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Financial Literacy for the Roma

*University of Piraeus Research Center and
Techniki Ekpaideytiki KEK SA*
Needs Assessment Report

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Preface

The Present Report has been prepared in the context of the *Finally* project (Project Number – 527860-LLP-1-2012-1-SI-GRUNDTVIG-GMP) and specifically as part of the project’s Work Package 2 “Needs Assessment”.

The Report for Greece presents the material collected in accordance with the guidelines for the interviews and focus group provided by the WP Leader Partner.

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The text reflects the views only of the authors and the European Commission cannot be held responsible for any use which may be made of the information contained therein.

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1. Desk Analysis: Roma groups in Bulgaria

1.1 The official position of the Greek State for the education of Roma

“The political, social and economic conditions of recent years and the increase in migration flows shaped a new landscape in the countries of unified Europe. Greek society, like other European societies, is becoming increasingly multicultural, with all that this entails. The coexistence of different cultures within a dominant culture often creates inequalities in the distribution of public goods and the use of social rights, thus encouraging prejudice and stereotypes, xenophobia and racism, behaviours showing resistance to change and endangering social cohesion and social convergence. The dominant cultural group usually considers ‘foreign’ all that is different to what it considers ‘the norm’, ignoring even the obvious (e.g. that the Greek Roma are, in fact, Greek citizens). Moreover, ‘acceptance’ of ‘different’ groups, is usually understood in the context of an assimilation process modelled on the dominant culture and way of life.

International organizations, the Council of Europe, the European Union and the European Commission promote through resolutions, directives and relevant programs the social inclusion of excluded groups including the Roma – and attempt to raise public awareness and transform attitudes and behaviours towards them.

The policies of the Hellenic Ministry of Education, Lifelong Learning and Religious Affairs, harmonized with European guidelines, are based on the strong belief that in a genuinely democratic and pluralistic society action should aim at inclusion and participation of all cultural groups, in the pursuit of sustainable development and the improvement of the educational and social situation of their members.

The Ministry of Education, Lifelong Learning and Religious Affairs adopts and implements an intercultural approach for all ‘diverse cultural groups’ which is expected to provide their members an opportunity to actively participate in the social process while maintaining their own cultural identity within a broader framework of commonly accepted values, practices and processes encouraging continuous and dynamic interaction.

The main goal is to help troubleshoot problems inherent in modern multicultural societies, through decisive action and the adoption of a different perspective, which accepts social differentiation, considers all cultures equally important and proposes a new type of dialogue with all social groups” (From the Introduction of the third edition of *Education of Roma in Greece* published by IN.ED.I.VI.M (Foundation for Youth and Life Long Learning), Athens 2011, Copyright

Secretariat General for Lifelong Learning – Hellenic Ministry of Education, Life Long Learning and Religious Affairs, ISBN 978-960-9719-00-1, published in the context of the intercultural project *Education of Roma children*, which was implemented by the Centre for Intercultural Education at the University of Athens in collaboration with the Institute of Continuing Education for Adults).

The Introduction of the third edition of *Education of Roma in Greece*, cited above, is the official position of the Greek State for the education of Roma which is imbedded in the formal education system for all Greek citizens and encourages the inclusion of particular cultural groups while taking care to preserve their special cultural and social characteristics.

Whether the formal and non-formal education systems in Greece have effectively assisted the integration of Greek Roma in the multi-cultural society which is the Greek society of today is a question that will be answered in the future. It is certain, however, that despite the difficulties and prejudices, the suspicion and even hostility of the rest of society-of the "Gatze"¹ toward the "Tsigganoi"² – several steps toward a more integrated society have been taken in recent decades. These steps are the result of a double effort: on the one hand the effort of the education system to embrace without "strangling" the "tsigganopoulo"³ and on the other the effort of Greek Roma to recognize the validity of a different model for youth education, which requires school attendance and is not based on skills development in the bosom of the family where skills are acquired by the young in the process of helping their elders (parents, grandparents) in their daily occupations.

The school as an institution is a key point of contention between the Roma and non-Roma society. Roma thinking is formed on the basis of experience, social behaviour and "beliefs" orally transmitted.

1.2 Population Figures and Current Situation of Roma in Greece

In large urban centres and in rural regions where most employment opportunities exist we find higher concentrations of established (non- nomadic) Roma. Based on a questionnaire survey conducted in 2008 among municipalities, the total Roma population living in distinct residences is

¹ Term used by Roma to describe the non-Roma

² Derived from the word "Athigganoi" which is the term most Greek Roma use to identify themselves

³ Roma child

approximately 12,000 families or 50,000 people, an increase of about 8 % -10 % over the corresponding estimate of approximately 43,000 people of ten years before (1998).

According to other published -but unofficial- data, the Roma in Greece are estimated between 160,000 to 220,000 people.

The largest population concentrations (over 1,000 families) appear in four regions (Eastern Macedonia & Thrace, Thessaly, Western Greece and Central Macedonia).

The Roma in Greece have been subjected to social exclusion in many different areas: housing and employment as well as health and education.

Housing: The housing issue is a major problem for the majority of Roma in Greece. Fifty percent of the houses are prefabricated houses of poor construction-often nothing more than mere huts and shacks, without the basic technical characteristics that would offer decent living conditions to their inhabitants. Thus housing is yet another factor contributing to social inclusion.

The existence of basic amenities currently ensured for the general population living even in the most remote rural areas in Greece remain an acute problem for the Roma households, not only the ones living in camps but even those living in houses which have often evolved from huts, informal structures, etc.

Employment: The income of most Roma depends primarily on their work, which is seasonal in nature and in many cases it is cut off from the formal labor market. Many households rely on seasonal employment of a member and State welfare benefits for low-income people or for parents of large families. In general, the income of Roma is low so the vast majority of households have incomes well below the poverty line.

The resulting image is that of Roma's cut-off from the formal labor market and the dependence of the majority on the informal market without viable economic prospects. The reality that emerges, with few exceptions, is that of economic poverty and isolation from current, rapid labor market developments.

Education: The highest proportion of the Roma population (especially the older people) is still not literate, while it appears that non-attendance at school is a phenomenon that shows progressive decrease from generation to generation. Roma participation, however, in education is still not sufficient so as to strengthen and improve their occupational mobility and status. Most students, 12 years and over, leave school early in order to work and supplement their family's income.

School attendance depends on many factors, such as permanence of residence, family financial problems, distance from school, racism in schools, lack of proper and permanent housing etc.

Health: The health problems are directly linked to the Roma socio-economic profile, living and working conditions as well as the education and general educational level resulting in poor health, low life expectancy and high rates of child mortality in the Roma communities.

Although in recent years some steps have been taken in all four areas described above these were by no means sufficient to improve the unfavorable socioeconomic conditions of the Roma population living in Greece and lead to the community's social integration.

1.3 The language(s) that Greek Roma speak

The Greek Roma are mostly bilingual. They speak their native Romani and Greek. In Thrace (North Greece) many Roma speak Romani and Turkish and in some cases they are trilingual, speaking Romani, Greek and Turkish.

The appreciation of their native Romani and the acknowledgment of its usefulness by the Greek Roma have been demonstrated by research conducted in the areas of Agia Varvara (Attica) and Kato Achaia (N. Peloponnese). The Roma want their language alive and yet they desire to conform to today's social requirements that make written records of the language necessary (Pavlis, Sideris, 1990).

Romani belongs to the Indo-Aryan branch of Indo-European languages, as had been demonstrated already in the 19th century. The linguist scholar Evangelos Marsellos says that Romani is the result of an unprecedented fragmentation in many dialects and idioms and has incorporated many loans from the countries through which the Roma have travelled. The Romano ("Romiko", "Tsigganiko") language system, despite the mosaic of dialects under which it appears (A) has a unified base and (b) is spoken both by those who are called "Tsigganoi" in Greece, but also from those who are called "Gyftoi" or "Katsiveloi". There are, however, families and tribes that have abandoned their traditional idiom and are characterized by the Roma as "Erlides" (Erlía, Jerlía, Arlía), meaning that at least linguistically they are embedded in other linguistic traditions" (Marsellos, Educational Glossary, Greco-Romani).

1.4 Popular Education in Greece and Roma Education

Historical References

In 1984 Popular Education (the predecessor of "Adult Education" and "Life Long Learning" programmes in Greece) approached for the first time the Roma community with an experimental program financed by the European Social Fund (ESF). The program was implemented in the

municipalities of Agia Varvara (Attica) and Kato Achaia (N. Peloponnese), both with large Roma populations.

In the context of this Popular Education program a survey -study was conducted to accurately record the way of life of Greek Roma and the main educational problems in the community. The data gathered were subsequently supplemented by the data of another project titled “Study for addressing the educational problems of Tsigganoi”.

Educational Programmes for Roma

Based on the conclusions of these studies, the Secretariat General of Popular Education (SGPE) proceeded to design programs (with short, medium and long term goals) adapted to the specific social, economic and cultural needs of Roma.

The main objective of these programs was the social inclusion of Roma into Greek society and initially their content was focused on adult Roma literacy. Later the programs expanded to include parent counselling, health education and social skills development for young Roma.

In 1986 Popular Education, deviating from its founding goals and regulatory framework, and building on its experience of working with Roma it began to develop programs for Roma children of school age. Popular Education had acquired by then quite a lot of experience of working with Roma families with a nomadic and semi-nomadic way of life and set out to assist Roma children enter the formal school system.

The program was implemented in 22 Prefectures in Greece with large Roma populations and had three main priorities:

- Literacy of Adult Roma and Roma children
- Social and cultural activities
- Development of Instructional and teaching material

Roma Adult Education

Early Roma adult education focused on literacy with parallel social activities. Efforts to establish vocational training programs became more systematic in the mid-90s.

Literacy classes were small and were conducted in the Centres for Adult Education operated by the SGPE or in buildings made available by Roma associations, the local government or in some cases – even in makeshift shacks or tents in various Roma camps.

Teaching material for adults developed and issued by SGPE and teaching materials for adult Roma produced by SGPE in the late '80s were used in the adult Roma classes and were supplemented by several texts and carefully selected materials available on the market at the time.

Education of Roma children

The Programme was developed for Roma children, belonging to one of the following three categories:

1. Preschool or of primary school age who did not go to school - The program aimed at developing the children's reading and writing skills in order to facilitate their entry into the formal education system .
2. Children 9-12 years old who went to school for a while and then dropped out for various reasons. These were intensive classes aiming at re-integrating the Roma children into the formal education system.
3. Children enrolled in school in need of help and encouragement to continue their studies and be more successful at school (special coaching classes at school with their teachers or trainers belonging to the Popular Education system)

Classes for Roma were held in schools (where possible), the Centres for Adult Education or other places where considerable effort was made to simulate the regular school environment (appropriate equipment, educational resources, etc)

Five to twelve children were attending each class taught by one to two teachers (where necessary) depending on the circumstances and the needs of the children. The school program for each category was completed in one school year.

The curriculum was tailored to the learning needs and cultural characteristics of the children enrolled and the teaching material used was produced and issued by SGPE specifically for this purpose. The textbooks developed by the Hellenic Textbook Publishing Organization (OEDB) for the ordinary formal schools were also used as were other educational books available on the market.

The Roma children who enrolled in the programs of P.E. were 1000-1200 per year but not all attended the programs either regularly or in their entirety. It became apparent very early on, however, that the programs helped Roma children get integrated in the formal education system especially in areas where ties among Roma families, the local administration and the education

system were developed thus creating favourable conditions for the children to go to school and pursue their studies there.

Such success examples came from Roma communities in Kato Achaia, Agia Varvara (Attica), Dendropotamos (Thessaloniki) and other areas on a smaller scale.

The Programme for the education of Roma children was supported for three years by the European Commission. The program was also supported by UNESCO. With the support of UNESCO and the Council of Europe an International Conference on "Roma Education – Development of Educational Material" was organized in Greece in April 1995.

Supportive social and cultural activities

To support the literacy program several parallel activities of social and cultural content were developed in cooperation with organizations and agencies such as

- Hospitals and Local Health Centers
- The Local Administration
- The National Employment Agency (Greek acronym OAED)
- National Organization for Welfare

The goal of these activities was to assist the Roma families understand the value of education as an instrument for social inclusion, face the difficulties and challenges associated with obtaining an education and encourage their children to attend school regularly.

The activities included:

- Health Education (vaccination, family planning, first aid, hygiene, etc.)
- Parent counselling
- Counselling for Roma youth groups on various issues and especially those related to their relationship with non-Roma and the broader social environment
- Legal support and information on their rights and obligations as Greek citizens and their relations with government agencies and officials
- Cultural events showcasing Roma history and culture

In 1996 started the operation of three Information and Support Centres for Roma (Greek acronym KE.P.Y.T.) under the European Community Initiative "HORIZON". The centres were established through a common effort of municipalities, Roma Associations and the SGPE The purpose of KE.P.Y.T. was to provide information and facilitate Roma access to state and local government agencies.

The SGPE provided the KE.P.Y.T. of Agia Varvara and Ilion with trained staff, mainly alumni of the Mediators Training Program funded by the Council of Europe. The KE.P.Y.T. – Etoliko (Mesolonghi-W. Greece) was established through funding from the Program "Drom e Traimaske " where the SGPE was the coordinating organization.

Development of Educational Resources

For the success of the programmes a great effort was made to provide adequate infrastructure (classrooms) complete with modern educational equipment.

The need to develop teaching material addressing specific Roma cultural and educational needs and adopted to their learning style was also identified.

A working group was established to coordinate the development of teaching materials, consisting of teachers and trainers of Roma classes, school counsellors and staff members of the SGPE. The project was supervised by the Education Department of the Aristotle University of Thessaloniki.

The teaching materials were tested in the actual classes held for Roma children and lasted approximately three years (1986 -1989). Their publication in 1992 was the first attempt at production of teaching material especially for Roma at a time when there was no equivalent experience in any other EU Member State.

The book "Matheno Grammata" (a relatively free translation in English would be "Learning my ABC's") aimed at the integration or reintegration of Roma children in the formal education system. The book was based on the formal curriculum for language development skills by the Hellenic Ministry of Education but was tailored to the needs of Roma children.

The textbook was accompanied by a teacher's handbook explaining the purpose of the text and the teaching method. It also contained elements of Romani grammar, Roma history and culture and included games and visual material, Roma fairy tales and recommended bibliography.

In order to increase awareness and eliminate mutual prejudices between Roma and non-Roma in Greece, specialized material was developed or collected and made available to organizations (municipalities, ministries, universities, schools) and interested individuals (i.e. researchers), including:

- A 30 minute film, production of S. G. P. E., 1984, entitled "ROMA"
- A 35 minute film titled "On the edge of the town ", was produced by S. G. P. E in 1995, with the financial support of the European Commission.
- A 17 minute film titled "21st Century, Health for All, was produced by S. G. P. E. in 1997, with

the support of the European Commission. The film was geared toward health issues faced by Roma living in camps.

- Publication of research, studies, conference proceedings and other material focusing on Greek Roma.
- Collection of books, articles, newspapers and other printed documents
- Collection of traditional Roma music from Greece and other countries.
- Photographs depicting the daily life of Roma.
- Publication of brochures in three languages (Greek, English, French).
- Series of calendars highlighting elements of the Roma culture, in order to raise public awareness and reduce prejudice toward the Roma among the general population.

The 2001-2010 decade

In 2001, the Secretariat General for Popular Education was renamed Secretariat General for Adult Education (SGAE) (Law 2909, Government Gazette No. 90). In 2008 it became the Secretariat General for Lifelong Learning (Law 3699, Government Gazette 199 A ').

In the decade 2001-2010 SGAE/ SGLL implemented several programs for Roma, co-financed through the National Strategic Reference Framework and utilizing the infrastructure, resources and know-how of existing Centres for Adult Education, Second Chance Schools and Schools for Parents.

Specialized language programs for adult Roma were offered by the Centres for Adult Education (Journey to language I, Journey to Language II , Counselling Sessions).

In 2003-2004 50 Roma were enrolled in 6 language classes, in 2004-2005 972 Roma in 51 classes and in 2005-2006 1,171 Roma in 75 classes. During the period 2006-2010 the total number of adult Roma enrolled in the programs was 1,017 - 363 men and 654 women.

Second Chance Schools⁴ were also attended by Roma who in some cases went on to complete their university studies. During the academic year 2010-2011 133 Roma were enrolled in the 58 Second Chance Schools in Greece.

Schools for Parents - In 2011 as part of the "Education of Roma children" Program several meetings and events for the promotion of the "Schools for Parents" were held. One hundred nine

⁴ In Greece these are schools allowing older students to enroll and obtain their high school diploma

(109) Roma parents of children of school age attended the classes in the same year and several Schools for Parents were established in several areas (i.e. Menidi, Messolonghi, K. Ahaia etc).

It should be noted that Roma mediators played a decisive role in the success of these programs as they worked closely with educators with extensive experience in the implementation of educational programs for socially vulnerable groups.

- Repayments & borrowing. Most of the participants continued paying regularly their monthly installments or improved their repayments. 30% of the participants are intending to borrow in the near future and 67% of them already have loans.
- Savings. The participants are much more financially aware. Before the FE training 45% of the participants were focused on saving for short-term goals and for covering their everyday expenses, while after the seminar the positive movement is towards saving for more substantial and significant goals e.g. for renovation or for buying a new house (46%), for education of themselves or their children (37%), for a pension (8%) or for unexpected and unpredictable events (37%).
- Budgeting and money management. The evaluation results show that those who have attended the trainings are much more conscious about the money flow, about their incomes and expenses.

To the question “For what period of time do you plan/intend to plan for your family budget?” before the training 54% of the participants answered that they plan day by day, for a week or for a month. After the workshop 46% of the participants answered that they will start planning for a longer period of time: six months, one year or longer.

After the training 48% of the trainees stated that they will start saving for significant life-cycle events well in advance and 41% will start saving small cash for emergency events (the so called “safety cushion” or “emergency fund”).

Most of the participants before the workshop answered that the most important for the success of the saving is the availability of enough family income. Whereas after the training 25% answered that the most important is the well-defined financial goal, and 69% answered that the self-discipline is crucial.

2. Description of local methodology

2.1 Chosen contexts and selected Roma Communities

Selecting specific Roma communities constitutes the 1st step for conducting the research for the Needs Assessment – a qualitative research based on shared guidelines for the interviews carried out.. Two such communities were selected, in order to collect views from people known to live under different conditions, implying that their attitude to financial literacy (and, even more general, their attitude to life itself) would vary. In Greece there are vast differences between Roma living in Agia Varvara and Roma living just a few kilometres away in settlements of inadequate housing, poor sanitation, disease, high dropout rates from school and discrimination.

Agia Varvara. The first of the two selected communities (this is Greek for Santa Barbara) at the foothills of Mount Egaleo, situated in one of Athens western suburbs at 10 km distance from the city centre. Its population is a diverse mix of Roma (“Tsigganoi” - Tzigane), old immigrants from various parts of Greece and Asia Minor and the northern shores of Turkey on the Black Sea, known in Greek as “Pontos” (“Pontos” is one of the five ancient Greek words for Thalassa, the sea, and literally means the sea passage).

Agia Varvara, once home to the underprivileged and with a multitude of problems (infrastructure, housing, education, integration) is today a very different place. A vibrant diverse multicultural community is a success story thanks to decades of tireless efforts and struggles by the people who made it their home and worked hard to live together, overcome discrimination and make their dreams for a decent life for themselves and their children come true.

With beautiful open spaces and low construction Agia Varvara is home to approximately 35000 people and has a substantial and fully integrated population of Roma origin.

Characteristic of the local Roma attitude to their identity is the view expressed by Mr. Manolis Rantis⁵: “We are first Greeks”. An important point is that the term “Tzigane” is that by which most Greek Roma use to identify themselves. The most notable exception is that of the Roma of Serres⁶ in Northern Greece who use the term “gyftos” (“gypsy”). “Tzigane” means the traveller and for the Roma of Northern Greece this no longer applies to their way of life, as they are “established” living in their homes and having left behind the “nomadic” way of life.

⁵ President of the ROM Network in Greece - www.rom.net.gr - through which 61 municipalities cooperate to support the Greek “Tziganes”

⁶ <http://www.serres.gr/index.php?lang=gr>

By contrast, the Chalandri Roma Community is a settlement set up almost 40 year ago. Approximately 70 families (of typically large size with several children and many grandchildren) and more than 500 Roma live in it, most of them born and raised in the settlement.

Before moving in it, families used to live locally in rented apartments, from which they had to move out, as apartment owners were reluctant to rent them to “large families with many children”, but also discriminating against Roma.

This is not however their major problem now. The local Municipality has declared the settlement “illegal” and has repeatedly attempted to evict Roma and free the space: the argument being that Roma are illegally occupying the area and “are causing disturbances”.

2.2 Participants recruitment and selection

The sample of Roma contacted, selected according to conformity with criteria set in the context of the Needs Assessment overall methodology (i.e. gender, age) and eventually interviewed, consisted of 20 people (men and women), living, as already indicated, in two areas in Attica Region.

As anticipated our capacity to contact Roma in each of these two communities was, for various reasons, different. Always with the assistance of volunteers and intermediaries, it was much easier to secure contacts with people in the relatively more integrated Agia Varvara Community, as this is clearly reflected in the sample’s composition.

The sample’s composition, according to key personal characteristics, is as follows:

Community	Agia Varvara: 15
	Chalandri: 5
Gender	Men: 10
	Women: 10
Age	Below 25: 7
	26 – 34: 8
	35+: 5
Education	None: 2
	Lower Secondary: 6
	Upper Secondary: 9
	Higher: 2
Occupation	Unemployed: 7

Small Trade: 8

Housewives: 2

Other: 3

Potential interviewees were first identified by intermediaries assisting the research Team. They were subsequently contacted by phone or in person, were explained the reason for the contact and the purpose of the programme and were asked to agree to an interview, preferably in their home environment, on conditions of strict confidentiality.

2.3 Focus Groups

In the context of the Needs Assessment research, a focus group was formed and met to discuss issues associated with the project's design and its intended implementation in Greece. The group consisted of about 10 members representing the country's Roma Community, educators and trainers who specialize in Roma education and organizations involved in promoting this community's general interests and its socioeconomic integration effort.

The group confirmed the project's relevance and importance of its anticipated impact. Other issues discussed related to the interpretation of financial literacy training needs assessment provisional results and their probable implications for the customized training course development about to start. The focus group members emphasized in particular how important it will be for the project's success to consider carefully the peculiarities of the target group, their relative inexperience in being exposed to "traditional" training procedures and their implied resistance to comply with rigid organizational arrangements. Instead, trainers will be called to devise and implement substantial flexibility in order to attract and, even more important, in retaining trainees' attention and participation. This is obviously of great relevance both for the FINALLY training course preparation and for the selection of associated training tools.

The group unanimously confirmed its intention to support future FINALLY project activities.

2.4 Carrying out the interviews

Interviews were conducted by specially recruited volunteer interviewees who had previously been intensively briefed and trained. The Questionnaire used the interviews was translated and some of the questions were slightly adapted. following discussions with representatives of the Roma Community, to make them more appropriate for the discussions with Roma people in Greece. The main criterion for this adaptation/localization (including adding a number of supplementary

questions), was to facilitate contacts and discussions, avoiding questions which could have led to reservations on the part of the person(s) being interviewed and potential refusal to respond⁷

Most of the interviews were conducted in the interviewees' homes. They were frequently accompanied by other members of the family/household (even by children), who remained however, for most of the time, passive observers. Interviewees insisted that confidentiality arrangements are made and therefore recording of the discussion (or even signing of Consent Notes) were not attempted in order to avoid breach of confidence or create suspicions. During the interviews, whose average duration was approximately 45 minutes, the interviewer kept notes which were subsequently (shortly after the interviews completion) edited. The interviewers met with the Team leader 3 times during the research, to discuss intermediate findings and, on the basis of their gradually accumulating collective experience, decide on adaptations for subsequent interviews, without however diverting and compromising the overall approach.

Despite initial worries, most of the date/time arrangements were kept, thanks to the quality of the initial contact and the trust developed.

The main weaknesses relate to: (a) interviewees' almost general inability (or reluctance) to provide even reasonable indications on measurable indicators, such as income, wages, consumption patterns, etc. and (b) their skepticism (which we were unable to dissolve completely) on the potential benefit to result from the specific programme. This is attributed to the fact that the same people (and/or close relatives and friends) have, frequently in the past, been approached for interviews conducted in the context of other programmes (national or European) and they have seen nothing specific coming out of them, especially in terms of policy measures aiming at improving their lives.

3. Results: main aspects emerged from the research

3.1 Introductory remarks on the sample's characteristics

The composition of the Roma people interviewed in the context of the Needs Assessment research in Greece was presented earlier in Section 2.2. A number of comments on the identified sample's characteristics are in order:

First: The two communities investigated are not equally represented in the sample. Interviewees from the much more developed Agia Varvara community are three times more (15 vs. 5) than

those in Chalandri, where living conditions (and not only) are much worse. The sample's representativeness of Roma population in the country, from a statistical point of view, should not be regarded as satisfactory. On the other hand, for the purposes of the FINALLY programme, it was considered more appropriate to select interviewees whose views and actual situation would be more relevant for the project's aim to design (and deliver) a financial literacy training programme to individuals who have surpassed basic literacy deficiencies, who realize better the benefits to result and offer better prospects of almost immediate exploitation of new knowledge and skills of financial management to be acquired.

In addition and from a practical point of view, availability of resources (both for the research itself and for subsequent preparation of training material and tools), constraint significantly the attempt for more extensive research.

This however should not (and does not) disguise the recognition that Roma in Greece need and deserve substantially more education and training which would more directly be addressed to remedying their more basic literacy deficiencies.

Second: Men and Women are equally represented in the sample. This is not merely the result of women being more frequently available for interviewing (men are frequently absent from home – either in work or constantly seeking temporary employment opportunities or just unwilling to expose themselves to even informal discussions with “strangers”). At the same time, it also highlights the fact that women are in effect put in charge of most personal and household financial management tasks, involving every day transactions and even short term planning or small scale savings and investments.

Third: The findings on educational level (only 2 interviewees affirmed to no schooling) are again not necessarily reflecting educational attainments of the total Roma population. The rest seem to have gone, at least partially, through secondary education, a fact that makes them more suitable for the kind of training to be offered through the FINALLY programme.

Fourth: A little more than one-third of the interviewees declared that they are “unemployed”. We tend to believe that their understanding of the term “unemployment” or “unemployed”, differs from the formal definition of the term. Instead, it is more indicative of their actual situation of “doing nothing specific at the time” (as opposed to “usually doing something”). In addition we detected instances of “unemployed” being declared in an attempt to justify the fact that they have obtained such status from social security services and are already receiving “unemployment benefits”. Perhaps more interesting is the finding that approximately half of those interviewed are

involved in some sort of “small trade” (or other similar activities) which is characteristic of their deep rooted belief that, independently of gender and age, all members of the immediate family and those “leaving under the same roof” must somehow contribute financially.

3.2 Income sources

The main issues in the relevant part of the interview referred to: (a) the regularity and the sources of family (or household) income, (b) the extent to which various family (or household) members contribute to it and (c) the adequacy of this income for satisfying the “basic”, at least, needs.

As the analysis of social-economical condition of Roma people suggested, whatever income Roma families manage to earn, is far from “regular”, especially in the Chalandri settlement and much less so in Agia Varvara. With the exception of those who have somehow managed to present themselves to various Social Services, as “eligible” for social benefits -e.g. unemployment, family disability benefits (which are small in magnitude but are paid at relatively regular intervals), most of the incomes fluctuate widely, depending (a) on whether the income earners are able to accept and exploit casual or temporary work offers identified through networking, (b) on identification of marketable materials (e.g. scrap metals) which they obtain for free (or even by means of doubtful legality) and (c) on seasonal work and business (e.g. religious fairs, summer time selling of hand made artifacts, flowers and fruits). In Agia Varvara however, one can find, small Roma entrepreneurs ambitious to earn their living in more conventional ways by setting up small shops of various types, whose viability is however highly uncertain.

The variety of income sources also depends on the composition of the family. Women “specialize” in seasonal trade, men work as peddlers or in small trade of scrap metals while older family members contribute income and services (e.g. pensions, looking after the house and the kids when everybody else is out working or looking for work).

An interesting finding is the fact that there seems to be an admirable “sense of interdependency” among family members and between generations. Each one contributes what he/she can (earned income, baby sitting, cooking for all etc.). This however weakens, as families become more urbanized and generations split up.

Responses referring on the “sufficiency of income” could not but be influenced by the general adverse “sentiment of crisis” in the country. The “best” that Roma interviewees could say is that “they manage”, with great difficulty however and with extremely limited saving potential (see also subsequent section).

3.3 Consumption

The questions directly put to the interviewees (slightly adapting similar ones contained in the initial guideline provided by the Needs Assessment Work Package Lead partner) attempted to:

First: Obtain indications on the priorities attached among a number of types of expenses, such as:

- Food
- Rent
- Clothes-Shoes
- Schooling
- Electricity – Water – Telephone
- Medical expenses etc.
- Entertainment
- Other

Second: Identify who, among the family members usually decide (or “has the 1st word”) on how income will be spent (“what and when goods and/or services should be purchased”).

The findings suggest that, by far, spending on food constitutes the predominant type of expenses, absorbing most of the family’s income (“regular” or “occasional”). Rent (and, to a lesser extent, spending on Electricity, Water and Telephone) is relevant mostly for Roma in Agia Varvara who live in privately owned or rented apartments. “Schooling” is an expense for relatively few, while “medical expenses” and “entertainment” are special expenses of personal nature which are indicated as “priority” only when extraordinary circumstances arise.

Decisions on “major expenses” are customarily taken by “the man in the house”, but day-to-day expenses are handled by the wife, who manages (“in the best possible way”, given the ever present limitations) a “weekly allowance”. With such decision making authority, Roma women constantly seek to “set some money aside, for a rainy day” (with or without necessarily disclosing this to their husbands).

In describing consumption patterns, it is also worth noting that a good part of spending relates to small items, such as buying on bar of chocolate “for the kids” or a visit to the local coffee shop, where adults are frequently accompanied by their children. Also that decisions on “what to buy” are influenced by a noticeable “status demonstration” attitude (e.g. buying cheap counterfeit products). The overall attitude to consumption is that of “buying for today’s needs (as one of the

interviewed Roma put it: “Eat, drink and dance”, while “tomorrow’s needs” will “somehow” be covered, by “tomorrow’s income, to be somehow earned”).

3.4 Savings, Investment and Credit

The fact that small parts of the family’s income is saved is partly attributed to the weak only predisposition toward “saving”, but mainly to the fact that satisfaction of basic needs (as these were described in the previous section) leaves little room.

The main reason for savings, as already indicated, is to provide for expenses associated with extraordinary events, customarily linked with need for hospitalization, birth of a new child, wedding of a son or daughter, death and funeral of a family member or of a close relative/friend.

Such events are also cause for borrowing or lending money. Loans are taken or given mostly between related families and close friends, always informally (the notion of a formal Loan Agreement is generally regarded as irrelevant) and are usually paid back in installments “when the borrower has the ability to do so” (typical statement by one of the interviewed Roma). Although, apart from acceptable delays (everybody expects them), there are cases of promises being breached, this is generally regarded as an undignified behavior, contradicting unwritten Roma people’s ethics.

“Investment” is in most cases associated with purchasing pieces of furniture and of appliances (new or second hand) for a new home, less with purchases of materials for “house repairs” and, even less, with buying of some vehicle (car or motorcycle) to be used (probably after undergoing some conversion) for transporting goods to the market. Generally speaking, small Roma entrepreneurs avoid getting involved in businesses requiring even very modest set-up investment, although this is not necessarily the case for small business Roma in Agia Varvara . Investment in general is financed through accumulated savings, by transfers received from social services (several delayed monthly sums are received simultaneously) or through personal informal borrowing. It is however interesting that whenever “investment” is associated with construction or house repairs, friends and relatives offer personal work at no cost, expecting that this will someday be reciprocated.

A final word of warning about “terminology” and the use of financial terms. One of our interviewers brought to our attention the answer he received in one interview when he asked

about the “investments” of the household: the participant was very proud of the big sound system he had bought for his family a few months earlier and he explicitly regarded this as “investment”

3.5 Relationship with banks, services and aid for financial management

A recent study by the World Bank attempted to provide answers to the crucial question: “Do Roma in Eastern Europe face financial exclusion?”. The study’s findings clearly point out that financial exclusion is in fact widespread, partly as a result of little attention being given to Roma financial inclusion components, i.e. access to bank accounts, promoting savings, financial literacy. (World Bank, 2012, p.2). Various other surveys in the past, investigating relations between Roma and the Banks and anecdotal evidence have also shown that such relations are rather tense, with Roma being extremely hesitant in confiding their savings to banking institutions (during our own research in Greece, several interviewees suggested that “...they would rather turn them into golden coins”). On the other hand, Banks and other financial sector institutions seem to be rather hesitant to provide loans or other banking products/services to people with whom, as they put it, “dealings are difficult and risk assessment rather prohibiting”. Banks’ officers that we have contacted in the context of other past assignments, argue, for example,, that:

- “Many Roma are illiterate, they lack communication skills and are unable to even put together, in a meaningful way, a simple loan request”.
- “For small business loans, they are unable to present a simple Business Plan. They lack Identity Cards, permanent address, Social Security status etc.”
- “Administrative costs for dealing with Roma potential clients are very high and do not meet corporate standards”.

Such statements were presented to our interviewees, were discussed in length and, in general, were confirmed during interviews, at least by those who, for some reason, had decided to approach a Bank, usually with a request for housing or a car purchase loan.

However, they also indicated that despite problems and lengthy procedures, they had eventually managed to have their requests for loans or other banking products, satisfied.

The apparent paradox may probably be explained by the fact that, until a few years ago, banks in Greece were extremely expansionary in their credit and loans campaigns, with many of their officers receiving bonuses linked with number (or volume) of loans approved and granted (despite high risks of certain types of borrowers not being able to service them).

These days are of course gone and all interviewees now realize that dealings with banks will have to be conducted in a much more responsible and systematic way, a belief which is however difficult to be materialized, as the feeling of being discriminated against remains strong.

3.6 Prospects for participation in the Training Programme

The present section concludes the main part of the interviews, in a way which aims to lead to directly achieve the main objective of the Needs Assessment survey. In particular, having discussed so far various topics regarded as indicative of interviewees' financial characteristics, attitudes, practices and behavior, we reach the point where they are requested to indicate their potential response to an invitation to participate in the training course that the FINALLY project intends to prepare and deliver. They are offered the opportunity to indicate subjects that they would like to see being included in such a course and even to express views on how the course should be organized and run. It is of course noted that survey findings were subsequently elaborated, in collaboration with the focus group set-up for this purpose, while experts' experience in evaluating and interpreting research results of this type also played a crucial role.

Two other points are worth noting:

First, that a likely finding that "financial literacy deficiency" is not explicitly appreciated by interviewees, should not necessarily be accepted as reflecting real needs", for the simple reason that individuals may not (and, frequently, do not) easily accept that their knowledge and skills, especially in tasks that they have been performing most of their lives, are deficient. We would expect that if the needs assessment had included real financial knowledge and skills tests (i.e. asking them to provide solutions to exercises or to make calculations of economic/financial indicators), their deficiencies (in other words, their "financial illiteracy") would have become much more apparent. This however was not attempted (following experts' advice not to directly challenge potential "sufficiency perceptions". In fact, several; interviewees openly wondered "Why do we need to be trained in these matters? We are already good in managing our money"?

This takes us to the Second point:

For reasons associated with the expected somewhat negative attitude towards "training" as such, the relevant issue for discussion during the interview was introduced in an indirect way, as follows:

“If you accept that you can use some help On how to better manage your money, would you be willing to participate in some meetings with people who can show you “how to fill the knowledge gaps that you feel you have”?

Introduced in this way, the discussion showed that we could expect that expression of interest for participation in the FINALLY training course will, in principle be encouraging, but, as most of the discussants (and the focus group with which the issue had already been explored) also pointed out, a lot will depend on the specific organisational arrangements for training delivery (e.g. location, timing, duration etc.). The focus group also emphasised the importance of appropriate trainers’ selection, customisation of training techniques and tools considering Roma people’s peculiarities, sensitivities etc.

Interviewees were subsequently presented with a list of course potential topics. The list included the following:

- How to organize the household’s expenditures
- How to shop, so that I can spend less and still buy what I want/ need
- How "not to be taken advantage of" when I need to “make a deal” to buy something that I will pay in instalments; (i.e. mobile phone, buying in instalments)
- How to start my own business
- How to approach the banks
- To understand how the State works, what are the taxes, what is social security.
- Something else I feel I need to know.

Allowing for individual answer’s validity (since it is not at all certain that individuals in such socioeconomic groups are always able to appreciate and, even more difficult, to prioritize their financial literacy training needs), the preferences expressed are impressively consistent with the survey findings presented in previous sections. In particular, most interviewees indicated how useful it would be for them to “hear more and get advice” on:

- How to organize the household’s expenditures
- How to shop, so that I can spend less and still buy what I want/ need

Entrepreneurship issues also attracted a lot of attention, but from a rather small group of interviewees, those already operating small businesses or considering starting one.

It is finally of interest that, almost unanimously, interviewees showed interest in being helped, through the training process, to understand how the State works (what are the taxes, what is

social security) which corresponds to a wider need of better preparing themselves in their effort to become more socioeconomically integrated?

3.7 Interviewees' evaluation of the interview

The overall interviewees' evaluation of the interview was very positive. They expressed satisfaction with the climate created before and developed during the interview and thought that the questions put were, not only relevant to their situation, but gave them the opportunity to freely express themselves. They clearly indicated that, although some of them had participated in interviews before, the feeling they got this time is that the FINALLY initiative, if it proceed properly and implemented effectively, could result in real benefits of direct relevance to the Roma Community.

4. Conclusions and recommendations

In this last Part of the Report we present the main findings presented in previous Parts, accompanied by some additional comments. These are supplemented by a number of tentative recommendations considered to be of relevance for the FINALLY project activities in its subsequent phases.

Main conclusions

In the context of the Needs Assessment research in Greece, the Research Team of UPRC and Tecniki Ekpedeftiki KEK S.A. conducted, with the assistance of intermediaries familiar with the local Roma community, 20 interviews in two neighborhoods (Agia Varvara and Chalandri, both in Attica area). A series of discussions were also held with members a focus group, specifically set up for the purposes of the FINALLY project and with other experts. The main findings of the research were presented in Parts Two and Three of this report, while its main conclusions are listed below.

- Roma sample surveyed

The sample of Roma contacted, selected according to conformity with criteria set in the context of the Needs Assessment overall methodology (i.e. gender, age) and eventually interviewed, consisted of 20 people (men and women), living, as already indicated, in two areas in Attica Region.

- Carrying out the interviews

Interviews were conducted by specially recruited volunteer interviewees who had previously been intensively briefed and trained. The standardized Questionnaire used was appropriately adapted and translated, following discussions with representatives of the Roma Community.

Whatever income Roma families manage to earn, is far from “regular”, especially in the Chalandri settlement and much less so in the more developed Agia Varvara community. With the exception of those who have somehow managed to present themselves to various Social Services, as “eligible” for social benefits, incomes fluctuate widely, depending (a) on whether the income earners are able to accept and exploit casual or temporary work offers identified through networking, (b) on identification of marketable materials, (c) on seasonal work and business. In Agia Varvara one can also find, small Roma entrepreneurs ambitious to earn their living by setting up small shops of various types.

The variety of income sources also depends on the composition of the family, while there seems to be an admirable “sense of interdependency” among family members and between generations.

By far, spending on food constitutes the predominant type of expenses, absorbing most of the family’s income. Decisions on “major expenses” are customarily taken by “the man in the house”, but day-to-day expenses are handled by the wife, who manages a “weekly allowance”. With such decision making authority, Roma women constantly seek to set some money aside, “for a rainy day”.

Only a small part of the family’s income is saved. This is partly attributed to the weak only predisposition toward “saving”, but mainly to the fact that satisfaction of basic needs leaves little room. The main reason for savings is to provide for expenses associated with extraordinary events.

Several interviewees indicated that, despite problems and lengthy procedures, they had eventually managed to have their requests for loans or other banking products, satisfied. They nevertheless also expressed a strong disbelief in the way banks treat them.

The preferences expressed as to the topics that the course will cover are consistent with the research findings. Most interviewees indicated how useful it would be for them to “hear more and get advice” on:

- How to organize the household’s expenditures

- How to shop, so that I can spend less and still buy what I want/ need

They also clearly indicated that organizational details of the course and the extent, to which some sort of “incentive” is provided, will be crucial for their decision. It is also understood that consistency with their expressed priority needs and the training techniques to be applied, will also impact on their decision to register for the course and, even more important, to remain among the audience.

Recommendations

Our research for Part 1 of this report showed that there is no previous experience in the country related to teaching basic financial management to Roma (whether adults or young people). The finding is not surprising as financial literacy is only now becoming a training subject for non-specialists, taught outside University classrooms.

The general economic environment in the country made our interviewees and focus group participants somewhat sceptical about the goals of the training the course intends to develop. Increased taxation, excessive requirements from government agencies related to intensified controls for combating tax evasion, the deflation of the real estate market, home loans that can not be serviced by their recipients –including many Greek Roma- have increased the mistrust for government and financial institutions’ initiatives and programmes. This is admittedly a difficult time to promote “main stream” financial values to people who have a long history of being marginalized and this should be taken into account when designing the FINALLY training course.

As there are no provisions financial incentives for attending the FINALLY course to be developed (the issue was frequently raised by the participants in the interviews and the meetings held in the context of the Needs Assessment research in Greece) special care should be taken to make the course as “attractive” as possible to the target group. Starting from “basic principles”, as in a regular course in finance, should be avoided at all costs. A different approach should be adopted, based-possibly-on real examples (“stories”) on topics chosen among the urgent financial issues faced by many Roma people (and not only) in today’s economic and financial environment. To use one example: The problem of home loans “in the red” and their solution (i.e. special regulatory provisions for homeowners who can no longer afford to repay the instalments of their loans) could

provide a good introduction to important finance concepts and management (interest rates, good debt vs. bad debt, debt pay-off calculation, etc.).

The gender dimension should also be addressed in the design phase of the course as there is a host of issues which our interviews showed to be “a woman’s domain” (i.e. handling the household finance) or “a man’s responsibility” (i.e. making decisions on “major” purchases and investments) Therefore various alternatives need to be considered regarding the FINALLY course thematic sections, delivery and training tools.

We note the substantial difference in the degree of integration, living conditions, ways of earning a living and patterns of spending, between the two Roma communities chosen for our research. While Roma living in the Chalandri settlement face extreme poverty and all the problems stemming from it, those in Agia Varvara are an urban, integrated and well established community. While every effort should be made to assist people in the settlements it is the Research team’s opinion that it is most likely for the Agia Varvara residents to “absorb” more effectively the “messages” to be conveyed and benefit from the course to be developed. Unfortunately the problems in the settlement are a lot more present and urgent than becoming familiar with basic finance principles.

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