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# **Agric. Econ. – Czech**

**Horská E., Szafráňska  
M., Matysik-Pejas R.:**

**Knowledge and  
financial skills as the  
factors determining  
the financial exclusion  
process of rural  
dwellers in Poland**

*Agric. Econ. – Czech, 59 (2013): 29-37*

The aim of the article is determining the level of knowledge and financial skills of rural dwellers on an example of one of th

European Union member states (Poland), as the factors which play a crucial role in the process of limiting the phenomenon of financial exclusion. The main source of data used for the analysis was the information gathered through the author's own studies conducted on a group of 1000 randomly chosen people. Statistical analysis of the researched material comprised the summary statistical measurements, the non-parametric  $\chi^2$  test and the cluster analysis (*k*-means clustering). As results from the conducted analysis, the inhabitants of rural areas in Poland are characterized by the average level of knowledge and financial skills. The level of financial competences represented by rural dwellers is conditioned both by the economic and non-economic factors. Three groups of citizens were distinguished on the basis of the conducted investigations. The group which requires special educational measures comprises of women, elderly