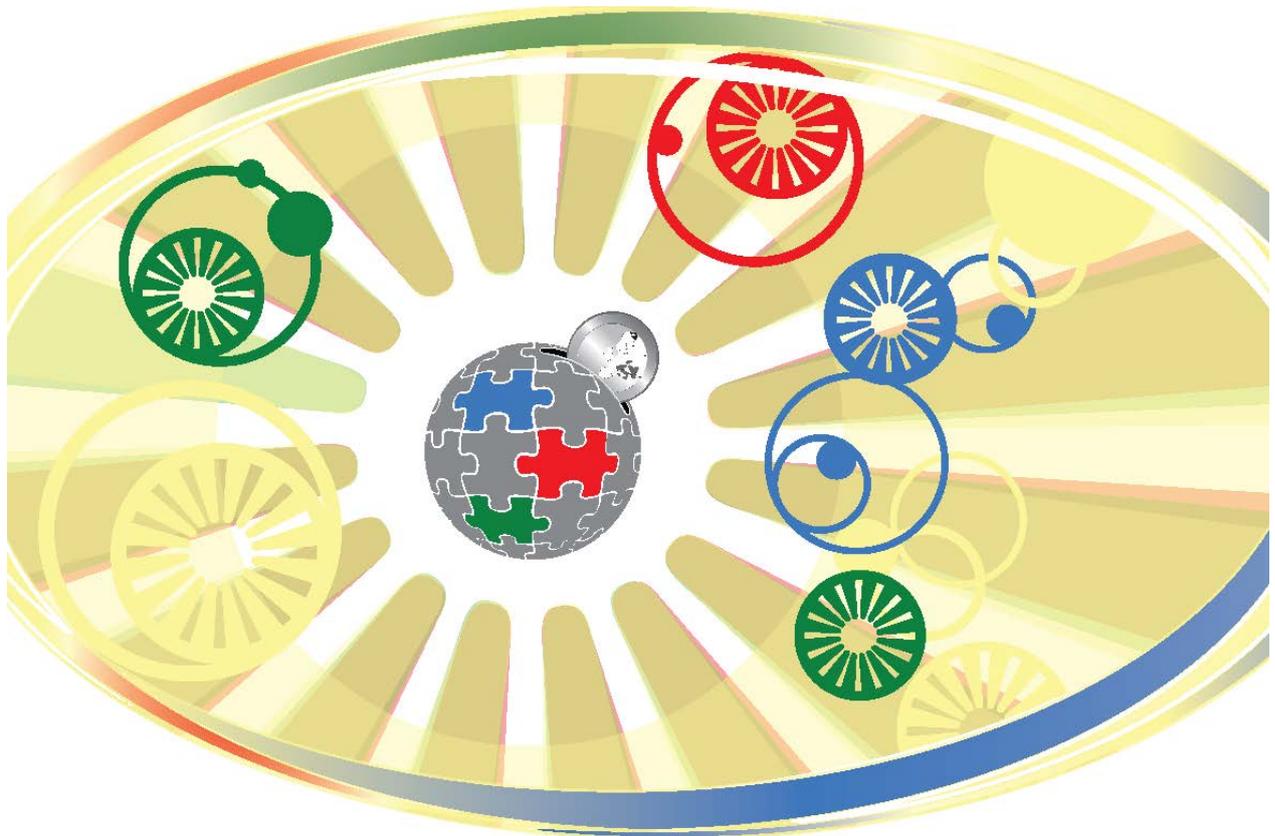




RAZVOJNO
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CENTER NOVO MESTO



Project
FINALLY
Financial Literacy for the Roma



Grundtvig Multilateral Projects
Project FINALLY
Financial Literacy for the Roma

Development and Education Centre Novo mesto

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1. Desk Analysis: Roma group in Slovenia

1.1 National and local acts with special emphasis on minorities, Roma people or Sinti

The beginnings of dealing with the legal position of Roma people in Slovenia go back to 1989, when the provision was adopted through the means of constitutional amendments, dictating that the legal position of Roma people be settled with the law.

The Roma community in the Republic of Slovenia is constitutionally accepted minority community, although not having the position of traditional national minority, but is still separately mentioned and given extra protection with the help of the legislation, as a minority community in the Constitution of the Republic of Slovenia. It is recognized as a minority with their own ethnical and cultural characteristics (own language, culture, history, and other ethnical characteristics).

The fundamental legal basis of managing the position of Roma community in Slovenia since the independence is represented by the 65th article of the Constitution of the Republic of Slovenia, 14 regional acts¹, and the umbrella Roma act – the Roma Community Act.

The 65th article of the Constitution of the Republic of Slovenia

The provision of the 65th article of the constitution includes the legislator's authorization to ensure with the law also "special rights² to the Roma community in Slovenia, being a special ethnical community, in addition to basic rights, which are available to everyone. It has to do with the assurance of special (additional) protection, which is known in the legal theory as the so-called "positive discrimination" or positive protection, and it means that when dealing with the special position and special rights of Roma community, the legislator is not limited by the principle of equality, which prohibits him, when dealing with human rights and fundamental freedom, any sort of discrimination based on nationality, race, or other circumstances, appointed in the first paragraph of the 12th article of the constitution.

We could stress the 13th article of the Constitution of the Republic of Slovenia, which states that only indigenous Roma with the Slovene citizenship have the special protection, while non-indigenous are not entitled to it. Furthermore, the 61st article states that anyone has the

¹ Local Self-Government Act, Local Elections Act, Voting Rights Register Act, Organization and Financing of Education Act, Kindergarten Act, Elementary School Act, Media Act, Librarianship Act, Act Regulating the Realisation of the Public Interest in the Field of Culture, Promotion of Balanced Regional Development Act, Radiotelevizija Slovenija Act, Financing of Municipalities Act, Cultural Heritage Protection Act, and Penal Code of the Republic of Slovenia.

right to freely express his/her affiliation to a nation or national community, to foster and express his/her culture, and to use his/her culture and writing. But Roma people cannot yet use their language in communication with the administrative authorities, because Roma language is not yet codified in the Republic of Slovenia.

The Roma Community Act

The umbrella Roma act “The Roma Community Act”, which the Parliament of the Republic of Slovenia passed on 30th March 2007 (published in the Official Gazette of the Republic of Slovenia 33/07), was put into force on 28th April 2007.

This act entirely manages the position of the Roma community in Slovenia, it determines the care of state authorities and authorities of autonomous local communities when realizing the special rights of Roma community, it manages the organization of the Roma community on the national level and financing.

The passed Roma act assures special rights to members of Roma community (education, culture, media, etc.). To ensure these rights, it establishes the participation of the Roma community on the municipal level by special working bodies or elected representatives in the municipal council. On the national level, the Roma community council has been established. It represents the interests of Roma community in Slovenia in relation to state authorities. The Roma community council can present suggestions, initiatives and opinions about the matters within their jurisdiction to the Parliament of the Republic of Slovenia, to the State Council, to the Government of the Republic of Slovenia, to other state authorities, which are holders of public authorization, and to the authorities of autonomous local communities.

The Roma Union of Slovenia also works under the protection of the Roma community council, where the Roma societies are associated in (in June 2009, 21 Roma societies were included).

The activity of Roma societies is oriented towards the cultural activities. But in the last 15 years, through the societies and the Roma Union of Slovenia, the core of independent activity of Roma people in Slovenia has been formed. Recently, the Union of Roma Communities in Slovenia Bela Krajina-Dolenjska, has been collaborating with some of the Roma societies.

The Roma Community Act states that the Republic of Slovenia creates conditions and shows special care for:

- inclusion of members of Roma community into the education system, in order to raise their educational level and for proper scholarship policy;
- inclusion of members of Roma community into the labour and employment market;
- preservation and development of Roma language and cultural, informative and publishing activity of the Roma community;
- regulation of spatial problems of Roma settlements and improvement of living conditions of members of Roma community.

The act determined as its operationalization in these areas that the government, in co-operation with autonomous local communities and the Roma Community Council of the Republic of Slovenia, accepts the national program of action, in order to exercise the special rights of members of Roma community.

The National Program of Action for Roma people of the Government of the Republic of Slovenia for the Period 2010-2015

The national program of action for Roma people of the Government of the Republic of Slovenia for the period 2010-2015 was accepted in the 4th sitting of the Commission of the Government of the Republic of Slovenia for the protection of the Roma Community (November 2009), and it was also passed by the government in March 2010.

The long term purpose and goal of the national program is to influence, with concrete measures, the development or increase of mutual understanding and dialogue between the members of Roma community and the majority population, and to promote realization of human and minority rights.

The basic strategic goals of national program are:

- to improve the living conditions of the members of Roma community and to put in order the Roma settlements;
- to improve educational structure of the members of Roma community and to improve the attendance of Roma children in the pre-school education programs, the attendance of school-age children in full-time education, and to increase the inclusion of youth and adults in the continuation of educational process in compliance with the principle of lifelong learning;
- to increase employment and reduce unemployment of the members of Roma community;

- to improve the health security of the members of Roma community, with the emphasis on the improvement of health security for children and women;
- to preserve and develop cultural, informative and publishing activities of Roma community, and to strive to preserve and develop different forms of Roma language;
- to increase awareness of the majority population about the existence, culture, manners and customs of the members of Roma community, and awareness of members of minorities about the rights and duties, which belong to them as the citizens of the Republic of Slovenia

1.2 Social, economical, health and educational situation of Roma people

To understand the rights to social and healthcare of Roma people and to point out the difficulty of collecting data about their actual state, the following legal basis has to be emphasized once again: the Constitution of the Republic of Slovenia, which was the top act in the country, before joining the EU, states in its 14th act, that in Slovenia “everybody is entitled to equal human rights and basic privileges, irrespective of their nationality, race, gender, language, religion, political and other belief, material situation, birth, education, social position, or any other personal circumstance”. Therefore, discrimination of any sort is prohibited. At the same time, the Constitution assures also equal protection of individual’s rights in the proceedings before the court and before other state authorities, authorities of local communities and bearers of public authorities, who determine their rights, duties, or legal interests. This means that all groups of people, including Roma people, need to be seen equally as other residents of the Republic of Slovenia in all proceedings and in front of all authorities, which is why it is not allowed that they are subjects of any special/different proceedings or to keep any sort of special records of them. In addition to the stated facts, it also stands that any sort of encouragement towards national, racial, religious, or other inequality, and any sort of encouragement of national, racial, religious, or other hatred, is unconstitutional.

Considering the above state reasons, it is in no way acceptable to discriminate members of certain groups, which are subjects to Slovenian law, because it is completely unambiguous and it demands equal treatment. But it is possible to treat the rights of certain groups in a different manner, when this is necessary because of the nature of the right or privilege. This is further on (according to a hierarchy from the constitution downwards) managed by the

acts, which transcribe the way of carrying into effect the human rights and privileges, in the way they are defined in the constitution. And the Constitution explicitly states in its 65th article that the position and the special rights of Roma community living in Slovenia are managed by a distinct act. This is **the Roma Community Act**, which provides in its 2nd article that members of Roma community have also special rights stated in this act, in addition to **the rights and duties belonging to all citizens of the Republic of Slovenia**, with the intention of successfully integrating Roma people into Slovene environment and to take responsibility for their development. At the same time, none of these rights relates to possible separate treatment in comparison to other residents of the Republic of Slovenia, that is why members of Roma community also have **equal opportunities**, in social, health and other areas, to realize their rights and also have same duties. Thus also none of the state authorities/institutes/institutions/etc. has any sort of legal basis to justify possible unequal treatment of Roma groups.

Taking into account these documents, it follows that the right to social and healthcare (be it curative or preventive) is a right of every resident of the Republic of Slovenia.

The Roma Community Act provides in its 3rd article that the Republic of Slovenia assures realization of special rights of Roma people in the area of social and healthcare, and also in the area of education, culture, employment, space managing and protection of environment, informing and confronting in public affairs.

In 2010, the National program of actions for Roma People has been accepted by the Government of the Republic of Slovenia for a period 2010-2015, in order to equally realize the special rights of the members of Roma community. It forecasts the following strategic goals:

1. to improve housing conditions of the members of Roma community and to organize Roma settlements;
2. to improve educational structure of the members of Roma community and to improve the attendance of Roma children in the programs of pre-school education, school age children in the full-time education, and to increase the inclusion of young and adults into the continuation of educational process pursuant to the principles of lifelong learning;
3. to increase employment and to lower unemployment of the members of Roma community;

4. to improve healthcare of the members of Roma community, with the emphasis on improvement of healthcare of children and women:
5. to preserve and develop cultural, informative and publishing activities of Roma community, and to strive for preservation and development of different forms of Roma language;
6. to increase awareness of the mainstream population about the existence, culture, manners and customs of the members of Roma community, and to increase awareness of the members of the minority about the rights and duties which belong to them, they being a citizens of the Republic of Slovenia.

The first four goals are especially important for our field of research, because we derive from the fact that, in addition to factors of health related lifestyle, factors of health promotion, factors of health services, and factors of material surrounding, other so-called socio-economic factors (where we also include education, living environment and social network) also influence health in either negative or positive sense.

Housing conditions

The majority of Roma population still lives in settlements which are isolated from the remaining population, or on the outskirts of populated areas in conditions below minimum living standards. Some of them live in houses built of bricks and in apartments, but the majority lives in provisional accommodations – barracks, containers, trailers, etc. Only the minor part of Roma population lives together with the majority population (mostly in Prekmurje), these are the ones who attained satisfactory level of integration and are incorporated into the environment and society. In many cases, the right to housing is not enabled, and thus many settlements are illegal, built on other people's land. And these exact housing conditions present the starting point for many other problems, which the Roma encounter in their life, especially when trying to attain a proper level of education, professional qualifications, information, access to health and social services, successfulness in the labour market and participation in public life in different areas.

The findings about the conditions of Roma settlements in the Republic of Slovenia (Zupančič, 2011):

- only about one quarter of Roma settlements have an opportunity to integrate fairly quick, to further manage the infrastructure, and to establish legal conditions;

- approximately one third of settlements has in medium-term sound conditions to manage the current locations, after the formal shift will occur (for example: changing the land use);
- approximately one third will have, according to available data, quite a lot of problems managing the housing conditions and establishing legal conditions;
- for approximately one tenth of the settlements, re-location is the most optimal or even only solution of the problem, when taking into consideration the current location.

A very big problem in some Roma settlements is especially municipal waste and other waste, and in addition only a few settlements are connected to sewage system. The sewage is a big problem, because it burdens the local surrounding and presents a health-sanitary threat, first of all to the residents of the settlements and also to neighbouring population.

That is why Slovenia has been allotting considerable funds to fix the basic sanitation infrastructure in Roma settlements. The funds are distributed through public competitions, first under the cover of the Ministry of the Economy, and now under the cover of the service of the Republic of Slovenia responsible for local government and regional politics.

Learning and education

Pre-school Roma children are incorporated into approximately 40 kindergartens throughout Slovenia in three ways: most of them are integrated within regular groups, a minor proportion within Roma classes, where there are only Roma children, while there is one kindergarten unit that works only with Roma children.

Between 2007 and 2008, 1,658 Roma pupils were incorporated into **elementary schools** and there are no homogenous classes with only Roma children.

In the spring of 2004, the professional councils of the Ministry of Education and Sport accepted the **Strategy of learning and education of Roma people in the Republic of Slovenia**. The Roma community, through their representatives – the Slovenian Roma Association, also participated in the preparation of this document, and is also actively involved in its implementation. A special team was named in 2005 to follow the implementation of actions from the strategy and to prepare yearly action plans. The Ministry of Education and Sport accepts action plan each year, which includes the expected activities of the ministry, of the Slovenian Roma Association, of public institutes, schools, etc. On the basis of the action plan, the following activities were performed in the recent years:

- they have accepted an elective subject Roma culture,
- they have accepted a professional standard Roma assistant and Roma coordinator²,
- intercultural coexistence programs are performed every year (the Slovenian Roma Association),
- teacher trainings are performed every year
- professional conferences about the inclusion of Roma pupils into the system of leaning and education have been performed
- a network of schools has been established, which Roma pupils are integrated in to exchange experiences and examples of good work (the
- the materials in Roma language have been published

The Republic of Slovenia separately deals with and acknowledges **advantages for learning and education of Roma pupils**. The Ministry of Education, Science and Sport allots additional funds for individual or group work with Roma pupils, it has more advantageous standards for classes with Roma pupils, it separately finances meals, textbooks, excursions, etc., it has financed the developmental-research tasks connected to problems of successful inclusion of Roma pupils, and standardization of Roma language as the basis for teaching Roma language.

From 2003 to 2005, the Ministry of Education and Sport co-financed the developmental-research project entitled "Assuring equal opportunities for education of Roma children and their families", which has been performed in chosen elementary schools by the Pedagogical Institute. In the summer of 2006, the developmental-research project entitled "Standardization of Roma language in Slovenia and inclusion of Roma culture in learning and education" has also been concluded, which has been performed by the Faculty of Pedagogy in Ljubljana. From October 2006 to December 2008, a project entitled "Solving Roma problems in Slovenia" was in process at the Faculty for Social Sciences within the Objective-research programs, with the emphasis on social inclusion of Roma people into the school system. On 31st May 2008, young Roma intellectuals and students founded a society Roma Academic Club (RAC). The members of the club wrote in the statute, among others, that they will try to make members of Roma community and Sinti aware of the importance of knowledge and education.

² Enclosure: Professional standard for Roma assistant and professional standard for Roma coordinator.

Primary school program for adults is verified and participants are free of charge, since primary school is for citizens of Slovenia provided as a constitutional right. Roma are included in the program since 1998, and since 2000 their involvement is largely related with requirements imposed by Roma adults recipients of social cash aid impose Center for Social Work Novo mesto and the Employment Service of Slovenia. Individual adults motivate to finish school already decide themselves.

In the South Eastern Region of Slovenia there are four educational centers (ZIK Črnomelj, CIK Trebnje, LU Kočevje, RIC Novo mesto) and other institutions (Centres for Social Work, Employment Services, NGO's, Red Cross, Local Health Centres, municipalities, elementary schools, Roma Associations) who are leading or cooperating in various national or European projects for Roma. They are organizing different non-formal programmes for Roma Adults.

The programmes for Roma Adults refer on topics:

- to improve the quality of family life (healthy eating, housekeeping, clean surrounding etc.)
- to understand the value of education as an instrument for social inclusion (communication and interpersonal relationships, how to solve conflicts etc.)
- to encourage their children to attend school regularly
- to spend some quality time with their children (parent counselling)
- health education (hygiene, family planning, first aid, etc.)
- to raise the employment of Roma
- cultural events showcasing Roma history and culture...

The programs are run with an approach based on experience, practical learning, usually in the Roma settlements, usually last from 20 to 40 hours. In the South Eastern region and in the whole country is no program dedicated to financial literacy of Roma.

Employment

The number of Roma people in the unemployment record is changing. The Slovenian authorities and other sources estimate that are employed only 2 to 10 percent of all Roma in Slovenia (Urad Republike Slovenije za narodne manjšine 2006). At the end of December 2007, there were 2,069 Roma people (1,060 women) recorded. According to the datas in 2010, in Slovenia was 2177 unemployed Roma. In 2010, according to unofficial data of Employment Service of Slovenia in Active Employment Policy Programs was included 955 Roma, which is significantly more than before the economic and financial crisis (in 2007

there were 830 Roma in Active Employment Policy Programs). Given the fact that in Slovenia live around 8000 Roma and in Active Employment Policy Programs is included about 10 % of the Roma population, is more than apply for the rest of the population (Korpič Horvat 2010). In 2007, 1,891 unemployed Roma people were included in the actions of Active policy of employment (some of them into several actions), 320 Roma people have gotten full-time jobs. The actual number of unemployed or employed Roma people is based on the estimate of employment counsellors, because only people who declare themselves to be Roma and want to be treated as separate ethnic group are noted in special records. All others, who do not want to declare themselves as Roma, are treated equally as all other unemployed people.

Despite relatively bad picture, which is shown by the data of the registered unemployed Roma people, the Ministry of Labour, Family and Social Affairs estimates that several positive changes have occurred in this area in last few years. Some of them are obvious, whereas the others will be clear in the following years. In the first group we can include a greater number of employment programs intended especially for Roma people, greater number of adapted programs of public works intended for Roma people (programs from the groups Roma people for Roma people) and greater participation of Roma people in the content definition of development programs. The most important qualitative shifts about the change of the position of Roma people in the labour market will positively correlate only with the increase of their educational structure and professional qualification, which is perceived with the younger generation of this population.

The question about the employment of Roma people is the fundamental question of their entire social integration. Employment is not just the necessary conditions to assure basic existential possibilities, but it is also one of the basic conditions to improve their entire socio-economic position.

According to the data by summarizing the thesis Roma in Slovenia, author Helene Okoren (1997), Roma are living:

- from gainful employment 13%
- a casual or seasonal employment 25%
- unorganized employment (a collection of raw materials, herbs ...) 41%
- assistance from the (child allowance, monetary social assistance, allowance from the unemployment ...) 74%

- other sources (Red Cross, Caritas) 13%
- a socially unacceptable ways (theft, begging) 6%

If we take a look on the problem of the employment of Roma people on the labour market, we can see certain specificities in Slovenia:

- We do not have an accurate record about how many of the unemployed belong to the Roma community, because Roma people are not kept in the unemployment records as members of Roma community, but this data is only attainable with the help of typical Roma surnames and personal familiarity with the clients, which distorts the accuracy of the data. In September 2009, 2,193 Roma people were registered at the Institute for Employment of the Republic of Slovenia, which presents 2.5% of all registered unemployed people in Slovenia.
- The number of Roma people is thus only estimated, because only the ones who desire are kept in the records.
- Certain kinds of social aid, which are available to citizens of Slovenia, are legally bound to the unemployed status of the receivers of these aids, which they can prove by registering at the Institute. Thus, there are also people registered at the Institute, who do not necessarily search for job, but are only registered because of the benefits of social rights, and there is a considerable share of Roma people among them.
- A general image of the unemployment of Roma people shows the concentration of Roma people in some areas, especially in Prekmurje and in Dolenjska region, which also present a national problem. The educational background of the unemployed Roma is in fact exceptionally low – in Dolenjska region, 98.2% of unemployed Roma people does not have concluded elementary school, in Prekmurje region there are 90% such Roma people. The number of registered unemployed Roma people is increasing every year in absolute and relative number. According to the information from regional services and labour offices, where the unemployed Roma people are registered, some of the employees actually have a negative attitude towards Roma people. Despite this, the main reason for the high level of unemployment amongst Roma people is precisely their extremely low educational level. With such educational levels, the chances to get or keep a job are relatively small.

The important thing is also to warn that there are differences also amongst Roma people. We can say, that there exists a minor part of Roma people, which are already well integrated

with the majority population, but at the same time retain their cultural and linguistic characteristics. On the other hand, there exists a larger part of Roma people, who live in segregated communities, thus showing lower levels of integration. The exclusion from equal competitive possibilities on the labour market is the reason why they are pushed more and more towards the social periphery.

In the past years, the Ministry of Labour, Family and Social Affairs carried out several programs in the labour market, which were directed towards the target population of unemployed Roma people:

- "Roma people and unemployment in Prekmurje";
- "Equal employment opportunities for Roma people – our common challenge";
- a project "Development of education and training models for Roma people in order to assure the increase of full-time employment";
- Phare programs intended for Roma people
- within the Initiative of EQUAL Community, two developmental partnerships have been financed: Developmental partnership Roma employment centre, and Developmental partnership Roma educational-informative centre
- cross-border social partnership MEDIATOR – program Interreg III A;
- programs of active employment policy, which included also programs of employment of Roma people
- National program of public works

Healthcare

On the basis of the Actions program to help Roma people from the year 1995, the following tasks have been realized in the area of healthcare:

- a special project work group has been established to improve the health and preventive tasks for Roma people, who prepared a consultation with the Slovenian Roma Association and with health institutes on the field. Their activity was continued in the direction of encouraging healthy nutrition amongst the Roma children;
- the Centre for infectious diseases at the Institute of health preservation of the Republic of Slovenia has studied the aspects of the accessibility of health service which performs vaccination, and gathered the data in 2000 about the "immunization" of pre-school and school generation of Roma people. With the data

analysis they have discovered that the share of vaccinated children (against all diseases) is much lower than Slovene average;

- the Pomurje society for fight against cancer experimentally carried out, within the PHARE project (promotion of health in local community) five workshops to spur healthy lifestyle amongst Roma populations (Pušca). In 2005, the Pomurje society for fight against cancer carried out a research about the Roma lifestyle within the PHARSE project;
- in 2009, the Ministry of Health co-financed the innovative approach towards health promotion in Roma community called “Roma”, whose bearer is the Pomurje society for fight against cancer;
- institutions and services working within the healthcare system (hospitals, health centres, home care) regularly attend the healthcare of Roma people;
- the results of the research “Risk factors for non-infectious diseases with the adult population of Roma community” (ZZV Murska Sobota; 2007) confirmed the expectations about certain characteristics of Roma community: low educational structure, high level of unemployment, bad social-economic state, lack of participation in preventive programs, and presence of chronic diseases. All of this contributes towards inequalities in their health. The research presents the basic arrangement of programs and projects to promote health, or to lower the inequalities in health;
- the Novel of the Healthcare and Health Insurance Act from the year 2008 enables to the socially most jeopardized individuals and their family members, who are insured through them and do not have the entirely assured rights from another direction, and if they fulfill the conditions to acquire financial social aid, that they can assert the right, from 1.1.2009 on, for the payment of the difference to full value of health services, which is assured from the Budget of the Republic of Slovenia;
- in 2008/2009 the Ministry of Health co-financed, through the public competition of the Public agency for research activity, the research entitled “The estimate of the need of health services with the Roma women and children population – contribution to reduce the inequalities in health”;
- in 2008, the Ministry of Health and its partners organized the first national conference about the health of Roma people entitled “Reducing the inequalities in

Roma population health”, which took place in Radenci. In 2009, the second national conference entitled “The health of Roma women” took place in Novo mesto, and in 2010, the third conference entitled “The health of Roma children”;

- we would like to emphasize once again The Roma Community Act, who states among others in its 3rd article that the Republic of Slovenia assures the realization of special rights also in the area of healthcare. The health of Roma people is dependent solely on public healthcare, due to the specificity of Roma population.

The Ministry of Health expects the increase of proper activities to make the public aware of the necessity of solving problems, which Roma people encounter in all segments of society.

Examples of good practice

An example of good practice in the area of healthcare is the arrangement of the *Strategy to promote health and action plan to reduce the inequalities in health in the Pomurje region*, which was prepared by the Institute of Healthcare Murska Sobota in collaboration with the Flemish institute to promote health.

The general goal of this plan is to improve the health situation of the regional population and thus reduce the differences in health amongst the regions. On the other hand the plan also deals with the inequalities in health inside the region. With the help of the health promotion program, which is directed especially towards the individual and vulnerable groups of population, it strives to influence the inequalities in health.

The important target group in this strategy is also Roma people. To promote healthy lifestyle of minorities and ethnical groups, with the emphasis on Roma people, important specific goals have been developed:

- to encourage the Roma community to participate in dealing with individual health problems, with the help of the approach of shifting the responsibility;
- to identify the health needs of Roma community (with formation and execution of researches about the lifestyle, which will be periodically repeated, and with the training of Roma community, to identify their needs themselves);
- to increase the level of culturally-suitable policy of health promotion for Roma community (by making and carrying out the program to promote health for Roma community, where Roma people will be actively involved);
- to increase participation in the programs of preventive health care amongst Roma people (by including the preventive health services in the programs to promote

health for Roma people, and training of health workers from the preventive activities for working with Roma people).

Although the plan has been devised especially for the Pomurje region, it can also serve as the initiative and as an example of using the approach of strategic planning to determine the preferential tasks, to form the strategies and goals for the development of actions to reduce the inequalities in health of the jeopardized groups of the population, including the Roma population.

In Slovenia, the Act Amending the Health Care and Health Insurance from the year 2008 provides the most socially disadvantaged individuals and their insured family members who are qualified for social assistance that they can from 1.1.2009 enforce their right to payment of the balance of the full value of the medical services that are provided from the state budget (Varga and Friškič 2013). In Slovenia, the Roma are therefore entitled to basic and also supplementary insurance.

The results of research carried out in Slovenia, the *Risk factors for noncommunicable diseases in adult Roma community* showed that a third of Roma have overweight, high cholesterol, diseases and injuries of the spine, increased pressure and one-fifth lung diseases (bronchitis, asthma) (Varga and Friškič 2013).

QUICK FACTS about the region:
South-eastern part of Slovenia on the border to Croatia
Area: 2.675 km ²
Population: 141.935
The main city of region: Novo mesto (22.415 citizens)
Economically strong region
Main industries: <ul style="list-style-type: none">• pharmaceutical• automobile• electronics• other light industry

2. Local methodology

Contexts and communities

Figure 1. Map and facts regarding the South Eastern part of Slovenia



Roma have been moving to South-eastern Region of Slovenia since the beginning of the 19th century according to the information of the birth register. Despite this long tradition of settling down in this region they are not popular, and there are many prejudices against. The non-Roma share the stereotype against Roma that asserts some kind of incompatibility of life-styles and of profound difference.

In the South-Eastern region around 3830 Roma live. The largest Roma community is living in the area of Novo mesto (See the table 1) and municipalities Škocjan and Šentjernej (total about 1400 inhabitants). They live in 12 settlements, where living conditions are very different. In general not even the basic existential conditions are provided for. Few settlements have infrastructure and are being furnished of basic services that allow normal living conditions.

In the conduction of interviews, we focused on two major Roma settlements in our local environment. Research methodology was envisaged in order to take into consideration both the urban and rural population. Therefore, in the sample we included the residents of suburban settlement Brezje, which is also the largest Roma settlement in the Municipality of Novo mesto and counts 313 Roma. The second largest Roma settlement in the local area, the settlement in the Municipality of Šentjernej counts around 140 inhabitants and is a typical example of the rural environment. Because we wanted to obtain the opinion of the

members of the various Roma settlements in the local area, we also invited to participate the residents of Roma settlements: Stranska vas, Šmihel, Ruperč Vrh, Otočec.

Most of Roma are illiterate, but the number of children frequenting the primary schools is rising. Most of them do not finish primary school (the 9th class of the primary school) even if they fulfil their obligations (in Slovenia is eight years obligation to attend primary school, the primary last nine years). The number of children graduating primary school is rising, but the percentage remains very low.

The majority, especially girls, leave school as soon as they complete their school obligations. The number of young Roma, who attend primary school rise, because we motivate them attending primary-school programmes for the adults .

Among the chosen population, most Roma are registered at the regional offices of the Employment Agency of Republic Slovenia. Data from the Employment Offices and social work centers (2005) shows that educational background of the Roma is low, as more than 95% of the unemployed have only the 1st level of education completed, this means that they have not finished a primary-school education, therefore they are practically illiterate. The number of unemployed Roma is rising in all the communities where they live. This problem is becoming bigger every day. The employers rarely decide to offer them a job, nevertheless they do not work long. A lower educational level of the Roma in combination with other living standards and conditions does not offer easy solutions to the problem.

Table 1. Age structure and types of residence of roma settlements in Municipality Novo mesto

Age	0-6		6-15		15-18		18-45		45-65		UP 65		SUM ROMA	Number of families
	M	F	M	F	M	F	M	F	M	F	M	F		
Settlements														
JEDINŠČICA	5	4	7	8	4	1	7	8	3	4	0	1	52	12
GOTNA VAS	4	6	5	7	0	0	6	8	1	1			38	8
ŠMIHEL	12	8	10	13	3	5	23	17	9	5	0	2	107	28
NOVO MESTO			2		1	1	3	3	1	1	0	0	12	3
OTOČEC	3	4	4	2	0	1	3	2	2	2	0	0	23	4
STRANSKA VAS	5	9	6	3	2	1	15	11	6	6	0	1	65	19
ŽABJAK	18	32	30	41	4	9	68	65	5	6	2	5	285	74
BREZJE	36	21	46	40	11	10	61	60	13	13	1	1	313	73
Total	83	84	110	114	25	28	186	174	40	38	3	10	895	221
Total NM	167		224		53		360		78		13		895	221

Settlements	Types of residence				
	House	Cottage	Apartment	Trailer	Wagon
JEDINŠČICA	2	18	-	-	-
GOTNA VAS	3	3	-	-	-
ŠMIHEL	-	2	-	2	-
NOVO MESTO	1	-	4	-	-
OTOČEC	5	-	-	-	-
STRANSKA VAS	11	4	-	-	-
ŽABJAK	40	83	-	4	1
BREZJE	9	11	8	-	-
Total NM	67	108	12	6	1

Source: Internal Data of Municipality Novo mesto, September 2012

Participants recruitment and selection

The first focus group counted 13 participants (12 women and 1 man). The participants were Roma assistants from the South-East region of Slovenia. They are employed in primary schools. The majority of participant were Roma. They were participating in one educational program which held in RIC Novo mesto, so it was no problems to get them together and motivate them to cooperate in the focus group. We invited these participants to focus group, because they are working with Roma children and their parents in the school or in the Roma settlements, where they live. They know how Roma are thinking, behaving, what knowledge and skills they have and which they do not have.

The second focus group counted 9 participants and they were from different fields of work with Roma people, as was suggested by leading partner for this WP. We contacted and invited them through regular mail, e-mail and by phone 18 potential participants of focus groups. As RIC Novo mesto is involved in a lot of projects and programs for Roma in the local environment, we didn't have problems to contact potential participants. The only problem for their engagement was the summer period, as some were on holidays, so they couldn't participate. The participants of the second Focus group were: 2 social workers, one works in the Centre for Social Work Novo mesto and another one works in the primary school, both are involved in social services and household management support of the Roma, 1 representative of Roma NGO, 1 Roma journalist from the national radio and television, 1 Roma councillor in Municipal Council, 2 professionals in the field of adult education, 1

sociologist, researcher of different aspects of Roma life, 1 Chief Assistant of Police station Novo mesto, with more than 20 years of experiences working with Roma. We are working with him in educational field, in a different non-formal way of educating young Roma adults, and because of that we thought that he was an appropriate participant in the focus group.

The first focus group was held on the 27th of June 2013 and the second focus group was held on the 3rd of July 2013. Both focus groups were held in RIC Novo mesto. The duration of both focus groups was 2,5 to 3 hours. Long duration could be seen as a problem, but the group worked very well and all participants wanted to share their opinions. The first group was more focused on the questions asked, while the second one discussed more also about other topics, relative to the Roma. So participants in the first group focused easily on the topics and shared precise and useful information.

We interviewed 20 people who were selected based on criteria that are determined by a single research methodology (gender, age etc.). All of the interviewees were self-declared Roma, which was necessary precondition. Most (13) of interviews were conducted in two of the largest Roma communities in our local environment: Brezje and Šentjernej. The remaining seven of interviews were conducted with the Roma from other Roma settlements: Šmihel, Ruperč vrh, Otočec because we wanted to obtain a sample of individuals from different villages in order to cover the entire local environment (both urban and rural). The main characteristics of the respondents:

- Some live in villages near the city, most of them in rural areas;
- The majority of respondents were unemployed and dependent on social transfers;

For cooperation, we invited Roma people, which are involved in our programs or has been otherwise involved with RIC Novo mesto (eg, employment, etc.).

The participation of Roma in interviews and their performance was highly dependent on the trust between them and RIC Novo mesto. Despite the fact that they know the organization, they were uncertain and fearful that if they give too much information about family finances, they lose their social transfers. Some were also sceptical about recording the conversations (one interviewee refused it). The interviews were held in the interviewee's home, and at some interviews some other family members were also present, while there was noise in the background. The duration of interviews was about 45 minutes.

The characteristics of the interviewed persons were:

Gender	Male	Female	
	10	10	
Age	18 – 25	26 – 34	35+
	7	6	7
Educational level	Unfinished Primary School	Finished Primary School	* In the sample there is a very big percentage of Roma who finished primary school.
	12	8*	
Occupation	Unemployed	Employed	Disability Retirement
	16	3	1

3. Results

3.1 Income sources

According to the interviews, actual monthly income on one Roma family is from 300 to 1500€. Five families receive through grants 500 € or less (3-6 members in a family), ten families have incomes between 500 and 1000 € (4-7 members in a family), and monthly income of five interviewed families amounts more than 1,000 € (4-10 members in a family) .

As the main source of incomes most of the interviewees indicate social transfers, monetary and social assistance and child allowance, which is exercised through the Centre for Social Work. Social assistance is among the respondents ranged from 160 to 640 €. On average, the monetary - social assistance is 400 € per family per month. Child support is representing 100 to 600 € monthly income per family. The highest child support is received by a family with seven children.

Four respondents have a regular income – salary – an average of 600 € per month, one of the interviewees have a disability pension of 360 € per month. In two interviewed families the income is partner’s salary (in one of those families are employed both partners), and also in two families salary of daughter or son (between 480 and 600 €) or the mother's pension of deceased husband (300 €) .

In four interviewed families there is a regular monthly income the education allowance to the actual presence (6 €/day) given for young adults – in the elementary school for adults. This allowance in these families ranges between 130 and 250 €.

Monthly incomes of some families are also increased with the help of daughters' or sons' social assistance, as several generations live together. Besides regular monthly income, interviewed men declare having occasional sources of income from picking berries, collection of bulky waste and iron, occasional jobs or agricultural work, in one case interviewee is receiving rent, and two female interviewees declared that they sell clothing on the ground and fashion dressmaking. Occasional sources of income range from 20 to 300€.

The diversity of family incomes is also dependent on the family structure. An interesting finding is the relationship, a sense of interdependence among family members and between generations. Each of them contributes far as they can.

In some cases, it was observed that the arrangement of the house and the standard of living of the respondents could indicate that interviewees also conceal some of their income.

Two have explained why they are not entitled to social assistance.

We are not getting social support due to the heritage (I inherited from my mother the house and property) and the only income we have is child support – 450 €. (SI-I-19M32)

We do not receive social support, because we have a car. (SI-I-04F45)

3.2 Consumption patterns

Eight respondents said that with those monthly incomes is difficult to survive throughout the month:

It's hard to get through the month. I go and I borrow money from my sister, without interest. (SI-I-03M24)

We do not have enough money, and it happens a lot that we ran out of it. We fumbled trough containers, and if necessary I steal something. We are afraid that someone will catch but if you have a family to survive, and children who are hungry, you need to act. I have never been caught. (SI-I-06M34)

Two respondents' can manage to deploy money through the whole month.

We have enough money for the whole month because we are arranging money. We separate money for the bills, for food, it is always necessary to recalculate. I manage money together with my partner. (SI-I-08F52)

This money is enough for us and it would be nice if it stays like this. (SI-I-17F24)

The majority of respondents spend incomes for:

- food,
- bill payments (water, electricity, telecommunications, insurance),
- tobacco,
- fuel.

There are two shopping practices. Some participants in focus groups and some interviewees reported that Roma go for a big shopping once a month, when they get the social transfers. That day they are buying all in abundance. The big shopping is correlated with difficulty of reaching the end of the month. These two statements can explain us the food shopping in large quantities:

It's hard to survive through the month. When we get the money , we buy food for the whole month and store them (in the coolbox). Together we plan what to buy and together we go to the store. (SI-I-05M24)

I do not have enough money, not enough for a whole month. When I get money, I'm going to the store, to purchase the food. This is sufficient for 14 days. When I get the money, I decide what to buy, because I'm the best housewife. (SI-I-08F52)

Mainly they are shopping day by day. For daily purchase are the reasons that they hardly survive through the month and on the other hand some are shopping daily because they do not have the frigerators or chest to store the food. The problem of daily shopping is that they spent more money, because they buy also things which are not priority or they do not need them.

Depending on the capabilities of storage at home they buy food daily that can be consumed the same day, cooked, roasted meat. Roma, who live in a better conditions can buy a slightly larger amount because they have place to store the food (refrigerators, chest), at least for one week. But there are many families who are forced every day to go to the store and they spend more money because they do not buy only what they needed, but also other things. (SI-FG-2)

Six respondents reported that spent a lot of money on meals in restaurants. One of the respondents can afford up to 700 euros per month. They are employed or their partners are employed.

Very often go into the restaurant, but at low cost. (SI-I-18M29)

Many times we eat out, go to the dinner, the price depends on the restaurant. (SI-I-17F24)

On the other hand, there are eight Roma families who can not afford this, because they are unemployed

We do not go to eat in a restaurants because it requires money. For this money I can buy in the store more. (SI-I-05M24)

We don't go to the restaurant, because it is too expensive. (SI-I06M34)

Never, not even for a cup of coffee. (SI-I08F52)

For the **bills**, water can cost from 30 to 50 euros per month, electricity – an average of 80 euros per month, while municipal services are being paid only rarely. For the insurance payment (medical or car) family spends on average 40 euros per month.

Taking into consideration the monthly income, families spend a lot for the **telecommunications services** (telephony, internet), ranging from 5-50 per month or on average of 30 euros per family.

Many respondents report that for the purchase of **cigarettes** they spend from 45 to 200 euros per month.

2 packs per day, 190 euros. (SI-I-07F41)

1 pack per day, and if I run out of money, I don't buy cigarettes, but food. (SI-I-08F52)

Fuel represents for the majority of respondents a high monthly cost from 50 to 100 euros, on average they reported 80 euros monthly per fuel costs. It can be connected to the topic of living in peripheral segregated settlements and on the other hand by younger respondents, which are employed or their parents are and that they like to travel/move around.

The majority of respondents buy **clothes** without spending much money, which is also confirmed by the following statements:

When we have money we buy regularly. We buy clothes in cheaper stores, approximately we spent 30 eur per month. (SI-I-05M24)

We buy clothes in some markets across the border, that the goods are cheaper. (SI-I-18M29)

We were also interested what proportion of income they spent on **education** of their children. Respondents reported that they buy school books for 40 to 70 euros annually, and a monthly payment of school meals, which varies between 30 and 50 euros, some have subsidized school meals.

About spending money for birthday parties respondents reported that they do not organise parties because they are too expensive, or they organize just family parties, for which they spent from 40 euros (for the cake) to 500 euros.

We don't celebrate birthdays and do not buy gifts because it is too expensive. (SI-I-12M55)

I'm not going to a party, even if I am invited, because I can't go to a party without a gift. We do not organize the parties because we do not have money. (SI-I-08F52)

We don't organize large parties, perhaps some smaller child birthday picnic with cake, 100 euros. (SI-I-09F31)

We organize parties with the family. Suckling pig, a couple of chickens, cake and the cost for the party comes about 300 euros. (SI-I-18M29)

For gifts they spend usually 20-30 euros or they buy a gift in the same value as received from the persons concerned.

If we go to the party, we buy a gift for 30 euros or in value as we received it. (SI-I-07F41)

We buy small gifts, symbolic, box of chocolate candy. For my birthday I got a gold bracelet, necklace and ring (3000 eur)... gathered together a gift from friends and family. If I buy any gift of higher value I plan on saving up for that purpose. (SI-I-15F52)

Partners consult each other and decide together about the purchase – what to buy.

Together with a partner we dispose of money. (SI-I-15F52)

It is not enough money. Together with a wife I make decisions, what are we gonna do with money. (SI-I-02M30)

3.3 Representation of economic success

Among respondents different values are mentioned to the question of what they would do with the money if they had a lot of it. Four of the respondents would move away from the settlement, which clearly illustrate the following statements. This sheds light on a negative

evaluation of living in the segregated contexts, of feeling constrained to choose the only thing they can currently afford. It also means that housing security and dignity is a priority for the interviewed Roma.

We would move away from the Roma village, bought an old house and renovated it ... (SI-I-02M30)

I would move far from Roma, had an own land and house. I want to be more civilized and I want that my children will civilize and achieve something (SI-I-17F24)

First of all, the family would move out of the village because we do not feel good surrounded by people with those we can not live in harmony. It happens crime, quarrels, jealousy. If you want to live well, if you want to live civilized, that you can not in the settlement(SI-I-18M29)

Twelve respondents, who have a big families, would first take care of best living conditions, some would build a house for the children, take care of their future.

If I had a lot of money, I could build a nice house, a nice bathroom, give it to children, family, paid for health (SI-I-12-M55)

I would live better, the house would be renovated, the roof would be replaced, surroundings would be arranged (SI-I-20F19) If I had a lot of money I would put asphalt around the house, give the grandchildren money to build a house next to mine. (SI-I-13F50)

I would start to build a house for their children, would edit the surroundings of the house, made a park. (SI-I-19M32)

Six respondents Among the Roma there is a perception and an awareness regarding mutual assistance and solidarity between generations. For their children would do everything, so they think about saving for their childrens future.

And then would save in the bank for my son and take care of the household to have everything housewife uses. (SI-I-15F52)

Afford to have all of your loved ones, relatives, those who are worthy of the money. Some would be distributed among friends and has repaid all the good we do in life. (SI-I-18M29)

Some of them stated that being rich means **affording travelling, seaside holidays**, according to one individual material goods such as **luxury car or clothes**.

I'd buy a cottage for children... I'd take them to the seaside holidays. (SI-I-02M30)

Would buy a nice, preferably terrain vehicle (more convenient, safe, stylish, luxury car). (SI-I-18M29)

Two of the interviewees indicates a perception of banks as targeted/useful for rich people.

They think about saving and lending money in a very interesting way:

Money to lend on interest to Roma because it has been in the habit, but the interest would not be the same as usually and the money would be invested for example for charity. It is usually a 100% interest and more. (SI-I-18M29))

I would save in the bank to earn interest. And that money would be safe, I would not be robbed. (24-year-old working woman, a mother of two children) (SI-I-17F24)

3.4 Savings/investments, credit (formal or informal)

They mainly report that they can't have any savings, because they hardly have enough for real-time consumption.

I don't save, because I don't have any money. (SI-I-16M23)

One can't save any money. (SI-I-04F45)

I don't have any savings, because I can't and I never had. (SI-I-12M55)

Most of them have built their homes with the money gained by collecting and selling iron.

They are unemployed and they said, that today you don't earn good money like you used to.

I gathered scrap iron and my dad helped me, because I couldn't do it by myself.

Three years ago when I build a house, one could get decent earning with iron that I collected with my van. Now, because all people collect iron, there is not enough of it for good money. I saved at home. Every month we gave some money at a side, together with my wife. (SI-I-03M24).

In first year and a half we saved so much that we made a house and bought the equipment. We saved so much, that each month we bought some material. We calculated how much the material costs and each gave some money. We never saved in a bank.(SI-I-13F50).

We built our house in year 2003. At the beginning a bricklayer helped me, and then I finished it by myself. I paid material by installments, when I had the money, I paid. If I had money I would save in a bank. (SI-I-03M24).

Individuals mentioned that they do monthly saving for a child or when planning to purchase expensive gifts or for house renovation and landscaping. This is confirmed by the following statements:

I saved money from social assistance, whatever I could every month (sometimes 50 €, other times 20 € or 10 €) and has accumulated. With this I now redecorate my house (SI-I-20F19).

Then I went to the bank and put the money. I saved for the house more than 4 years. Every month I gave away 100 €. Some I saved in a bank and some at home. (SI-I-19M32).

For our child we save every month (20 to 30 € per month). We cant save any more because we are still paying back for the material for our house (SI-I-09F31).

Regarding saving at home or at the bank the opinions differ. Some have no trust in banks, which is shown by the following statements:

We saved at home and not in the bank because the money in the bank is not safe. Not safe in this sense that if you have money in a bank you get less child support and you pay higher taxes. It is better to have money at home so that the state doesn't know about it. (SI-I-18M29)

We would save at home, not in the bank because the bank takes all of your money. (SI-I-06M34).

On the other hand some Roma people have positive experiences with bank's services.

I would be saving at the bank, I trust them and I think that you get saved money back, even it hapens something bad to the bank. (31-year old employed woman, mother of one child)

If I had a lot of money, I would save at the bank, that I would earn some interests. (30-year old unemployed man, father of tree cildren)

A few individuals were met to bank favors already:

I know of a consultant and in the past I have used his advice, which I was very content with. If I will have any money in the future, I will deposit it to my bank account rather that having it at home and risking getting robbed. (SI-I-08F52)

When we were building our house we had thought of every detail, such as we went to the stores and asked about the prices and loans, they told us to if we want a loan a person has to be employed and has to have evidence of regular payment from his employer, we got the document at the bank. (SI-I-09F31)

I have never taken a bank loan in my life, and I do not know anyone that could help and advise me about my finances. (SI-I-06-M34)

Borrowing money is among Roma people permanent practice. The participants in focus groups reported and half of interviewees have mentioned that they already experienced borrowing money, some of them do this regularly. It is typical for unemployed, less educated Roma who are forced to borrow money if they want to survive their big families. In the most of cases they borrow money from their friends, family, neighbours without the interests or without paying them back or they pay back them with work.

Often they are borrowing money on high interests, combined with threats and violence because they don't pay back them on time. The next statements confirm this.

They lend money with 100% interests. If I borrow for example 100 euros, I have to return back them 200 euros. If I don't give the money back on time, the interests double. If you could not give the money back, conflicts begin. They can beat you or take everything you have. This never have happened to me yet, this happens often to most of the people who borrow money. (SI-I-06M34)

When you borrow money you have to give authorization for your bank account. We know a lot of Roma people, who lend the money on this way or under this terms. Everybody has money, doing this that way. (SI-I-05M24).

Six respondents have never borrowed money from others (informal ways). A few individuals said that they don't borrow money because they know that they couldn't return.

I don't borrow money because I can't return. (SI-I-12M55)

I haven't borrowed money yet, because I would not be able to return (SI-I-16M23)

3.5 Future planning

There are two contradicting poles of opinions. Unemployed Roma with a lot of children are not concerned about the future, they don't think about it at all. They are hopeless.

I don't think for the future, only for today and tomorrow. (SI-I-06M34)

It might get even worse than it is, I don't think about it. If I had something, I would think about it more. (SI-I-12M55)

But on the other hand, Roma who are or have in the past been employed look on the future of their children with concern.

I should find a job, my wife to, but there is no work. I have 9.5 years of work experience. If it stays as it is, it's going to be hard. It's even hard on those that have a job, let alone us who are unemployed. (SI-I-06M34)

If we can't make it any other way, we'll have to steal. Copper, iron. If the state get's even worse and my children won't have food, I won't have any other way. If I go and ask and they see I'm Roma, they just tell me no way. Even those with education can't get a job, how would I get one. (SI-I-19M32)

Some Roma people are criticising the state, that enables unemployment with social security transfers, and the Roma community itself:

A lot of Roma don't work because they don't feel like it and only wait for the 21st for social security, child support and maternity transfers. I don't support it in I would stop the money tranfers until the age of 50, after that age they're not able to work anymore... change the legislation... Every woman today can get welfare, I would cancel it for everyone, not just for the Roma, because if they're getting welfare, they get more money than the average paycheck and don't want to work because of it. (52 year old unemployed woman, an adult child)

I don't think we will ever teach the Roma how to manage their money, because they always do what they think. If they have a lot of money, they'll spend a lot of money, not matter the financial crisis, that might be happening in the country. (29 year old employed man, father of two children).

Conclusions and recommendations

In Slovenia, most of the people believe that social welfare contributes to idleness of the unemployed, as many that receive it, even the Roma, have higher social welfare than the statutory Slovenian minimum wage. Therefore there is no sufficient motivation to get employment. Having more children is also a way to increase their social welfare. Considering

that action of the state, a question arises how can we increase the positive attitude of Roma towards money and employment.

Most of the Roma population live in poor living conditions with a low level of life quality. This is affected by low monthly incomes on one side and on the other it is affected by unplanned spending. When they receive the welfare, most of them try to buy groceries for the whole month or at least half month, however to achieve this very good planning assessing the needed quantities. Most of the money is spent on groceries, from the interviews we found that they buy mostly food that is at least partially prepared and therefore more expensive. Those who have higher income usually go out to eat. Regarding that, raising awareness is needed for self-made food production, processing and preparing food at home, thus lowering their spending on food and raise their quality of living. We are already realizing the first two approaches through various programmes for increasing the quality of living, of course these programmes should be connected with financial literacy. Thus, how to survive with low income and how to spend rationally and have a higher level of life quality?

Most of the Roma population don't trust banks and bank services. They realise, that inflow and the assets on the bank account are the basis for welfare calculation. They avoid bank transactions ("so that the government doesn't have it all evidenced"), therefore encouraging illegal business. Distrust in banking services is also derived from not knowing or illiteracy, which was confirmed with most of the interviewees, that don't know, what services the bank provides and how the bank employees can help and advise them. However, they also acknowledge, that without a job they cannot get a bank loan. Thus we have two important starting points: 1st banks inform and train the Roma about their services and providing opportunities for self-employment.

Interviewees have, at some point, borrowed, or is still regularly borrowing, money from other people, as they don't have enough for the whole month. Findings suggest, that they are focused on satisfying their daily needs, therefore most are not capable of making financial plans and of targeted saving. Thus they often run out of money. They try to borrow from family and friends, if they do not have this option, then they try to borrow from other Roma but with high interest rates. With this they enter a vicious circle where they cannot repay their debts, which rise every month with interest. Thus, a question arises, risk of being in debt and the ability to save.

Conclusions from focus groups

The results of SWOT analysis regarding financial management strategies of adult Roma (from both focus groups) are presented in the following paragraphs.

Strengths

- great survival strategies – ingenuity (they know the institutions which can help them; they know how to take care of food, clothes; they know different sources of income...)
- provide everything to children
- rationality in spending money which they earn with work
- rationality in spending money
- not burdened with the way of life
- entrepreneurial spirit (cars, mushrooms, iron...)

Weaknesses

- bad attitude towards money
- do not know how to save the money
- irrationality in spending money for unnecessary purposes (expensive cars, mobile phones, entertainment, alcohol, buying expensive and not healthy food...)
- relying on the social transfers (with births increases revenue)
- current needs – life for one day – lack of long term financial strategy
- borrowing money with high interest rates – extortion
- nothing to do to improve the life and the family finances (for example gardening, housing...)

Opportunities

- general education on all levels (children-youth-adults) to change the behaviour of Roma and to raise their knowledge, self-confidence, own initiative, socialization...
- programmes - education for financial literacy (in Roma settlements, Roma NGO...)
- better socio-economical conditions
- programmes and job opportunities for (self)employment
- programmes and job opportunities for social entrepreneurship
- increase the responsible role of society – zero tolerance – each case has to be considered
- the change of legislation (social transfers)

Threats

- increase of criminal (violence, alcohol, trafficking in drugs, weapon, gambling, thefts...)
- borrowing money – extortion, violence
- legislation – conscious exploitation of rights, social transfers
- increase of differences – intolerance between Roma people and intolerance between Roma and majority people
- bad examples – from generation to generation
- lack of opportunities for employment

Priorities for financial management education

The topics, which we recommend:

- to increase the positive attitude towards the money and work (job)
- to increase the incomes
- how to spend money rationally (what to buy, where to buy, how to decrease the bills...)
- how to distribute the budget (incomes/expenses) through the whole month – financial planning
- how to save the money – is it mission impossible if you are unemployed?
- the risk of informal loans and debts
- to increase the positive attitude towards the bank loans and bank savings
- how to survive with small incomes (gardening...)
- self-employment possibilities

In the program we have to consider personal experiences and connection of topics to their way of life and traditions, and should be practical in order to produce results. The language skills and literacy of the target group are giving some limitations concerning the approach which needs to be used. At the time of recruitment, the program should be presented in order to help the potential participants to see the benefits of the program for them and for their families.

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