

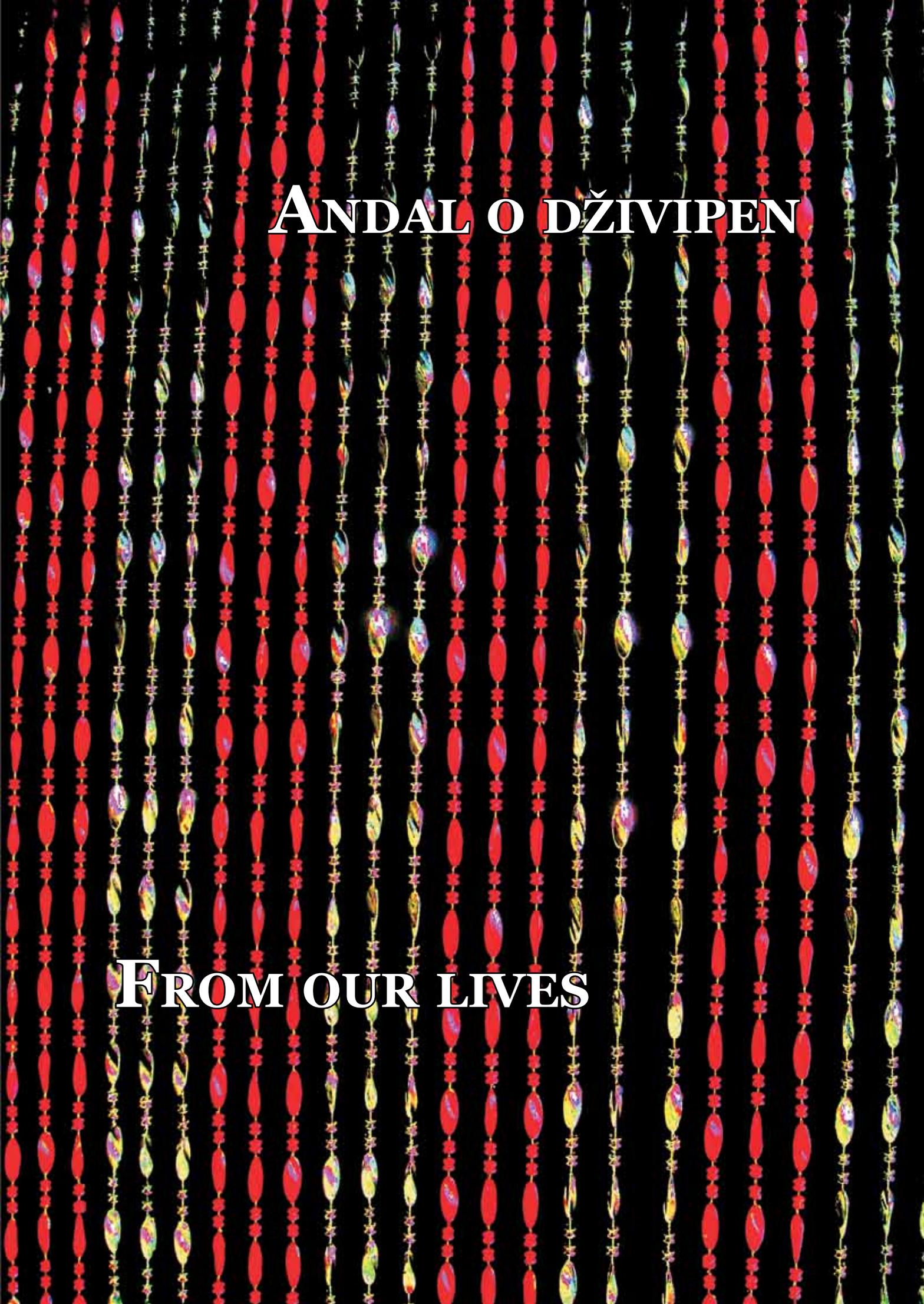
ANDAL O DŽIVIPEN



FROM OUR LIVES







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CONTENTS

1	Foreword
3	Introduction
5	Employment
7	The practical woman
9	Trapped
13	The musician
15	Little for everyone, nothing for a gypsy
16	Second lecturer
20	Education
23	The little sage
27	The leaders
31	They don't know how to play
37	The university student
39	Back to school at forty
41	Fortuneller
46	They cry of hunger
57	The weaver
59	We will make it!
65	Health
71	They get shy at the doctor's office
75	The national football player
79	When a child has a child
83	Housing
87	The children (don't) know where to go
89	Family support
93	Thank you!
99	Who would believe it?
101	The most beautiful house
105	Working on their own
109	Terrible, better, good
113	All children are ours
117	The first saver
123	He is not getting married yet
125	Thinking of the future
131	Proposals for the public sector
133	Summary

FOREWORD

A group of talented Roma photographers has emerged from Roma settlements in Central and Eastern Slovakia. They were first inspired in their local community centers run by the non-profit ETP Slovakia.

These young photographers received their first cameras about a year ago and have been documenting everyday life in their settlements ever since: children playing, adults working and caring for their families and so on. Their pictures reflect the whole spectrum of feelings that are an integral part of life in these settlements: from innocent joyful children to grief, sorrow, and hopelessness. They do not shun tragic and sad topics, such as alcohol and drug abuse.

The amateur pictures captured by the eyes and lenses of these young Roma represent a real insight into the socially excluded Roma settlements, which makes them even more precious. None of these young photographers has ever studied at an arts school, nor have they ever learned photography language or style. Some of them have completed only primary school; others are at secondary school or enrolled in university. Out of the group of sixty involved in the photography project, a few talents have emerged. In addition to becoming photographers, they have also learned to edit photographs digitally.

The photographs in this book depict not only the harrowingly beautiful magic of the Roma settlements but have an aesthetic value and build a bond between the Roma and the majority.

The stories of the people living in these socially excluded Roma settlements were recorded by the experienced journalist Beata Hybackova. She documents stories of randomly selected individuals and their families. These people were able to take hold of their future, either by themselves or with professional help, and fight the disfavor and tragedy in their lives. The only thing they needed was opportunity and a helping hand to support them. The daily budget for many of them is less than the price of a bottle of water. In spite of this, they have found internal strength, overcome initial difficulties, and become examples for others in the settlement.

In this publication, we introduce to you some of the methods we have applied in our work with settlements that have been neglected for many decades. We bring you a few stories of people whose lives have improved through innovative approaches. We focus on the four priority themes of Roma integration – housing, health, employment and education.

In our work in Roma settlements over the past ten years, we at ETP Slovakia have adopted the words of wisdom attributed to Seneca: “Where there is will, there is a way. We are the makers of our destiny”. We encourage our clients to become makers of their own destiny with the help and counsel of our co-workers. We believe that the experiences and stories published in this book have the power to convince the reader that there is a sense in and positive outcomes from the path we decided to take. Roma settlements and municipalities with a majority population may be geographically close, but they remain separate like two different worlds. Both are too far away from each other’s understanding and willingness to approach and embrace the other world.

We still perceive a lack of nationwide government programs that would approach the issue of social exclusion in all its complexity, and, at the same time, use the great professional potential of non-profit organizations. The government and local authorities cannot do this alone. They regularly change with the election cycle and do not always engage people with experience and understanding of the socially excluded. This type of work is not prioritized, as it hardly ever produces immediate rewards and sensational results. However, an honest and just person, as the Chinese proverb says, does what is right no matter how small it might seem to be.

The experiences documented in this publication, together with your contribution, continue to encourage and motivate us to lead the right path towards fully-fledged social integration of the Roma.



INTRODUCTION

ETP Slovakia was born almost twenty years ago as a training organization promoting environmental issues and encouraging local communities to get involved in a highly participatory type of community planning.

After a few years of dealing with major challenges faced by towns and villages in Slovakia, we were inevitably drawn towards the inequality and glaring injustice between different groups. We became acutely aware that the Roma (Gypsy) minority was extremely marginalized but we quickly realized that this must be the most intractable social issue anywhere in Europe.

Our constant contacts with Roma families convinced us that the Roma have to cope with extremely unfavorable situations along with open and hidden discrimination. Their housing conditions are often miserable and pitiful. The inhabitants of some settlements have no access to energy resources, not even to the basic ones such as electricity. Their dwellings are overcrowded vermin-infested shacks. There is a lack of basic utilities including refuse collection and sewerage in the settlements. The inhabitants have limited or no access to public transportation and this fact is reflected in their approach to education, employment, healthcare and other services.

We were increasingly discouraged, as we learned more about the rate of unemployment, low education levels, inadequate housing, poor health and high exposure to loan sharks.

Perhaps our greatest discovery was one which we made in the early days of our work in the area of sustainable development in the nineties. Namely, we learned that attempting to address the challenges faced by Roma families one by one and in isolation would be a waste of time, lead to further frustration and even do more harm than good. We saw time and time again that uncoordinated, top-down, single-sector oriented programs were failing. We believe that the fundamental principle of sustainable development is that issues affecting employment, environment and economics are inseparable. Only through our work with impoverished Roma families, however, this principle became vividly obvious to us.

An equally vital learning point was that the most disadvantaged families were not best served by public sector organizations located in faraway district towns, but by locally based community centers with adequately trained staff. Specialized public institutions (e.g. labor offices) are hardly accessible for these families from both financial and transportation point of view. People from generational poverty have a hard time understanding the public sector workers. The workers of local community centers have a passion for working with Roma families, can sensitively engage with the Roma and address the multitude of challenges as well as provide guidance to other organizations.

The third principle, which we embraced later, is our “cradle-to-grave” approach to development. We resolved to provide life-long education for the whole community. We designed novel training courses for pre-school children, for pregnant and nursing young mothers, for young people dealing with sexual health issues and substance abuse, for adults and teenagers seeking employment and in need of inspiration. These programs included on the job retraining courses that enabled the participants to gain access to employment. Financial education was provided for everyone wanting to gain financial and budgeting skills. We also started delivering basic social, health and legal counseling.

Our aim has been to improve living standards and improve people’s chances to succeed especially in education, employment, housing, health, and independence from government welfare support.

ETP Slovakia has been building metaphorical bridges between Roma and non-Roma communities. Over the ten years our experience has been that change happens if we help build the capacity of the clients but, at the same time, that of community social workers and of the local government staff, public authorities (schools, labor offices, police, etc.) and service providers (energy, utilities, etc.) in communities where marginalized Roma people live.



EMPLOYMENT

EMPLOYMENT

The high rate of unemployment amongst Roma is a generally known fact. However, the 100 percent unemployment rate shocked us. The outcomes are clear – widespread generational dependency on state benefits and the relentless cycle of poverty, which, as we could see, were all consequences of low education levels for employment. We were dismayed when we heard firsthand accounts of employers' prejudice against the Roma.

The collapse of the manufacturing sector from 1989 onwards resulted in high unemployment rate. The transformation to service and knowledge-based industries further disfavored little qualified Roma workers. In addition, young Roma seeking employment frequently encountered distrust and were automatically rejected, even if they had the right skills and experience. Unemployment benefits are a useful short-term safety net. However, together with a social benefit, they were often the only source of income for entire communities and, inevitably, caused work habits, skills, motivation and confidence to disappear.

An influential report titled "The Cost of Non-Inclusion", compiled by Anton Marcinčin and Eubica Marcinčinová and commissioned by the Open Society Foundation, found that only 10 per cent of Roma in productive age were employed, compared with 60 percent of non-Roma, and an unemployment rate of about 46 percent compared to 10 percent of non-Roma. Further, up to 60 percent of the unemployed had been without a job for over a year and 44 percent had been unemployed for over two years.

Our first response to this depressing situation was to create a network of job clubs in our community centers, designed to enable our clients to be able to access advice and information in an informal, non-threatening environment. Our community social workers dispensed information about job opportunities and encouraged clients to access job databases and use Internet searches to find employment. The trained staff provided advice and support and acted as brokers with local businesses and labor offices.

Our staff also provided support to people interested in establishing a small business or a social enterprise. Six social enterprises were established as a result – a cleaning service, a crafts shop, a woodworking workshop, a restoration workshop, a social care business and an arts & crafts workshop.

On three occasions since June 2008, ETP Slovakia hosted a training program CrossRoads designed especially for the continually unemployed. CrossRoads examines reasons for failure, challenges trainees to discover their purpose and to address issues which have prevented them from getting a job. Students are internally motivated, in particular, to finish their education and to deal with unhealthy relationships. Community social workers, the leaders within our network of community centers were trained as trainers of the CrossRoads curriculum, and 16 talented young Roma from ETP communities were trained to teach CrossRoads to their peers. Many of the CrossRoads graduates have found either part-time or fulltime jobs or enrolled in school, determined to complete their education.

We actively encourage people to persist in seeking employment which suits their personalities and ambitions.

EMPLOYMENT



Norika Kandracova stays at her grandma Iveta's, only a few paces from her parents' apartment. As soon as she wakes up and washes her face, her father comes to pick her up, wraps her in a blanket when it's cold, and carries her home, so that the five-year-old Miss can get dressed and her mom can brush her hair. They go to kindergarten together, since Robert Pecha (26) works there as a heating manager. When he was offered the job, he hesitated. He was afraid of having to get up at three in the morning every day. When he compared the pay to how much he was getting in unemployment benefits, it came only to a few euros more. Robert was not particularly motivated to work. His wife Andrea encouraged him though and he eventually got used to getting up early. Now he enjoys going to work and the young family can definitely use the extra income.

Andrea (22) does not have a job, just like most of the inhabitants of the Rudnany settlement called 5RPIL. Norika is going to have a younger brother or sister in a few months. "We don't want any more children," says Andrea. She and Robert have a good reason – their living conditions. They now live in one room, four by five square meters, where they have a big bed, shelves, a cupboard with kitchenware and lots of toys, armchairs, a woodstove and a TV. They haven't saved enough for a dining table. They need plumbing and a toilet the most. That is the reason why the little girl sleeps over at Andrea's mother. That is where they go to wash daily and bathe every other day. "The apartment is very drafty, but when we light the stove, it's not so bad," she says.

She got pregnant with Norika when she was just seventeen and in the eleventh grade of vocational school. They wanted to expel her from the school and, when she resisted, her friends mocked her by asking whether she wanted to become a writer. She initially wanted to get a high school diploma, but her plans were precluded by the pregnancy. She eventually received a certificate in household management. She can sew, cook, manage money and everything else. She'd like her own sewing machine, but for now, the one in the community center will do. She goes there for meetings with a nurse and other events. She has even taught there herself. She took a course in Roma history and culture, then gave a talk to her peers from the settlement, and took photos to capture daily life in the community.

For some time, she volunteered in the pre-school club at the community center, which she, as the only one with a vocational certificate, later joined as an assistant. One of her tasks was to translate from Roma to Slovak language and vice versa for the children. None of them understand Slovak when they start school. That is one of the biggest reasons why they fail the first grade. Since there has been a functioning kindergarten and a pre-school program in the settlement, the children are tackling the first-grade curriculum without much problem. Andrea believes that Norika will do well. She and her husband would like for her to get proper education. They talk to their daughter, take her hiking in the woods and don't like her playing with kids whose parents are not equally caring.

Andrea and Robert are getting on well and are planning on getting married.



„I am trapped. There isn't a day that I don't think about this", says Marian Rusnak (35) from Nalepkovo. "I have to get out of this settlement", he repeats, but he doesn't know how to do it.

He feels bad that he lives in a ramshackle Roma building away from other houses in the village. The common areas are filthy and decrepit, the building is surrounded by trash, and none of his neighbors care. "What you cannot see is the enmity among people. I have no one to talk to. No one understands me and I don't even try anymore", he continues.

"I have already said to the mayor that as long as there are segregated Roma settlements in this country, the Roma will never change", he says zealously.

Marian has been living with his partner Libusa Sarisska (28) for twelve years. They have two children – twelve-year-old Marian and eight-year-old Jozko. They will not have more children, unless they decide to adopt. The father does homework with the boys every day and they get B's and C's at school. They are thinking about getting married sometime in the future but, they don't consider it important right now. Their one-room apartment is well-equipped, clean and cozy, as if it weren't a part of this uninviting apartment block. When Marian and Libusa moved in, it was in a very bad condition. They bought an oven, a new toilet, a washbasin, a shower and tiles with their own money as well as with a micro-loan from ETP Slovakia.

"I keep only limited contact with my family", says Marian. He has eight siblings and all of them live nearby. His mother lives in a different settlement in Nalepkovo. When he was two and a half years old his father passed away. His mother and the children were struggling to survive in a wooden shack. From time to time his mother would bring in a man but none of them stayed for long nor had any close relationship with the children. They would often starve. When Marian was six, he was taken into a children's home together with his three siblings. In the beginning they were all together but later they were separated. They met only during summer and winter breaks. "I was afraid to go back home. I knew that only hunger and a little shack awaited me", he recalls.

He was content in the children's home in Spisske Vlasy. It was luxurious compared to what he knew from home. He was an excellent student in the first grade and was automatically placed in a higher grade. "I was in a very good situation. I was one of the best students and I played football", he says. His mother never saw his grade report with straight A's, as she never asked about it, and he, therefore, saw no reason to show it to her. Her greatest concern was to feed the children but when they came home for vacation she didn't always succeed. She didn't have a job and fell into debt.

After Marian completed primary school, he was sent to an agricultural vocational school in Spissky Stivanik. When he was seventeen he obtained a vocational certificate as an agricultural machine mechanic. He refused to go back to the settlement; he was terrified by the image of awful living conditions. He had heard stories from his friends whose parents tricked them into coming back by saying they had become rich. These friends started abusing drugs and alcohol to forget their disappointment. Marian had a different idea about his future. He wanted to go somewhere. However, the reality was different; his relatives came and tricked him into going back to the settlement. He still regrets this decision, especially because the staff at the orphanage understood his worries and wanted to help him get decent housing somewhere else.

He couldn't find a job for four years; he was barely surviving and angry with himself for taking the wrong course in school. Later he went to work on a construction site in the Czech Republic. He was not paid regularly but at least he earned something. He tried working on a construction site also in Slovenia. After some time he got a chance to work on a project as an assistant teacher at a school. "I fell in love with this job. I felt it was the right thing for me", he says. However, after some time he became unemployed again. In the meantime, he started vocational school for wood processing in Spisska Nova Ves and finished the first year with B's. Nevertheless, his financial situation ruined his dreams about graduation and university studies. He is deeply ashamed for not finishing his education.

"I have been working for ten years. Alas, there is no job opportunity at the moment", he complains. He spends his days mostly with his children, working on something in the apartment or attending activities at the community center. He says that is the only place where he can talk to someone. He used to go to the local library which is now closed. He has read the mythology of all ancient countries, he knows Roma history and he enjoys reading historical novels. He is well-read and broad-minded. He is very happy about his children but very sad about living with them in this settlement with no way out.







Slovak, Hungarian, German and Italian – these are the languages spoken by Aladar Lakatos (42) from Simonovce. Slovak and Hungarian are his mother tongues. He has a simple answer to the question of how he learned the other two: “Life taught me.”

Aladar and his father Vladimir (64) have been playing accordion on streets around the world for the past fifteen years. “Of those fifteen years, about a half I spent abroad – seven years. Count with me: seven times three-hundred-and-sixty-five is two thousand five-hundred-and-fifty-five days, which I spent in foreign lands. If I remembered only one word each day, I should be able to get by anywhere. I can speak and write German; I even know the dialects,” he boasts. When he explained his way of learning languages to a German, he was told he was “grosse Spekulant”.

When Aladar Lakatos lost his job, he indeed had to speculate as to how to feed his family. He has three children – Aladar (22), Henrieta (20) and Viktoria (9). Viktoria was conceived only after a long and rational deliberation. Their eldest son is seriously ill and they wanted for someone to take care of him when they were gone. “I don’t get how people have eight and more children. They can’t be sane. If you have a family, you have a responsibility and you can’t take care of that that many children,” he says.

He has a vocational degree and a driver’s license for all kinds of vehicles. He used to drive a truck for an agricultural coop for years and he knows many big cities by heart. “I’m a globetrotter, but I can’t find a job at home,” he says and recalls his experience with looking for a job in Slovakia. They promised him a position over the phone, but when he showed up the next day, he was told the job was taken. “They didn’t want a Gypsy,” he understood.

“My father and I never studied to play a musical instrument and we can’t even read music. However, my grandfather was a famous violinist and string bass player. We figured that maybe we had inherited a bit of a talent and bought ourselves accordions. We were good from the beginning and now we can play anything we hear. We first went to Rome, then to Venice and brought some money back home. At first we slept in the car and later in camps, where we now stay in comfortable caravans. We have played in Germany, Hungary, Switzerland, and Denmark. We were the first guys from Simonovce to sail on a boat. You should have seen these people’s faces when we told them.”

He has many different experiences with “music-ing”, as he refers to his expeditions abroad. He meets people who’ll give him change or larger amounts, talk to him politely or spit on him. He once had his hat taken by policemen and then he had no money for dinner. One woman asked him to marry her and another gave him two thousand Swiss francs. “That was one nice lady. I played and tears were running down my face. My wife called me that day to tell me that the kids were sick with fever, that they need me, but I didn’t have enough money to go home. The lady asked me why I was crying and I told her the truth. She came back with an envelope...You know, it’s better if I cry away from home than for my family to cry at home. However, there are moments when I hate the accordion and feel like smashing it into pieces...”

Aladar and his father play outside in every weather. They need to eat whether it is freezing or scorching. They have spent many Christmases in remote cities. In their experience, they earn most in the countryside and in smaller towns. People in big cities are always in a hurry and rarely stop for a sweet melody. They usually spend two weeks away and come back home for the same period.

“When I’m home, I attend some of the courses. I especially like financial education. The person who invented ETP should become a minister. It’s the right kind of help. Without their loans, my parents wouldn’t have been able to renovate their house, my son would not have fixed the fence by his house, and we wouldn’t have those beautiful fruit trees in the garden. I’m incredibly grateful that they understand us Gypsies.”



In Simonovce, you wouldn't be able to tell where the Roma live. The locals don't distinguish among themselves based on their skin color. They are, however, concerned with a more serious problem: How to find work in the south Gemer region, when there's none to be found. People from Simonovce have elected Ernest Lakatos, a Roma, as their mayor. He has served on the municipal council for years and has been known as a decent man by everyone. The Roma men are as hard-working as the others and, quite unusually, the white men and the Roma would go for a beer together. Drinking is not encouraged here, however. The meeting with Marek Isak from ETP on practical skills and working with tools is well attended.

Ladislav Olah (39) works for the municipality council as a caretaker. He's a trained technician and can fix anything, including a computer. His daughter Timea (11) has a laptop which her father got from a satisfied customer. When Ladislav fixed two laptops, he received one as a reward. The family has two computers, including a desktop, so both children can work at the same time. Both Ladislav and his wife Timea Olahova (34) use the computer. He mainly gathers inspiration for do-it-yourself activities. He likes to make things – the corner kitchen sofa is also one of his creations.

They live in a big, storied house with an attic, which they share with Ladislav brother's family. The house had been built by their father, who worked as a co-op tractor driver all his life. The yard by the house is neat and the garden has flowers, vegetables and potatoes. Ladislav installed central heating and renovated the bathroom with money he received as a loan from ETP.

Ladislav's son of the same name (16) is training in Rimavska Sobota to become a hairdresser. He enjoys making people beautiful, especially women. He is the only boy in his class. "It's a private school, tuition and travel expenses are high, but that is what he wanted and we support him," his father says.

Timea still doesn't know what she wants to become. She's a good student and is interested in literature. Her father already has a plan: "If she also became a hairdresser, she and her brother could run a hair salon in Rimavska Sobota together. We'll save enough for them to be taken care of."

They are planning on building a house for Ladislav, for which they've already purchased land across the street. Timea will get furniture from her parents. That is the tradition here – the son gets the roof, the daughter gets the furnishing.

"It bothers me that many people think that the Roma don't want to work. It's just not true. Where there's little work for everyone, there's none for a Gypsy. 'Mr. Olah, I'd gladly hire you if you weren't a Gypsy, but I can't. My clients don't like seeing Gypsies on their construction sites,' I was told quite openly by the owner of a company where I applied for masonry work. It's happened to me more than once that I was promised a job, but that changed once they saw me. I always say that I'm a Gypsy on the phone, so I don't waste my time traveling across the country for nothing...I'd go anywhere, I have a car." In Ladislav's experience, simply his ethnicity has caused him trouble. "Why?" he asks. "I've never stolen anything, never broke the law," he adds.

When he got a decently paying job in the Czech Republic, he worked as hard as he could from six in the morning until ten at night, just so he could go home once a month and bring some money with him. His wife doesn't earn much working on an activation work program.

It doesn't matter that he has skills and a sharp mind. His situation saddens him. He's applied for a welding course at the Labor Office five times and never got in. He's convinced he'd find steady work with this qualification, but he cannot afford to pay for the course himself.

Gabriel Csonka (45) from Hodejov became the assistant tutor of the “Sharpen Your Skills” course.. ETP’s Marek Isak from Kosice led the course.. Marek would work in Hodejov for nine months and live in a hostel in Rimavska Sobota during the week, as the distance to Kosice was considerable., he.

Universally talented Gabi was of great help. He had previously been a coordinator of an activation work program in the village and that was primarily why ETP Slovakia hired him - something they never regretted.

Gabriel Csonka had studied to be an agricultural mechanic; he earned a welding certificate and multiple driving licenses. He can perform any kind of job and is a good example to other workers. His wife Edita (42) works as community worker in the village. Their older son graduated from a vocational school specializing in construction and is currently employed. The younger one is still studying at the same school and would like to gain a diploma of a construction engineer. “I always told them to learn a craft”, he says. The Csonkas are Roma and live in a house in Hodejov in a part of the village where many other Roma live. Gabriel’s parents bought the house thirty years ago. He has renovated it and keeps working on it together with his sons.

The “Sharpen Your Skills” course consisted of theoretical and practical parts - the participants learned to recognize various building materials and work with them, to use construction and safety tools as well as working methods and working habits, so that they could use these skills directly in practice.

Their first task was to renovate the Community Center which was located in a former pub and in front of which children would play. The structural modifications were considerable. The walls had to be fixed with electrical wiring, floors, decorations and other work to the interior. The tutors carefully explained and then demonstrated to each –course participant all the tasks to be performed. Today the Community Center in Hodejov has a modern look and has been enlarged by two large rooms. The children don’t have to play outside anymore as they can play in their own room with a carpet. Another large room is for social activities and it is mostly used by the older children attending music and dance courses.

In the meantime, while the Community Center was being finished, work on another construction site started - building of low-standard apartments for eight Roma families. Mayor Margita Zagyiova decided to locate them directly in the village center, not in the periphery. She knew that by segregating them, she would be condemning them to living in worse conditions.

In these eight low-standard apartments, the “Sharpen Your Skills” course was taking place under the supervision of the two tutors, Marek and Gabi. A group of ten to fifteen people from Hodejov learned new skills and working habits.

“It was great that ETP came up with the idea that the future tenants should work here”, says Gabi Csonka. “When you build your house yourself and you sweat and work hard on it, you have a whole different approach to your home than if it were easy”, he continues. He didn’t tolerate any alcohol at work and it was hard to teach some of the workers that the working day does not consist of just one or two hours but eight. Some of the workers had never worked before but others who had worked in the past performed all the tasks properly. Gabi would tolerate neither idleness nor slacking and had everything under control. The fact that people were working on their own future apartments was vital as they worked hard because they wanted their homes to be of a good quality.

Gabi, as the second tutor, was the foreman of the whole group. “Some of the people who worked on the construction were not assigned a new apartment but they also came to learn something new which increased their chances on the labor market. Some of the workers were on an activation work program”, he says.

Some of the workers were less skillful so they were assigned more simple jobs, such as preparing the site or mixing concrete and mortar. Others, on the other hand, were very skillful so they poured concrete on sidewalks, installed sheeting, fixed tiling and fitted sanitation equipment. For some of them, it was enough to show them the task once and they were able to work on their own after that. However, others had to be repeatedly instructed and under constant supervision. Gabi was able to instruct the men properly, advise them, encourage or reprimand them.

The low-standard apartments have been transformed into medium-standard apartments with tiled and furnished bathrooms and kitchens with counters. The walls have been painted, the floors laid and the doorframes installed. They have also adjusted the surrounding areas, concreted sidewalks and prepared soil for planting. The future homemakers cleaned the construction site after the workers were done.

All the tenants took out a micro-loan from ETP's partner Habitat for Humanity International in order to secure funds for the floors, tiles, boilers and kitchen counters.

"I already knew some of the things but I learned a lot thanks to ETP Slovakia", says Mr. Csonka. His men learned a lot while working with him. Not even a renowned construction company would be ashamed for the job they have done. The construction company that was in charge of this construction rewarded some of the workers with job offers. In spring 2011 a renovation of an old manor house began in the village and, based on ETP's recommendations, the construction company chose some of the course participants. Gabi was the foreman there as well. Alas, this job lasted for only three months as the new village leadership did not come to an agreement with the company and the men lost their jobs.

Together with his son Gabi currently works for a different company specializing in solar panel installation.







EDUCATION

EDUCATION

Almost 80 percent of Slovakia's Roma have only basic or no education, with just two percent of all Roma having completed higher education, including graduating from high school. Approximately 28 percent of Roma children regularly skip school with an alarmingly high number of Roma children being pushed to the margins of the educational system in the form of special needs schools and classrooms, regardless of the student's abilities. According to the Report of Roma Education Fund, Roma children form up to 60 percent of all students enrolled in special education facilities in Slovakia. Roma children are often doomed to fail already from their very first day at school due to inadequate level of pre-school preparation and the language barrier. Inadequate housing is another problem. Many families have no desk, chair, not to mention access to a computer. Roma families are rarely interested in educating their children..

Children who are unjustifiably placed in special needs schools for mentally handicapped children receive a substandard education and have very limited opportunities for further education or employment.

The Decade of Roma Inclusion has aims to improve educational results of the Roma, improve pre-school preparation of children, and promote lifelong learning with incomplete education with the goal of increasing their chances of success on the labor market.

ETP Slovakia has long been committed to the concept of lifelong learning and we are further committed to provide new training courses which cover all age groups. We apply this type of education via our "cradle-to-grave" approach in all of our community centers.

OUR COURSES INCLUDE:

PRE-SCHOOL CLUB: An experienced professional, who had led a kindergarten for Roma children established by ETP Slovakia, developed a special one-year long, four-hours-a-week course, and trained staff to teach pre-school children and prepare them before they enroll in the first grade. The course covers Slovak language, structured play, basic social and hygiene skills, vocabulary, seasons, drawing and singing.

OUTCOME: After just one year of attendance of pre-school club, not one child was placed in a special needs school.

FINANCIAL EDUCATION: We designed tailor-made, IT-based courses for children, young people and adults addressing issues such as loan sharks, family budgeting, savings, borrowing, credit and banks.

OUTCOME: A total of 739 people have now taken one of our financial education courses and 721 have gone on to obtain micro-loans or joined the Individual Development Account savings scheme.

VOCATIONAL COURSES FOR ADULTS: A particularly effective way of preparing adults for employment arose from our engagement of prospective tenants of newly constructed apartments in the construction process. The tenants were required to work on site under supervision and received on-the-job training.

OUTCOME: 13 adults who worked on sites managed by ETP Slovakia's construction supervisor succeeded in obtaining construction related employment.

MENTORING PROGRAM: A group of mentors worked with protégés of different age groups from preschoolers, students of primary and secondary schools as well as adults. All the protégés come from poor families and the mentors help them develop their inner abilities, encourage them to take a responsible approach to their family and health and help them complete their education, gain working skills and find or keep a job.

OUTCOME: 63 mentors who worked with individuals and families for more than a year have helped them improve their school attendance, develop sport, musical and artistic talents as well as find solutions for their social, financial and housing issues and substance abuse such as alcohol and toluene.

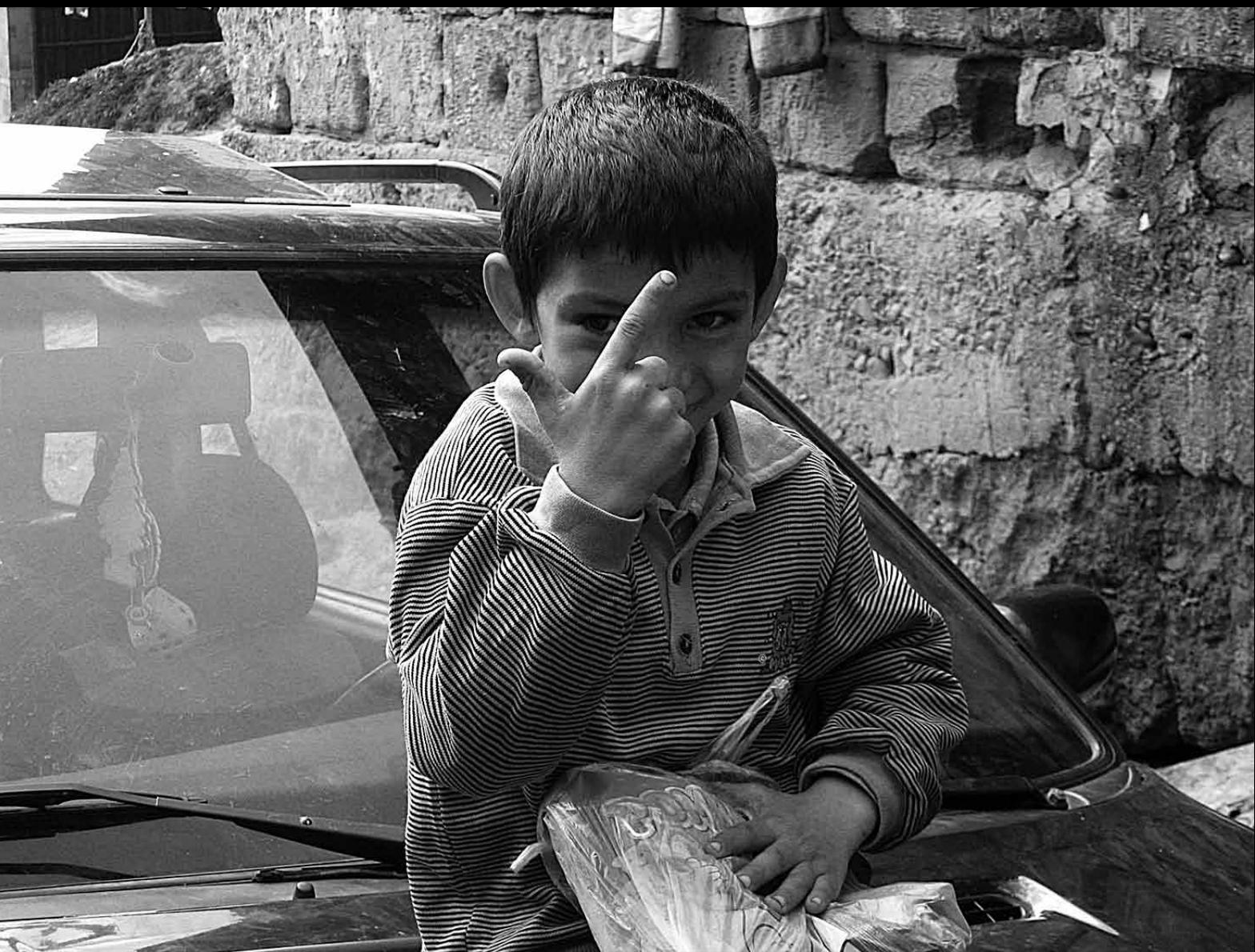
BRIDGES OUT OF POVERTY: In order to reach a sustainable change in the communities, it is necessary to train not only clients but also social workers, teachers, municipality workers and other service providers who provide services for the poor. Bridges Out of Poverty aims to improve the services provided for the clients by teaching public service workers and teachers the “hidden rules” of life in socially excluded communities, and how to increase the chances of clients who are dependent on social benefits of escaping from generational poverty.

OUTCOME: The Bridges Out of Poverty training sessions were delivered to over 100 workers in social field, schools, labor offices and municipality workers in all municipalities where there are community centers operated by ETP. The communication between clients and professionals has improved.

EXTRACURRICULAR ACTIVITIES: Local tutors work with young talented children and young people in community centers on a regular basis. They cover fields such as music, singing, dance, drama, drawing, painting, photography, sports and they develop the PC skills of entire communities.

OUTCOMES: Dozens of young people gained new skills; learned to work in teams; understood art, sports and improved their musical, dancing and singing abilities and learned something new. Extracurricular clubs drew the attention of children away from harmful activities and helped them focus on meaningful leisure activities and, renewed their educational and working habits, resulting in improved grades and greater interest in studying.





There were about ten young Roma at the meeting with a psychologist at the community center in Velky Blh. They were all sitting around the table with some refreshments and talking about drug abuse. They spoke of the circumstances that lead them to addiction and about what could be done to help them out of it. “It is not a shame to treat addiction, it is a disease just like many others”, explains Dr. Kasencak from Stara Lubovna. Some of them have a hard time believing that marijuana or cigarettes can be harmful but young people from Blh are not very keen on alcohol.

“Come in Zdenko”, the lecturer welcomes young smiling boy as he comes through the door. “He attends all of our activities here. He is interested in everything”, explains the community worker Monika Sendreiova about this nine-year-old boy. He has no experience with drugs and most likely never will have. But he knows all too well what alcohol can do.

His family lives in very modest conditions in a small house which was without water and electricity until recently. Monika thinks that Zdeno likes going to the community center because he feels good there. The boy joins the discussion, speaking wisely, expresses his thoughts, and all the others take him seriously.

“I don’t have much time; I’m going to church. We have a prayer meeting”, he explains when we try to talk to him after the discussion is over. He is in the third grade and has straight A’s in all subjects other than Hungarian. He goes to a Hungarian-speaking school because there is no other in the village. The closest Slovak school is in Teply Vrch, reachable only by public transport, which his mother cannot afford. He had spent four years in children’s home, where everyone spoke Slovak.

“When my mother went to prison I was taken to children’s home together with my four siblings”, he starts talking. His mother was sent to jail because her children kept skipping school. She has had fourteen children with two different men. The first one died and the second one left them. They were very poor and the mother didn’t care much about them.

During her absence, the two adult daughters were supposed to take care of the younger children. When Monika, the field social worker, came to visit them after one week she witnessed a terrible scene. The sisters had taken the money and left the children all alone. Their neighbor would sometimes feed them. Little Jozko, who was just ten months old, was in the worst condition. He was dehydrated, starving, and dirty; he had wounds on his body and slept in a baby walker. Zdenko was nearly three, Miska five, Denisa eight and Terezka ten years old. There were three more twelve- to fourteen-year-old boys in the house.

Monika informed the authorities and it took one week before little Jozko was placed into children’s home and one more month for the other four children to be placed there as well. The three older children had to take care of themselves for a year. The village mayor provided some funds for food, furniture, an oven and wood. Monika would visit the children regularly and leave with tears in her eyes. They would come to her house with an empty pot because they knew she would share some food she had made for her family.

After six months the mother came back from prison. “It was on St. Nicolas day and she brought us some sweets. I didn’t recognize her”, says Zdenko. “I was fine in the children’s home. I was warm, fed, and content. I had toys; I was clean and well liked. I was with my siblings”, he continues. Three of the children were returned to the mother after four years. None of them was pleased and they begged to stay in the children’s home. Jozko had been adopted and Terezka is at a reeducation center. She couldn’t cope with separation from her mother, so she cut her veins and had a mental breakdown. The doctors were not able to say whether she would recover.

Zdenko would often visit Monika and asked her to help him get back to the children’s home. But to no avail. He keeps a cup from his tutor and it is precious to him. “Aunt Monika, do something so we have running water and lighting”, he said when he came to the office one day. “I managed to arrange electricity connection to their house from the money that had been saved during their stay in the children’s home. The money came from parental and orphan benefits from the Government after all the bills had been paid. The children will have access to the savings when they turn eighteen”, says Mrs. Sendreiova, who is the custodian of the children’s funds.

She noticed that Zdenko is bright and found an individual mentor for him – a person, who spends time with him, studies with him, plays and talks to him. The boy knows that he can come to Margita Ruszoova anytime with any kind of problem.

He also likes to go to the church. There he can play and learn, he is also given some books and taught values through faith and love of God. He cannot learn a lot from his mother or father, who has come back in the meantime, drinks and claims not to be Zdenko’s father. Luckily, he has other positive examples in the church and in the community center to shape his life.

His plans for the future are clear: “I will attend vocational school and then study theology at university.” It looks like he has made a choice.







A group of school children is standing in front of the community center in Stara Lubovna – Podsadek. They politely greet passers-by and initiate conversations. Their guess is that I'm a teacher. The smallest of the boys pulls out his grade book and shows me an A. It stands out among the less-than-stellar grades. "I got a B last week," says another boy. "I'll do well in school," a little girl in the back says quietly. The palm of her hand has tiny writing on it. "Cheat sheet!" the others are telling on her as the little rascal hides her hand in the pocket.

All of a sudden a car pulls in and they are immediately distracted. "He's coming!" one of the kids calls out as they are making room for the car. "How's it going?" smiling community worker Peter Gomolak addresses the group. He's clearly good with kids.

When he came to Podsadek five years ago he had a hard time getting through to them. He was explaining things, coming up with activities and trying to get their attention in every way. They were not interested. All his efforts were in vain. However, the young theologian learned how to impress them. One day he arrived in a car that no one in the village had seen before. It wasn't a Ferrari. A Volkswagen Golf was enough to create a sensation. The kids circled around the car and wanted to take a ride. He let them enjoy it. It's as if a miracle had happened – the children became friendly and started accepting Peter and his advice.

Five years have passed by and some of the Golf passengers are now intelligent young men and women, pioneers of previously unheard-of ideas and leaders for the younger children.

They all fell for photography. They received cameras from ETP to capture their environment. They are improving their skills under the leadership of Slavomir Kutas, an ETP employee and a trained photographer.

David Korckovsky (18) has predilection for artistic photos and likes to capture impressionist moments. Angela Dunkova (19) readily documents athletic movement and takes especially sensitive pictures of children. Her younger brother Gustav, Lucia Pompova (18), Eva Porcogosova (22) and the "club's" newbie Justina Dunkova (16) are most interested in people in action. Some of their photos have a unique atmosphere and are so striking that they stay imprinted in the viewer's mind for a long time. The best photos taken by the young people in Podsadek and in other communities participating in the project were organized into an exhibition. It has been on display at the Comenius University as well as the European house in Bratislava, and will be shown in other towns and cities.

Four of the Podsadek leaders are still in high school. David and Angela are about to graduate with a degree in marketing from a vocational school in Stara Lubovna. They both applied for a program in social work at the Catholic University in Ruzomberok.

"I want to achieve something," says David. He has his future figured out. "I'll leave the settlement, but not go too far away, Stara Lubovna would be best. I'd like to help people from our settlement." He has three priorities: education, employment and housing. He's convinced that the three elements are interconnected. "If I have good education, I will get a good job. A good job will bring me decent income and then I can get comfortable accommodation," he says. David has three siblings, they all live in a brick house and his parents support his dream of getting good education. They realized it was not a waste of time when their son got to represent the Slovak Roma in Brussels, where he took part in drafting of an action plan for the fight against poverty.

Angela is drawn to social work because she's convinced that the person doing it is mainly enriching herself. She doesn't mean money but rather richness of the soul.

Gustav is training to be an artisan blacksmith. His dream is to have his own workshop, give employment to others and make works of art. Young Justina is training to be a hair stylist in Kezmarok.

Eva and Lucia are confectioners with a certificate who, for now, make cookies and sophisticated cakes only for family gatherings. They haven't found paid work. They have been refused jobs because they were Roma. They don't have money to set up their own shop.

David, Eva, Lucia, Angela, Gustav and Justina are well respected in the village. Each of them has their own group of kids with whom they spend their free time. Their "meetings" resemble after-school club activities. They help children with homework, draw, perform theater, and play together. In order to do a better job, they all attend the Roma animation school of the Spis diocese. They still meet with Peter Gomolak and discuss issues concerning faith in God. They are convinced that it is thanks to their Christian beliefs that they have reached their goals and want to achieve more. Last summer they visited Bulgaria on an evangelistic mission.







„Here is the running water and here are the taps“, explains Margita Hroncova (40) to the surprised children in the community center in Jesenske. They have never encountered such a miracle; they do not have running water at home.

Margita Hroncova is the teacher of preschool education and she is qualified as a Roma Teacher Assistant. Originally she attended vocational school in applied chemistry. She is Roma and her husband is “half-and-half” – one of his parents was white. He used to work in road construction and now he goes to Italy for crop-harvesting. They only have one daughter who is nineteen. They weren't able to have children for some time and later they didn't want any more. “I have seven children here!” she exclaims. It is obvious that she enjoys working with children and that she is good at it.

“It is very important for poor Roma children to attend preschool classes. They don't have basic hygiene habits”, she says and describes a few stories. “One boy would use the toilet by squatting next to the toilet... None of the children knew to wipe themselves after the toilet... Nor did they know that they should wash their hands after using the toilet...” “They saw a flushing toilet for the first time at the community center. I had to explain to them how to use it as they were somewhat afraid of it. They had never heard of brushing their teeth either”, she says.

Margita has a red band on her left wrist. “It is not to protection against a curse, as you might think. We were learning to distinguish left and right hand with the children. They couldn't remember, so I tied red lace on their left wrist and blue lace on their right wrist. I forgot to take the red one off...” she says. She is teaching the children how to play. Many of them have never played, they don't recognize toys and grow up without stimuli that would help them develop. They have never held a piece of chalk or a pencil in their hand.

“Most of all, they need love as they don't get it very often. When they feel it, they are very thankful and if it is missing, they are sad – just like all children. We made paper flowers on Mother's Day. One child came back very sad – the mother was not interested in the flower at all and the child had made it with such a joy... I felt so sorry for the kid...”

Margita has discovered her pedagogic talent just recently. “I have always been rather shy, bashful and I couldn't talk in front of other people. The breakthrough came after I attended CrossRoads. It was a very useful course, it gave me a lot, I came to understand my worth and possibilities, and found courage to start working on things I wouldn't have dared to dream about before”, she recalls. Now, she is teaching the CrossRoads course herself and is well-known in the surrounding villages as a fabulous lecturer.











Ever since Veronika Kalejova (25) from the Roma settlement in Ostrovany cut short her studies at St. Elizabeth College of Health and Social work, she has been missing her school. She had successfully completed the first year but was not able to enroll in the second one, as she couldn't afford to pay the fee of six hundred euros.

Her studies had been financed by the Deputy Prime Minister's Fund, but the budget for the new grant period has not been approved. Veronika specialized in social and health work for the Roma minority, precisely her area of expertise. Dietetics was her favorite subject. Surprisingly, the Roma language, which she speaks every day, was the biggest challenge for her. She says the Roma grammar is very difficult and the vocabulary contains many unknown words.

Veronika has been working as an assistant to the field social worker for the past six years. She was on maternity leave for six months and that was her only break. "This job is perfect for me. I know the life in the settlement very well, I understand the locals, and I like to help them. I don't understand those who graduate from university and run away from the settlement to find a better job. Even if I finished school, I would never leave", she claims. As an assistant she works long hours for three hundred and forty euros a month. If she were to sit at home and do nothing, she would receive just thirty euros less. Her husband Peter (24) would be happier and she would have more time to spend with four-year-old Nikolka. This way, the father spends most of the time with the daughter, Veronika's sister Marcela Duzdova (27) and her mother, who is very proud of her successful daughter.

Her husband tried to dissuade her from her studies in the beginning. As a former special needs school pupil, he is not very fond of education, but he is currently attending a masonry course provided by the Labor Office. He has been with Veronika for a long time; they loved each other so it was natural for them to get married. This healthy relationship has been going well and Peter is slowly getting used to the fact that his wife spends hours poring over books after she comes back from work. "I wouldn't marry a boy from a different settlement. I would be afraid that I don't know him and his family", says Veronika. They are currently expecting their second child and don't plan to have any more.

"If my sister was able to find a sponsor, she would surely go back to school", says Marcela. She is convinced that Veronika will graduate from university one day.

The Kalejas live in new brick house and Marcela lives in a similar house next to them. Both families have built their homes through funds from the Savings and Micro-credit programs provided by ETP Slovakia. Their parents also live in a decent brick house and their grandparents used part of the material and bricks for their house as well. Veronika's father is the last employed Roma in Ostrovany and works for the railway company. All the other Roma have lost their jobs. Even if they work, it is only on short-term contracts.

"There were five of us at home and we were poor", recalls Veronika. All of us were good students but our parents couldn't afford to send all of us to school. Veronika was exceptionally good in humanities, she loved Slovak and History. She went to a tailoring vocational school and later took extra courses and graduated.

It was her first time in a big city and she was rather worried because of skinheads.

She was surprised that Roma were treated better in Presov than in nearby Michalany. She was good friends with non-Roma classmates and even a better student than them.

When Marian Trisc, the social worker from Ostrovany, started attending the university, she decided to join him. With his support she was able to pass all the exams with equally good results. Alas, it was only for one year.



„I can't invite you in. My husband is drunk and he might get aggressive,” Judita Petikova (40) from Sabinov apologizes. “My father-in-law was an alcoholic and my mother-in-law drinks as well. She encourages me too. I don't want to drink; that is not what I was used to at home. My father worked hard at Krizik (a factory) until his retirement and my mother, apart from taking care of us, worked at a slaughterhouse. I've always told my children that alcohol was bad for them. Even though they had a bad example at home, none of them has had a problem,” says Judita.

She's been with Stefan, three years her senior, since she was sixteen. She gave birth to her first child at seventeen, married her husband two years later and stayed with him ever since. They had two more children together. She had difficult births, and they didn't have a place to live, so she asked for sterilization. “It's quite difficult with my husband,” she complains. He's only sober on his way to work.

Stefan Petik works as a watchman in Sabinov. He starts working at four in the afternoon and finishes at midnight and his job is to maintain order between the Roma and the rest of the town. He works every other day and the town council has been satisfied with his service. Judita has never held a steady job, as she was on maternity leave for several years and only took part in public and community works. She would prefer going back to school. “The Roma are such. You do nine grades and that's it,” she clarifies the local custom. Until recently, she's considered it a great success that none of her children has failed out of their grade.

Only her son Miroslav (19) is still living at home. Her eighteen-year-old daughter Maria lives with her partner, child and in-laws, and the eldest son Roman (23) is in England with his wife and two children. He is doing odd jobs and has been happy there.

Judita had quite a monotonous life – children, cooking, cleaning and meetings with Jehovah's Witnesses. When the community center started organizing events, she welcomed the change which pulled her out of her uncomfortable home environment and made her feel better. She attended Romix association courses, where women from the settlement would spend their time sewing, knitting, glass-painting or jewelry-making. This social life appealed to her and she became convinced that she didn't have to sit at home all the time. The community worker Zuzana Kollarova would advise women on various issues, including social benefits, health or administrative errands. Zuzana also managed to get through to Judita who started paying attention to the highly educated woman.

When the personal development course titled “Crossroads” took off, and Judita got to listen to lectures on emotions, mind, self-confidence, interpersonal relationships, social skills, the meaning of life and many other things she had never thought about before, she became interested in learning again. “In “Crossroads” I learned that everyone is good at something. It has encouraged me and now I believe in myself more,” she says. She has made a brave decision to study. She and her son Miroslav have discussed enrolling in high school together. Judita believes that she'll make it.



The proverbial Roma fortunetellers in flower-print skirts and with pockets full of tinkling coins are most likely extinct. Nevertheless, we managed to find one. She is a contemporary fortuneteller with very real problems. Lenka Cibulova (56) from Kokava nad Rimavicou doesn't read from traditional Roma cards but from ordinary ones with pictures. "The best day for reading is either Tuesday or Friday. Today is Thursday but I will move you in time", she says while shuffling the cards. When she starts reading, I am stunned. Everything is correct. She doesn't do it for money. All of her life she has been working hard at a saw mill.

She worked at a saw mill with her husband Vojtech (62) who would take occasional jobs after work to earn extra money. Even when he got sick, he would go to work, thus damaging his entire body. He has been fighting bone sclerosis for a number of years. Moreover, he has heart disease and underwent a surgery to get a pacemaker. He is now very weak and cannot lift anything. He just sits and rarely walks, his hearing is impaired, and he feels a bit depressed.

"I am very glad to have him by my side, I would never put him in a hospice", says Lenka. She has lived a good life with him. He was very nice to her and they went everywhere together. "I didn't get married out of great love but because my mother told me to and I was obedient. Love came only later and it was real," she recalls.

"When both of us were employed, we had everything we needed; the children were well-fed and well-dressed. We lived in a comfortable three-room apartment for twenty-six years", she continues. When they lost their jobs, they couldn't afford to pay rent and had to move out. For the past three years they have been living in an old one-room apartment without toilet. They had running water only in the kitchen. They are planning to build a new bathroom through a micro-loan from ETP Slovakia; they have already bought the material. They couldn't enroll in the savings program because of medical expenses. Saving is not the same as repaying a loan. Paying a debt is mandatory, but saving is optional and therefore more difficult. Most people are probably not aware of the advantages offered by the savings program.

Lenka studied to be a hairdresser but, when she was just half a year away from finishing, she became pregnant. When her pregnancy became obvious she was ashamed to go to school and told her teacher about her condition. The teacher didn't help her but simply told her she had to make a choice. She left school at eighteen and gave birth to Vojtech (now 36), Denisa (35) the following year and then Ivana (34). Her son became a car mechanic and Denisa completed vocational school in agriculture. Both have their own families.

The youngest daughter Ivana Trgíňová didn't finish school - just like her mother. She attended nursing school. Ivana's white "prince charming" came from a family of alcoholics. Lenka didn't like him and forbid her daughter from seeing him. However, Ivana didn't listen to her mother. She was pregnant by him several times and had abortions. Finally, they got married and now they have son Miloš (8). Her husband turned out to be a drunkard without a job and turned to gambling. He would leave late at night and come back in the morning. He was violent, aggressive, and abusive. She couldn't take the abuse any longer, so she decided to divorce her husband and went back to her parents. The father received custody of their son because he lives in better conditions and Ivana is only allowed to visit him. The father has taught his son to hate his mother. He now says that he would rather die than live with her. He keeps avoiding her even though they live in the same village. When he sees Lenka, he says he knows that she is his grandmother, takes some sweets from her and runs away. Ivana lives on social benefits. She used to work at Kia (a car factory) but, after suffering from pneumonia for a long time, she lost her job. "At home I perform all the male jobs around the house", she says. She doesn't want to leave her parents on account of her father's illness. "My mother wouldn't be able to do everything", she explains. She has made this choice despite having a new man in her life - a hard-working Roma from a nearby village who would like to marry her. Her parents would also be happy about that. He comes from a decent family. He graduated from high school and his sister completed university. He helps Ivana with heavier jobs.

Ivana regrets that she never finished school, so she now takes courses at her local community center. She is taking a computer skills course and, together with her mother, attends various other training courses. Both women enjoy reading romantic and adventure novels.









You would hardly find a better community worker for the Roma in Moldava nad Bodvou than Irma Horvathova (39). Her community center is located in a trailer directly at the Roma settlement. It is not very big but it serves its purpose. In the afternoon it is full of children and young people. The adults attend various courses here and come for individual counseling as well.

Irma understands the problems of her clients very well, as she has experienced many of these issues herself. She is Roma, one of five children, and she grew up in Moldava nad Bodvou. It was not easy for her growing up; her father would cheat on her mother. Her mother would try to get relief by taking her youngest child to the Roma settlement in Budulovska and staying with her family. She didn't care about the other children. Irma felt lonely and established a bond with her grandmother. Her first teacher, Anna Remiasova, noticed that the girl was smart and would often take her to the library. Little Irma spoke only Roma and Hungarian; however she was also interested in Slovak books. With the help of her teacher she picked up Slovak and found that she enjoyed reading very much.

"When I was ten years old, I realized I didn't want to live like my mother", she says. So she decided to study hard. Her mother could neither read nor write.

"Why do you go to school? You will never be a lawyer or a teacher", the other Roma mocked her. She did not care about that. She had other things to worry about. She had no food at school and, when she came home, there was nothing to eat. She would sit on a stone in front of their home and cry. Their neighbor was more compassionate than her own mother and she would give Irma lunch. As she was growing older, her life was getting better. She moved to live with her aunt in another part of the city and finally was well-fed and clean. She attended a grammar school and kept doing well. One month after graduation, she delivered her first child.

"I have a very good husband," she says proudly. Karol Horvath (39) works and makes a good living. He took a break from his job only when they had a little baby and Irma was doing a course in social work in Kosice. She has been a social worker ever since. They live in a nice two-room apartment in the city.

Her daughter Nikola (21) has grown fond of her mother's work and decided to study social work in Bratislava. Irma's other children are good students as well. Her son Karol (18) is in secondary school and Kornelia (13) and Kevin (7) are in primary school. They all attend a Slovak school. The children from the Roma settlement attend a Hungarian school and receive 10,000 Hungarian forints, school supplies and some clothes as a reward for enrolling their children.

"We have a drama club at the community center. One day, as I was sitting by the computer, I decided to write a play. I wanted to put words into the mouths of our actors, words they can understand. I wrote the story of my godson Ondrej Funty (†22), who died of sniffing glue two years ago. Once I asked Kacki, – as they used to call the boy, why he was sniffing. He told me: 'I would love to have a mother like you Auntie Irmuska. My mother drinks and we don't have anything.' I felt so sorry for him", recalls Irma.

The lyrics of one of the songs in the drama "...I have nothing to eat, I cry of hunger ..." are, alas, true. The boys created the music which is at the centre of the entire performance. It is a very emotional drama, mainly because the actors do not just act but depict the life and circumstances in which they live. There are five actors and three of them have a personal experience with sniffing. The Slumdog Theatre, the name of the drama club, has successfully performed inside as well as outside the community center and the settlement. When they performed in the capital Bratislava each of them slept in their own bed, something they never had back home.

The pivotal role is played by Lukas Hudak (14), a boy from the settlement with exceptional music talent, but who used to get bad grades at school or wouldn't even go to school until recently. Ever since he became part of the performance, his grades at school have significantly improved. His life is rather hard. His mother might be arrested at any moment for letting her children skip school.

David Horvath Forgac (17), who lives in an apartment building in the settlement, is another actor in the performance. After he completed primary school, he was not interested in enrolling in secondary school. “At that time I didn’t see it as wrong. The community center opened my eyes. When I started attending the CrossRoads course, I felt I was learning something I really needed to know”, he says and continues: “CrossRoads taught me that everything depends upon our decisions. I decided to go back to school. The first year is going pretty well and I think I will be a good car mechanic. “

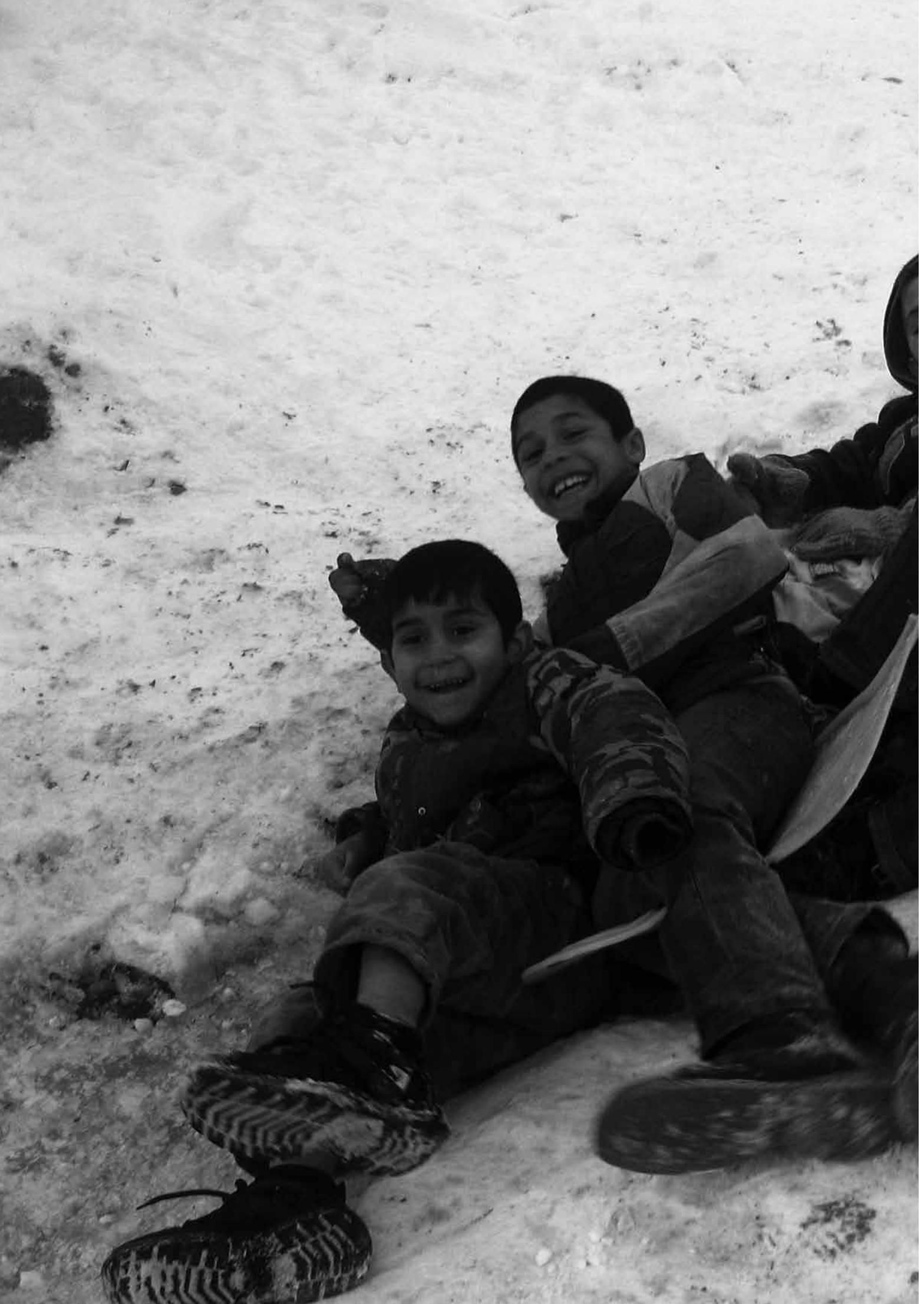
Irma’s brother Milan Hudak (28) used to help Irma at the community center during the project. “Those twenty months were the happiest of my life“, he says. He would spend his time especially with children and young people. He taught the little children basic hygiene habits, colors and other things. He taught the future pupils to speak Hungarian because they spoke only Roma and the twelve- and thirteen-year-olds to speak Slovak. He would talk a lot to all of them, explaining to them the importance of education and dangers of sniffing. He has always wanted to be a teacher but he has only primary education. “When I completed the primary school and I couldn’t continue with my studies, I cried. I didn’t have shoes or a coat and we didn’t have any money. Those twenty months of working with children confirmed my desire to become a teacher. I would like to attend the pedagogic and social academy in Kosice”, says Milan, who finished the primary school in the fifth grade. He went through the hell of sniffing as well: “I know it was very bad. Toluene suppresses hunger, which I often felt, and compensates the love that I never had at home.”

However, Milan cannot continue his studies because, as he completed only the fifth grade, he would have to finish primary school first. In spite of it generally being allowed to complete primary education in adulthood, schools are reluctant to do this.





















Tiny and charming Miriam Horvathova (20) from Nalepkovo is skillful with looms. Her fine fingers draw the weft through the warp and the white carpet is quickly “growing” under her hands. If she could sell the carpet, that would help her a lot. But who would go to Hnilec valley to buy a souvenir? Her work is presented in the workshop of commercial art at the local community center and it has never crossed her mind to sell some of it. She spends her free time weaving and she is glad to have learned something new.

She saw the loom for the first time in this workshop. Monika Drabova, the ETP lecturer of handicrafts, cooking and baking, always explained things well, showed the future weavers the method and now, after trying a few times, they can weave quite well. Miriam has been attending the course for eighteen months and has turned into an excellent weaver.

Her son Fabian comes to the community center together with her. While she is weaving, the boy and other children are with the community worker Zdenka Rabatinova. Club Dino serves as a pre-school facility; there are tiny chairs, tables, tons of toys and crayons. The little kids paint, draw, sing and dance or listen to a story. All the mothers know that their children are in good hands. There are eight to ten children in the club. They learn basic hygiene habits; it is where they saw a flushing toilet and running water for the first time. At first some of them would cry, as it was shocking to them to see so many new things at once. Now some of them still cry but for a different reason – they don’t want to leave!

Fabian is Miriam’s firstborn. She was 18 when she got pregnant and her partner Stefan was even one year younger. She was unprepared, helpless and she didn’t know what to do. She refused an abortion or leaving the baby in a children’s home. “Many of the local women place their child into children’s home but we are not like that. We are poor but we live a decent life,” explains Miriam.

The education programs provided by the community center helped her in this difficult time of her life. She regularly attended meetings with a nurse. She learned how to feed, bathe and care about the baby. Other activities at the community center helped her with cooking, baking and other house chores. Now she comes to the community center, brings her groceries and makes pies and deserts for the entire family. She usually also comes with a bag full of dirty clothes and does her laundry in the available washer-dryer while baking. This service is very popular with the women from the community. It is provided as a bonus by the community center for those attending educational courses.

Miriam and Stefan are not married yet. They live separately, each of them in their parents’ houses, as both homes are too small for another person. At least their parents’ houses are next to each other. They would like to live on their own but it is not possible for now. Stefan is not working and he will not receive social benefits until he turns twenty-five. Miriam and her son live on maternity benefits and she is worried about their future. After completing her primary education, she didn’t continue in her studies. Her parents didn’t have enough money and Stefan didn’t study for the same reason.



Alica Godlova (26) from Sabinov is all too aware of her teenage mistake, and she's had to make a lot of effort to undo it. The same goes for her husband Daniel (27).

They were in the same classroom since they were little kids and fell in love when they were still in school. When they were in the sixth grade, Alica and Daniel's friends were being transferred to a special needs school. Even though they were doing well, they insisted on being transferred to be with their friends. "The Principal at the special education school was mad at me, but I was glad that I didn't have to work hard to do well," Alice recalls. Neither of their parents interfered and let them do what they wanted. She comes from a family of four children; he is of three kids. The families were not poor but they didn't put too much emphasis on getting proper education.

The young couple got married, moved to live with Daniel's parents and Alica gave birth to her first son Dominik (8) when she was just eighteen. She has enjoyed being a mother and has had help from both her mother and mother-in-law. They've had two more children – Samko (5) and Tomas (4) and decided they didn't want any more children. "We live in harmony and are still in love," she says with pride.

They both participated in events at the community center. Alice's mother-in-law Magdalena Godlova teaches cooking to young Roma women at the center. A year and a half ago Alice became an assistant to the center's social worker. "When I started working there, I started thinking about getting a degree. I want to become a teacher or a social worker and help people," she explains.

"A Roma has to go to university to get a job," she's convinced. She knows Roma who are electricians or auto mechanics, but haven't been able to find work and ended up on social benefits or moved abroad. Godlas decided against leaving. "We'll stay and make it!" says the young woman persuasively. Their children are happy here.

Second-grader Dominik's best friend is a white boy, they share a desk at school and don't want to be without each other. He gets A's and B's. Samko is the only Roma child at a "white" kindergarten and he likes it there. When some kid says "go away because you're a Gypsy," his mom tells him not to worry and feels sorry for children whose parents teach them hate. That may be part of the reason why other Roma parents do not send their kids to school with white children.

Alica and Daniel want to study at a private pedagogical and social academy in Kosice. However, their teenage mistakes have come back to haunt them. Because they went to a special needs school, the road to such a school is blocked. The only solution is to attend a preparation course and to pass the final exam. They have been doing just that and are now expected to take the final tests. They will be starting high school in September and get their high school diplomas in four years. Alica wants to specialize in education and Daniel chose information systems and services. They want to do what they like the most – working with children for her and computers for him. "My mother-in-law promised to take care of the children when I need to study. If all goes as well as planned, we will continue on to university," Alica concludes.











HEALTH

According to the Report of Public Healthcare Office from 2008, life expectancy of the Slovak Roma is up to ten to fifteen years less than that of the majority in the areas with high Roma population. It is a result of poor living standards and unsanitary environment in Roma settlements, neglected healthcare, and a high prevalence of substance abuse. Roma communities have a higher than average rate of population growth but also a higher mortality rate for both children and adults. Diseases which have been all but banished from Slovakia, such as tuberculosis, hepatitis A and infectious respiratory diseases are commonly found among Roma children.

It is necessary to improve the general health and improve the dietary habits in this kind of environment. On the other hand, it is necessary to find ways how to reduce smoking, alcohol consumption and substance abuse.

The high teen pregnancy rate negatively affects the health of both child and the young mothers. The health needs of Roma communities pose particular challenges for Slovak healthcare system.

ETP Slovakia was able to secure funding to offer material, social and legal assistance to sick and elderly Roma. Physicians and nurses engaged with more than 6,500 elderly Roma in Eastern and Central Slovakia. Blood pressure monitors, pads, walking sticks, sanitary chairs, beds and stokes etc., based on need, were provided. Those suffering from chronic illnesses had their prescription drug costs reimbursed. Immobile patients had access to care from within their homes.

The community centers of ETP regularly organize prevention and advice sessions. We have hosted 186 lectures on health topics, raising awareness about basic healthcare and disease prevention. Some of our community social works successfully completed a course run by the Slovak Red Cross and have been applying their knowledge in their everyday work.

YOUNG MOTHERS: Pre-natal care classes were designed to encourage pregnant women to eat a healthy diet and learn basic principles relating to giving birth, feeding, childhood diseases, safe environments, infant health, diet, sexual health and contraception.

OUTCOME: 1908 young mothers and fathers have taken this specialized course.

SEXUAL HEALTH AND SUBSTANCE ABUSE AWARENESS FOR YOUNG PEOPLE: On the basis of peer to peer education, 121 Roma young people were trained to lecture other young people in their communities. Topics included abstinence, safe sex, sexually transmitted diseases, responsible parenthood, and role of fathers. Other topics included fields such as drug and alcohol and other substance abuse, sensible drinking and general dangers to health.

OUTCOME: As a result of these courses and the extra-curricular activities, we have noticed reduced a prevalence of sniffing among the young Roma.

HEALTH











ETP's field nurse Gabika Valentovicova is well-known in all EPT's partner communities, as she visits them at least once a month. She lectures young mothers on health, disease prevention, unwanted pregnancies, good hygiene and healthy eating habits. She also talks to clients about their health problems and gives advice. "It is striking that women, who have given birth many times, are ashamed to go to a gynecologist. This can have very serious impact on their health", she says.

There were about a dozen of women at the meeting with Gabika in Jesenske, where biscuits and coffee were served. One of the women was Csilla Trifontiova (39). She told us about surgery she had undergone about a month before. She also mentioned how grateful she was to Gabika, who noticed what her problem was and gave her some instruction.

Csilla had been anemic for several years. She was pale, weak and she would wake up tired in the morning. Her doctor ordered various examinations but the cause was never identified. It turned out to be due to frequent and strong bleeding. She didn't want to discuss such intimate issues with a doctor.

However, nurse Gabika knows how to talk to people without making them feel ashamed. Csilla mentioned the bleeding and it was immediately clear to Gabika: "Go to a gynecologist and have your uterus examined", she advised the scared woman. At first, she didn't want to go but, after being told about possible consequences, her fear of the doctor was replaced with serious concern about her own health and even her life. She couldn't take the risks, as she still has two young children.

The gynecologist told her she had come just in time. He found she had five polyps on her enlarged and tipped uterus. The doctor suggested a hysterectomy, as the polyps could grow into tumors. As her body was too weak due to her anemia, she had to receive three blood transfusions and wait for a few months before she was ready. "Now, one month after the surgery, my blood count is better than ever. I feel I am regaining strength," Mrs. Trifontiova says.

Today she knows that it was naïve to withhold the most serious symptom of her sickness. "If Gabika had not explained all the consequences of my sickness and if she had not encouraged me, I wouldn't have gone to the gynecologist. If I hadn't gone then, I might not have been here today...".

Everything went well and Csilla can now enjoy the happy events in the family. Her eldest daughter Nikoleta, who lives in Czech Plzen and works at a computer store, is getting married. The wedding reception will be held at the local cultural center and there will be 120 guests. Her younger daughter Noemi is about to graduate from secondary school and would like to continue at university and study special needs education. However, due to the financial situation in the family, she has to get a job first. Her youngest son Vojtech, who is in the seventh grade, will hopefully get good grades in his finals and will continue to be the best pianist in the Poltar district.







Peter Radic (19) from Kokava nad Rimavicou is the only Roma in Slovakia's national football team. He plays for the juniors in Banska Bystrica. He's attending a sports high school and goes home at weekends when he can. They noticed his talent when he was fourteen years old. A few different teams offered him place, but the one in Banska Bystrica offered him schooling as well. "There's no issue with me being a Roma. I haven't really noticed my teammates or fans having any problem with that," he says. He is well liked among girls, but he stays faithful to the mother of his six-month-old baby.

"He's traveled a large part of world with the team. We can only dream about those countries," Alica Radicova (45) says proudly of her son. His father, Lubomir Radic (45), used to take his son to local football matches from when he was a little boy. He was fascinated by the sport and was skilled with the ball already as a three-year-old. At first he played for the local team and was the best scorer far and near. His team managers are now considering putting him on the men's team. Peter's dream is to play for a top-rated club abroad. He's working hard and doesn't ever skip practice. His mom meticulously assembles his trophies, nomination letters, and newspaper clips.

"He costs us a lot of money. His football boots, which he needs twice a year, cost between fifty and seventy euros. We give him thirty euros every week, and when he goes for rehabilitation, we can't leave him penniless," Alica counts. As long as they have the money, they'll give it to him.

They live in a small, damp and smoky house. The plaster is falling off, the toilet is outside, and they don't have a bathroom. The house was built by Alica's in-laws from mud clay. "One can bathe in a washbasin and heat the water, but the damp walls are unhealthy and we have to get rid of them," she explains. They tried saving money with ETP, but were not successful. They received a loan, which they are repaying, and will start repair works in the summer.

Apart from the football player son, the parents are proud of their daughter Petra (27) who is a mother of two and lives in her own house in town. She is a trained confectioner. "I worry about my son Lubo (21)," says Alica and paints his story. "He's a good boy, trained to be a mechanic, but he fell in love with a white girl. Dominika is pretty; she likes the world, Gypsies, money, but not gypsy children. When she gave birth to a girl a year and a half ago, she gave her up at the hospital and the child was transferred to an orphanage. However, Alica decided to raise little Lubka herself. She left her job at Kia and brought the two-month-old baby home. The little girl calls her "mommy" and falls asleep only with her "mommy" by her side. She's frequently sick and needs constant medical treatment. "When I consulted with the nurse from ETP, who comes to visit us regularly, she asked whether the mother was smoking while pregnant. The child will be shedding the toxins for about four years, so we'll have trouble for a long time. Lubka has allergies, chronic sinus infection, so living in a damp house is not helping." Alica is sad, but wouldn't trade Lubka for the whole world. She's willing to do anything to make her healthy and happy. When she takes her to the village, people compliment her on being such a good grandmother.

When the biological mother sees Lubka, she cries. She also gave up a boy from a previous relationship. She's still with Lubka's father and she's kept the younger, six-month-old baby with him. Alica is trying to build a relationship between her and Lubka. The little girl, however, keeps to her "mommy" who adores her.

The little girl is well loved by the entire family and her uncle Peter brings her gifts from abroad. Her grandfather Lubomir sees himself in her. He's the best lumberjack in the region and a winner of many competitions. He's held on to his trade license for years, but economic circumstances have forced him to give it up and now he's on unemployment benefits. He believes that his children will live better lives. He's extremely proud of his son, the national football player.







Helena Bariova (15) from Jesenske should still be in school but she didn't come back to the ninth grade. She gave birth to a child just before the eighth grade was over.

When the young girl found out she was pregnant, she got scared. She knew she wouldn't get any help from her family. She comes from a poor, neglected home, a large family with parents who are heavy drinkers. As the eldest daughter, she bore the main burden of raising and caring for her younger siblings. She cooked, cleaned and had good grades at the same time. She wanted to be a hairdresser, but she knows now that she won't become one. She dated a white boy from young age and became sexually active when she was just twelve. No one would have guessed – she came across as just a child.

She confessed her problem at the community center, which she attended regularly. They quickly grasped the difficult situation of this girl, a child actually. Helena didn't want an abortion and decided to raise the baby. The difficult question was how and where. Her mother was angry with her and would not speak to the community worker. She would not help her daughter in any way.

The community center took her in and assigned her a mentor. Her name is Monika Berkiova, mother of two, who knows all too well what pregnancy and motherhood bring. She would meet with Helena, prepared her for motherhood, took her to the doctor regularly, helped her with errands and took care of the entire wardrobe for the baby. When the soon-to-be mother had to go to the hospital, Monika would visit her. They formed a bond of absolute trust.

Helena's mother didn't visit her once and she didn't take interest even after her daughter had given birth. Helena's partner visited frequently, however, and never thought of leaving them. The boy's parents are also drinkers and live in humble conditions. Helena's mother refused to take her daughter and her son Palko in. She is staying with her future in-laws and they all sleep in one small room of a tiny house. They get along well and her father-in-law takes her to the doctor now.

"Palko's father and I love each other, we want to get married and have another baby," says Helena. She doesn't come across as a child anymore, her physique has developed, and she's grown prettier. She's happy. She's concerned about not finishing school and the fact that her siblings are now without her care. She is determined never to bring her son into such situation.

When a nurse comes to the community center, Helena comes and brings her son Palko. She's very grateful for the help she has received and can't imagine doing it all by herself.







HOUSING

Based on the sociographic mapping of Roma dwellings in 2004 (Atlas of Roma Communities), one half of the Roma population is integrated in the majority population. The other half lives in ghetto-like settlements, within which approximately one third of homes are illegal, have no running water and 87 percent are not connected to the sewerage system. Even though 90 percent of these dwellings have electricity, the connections are mostly illegal. Due to the segregation of many Roma communities in economically underdeveloped regions, the majority of the Roma population in Slovakia lives in the state of “double marginalization”.

Large families often occupy small or even one-room homes. For this reason, most of the community social life usually takes place in open areas outside their homes. The possibilities for families are therefore considerably reduced in bad weather, forcing them to stay inside. There are virtually no positive examples of social and cultural life to be followed.

We learned that the majority of Roma families had little chance of securing loans for home acquisition or home improvement apart from through loan sharks or non-banking entities. We were surprised to find that government-sponsored home improvement loans were available to low income families, but that these were not available to socially excluded people.

So, our first foray into the world of housing services was to offer micro-loans to improve the living conditions of poor families. Conventional wisdom was that Roma borrowers would not make timely payments on unsecured loans, but our immediate experience refuted this. We asked our community social workers to carefully select the borrowers and closely monitor the monthly payments.

Our experience has amply demonstrated that even small loans for home improvement to tenants/owners can have transforming impact. Amounts of up to €1,200 are repayable over 4 years plus a sum to reflect inflation and a small administration fee. Clients are not given cash but specialized advice and assistance in the purchase and use of materials.

We were then able to introduce savings program in 15 municipalities, resulting in participation by 450 very poor families. Clients must save between €10 and €50 per month, recorded in their own bankbook, for a 12 month period and for a goal which they have specified, e.g. home improvement or the purchase of a house, an apartment or a piece of land. After the completion of the savings period and if the client has met all the conditions of the program, savers receive match funding equal to the amount they have saved. After the successful completion of the savings period the client is then eligible to participate in our micro-credit program thus gradually accumulating sufficient financial resources for home improvement.

In 2008 we explored the possibility of ETP Slovakia itself providing social housing. We discovered that if non-profit sector effectively cooperated with national and local government, the current policy of building small units for rent could be significantly improved.

State grants from the Ministry of Construction and Regional Development (currently Ministry of Transportation and Regional Development) were available for 75% (80%) of the cost of construction (based on the size of the house with the balance of the construction costs provided by the labor of the prospective tenants or by the local authority from its own budget).

ETP Slovakia therefore established a bespoke organization - ETP Moldava Housing - which, in cooperation with the Municipality, secured a construction grant to build 12 apartments of lower standard in Moldava nad Bodvou.

Prospective tenants were encouraged to start saving about one year ahead of anticipated completion and together with the total amount saved, the matched bonus from ETP, and in addition to a micro-loan, a low standard apartment could be transformed into an eminently habitable home with the help of the tenants themselves.

In Hodejov, ETP Slovakia built eight apartments of lower standard in the village center, two minutes' walk from the Church, in partnership with local government and a local construction company. Future tenants were obliged to work on the construction site. They were supported by an ETP Slovakia's supervisor, who was on site on a daily basis and helped the workers make concrete, finish floors and put tiles in bathrooms, install kitchen cabinets, pave the area and do landscaping work around the apartment building. These tenants were also provided with a micro-loan to upgrade their apartments from low to medium standard.

OUTCOME: These three social housing models have been piloted by ETP Slovakia since 2008 in our partner communities of Nalepkovo, Moldava nad Bodvou, and Hodejov, leading to construction of a total of 40 apartments.





B It was lunchtime. We managed to get a taste of the steamed dumplings with jam and cocoa. The lady of the house, Alena Horvathova (36) assured us that she had made enough for everyone. “It’s not an expensive meal. I try to make hearty, economical meals that children will eat,” she says. She enjoys cooking, lunch and dinner every day. She makes big meals, enough to feed her husband and her six kids.

The family lives in Spisske Podhradie in an older family house with a kitchen, bathroom and toilet. The house was bought by Alena’s parents and renovated by her husband a few years ago. She cooks while sitting down. She has pain in her legs, which is why she rarely goes out. She was home alone. Her husband left for Trnava, where he often goes to help his blind mother. She’s proud to have such a selfless and caring husband, whom she appreciated especially after having had serious surgery on an intestinal tumor. Her husband had to take care of the entire family.

“Our youngest is four years old, the eldest is sixteen. All of them are at the community center which is just a few minutes away from the house. They go to play, learn or work on a computer – they really enjoy going there. The center is good for the kids but also for the parents, as it takes away some of the burden. When the kids are not around, I have time to rest before I get back to cleaning and cooking. When I prepare meat for the children, I have to make something else for myself. I’m on a strict diet which is rather costly. It’s hard to get by on four-hundred-and-seventy euros a month. It helps that the children get food from the school,” she explains.

Iveta Ferencova’s children (42) from Spisske Podhradie also used to spend time at the community center. Now they miss it. Since the family moved from the town to a low-standard apartment in the Rybnicek quarter, about half-hour walk from the town, they feel cut off. The bus stops in Rybnicek once a day. The children used to spend time at the community center and also the Nano Nagle Centre. This church association, also known as the Association of Irish sisters, has been selflessly spreading awareness among the Roma in Spisske Podhradie for the past six years. Irish sisters run a pre-school establishment and an after-school program for pupils, they teach the kids basic hygiene and to recognize geometric shapes, colors, to speak Slovak, and help them with homework.

The Ferenc family have been living in Rybnicek for only a few months. “We don’t have anything here, except the apartments. The place is unkempt and we have to go shopping to town with a wheel cart. We take the children to school, because we’re afraid to let them go alone by the busy road. There’s a terrible TV signal coverage – we’re only getting a Czech radio station. The worst part is – it’s only the Roma living here,” Iveta complains. She adds: “At least we have somewhere to live.”

The family of Vladimir (41) and Iveta Ferenc and their ten children almost ended up on the street. They originally lived in a large one-bedroom apartment within an older building. They couldn’t make ends meet and therefore fell behind on their rent payments. Only when their debt climbed to eight-hundred euros, or one thousand three-hundred with fines, they realized that they were in a dire situation. When they received a three-day eviction notice, Iveta ran to the community center to seek help. Viera Gondova started looking for a solution. A lawyer appealed against the decision and the matter was resolved out of court. The family negotiated a new payment schedule, but had to move out of the flat eventually. This is how they got to Rybnicek.

“We lived with “the white people” in town and didn’t mind each other. They want us to change, but when they isolate us, it’s just making things worse,” says Iveta. There are thirty-two new apartments in Rybnicek. No one knows how many people live there, as many of them moved in illegally. A new separated settlement is emerging by the apartment buildings.

Iveta is unemployed. She’s a certified seamstress but has never worked. Her husband is also without a job. He used to work in a brick factory, and then commuted to the Levoca wood mill, then again worked at the brick factory, then again at the wood mill, whose owner made him work on a business license. He worked for a few years as a tradesman, but business steadily declined until he didn’t have enough income to live on or pay taxes. He cancelled his business license and now lives off unemployment benefits.



There's always someone coming through the door of Emilia Curejova's (74) house. Apart from her eldest daughter who lives in the Czech Republic, all of her children stayed where they grew up – in the Podsadek settlement near the Stara Lubovna castle. When it rains and the water streams down the hill, roads by the settlement houses get muddy. Emilia has her hands full with keeping the floor and the rug clean. She's healthy, takes meticulous care of her household, cooks, plays with her grandchildren and visits her family members daily to make sure that all is going well.

She looks good for her age, a face without wrinkles, silver hair. She has problems with hearing. She has worked hard all of her life, but one could not tell just by looking at her. She worked in the forestry business before she got married. After raising six children, she swept streets and sidewalks. She has retained a chipper, optimistic mind and a loving heart. She became a widow twelve years ago. She remembers her husband Ladislav with love and is grateful for the forty happy years spent together. They were a good-looking couple, as evidenced by the wedding photograph on the wall. Emilia's husband was also a hard worker. They took care of their children the best they could and gave them everything they had. They would serve alcohol only on special occasions and the same has been the rule in their children's families.

Emilia is a forty-two-fold grandmother, twenty-fold great-grandmother and even a great-great-grandmother.

The main support pillar of Emilia's large family is her son Ludovit (49). As a member of the Roma security watch, he is well respected by people from the settlement in Podsadek. He's been running a construction business for the past six years, and, even though things are not always going smoothly, he is holding on to his trade license. When he doesn't have contracts, mainly in winter, he takes odd forestry jobs. He is one of the few people in Podsadek to think this way. Most give up their trade license and go on unemployment support after mandatory two years.

When he was young, Ludovit built an addition to his parents' house with a separate entrance. His house is not large, yet it is cozy and practical. He was one of the first people in Podsadek to start saving with ETP and get a hundred percent interest rate on his savings. He used the money to install new windows. He later took out an interest-free loan from ETP and insulated the house. His example led others to use the opportunity to improve their housing.

Neither Ludovit nor his wife Anna has formal education, but their children have been successful. The eldest son has finished vocational school and the daughters are training to become hair stylists in Kezmarok. They first became interested in education at the community center. When the community center offered programs for seniors a few years ago, their grandmother Emilia was a frequent participant. "We debated a lot, they advised me, we met with a nurse, went on trips...it made our lives more fun," she remembers.

The entire family mourned the death of Emilia's daughter Vlasta Dunkova's (47) husband two and a half years ago. One sad event was quickly followed by another – a blow from Vlasta's own in-laws. They chased her and her eight children out of the house her husband had built on their land. She was saved by her mother who took her in, gave up her room and moved to the kitchen. She had given up the other room many years ago when her daughter Ruzena (51) moved in with her son.

"We had three rooms in the house and lived comfortably. Now there are twelve of us in one room and half of the children have to sleep on the floor," Vlasta laments. She's mostly sorry about the children; five of them are still in elementary school. The twelve-year-old Slavo is a straight A student and Vlasta wants him to continue in his studies. "It's too bad he can't take his textbooks home with him. His teachers are saying that the books would get damaged..."

Vlasta is careful with every cent. The kids need to be fed, clothed and kept clean. She knows, however, that they can't go on living in one room forever. The men in the family would help her build an addition, but she has no money for the construction material. Savings is the only solution. Vlasta started saving almost a year ago and wanted to pull out many times and use the money for another, more urgent purpose. She's made it though with help from her family. She'll have saved up six hundred euros in May and will get the same amount from the program. They will immediately start building, so they can move in in the fall. Her children will finally have a place to sleep and sit at a table.

"If only I had had today's brain back then!" says Vlasta. She also did well in school, but went straight to planting trees in the forest just like everyone else from the settlement. There was no one to give her advice. Her parents did not understand the importance of education. Emilia went to school only for two years, she can't read, and her signature is shaky.







„We didn't have electricity for over two years. It was paid for with a micro-credit loan...” Ruzena Balogova (53) from Velky Blh started crying and repeated through tears a few times: “Thank you!”

She came to the local community center to tell us her story. As she started, she couldn't speak for a moment because of tears of happiness.

Ruzena, her husband and five sons, now adults, lived in a three-room apartment in Rimavska Sobota. She was a milkmaid at a farm for a long time, later she worked as a charwoman and her husband fed animals. It was hard work but they didn't complain and performed all their tasks diligently. Their children went to school and learned crafts - carpentry and shoemaking.

Their life started to change when her husband became ill. His limbs became paralyzed and when he turned forty-four, he was completely disabled and went on a pension. For thirteen years he has hardly been able to move, walking only with crutches.

The lack of finances forced the family to move out of the apartment in the city and move to Velky Blh. They bought two modest houses - one for themselves and the other one for their son and his family. Nevertheless, only one of the houses had electricity, so they took a cable and installed electricity into the other one as well. However, they didn't have enough money and fell behind on electricity bills. Their debt and fines came to almost 3,000 euros, which they are still repaying.

The electricity was disconnected and they used candles and petroleum lamps at night. It was hard for them to adjust, as they had been used to a different standard of living in the city. Neither house had running water. They would take water from their neighbors, but then they got into an argument with them and stopped taking it. It has been over a year that they have to bring water from a well far away.

Their interest-free loan helped the Ruzena's family to install electricity in the house. They make loan payments regularly and will take one more year to repay the entire amount. Another loan, which their son took out, is for water plumbing. Before they got the loans, they all had to attend a financial education course.

“Thank you! It is great help“, repeats Ruzena Balogova with tears rolling down her face...



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The house at the top of the hill with mountain type architecture in a narrow street in Kokava nad Rimavicou would definitely catch your attention. The spacious loggia is surrounded by interesting wooden panels shaped into a letter X.

“It was my idea”, says Alica Radicova (51). She has been living in this house for sixteen years with her husband Jan (52). When they inherited it from Jan’s parents, the walls were made of clay. They built over them with bricks many years ago and renovated the entire building and built a bathroom. They wanted to repair the broken roof as well but they didn’t have enough money. At that time they were offered to join ETP Slovakia’s Savings program. The Radics were interested but they didn’t trust it.

“Who would ever believe that after one year of saving, you could receive a bonus equal to the saved amount? It was so attractive that we were suspecting a trick”, says Jana Radicova (31), who lives in her parents’ house together with her husband and their two daughters. They realized that their money was safe as it was saved in their own bank account, so they decided to save the least amount possible because they still had some doubts.

“If we had known it was for real, we would have saved more and our son would have helped us”, says Alica Radicova. Their son, Marcel (33), lives in the Czech Republic, has a good job and is expecting his second child with his white wife. He has helped his parents to pay for a new roof as the saved amount was not enough.

“Before we started saving, we attended a financial education course. It was very helpful and interesting”, says Alica. She manages her money well but she still found it interesting.

“If my daughter hadn’t been living with us, I wouldn’t have been able to handle the household by myself. She helps me a lot”, she says. She had been working at a factory manufacturing air-tight bottles for sixteen years and she assembles 350 pieces a day. Her hands are strained and she can hardly move them in the morning. She started working at the factory when she was sixteen. When she was eighteen she got married and had two children after which she returned to the factory.

Jan Radic has problems with his spine. He has been working in a screw factory and now he is on a work activation program. Together with Jana’s partner, who works at a sawmill, they also work in the cemetery, where they dig graves and carry coffins. They always dress up for funerals and people respect them.

“You must keep studying. Don’t be like your mother”, Jana keeps telling her daughter Miska (9). She left vocational school in the third grade. “I had bad friends. I was the only Roma in the class and the teacher didn’t like me”, she explains, but she knows that that was not the reason. She didn’t want to study. “Now, I feel sorry about it as I can’t find a job. I will not let my children make the same mistake. Miska is a good student and she has only one F. Younger Janka (7) will most likely be an excellent student. She cannot go to school yet as her immune system is too weak. Nevertheless, she can both read and write. She also corrects her sister’s homework and doesn’t let anyone else use the computer.

“We pay a lot for medication. Both my husband and I, as well as Janka, need them”, complains Alica.

“Our parents have a strong bond. If one of them died, the other one would shortly follow”, says Jana. She is happy with her partner; they are not married only because it makes more sense from a financial point of view. “If it were possible, I would join the savings program once again,” Jana continues. She is planning to build an attic. She would like to stay in Kokava with her family. “We are content here. You can leave anything out on the street and no one would steal it. And no one makes distinctions between the Roma and the whites.”



“If my mother had seen this, she would have been very happy,” says Svetlana Porcogosova (28). The house she has built with her husband Milan (27) is considered to be the most beautiful even though it is not finished on the outside yet. The house has two floors, four rooms, a large kitchen, bathroom, toilet, pantry and spacious halls. “The children’s rooms will be upstairs so that both girls and the boy can have their privacy,” she continues.

Svetlana will not have any more children. She underwent surgery after her third birth to prevent unwanted pregnancy. Her husband had agreed.

The upstairs still needs work but the first floor is completed and they now live there. “We were able to completely furnish the kitchen at this stage. We took out a loan for the kitchen counter”, she says. Kitchen furniture and decorations point to the housewife’s good taste. She looks great and has the figure of a model, good hair and beautiful hands.

“I grew up in the city of Stara Lubovna in an apartment building with hot water. There were seven children in the family. Our father worked at a screw factory and we had enough of everything. When he lost his job we couldn’t afford to pay rent and so we moved to the settlement. It was extremely hard to get used to it. Our father would go to the Czech Republic to work. While my parents were building the house, we all lived in one room. I found new friends and didn’t care about the school anymore. In Lubovna, I had straight A’s but it all changed here”, Svetlana tells her story. She hardly made it to the vocational school. Tailoring was interesting for her and she became fond of school again and completed the course.

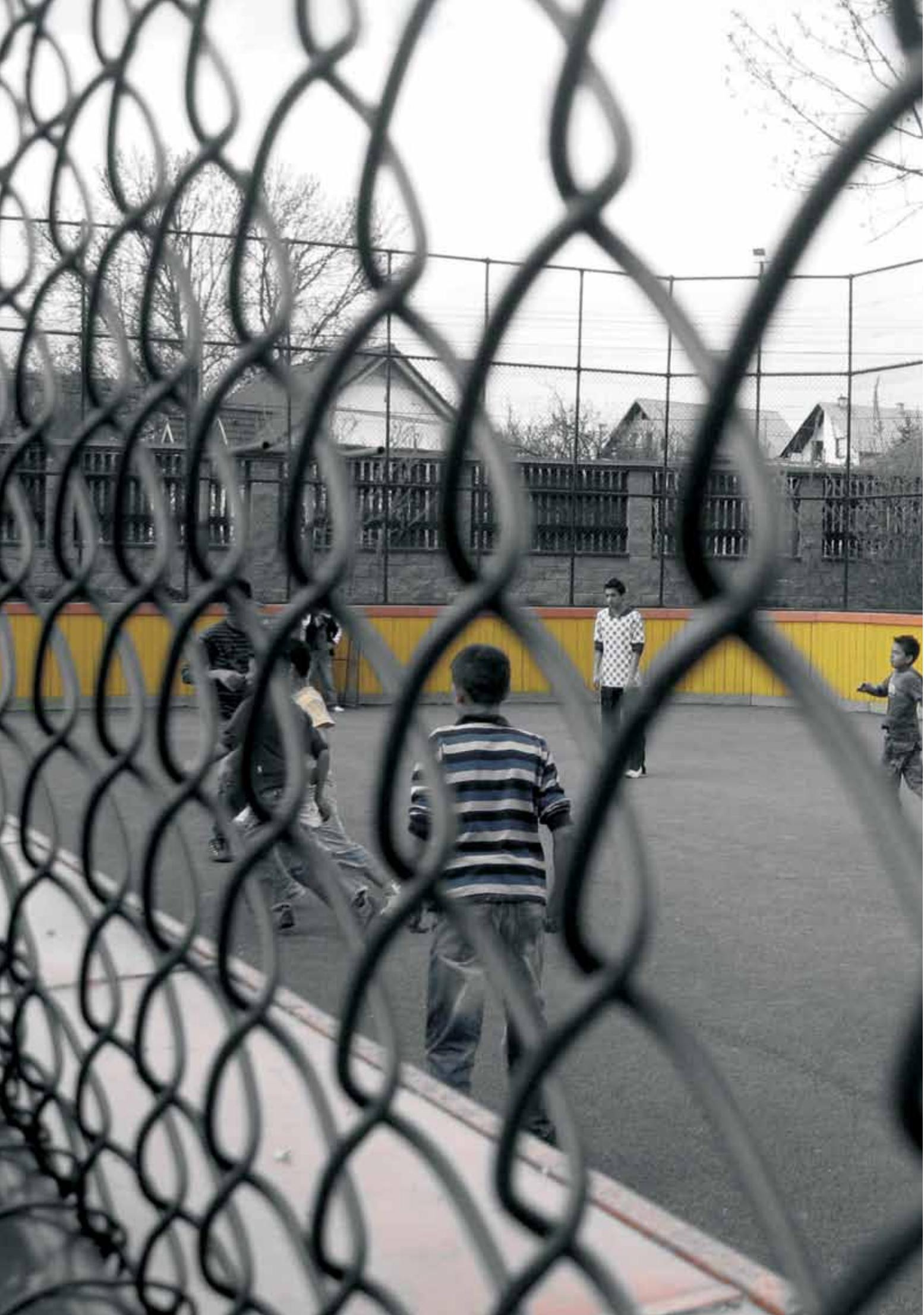
She was pregnant when she was taking her finals. Her future husband left school three months before graduating. He wanted to take care of his wife and children and had a chance to work in the Czech Republic. Svetlana’s mother was upset and angry with her daughter. She didn’t like the idea of Svetlana living in the settlement with this local man; she had wanted something better for her.

Svetlana moved in with her in-laws, who gave the young family one room to live in. There they cooked, slept and dreamed about their own house. At first, they were thinking of expanding the in-laws house with an attic but later they decided to build a new house.

“I started saving with ETP by myself. After I found out that it really works, I told my husband. I was afraid that he would not agree with it. Almost no one at the time believed that after saving for one year we would receive a bonus equal to the saved amount”, Svetlana recalls. Their savings, together with the bonus and a loan, became the foundation of their new house. Milan and his relatives were building for two years and Svetlana cooked for them. It was hard, she said.

In the meantime, Svetlana lost her mother and both her father and father-in-law died during the saving period. It was very difficult for the young family and they almost stopped saving. It is common for the Roma to arrange an expensive funeral and put up a fitting tombstone. The whole family has to contribute. The locals are willing to go into debt just to arrange a proper funeral; it is unacceptable to not have a decent last goodbye. It is a demonstration of honor and the last chance to do something for the deceased. Many inhabitants of Podsadok stopped saving because of the funeral in the family, thus abandoning their dreams of better living. Svetlana’s sister helped them in this complicated situation.

“I have a good, hard-working husband, healthy children and a cozy house”, she says. She is on a maternity leave with two-year-old Maria. Barborka is five and the eldest Dominik is eight. Dominik was one year old when she married Milan. She has just started using her tailoring skills to make clothes for her children, but she would later like to set up her own shop. “My greatest desire is for our children to be happy and to get a good upbringing. I have learned from the mistakes my mother had made and I don’t want to repeat them”, she says.







Brigita Slavikova (15) from Hodejov was born with cerebral palsy. She cannot talk, walk, sit up and her body is deformed. Her sister Gabika (13) is healthy, an excellent student who visits the library regularly. One day she would like to be a cleaner. She does not know any other profession. When we came, she gave us a warm hug and begged us to take her to town. Her two younger sisters Milka (12) and Danka are also healthy, smart and are doing fine at school.

Their mother Gabriela Slavikova (32) teaches the younger three daughters to help and love their eldest sister. When they lived in a house without running water, she would get worried especially about Brigita. Bathing her was the hardest thing. She would have to fetch the water from a well about 300 meters away, warm it up and carry the big girl into the little tub. Since February 2009 the task has become a lot easier. They live on the first floor of an apartment building with running hot water. They also have a toilet and a bathroom with tiles. She cooks their meals on a new stove, there is a brand new counter in the kitchen, plastic windows keep the warmth inside, and the apartment is spacious and full of light.

Gabriela is from the Czech Republic and all of her four daughters are from her ex-partner. She has been living with Stefan Olah Balog (49) for ten years. He has four children as well. His wife left them twelve years ago. In the beginning he took care of them all by himself. Later on, Gabriela would also help out. Now they are all grown up and live away from home.

Stefan and Gabriela seem to be very different people. He is thoughtful and prudent; she is a little more playful. Gabriela attended a special needs school, while Stefan was a good student at a regular primary school and wanted to become a butcher. His father did not want to send him to school. So Stefan started working on agricultural construction sites as a little boy. All of his life, he has only done odd jobs or was unemployed and earned pocket change doing public or activation works.

He has been working on a new two-and-half-room apartment they now live in. “Based on the contract, we had to perform fifteen percent of the work on our new apartment”, he says. “We came into a building with bare walls and we finished everything on our own. People from ETP helped us and the organization also secured funds for the completion of apartments. We laid floors, tiled the bathroom and installed doors and the kitchen counter. They taught us how to do it and it worked. We were excited about the work because we knew we were working on our own apartment”, Stefan continues. Gabriela usually cleaned up after the work was finished.

Our neighbor Maria was also assigned an apartment and she would come to the construction site and clean the apartment or the front of the building while her partner did masonry work. They worked without any hesitation. They had been living in a small, old house without toilet and running water located in the Roma part of the town just like Stefan and Gabriela. It was not easy with seven children, especially since Maria wanted to have a tidy house and keep the children clean. “We have five children together and the other two are my partner’s from his previous marriage. I don’t differentiate between them, all of them are the same to me”, says Maria. In spite of the twelve-year age difference, the couple gets along very well and Maria clearly loves her husband. She, however, does not want to get. Eugen is worldly man; he earns some extra income by selling newspapers abroad. When he is gone, Maria takes care of the children and waits for him to come back. “Our current apartment can hardly be compared to the old one. It was well worth working on it“, she claims.







There are about two thousand Roma living in Moldava nad Bodvou, which is quite a lot for a city of ten thousand people. They live in different parts of the city but most of them – about seven hundred – live in Budulovska Street, a Roma ghetto off a dusty, damaged road. When sanitation services arrive, they have to collect the garbage with an excavator. There are many glue sniffers. It is not uncommon to run into a grown man holding a small child by the hand with both of them holding plastic bags to their mouth.

People living in the sixty-two adjoining shacks are living in the worst conditions. Life here is beyond terrible. The shacks are cramped and made of assorted material – wood, clay, metal or plastic – the wind blows through them, there are always a few people squeezing in one bed, and they can only dream about having a table for the family to gather around. Families with many children live in abject poverty, an unsafe environment, and a mess.

“Are you leading me to the jungle?“, scared Eva Fenyesova (50) asked when her husband Imre took her to one of the shacks after she spent half a year in prison. She had been sentenced because her son Adam kept skipping school. Every morning she would send him to school, but instead of going, he would just hang out somewhere else. The parents were warned, their child benefits were suspended and, eventually, they had to go to court. The judge suggested that they place the boy in a juvenile educational facility. The father agreed but the mother didn’t, so she ended up being sentenced. The truth is that neither one of them understood anything at the court as they speak only Roma and Hungarian. They didn’t even understand the verdict. After a few months their neighbor read the verdict to them. Eva didn’t believe her and ran to the community social worker to have a look at it. She cried as she was worried about her four children but it was all in vain. She grew even sadder when she found out that, while she was gone, Imre drank heavily and stopped paying rent, for which they were eventually evicted. Despite her pleading with officials, the family had to stay in the shack.

Emil Horvath (16) and his sick mother live in another tiny shack, where only two beds, a wardrobe, a heater, a washbasin and a mirror will fit. Emil regularly goes to the community center to do his homework. He has straight A’s at school. He is planning to enroll in a boarding secondary school in Kremnica and would like to go to university after graduation.

Life is a little bit easier for those who live in the two-storey building without windows in Budulovska. They at least have running water and a toilet, unlike those living in the shacks.

The twelve families living in new apartments with bathrooms are in the best housing facility in Budulovska. They moved in eighteen months ago; some of them are former shack dwellers. These apartments are right by the Budulovska community centre. The apartments were built with support of the non-profit organization ETP Moldava Housing. Their future tenants were obliged to work on the construction site for a certain amount of time. Some of the workers, however, had to be literally pulled out of their beds in the morning. They learned new skills and were able to transform their low-standard apartments into cozy homes under the supervision of a construction expert from ETP. They managed to fund these upgrades from their own savings and additional match funding provided through the Savings Program run by ETP Slovakia.

The rules of the Savings program are: If the clients save regularly in their own bank accounts they are entitled to a bonus match funding equal to the saved amount. This comes after a certain period agreed in advance. It was twelve months in the case of Moldava savers. However, the clients are not allowed to withdraw any money from the account before the saving period is over. The clients also have to take a Financial Education course. At the end of the saving period, the client buys either a kitchen counter or floor tiles. Money from the savings account is used to pay for half of expense and the other half is paid by ETP. The client does not receive any cash.

One of the new nice apartments was for Judita Kompusova (37) with her three children and her mother. She is very thankful. During the construction, she would come and clean up around the site. She had been living in a truck for four years. This emergency “housing” had been provided by ETP Slovakia and it helped her immensely. When her husband left her with the children, her parents took her. However, after her father passed away, the family’s financial situation worsened and they could no longer afford to pay the rent. They lost their home and stayed with relatives. They would access the truck using improvised stairs made of concrete blocks. They had some old furniture and Judita kept the truck clean. Their neighbors made a wooden toilet for them, gave them water and allowed her to connect to electric cables for a fee. The metal construction of the truck was extremely cold in winter and Judita spent all her nights feeding fire in the stove. She delivered a child and brought it back to the truck from hospital. Life has been very hard for her. She has been living alone for a few years and when she finally found a man and was planning future with him, expecting his child, he died of a heart attack. He was from Hungary and it took her three years to prove paternity.

Judita Kompusova’s neighbor is Filip Bastyr (28), his wife and a nine year-old Eugenia. They had been living in a basement of a 9 square meters, without any windows, for eight years.







Rudolf Duzda (32) from Ostrovany had a difficult childhood. He can't remember his father because he died when Rudolf was two and his mother would mistreat the children badly. She had a partner who would beat the children and they would drink together a lot. The children were barely fed and went hungry most of the time. From time to time the parents would buy some clothes for them and that was it. Rudolf didn't like his home. As soon as he grew older, he would travel to nearby Presov to steal food with his friends from similar conditions.

"I was placed in a reform school as a punishment. I didn't see it as a punishment; it was exactly the opposite. My life got better there. I had food, clothes, shoes and I got used to taking showers. After I finished primary school I went on to study to be a mason. When my time at school was over, I was sent home. I was not happy about it at all. I was very glad when one of my teachers from reform school contacted me and offered me a job at his construction company near Handlova. The men who worked there warned me that the owner wasn't paying very well. I worked there seven days a week, twelve hours a day for five months and I didn't get anything but a fraction of my pay. I couldn't stay there. Where was I supposed to go if not back to Ostrovany to my mother? After a short time, I grew closer with Martina (30) from our settlement and I moved in with her parents. One month later I proposed to her, we have been together ever since and both of us are content. I haven't done anything bad since I came back from reform school twelve years ago and I want it to stay that way", claims Rudolf Duzda.

Martina parents' shack is rather cramped as they had seven children. Rudolf mother's shack collapsed and she didn't have anywhere to go. Rudolf had to take care of her housing. As he didn't have any money, he just built a new clay shack next to Martina's parents. It had clay floors just like in his mother's old shack but, since the shack was under the hill, it soon got wet and muddy. When the shack was full of water, the family became desperate. Luckily, Rudolf's daughter moved out from her tiny clay dwelling leaving it empty. They accepted it as a godsend. Even though the wind was blowing through it, at least the floor was dry. They covered the floor with linoleum, got a new oven, and lived that way for a few years.

Although Rudolf tried, he wasn't able to get a job, his wife didn't work either, and the family kept growing. They have five children of their own and adopted two children of Martina's deceased brother who died of sniffing and whose wife died of heart disease. "All the kids are ours, we don't differentiate among them. They are good and they don't fight or argue. We teach them to love each other", says Rudolf.

They can hardly survive on their income. They don't receive social benefits and the family allowance of 380 euros is supposed to last them a month. They decided to start saving with ETP. They bought wooden beams with the money and added two more rooms to his sister's dwelling. Later they received a micro-loan and built a new roof, poured concrete on the floor and laid tiles. Even later they bought plastic windows and connected to electricity. Before then they had electricity from a nearby house and paid 25 euros a month. Now it is considerably less.

"Whenever we have some money, our neighbor gives us a ride to Tesco in Presov for 10 euros. We buy food for the entire month for 200 euros and then buy little things in the village store. Our children never go hungry and my wife keeps them clean. We bring water from a well about 100 meters away a few times a day because we have to clean the floors four times a day, wash the clothes and take a bath".







When twenty-seven new apartments were distributed in the Rudnany 5RPII settlement four years ago, Matus Pecha (33) was given one of them. It brought fundamental change to his family's life. They were no longer cramped in a wooden shack with mud floors where a few children had to share one bed, where they had to balance their plates on their knees, and had to get water from a common well. Now they have running water and a toilet.

Matus, however, wanted more than that – hot water. He decided to join ETP's Savings and Micro-loan program, which gave him the opportunity to save for eighteen months, receive bonus match funding equal to the saved amount and to receive an interest-free micro-loan. There were a few participants from the settlement, but he was the only one that persevered. It was at the start of the program; people didn't know anything about it and didn't trust it. The Labor Offices were speculating whether people who were able to save money should be entitled to social benefits. ETP had to lobby the Central Office of Labor and the Ministry for confirmation that this innovative program would help the socially excluded people manage their money better and get decent housing.

The saver can invest funds only in improving his or her housing quality and has to declare a specific goal in advance. A family can join the Savings program only once and the conditions state that regular payments into the saver's own account must be made, that no cash withdrawals be made during the saving period, and that there be regular monitoring. Matus' family successfully met all the conditions, although sometimes their relatives had to help them out.

"We got the apartment in March and we started saving in June. Our goal was to buy an oven with a boiler for hot water. We were depositing 1000 Slovak crowns a month and received a bonus at the end. It was enough to pay for the oven", says Matus.

After completion of the saving period, it was suggested to Matus that he take out a loan from ETP, which could be used only for housing improvements. He wanted to finish the bathroom but his wife Margita (30) had different plans – she wanted furniture. Gradually she bought a kitchen table with chairs, a wardrobe and a commode. Everything was brand new.

The Pecha's apartment is part of a terrace with a staircase on the inside, so the apartment has one room on the first floor and one on the second. When they first came in, there were only bare walls, no floor and no kitchen counter. The room on the first floor is already furnished but the one on the second floor isn't. They are thinking of taking out a loan to re-do the staircase so as to make it less steep for children who have already injured themselves climbing it. They are planning to get a kitchen counter once they finish the staircase.

The family has grown by one member since they moved into the new apartment. The seventh child was delivered via caesarean section. "If we had 50 euros for surgery at that time, we wouldn't have any more children", says Matus. Now the eighth one is on the way...

"I would like at least one of them to attend university", continues Matus. He believes that Peter, who is in the second grade and gets A's and B's, will make it. The oldest one Danka (14) is not doing well at school; she is still in the fifth grade. When she started school, she couldn't speak Slovak. That's where Matus sees the main problem. However, his other children will not face the same difficulties. They have the chance to attend kindergarten in the settlement and learn the official language, which makes it easier for them to do better in school.

"What kind of childhood do the children in our settlement have? They run outside naked, dirty and fourteen- or fifteen-year-old girls get pregnant. They have never been outside the settlement; they have never seen anything good." Matus is sometimes overcome by pessimism and ponders whether it's worth spending time with his children if they live in such bad conditions. He is glad that there is a kindergarten and a community center in the settlement. "If I had enough money, I would buy a house somewhere close to the whites so my children could see a better example", he says. He wants to be a good example to his children and wants them to get somewhere.

"When my father got drunk, my mother would remonstrate with him. She was afraid that the children would pick it up after him", he recalls. The words of his mother are deeply rooted in his mind. There were six of them and they lived in the same settlement in a small wooden shack almost without furniture, water and no toilet. They tossed garbage into a ditch next to the settlement. Matus' wife comes from an even worse settlement of Zabijanec, where there was a family of sixteen children living in a shack of 25 square meters. She appreciates what she has now and keeps their apartment neat and clean. Their children have different opportunities than she and her husband had.











„I can't get married. I would have nowhere to live with my family. First, I will build the house and then have the wedding”, says Martin Berky (25) from Simonovce. His pretty girlfriend from Cakov, who is nineteen, has promised to wait for him. “I would like to have everything resolved before I am thirty, including both my house and my wife”, he says, as he makes his plans.

Martin is goodhearted and peaceful but he is not content with his life. He wants to be independent; however, he still lives with his parents. He helps on a construction site and earns three hundred fifty Euros a month. He doesn't waste the money. He doesn't go to night clubs and if he goes to pub with the local men, he orders a glass of kofola instead of beer because it is cheaper.

ETP courses have changed his life. Before, he was considered to be an unreliable worker and a slacker. After taking the courses, he matured and started to take his life more seriously. He realized that it doesn't always have to be him to do the hardest jobs. He learned to stand his ground and he is consistent in his job.

“I have brought my sons up with love and joy. I never beat them, I explained everything to them and they understand it. When they were little they would sit around me on the porch and we would talk”, recalls Martin's mother Maria Berkyova (48). With her husband Frantisek (50) they wanted to have a daughter but gave up on it after the fourth son and never had more children.

The Berkys live in a two-room house with a big kitchen and a bathroom. Oldest son Frantisek (29) built his own house in the village some time ago. Youngest Zoltan (22), his wife and their child live together with the parents just like Martin. They took out a micro-credit from ETP to improve their housing.

Recently, their son Roman (27) with his partner and their four year-old son Romanko moved out of the house but not too far, just behind the house. “There used to be a stall there. The in-laws gave it to us and my husband with his brothers rebuilt it into a two-room house through funds from a micro- loan provided by ETP. It is not finished yet, but we can live there. We have new electrical wiring and soon we will have a toilet too”, says Roman's partner Csilla Baryova (25). She used to attend business high school but she left it and she feels sorry she did so. She left her nine year-old son from her former relationship in Rimavska Sec, where she comes from, but she keeps visiting him.

“We got fined for not declaring that we had donated the stall to Roman on time. We wanted him to build the house as soon as possible so that his family could receive the housing subsidy”, complained Mrs. Maria.

Roman was the best student among all the boys. He completed agricultural vocational school and works at flood alleviation department. When there was a flood, neither one of the Berky men had to be summoned; they came and willingly helped with everything. All of them work hard. They bought an older car together as a family and which anyone can use.

Mrs. Maria encourages all her daughters-in-law to bring up their children with love. She wants all her grandchildren to go to school. She says: “My sons didn't want to go to school. Frantisek and Martin needed my help with studying. Now, they realize that if they had studied better, they would have better chances today. This way only hard work is left for them”. She does her best to help her sons.



“**T**here used to be ramshackle houses there and a lot of garbage a few years ago”, says Peter Sovius, the Economic Integration Coordinator at ETP Slovakia, as we pass through Spisske Podhradie. “The people got a chance and they helped themselves”, he continues. They have renovated their houses through funding provided by ETP and their facades are nothing to be ashamed of anymore.

The houses in the older part of the city are protected as historical buildings and any renovation has to be approved by the conservationists.

“We live in the historical part as well”, says Arnost Lacko (52). He bought the house twelve years ago with his wife Zlatica (51). “I would rather live in the Czech Republic where I come from but it was easier to get a house here. The original owners sold it to us using an installment plan”, he says. He only completed primary school but has worked in construction for a long time and has learned a lot.

He would like to have started the renovation immediately but the family didn’t have enough money. They were only able to save for new windows. A loan from ETP helped them get on with their reconstruction. “Doorframes, doors, washbasin and some of the tiles have been fitted already. Here is the material for the floors and more tiles”, he shows us as we pass through the house. It looks decent on the outside, but the inside looks like a construction site.

“We will not be able to live here for another two years”, he continues. They moved in with their daughter Gizela Mizigarova (27) in Rybnicek in winter and they will stay with her until the works are over. There is now quite a crowd in the small apartment in Rybnicek as their daughter lives with her husband and four children.

The apartment in Rybnicek is not ours forever, although many act as if it were. We were given tenancy for just three months, which can be renewed. This is not a proper solution for us. Where will our children go when they grow up?” says Gizela.

Lackos and Mizigars intend to remove the broken roof and build more rooms upstairs. Their plan, however, has to be approved by the conservationists and they know now that the new roof has to look the same.

“We are thinking of the future. As soon as we finish the renovation, we are all going to move in here. We will only rely on ourselves. When our parents grow old, we will take care of them and our children will take care of us”, says Gizela.











PROPOSALS FOR THE PUBLIC SECTOR

1. The use of *Community Centers* (low threshold centers), staffed by well trained generalists, located close to where poor families live, pioneered by ETP Slovakia, now has general acceptance. Because, however, many disadvantaged communities do not have the benefit of such professionally staffed centers, we would like to see them in every town and village where there is a substantial marginalized Roma community. We therefore urge the Government and the European Commission to pursue this aim.
2. *Integrated, comprehensive services delivered and provided by a “cradle to grave” approach*, again pioneered by ETP Slovakia, now has widespread acceptance as the way forward, but theory has yet to turn into practice in all marginalized Roma communities. Most service providers at all levels still operate in a traditional “silo” way, with little integrated thinking, thus working with only one target group (e.g. children, unemployed, women, etc.). We therefore urge that this example be followed nationally and also in the EU.
3. *Individual Development Accounts (IDAs) – Savings Program*. Many countries, especially in South America, have changed their welfare policies from providing unconditional cash benefits to poor families to conditional cash transfer schemes which require a commitment from the recipient, demonstrating self help. We would like to see the Government follow these examples, which, when piloted by ETP, proved to teach people a) how to get rid of loan sharks, b) how to better manage their limited funds during a month, and the most important c) how to dream and think about the future prospects for the family.
4. *Micro-Credits for home improvements* again encourage self help. In cooperation with Habitat for Humanity International and the Office of the Plenipotentiary of the Government of the Slovak Republic for Roma Communities, loans of up to 1,160 Euros disbursed by ETP Slovakia since 2006 to low income families have helped families and individuals to use these loans to build a bathroom, get access to water, construct a new roof, and install heating or insulation, etc. Borrowers repay their loans over a maximum period of 4 years and receive training in financial education and construction skills. Therefore we encourage the Ministry of Transport of the Slovak Republic and EU Commissioner for Regional Development to establish microcredit facilities which will offer small loans to Roma families to build or renovate homes, when supported by experienced NGOs such as ETP Slovakia.
5. *CrossRoads*, the course ETP Slovakia has introduced to Europe, has encouraged clients, most of them with no hope, that not all is lost, and that, despite discrimination and racism they face on a daily basis and perhaps some wrong decisions they had made in the past, they still have a purpose and hope and a future. *CrossRoads* teaches participants to overcome obstacles, encourages and motivates them to finish education, and teaches them how to go for a job which suits their skills. *CrossRoads* should be made available to all unemployed people in Slovakia and Europe as one of the preconditions for receiving social benefits.
6. *Bridges out of Poverty*, the course ETP has introduced to Slovakia, is a unique tool designed specifically for social, health, legal services professionals, school teachers and representatives of local and regional government, whose daily work connects them with the lives of people in poverty. Only a deeper understanding of the challenges – and strengths – of people from poverty helps professionals to partner with such people and to create opportunities for their success. *Bridges out of Poverty* should be made available to all staff at schools, labor offices and local and regional authorities so that they understand the people they serve better.
7. Projects for marginalized Roma communities which span a period of at least seven years (the Programming period)



SUMMARY

L Looking back at the decade throughout which we have been working with Roma communities, we have seen educational achievements of Roma from segregated communities increase, with dozens of high school, college and university students, gifted children and young people having been helped to develop their talents. Some musicians, dancers and singers are now famous nationally; hundreds of motivated and persistent adults have found and retained jobs.

More than 600 families have been involved in the Savings or Micro-loan programs for housing improvements. They have renovated, repaired or reconstructed their homes and have improved living conditions for themselves and their families.

Over the last 10 years ETP Slovakia has provided comprehensive services to more than 20,000 of the most disadvantaged people in Slovakia, a Member State of the European Union. We are confident, that our assistance has positively influenced lives of many.

The lot of Roma families, however, remains profoundly unacceptable, as it has been for centuries. In global terms there are very few effective initiatives and even fewer results. At the policy level, we have seen announcements, decisions, reports, strategies and goodwill gestures abound, but their implementation in the field and within these socially excluded communities has been remarkably negligible.













“I appreciated the opportunity of meeting these artists in November last year. They are talented and their voices are to be heard. Photography is a universal language and these young people use it to communicate. I wish them success and a lot of energy on their way...no matter where it will take them.”

Yuri Dojc

PHOTOGRAPHS CREDITS



Workshop with Euba Lacinová



Consultations of photographic works with Slavo Kutaš



The first photographic exhibition in the premises of the Comenius

Martin Berki, Gustáv Oláh, Alexandra Lakatošová, Dávid Sarvaš, Dávid Kokény, Igor Bilý, Ema Duždová, Margita Duždová, Alžbeta Duždová, Veronika Kalejová, Helena Bilá, Eva Škopová, Dajana Holubová, Kristína Mižigarová, Jozef Ferenc, Jaroslav Husár, Bernadeta Mižigarová, Róbert Sendrei, Alica Godlová, Klára Godlová, Barbara Balogová, Oľga Balogová, Zoltán Kovács, Alexander Szajkó, Barbara Kresnyeová, Marcel Rusnák, Zuzana Kakurová, Kvetoslava Berkiová ml., Stanislav Kakur, Mária Marfláková, Karol Horváth, Leonard Horváth, Milan Hudák, Nikola Horváthová, Gabriel Mata, Štefánia Horváthová, Natália Balogová, Angela Dunková, Dávid Korčkovský, Eva Porčogošová, Lucia Pompová, Gustáv Dunka, Justína Dunková, Libuša Čurejová, Mária Danyiová, Margita Hroncová, Helena Rácsová, Monika Trifontiová, Ľudovít Cibula, Alexander Berki, Hedviga Trifontyová, Duždová Margita, Alena Berkyová, Veronika Červeňáková, Andrea Kandráčová, Žaneta Horváthová, Denisa Horváthová.



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