

Social and housing solutions for generationally poor Roma in Slovakia

The number of Roma in Slovakia is estimated to be 430,000.¹ Based on socio-graphic mapping undertaken in 2004,² approximately half of them live integrally with the majority population. The remaining half lives in communities that can be described as segregated settlements located at a distance from the local town or village and often separated from it by a natural barrier (a creek or a forest) or as settlements located on the periphery of a given village or town.

In the recent years, the situation of Roma people in Slovakia has been deteriorating. Generationally poor Roma are being pushed to the fringes of the society, and all aspects of their lives are utterly unacceptable, as demonstrated by housing dilapidation, lack of security of tenure, overcrowding, hygiene, access to water and electricity, refuse collection, land pollution, sewerage, vermin, heating, proximity to transport, education, legal and health services.

Spatially segregated settlements are called *osadas* by the majority, a term denoting Roma shanty settlements. They lack basic infrastructure such as roads, pavements, electricity, and running water; sewage removal and municipal waste collection is almost non-existent, and the proportion of illegal dwellings exceeds 20 %. These settlements are excluded from the provision of other public services. Some of them even pose an environmental hazard to their inhabitants as they are located on polluted land and only a limited number of them have an accessible source of drinking water. The majority of *osadas* are located in Eastern and Central Slovakia and the housing conditions there can be described as substandard or extremely substandard. Generally speaking, the greater the distance of the settlement from the nearest town or village, the worse its living conditions are.³

The vast majority of the people who live in socially excluded shanty settlements receive state social benefits. The number of Roma living in the settlements is rising gradually, almost indirectly proportionally to the number of Roma from the *osadas* who participate in the job market. Unemployment is widespread, with reports of total unemployment in the majority of *osadas*. Very few Roma complete secondary education and due to the lack of material and financial resources they are highly exposed to loan sharks.

As a result, the living conditions of Roma have been worsening and experts consider life expectancy to be ten years shorter than that of non-Roma.⁴

ETP Slovakia's programs designed to help Roma

Among the multitude of various governmental and non-governmental programs designed to help Roma, the majority have been ineffective and inefficient mainly due to their failure to respect Roma social and cultural traditions and their diversity.⁵

¹ Anton Marcinčin and Lubica Marcinčinová, The Cost of Non-Inclusion, The key to integration is respect for diversity July 2, 2009, p. 2

² The unofficial research carried out by the S.P.A.C.E., Institute for Public Affairs and Regional Centre for Roma Issues in 2004 commissioned by the Office of the Plenipotentiary of the Slovak Government for Roma Communities, available at http://www.government.gov.sk/romovia/list_faktov.php, last visited October 10, 2006.

³ Iveta Radičová et al., (2002): World Bank Report on Poverty and Welfare of Roma in the Slovak Republic, Bratislava, also available at: <http://siteresources.worldbank.org/EXTROMA/Resources/povertyinslovak.pdf>.

⁴ Steve Hajioff and Martin McKee, The Health of Roma People, J Epidemiol Community Health 2000; 54; 864-869

⁵ Anton Marcinčin and Lubica Marcinčinová, The Cost of Non-Inclusion, The key to integration is respect for diversity July 2, 2009, p. 2

Roma have contributed to European culture and values comparably to other peoples in Europe, but this contribution has not protected them from social exclusion and widespread discrimination in all areas of their lives.

ETP believes that policies and programs aimed at problems faced by Roma should be comprehensive, based on an acknowledgement that social exclusion of Roma is multi-dimensional and therefore can only be successfully addressed if tackled multi-sectorally and if designed in a long-term, sustainable and systematic way. For example, the issue of substandard housing of Roma has impact on economic, educational, social, health and cultural aspects of their lives, thus even a small improvement of housing conditions has potential to improve health conditions and consequently also educational achievement of Roma children.

ETP programs utilize the under-used potential of Roma and their capacity to contribute to the improvement of their own situation, especially in the field of housing.

ETP believes that Roma individuals can change their destiny if integrated comprehensive assistance is provided to them based on their needs in community centers located near where they live.

One of the examples of a successful comprehensive and continuous program is an ETP initiative implemented in twelve cities and villages across Central and Eastern Slovakia named Community Bridge-building, which utilizes a “cradle-to-grave” approach, in other words, based on the involvement of clients of all ages. This program builds upon previous ETP activities, programs and their results in chosen municipalities.

ETP supports Roma people to take responsibility over their lives, which they are not always accustomed to, and encourages them to participate in various multi-sectoral activities. Children younger than 6 years of age are offered pre-school education, school-age children are invited to take part in a variety of after-school activities, including photographic, journalist courses, sex and drug abuse education, sport, cultural and leisure activities, all taking place in well-equipped and nicely furnished spacious community centers. Adults are keen to participate in educational and social activities, which are designed taking into account the ideas and suggestions of Roma themselves, e.g. health and legal awareness-raising meetings, financial education workshops, as well as leisure activities, such as cooking, house decorating or house remodeling lessons.

Those Roma families who want to improve their standard of living can apply to get involved in ETP saving and micro-loan programs. In some municipalities, ETP has been implementing social housing construction projects, within the framework of the Ministry for Construction Housing Development Program. The Housing Development Program supports the construction of social housing initiated either by local authorities or by not-for-profit organizations by way of financial subsidies up to 75-80 % of the construction costs of “*lower standard*” apartments. So far, ETP has collaborated on the construction of lower standard apartments with two municipalities (Moldava nad Bodvou and Hodejov), providing housing for 20 Roma families.

ETP encourages future tenant families to participate on a daily basis in the construction works on the construction site and offers them the opportunity to participate in a saving or a micro-loan program.

The saving program requires clients to save monthly between EUR 15 and EUR 50 for a period between 6 and 24 months for an identified asset goal, such as home improvement. Upon completion of the agreed period the total saved is 100 % match funded, thus allowing

clients willing to engage in financial planning and saving to generate sufficient amount of funds to upgrade their lower standard apartments into basic standard.

In the village Nálepkovo, a different scenario was piloted in 2005. There, the future tenants of newly built social housing were encouraged to apply for micro-loans to upgrade the lower standard apartments into basic standard. As of today, all loans have been successfully repaid and clients now live in comfortable apartments with nicely equipped bathrooms, kitchen cabinets and flooring suitable for raising children.

In other localities including Stará Ľubovňa, Rudňany, Šimonovce, Spišské Podhradie, Jesenské, Hodejov and elsewhere, home owners can apply for small home improvement loans.

Experience has shown that these small loans (typically EUR 1,200) can have a long-lasting and transformational effect. The loans are unsecured to a maximum of EUR 1,200 repayable over up to 48 months. The client participates with the program representative in the purchase of material, but does not receive cash directly. There is no interest applied to the loan except a general annual inflation rate set to 2.7%. In order to establish the right incentive structure, a small arrangement fee of EUR 30 is required.

In both programs, the clients are required to take part in relevant educational activities, such as household financial management courses, psychosocial trainings and vocational construction courses.

It is possible for a client to complete a saving program and then take out a loan, which allows a client to receive more finances for a step-by-step small home improvement projects. Loans and saving programs are equally available not only for the construction of new social housing, but also for home improvement projects to families who live in their own houses or those living in old social housing. In this case the micro-loan or saved money is used for various reconstruction, repair or renovation projects.

The results have shown so far that Roma people even from the poorest settlements - *osadas* - are capable of fulfilling strict conditions of saving and micro-loan programs and completing small home improvement projects when offered “hand-holding” and supervision throughout the projects.

More than five hundred successfully completed home reconstruction projects (roof repair, replacement of windows and doors, insulation, construction of a bathroom or a new room, etc.) utilizing either loans or savings or both prove the ancient adage that where there’s a will there’s a way.

Lessons learned

Among the many lessons we have learned during our ten years of experience in solving problems of disadvantaged Roma people living in segregated ghetto-like settlements, the following may be highlighted:

- It is not possible to achieve miracles when addressing problems which have been neglected for decades.
- By working with individuals and small groups in gradual, small steps, it is possible to achieve success and create islands of positive deviation and examples of best practices, which are then followed by others.
- Work with disadvantaged people must be long-term, regular, and continuous and based on mutual trust and acceptance.

- Successful work in community centers in disadvantaged areas must be comprehensive, cover a wide spectrum in terms of activities and clients, in other words, it must not focus only on one type of activity or on one target group of clients.
- Community and social field work must be supported by educational and learning activities.
- When working with disadvantaged Roma people, it is necessary to set up firm objectives designed to achieve positive change and persist until the change has been accomplished and has become the long-lasting change.
- Successful and sustainable work is impossible without cooperation with the local authority.
- Best results have been achieved in localities where there has been a pattern of excellent collaboration with the local government, local labor office as well as with other relevant partners including schools, construction companies or local not-for-profit organizations.