



Grundtvig Multilateral Projects
Project FINALLY
Financial Literacy for the Roma

“Money needs to move”.
Financial practices and educational
opportunities for Roma and Sinti in Bologna
and Piacenza

Needs Assessment Report

Italy

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1. Desk Analysis: Roma groups in Italy

1.1 The socio-economical characteristics of the Roma groups in Italy

Roma groups present in Italy today have different characteristics, due to their different proveniences and migratory history. Still, what they have in common is a marginalized status within the Italian society, while they experience serious inequalities as compared to the general population.

The presence of Roma and Sinti in Italy, as elsewhere in Europe, is difficultly quantifiable. The reasons are numerous. On the one hand, the entire category lacks a clear definition, consequently leading to the use of different research criteria, thus making results of different surveys difficult to compare or to aggregate.

Very often research uses the criteria of living in a context labelled as “Roma” (for example living in a regular or irregular camp), thus applying a criterion of hetero-attribution of ethnic identity, derived from the ethnic connotation of the living context. Despite having dominated the Italian public discourse for the last twenty years, the nomad label itself is highly imprecise, as it refers to populations that have been sedentary for centuries.

The criterion of self-attribution of ethnicity, meaning that Roma is who declares him/herself as such, presents further problems. By using it, research can underestimate the dimensions of the population, as the attribute of “Roma” or “Sinti” is stigmatizing, and some persons might choose not to identify with it, in order to avoid consequent discredit. Furthermore, “nomad” and “Roma” are labels that excessively simplify the reality: very often, self-attribution of ethnicity as asserted by individuals or groups relies on citizenship (for example, when referring to Kosovo Roma or Romanian Roma – distinctions that also imply completely different migratory experiences), or subgroups (as in the case of Romanian Roma who do not identify themselves as all belonging to the same ethnicity, but to ethnic subgroups, on the basis of traditions, geographical areas of origin and dialects).

Moreover, the difficulty in counting a “hidden” part of the population is to be underlined, which refers to those who live in irregular conditions (e.g. squats

and slums) or those who practice temporary and seasonal migration, with frequent coming and goings between Italy and the country of origin, but also between different cities in Italy.

These difficulties can partly explain the lack of data regarding the presence, the living conditions and the life of Roma and Sinti groups or, when research has been carried out, the incomparability or contrast between existing data. Considering all the issues above, is it necessary to activate systematic research activities, coherent and shared by all actors, regarding the local population, as these are indispensable for gaining a better knowledge of the situation and for an effective social planning.

The lack of national level statistics on Roma and Sinti groups, the difficulty of attributing the belonging to the category and the irregular status of many persons make it also very difficult to propose an estimate of the total number of Roma in Italy. Spinelli (2003), proposes an estimate of 150,000 presences in Italy with more than 50% Italian citizens, while the rest are immigrants, arrived in the country starting from the sixties. More recent estimates claim that the population has slightly increased, but there is no information on migrants returning to the country of origin, a more recent phenomenon associated to the economic crisis.

For all these reasons, until recently there was not much research available on the situation of Roma and Sinti groups in the country, a national survey carried out in 2011 with a sample of 1668 people shed light on the situation of these groups, giving some quantitative data. It was carried out in the framework of the European project EU Inclusive by the Fondazione Casa della carità “Angelo Abriani”, and published in 2012. We will present the results which are relevant for the design of the *Finally* training course.

The first relevant aspect is the literacy level: the results show that 81% of respondents are literate, while 19% are unable to read or write. Illiteracy is more prevalent in women (25%), compared to men (14%), which indicates inequalities not only in educational attainment, but also in civil and social participation. Literacy rates are very closely related to age: the percentage of respondents who cannot read or write reaches 10% among people below twenty years of age and gradually increases with age, encompassing more than half of the sample for those who are above 50. This indicates a tendency

of younger people to study more: the study shows that middle school was completed by more than half of the respondents below the age of 20, as opposed to only 11% of people who are more than 50.

As for the housing conditions, the numbers show that only one third of the sample (32%) live in housing (whether owned or leased from public institutions or privately). Among Roma migrants, this percentage is even lower, around 20% for Romanians and Bulgarians as well as people from the former Yugoslavia. With “housing” the researchers referred to: fixed architectural structures in ethnically mixed contexts. About 65% of families surveyed live in housing contexts exclusively populated by Roma and Sinti groups. Within public discourse, all these forms of settlement are generally identified as “camps”. A large percentage of the sample (24%), according to the report, live in illegal settlements, such as irregular or “abusive” camps. As for the living conditions, one aspect that was measured regards the household appliance and goods possessed, the survey shows that some goods and facilities are particularly common, owned by at least three quarters of families: mobile phone, electricity, fridge, water and sewage (sometimes connected to the public network, sometimes to a drain). Other services are less common, even if more than half of the sample have them; this second category includes hot water, washing machine, bathroom, toilet in the house, car. Thus, 19% of families in the sample, for instance, do not have access to electricity, 22% do not have a fridge, 32% have no hot water, and 23% not even cold water, 25% do not have a sewage system, and 45% do not have a toilet in the house.

The area of employment was mostly detailed in the quoted research, both from the point of view of the numbers and from that of the types and characteristics of the occupations. Thus, 34.5% of the sample worked, in employment or self-employment, regularly or irregularly, in the week preceding the interview. 27.2% of respondents are unemployed: they did not work, but actively sought employment. The remaining 37.8% of the sample are inactive (they declared that at the moment of the interview they were not working nor looking for work), out of which 62.7% declare to be available for work. The data indicates serious gaps between Roma and Sinti and the general population, with ten percents of difference, gap that becomes even larger for women. Unskilled labourers show an average family income level of 1,288 €, while traders

declare an average of 1,373 € per family. Metal collectors have the lowest average family income (1,121 €), as they work irregularly and autonomously, while unskilled labourers and traders have higher incomes and tend to work regularly.

Among the employed, there is a limited number of standard contracts: full time and permanent (11.9% of the total), and part-time and permanent (7.5%). Time-limited contracts are 18.4%, and are relevant for seasonal workers, while 27.7% of the employees in the sample are black market workers (much larger proportion as compared to the national percentage of 12.3%).

As for the poverty indicators, comparing the income levels in the sample with the relative poverty threshold established by the National Institute of Statistics indicates that most of the sample falls under the threshold. Thus the percentages of families living in poverty are 69% for one-person families, raising up to 98,8% for families with 7 or more members. The percentages remain high even when taking into account the absolute poverty threshold, even if the sample is not large enough to allow for complete analysis. When using this threshold (which is 516 Euros of monthly income), 61% of the EU Inclusive sample falls under it, while in the case of families with three components, the percentage rises up to 82%.

Roma groups in Bologna

The first presence groups that could be included in the category of the Roma (gypsies, as once called) was mentioned in historical documents starting from 1422, when the anonymous writer of the Bologna Chronicle mentioned some families.

In the last twenty years, Sinti groups with Italian citizenship and historical presence in the city were joined by other Roma groups coming from the Balcan area, escaping wars and persecutions in the ex-Yugoslavia, and Roma groups coming from Romania. Thus, other groups joined the Italian ones, the latter more connected to the territory and to the local economies. The new groups had different situations, not only from the point of view of their self-identification with the Roma or Sinti category, but also because of their need for international protection and humanitarian aid (taking into consideration, for

example, the problematic condition of statelessness) and the need for recognition of the autonomy of their migratory projects.

One attempt to survey the population was Emilia-Romagna Region's *Report on the Roma and Sinti population present in camps, trailer and transit courts* (Regione Emilia-Romagna, 2010) was the result of administering questionnaires to municipalities, thus without considering the irregular presences or persons not registered in the population records. Monitoring actions included public, private and Sinti property camps, in 98.3% of the Region's municipalities.

In 2009, the year in which data was gathered, the Region comprised 108 camps, out of which 48 were irregular areas – referring only to agricultural lands used for housing by Sinti. On the territory of the Province of Bologna, 8 camps were counted, with 244 inhabitants and only one transition, at that time, from the camp to an apartment of private housing.

184 housing units were counted in all camps of the Province of Bologna, most of which were campers, caravans or mobile houses (158 units).

The 2009 data also, which does not register any Romanian Roma, also points out to the difficulty that administrations experience in grasping the changing composition of the population, due to recent migratory fluxes. Among the 487 persons counted in the Province of Bologna, 80,7% were Sinti, 11% Italian Roma and 4.5% foreigner Roma. At a regional level, instead, the percentages of residents with respect to their nationality were: 96% Italian, 2% from Bosnia-Erzegovina and 1.1% from Macedonia. In 2009 the Region did not register a significant presence of Romanians. If we also examine the data indicated by the municipalities, next to the ones included in the questionnaire, we can observe that on the regional territory 139 persons are present, out of which 87 are Roma. If we consider the characteristics of migratory circuits from Romania to Italy, it is reasonable to believe that their presence was higher.

As for the employment, the Report indicates that in 2009 in the Province of Bologna only 30.8% of the population aged 18 to 64, living in camps and trailer courts, declared they had a regular or irregular job; the percentage reflected strong gender disparities, rising up to 41.8% for men and dropping to 19.6% for women.

Other data are available only at the regional level, without breaking it up to the provincial level. In Emilia-Romagna Region, 45.2% of those who declared they

were employed, worked in the field of entertainment, 15.8% in the services sector, 12.3% in commerce while 10.6% collected iron. 68% of those who were employed identified their work as autonomous, while only 10.5% were hired.

A clear tendency, underlined in other contexts too, is that Roma and Sinti population is a very young one, with 38.6% minors of age. The results at the regional level indicate high percentages of children's registration and attendance to primary school (233 registered and 231 attending), that drop for the first degree secondary school (165 registered and 148 attending), reaching very low levels for the second degree secondary school (26 registered and 17 attending).

When taking into consideration different data than the official ones, gathered by public administrations, such as the estimates of the above-mentioned national survey (Fondazione Casa della carità "Angelo Abriani", 2012), obtained by secondary data analysis and by interviewing key witnesses, Roma and Sinti in Emilia-Romagna region count up to 4000 persons. Unfortunately, the report does not present regional or local level analysis neither for the general estimates nor for data obtained with the questionnaires.

According to the most recent data gathered by the Municipality of Bologna, 63 families with 70 minors live in the three trailer courts instituted on city's territory by the Municipality, on the basis of the L.R. 47/88, for the local Sinti community (made of Italian citizens). The areas are administered by the Districts, while the social interventions are conducted by the social cooperatives Società Dolce and Centro Accoglienza La Rupe. Following the modernization interventions of the existing trailer courts, currently one of these is exclusively made of caravans, trailers and mobile houses, while the other two have permanent structures integrated with mobile structures.

In Bologna there are also 17 Sinti families living on agricultural lands regularly acquired but, in violation of their destination of use, equipped with mobile houses or permanent structures. The municipality has long initiated an action of contact, knowledge, and research on their living condition aimed at identifying adequate living alternatives. Some families, coming from camps or expropriated of their agricultural lands on which they had abusively built, now live in campers.

The migrant Roma population present in Bologna is mainly composed of Romanian migrants and refugees from ex-Yugoslavia. Those who managed to enter an equipped center (the Center for refugees or the local temporary residences) have been successively inserted in inclusion and integration processes, formulated in the *Extraordinary action plan for overcoming housing emergencies*, put into practice between 2007-2008. Currently, 11 families live in irregular or abusive encampments, as communicated by the local administration.

1.2 The national and local laws on minorities and the status of Roma groups

Different Roma populations are present on the Italian territory, and they do not recognize themselves as part of a unique ethnic group, but as holders of different cultural identities. A first distinction is between the Italian citizens group such as the Sinti and the Caminanti, and the immigrant groups (with different immigration periods) such as Romanian Roma, ex-Yugoslavian Roma, Bulgarian and Polish Roma. Although this distinction is rough, it can give an idea of the diversity characterizing the cultures, the languages and the histories of the different groups present in Italy today, to which we will generally refer to as Roma and Sinti.

The lack of a plural declination of the identity of these groups had important consequences at the political and institutional level. In Italy linguistic minorities are protected (with the 6th article of the Italian Constitution), but in the actual legislation (law 482/1999) does not include romanes, as the minority statute is linked to territorial belonging, while romanes is a language without a defined territory of circulation (Dell'Agnese & Vitale, 2007; Tavani, 2013).

The National policy regarding the “nomadic” issue (the term is still largely used even if most Roma in Italy today are not nomads) followed different approaches over the years.

The only national policy, until recently, has been the circular 207/1986, where the Ministry of Public Education reasserted the responsibility of public schools to favor in all ways the completion of compulsory school by Roma and Sinti. Still, the lack of integration and coordination with other social policies lead to a

limited success of the measures in the educational field. At the same time, the Ministry of Internal affairs started dealing with the issue of Roma and Sinti in terms of a “problem of public nuisance” (Dell’Agnese & Vitale, 2007). This was associated with a general tendency to regionalize the protection of these groups: the general adopted scheme was that of elaborating local level policy on the basis of regional policies. Italy, according to the above quoted authors, lacks forms of horizontal coordination between bodies and forms of multilevel co-responsibility, with serious consequences for Roma communities, which endure serious inequalities of income, health, housing, education and employment. In Italy the most widespread solution to the “Roma issue” was that of segregation into “nomad camps” – authorized settlements intended for nomadic populations, which developed into real ghettos, pushed towards the outskirts of the cities, where the “gypsies” would not be visible.

The “nomad camps” appear in the first half of the sixties as a result of a non-Roma activism movement claiming the “right to park/stop”, as a reaction to the fact that municipalities were forbidding itinerant groups to stop and park on their territory, by using signs saying “gypsies are forbidden to stop here” (Piasere, 2006). This measure was associated to the imaginary of a nomadic population, traveling in the search for freedom. Nomadic camps are thought by municipality offices as some sort of “ethnic camping”, so that groups end up squeezed together against their will with other families and groups with which they had nothing in common, or were sometimes in conflict, thus having to reinvent their everyday life. This measure contributed to increase the negative visibility and the image of an exotic “other” thanks to journalists that could more easily visit them (Piasere, 2006). The arrival of Xoraxané and Dassikané groups from Yugoslavia was at the beginning a discreet wave, but then became a flow with the conflicts taking place in the Balkan area in the nineties. These populations occupied the nomad camps, in the meantime almost abandoned or barely tolerated by Italian Sinti. In this period the areas began to look more like refugee camps rather than trailer parks (*ibid.*). According to Sigona (2003) labeling Balkan Roma as “nomads” rather than “refugees” was a political choice having a deep impact on their protection and future in the country.

The situation of the nomad camps brought Italy the name of “campland” and these measures were repeatedly criticized by international human rights

organizations. Further measures have been proposed in the first decade of the 2000s, denounced by European Roma Rights Center as “Security a la Italiana: fingerprinting, extreme violence and harassment” in their 2008 report.

Starting from the late nineties various Romanian Roma groups also arrived. The first ones were hosted in authorized nomad camps, which soon became overcrowded, while the newly arrived usually found some kind of arrangement, later on defined “abusive camps”. For example, in Milan the local police counted in 2007, next to the 11 authorized nomad camps: 23 abandoned areas, 74 squatted buildings, 23 slums (areas with small constructions or tents), 4 unauthorized but stable camps (constructions were more consolidated), 9 settlements of itinerant joust owners, 13 nomadic settlements in private areas (living on agricultural lands) and 29 parking spaces in public streets, all attributed to different types of Roma/Sinti groups (Comune di Milano, 2007). The numbers are to be read with reserve, as the counting has been done by house numbers, so the same settlement could have been numbered more than once.

These signals were interpreted as a menace to the public safety, the city started its eviction season, with 350 forced evictions between 2007 and 2010. Most of time the same people were being evicted more than once, forcing them to move from one place to another into ever more precarious housing conditions (Pasta & Persico, 2010). This was also the case in many other major Italian cities.

The repressive measures, at a national level, too, continued during these years, in a strive to limit and decrease immigration of EU Roma. On the 31st of October 2007 the government also adopted the emergency decree 181/2007, called *Urgent dispositions regarding the removal from the national territory for public security reasons* entered into force on the 2nd of November 2007 and canceled on the 2nd of January 2008 that foresaw the possibility to immediately expel citizens of EU countries, in case they were considered dangerous (Tavani, 2013).

In big cities such as Naples, Milano and Rome Security Pacts were signed starting from November 2007 which detailed the conditions under which Roma could stay on the territory of a Municipality and gave the possibility to forcibly expel thousands of Roma from their houses (*ibid.*).

In May 2008, after the approval of the “security package” by the newly elected Berlusconi government, a decree was approved regarding the *Declaration of the emergency state regarding nomadic communities on the territory of Campania, Lazio and Lombardia regions*, referring to the presence of nomads, residents in urban areas, which were seen as a serious cause of social alarm, with repercussions on the safety of the other residents in that area. No reference was made to the social protection of the groups, while the “emergency” was established on a basis of a law allowing for special measures to be taken in case of natural calamities, not referred to ethnic groups. The state of emergency was extended in 2010 to Piemonte and Veneto regions and protracted until 2011. In June 2010 the European Committee for social rights established that the racist and xenophobic tones used by Italian politicians against the Roma are in violation of the Charter of Fundamental Rights while finally, in November 2011 the State Council declares that the decree was illegitimate, invalidating the nominations the actions deriving from it (*ibid.*).

Only recently, in 2012, under pressure from European Union, local and national administrations have started to design a coherent strategy for the inclusion of Roma, Sinti and Caminanti in Italy. The national strategy for the inclusion of the Roma, Sinti and Caminanti, elaborated in fulfillment of the Communication of the European Commission n.173/2011, recognizes the centrality of an approach based on human rights.

This approach is coherent with the constitutional frame and with international conventions on human rights, ratified in Italy. In particular, it is coherent with the art. 2 of the Italian Constitution, stating that “The Republic recognizes and guarantees the inviolable rights of the persons, both as an individual and in the social groups where human personality is expressed. The Republic expects that the fundamental duties of political, economic and social solidarity be fulfilled” and with the art. 3 that states: “All citizens have equal social dignity and are equal before the law, without distinction of sex, race, language, religion and political opinion, and personal and social conditions. It is the duty of the Republic to remove those obstacles of an economic or social nature which constrain the freedom and equality of citizens, thereby impeding the full development of the human person and the effective participation of all workers in the political, economic and social organization of the country”.

The general objectives of the National Strategy are: promoting equal treatment and social and economic inclusion of Sinti, Roma and Caminanti communities in the society; ensuring long term sustainable improvement of their life conditions; accomplish and maintain accountability and participation to their own social development, while exerting the full benefit of their citizenship rights guaranteed by the Italian Constitution and by International Conventions. The strategy indicates two phases of implementation of its actions: the first biennial phase is intended for overcoming some particular degradation situations; the second phase is dedicated to overcoming any discriminatory form and guaranteeing the actual protection of Roma, Sinti and Caminanti communities as national minorities.

The Strategy expresses the choice of overcoming the emergency approach of the previous policies for Roma, Sinti and Caminanti, used as political instruments and made of extraordinary measures, in order to bring them to an approach of medium and long term planning of integration interventions. The approach is new also for the choice of working in an inter-ministerial manner, thus it responds to the indication of the 173/2011 European Commission Communication asking for integrated policies to be built on four areas: school, employment, healthcare and housing.

Finally, the National Strategy intends to contribute to the cultural growth of the Italian society as a whole, by overcoming all forms of racist discrimination starting with the specific forms of anti-gypsism and promoting an education towards respect.

The implementation of the Strategy and the achievement of its goals need to result from the synergic action of different institutional and civil society actors, guaranteed by the multidimensional governance model, based on the following keywords:

- Integration and subsidiarity
- Coordination and sharing
- Information and mediation
- Identity and change

In order to reach these goals, the National Strategy describes a complex mechanism that combines System actions and Areas of interventions.

The system actions identified in the National strategy are:

- Increasing the institutional and civil society capacity building for the social inclusion of the Roma, Sinti and Caminanti, which points to render capacity building efforts adequate, coherent and convergent with the established goals of the National Strategy.
- Promoting a permanent integrated system of networks and territorial centers against discriminations, action which continues on the system structure that was defined when constituting the National Office Against Racial Discrimination and is aimed at monitoring discrimination phenomena, increasing communication between public actors and information, data and good practice exchange.
- Planning an integrated strategy of information, communication and mediation for dismantling prejudice and stereotypes against Roma, Sinti and Caminanti communities.
- Elaborating and testing a model for the participation of the Roma, Sinti and Caminanti communities to national and local decisional processes by involving, coordinating and strengthening the most relevant institutional and associative actors in supporting policies and services dedicated to Roma and Sinti communities and activating models and strategies for promoting the political, economical, institutional and associative participation of the communities; promoting direct participation of the communities by testing and organizing a participation model. The participation model needs to be characterized by positive interaction forms and by negotiated inclusion processes.

Within the National Strategy the system actions have a transversal role, while the task of dealing with specific topics regarding the inclusion of Roma, Sinti and Caminanti groups is expressed in the four Axes of intervention and their consequent specific objectives:

- Axis 1. Education: Increasing the quantity and the quality of educational opportunities and the number of Roma, Sinti and Caminanti students in schools of all types and levels, by encouraging their attendance, academic success and full education.
- Axis 2. Employment: “Promoting vocational training and access to the labor market for Roma, Sinti and Caminanti women and men”.

- Axis 3. Health: “Improving access to health and social-related services, available in the territories, and implementing prevention and medical care, with specific regard to the most vulnerable Roma and Sinti people”.
- Axis 4. Housing: “Increasing the access to a wide range of housing solutions for the RSC people, with a participatory approach, in order to definitively overcome emergency approaches and large-sized mono-ethnic settlements, while paying due regard to local opportunities, family reunification and a strategy to be based upon the principle of equal distribution”.

In the City of Bologna, where the needs assessment for *Finally* project was mainly carried out, the Municipality elaborated a Local Action Plan, in the context of an URBACT European Project, with the support of Codici Research Agency, and the participation of Roma and Sinti men and women, social workers from the public, and NGO sectors and decision-makers (public administration, managers). The Local Action Plan comprised some system level actions, organized on the basis of governance and subsidiarity principles:

- Objective 1: Enhancing local system’s capacity to produce policies for the social inclusion of Roma and Sinti groups. Activities: establishment of a Committee for the Social Inclusion of Roma and Sinti groups; establishment of thematic working groups dedicated to the development of interventions for social inclusion; establishment of an Observatory on the social inclusion policies of Roma and Sinti groups; conducting thematic workshops for the members of the Committee.
- Objective 2: Increasing the level of participation of Roma and Sinti groups in elaborating dedicated intervention policies and in decisional processes. Activities: developing training actions in support of associative networks and other active participation instruments for Roma and Sinti groups; developing participated design and evaluation actions conducted by Roma and Sinti groups on the interventions of which they are beneficiaries and target groups.

On the other hand, regarding the specific axis of intervention, four priorities have been defined by the expert groups involved in the consultation process: education, employment, housing, intercultural attitudes and discrimination.

The objective for what regards education is increasing educational and training levels of Roma and Sinti children and young adults, to be accomplished by the following actions: creating a network for the right to education; training teachers and school headmasters; increasing the enrollment of Roma and Sinti minors in pre-school services; support for homework; individual tutors of school careers; scholarships to support attendance in secondary schools for meritorious pupils; promoting peer education to support educational paths; awareness raising campaigns on the right to education aimed at Roma and Sinti families.

Regarding the axis “Employment”, the main objective is promoting access to professional training and to employment counseling services, by: building a Network for work and professional training; informative and awareness raising campaign on vocational training and employment counseling services; support for the creation of cooperatives and the promotion of forms of self entrepreneurship.

The axis dealing with housing, instead, has as its main objective promoting participated and differentiated paths in order to improve housing conditions. This objective is to be reached in the years following the plan by the actions: creating a network for housing support; accompanying housing transitions to apartments; regularization of irregular or abusive situations; co-design of Micro Areas; testing self-made construction and renovation.

On the fourth axis, referred to intercultural attitudes and discrimination, the formulated objective is to break down prejudices against Roma and Sinti groups. The actions planned at the local level are: to promote initiatives aimed at creating moments for mutual contact between Roma and Sinti groups, and other residents; periodical survey of attitudes towards Roma and Sinti groups; promotion of cultural events, such as “Porrajmos not to be forgotten”.

Up to now, two years later, the National and Local Action Plans still need to develop the concrete tools and actions to apply what has been stated and designed.

1.3 Adult education programs for Roma: legal framework and existing policies

Although increasing the participation of adults in permanent education programs to 15% is one of the objectives formulated by the Council of Europe, the European average seemed to be around 13% in 2008. In the same year, Italy only scored 6% (Treelle, 2011).

In Italy the national policy framework for the education of adults in general is still being elaborated, while there are no programs for Roma in particular.

In October 2012 the “Decree by the President of the Republic governing the general rules for redefining the organizational educational structure of adult education centers, including night schools” was approved, which identifies the territorial centers organized by the Provinces as the core of adult education.

Different efforts have been dedicated, instead, for increasing participation in compulsory school of Roma children, which has been seen as a priority for the social intervention with Roma and Sinti during the last decades. It is worth mentioning the agreement between Opera Nomadi, one organization engaged in promoting the rights of the Roma and Sinti population, and the Ministry of Education, Universities and Research, which refers to the education of Roma and Sinti populations but only from the point of view of minors following compulsory school. Adults are involved as parents in an awareness raising perspective.

On the other hand, most of the existing adult education programs and bodies in Italy are not targeted to a specific population. Adult education in Italy generally refers to formal education, managed by the Ministry through the abovementioned territorial bodies called Provincial Adult Education Centres (CPIA). CPIAs award the Primary School and the first level Secondary School Diploma (these constitute what was once defined as obligatory schooling); the so-called non-formal field, (non-formal education) is run by Associations (non-profit) or by Unions (La Marca, 2010).

There are some extemporaneous projects dedicated to the Roma, but these are also very few: at a national level we could not identify any comprehensive or continuous adult education program dedicated to the Roma. Still, there are several local experiences, most of them aiming to increase employment by means of learning that get participants closer to work, such as apprenticeships.

One other important direction, which currently involves adolescents more than adults, is the retake for young people who abandoned school but want to obtain the junior high school certificate (“licenza media”). Although the experiences are numerous in various parts of the country, they are not specifically designed for the Roma population.

National and local Roma adult education programs, bodies, approaches

The bodies involved in adult education at a national level are, according to La Marca (2010):

- Institute for Workers’ Professional Training Development (ISFOL): carries out and promotes study activity, research, assessment, information, consultancy and technical assistance for developing professional training, social policies and work (www.isfol.it); Isfol gives special attention to the topic of Roma by proposing a selection of documents and indication regarding this groups’ education and social inclusion.
- National Institute for Assessing the Educational System of Instruction and Training (INVALSI): carries out research and assessment of the overall quality of training offered by educational institutions and professional training courses, even in the context of continuing education (www.invalsi.it).
- Italian Adult Education Union (UNIEDA): The sector’s promotional body made up of associations, foundations, Public and Third Age Universities, and other bodies involved in lifelong learning (www.unieda.it);
- National Anti-Illiteracy Union: The UNLA has a long history. It was founded by Francesco Saverio Nitti, who was its President from 1947 to 1952. Via its Culture Centres spread mainly across the regions of southern Italy (Campania, Calabria, Basilicata, Puglia, Sicilia and Sardegna) and thanks to an agreement with the Ministry of Education, it is in charge of continuing education and functional literacy (www.unla.it);
- Italian Training Professionals Association (AIF): Professional association of adult education experts (www.aifonline.it).

As for the local-level bodies and associations in Bologna we can mention: the Regional training and employment office (who financed and participated to the Equal projects that will be detailed below), the Provincial Center for

Adult Education (which did not develop any specific program for the Roma), municipality's social services (which developed SRAP project in collaboration with local NGOs, involving some adult education, as we will detail further on), Innovation Learning and Work Emilia-Romagna - an educational body associated to CISL labor union (who developed an apprenticeship program dedicated to Roma based on an Equal project) and Formazione in Rete, an NGO (who assist some Roma young people in obtaining the junior high school degree, but have no dedicated programs).

Practices and suggestions from adult education programs involving the Roma

Emilia-Romagna region communicated in 2009 that 13 social inclusion projects have been carried out during the period 2000-2006 which have involved Roma and Sinti minorities. Those organized by Provinces, the Region states, were mainly training courses open to all where Roma and Sinti also participated. Still, the Region does not detail which were these projects in the information sheet, so it is not possible to clearly understand what kind of actions have actually been carried out (Comitato di Sorveglianza Fondo Sociale Europeo, 2009).

As the actors in the territory of Bologna and of the Emilia-Romagna region did not quote many examples of Roma adult education programs to evaluate as best practices, we will detail the only programs that have been mentioned.

The two projects dedicated to the Roma that were signaled for the region were the Equal 1 and 2: *A kisté ki braval an u lambsko drom* and *The long journey of Sinti and Roma: job-oriented itineraries*. The projects were funded through the European social fund, co-financed by national and regional funding and carried out mainly by IAL which is the training body of CISL Emilia-Romagna labor union in four municipalities (Bologna, Parma, Piacenza and Reggio Emilia).

The first project was designed to implement a whole set of actions, activities and tools to promote training specifically addressed to young and adult unemployed Sinti and Roma (aged 18 to 40), living in the provincial territory, in order to foster a stable and effective work integration. The following objectives have been pursued:

1. development of guidance actions designed to improve and broaden the access of the Sinti and Roma people to the labor market, by enhancing the knowledge of their own skills and potentials and by providing them with the opportunities offered by the local services network;
2. organization of functional laboratories and job centers targeted at providing users with the key basic skills to facilitate their access to the labor market both through individual and group integration pathways.

The project carried out a skills analysis pathway, structured in guidance interviews with a duration of about 2 hours, job centers (4 hour-long sessions for a total of 4 editions); laboratories (4 hour-long sessions for a total of 12 editions).

It favored re-entering the school system for young people who were in school abandonment by the means of orientation. The main results were:

- The creation of 3 help desks in Piacenza, Parma and Reggio Emilia;
- Guidance interviews with 193 users;
- Orientation services: 204 users;
- Trainings: 20 sessions for a total of 3,394 hours involving 27 users;
- Apprenticeships in companies: 30 for a total of 4,503 hours involving 27 users;
- Employments: 13 users (5 indeterminate term contract, 3 determinate term contract, 1 apprenticeship contract, 4 collaboration contracts);
- 180 companies that were reached by the awareness raising campaign; 3 transition companies.

The keys of success for the project, as stated by the Region, were:

- having built a “pact for the employment” involving project partners and institutional and economical actors from the territory in order to increase actual employment opportunities at the end of the training;
- having involved different professional roles forming a team: the training tutor, the social worker and the Roma/Sinti facilitator.

Previous research carried out in Bologna underlined the limitation of this intervention as many participants did not actually find employment, while those with temporary contracts could not ensure that the employment continued after an initial period. Apprenticeship work requires in many

circumstances an investment of time and energy that is repaid by only a very small, symbolic, income, causing dissatisfaction of the participants.

For the following period (2007-2008), some other activities have been financed, three programmed by the Province and one by the Region, for a total of 363,060 €, with 48 users of professional training and 748 hours (Comitato di Sorveglianza Fondo Sociale Europeo, 2009). The operation financed by the Emilia-Romagna Region called *Sinti and Roma: actions and pathways of transition to employment* (140,000 €) consisted in apprenticeships and professional training and a laboratory of orientation and counseling.

For what regards Piacenza, we can mention an innovative program developed in 2012 in the framework of a Spinner financing for innovation (made available by the Region) carried out by Arco social cooperative: it involved a group of Sinti women in an empowerment process in which they conducted a feasibility study regarding self-entrepreneurship and participated research involving local institutions that have a say in professional training and employment services. Although it was an experimental program, it has its strong point in the participative and empowerment manner in which it was carried out.

Another program developed within the framework of a European project was the training course of SRAP (Sinti and Roma Addiction Prevention, www.srap-project.eu). The project was developed between 2010 and 2013 in Bologna by the Local Municipality, and the social cooperatives Rupe, Dolce and Piccola Carovana (all NGOs collaborating with the Municipality) while the action research preceding the intervention was carried out with Codici. The aim was drug addiction prevention and generally it worked on the topic of health and it developed a very interesting intervention with adolescents which consisted in life skills training. Life skills training is generally used for developing social resistance skills, general social skills, increasing self-esteem and motivation (Botvin, Griffin, Paul & Macaulay, 2003). The settings were young people's home and community centers, with a strong outreach approach. One important aspect is that Roma and Sinti were directly involved in all stages of the research, so the course was designed and implemented according to their points of view and expectancies. The project set up a local stakeholders' advisory committee since the start of the project until its end. The committee met various times during the project lifespan and supported the activities.

At the end of the project, although not initially foreseen, Sinti mediators were trained in order to support services and bridge the gap between institutions and communities.

Although the examples of Roma and Sinti adults training in Bologna are scarce, we can still gather some best practices:

- The involvement and constant support of all local stakeholders in organizing and implementing training;
- Attention to the exploitation of the produced material and competences in order to ensure continuity of intervention;
- Active participation of Roma and Sinti in the design and implementation of training programs;
- Use of methodologies that facilitate participation and empowerment;
- Collaboration between different professional figures, especially the use of Roma and Sinti mediators.

2. Research context and methodology

Within the *Finally* project, Codici has carried out qualitative research aiming to understand better the financial management strategies, the consumption patterns, the credit and debit circuits, the attitude towards savings and investments of Roma and Sinti population.

We have conducted 15 interviews and 2 focus groups with experts. The interviews were held in the city of Bologna and in towns nearby (like Casalecchio di Reno) while the focus groups were one in Bologna and one Piacenza a city in Emilia-Romagna region that differs from the Bolognese context, especially in regard to the lower number of Sinti present on its territory.

The interviewees were both Italian Roma and Sinti, and Roma immigrants. Italian citizens can belong from two major groups: Roma or Sinti. The Italian Roma come from southern Italian regions (like Abruzzo) while the Sinti group from northern regions like Lombardia, Veneto or Piemonte. Their language is a sort of mix between Romany and regional dialects. They all know Italian language: most of them were born in Italy and studied in Italian schools. This allowed us to conduct interviews in Italian without needing any translation.

Roma people with a foreign citizenship are mostly from Romania or Balkan region. We have interviewed so far six migrants Roma: two Romanians, three Serbians and one from Kosovo. The history of migration in Italy is quite different from one group to another. Serbian Roma arrived in Italy after the 1990 during the war in the Balkan area. The person from Kosovo is a political refugee and he arrived in the beginning of the '90 for the same reasons.

The interviews in Bologna with migrants were conducted with the support of two associations which helped us in contacting them. One of the positive aspects of doing the research in the city of Bologna, in fact, was the existence of a solid network of associations and institutions which work with Roma people. These associations were keen to help us due to the fact that Codici collaborated both in SRAP project¹ and participated to the implementation of the project ROMA-NET². This is a positive aspect which however hides one of the main problems in doing research with Roma and Sinti people: it is very hard to contact them without a previous direct or indirect relation with them.

Regarding Italian Roma (Roma and Sinti) we have conducted interviews in the main “parking areas” dedicated to Roma people in the city: Borgo Panigale, Navile, Savena and Casalecchio di Reno. All these parking areas are regular camps in which the residents pay to the Municipality an amount that include the bills for electricity and water, and the rent for the pitch. They lived in mobile houses and caravans, and they usually share one pitch in more than

¹ SRAP. Addiction prevention within Roma and Sinti communities. Among the main objectives of the project there are: the understanding young Roma people's attitude and behaviour towards drugs, the analysis the factors that trigger drug abuse, the strengthening the prevention skills of young Roma and the improving the intercultural health approach of healthcare workers.

² Roma-Net. Integration for Roma population. The project aims at “share expertise and to spread good practices in the hope that it will improve local policy development and deliver capabilities for stronger community cohesion between Roma and their neighbouring communities across the whole city”. The project involve partners in seven different European countries among which Italy.

one family. For example a family unit (husband, wife and children) usually shares a pitch with the father and mother, and sometimes with one or two brothers, of the husband.

Although these housing solutions are called “parking area” or “nomad camps”, they were institutionalized during the '80 and since that period the Italian Roma and Sinti have settled down in the municipality. Those accommodations were thought as temporary solutions, but they become the most popular housing policy for Roma and Sinti, not only in Bologna but in the whole Italy. To have access to these camps we asked and received help from associations which run social and educational projects, namely municipality’s social services, ASP Poveri e Vergognosi, and the social cooperatives: Società Dolce, Rupe and Piccola Carovana. In Piacenza, instead, we were supported in organizing the interviews and the focus group by Municipality’s services and by ARCO social Cooperative.

The educational level of the Roma population in Italy is quite low. Data collected within the project *EU-Inclusive. Information and good practice exchange regarding the integration in the labor market of the Roma population in Romania, Bulgaria, Italy and Spain* highlights that 34% of the sample (1600 people in 10 different Italian regions) have no formal education, about the 26% finished the elementary school and the 34% achieved the junior high school education. Most of the people we have interviewed have completed only the elementary school. This information is interesting for the implementation of training on financial literacy because, although none of the interviewees were illiterate, they have difficulties in reading documents and understand bureaucratic requests.

In the table below it is possible to find the profiles of the interviewees ordered by variables such as age, gender, self-declared ethnicity, citizenship, area of residence, school level, and occupational status.

Information about participants - interviewees		
AGE	18-25	More than 25
	1	12

GENDER	Female		Male	
	8 (1 in the category 18-25)		5	
ETHNICITY	Roma		Other	
	11 Roma (self-declared)		1 (live with Sinti since 5 years)	
CITIZENSHIP	Italian		Other	
	6		7	
AREA OF RESIDENCE	Houses (temporary houses, housing projects)		Camps	
	6		7	
SCHOOL LEVEL	No formal education	Elementary school education	Junior high school education	High school education
	2	7	2	2
OCCUPATION	Unemployed		Employed (formal, informal, black market)	
	8		5	

3. Research results

In this section the main results of the qualitative research will be presented. They are organized following the *Guidelines for the interviews* (see annex) that *Finally* project's partners have shared and used in the conduction of the national research with Roma and Sinti people. The findings of the research are organized as follows. In the first paragraph we will present the analysis of the income sources for the Roma and Sinti people and families that we have met during the field research highlighting the main barriers they people encounter in the local job market. In the second section, the main consumption patterns of Roma and Sinti people who lived in the area of Bologna and Piacenza are reviewed and connected to their broad living conditions. The third paragraph presents an analysis of the representations of economic success in order to understand what is considered valuable or what is not from the interviewees' points of view. The last two paragraphs of this section are dedicated at the

analysis of the Roma and Sinti people's practices and perceptions regarding savings and investments, their involvement in formal or informal circuits of credit and debts and their relationship with banks.

3.1 Income sources

Income sources usually remand to the presence of wages connected to formal jobs. While working with marginalized people, such as Roma and Sinti population, it is important to understand the characteristics of the job sectors they have access to, and it is crucial to use open analytical categories in order to maintain the complexities of their living conditions. In quantitative surveys is often taken into account a distinction between formal and informal job: people who have a formal job is consider as employed, the others as unemployed. Although this distinction is very important, because it allows to understand the position of a person in the labour market, it excludes the informal jobs and the black market labor that are very widespread within the target population of this research. In fact, most of the people we have interviewed are working in these two labor sectors, they might consider themselves unemployed, but they anyway speak about income sources. For this reasons, in this research "job" is whatever activities they consider as such.

Roma and Sinti people in Italy usually live in situations of extreme poverty, thus the risk of depending on welfare is higher than for people who have more stable work conditions. The possibility to have a job is a crucial problem for most of the families we have met, especially in this time of economic crisis. Some of the people we have interviewed, in fact, lost their job in recent years, especially the migrants. In Italy the unemployment benefit is very low and one needs to have specific requisitions to gain it (e.g. specific numbers of previous, regular working days).

For the Italian Roma the situation is different, although most of them define themselves unemployed. Since they are living mostly in camps and they are organized in clan communities, they work in family run businesses in the informal market. The informal market does not correspond with the black labor market. Within this category there are specific typologies of work like door-to-door plants selling or iron and copper collection. Those are quite popular activities among the Sinti families we have met in Bologna. The door-to-door

plant sellers are mostly women, but they rarely work outside the camps since they are in charge of taking care of children and houses. This is an issue also for Roma Serbian women. Although the majority of these women have a job as cleaners, they work part-time so that they have the opportunity to conciliate family with work. The iron or copper collectors, instead, are mostly men. Working in this sector requires an initial investment for the truck and it is quite common that in one family three men share the truck and work together. This reduces the possibility to diversify the income sources within the same family and leads to further segregation in the labor market.

Asking about income sources resulted a bit problematic. We did receive answers to our research's questions, but it is important to underline that money is a very sensitive topic. People (rich or poor indistinctly) tend to present themselves as poorer or richer than what they really are. This is true not only with Roma people, but it is bias that researcher need to pay attention to in researches on money issues with different kinds of groups.

In our research emerged that people who have a job are keener to indicate the precise amount of money they gain in one month. Instead, the ones involved in the informal market find difficult to quantify a precise monthly wage. They gain money day-by-day and they don't have a precise idea of their wages, or they didn't want to share it with us.

Another problem regards the composition of the family. The maximum wage declared in the collected interviews is 2,700 € (two formal employees) for a family of 7 people among which one elder person and 3 children (4, 15 and 21 years old). Although this was a lucky family, in respect to others we met, they had some difficulties in paying the house rent.

One of the biggest difficulties in the understanding the sources of income in Roma and Sinti families is that parts of their incomes might come from illegal activities (not necessarily criminal).

This brief analysis of the income sources of the Roma and Sinti families allowed us to understand how the social and economic conditions strongly impact their financial literacy. Thus, the training course that will be designed in *Finally*

project needs to take into consideration the local context dynamics and the socioeconomic integration of the Roma population.

3.2 Consumption patterns

In this section we explore the consumption patterns of the Roma and Sinti people we reached through the research. The research examined the way people spend their money and the items of consumption they consider fundamental. Consumption patterns are crucial in the study of financial literacy, because they allow a better understanding of the ordinary and extraordinary money management within Roma and Sinti families. The *Finally* guidelines for the interviews included a “budget estimate tool” able to identify the categories and the amount of money that each individual or family allocate in their monthly or annual expenditure habits.

From the fieldwork in Bologna, housing, food and transportation emerged as the main categories of expenditures. A special mention needs to be done for remittances since most of the interviewed migrants told various stories about their economic relations with the country and the family of origin.

Housing. The housing situation of Roma and Sinti people we have met in Bologna can be of two different types. The first one concerns mostly the Roma coming from different countries in the Balkan region. When they arrived during the '90 they first occupied a field along the Reno River. During the 2000 the Municipality of Bologna decided to close the irregular camp and gave them “temporary houses” in which the Roma need to pay half of the rent and the utilities, while the Municipality cover the rest of the expenditures. After almost 10 years these houses are still dwelled by the same people. Most of these families are in arrears with the Municipality. The average rent is around 350 € for month, but very few of them can afford it. The most common situation is that a family pays the rent some months when they have money, while other months they don't pay it at all. Some of the people we have met know precisely the amount of money they need to give back to the Municipality (eg. 8000 € for one family, 7000 € for another one) while some other couldn't say exactly how much is the total debt.

We live in a house that is an emergency house. After the Municipality took out us from the illegal slum in which we used to live since the

moment we arrived in Italy, they give us the opportunity to have this house. We paid half of the rent and the rest is in charge of the Municipality. The rent that we need to be paid is 420 €. Unfortunately we cannot pay for it every month. We are in 7 people in our house: me, my husband, my 3 children, my mother in law and my son's wife. Only me and my husband are working. So it is almost a year that we don't pay for our part of the rent. We pay when we can, like one month we pay and then for 3 months no. How can we do? Now is one year that we cannot pay for it. So we have increasingly debts with the Municipality. (IT-I-03F34³)

One of the social workers who helped us in the research describes this situation as a vortex. These emergency houses are no more temporary, people are living there since long time and meanwhile the Municipality accumulated credits for one million Euros. The situation is at a turning point: the risk is that the Municipality decides to evict most of these families which have no other alternatives than to go back to the irregular housing solution, that would be substandard and thus give enough reasons to worry about the safety of the persons.

Although they have debts with the Municipality, all the families we met pay the utilities because they want to avoid the risk of remaining without running water or electricity. Some of them stopped paying the gas bill and use electricity for heating the house.

Then we have the bills. For the electricity we need at least 250 € every two months. We don't use gas for cooking and heating, because we didn't manage to pay for the bills. The bill in winter was near 500/600 € and so we decided to disconnect it. Now we use gas cylinder and electricity for the heating. (IT-I-04F43)

The second type of housing condition regards the Italian Sinti families which often live in camps. These camps are regular and they pay the rent for the pitch to the Municipality that includes the bills for water and electricity. As already underlined, usually one pitch is shared by two or three nuclear families

³ The labels between brackets are the codes assigned to the interviews: the first two/three letters identified the country, then the label "I" followed by a number indicated the interview and its number while "FG" followed by a number indicated the focus group. Then, the label M or F were used to identify the gender of the interviewee, followed by his/her age.

within the same enlarged family unit. The price of a pitch is around 50/60 € for month. Living in a camp is cheaper than living in a house. This is something Roma people living in the houses keep saying: they prefer to live in houses for hygienic and for privacy reasons, but they find hard to pay without sharing the rent with other family members.

Food. Food is another item of consumption considered fundamental not only for its role in the family sustenance, but also because it heavily weights on the family budget. In fact, food represents the most important voice of expenditure for most of the families we met. This is connected with the number of the members within the families. The average number of family members is 5 and, usually, there are children and youngsters who have specific nutritional needs. These families have different shopping practices that condition the financial management of the ordinary and extraordinary consumption. Some of them go for a big shopping once a month in a big mall and for everyday necessities they go in the little supermarkets near home. In these cases they affirm they spend an average of 350 € a month for the food, which include big quantities of meat. In other cases, it was not easy to define the precise amount of money the families spend for food each month. These two different shopping practices are related with the general economic situation of each family. When they have a monthly wage they often make the monthly shopping session while if they earn money day-by-day they prefer to buy food day-by-day. In this sense the consumption patters are not separated from the general working situation of a family. In this perspective the story of F., a Romanian Roma living in Bologna since 2003, is emblematic. F. has been unemployed for 3 years. In his family only his wife works. She is a cleaner and she gains around 1000 Euros a month. This is the only income of the family: he lives with his wife and his two sons. The elder is 10 years old and younger one 5 years old. They both go to school and he considers education fundamental for the future of his children. F. didn't gain anything in the last 3 years; he didn't find any jobs, not even in the black market. One reason he identifies as meaningful for his situation is the fact he is fat (150 Kg): it happened to him that while he was asking for a job in a cleaning company, the boss said to him he was too fat for that kind of job. Since he doesn't have major health issues, we can suppose that his weight is also

connected to his diet, to the kind and quality of food he buys, and to his general lifestyle habits.

Another important item of expenditure is the maintenance of cars and trucks. The car is still an important social status object for most of the Sinti families. Still, it is not only a matter of cultural representations or social status. In fact, the camps in which they live in Bologna are located very far from the centre and not always they are accessible through public transportation. Thus, the car seems to be necessary to go shopping, to bring children to school, to go to work, to visit relatives, and so on. Some of the families we have met also owned little trucks that they use for the iron or copper collection. Cars and trucks are important items of expenditure for these families. The mechanical maintenance is usually solved within the communities; it is quite common to have a brother, an uncle or a cousin who is a very good mechanic. On the other hand, insurance and oil are heavy voices of expenditure. A special mention needs to be done for the insurance because in Italy it costs around 600/800 Euros a years. Even if the insurance is very expensive, people generally manage to pay it on time and plan this expenditure long before. This aspect shows two things: on one side it demonstrates that cars and trucks are very important both for everyday life and for work of these families; on the other it shows that even families with little capacity of expenditure planning are able to do it when it concerns crucial items such as the car assurance.

Schooling and health are considered two fundamental dimensions of social life, but they are not bear upon the familiar budget of the people we have met as other items. Medical and educational services are partially covered by the Italian welfare state. Moreover, some of the families we have interviewed have friends which help them with school equipment and books. In one case, a father affirms that he counts on the fact that the school won't expel his child from the canteen just because he cannot pay for it.

I don't spend anything for the school. For the canteen I should pay 130/140 Euros for month but I cannot afford it. Fortunately, the school gives the food to my children anyway. (IT-I-06M36)

Some interesting considerations can be done looking at the ways interviewees interpreted the item of transportation. Most of the interviewees who used the

public transportation don't pay the ticket, even though parents use to pay the season ticket to their children while they are studying. On the other side, specific life conditions create very complex and expensive situations, such as the one in the quote below.

We need to go back in Serbia every year because of my husband inspection on military service. Actually we go there to give money in order to avoid his military service. In Serbia you are compelled to be available for military service till the age of 37. This year will be the last year we need to go. Every time we need at least 5000/6000 € to go there: travel, food and the bribe. We usually go back all together because we spend less. So we need 600 € for the travel by car and 4000 € for the bribe. Every year we need to ask a loan to go there. This year I don't know how we will manage to do so. (IT-I-02F36)

An important issue for Roma migrants living in Italy are the remittances. Most of the interviewees declare that they made investment in their country of origins. In this sense remittances are interpreted more as investment than as money transfer. Moreover, this shows that in stable working situation Roma people are keen to make investments and to assure themselves future better housing condition.

Unfortunately, I cannot send money to my family, to my mom, in Romania because I cannot save anything at the end of the month. Before I lost the job I had some saving and I managed to buy a house. I bought a piece of land at home thanks to a loan. I bought this land and I have demolished an old house. Now I don't have the money to build a new house up. This means that I have a piece of land but I haven't a house. Nor in Romania not in Italy (risk of eviction). (IT-I-01M38)

Looking at the consumption patters of Roma and Sinti interviewees we can conclude with two interrelated reflections. The first concerns the working conditions of Roma and Sinti people. This variable heavily affects different aspects of the capabilities of expenditure and the practices of consumption of families. As already highlighted, to have a stable monthly wage or to gain money day-by-day appears to weight on the ways people may think about

expenditure, in terms of ordinary expenditure as well as for extraordinary ones. The actual working conditions of most of the interviewees are so precarious that they are not always able to cover basic needs, such as housing or schooling expenditures. The second concerns the discrepancy between the expenditure capacity and status expenditures. As an example of this concept a Sinti woman, involved in the focus group held in Piacenza spoke about her teenager sons who push the family towards specific consumption patterns: *“I try to satisfy every members of my family and this can mean spend money on unnecessary expenditures”*. (IT-FG-2)

3.3 Representations of economic success

The research has foreseen a set of questions aiming at exploring the representations of economic success and failure. The undergoing idea is that looking at these kinds of representations might help understand the status associated to objects of consumption and the values connected to them.

The representations of the economic success are mostly identified with two different aspects. On one side, economic success means the possession of material stuff, especially a car and a house. For some of the interviewees, those two items are considered the most significant indicators of wealth. As already underlined, one of the primary needs for the interviewees is the house. The actual housing situation for Roma and Sinti is characterized by debts with the municipality in Italy and by any housing security in the country of origin (that can represent a good alternative if the migratory project will go wrong). As some interviewees point out, being rich can be connected with material possessions which can give individuals' basic security conditions (like owning a house). From another point of view material possessions are connected with social status. This is the case of the elegance of the car or the quality of the clothes one might have.

For other interviewees representation of economic success might be read as a problem of ethic. First of all there is a difference between showing off and being rich. The material stuff owned by a person not necessary corresponds to his economical capabilities. Secondly, it seems to be important also the way you gain money and the ethical richness of a person.

In my opinion the economic success of a person is not understandable from the things he owns. You can see what they own but you never know if he is really rich until you can see his bank account. Being rich is connected to the amount of money one has. Moreover, to consider one rich you need to know how he gains the money. In my opinion one person is rich if he can affirm that his/her money are clean. (IT-I-08F55)

Another way of formulating the representation of economic success regards the possibility to follow one's life project. Interviewees have aspirations and dreams: to buy a house, to open a shop, to support their children in school, etc. In this sense, economic success or failure can be read as the distance between expectations and real life conditions.

If I had money I would invest in my projects. I don't think a car is something important, it is useful but not essential. One of my projects is to open a shop. I have also made a training course to open a little shop of vegetables. I have the licence to open it, but I didn't have the money for the rent, for the van, for the beginning. I have paid for the licence but I hope that it will be useful in the future. Now lots of shops are going to close up due to the economic crisis. (IT-I-04F43)

Considering the kinds of representations of economic success and failure that emerged, the project *Finally* training course might consider the diversified background of values that are involved. Especially the training course may be formulating with practical exemplifications and looking at the future expectations of the attendees.

3.4 Savings/investments

In this section the topics of savings and investments are investigated. These are central points in order to understand important aspects of financial management of Roma and Sinti people, particularly looking at their relations with concepts such as accumulation and/or capital investments. The research questions have focused on the capability of – and the reasons why – saving money, on past experiences of – and on actual needs which may require future – investments. In this case too, working conditions are the basis on which the

possibility of saving and investing money is built and represent the main point of differentiation between the different interviewees' experiences.

As already pointed out, most of the interviewees have precarious jobs and earn money day-by-day. This is one of the reasons why they have a vague idea of how much they collect in one month. Let's take the example of Z., a Sinti iron collector living in a regular camp in the city of Bologna. He affirms that he manages to gain between 0 to 90 Euros per day. *"The economic crisis and other changes make worse the situation for most of the collectors"* (IT-I-09M61), he says. While before iron was found for free on construction sites, now often he needs to pay for it. In this way the profits are diminished. Not only the price affects the daily wage, it also depends on quantity of raw materials. There are times in which he finds lots of iron and times in which he comes back home empty-handed. *"Moreover"*, he declares, *"iron collection is a high costs job. I need to travel in different cities and regions, I need a good condition truck and I pay for oil. When I cannot find iron all this costs are uncovered"* (IT-I-09M61). The day-by-day earning makes it hard to plan expenditures, to save and to make investments. These difficulties are connected both with the material and the "philosophical" spheres: the material concerns lack of money to spend, while the "philosophical" regards the ways life conditions contribute to determine specific mind sets. In this sense the difficulties regarding saving money is social rather than anthropological. When they have the chance to save money, and they often do to pay, for example, bills or the car insurance, they are not interested in accumulation. Interviewees affirm that they put away money for occasional or extraordinary expenses or to make little investments. It is very rare that they can make real investments since most of the people we have met declared to be under the poverty threshold. The kinds of investment they mentioned, in fact, regard new instruments to improve their urban mobility (e. g. motor-scooter) or their working condition (e. g. new truck). Some of the interviewees report that when they used to have a guaranteed job they manage to save and invest money in bigger projects like the purchase of piece of land or a house.

We don't manage to save anything. In the past, when the working conditions were better, we used to save money. Now it is impossible.

With the economic crisis the living conditions are worse than before. I remember that before losing the job we used to spend much more for food, we used to eat better. (IT-I-01M38)

Again, the general economic condition and work situation seem to be the main variables around which the financial management possibilities of Roma and Sinti people are structured. Thus, the training course that will be designed by the project *Finally* will have to answer this difficult question: can one save and invest money without having a job?

3.5 Credit and debts – formal and informal – and relationship with banks

Looking at credit and debt circuits is of extreme interest in order to understand the strategies employed by Roma and Sinti people in money management. Credit and debts circuits reported by interviewees regard different contexts and have several implications. The first credit/debt context is the family or the reference community. To lend or borrow money within communal border is a frequent practice. Usually the amount of money loaned or asked to others is little, never more than 1000 Euros. Interviews reveal that Roma and Sinti people are keen and generous when credit regards friends and kin. Those relations are based on trust and reciprocity. The second context of credits and debts concerns loan agency and bank. The relationship between banks and the Roma and Sinti interviewed seems to be connected with the salary. In general, if they have a job they have a bank account, otherwise it is not so common. Although none of the interviewees asked for a loan directly to the bank, some of them demanded it to private credit agency. The connection between a guaranteed wage and formal credit circuits resides in the fact that money is taken by the loan agency every month from the pay slip while it arrives in the bank account.

We have asked for a loan to an agency that is called Pitagora. It is a salary deducted loan, meaning that they take one fifth of your salary each month directly from the pay slip. 10 years ago we have asked 5000 € and now we are close to extinguishing it. Now that we are closing the old loan we would like to ask for a new one. (IT-I-02F36)

Relation with banks is also connected with the work background. Hand-to-mouth salary, in fact, impacts on the idea of the way money need to be managed. *“Money need to move on”* said a 61 years old iron collector.

They arrive one day and they go the other one. I have never had a bank account because it is useless. Money must be mobile while the bank account is static. If you put money in a bank account then it is very difficult to use them. (IT-I-09M61)

This peculiar opinion regarding the bank system is connected with the impossibility to have a fixed monthly wage and the precarity of the money fluxes.

The approach towards debts can be, at times, emblematic. Interviewees seem to be fatalistic in the way they managed their frustration and anxiety regarding debts. As already underlined, the main debts issue emerged from the field research concerns housing arrears owed to Bologna Municipality. Interviews disclose that the main strategy employed is hiding: prevent any contact with Municipality in order to avoid firstly the payment of the debt itself and secondly the risk of eviction.

As for other illegal practices, to understand the usury system inside the Roma and Sinti communities require trust relations with interviewees. Nevertheless, we came to understand that usury practices existing in the Roma and Sinti groups we have met, even though we don't have enough information to say how much it is widespread and how it is organized.

I have asked for money to my family quite a lot of times. Five years ago I asked for money to some Serbian people who borrow money but with interests, they take you 10%, as the bank. It happened once and I decide to quit with that. I say “even if I don't have money for the food, never again”. This is because it took lots of time to pay back the debt. They were not bad people, but you never know. With an agency you are safer because if I lose the job I have paid for an assurance and I don't have to pay anymore, if I have my pay slip I can afford to pay for the loan. It is safer. (IT-I-02F36)

The debt and credit system is a complex constellation characterized by deadlines, mutual expectations, interested rates, market fluctuation, and

money fluxes. From the interviews it emerges that Roma and Sinti people not always have idea of the big picture, although they perfectly understand the direct consequences on their situation. On average the interviewees have low educational profiles, for this reason *Finally* project might be very helpful in increasing the required competences to navigate this complexity and in the formulation of shared strategies of actions.

4. Conclusions and recommendations

On one side, future financial perspectives of the interviewees are quite uncertain. The attitude towards the future is rather negative: the scarcity of job opportunities and the precarity of their housing conditions are getting worse due to the economic crisis. On the other side, the experts involved in the focus group pointed out a lack of political strategy addressed to the involvement of Roma and Sinti people.

In the past Roma and Sinti people were at the centre of some important interventions of the Municipality of Bologna, such as the closure of the unauthorized camps and the establishment of an interesting housing project occurred in 2008. In recent years, instead, Roma and Sinti are excluded from the key Municipality's social policies addressed to marginalized groups. (IT-FG-1)

The two already mentioned European projects, SRAP and ROMA-net, are the current interventions in favour of our target population in the municipality of Bologna. While we are writing this research report most of the NGOs, associations and cooperatives with which we were in contact are waiting the reconfirmation of their contracts for the intervention on employment inside the Roma and Sinti camps of the city. As illustrated in the desk analysis, in terms of training programme in Bologna Municipality are very few: at the moment the only action activated is a targeted training course within SRAP project in 2012-2013. This course aimed at the formation of a group of Sinti cultural mediators.

From a financial management perspective, instead, there are no effective services and the topic is almost unknown to both the experts, and the Roma and Sinti people involved in the research.

The financial literacy topic is new not only in Bologna area, but also in the broad Italian context. The lack of knowledge and experiences on the topic may be a weak point, but can be taken as an occasion to set up, since the beginning, a strategic agenda to cope with the common problems social workers and trainers usually face in relation with Roma and Sinti people. From this research emerged that there are at least two interrelated matters that impact on the relationship between social workers and municipality, and Roma and Sinti people. The first is related to the problem of mutual trust, while the second concerns the “us versus them” approach and the necessity to overtake it.

You want to interviewed Sinti people on money issue. They will lie to you! Economic situation is a very sensitive topic the for Sinti, same as for the Italian. Why one would like to tell you how much he earns and how much he spends? The problem with Roma and Sinti is that we don't want to tell you how I earn my money. You know, people do the best they can to survive, they keep afloat and they don't want to tell you what it means. It doesn't concerns the shame of being poor, but the suspect against the Gaji. (IT-I-06M36)

During our field research we had the chance to observe interaction between social workers and Roma and Sinti people within the camps. One of the main issue that came out is the topic of trust. Building up a relationship between these two actors seems to be very difficult: it takes time, it is affected by cultural justification from both sides, it also depends on external factors, difficult to control (such as political interventions or political discourses that are disconnected with the everyday work of the social workers within the camp, discriminatory journal articles, etc.). On the Roma and Sinti side the problem of trust regards the fact that they perceive themselves as a community, constructed on emotional bonds and family connections, which has a certain degree of autonomy from the broad context and can survive despite the discrimination towards them. Thus Roma and Sinti build a valued identity by

reclaiming their specificity and the difference from the “Gaji” (non Roma), underlining differences in languages and values, rather than cultural similarities due to sharing the same life environment for centuries:

The problem of trust is crucial: it is important when it concerns the basic welfare services, for example the medical doctor, as well as for the social services. You know what people say about gypsy, that they stole children from Italian families. Actually, what really happen is that the Gaji cart away our children thanks to the social services. (IT-I-06M36)

On the social workers' side, working with people who don't trust them and often oppose to institutional interventions generates visible frustration. A strong recommendation given by an expert during the focus group concerns the methodology of a financial management training course for the Roma and Sinti population. Since the main problem concerns the trust, they suggest using participant methodologies in the construction of training course modules. In the opinion of the experts in Bologna the training course on a sensitive topic such as financial management can be read by the Roma and Sinti learners as a transmission of values and not a way of helping them. The two value systems are conceptualized as different and, at times, incompatible. In the social workers vision, Roma and Sinti can interpreted the training course as an attempt from the institution to make them adhere to the Gaji's ethics and lifestyle.

For this reason we think it is important to go outside of the logic us/they that produce and reinforce the differences between two imagined separated groups: social workers and Roma population or between the latter and the local population. In this sense, instead of focusing on the concept of cultural background, we would like to suggest putting the attention on lifestyle similarities such as some consumption patters (e.g. Coca Cola, ready-to-cook food, fashion dresses) and to other important line of differentiation like social class, housing conditions, economic situation, etc.

The main objective of the training course needs to be social integration and it should avoid reactions such as cultural resistance. One of the idea emerged from the focus group is to address the modules to the young generations of

Roma and Sinti, both Italian and migrant. In fact, they often study at least till the secondary school (while their parents hardly finished the elementary school) and they are in touch with Italian peers. Even though this may be a source of pressure for these young people, who perceive a string sense of responsibility towards their family, they may represent an interesting target population for the course. Especially for the young population, though, the training course must be the same as for the Italians. It is important to involve the younger Roma and Sinti in the educational initiatives in order to integrate them with their Italian peers. In this sense the modules may be remodelled as an open training course addressed to the broad young population, with a special target on Roma and Sinti.

Another important research result is that it is necessary to recognise the strong as well as the weak points of the Roma people in financial management. One of the most important strong point of the economic management of the Roma is their collective way of life. Usually Roma and Sinti people share with the extended family most of the everyday life expenditures. In this way they are able to save quite a good amount of money: house or pinch rent, food (bought in bigger quantity), sharing cars, etc. As highlighted these saved money are not contemplated for the accumulation, but are useful for everyday life. Moreover, the extended family works as welfare and care system of the Roma and Sinti. This is a common situation in Italy where the weaknesses of the welfare state system encumber on families. In this perspective, Roma and Sinti families are capable to help facing structural economic crisis: being under the poverty threshold, losing the job or being unemployed, having precarious house are permanent conditions for the Roma and Sinti people. One interviewee said: *“you know, all this Gaji that with the economic crisis commit suicide because they lose the job. We are used to it and we have our family welfare”* (IT-I-10F39). Plus, Roma and Sinti are able to use practical competences to cope with everyday necessity. A good example to illustrate it is the ways they manage to repair bikes, motorbikes, trucks, and to restyle and construct do-it-yourself mobile homes or caravans. Another point of strength concerns the availability of time. As highlighted by a Sinti woman during the focus group organized in Piacenza:

As a point of strength there is the time. I mean, I work as door-to-door seller and I can manage my working time. I don't have fixed working hours. I have a flexible management of my job and time, it is an important resource in the family economy. (IT-FG-2)

These strong points and competences should be integrated in the financial literacy course of the *Finally* project.

Looking at the main weak points, we have already underlined the difficulties to plan the financial activities when living hand-to-mouth and in vulnerable housing conditions. Working background affects heavily on different aspects of the financial management of Roma and Sinti people: from the income sources to the consumption patters, from the approach towards savings and investments to the one towards credit and debt circuits. The training course must take into account this structural dimension and its social implications.

Another weak point that needs to be taken into account is the low scholar level of the Roma and Sinti people. This is important especially while choosing the target population of the course, and the training methodologies and instruments.

In conclusion, it is important to quote the gender as one of the important variables which impacts in different ways the division of labour within Roma and Sinti families. The traditional model of the Roma and Sinti families assume the separation between the public and the private spheres, where the first is domain of men and the latter of women. This is a reference model that rarely presents itself as such. From the field work emerged that Roma and Sinti women are not only in charge of the domestic jobs (such as cleaning and cooking), the care of children and old people, and the shopping sessions, but they are also in charge of contributing to family incomes. We noticed some differences between the Sinti (Italian) and the Roma (Balkan), differences that are in part explained by the different housing situation in which they live. The firsts, in fact, live mostly in camps while the latter in temporary houses. Very few Sinti women we met have a formal job. They usually spend their day inside the camps going out to go shopping (local market, supermarket) and sometimes to carry out informal activities (door-to-door plants selling). The Roma women, instead, work in the official or black job market. Some of the

stories we have collected talk about economic crisis and its consequences on Roma people lives: lots of these women have lost their jobs in the local factories and they now work as cleaners in private houses. In this perspective the Roma women, and to different extent the Sinti ones, had the problem of job-family trade-off. In fact most of them, not differently from Italian women, need to find individual solutions to this social problem. Among the women that are involved in the formal or in the black job market, the most popular strategy is the part-time job. Most of the Sinti women, instead, solve this problem within the familiar network and confiding the relative freedom that children have in the camps.

Even if it didn't come out from this research, due to the recruitment strategy that was employed, previous research carried out by Codici (Marcu, 2011) shows that for the unemployed, the informal activities can also involve begging. Other studies also show that this is the most common survival strategy for migrant Roma in Western Europe. These are activities that largely involve women and that can help, although precariously, integrate the family incomes.

This kind of division of labour produces a gender oriented perspective on the financial management of the families. On one side men know better than women the amount of the income sources within the month. On the other, women can calculate better than men how much the family spends for the food and everyday expenditures. This is an important aspect that needs to be addressed in the course on financial management in order to promote an integral view of the familiar economical condition.

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