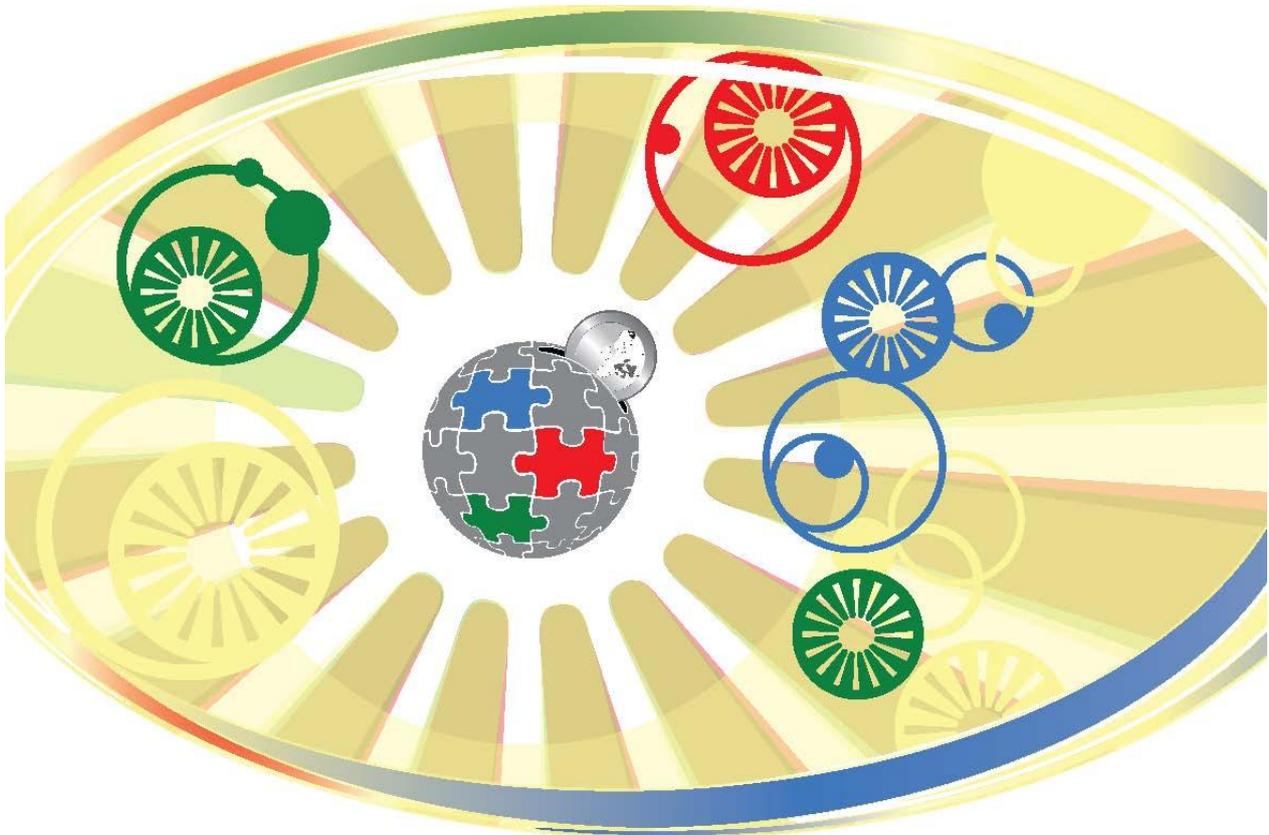




Project
FINALLY
Financial Literacy for the Roma



Grundtvig Multilateral Projects
Project FINALLY
Financial Literacy for the Roma

Faculty of Economics Niš
Needs Assessment Report

Serbia

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1. Desk Analysis: the characteristics and social situation of the Roma population in Serbia

Serbia is a multi-ethnic, multi-religious and multi-lingual country where many nationalities live differentiated by demographic, educational, cultural and economic characteristics, religion and language, territorial deployment, the political organization and national emancipation. Considering the number and proportion of the total population of Serbia, Roma people are the relevant national minority, and ethno-demographic changes in their population growth and socio-economic and cultural characteristics indicate a specific demographic development and the social position of this ethnic group.

1.1 Demographic characteristics of Roma population

The results of the Census of Population, Households and Dwellings in the Republic of Serbia (hereinafter referred to as "Census") in 2011 show that of 7.19 million people in Serbia 83.32% of population are Serbs, and the most dominant ethnic groups are the Hungarians (3.53%), Roma (2.05%) and Bosniaks (2.02%). Although the most comprehensive and the most important source of data, the official statistics on Roma people in Serbia cannot explain some important oscillations. According to the results of the Census from year 1948-52, 181 Roma lived in Serbia, in year 1953 this number slightly increased (58,800), but in 1961 only 9,826 Roma lived in Serbia. Ten years later there were 49,894 people that declared themselves Roma, and in 1981 that number doubled: 110,959.

Recent researches on this issue offer the following explanations and reveal some serious problems that are faced by Roma:

1. According to the Census methodology, the main criterion used in determining ethnicity is a subjective statement, which means that every person has the constitutionally guaranteed right to express freely on the question on ethnicity. The principle of subjectivity enables changing ethnical affiliation either temporary (due to the political, socio-psychological and other reasons), or permanent (due to assimilation and integration processes), which is particularly evident in the population changes regarding the Roma. (Raduški, 2009)

2. On the other hand, there are Roma who are not registered like: Roma displaced from Kosovo and Metohija, Roma who live in illegal settlements, Roma born in the former Yugoslav republics, Roma returnees from Western countries. These people are not included in the Census survey, so non-governmental organizations and the state itself, assume that the number of Roma in Serbia is at least twice the number stated in official documents. The estimates of the number of Roma are significantly different from the official data, but depending on the source: from 250,000 to 500,000 Roma (Open Society Institute, 2007), 350,000 (Dejanović & Pejaković, 2006), between 400,000 and 450,000 (Kočić-Rakočević & Milijević, 2003). Some estimates are much higher: between 600,000 and 700,000 Roma (Jakšić & Bašić, 2002). The estimated number that has achieved the highest approval was 450,000, and it is used in official documents.

There is no scientifically verified explanation of the occurrence of the phenomenon of “ethnic mimicry” of the Roma in Serbia, but demographic literature states that the frequent change of ethnical affiliation is the result of less pronounced process of assimilation or persistent open or hidden discrimination. However, this makes statistical data on the demographic and socio-economic conditions uncertain and difficult verifiable, which hinders any precise analysis on the various issues regarding the Roma population in Serbia.

Employment of Roma population and income sources

Although chronic high unemployment in Serbia affects all segments of society, the situation of Roma in the labour market is worse than that of the general population. Only 51% out of 74.9% of Roma population able to work is employed (Bodewig & Sethi, 2005), considering that number of unemployed Roma women is four times higher than the number of unemployed Roma men (UNDP Srbija, 2006). Roma are a very young group, and 54% of the population is aged 15-49, the age when they could make a significant contribution to work, however, 70% of Roma in this age group have never had a job (UNDP Srbija, 2006).

Roma employment is mostly informal – part-time jobs mostly for a short while, or jobs that do not require skills. Therefore, sources of income are significantly diverse: as the main source of income Roma people mention paid work performed informally for friends and neighbours (21%), permanent state jobs (12%) and selling goods at the market (10%). Ten percent of all Roma

respondents are living in families in which child and parental benefits are a primary source of income (UNDP Srbija, 2003).

Most of the employed Roma are engaged in trade, agriculture and forestry. Only 14% Roma families tried to start their own business mostly in trade sector.

Six percent of surveyed Roma (UNDP Srbija, 2006) stated that they made a living by collecting recyclable materials and used items. Individuals, but also entire Roma families, are dealing with the collection of recyclable waste. In a survey conducted by the Democratic Association of Roma in Belgrade 2,300 families were registered, with perhaps 10,000 members, engaged in recycling. The benefit of recycling is obvious for both the environment and society. However, these activities are currently taking place in an unsecured, unregistered and unorganized way, where they represent the weakest link in the already chaotic and informal market. The collection is usually done directly from trash without any protection, so the collectors and their families are exposed to health risks. In this work often children are involved, and these activities taking place all day, children are deprived of education. Recycling waste is transferred by primitive means of transport, often a horse, resulting in poor productivity. Since Roma do not have adequate storage for recyclable goods, these items lose on their quality. Finally, recyclable materials are sold at a low price, due to an unorganized market, which destabilize the economic situation of families. Roma involved in recycling are not covered by any social or health care networks. This situation finally results in the fact that only 9% of surveyed Roma receive pensions.

Education of Roma population

Roma education is one of the important prerequisites and the main way for their emancipation and integration as equal citizens in society. The right to education of Roma not only contributes to the development of the Roma community, but also to the society as a whole, particularly to civil society and to democracy. In order to provide quality education for all and to develop an efficient education system, the Ministry of Education and Sports of the Republic of Serbia has started a comprehensive reform of the education system. The second wave of reforms included the reform of national minorities' education, especially of the Roma.

Roma education is the most endangered aspect of Roma's life in Serbia (Ivić et al., 2001). About 80% of the Roma population is completely or functionally illiterate. Among the illiterate and uneducated are mostly women. According to the Census data in 1991, in Serbia there were 78.7%

of the Roma, who had not completed primary school, only 4.1% had secondary education and only 0.2% high school or college. According to the 2002 Census, 61.9% of Roma had not completed primary school, 29% had completed only primary school, 7.8% had completed high school, and only 0.3% had completed undergraduate or higher education. The educational structure of the total Roma population is probably even lower, given that a minimum number of slum residents were surveyed.

The average length of schooling of Roma men/women is 5.5 years, comparing to the length of schooling of the rest of the population, with whom they live in, of 11 years of schooling on average (UNDP Srbija, 2006).

Since it is not known how numerous the Roma population is, the number of children and young people that should be educated on the different educational levels is calculated by applying the age structure in the 2002 Census to the estimated number of 450,000 Roma. Thus, the estimated cohort of pre-school age (up to 6) could be around 70,000, for primary school age (7 to 14), about 74,000, for high school (15 to 19), about 41,000. There are other estimates, e.g. of the Open Society Research Institute, based on secondary data sources, it is estimated that the number of Roma children under 18 years of age could be between 44,375 and 194,818 (Open Society Institute, 2007).

It is difficult to estimate how many Roma children have never enrolled in school, and how many of them leave their schooling. According to various sources, it is certain that this number is very large:

- Children who do not attend the mandatory pre-school program (38%) (CARE Srbija, NSHC, 2011)
- Children who do not attend primary school (26%) (CARE Srbija, NSHC, 2011)
- Children who have dropped out of primary school (74% enrol in primary school, and 73% of them drop out of school) (CARE Srbija, NSHC, 2011)
- Children who leave high school (38%) (Open Society Institute, 2010)

The reasons for dropping school are numerous and various, including family financial situation, lack of adaptation of educational institutions, high levels of discrimination, and the lack of help for children to overcome the difficulties in learning. Exclusion from the educational system is just one of the indicators of the general marginalization of the Roma community.

Housing conditions of Roma families

The survey (Jakšić & Bašić, 2002) recorded that in Serbia there are 593 Roma settlements with more than 15 families, or where more than 100 Roma live. In those settlements a total number of 201,353 native Roma lives and 46,238 Roma displaced from Kosovo. Out of 593 registered settlements, 285 are in the city, and others are suburban or rural. The highest concentration of Roma settlements is in Belgrade, there are 102 recorded Roma settlements. There is great number of Roma settlements in the north-west part of central Serbia, Vojvodina, and in some parts of southern Serbia, and the least number of settlements are in Sandzak municipalities and south-western Serbia.

In the following text we present some of the results of the research of Jakšić and Bašić (2002). According to the available data, 28% of Roma settlements in Serbia were established according to the urban planes, 34.6% were built illegally, and 35.4% are illegal settlements spread around the planned elevated core of the settlement. Utility infrastructure in these settlements is very scarce. The most numerous settlements are unhygienic slums (43.5%), utility infrastructure can be found in 44% of all Roma settlements and the ones which are fully regulated and built according to the urban plans there are only 11%. These final settlements are usually mixed and often it is a suburban neighbourhood where the Roma neighbourhood is only a small portion of the urbanized area. Low quality of utility services is present in rural areas. In 90.3% of Roma settlements there is stretched electric grid.

The water supply network is stretched into 47.1% of the settlements, and in 18.6% of the settlements water supply is available to most families. However, this does not mean that families have water in residential units. There is no water 27.3% of the settlements, and 6.3% of the settlements has water supply in only smaller area.

The sewage system is stretched into 24.2% of the settlements, and in the most parts of another 10.25% of the settlements there is sewer. However, in 65.1% of the settlements there is no sewage system.

The characteristic of most of the settlements is that the roads to the settlement are relatively good, but the streets in the settlements are generally not regulated and paved. In 44.3% of the settlements there is no street network or it is in the process of development.

The average Roma family has 5 members (5.32). More than half of the families have more than five members, and only 7.9% of the families are particularly large and have more than 11 members. Most Roma families considered themselves the owner of the premises occupied by them (58.3%), the occupancy right has only 5.0% families, 26.05% families are living in substandard hovels, while the tenants or without a permanent residence are 9.8% families.

Although, 16% of the surveyed families live in the premises up to 25 square meters, 20% families lives in premises of the area between 26-40 square meters, 20% of 41-75 square meters, a residential area of over 75 square meters used by 20% of families, 64.7% of families consider their living conditions as good. Features of Roma households modern home appliances is one of the important indicators of their standard of living and economic status of the modern family. The most numerous families are the ones that have TV sets (86%), two-thirds of families (66%) own electric stoves and refrigerators, washing machine are owned by one-third of families (33%), only one-sixth (17.7%) possesses car and only 1.4% owns dishwashers.

Health status of the Roma

The main feature of the demographic development of Roma is high population growth caused by high birth rates and relatively low rates of mortality due to the young age structure of the population. In comparison with the total (and to the majority) of the Serbian population, differences in birth and death rates have steadily increased, especially when it comes to birth rate, which is very high among the Roma people in Serbia (the highest is among Albanians), and even in Europe. Data from 2002 show that the birth rate of Roma (23.5 per thousand) is more than two times higher than the birth rate of the Serbs (10.3 per thousand), whereas the mortality rate is almost twice as small (7.3 per thousand as opposed to 13.6 per thousand). Although the overall mortality rate is lower than average for the country (because of the young age structure), the Roma typically have above-average specific death rates in all age cohorts, while the infant mortality rate, as a good indicator of health, socio-economic and cultural development of population, continues to be extremely high. A research conducted with support of UNICEF (2010) showed that the national average rate of infant mortality was 6.7 per thousand, while this rate of Roma population was 14 per thousand (44 per thousand in 2005). According to the results of the research conducted in 2006 only 55% of Roma children younger than 14 were vaccinated against diphtheria, pertussis and poliomyelitis in 2006, while the national average in 2004 was 96% (UNDP

Srbija, 2006). It was interesting that 40% of interviewees did not know if their children were vaccinated or not, and 12% did not consider that vaccination was important for their children. The main reasons for omitting the vaccination were following: lack of health care card (23%), lack of adequate medical help (15%), and lack of adequate information (8%).

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 of total population in Serbia of 6.8%. Even more alarming is the fact that half of the Roma aged 40 to 55 years reported a chronic disease (in the general population it is 25.9% percent of this age group) (Bodewig & Sethi, 2005).

However, data on health status of Roma population gained in various surveys should be analysed carefully, because these data reflected only what the respondents said about their health, so they could not be confused with the actual health status. Given that only a minority of Roma regularly goes for medical check-ups and only 57% of ill Roma ask for medical services, the statements they make about their own health cannot be used for forming a real picture on health problems, but they represent only indications. In case of illness or injury, Roma most often visit doctors working in primary health care (62%), while only 14% are treated, and in most cases serious health states are not treated after the diagnosis. Treatments were not taken in 55% of cases because of the lack of financial means for medications, since only 5% of the income of Roma families is spent on health care (UNDP Srbija, 2006).

1.2 National and local laws on minorities, with special attention to Roma groups

Since the year 2000, public institutions in Serbia have been paying more attention to the improvement of the position of Roma. As a first step, the identity of Roma as national minority was officially recognized by the Law on protection of rights and liberty of national minorities in the year 2002.

By laws and other regulations, as well as by the establishment of institutional infrastructure for their application, the determination of state institutions for improving political and socio-economic aspects of life of Roma was proven. It resulted in the fact that various aspects of life of Roma in Serbia represent topics discussed, analysed and defined in various documents passed on at state and local level in Serbia. The first more concrete documents that refer to the position of Roma were issued in 2005 as four action plans that correspond to the recognized priority areas:

education, housing, health protection and employment. During the same year, Serbia entered the regional initiative named Decade of Roma.

Further on, the Serbian National Assembly issued the Strategy for improving the position of Roma in Serbia in 2009, and in the same year, apart from the mentioned, Serbian Government issued nine additional action plans regarding: culture, media and informing; social care; availability/issue of personal documents; political participation; anti-discrimination measures; position of women and position of returnees under readmission agreements.

Additionally to the mentioned documents, the Poverty Reduction Strategy Paper (Team for Implementation of PRSP, 2003) is also important for improvement of life conditions of Roma in Serbia.

The normative-legal framework for regulating the position of Roma in Serbia is presented in the following table based on information summarized by Jakšić (2011) to which we added several newer documents and the ones related to local level.

Table 1. Normative legal framework for regulation of position of Roma in Serbia

I. GENERAL NATIONAL LAWS AND REGULATIONS		
Regulation	Basic issues covered	Actual situation
The Serbian National Constitution	Protection of human rights and minority rights	Application of rights guaranteed by the Constitution on local level
The Law on ratifying The Framework Convention for the Protection of National Minorities (FCNM) (1998)	Protection and realization of human rights of minority representatives	Implementing legal and other measures for achieving principles defined in Framework Convention
The Law on ratification of The European Charter for Regional or Minority Languages (2005)	Protection and improvement of regional and minority languages use	Implementing measures for improvement of regional or minority languages' use in "public life" (education, public services, media etc.)

The Law on public use of language and alphabet (2010)	The right to publicly use the language and alphabet of national minorities the work of government institutions, institutions of autonomous regions, municipalities and various organizations when using public authority	Using national minority's language in government and legal processes, in processes of issuing public documents etc.
The Law on protecting rights and freedoms of national minorities (2009)	The right to protect national identity	Contributing and connecting institutional recognition of identity with programs for decreasing poverty and discrimination
The Law on general administrative procedure (2010) The Law on criminal procedure (2009) The Law on litigation (2009) The Law on legal violation (2004)	Right to hold processes in the language and using the alphabet of national minority	Procedures are being managed in the languages of national minorities in areas where that language is in public use
1. Laws regarding the POLITICAL PARTICIPATION of Roma		
The Law on National Councils of national minorities (2009)	The right for minority self-government	Jurisdiction of Roma National Council regarding the implementation of the Strategy and action plans
The Law on local self-government (2007)	Protecting national minority's rights on the local (municipality) level	Jurisdiction of local municipality regarding national minority's rights
The Law on Local election (2007)	The right of national minorities' representatives to participate in local government	Jurisdiction of local government in establishing proportional participation of national minorities in local government units
The Law on political parties (2009) The Law on election of members of Parliament (2005)	Right on establishing political party of national minority The Law on election of members of Parliament (2005) Right on election of members of national Parliament/Assembly	Representing and advocating interests and rights of national minorities in national governments; political parties and coalitions of national minorities participate in the distribution of mandates even if they have less than 5% of votes of total number of persons who voted

2. Laws regarding issue of PERSONAL DOCUMENTS to Roma		
Law on Parish Register (2009) Law on Identity Card (2006) Law on Travel Documents (2010)	The rights to registration on national minority language in Parish Register and identity card form, and the right to register name in original minority language and according to its grammar	These laws define the procedures related to entering the data about minority representatives into Parish Registers, identity cards, travel documents etc. in their original form
3. Laws regarding CULTURE, MEDIA AND INFORMING issues important to Roma		
The Law on Culture (2009)	The right on preserving and developing national minority's culture	Defines way of implementing cultural policy of national minority in order to preserve and develop its cultural specifics and national identity
The Law on public information (2009) The Law on radio diffusion (2009)	The right of national minorities and ethnicities on informing on their own languages and nurturing own culture and identity	Ensuring part of sources and other conditions for functioning of public media on languages of national minorities and ethnicities; defining responsibilities of broadcasters regarding programs in languages of national minorities.

II. NATIONAL STRATEGIES		
Strategy for improving the position of Roma in Republic of Serbia Action plan for implementing the Strategy	Right to education, right to health, right to housing, right to housing, right to work and rights based on work, Right to equality.	Enabling implementation of special measures – passing and implementing regulations, monitoring, financing, human resources, risks.
Serbian Poverty Reduction Strategy Paper	Right to equality	Eliminating structural poverty
Strategy for developing adult education in Republic of Serbia	The right to all in/formal forms of education for the persons older than 18 who do not have status of pupils/students	Enabling additional education of adults
National Strategy on Ageing	Right on lifelong learning, better quality of life and improving health of the elderly	Improving the ways for eliminating functional illiteracy and improvement of the basic education level of the elderly persons

Strategy for the development of social protection in Republic of Serbia	Right to social protection, ensuring existential minimum and improving quality of life	
National Strategy for Employment	Right to employment	Establishing a Fund for employment of youth that aims to facilitate gaining knowledge and skills and finding jobs for the young with need for support

III. ACTION PLANS	
1. ACTION PLAN EDUCATION	RIGHT TO BE INFORMED
REGULATIONS:	ACTIONS:
<p>Law on foundations of education and upbringing (2011)</p> <p>Law on pre-school education and upbringing (2010)</p> <p>Law on social care for children</p> <p>Law on elementary school (2009)</p> <p>Law on secondary school (2009)</p> <p>Law on high education (2012)</p> <p>Law on schoolbooks and other educational tools (2009)</p> <p>Law on Family</p> <p>Law on financial support for families with children.</p> <p><i>Strategy for development of professional education</i></p> <p><i>Strategy for development of education</i></p> <p>National Action Plan for Children</p> <p>Strategy for improving education of Roma</p> <p>Regulations on local level:</p> <p>Local strategy for Education of Roma in Niš (2004)</p> <p>The Statute of City of Niš (2008)</p>	<p>“Affirmative measures” defined and being implemented; Regulations passed on; Financing defined; Established methods for determining nationality; Monitoring and increasing number of children in pre-school institutions, pupils in elementary and secondary schools, Roma students, number of scholarships, number of persons who finished elementary school; language of educational activities; ways of monitoring and evaluating implementation of defined measures; direct insight in implemented measures on local level.</p> <p>On a local level:</p> <ul style="list-style-type: none"> - Improving literacy of 121 adult Roma in the National University in Niš (for education of adults) in 1998; - first pre-school institutions for Roma children in 2 Roma settlements in Niš (1997-2004); - campaign for enrolment of children to pre-school institutions (each year); - employing pedagogical assistants in elementary school. <p>Vuk Karadžić, Niš – first application of this model in Serbia (2003)</p>

2. ACTION PLAN ON HEALTH	RIGHT TO HEALTH
<p>REGULATIONS:</p> <p>Law on health protection Law on health insurance</p> <p>Strategy for improving health of the young</p> <p>Public Health Strategy</p> <p>National Program for Health Protection of Tuberculosis</p>	<p>ACTIONS:</p> <p>“Affirmative measures” defined and being implemented; Regulations passed on; Financing defined; Monitoring data of realizing rights regarding primary, secondary and tertiary health protection, data on prevention of diseases; ways of monitoring and evaluating implementation of defined measures; direct insight in implemented measures on local level.</p> <p>On a local level:</p> <ul style="list-style-type: none"> - Annual actions of vaccinating Roma children in Niš and nearby villages (1998-2007) - Systematic annual deratization of Roma settlements in Niš, 2000- 2005. - Employment of local health mediators for Roma in Niš, Aleksinac and Bela Palanka (municipalities near Niš), since pilot in 2007 – development and institutionalization - Health Station for Roma in Niš (since 2006) - Protocol on collaboration of Health Center Niš and NGO Rom – program of house care for 420 families
3. ACTION PLAN ON HOUSING	RIGHT TO HOUSING
<p>REGULATIONS:</p> <p>The Law on Social Housing The Law on spatial plan of Republic of Serbia The Law on planning and building The Law on Housing</p>	<p>ACTIONS:</p> <p>“Affirmative measures” defined and being implemented; Regulations passed on; Financing defined; ways of monitoring and evaluating implementation of defined measures; direct insight in implemented measures on local level.</p> <p>On a local level:</p> <ul style="list-style-type: none"> - establishing urbanistic documentation for Roma settlements “Stočni trg” and “Beograd Mala” (2002-2004); - establishing infrastructure for Roma settlements “Stočni trg” and “Beograd Mala” (2000-2006) with financial support from City budget; - building electric station in “Beograd Mala” (2004); - forming two House Councils for 2 biggest settlements in Niš and Serbia – S. trg and B. Mala for more than 4000 inhabitants of Roma nationality; - improving sanitary conditions in Bujanovac and Lebane municipalities(2006).

4. ACTION PLAN ON EMPLOYMENT	RIGHT TO BE EMPLOYED & RIGHTS BASED ON EMPLOYMENT
REGULATIONS:	ACTIONS:
<p>The law on Labour The Law on Retirement and Disability Insurance The Law on Social protection and insurance of social security of the citizens</p> <p>National Strategy for Employment Strategy for Developing SMEs and entrepreneurship Strategy for Economic Development Strategy for Regional Development</p> <p><i>Strategy for development of professional education</i> <i>Strategy for development of education</i></p> <p>Local strategy for employment of Roma in Niš (2005)</p>	<p>“Affirmative measures” defined and being implemented; Regulations passed on; Financing defined; ways of monitoring and evaluating implementation of defined measures; direct insight in implemented measures on local level.</p> <p>On a local level:</p> <ul style="list-style-type: none"> - strategy of National Office for Employment and Local Strategy for Employment of Roma in Niš defined and issued; - forming Agency for support of entrepreneurship of Roma in Niš (2005-2006). Result: 62 persons gained new qualifications, 439 persons opened and registered business as sellers on the market; - forming of Union of collectors of recyclable items (2006); - empowering local Roma in area of employment in 6 municipalities of Nišava region (2010); - empowering social position of individual collectors of recyclable items – public advocacy.
5. ACTION PLAN ON ELIMINATING DISCRIMINATION	RIGHT ON EQUALITY
REGULATIONS:	ACTIONS:
<p>The Law on Discrimination Legal acts of Vojvodina region</p>	<p>“Affirmative measures” defined and being implemented; Regulations passed on; Financing defined; ways of monitoring and evaluating implementation of defined measures; direct insight in implemented measures on local level, monitoring of cases of discrimination</p>
6. ACTION PLAN - POSTION OF RETURNEES ACCORDING TO AGREEMENT ON READMISION	RIGHT ON EQUALITY
REGULATIONS:	ACTIONS:
<p>Agreement on readmission between EU and Serbia</p>	<p>“Affirmative measures” defined and being implemented; Regulations passed on; Financing defined; ways of monitoring and evaluating implementation of defined measures; direct insight in implemented measures on local level.</p>

Other relevant local general regulations:	Strategy of economic development of rural area of the City of Niš Strategy of development of the City of Niš Strategy of Social protection of the City of Niš Strategy of Safety of the City of Niš
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1.3 Governmental and non-governmental initiatives for improvement of Roma education from pre-school to tertiary education

Regarding available Internet sources, publications and statistical data - primary the Open Society Institute publications (2007, 2010), in this section we present a review of the most important projects carried out in collaboration with the Ministry of Education of the Republic of Serbia and civil society organizations to improve Roma education in pre-school, primary and secondary school age. Already available information on these projects is here fulfilled with the newest data and presentation of the projects on the local level.

Roma assistants were first introduced in 1997 in the pre-school groups of Roma pupils. Education and engagement of the Roma assistants in pre-school education was the aim of the project “Kindergarten as Family Centre for Roma children” implemented by Open Society Fond and CIP (Center for Interactive Pedagogy) in the period 1997-2006. During the project implementation 22 Roma assistants and 5 other assistants were educated for direct educational work with children, improving the health of children and families, assistance to children and their parents during the school enrolment procedures, collecting documents, as well as monitoring the progress of children in school. The work of Roma assistants assumed that they cooperated with schools, health institutions, local government, and cultural organizations. This program was implemented in 15 municipalities in Serbia in cooperation with Roma NGOs, educational institutions, local governments and Ministry of Education, and yearly included 130 to 775 Roma children and engaged 14 to 112 associates. (Misija OEBS u Srbiji, 2010) From 2001 this project was financially supported by Open Society Institute, Open Society Fond, Concern Worldwide and local governments.

In 2002 in Serbia *Roma teaching assistants* were introduced in primary schools through the implementation of the project “Equal opportunities – the inclusion of Roma children and youth in the education system”. This project was implemented in the period 2002-2006 by the Open Society Fond and CIP in cooperation with Roma NGOs, educational institutions, local governments

and the Ministry of Education. The implementation of the project activities was financially supported by Open Society Institute and Open Society Fond. The main result of this project was defining and implementing a comprehensive model for integration and quality education of Roma children by acting on national, local and educational institutions' level and including all participants and supporters of educational system. (Misija OEBS u Srbiji, 2010) The program was implemented in following schools: elementary schools "Vuk Karadžić" and "Radoje Domanović" in Niš, "Stanislav Sremčević" and "Natalija Nana Nedeljković" in Kragujevac, and secondary schools "12. februar" in Niš and "Tehnička škola za mašinstvo i saobraćaj" in Kragujevac. The work of Roma teaching assistants was widen and depended on the needs of school and children, but, also, the terms for employment of Roma teaching assistants as same as the program for continuous education of Roma teaching assistants was defined.

The law on Primary Education in 2009 introduces for the first time the educational assistant as a new position in the education system, raising the possibility that Roma teaching assistants could be hired as school staff, not engaged through various projects.

The Ministry of Education started in 2006 the project implementation of introducing Roma teaching assistants in primary schools in cooperation with the OSCE and with the technical support of CIP. From December 2006 to March 2007 OSCE financially and technically supported selection and education of 54 assistants, but, due to financial constraints only 28 of them were working in schools in the period March-June 2007. In 2008, the Ministry of Education hired only 24 out of these 28 assistants again. Training for assistants of the first generation continued in 2008 and 2009 through seminars in which they participated together with the representatives of schools in which they worked in. In 2009, 26 new assistants of the second generation began the training, part of which was shared with the teaching staff. In 2009 the training for the third generation of assistants, who would work in primary schools in Belgrade, started. These assistants supported the education of children who have been displaced from a slum under the bridge Gazelle, and their work is financed by the Belgrade City Assembly. According to the data of the Ministry of Education in school 2009/2010 year 55 assistants were working in 29 municipalities in 54 schools. (Open Society Institute, 2010)

"Inclusion of Roma in education and support for continuing education by linking institutions and NGOs at the local level - the Development Education Centres in 10 municipalities in southern

Serbia” is a project that has been realized since 2005 and supported by funds from the municipalities and UNICEF. The project was conducted in Roma settlements, primary schools, in premises of Roma NGOs or places provided by the local governments. About 3,000 children were included in the program and activities include educational work with preschool children, remedial teaching, and work with parents, educational institutions and local governments.

From October 2012 UNICEF became a partner in the project “Development of community centres in South Serbia”, whose main objective is contribution to enforcement of the Developmental Learning Centres as a separate network of social centres that respond to the needs of local community members through community outreach and support, focusing their work on the development of innovative and educational services. Specific objectives were:

- a) to develop community centres through capacity building of Development Education centres in seven municipalities (Piroat, Bojnik, Lebane, Prokuplje, Surdulica, Vladičin Han and Nis), basing them on the best national and international practices;
- b) to support the implementation of priority service and activities of social centres associated with the education of children and youth;
- c) to ensure the quality of the design and implementation of priority services and activities.

Improving the education of Roma in southern Serbia was a project supported by the government, the Swiss Agency for Development, Christian Children's Fund and the EU. In its initial phase program was implemented only in Bujanovac, and afterwards in 5 more municipalities in southern Serbia: Vranje, Preševo, Vladičin Han, Vlasotince and Surdulica. The project was implemented in the period 2005 - 2011 in two phases and included preparation activities for enrolling in the pre-school education, additional classes for Roma children in elementary schools, providing free books for Roma children and preparation classes for Roma children in secondary schools and faculties. During the implementation, following results were achieved: approximately 2,500 children and their parents were included in the program; achieved 100% coverage of children with pre-school preparatory program, 92% of children continued their education after the fourth grade. This project engaged 27 assistants in the preparatory program in elementary schools. In 2009 the project was awarded an international award of ERSTE foundation for the best program of social inclusion of Roma in south-east Europe.

Together to the equality project was implemented in 2006 by the Ministry of Education with the financial support of the Government of the Kingdom of Norway. The project was implemented in several cities in Serbia, in the elementary schools in Bor, Zajecar and Knjazevac. The budget for project implementation was 50,000 EUR, and achieved results are two documentaries on Roma education, the establishment and equipping of six clubs in schools and Roma NGOs. It is estimated that there were 318 direct beneficiaries and 1,600 indirect.

Project *Equal opportunities in secondary education* is implemented in cooperation of the Open Society Fund, CIP, Association of Serbian-Roma citizens friendship "Tree" and the Association of Roma students, funded by the Open Society Institute and the Pestalozzi Children's Foundation (I cycle of project activities 2005-2007, II cycle 2008-2010, and III cycle 2011-2013). The project objectives are to develop a model of secondary education that meets young people from the community and contributes to the development of inclusive education policies. It examines the ways of inclusion of Roma pupils in secondary schools and the opening of the education system to system changes. Philosophy of simultaneous realization of equal access to and quality of school performance is expressed by changing the educational experiences of Roma students. The goal is to achieve better conditions for education, increasing access to and quality of education, using modern methods of work, respecting the values of social justice and the establishment of cooperation between the Roma and the majority population. This includes teaching practice focused on the child, creating a climate of social justice in secondary schools and cooperation between the Roma and the majority population.

Education of students from families who returned to Serbia by repatriation from countries where they lived and worked is difficult due to series of unresolved procedural issues. The project *Roma children returning – from language barriers to social capital*, which was led by Roma IDP Forum, in cooperation with the Ministry of Justice and with the support of REF (2007-2008), dealt with these issues. The results of the project include defining procedures and legislation proposals in collaboration with the Ministry of Education, developing standards and models for teaching Serbian as a second language for Roma children who returned.

As same as other minorities, Roma have the right to attend optional subject *Roma language with elements of national culture*. The program is implemented more or less successfully over the years, depending on the environment. In 2007-2008, Roma Information Centre, with the support of the

Ministry of Education worked on developing the curriculum of this course from first to fourth grade, and its introduction to the higher grades.

The Ministry of Education gave scholarships to successful Roma pupils: 117 high school and 182 students in the 2008-2009 school year. Government program *1,000 scholarships for poor high school students* in the implementation of the Poverty Reduction Strategy supported the education of students from socially disadvantaged families in the school year 2007-2008 year. Belonging to the Roma community is defined as one of the criteria for scoring students' applications.

Three hundred students from Belgrade and Nis received scholarships through the project *Creation of conditions to increase the coverage and performance of Roma students in high school*, that led the Roma Education Centre and the Roma Children's Centre in the 2007-2008 school year, with the support of Rome Education Fond. The same organizations have implemented the project *Creation the conditions for the expansion of access to government grants and increasing success of Roma children in secondary schools*, in 2008/2009 school year, which included 330 Roma students and 400 parents.

In the framework *Inclusion of Roma pupils in secondary schools in Vojvodina*, that led the Provincial Secretariat of Education and Culture in collaboration with the Council for the Integration of Roma in Vojvodina and the Association of Roma students, provided financial and advisory support to 353 students, members of the Roma community in the school year 2007/2008. Beneficiaries were already enrolled or high school pupils until the end of their schooling.

Project *Second Chance – Development of the System of Functional Elementary Adult Education in Serbia* was implemented by the Ministry of Education and Science and financed by European Union. The project was implemented in 70 elementary schools from all over Serbia in two phases. During the first phase education program for adults was defined and teachers from selected schools were trained to realize teaching activities based on the principles of education of adults and interactive methods of teaching. In the period 2011-2013 three one-year cycles of education was organized: during the first cycle participants finished the first four grades of elementary school, during the second cycle they finished the fifth and the sixth grade, and during the third cycle they finished the seventh and the eighth grade of elementary school and vocational training for one of the 50 occupations offered for up to three months. The elementary education was organized by elementary schools and the vocational trainings were organized by secondary

schools and National Employment Service. Participation in educational programs was free of charge for all participants older than 15, who did not finished elementary education. The main result of this project was a great number of adults who finished educational program in one of the cycles – in total 4,565 participants. Regarding vocational trainings, 84 secondary schools were included in the project and 1,259 participants finished some of the trainings – the participants were the most interested in trainings for the cook, gas welder, mechanics, hairdresser and salesman. For realization of teaching activities 154 school teams were formed and 1,355 teachers from primary and secondary schools were trained for adult education. The greatest number of participants was Roma (49.2%) and Serbian (35.8%).

Functional basic education of adult Roma was a program piloted in the seventh and eighth grade in the 2006/2007 school year. The main goal was to create the framework conditions for the basic education of adult Roma and later other adult citizens with a similar problem. A strategic, programmatic and educational framework for creation and continuous adjustment of functional adult education, mainly Roma was created. The program was implemented by the Institute of Pedagogy and Andragogy, Faculty of Philosophy in Belgrade in cooperation with the Ministry of Labour and Social Policy, Ministry of Education, the Office of Human Rights - Department for Roma, the National Council of the Roma and the PRS Poverty Reduction Strategy. The program included 275 Roma children aged 15 to 35 years, of which 212 completed primary education; vocational training completed by 168 participants, of whom 53 were employed. Achieved results of the project were: developed and formally approved functional basic education programs for seventh and eighth grade, the training of teachers and teaching assistants, and vocational training programs. Total of 390 participants completed 7th and 8th grade and 276 students attended the training.

In addition to the project *Education for All: Improving access and quality education for children from marginalized groups*, one more initiative at the national level, relevant to inclusive education, is the project *Delivery of Improved Local Services - DILS*. DILS is implemented in collaboration with the Ministry of Health, Ministry of Education and Ministry of Labour and Social Policy. Activities are supported by a loan from the World Bank/International Bank for Reconstruction and Development (2009-2012). The main objective of the project is to strengthen institutional capacities in the health, education and social protection at the local level to provide

more effective, affordable services to users of uniform quality, financed by the principle “money follows the user” in a decentralized environment that takes into account the needs of vulnerable groups of users. Improvement of Roma Education is a top priority of DILS project, within which will be implemented training for policy makers and teachers, schools and financial assistance for the implementation of small projects. The three main areas of activity are: improving the capacity of local institutions for integrated education of Roma, the prevention of discrimination and dropout of Roma children in the education system and promoting equal quality education and foster cultural identity. In order to develop the efficient model of inclusive education nine elementary schools in Kragujevac, Beograd, Pančevo, Užice, Zaječar, Novi Sad and Sombor were selected and in the period November 2009-May 2010 in these schools was implemented the developed model of inclusive education.

Regarding training and courses for adult Roma at the local level, there are trainings organized by the Regional Chamber of Commerce in Nis, Regional Centre for the Development of Small and Medium Sized Enterprises and Entrepreneurs in Nis, and National Employment Service. All projects that are dealing with Roma issues were conducted in direct or indirect cooperation with Roma organizations.

The National Employment Service regularly conducts measures aimed at incentives for Roma employment. These measures and achieved results in previous years are summarized according to the annual reports in the following table.¹

Measure	Years		
	2010	2011	2012
Informative and motivational training for unemployed Roma	825 persons (44.24% were women)	1,545 persons (42.91% were women)	1,265 persons (45.69% were women)
Subsidies for self-employment of unemployed Roma	88 persons (14,080,000.00 RSD in total)	39 persons (6,240,000.00 RSD in total)	11 persons (1,760,000.00 RSD in total)
Subsidies for employers who employ Roma	40 persons (6,400,000.00 RSD in total)	7 persons (1,100,000.00 RSD in total)	3 persons (500,000.00 RSD in total)
Functional basic	11 persons	11 persons + 430	930 persons through

¹ Nacionalna služba za zapošljavanje, *Izveštaj o radu Nacionalne službe za zapošljavanje za 2010., 2011. i 2012. godinu*, Beograd, retrieved from: http://www.nsz.gov.rs/live/dokumenti/izve_taj_i_program_rada_nsz.cid4040, access date: October 20th 2013

education of unemployed Roma		persons through the project "Second Chance"	regular programs and the project "Second Chance"
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The National Employment Service selects candidates from the lists of unemployed Roma, but also include Roma people who are not on the official list of unemployed, because the National Employment Service on these education programmes closely cooperates with Roma organisations. Since, the vocational trainings are organized according to the needs of the labour market and/or employers, participants acquire the skills which enable them to find job easier. Nevertheless, interest for these programs are scarce and the main reason is the length of these programs, because unemployed Roma are not interested in educational programs that last longer.

In the period April - Jun 2007 the Regional Chamber of Commerce in Nis in cooperation with the Centre for Support of Women in Kikinda, the Women Space in Nis, HUR in Nis and Medijana Municipality implemented the project *Economic Empowerment of the Roma Women in Nis and Pirot*. This project was financed by Organization for Security and Co-operation in Europe (OSCE). The aim was to economically empower the women from the Roma communities in the municipalities of Nis and Pirot through the acquiring of new knowledge and skills, so they could start their own business in the next period. The main activities realized during this three month period were: organization of training and consultations on the numerous topics in order to increase self-esteem of the participants, provide necessary education on the legal, financial and marketing aspects of the business, and train them how to write a business plan and how to use it successfully to manage the company. The beneficiaries of this project were 24 Roma women, and 21 women successfully finished the education. During the education, women defined 10 business plans that were evaluated by the experts and got necessary information about the possibilities of financing their own business.

The Regional Centre for the Development of Small and Medium Sized Enterprises and Entrepreneurs in Nis has been organizing educations for 11 years now. The main activity of this centre from 2002 until now is providing training and consulting services for potential entrepreneurs and representatives of Start-ups. The centre offers following type of trainings:

- Orientation training under the title "What you should know about business and entrepreneurship" in duration of two days (5 classes per day in duration of 45 minutes

each). This training should raise the level of understanding of the main issues in business and entrepreneurship, train participants to recognize a successful entrepreneur and assess the economic environment. Evaluation of the participants is conducted at the end of the training in the form of self-evaluation using the test under the title “Am I entrepreneur?”.

- Basic training under the title “How to run a business” in duration of 5 days (4 classes per day in duration of 45 minutes each). This training is intended for people who want to start their own business and for the people who run their own business for 2 years maximum. Training covers following issues: the legal framework for the establishment of enterprises, marketing and sales, financial management and defining business plan. The aim of the training is to define business plan and participants work individually. Evaluation of participants is conducted at the end of the training by evaluating individual business plans.
- Advanced trainings on various topics tailored by the requirements of beneficiaries.
- Participants, who successfully finished the trainings, received certification of accomplishment that provided them priority status in receiving financial benefits for starting their own business.

The Regional Centre has trained approximately 3,200 participants of which only 80 to 150 Roma people, according to their internal evidence. Trainings were financed by the Republic Agency for the Development of Small and Medium Sized Enterprises and National Employment Service.

Although the presented programs are only a part of very strong initiative for Roma inclusion in education system in Serbia, we can conclude that the adult education programs on financial literacy are scarce. The most of programs and financial support has been aimed at improving capacities of educational institutions for Roma inclusion at the level of elementary school study. The greatest efforts have been made to include Roma children in pre-school education programs and retain them in elementary school providing advisory services and modifying teaching programs. However, pedagogic assistants work with all minorities groups, not only with Roma, so we can question their commitment to the specific needs of Roma children. At the secondary school education level and high education level, programs are focused on informative, advisory and financial support to Roma children.

Programs for education of adult Roma are focused on functional literacy and vocational trainings. These programs are provided by governmental and non-governmental institutions, both, and their

main purpose is to increase the employability of Roma. There are some trainings on very specific topics regarding self-employment by starting own business, but according to our survey none of the interviewees have maintained its business for a longer period of time. All interviewed Roma, who started their own business using start-up trainings and financial support, complained that they did not know how to manage finances and stay profitable at the volatile market. Therefore, we can conclude that basic knowledge on financial management is scarce, and, consequently, any further training on the business management and business finances probably will be unsuccessful. Based on analysis of previously organized non-formal education activities, the conclusion is that Roma tend to appreciate much more participative methods of learning and training than ex-cathedra lectures and similar methods of teaching and training. They prefer learning through examples (case studies, role play, simulations, explicit use of trainees' prior knowledge; sharing and reflection of trainees), experiential learning (visits, monitoring and evaluating situation etc.), group work, but in smaller groups (trainees' ample guidance and/ or mentoring, especially for small size groups of trainees); responding to the learning needs – target and goal oriented; positive and constructive training environment; applicability of knowledge – personal and professional meaning; Self-directed learning) (according to www.cremole.eu/guidebook.pdf).

For group work we recommend mixed age and mixed gender groups to get more exchange of experiences. Previous experiences also shows that participants appreciate incentives for their work and that this increase motivation to follow the course.

2. Local methodology

Description of the chosen context and community

The research took place in the City of Niš and the participants were mostly from two largest Roma settlements – Beograd Ma(ha)la and Crvena Zvezda. Still, several participants were from the other parts of the City, not predominantly inhabited by the Roma, including rural areas at the city borders. Therefore, we have described the broader research context, the City of Niš.

According to Niš Local Government (2007, pp. 1-5) City of Niš is situated in the south-eastern part of Serbia, in the Nišava river valley, at the 43°19' latitude north and 21°54' longitude east. The

central city area is at 194m altitude above the sea level. The highest point in the city area is Sokolov kamen (Falcon's rock) on Suva Planina Mountain (1523m) while the lowest point is at Trupale, near the mouth of the Nišava River (173m). The city area covers 596.71 km² and comprises five municipalities.

The city of Niš is located at the crossroads of the most important Balkan and European traffic routes², at the point of intersection of the roads connecting Asia Minor and Europe and the Black Sea and the Mediterranean. Niš is the center of Region of Nišava (Nišavski region) the largest region of South-eastern Serbia.

The current population of the City of Niš includes 260.237 inhabitants with the following structure (Statistical Office of the Republic of Serbia, 2013) represented based on main ethno-cultural criteria:

- Religion:
 - 240.765 (92,52% of total population) Orthodox,
 - 809 (0,31%) Catholics,
 - 258 (0,10%) Protestants,
 - 117 (0,04%) persons practice other Christian religions, and
 - 2.486 (0,96%) belong to the Islamic religious community.
- Mother tongue:
 - 249.949 (95,89% of total population) Serbian,
 - 662 (0,21%) Macedonian,
 - 366 (0,10%) Bulgarian,
 - 80 (0,03%) Albanian,
 - Less than 50 (in order of size): 48 Hungarian (0,02%), 32 (0,01) German, 31 (0,01%) Bosnian, 15 (0,005%) Vlach and 1 (0%) Bunjvački.
- Ethnicity:

² The territory of the City is intersected by three important directions of international road and railway traffic – several roads that connect the Balkans with Central and Western Europe, including Corridor X, and the axis which connects the Adriatic, Aegean and Black Sea. These roads have been widely known from the ancient times, as they represented the beaten tracks along which peoples, goods and armies moved. Known as Via Militaris in Roman and Byzantine periods, or Constantinople road in the Middle Ages and the period of the Turkish rule, these roads still represent major European traffic arteries.

- 243.381 (93,52% of total population) Serbs,
- 6.996 (2,69%) Roma,
- 935 (0,35%) Bulgarians,
- 823 (0,32%) Macedonians,
- and 659 Montenegrins (0,25%).
- Other ethnicities, by the size of population: Yugoslavs (416), Croats (398), Goranci (202) , Slovenians (104) and others³.

Niš is a city with the largest Roma community in the southern part of Serbia - Roma make up 2,7% (6.996 out of 260.237) of the City of Niš population and 3,06% of the population of Niš region (11.499 out of 376.319).

Beograd mala is thought to be the largest Roma settlement in Niš and Southern Serbia. It is situated in the central part of the city of Niš (up to 10 minutes walking from the City center), bordered by Crveni Krst neighborhood on the north and Nišava River on the south. It is a part of Crveni krst municipality. This part of the city is flat, located at one of most important enter points of the city and the main access to the E 75 highway that connects Niš with Serbian capital – Belgrade⁴. The central bus station is located in this neighborhood which is partly residential, partly commercial (the grocery and flea market are located there as well as many shops and restaurants).

The accurate number of Roma living in this settlement is unknown:

- unofficial sources state that approximately 4.500 Roma live in this neighborhood⁵,
- Crveni krst municipality: the number of Roma in the whole municipality is around 2,600⁶ (Crveni krst municipality, 2013).

³ There are less than 100 persons belonging to each of the following ethnicities (in order of size of population): Albanians, Hungarians, Russians, Muslims, Bosnians, Slovaks, Romanians, Germans, Ukrainians, Vlachs, Bunjevci, Ruthenians. Also, 3018 persons decided not to declare, for 2362 the ethnicity is unknown and 481 mentioned other ethnicities (regional – e.g. Nišlija – a person from the City of Niš).

⁴ In Serbian Belgrade is called Beograd, and the name Beograd mala comes from the mentioned fact: the neighborhood is located at the entrance from Belgrade, where old roads were going from Old Niš fortress's Belgrade gate.

⁵ Some say even more, as some of the inhabitants declared themselves as persons of Serbian nationality (in total 28.751 of the Crveni krst inhabitants declared themselves as Serbs) and many of them are not even registered in the formal administration services. It is also indicative that, according to the Census 2011, 247 persons from Crveni krst have not declared regarding nationality and 316 answered with "I do not know (what my nationality is)".

⁶ Quote from the mentioned source: *In the part of the municipality that belongs to the City (as municipality also includes several near-by villages) 8.882 inhabitants dwell, out of which almost 1/3 are Roma (around 2,600 persons) mostly in part of the municipality called February 12th – where Beograd mala is.*

- In the Census it is stated that 2.464 Roma live in Crveni krst municipality, out of which the big majority lives in Beograd mala. According to the same source, 1.262 are male and 1.202 female. The average age of the inhabitants of Crveni krst is 29.

The second large settlement is called Crvena Zvezda (Red Star). It is located in municipality Palilula with 73.801 inhabitants, out of which 2.745 are Roma according to the 2011 Census. But that number can seriously be doubted, according to the statement from the official source from this municipality (official web site of Palilula municipality, February 2013):

The 2002 poll (Census – author’s note) is not completely accurate because the largest national minority, the Roma people, in the municipality amounted to 3.435 people, but the estimation is there are around 7.500.

Also, some Roma families still live in the old Roma neighborhood (Stara Cigan mala – literally: Old Gypsy Neighborhood), and some live integrated in other parts of the city. In each of other 3 municipalities (Medijana, NiškaBanja and Panteleji) there are between 500 and 600 Roma inhabitants, according to the Census.

Participants’ recruitment and selection

During the research, or the project work package related to the Needs Assessment, 3 groups of activities were carried out. For each of them, strategies for recruitment and selection of the participants were carried out.

Activities related to desk research have been done according to the secondary information in scientific papers and reports published or presented on-line about Roma population in Serbia and implemented project and programmes. About 15 representatives of local authorities and NGOs were contacted in order to provide information on implemented projects and programmes, achieved results and faced problems. The obtained data are summarized in this National report. These persons have been contacted based on personal acquaintance (project team members have already been cooperating with them) and then the other contacts followed based on recommendations. Almost all of contacted professionals and activists were willing to help, except three of them because of preoccupation with other activities.

For recruiting participants in focus groups we have implemented several strategies, based on in/direct personal contacts:

- Contacting representatives of 4 local NGOs focused on improvement of socio-economic status of Roma in order to invite their representatives to participate and to suggest us some other potential participants in focus groups and interviews,
- Contacting 2 local sociologists who are well-known researchers of Roma population in Serbia – in order to ensure their participation and get suggestions for other participants focus groups and interviews,
- Contacting representatives of local authorities – bodies relevant for the project topic,
- Contacting representatives of National Employment Bureau – Office in Nis
- Taking part in meeting in municipality of Vranje on 25th of February with representatives of more than 20 Roma NGOs,
- Contacting people from National Association of Banks – Sector for Corporate Responsibility, in order to organize meeting with them and get feedback on the research issue.

All these activities resulted in sufficient number of potential participants in focus groups. We wanted to obtain app. 20 contacts in order to ensure 6-8 participants on each focus group. We have had persons with great influence among recruited professionals engaged as facilitators for both focus groups. The focus group with representatives of banking sector was facilitated by an influential person from the association. The facilitator on the second focus group (with Roma NGO activists and other professionals) was the leader of the most influential Roma NGO in Niš and one of the most important in Serbia. Both focus groups were moderated by engaged researchers with help by other project staff members. The group of participants in both focus groups can be considered representative, as we have had both young and elder activists and professionals, more female than male participants on the first, but opposite situation on the second focus group, people with less and more experience, and from different walks of life.

For recruiting participants in interviews, we have employed two main strategies: personal contacts, and recommendations of persons contacted for participation in focus groups (NGO and local authorities' representatives, social researchers etc.). In conducting the interviews we received great help from our local facilitators who helped us get in contact and familiarize with participants. These facilitators were: a leader and 2 young activists working in Crvena Zvezda

settlement, another young activist working in Beograd Mala settlement, 3 researchers – sociologists and one influential individual in rural area in which 3 final interviews took place. Total number of interviewees is 20, as suggested. All of the interviewees were self-declared Roma, which was necessary precondition. All 20 have Serbian citizenship. Some of the facts regarding the composition the group of interviewees are given in the following table.

Age	6 younger than 25 in total 6 women older than 25 6 men older than 25 + 1 younger than 25 + 1 older than 25			
Gender	9 male (6 older than 25 and it was not specified, but preferably 3 younger than 25) 9 female (6 older than 25 and it was not specified, but preferably 3 younger than 25) + 2 male (younger than 25)			
Area of residence	10 live in Roma neighborhood/ settlements, out of which 7 in two largest urban Roma neighborhoods and 3 in rural settlement 10 live in Niš, but outside Roma neighbourhood			
	No formal education	Elementary school education	High school education	University level
School level	1	4	12 (4 are currently students of the University)	3
Occupation of interviewees	<ul style="list-style-type: none"> - 4 students of the University - 5 housewives - 3 pedagogic assistants (employed in elementary schools in Niš) - 1 banking office clerk - 3 manual workers (painter, mechanic and chimney sweeper – the first unemployed) - 3 engaged in project activities carried out by NGOs and Serbian Ministry of Health (2 formally unemployed but engaged in NGO, other formally employed on contractual basis for 3 years) - 1 unemployed, even though highly educated (M.Sc. in biology) 			
Interviewees' family structure	<ul style="list-style-type: none"> - 5 Families of type "nucleus" (parents + children):1 of 3 members, 3 of 4 members and 1 of 9 members (parents + 7 minor children age from 3 to 15) - 11 Families in which "children" older than 18 live with parents: 6 families with 3-5 member; 3 families which include foster care children; 1 family that consists of a young person and mother only; 1 family consists of a young person and grandfather; - 2 households consisting of members of 3 generations e.g. grandparents, parents, children (5 and 7 members in total) - One household with 4 members of 2 generations, without children 			

	- <i>One – person household</i> : 1 (male younger than 25, employed, parents live in another town).
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Atmosphere on both of the focus groups was great. Participants were highly motivated and willing to speak and to listen, to exchange opinions and experiences. The duration of the first focus group was app. an hour and a half and the topics related to necessity of financial education were discussed mainly. The second lasted for more than 2,5 hours, and was followed by informal discussions. The professionals and activists from both focus groups evaluated the topics discussed as highly important, the staff as very professional and involved, and the method of work as interesting and adequate. Participants in the second focus group expressed the will to help in further activities of the project in order to ensure sustainability of education on financial literacy for Roma. We haven't faced any problems; even the long duration of the second focus group was not considered a problem as all participants were highly involved. Impressions are that this project will provoke the ideas for similar initiatives in the local community.

The interviews also went well. The participants were motivated and cooperative, especially people of very bad economic status and Roma activists. The first ones wanted to tell us all about the problems they had been facing and the second ones had a lot of information (on situation of Roma in Niš in Serbia) they wanted to share. Some of these interviews therefore lasted from app. 45 minutes up to an hour and a half. On the other hand, several people have one or two sources of income and almost all of the expenses are related to the food/groceries, they do not have credits/loans or savings, so the interviews with them lasted for half an hour in average. The shortest one in total lasted for 25 minutes, but all the relevant information was gained.

All of the interviewees responded well to all the questions, there was no topic marked as a taboo by them. Still, most of the interviewees responded unwillingly or haven't responded at all to questions regarding representations of wealth and success. The reason can be found in socially desirable behaviour.

As for the problems encountered and the way of dealing with these problems in both focus groups and interviews we can mention the following:

- We have expected both focus groups and more interviews to be finished during April, but the plans changed and we had to postpone these activities. Instead, we have finished whole Desk research report and prepared it as a part of the National report. The reason for

the change was the fact that most of the local partners, Roma NGOs, as well as individuals, had been very occupied during the April (activities under the Decade of Roma Programme and preparation for Đurđevdan, Roma holiday on May 6th). Therefore, they have advised us to postpone these activities and conduct them in May and June.

- Seasonal jobs of potential interviewees have caused postpones in several interviews.
- Approaching the potential interviewees has been significantly facilitated because of the fact that we were introduced to them by members of the community (NGO activists).

All the aspects of the research subject and the activities of the research process were covered.

3. Results

3.1 Income sources

This category refers to several topics:

- How do the interviewees and their families get the money they need for living;
- Family members involved in earning/gaining incomes;
- The quantum of incomes on individual/family level;
- The main sources of incomes – their frequency, stability, certainty (in next 1 or 5 years), the main factors influencing stability of incomes, problems related to sources of incomes, tendency of increase/decrease of the incomes in the future;
- The amount of the money that goes into “family” and “individual” budget;
- The categorization of incomes based on their regularity (regular and additional) and on the source of income (sources – family members who earn money) with specification of the amount and frequency/situations in which they appear;
- Social care incomes as a category.

The first part of this section refers to how the interviewees and their families get the money they need for living, more specifically to the main sources of incomes – their frequency, stability, certainty; the categorization of incomes based on their regularity (regular and additional) and on

the source of income (sources – family members who earn money) with specification of the frequency/situations in which they appear; Social care incomes as a category.

There are two main types of incomes, based on their frequency, regularity and stability – regular and additional ones. The regular sources are:

- Wage (salary): 11 households from which the interviews are, have 1 or 2 members who are currently formally employed;
- Incomes from foster care in 3 households;
- National social care:
 - family pensions – pension of a person that has passed away inherited by a family member – in 2 families
 - type “Material aid in the case of unemployment” – in 9 families
 - aid for families with children in 5 families

The largest incomes are reported by one interviewee employed as a pedagogic assistant in elementary school, highly educated and very active in Roma women movement:

My father and I are the persons who are employed and who earn in our family. He is employed in the successful local company for 31 years now and has stable incomes. I work since I was 19 (7 years now) and it has mostly been related to project engagements in NGO sector. Now I work in a school as pedagogic assistant and earn regularly. Father has app. 650 EUR and my salary is app. 250, but every month I receive app. 70 EUR based on engagement on workshops or similar activities in NGO sector. Therefore our monthly budget is app. 900 EUR for parents and me and for support for younger sister who is on her master studies in another town and unemployed. (SRB-I-5F26)

In several families, the incomes are being gained based on foster care:

My mother's monthly incomes are based on foster care for 7-8 years now. She is currently taking care of 2 children, who are not family members by birth, but we consider them as a part of our family. I do not know how much she receives for that, I

do not get involved in mother's business. I know she gets two parts, to cover life expenses of children and "salary" which is app. 130 EUR, plus some compensation. It varies, but her employment status is based on that, so she will be able to receive pension. (SRB-I-1M23)

The poorest families depend on social care incomes and usually report problems related to realization of rights to social care and dissatisfaction with evaluated sums of those incomes:

Another source of income is social care income – material support in case of unemployment, which is app. 35 EUR for mother and me. The amount is not higher as it is thought that the family pension that we receive (app. 75 EUR) is "higher than census", several dinars larger than what they decided the level should be, so as we receive "a lot" (irony) with this pension, we cannot receive more of social care. I do not understand this completely, nor do I want, as it is a complete nonsense. (SRB-I-6M23)

I do not receive social care as I am a refugee from Bosnia and Herzegovina and do not have identity card. I have heard that there are some measures that facilitate the process of getting that document, but I cannot walk a lot, it is exhausting for me, so I didn't get the chance to get more information. Anyway, even to get the identity card issued and to apply for social care, I need some money to pay taxes for the documents that need to be disclosed and for transport to the institutions, and, believe me my child, I do not have that money or the source to turn to. (SRB-I-10F54)

Additional sources are related to the seasonal/occasional jobs or short-term engagements as follows:

- Seasonal jobs: women (from 3 families) clean houses; men do various types of "physical jobs": help in moving; clean yards, paint houses, etc. (in 5 families). *Agricultural jobs*: 3 families from the rural area in which all family members are engaged in agriculture during the year.
- Collectors of recyclable items: in 2 families with the lowest incomes, family members (including children) collect recyclable items (PET, paper, metal etc.) and sell it in order to earn some money; both of the families also collect old furniture/clothes from the garbage when collecting recyclables and use it.

- Younger persons active in NGOs (mostly dealing with improving position of Roma) acquire additional incomes through project engagement (5 of the interviewees).
- 2 students in these households currently receive additional incomes in forms of student grants from REF – fund from Roma students. Almost all other ex-students among interviewees have been receiving this support.
- Financial or material aid from relatives who live abroad – up to 200 EUR a month in 3 families.

Father is the only one in our family who earns regularly, and because of the economic instability, he works additionally as a security guard in a café during the night (app. 220 EUR of salary and app. 180 EUR for additional job). (SRB-I-11F25)

Mother is the only one who works among three of us (the interviewee lives with parents - author's note) and earns app. 100 EUR after subtracting the expenses for bank loan. It is not enough, so she has additional source of income – works as a maid, cleans houses of people that need that service. Even though it is additional job, she is doing it almost every day. She earns almost 80 EUR a month from that... (author's note: they have father's social care incomes for persons with disability which is 55 EUR a month. Mother earns app. 1,5 EUR/hour for cleaning). (SRB-I-3M25)

However, interviewees point out that it is not only hard for them to find a formal, regular job, but also a seasonal one:

Do not ask me that, please... We do whatever we can... Seasonal jobs, whatever, because neither husband nor I have permanent job. We receive social care and aid for families for children, but I look for the job constantly. Sometimes they (National Employment Service) call me for some seasonal jobs, but I am persistent. I do not wait for them to call me; I look for a job by myself. (SRB-I-18F44)

Because of the lack of opportunities for regular and seasonal jobs, some Roma turn to alternatives as collecting and selling recyclable items. One especially vivid example is the case of a father of 7 children age 3-15, who is self-educated painter and works occasionally on renovating houses:

Apart from that (he works occasionally as a painter and they receive child support for 4 of 7 minor children) to be sincere, 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. (SRB-I-4M39)

The quantum of incomes on level of a household can be divided into four categories of incomes in the households:

- Less than 200: 4 families with 4-9 members
- 200 to 300 EUR a month: 6 families with various number of members, from 1 to 6
- 300 to 500 EUR: 8 families with 2 to 5 members
- More than 500 EUR: 2 families of 4 and 5 members (one has app. 700 and other app. 900 EUR a month)

We can conclude that the range of incomes per person is from 20 EUR/month to 300 EUR/month. As for the stability of incomes and the certainty in the future, we noticed that poorer families rely on social care incomes, which are small but regular and therefore very important for them (app. 40-70 EUR per person received as various types of family support or larger amount for so-called “family pension”).

The majority of the members of families – from which the interviewees come from – work seasonally or unofficially in the private sector. Therefore, their incomes are uncertain (mentioned seasonal/additional jobs).

Only 4 persons – eldest male members of families from which interviewees are coming from – have incomes that can be characterized as stable and certain. Two are employed in public sector and two in private – big companies. One from the latter group even expects his salary to rise.

A specific situation is that of 5 persons (3 female and 2 male) who have stable, but uncertain incomes – temporary, as they are employed on short-term bases from 6 months to 1 year and have to renew their contracts every year (i.e. pedagogical assistants in elementary schools; health care mediators financed by Ministries; banking clerks on trial periods etc.).

In most cases all the incomes go to one place – the family budget, for fulfilling the needs of all family members. The oldest male in the family or both parents put all they earn in one place from which money is spent for all, where the needs of children are priority almost always.

Younger persons who earn money differ when it comes to contributing to family budget. There is 1 case of a young woman who spends all she gets from student grant on herself, but 5 other younger persons contribute with 50-100% to family budget. One young person who lives alone even sends money occasionally to parents living in another town.

3.2 Consumption

This category of results refers to the main monthly expenses (categories of expenses) e.g. housing, equipping, expenses related to business, food/groceries, clothes, transport, communication costs, education, health, savings entertainment, special occasions etc. and to the Issue of influential person/s in the family who make/influence decisions related to consumption.

Consumption patterns are characterized by prioritization of several types of costs. The families with members who have health problems put aside money for the medicines first, and then spend on food and other necessities. Expenses on food represent the main/dominant category (the most money from the family budget is spent on food) and for poorest families it appears to be the only category of expenses. The analysis of the responses showed the following general order of priorities:

Medicines/ health care expenses are a priority! Average costs are app. 30 EUR per person per month (for medicines that need to be bought because the costs for purchasing them are not covered by health insurance). Examples of extreme cases:

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 the situation becomes really difficult and he feels very bad. (SRB-I-2M19)

Today my daughter brought me app. 10 EUR and I instantly sent my soon to buy me two packs of medicines. I cannot live normally because of arrhythmia. I take both of these medicines three times a day. A box of each lasts 10 days and together they cost 3 EUR... Husband suffered 2 heart attacks, and his medicines cost almost 40 EUR a month. Therefore, because of poverty, he decided not to take them. He decided so soon

after second surgery, knowing it is a dangerous decision. But there is no alternative.

(SRB-I-10F54)

Food, groceries are the main category of expenses, for some families (the poorest ones) is the only category. The usual monthly amount spent on food is app. 100 EUR for baby or child, 90 EUR per adult, but there are cases where 5 or 9 members family has 100-200 EUR of income in total, so they use social care services related to food provision (free meals in “community kitchens” etc.).

Look, at the moment I have less than 3 EUR in my pocket. And, what to do with it? I can buy breakfast for 4 of us. We need 3 breads, 1 pate, 1 litre of yogurt and that’s it. And where is money for lunch, supper? It is very hard, my child, it is the worst time of my life. I cannot remember the harder times, although I am a refugee. This time is worse than that... Sometimes level of my blood sugar drops and I felt to coma 2 times. It is because I do not have anything sweet at home to prevent that. The 2nd time I almost died... (SRB-I-10F54)

Most of the money goes for buying food. I rarely have something left for clothes for my child, not to mention for husband and me, for some make-up for me... Even sometimes, I do not understand how we have enough for food either... (SRB-I-8F36)

Before buying food, most of them do not plan, make lists nor go to larger shopping to supermarkets for instance. Here are some examples of opposite habits related to shopping:

Before going to buy groceries, we make two lists and stick to them – one for 3 of us and another for Mum, as she is diabetic. (SRB-I-11F25)

I do not like to go to big supermarkets. They always have some goods on so-called discounts and I take this and that to save, on sale, then go to cash register and almost faint from all the “necessary” (irony) items. Shopping lists do not help me, I always buy something more in store. (SRB-I-8F36)

In average we spend app. 6 EUR a day for bread, vegetables and meat – the latest has to be on the table each day, according to my mother. We spend on food more than we have. (SRB-I-6M23)

We are the family that buys all in large amounts on 20th of the month when father receives larger part of his salary. Mother buys 10 kilos of sugar and flour, 10 litres of

oil, spends more than 80 EUR for cleaning products and cosmetics, buying cheaper but quality brands... Mother makes all the decisions related to spending. She even chooses clothes for father. (SRB-I-5F26)

School-related costs – books etc. for children in schools and on University, are said to be the next on the list of priorities but most of students use grants and similar sources of money; most of the interviewed students and students from their families were good pupils, so they do not pay studying related costs, even though no one of them had been using affirmative measures. For scholarships of students who pay studies on their own (who are not supported by the state) the costs are app. 90-120 EUR a month.

House-related costs (electricity, water, telephone and other communication bills...) – most of them live in their own houses, no one pays mortgage or similar costs, but most of the objects are not legal! If they pay rent it is 40-50 EUR a month for a room or small apartment outside the central city area. Therefore, most of them do not even pay electricity or water, they use it illegally.

We do not pay rent. The house is ours, I bought it. But it is not registered in Cadastre. It used to be a toilette, then a garage and now we live in it. But, because it is not legal, people can come and tear it down at any time... We used to live nearby, but the rent became high and so the neighbour who was renting it asked me to buy this so I decided to do so. I know we should pay water, but we do not, we do not have money for that. As for electricity – the same thing... I have a debt and now we might lose that too. (SRB-I-4M39)

We mostly make plans together, my wife and I, but I think that I economize better. First, I make list of all costs according to the bills, pay that as soon as I can, and afterwards I buy everything else. Honestly, my wife thinks the same, but she likes to spend more. She usually gives more pocket money than we agree to the children. (SRB-I-20M41)

The families of better material position and families in the rural area regularly pay those costs.

First we pay all bills – electricity, phone, TV, Internet, than we buy things for the household – mostly food, and, if anything is left, it can be given to the children to buy

clothes or as a pocket money. We go shopping at big supermarkets, if there are some sales, or at the market. It depends on prices. (SRB-I-18F44)

If it is necessary to save the money and cut some costs from this category, the interviewees decide to give up on telephone communication first.

Average costs from this category (house-related and communication costs):

- Internet + cable television – 20-25 EUR a month
- Telephone – 10 EUR a month – it is interesting that in several cases they do not use telephone but still pay the subscription of 5 EUR a month
- Mobile telephone – from 5 to 25 EUR a month – mostly they use pre-paid services, without any contractual bond to service-providers
- Electricity – app. 45-60 EUR
- Garbage-related costs – app. 5 EUR.

All the poorest families have some kind of debt for unpaid bills for electricity, water, phone or garbage-related costs in the amount from 60 to even 1000 EUR for garbage-related costs and up to 5000 EUR for electricity (the later sum is for app.10 years of not-paying).

Most of them buy clothes 2-3 times a year, some even only once. The “wealthier” families buy clothes once a month but the priority is for the members who work or go to school (have to be well-dressed in public). The poorest ones buy clothes once a year or never (they depend on other people’s “donations” or get clothes from garbage disposals). Many of them get clothes from relatives who live abroad. Interesting fact is that women choose clothes for their husbands – oldest male member of the family. Habits related to buying clothes differ significantly:

I buy some clothes every month, but it is not a lot. There are no rules regarding that, I buy what I like, I am not obsessing over brands, quality, prices. All depends on occasion and my mood. (SRB-I-7M25)

I cannot manage to buy the clothes for the children. Simply, I can't. Each of them inherits the clothes from the elder ones, and they all go through the trash, take what they think they can wear, bring it home to their mother who washes it without any detergent or machine... That is the story of their clothes. And usually their school mates

recognize some of their clothes, as children know their stuff well – and they tell them, for instance: “Hey, it is my sweater”. Then they all laugh together... (SRB-I-4M39)

As for transportation expenses, 4 families (all families in the rural area and only one in the city) have a car, app. monthly cost for gas is 30-40 EUR; the employed use public transportation paid by the company they work in and the others use public transportation only if they can afford it (if there is some money left after fulfilling primary needs). Students are paying app. 15 EUR, adults pay app. 20 EUR a month.

I use public transport only when I have money to buy a monthly transport ticket.

Otherwise I walk to the Faculty. (SRB-I-3M25)

No one of them has any hobby that needs special additional funds (except for one mentioned hobby is fishing but says he does not need money for it). The young use to go out, but they do not spend a lot of money for that. The young women buy make up and cosmetics when they have money for that and it is app. 20-30 EUR every 2nd or 3rd month. One young male likes to go to work out if he has money and the expense is app. 10 EUR a month. They rarely travel for leisure. Exceptions are young NGO activists, young employed persons who do travel or persons invited by relatives to go abroad. In all cases their travel expenses are almost exclusively taken care of (paid) by someone else – NGOs, relatives who live abroad, or some foundation... Young people cut-off on going out; as they are trying to save money and sometimes even do not have free time for it. They rather work or study. Decisions about spending are in most cases made by (eldest) women in the household – housewife.

I am trying to save money, spend only something on equipment for my hobby – Latin American dance. I do not go out a lot as I do not like to spend money on things that are not useful and necessary. (SRB-I-7M25)

To have a hobby, to travel? I have given up on that dream long ago... (SRB-I-8F36)

General quotes regarding expenses:

Both of us, my grandfather and me, are heavy smokers, so we are trying to save in order to have money for cigarettes. But, when it comes to food, we always have enough, we do not lack anything. (SRB-I-2M19)

I am trying to survive from one salary to the other, and that seems impossible. I have less than 10 EUR to survive with for 10 more days... (SRB-I-6M23)

We take the money, soon it is gone and every month we spend 10 days without any money. We eat only twice a day. The wife and me, we intentionally eat less, less than we need and would like too, only to provide more for children. (SRB-I-4M39)

3.3 Representation of economic success and generosity

This category of results refers to perceived “indicators of wealth” –status symbols, products that are clearly expensive, behavioural aspects etc. – that influence perception that someone is rich or not and to the meaning/perception of generosity – who are generous people, what characterizes them, and do interviewees perceive themselves as generous; tendency to borrow/lend money.

For what regards the representation of economic success, the typical opinion is represented by this statement:

Rich is the person who can afford for basic needs and save some money additionally.

(SRB-I-12M47)

It seems to us that, biased by socially desired responses, interviewees tend to avoid the answer to the related questions. They mention spiritual or immaterial wealth which is more important. For example:

Generally speaking, one is considered rich if s/he has a lot of money and that is manifested through material possessions. But, for me, that is not a priority and I think one is wealthy if s/he has good internal values. And I think that friends are real wealth.

It is not a cliché, like something that everyone says or should say. I mean it. My friends have been giving me support whenever I needed it. (SRB-I-2M19)

They say that it can't be perceived by the clothes or something material or visible because:

There are rich people who do not have style or do not want their wealth to be seen that way or poor people who dress well. (SRB-I-7M25)

...I can recognize expensive hand bag or a blazer as I love them and know each place in the city where they can be bought. But, that only shows if something is expensive or not, and not if someone who has it is rich or not. (SRB-I-5F26)

There are some people who like to buy expensive stuff and make their richness visible by cars, gold, clothes, but there are a lot of people who are richer but do not like it to be seen. I know that in some cultures rich people are modest and do not like it to be seen. (SRB-I-6M23)

Some of them agree that rich people can be recognized as the ones that do not have financial worries and “act relaxed when it comes to money” (SRB-I-3M25). It is a matter of attitude and behaviour. For instance:

Well, material values are not the most important for me, and I think they are not the most important today... Actually they, sadly, still are, but I think that changes... I can conclude if someone is rich or not according to the way of thinking, or attitude... Something like that... (SRB-I-1M23)

The rich are the persons who do not understand the worries of the poor – for instance, I have a friend who finds it hard to believe that there are persons like me who do not go to the seaside during summer, mountain during winter or abroad several times a year... Based on that I saw that she might even have too much, more than she needs and we are of the same age. (SRB-I-11F25)

Regarding the representation of generosity, the interviewees tend to distinguish 2 types of generosity. The first one is material and refers to giving/lending money/material things to others. Regarding this type, they usually get money from close relative and friends and give it to the same persons, so it is a “closed magic circle of trust” (SRB-I-8F36). The opinions differ:

I consider myself to be generous; I have even forgotten some debts. The idea that guides me is: give to the blind – God will give to you. (SRB-I-6M23)

For some people I am generous. For some, I am not; I can say I am sorry – I do not have money to give, even if I do. (SRB-I-8F36)

I do not lend money to others as I suppose those people who ask for it – do not and will not have money to give back to me. I do not lend money because of that fear. (SRB-I-11F25)

Sometimes, the help comes from “strangers” – people who are not relatives, friends nor neighbours, but there are also completely different cases in which neighbours make situation even

more difficult by acts driven by intolerance and discrimination. Some persons mention they do not have anyone who helps them, as all people around them are also poor.

One other aspect that was mentioned refers to immaterial – support:

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)

I am not generous in material meaning. I am cautious so I do not lend money to others. But, in non-material way, I am – I would always help if I could. (SRB-I-7M25)

3.4 Savings and investments

This category refers to the answers to the following questions: “Do you think you can save well?”, “Do you manage to save some money every month? How much? If not, when have you managed to save something last time? Is it connected to some season or other factors?”.

Only 6 households manage to save some money on monthly basis, mostly from 10 to 50 EUR a month.

We do not manage to save anything. Ever. We hardly manage to survive. It is a really painful life, full of troubles. (SRB-I-4M39)

I never manage to save anything, because all the money goes for paying scholarship. But, it is ok, as education is, in my opinion, long-term investment. (SRB-I-1M23)

I manage to save some money every month. I haven't promised anyone, I just wanted to do so. I work a lot, so I do not have chances to spend money; I buy only basic and necessary things, so I manage to save at least 50 EUR a month. (SRB-I-7M25)

We do not manage to save money. Everything that we save we invest in our house. Each year we build a little bit... We save on that because we do all the work on the house alone. I do all the work... (SRB-I-19M44)

Most of them are saving for no specific reason, or “the bad days” and only one for the concrete reason – to buy a car.

Mother thought me to save for the bad days, so I put aside 50 EUR from each salary. Then, soon, I see myself taking 10, then 20, and at the end usually nothing is left. It is

like that In Serbia. You get salary and live for 2 days and then barely survive for the rest of the month. (SRB-I-6M23)

Big majority saves money at home. Only few of them save in banks, mostly persons who have some relation with persons abroad.

When asked what they would invest in if they had money they said (decreasing frequency): buying real estate/ adapting houses, house appliances, saving for bad times, spending on leisure e.g. travel, additional education etc.

Only some mentioned that they would invest in small business development, but mostly in addition to buying real estate. We have heard only three specific idea concerning opening bakery or similar business *“as the only business that will never bankrupt is food production, as people will always have to eat”* (SRB-I-9F30), service for electronic and electric equipment (SRB-I-11F25) and dance school (SRB-I-7M25).

3.5 Formal and informal credit

This category of results refers to the sources of loans – bank/financial institution/organization or persons; to the experience when asking for loan, to the process (fairness, complexity, administration) and results of asking for a loan; as well as the usury in direct or indirect experiences of the interviewees.

The formally long-term employed are the only ones that meet the criteria for taking bank loans. They also use overdraft in order to balance expenses and incomes.

The persons who do not meet the conditions for banking loans have various attitudes towards them.

To take credit? Me? HA-ha... No! TO get a loan you need to have a house or something, at least a salary and I have nothing! Who would give money to me? Which bank? You think I wouldn't like to get a loan? Oh, I would, so much, but I can't... (SRB-I-4M39)

Attitudes towards banking loans are mostly negative (except for the loan for buying house or apartment for families) as they are perceived as looting. It is interesting that even persons who do not have direct experience with banking credits have extremely negative opinion about it:

My opinion is negative, I cannot explain why but I would never take a loan. I have never taken it, but I know people who have and some of them cannot give the money back for a long time. Now the salaries are uncertain so the situation is even more complicated. When you enter that process once, I think it is difficult to get out from it. It is a vicious circle. The interest rates are inappropriate, so it does not pay off at all. (SRB-I-7M25)

My experience is desperate – my job is such that I have to renew the contract each year so it is not suitable for the bank to give me credit. My husband is working in private sector; it is uncertain job, so neither does he meet the criteria. If we could we would gladly take credit for buying house or apartment. (SRB-I-8F36)

Most of the interviewees and their families have been using bank loans “during the happier old times” and the specific purpose has been buying houses, furniture and house appliances. Three of them are currently using loans. One of the experiences is positive as the person who took the banking credit is employed in stable company and is receiving salary (considered appropriate by him and family) regularly so he can plan the pay-off dynamics.

Most of them are lending money to others, but only to close relatives and rarely friends, as they fear losing that money that would never be returned. They borrow from the same “closed circle”.

The opinions are very different:

Once we have borrowed money from mother’s sister and it was very unpleasant as we have had to give it back in short period. Since then I am sure that they would rather take banking loan to make the ends meet. (SRB-I-11F25)

Banking loan is a fraud. I would rather borrow from sister or uncle... (SRB-I-6M23)

In addition, most of the interviewees say they have never used nor even heard of organizations that provide services and aid for financial management.

When asked about this, some of them have mentioned several local NGOs that offer grants for start-ups and development of existing business, out of which 1 NGO supports exclusively initiatives of Roma. Roma in the rural area said that they had never used any services or financial aid except the one that is offered by government funds. In their settlement there is a NGO that does not have the financial capacity to help Roma, but they offer them training services. That most of the

interviewed students or students from their families use REF/RMUSP or student grants provided by resource Ministry for Education or National Roma Council.

We can conclude that they do not clearly distinguish aid for financial management and financial aid.

The typical statement is:

Sincerely I have never heard about anything like that, of someone is working on it or anything similar, that someone got money that way. (SRB-I-8F36)

Important related quotes:

Q: What about people who take care of the internally displaced persons?

A: No one helps! I went there, to Service for social care, to local officials.. I have been there for more than 30 times and they always say the same – that they have to get approval from some main office in Belgrade, they are always promising help, but I have never received it. They help people who already have a lot, who are rich, who have huge houses, who “sleep on the money”, who have “wealth in the house” – furniture, things... Cars...

Q: What about other people that should help you – social workers, people from NGOs, do they come to see if you need something?

A: No. Social workers never come. People from NGOs come, not from NGOs, but Roma political parties, come here, visit us, just before elections. They came year ago after the fire I mentioned, but instead of real support they gave us blankets and similar things we do not need. We can actually pick better things from trash.... The other people from other organizations do not help as they say “they are not in charge of us as we are IDPs, from Kosovo”. Sometimes I even think that we would live better if we stayed in Kosovo. All of those persons from those organizations are liars and thieves. (SRB-I-4M39)

3.6 Future planning of the interviewee

This section refers to how does the interviewee see him/herself in the future, how does him/her think that his situation will change and in which direction. It is also referred to worries about something related to earning/spending or to the desire to change anything regarding that.

The young educated persons hope that the education will increase their chances to find a job and earn money, to start living independently and/or help their families. Those hopes are shared by their parents, as well.

The elderly unemployed have rather pessimistic view on the future.

I do not know... Just earlier today I have asked my husband how are we going to go on, how do they plan to carry on living... I cannot go on, psychically I have been bad, but now I am even worse... One cannot live like that. I am still thinking to encourage younger son to study on University and increase chances for employment, but if he does not do well on the tests for enrolment I do not know how to finance the studies. Then, the other option is to send him to my sister abroad. It is better there, even though they suffer, the future is brighter. (SRB-I-10F54)

Here, in Serbia, now, people who finish faculty... their position is not actually a lot different than of the ones who finish only high school... Here everything depends on money, connections... I think that highly educated people find job easier in the foreign countries, abroad. (SRB-I-2M19)

For myself personally – I am going abroad as I do not see myself here. The profession in which I would like to work is underdeveloped or even non-existing here. I would like to work in the institute for genetic engineering and in our country that kind of institution does not exist. Even though I would, as anyone else, like to stay here with family and friends, I do not see myself here... Only if something would drastically change –which I do not believe would happen – I would stay and work here. But I suppose my salary wouldn't be appropriately high for this kind of the job and responsibilities. Abroad I expect to be earning a lot and be able to live decently. Here, for instance – I have finished master's studies almost 3 months ago and since then I am registered at the Bureau for Employment (a.n. – Local office of National Employment Service). They have

never contacted me since then, to offer me some placement. I have, myself, been trying to find a job, too, but I haven't succeeded... (SRB-I-3M25)

Both young educated persons and elder unemployed ones expect the expenses to rise. If they do not find jobs with increasing salary, they all mention going abroad (to the relatives already there or marrying foreign citizens there) as the strategy. But, they all say that they would rather stay in Serbia, because of the language, family, friends, and because they perceive it as the homeland.

I am satisfied with my present life situation, as I live by myself and provide enough. I am afraid that in one moment, if the economic crisis goes on, I will lose my job and have to go abroad and I do not want that. I do not have specific country that I would like to go to, as it is the last option. I have relatives in one country abroad and I suppose if I go there it would be easiest option, but if there is a job for me here, I would rather stay in Serbia. (SRB-I-7M25)

I have to think it will be better, both me and my brother are educated and I hope in few months we will find jobs and everything will be better and easier, everyone will work to satisfy own needs. I have enrolled the Faculty in order to increase my chances for employment, my parents have supported me to prevent me going through what they had to – working a lot on underpaid jobs, for low vague. Mother has been supportive from the start, but father had a different logic. He was worried and asking how we would finance that... According to him it was better for me to work and earn instead of studying and spending money... But, during the studies, I have been receiving grant and also working, so both mother's and father's wishes were fulfilled. I have chosen to study economics as I have known from the elementary school period that I want to do so, so my secondary education was from that field, too. I would like to work in public sector, as a secretary or in administrative sector, to help in making contracts, reports, even to work on the field. I have been working on that kind of activities in NGO, I know I am good at it, so that is my wish. (SRB-I-11F25)

And one mentioned a concrete mid-term plan:

I have to commend that we will be engaged in the project on beekeeping next year. We will have training on beekeeping, and after that we will get 2, 3 or 4 hives. We will not

be the owners of the hives, but we will exploit the resources for 2 years. In the third year we will have to return the exact number of hives to the Roma association and one more on the account of membership fee. (SRB-I-19M44)

4. Conclusions and recommendations

Conclusions from the interviews

Joint conclusion of the interviewees themselves is that their main problem in financial management is the *lack of finances* – the income and stable sources of income.

National Employment Service should pay more attention and dedicate more effort to **education of adult Roma**. Many of them are desperate and in need for any kind of job so they need to be informed on available opportunities for work, at least on seasonal basis. Potential form of organization for seasonal jobs can be cooperative. Programs oriented towards gaining qualification or pre-qualification are necessary especially for elderly Roma who are usually poorly educated.

If well organized and done by co-operators, business related to recyclable items can be an opportunity for some Roma to earn. Establishment of Centre for recycling organized similar to some cases in EU can be a great opportunity which could bring more jobs for Roma.

Another needed field of education and informing relates to issues and procedures regarding social care and ways of realizing rights based on poor social status. Many of the poorest give up on potential social care incomes because of complicated administration and lack of money needed for various documents issue... The procedures are especially complex for double discriminated internally displaced Roma. The general recommendation is to make these procedures easier and facilitated (by a person in charge for it) and issue of needed documents possible and free of charge for persons of the worst socioeconomic status.

The informing about grants and affirmative measures for pupils and students should be done even more visibly so more young people could become high school pupils and University students and

therefore would be able to carry on education and increase opportunities for employment later on, without putting more burden on family budget.

Additional finding: Because of low quality of life, many of interviewees suffer from health problems among which diabetes and coronary problems are the most common. They need additional education on risks and prevention of these illnesses.

As for the spending, the general conclusion is that big majority of interviewed Roma **do not spend rationally** – they rarely make plans or lists of priorities when shopping and do not practice going to outlets, bigger stores and hypermarkets and therefore do not benefit from lower prices. The reasons for not going to larger stores are:

1. they do not have a car and these stores are far from their settlements,
2. they believe that near-by smaller shops on the green market are cheaper.

In the education process we should check if they are even aware of the differences in prices and benefits from larger shopping.

Majority of the interviewed Roma *do not practice* buying on sales, collecting coupons and other *saving strategies*. However this does not apply to interviewed Roma from rural area. They say that they make strict priorities in spending: first they pay the bills, and then they make shopping lists. They always buy groceries when those are on sale and make supplies, whenever they can.

Recommendation is therefore that training should include tools for short term and strategic planning, and also monitoring of expenses and rational management of personal and household finances. Stories of mentioned Roma from rural area can be used as good practice examples.

Roma with stable incomes need additional education on concrete opportunities for saving and smart spending by signing long-term agreements with e.g. providers of cable TV, Internet, mobile services etc., browsing information about sales, using potentials of loyalty programs, etc.

We have had the opportunity to learn that in decision-making process regarding purchase and consumption *women have the leading role*. Men are in charge of earning, women (mostly the elderly or the oldest one) decide how the money will be spent – the priorities, the goods and brands that will be purchased, not only for their own or family needs, but they also choose products (clothes, food etc.) for children and husbands. Therefore, our recommendation is to map the influential persons in households and involve them in trainings that will be organized. Besides

women and elderly men, younger persons should be participating in the training in order for them to learn how to become more successful when they become independent and manage their own finances. It would be best if financial education would be organized successively from elementary or even pre-school level and to become institutionalized and not only for Roma but for general population in Serbia, as this kind of education does not exist.

Roma need more education on possibilities for saving. Even though most of them consider saving for mission impossible, it is worrying that persons who do manage to save some money are keeping it at home. They need to learn that they miss out the opportunity to earn by acting that way.

When it comes to credits, our conclusions mostly relate to the need of informing and educating them on documentation and procedures needed for gaining financial support including loans and grants. Roma also need additional education on providing guarantees for bank loans. They have visibly negative attitudes towards bank loans, so the recommendation is for banks to open up to them, educate them and open possibilities for them. They need to learn about different types of bank loans and prices of those loans.

More education on investments, start-ups or similar grants for their businesses and generally for self-employment opportunities is necessary.

Roma that participated in our research do not have any information about services that can help them in financial management, nor about institutions that provide those services. They do not consult anyone when making financial decisions, except for students (of economics). The recommendation is therefore to inform and educate them on these issues.

The problems in planning the future are related to the inability of strategic planning. No one of the interviewees mentioned anything about retirement plans or pensions. Therefore, the recommendation is to include these topics in further educational activities.

Focus groups conclusions

The first focus group: in Association of Serbian banks in Belgrade on April 12th 2013. Participants in the focus group: 2 representatives of inter/national banks active in Serbia, 2 representatives of insurance companies, 2 representatives of Association of Serbian banks (sector for Corporate Social Responsibility and Marketing and Communications; at the same time they represent 2 other

banks), 1 journalist from the national television (engaged for coverage of economic issues). In this focus group we wanted to capture the opinions of representatives of financial sector.

The second focus group was held at the Faculty of Economics in Nis on the 27th June 2013. Following people participated in the second focus group: 5 representatives of Roma NGOs, 1 Roma entrepreneur, 1 representative of the Republic Union of Collectors of recyclable items, 2 sociologists – researchers of different aspects of Roma life, 4 project team members.

The results of SWOT analysis regarding financial management strategies of adult Roma (from both focus groups) are presented in the following paragraph. Some of the answers are contradictory but we have included them all in order to illustrate the opposite positions.

Strengths

- Great survival strategies and worldly-wisdom
- Rationality and good prioritization in spending money – making priorities in order to survive, cutting of all other costs
- Strong family ties (at least 2 generations live together in the same house) and support
- Traditional and harmonic relationships among family members as a basis for family entrepreneurial initiatives
- Entrepreneurial spirit
- Willingness to do more jobs at the same time
- Habit to contribute to joint family budget managed by the oldest and most experienced family members
- Clearly defined roles of family members (men has to bring money home and women usually decide on spending)
- Good mix of traditionalism and flexibility - modernization of the traditional family (independence of young members, higher education, mobility, entrepreneurship)
- Good organization – connecting for performing joint business activities (e.g. in collecting recyclable items)

Weaknesses

- Low educational level and low level of awareness of the importance of education for elderly Roma
- Lack of long term financial strategy
- Irrational spending for unnecessary purposes – which are not priorities (huge weddings and family celebrations from which some of the participants said that they have never recovered from financially)
- Intergenerational conflict possible in modern families when deciding on spending
- Difficulties in gaining independence of younger members of the community
- Bad image of the Roma population
- Roma are uninformed about banking and start up procedures
- Unorganized – do not seem serious

Opportunities

- Government programs, projects and educations for self-employment
- International programs for business support
- Affirmative measures as means of support for pupils and students
- Education opportunities for elderly people
- Favourable legislation for improving financial situation
- Creating preconditions for new job opportunities
- Institutionalization of financial education (field activities in Roma settlements)
- Targeting of the opinion leaders (distinguished Roma people) with aim to raise awareness about these issues.

Threats

- Roma people continue to distrust the government and other institutions
- Inability to form sufficient social capital
- Raise of discrimination towards Roma people
- Lack of opportunities for gaining initial capital for starting a business

- Taxation and other unfavourable business conditions
- Increased competition in the fields of business where Roma people are dominant (collecting recyclable items)
- Forming special government support for bank credits for Roma people

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