



Grundtvig Multilateral Projects
Project FINALLY
Financial Literacy for the Roma

Financial management of Roma families in six countries

**Transnational report
of the Finally project needs assessment**

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1. Introduction

In the last years many research efforts have been directed towards pointing out the harsh situation in which Europe's largest minority lives, mostly attributable to structural inequalities and day by day discrimination. Thanks to this, it is now possible to have an overall, although not univocal, picture of the situation of the Roma in European countries.

The European Union Agency for Fundamental Rights and UNDP's 2012 survey carried out in 11 countries concludes that:

the socioeconomic situation of the Roma in the four key areas of employment, education, housing and health is not satisfactory and is worse, on average, than the situation of non-Roma living in proximity. (...) Roma continue to experience discrimination, and are not sufficiently aware of their rights guaranteed by law. (p. 12)

Even though it is difficult to know the precise number of Roma living in each European country, the anthropologist Piasere (2004) suggests that we can speak of three different areas of Europe from the point of view of the presence of the Roma population. Countries with high percentages of Roma can be included in a first area, with proportions estimated between 11 and 3,8% from the total population of these countries. This group includes Romania, Bulgaria, Hungary, Slovakia, Serbia and Macedonia, but also Greece and Slovenia, mostly for their geographical position in the same Eastern European area, even if the percentages of Roma are lower: 1,5% and, respectively 0,4%. The second area includes, according to Piasere (2004), some countries in Western Europe, with local historical groups, such as Spain, France, Portugal and Ireland, where the percentages of Roma are between 1,6 and 0,6. The third area, also including Western European countries, counts about 10% of the overall European Roma population, and includes countries such as UK, Germany and Italy, with lower percentages of Roma and more recent groups. Italy, for example counts around 0,1 - 0,15% Roma from the general population.

In the current report we will refer to the partner countries in Finally project: Bulgaria, Slovakia and Serbia being among the countries with the highest percentage of Roma, Greece and Slovenia being situated at an average level as compared to other European countries, while Italy being one of the countries that counts some of the lowest percentages of Roma in Europe – more typical of the Western European situation. One also has to consider, alongside national population statistics, the migration flows of Roma from one European country to another, following the channels opened from the East to the West, especially after the fall of the state-socialist regimes, which changed

the traditional composition and number of local Roma populations in the East and West. Italy and Greece have also been in recent years destination countries for migration flows.

Although the numbers might vary, there are many common characteristics of the situation of the Roma populations in these states, mostly referring to the precarious life conditions of these groups, social exclusion and structural discrimination. We will start describing these, especially for partner countries and including issues relevant for families' financial management, while further on we will go into detail on the topic of adult education.

The present report is a synthesis of the research carried out by the local partners in the Finally project. They are based on the national reports which deepen the description of each research context. Unfortunately, research with Roma groups is scarce and statistics are often unreliable. This is mostly for underrepresentation of the Roma in national statistics samples due to the fact that declaring oneself as Roma is discrediting, because of the existing stigma. Thus, in many countries, data regarding specific aspects of the life of these groups is not available. As the reader will see, the data that the partners in this project managed to gather is not always complete and comparing between countries can sometimes prove difficult. Nonetheless, we tried to do it where data was available, while when it wasn't we tried to deepen the description of singular contexts.

1.1 Research design and methodology

Finally project need assessment has been carried out between March and September 2013 in six European countries: Bulgaria, Greece, Italy, Serbia, Slovakia and Slovenia. The general objective of the research was identifying the financial literacy needs of Roma groups and the priorities, strategies and contents for financial literacy training course foreseen by the project. In order to achieve the main objectives, project partners have agreed to focus on specific topics related to the financial situation of the Roma population within each country:

1. the socio-economical characteristics of the target Roma groups and their educational background, which meant reconstructing Roma adults' financial management, consumption, credit and debit circuits, savings and investments;
2. identifying the opportunities and gaps in current financial management strategies and in developing better strategies with Roma adults;
3. understanding the representations that Roma adults hold regarding financial management, consumption, economic success;

4. identifying existing educational programs for Roma adults, in general and on the specific topic of financial literacy;
5. identifying good practices for Roma adults training; understanding the experience and the capacity of the local organizations in supporting financial literacy education of Roma adults;
6. describing the legal framework of each local context for developing educational interventions with Roma adults.

From the abovementioned specific objectives some research questions arise:

- What is the situation of the target groups in terms of: income levels and sources, housing, employment and occupation, family composition, education?
- How do Roma adults handle their income and expenses? What are the credit sources and dynamics? What are the saving strategies? What are the consumption priorities and patterns and the short and long term investments of Roma adults? What kind of markets and economies are present in the social contexts (e.g. matrimonies, migrations, reciprocity/exchange, gambling, etc.)?
- How do Roma adults see money and economic success, in which terms they envisage it and what is successful and unsuccessful financial management for them?
- What are the existing educational programs for Roma adults who is implementing them, and how are they being carried out?
- What are the educational programs for Roma adults that registered significant success and what strategies were there employed?
- What are the local organizations (public and private) that are involved and/or responsible of implementing educational programs for Roma adults? What are their resources and capacity?
- What is the legal situation of local Roma groups and what are the local and national provisions aimed at improving their situation, with specific attention to income and financial management?
- Different methodological strategies have been taken in order to reach the research objectives. In the table below the design implemented in each research context is presented.

Table 1. Research design

Research phase	Objectives covered	Method	Instruments
Desk	1,5,8	Analysis of data from secondary sources (e.g. statistics, legislation, existing research)	Guidelines for drafting desk analysis
Field	1, 2,3,4	Semi-structured interviews with Roma adults	Guidelines for interviews and expenses estimation instrument
Professionals	3,5,6,7	Focus groups with professionals working with Roma	Guidelines for focus groups

In the following section the main results emerged from the desk analysis and fieldwork with Roma adults and with professional are presented. As showed in the above table the field research was implemented using different methodologies: semi-structured interviews were conducted with Roma population in order to collect their point of view regarding their financial and economical situation while focus groups with professional were organized to understand the educational and social frame of the research contexts. Within each country the project partners have followed these methodologies, and shared the guidelines both for the interviews and the focus groups (see Appendix 1 & 2).

1.2 Research contexts: differences and similarities

The group of persons who have participated in the field research phase was formed according to some criteria and variables the project's partners agreed upon. In each country a maximum of 20 individual interviews, corresponding to 20 households (30% adult women, 30% adult men, both over 25 years old, who will talk about money management in their families and 10 young adults aged 18 to 25), has been carried out. For the research with the Roma population, only one research context has been taken into consideration, which will be the one chosen to conduct the pilot training on financial literacy.

The transnational research has been carried out in six countries within which a specific research context has been selected according to the characteristics of Roma population in the country and partners' previous contacts with the targets groups, which could facilitate the access to the field.

Country	Name of the research context	Characteristic of the research context
<i>Bulgaria</i>	Fakulteta neighborhood – Sofia municipality	It is the biggest Roma neighborhood in Sofia, and the second biggest in Bulgaria. Unofficially between 35.000 and 45.000 people live in the neighborhood
<i>Greece</i>	Agia Varvara neighborhood – Athens municipality	Situated 10km from the city centre it host approximately 35000 people and has a substantial and fully integrated population of Roma origin.
	Settlement of Chalandri – Chalandri municipality	Approximately 70 families (of typically large size with several children and many grandchildren) and more than 500 Roma live in it, most of them born and raised in the settlement.
<i>Italy</i>	Camps of Borgo Panigale, Savena and Navile – Bologna municipality	According to the most recent 63 families with 70 minors live in the three “camps” instituted on city’s territory by the Municipality: Camps of Borgo Panigale, Savena and Navile. They are Sinti (Italian citizenship) families.
	Temporary housing project – Bologna municipality	The Roma population present in this housing project run by third sector cooperatives is mainly composed of Romanian migrants and refugees from ex-Yugoslavia.
	Piacenza	The Sinti population in Piacenza of about 100 persons, hosted by the municipality in one area outside of the city and assisted by city social services and by ARCO cooperative.
<i>Serbia</i>	Settlement of Beograd Ma(ha)la – Crveni Krst municipalit� (Niš area)	It is situated near to the city center of Niš. Roma population is estimated between 2.600 and 4.500
	Settlement of Crvena Zvezda (or Stočni Trg) – Palilula municipalit� (Niš area)	It is located in the periphery of the city of Niš with the Municipality of Palilula. According with the official data (Census, 2011) the Roma population is around 2.745 (under estimation)
<i>Slovakia</i>	Kapusany and Krížová Ves villages in Eastern Slovakia	Two villages in Eastern Slovakia: Kapusany and Krížová Ves. Kapusany counts 2024 inhabitants, of which around 100 are Roma. Krížová Ves, counts 1300 Roma out of 1996 inhabitants. Both Roma settlements are segregated from the rest of the villages.
<i>Slovenia</i>	Settlement of Brezje – Novo Mesto	Largest out of the eight Roma settlements in the Municipality of Novo Mesto and counts 313 Roma, out of the 895 (212 families) in the entire city.
	Settlement in Šentjernej municipality	It is a typical example of the rural environment and counts 140 Roma inhabitants

Within the mentioned contexts each partner carried out the study following the shared research design.

In Bulgaria 20 interviews with Roma with Bulgarian citizenship were carried out in Fakulteta neighborhood (in the city of Sofia) where the researchers conducted the two focus groups as well: the first with seven professionals (two trainers in financial literacy, a financial consultant, a Roma

health mediator, a General Practitioner, a Roma outreach worker, a merchant) and the second with the participation of six professionals who provide services to the Roma community (two trainers in financial literacy, two social workers, a Roma community mediator, a chair of a local NGO).

In Greece 20 interviews were conducted with Roma people: 15 interviews were held in Agia Varvara neighborhood (in the city of Athens) while 5 were carried out in Chalandri. In addition a focus group, with ten participants representing the country's Roma Community, educators and trainers who specialize in Roma education and organizations involved in promoting Roma integration, was organized.

In Italy, 15 interviews were conducted in the Municipality of Bologna and Piacenza, in different contexts: 8 interviews with Sinti people (with Italian citizenship) were mostly conducted in the "camps" of the city and its outskirts (Casalecchio di Reno, Borgo Panigale, Navile and Savena in Bologna and in Piacenza), while interviews with foreign Roma people (Serbian, Kosovan, and Romanian) were carried out in the headquarters of two organizations (ASP and La piccola carovana) that carry out housing and integration projects in which these people are involved. Two focus groups with experts were organized: the first in Bologna, with four social workers who are involved in different projects concerning Roma integration; the second was conducted in Piacenza, a medium-size city in Emilia Romagna region that differs from the Bolognese context, with 8 professionals and Roma NGO representatives.

In Serbia, 20 interviews with Serbian Roma were held in the Settlement of Beograd Ma(ha)la and Crvena Zvezda. The two focus groups were organized with representatives of banking sector, with Roma NGO activists and other professionals.

In Slovakia, 20 interviews were carried out with Roma respondents from two villages in Eastern Slovakia: Kapusany and Krížová Ves. At the last population census the village Kapusany counted 2024 inhabitants, of which around 100 were Roma. The Roma settlement is separated and the distance from the majority is about 100 meters. As for the village Krížová Ves, the population is of about 1996 persons, with 1300 Roma inhabitants. The Roma settlement is also separated, with residents living in three types of homes: panel flats, houses and huts. Two focus groups were carried out with 18 professionals with a wide experience with Roma issues (representatives of governmental and non-governmental organizations dealing with the integration of the Roma community, scientists, representatives from the Ministries and public health experts).

In Slovenia, 20 Roma people were interviewed: 13 in two of the largest local Roma communities (Brezje in Novo Mesto and a settlement in Šentjernej) while the remaining 7 were carried out in other Roma settlements (Šmihel, Ruperč vrh, Otočec). The first focus group counted thirteen participants, most of them Roma, who are assistants in primary schools, working with Roma children and their parents, in the South-East region of Slovenia. In the second focus group nine people participated, all involved in projects with Roma people (two social workers, a representative of Roma NGO, a Roma journalist, a Roma counselor in Municipal Council, two professionals in the field of adult education, a sociologist, a Chief Assistant of Police station Novo Mesto who is involved in non-formal education of young Roma adults).

In the text of the transnational and national reports, interviewees' identity was kept anonymous. 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.

The shared criteria for the selection of participants aimed at having various situations and took into account the following characteristics:

- Age and gender;
- Breadwinner status;
- Type of occupation (formal, informal, welfare, subordinate or autonomous);
- Previous contact with the formal or informal banking or credit market;
- People in their charge (number of family members in charge of the interviewee, age of family members, disability or health conditions, etc);
- Migrant status (especially for Greece and Italy as destination countries, for the others as source countries for migrants).

In qualitative research the "sample" does not have to be statistically significant, but it has to be reasoned and precise, so that it can have a conceptual representativity. For research purposes both typical situations and atypical situations (exceptions, marginal cases, success stories etc.) were taken into account. This leads to limited possibility to generalize the results to the entire Roma population, but it allows for an in-depth understanding of the situation of specific groups and for comparison between local contexts on qualitative dimensions.

Not only the individual or group characteristics change from one situation to another, but between countries variables such as the national legal framework or the economical situation affects the socio-economical characteristics of the target groups. Nevertheless, it is possible to identify some similarities which seem to be relevant to understand Roma population's status in Europe while differences are interpreted from the point of view of relevant local characteristics.

2. Desk research results

2.1 The socio-economical characteristics of Roma groups in partner countries

Housing situation

It clearly emerges from all country reports that segregation and substandard housing can be considered typical of Roma living areas, as confirmed by various other surveys (European Union Agency for Fundamental Rights - FRA, 2009). Although there are Roma living in ethnically mixed environments, as was underlined in a region in Slovenia (Prekmurje region) and in some cases, in Italy, in social housing, still in the majority of contexts neighbourhoods (or “settlements”) are being exclusively inhabited by Roma. As the 2009 Fundamental Rights Agency report on housing underlines, sometimes segregation is a result of deliberate government policy, as some projects targeting the Roma maintain or further the isolation of these communities. On other reason is facing discrimination when trying to access different types of housing. Housing segregation can lead to discrimination from the labour market, to the creation of segregated schools and to poor health for the inadequate conditions, to name just some of the consequences. It also means that Roma are facing specific costs related to housing that often are not the same as those of people living in other types of neighbourhoods.

Another issue regards the legal status of many settlements is that, being considered abusive, they can be targets of frequent evictions, leading to extreme housing insecurity. Non ownership of the inhabited land is a major problem for Roma in Slovakia (FRA, 2009); 70% of the houses of urban Roma seem to be illegally built in Bulgaria (National statistics institute of Bulgaria - NSI, 2011), in Greece 63,000 Roma live in unregulated encampments (FRA, 2009); in Serbia 34.6% of the Roma settlements were built illegally and 35.4% are illegal settlements spread around the planned core

of the “legal” ones (Jakšić & Bašić, 2002), a similar situation is also encountered in Slovenia, according to Varga and Friškič (2013). The situation in such irregular encampments is extremely harsh, and seriously affects people’s health, as well as the possibility to exit social exclusion. As a Greek Ombudsman case (No.16048/2007) reports: *“Roma live in tragic conditions right next to rodents, and at the mercy of extreme weather conditions and phenomena, affected by epidemic diseases, mainly caused by the trash they are paid to collect and remove from all areas of Attica”* (FRA, 2009, p. 73).

Moreover, Roma houses are smaller than the ones in the overall population and are often substandard. Although some Roma live in apartments in all countries, many others live in other types of houses. In Bulgaria, ethnic Bulgarians have an average of housing space of 23.2 square meters per person, while the Roma have only 10.6 (NSI, 2011); in Serbia, 16% of the surveyed families live in the premises up to 25 square meters and 20% of the families live in areas between 26-40 square meters (considering an average of 5 members per family) (Jakšić & Bašić, 2002). The most extreme housing solutions involve shacks or tents present in all countries; in other cases basic self-built houses; in some cases (such as in regular camps in Italy or in Slovenian settlements) campers and caravans, as temporary living spaces are the only form of houses allowed for.

Neighborhoods are generally overpopulated, frequently outside the outskirts of the cities, and lacking adequate sewage systems. For example, in Slovakia, a 2004 study shows that only 19% of Roma settlements had sewage, 41% access to gas supply, and 63% access to water supply, although 91% had access to mains power supply (Jurásková, Kriglerová & Rybová, 2004, cit. in FRA, 2009), while in Serbia, the most numerous settlements are unhygienic slums (43.5%), while the settlements that are connected to the utility infrastructure are 11% (Jakšić & Bašić, 2002). In some of these countries, governmental efforts have been directed towards fixing the basic infrastructure of Roma settlements, as for example in Slovenia and, only in some regions, in Italy.

Housing insecurity has major implications for the domestic economy: families might have to face many unplanned expenses (for example in case of eviction), that paying for the utilities (gas, electricity, water) might be subject to different strategies when living in substandard conditions or that reaching housing security might be one of the major goals of investment for many families. These issues were approached in depth in the needs assessment and will be detailed in the results sections.

Employment

According to the 2012 report of the survey conducted by the Fundamental Rights Agency & UNDP, the percentage Roma in paid employment is 35% in Bulgaria, 29% in Slovakia, 25% in Greece and only 11% in Italy. This data excludes self-employment, but still, they are significantly lower than for the non-Roma population in the same countries. In Serbia, only 51% out of 74.9% of Roma population able to work is employed (Bodewig & Sethi, 2005). The Slovenian authorities and other sources estimate that only 2 to 10 percent of all Roma in Slovenia are employed (Urad Republike Slovenije za narodne manjšine, 2006). Nonetheless, in 2010, according to unofficial data of Employment Service of Slovenia, 955 Roma were included in Active Employment Policy Programs, significantly more than before the economic and financial crisis (in 2007 there were 830 Roma in Active Employment Policy Programs). This number represents about 10% of the Slovenian Roma population, a higher percentage than for the rest of the population (Korpič Horvat, 2010).

Low levels of employment are also correlated to vast involvement in informal work that can be considered illegal as it generates undocumented incomes or lacks the legal permissions to be carried out. Informal occupations that were reported in partner countries were: paid work performed informally for friends or family, selling goods at the market or door to door, collecting garbage or recyclable materials, begging. These activities represent alternative solutions to unemployment, but they are correlated with unstable incomes and low profits. For example, in Italy, if we include people who work in irregular employment and/or are self-employed, the 11% of employed Roma and Sinti rises up to 34.5% (Fondazione Casa della carità "Angelo Abriani", 2012).

As the share of unemployed women is much larger than that of men, many women carry out care and household management work, which relegates them to traditional roles, hindering their participation in public life. In Serbia, existing research indicates that the number of unemployed Roma women is four times larger than that of Roma men (UNDP Srbija, 2006) while the data from the unemployment office in Slovenia indicates that half of the registered unemployed are women (Korpič Horvat, 2010).

One other central aspect is that of dependency on social support, which has been indicated in all partner countries and will also be tackled and detailed with the present research.

Thus, the incomes of Roma families are generally lower than for the rest of the population, with numerous families living under the poverty threshold. According to the The European Union

Agency for Fundamental Rights and UNDP report (2012), in Bulgaria and Slovakia more than 80% of the households suffer from severe material deprivation¹. In Italy, if considered the lowest threshold estimated by the national statistics institute for 3 member families of 843 €, absolute poverty reaches 82,1% in the entire country. As for the risk of poverty, FRA & UNDP (2012) data show that the percentage of Roma persons living in households facing this situation is: 88% in Bulgaria, 91% in Slovakia, 89% in Greece and 98% in Italy, as compared to non-Roma in the same countries, for which it stays around 50% in the first three countries and around 40 for Italy.

Considering the low and unstable incomes, as well as the poverty risk, money management is a very sensitive topic that requires even more skills for Roma than for non-Roma families: when families cannot afford some basic goods, prioritization and planning are essential in order to survive. Also it is much more difficult to estimate the amount and frequency of incomes, so it is interesting to explore in greater detail, in the results section, how families actually employ provisionary skills in order to reach the end of each month with fluctuating amounts of money.

Health

Health status has an impact on the family economy as well as on its management, both as a line of expenses, and as an indirect factor affecting incomes and the general wellbeing of family members. Regarding health as an expense, it is interesting to note the issue of medical insurance: in some countries certain groups of the Roma population do not benefit from national health insurance and are thus hindered to address medical services when experiencing health problems. According to FRA & UNDP (2012) medical insurance is a problem for many Roma in Bulgaria (only 45% of the Roma possess it) and Greece (only 60%), but also in Italy (around 80%) and, less, in Slovakia (around 90% do possess it). According to Varga and Friškič (2013), in Slovenia, since 2009, it is provided that medical services for the most socially disadvantaged individuals and their families who are qualified for social assistance are paid from the state budget, therefore Roma in Slovenia are officially entitled to basic and supplementary insurance.

Health problems involve large and constant expenses for the domestic economy. We can point out the presence and diffusion of various drug addictions, especially tobacco, which has a very early onset for Roma youth, and alcohol, but also of other so-called recreational drugs for young people

¹ Meaning that they cannot afford at least one of the following: to pay rent or utility bills; to keep their home adequately warm; to face unexpected expenses; to eat meat, fish or a protein equivalent every second day; to have a week's holiday away from home; a car; a washing machine; a colour TV; a telephone.

(SRAP network, 2012). Fundación Secretariado Gitano's research on the health of the Roma pointed out that there are high percentages of households where at least one member has an alcohol and/or drug problem, especially in Bulgaria, Greece and Czech Republic, with an average of 11.4 % of the households in all investigated contexts (Fundacion Secretariado Gitano, 2009).

As for health as a factor contributing to unemployment, we can look at the percentage of Roma whose health problems limit their daily activities, and consequently their work: according to FRA & UNDP (2012) in the age group 35 to 54 there are 17% persons with such problems in Bulgaria and Greece, 22% in Slovakia, and almost 30% in Italy. In a survey of households in Serbia, it was found that 17.4% of Roma aged 25 to 44 reported a chronic disease, comparing to the average in the total population of Serbia, which is 6.8% (Bodewig & Sethi, 2005). In Slovenia, a third of the Roma are overweight, have high cholesterol, diseases and injuries of the spine, increased blood pressure and one-fifth have lung diseases (bronchitis, asthma) (Varga and Friškič, 2013).

2.2 Education of Roma adults: approaches and best practice examples

The educational opportunities for the Roma, although not restricted on paper, seem to be less than for the general population in the six countries of the Finally project. According to the report "Roma and Travellers in Public Education" of the European Monitoring Centre on Racism and Xenophobia (EUMC, 2006), there are at least three main factors that need to be explored in order to understand inequalities and discrimination of the Roma in the educational system. The report states that:

Access to education and the educational attainment of Roma and Travellers is affected by direct and systemic discrimination and exclusion in education and influenced by their overall conditions of life, which are invariably characterised by high unemployment, substandard housing and poor access to health services creating a vicious circle of poverty, exclusion and marginalisation that affects their ability to participate in and benefit from education. (EUMC, 2006: 61)

The factors identified are related:

- to pupils, parents and the community that may concerns language and cultural differences; participation in pre-school programmes; socialisation, learning patterns and fear of assimilation; parental background and aspirations, nomadic community life (rarely occurred in the case studies presented);

- to teachers and the peer group where discrimination may be connected with an inadequate teacher training and support; harassment by peers and teachers (with racist episodes such as racial slurs, bullying and scapegoating); the absence of Roma teachers in European schools; teacher expectations plays an important role, not only because low expectation *“indirectly devalue pupils have adverse effects on their school performance and attendance rates”* (EUMC, 2006: 65), but also because it can produce the channelling of the career opportunities for second generations of Roma towards low-end jobs, limiting options for their higher education. A selective and biased approach to career counselling, whether applied to vocational training or to educational/academic planning, generally affects the training prospects of second generation immigrants, narrowing down their options to a few set choices, usually along training tracks that lead to working class jobs. These youth are generally prompted to choose technical schools, where they can learn a worker’s trade (mechanic, electrician, hairdresser, etc.), and are rarely offered the same array of higher education opportunities that are usually explained to native kids, no matter how great their school achievements and how impressive their skills are. Immigrant children appear to be “channelled” towards specific work and study careers, by teachers or counsellors that believe that those careers are more likely to offer these kids a fair chance to get a job. Often these teachers and counsellors mean well, as they worry about the kid's families being able to keep a son or daughter in school for longer periods of time, or they are aware of the fact that quality higher education does not necessarily guarantee better work opportunities for socially and economically disadvantaged youth.
- to institutional discrimination that may concern difficulties in the enrolment and attendance (bureaucratic requests such as residential status); segregation in specific schools or classes; assignment to special education needs; placement in lower than age-appropriate grades; lack of intercultural school curricula and resources.

Literacy and educational background present alarming features for most of the Roma in European countries, and in all partner countries in the Finally project. Thus, in Italy, 81% of the respondents in a national survey of Roma were literate; educational level remains low as compared to the general population, but it slowly increases for young people: 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 (Fondazione Casa della carità “Angelo Abriani”, 2012). In Bulgaria, the results from

the National Census (NSI, 2011) show that in 2011, 21.8% of the Roma hadn't completed primary school and were illiterate, while in Serbia, according to the 2002 census, 61% of the Roma had not completed primary school (UNDP Srbija, 2005). In Slovenia, 98.2% of unemployed Roma in South-Eastern region of Slovenia and 90% of unemployed Roma in Prekmurje (these are two regions in Slovenia which are settled with Roma and are very different to each other) have not finished a primary-school education, therefore they are practically illiterate (Vlada Republike Slovenije, 2010). The number of children graduating primary school is rising, but the percentage remains very low. The majority, especially girls, leave school as soon as they complete the eight years compulsory primary school.

Traditional gender norms and early families' formation leads to more frequent school drop-out for girls, thus illiteracy is four times more frequent among women than men in Bulgaria, almost twice as frequent in Italy. These are all aspects to be taken into consideration when designing training courses, as they have an impact both on the necessary skills to be addressed, both on the strategies and tools employed in training.

2.3 Legal framework for implementing educational programs for Roma adults

In Slovenia, the 65th article of the constitution includes the legislator's authorization to ensure special rights to the Roma community; thus the Roma Community Act issued in 2007 deals with different aspects regarding the life of this minority, encouraging the political participation of Roma in municipal bodies and establishing a National Roma Council, supported by other bodies. In November 2009 the National Action Program for Roma is issued for the period between 2010 and 2015, which also includes continuous education of youth and adults among its goals. Primary school programs for adults are being carried out free of charge, as a constitutional right. Roma are included in the program since 1998, and since 2000 their involvement is required to Roma adults who receive social support by the Center for Social Work Novo Mesto and the Employment Service of Slovenia.

In Greece, the policies of the Hellenic Ministry of Education, Lifelong Learning and Religious Affairs, harmonized with European guidelines, are aimed at the inclusion and participation of all cultural groups. The Ministry of Education, Lifelong Learning and Religious Affairs adopts and implements an intercultural approach for all 'diverse cultural groups' which is expected to provide their members an opportunity to actively participate in the social process while maintaining their own cultural identity within a broader framework of commonly accepted values, practices and processes encouraging continuous and dynamic

interaction. In this framework, in the decade 2001-2010 The Secretariat General for Adult Education (SGAE), which became the Secretariat General for Lifelong Learning in 2008, implemented several programs for Roma, co-financed through the National Strategic Reference Framework and utilizing the infrastructure, resources and know-how of existing Centres for Adult Education, Second Chance Schools and Schools for Parents.

In Slovakia, the legal protection of the Roma minority, together with the protection of other national minorities in the light of international legal obligations resulting from a range of international conventions, with an emphasis on the ethnic element is implemented in the legislation of the Slovak Republic. This fact was confirmed by the Act No. 184/1999 of the Laws on the use of minority languages and reflected also in the Principles of the Government of the Slovak Republic No. 593/2009 of the Laws, of the Act of the National Council of the Slovak Republic No. 270/1995 of the Laws on the state language of the Slovak Republic as amended by later regulations. In ratifying of the European Charter it was formally and internationally declared legal fact that the Roma population has the status of a national minority, and that the language of this minority is the Roma language.

Adult education in the Slovak Republic is not directly governed by specific legislation. It takes place in formal subsystem of education (primary schools, secondary schools and universities) and non-formal subsystem of education (additional training, corporate training, interest and other civic education). Strategic objectives of lifelong learning include priorities that are directly related to non-formal education, priorities that directly affect adult education in non-formal education subsystem. These strategic objectives and priorities have been adopted and approved in national lifelong learning and lifelong guidance strategy (Dudáková & Kulich, 2008).

In Bulgaria, the National Roma Integration Strategy was elaborated for the 2012-2020 period, in line with the national Action Plan for the Decade of Roma Inclusion (2005-2015). It is an expression of interest that involves different governmental bodies and that will be implemented in the following years. Particular attention is given to education in the Framework Programme for Equal Integration of Roma in Bulgarian Society, adopted in 1999, that addresses as key issues: the segregation of Roma schools, the unjustified placement of Roma children in schools for children with special needs, the lack of education in mother tongue. It is basically directed to issues perceived as particularly urgent and that affect children's education in existing institutions; thus no special attention has been dedicated, at the policy level, to Roma adults' education.

In Serbia, in 2009, the Strategy for improving the position of Roma was issued, flanked by nine additional action plans regarding various aspects of the minority's life. Of particular relevance to our topic is the Strategy for developing adult education in Serbia, although it does not specifically refer to the Roma. The country has also issued a National strategy for the development of professional education and for improving the education of the Roma. In particular, the city of Niš has also elaborated a local strategy for improving the education of Roma, referring also to adults, especially for improving literacy skills.

In Italy, Roma groups are not recognized as a national minority, while the only comprehensive policy at a national level was, until recently, the circular 207/1986, where the Italian Ministry of Public Education reasserted the responsibility of public schools to favor in all ways the completion of compulsory school by Roma and Sinti. The status of the Roma communities was generally regulated at a regional and municipality level and it referred mostly to housing (institution of the "nomad camps") and to public security measures. Only in 2012 the National Action Plan for the Roma, Sinti and Caminanti was issued, the first document based on a human rights approach. Adult education is included as one of the objectives, as is also the case with the Local Action Plan of the city of Bologna, where adult education is seen more in terms of vocational training and career orientation.

The adult education of Roma represents an original field of action, especially when it comes to financial literacy. Nonetheless, some initiatives were identified and evaluated in partner countries, as we will further detail, and can be considered examples of good practices to draw from in the elaboration of a training course.

2.4 Roma adult education programs

While most programs on Roma education addressed the topic of minors' school attendance and results, connected to the quality of intercultural education and to the introduction of specific Roma culture topics in public schools, not so many have dealt with adult Roma. This might be due, in some countries, to a poor level of development of the adult education in general (e.g. in Italy) or to the perception that children's attendance in public schools is a priority for social inclusion.

In Slovenia several adult educational centers and other institutions (Centres for Social Work, Employment Services, NGO's, Red Cross, Local Health Centres, municipalities, elementary schools, Roma Associations) have developed non-formal programs for Roma adults, dealing with various

topics, such as: improving the quality of life, social inclusion, health, household management, interpersonal communication, conflict resolution, awareness raising regarding education, supporting employment and promoting cultural events. The programs are run with an approach based on experiences, practical learning, usually in the Roma settlements. These are average and long-term programs adapted to the needs of Roma. There are no programs dedicated to the financial literacy of Roma.

In Greece, the Popular Education Secretariat performed already in 1984 a study regarding the educational needs of the Roma population and consequently elaborated short, medium and long-term programs adapted to the needs of the Roma. The main objective of these programs was social inclusion, and they initially addressed the topic of adult Roma literacy, extending it to social and cultural activities and to the development of educational materials. By mid nineties, the programs also included vocational training. The innovative, positive practice that can be pointed out regarding these programs is combining literacy training with social activities (health education, counseling, legal support) directly involving various institutions such as hospitals and local health centres, local administration, the employment agency, and the national organization for welfare. This type of approach disseminated the knowledge and facilitated the access to existing institutional resources.

After 2001 adult education for the Roma in Greece took a new turn, offering language classes and enrolling Roma in Second Chance schools. One other line of action was that of teaching and counseling on parenthood, also with the support of Roma mediators, which can also be considered a positive practice.

In Bulgaria, two adult education programs carried out by the foundation "Roma", under the National Strategy for Lifelong Learning, in Plodviv, where the largest Roma community in Bulgaria lives. The first one is called "Second chance" and it involved a coalition of civil society organizations, offering secondary education, literacy, professional training and social integration courses to Roma people. Among the latter, communication and social skills represent positive premises for wide course curricula, addressing not just domain-specific competences, but more general abilities that can prove helpful in a variety of fields. The project included building a modern facility for adult education and was extended to other cities. The second project was instead addressed to young people in secondary schools, offering them support for the completion of the studies.

Another adult education experience in Bulgaria regards more specifically financial literacy education, and was developed in the context of a microcredit program carried out by Habitat for Humanity. One of its strong points, we believe, is being designed for low-income families and families at risk, thus not only for the Roma. This is a positive practice as it can contribute to create even less segregated contexts and activities where Roma can share their experience and create contacts with people with whom they share social condition, but not necessarily ethnicity. The courses include a module on planning, aiming to develop practical skills with interactive teaching methods. As a positive practice we can highlight the fact that the course carried out an evaluation of the levels of the targeted skills before and after participating in the program, thus producing an evidence-based intervention model.

In Serbia, adult education programs for Roma have targeted basic functional education and vocational training, involving both governmental and non governmental bodies. Moreover, some initiatives for adults' entrepreneurship training are being developed, but they are not targeted to the Roma. Most of the educational programs in Serbia tackle the problems in children's education, while little attention is given to adults' continuous learning.

In Italy, there aren't many examples of adult education programs with the Roma. Most of these entail vocational training and apprenticeship and are targeted to employment, more than to learning transversal skills, not directly applicable in specific jobs. One good practice example is a program focused on Roma women's empowerment and entrepreneurship, but it was a small scale experiment involving eight women in the municipality of Piacenza. Most interventions are focused on young adults aiming to ensure better insertion into the labor market (schools for the minimum compulsory diploma, professional training, etc.). Financial literacy education is a new topic for Italy, too.

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

Departing from these premises, our field research aimed to address the needs regarding financial literacy by exploring the perspective that Roma themselves and the professionals who closely work with them have on the issue. The following paragraphs will present the research methodology and results on a transnational level.

3. Field research results

In this section the main results of the transnational qualitative research will be presented. The findings are organized following the conceptual framework that Finally project's partners have shared and used in the conduction of each national research with Roma and Sinti people. In the first paragraph the analysis of the income sources for the Roma and Sinti are presented highlighting the main barriers encountered by Roma and Sinti in the local job market. In the second section, the main consumption patterns of Roma and Sinti 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

To analyze the financial literacy of the Roma and Sinti population in the project's countries the first important category explored concerns the income sources. The hypothesis is that financial literacy is strictly connected with the availability of money to manage. At the same time, the analysis of the income sources allowed to examine several dimensions of the work and financial condition of the interviewees.

The first dimension investigated is the way in which the interviewees and their families get the money they need for living. The interest on the main sources of income regards particularly their frequency, certainty and the factors influencing the stability of incomes, the problems related to them and the tendency of increase/decrease of the incomes in the future. The transnational research pointed out two typologies of income sources that differed one to the other for stability and regularity, two factors that affect deeply the way in which people deal with financial management. The first involves regular sources that can be connected to a wage (or salary) derived from self-employment or dependent employment, or from benefit received from national social care system and welfare state in general. This type of income source, although not always

sufficient to cover the basic needs of a family, it is given on a regular basis (usually monthly) and, in a certain way, it guarantees the possibility to plan expenditures and savings. Roma and Sinti population 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 interviewees, especially in this time of economic crisis. For example, in the Slovenian case study the main source of incomes for most of the interviewees are social transfers, monetary and social assistance, or child allowance, which is exercised through the Centre for Social Work.

The second typology, instead, concerns sources of income that can represent the only resource of the family or can integrate the main one. These sources can oscillate widely depending on different factors such as the willingness of the person to accept casual or temporary work offers (health conditions, other job opportunities), the availability and the marketability of the materials (such as scrap metals, copper, etc.), and the season and the related jobs opportunities (e.g. flowers and fruits harvest).

We all go to collect bottles (PET) – me, wife, children... Children are young and sometimes ashamed for having to do that – school mates see them and make fun of them – but they have to help and bring some money to the house. I do not know exactly the amount of bottles we usually collect, it is not much, but we collect and sell enough to buy oil and some groceries, to be able to eat something. (SRBI4M39)

As the quotation above shows, often all family members are involved in earning. The more numerous the family is the broader the income sources are. The communal form of living represents a way of collecting more and, at the same time, saving (same rent, same bills, etc.), although the expenditures also rise. In the different research contexts emerges that the money that goes into the household budget are the result of an elevated sense of interdependence between the individuals and their families, and between generations.

Economic crisis is a structural phenomena that affect Roma and Sinti's living and working conditions within different research contexts, especially in Serbia, Greece and Italy. For example the Italian case study reveals that some of the Roma migrants met during the research lost their jobs in recent years, while the Italian Sinti often work in family-ran businesses in the informal market. The former were fired in consequence of the economic collapse of several factories in the

Bologna area, the latter feel the effects of the crisis while collecting metals, as once the scrap materials were for free now people charge for it.

In conclusion, it is possible to highlight several similarities within the national contexts explored through the research concerning income sources. The research pointed out 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.

Additionally, research shows that Roma and Sinti's working conditions are very precarious and this situation affects the strategies employed in financial management. This is especially true for the interviewees who earn money day by day, where it is very difficult to plan their expenditures, to save money and to make investments. Thus, the training course we will design will have to answer this difficult question: can one save money without having a job?

3.2 Consumption

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 management, because they allow a better understanding of the ordinary and extraordinary expenses within Roma and Sinti families. The Finaly 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 (See annex).

In the transnational analysis of the consumption patterns emerges that the priorities can vary widely from a situation to another: the composition of the household, the presence of children or elderly people, disability or health conditions of the members are important variables in the definition of the most important items of consumption within the family unit. For example, health expenditures (for the visits or medicines) can be fundamental in certain families but not in other, as school related costs are relevant only for families with children.

The decision making process might reflect the gender relations within each family. There is no one common model of deciding what are the overriding items of consumption at a specific moment in time. As already highlighted, the division of labour in Roma and Sinti families is gender oriented at it affect the financial management of the families. Generally, men know better than women the

amount of the income sources within the month, while 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 family economical condition.

Through the budget estimate tools used for in the research different categories of expenditure have been analyzed. Some types of expenditures are more important than others for the Roma and Sinti families. It was not always possible to define the precise amount of money the families spend for each category each month, due to the fact that, as highlighted in the previous paragraph, not everybody can count on a stable and regular earning. In this sense the consumption patterns are not separated from the general working situation of a family.

Food represents the most important voice of expenditure for most of the families interviewed. It is considered fundamental not only for its role in the family sustenance, but also because it heavily weights on the family budget. This is connected with the number of the members within the families. Roma and Sinti families have different shopping practices: some of them go for a big shopping once a month in big malls and for everyday necessities they go in the little supermarkets near home. 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. On the other hand, shopping daily can be attributed to the lack of the refrigerators or chest to store the food.

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

An interesting example comes from Bulgaria where the segregated neighbourhood in which Roma people live allows and produces relations of trust between the inhabitants. In this context a common strategy seems to be buy groceries on credit at the local mini-markets.

In retail outlets (shops, markets, restaurants etc.) people work with people who know each other, so that they can be trusted, that they will return the money they borrow. I.e., people collect items on credit only to customers who can guarantee that they will

be returned at the end of the month. Thus they operate smoothly. Money is not given to random people. Fakulteta neighborhood district is a relatively closed community where everybody knows everybody (BG-FG-1).

The shopping list is considered by some families as a good strategy to manage the little amount of money they have: the list allow buying exactly what the family really need without being beguiled by the supermarket offers.

The second most important item of expenditure for the Roma families in the six research context of Finally project is the housing, especially for what concern the rent and the bills. Each national context represents specific situation. As already pointed out the housing conditions can vary from a country to another: Roma and Sinti people may live in regular campsites, in segregated neighbourhoods, private houses, housing projects or rented apartments. These housing conditions affect in different ways the portion of rent costs the Roma and Sinti family need to pay. One emblematic, if not dramatic, example is the Italian case in which most of the interviewees have debts with the Municipality of Bologna. The rent of the temporary houses for the migrant Roma and the pitch in the campsites of the Sinti are shared between the inhabitants and the Municipality, but very often the poor economic conditions of the families don't allow them to pay regularly. In this particular case the housing condition is strictly related to the debts issue. Something very similar happened in Slovenia and in Serbia, where municipal services are rarely paid. In these cases the debts of Roma and Sinti people with the Municipality concern the bills (electricity, water, gas). Where the supply company is in charge of private companies, the situation is different because there is the risk of being disconnected from the electricity or gas services.

The health expenditures are considered very important, especially in those families which have disable or elderly people. The amount of money spent for this voice of expenditure depends on the typologies of medicines and visits that are in charge of the National Health Service (NHS) of each country. But the problems connected with health expenditure can be based on cultural framework; as shown in the quotation below where the trust on the medical system of the NHS might represent a barrier.

We do not buy medicines for grandpa's therapy. He doesn't believe to medical doctors and refuses treatments. He buys some medicines only when his health situation becomes really difficult and he feels very bad. (SRB-I-2M19)

School related expenditures are also significant only in families in which there are children in schooling age. Particularly, the schooling costs regard books and, in some of the contexts explored, the money for the canteen. In cases such as Serbia, in which some of the interviewees go to the University, a very important resource for Roma and Sinti students are the State grants. In other contexts, as in Italy, people counts on the fact that the school won't expel the children from the canteen just because they 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)

For schoolbooks and other items, such as clothes, several Roma and Sinti families within different national contexts affirm that they can take advantage of the support of friends (donation circuits within and outside the Roma and Sinti communities) or of the local charity. Clothes represent an important item for everyday life but it is not a relevant voice of expenditure for the people interviewed. The importance of being well dress is particularly important for the Roma and Sinti who go to school or to work due to the strong discrimination against their communities.

Vehicles and travel costs are other important items for the household budget. The former are crucial for lots of the Roma and Sinti family businesses: cars and trucks are the most common means of transportation to go to work or to collect metals. The costs associated to cars and trucks concern mostly insurance and fuel, while 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. A special mention needs to be done for the insurance because it usually costs quite a lot. 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. In respect of travel expenditure, the research pointed out that Roma and Sinti people are not at all nomadic as represented in the most common stereotype which concerns them. While speaking about travel they refer to public transportations to move within the city they live in, holidays, or trip back home in the case of migrants.

The research has explored as well the circumstances, markets, social relationships that are connected to the expenditures, in order to understand some of the social dynamics connected to

them. Particularly relevant in this context are the festivities, social occasions such as marriages, birthdays, baptisms, and funerals are considered of great importance by Roma and Sinti people for several reasons: they are events in which all the enlarged family can unite, they are moments in which one can show his/her generosity and wealth, they strengthen social bonds with other members of the communities. From the transnational research emerged that, even though the money spent in each of these occasions are not so much (e.g. a marriage's gift costs on average 30 euros) they are quite frequent during a year, and occupy an important share of the annual familiar budget. The fact that Roma and Sinti spend money for such events, despite of being under the poverty threshold, is not always well seen from the social workers and the non-Roma in general.

Roma people spend their money on lavish celebrations: weddings, proms, and birthdays. Wedding should be lavish; all people from the neighborhood are invited.

"Marriage is an investment". Given money for it must be retrieved from the visitors.

(BG-FG1)

Going beyond the stereotype, that does not help in the understanding of the financial management of the Roma and Sinti population, we can see that for most of the families the reference community is of great importance in their everyday life surviving strategies. Marriages and other festivities are, on the one side, occasion for accumulating symbolic capital, at the expense of monetary capital but they also represent a mutual aid circuit as the invested money is recovered in a circular and reciprocal manner.

By looking at the consumption patterns of Roma and Sinti interviewees is it possible to trace some similarities and some differences between and within each national context. One of the most important results based on the analysis of the consumption practices of the Roma and Sinti is that they are extremely connected with the availability of income sources. The working conditions, in fact, heavily affect different aspects of the capabilities of expenditure and the practices of consumption of the 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.

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 underlying 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 transnational research shows that there are at least two different ways of interpreting the economic success and failure, and the wealth associated to it. A first distinction concerns the differences between the material and immaterial wealth.

Economic success is frequently associated with material objects possession, especially big houses, luxury cars, and posh clothes. 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 or the landlords, by precarious situation due to the legal status of the building, or by any housing alternative in the country of origin (that can represent a good alternative if the migratory project will go wrong). As several interviewees in different countries point out, being rich can be connected with material possessions which can give individuals' basic security conditions (like owning a house). The house represents the object that mainly is associated with the wealth and economic success not only because it might be very beautiful or well furnished showing-off the richness of its owner, but also because it can be located, for example, away from segregated communities.

We would move away from the Roma village, bought an old house and renovated it.

(SI-I-2M30)

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. Other important variables that are connected with economic success are for example the possibility to go on holiday or to spend money for entertainment (eating or going out).

Immaterial or spiritual wealth may concern different levels. On one side it may regard 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)

On the other side it may concerns the psychological wealth connected to the tranquillity of a rich person's lifestyle that is characterized by very little practical worries if comparing with poor people.

A second distinction concerns the differences between wealth and success. The first is connected to the money, no matter how it is gained, that allows buying material objects which demonstrate the wealth of the owner. By contrast, the success is interpreted, by some of the interviewees, in its social dimension and it conceptualized as the educational profile of a person. In this view, instruction contributes to the inner richness of a person and has a strong impact on his/her work position and career.

Additionally, the interviewees articulate a distinction between two ways of defining generosity. Generosity is a key concept for people who live under the threshold of poverty and are involved in very strong social bonds with their reference community (family, clan, neighbours). Generosity can be demonstrated in two different ways: material and immaterial. The first concerns the willingness in giving, donating, or lending money or goods. Roma and Sinti, due to their economic situation, frequently lend and borrow money from close relatives and friends. Generosity is an important means of exchange inside the community that shows not only the willingness to help the other members, but also the empathy and the practical support to the loved ones' life. This kind of generosity remains in the community, in the "closed magic circle of trust" (SRB-I-8F36) to use the words of a Serbian interviewee.

A second kind concerns the immaterial support, considered an important source of generosity especially among those who don't have anything material to give, donate or lend. In this case the social and emotional connection with the members of the "magic circle" is demonstrated through support, endorsement, and encouragement.

I do not have money to help others, even if I want to... But, when it comes to other things, support, in any way, I think I am generous and I give myself to others even more than I am dedicated to myself. (SRB-I-3M25)

Representation of economic success cannot be seen as a flat dimension but as composed by overlapping aspects concerning the ownership of material stuff, the ethic principles of a person, and the value and behave towards the members of the community.

3.4 Saving, investment and credit

Many participants, especially those who live hand-to-mouth, do not earn enough money to be able to save, as the satisfaction of basic needs leaves little place for saving. In Bulgaria, interestingly, interviewees understood saving as spending less, not necessarily as putting money aside.

For those interviewees who save money, it seems to be done in order to pay for a foreseen large expense. In Bulgaria it was underlined that the idea of saving is not connected to an idea of the future wellbeing or to security. In Italy, the car insurance was reported as one of the biggest expenses that makes it necessary to save money, for Sinti who use trucks to collect iron. In Greece, the reasons why participants saved were big family events, such as the need for hospitalization, birth of a new child, wedding of a son or daughter, death and funeral of a family member or of a close relative/friend. In Slovenia, individuals mentioned that they save monthly for a child, for house renovation and landscaping or when planning to purchase expensive gifts for weddings or other celebrations.

In Serbia, on the contrary, those who saved did it with no particular expense in mind, except for one person who saved for a car. Money was invested immediately in restructuring and expanding the house.

It is interesting to see how in most contexts life projects are connected to saving, while there doesn't seem to be a relationship between saving and perceived future security. Saving is a strategy for facing life events and large periodical expenses, and thus is thought of for short and average time periods. It is not motivated by the idea of changing one's general life condition and reaching the economic success pictured. Still, the results indicate that, at least those who are a little bit better off, use some planning competences and a concrete organization of family finances, especially if we consider that they have to handle irregular incomes. This is not the case for families who are poorer, who cannot afford to plan and thus are probably even less able to do it.

The idea of investment is also slightly different than the meaning associated to it in economical sciences. Investment meant for interviewees a larger expense, and not necessarily an expense contributing to future production, except for the example of the car for a taxi driver or for those who use it in their recycling activity. In all countries an important position is covered by house-related expenses, which are seen as investments. This is highly relevant if we think about the

substandard housing situation that seems to be the case for Roma in all country contexts. Substandard houses might need more adjustment, more often and requiring more time; in Greece, for example, it was mentioned that family and friends help in construction work. At the second place in the hierarchy of investment interviewees placed buying a vehicle (Bulgaria, Greece, Italy). Mobility is also connected to living spaces, as in some contexts settlements were at the outskirts of the cities and not reached by public transportation. The topic of small business investment came out in interviews in Serbia and in Greece, and few participants envisaged themselves as entrepreneurs.

It is thus quite clear that the topics of investments and entrepreneurship could be used in the training both for raising awareness and for detailing the functioning of these practices in view of capacity building.

Borrowing money informally between friends, neighbors and relatives was described as a frequent practice in all contexts. It refers to, on one side, circuits of reciprocity and mutual help, involving small amounts of money and for short terms. On the other side, debt dynamics indicate the existence, in all the communities investigated, of usury practices. We acknowledged the fact that the topic of usury is difficult to explore, still, even when interviewees didn't openly speak about it, they admitted its existence. For example, in Bulgaria and Slovenia interviewees openly admitted that it exists and indicated the interest rates practiced:

I take 2 to 50 BGN from usurers, and I pay them back on time. Because the interest is too high – 50% per day... The usury is an unfair business, but a useful one. (BG-I-11M20)

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

In Italy, instead, interviewees talked about it in a more veiled manner, taking their distance from that model:

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 professionals in the focus group in Bulgaria noticed that borrowing money informally is a practice that shows differences between generations: younger, more educated people do it less than older ones.

Informal debt circuits and the power networks they determine inside a community are important issues that transcend the mere topic of financial management and refer to the connection between inequality and social conflict. They are important topics to unfold in a training course, taking into consideration the financial pro's and con's but also the social and community impact of such phenomena.

3.5 Relationship with the bank, services and aid for financial management

The most common topic that emerged in all countries was that the relationship with banks is an issue of trust: on the one hand, Roma do not trust banks, while on the other, they have limited access to banking services, thus the banks don't trust them either. This attitude is sometimes shared with the rest of the population, as in Bulgaria where, during the economic collapse in 1996, 17 banks bankrupted and most Bulgarians lost their savings thus the trust in the bank system.

The representation of banks seems to mix folkloristic constructions with feelings of insecurity. In Italy, a 61 years old iron collector said that *"money need to move on. 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). In Serbia some interviewees considered banks were looting, while others expressed their worries regarding the possibility to repay debts while living an economically insecure situation. In Bulgaria, instead, some interviewees felt beforehand that they would be discriminated if they tried to address the banks.

The access of Roma to banking services is limited for various reasons, as mentioned by the interviewees: a precondition for granting credit is an permanent employment contract, which many don't have (as emerged in Italy, Bulgaria, Serbia, Slovenia), while understanding banking documents and communicating with agencies requires a fair level of literacy skills, financial and

not only. Lack of understanding of terms and conditions, along with the unstable incomes can lead to problems in repaying debts, as was underlined by professionals, regarding the Roma in Bulgaria. Some experience with banks was nonetheless present. In Italy most persons who have or had a regular job are paid by bank transfer, thus the Roma and Sinti who worked did have a bank account. In Serbia, most of the interviewees and their families had been using bank loans *“during the happier old times”* (SRB-I-8F36) and the specific purpose has been buying houses, furniture and house appliances, while in Slovenia some interviewees stated that it pays off to save in the bank because of the interests. Loans for buying houses are seen as more familiar and thus acceptable.

3.6 Planning the future

For the most extreme cases, planning the future seems to be out of the reach of the adult family members. This situation was described by the poor families interviewed in Slovenia, who said that they avoid thinking about the future because they fear things will get worse. In Italy, also, there was a wave of pessimism, as the already scarce job opportunities and the precarious housing conditions are getting worse due to the economic crisis. Still, focus group participants declared that the Roma and Sinti population is also used to face deprivations, so they approach the future in a placid way.

Nonetheless, anxiety regarding the future is a continuous uncomfortable feeling for some people: in Bulgaria, few interviewees declared feeling bad for the uncertainty they have to deal with, one experiencing anxiety crisis because of not feeling able to provide for her family members. In general the representation of the future is rather dark, especially for elderly, unemployed participants, with an acute perception of suffering and difficulties that people in general experience in this period. The perception of going through extremely bad times (the crisis situation) paralyzes the individuals who find themselves even less motivated to seek solutions.

Roma from Eastern European countries see migration as a possible strategy for improving their life in the future. Although the attitudes regarding it are different from one interviewee to another, it has been mentioned as a valid option in Serbia and Bulgaria, along with a representation of the West as a place where one is better off : *“Abroad I expect to be earning a lot and be able to live decently”* (SRB-I-3M25).

Completing education seems to represent a promise and sometimes even a guarantee for a better life. Young, educated people in Serbia project themselves with stable jobs, living independently while supporting their families. Also for some interviewees in Bulgaria, finishing education was prospected as a goal and a means to a better future.

Some participants (in Serbia and in Bulgaria) had concrete entrepreneurship plans for the mid-term future, for activities such as beekeeping, trade, and also for developing already existing businesses.

Still, generally, it can be said that the ideas about the future that participants shared, related mostly to the financial and domestic economy area, were general projections and not accurate and structured plans. Still, connecting training topics with the personal goals of individuals is of major importance in order for them to be motivated enough in pursuing the educational path and to perceive a concrete result out of their participation. In the case of migration, for example, breaking ideas into objectives and exploring beforehand the concrete actions that allow for the goals to be reached can prevent the failure of the migratory project that many people have experienced, especially in recent years.

4. Recommendations

Several recommendations for the training course foreseen by the Finally project emerge from the transnational research on financial literacy. These recommendations might be divided into three different categories: the first includes suggestions on the overall approach, the second with the training methodologies, and the third concerns its contents organisation. In fact, addressing a training course on sensitive topics, such as financial literacy, and to specific target groups, such as Roma and Sinti, needs to pay particular attention to the overall approach of the course, the training methodologies and techniques, the recruiting phase, and contents' selection and organization.

1. *Sensitive topic and overall approach*

The first recommendation starts from two main observations: the fact that money is a very sensitive topic because it is connected with the very private life of the people involved, and the

fact that within different national contexts a problem of mistrust between the Roma and Sinti population, and the local ones (social workers, researchers, and trainers included) emerged. The interplay of these two aspects may affect negatively both participation and acceptance of the course contents because the training sessions may be seen as a transmission of values instead of a way of offering support. In this perspective, it is fundamental that the Finally training course will have an open approach towards the diversified background of values involved in this scenario. Other two important insights on the overall training course approach are connected with the reflections above and concern, on one side, the necessity to overtake the rhetoric “us versus them” that still reinforce and reproduce the differences, often perceived as incommensurable, between the Roma and Sinti population, and the local ones. In this sense, instead of focusing on the concept of cultural backgrounds, a suggestion is to put the attention on lifestyle similarities such as some consumption patterns (e.g. Coca Cola, ready-to-cook food, fashion dresses) and/or to other important lines of differentiation like social class, housing conditions, economic situation, etc. On the other hand it is important to be aware that the main objective of the training course needs to be the social integration and it should avoid reactions such as cultural resistance. For these reasons, another important recommendation is to take into consideration while organizing the training course the strong as well as the weak aspects of the current Roma and Sinti lifestyle.

2. Methodology issues

From a methodological point of view the transnational research outlines that the Finally training course should pay particular attention to trainees characteristics and, on the basis of their specificities, build up and employ the most appropriate and coherent teaching techniques.

As suggest by HESED, the Bulgarian partner of the project, the outreach phase need to be organized with special attention in order to guarantee accordance between the trainees’ needs and the course’s objectives, and to ensure continuity in the participation. The recommendation is to focus on motivating the participants and to use motivational interviews for the recruitment. This methodology is useful to help the candidates to see the practical and theoretical benefits for himself/herself and his/her family, and it consists in one or more meetings between the course’s coordinators and the candidates. As the Bulgarian National Report in the Finally project states, during these meetings the goal of the programs should be clearly justified and the candidate

should identify the topics and the skills that he/she would acquire during the training and how it would potentially influence his/her welfare.

Another important recommendation comes from EKNFAK and Codici, the Serbian and the Italian partners of the project, who suggest recruiting influential persons of the household as possible participants. As emerged from the transnational research, the division of labour in Roma and Sinti families often produces a gender oriented perspective on the financial management. 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 conditions. Besides breadwinners or housewives, it is important to involve young people as well in the training course. In fact, they are often more educated than their relatives and they might be more receptive to training contents. Understanding money management can be interesting for youngster since they frequently participate at the family income, but they are also becoming more and more independent in manage their own finances.

Another suggestion regards the location of the training programme. Where it is possible, the course should be organized inside the neighbourhood, the village, the campsite, or the area of the city with the highest concentration of Roma and Sinti population in order to facilitate trainees' participation.

In order to produce long-term results, the training techniques employed need to consider personal experiences of the participants as well as to take into account their lifestyle and traditions.

Another important aspect regards the low literacy level of the Roma and Sinti in the six countries involved in the project. It is a fundamental variable that need to be taken in consideration to design the most effective course toolbox. Visual techniques (educational movies or painted stories), participant methodologies (avoiding frontal lessons and stimulating participants in producing their own contents), games and role-play represent some of the training techniques that might be appropriate with this target group.

Moreover, as suggested by HESED, the financial literacy programme may represent the occasion to consider other important dimensions of the Roma and Sinti condition and to involve other existing programmes and services. One example concerns the children allowances which, at times, represent important income sources for some Roma and Sinti families: while they might see the

benefit as a solution, the number of children in the long term planning usually reduces the expenditure capability of the family.

3. *Table of contents*

In this section all the suggestions coming from the transnational research and concerning the content that the training course need to develop are presented synthesized within four key topics.

A. *Household money fluxes: lessons from best practices and errors*

This module represents the first step of the training course and it consists in the exercise of monitoring the family expenditures for the period of the training course. The focus here is to explore the actual expenditure habits in order to understand their weak and strong points, and to evaluate the efficacy of the course by looking at the change during the training. This module aims at increasing participants' awareness concerning their everyday expenditures and analysing the good and the bad practices they employed.

B. *Planning and prioritize: increase household expenditure capabilities*

This topic concerns, on one side, the issue of income sources and, on the other, the one of the expenditure capabilities. One of the goals of this module is to explore together with participants their sources of income (formal or informal) in order to indentify trainees' zone of proximal development. This aim is connected with the problems of planning the future in relation with the precarious work situation of Roma and Sinti people and with the attitude towards money and work. To give an example, very few interviewees mentioned anything related to retirement plans or pension. In this sense a session dedicated to employment and self-employment might be important: topic such as start-up or similar grants opportunities. The second goal concerns the increasing of the ability to make sound financial decisions. The idea here is to explore together with participants their value for money and triggers of consumption. Recommendation therefore is to design tools for the short term and strategic expenditure planning.

C. *Strategies for saving and investments*

As already highlighted, working conditions of Roma and Sinti people are often very precarious and this situation affects the strategies employed in the financial management. Since most of the people earn money day by day, it is very difficult for them to plan their

expenditures, to save money and to make investments. In this module the strategies available to save money will be explored together with participants. During the fieldwork for the Finally research carried out in six European countries some good practices have been met: do it yourself car/truck maintenance in Italy or vegetable gardens in Bulgaria represent ways of saving money that are closely related to the lifestyle of Roma and Sinti in the project countries. In the economical conditions of Roma and Sinti population investments are not so frequent and most of the time are related to emergency (e.g. the need to change the truck to go working). Aim of this module is to create a link between the possibilities to save money and the chances to make investments that can improve the family quality of life.

D. Assess the risk connected with loans and debts

One of the findings of the transnational research concerns the credit/debt circuits. Particularly, the topic of debts is a very important one for the risk connected to informal loans and debts. The research highlights that Roma and Sinti people, due to their working conditions and the connected expenditures' planning difficulties, are focused on satisfying their daily needs instead of saving money. They often run out of money and turn to the community (relatives and friends) for money. This is a quite typical situation that can shift into risky credit/debt forms (usury) when the family cannot help or the amount of money needed is too big. The risk of being in debt is strictly related to the ability to save money. This module aim is to teach participants to assess the risk of private loan and/or debt.

The four topics proposed are extremely interrelated: there is no expenditures planning without adequate income source, there is no saving without a plan, there are no money to invest without saving them, and so on and so forth. The chronological order proposed, though, reflects the necessity to start from practical experiences (the actual expenditures schedule) to go into the different aspects connected with financial literacy.

5. Conclusions

As shown in the desk analysis section and as detailed with the qualitative research results, the condition of most Roma in Europe is characterized by social exclusion, insecurity and discrimination.

One of the most important features connected to financial management is the fact that a large number of Roma (and Sinti) are unemployed, especially if considering only the formal labor market. In fact, marginalized people, such as Roma and Sinti, have access to particular job sectors, and it is crucial to use open analytical categories in order to understand the complexities of their living conditions. In quantitative surveys often a distinction between formal and informal occupations is operated: people who have a formal job are considered employed while the ones who have no contract, 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 widespread within the target population of this research. As has been highlighted in the desk analysis section, the Roma unemployment rate within each country is quite high as compared to the general population. Similar trends can be found among people interviewed in the Finally research.

The position of women in the labor market requires a specific analysis due to the double inequality structure they are inserted in: on one side the difficulties in their access to labor market for ethnicity reasons and, on the other, the division of labor inside their communities for gender reasons. The traditional model of the Roma and Sinti families assumes the separation between the public and the private spheres, where the first is dominated by men and the latter by women. This is a model that rarely presents itself as such. The results show that Roma and Sinti women are not only in charge of domestic work (such as cleaning and cooking), care work for children and old people, and household management more generally (e.g. shopping), but they also work outside of the home in order to contribute to the family income. As all European women, Roma also have to deal with the problem of job-family balance and they need to find individual solutions to this social problem, when they cannot access welfare resources.

A large proportion of local Roma populations is unemployed, active in the informal market and/or working day-by-day, while another large part lives on social assistance or on very low salaries. While the former have difficulties in estimating their incomes which are irregular and unstable, the latter can barely reach the end of the month because of the insufficiency of the received amounts.

Both cases require a complex money management system in order to survive, thus supporting the need for developing financial literacy skills.

Although many aspects regarding the experience of poverty are shared between poor Roma and poor non Roma, there are still some specificities to the situations the latter find themselves in. It is the case of special legislative framework that deals with some of this minority's problems, the specific programs addressed to it as a recognition of its vulnerable status due to historical structural discrimination, and sometimes the dedicated organizations that work only with this population. The specificity in Roma's situation is also a result of long-term living and occupational segregation on ethnic basis which led to some forms of housing and work that are not encountered in other populations, such as, for example, living in "nomad camps" or collecting and recycling materials, to give just two examples.

Furthermore, some cultural traits influence the way families deal with their finances. By cultural traits we refer to perceptions and feelings shared within the community which defines itself on ethnic and geographical grounds: the point of reference are the Roma in one's proximity community (settlement, neighbourhood, camp) and its national or transnational kinship networks. One such cultural trait that emerged is the existence of an informal network of help linked to the feeling of belonging to the same ethnic community and used for borrowing money or exchanging favours (free work). Another is linked to the accumulation of social and symbolic capital within the same, ethnically defined, community, and it leads to expenses sometimes seen as irrational by non-Roma, such as status goods or expensive contributions to wedding ceremonies.

In this view, it is interesting to find out what is, for the Roma interviewed, economical success, because it explores what is perceived as valuable and what motivates people to accumulate or invest. The representations that interviewed Roma hold on social status and distinction indicators are thus to be contextualized as most of them are members of a poor and stigmatized group. Even if success is associated to consumption of goods, one clear and strong emerging idea is that it would mean to exit the current marginal situation, by, for example, moving away from the segregated environment. The weight given to adequate housing in the image Roma have on economic success reveals the sore spot of their actual condition. Research showed the complexity of the idea of economic success that people hold, involving material and non material aspects.

The needs assessment process identified the representation of the banking system, which is made up of fears mutual distrust, but also shed light on the informal savings and money lending circuits

that are intertwined with communities' social relations and hierarchies. Just like for consumption, borrowing and lending money is not just a matter of money, but also of social relations, trust and personal circles within one's own community.

The ideas of the future range from pessimistic views to plans on how a better situation might be accomplished. It is important to underline that only few respondents in all countries had specific average-term plans or envisaged initiating an entrepreneurship project. In this sense, acquiring better planning skills can lead to an overall more confident view of one's own future, to the feeling of being able to control or at least influence what will happen to the family. In a context of discrimination from the labour market, increased attention can be given to entrepreneurship and to the specific skills it requires.

Thus, the needs assessment widely documented the usefulness and opportunity of financial literacy education in order to support Roma adults in better facing the challenges that their current situation exposes them to in partner countries.

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