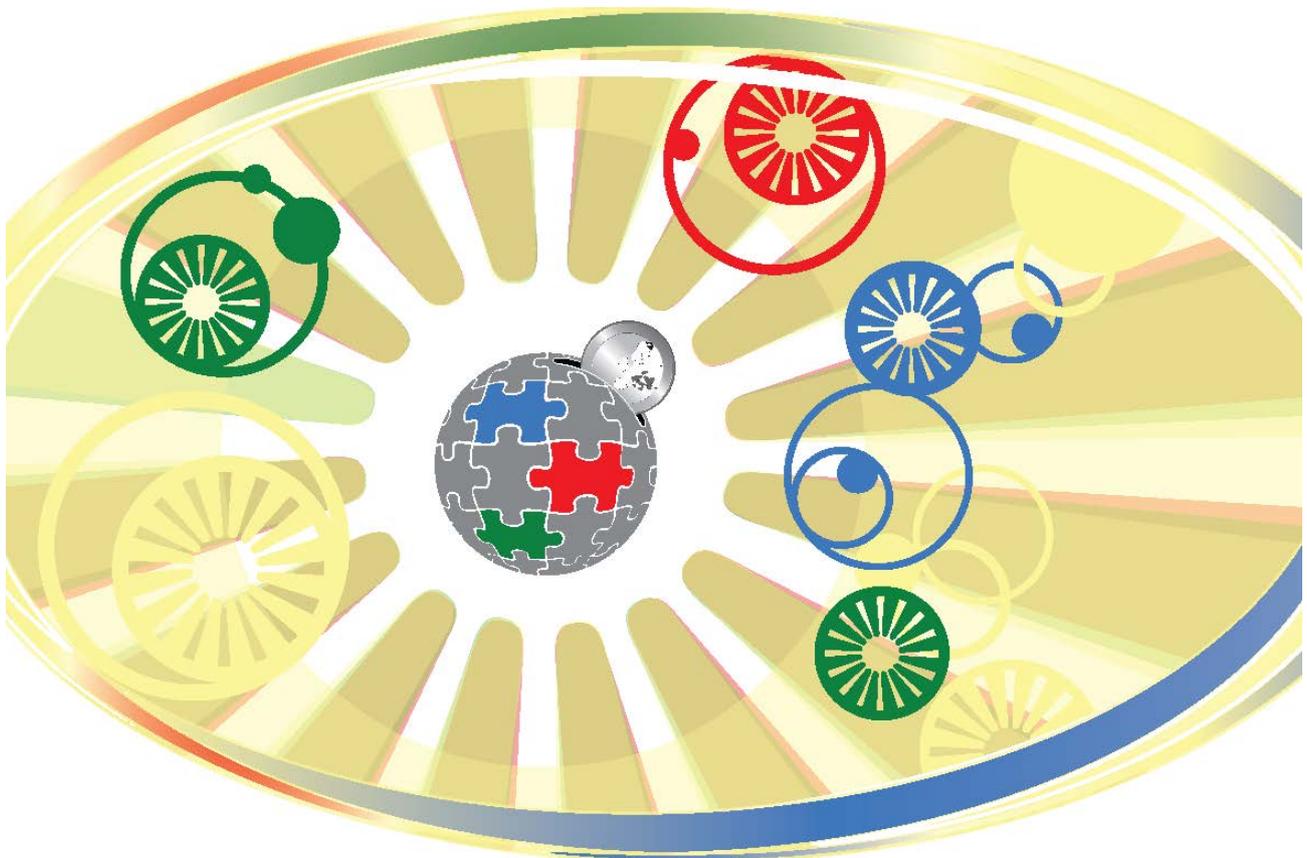




Project
FINALLY
Financial Literacy for the Roma



Grundtvig Multilateral Projects
Project FINALLY
Financial Literacy for the Roma

Trnava University
Needs Assessment Report
Slovakia

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Project information

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The motivation for this project is based on experience with the target group of the Roma and their needs for further learning towards a more stable and independent economic status. Roma are the largest ethnic group in Europe, living in marginalized rural and urban areas in very poor socio-economic conditions. Roma have limited access to high quality education, difficulties in integrating into the work process, face low incomes and poor health. In addition the current global and European economic crisis has worsened the lives of many Roma families.

For many people around the world, the use of financial services is a part of their daily lives. Keeping current and savings accounts, paying bills and bank transfers, withdrawing cash from ATMs, using credit and debit cards, consumer loans and the banking software have become essential and a normal part of life in contemporary society. Despite the crucial role played by financial and banking services in daily life, there are many people that have no access to these basic services, or lack knowledge of their use. Marginalized Roma communities include a significant number of people lacking these skills. Lack of access to financial services further exacerbated the already dire economic conditions, which prevails in many communities. A series of related factors such as low levels of savings, limited awareness of financial management and inefficient allocation of resources has led to the necessity to increase efforts to promote the level of financial literacy of the Roma community.

FINALLY project thus seeks through needs assessment Roma communities themselves develop innovative training and training with a focus on financial education of adult Roma. Many Roma currently have a low level of financial literacy, which causes problems in ill-considered decisions, inefficient management and direct impact on the socio - economic status of the community in the society. Roma communities often face social exclusion and discrimination, which seriously affects their opportunities for education, in the labor market and in accessing public services.

Literacy in general and, in particular, financial literacy is not only important for personal development, but also has a positive impact on education, social and economic terms. To acquire practical skills in financial management can not only contribute to effectively managing finances, but also to achieve personal and community goals and increase the level of quality of life.

DESK ANALYSIS

Needs assessment through desk analysis was conducted by examining secondary data available in the Slovak Republic.

Secondary sources of data that will be specifically mentioned and used in this report were:

- population census
- national laws on minorities
- national reports on the situation of the Roma community
- research or intervention reports conducted by NGO or other local and national bodies

1 Roma communities in Slovakia

In this section we present information on the institutional and legal framework dealing with the Roma and / or minorities in general, and socio - economic characteristics of the Roma in the Slovak Republic.

1.1 The national and local laws on minorities, with special attention to Roma groups

The Slovak legal system is based on the principle of civil and individual rights. According to Art. 12. Paragraph. 1 of the Constitution of the Slovak Republic, people are free and equal in dignity and rights. An important document in our legal system is the Government Resolution No. 153/1991 - Principles of government policy with respect to Roma, which recognized the ethnicity of the Roma population at the level of other ethnic minorities living in Slovakia. Thus, the Government officially recognized the Roma as a national minority, which states their political and legal equality compared to other national minorities in Slovakia.

Article 34. Paragraph. 1 of the Slovak Constitution guarantees national minorities the right to full development, in particular the right together with other members of the minority group to develop their own culture, to disseminate and receive information in their native language, to associate in national associations, to establish and maintain educational and cultural institutions. Article 34. Paragraph 2 of the Slovak Constitution guarantees citizens belonging to national minorities or ethnic groups under the conditions laid down by law, the right to learn the state language, the right to education in their own language, the right to use their language in official communications, the right to participate in addressing matters concerning national minorities and ethnic groups.

Legal protection of the Roma minority, together with the protection of other national minorities in the light of international legal obligations resulting from a range of international conventions, with an emphasis on the ethnic element is implemented in the legislation of the Slovak Republic. In particular, we can mention the implementation of the obligations arising for example from the Framework Convention of the Council of Europe for the protection of national minorities adopted under number 160/1998 of the Laws and the

European Charter for regional or minority languages published under number 588/2001 of the Laws. This fact was confirmed by the Act No. 184/1999 of the Laws on the use of minority languages and reflected also in the Principles of the Government of the Slovak Republic No. 593/2009 of the Laws, of the Act of the National Council of the Slovak Republic No. 270/1995 of the Laws on the state language of the Slovak Republic as amended by later regulations. In ratifying of that Charter was formally and internationally declared legal fact that the legal system of the Slovak Republic, the Roma population status of a national minority, and that the language of this minority are the Roma language.

Rights of national minorities are simultaneously in the legal system of the Slovak Republic also provided in a wide range of particular laws and other generally binding legal regulations governing the particular area of education and culture. Area of education for Roma is contained in Act No. 245/2008 of the Laws on education and training (Education Law) and on amendments to certain laws.

Legal protection of individual rights of citizens against discrimination is arranged in the Act. 365/2004 of the Laws on equal treatment in certain areas and protection against discrimination, amending and supplementing certain other laws (Antidiscrimination Law). Antidiscrimination Act, amended in 2008, formulated the currently applicable version of temporary special measures. Such measures intended to eliminate economic and social inequalities, such as equitable redistribution of seats in the labor market and in education. Act. No. 601/2003 of the Law refers to the economic support the Roma population, to the subsistence minimum and amending certain laws, which determine the financial support of the subsistence minimum.

The institutional framework of agenda status of minorities in Slovakia has undergone changes in recent years. In 2012, the Ministry of Foreign and European Affairs of the Slovak Republic has significantly strengthened competence in the field of human rights. The transfer of competences was a response to the unallocated post of Deputy Prime Minister for Human Rights and National Minorities in the current government. Deputy Prime Minister and Minister of Foreign and European Affairs addresses the issues of coordination and management activities of the Government Council for Human Rights, National Minorities and Gender Equality as an advisory body to the Government for human rights agenda.

To further strengthen the institutional protection of human rights, including the rights of persons belonging to national minorities, in July 2012 was created the position of the Plenipotentiary for National Minorities, the advisory organ of the Government in the field of national minorities. Representatives under the Statute undertake tasks associated with maintaining, developing and promoting the rights of persons belonging to national minorities. It is the main body for the implementation of two legally binding conventions relating to national minorities, the Framework Convention for the Protection of National Minorities and the European Charter for Regional or Minority Languages.

The improvement of the situation of Roma in all areas of life remains one of the priorities of the Government of the Slovak Republic. In January 2012, The Strategy for the

integration of Roma in 2020 was issued as a comprehensive document, in which the Government responds to the need to address the challenges of social inclusion of Roma communities at the EU level. Principles contained in the Strategy have an ambition to form the basis of policies (in particular in the fields of education, employment, housing and health) in order to address the adverse situation of the Roma for the period up to 2020.

Institutional framework for the protection of Roma communities in Slovakia is established by the Office of the Plenipotentiary for Roma Communities. The office of the Plenipotentiary for Roma Communities has established several regional offices that provide assistance to municipalities and other institutions in the formulation of project objectives in obtaining grants from the state budget and EU structural funds. The areas covered are education (teacher assistant program, program of second chance), Social Services (community social work program), housing (construction program of low standard of housing, subsidies for planning documents), health (the health field workers).

1.2 The socio-economical characteristics of the Roma groups in the Slovak Republic

Demographic data

The Roma population living in Slovakia, according to existing research, (Vaňo, 2001; UNDP, 2013; Filadelfiová, Gerbery, Škobla, 2006) regularly appears among the groups most at risk of poverty, social exclusion and discrimination. In this ethnic group several disadvantages are combined: they are affected by poverty interconnected with demographic conditions, poverty created by unemployment, poverty caused by the implementation of low-skilled and of low-paid work, lack of education and discrimination. Roma population as threatened by poverty is explicitly mentioned in the policy documents and action plans of the Slovak Republic to combat poverty and social exclusion.

Accurate data on the number of Roma and socio-economic data are not available in the Slovak Republic, but estimates of monitoring reports are available. Monitoring of the situation of Roma in sociological research was initiated and conducted by research institutions, academic institutions, European institutions, NGOs and international organizations. Monitoring reports of the European institutions have provided partial data on specific areas of life of the Roma population.

In the beginning of the 21 century there has been a significant shift in the data collection application methods sociographic territorial mapping of Roma settlements. The mapping of Roma communities in Slovakia (Atlas of Roma Communities, 2004) is based on the assumption that marginalized Roma communities live in certain spatial units, enclaves, whether inside villages on the outskirts, or in segregated settlements, and therefore it is possible to monitor and map them. Such a procedure is not contrary to the principles enshrined in the Constitution of the Slovak Republic, and is consistent with the standards for the protection of personal data, because the mapping does not examine the ethnic identity of individuals, but only makes an "inventory" of settlements.

The Roma population has its own characteristics, which differs significantly from the majority population. Based on the integration of Roma divided into three groups - fully integrated (about 20%; habits taken over from the majority), partially integrated (about 40-50% live in isolation and less interaction between Roma and non-Roma population is more intense) and non-integrated (about 20-30% live different way of life, apart from the non-Roma). Most of the problems and specifics of the population is associated with not-integrated or partially integrated Roma. Roma is specific and differing by their socio-cultural level, history, anthropological features, lifestyle, language, education, own standards and laws, cohesion, internal hierarchy (Hegyí, 2005).

The most recent estimate of the number of Roma living in Slovakia, according to experts, demographics, but also according to sociological mapping is around 400000 to 480000 (6-8% of the population) to the Slovak Republic (SR) ranks alongside Romania, Bulgaria and Hungary, the countries with most numerous Roma community in Europe (Valentovič, 2007).

Around 520,000 Roma, representing an increase of about 140,000 people (37%) are most likely to live in Slovakia by 2025. The proportion of Roma in Slovakia would thus increase from the current 7.2% (in 2002) to 9.6% (in 2025). After 2015 the increase will be followed by the beginning of a long-term reduction of the Roma population (Valentovič 2007, Dostal, 2002).

Roma nationality was recorded for the first time in the population and housing census in 1991. Ethnicity was recorded on the principle of self-declaration and probably, as a consequence, a significant statistical decrease in the size of the Roma population was registered, as compared to the estimates. In the last population census, the proportion of the population declaring themselves as Roma increased slightly from 1.7% in 2001 to 2% in 2011 (Statistical Office of the Slovak Republic, 2013).

Socio - economic characteristics of Roma

The Roma population in the Slovak Republic bears several characteristics that encourage its exclusion, such as a particularly low level of education, unemployment and poor living conditions. Roma, as a national minority legally recognized by the Constitution and international instruments ratified by the Council of Europe Slovak Republic, are guaranteed the right to education in their native language. In the case of the Roma minority, the application of this law was complicated by the fact that the Roma language hasn't been standardized until 2008. A vast majority of the Roma population is therefore educated in Slovak schools that do not provide teaching Roma language and literature. In the education of these students it is necessary to be aware of the fact that the pupils are a part of a socially disadvantaged group – used term is also the pupils from marginalized Roma communities, respectively pupils from "socially disadvantaged environment" (NR SR, 2008). Report on the living conditions of the Roma revealed that only 15.4% of surveyed population completed secondary or higher education. The report highlights the low level of education, where a significant part of the Roma population has not completed even primary school (Filadelfiová, J. Gerber D., Staples, D., 2006).

Employment opportunities are one of the basic conditions for social and labor integration. Roma discrimination in the labor market is not the only problem that people from the Roma community are facing while searching for a job. Low level of education and skills is a major disadvantage for competitiveness in the labor market. Employers' attitudes to employing people from the Roma community are negative and have undesirable effect on the employment rate of this minority. Precise statistics on Roma unemployment are not available and there are only estimates based on an assessment of the situation in the troubled and marginalized localities in Slovakia. In regions with a high number of Roma population, one can also find the highest unemployment rates. It is known, based on unofficial data on the unemployment of the Roma population from the previous period, that the number of unemployed Roma in the Slovak Republic is systematically growing and that this group constitutes the overwhelming majority of the long-term unemployed in Slovakia.

The main problems determining the high unemployment of the Roma population can be identified as: low qualification, lack of interest of employers due to lack of employment opportunities, poor work ethic and the lack of job opportunities, particularly in regions with high number of Roma. According to the UNDP survey in 2010, based on the current economic status of the Roma minority group, the largest part of this population consists from Roma in pre-productive age. These represent 44% of the total Roma population, where 19% were children before school age, and 25% young adults (aged up to 25). The ratio of post-productive, retired population was very low, amounting to 5%.

The remaining 51% consists of economically active (employed and unemployed) and other economically inactive people - at home, on maternity or parental leave, disability pensioners, and others. With the level of segregation in the field of housing the representation of the Roma population is slightly increasing. According to research by UNDP in 2010, most of the unemployed Roma are in the age group from 15 to 64 years – 72% of the Roma men and 75% of Roma women. According to the same research using the same methodology, 20 % of Roma men are employed and 11% of Roma women (UNDP, 2010, Úrad splnomocnenca vlády Slovenskej republiky pre rómske komunity, 2011, UNDP, 2013). Therefore, most of the Roma population is relying on social security benefits and state support. The report on the living conditions of Roma in Slovakia showed that only 72.7% of surveyed households have received income related to material need during the last month. Without such income were 27.3 % of households. The occurrence of such incomes was higher in households living in segregated settlements, nearly reaching 80% (Filadelfiová, J., Gerbery, D., Škobla, D., 2006). The low level of income leads to the indebtedness of households, particularly in relation to housing payments, and to lack of funds to buy food (UNDP, 2013).

One of the major problems of the Roma community is also substandard housing conditions and access to drinking water. Popper et al. in Analysis of the Roma situation found that less than half (46.5 %) of the Roma people in Slovakia live in standard housing conditions. The greater part is living in substandard dwellings (47.3 %), or even in shacks (6.2%) (Popper et al., 2009). The report on the living conditions of Roma population shows that more than 30% of the population lives in substandard conditions (UNDP, 2013).

The health status of the Roma population is considered to be generally worse than the health status of the majority population. Official data about the health status of Roma communities on the basis of objective assessment are not available. The health status of the Roma population is affected by several factors. In addition to low health awareness, poor behavioral risk factors are involved. The lifestyle of most Roma is vastly different from the lifestyle of the majority population. A large part of the Roma living in marginalized settlements doesn't prefer active lifestyle and actively practiced sports only during childhood. Talking about unhealthy lifestyle, it is necessary to mention the consumption of unhealthy food. This is caused by traditional cuisine and in particular the price unavailability of healthy food. Among the factors influencing the health status of the Roma is also

necessary to include hygiene habits. The isolation of the settlements in which they live also causes considerably low awareness about the availability of a right to health care, as well as their distrust of official medical institutions (Popper et al., 2009).

Education of the Roma population

The issue of adult Roma education is currently worked out only at the level of contributions. The first partial methodology of adult education of Roma outside the school system is just appearing, as a result of prevention activities and educational programs for adult Romas implemented by civil associations and foundations. These materials are not widely publicized and are only for internal needs of their authors (Kolthof, Lukáč,2003).

Legal framework and legislative provisions

The education system in the Slovak Republic

Compulsory education in Slovakia is ten years long and lasts until the end of the school year in which the child reaches 16 years of age. Elementary school has usually nine grades. The tenth compulsory year of school is taken in high school.

The structure of the education system:

Pre-primary education:

Facilities for pre-school education of children

Primary education:

Elementary School (I. grade - years 1.-4.)

Secondary education:

Lower secondary education

Primary school (2. grade; years 5-9)

Eight-year grammar schools (prima - quart)

Upper secondary education

Secondary schools (grammar schools, secondary vocational schools)

Tertiary education:

Secondary vocational schools which are providing post-graduation education in the range of 0.5 to 2 years (and post secondary education in the range 2-3 years)

Colleges with duration of study from 2 to 3 years, aimed at practical knowledge.

Universities offering studies at bachelor, master, engineer and doctoral level in a wide range of education and PhD studies.

Further education

includes further professional education , not only in schools and educational institutions but also in enterprises, workplaces and civic and interest education.

Education in schools (primary schools, secondary schools and colleges) belongs to a subsystem of formal education. Further education belongs to a non-formal education subsystem. Adult education in the Slovak Republic takes place in both of these subsystems of education.

Adult education in both subsystems of education is carried out as an organized activity directed at acquiring knowledge, skills and abilities required for the performance of specific activities. In both subsystems is carried out institutionally and is structured according to the objectives, number of learning hours and support for learning. It is also carried out in schools (primary, secondary, university) along the main direction of education, but also in other educational institutions, enterprises, workplaces. In the current period, the school system (formal subsystem of education) is considerably participating in adult education. In addition to its primary function, it is providing a second chance for those who for some reasons could not get an education or qualification from school education.

In non-formal subsystem of education, there are educational activities for adults, conducted by various educational institutions, schools, educational establishments of enterprises, directly controlled institutions in the sector, private educational institutions and others. While maintaining the equality of all types of institutions, the third sector fulfills a complementary or substitutive function, particularly in fields in which is no active public and private educational institutions.

The right to education for all citizens and the right to free choice of profession and preparation is ensured by the Art. 42 and Art. 35 of the Constitution of the Slovak Republic. Adult education in the Slovak Republic is an integral part of lifelong learning, which was and is the Manifesto of every government of the Slovak Republic, declared as one of the priorities for the development of society. Measures to promote lifelong learning are part of several policy papers and action plans that have been developed and adopted in accordance with the European trends.

Legislative and political instruments

Political, conceptual and strategic instruments at the national level

- National Programme of Education in the Slovak Republic for the next 15 to 20 years (the Millennium Project approved by Government Resolution no. 1193/2001)
- National Report of the Slovak Republic to the Memorandum on Lifelong Learning
- National Strategy for Sustainable Development adopted by the Government on 10 October 2001 by resolution No. 978/2001
- The concept of further education in the Slovak Republic

- National Employment Action Plan for 2004-2006
- The National Development Plan
- Society Informatization Strategy in the Slovak Republic
- The concept of lifelong learning in the Slovak Republic
- Competitiveness Strategy for Slovakia until 2010
- National Strategic Reference Framework for 2007-2013 approved by the Government on 6 December 2006 Resolution No. 1005/2006
- Lifelong learning and lifelong guidance strategy
- National programme - Learning region

Adult education in the Slovak Republic is not directly governed by specific legislation. It takes place in formal subsystem of education (primary schools, secondary schools and universities) and non-formal subsystem of education (additional training, corporate training, interest and other civic education).

Promoting the knowledge society is clearly a priority for the Government of the Slovak Republic declared in the Programme Declaration of the Government of the Slovak Republic, in accordance with the program goal: "The Government of the Slovak Republic considers the formation of a knowledge society as a priority, because only such a society is a prerequisite for democratic development, scientific and technological progress, economic growth and social security, employment and growth" (Bratislava, July 2006). Priority aims for the development of adult education in the Slovak Republic are based on the adopted conceptual and strategic materials at the national level.

Adult education in the Slovak Republic is an integral part of lifelong learning. Strategic objectives of lifelong learning include priorities that are directly related to non-formal education, priorities that directly affect adult education in non-formal education subsystem. These strategic objectives and priorities have been adopted and approved in national lifelong learning and lifelong guidance strategy (Dudáková, Kulich, 2008).

Ongoing projects

From the 1st of October 2011 the Methodological and Pedagogical Centre implemented the national project "**The inclusion of marginalized Roma communities by education teaching staff**", which is co-financed by the European Social Fund in Operational Programme Education and is designed for elementary schools in Trnava, Trenčín, Nitra, Žilina, Banská Bystrica, Prešov and Košice region, in which at least 20 % of pupils from socially disadvantaged environments are educated. The project will take 40 months, up to 31 January 2015.

The coordination and implementation of the national project will be ensured by the main project office in Prešov, where there will be the regional project office and also by the regional project office in Banská Bystrica.

The main activities of the project are:

- Education of teaching and professional staff
- Support for all-day educational system (hereinafter referred to as " SES ")
- Technical support for activities of the national project

Education of pedagogical staff and professional staff will take place over the project months based on an analysis of training needs. Expert group, consisting of teachers with many years of experience of working with pupils from the marginalized Roma community, will create 12 programs of continuing education and a minimum of 40 teaching resources issued in the Roma language. For permanent support and long-term sustainability of the national project creation and implementation of distance learning, like e-learning, for continuing education programs is planned if it is needed.

Support for all-day educational system (hereinafter referred to as "SES") allows for an efficient development of pupils from marginalized Roma community and outside the classroom, including leisure care. SES provides the possibility of supplementing basic education within a specific educational program for students who have not completed primary school (pupils will be provided with a meal in accordance with current Slovak legislation).

The newly created teaching materials make learning more attractive to students from marginalized Roma community. Within the SES will be held 3 awareness programs in which parents of students from marginalized Roma community are involved.

Each participating elementary school will receive two interactive systems. Each elementary school will receive 1 didactic package worth EUR 10.000 at their own choice from the catalog prepared after the needs assessment in primary schools. Each elementary school obtains a package of training materials and supplies valued at € 1.000. The project objective is education through pedagogical staff and professional staff, in order to improve the educational level of people from marginalized Roma communities and thus create necessary competencies for their continuing education and successful adaptation to the needs of the labor market.

The specific objective of the project is to improve the professional skills of the pedagogical staff and professional staff participating in the education of students from marginalized Roma communities (Cupka, 2012).

National Project marginalized Roma communities for Education of Roma in the Prešov region and its benefits:

Quality of ethnicity given from increasing level of education, professional qualifications, economic and social activities, civic and ethnic self-awareness is the process, that can bring the Roma as a whole group, different social groups and individuals, especially the younger generation to a higher level of emancipation and acceptance of the majority population.

In this sense has an important role the national project entitled "Education of Pedagogical Staff at inclusion of marginalized Roma communities" whose objectives are designed to help

withdraw such negative phenomena as the long-term segregation of Roma pupils in the school and classrooms especially in primary schools, high failure rate of Roma pupils and absence of pre-school education of Roma children, etc.

In this effort, they want to build on their educational system and on those, who also educate - like parent, family - school - teacher, but also the social environment, and the public, the media, NGOs, community centers and etc.

The dark side of this reality is that many Roma parents with their actions and decisions are detrimental to their own children. By deciding on the direction of personal development of their children the parents decided, to cast their children into special schools. With this decision they are closing the opportunity for children to qualified training for life and remain substantially throughout their lives as unskilled staff, hardly applying in economic life. They form a sort of reserve army of unskilled staff, able to perform only short-term and low-paid work (Godla, 2013).

ROCEPO - Roma Educational Centre Prešov is an integral part of the Methodic-pedagogical Centre in Prešov, is based on the letter from the General Director of the International Cooperation and European Integration of Ministry of Education for Slovak Republic, sector coordinator PHARE no. 4997/2001 82 dated 04.12.2001 and has a nationwide scope

In line with the Phare SR-9905-02 Program of tolerance towards minorities to achieve improvements in the situation of ethnic minorities (with special regard and taking into account the specific needs and conditions of the Roma minority) was established Education, information, documentation, guidance and counseling center for Roma ("the Roma Educational Centre ") in Methodic-pedagogical Centre in Prešov as centrally managed of the Ministry of education of the Slovak Republic.

The aim of ROCEPO is to take account of the specific needs and conditions of the Roma minority, with emphasis on effective education, information, documentation and consulting services especially for teachers in schools with high numbers of Roma children and students.

The educational activities foreseen in the project are:

- realization of educational projects teaching and non-teaching staff of schools and school facilities with a high concentration of Roma pupils
- creating of methodological materials for teaching staff to improve teaching and educational activities while respecting the specificities of the Roma minority
- organization of seminars stakeholder institutions and organizations which are directly or indirectly involved in the process of education of the Roma minority
- implementation of applied educational research

The information activities foreseen in the project are:

- providing, processing and distribution of information about the educational activities of governmental and NGOs for teachers, educators, and non-teaching public for the presentation of ROCEPO activities.
- issuing bilingual technical-methodical materials on the ROCEPO activities for the needs of teaching staff (also possibly for the Roma community in its training).The documentation activities foreseen in the project are:
 - collecting, sorting and archiving of print and virtual information on the educational activities of all subjects operating in the field of Roma minority
- creation of a database containing effective methods of teaching and education of Roma children and pupils
- aggregating the results of national and international projects providing assistance to the Roma minority in the field of education
- creation of documentation department to archive the results of teachers pedagogical creativity and creativity of Roma pupils

The consulting activities foreseen in the project are:

- providing psychological, pedagogical and medical counseling for specific problems of the Roma community and further education teachers working in areas with higher concentrations of Roma
- In order to achieve the above objectives to build effective working contacts with institutions focused on the education of Roma (ROCEPO, 2013).

Healthy Communities is a project being implemented since 2003.

The largest and longest training project of the Association for Culture, Education and Communication since 2003 is the Healthy Communities project. Its main objective is raising awareness of the inhabitants of Roma settlements in the field of health. The project is built on the existing situation, the needs of people, as well as tailored to the educational level and the communication style of settlements residents. Until now, the project involved 91 health assistants and coordinators on the field, 67 Roma settlements and municipalities, 102 general pediatricians and 26 primary schools. The project has a direct impact on the population of about 45.000 Roma in Slovakia. The project is implemented in cooperation with the health insurance company UNION, pharmaceutical company Glaxo Smith Kline and Mr. Peter Hammerl, who support the project financially.

Before 2003 the Association launched the project Healthy Communities, and visited several dozen villages and mapped the entire landscape. Strategy and methodology have been verified in two pilot projects that took place in the period between 2002 and 2004. Upon that basis they have drawn up several training programs with the needs of the individual localities and their inhabitants.

The most significant need that emerged was to support education and to improve health care. Unambiguous indicators were 100% unemployment, low levels of education, illiteracy and secondary illiteracy, poor personal and communal hygiene, infectious, parasitic, venereal diseases, mental retardation, drug addiction and lack of sex education. With these were also connected the catastrophic living standards apathy and demotivation. So we decided to prepare and implement the project, which was aimed at disseminating health education, improving of the health situation as well as level of education.

The project Healthy Communities is realized since 2003 in 67 settlements in eastern Slovakia. Gradually they managed to secure in some places up to 100% of immunization, a long-term and good cooperation with local children's and general physicians. In 2008, for example, the number of completed preventive medical examinations has increased to over 36%. For comparison, the average for the Slovak population per year is around 16%. In the settlements, they implemented a vaccination against Hepatitis beyond the scope of compulsory immunization. From September 2007 to March 2008, more than 3.500 children and 1.500 adults received the vaccine. Every year the number is increasing, and thanks to the health mediators coping with the epidemic of hepatitis in the two regions was successful.

For the Healthy Communities project, in 2008 Health Insurance Company Union received the most prestigious award in Slovakia for philanthropy - "Philanthropy Award" in the category "Social Help in Distress/Health", awarded by the Pontis Foundation.

Based on the results achieved from the Healthy Communities project, two renowned European and international institutions have expressed interest - the European Commission and the World Health Organization. They presented the project to the European Commission conference in Brussels - "Communicating Health" in communities earmarked from society and "How to reach everyone". The Case Study of the project Healthy Communities was published in the Proceedings of the World Health Organization in 2008.

Healthy Communities project and its tangible results persuaded to cooperate also other partners, namely: *Operational center for emergency medical services, Department of Public Health University of Trnava, Department of Human Biology a Women's Studies Univerzity of Wisconsin and Partners for Democratic Change Slovakia (ACEC, 2013).*

METHODOLOGY OF NEEDS ASSESSMENT IN FINANCIAL LITERACY FOR ROMA

The project is being implemented through eight work packages (WP1-WP8). Assessment of the needs of Roma communities was part of the work package (WP2) as "frame of reference" for the objectives and activities of the project. Research work was carried out in the form of a qualitative study involving target groups of adult Roma and experts with experience in the field of education of Roma communities. Methods for the assessment of needs included on one hand individual interviews with adult Roma and on the other hand, focus groups of experienced professionals who are knowledgeable about the needs of financial literacy. Needs assessment is an essential step in this project which aims to create a

training program tailored to the specific needs and interests of the Roma population in the particular region. Needs assessment provides content relevant basis for the development of other project deliverables.

Interview with Roma respondents

Interviews were conducted in eastern Slovakia in cities Kapusany and Krížová Ves. At the last population census was in the village Kapusany 2024 inhabitants, of which around 100 were Roma. Roma settlement is separated and the distant from the majority is about 100 meters. Unemployment is high, approximately 5 Roma inhabitants working as laborers in the restoration of the castle. The inhabitants lived in huts, but the town built a lower standard houses for them.

At the last population census in village Krížová Ves was the population 1996, of which the number of Roma was around 1300. Roma settlement is also separated. Unemployment is almost 100%, the number of workers is about 20 Roma (including 5 women). The most common professions are laborer, blacksmith, teacher, social worker and mediator. Residents live in 3 types of homes - panel flats, houses and huts.

The criterion for selection of these settlements was the presence of field mediators. In this area lives the highest share of the Roma community, so we assume that our findings adequately reflect the situation in the financial literacy of Roma in Slovakia. Semi-structured interviews were conducted by trained Roma field workers. In total, 20 interviews were realized. In the initial phase of the needs assessment three pilot interviews were conducted. Selection of respondents for the interview was based on established criteria, as well as proportionally equal representation of women and men over 25 and young adults aged 18-25 years. At the beginning of each interview the respondents were informed about the research, its course, and fundamental ethical aspects (voluntariness, anonymity, data handling). Each respondent, after being informed of the objectives of the research project, signed an informed consent. Interviews on average lasted for 1 hour. In the beginning of the interview an initial letter was completed containing an identification number, age, gender, education level, occupation, area of residence, nationality, self - identification with the Roma ethnic group. Also, the number of family members /children, adults, older or disabled people/ was found out.

Semi-structured interviews were conducted on a series of topics for needs assessment in the area of financial literacy. The interview covered the following research themes: socio - economic characteristics of the respondents, including education level, household income and expenditure, financial management, savings, investment, economic success/failure, debt, financial support services, the future prospects of the respondent. Respondent spoke freely to the present topic, in case of insufficient coverage, respondents were asked additional questions for a more detailed description. Respondents welcomed the interview, liked it, only to a limited extent respondents expressed doubts regarding some questions

that were too personal, but ultimately had no problem talking on the topic. Each interviewer got a contact of our staff and organization, in the case of other issues.

The main problem with the interviews in our country was the unavailability of local Roma communities to conduct interviews. To achieve representativeness of the Roma community, we asked for the cooperation Roma assistants, who led talks in eastern Slovakia, where the largest group of Roma populations live.

Roma respondents were from villages in Eastern Slovakia. Overall, 7 interviews were conducted with adult women over the age of 25, 7 interviews were conducted with men over 25 years old and 6 interviews were conducted with young adults aged 19 – 24. Age range of respondents was 19-47 years. All respondents had a low level of education. Overall, 19 respondents had completed primary education and one respondent completed high school. It can be concluded that almost all participants failed compulsory schooling, which lasts for 10 years. Number of family members in the family ranged from 1 to 6 members. The largest families were married couples with 1 – 4 minors or with other adult family members or consenting children. In the case of one-person households was a single or divorced respondent. None of the respondents in the interview lived with disabled family members. The biggest problem for respondents was unemployment: none of the respondents was employed.

Based on observation of the participants during the interviews, we can conclude that respondents welcomed the talks, openly expressed their views and challenges, with the expectation of feedback that could be utilized.

At the end of the interview, respondents expressed satisfaction interest in problems of financial management. Some respondents argued that some questions were quite personal, but not a problem to speak about. SKI2M47: *“Try to do something for us, we have the terrible conditions”*, they said.

2.2 Focus group with experts

The main aim of the focus group was to gain more information about the needs in the area of financial literacy among Roma. Two focus groups were carried out with 14 professionals with a wide experience with Roma issues.

The first discussion group was conducted in early June 2013. Twelve professionals working with Roma ethnicity, representatives of governmental and non-governmental organizations dealing with the integration of the Roma community, or scientists were interviewed. Eight experts participated on the discussion.

The second focus group with experts on financial literacy among Roma was carried out at the end of September 2013 in Bratislava. This group was composed of members of the Platform to promote the disadvantaged groups, which brings together 13 organizations with a wide range of experience with the Roma community. Part of this platform is the Association for Culture, Education and Communication (ACEC) and other important representatives from the Ministry of Finance, Ministry of Education, Ministry of Health,

Office of the Plenipotentiary for Roma Communities, Office of Public Health and other associations dedicated to Roma issues. At a meeting of the members of the platform, we realized the focus group, which was attended by six representatives of the association.

Participants in the discussions were the following work areas: state administration officials, scientists, project managers, vocational trainers, social services employees, non-profit organizations, and community centers workers. Participants had the most experience in the education and training of Roma communities. Most participants in the discussion groups are involved in projects on the health of the Roma population and evaluate the effectiveness of outreach medical assistants. It was a national and international project, where primarily health issues were addressed. Such projects have been training field workers, in order to obtain input for the project, but also for the education of the Roma population on the prevention of diseases and increase the level of vaccination in this population. With the theme of financial literacy are members of a discussion group met only partially, and in the case of project impact assessment of socio - economic determinants of health, which included financial literacy, financial inclusion respectively, or study, or to obtain licenses independent financial agent. Our faculty is the Faculty of Health Sciences and Social Work, therefore we have more contacts in the medical field. Members of the platform also covered the Ministry of Finance and Education. We also met experienced professionals in the field of financial literacy, who addressed this issue in selected countries such as Thailand, with Indians in Peru and Roma in India, where they encountered similar problems.

The experts, who agreed to participate, were informed on the date and place of the meeting. Discussion was led by a member of our project team and in both cases lasted up to 2 hours. The focus groups were conducted in accordance to the common guidelines. In the first phase, facilitators introduced the individual participants. At the beginning of the discussion there was the presentation of the participants, an explanation of the objectives and goals of the research, then gaining familiarity with the topics discussed and the overall deployment of the discussion. Topics in various stages of the discussion were presented orally by the facilitator. The topics of discussion were: management of the family budget, identifying opportunities and gaps in the current financial strategies and developing better strategies for Roma adults, identification of existing training programs for Roma adults in general and specifically on financial literacy, identification of best practices for Roma education, understanding of the experience and capacity of local organizations to promote financial literacy.

SWOT analysis techniques were used, which involve an analysis of strengths and weaknesses and the opportunities and threats that may be useful in evaluating strategies and programs. SWOT analysis identifies the internal and external factors that are favorable or unfavorable contrast to achieve the objectives. Discussion took place in four stages, which included a SWOT analysis of internal factors, identification and design strategies and analysis of external factors. In the first phase, SWOT analysis, participants were approached to identify strengths and weaknesses in the family economy of the Roma population. Individual

observations were subsequently recorded by the facilitator on the board. Each panelist posted the key statements on the topic on the card with its explanation. Subsequently, similar or related aspects lined and designed the labels for each category. Subsequently, strategies to enhance strengths and minimize weaknesses were proposed and discussed. In the second phase opportunities and threats that could affect the success / failure of the strategies in the education of Roma were identified. Subsequently, strategies were identified that could enhance these opportunities and reduce threats. In the third phase, stakeholders who should be involved in the proposed strategies were identified, along with programs that could serve as good practices examples.

3. Results: main aspects emerged from the research

The needs assessment through individual interviews with Roma respondents identified a number of priority areas, which are the main problems of the interviewed Roma in the area of financial literacy. The talks were led by trained field-workers in eastern Slovakia.

3.1 Income sources

The main source of income for all respondents was social welfare. The above estimates of monthly income varied depending on the number of persons in a household where the income was €62 per person and in households with more members contributing to the income, the total reached a maximum € 470 per month. For a complete family on household income consisted of social benefits in women and child allowance. All respondents were long-term unemployed, household income being for a long time on the same level. The problem is unemployment of all adult family members, and so all respondents and their families depend only on social support. Part of the income for some of the unemployed respondents was activation work and some have also talked about volatile income in connection with some brigades or as a form of assistance. For numerous members households, income was all shared with family members in a joint family budget. The use of funds in most couples is decided together, but it also happened that decision was of the women, who led the family budget and household.

Some respondents answered:

“I’m permanently unemployed, still looking for a job, but nobody wants to give it to me.”
[SKI13M39]

“For several years, I do not work neither I, nor my wife, we live only on social benefits, which are low.”[SKI16M42]

“My husband sometimes helps someone at work around the house, get some money, but it's very little.” [SKI20F34]

“All we manage our money together with her husband, together we decide why we use them, although most of it is just the food.” [SKI10F37]

“My wife manages our household and so she knows best way to use the money.” [SKI19M36]

3.2 Consumption

Household spending accounted for most payments for food, alcohol and tobacco, which respondents purchased almost daily. Some respondents reported housing expenditures as only electricity bills. Some respondents had expenses in connection with the monthly payments for non-bank companies from which they borrowed money. Minimal funds are spent on medicines, health care, furniture and clothing. The services were rarely mentioned as well as the cost of traveling by bus. None of the respondents had expenses associated with a car or phone. Most respondents said that they did not own the phone or internet. None of respondents was savings or had some type of insurance. Respondents also would not spend on special occasions, celebrations or gambling. For households with children there were, at a minimal level, expenditures for school supplies.

Some respondents' answers:

“All the money we spend on food only, we cannot afford to buy other things.” [SKI5F24]

“I will not lie, I smoking and buy the tobacco and alcohol.”“If necessary we also buy clothes and shoes, but not always we cannot afford”. [SK19M36]

“In addition to food we do not buy almost anything, we don't have car or phone ...” [SKI2F45]

3.3 Representation of economic success

Responses in this section, to the question of what would they do if they had money, were: paying off debts, buy property, have holidays and help friends and loved ones. Some respondents would prefer to buy land or start a business. Some women said they would use money to finance the cost of education for themselves or their children.

"If I had money right now I would pay all his debts." [SKI7F43]

"I would certainly have bought some land and built a house, I would." [SKI6F30]

"I would like to finish school, I would have invested in education, I would like to get better." [SKI3F27]

3.4 Savings and investments, credit (formal or informal)

Low number of respondents could save money either individually or within households. In the case of the respondents (two) who save cash, it was a maximum of 20 euro per month, when interested to buy something. Only one respondent had a bank account. Most of the interviewees do not have a bank account and all sources of income paid with cash. Inability to save or postpone savings was attributed to the low income, which only partially covered their expenses, thus respondents were not able to save. On the contrary, most respondents said that normally they must cover their expenses by renting money from relatives or borrowing from financial companies. When looking for potential savings in the past we have seen that some respondents tended do some savings, especially at a time when they were still employed, or had a source of income that allowed for it. However, in recent years, the majority of respondents did not postpone savings: *"Stingy, not to choose, we have a problem at all to survive."*

"All the money we spend what we get right to food, it cannot be postponed." [SKI16M42]

"When I need to buy something, set aside each month if you can, but only at home, do not go to the bank ." [SKI18M28]

"Once I was able to postpone anything, but now?" [SKI15M32]

"I cannot put aside, we have a problem surviving on what we have, rather I need every month to find a solution to get more money." [SKI3F27]

3.5 Relationship with banks, services and aid for financial management

Our interview showed that most respondents borrowed money from family members or friends but also from companies, other than banks. For parents there was often a non-repayable loan under good family relationships. Loans from companies were deemed unfair because they had too high interest rates, leading them to permanent debt. They considered it was better borrowing from close relatives or friends. Most often, the respondents borrow for basic necessities such as food. Some respondents said that they were interested in a loan from the bank, but they have not been granted any. Respondents also indicated in interviews that, they lend money to their friends, but in some cases it was not paid back. The existence of usury in Roma communities was implied by a number of respondents and in some cases they have also been direct witnesses, but they did not want to discuss this topic in detail.

Participants say:

“I often borrowed from parents, especially the food. I always say that my help and sometimes even do not want the money back.” [SKI17M39]

“I had borrowed money from non-banking companies but I had to return far more than I borrowed.” [SKI19M36]

“We have borrowed money from non-banking company and now we have to pay every month, sometimes I have to again borrow from friends so I could pay the installment.” [SKI20F34]

“I wanted to borrow, I was in the bank, but once told me that not get a loan, do not work, I could not repay.” [SKI1F45]

“Once I borrowed a friend but already two years since I returned the money back.” [SKI11F24]

Services and support for financial management

When discussing support services for financial management, most respondents clearly stated that they had no information about the existence of such services, and did not use these services. One respondent attributed this role to social workers, but specifically did not use any services. They hold the view that if they had higher incomes, they would be able to manage finances more efficiently.

3.6 Future planning of the interviewee

Regarding the future, the majority of respondents wish to find a job and have a better life. They also suffer from fear of the future and fear that their children are waiting for the same life. They express dissatisfaction with their current situation. When looking for what makes them happy, respondents reported: relationships with family, friends, alcohol and good

health. They were disappointed that in the past they could not find a job abroad or their family broke down. Women expressed regret that they did not complete school, or that they started a family too soon. Some respondents expressed a desire to study and to finish school.

Some respondents' answers:

"The most I'd like to find a job, so we finally are better." [SKI1F45]

"I regret that I finished school and I almost got married, now I could have a job, money, and house ." [SKI12F23]

"Too bad we did not go abroad, where we would find a job." [SKI17M39]

"I fear what will happen to our children." [SKI8F25]

"I am pleased that we are healthy and we have good relations in the family." [SK20F34]

NEEDS ASSESSMENT BY PROFESSIONALS WITH FOCUS GROUP

Results related to the focus group

The focus groups with experts have dealt with the following topics: family management, identifying opportunities and gaps in the current financial strategies and proposals to develop better strategies for Roma adults, identification of existing training programs for Roma adults in general and specifically on financial literacy, identifying good procedures for Roma education and understanding of the experience and capacity of the organization to promote financial literacy.

Results Phase 1 : Experience with management of Roma families

Experts on the subject of family management agreed on a number of priority issues. The biggest problem, which also limits the financial management, is high unemployment. For most of the Roma the only source of income are social benefits from the state. These funds only partially cover the basic necessities of life. In particular the Roma population in segregated settlements basically cannot even talk about family politics and the economy. Most of the Roma ethnic group live from day to day, do not think in the context of the distribution of income to survive a whole month.

Table 1 Main results of the SWOT analysis for Phase 1

Strengths	Weaknesses
<ul style="list-style-type: none"> • Traditional gender classification - budget managed by a woman • A stable social and economic environment of the country • Supervised social benefits and contributions • Regular support • Strong economic mutual support among family members • They can live quite modestly, attracted their well-being 	<ul style="list-style-type: none"> • Relying on the state and the majority • Life of the one day = minutes monthly funds for about 3 days • Inability to determine funding priorities • Inability to perceive the value of money • Misunderstanding payments for basic commodities - land, housing, electricity, water, etc. • Low level of benefits and allowances • Usury

SWOT analysis showed that the strengths in the management of Roma families include traditional gender classification, in most family budgets managed by mother. Experts

presented that the social and economic environment of the country, which provides social care for families in poverty, ensuring regular income has a good effect for the management of Roma families. Since a traditional Gypsy family is often multigenerational, dominates the strong mutual economic support among family members. The strength of the management is the fact that Roma can live in modest conditions and do not prefer welfare.

Stable income and supportive social environment, however, often leads to reliance on majority and state benefits, thus decreasing their interest and motivation to work. Roma family, but also individuals live from day to day and often spend monthly budget within a few days. This often leads to the fact that they are forced to cover part of the cost of finance by borrowing and thus increasing their debts. In one case, however, we had a different opinion, a panelist does not think that Roma do not think for the next day. As further weaknesses the experts consider the fact that the Roma population is unable to determine your financial priorities, financial resources are often spent inefficiently. They do not understand the fact that the need to pay basic commodities, such as housing, electricity, water and so on. Another problem is that they cannot perceive the value of money and thus consider their effective use. Although the individual family is provided social support, benefits and allowances are low and often do not cover even basic needs. Despite these facts, the Roma community is not seeking a solution to obtain other sources of income. In some cases, usury has a negative impact on Roma communities, which significantly further impoverishes the already socially and economically disadvantaged families.

Identifying strategies on economic management

When defining strategies to support and enhance strengths and minimize weaknesses in economic management was identified a few suggestions:

- Establish a special way the recipient of benefits and allowances to prevent abuse of one portion to another "consumption" , the introduction of weekly income - may serve to partially suppress usury ,
- Education and raising general, not just financial literacy
- Support only active families and promoting employment
- Determination of monetary limits per day - payment card
- Determination of commodities that can funds be used - credit card payment (note: it is sometimes alcoholism, and drug use, gambling)

- Strengthen individualism and self-esteem also the Roma - not to pursue the standards community
- Strengthen the level of education and to encourage greater interest to work
- Transform support Roma communities, not to support population growth - more children - greater social support, but prefer to pay for integrity , benefit study , hard work
- Manage portion of benefits - e.g. e - Pay Card, where the financial management of parts for them doing card, then focus on a voluntary savings and especially find the motivation, leading them to the decision of saving and efficient management

Results of Phase 2 : Experience with programs , policies and services concerned with the education of adult Roma and the specific topic of financial literacy

In the debate on the experience with the programs concerned with the education of Roma majority of experts presented experience in health promotion projects. Only a few experts dealt specifically with the topic of financial literacy, or some such issues were addressed as part of other projects, primarily focused on health promotion, and development of Roma communities. Most experts prefer and support important position of Roma field workers, who have proved in several projects in the field of health promotion, which could also be helpful in promoting financial literacy. Participants were then asked to write what is possible on a local and national level and what are the threats that they could have an impact on the failure of policies and programs in the education of Roma and to increase financial literacy.

Table 2 Main findings of the SWOT analysis for Phase 2

Opportunities	Threats
<ul style="list-style-type: none"> • The existence of the Office of the Plenipotentiary for Roma Communities • Many non-profit organizations • The existence of a health field, social workers and special educators • Knowledge of local communities • "Instant" increase financial literacy through a variety of local programs • The involvement of state institutions, such as the unemployment service - 	<ul style="list-style-type: none"> • Sustainability of the project • Short duration • Unclear legislation and frequent changes of government concepts • Determined action plan in this area with elements of performance, evaluation, financing - if this will not have any strategy will be unsustainable and unnecessary • Declining employment aid • The need for solving other problems in the population

compulsory education of unemployed Roma	<ul style="list-style-type: none"> • Implementation of programs "on paper", without real power on the ground • The perception of a lack of understanding of the majority to the spending of funds from the state budget
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From the SWOT analysis shows that there are many new opportunities in the success of programs in the Roma community. Roma issues dealing with the amount of local as well as national organizations, civic associations but significant support can also be obtained from the government and various ministries. Their cooperation can achieve effective results. Slovakia was carried out several projects in the field of Roma issues, which are well known to local communities, local action may additionally contribute to an immediate increase financial literacy. The opportunities and project support the existence of significant status health field, social workers and special education teachers. Finally, the involvement of state institutions, such as the service of unemployment, can deliver training unemployed Roma.

The SWOT analysis experts also identified a number of threats that can adversely affect the implementation of programs and strategies. The problem with almost all Roma projects is their sustainability. They are usually scheduled for a short time. When the project starts to show effect, the project ends. To change of behavior and habits transformation a longer period is necessary to achieve effective results. The problem in the implementation of projects aimed at financial literacy may be the fact other problems in the community are higher priority, such as the question of unemployment, poor health and the environment. Determined action plan in this area with elements of performance, evaluation and funding will lead to unsustainable and ineffective strategies.

Identifying strategies that could affect the success of programs

The focus group identified the following strategies to enhance opportunities and reduce threats:

- Clear prioritization of action plans and timeline for short, medium and long-term activities

- Clarity of institutional and personal responsibilities for the design and implementation of individual actions
- Determination of evaluation activities
- Setting the financing - applies in particular to real settings available resources, not likely
- Set interdepartmental approach to Roma and put this issue to public attention

Results of Phase 3: Identification of the major stakeholders in the proposed strategies and programs serving as a "good practice"

In the last stage of the discussion, the experts have identified key stakeholders that should be involved in the proposed strategies. Professionals clearly expressed that the main position of the government in this area and state power. The Roma community lives generally on welfare, so it should depend on it, if this support is used effectively and how to Roma community treats. Intersectional cooperation of the ministries and other organizations involved in solving the problems of the Roma community and create concepts for addressing issues related to the Roma community, is essential for achieving stable change. In our country there are a number of supporting activities for the Roma community, which is only necessary to identify and incorporate into process performance. As major stakeholders the following entities were identified:

- The government and individual ministries
- Non-governmental institutions
- Third Sector
- Office of the Plenipotentiary for Roma Communities
- Community workers
- Relevant government authorities
- Local Governments
- Universities and educational institutions

Do you know any programs that could serve as a good practice?

When discussing where the experts have put programs that could serve as a good practice, clearly expressed, that do not have experience with it and neither the Slovak Republic a similar project with a focus on financial literacy took place. Most of the ongoing projects focused on health, disease prevention, and care. Topic of financial literacy, respectively, financial inclusion is addressed in the Strategy of the Slovak Republic for Roma integration in 2020, but field research was conducted. From our experience, long-term integration of

Roma field workers in the settlements can be considered good practice, which have proved effective particularly for compulsory vaccination of children and visits to the doctor with a sick child. These assistants have an important position in the Roma community and all have a predisposition to be able to participate in any programs that address Roma issues for the integration of Roma. They could play an important role in financial inclusion..

Results of Phase 4: Other proposals

The last phase was the opportunity to present own proposals, where respondents discussed the possible differences of Roma families. In some cases, such as Toporec in the village are several generations of highly educated Roma are doctors, lawyers, and teachers. Here we face the question of how it differs from other Roma communities. Maybe was worth it, to explore this area also. Find out whether strengthening individuality Roma, the majority will not create them to abandon community standards. Consequently, their experiences and attitudes can be transmitted from generation to generation, which can raise educated generation with better conditions for life. However it is also the question of changes in the environment, which significantly affects the situation of the Roma: what areas they live in, how their environment significantly affects their habits and behavior and status. Most vulnerable are areas where Roma communities living in segregated areas and do not have access to any services. Although there is a big gap to the successful implementation of any changes, though the actual environment does not allow them to change, to encourage them but marginalization of communities. Hot topic still remains the problem of unemployment communities. Any suggestions and strategies for change and help the Roma community is affected precisely the situation, in which the community is located and high unemployment, poor living conditions, often unavailability of vital commodities such as access to drinking water, electricity and so on.

4. Conclusions and recommendations

Main conclusions

Through individual interviews with Roma respondents and the focus group with professionals, we found several problems faced by Roma in the area of financial literacy, but also in general.

Findings:

- Low level of education and high unemployment
- The source of income is social support
- Reliance social benefit and assistentialism
- Extremely low income

- Financial management is in charge to couples, or family budget managed by women
- Expenditure household consists mostly food, alcohol and tobacco
- Inadequate expenditure (almost every household 1/3 – 1/2 of income spent on the purchase of tobacco and alcohol)
- Monthly income lasts for approximately 3 days
- Inability to pay basic commodities housing, electricity, water
- Some households are indebted, and part of the income is spent on loan repayment
- Any funds would be used to buy real estate, pay off debts, invest in business
- Loans from non-banking companies and close relatives or friends
- Inability to pay debts and rising debt
- Community has no information on services supporting financial management
- Respondents wish to find a job, to get an education
- Fear of the future, discontent with their situation

Recommendations

Based on the needs assessment Roma communities we identified several priorities for financial management and suggestions on areas that should be part of the educational program of the Roma. The Roma community is in our context characterized by low levels of education, thus their chances of success in the labor market are significantly reduced. Unemployment is leading to limited income and inability to effectively manage them. Poor and vulnerable Roma households need a wider range of financial services. Savings can enable poor communities not only to have resources in case of problems with income, but also to invest in education.

One of the most fundamental priorities of financial planning is efficient use of limited resources. We consider it appropriate to provide households with information on existing financial services and on attractive labor market offers for this group. An important input for financial literacy is the focus on the younger generation in the schools where you can effectively educate the younger generation and to achieve increasing levels of general literacy, increasing participation in the labor market and improving the financial situation of communities. At the same time, we also identified a number of priorities that are the responsibility of the government as it is a national problem and some changes can only be achieved with the support of governmental entities.

Among the priorities at individual/community level are:

- Leading the Roma community to increase general literacy;
- Resolving the issue extremely low incomes, which are due to unemployment;

- Increasing participation in the labor market and supporting efforts to work;
- Supporting an increased interest in managing the family budget and expenditure planning on the longer term;
- Evaluating the cost of each commodity and prioritizing their importance;
- Supporting the community to reconsider spending money on commodities such as alcohol and tobacco - sustain them to abandon these habits;
- Supporting household savings;
- Teaching the Roma population to assess the risk of individual loans and credits;
- Teaching the Roma population to assess their ability to repay debts/loans;
- Supporting the maintenance of current and savings accounts;

The priorities at the national level are:

- Creating inter-sectorial approach to Roma issues and bringing this issue to public attention;
- Resolving issues of unemployment and finding areas in the labor market where the community can apply;
- To transform support of Roma communities, preferring rather reward for correctness, study results, work effort than greater social benefits for families with several children
- Managing and limiting of benefits by daily or weekly thresholds;

The assessment of the needs of Roma communities in the area of financial literacy highlighted a number of crosscutting issues. The results show that there is a big gap in financial literacy: Due to unemployment and not efficient handling of money are Roma people on the edge of poverty. Of course there are many issues that cause poverty, such as high unemployment, causing families that live only on social support, but which often does not even cover the necessities of life. The problem is the fact that communities often do not know how to manage their income in terms of allocation of funds for the entire month; you cannot determine funding priorities and understand the need to use financial resources primarily on basic commodities. It is therefore adequate to address the issue of financial

literacy of the Roma population, to teach efficient management, to motivate to attempt to gain income through work, enabling participants to assess the financial risks of their decisions and support them to save money. Only sustained action with the Roma community can achieve effective change, therefore it is necessary to extend cooperation to find a solution along with the other problems the community faces.

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