



## **WP5: FINALLY Pilot Actions report**

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### **Introduction**

*Pilot actions are the last link of the chain of activities aiming at developing a successful training tool for improving the financial literacy of Roma within the Finally project. The needs evaluation and analysis (1) aimed at the assessment of the general level of financial literacy of Roma and their needs and preferences related to further education in this field. The research carried out in all partner countries, highlighted the content (topics) and the structure of training course, but also the methodology needed. Development of the training methodology (2) – curriculum, trainer’s manual for financial literacy for the Roma and toolbox. The objective of the pilot actions (3) was to test of the training course and the toolbox, and to provide an essential input for their improvement based on the practical experience with real participants and their engine evaluation and feedback.*

*The Pilot Actions Final Report summarizes the data from the process of implementation and the main findings from the pilot actions, presented in the national reports of all project partners, based on the piloting of the training course in their countries.*



## Scope of the pilot actions

**General description:** pilot actions were performed in each one of the countries of the partnership -Slovenia, Slovakia, Bulgaria, Greece, Serbia and Italy.

The pilot actions included two main activities:

- 1) Training of Roma – the Pilot Action Strategy envisaged the Finally training course to be tested within the target group of Roma adults (total: 90 participants). The aim of the pilot actions with Roma is to provide information about the relevance of the content to the expectations of the target group, their learning skills and capacity, as well as to their lifestyle and community values.
- 2) The program consists of 56 hours of classroom and field training organized into four autonomous modules, divided in several sessions designed with 4-5 pedagogical hours duration. The program of the pilot training of Roma followed in general the timeline highlighted in the curriculum, but the partners had relative freedom how to organize the learning process according to the local specifics and their organizational capacities.

Training of Trainers (ToT) – the Pilot Action Strategy envisaged 20 participants per country (except Italy) – with different professional background: Roma mediators, Roma teachers, teachers in regular primary schools and in adult education, social workers, psychologist working with Roma community. The aim of the ToT was to prepare professionals working on the field, to use the FINALLY training course and the FINALLY toolbox in their work with Roma adults. Additional value of ToT is to further ensure that viable regional structures are created for dissemination of the financial literacy skills of Roma and thus to increase the project's sustainability.

The ToT consists 4 modules of 4 hours (3 hours training + 1 hour discussion) – approximately 24 hours total with 8 hours online activities (e-classroom).

## Pilot actions with Roma

*In Slovenia, RIC tested the developed tools with 19 Roma. 17 participants have successfully finished the programme. The participants involved in the pilot actions with Roma were adults, mainly women (also some couples) who were involved in the programme of the project A mentoring system for Roma women on their vocational and educational path (MS4ROW) which was run by Trebnje Center for Education and Culture. The training sessions were conducted twice a week for 7 weeks at the Trebnje Center for Education and Culture, in the period from 20.5.2015 to 30.6.2015.*



*In Slovakia*, the Faculty of Health Sciences and Social Work, Trnava University, implemented the pilot actions in Banská Bystrica, central Slovakia. 10 Roma attended the training in the period from 2 to 15 September 2015. During the December 2015 pilot actions continued in Trnava Roma Centre. Totally we reached 5 more Roma mothers who attended the meetings regularly.

*In Serbia*, the Faculty of Economics in Niš successfully completed the pilot implementation of the training course with 16 Roma participants. Participants who attended the training course were Roma adults, employed or unemployed, with some level of education. The training sessions took place at the Faculty of Economics classrooms, in the period from 11.09.2015 to 26.09.2015.

*In Greece*, Action Synergy, the Greek partner of the project has reached an agreement with the Municipality of Megara. The training courses were organized with the active participation of the local authority, a local training centre and the Roma association of the region. The Roma people involved in the pilot actions in Greece are mostly young (18-30 years old) men and women. *All 15 participants have participated in all the days from 6 to 24 December 2015 and from 27 to 29 December 2015. The number of hours per day was reduced and the number of days was achieved.*

*In Bulgaria* 15 Roma adults, from the biggest Roma neighborhoods in Sofia (capital) – Fakulteta, started the training. During the training the number of participants who were attending the training course was fluctuating, according to their family obligations, employment arrangements, health status. The training sessions followed in general the curriculum, and took place once a week for 7 weeks in the period from 25 May to 10 July 2015.

*In Italy* parts of the training course were tested by Codici in collaboration with ARCO social cooperative in Piacenza. They performed module 1 and module 4, following the anticipated schedule. Ten participants attended the course (fluctuating number at every session), mostly inhabitants of a camp hosted by the Municipality of Piacenza and of a social housing, in the period from 30 June to 21 of July 2015.



### Training of trainers (ToT)

The table below represents the ToT activities per country, the number of participants and description of the group of professionals included.

country	Number of participants	Description of the group
<b>Slovenia</b>	25	Professionals from different areas, teachers of adults and in elementary schools, social workers, one Roma mediator
<b>Slovakia</b>	18	Roma mediators, social workers, public health workers. TRUNI reported: "Due to Communication with the community leaders – we had organized all trainees for ToT and then few days before the training a National director of Roma community workers prohibited their trip to Trnava for ToT, which impeded us to reach the anticipated number of participants for ToT."
<b>Serbia</b>	20	Social workers from NGOs and Roma people with high school education
<b>Greece</b>	20	Professionals with different backgrounds, mainly social workers
<b>Bulgaria</b>	20	Social workers from NGOs, teachers, housing mediators, other experts in the Roma field

### Main findings from the partners` feedback on the pilot actions with Roma

The pilot actions with Roma proved the expectation that the training course methodology covers the needs of the target group for financial literacy education even if it is applied in different national contexts.

There are two lines of findings that worth to be mentioned as results of the pilot actions with Roma. The first one covers the evaluation of the participants of the content and the usefulness of the theoretical content and the practical exercises. The second one concerns the indirect conclusions and interpretations on the behaviour of the participants during the pilot actions.



## Evaluation of the content

The content of the modules was highly evaluated by the participants as well as the practical exercises used to develop their financial skills. However the Roma trainees, could not suggest how to improve the methodology, a contribution which is not realistic for them to be provided, mainly because for most of the Roma, this was the first experience with this kind of training. The paragraph below contains the most important findings on the pilot actions with Roma related to the content of the training course and its usefulness reported by the partners.

The content of MODULE 1: HOUSEHOLD BUDGETING - PLAN AHEAD AND SPEND WISELY, was evaluated to be useful and relevant to the needs of the target group. Most of the participants found useful the topic related with the planning of the family budget. *In Bulgaria* the participants found to be the most useful the differentiation between needs and wishes that seem to be one of the most vulnerable points in the budgeting of Roma, and has its origins in their value system. The show off element of their culture is an essential part of their social functioning; this reflects the spending behaviour of the households by making more expenses that the family could indeed afford. *In Serbia* this topic also was nominated to be one of the most useful ones, together with planning spending; incomes and costs, budgeting; how to save while spending. *In Slovenia* the most useful content of the module was the differentiation between needs and wishes, analysis of the family income and composing the shopping list. *In Italy* all participants considered useful related to maintaining track of the expenses; it was useful to fill in the weekly table for monitoring expenses and get an idea of additional expenses and non programmed expenses that weighted on the family budget. *In Greece* the participants found the content of this module useful and interesting. *In Slovakia* no specific comments were made by the Roma concerning the content of module 1.

The participants from all the partner countries did not point out a particular element of the program as not useful in the evaluation forms concerning module 1, nor did they mention it during the training sessions. There were some individual remarks and suggestions, regarding the implementation of the program. One participant in Italy considers that it is useful to work on the topic of the incomes in individual meetings and not in groups because this can lead to distorting the reality in order to present oneself in a more positive manner in front of the group. This approach could be used by the trainers if there is a special request from a particular participant, but the individual consultation should be used as a complementary activity not as an alternative to the group work. In Bulgaria some of the participants found the module to be very time consuming and suggested to be shorten by margin together



some of the exercises exploring the spending habits of the households, mostly because in general the income sources of Roma are really limited number.

The content of Module 2: SAVING FOR THE FUTURE was also evaluated to be useful and corresponding to the needs of the Roma by the participants in the pilot actions. *In Bulgaria* most of the participants found the saving plan and the related activities to be the most useful in the element from the program. The participants highly evaluated the methodological game (Romonopoly), and found the game to be very creative and useful didactic tool. *In Serbia* the topic concerning the setting of saving goals and motivation for saving was revealed to be the most useful for the participants. *In Slovenia* the topic covering the saving habits and opportunities is evaluated to be one of the top three in the training, and in *Slovakia* – it was nominated to be the most important one by the Roma participants. In Greece no specific comments were reported regarding the content of this module, besides the comment that it is not so useful compared to the previous one, should take less time in the curriculum. .

The interest rates and the cost of the money, elements from the program of module 3: SENSIBLE BORROWING, was nominated to be one of the top three in the whole training by the participants from the target group *in Slovenia*. This is probably a result of the participation of an interesting guest – a bank officer. *In Serbia*, the participants found the information about the types of loans, informal loan pitfalls and the benefits of using credit cards to be the most informative parts of the content of the module. A very positive feedback was given by the *Bulgarian participants* regarding the information about the different loans. The presentation of the credit products and the comparison between them from the perspective of the need and the time for paying back the loan was estimated to be very useful from the participants. They evaluated highly the role play in the bank office.

*In Slovakia* the topics about sensible borrowing were evaluated to be difficult to understand, but useful, from the trainees. Similar is the feedback provided by the *Greek partner*. Some of the participants did not find interesting the section about loans and banks. The reason is that the banks procedures are very complicated because of the economical situation in the country, the banks made the eligibility criteria very difficult to meet by the average Greek citizen, and the participants consider almost impossible, given the financial situation of the whole country, that a Roma could get a loan from the bank. It should be also taken into consideration that because of the crisis, the level of confidence towards the banks (also because of their role in the creation of the crisis) is very low.

The last module of the program, module 4: INCREASING YOUR INCOME was tailored to the national specifics of the local contexts of the partner countries. The topic of the self-employment was nominated to be the most useful in *Serbia, Slovenia (top three) and Greece*. In Slovenia a young entrepreneur (not Roma) was invited as a guest, her presence and



presentation made the topic very interesting for the group. *In Greece* the participants have found most useful module 4 because they have got practical exercises on how to find a job, fact which is of utmost important for them and also self-employment. The invitation of a Roma businessman provided them a new perspective and contributed a lot for the high nomination. *In Bulgaria* providing sources of information about job opportunities is considered to be the most useful part of the last module, together with the exercise that reveals what the discrimination in the labour market is. The opposite in *Italy* two participants considered not very useful the part related to the simulation of the work interview. In particular, the part related to how to present oneself to the employer. They considered that it is important to dress following one's personality, not following the characteristics of the job one searches. Thinking about how to present oneself induces anxiety and insecurity in the trainees from the target group. *In Slovakia* the participants consider that role plays would be useful in order to gain practical experience with self-presentation in job interview.

### Other observations

Action Synergy (Greece) reports that the topics related with financial literacy of Roma were very important. The Roma felt that they have gained skills and competencies that would be useful for their daily life. The invitation of special guests (cook, bank representative, Roma businessman) made the training attractive. Because of the specifics of the target group, it was impossible to keep the Roma concentrated for long hours, which made indispensable the sessions to be considerably shorter, but to increase the number of the training days as compensation. All the participants were very committed and there was a very good cooperation with the Roma association of the region in order to achieve this. Assignments and exercises were much appreciated.

Some of the partners reported dynamics within the group during the pilot actions, highlighting the objections of some of the participants to share confidential, private information concerning the family incomes (Italy, Bulgaria). Working with material directly extracted from the financial reality of the household was one of the recommendations from the needs evaluation report, and this was one of the main instructions that set the base of the practical exercises. The objections of the participants, however showed that even well intentioned and practically motivated – those expectations, revealed the inner resistances of some of the participants. Those objections could influence their motivation for participation, and even worse – could create a 'bad name' of the program within the community, where the income – declared and real one often differ, and where the declared income has an essential role for eligibility of the family to benefit social allowances, social accommodation and other (Italy). Those experiences are indicative that the trainers should be flexible and should have a backup plan how to implement the exercise concerning the specifics of the group and to be sensible to the group dynamics. One of the possible approaches in this situation could be to propose the group to work on a case study- to provide them a budget



with indicative incomes corresponding to those of an average Roma family corresponding to the specifics of the local context.

There was an issue with the motivation of the participants for participation in the training course in Bulgaria. The number of participants was fluctuating during the sessions. The issue with the fluctuation of the motivation of the Roma adults is a very common one, when it comes for voluntary clients of long term programs. HESED`s experience with long term training programs shows that even if the participants are interested in attending the course there are always circumstances that appear and obstacle their intentions – such as starting a new job, or the family decides that it takes too much time to attend the course and obstacles the participant (especially when the participant is a woman) from attending the training, because of family obligations. Based on this experience HESED`s team expressed their concerns about the time schedule of the training program before the pilot actions, and those concerns were confirmed. The fluctuations of the motivations of the participants in Bulgaria indicated that in some contexts/groups the trainers should be flexible and reorganize the content of the program according the needs and the possibilities of the trainees. One of the advantages of the Finally financial literacy program is that the content is structured in relatively independent modules that could be implemented separately, as it was proven during the pilot actions in Italy.

### **Main findings from training for trainers activities**

The feedback provided by the professionals was much more detailed and critical, based on their practical experience with the target group and on their experience with non-formal training. The professionals provided valuable feedback on the practical implementation of the exercises – timing, logical sequence etc., those suggestions set the framework of the changes for optimizations of the trainers` manual and the toolbox. The most valuable contribution from methodological point of view are the additional instruction to the practical guidelines directed to the trainers.

This paragraph will present the main findings reported by the partners concerning both the content of the course and the practical exercises described module by module.

The first module HOUSEHOLD BUDGETING - PLAN AHEAD AND SPEND WISELY, provides some of the most important skills and insights of the spending habits and misconceptions for money that influence the family budget of Roma.

*In Serbia:* Participants in ToT consider module 1 and topics within it to be very important and relevant. The best thing is, in their opinion, the fact that those are "live" (quote) knowledge and skills - they know a lot about these issues already, and they think that participants of the



training would be aware of them too. The professionals suggested that the best approach to work with the group would be to discuss, and evaluate the level of already existing knowledge, and then to upgrade from the point they have already reached. Most of the proposed exercises they found interesting and applicable - easy to use and understand. The most useful for them are topics and exercises related to track spending and shopping practices as they ensure improving every-day activities and acquisition of good habits that improve household and personal budgeting results.

*In Slovenia* as most useful content of the module 1, was nominated the planning of the household budget and how to prevent budget losses (dividing income, costs, everything that

*"I liked the program, it was useful also for me personally and I can already see the possibilities of working on this with Roma pupils. I would recommend it to Roma assistants, teachers, who work with children and also to other professionals who work with Roma young adults".*

(Slovenian participant)

*"Overall I am satisfied and have new knowledge and inspiration to my work".*

(Slovak participant)

*"The training is really useful for me, as professional".*

(Bulgarian participant)

*The training could be easily transformed in an e-learning platform and delivered online for people not living in Athens.*

(Greek participant)

is necessary for living month to month), but also the participants found very useful the knowledge they acquired about the importance of good consumer and shopping habits and the control of spending (for example shopping lists, shopping simulations, prioritizing when shopping etc. There was one professional who found that controlling consumption is less useful, because it does not fit to the way of thinking of the Roma. Another one declares that the importance of good consumer habits is too difficult.

*In Bulgaria* most of the trainees stated that the exercises proposed are well structured and relevant to the topic. However some of the participants stated that it is not necessary the budgeting exercise to be separated (1e-1f). A suggestion was made that in the class it would be much more useful to work with a case study or a simulation, when planning the family budget in order to decrease the tension from revealing the family incomes in front of the group. In order to provide opportunity for each participant to make a calculation of his family budget without being afraid of negative consequences – the real budgeting of the household to be done as a homework.

*In Slovakia* the professionals expressed the opinion that the whole training should be more focused on the topics covered by the first module of the program, because they are the most closely related to the life experience of the group and mostly because Roma should learn



how to spend money that they have, not to plan on money they do not dispose with (“how to use money for the rights things”).

*In Greece* no specific comments on this module were made. The participants found the practical exercises to be very useful. In general the theoretical parts of the program were considered to be less useful juxtaposing to the practical exercises.

**MODULE 2: SAVING FOR THE FUTURE**, adds perspective to the budget and offers new perspectives on achieving financial goals.

*In Bulgaria* the participants were not so unified regarding the usefulness of the topics and the exercises presented in module 2. Some of the participants found the opening exercise (What is your money personality?) to be very useful and insightful. There were three participants who – the opposite, found the test not relevant for the target group, mostly because they have very limited patterns of spending behaviours due to their limited financial resources and the types of personalities are not representative describing them. Nevertheless all the participants agreed that the exercise is interesting and even funny, and could be used if the trainer considers that the group is suitable for this kind of activities.

Most participants found *exercise 4 – What do you know about bank services*, to be very useful and suitable for the target group, because the way of thinking of one of the brothers is very close to the one of the Roma. However some of the participants pointed out that the information provided in the exercise is anticipating topics covered in module 3- credits and loans, and it could be reasonable this exercise to be presented to the audience on a later stage of the training.

The same suggestions were made regarding the Romonopoly (exercise 8), that was considered to be one of the best deliverables of the training. In addition the game should be additionally developed in order to cover some missing parts in the instructions. The playing the game take more time that scheduled, and the program should be changed to provide more time for playing.

*The Serbian partner* reports that although challenging for the target group, a common opinion of the participants is that this module is important, necessary and useful. They actively participated in all discussions and were willing to share their own life experiences with the group. Regardless of the differences in education level and employment status, they managed to follow all topics and could easily recognize themselves in the most of the situations presented in the exercises. It could be seen that they already knew a lot about savings, but they had not thought extensively about prioritizing their goals neither they were aware of numerous possibilities for savings. Participants found mobile application for saving especially interesting since they had never before used such applications.



*In Slovenia:* Seven participants believe that the most useful subject of the module is teaching Roma how to set goals and why to save, etc. Five participants believe that the most useful subject is how to prepare a savings plan, in particular: how to prepare a savings plan, short-term, mid-term and long-term goals, because in this way you can manage your finances to reach your goals. Four participants thought that the most useful subject is ways of saving, three believed that the money game is very useful, two participants highlighted raising awareness about the possibilities of saving in the bank and specific presentations of saving models, one participant highlighted the mobile phone application “Money Lover”, because she believes that participants/adults would use it.

Concerning the improvement of the content the Slovenian partner reports that three participants thought all content is very useful, one in particular believes that adaptations are needed taking into consideration the specifics of the target group, other participant believes all content is partially useful. Five participants believe that saving in the bank content is less useful (one adds that it is not possible for social welfare recipients and the other says that Roma people do not trust banks). One person outlined that that the exercise “money personality” is less useful. A suggestions emerged to have more time for the exercise “What is your money personality”, as well the necessity to make the language of the personality test more understandable for Roma also was mentioned. The flexibility of the trainer was also discussed and the indispensability that he/she should be sensible enough to organize the sessions according to the level of the group to choose appropriate exercises and to present them in appropriate way in order to reach optimal educational results.

*In Slovakia* some of the professionals mention that they could not imagine talking with their Roma clients about loans, mortgages and banks, mostly because they cannot use this in information in practice. They consider that the focus of the training should be on the first two modules.

No suggestions were reported from the *Greek partner*, besides one statement mentioned that considered that module 2 is less useful comparing to the others because the knowledge offered is very sophisticated for the target group of Roma.

**MODULE 3: SENSIBLE BORROWING**, explores the opportunities on borrowing money in order to cover financial needs of the family according to their needs, but also with relevance to their real financial capacities. **In Bulgaria** the presentation of the credit products and the comparison between them from the perspective of the need and the time for paying back the loan was estimated to be very useful from the participants. They evaluated highly the role play “In the bank office” as well, but the most relevant to the situation was estimated the recommendation a bank clerk to be invited to present the bank services to the group. Nevertheless most of the trainees agreed that it would be very challenging to motivate such a professional to assist this activity without remuneration offered, or an incentive that would



compensate his/her time, and travel expenses. In this relation it worth to mention that the opinion of the professionals is that the Roma are not attractive clients for the banks and those institutions would not consider the presentation of their services to the group as an opportunity to attract new clients. Furthermore one of the trainers declared that there a lot of reasons the bank to refuse a loan to a Roma client because a number of reasons related to his/her eligibility, and she found not ethical to preach them how good it is to take a loan from a bank, if they are not eligible for this.

*The Serbian partner reported that* the discussion within theme 1 in this module was especially live and interactive. It was devoted to informal loan market and illegal borrowing practices in Roma communities. Most of the participants shown themselves to be very familiar with the practice of loan sharking so that debate flourished and provided a lot of information from the field experience.

*In Slovenia* five of the participants believe that the most useful subject of the module is sensible borrowing, debt control (when, why, from who and etc.). Five of the participants think that the costs for borrowing are the key aspect and most useful subject for this particular target group. Six participants believe that a very useful subject is presentations from bank representatives. Two participants think that all content is very useful; one however believes that the content is not useful.

Concerning the optimization of the content, eight participants believe that the topic concerning the loans is less useful for this particular target group (two participants explain that if they are social welfare beneficiaries they cannot use banking services). Three participants believe that the topic about choosing the type of the loan and the credit institution is less useful.

However the topic about loans is an essential one for the financial literacy for every person. The topic is specifically important of Roma because it highlights what are eligibility criteria for the banks to choose their clients. This is of particular importance because it proves that ethnicity is not one of the criteria in the list while the stable and regular income is.

*In Greece* no specific suggestions regarding the content of the module were made, the feedback from the participants, shows that they found less useful and practically oriented the content of module 3 and 2 juxtaposed to the other two modules.

**MODULE 4: INCREASING YOUR INCOME**, aims to provide skills and ideas on how to increase the income, using two approaches: searching for job and opportunities for starting a business.

*In Bulgaria* the professionals, similarly to the Roma, found the topic regarding the job opportunities information to be the most useful part of the last module.



*In Serbia:* Participants pointed out that the parts that refer to the evaluation of the business ideas and the analysis of the business environment were especially useful. Moreover, they found that the explanation of certain legal aspects and the fact that module is structured in a way to provide an access to various formal documents and sources can be very important for the target population.

*In Slovenia* seven participants believe that the most useful content of the module is active searching for employment. Five believe that the subject “self-employment” is the most useful, five participants have outlined the usefulness of concrete instructions, writing a CV, web-portals etc. three participants have highlighted the usefulness of the subject, why to get employed, motivation, and encouragement to employment.

Concerning the content of this module, seven persons believe that the topic about self-employment is less useful, here are some of their statements: “... *most Roma doesn't have the possibility for this kind of employment, it is still not accepted in Roma communities and people wouldn't participate in it.*” One of the professionals does not believe that “the Roma would understand all the responsibilities and obligations that come with this”. Another statement supporting this critical line highlighted that: “*founding a new company is not feasible for many Roma, because they do not have the skills and abilities to manage their own company.*”

Because the self-employment content requires a lot of additional knowledge and support, some of the participants in Slovakia proposed to develop **an independent training program** covering this topic. They consider the self-employment topic to be difficult to understand for the Roma, because of their poor education.

At the other end of the scale is the opinion of the Greek participants, who recommended the topic to be even more detailed and deepen.

Despite the **critical opinions pointing out that the** self-employment topic is not exactly at the focus of the financial literacy's theoretical scope and practice, this topic has ultimate importance for the target group, because it is bonded intimately with the issue of the income's variability and augmentation. **Those statements also reveal hidden negative, discriminating attitudes towards the Roma among the professionals working with them, which are difficult to be recognized out of the training context. It is important to underline that the self-employment topic, became integral part of the curriculum because** the needs assessment for financial literacy at the first phase of the project provided evidence that there is a culture of **entrepreneurship within the communities with** a big potential for development of small family businesses in the Roma settlements and outside their boundaries. Furthermore the families engaged with small business declare better quality of life juxtaposing to the families depending on income from employment activities. The self-



employment provides better chances for improvement of the economical self-sufficiency of the Roma as an effective measure against the discrimination on the ground of ethnicity, which a common problem for the labour realization of the Roma.

## E-classroom activities

### E-classroom in Slovenia

RIC used the e-classroom between the two sessions in traditional classroom. In the online classroom were published all the training materials: manual, curriculum, workbooks (the trainees have received the printed version), PPT presentation, that they could print, if necessary. The mentioned materials were available for self-learning. In order to make the learning process more effective the Master trainers from RIC prepared for the trainees educational tasks, aiming at helping them get more knowledge and build reflection on preparation for the implementation of the Financial Literacy for Roma.

1. Number of comments/participants: 22 active participants
  - 1.1. Task: INCREASING INCOME - 27 responses + 1 personally delivered
  1. 2. Task: REDUCING COSTS – 27 responses +1 personally delivered
  1. 3. Task: ICEBREAKING / FINAL EVALUATION – 27 responses + 1 personally delivered
  
2. Main topics of the discussions
  - 2.1. Task: INCREASING INCOME

RIC were interested in participants' opinion, in which areas Roma are not taking advantage of opportunities to increase income (think of the regular and irregular income). Answers, reflections, suggestions participants share to other participants in the forum

- 2.2. Task: REDUCING COSTS

In the forum reducing costs participants gave their opinion, what expenses could be reduced by Roma and gave proposals regarding the Roma which they are working with.

- 2.3. Task: ICEBREAKING / FINAL EVALUATION

The participants were free to choose between two options: exercise a) or b).

a) Describe or create an exercise for a group with Roma participants to create an atmosphere of trust at the first meeting (group training or individual counseling), in order to create a predisposition for discussing personal matters, such as family budget. How would you break the ice in the group?

b) Participants had to describe the methodological approach or the tool that they would use for final evaluation of each training session. Suggest a pleasant, relaxed



methodological tool for the group to evaluate the atmosphere in the group, the effectiveness of teamwork, the success in achieving objectives, etc..

Participants` descriptions were shared in the form entitled “ICEBREAKING / FINAL EVALUATION”.

### **E-class room in Slovakia.**

#### **Number of participants/ comments**

Number of open topics: Nine discussion topics were open: Dictionary Roma-Slovakian; Loans and young Roma population; Sensible borrowing; Loan calculator; Financial Literacy for Roma; Association of Roma Employers; Strategy on the Protection and promotion of human rights; Necessary topics for Slovakia; Platform to promote the health of disadvantaged groups.

#### **Main topics of comments**

16 replies were registered in one of topic was “Financial literacy for Roma”.

The total number of participants attending the e-class was 18 participants.

- Most of them felt thankful for the training
- Roma mediators thought that it is very important topic for Roma adults, especially in this decade of economic instability.
- Next topic was discussion about importance of loans – especially hot to have secure loans and borrowing.
- Most of participants are planning to use the projects deliverables in their work in the Roma centers in Slovakia
- They really like the form of methodological game- the Romonopoly – and they evaluated it to be very useful in the field work.

### **E-classroom Serbia**

After the Training of Trainers (June 20-21), the Master trainer Ana Popović sent the email to the training participants to thank them for their active participation and inputs together with the presentation and materials. The trainees were invited to write if they need further explanations, and announced additional, on-line training.

A discussion related to several issues regarding Module was open:

1. exercises - their appropriateness and complexity,



2. how to organize exercise related to composing family budget - to use personal experience, given (hypotetic) example, simulation, visit/discusion with some Roma family (Jovan's suggestion),
3. exercise 6, simulation of shopping -appropriatenes, organization,
4. general recomendations - introductory exercise, design of learning materials, organization of trainings/methodology (duration, structure of groups of participants - age, education etc., trainer's approach - DOs and DON'Ts)
5. additional issues.

Participants of ToT responded shortly after this email their responses are uploaded in the e-classroom.

### E-classroom in Bulgaria

HESED used the e-classroom as a post training activity for self-education of the participants. All the materials were presented at the disposal of the trainees for comments and preparation of the training activities.

HESED divided the Finally training content on 4 open discussions with the participants: suggestions for the training as a whole, closing of the financial literacy training, increasing the income, reducing the expenses.

The discussions in the forum proved that the participants acquired deep understanding of the importance of the financial literacy for the target group, and demonstrated capacity for reflection on the challenges of working in group context with Roma participants. They demonstrated competence at sufficient level to meet the requirements of the group dynamics and to be flexible enough to be able to work with the content of the training in order to cover the theoretical scope of the material and to choose practical exercises corresponding to the educational level of the participants.

The total number of participants, attending the e-classroom in Bulgaria: 16.

### E-classroom in Greece

*Action Synergy had e-classroom activity. All 20 participants in the training of trainers were asked to participate and log-in. The activity was interesting but was not sustained for long time because:*

- *The first page of the platform was in Slovene fact which discouraged participants*
- *The participants have already met face to face 5 times so they had the chance to discuss many things in the classroom.*



### Contributions to the content of the training course

Based on pilot actions – the experience and the feedback from the pilot groups the following suggestions were made by the partners regarding the optimization of the program.

The Serbian partner proposed the following contributions to the content of the training: The topic related to construction of preliminary household budget (module 1), the participants consider challenging. To solve this issue, it is proposed that, instead of working on own example, participants would work on example presented by trainer/moderator, through data or simulation (and to use 2 examples - one very simple, of Roma family with limited sources of income; and other one - more complicated with diversified incomes and more expenses). The content and the exercises proposed in the module 4 were considered adequate with a conclusion that the teaching approach can be adjusted to the concrete structure of the participants (for example: in certain cases it may be necessary to be more detailed in explaining the formal/legal aspects of the content).

They proposed simpler and unofficial approach to participants. Several times they pointed out that it is needed to organize training in the settlement or at least nearby, to use local Roma NGOs as intermediaries and their premises if possible. Roma activists, who enjoy respect and confidence of local people, should be engaged as trainers or facilitators.

The suggestions of the Slovenian partner for trainers that should include/stress the values, citizenship, responsibility. More emphasis on “Don’t rely only on social welfare, but do something on your own”. A suggestion was made the internet shopping to be included in the course. Although the Slovenian partner concluded that e-banking is still not suitable for Roma target group.

The participants in Slovenia pointed out that the program is transferable to other target groups such as primary and secondary school pupils and others.

The Slovenian partner suggested that some of the exercises in the module 1 and module 2 should be put together in order to optimise the exercises and time. The exercise brothers Horvath should be divided into two exercises, regarding the topic of savings (in the module 2) and topic of loans (module 3). RIC Novo mesto also suggested that more exercises should be in the module 3, and they developed some and proposed them. During the pilot actions they found out that timing and instructions of some exercises should be optimised, so they proposed also this. From the implementation of pilot actions they got confirmation that is really important to enrich the programme with the guests, such as bank officer and entrepreneur.

*The Bulgarian partner reports that* in module 1, there are too many exercises that require the same information to be repeated. This takes too much time, annoys the participants and demotivates them for further participation. For this reason HESED suggested that some of



the exercises should be put together in order to optimise the exercises (module 1). Furthermore (in module 2 the content) of one of the exercises to be divided in two, and the second part to be removed in module 3. Optimising the instructions of some of the exercises and well as timing of the implementation of some of the exercises in all the modules were also proposed.

Most of the suggestions made by the trainees, described by the *Slovak partner*, such as: exceeding the coverage of the training such as “communication skills”, “community work with usurer”, “how to drop out an employment contract”, are not related to the topic of financial literacy. However the recommendations for accentuation on some of the topics and exercises were included in the practical guidelines for the trainers, as well as the recommendations concerning the methodological diversity of the exercises proposed by the trainees.

The Greek partner`s general suggestion are related with their experience that the duration of the course for Roma was very long for their local context. Another topic which emerged was the family planning also to be included somehow in the training since the participants of ToT consider that the number of the family members is directly related with the financial management and affects a lot the family budget management. Their suggestion concerning further replications of the training course in Greeck context is to focus on specific modules according to the most urgent needs of the target group or allow some time between the first module and the 2nd module so that the schedule does not become very heavy for the Roma participants.

The next table, summarizes the suggestions for optimisation of the program by modules:

	<b>suggestions</b>	<b>status</b>
<b>Module 1</b>		
<b>Exercise 1</b> <b>Tasks a, b, c</b>	To merge together the related tasks.	accepted
<b>Exercise 1f. Track spending</b>	To provide more time	accepted
<b>Exercise 1j. Composing a shopping list</b>	a precision should be introduced regarding the period of time the shopping list should be done.	accepted



<b>Questions for ensuring the comprehension of module 1</b>	<i>Some questions should be regarding the topic in the module 2</i>	accepted
<b>Module 2</b>		
<i>Exercise 2a: What is your money personality?</i>	To provide more time for individual work To simplify some words in national versions of exercises	accepted
<b>Exercise 2b and 2c</b>	<b>To put together in the workbook</b>	accepted
<b>Exercise 2f</b> What do you know about bank services?	The exercise contains a lot of information related with the next topic – credits. To be considered to be removed in the next module, especially because there is not enough practical exercises in the 3 <sup>rd</sup> module.	The exercises was divided in two 2f and 3f accepted
<b>Exercise 2g: – Savings Advisor</b>	The time for the exercise to be reduced	accepted
<b>Exercise 2j – Romonopoly</b>	To change the timing of the exercises The game takes more time than foreseen (40 min.) more time should be provided – at least 70 minutes	accepted
	To add some new cards, improve instructions	accepted
<b>Module 3</b>		
<b>Exercise 3c:</b> How to calculate interest payment without help of loan calculator	To add new, additional calculations	accepted
<b>Exercise 3e:</b> Choosing between different borrowing sources	To reduce the time for the exercise	accepted
<b>Exercise 3g:</b> Planning your family budget with money flows related to the loan	The instructions for the exercise are not clear enough and should be improved	accepted
<b>The content</b>	To adapt the concepts to the abilities of the target group, to add new calculations and clarifications To add new exercises	accepted
<b>Exercise 3f: What do you know about loan?</b>	The exercise in module 2 should be divided in two exercises	The exercises was divided in



		two 2f and 3f accepted
<b>Module 4</b>	Based on the specifics of the different local contexts some of the partners proposed to introduce different exercises and improved the timing of the implementation	accepted
<b>The content to be simplified</b>	In order to introduce the financial concepts and make them comprehensible for Roma we composed a small dictionary, located at the end of the workbooks	accepted
	To reduce the timing for opening discussions at the topic Self-employment	accepted
	To reduce timing of the exercises 4f, 4g, 4h in English version of the workbook; the national versions of module 4 could vary according to the specifics of exercises, the number of the exercises etc.	accepted
	To adjust the purpose of the exercises – 4c, 4f, 4g in English version of the workbook; other national versions have to their specifics of exercises the numbers of exercises maybe quoted differently	accepted



## Conclusions:

The pilot actions with Roma proved the expectation that the training course's methodology covers the needs of the target group for financial literacy education even if it is applied in different national contexts.

However a relative freedom needs to be provided of the trainers how should they structure the content of the modules and to choose which exercises to use depending on the characteristics of the participants in each group.

The content of the training is designed to cover in a larger extend the topic for financial literacy according to the findings from the needs assessment. One of the big advantages of the program is that it could be divided in shorter educational units according to the specific educational objectives.

The theoretical content is supported by divers and varied practical exercises that make the training attractive for the target group and contribute for development of skills applicable in the everyday life of the Roma.

The motivational fluctuations of the participants reported by some of the partners (Bulgaria, Italy) indicates that in some contexts/groups the training course should be shorter and less time consuming or maybe should be implemented selectively some of the 4 modules, corresponding to the needs and the convenience of the participants.

Another approach which proved to be effective by being explored by the Greek partner is to multiply the training sessions and to reduce the length of each session if the group would agree to the change of the format of the training.

The positive feedback from Italy proves that the content of the training could be presented separately, as independent shorts trainings, aiming at improvement or acquisition a specific skills and knowledge related with the effective management of the family budget, improvement of the economic self efficiency of the Roma individuals.

The role of the trainer is crucial in order to organize the content according to the needs of the specific group.

The pilot actions also proved that to ensure successful implementation of the program the educational body (NGO, educational centre for adults) should work in close collaboration with the local authorities and the local Roma leaders. The pilot actions indentified both - very good collaboration models (in Greece, Italy), and the opposite – the lack of collaboration which impeded the pilot action implementation in Slovakia.



The training has a lot of potential of sustainability, because it covers in a practical way many issues in an innovative and practical way. It could be easily transformed in an e-learning platform and could be delivered online.

The high evaluation from the professionals, who attended the pilot actions, from all the partner-countries, proves the quality of the deliverables but also their appropriateness to the needs of the target group and their learning capacities.