in času v katerem živimo je sedaj že znano dejstvo, da so edina stalnica spremembe. Hiter razvoj, spreminjanje geopolitičnih razmer, nepredvidljive gospodarske razmere ipd. nas silijo k prilagajanju razmeram v kolikor želimo biti participativen del družbe, ki se aktivno vključuje v družbena in druga dogajanja.

Glavni namen mednarodnega posveta je povezati predavatelje in teme prispevkov, ki skušajo osvetliti različne vidike vseživljenjskega izobraževanja v povezavi z zaposlovanjem ranljivih ciljnih skupin. S posvetom želimo predstaviti svoje vidike in izkušnje sodelavcev ter partnerjev iz drugih organizacij s področja Evropske unije, ki delujejo na področju izobraževalnega dela z ranljivimi ciljnimi skupinami za potrebe trga dela.

Izpostaviti želimo večplastnost izobraževalnega dela s posameznimi ranljivimi ciljnimi skupinami in prikazati kako različne organizacije iščejo rešitve in poti do najboljših rezultatov. Ravno to je razlog zakaj smo k sodelovanju povabili strokovnjake, ki prihajajo iz različnih organizacij in držav, kar nam daje širšo perspektivo in omogoča boljši vpogled v razmere in dogajanja na mednarodni ravni. S širokim naborom strokovnjakov in organizacij iz mednarodnega okolja želimo zagotoviti dobro sodelovanje na področju izobraževalnega dela z ranljivimi ciljnimi skupinami za potrebe trga dela tudi v prihodnje, soočati različna mnenja in izkušnje ter skupaj iskati najučinkovitejše rešitve.

Sabina Rovšek, urednica

## INTRODUCTORY WORD

The question of the importance of lifelong learning, which is embedded in an individual's life from its beginnings, has never been more relevant. The fact that there is only one constancy in the society and times we live in - which is the change itself, is already known. Rapid development, changing geopolitical conditions, unpredictable economic conditions, etc. are forcing us to quickly adapt to the situation if we want to be a participatory part of a society that is actively involved in social and other developments.

The main purpose of the international consultation is to bring together lecturers and topics that seek to highlight different aspects of lifelong learning in relation to the employment of vulnerable target groups. The consultation aims to present our perspectives and experiences of colleagues and partners from other organizations from European Union working on the field of education of vulnerable target groups for the needs of the labour market.

Our aim is to highlight the multi-layered nature of educational work with individual vulnerable groups and seeks to show how different organizations seek solutions and pathways to reach best results. That is why we have invited experts from different organizations and countries to participate on the consultation, which gives us a broader perspective and provides a better insight into the situation and developments at the international level. With a wide range of experts and organizations from the international environment, we want to ensure good cooperation in the field of educational work with vulnerable target groups for the needs of the labour market in the future, to confront different opinions and experiences, and to seek the most effective solutions together.

Sabina Rovšek, Editor



# MOTIVACIJSKI DEJAVNIKI ZA SPODBUJANJE VKLJUČEVANJA V IZOBRAŽEVANJE

## MOTIVATION FACTORS TO PROMOTE INTEGRATION IN EDUCATION

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### POVZETEK

Motiviranost odraslih za izobraževanje je področje, s katerim se ukvarjamo izobraževalci odraslih. Motivacija odraslih za izobraževanje je namreč popolnoma drugačna od motivacije učencev za izobraževanje. Odrasli so izkušeni in na podlagi svojih pridobljenih izkušenj drugače sprejemajo učno snov kot otroci. Odrasli morajo biti aktivno vključeni v učni proces, dovoliti je potrebno, da njihovo znanje upoštevamo in ga vključimo v naš proces poučevanja. Tako kot otroci, so tudi odrasli različno motivirani za izobraževanje in se pri tem srečujejo z različnimi ovirami. Statistični podatki za leto 2016 za Slovenijo kažejo, da se vključevanje odraslih v izobraževanje s starostjo zmanjšuje (STAT, 2016). V članku je predstavljena motivacija odraslih za izobraževanje ter raziskava motivacijskih dejavnikov za izobraževanje.

Ključne besede: izobraževanje, izobraževanje odraslih, motivacija, dejavniki, ovire

### SUMMARY

Adult motivation for education is an area of concern for adult educators. The motivation of adults for education is completely different from the motivation of pupils for education. Adults are experienced and, on the basis of their experience, adopt a different teaching material than children. Adults need to be actively involved in the learning process, allowing their knowledge to be taken into account and included in our teaching process. Like children, adults are differently motivated to educate and face many obstacles. Statistics for 2016 for Slovenia show that adult participation in education is decreasing with age (STAT, 2016). The article presents adults' motivation for education and the study of motivational factors for education.

Keywords: education, adult education, motivation, factors, barriers

## 1 UVOD

Ljudje so za različne dejavnosti, s katerimi se ukvarjajo ali srečujejo v svojem življenju, različno motivirani. Srečujejo se z različnimi izzivi, tako doma, kot tudi v svojem delovnem okolju. Zaradi hitrega napredka tehnologije so se primorani ves čas dodatno izobraževati in izpopolnjevati (Dernovšek, 2009). Nekateri so motivirani za izobraževanje, saj se zavedajo, da lahko le tako ostanejo konkurenčni na trgu dela, medtem ko se nekateri srečujejo z različnimi ovirami pri izobraževanju.

Stopnja udeležbe odraslih v izobraževanju in usposabljanju je ostala skoraj enaka v zadnjih petih letih. V času 2013/2015 je bila 10,7 %, medtem ko je bila v letu 2017 10,9 %. Glede na te rezultate je malo verjetno, da se bo stopnja udeležbe v izobraževanju in usposabljanju do leta 2020 dvignila na 15 %. V letu 2017 je v izobraževanju sodelovalo 11,6 % zaposlenih, medtem ko se je izobraževalo le 10 % brezposelnih odraslih. Ti podatki kažejo, da se ravno tisti, ki bi imeli največjo korist od učenja novih veščin, ne učijo (European Union, 2018). Kako torej motivirati odrasle za vključitev v izobraževanje ali izpopolnjevanje za lažji vstop na trg dela?

## 2 IZOBRAŽEVANJE ODRASLIH

O izobraževanju odraslih govorimo, ko oseba ni vključena v redni izobraževalni sistem in nadaljuje s formalnim ali neformalnim izobraževanjem. Izobraževanje odraslih tako vključuje vse od osnovne pismenosti, pridobitve javnoveljavne izobrazbe, kot tudi pridobivanje znanj za povečanje njihovih kompetenc. Zakon o izobraževanju odraslih (2018) v 4. točki drugega člena navaja: "Odrasli so osebe, ki so izpolnile osnovnošolsko obveznost in želijo pridobiti, posodobiti, razširiti in poglobiti svoje znanje.[...]"

Z vidika psihologije je izobraževanje »širše pojmovanje učenja odraslih, naj gre za formalno ali neformalno pridobivanje znanj in izkušenj. Izobraževanje odraslih označuje celoto organiziranih izobraževalnih procesov katerekoli vsebine, stopnje ali uporabljenih metod.« (Žagar, 2004, 6)

Malcom Knowles je znan kot oče izobraževanja odraslih. Leta 1973 je zagovarjal koncept andragogike, umetnosti in znanosti o pomoči odraslim pri učenju. Ta koncept je bil zasnovan na naslednjih šestih predpostavkah o značilnostih odraslih udeležencev izobraževanja (Motivational Theories, b.d.):

- "ko človek dozori, se njegov samo-koncept premakne od odvisnega do samo-usmerjenega,
- odrasla oseba pridobi izkušnje, kar postane velik in pomemben vir za učenje,

- pripravljenost odraslega za učenje je tesno povezana z razvojnimi nalogami njegove družbene vloge,
- potreba odraslega po neposredni uporabi znanja se povečuje,
- najmočnejši motivatorji za odrasle so notranji in ne zunanji,
- odrasli morajo vedeti, zakaj se morajo nekaj naučiti“.

Izobraževanje odraslih ne skrbi za pripravo ljudi na življenje, temveč za to, da bi ljudem pomagali uspešneje živeti. Torej, če je prevladujoča funkcija podjetja izobraževanje odraslih, mora le to odraslim pomagati pri povečanju kompetenc in pri premagovanju prehoda (tranzicije) v njihovih socialnih vlogah (delavec, starš, upokojenec itd.), pomagati jim mora pri izpopolnjevanju v njihovem zasebnem življenju ter pri reševanju njihovih osebnih težav in težav v okolici (Darkenwald in Merriam 1982, v Smith, b.d.).

»Pomembno je poznavanje dejavnikov, ki odrasle spodbudijo k izobraževanju, saj se ti v procesu izobraževanja srečajo z več ovirami, ki pa lahko slabo vplivajo na njihovo motivacijo za izobraževanje.

Pri odraslih poznamo dve skupini vidikov motivacije za izobraževanje:

- notranje vidike (potrebe, pričakovanja, prepričanja, vrednote) in
- zunanje vidike (starost, spol, dosežena izobrazba).« (Rovšek, 2015, 10)

Vsi vidiki imajo velik vpliv na odločitev odraslih za izobraževanje. Pomembno vlogo pri odločanju odraslih za izobraževanje ima tudi samopodoba posameznika. Odrasli z nizko samozavestjo, tako po teoretičnih ocenah kot tudi po praktičnih rezultatih izobraževanja, prej opustijo izobraževanje odraslih kot zelo samozavestni posamezniki (Radovan, 2011 v Javrh in Ličen, 2011).

Posamezniki se morajo zaradi sprememb na trgu dela in razvoja tehnologije nenehno izobraževati. »Izobraževanje pa mora biti omenjenim spremembam prilagojeno, kajti s takšnim izobraževanjem si lahko posameznik zagotovi zahtevano raven strokovne usposobljenosti, ki jo delovno mesto od njega zahteva.« (Jakara in Jelenc, 2002, 45).

### 3 MOTIVACIJA PRI IZOBRAŽEVANJU

#### 3.1 MOTIVACIJA IN DEJAVNIKI MOTIVACIJE

Motivacija predstavlja potrebe in želje posameznika. Je proces, ki spodbuja ljudi k doseganju zelenih ciljev (Strniša, b.d.).

»Sama beseda motivacija predstavlja splošen pojem, s katerim označujemo vse tiste psihološke činitelje, ki vodijo obnašanje ljudi.« (Zvonarevič, 1968, 76)

Motiviranost odraslih se razlikuje od motiviranosti otrok za učenje. Motivacijo za učenje odraslih lahko razdelimo na tri glavna področja: delovno, osebno in družbeno (Možina, 2003).

»Motivacija se pojavlja v obliki potreb, gonov, nagibov, nagnjenj, želja, teženj, interesov, hotenj, kar običajno vse skupaj imenujemo motivi ali nagibi. Delovanje raznih nagibov ali motivov povzroči v človeku določeno stanje – motivacijo – na osnovi katere se nagiba ali odvrta od določenih predmetov, ki predstavljajo vsebino motivov.« (Krajnc, 1982, 21)

Izobraževalci smo tisti, ki nas področje motivacije za učenje neposredno zanima, saj se vsakodnevno srečujemo z izzivi s tega področja. Izobraževalni proces je uspešen le, če je motiviranost tako udeležencev kot tudi izobraževalcev ustrezna.

»Danes pravimo, da se moramo izobraževati in se boriti za pridobivanje novega znanja vse življenje. Permanentno izobraževanje je kot osnovni koncept vzgoje in izobraževanja prevladalo tudi pri nas in je med drugim dalo osnovo tudi za reformo vzgoje in izobraževanja. Torej se moramo ljudje izobraževati tudi pozneje, ko izbiramo sami, ko izobraževanje ni več predpisano in strogo obvezno. Za tako izobraževanje mora biti podlaga poleg povprečnih sposobnosti še vsaj povprečna motivacija, ker se sicer ne bi s pridobivanjem svojega znanja nikamor premaknili.« (Krajnc, 1982, 12)

Motivacija za učenje je bistvena za uspešen zaključek izobraževanja. Je primarni dejavnik, ki vpliva na našo storilnost. V izobraževanju odraslih se srečujemo s skupino udeležencev, ki imajo različne potrebe in stopnjo motivacije. Udeleženci izobraževanja odraslih imajo namreč različne življenjske izkušnje, kar ustvarja raznolikost, ki pa je zelo pomembna pri učenju.

Motivacija za učenje je po besedah Frithove (2019) sestavljena iz: radovednosti, samoučinkovitosti, odnosa, potreb, kompetenc oziroma usposobljenosti posameznika, zunanjih motivatorjev.

»Cyril O. Houle je avtor knjige *The Inquiring Mind*, ki predstavlja prvi poglobljen pogled na izobraževanje odraslih in njihovo motivacijo pri učenju. Pri svojem preučevanju se je osredotočil na posameznike, ki so se udeleževali organiziranih oblik izobraževanja za odrasle. V to skupino spadajo posamezniki, ki so presegli starost 24 let in se ne izobražujejo več v okvirih formalnih izobraževalnih ustanov. Njihova motivacija, angažiranost in pripravljenost, da si pridobijo nova znanja, temelji na zahtevi po neposredni uporabi znanj za naloge, ki jih posameznik opravlja v okviru svojih družbenih vlog ter samsmerjeni posamezniki, ki se učijo iz izkušenj.« (Rovšek, 2015 po *Motivational Theories*, b.d.)

Dejavnike za učno motivacijo je Houle (v Motivational Theories, b.d.) razdelil v tri skupine, in sicer glede na dejavnik, ki je prevladal pri odločitvi za izobraževanje: ciljno orientirana, orientirana k dejavnosti ter orientirana k učenju.

Avtorji navajajo različne motivacijske dejavnike za izobraževanje. Med te dejavnike spadajo sodelovanje, zvišanje plač, tekmovanje, pohvale, interes za določeno učno snov, učni uspeh itd.

Hippel in Tippelt (2010 v Javrh in Ličen, 2011) ločita dejavnike, ki vplivajo na izobraževanje odraslih na mikro raven, mezo raven in makro raven. Na mikro ravni na udeležence vplivajo subjektivni in sociodemografski dejavniki, medtem ko so strukturni pogoji tisti, ki jih navajate kot dejavnike, ki vplivajo na mezo ravni. Samo sistemsko ureditev sta uvrstila kot dejavnik, ki vpliva na udeležbo v izobraževanju odraslih na makro ravni.

## 1.2 MOTIVACIJA ZA IZOBRAŽEVANJE

Na človeka delujejo sile, ki usmerjajo njegovo vedenje. Te sile z eno besedo poimenujemo 'motivacija'. Beseda izhaja iz latinske besede *movere*, ki pomeni premikati se. Knowles o poučevanju odraslih pravi, da proces učenja ni le pasivno prejemanje informacij, ampak je tudi aktiven miselni proces, ki naj bi razvijal vedoželjnost. Sodobne teorije izobraževanja odraslih ugotavljajo, da je v procesu izobraževanja odraslih najpomembnejše t. i. skrito znanje, ki ga predstavljata tisto znanje in izkušnje, ki so ga udeleženci pridobili v različnih življenjskih situacijah (Radovan, 2001).

Obstajata dve temeljni funkciji motivacije. Ena je spodbujanje in druga je usmerjanje. Spodbujanje nam daje vzgon (elan). Del funkcije vzbujanja določenega vedenja so čustva, ki predstavljajo energijo, potrebno za doseganje zastavljenega cilja. Courtney (v Radovan, 2001) je motivacijske teorije pri izobraževanju odraslih razdelil na:

- Teorije motivacijske orientacije  
Razumemo jih kot najbolj razvite pristope pri motivaciji odraslih za izobraževanje. Izhajajo iz Houlove teorije, ki jo je nadgrajeval R. Boshier.
- Teorije življenjskega cikla  
Teorije predvidevajo, da se v določenih razvojnih stopnjah v človekovem življenju pojavijo določene potrebe, ki jih nato posameznik skuša zadovoljiti.
- Teorije odločanja  
Teorije analizirajo posamezne psihološke in socialne pogoje, ki vplivajo na udeležbo v izobraževanju.

Teorije motivacije izobraževanja odraslih so si enotne v tem, da odraslim udeležencem izobraževanja ne odgovarjajo tradicionalne metode poučevanja. Raziskovalci so ugotovili, da ni dovolj, da teorije o izobraževanju otrok in mladostnikov prilagodimo odraslim. McClusky pravi, da je poglobljena značilnost, ki jo moramo upoštevati pri izobraževanju odraslih, »sposobnost odraslega človeka soočanja z lastnimi obremenitvami« ter njegova sposobnost premagovanja teh ovir (Caruso, 2011).

Motivacija je večplasten in kompleksen pojem. Vzroke zanjo je težko razbrati iz posameznikovih dejanj. Pogosto se oseba tudi sama ne zaveda, kaj je tista osnovna gibalna sila, ki napaja in žene njeno motivacijo.

Raziskave o motivaciji za izobraževanje temeljijo na psiholoških raziskavah s področja socialne, osebne in pedagoške psihologije, iz katerih so se v nadaljevanju razvile različne motivacijske teorije, ki smo jih obravnavali predhodno.

Motivacija odraslih za izobraževanje je področje, o katerem je že veliko napisanega, a je kljub temu tematika, ki je tako za učitelje kot za strokovne delavce izrednega pomena. Kateri dejavnik odrasle motivira za izobraževanje, kateri izmed njih deluje na odrasle kot najboljši motivator? Na Izobraževalnem centru Geoss, d. o. o. se zaposleni vsakodnevno srečujejo z različnimi motivatorji, ki jih navajajo udeleženci izobraževanja. Glede na izkušnje so na srednješolskem področju največji motivatorji bolj ekonomskega vidika, medtem ko v višješolskih programih vse več udeležencev pri samem vpisu kot motivacijo navaja osebnosti razvoj oziroma osebno rast.

Maretič Požarnikova (2000) pravi, da je učna motivacija »skupen pojem za vse vrste motivacij v učni situaciji. Obsega vse, kar daje (od zunaj ali znotraj) pobude za učenje, ga usmerja, mu določa intenzivnost in kakovost.«

Po besedah Wlodkowskega (2008) odgovornost predstavlja temeljno motivacijo odraslih. Pomembno je, da se učijo stvari, ki se skladajo z njihovimi interesi, se jim zdijo pomembne in so neposredno povezane z njihovimi vrednotami. Za odrasle predstavlja odgovornost veliko motivacijo, ker se povezuje s kompetencami in družbeno odgovornostjo. Čeprav poenotena in celovita teorija učenja odraslih ne obstaja, je ena izmed najbolj razširjenih in sprejetih predpostavk, da so odrasli zelo pragmatični učenci. Odrasli udeleženci izobraževanja se odločajo za poklicno (in praktično) izobraževanje bolj kot druge skupine, saj jim tovrstno izobraževanje nudi možnost, da bodo delo lahko opravljali bolje ali pa da se bodo izobrazili za opravljanje nekega dela. Usmerjeni so k nadgradnji znanja v zvezi z delom in spretnostmi.

Odrasli imajo torej močno potrebo, da usvojeno znanje prenesejo in so pri tem kompetentni ter samostojni. Večjo motivacijo jim predstavlja uporabnost znanja, ki se jim posreduje kot njegova intelektualna vrednost. Druga značilnost, ki razlikuje motivacijo odraslih pri učenju od drugih skupin, pa je, da jih motivirajo njihove dosedanje izkušnje in učenje.

Značilnosti, ki jih pripisujemo motivaciji pri odraslih udeležencih izobraževanja, so (Wlodkowski, 2008):

- končno merilo pri ohranjanju njihovega zanimanja je uporabnost in ustreznost znanja,
- so bolj kritični in bolj samozavestni pri vrednotenju učne vsebine,
- zavračajo učenje, ki ne prispeva k uporabnosti in ne vodi k njihovim ciljem,
- zahtevajo spoštovanje s strani predavateljev,
- želijo v praksi aktivno preizkusiti, kar se učijo,
- tekom učenja želijo neposredno uporabljati svoje izkušnje in predhodno učenje,
- novo znanje želijo vključiti v svoje življenjske vloge, ki jih imajo kot starši, delavci itd.

Raziskave, študije in teorije, ki se ukvarjajo bodisi z družboslovjem bodisi z nevroznanostjo kažejo, da obstajajo vsaj štiri motivacijske razmere, ki lahko bistveno izboljšajo motivacijo odraslih za učenje. Te so (Wlodkowski, 2008):

- vključevanje - ustvarjanje učnega vzdušja, v katerem se udeleženci in predavatelji počutijo spoštovane in medsebojno povezane,
- odnos - ustvarjanje ugodnega razpoloženja pri učni izkušnji,
- pomen - ustvarjanje zahtevne in privlačne učne izkušnje, ki vključujejo
- udeležencev pogled na svet in njegove vrednote
- usposobljenost - ustvarjanje razumevajočega okolja, ki ceni, da so
- udeleženci pridobili znanje, ki ga bodo lahko uporabili v vsakdanjem življenju.

Za odrasle je značilno, da se za izobraževanje odločijo iz notranjih potreb. Žene jih želja po učenju, kar posamezniku daje občutek izpolnjenosti in zadovoljstva. Učenje, ki je pogojeno z zunanjo motivacijo, pa navadno izhaja iz materialnih razlogov, napredovanja, ugleda ipd.

Krajnčeva pravi, da se odrasli odlikujejo z višjo motiviranostjo za učenje kot otroci in mladina iz rednih šol. »Zato tudi učitelji, ki so poučevali ene in druge navadno izjavljajo, da je veliko lažje in prijetneje delati z odraslimi, ker so zainteresirani za svoje izobraževanje. Ti imajo bolj živ interes za učno snov, hitro jo povezujejo z raznimi primeri iz prakse, zaradi njihove nadpovprečne motiviranosti pa je pri njih tudi lažje uvajati aktivne metode izobraževanja. Ponovno ugotavljamo, da je motivacija tudi metodični problem.« (Kranjc, 1982, 162)

To potrjujejo tudi novejšje raziskave. Andragoški center ugotavlja, da so pri izbiri izobraževalnih vsebin odrasli bolj kritični od mladine. Njihovi motivi in izobraževalni cilji so jasni, lahko so praktične narave in ni nujno, da so dolgoročni. Izobraževanje nima primarne vloge, temveč se prepleta z delovnimi, družinskimi in družbenimi obveznostmi. [...] zaradi številnih naštetih obveznosti so odrasli pri izobraževanju tudi zelo ekonomični, izobraževalne cilje želijo doseči v čim krajšem času, zato pogosto dajejo prednost krajšim oblikam izobraževanja.« (Jakara in Jelenc, 2002, 45–46)

Visoko stopnjo motivacije pri izobraževanju odraslih lahko vrednotimo na dva načina. Pri višji stopnji Raymond J. Wlodkowski ugotavlja, da jo sestavljajo uspeh, hotenje in vrednost. Pri najvišji stopnji pa najdemo poleg uspeha, hotenja in vrednosti še užitek. Če poenostavimo, na tej ravni odrasli udeleženci izobraževanja doživljajo učenje kot prijetno in resnično spodbudno (Wlodkowski, 2008).

## **4 RAZISKAVA O MOTIVACIJSKIH DEJAVNIKIH UDELEŽENCEV ZA SPODBUJANJE IZOBRAŽEVANJA**

### **4.1 NAMEN, METODOLOGIJA IN POTEK RAZISKAVE**

V izobraževalni instituciji Izobraževalni center Geoss d.o.o. smo želeli z raziskavo ugotoviti, kateri dejavniki spodbujajo udeležence srednješolskih izobraževalnih programov za vključitev v izobraževalne programe.

Uporabili smo kvantitativno metodo raziskovanja. Meseca maja 2015 smo med 70 udeležencev srednješolskih programov izobraževanja razdelili anketni vprašalnik. Prejeli smo 63 izpolnjenih anketnih vprašalnikov, katerih podatke smo uporabili v nadaljnji analizi. Za lažjo interpretacijo rezultatov smo sešteli trditve "strinjam se" in "popolnoma se strinjam" za anketirance vseh programov.

### **4.2 REZULTATI RAZISKAVE**

V anketi je sodelovalo 38,1 % žensk in 61,9 % moških. V anketi so imeli udeleženci navedenih 10 različnih motivacijskih dejavnikov za izobraževanje. 98,7 % anketiranih se je za izobraževanje odločilo zaradi želje, veselja do izobraževanja, le 12,2 % pa je za motivacijo navedlo povečanje osebnega dohodka. Vsi anketiranci so se za izobraževanje odločili zaradi pridobivanja novega znanja, medtem ko je 81 % anketirancev navedlo, da je pridobitev višje stopnje izobrazbe tisto, kar jih je motiviralo za izobraževanje.



Tabela 1: Kaj vas spodbuja k izobraževanju

Kaj vas spodbuja k izobraževanju? (%)	DELEŽ – VSI PROGRAMI				
	sploh se ne strinjam	ne strinjam se	niti niti	strinja m se	popolnom a se strinjam
Pridobil/-a bom dodatno znanje.	0,00	0,00	0,00	34,45	65,55
Pridobil/-a bom višjo stopnjo izobrazbe.	0,00	3,95	15,08	65,38	15,60
Povečal se bo moj osebni dohodek.	1,55	0,00	86,20	10,05	2,18
Lažje bom dobil/-a novo zaposlitev.	0,00	0,00	49,55	45,15	5,30
Organizirana oblika predavanj za vse predmete.	0,00	1,08	5,75	85,70	7,43
Izpitni roki vsaka dva meseca.	0,00	3,73	22,35	36,75	37,15
Ugodni plačilni pogoji za plačilo šolnine.	0,00	4,18	15,38	34,63	45,80
Želja, veselje do izobraževanja	0,00	0,00	1,33	44,43	54,28
Zahteva delodajalca.	10,80	68,60	19,03	1,55	0,00
Izpolnjevanje osebnega izobraževalnega načrta z organizatorjem izobraževanja odraslih.	2,88	0,00	21,63	41,90	33,63

Vir: Rovšek, 2015

Rezultati kažejo, da je največ anketiranih udeležencev srednješolskih programov k dodatnemu izobraževanju spodbujala pridobitev dodatnih znanj in osebna želja po dodatnem znanju in veselje do izobraževanja, sledile pa so organizacijske lastnosti izobraževalnega centra.

## 5 ZAKLJUČEK

Motivacija za izobraževanje je zelo pomemben dejavnik, ki vpliva na samo vključitev odraslih v izobraževalne programe, prav tako pa je bistvena za sam zaključek izobraževanja. Pri izobraževanju se odrasli srečujejo tudi z ovirami, ki lahko negativno vplivajo na uspešnost izobraževanja. Motivacijski dejavniki odraslih za izobraževanje se namreč razlikujejo od motivacijskih dejavnikov otrok. Pogosto je, da se odrasli, kljub notranji motivaciji za izobraževanje, srečujejo predvsem s finančnimi ovirami, ki jim onemogočajo vključevanje v izobraževanje.

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# ACQUIRING COMPETENCES THROUGH HISTORY, ART AND CULTURE

PRIDOBIVANJE KOMPETENC SKOZI ZGODOVINO, UMETNOST IN KULTURO

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## SUMMARY

"REHAC – Re-inventing Europeans through History, Art and Cultural Learning", is an Erasmus+ project, coordinated by the Euroacademy Association from Athens, Greece, with the objective to develop new and effective ways of enhancing the skills of educators who train and support refugees, as well as enhancing the basic skills and language competencies of the refugees themselves through the use of History, Art and Culture. When starting with the implementation of the project in late 2016 the need of trainers and adult learning providers was meeting up with increasing challenges due to multi-cultural diversity of the participants in different educational programs for adults. Managing such learning requires new skills and increased awareness of the challenges. The aim of the project was to assist educators review and build on their teaching skills, using innovative methodologies based on experiential learning. The developed REHAC Methodology puts the learner in the centre of the learning process and develops new language learning and job seeking skills through the cultural expressions of the host country with the help of learners own cultural heritage and his own experiences. 21 educators was trained in the special REHAC Methodology practicing different activities which emerged also in the Handbook which was developed as one of the projects results. 69 refugees coming mostly from Syria, Afghanistan, Iran, Eritrea, Somalia, Sudan, Burundi and Nigeria took part in Pilot workshops which took place in all the partner countries: Greece, Slovenia, Norway, Sweden and Italy. The results achieved shown social and educational value of European cultural heritage, its contribution to acquiring skills to low-skilled or low-qualified adults from different cultural backgrounds. The use of history, art and culture can overcome barriers to learning and to aid integration into new communities. History, art and culture can be used to introduce people with limited language skills and job seeking skills to new ways of communicating resulting in learning taking place and the feeling of isolation in a new environment being reduced.

Key Words: Refugees, Cultural Expressions, Educators, Language Learning, Job seeking Skills

## 1 INTRODUCTION

Due to Slovenia's position in the migration sensitive area, in the crossroad of the Balkan and central Europe, it is attractive especially as a transit country. Refugee crises in 2015 and 2016 affected Slovenia as well and we were faced with an increased number of migrants who were forced to stay in Slovenia as a consequence of European directives. Due to the large number of refugees who have reached Europe in recent years, teachers and adult education providers are facing increasing challenges as a result of diverse, multicultural learners at all levels of education. Managing such diverse learning groups requires new skills and greater awareness of the challenges that learners and participants of the various educational programs face.

The goal of Re-Inventing Europeans through History, Art and Cultural Learning (REHAC Learning) is to research, design and deliver new and effective teaching methodologies, materials and tools to enhance the skills of educators and other staff who train and support refugees by harnessing learning opportunities that they are offered by history, art and culture. With development of the new teaching methods, the project aimed to improve the skills, key competences and linguistic competences of refugees at different levels of education, especially for those forced to embark on a new career. Learning opportunities focused on adults who can over time help transfer their learning outcomes to their communities and help people of all ages recover from their experiences and grow in their new environment. Activities developed within the project also include residents of the host countries, as inclusion is perceived as a two-way learning process.

The project is implemented by partners who are either already working with or will be working with refugees and their educators. It is coordinated by Euracademy / Greece, with partners in Greece (Greek forum for refugee), Italy (Provincia di Livorno and Provincia di Livorno Sviluppo), Slovenia (Education Centre Geoss), Norway (University college of Southeast Norway) and Sweden (The Nordic Heritage Learning and Creativity Center, Ostersund and Stiftelsen Jamtli, Ostersund, Sweden). Their backgrounds cover a wide range of expertise, ranging from adult education centres, museums and heritage institutions to universities focusing on Pedagogic and Andragogic education with an established activity in lifelong learning, both formal and informal education.

## 2 ANALYSIS OF THE ACTUAL NEEDS

This chapter presents the results of the research that was conducted as a part of the project activities, which included a survey of stakeholders (i.e. refugee teachers and mentors) and target groups (i.e. qualitative interviews with up to 15 refugees) in different partner countries. The Stakeholder

Survey was conducted between late January and early July 2017 and the Survey with Refugees was conducted between April and August 2017. The purpose of the survey and interviews was to gain more information on perceptions and experiences of using history, art and culture in lifelong learning and identify the learning needs of both groups.

## 2.1 NEEDS OF THE EDUCATORS AND OTHER STAKEHOLDERS

The survey involved 128 stakeholder organizations: 31 from Italy, 31 from Sweden, 30 from Slovenia, 19 from Greece and 17 from Norway.

In general, most of these people work in education field, followed by public administration, other organizations (mostly NGOs), culture and health. A closer look at the division of interest groups 'work by country reflects the network of partners and their main co-workers' groups, as well as the refugee situation in their countries and their geographical position in Europe. In Greece, a large number of people chose the open "alternative" category and explained that they worked in NGOs. This large number of workers in non-governmental organizations could reflect the need for basic care for refugees arriving in Europe via the Mediterranean Sea and reaching southern European countries first. The situation was similar in Italy, where many stakeholder representatives said they worked in public administration and non-governmental organizations or as volunteers. In Slovenia, the majority of survey participants work in learning organizations. The same applies to Sweden and Norway. These results reflect the network of partners and who they asked to participate in the research, as well as the situation in the countries of Central and Northern Europe, where the basic needs of newly arrived refugees are already taken care of and the next steps need to be taken in terms of support and integration.

In general, the largest refugee group with stakeholder representatives was already registered and established, but still had problems with the culture and language of the new country. The differences, however, became visible with a closer look at the findings of the different partner countries. The Greek interest groups have worked extensively with persons who are in the process of seeking asylum or who belong to all different categories of refugees and have not yet been registered and established. Italian interest groups also worked mainly with asylum seekers or all categories of refugees. The picture was slightly different for Slovenian interest group representatives, who either did not work with any or several refugee groups, and elsewhere with registered and more or less settled people. Swedish interest groups also work mainly with registered and more established persons. This also applies to Norwegian interest groups. These differences again reflect the different needs of stakeholder organizations in countries where many refugees first come after traveling to Europe and in countries in the north where basic refugee needs are already catered for.

The following question addressed the primary role of a person in their organization. Most respondents are moderators – a category that included teachers. The second largest group is made up of managers, followed by those who filled several roles at the same time.

When asked what role they work with refugees, 2/3 of the stakeholders from the stakeholder organizations responded that they were professionals, followed by volunteers and persons working as professionals and volunteers. The next question asked whether the respondents had experience in using cultural expressions in their work with refugees. Cultural expressions were defined as e.g. cultural heritage, art, music, literature, theatre, dance and crafts / handicrafts. Most respondents (90 people) already had experience in using cultural expressions while 38 people did not.

Those who had no experience of using cultural expressions were asked why this was the case. It turned out that the problem was not so much in the lack of interest or opinion that cultural expressions were irrelevant, but rather in the lack of resources, both knowledge of how to use them, and lack of time, money and support.

When asked what other reasons prevented them from working with refugees also confirmed that there is no lack of general interest in the use of cultural expressions, but that circumstances and jobs sometimes do not allow or encourage their use.

In general, a positive attitude towards the use of cultural expressions was also confirmed in the answers to the following question, in which representatives of stakeholders who had not yet used cultural expressions were asked if they would be interested in the future. The vast majority (31 people) said yes, and only 7 answered no. Respondents who responded that they were not interested in using cultural expressions as a basis for the training / support methodology explained that their work situation, e.g. in administrative units, does not allow or encourage the use of cultural expressions.

## 2.2 NEEDS OF THE LEARNERS

Most of the refugees interviewed in the target group came from Middle Eastern countries or from African countries such as Syria, Afghanistan, Iran, Eritrea, Somalia, Sudan, Burundi and Nigeria.

The target group showed that it is very important to take into account the great diversity of refugees in their ethnic, religious, cultural and social backgrounds and their very different life situations. Men in refugee camps may encounter needs that differ from those of families or women with children. In addition, it can be assumed that each person has their own definitions of learning and cultural expression.

During interviews in different partner countries, emphasis was placed on cultural expressions, which can be described as very inclusive for different groups of persons with different ethnic backgrounds and educational backgrounds; these are cultural expressions such as traditional food, listening or performing music and dancing, but also sports and games. Particularly for newcomers who are traumatized and unaware of how their lives will be discharged in the coming years, cultural expressions can reduce the psychological stress that is particularly high in refugee camps. Many of the activities that the refugees found useful were related to learning a language, such as watching and listening to a new language in various media, with the aim of establishing contacts in a new country and finding a job once. Another important point was limited access to schools and learning, making alternative learning offerings even more important.

Interviews also revealed different expectations regarding teaching methods and environments. In particular, persons familiar with traditional, teacher-centred methods did not readily express their wishes. However, one of the groups with advanced language skills wanted a long-term course that combines language, art and culture. Many refugees have also had extensive experience in various cultural expressions, such as crafts, instrument playing, photography and painting or traditional sports, and have expressed a willingness to serve as multipliers in refugee communities.

### **2.3 HOW TO APPLY THE LEARNER - CENTERED LEARNING EXPERIENCE**

Learner-centred learning, includes teaching methods that direct teaching from teacher to learner. In its original use, learner-centred learning aims to develop autonomy and independence of learners by directing the responsibility for learning on learner itself. This focused learning focuses on skills and practices that enable lifelong learning and independent problem solving. Learning-based theory and practice are both based on a constructivist learning theory that emphasizes the key role of learners in creating links between newly acquired information and previous experiences. At the end they also lead the way towards the assess to their own learning. The process is of course enable through the teacher who leads the learning process. The active role is in the hands of the learners, not the teachers. Teacher is becoming mentor who provides and leads the process. The main responsibility is taken from the teacher and it's in the hands of the learner – which, as a consequence, requests active and responsible learners.

Learner – cantered method is suitable for construction of REHAC Learning methodology because it's method that allows and recognise individual differences in learners. It enabled us to build our method taking into account all individual differences in learners to build something new. It considers their experiences, interests, learning styles, abilities – putting the teacher in the middle of the learning process as a providers of learning for each individual.

If the learner is able to measure the progress in the learning process that will stimulate it to engage more<sup>1</sup>. The teacher will guide the learners through the content with the aim to reinterpretation of it, to experience it and to connect it with their own previous personal experience and mind set.

The characteristic of this method is that it claims innovative methods, to involve learners into the learning experience, to encourage them in communication with others and make every individual active participant in learning process where they are able to think critically, solve different types of problems, reflect on their own experiences and create new ones.

There are 4 principles of a Definition of Learner-centred learning (Space, Place, Voice, Choice) that creates a "learner-centred" classroom that gives students choice in content, voice and space for human necessity for creative expressions:

- The criteria we have to take in consider when it comes to Space is that it has to offer creative, dynamic, mobile, emotionally safe and cognitively agitating Learning Environment.
- The Place has to honour also their own History (to combine it with ours), stir their enthusiasm & curiosity, reflect their needs, make them to believe they can have an impact on learning process.
- The Voice when it comes to creating the tools for assessment and valuation of the knowledge, the space to express themselves who they really are, to encourage the classroom conversations and the enrolment into the local and national community and to promote global events among them. The principle of Choice should give them ability to choose the content and
- priorities when it comes to learning, the ability to choose the media forms for presentations and what content to distribute, the pace and sequence of the Learning process.

Student-centeredness uses an actual person as an audience, and designs learning experiences backwards from that point.

The Learner- centered model that we are going to use in REHAC Methodology demands adjustments to the perspectives towards the strategies of teaching.

The REHAC Learning packages and REHAC Methodology is following to all 4 principles of a Definition of Learner - centred learning (Space, Place, Voice, Choice). The trained mentors in C1 learned through LEARNER discovery and lead the process of construction of knowledge through instructional approach in which students influence the content, activities, materials and pace of learning. Our Methodology is going to include approaches and such techniques as:

- substituting active learning experiences



- assigning open-ended problems and problems requiring critical or creative thinking that cannot be solved by following text examples
- involving learners in simulations and role plays
- using self-paced and/or cooperative (team-based) learning (Foryd and Simpson, n.d.).

All these enable creation of Learning Environment where learners are treated as co-creators in the learning process, the Methodology is giving them the space to express their ideas and issues that deserve consideration. The Methodology recognizes and takes into account the prior knowledge of learners which powerfully influences learning and has an impact when we attempt to build our learning process on refugees prior knowledge.

Some developed approaches that are suitable for learner based approach when it comes to work with refugees through the history, art and culture are (Foryd and Simpson, n.d.):

- Active Learning (Bonwell & Eison, 1991)
- Collaborative Learning (Bruffee, 1984)
- Inquiry-based Learning
- Cooperative Learning (Johnson, Johnson & Smith, 1991)
- Problem-based Learning (Barrows and Tamblyn, 1960')
- Peer Led Team Learning (Tien, Roth, & Kampmeier, 2001)
- Team-based Learning (Michaelson, Knight, & Fink, 2004)
- Peer Instruction (Mazur, 1997)
- Just-in-Time Teaching (Novak, 1999)
- Small Group Learning
- Project-based Learning
- Question-directed Instruction (Kirschner, Sweller and Clark, 2006).

Many learner - centred approaches involve forming learners into small groups for learning activities. This kind of teaching is enjoyable for learners. When preparing the methods and materials for specific vulnerable group as refugees we took into consideration the results from the surveys delivered in the interviews within the group of refugees we took in all partner countries. The results showed that people who are coming from targeted countries, refugees and newcomers, found activities useful if they "... were connected to language learning, like watching and listening to the new language in different media, with the purpose to be able to make contacts in the new country and to find a job at some point. Another important point was the limited access to schools and learning that makes alternative learning offers all the more important." (REHAC, n.d.)

Regarding the previous experiences of the focus group we can conclude that we need a slow and soft transition to an approach based on learner - centred learning, such as informal cooperative learning approaches are, which could lead to the most sustainable changes in teaching vulnerable target groups in general.

For the transition to such learning methods, it is essential that they be carried out in a soft way. We should reconsider to begin the transition towards the learner – centred learning with methods such as: Think-pair-share, Round table, Minute papers/sketches.

Allen and Tanner (2005) assembled a set of strategies which can help to softly implementation to learner - centred method: Bookend lectures, Immediate feedback, Student presentations and projects (explorations of course materials), Learning cycle instructional models, Problem based learning and case studies.

We suggest when mentors develop comfort with a small set of approaches they can expand the set. Consider a more involved activities, e.g.:

- a jigsaw,
- a storytelling,
- brainstorming,
- the story about the museum object,
- design thinking,
- brick me methodology,
- handling objects,
- profile tool SDA,
- art of hosting,
- methods of participation,
- cookery workshops,
- The café with theme
- Music workshops,
- Preparing the exhibition in the gallery,
- Making the movie,
- Role playing – theatre activities.

Prior to any activity carried out by our methodology the mentors will be recommended to:

- clarify changing expectations before and during
- implement of new strategies,
- create meaningful activities that encourage students to process information in different ways
- to set the appropriate level of difficulty and complexity,
- clarify expectations for each learning activity.

After the performed activity it is also good to carry out the evaluation and which students calibrate their assessment or examples which are going to help the mentor an insight to learners reasons for liking and disliking the carried out activities and innovations implemented in learning process.

In order to monitor the progress of teamwork and activities we can use the Karl Smith methods in order to promote learners individual responsibility. Smiths' suggestions are to clearly define the structure in the group (which should be kept small) and be clear about the roles and tasks of the individuals, every once in a while during the activity random team member should be asked to explain the achievements of the group. The preparation tasks should be carried outside of the class, before the activity is held leaning on the knowledge gained on the previous meetings. The tasks are individually divided in order to avoid the inactivity of team members. The individual contributions of each individual learner should be needed in order for a group to be able to present the learning outcome – the goal. With this every learner will be able to recognise it's own contribution to the group – and to take responsibility for it's own learning outcomes (Smith, 2000).

## **2.4 TRAIN THE TRAINER EVENT**

Train the trainer seminar took place in May 2018 in Athens with the aim to train the staff of the project partners, who would lead the piloting of the REHAC methodology and learning activities in their home countries in different organizations. The seminar lasted 3 days and it was attended by 21 partners' staff and invited NGO staff based in Athens. It was conducted by members of the University College of Southeast Norway (1 day session) and Education centre Geoss (2 days sessions) and it included a theoretical part and a hands-on part. 7 learning activities were included in the hands-on part which enabled the educators to get the insight in the dynamics of the activities and the methodology used to achieve the objectives and acquire new competences through the use of cultural expressions.

## **2.5 LEARNING ACTIVITIES**

Learning packages, developed in the project Reinventing Europeans rough History, Art and Cultural Learning, are offering a wide scope of different activities based on cultural learning. In the Handbook, one can find two main learning packages, one for better understanding of language and cultural norms of the country and the other as introductory course on competences and career orientation from the view of entering the labour market. The learning packages are developed in such a way that they facilitate learning and acquiring competences through historical topics, arts and cultural learning for participants who are refugees and can be adjusted to the other vulnerable groups with trauma and difficulty in communication.

EU bodies define competences/skills as three interrelated ingredients. Competence as such it consists out of three components: a knowledge component, a behavioural component and a value component. From those components the effective performance consists.

REHAC methodology is founded on the Learner Centred Method which allows the individual differences in learners and enables them to draw from their own personal history and from their own life experiences. The activities are developed with the aim to take into account all these individual differences as a learning material itself to build something new, to acquire new competences such as language learning and job seeking skills. They offer rich and inspiring learning environment where the learners benefit from their own culture and the culture of the hosting country with great European cultural dimension which also has a great potential to link the learners to the community and offer them a wide range of other Lifelong Learning competences.

To make roaming through the Handbook, and optimal use of the prepared tools and activities for the educators and trainers, as much enjoyable as useful, we organized both Learning packages and each activity on the same manner. Each activity provides for the educator the following information consisting out of the name of the activity, objectives of the activity, duration, special requirements if needed, description of the activity, methodology used, results we are planning to achieve and the evaluation of the activity. Both Learning packages are organized also by the level of language proficiency. The activities inside of the Learning packages are levelled in the following 4 sequences: low language skills, beginner, intermediate, proficient speaker.

With all these aspects the activities involve learners more because they keep them engaged through discussions, problem solving, case studies, role plays and other methods. Active learning activities help promote higher order thinking skills such as application of knowledge, analysis and synthesis which proves that different approaches bring results such as Fun, Critical thinking, Respect, it develops new interests, brings motivation to try and experience new culture, it's overwhelming, innovative, satisfying and all over brings the people together. New competences/ skills are in such way developed as a consequence of the learning performance where Learners Learn by discovery and experience the cultural topics in the activities which enhance the imagination and the creative process as essential in developing the capacities of problem solving and critical thinking.

With the help of activities Educators are now able to provide, beside the main two competences - interpersonal, intercultural, social and civic competences.

A set of learning activities is prepared as "teasers" and as models about how the learners themselves should start collecting information from memories and experiences, to construct their "stories". The educators can now receive relevant instructions (included in the Learning packages) about how to

transform stories to learning experiences with the desired educational output. Storytelling approach we considered to be the one who meets most of the criteria relevant to competence based cultural learning. The storytelling approach is a method of active learning as stories are universal and full of symbolism which speaks to every human being.

Exploring cultural expressions for the refugees in new country, analysing them may add to the mutual understanding of existing, and to the development of new rituals, norms, habits, traditions, values as well as more basic and practical ways of fulfilling roles as active citizens and social inclusion.

### **3 PILOT IMPLEMENTATION**

In the REHAC project the Greek National Agency eliminated certain IO's in the project. These two were the IO5 – Pilot implementation of the REHAC methodology and Learning Packages and IO8 – Virtual Community Platform. The IO6 was granted but it's impossible to deliver the result as it can be done only after the implementation of the Pilot Workshops. Regarding this the partners in the project we commonly decided to Launch the pilot testing with refugees in every country on our own. The implementation of the methodology and the learning packages was crucial for the quality of the project results.

In Slovenia we decided to implement the Pilot in two different learning groups of immigrants and refugees – the activities were done under the mentorship of two Slovene Language Teachers who both work with the mentioned target group and who attended the Train the Trainer event.

So the first part of the pilot activities were implemented in our own institution where we had, at the time, two Slovenian language courses (Slovene Language for foreigners), each lasted 60 hours and the other part we implemented in Ptuj in Zavod center Nova where there is more refugees then immigrants. With the completion of the evaluation report we tried to add value to the project activities, revise them and use them in concrete situations so we can correctly use them in IO6.

The 7 pilot activities (5 different ones) in 2 different institutions which are 120 km away from each other in Litija and in Ptuj in which participated 23 individuals insure that REHAC methodology and learning packages can be applied in various learning environment with the positive outcomes. The relevance and effectiveness of the activities we evaluated as with the learners as with the trainers which gives us the prove that developed results in the project are not only useful but also fulfilling and more effective then regular learning activities in curricula.

#### **3.1 GENERAL LEARNING OUTCOMES**

For the evaluation of the pilot sessions we used the method Generic Learning Outcomes (GLO) which we found the most useful and objective for the

learning activities produced in this Informal learning process. GLO was initially developed as a tool for museums and libraries to measure the impact of the learning process that takes place in these institutions. As such we recognized it as useful for demonstrating the outcomes of the learning based on Culture in the REHAC project.

The pilot workshops were evaluated by both learners and educators, using specially designed questionnaires, the same for all participating countries which enabled revision and conclusion about the quality of the activities. To design the questionnaires the GLO method took an overall, integrated view of learning, placing special emphasis on learners' perceptions and it focused on many aspects of learning, such as:

- acquisition of knowledge and understanding, including language skills and job seeking skills (depending on the activity performed),
- attitudes and values,
- creativity and inspiration
- progression in behaviour of learners.

### **3.2 FINAL EVENT**

The final conference of the project was held in Livorno, Italy, on 27th and 28th of June 2019. The two day event introduced to the wide public and to the network of the stakeholders the project's final results and outputs. The partners presented the project's activities and its implementation as also the other relevant stakeholders from the field of education and social sciences presented their views and gave additional references to the results archived. The feedback of the public, refugees who took part in the pilot activities and the professionals was positive. Especially because it gave space to different cultures to come out and to use their own culture as inspiration and tool to achieve competence as a consequence in the learning experience.

## **4 ACHIEVEMENTS AND RESULTS**

The results of the REHAC project can be valued from several angles. One of them are also the target group of educators of the adult learners from different cultural backgrounds and different level of knowledge and integration and some of them are also refugees who found themselves in the host country usually not having the adequate knowledge of the language nor the culture of the environment. During the 33 months, as much as the project lasted, we can say that we managed to raise public awareness not strictly about the project but more importantly about the permanent issues that concern refugee integration and the role lifelong learning can play in it. We developed new methods, learning activities and tools and offered them to educators and volunteers working with refugees, offering significant benefits in relation to learning outcomes and smooth integration to the society and the culture of the host country. Communities in 5 EU countries were moved by the actions taken

under the project by the people who are related to the refugee question either as public providers, policy makers, education providers, social care providers, or NGOs supporting refugees, offering a support to communicate amongst them, exchanging experiences and best practice. The partnership in this project made sharing the ideas and experiences possible, gaining knowledge and understanding of the priorities and work of their fellow educators.

The task force in each country was set by and it consisted from the professionals who work with refugees or are related to lifelong learning outside of the partner organization. Close involvement of this community assured that the projects results will be implemented and carried on long after the lifeline of this project.

The evaluation which was performed after the piloting workshops showed that the a smoother process of integration, and hopefully increased levels of integration of refugees in the host communities and a higher understanding of the host country's culture by refugees can be and was partly achieved through the use of learning activities using the history, art and culture. The 69 refugees and immigrants, who took part in the pilot workshops, became more confident and motivated to continue with this kind of education, because it allowed them to express themselves and to learn new skills needed in the new environment. We raised the awareness and enable understanding of Lifelong Learning and soft skills learning within refugee communities in participating countries.

## 5 CONCLUSION

There is great potential for the use of cultural expressions in the support and training of persons working with refugees and in training refugees. During the implementation of the project we found out that majority of educators includes or would be happy to include cultural expressions in their work (where possible), and refugees have shown a keen interest in using cultural expressions. Information is crucial for both groups. Many stakeholders expressed the interest for information and support through the network, examples of good practice and modules or practical courses that were developed, used and presented during the REHAC project.

The refugee target group, however, made it clear that institutions need to take the initiative in the host countries. Ideally, these training / support initiatives should start already in refugee camps where the waiting period is psychologically devastating and should involve groups of young individuals who might otherwise be overlooked. In order to reduce contact barriers between newcomers and people already living in a country, members of the community who are already knowledgeable in the use of cultural expressions could be asked for help and information.

In addition to acquiring skills and competences, especially in language learning, stakeholders and refugees often emphasized the high integration value of using cultural expressions. Not only does cultural expression offer a creative exploration of the cultures of others, but they can be easily adapted to the level of language proficiency and the needs of the participants. Especially when integration is not seen as a one-way process, encounters through culture can be an exciting journey into other ways of perceiving and thinking about the world around us and creating new traditions together. Interviews, for example, showed the enormous potential of talking about activities shared by cultures (e.g. crafts/ or coffee making), as well as activities such as cooking, singing, dancing or taking photos and other guided activities presented in the REHAC Handbook that can be inclusive for groups of people of different age groups, cultural backgrounds and language skills. That is the additional value of the project. First of all the common and shared feeling of European identity which worked as a great inspiration to the project partners themselves, but also the knowledge and confidence that activities in the Handbook can be easily adjusted and used in work with other vulnerable groups who need to acquire competences from the field of language learning and job seeking.

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# LEARNING PATHS FOR NEETS THROUGH MUSEUMS: THE HETYA PROJECT AT THE NATURAL HISTORY MUSEUM OF THE MEDITERRANEAN OF LIVORNO

UČNE POTI ZA MLADE, KI NISO NITI ZAPOSLENI NITI VKLJUČENI V IZOBRAŽEVANJE SKOZI MUZEJE: PROJEKT HETYA V NARAVOSLOVNEM MUZEJU SREDOZEMLJA V LIVORNU

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## SUMMARY

"HETYA - Heritage Training for Young Adults", is an Erasmus+ project, coordinated by the Province of Livorno – Natural History Museum of the Mediterranean, with the objective of fostering social integration and employment in young adults who are "Not in education, employment or training", through European cultural heritage resources. At a European level, a lot of concert has grown about NEETs as this condition involves risks of social exclusion when young adults are staying outside the labour market or educational system for a long time. NEETs are a very heterogeneous group, thus making difficult to find an easy solution to the issue. Museums were identified as the places where to reshape their active citizenship and to face the challenge of looking for a new job. The methodology chosen was a learning path centered on non-formal education, and focused on reinforcing cultural identity, improving fundamental soft skills, and providing the capacity to be proactive, responsible: it consisted on guidance from museum educators, mobility through European cultural institutions and self-entrepreneurship projects. In Italy, 36 NEETs participate in the training. The majority of them were able to successfully realize their entrepreneurship projects, and in some cases they were able to get employed in the heritage sector after the HETYA experience. The results underline the effectiveness of using cultural heritage for the training of disadvantaged adults: museums emerged as cultural landmarks as well as learning/training places, representing a valuable bridge between education and labour market.

Key Words: NEET, Heritage, Museums, training, non-formal learning

## 1 INTRODUCTION

The need to improve basic transversal skills among young adults in Europe who are not in fulltime education, employment or training, also called NEETs, is an issue shared among many European countries. Its resolution is a key challenge to avoid social exclusion and loss of European competitiveness. When a young adult is staying outside the labour market or the educational system, he literally becomes "invisible", slowing stepping out from society. The task of re-integrate this person into an active role could be very difficult. The Erasmus+ project Heritage Training for Young Adults (HETYA) had the ambition to find new ways of reaching, stimulating and finally integrating young adults into employment, education or training. Heritage sites are identified as places where it is easier to acquire skills and trigger learning places. The leading partner was the Natural History Museum of the Mediterranean, the main museum institution and cultural hub of the Province of Livorno. The partnership included other museum or cultural/educational institution from four different European countries: Provincia di Livorno Sviluppo (Italy), University of Florence (Italy), University College of Southeast Norway, Stiftelsen Jamtli (Sweden) and the Bulgaria Economic Forum. The project started in 2015 and ended in 2018.

## 2 NEETS ANALYSIS

### 2.1 EUROPEAN NEET POPULATION

"NEET" refers to a person between 15 and 29 years who is not in employment, education or training. The financial crisis, euro crisis and recession have come to affect especially younger Europeans hard. In 2011, 14 million people under the age of 30 could be categorized as NEETs within the EU, and since then the numbers are growing.

The consequences of being a NEET can be seen on individual, national and European level, and the concerns regarding the issue are both social and economic. There are significant economic costs for a state when parts of its young generation, willing to and meant to be working or studying, are inactive for a long time. It has also been noted how the NEETs are at risk for becoming disengaged from society, which can result in having a lower interest in politics, refraining from voting in elections and gaining lower trust in society's institutions.

### 2.2 ITALIAN NEETS ASSESSMENT

The size and the features of the young adults NEET population vary significantly in Europe, also in the participating countries in this project, ranging from 7,8% in Sweden to 24,6% in Bulgaria in 2011. In Italy the NEET ratio for people aged 18-34 is around 20%. The majority of Italian NEETs have no work experience or they have less work experience than the EU average, but they

generally have and higher education (bachelor degrees or above). This seems to indicate structural problems in the transition from education to the labour market. It is possible to identify five subgroups of NEETS:

- The conventionally unemployed, the largest subgroup, which can be further subdivided into long-term and short-term unemployed.
- The unavailable, which includes young carers, young people with family responsibilities and young people who are sick or disabled.
- The disengaged, which includes young people who are not seeking jobs or education and they are not constrained from doing so by other obligations or incapacities.
- The opportunity-seekers: young people who are actively seeking work or training, but are holding out for opportunities that they see as befitting their skills and desired status.
- The voluntary NEETS: those young people who are travelling and those constructively engaged in other activities such as art, music and self-directed learning.

Within these groups, generally lack of competences developed in formal education is not at the core when we locate why NEETs have become NEETs. The main challenge is lacking of so-called "soft skills". These are character traits and interpersonal skills that describe a person's relationships with others. Soft skills are often perceived as desirable qualities by employers and are an important asset to hard skills (formal skills). A NEET often face personal challenges in order to get a job/relevant job, like lack of motivation and/or self-confidence, depression, mistrust over institutions and authority. Many do not like to talk in public. They have difficulties with planning both their personal and professional lives, and can have problems with managing stress, failure and changes. Working on soft-skills means developing positive attitudes and values towards society, work life and one self, enjoying life, be focused, communicate, and having the ability to be active inspired and develop creativity. Given the complex nature of personal soft skills and the heterogeneity of the NEET population, no universal solution covering all problem areas exists – the different NEET sub-groups demand differentiated measures.

### **3 LEARNING ORGANIZATIONS: MUSEUMS**

#### **3.1 SOCIAL RESPONSIBILITY OF MUSEUMS**

Museums are "educational institutions" not only because they have collections and exhibits that are carefully preserved and presented to the public, but also because they are fundamental cultural landmarks for their communities, as they organize activities, meetings, cultural events, sharing of ideas, creativity, social projects. This modern vision of Museums asks them to be ready to innovate fast enough to survive and thrive in a rapid, complex, diverse, changing environment: this is possible only by making use of all their own components, which includes not only institutional support and effort

from their staff, but also successful interaction with the complex network of all the people cooperating with them in any forms (volunteers, trainees, etc.). This implies willingness to risk in new ideas, projects, and experimental educational strategies. A museum that share this kind of vision, is the ideal place to re-include a NEET into active society: an open-minded and equal institution, which naturally possesses a stimulating network of stakeholders, characterized by an informal learning dimension.

### 3.2 INFORMAL LEARNING

In a museum environment learning is voluntary and self-directed. It is driven by curiosity, discovery, free exploration and the sharing of experiences with companions. Learning in museums, in its broadest sense, is a by-product of the free interaction of leisure oriented visitors with exhibitions and their surroundings. This kind of environment, far from regular academic classes is recognized as more effective to trigger the NEETs' interest into starting an education/training process, and it is the perfect set-up to identify and develop the Soft-Skills based learning methodology.

## 4 LEARNING METHODOLOGIES

Generally speaking adults learn much on their own, based on their motivation, interests, something they are interested in and see useful for themselves in terms of coherence with their values, ambitions, future developments, social beliefs.

To shape the learning path for the NEETs in we have put together three basic learning techniques:

1. **Experiential learning:** direct experience is the source of learning and development. Training of NEETs in an active contextualized process of constructing knowledge rather than make them acquire knowledge in a passive way.
2. **Social learning:** learning is a cognitive process that takes place in a social-context and arises from a continuous reciprocal interaction between cognitive, behavioral and environmental influences. NEETs are in contact with other people in the museum and outside, observing and learning from them how to manage specific situations in order to put an activity in place.
3. **Self-directed learning:** an individual initiative is taken by the learner, who assumes and takes on the whole responsibility and accountability of the learning experience and follow it till the conclusion of it. This does not prevent from others to support NEETs learning processes but the responsibility and decision about that stand on the NEET.

The result is a "blended learning approach" that includes:

- Formal or informal Training of the NEETs, aimed at improving a personal defined set of knowledge and soft-skills, which includes meetings, on-line

- courses, participation in museum activities, tutoring, etc.
- At least 5 days of mobility training in one of the other European Partners institutions to furthermore stimulate the exchange of experience, competences, and good practice through putting the learner "out of the comfort zone" in a different environment.
  - Planning and developing of an individual (or group) entrepreneur idea/project related to cultural heritage.

In this process museums operators play the role of guides and facilitators, in order to make the NEETs reach its specific learning goals and eventually successfully develop their ideas. Moreover, they are responsible for monitoring NEETs progress during every step of the learning path.

## **5 ACTIVITIES AT THE NATURAL HISTORY MUSEUM OF THE MEDITERRANEAN OF LIVORNO**

### **5.1 ITALIAN NEET GROUP**

Within the project, each country chose the NEET group and shaped their learning paths in the most effective way to reach the project's goals. In Italy a total of 72 NEETs were recruited through different calls over the course of the project. 36 of them participate effectively in the training: every one of them received his personalized learning paths, although some project ideas were developed in pairs or smaller groups.

### **5.2 ENTREPRENEUR PROJECTS**

After getting to know the Natural History Museum environment and activities, NEETs were asked to start planning their own project, based on their skills, education, ambitions, and what they would like to do or to develop in a Museum. Every NEET was assigned a tutor from museum staff, which helped in shaping and adapting the idea into a feasible project. Of the 36 NEETs participating, 24 managed to plan and successfully carry out a personal project.

Examples of the projects included:

- a) Live painting for young artists in Livorno on 29th July 2017
- b) Organization of the public event "Cultural migrations through the Mediterranean" at the museum on 28th November 2017 with Italian journalist Saverio Tommasi.
- c) Teaching/education activities in the museum: workshop for kids on local Fauna and ancient myths (on 16th April and 18th April 2018);
- d) Peer to Peer education on the stone age and the ancient jobs dedicated to high-school students;
- e) Activity for refugees on cultural heritage of the host country, in order to develop the sense of belonging to the society,
- f) Training of museum operators by lessons on English language for

welcoming services

- g) Communication and promotion activities: proposals of logo for the museum for the 90 years from the foundation, facebook photo-contest, production of merchandising gadgets using a 3D printer.

### 5.3 MOBILITIES BY NEETS

A reduced number of persons – 12 among the 72 involved initially and exactly the half of the 24 who planned a project – had an experience abroad (many of them were being involved in other learning or training programs or were unable to go for personal reasons). The receiving partners (Jamtli Museum in Sweden, Southeast Norway College in Norway and Bulgaria Economic Forum) prepared the learning path and skillset to be developed by the group involved in the mobility. All the participants reported a successful experience related to their stay abroad. The most important gains are related to the group activities, to the new experiences and to the challenge to stay and interact with people in other countries. Museum operators participated in the mobility as learners as well, to take advantage of the opportunity to share good practice and learning techniques with their professional counterparts from the partners.

### 5.4 FINAL EVENT

The final conference “Young people and lifelong learning: the role of the culture” (Livorno, IT, 19 July 2018) was aimed to introduce to the wide public and to a network of relevant stakeholders the project’s final results and outputs, but it was also an opportunity for the NEETs to present their projects or discuss their learning path. Being able to present their project in a public speech in front of professional stakeholders operating in the education and adult training sector, was itself one of the learning goals identified at the start of the project and a huge step and reward for the NEETs that were able to successfully carry on their projects until the end.

## 6 ACHIEVEMENTS AND RESULTS

The results of the HETYA project can be assessed from two different points of view: the NEET perspective and the Museum perspective. For the former, the project had strong impact on the main target groups of participants. The NEETs involved in the learning activities acquired:

- New knowledge related to the heritage, the museums and the context of the area.
- Critical tools to analyze their own skills and competences.
- Ability to react to situations around them and be active parts of decision-making processes, to plan actions and successfully execute them.
- Motivation to participate to the society and active citizenship.
- Soft skills and behavioral abilities to be used both in the personal and professional life: communication, organization, creating new relationship.

- Getting out of the isolation that some of them were and getting new employment or further training opportunities.

Regarding Museums and similar organizations involved, the main achievements included:

- Improved quality of the learning offer, ideas for attracting new public.
- Improved cooperation among local networks and other EU bodies / institutions.
- Innovated tools for active citizenship, learning paths and job search.
- Investigated new fields of research (link between the end of studies and the start of job, assessment of soft skills, culture as potential of identity, etc.).

## 7 CONCLUSIONS

The aim of the project was explore the possibility to use European Heritage as a way to provide valuable training to NEETs, a target that is very difficult to reach and to include in regular learning processes. Museum like the Natural History Museum of the Mediterranean of Livorno, showed their value as an attractive informal learning place for young adults, providing opportunities for learning useful soft professional skills related to a wide range of disciplines (management, organization, languages, communication, ICT) not only strictly related to their classical topics (sciences, archeology, botany, ethnology, etc). The NEETs who managed to complete their projects and mobilities abroad took advantage of the time spent at the institutions, as they find employment opportunities at the museum itself or were encouraged to explore new career paths related to the job skills developed through HETYA. Collaboration between European Partners was fundamental, as it showed that common methodologies can be adapted easily to very different environments.

Despite the success of the project activities, the European NEETs issue still brings on a lot of challenges. An open minded, multidisciplinary cultural-driven approach is a possible answer, but only with cooperation between different people, professional, public institutions, museums, stakeholders, it is possible to carry out projects that can have an effective impact on society. The issue of guiding NEETs and young adult to a successful reintegration into active society cannot be tackled alone by a single institution, no matter how virtuous.

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# MEDKULTURNI DIALOG V IZOBRAŽEVANJU

## INTERCULTURAL DIALOGUE IN EDUCATION

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### POVZETEK

Šole, ki sprejemajo otroke migrante in begunce, pogosto nimajo znanj za vključevanje učencev iz omenjenih skupin v šolski sistem in zagotavljanje varnega učnega okolja za pridobivanje ključnih veščin, kot je učenje jezika države gostiteljice. Izobraževalni sistemi v državah gostiteljicah so neustrezno pripravljene za delo v večkulturnih razredih in za nudenje dodatne psihosocialne podpore otrokom migrantom ali beguncem. Velik vpliv za lažjo asimilacijo učencev, študentov ali udeležencev izobraževanja odraslih imajo učitelji, ki s svojim zgledom in primernim medkulturnim dialogom krepijo samopodobo učencev ter spodbujajo zavest o pomembnosti razumevanja različnosti in drugačnosti kultur iz katerih prihajajo. Vse to lahko učitelji dosežejo le z neprestanim izpopolnjevanjem in dobro razvitimi medkulturnimi kompetencami, predvsem pa s spoštovanjem vrednot učencev, ki prihajajo iz drugega kulturnega okolja.

Ključne besede: izobraževanje, medkulturni dialog, asimilacija učencev, medkulturne kompetence

### SUMMARY

Schools receiving migrant and refugee children often lack the knowledge to integrate students from these groups into the school system and to provide a safe learning environment to acquire key skills such as learning the language of the host country. The educational systems in the host countries are inadequately prepared to work in multicultural classes and to provide additional psychosocial support to migrant or refugee children. A great influence on facilitating the integration of the students or participants in adult education has teachers which, through their example and appropriate intercultural dialogue, enhances students' self-image and promotes awareness of the importance of understanding the diversity of the cultures. All this can be achieved by a teacher only through continuous improvement and well-developed intercultural competences, and above all by respecting the values of students coming from another cultural background.

Keywords: education, intercultural dialogue, student assimilation, intercultural competences



## 1 UVOD

Globalno poročilo o spremljanju izobraževanja za leto 2019, ki ga je objavil UNESCO ugotavlja, da so učitelji, ki so v središču izobraževalnih sistemov v državah gostiteljicah, neustrezno pripravljene za delo v večkulturnih razredih in za nudenje dodatne psihosocialne podpore otrokom migrantom ali beguncem. To so potrdili v šestih evropskih državah – kjer se je polovica učiteljev, ki so sodelovali v anketi, izrazila, da se ne počuti dovolj kompetentne za delo v razredih v katere so vključeni tudi migranti in begunci (Fine-Davis, M. in Faas, D. 2014 v UNESCO, 2018). Prispevek predstavlja pomen kompetence učiteljev, ki so pomembne za delo z učenci iz drugih kultur.

## 2 VEČKULTURNOST IN ENOKULTURNOST

O razliki med večkulturnim in medkulturnim izobraževanjem je bilo podanih veliko mnenj in različnih pristopov. Po besedah Holma in Zilliacusa (2009 po Nieto, 2006 in Hill, 2007) se ta dva pojma pogosto uporabljata kot sopomenki, medtem, ko zopet nekateri avtorji menijo, da obstaja razlika med pojmom. Izraz medkulturnost se razume kot poudarjanje procesa medsebojnih kompetenc in za prikaz interakcije in odnosov med različnimi kulturnimi skupinami v kulturno raznolikem okolju (Hill, 2007, 250). Gundara (2000, 233 v Holm in Zilliacus, 2009) pa medkulturno razume kot sklicevanje na "interakcije, poganjanja in procese", saj večkulturnost po njegovem mnenju vse bolj odraža naravo družb.

Svet Evrope in Komisija EU spodbujata izraz medkulturno izobraževanje. Unesco pa jasno opredeljuje dva pojma: Izraz multikulturnost opisuje kulturno raznoliko naravo človeške družbe in se ne nanaša samo na elemente etnične ali nacionalne kulture, ampak vključuje tudi jezikovno, versko in družbeno-ekonomsko raznolikost. Zlasti UNESCO ne vključuje vidikov, kot so spol ali rasa. Medkulturno pa opisuje kot »dinamičen koncept in se nanaša na razvijajoče se odnose med kulturnimi skupinami ... Medkulturnost pa predpostavlja multikulturnost in je rezultat „medkulturne“ izmenjave in dialoga na lokalni, regionalni, nacionalni ali mednarodni ravni« (UNESCO, 2006, 17).

Unesco ločuje pojma kot dva pristopa, pri čemer se medkulturno izobraževanje izkaže kot naprednejše: „Multikulturno izobraževanje uporablja učenje o drugih kulturah, da bi ustvarilo sprejemanje ali vsaj toleranca teh kultur. Medkulturno izobraževanje želi preseči pasivno sožitje, doseči želi razvijajoč se in trajnosten način skupnega življenja v multikulturnih družbah z ustvarjanjem razumevanja, spoštovanja in dialoga med različnimi kulturnimi skupinami." (UNESCO, 2006, 18) Ukrep pasivnega sobivanja znotraj večkulturnega izobraževanja, kakršno se izvaja v številnih državah, se je izkazal za težavnega in predvsem neučinkovitega.

Vse večja kulturna različnost prinaša s seboj nove socialne in kulturne izzive, pogosto sproža strah in zavračanje. Stereotipi, ksenofobija, netolerantnost,

diskriminacija in nasilje lahko ogrozijo mir v lokalnih in nacionalnih skupnostih. Raziskave so pokazale, da v slovenski družbi še vedno primanjkuje medkulturnih kompetenc, ki pa so nujno potrebne za uspešen medkulturni dialog. Prav tako še vedno ni ustreznih programov za priseljence, se pravi otroke in mladostnike, ki so nujno potrebni. Učitelj mora ustvariti vzdušje, v katerem imajo udeleženci izobraževanja možnost začutiti, da je njihova kulturna identiteta spoštovana, da jo lahko ohranjajo in da je pomembna.

### 3 KAJ JE MEDKULTURNI DIALOG

Medkulturni dialog je odprta in spoštljiva izmenjava mnenj med posamezniki in skupinami različnih kultur, ki vodi do globljega razumevanja stališča drugega ali drugačnega (Council of Europe, b.d.).

»Evropske družbe se vse bolj zavedajo potrebe po dialogu med kulturami in religijami. V skladu z evropsko belo knjigo o medkulturnem dialogu in v skladu z drugimi viri je medkulturni dialog pomemben za prihodnost evropskih kultur in narodov. Resničen in pristen dialog krepi zavest o skupni evropski identiteti evropskih narodov, spodbuja revitalizacijo nacionalne kulturne identitete in nove ustvarjalne dosežke.« (Bahovec, 2012, 599)

Kot sta zapisali Vrečarjeva in Kuclerjeva (2010, 3) je izobraževanje »predpogoj za ekonomsko integracijo priseljencev, slednja pa je predpogoj za ostale integracije (politično, psihološko, sociokulturno itd.)«.

Priseljenci so v večini primerov prikrajšani, saj se kot tujci ne morejo zaposliti, na svoji izobrazbi primernem delovnem mestu, saj je običajno, da države sprejema ne enačijo izobrazbe pridobljene v drugih državah s pridobljeno izobrazbo svojih državljanov.

### 4 KAJ LAHKO STORI UČITELJ ZA LAŽJO ASIMILACIJO

Velik vpliv za lažjo asimilacijo učencev, študentov ali udeležencev izobraževanja odraslih ima učitelj, ki s svojim zgledom in primernim medkulturnim dialogom krepi samopodobo učencev ter spodbuja zavest o pomembnosti razumevanja različnosti in drugačnosti kultur iz katerih prihajajo. Vse to lahko učitelj doseže le z neprestanim izpopolnjevanjem in dobro razvitimi medkulturnimi kompetencami, predvsem pa s spoštovanjem vrednot učencev, ki prihajajo iz drugega kulturnega okolja.

#### 4.1 MEDKULTURNE KOMPETENCE UČITELJA

V času nenehnega tranzita tujcev so medkulturne kompetence učiteljev ne le zaželeno, temveč lahko rečemo obvezne za delo z učenci. Namreč malokdo se pri svojem delu ne srečuje z učenci, ki prihajajo iz drugih kultur.

Učitelji v osnovnih in srednjih šolah se vsakodnevno spopadajo z izzivi pri soočanju z akademskimi, socialno-čustvenimi in družinskimi potrebami svojih učencev. Te potrebe pridejo v ospredje še posebej pri učencih, dijakih,

ki prihajajo iz ranljivih ciljnih skupin, v tem primeru priseljencev. Priporočeni postopki in procesi, ki se priporočajo pri delu s ciljno skupino priseljencev so: biti pozoren in prepoznati učence/ dijake in družine, ki so v svojem življenju izpostavljeni izjemnemu stresu (Hwang, 2006), načrtovanje časa za ukvarjanje z učenci/ dijaki priseljenci, izkazovanje osebnega zanimanja za njihova posamezna vprašanja, zagotavljanje ustreznih virov informacij za učence/ dijake in družine na kulturno občutljiv način, pozanimati se in biti zmožen zagotoviti osnovne informacije o agencijah v skupnostih in zdravstvenih ustanovah, oddelkih za tujce, info točkah in potreb po zaposlovanju, skušati obvladati jezike, ki jih v šoli govorijo otroci priseljenci, graditi odnose s posameznimi učenci/ dijaki in njihovimi starši, organizirati srečanje učencev/ dijakov priseljencev in njihovih družin tudi zunaj šolskega poslopja npr. v lokalni skupnosti, kjer se družina lahko počuti varno in prijetno, prepoznati učence/ dijake, ki doživljajo stisko, komunikacija z njimi in njihovimi starši na zaupen in zaupljiv način ter zagotavljanje ustreznih šolskih in socialnih storitev s pomočjo šolskih psihologov, svetovalcev, socialnih delavcev, medicinskih sester in drugega osebja (Morrison 2013; Hwang 2006), oblikovanje skupin šolskih delavcev, ki skupaj sodelujejo pri zadovoljevanju potreb posameznih učencev/ dijakov priseljencev in njihovih družin (Te skupine bi morale odražati edinstvene potrebe vsakega učenca in lahko vključujejo učitelja, psihologa, koordinatorja posebnega izobraževanja, starša, socialnega delavca in druge posameznike po potrebi.) (Stegelin, 2017, 5).

Vrečerjeva in Kuclerjeva (2010, 6-7) kot medkulturne kompetence, ki jih morajo imeti učitelji navajata, da »[...] učitelj izrazi medkulturno občutljivost in solidarnost na način, da ustvarja priložnosti, da priseljenci lahko izrazijo svoje migracijske izkušnje in brez zadrege spregovorijo ali drugače izrazijo/predstavijo svojo drugačnost, svojo identiteto.« Menita, da je naloga učitelja, da se podučí o kulturah, iz katerih prihajajo udeleženci izobraževalnega procesa, o razmerah, ki vladajo v državi, o tradicijah, kulturi, zgodovini in religijah. Učitelj naj bi tudi bil »[...] toleranten do nejasnih, nepredvidljivih situacij. [...] Učitelj je fleksibilen in se nauči upravljati s kulturnimi razlikami: med hitrimi in počasnimi udeleženci, med udeleženci z različnimi jezikovnimi sposobnostmi, z različnim znanjem, z različnimi kulturnimi tradicijami itd. « Izkazalo se je tudi, da k integraciji pripomore vključevanje osebnih izkušenj učencev/ dijakov priseljencev v učni proces. »Učitelj upošteva različna mnenja, izogibati se mora sodbam o drugih kulturah. Učitelj se prilagaja tudi vrednotam drugih, pripravljen je prevprašati lastne vrednote. Učitelj ne sme biti etnocentričen in smatrati vrednote lastne kulture za večvredne. Učitelj ravna etično tudi v medkulturnih situacijah, naj bo toleranten, a ne sme popuščati glede etike. Učitelj je v medkulturnih situacijah potrpežljiv, saj tovrstne situacije pogosto zahtevajo še več potrpežljivosti. Učitelj poučuje zavzeto, saj le tako okrepi učni proces. V multikulturnih skupinah lahko zavzetost učitelja do predmeta, ki ga poučuje, in njegov entuziazem

pomagata udeležencem premagovati ovire v učnem procesu in pomanjkanje motivacije. Učitelj razvije interpersonalne veščine, saj so socialne spretnosti zelo pomembne za delo v multikulturnih skupinah. Učitelj na kulturne razlike gleda kot na nekaj pozitivnega. Ker se samoizražanje od kulture do kulture razlikuje, naj učitelj poskrbi, da se pripadniki vseh kultur v učnem okolju svobodno izražajo. Učitelj razvije empatičen odnos do priseljencev. Če nima razvite empatije in se ne more vživeti v pripadnika druge kulture, ga ne more razumeti. Učitelj medkulturne konflikte rešuje tudi s humorjem. Tudi probleme v medkulturni komunikaciji rešuje na humoren način.«

Steglin (2017) medtem predstavlja strategije za zaposlene v šolstvu, ki omogočajo prepoznavanje in zadovoljevanje potreb učencev in družin priseljencev, in sicer učiteljem svetuje naj se bolj zavedajo svoje lastne kulturne dediščine in vrednot svojega kulturnega okolja, saj pravi, da je potrebno razumeti lastno kulturno dediščino in vrednote, da bi se znali pravilno odzvati na druge. Učiteljem predlaga naj sodelujejo v dejavnostih, ki so ciljno usmerjene k poučevanju vrednot, življenjskih navad, hrane, družinskih tradicij in drugih vidikov teh kultur in življenja učencev/ dijakov v šoli, prav tako je potrebno, da vodstvo učiteljem omogoči usposabljanje in strokovni razvoj v povezavi s kulturami, ki jih najdemo v razredu. Prav tako naj bi se učitelji skušali naučiti jezika priseljencev ter vzpostavili z njimi in njihovimi družinami sodelovalne odnose pri čemer naj se zavedajo, da družine priseljencev verjetno ne izhajajo iz kulturnega okolja, kjer bi bilo tovrstno sodelovanje med družinami in organizacijami mogoče (Elizalde-Utnick, 2010).

Steglin svetuje vključevanje drugih strokovnih delavcev šole v izobraževalni proces in prav tako v procese socialnega vključevanja. V kolikor je mogoče, naj šola organizira podporo pri domačih nalogah, prav tako pa so koristni programi, ki vključujejo celotne družine in spodbujajo razvoj branja ter matematične pismenosti, spodbujajo skupno branje doma in izvajajo podporne programe za starše priseljence.

Kar se tiče konkretnih metodologij pri samem poučevanju pa Steglin priporoča uporabo različnih strategij, ki upoštevajo stopnjo pripravljenosti učencev, učnega stila, prevlado jezika in zanimanja. Strategije vključujejo: predogled poznavanja besedišča pred vsako lekcijo, odiranje pomembnih konceptov, postavljanje besedišča v določen kontekst in njegova raba, zagotavljanje podpornega slikovnega gradiva, zagotavljanje pomožnega učnega gradiva v jeziku priseljenca ter podpora in vključevanje tekoče govorečega dvojezičnega sošolca v učni proces priseljenca (Steglin, 2017).

## 5 ZAKLJUČEK

Pričakovanja glede visokega šolstva in kariere so v priseljenjskih družinah pogosto visoke. Učenci/ dijaki, ki imajo ambiciozna, vendar realna pričakovanja za svojo prihodnost, bolj verjetno boljše izkoristijo možnosti

izobraževanja, ki so jim na voljo. Rezultati PISA pravzaprav kažejo, da kljub prevladujočim izzivom in oviram, s katerimi se srečujejo številni učenci/dijaki priseljenci, uspejo v šoli - kar je dokaz želje, motivacije in odprtosti njih in njihovih družin (OECD, 2015).

Učitelji v šolah s kulturno raznoliko populacijo učencev priznavajo, da je poučevanje v tovrstnih razredih težko in zahteva pripravo. Pogosto se učenci oz. dijaki ne razlikujejo le v znanju in spretnostih, ki so jih pridobili v svojih zgodnjih letih, pač tudi v strategijah, ki jih uporabljajo za pristop in reševanje problemov. Raziskave kažejo, da se mnogi učitelji počutijo slabo pripravljene za poučevanje v etnično raznolikih razredih.

Mednarodna raziskava (TALIS, 2018), je pokazala, da učitelji potrebujejo več strokovnega razvoja na področju poučevanja v večkulturnih in večjezičnih razredih. Zlasti Italija in Španija sta tisti državi, kjer se je v zadnjem času zelo hitro povečalo število jezikovne in kulturne raznolikosti v razredih.

Šole lahko skušajo zagotoviti dodatna strokovna usposabljanja za učitelje, ki poučujejo v večkulturnih razredih, s področja medkulturne pedagogike, potrebno je tudi bolj sistematično spremljati napredek učencev in prilagoditi svoje poučevanje tako, da ustreza potrebam učencev. Večji uspeh in inkluzijo lahko zagotovimo tudi z organiziranimi oblikami, kot je na primer dodatna podpora, skupine pri pisanju domačih nalog in dopolnilni pouk. Posebno pozornost je potrebno nameniti tistim učencem pri katerih je opaziti potrebo po dodatnih jezikovnih veščinah, funkcionalni pismenosti in komunikaciji (OECD, 2015).

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# YOUNG EMPLOYMENT VIEWS: AN EXPERIENCE ON ITALIAN NEET AS NEW PROFILE OF JOB MARGINALIZATION

POGLEDI NA ZAPOSILITEV MLADIH: ITALIJANSKI MLADI, KI NISO NITI ZAPOSLENI NITI VKLJUČENI V IZOBRAŽEVANJE

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"Fostering Entrepreneurship In Young Neet: The Italian Experience In The European Innovative Context"

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"Public helping marginal groups: the role of youth workers"

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"A picture of young italians among employment, study and training: the neet profile"

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## SUMMARY

A pilot project financed by EU, by Erasmus plus Program, titled "Youth to youth: youth creative thinking as entrepreneurial input", KA02 strategic partnership has created the background of a model for contrasting the marginalization of unemployed young people in Europe. 800 young people coming from Bulgaria, Italy and Spain and 18 youth workers are experimenting a method of coaching and training to implement a B2B model (called youth to youth Y2Y) to exchange ideas and creative output by means of a web platform where to meet stakeholders and where to launch ideas to be financed and be presented around Europe.

The challenge is to define a profile of the ideal type of young to be ready to create an enterprise that is innovative and widespread through the European world of enterprises. A survey was realized so to define an ideal profile of the young that can become an entrepreneur so to build innovative and creative ideas. The study wanted to explore if, with the suitable training and

the right attention to skills improvement, young people can develop good entrepreneurial ideas and career development.

A link between life skills and entrepreneurial skills has been investigated, indeed: the important attributes of entrepreneurship are strictly interconnected with life skills: creativity and spirit of innovation can be useful to everyone in working responsibility and daily existence. The Delors Report 'Learning: The Treasure Within'(Delors et al., 1996) emphasises four pillars of learning: learning to know, learning to do, learning to be and learning to live together. It defines life skills as personal management and social skills, which are necessary for satisfactory functioning on an independent basis. With this understanding, for educational purposes entrepreneurship is defined as the ability of the individual owning a wide range of essential skills and qualities to create, cope with, and enjoy creative contributions by transforming ideas into practical activities in a social, cultural or economic context. This is one of the opportunity to promote individual and entrepreneurial job as opportunity for careers in a context where many opportunities are denied to young people.

Which is the condition of young European concerning job and employment? Many studies speak today about needs. According to the shared European definition (European Council, 2010) it refers to young who is not in education system, employment or training. In order to better explore the condition of young in Europe a comparative survey has been realized by a group of bodies, public and private ones, as main referents of the services for young people. In order to respond to the huge employment demand coming from young people, three pilot countries (Italy, Spain, Bulgaria) started with the comparison of some characteristics of young people aged from 18 to 30 years. It was interesting to have a "ideal profile" of the young: their preference and attitudes, their general knowledge on the labour market, their way how to conduct their life, the level of their general satisfaction regarding life. Are European young people so different? Do they try to achieve their professional goals by carrying a similar path? A description of their profile is necessary to offer some services useful to help them to create a job position: not a public or institutional one, but an independent as entrepreneurs. The study was asking first if young people are really interested in creating such an independent job position, secondly if they are well equipped, third if someone can help them at local level. To these questions some answers arising, opened many interesting issues in order to prepare the right substrate to build new job opportunities and new life skills.

Young people can really succeed in developing their own entrepreneurial ideas if well supported by the social and political system, by prepared and well skilled staff. In the system that supports young people to build their future it is necessary to individuate suitable figures, able to cope with their exigences and to support them. The world of new enterprises is going to quickly change, and actually young people need professionals that are well



equipped too to coach and train them. Good expert professionals can create good young enterprise and work together for the development of specialized skills to be introduced to the European new global era.

Key Words: Neets, Entrepreneurship, Youth Workers, Skills, Youth

## 1. FOSTERING ENTREPRENEURSHIP IN YOUNG NEET: THE ITALIAN EXPERIENCE IN THE EUROPEAN INNOVATIVE CONTEX

Italian Law 95/95 for youth entrepreneurship provides funding for young people who could have a business idea but, because of a lack of resources, they cannot develop the project. A specific objective of this facilitation is to promote the creation of new companies formed by people under 36 years old. Therefore, by the law, institutions promote the ideas of young people who decide to start their own business.

The Italian law for young entrepreneurs determines and specifies the advantages granted to 'new activities' linked to the following sectors: the production of goods in agriculture, crafts and industry and the provision of services for companies in any sector. Services to individuals and public administrations are excluded and initiatives in the trade, tourism and training sectors cannot be taken into consideration. The law also provides facilitation for young entrepreneurs through funding for the management of the activity. Among the various recognized real services are: a support service that helps young people to define their business plan, training and technical assistance services through the tutoring activity that follows the approval of the project proposal. For any request, it is always better to check online the current situation updated, using channels such as the web portal of the regional institution or even state calls. It is important to underline that in some Italian Regions, such as Sicily where this research has been carried out, the Employment public Services are not always working and open to public. That's why many young people often do not refers to these desks, preferring other forms of help desk, also the private ones.

Many Italian data shows however that young entrepreneurship has developed a lot during last few years. According to ISTAT (2016) the most common legal form in Italy is the individual company, about 64.2 % founded by women, and 50.3 % of the individual companies founded by men, showing thus that women are usually more pro-active to invest on their skills. Based on age the data shows that female companies record a greater presence of young people than men and also the age of the female entrepreneurship are younger 38 % than for men, 29.9 %.

Youth entrepreneurship is a determining factor for national productivity; it was seen through ISTAT research that women represent a great entrepreneurial potential compared to the group of men and that in any case young

and innovative enterprises can be a strength point for local Italian economic development.

## 1.1 PUBLIC HELPING MARGINAL GROUPS: THE ROLE OF YOUTH WORKERS

As part of the research promoted by the Youth to youth European experience, it was crucial to mobilize and collaborate with youth workers. With this statement it is intended to indicate those public officers that in the European countries, Spain, Bulgaria and Italy, where the experimentation is led, are in charge of facing with young needs expressed by them in different fields, not only in job searching or demand, but also in leisure, study, travels and local policies affairs. So, 6 local representatives from six European Municipalities of Bulgaria, Spain and Italy, (a total of 18) were interviewed on their perception of the local and European situation of youth and their experiences of working with them. From 6 Italian Municipalities involved in the project, the youth workers interviewed were adults, public employees who daily confront, in the most different ways according to their roles, with young people and their needs. Therefore they listen to the needs, the propensities and the problems of youth in general. They seek answers that sometimes, when related to the world of work, are not too exhaustive for what the young people are searching for.

The interview, conducted using the structured method, supplemented by some open questions, was aimed to understand the expectations, knowledge and perspectives of youth workers so as to develop targeted actions for the project purpose. The average age of the respondents is about 52 years, 3 men and 3 women with a first and second grades of university and higher education degrees; according to an employment point of view they had a lasting service of 25 years, from which at least 18 are in dealing with young people.

The Municipalities involved in the project and represented by youth workers are, rural small communities situated in the center of Sicily (Bivona, Bolognetta, Bompietro, Montelepre, Racalmuto and Vita).

In these Municipalities there are various services addressed to young people, but the same referents consider them limited; in fact, these services are websites, services aimed at informing young people, youth associations, youth council, educational laboratories. According to the respondent target of Youth workers, more space should be given to young people especially online, to allow them the opportunity to get news regarding the employment world and open job calls.

According to the respondents opinions the main problem of young people today is mostly related to the lack of work and the difficulties encountered in finding it; there is no tutoring to guide young people to the world of work; lack of aggregation centres and services for young people's leisure time;

finally, it's common the idea that the depopulation of small communes brings most of the young people to move towards larger centres: that doesn't allow the development and a good expression of the work of the administrations. The matter is service of matching the offer and demand. The public service that is responsible for that can't afford the priority of young unemployed neither has the suitable skills to give to young people a general wide glance to the world of opportunities both at local and also at European level (Silvi, 2018). That's why most of our youth sample do not prefer to refer to the public employment services, but to private and independent job searching. (15,4% declares to take into consideration the help of public employment services, while 76.1% will apply to private network). The youth, to the youth worker's eyes, appears demotivated, to the labour market that it does not offer much; despite the demotivation the youth seems open, versatile and skilled, with a polyhedric mind, but not ready to risk in first person (especially in starting a business). The youths also seem to abandon their dreams to work on the field related to their passions, contenting themselves, but always taking work as a priority.

Some of the questions were strictly related to the Youth2Youth project's purpose: it was important to explore the general ideas for what work, business, self-entrepreneurship and unemployment are concerned. Starting from empirical data, the percentage of young that currently have a job in each Municipality has been requested, but no one of the youth workers has been able to provide reliable data, only one referent has indicated a percentage (30% of young workers compared to the total. Regarding the main personal factors aimed at finding a job, interesting data emerged because, according to the referents, "competence" and "adequate qualification" are the main elements that make the individual strong in the competition in the job world, but they are also accompanied with the idea of "not having too many claims" and "having the right contacts" could also be relevant ways.

In the open question concerning the causes of unemployment and the NEET phenomenon, it was noted that there is a common sense of criticism towards the national politics, due to the crisis, the retirement age that moves and a mechanism that does not allow workers and employers to meet.

The NEET according to the referents are in this status because they are maybe a part of those who have been trying many times to find a job, failing, and therefore they surrendered in the search; but also those youth who cannot find work space because of a vocation or studies that are different from the market demands; according to some of the referents the figure and data about unemployed people and NEET is also distorted by the high number of illegal workers.

Moving to what concerns young entrepreneurship and self - employment, it has been asked what kind of training can be more functional for a young person today to improve their skills: relevant data is that there is not a preva-

lent topic among the proposed, so they think, that all could be potential subjects for the lessons (taxation, legal matters, creativity and innovation, general management, management of European and public national funds): that shows how a **360 ° training is needed for the young persons who approaches the business world.**

Referents were also asked to identify themselves with a young entrepreneur, trying to imagine what kind services would be essential and necessary in their municipality, to carry on business ideas; the analysis showed that there is a marked propensity (5/6 of respondents) to the idea that funds (national and European) are fundamental, and therefore an help in the research and management of funds should be one of the main service. Moments of exchange and meeting with entrepreneurs and sharing experience sessions are indicated as relevant, as well as having available work-spaces for free (to start their business for example).

Nowadays youth at the youth workers glance seems not to be very interested in politics in general, especially in national and European one, more towards the regional and local.

The last and one of the most interesting question asked was about what kind of support, according to their opinion, would be useful in the promotion of youth policies as well as youth actions, related to the employment and the self-employment:

- idea of a permanent desk where young people can be informed about European opportunities, access to finance through expert advice and industry organizations,
- development of a theme-based tutoring,
- organisation of round tables among young people, businesses, administrations, increasing the accessible spaces to young people,
- promotion of associations and the local youth association network,
- creating targeted courses for introduction to the world of work.

A bigger question arises during the free interviews: what can a Youth worker do in order to better support a young person in building his own future? What else but preparing himself with more skills and more equipped training to support such a difficult context?

The youth workers appeared ready and motivated to discover some instruments in order to better support young people. Somehow, they do recognize their own difficulty in supporting young people with specialized skills and knowledge, that's why is important to let the public role and institution to change their way of working by making many activities in refreshing competencies and training the specialist staff itself being adequately equipped with innovative tools and methods to bring young people to the world of self-entrepreneurship.

## 1.2 A PICTURE OF YOUNG ITALIANS AMONG EMPLOYMENT, STUDY AND TRAINING: THE NEET PROFILE

The Italian sample of young people is mostly represented by not-working students (54,3 %), and a few percentage are NEET (7.8 % of female and 6.2 % of male sample) even if it is observed that Italy is one of the EU countries with Higher NEET representation on the total population (ISTAT, 2016).

In spite of this, most of respondents are high graduated and women are the ones with the higher study title: 38% has got bachelor in spite of men (16 %). Italian young mostly live with their parents. These ones are some first relevant differences with the partners' countries youth, above all spanish young people that are the most autonomous and free from the familiar bonds.

The latter data makes it possible to hypothesize that the difficulties related to the exit from one's own family may be due to the limited availability of employment, but also to the limitations determined by the context or municipality to which they belong; at the same time, however, it is important to underline that social motivations, sometimes, push women to look for some kind of employment that can be reconciled with the needs related to the family care.

Another important element is the particular social and political situation young people live in Italy at this moment: it is very difficult to gain a "public employment" because of the "red tape" needs of the public administration, impeding every kind of new hires. Moreover, regarding the access to public job, but also to private one, is the fact that there is a real lack of matching between job request and offer.

Coming to the skills and to the abilities of the youth, this project is very strictly tied to their skills, opinions and creativity, to their will of succeed and to the perspective they give to the world of employment and labour market. Italian youth believe in general that the italian school system does not offer much opportunities, above all concerning technic abilities and linguistic ones, but at the same time they are reasonably convinced that they will be able to find a job opportunity thanks to their educational title.

It is for this reason that they mostly search for a job in their own region before considering to go away or abroad in another European country to realize their professional life.

In spite of Spanish or Bulgarian, young italians are less interested in traveling for job reasons and about resistant to change their life style going away from their native country. This data concerns more female sample than male one. The fact is, that they try to realize themselves giving a priority to the local context, and in case of failure they consider to go away. For this reason they also say to be interested in the public competitions, and to try to make some efforts by studing harder, in order not to leave their country.

Another important information arising from the analysis of Italian youth, is the opinion they have about their own situation of NEET or unemployed: their conviction of responsibility or causality on their life and future perspective is predictive of what they will be able to realize as adults.

It is important to notice that young people have an "external" attribution to the causes of unemployment or employment disease: public job services are not working, there are not any useful public competition and local politics do not pay attention to youth.

Even if they are well informed on their own skills and attitudes they also say to be interested in making some training courses to implement and develop new skills and abilities, as if they really recognize not to be too clever to face the labour market. Their self-awareness seems to be incoherent.

At last, as a synthetic information on their entrepreneurial attitude, well over 89% say they are interested in participating in training / updating / information courses proposed by the Municipalities with particular focus on issues concerning general management. For students, however, the topics of greatest interest are creativity, innovation and the search for public funds for creating new enterprises.

A type of training that, should be used is mixed methodology between theory and practice but also internships in companies other than the one in which they work, considering the ineffectiveness of technical lessons in the classroom.

The core object of the survey, creativity and the psychological wellness, we asked young people to give an evaluation of their perception of "happiness", as it is supposed self-esteem and satisfaction is one of the most important issues for being a potential entrepreneur. The average indicators for students and NEETS is quite similar, both categories answered to be on average satisfied of their own life. But in particular what gives more satisfaction is related to social and familiar relationships, as if family and friends could hold the lack of listening and responsive help not found in other public and external services.

Municipality with particular focus on issues concerning general management; or again, for the group of workers it would be interesting to deepen the knowledge about the business plan and the economic analysis; for students, however, the topics of greatest interest are creativity, innovation and the search for public funds for creating new enterprises.

A type of training suitable for youth, should use a mixed methodology between theory and practice but also internships in companies other than the one in which they work, considering the ineffectiveness of technical lessons in the classroom. At the same time, there is a lack of knowledge about the opportunities offered by the Erasmus Plus program or every other

European Program for young people or life skills development and a lack of tendency to participate in European projects.

So, what can be useful for young neets or students, in any case searching for job or for paths to become autonomous?

By taking into consideration the previous data and description of the sample we could imagine to destin to young people a virtuous training path, that is also a "coaching one", based on some moments responding to the needs they have expressed by our survey:

- step 1: theoretical / practical training with workshop settings on the basic issues concerning youth entrepreneurship, business management, knowledge marketing, research of funding, knowledge of the projects promoted by the EU,
- step 2: methodology of the Flipped Classroom in order to transfer experiences and testimony from young peers using, at the same time, the possibilities offered by social media that are transformed into educational and training opportunities,
- step 3: training internship within companies, following each level of interest and inclination.

It could be a wish, through this path, to encourage greater involvement of young people building a relationship of trust between their aspirations and the possible feedback at the workplace. To increase their awareness and autonomy It could lead these young people to believe in the realization of their entrepreneurial ideas without necessarily thinking of being forced to emigrate, but more than that it could be good for our young people to start a way for building up self-esteem and trust in the future, and train soft and life skills that can be supported by creativity, innovation and optimism of their ideas. The key for this challenge maybe is on the coaching of life skills.

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# FINANCIRANJE ZA USTANOVITEV IN ZAGON PODJETIJ JE TVEGANI KAPITAL

FUNDING FOR THE ESTABLISHMENT AND STARTUP OF ENTERPRISES IS  
VENTURE CAPITAL

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## POVZETEK

Dobro razumevanje finančnih zahtev podjetja in zaznava potreb po kapitalu je bistvenega pomena za novo nastala in že delujoča podjetja ter podjetnike, ki bi radi izkoristili svojo poslovno priložnost. Pri tem je tako za mala kot srednje velika podjetja dobro vedeti, da v zgodnejših fazah le-ta nujno potrebujejo kapital. Vendar hitreje, ko rastejo, bolj se večajo potrebe dodatnih virih financiranja, ki so lahko dolžniški ali lastniški. Eden izmed načinov financiranja poslovnih priložnosti je tvegani kapital, ki se od ostalih oblik razlikuje predvsem po pravno-organizacijskih oblikah, po trajnosti naložbe, potrpežljivosti investorjev in po svoji aktivni vlogi, saj nudi pomoč pri upravljanju in vodenju podjetij.

Ključne besede: podjetništvo, podjetniška ideja, podjetniško znanje, financiranje, tvegani kapital

## SUMMARY

A good understanding of the company's financial requirements and perception of capital needs is essential for start-ups and entrepreneurs seeking to take advantage of their business opportunity. For both small and medium-sized enterprises, it is good to know that in the earlier stages they are in dire need of capital. However, the faster they grow, the greater are the needs for additional sources of financing, which may be debt or equity. One of the ways of financing business opportunities is venture capital, which differs from other forms primarily in legal and organizational forms, in terms of investment sustainability, investor patience and in its active role, as it offers assistance in leading and managing companies.

Keywords: entrepreneurship, entrepreneurial idea, entrepreneurial knowledge, financing, venture capital



## 1 POMEN TVEGANEGA KAPITALA ZA PODJETNIŠTVO

Vidik vsakega podjetništva so finance - denar ima pomembno vlogo za gospodarstvo, saj je ključna modrost, če bo na razpolago dovolj kapitala, se bodo ustanovljala podjetja, če kapitala ne bo, podjetij ne bo (Hisrich in Peters, 2004). Uspeh malih podjetij je odvisen od prijateljskih in osebnih mrež, saj posameznik ne more pridobiti dovolj potrebnih virov od dobaviteljev, bank, vladnih agencij, sorodnikov, prijateljev in nepovratnih sredstev (Premaratne, 2001). O'Rourk (2000) ugotavlja, da je delež zadolževanja v Evropski uniji okoli 70 odstotkov medtem, ko je zadolženost v ZDA okoli 30 odstotkov. Za novoustanovljena podjetja je pomembna velikost in dolgoročno razmerje med tujim kapitalom in bančnim financiranjem, saj mora biti struktura kapitala odvisna od strukture premoženja (Cassar, 2004).

Osrednji dejavnik ekonomije informacij 21. stoletja je tvegani kapital, kateri omogoča, spodbuja in podpira razvoj in rast podjetniških idej, inovacij od začetka do končne realizacije na trgu. Tvegani kapital trajno vloženo premoženje v podjetje in predstavlja vire financiranja za podjetja pri začetni ali razvojni fazi, in za nove tvegane posle in nastopi takrat, ko je situacija takšna, da ni možno pridobiti novih oblik virov financiranja oziroma le-ti niso dostopni na blagovnem ali denarnem trgu.

Investicije financerjev tveganega kapitala zahtevajo določene izkušnje, znanje in sposobnosti tveganih - njihova nagrada so visoki kapitalski dobički. Tvegani kapital se zbira v investicijskih skladih, katerih interes je, da vložijo tvegani kapital v nova in rastoča podjetja, v katerih želijo imeti lastništvo glede na višino vložene kapitala.

Primeri, ki jih zasledimo iz tuje teorije in prakse nakazujejo, da se investitorji tveganega kapitala odločajo za mlada hitro rastoča podjetja, ki se ukvarjajo z visoko tehnologijo. Vedeti je potrebno, da vstop sklada tveganega kapitala, ne pomeni izgubo upravljaljske svobode, gre za skupen cilj, saj sklad teži k rasti in dobičkonosnosti podjetja.

Razvoj in napredek industrije bo možen le z financiranjem tveganega kapitala, saj bo le-ta oblika financiranja prinesla nove poslovne cikle v industriji, zato prihajajo pomembna leta za investitorje tveganega kapitala, ki naj bi okoli 60 odstotkov kapitala vložili v industrijske projekte (Heesen, 2005). Za financerje tveganega kapitala je pomembno, da uporabijo vsa znanja, ki so potrebna, da ugotovijo, kam in v katera področja vlagati (De Clercq, 2003), kajti večina jih želi dodatne zasluge (Henderson in Leleux, 2003).

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okoli 60 odstotkov kapitala vložili v industrijske projekte (Heesen, 2005). Za financierje tveganega kapitala je pomembno, da uporabijo vsa znanja, ki so potrebna, da ugotovijo, kam in v katera področja vlagati (De Clercq, 2003), kajti večina jih želi dodatne zasluzke (Henderson in Leleux, 2003).

## 2 OBLIKOVANJE MODELA INOVATIVNEGA FINANCIRANJA S TVEGANIM KAPITALOM

V sodobnem svetu so uspešne organizacije, ki proizvajajo in posredujejo v nove proizvode in storitve. Poslovna ustvarjalnost in inovativnost nista zgolj steber konkurenčnosti posameznih podjetij, ampak celotnega gospodarstva (Marrana, Haskel in Wallis, 2009).

V naš model so vključene smernice in vsebina evropskega modela, katerega je stališče züriškega modela, kateri temelji na predpostavki, da ima vsak, ki vodi druge pri reševanju skupnega problema, potrebno legitimnost in avtoriteto. V modelu so vključena določena stališča sanktgallenskega modela po Bleicherju (1994), kjer so pomembni vizija, kultura ter udeleženci podjetja, saj je od teh deležnikov odvisno poslanstvo podjetja ter smotri in temeljni cilji delovanja.

V našem modelu je prikazana struktura preseka delovanja in procesa s shematsko sliko, v katero so vključeni:

- preživetje in obstoj inovativnih podjetij,
- ustvarjanje ugodnega podjetniškega okolja,
- dostop do virov financiranja za inovativna podjetja,
- spodbujanje podjetniške kulture in medsebojnega sodelovanja,
- sodelovanje med investitorji kapitala, lastniki podjetij in poslovnimi partnerji.

Naš model predstavlja, da je podjetje dinamičen in problematičen sistem, delno odprt, avtonomen, usmerjen k ciljem, išče sistem sodelovanja ter povezovanja v poslovnem in finančnem pomenu. Načrtovanje in odločanje sta usmerjena v prihodnost podjetja, neposredno vodenje izvedbe in kontrolo uresničitev poslovnih ciljev in interesov.

V modelu so v ospredju pri reševanju vodstvenih problemov in nalog ljudje, zato smo izpostavili pozornost:

- osebnostnim značilnostim in ciljem posameznikov,
- odnosom med lastniki in investitorji,
- interakcijam, ki nastajajo med lastniki in investitorji tveganega kapitala poslovnim in finančnim okoljem.

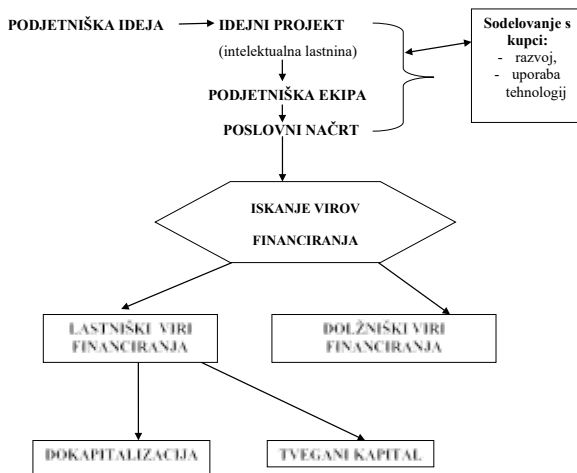
Naš model je zasnovan na podlagi analize rezultatov lastne kvalitativne in kvantitativne raziskave. V model so vključeni lastniki podjetij in investitorji tveganega kapitala ter njihovi interesi, pričakovanja in tveganja glede sodelovanja.

## 2.1 ZGRADBA MODELA FINANCIRANJA S TVEGANIM KAPITALOM

Pri izgradnji modela inovativnega financiranja s tveganim kapitalom so zajete opredelitve problema in sprejema odločitev po tveganem kapitalu s strani lastnikov podjetij. Ekspertni skupini v modelu so predstavniki investitorjev (skladov) tveganega kapitala in lastniki podjetij. Pri oblikovanju modela smo upoštevali teoretična znanja in izkušnje (tuje in domače) ter na teh osnovah predstavili pomanjkljivosti in težave investicij tveganega kapitala.

Lastniki podjetij iščejo vire financiranja za realizacijo podjetniških idej. Investitorji tveganega kapitala iščejo izzive in pripravljenost investirati kapital v podjetja in podjetniške ekipe, ki imajo dobre inovativne podjetniške ideje. Menimo, da je treba vključiti povezave in sodelovanje s potencialnimi kupci že v začetek procesa razvoja izdelka in uporabe tehnologij.

Slika 1: Iskanje virov financiranja za realizacijo poslovne ideje



Vir: Robnik, 2015

Z raziskavo smo ugotovili, da podjetnikom primanjkuje znanja na področju marketinga, trženja, trženjskih raziskav, financiranja, davščin, ki so potrebna za ponudbo podjetniških programov, izdelkov in storitev. Ugotovitve iz rezultatov analize anketiranih vprašalnikov so, da podjetniki, ki ne poznajo tveganega kapitala, ga ne bodo vključili v financiranje poslovanja.

Cilj raziskave je bil, da smo proučiti, analizirati, primerjati in kompilirati spoznanja, teoretične razprave in raziskave na področju razvoja podjetništva z vidika izbora virov financiranja. Izpostavili smo morebitna tveganja, tako na strani lastnikov podjetij kot investitorjev kapitala.

V raziskavi ugotoviti, kaj manjka v slovenskem gospodarskem prostoru, da ni ustrezne ponudbe tveganega kapitala oziroma povpraševanja po njem. S pomočjo študija literature, tujih raziskav in svoje raziskave smo prišli do zaključka, zakaj slovenska podjetja ne znajo pristopiti do skladov tveganega kapitala in predstaviti svoje podjetniške ideje in ambicije. Ugotovili smo, zakaj domači skladi tveganega kapitala čakajo, da jih poiščejo podjetja, namesto da bi imeli ambicijo, da sami podjetja in z njimi dorečejo poslovno-finančno in donosno strategijo sodelovanja.

Pri financiranju in doseganju donosov je potrebna ustrezna struktura virov financiranja, za kar so potrebni:

- znanje,
- načrti, cilji in
- panoga, v katero se uvršča podjetje, kot iskalec financiranja podjetniške ideje s tveganim kapitalom.

Model sledi logiki doseženega donosa v inovativne ideje in panoge, ne pa investiranju v projekte in panoge, ki ne prinašajo zelenih donosov.

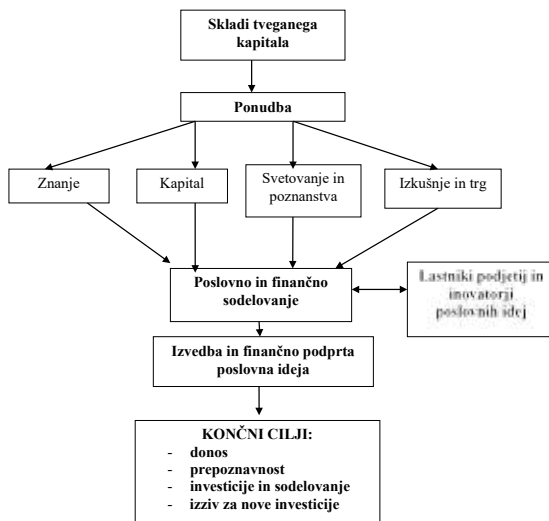
Iz rezultatov anketnih odgovorov lastnikov podjetij vidimo, da številni ne vedo, kaj je tvegani kapital in kakšna je vloga predstavnikov tveganega kapitala. Slovenski podjetniki so bolj naklonjeni lastniškemu (notranjemu) financiranju. Hkrati vidimo, da sta izobraženost in ozaveščenost podjetnikov o alternativnih virov financiranja premajhni.

Pomembna je vloga skladov tveganega kapitala, da znajo ustrezno predstaviti svoje delovanje, poslanstvo, prednosti in priložnosti, interesantne panoge in cilje sodelovanja (slika 2).

Zato je pomembna ponudba njihovega:

- znanja,
- kapitala,
- poznanstva in svetovalnih izkušenj,
- poznavanja trgov in kupcev in
- posameznih dejavnosti.

Slika 2: Dejavniki sodelovanja skladov tveganega kapitala in lastnikov podjetij



Vir: Robnik, 2015

Pomembni dejavniki poslovnega in finančnega sodelovanja so lastniki podjetij z svojimi inovativnimi poslovnimi idejami, ki so jih skladi tveganega kapitala pripravljani finančno in poslovno podpreti.

V primeru dobrega sodelovanja bodo doseženi cilji, ki se bodo odražali v:

- donosu,
- novih investicijah in
- prepoznavnosti podjetij in skladov tveganega kapitala.

Obstaja možnost, da so pogoji pridobivanja in sodelovanja neuspešni, zato je naloga podjetnika in njegove ekipe ali lastnika podjetja, da išče možnosti poslovnega in finančnega sodelovanja pri drugih financiranjih, med katere se uvrščajo skladi tveganega kapitala.

Model predstavlja izzive v podjetniškem sodelovanju in v iskanju investitorjev tveganega kapitala ter v usposobljenosti in doseganju zelenih interesov vseh udeležencev. Skupno sodelovanje se izraža v:

- avtoriteti udeležencev,
- skupnih ciljih in
- različnih oblikah formalne in neformalne izobraženosti.

V modelu (slika 3) je predstavljen namen sodelovanja v realizaciji podjetniške kulture in vizije poslovanja podjetja. V namen modela smo vključili:

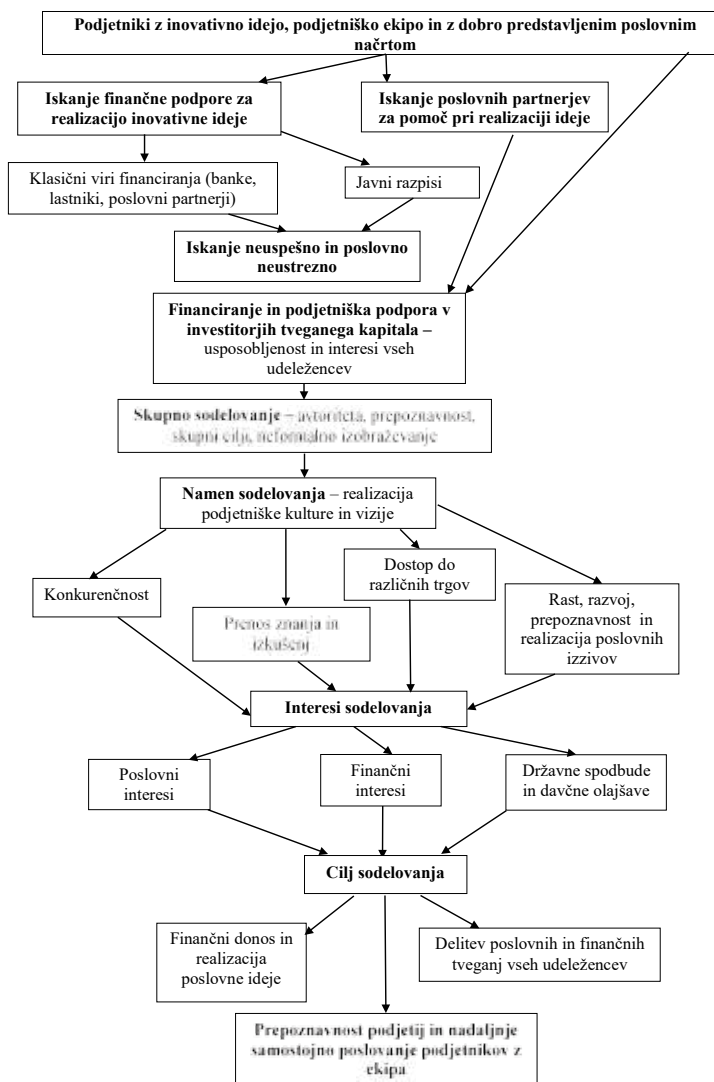
- prenos znanj in izkušenj vseh udeležencev,
- uveljavljanje konkurenčnosti,
- dostop na trge in do kupcev,

- rast in razvoj v podjetniških izzivih in njihovi realizaciji.

Cilje sodelovanja v modelu predstavljamo v obliki:

- realizacije poslovne ideje,
- v želeni višini želenega donosa,
- v delitvi poslovnih in finančnih tveganj vseh udeležencev in
- prepoznavnosti in nadaljnjem samostojnem poslovanju podjetnikov z ekipo ali lastnikov podjetij.

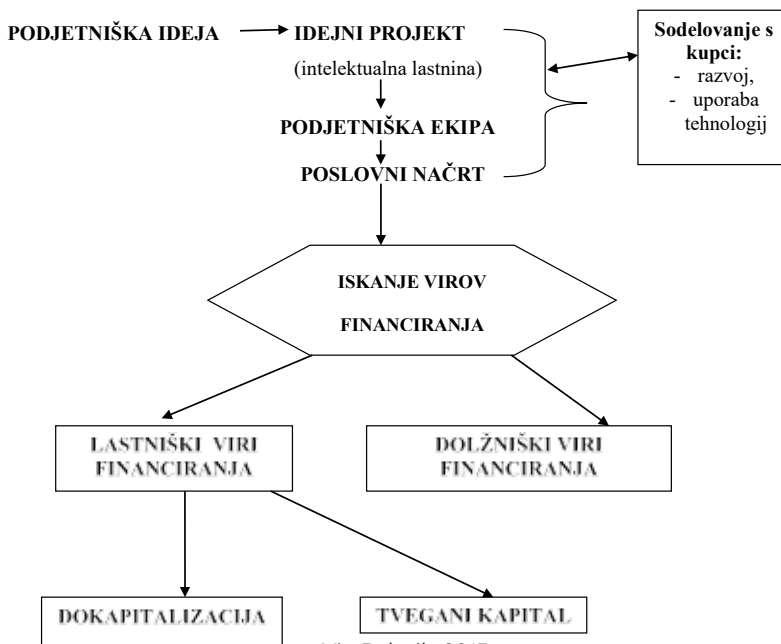
Slika 3: Model inovativnega financiranja s tveganim kapitalom



Vir: Robnik, 2015

Menimo, da je treba vključili povezave in sodelovanje s potencialnimi kupci že v začetek procesa razvoja izdelka in uporabe tehnologij (slika 4). Povratne informacije so za inovatorje s strani kupcev podlaga za uspeh ali neuspeh, ob upoštevanjem pobud, hkrati predstavljajo večjo vrednost uspeha na trgu.

Slika 4: Iskanje virov financiranja za realizacijo poslovne ideje

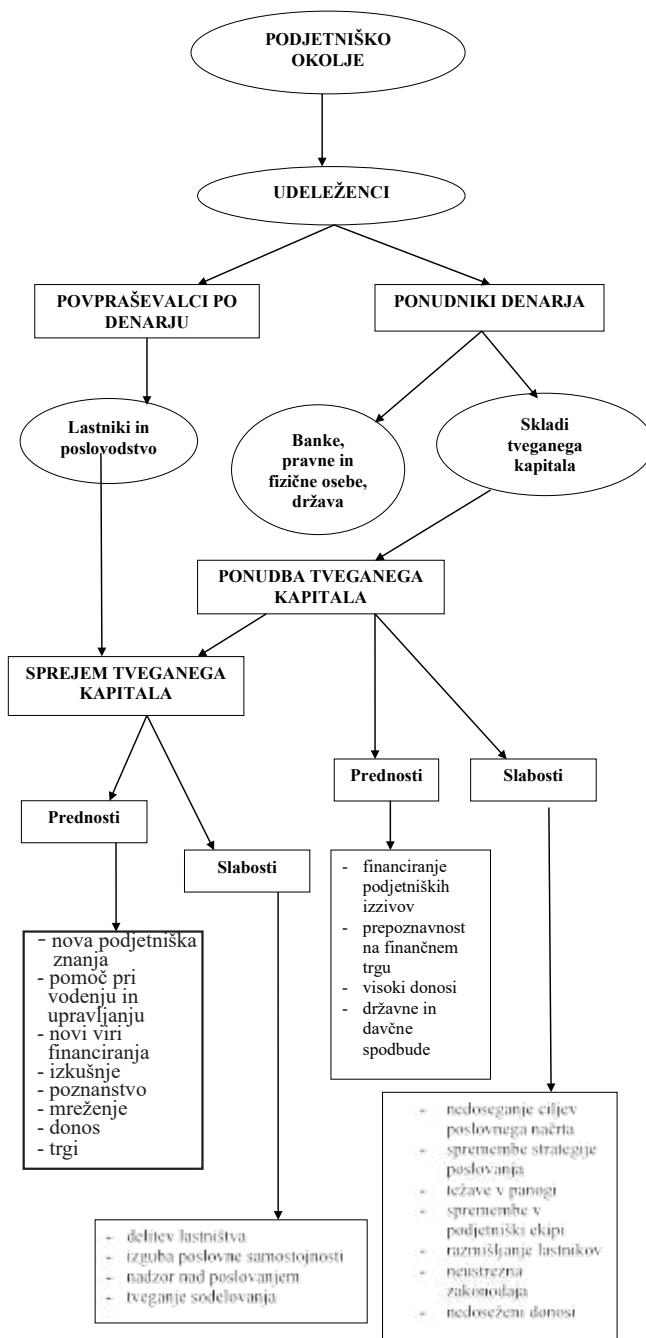


Vir: Robnik, 2015

V empirični analizi sta izpostavljena znanje in nepoznavanje tveganega kapitala s strani lastnikov podjetij. Z raziskavo smo ugotovili, da podjetnikom primanjkuje znanja na področju marketinga, trženja, trženjskih raziskav, financiranja, davščin, ki so potrebna za ponudbo podjetniških programov, izdelkov in storitev.

Ugotovitve lastnih raziskav so, da je v Sloveniji podjetniško okolje usmerjeno k individualnosti (slika 5). Podjetniki ne želijo ali se težko sprijaznijo, da se kdo vmešava v njihove lastniške, poslovne in finančne odločitve. Zaradi tega za lastnike podjetij tvegani kapital ni pomemben. Takšno poslovno gledanje in podjetniška kultura nimata prihodnosti in ne prispevata k večji rasti in razvoju inovativnega podjetništva ter rasti bruto družbenega proizvoda. Lastniki podjetij in skladi tveganega kapitala morajo vzajemno sprejeti prednosti in slabosti financiranja in sodelovanja, ki ga povzroča tvegani kapital.

Slika 5: Vloga tveganega kapitala za udeležence v podjetniškem okolju



Vir: Robnik, 2015



Panoge, ki so zanimive za investitorje tveganega kapitala so:

- informacijske tehnologije (v Sloveniji je na zelo visokem nivoju),
- internet in spletne rešitve,
- telekomunikacije,
- mediji in sodobna zabava,
- poslovne storitve,
- biotehnologija, nanotehnologija,
- medicina in farmacija ter
- energetika in alternativni viri energije.

### 3 ZAKLJUČEK

V sodobnem svetu podjetništva je nujno poslovno in kapitalsko sodelovanje, tako z vidika domačih kot tujih virov financiranja so dobra, saj pospešijo razvoj podjetij, če imajo ustrezno vizijo, inovativne ideje ter cilje poslovanja.

Podjetniške inovacije so potrebne saj omogočajo rast in razvoj podjetništva, Ne smejo biti enkratna aktivnost, temveč kontinuiran proces. Potrebno je podpreti podjetniške ideje in znanje posameznikov, ki potrebujejo finančno podporo. Glavni dejavnik uspeha v podjetništvu je ekipa in njena inovativnost, vztrajnost ter prodorne poslovne ideje, ki se znajo uresničiti v praksi. Potrebna je podpora s strani lastnikov podjetij kot investitorjev tveganega kapitala.

V raziskavi ugotoviti, kaj manjka v slovenskem gospodarskem prostoru, da ni ustrezne ponudbe tveganega kapitala oziroma povpraševanja po njem. S pomočjo študija literature, tujih raziskav in svoje raziskave smo prišli do zaključka, zakaj slovenska podjetja ne znajo pristopiti do skladov tveganega kapitala in predstaviti svoje podjetniške ideje in ambicije. Ugotovili smo, zakaj domači skladi tveganega kapitala čakajo, da jih poiščejo podjetja, namesto da bi imeli ambicijo, da sami podjetja in z njimi dorečejo poslovno-finančno in donosno strategijo sodelovanja.

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# HOMO SAPIENS STATISTIK

## STATISTIKA HOMO SAPIENSA

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### SUMMARY

This paper deals with the evolution of the unemployment rate mentioned both by Statistics Portugal and Eurostat. It is organized in a chained way starting from the premise that changes within the labor market through the unemployed are generated by the recession in the European economy and, especially of the Portuguese. The second part describes its evolution, measured in decades, while the second part assertively describes potential forms of production that help increase employability; while the third part presents a coherent and applicable model of eradicating not only literacy but also flexible activities to identify the 'Self'.

Key words: Portugal, Unemployment, Age, Education, Library, Hope.

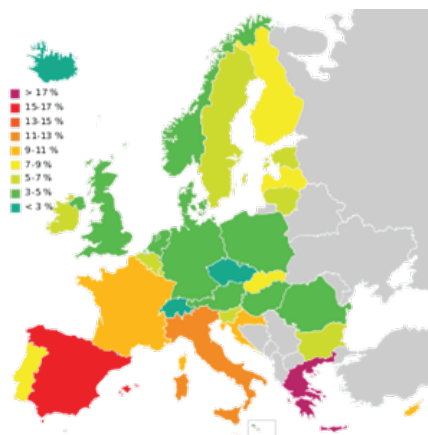
1. Ana Cruz; 2. Joana Quintas; 3. Teresa Patatas

## 1 UNEMPLOYMENT IS A REALITY. WHY?

If MAN is a mastermind to prepare Mars's 'colonization', then, why do we have Societies where inequalities are outrageous? If we are all Sapiens, then, what blocks the acknowledgment of Justice, Equality, Fraternity? Why do we have unemployment?

The basis of unemployment is diversified, often the foundation for a theoretical thought may be the solution to this problem. Among the most cited causes, one can state: technological development, globalization, outsourcing, deindustrialization, excess concentration of income, modern management methods, in general, such as reengineering and downsizing (Abbott, 2011).

Image 1: Unemployment in the European Union, Switzerland and two EEA countries (Iceland and Norway) in March 2017.



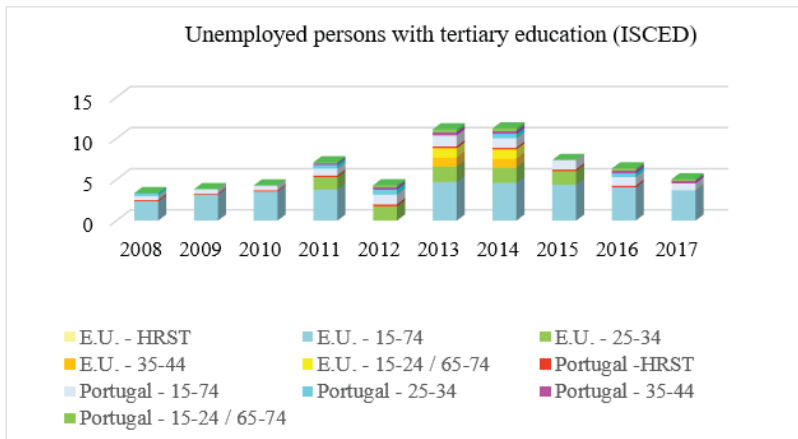
Source: Eurostat, European Statistics, January, 2019.

The consequences can be devastating both from the point of view of the unemployed person and his family as well as from the social and political point of view. The unemployment bill, directly or indirectly, is paid by all of us (Peixoto, 2010, 1). It is paid by means of tax increase to cover expenses such as unemployment, hospital expenses, insurance expenses, and so on (Castells-Quintana and Royuela, 2012). Studies show that unemployment increases the problems related to the physical and mental health of the worker, increasing the demand for professional services related to this area. There is also evidence that violence and crime, in general, are directly

related to unemployment. This can also lead to political radicalization, both right and left, as well as widespread family and social disorganization. Studies have already found a link between increased unemployment and increased divorce (Idem, Ibidem).

The unemployment associated to the microeconomic nature identifies the functioning of the labor market determined by its own dynamics; a theoretical approach, relates the general behavior of the labor market to the place of expansion of the whole economy (Romer, 2011). In other words, the extent of unemployment within the labor market, results from the general insufficiency of effective demand in the national economy, and not from the high cost of hiring high labor (real wages). The main reason for this is due to the recession, which sustained by the strong increase in interest rates, do not stop inflation and contributes, both to the growth of public indebtedness and to lower tax income (McGaughey, 2018).

Graphic 1: Unemployed persons with tertiary education (ISCED)



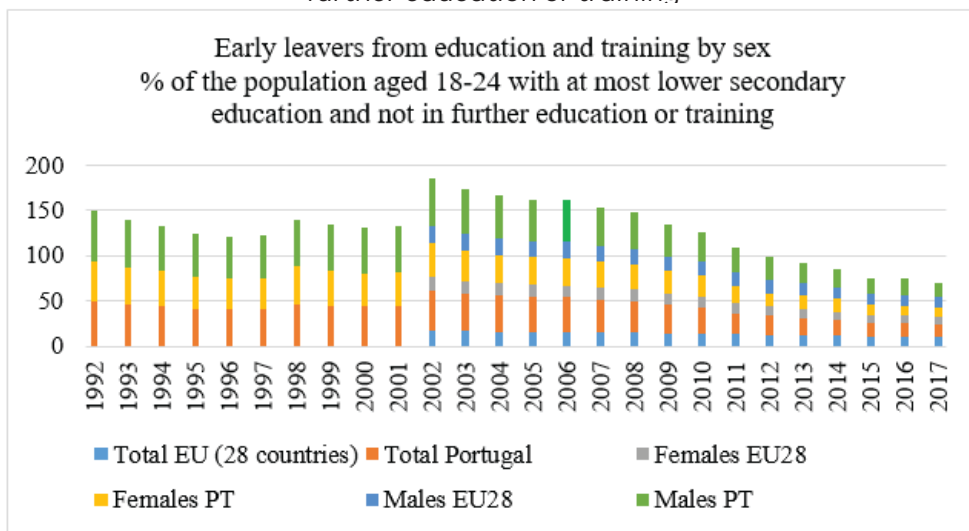
Source: Eurostat, 2019

We proceed to a comparative study by percentage of unemployment ranging from 15 to 74 years, based on Eurostat statistics (see Graphic 1). It is obvious that the age group of 15 to 74 appears as the highest percentage of unemployment, between 2008 and 2017, soon followed by the age group of 25 - 34. Yet, the age group between 35-44 is slightly higher than the one of 15-24 / 65-74. The only conclusion to be stressed is related to youth unemployment. In August 2018, the European Union had a percentage of 6.8 unemployed. Portugal, per its population, follows the trend of the E.U. (28 countries). Along 2018 the trend varied between 7.9% (January) and 6.8% (August) (INE, 2018).

The economist paradigms do not acknowledge unemployment rate significantly at E. U.. It should decrease, so that we can be able to live in a more balanced society, committed to its professional achievement. A Society with adequate services to stimulate the "Self" (Kant, 2010) of children and the elderly. A Society in which the Priceless Cultural Heritage, the Arts, the Creativity and the Invention can endure, hand in hand, without cutting edge research, which is a reality in some countries (Michaliewicz, Vandello and Bosson, 2014).

Our answer to solve this problem is simple: to reinforce 'Education' category.

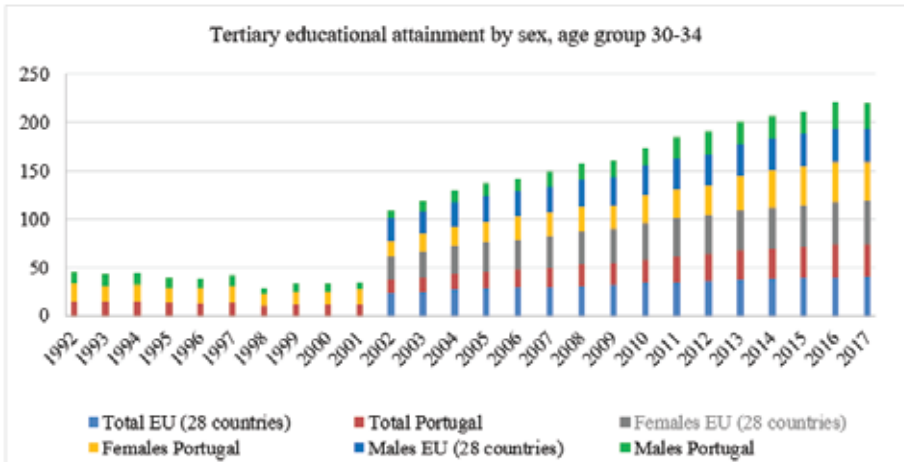
Graphic 2: Early leavers from education and training by sex. % of the population aged 18-24 with at most lower secondary education and not in further education or training



Source: Eurostat, 2019

However, European statistics are not very encouraging for young people, as we observe the percentage of undergraduate students (see Graphic 2). The numbers tend to decrease the value of 'Education' between the ages of 18 and 24 in the E.U.; while in Portugal the disadvantages started in 2002, with an increased tendency for young males to outgrow female youth. Does this evidence, given by statistic, means a youth discouragement regarding 'Education'?

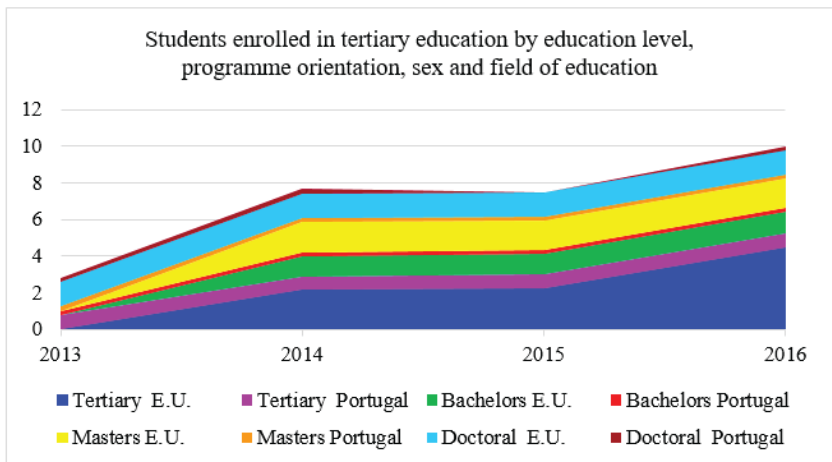
Graphic 3: Tertiary educational attainment by sex, age group 30-34.



Source: Eurostat, 2019

As far as the age group 30-34 (see Graphics 3 and 4), the tertiary education tends to rise, maintaining a high predominance of men compared to women in E.U. The Portuguese approach follows the European average. Education based on critical pedagogy needs to find partners for a dialectical network, where the concepts of 'Education' and 'Contemporaneity' could be synonymous of scientific and technological research for all (Sulich, 2016).

Graphic 4: Students enrolled in tertiary education by education level, programme orientation, sex and field of education



Source: Eurostat, 2019

Boyce, Wood and Brown (2010) addressing to the Public University raise 'the question': can the space / territory category account for regional imbalances in the field of research and postgraduate education? To address the issue, the categories used territory and installed capacity are taken as guiding concepts, highlighting the intellectual production as the axis of the whole process.

The space / territory category is consistent in addressing regional imbalances and overcoming social inequalities. It helps to describe an analysis of the regulation in higher education, an aspect considered of great relevance in a scenario of changes.

Thus, the authors (Boyce, Wood and Brown, 2010), explore the concept of regulation, from the perspective of the Regulatory State, as well as the main tendencies that compose the higher education scene. Finally, they establish the theoretical relations between this concept of regulation and the concepts of evaluation and participation, to show a part of the dynamics of requirements involving higher education institutions. One of them is the national language.

## 2 CULTURAL VALUES IN SELF-GROWTH

Both personal and professional achievement goes through self-acceptance, often based on the experience of (national) cultural values. In this sense, the person builds himself from the reality that surrounds him. And the experience of national values identifies an individual, instilling in him/her, respect for other cultures, attainable them to the World.

Individual growth can be based on the national culture from the language itself. The example of Portuguese language into its Court and public administration, can be defined as: "from the mid-twentieth century promoted the speeches of the Center and the South and converted them into the basis of an official Portuguese, destiny of the Galician. Lisbon, Évora, Santarém and Coimbra delimited the center of the Portuguese language, as they delimited the country's main culture area until the end of the 15th century." (Marques, 1987, 193). The mastery of a language is the basis of a good social insertion of any subject. For it is a strong vehicle of socialization and cultural symbol. This means that as one learns a language one acquires the cultural knowledge of that people.

The Portuguese language is originated from the native Indo-European, adding the 'Mediterranean culture': "Phoenician, Hellenic, Carthaginian, Roman or Germanic and Arabic, which were incorporated into the foundations of the new national unity" (Cidade and Selvagem, 1967, 13). The fact that the Portuguese language is based on several languages, generate and develop spontaneously in the Portuguese speakers' qualities of easy adaptation and understanding of the other. Different cultures knowledge shows that a Portuguese speaker perceives another speaker better concerning the



discourse. That, doesn't happen to an English speaker or, specially, a French speaker who will say at every step "Je ne comprend pas". This openness to the other is the starting point for interrelation, for conviviality, for group work among other things.

The correct use of the Portuguese language is a gateway to the world of work as a project creation, integration into projects, without age limits. With the mastery of language, the subject feels, psychologically, the will for professional adventures.

Persevering on the approach of cultural elements as a basis of adaptation in the world of work, the gastronomy presents itself as a challenge for employment. The taste, the smell, the various colors of gastronomy is also an open door for Tourism. Portugal as a typical cod dish, that can be cooked by several ways, as the grilled sardines, the French, the cream cake. Often, for the improvement of this area (cookery) one must not go through a school, just practice with relatives (grandmother, mother, aunt), friends. In this area, practice speaks louder than theoretical knowledge.

Speaking of music, Portugal is rich in national music which is appreciated internationally. Improving musical qualities provides employment opportunities. 'Fado' is a unique worldwide musical expression, very much appreciated in places where people still live (Mouraria and Alfama). You may apply in this area to get a job in Portugal. Not only in Portugal, but in Portuguese communities abroad, where 'Fado' means time to relive the native land.

Handcraftwork is also cultural in Portugal. Ceramics that can be crafted without sophisticated means. From the inside, one can transform the clay and use homemade ovens to do varied things like pots, dishes, among others. The Barcelos rooster is made of pottery just like some tiles. Tapestry is very much requested, like carpets. Developing skills in this area is a way to find employment. Embroidery and lace are typical in Portugal. These are products that never pass by. Even today they give jobs to many people. Like cooking, pottery, embroidery and lace can be learned without proper course (Gotoportugal, n.d.). At Nazaré we should concern as unique, the female typical skirts and the men's scarfs. It is a sewing area that draws attention from foreigners. Investing in this area creates individual skills for the job market.

Thus, these cultural elements, language, gastronomic culture, music, craftsmanship and sewing allow the individual employability skills. By developing each one of these areas, an individual with no age limit may have the opportunity to have a job.

Beyond these cultural values is the teaching and learning, that at the beginning, was only intended to equip individuals with skills and prepare them for life (Marques, 1987, 196). With teaching, one learned to read, write, and calculate. Education today is the source of all academic and professional knowledge. Thus, this teaching has no limits, it encompasses the senior's universities to provide the adults with the skills they need nowadays.

### 3 PUBLIC LIBRARIES CAN CONTRIBUTE TO EMPLOYABILITY

We are living in a globalized world, leading to a continuous process of social change, characterized by rising unemployment and reduced job stability. There is a consequent insecurity brought about by the constant need to be synchronized with the unstable requirements of the labor market. In this present reality, lifelong learning is indispensable, in a reactive and proactive attitude.

#### 3.1 LIBRARY AND LITERACY

The increase in lifelong literacy is indispensable and brings benefits, as mentioned by UNESCO: "It views acquiring and improving literacy skills throughout life as an intrinsic part of the right to education. The 'multiplier effect' of literacy empowers people, enables them to participate fully in society and contributes to improve livelihoods". The development of literacy contributes to the increase of skills and abilities that help individuals to be much better prepared for the labor market as recognized by UNESCO: "Literacy is also a driver for sustainable development in that it enables greater participation in the **labour market**; (...) and expands life opportunities". In this scientific area a self-taught attitude is imperative, aiming at the individual development of skills that favor employability, increase productivity and competitiveness.

In this context, public libraries may be more commonly used by communities as a tool to support literacy. Considering Pinto's concept of literacy (1996, cited by Costa, 2011, 171-172) "as belonging to the psycholinguistic domain, when it focuses on the use of reading, writing and calculating skills, or on literacy when privileging results of the learning process". Public libraries have as one of their main functions the support to formal, non-formal and informal education of society. A public library is defined by Margarida (2011) as the one that aims to offer its services to the community in general, turning to the literate, neo-literate and non-literate public, regardless of their color, race, gender, age group and social class." Within the public "in the last two decades many magnificent municipal libraries have been built in Portugal" (Mangas, 2011).

However, there are challenges for them Mangas (2011) states that "most adults are not reviewed or found in Portuguese municipal libraries to respond to their information needs." For Margarida (2011) "it would be necessary to modify the objectives of the library, changing its posture, its attitudes and activities to cover the community in general." To improve their community support services, libraries must meet the needs and expectations of the municipalities, so they must have the most up-to-date information resources and tools that are suitable for the population they serve. Mangas (2011) mentions among the various functions of municipal libraries in Portugal the "support for the efficient use of resources, through advice on the selection

of resources".

Libraries must consider that each user has specific and differentiated characteristics and needs, with a single course and with a unique relationship with the books or documents made available. A more individualized service generates greater benefits for the reader. The use of libraries and the collection of information from them reveals that reading is a necessary task throughout life, especially at an active age.

According to Mangas (2011, s/p.) "the true promotion of reading is one that is capable of forming critical, autonomous and mobilized citizens." One of the supports that libraries can provide is teaching how to read critically, for example, on how to derive from that reading the substrate for the strengthening of skills useful for improving the individual curriculum. Knowing how to select quality in quantity, withdraw and reflect on the information collected and make this due use is a process not always easy for the average user.

### 3.2 LIBRARY AND DIGITAL LITERACY

The world of work increasingly requires informational and digital skills. Today, digital literacy is an essential pre requisite for staying in the job market.

"Being digitally literate is a key factor in achieving success. The key is being a citizen with skills in digital literacy is. Today we live in the network and in the network" (Loureiro & Rocha, 2012, 1). Gilster (1997, cited by Costa, 2011, p. 174) "presented the term digital literacy (...) as the ability to perceive and use information available in various formats and sources when presented through computers." Poore (2009, cited by Costa, 2011, 177), "stresses that digital literacy is often associated with access to, management and evaluation of information as well as the creation of knowledge, communication and careful use of information technologies."

After Loureiro and Rocha (2012, 2) "every citizen must have competencies in the Digital Literacy". And for these authors (idem, 4) to be digitally literate implies:

- "Know how to access information and know how to collect in virtual / digital environments;
- Manage and organize information so that it can be used in the future;
- Evaluate, integrate, interpret and compare information from multiple sources;
- Create and generate knowledge by adapting, applying and recreating new information;
- Communicate and transmit information to different and varied audiences, through appropriate means" (idem, 4).

In this area libraries, can play an important role. By adding the internet performance in public libraries, it had acquired a valuable socio-community support in a world of work, where technologies are an undeniable mass reali-

ty and the role of computers in professional life is often marked and vast. In 2004, Nunes (2004, 1) commented that "Portuguese public libraries are taking the first steps in the development of electronic environments for the production, storage and dissemination of information".

Since then, these libraries have progressively increased this area. Nunes (2004, 7) advises that "public libraries should assume their hybrid status and begin to use the new media and information and communication technologies as forms of service provision".

At this turning point, the library should become an educational site to provide information in digital format, teach how to access this type of information and enable the user to make use of the available media and networks, also the benefits in the professional interactions for life, from which it may arise in addition to forming digital readers, providing free access to PDF and online publications. The library can also support the provision of informal and diversified education and training in audio and video as well as "links to open universities or service providers of training courses for adults, training in the use of the site and the Internet in general." (Nunes, 2004, 8).

In this scientific area, companies can also contribute throughout the partnership mesh with libraries. Providing dissemination of relevant information concerning the needs and skills of professionals, enriched values by promoting actions in which everyone benefits: the company can find a more trained, informed and skilled labor force; the library increases the satisfaction of its services and performs better its social function; and, the user improves their skills and abilities increasing the likelihood of employability. In short, public libraries in Portugal can be better exploited as an asset in lifelong learning and socio-community support linked to the labor market by helping to develop literacy and digital literacy, as well as contributing to the increase of individual skills, allowing the growth of possibilities, entry, re-entry and permanence in the labor market.

To sum up, unemployment has been one of the largest social problems currently faced by Humanity; work is an inherent activity to the human condition and has always existed, regardless of the mode of production. Our humble advice to reinforce Society is: qualification as the main strategic challenge that guides the priorities defined in educational policy at E.U.

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# POZNAVANJE POSLOVNIH FINANC KORISTI

THE KNOWLEDGE OF BUSINESS FINANCE IS USEFUL

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## POVZETEK

V Sloveniji je ena od možnosti rešitve iz brezposelnosti samozapositev, za kar potrebujemo osnovna znanja iz poslovnih financ. Namen tega prispevka je tako predstaviti denar in njegove funkcije. Predstavljena so posamezna področja poslovnih financ. Vsak samostojni podjetnik ali podjetje potrebuje poslovni načrt za uspešen začetek poslovanja. V prispevku so tako prikazani najpomembnejši deli poslovnega načrta. Računovodski izkazi prikazujejo, kako podjetnik oz. podjetje posluje in so osnova za odločanje v podjetju. Viri financiranja omogočajo podjetniku oz. podjetju njegov obstoj, rast in razvoj.

Ključne besede: denar, poslovne finance, poslovni načrt, računovodski izkazi, viri financiranja

## SUMMARY

In Slovenia, one of the possibilities of solving the problem of the unemployment is self-employment which requires basic knowledge in business finance. The purpose of this paper is thus to present money and its functions. Individual areas of business finance are presented. Each entrepreneur or company needs a business plan to successfully start a business. In the article are shown the most important parts of a business plan. The financial statements show how an entrepreneur or a company operates and are the basis for decision making in a company. Sources of financing enable the entrepreneur or the company its existence, growth and development.

Keywords: money, business finance, business plan, financial statements, financing sources

## 1 DENAR

“Denar predstavlja dogovor ljudi o določenem predmetu kot skupnem menjalnem sredstvu. Denar je vse, kar ljudje na splošno sprejemajo v plačilo za blago in storitve ali za poplačilo dolgov” (Mramor, 1993, 47). Večina domačih avtorjev navaja naslednje funkcije denarja. “Denar je predvsem:

- posrednik menjave (posrednik pri nakupu in prodaji stvari),
- merilec vrednosti (njegova vrednost je odvisna od njegove kupne moči, to se pravi količine blaga, ki ga določena količina denarja lahko kupi),
- ohranjevalec vrednosti (ima zakladno funkcijo),
- je plačilno sredstvo (z njim plačujemo blago in storitve)” (Črčinovič, K in Leva, B., 2009, 6).

“Kateri denarni funkciji bomo dali prednost je odvisno od denarne politike države in od denarnega sistema” (Glogovšek, 1996). “Denar prihaja v obtok z izdajanjem denarja pri centralni banki in izdajanjem denarja pri poslovnih bankah. V večini držav je centralna banka tista, ki ji je država dodelila izključno pravico izdajanja primarnega (prvega) denarja. Primarni denar zajema izdano gotovino in rezerve poslovnih bank pri centralni banki. Poslovne banke lahko izdajajo knjižni denar, ki ga predstavljajo imetja na vpoglednih računih pri bankah (Kuhelj et al, 1999, 34). denar, ki ga predstavljajo imetja na vpoglednih računih pri bankah” (Kuhelj et al, 1999, 34).

Denar se pojavlja v različnih oblikah, torej kot (Črčinovič, in Leva, 2009, 6):

- “- kovani denar (kovanci),
- listinski denar (bankovci),
- knjižni denar,
- plastični denar (plastične kartice),
- elektronski denar (elektronski prenos denarja)”.

## 2 POSLOVNE FINANCE

“V tržnem gospodarstvu je denar pomemben element delovanja gospodarstva. Denar posega v skoraj vse pore tržnega gospodarstva, zato je treba z njim upravljati na vseh ravneh proizvodnje in porabe realnih dobrin in storitev, in sicer na ravni posameznika, podjetja ali druge nedržavne institucije, kakor tudi na ravni države. S tega vidika so se v tržnih gospodarstvih razvila tri področja financ: osebne finance, poslovne finance, javne finance” (Mramor, 1993, 19).

“Prepletenost osebnih, poslovnih in javnih financ je prikazana na sliki 1, ki ponazarja kroženje denarja. Prebivalstvo ima prihranke, ki jih nalaga v banke. Banke zbrani denar multiplicirajo in ga v obliki kreditov dajejo pravnim subjektom. Pravni subjekti denar porabijo za poslovanje in za izplačilo plač zaposlenim. Hkrati plačajo v državno blagajno dajatve, torej



davke in prispevke. Z dajatvami v dobro državne blagajne (zakladnica - erar) je obremenjeno tudi prebivalstvo, ki vplačuje davke in prispevke. Država uporabi del zbranega denarja v državni blagajni za zagotavljanje socialnih in zdravstvenih potreb ter za pokojninsko in invalidsko zavarovanje, del pa ga v obliki subvencij in dotacij vrne pravnim subjektom. Iz prikazanega poenostavljenega kroženja denarja lahko sklepamo, da denar prehaja od suficitarnih k deficitarnim celicam" (Črčinovič Krofič, 2007, 9).

### 3 POSLOVNI NAČRT

"Poslovni načrt je osnova uspešnega podjetja. Za vsako podjetniško aktivnost so potrebni trije osnovni elementi: poslovna priložnost, podjetnik in viri" (Rebernik et al., 2010, 64).

"Podjetnik, ki želi ustanoviti novo podjetje, mora skozi podjetniški proces, ki ga sestavljajo naslednje faze:

- opredelitev in ovrednotenje poslovne priložnosti,
- priprava poslovnega načrta,
- določitev potrebnih sredstev,
- vodenje podjetja" (Antončič et al., 2002, 54).

"Pomembno je, da podjetnik posveti dovolj časa pripravi poslovnega načrta, saj je ta bistven tako pri določanju višine potrebnih sredstev za realizacijo poslovne priložnosti kot pri pridobivanju potrebnih finančnih virov. Podjetnik naj oceni tudi tveganje izgube zaradi nezadostnih ali neustreznih virov, predvsem pa mora ciljati k temu, da čim dlje ohrani čim višji lastniški delež. Če je lastnih sredstev premalo že v fazi zagona, bo financiranje rasti še težje in lahko taka struktura financiranja vodi v zmanjšanje lastniškega deleža" (Antončič et al., 2002, 57).

"Poslovni načrt naj bi pripravil podjetnik, vendar se pri tem po potrebi posvetuje tudi z drugimi deležniki, kot so inženirji, tržni izvedenci, računovodje, odvetniki in drugi. Pomembno je, da se podjetnik zaveda, da je poslovni načrt namenjen širšemu krogu bralcev, od vlagateljev, bančnikov, dobaviteljev, izvedencev in da mora zadovoljiti radovednost vseh, sicer ni nujno, da bo dosegel želeni namen. Če pa gledamo z vidika vlagateljev, mora poslovni načrt temeljiti predvsem na trdnih finančnih napovedih, saj je pomembno orodje pri pridobivanju virov financiranja. Če podjetnik ne prikaže realno prihodnjega denarnega toka in denarnih potreb podjetja, se bo moral soočiti z zavrnitvijo prošnje po financiranju, saj posojilodajalce zanima predvsem, če bo nov posel v točno določenem času omogočil podjetju povrniti dolg skupaj z obrestmi. Posojilodajalci ocenjujejo: podjetnikovo posojilno zgodovino (preteklo poravnavanje dolgov), denarni tok (prihodnje poravnavanje dolgov), dodatna denarna ali materialna sredstva kot potencialno zavarovanje za posojilo in višino lastniškega kapitala" (Antončič et al., 2002,

187–190).

“V kolikor podjetnik sam ne bo predan novi investiciji in ne bo pripravljen tudi sam prevzeti dodatnega finančnega tveganja z zastavljanjem dodatnega premoženja ali porabljanjem lastnih prihrankov, tudi posojilodajalci ne bodo preveč naklonjeni poslu. Dobro pripravljen poslovni načrt in v okviru tega terminski plan, ki nakazuje na sposobnost podjetja, da doseže načrtovano rast, je učinkovito orodje za pridobitev denarja od vlagateljev” (Antončič et al., 2002, 204 in 222). “Nekateri podjetniki se tega dobro zavedajo; kot tudi pravi predsednik uprave SGP Pomgrad Igor Banič, je ključnega pomena, da zna podjetnik morebitnim vlagateljem predstaviti investicijsko zgodbo” (Ugovšek, 2015, 2).

“Najpomembnejši del poslovnega načrta je finančni načrt, ki je glavno orodje s katerim lahko podjetje prepriča posojilodajalce, saj predstavlja oceno prihodnjega delovanja podjetja in je torej podlaga za oceno donosnosti investicije. Podjetnik mora za prvo leto poslovanja izdelati podroben načrt prodaje in stroškov po mesecih, za nadaljnje tri do pet let pa zadostuje letni načrt prodaje in stroškov oz. predračun bilanc uspeha, denarnega toka in bilance stanja. Pomembno je, da zna podjetnik natančno specificirati predpostavke, na katerih temelji ocena in rast prodaje, prikazati roke plačila terjatev in roke plačila obveznosti do dobaviteljev, določiti običajno število dni obračanja zalog in na podlagi tega načrtovati stanje denarja na računu. Prikazati mora tudi stroške proizvodnje in druge predpostavke načrta poslovanja, kar posojilodajalcem omogoča primerjavo s podobnimi podjetji v panogi” (Antončič et al., 2002, 193 in 223–224).

### 3.1 TEMELJNI RAČUNOVODSKI IZKAZI IN VIRI FINANCIRANJA

“**Bilanca stanja** v aktivih prikazuje specifikacijo sredstev, ki jih bo podjetje potrebovalo za doseganje predvidene rasti poslovanja, v pasivi oz. obveznostih do virov sredstev pa prikazuje, kako bo podjetje ta sredstva financiralo” (Antončič et al., 2002, 226–227).

“**Izkaz uspeha** je računovodski izkaz podjetja ali investicije, ki prikazuje razliko med vsemi prihodki in odhodki v določenem časovnem obdobju ter poslovni izid v tem obdobju” (Antončič et al., 2002, str. 264). Turk (2014, str. 7–21) opozarja, da je potrebno ločevati med ekonomskimi in finančnimi kategorijami, saj je poslovni izid podjetja le ekonomska kategorija, izražena v denarni enoti, kar posledično pri mnogih vzbuja napačno prepričanje, da gre za finančno kategorijo, ki pa to ni. Ko imamo pri podjetju opravka z denarjem, je zato prav, da govorimo o prejemkih, pri zmanjšanju denarja pa o izdatkih. Običajno prihodkom iz prodaje šele kasneje sledijo prejemki, saj morajo kupci najprej plačati račune.

“Tudi zato je smiselno pri presoji investicij več pozornosti nameniti **predračunu finančnih in denarnih tokov**, saj realneje prikazujeta potrebo po dodatnem financiranju in nakazujeta na največjo potrebo po obratnem kapitalu. Del sredstev naj bi podjetje zagotovilo z lastniškim financiranjem, del pa z bančnimi dolgoročnimi ali kratkoročnimi posojili. Glavne značilnosti izkaza finančnih in denarnih tokov so:

**Izkaz finančnih tokov** je računovodski izkaz, ki je izpeljan iz izkaza uspeha in bilance stanja ter daje informacije o financiranju. Izkaz temelji na prikazu pritokov, ki so vezani na novo financiranje in dezinvestiranje, ter odtokov, ki nastanejo zaradi investiranja ali definciranja v določenem obdobju;

**Izkaz denarnih tokov** je izkaz, ki prikazuje razliko med prejemki in izdatki podjetja v določenem časovnem obdobju ter prikazuje stanje denarnih sredstev ob koncu obdobja. Je najpomembnejši izkaz pri načrtovanju ohranjanja kratkoročne (likvidnost) in dolgoročne plačilne sposobnosti (solventnost)” (Antončič et al., 2002, 225–226 in 275–277):.

### 3.2 VIRI FINANCIRANJA

“Podjetnik je prisiljen, da z danimi sredstvi doseže čim večji učinek, saj sredstva, ki jih pridobiva s pomočjo drugih, običajno težko dobi” (Antončič et al., 2002, 59). “Podjetnik mora v zagon svoje dejavnosti vložiti zadostna lastna sredstva, saj so ta bistvena komponenta izkazovanja predanosti podjetnika lastni dejavnosti in vplivajo na pritegovanje zunanjih financ, še posebno bank” (Antončič et al., 2002, 305). “Lastniški kapital omogoča podjetju lažji dostop do kreditov in drugih oblik financiranja ter izboljšuje kreditno sposobnost podjetja” (Nekrep, 2013, 93).

Tajnikar (2000, 343) razlaga, da naj bi bila mala podjetja nagnjena k samofinanciranju rasti, ker naj bi bila pričakovana stopnja dobička lastnikov v teh podjetjih nižja od pričakovane stopnje dobička morebitnih zunanjih investitorjev trajnega kapitala.

“Podjetja se financirajo z dolžniškim ali lastniškim kapitalom (Antončič et al., 2002, 303–304):

- za pridobitev dolžniškega financiranja mora podjetje običajno zagotoviti zadostno lastnino (npr. poslovni prostor), ki se uporabi kot jamstvo za vračilo posojila v dogovorjenem roku. Prednost dolžniškega financiranja je predvsem v tem, da podjetnik ohrani lastniški delež v podjetju in z lastnim kapitalom ustvarja večji dobiček. Slabost tega financiranja pa je, da lahko nerealni načrti podjetnika privedejo do nezmožnosti rednega odplačevanja glavnice in obresti ter tako ustavijo rast podjetja, kar lahko privede tudi do bankrota;
- prednost lastniškega financiranja je, da tovrstno financiranje ne zahteva jamstva (zavarovanja), hkrati pa daje vlagatelju možnost proporcionalne udeležbe v dobičku podjetja. Slabost te vrste financiranja je, da podjetnik prepusti del lastništva in nadzora. Koliko lastniškega kapitala podjetje

potrebuje, je odvisno od vrste dejavnosti in velikosti podjetja.

Tabela 1: Prednosti in slabosti lastniškega in dolžniškega financiranja

	Vrsta financiranja	
	Lastniško financiranje	Dolžniško financiranje
Glavna značilnost	Vlagatelj pridobi lastniški delež v podjetju.	Obveznost odplačila dolga in pripadajočih obresti.
Prednosti	Ni treba zastaviti sredstev podjetja. Plačilo je povezano z dobičkom.	Podjetnik ne prepušča lastništva in nadzora. Se ne odplača takoj, ampak v prihodnosti, dinamika odplačila je znana.
Slabosti	Podjetnik prepusti del dobička in nadzora.	Potrebno je redno odplačevanje, ne glede na rezultate podjetja.

Vir: Antončič et al., 2002, 304

“Bančno posojilo je sicer najpogostejši dolžniški vir financiranja podjetja, vendar se podjetja poslužujejo tudi **drugih virov dolžniškega financiranja**, kot so: dobavitelji (odlaganje plačila), kupci (predplačila v avansi), država (npr. s subvencioniranjem obrestne mere bankam), družina, sorodniki, prijatelji (Antončič et al., 2002, 309), drugo (npr. tudi leasing s posli prodaje in ponovnega najema oz. v angl. sale&lease back)” (Antončič et al., 2002, 309).

Glas (2006, 4) izpostavlja, da mora podjetnik potrebne vire pridobiti pravočasno, čim ceneje in na tak način, da prepusti drugim čim manjši nadzorni delež v podjetju. Kot poudarjata Repovž in Peterlin (2000, 76) pa je razlika tudi v ročnosti, saj je lastniški kapital običajno trajen vir financiranja, medtem ko je potrebno dolžniške vire vračati, saj predstavljajo izposojeni vir financiranja. Vire financiranja lahko delimo tudi na notranje in zunanje.

“**Notranji viri financiranja podjetja** so (Antončič et al., 2002, 304–305):

- dobiček: za plačilo koristi le dobiček, ki se pretvori v denar na računu podjetja,
- prodaja sredstev podjetja: podjetje lahko proda stroj, ki ga ne potrebuje več,
- zmanjšanje obratnih sredstev,
- podaljšanje plačilnih rokov dobaviteljem,
- hitrejša izterjava terjatev.”

“Najbolj poenostavljeno, notranji vir podjetja za financiranje investicij predstavlja čisti dobiček skupaj z amortizacijo iz tekočega poslovnega leta. Na aktivih notranje vire predstavljajo gotovina in kratkoročne ter dolgoročne finančne naložbe” (Tajnikar, 2000, 343). “Dodatne notranje vire za financiranje novih investicij lahko podjetje pridobi z odprodajo nepotrebne premoženja, kar poveča likvidnost podjetja, predstavlja pa tudi vir poplačila obstoječih dolgov” (Tajnikar, 2000, 346).

»Zunanji viri financiranja se vrednotijo po času, v katerem lahko podjetje sredstva pridobi, po stroških in po višini izgube nadzora nad podjetjem. Zunanje vire financiranja tako podjetju zagotavljajo:

- podjetnik - ustanovitelj,
- družina in prijatelji,
- dobaviteljski ali trgovinski krediti,
- poslovne banke,
- krediti na podlagi sredstev,
- institucije in zavarovalnice,
- pokojninski skladi,
- tvegani kapital,
- zasebni vlagatelji,
- javna ponudba deležev ali delnic,
- vladni program, subvencije« (Antončič et al., 2002, 305).

»Banke predstavljajo najpomembnejši zunanji vir dolžniškega financiranja malega gospodarstva v vseh fazah življenjskega cikla podjetja, z izjemo zagonske faze in faze rasti, ki je povezana z odkupom podjetja. So pa bančna posojila najprimernejša za financiranje zgodnje faze razvoja, rasti in razširitve poslovanja« (Tajnikar, 2000, 344). »Podjetnik mora seveda za posojilo zagotoviti ustrezno jamstvo (lastnino podjetja, osebno lastnino, poroka)« (Antončič et al., 2002, 308).

Dimovski in Gregorič (2000 v Barbarić, 2016, 19) "opredelita tri glavne vire podjetja, ki omogočajo vračanje bančnega dolga: neto denarni tok, prodaja premoženja (dezinvestiranje), ostali viri (novo zadolževanje, izdaja delnic, druga posojila, tudi s strani lastnikov)."

#### 4 ZAKLJUČEK

Različne generacije: mladi, srednja generacija in starejša generacija se srečujejo na trgu dela. Žal za vse ni dovolj dela. Nekateri med njimi se zato odločajo za samostojno podjetniško pot. Mnogi med njimi so o podjetništvu premalo ali sploh nič poučeni. Zgovoren je primer, ki mi ga je povedala zaposlena na Ajpesu, ki vpisuje samostojne podjetnike v poslovni register. Povedala je namreč, da je imela veliko primerov, ko je bodoče podjetnike vprašala katero dejavnost bodo registrirali in so ji ti na njeno vprašanje odgovorili z vprašanjem: Katera dejavnost je pa najbolj donosna? Žal vam registracija take "donosne dejavnosti" na poslovni poti ne bo čisto nič koristila v kolikor nimate izdelanega poslovnega načrta. Prav tako bo poznavanje osnov poslovnih financ vsem bodočim podjetnikom zelo koristilo. Zavedati se je namreč potrebno, da je za začetek samostojne podjetniške poti potrebno imeti kar precej poguma in znanja ter kakšna »zveza« tudi ne škodi.

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