

Promoting financial literacy of Roma people

POLICY DEVELOPMENT

PRACTICAL MEASURE/INITIATIVE



SLOVAKIA

Timeline

2017 Implementation	2018 Implementation	2019 Implementation
2020 Implementation	2021 Implementation	2022 Implementation
2023 Implementation	2024 Implementation	2025 Implementation

ID number 28578

Background

Lack of key competences among members of the Roma community is an obstacle to acquiring appropriate education and qualification. For some adult Roma, particularly those living in segregated settlements, it is a long-term barrier to employability. Low financial literacy also often makes them vulnerable to usurious lending.

Objectives

Improving financial literacy of low-skilled members of the Roma community.

Description

In 2017, the government updated and complemented the action plan of its strategy for integration of the Roma population. Financial inclusion was introduced as a priority. Financial literacy measures are supported by ESF-projects to prevent socially disadvantaged families from falling into excessive debts or becoming victims of usury. Putting stress on non-formal training is visible within social enterprises activities and training centres affiliated to social enterprises.

2017 Implementation

2018 Implementation

2019 Implementation

In 2019, the government updated its 2012 Strategy for the integration of the Roma population until 2020, adopting the Action plan for 2019-20. One of the seven priority policies of this strategy is aimed at financial inclusion understood as adequate access to financial services. The new action plan also suggests measures related to financial literacy:

- (a) two measures concern non-formal education in financial literacy of marginalised

Roma community (MRC) members; the expected output is 3 420 retrained at a cost of EUR 202 300 using ESF resources;

- (b) one measure concerns the education of pedagogical staff of schools with MRC pupils containing a financial literacy component (200 retrained at a cost of EUR 10 000 from the State budget).

Operational programme Human resources contains a specific goal '5.1.2. Increase financial literacy, employability and employment of marginalised communities, especially Roma'. On 16 August 2019, the interior ministry launched a call for a national project 'Community services in towns and municipalities with the presence of marginalised Roma communities - II'. The project was launched in November 2019 with planned completion in February 2022 and the total budget of EUR 21 350 000 (EUR 18 147 500 from ESF and EUR 3 202 500 from the State budget).

2020 Implementation

The national project Community services in towns and municipalities with marginalised Roma communities - II, continued in 2020. Supported community centres offer services to marginalised Roma communities including activities aimed at increasing their financial literacy, as set by a specific goal of the project. In contrast to the summer period, these activities are hampered by the COVID-19 pandemic. Based on the guidelines of the office of Government Plenipotentiary for Roma Communities, from 12 February 2021 educational activities were interrupted.

The draft of the Strategy for equality, inclusion and participation of Roma until 2030 was published in November 2020 and submitted to public discussion. It defines six main indicators and 16 extra indicators for the three partial goals set. The draft strategy does not explicitly target financial literacy, but specific activities are expected from the action plans to be developed after the adoption of the strategy by the government.

External assessment of the implementation of the Strategy for the integration of the Roma population until 2020 is expected by June 2021.

2021 Implementation

The national project Community services in towns and municipalities with marginalised Roma communities - II, addressing the objective of increasing financial literacy, employability and employment of marginalised communities, especially the Roma, was partly hampered by the COVID-19 pandemic. In 2019-21, 350 programmes with 3 252 activities aimed at increasing financial literacy affected 12 628 people from marginalised Roma communities. External assessment of the implementation of the Strategy for the integration of the Roma population until 2020 was completed by Comenius University.

Based on results of the periodic evaluation, the government approved the Strategy for equality, inclusion and participation of Roma until 2030 on 7 April 2021.

2022 Implementation

On 6 June 2022, the government adopted five action plans for 2022-24 for the Strategy for equality, inclusion and participation of Roma until 2030 covering five priority areas (education, employment, housing, health, fighting racism, and supporting participation). The action plan for the priority area 'Education' focuses on children and young learners. Improving the skills of adults is linked to employability and therefore addressed within the 'employment' priority area. After a period of emphasis on the need to improve financial literacy, Measure 3.5 'Promote the entrepreneurial literacy of young Roma and Roma women through experiential activities and/or non-formal education, as well as through meetings with successful entrepreneurs, individual consultations and practical courses' of the action plan of the priority area 'Employment' foresees a step forward. The focus is on equipping adult Roma with the skills needed for self-employment (including also financial literacy as a component).

Pilot activities involving up to 200 Roma yearly are planned between 2022 and 2024 with estimated annual costs of EUR 5 000 from the State budget.

2023 Implementation

In December 2023, two types of projects were approved to support educational activities focusing on financial, media and digital literacy. One type of project received EUR 10 thousand per application, while the other type received EUR 5 thousand per application. Both types were run by NGOs within a financial scheme operated by the Office of the Government Plenipotentiary for Roma Communities in support of social and cultural needs and addressing the extremely unfavourable situation of the Roma community. In total EUR 624 thousand from the State budget were finally allocated to 52 projects within this scheme, with the majority of funds directed towards improving infrastructure and living conditions rather than education.

2024 Implementation

The fulfilment of Measure 3.5 of the Action plan is pending. A system for the recognition and validation of competences acquired through internships, voluntary activities, non-formal learning, and work placements – expected to support the education of young Roma – is not yet in place. However, the Act on adult education, adopted by the parliament in October 2024, provides a legal framework.

In April 2024, a call for projects within the financial scheme of the Office of the Government Plenipotentiary for Roma Communities was launched with a total allocation of EUR 550 thousand to support social and cultural needs projects with funding ranging from a minimum of EUR 5 thousand to a maximum of EUR 20 thousand. Among the 50 supported projects, most focused on improving infrastructure and living conditions, while education was rarely addressed, despite financial, media, and digital literacy being listed as eligible activities. This suggests that reducing poverty is perceived as a necessary precondition for progress in education.

2025 Implementation

A qualitative analysis of the effectiveness of measures supporting the employability of persons from the marginalised Roma communities (MRC) was carried out within the 2023-2026 national ESF+ project 'Monitoring and evaluation of inclusive policies focused on the Roma population, especially marginalised Roma communities – phase I', implemented by the Office of the Government Plenipotentiary for Roma Communities with a total budget of EUR 3 913 135. According to the research results, the work integration of Roma from the MRC is often complicated by chained indebtedness caused by non-bank entities. Among the recommendations for public policymakers concerning the work integration of MRC, increasing the financial literacy of students and adults from MRC is highlighted. Therefore, activities aimed at improving financial literacy are explicitly stressed, as desired within community centres' activities, individual community work, and even pastoral activities. The 2025-2028 national ESF+ project 'A comprehensive system of support for marginalised Roma communities through missionary and pastoral centres', run by Office of the Government Plenipotentiary for Roma Communities with a total budget of EUR 5 279 910, is aimed at exploiting the experience of the network of missionary-pastoral centres and the work of pastoral workers and coordinators in approaching disadvantaged people and providing outreach activities. Improving financial literacy is explicitly listed among the tasks of the project to support the reintegration of Roma into the labour market.

Bodies responsible

- Ministry of Interior
- Office of the Plenipotentiary of the Government for Roma Communities

Target group

Learners

Young people (15-29 years old)

Adult learners

Learners from other groups at risk of exclusion (minorities, people with fewer opportunities due to geographical location or social-economic disadvantaged position)

Thematic categories

Modernising VET offer and delivery

Acquiring key competences

Supporting lifelong learning culture and increasing participation

Ensuring equal opportunities and inclusiveness in education and training

Subsystem

CVET

Further reading

[Strategy for the integration of the Roma population until 2020 \(in Slovak\)](#)

[Action plans for the Strategy for the integration of the Roma population until 2020 for 2019-20 \(in Slovak\)](#)

[Action plan for the Strategy for the integration of the Roma population until 2020 for 2019-20 addressing financial literacy \(in Slovak\)](#)

[Strategy for equality, inclusion and participation of Roma until 2030 \(in Slovak\)](#)

[External assessment of the implementation of the Strategy for the integration of the Roma population until 2020 \(in Slovak\)](#)

[Strategy 2020 evaluation website](#)

[Strategy of equality, inclusion and participation of Roma until 2030](#)

[Action plans to the Strategy of equality, inclusion and participation of Roma until 2030 for 2022-24](#)

[Strategy of equality, inclusion and participation of Roma until 2030 website](#)

[A qualitative analysis of the effectiveness of measures supporting the employability of persons from the marginalised Roma communities \(MRC\)](#)

“ ... ” Cite as

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<https://www.cedefop.europa.eu/en/tools/timeline-vet-policies-europe/search/28578>