



Social inclusion of Roma men and women in Serbia

Hilfe zur Selbsthilfe

Help

Research Results:

"Social inclusion of Roma men and women in Serbia with particular regard to the self-employment programme implemented by Help in Serbia"

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Poverty reduction and inclusion of marginalized groups

Within the effort to reduce the poverty through economic empowerment and inclusion of vulnerable and marginalized groups of population, Help has implemented dozens of projects and supported over 6000 families through in-kind grants for micro and small businesses and farming in the Republic of Serbia in the period 1999-2016.

In line with the national and local policies and development strategies, Help activities of the economic empowerment and actualization of independence of individuals within socially vulnerable and marginalized local communities and national minorities, are based on the assistance towards self-reliance principle. Facing the challenges of poverty reduction, unemployment and integration of vulnerable groups, instead of the short-term financial assistance, over the time, Help developed a methodology combining in-kind grants, business and vocational trainings, networking, mentoring and monitoring, to achieve the long-term and sustainable development assistance to the local communities and their members.

One of such activities of the organization Help is the project *“Poverty reduction and enhancement of employment opportunities of marginalized and vulnerable population groups with special focus on Roma women in Serbia”*. Supported by the Swedish International Development Cooperation Agency Sida, and co-financed by the targeted cities and municipalities (Kraljevo, Krusevac, Leskovac, Obrenovac, Prijepolje, Pozarevac, Trstenik, Vladicin Han and Vranje) the project is being implemented in the period from May 2014 until August 2017.

The first phase of the project supporting 229 beneficiaries (50 Roma men and 62 Roma women) in Kraljevo, Krusevac, Leskovac, Pozarevac, Prijepolje, Vladicin Han and Vranje, was implemented from May 2014 to May 2016. The in-kind grants in average value of 2.400,00 EUR were delivered to 103 beneficiaries while the in-kind grants in average value of 1.500,00 EUR were delivered to 126 beneficiaries of the programme. Out of 229 beneficiaries supported within the first phase of the project, 54 percent perform within service sector, while 28 percent performs farming/agriculture activities and 18 percent within craftsmanship.

The overall objectives and specific goals of the project are being achieved through a two phase project realization; first – labour market access through workshops, trainings and in-kind grants for start-up and micro businesses, and second - increasing the youth employability through vocational on-the-job trainings.

Contribution to the inclusion process, as well as the poverty reduction, of the marginalized groups of population into the social and economic life, presents the overall objective of the project, while the specific goals are focused on the better access to the labour market of the target group with focus on Roma women and youth.

Having in mind the project objectives, national¹ and donor efforts and recommendations, as well as the EU framework for the National Roma Integration Strategies², in the second phase of the project a comprehensive research was conducted with the aim to identify the problems the Roma minority faces in the employment process, given from the perspective of Roma, employers and project partners, who are all the part of the systemic environment within the integration process policy.

Furthermore, the research also presents the control tool for the evaluation of the implemented activities and informed decision making in the pipeline of targeting and defining future actions and methods to support the inclusion of Roma national minority, in line with the relevant policies and strategies.

The research has been conducted in the final quarter of the first phase, right after the equipment deliveries to the first phase supported beneficiaries in Kraljevo, Krusevac, Leskovac, Pozarevac, Prijepolje, Vladicin Han and Vranje, from November 2015 until March 2016.

The research, that was carried out by the Centre for Social and Applied Research Faculty of Political Sciences University of Belgrade, includes the views of Roma Help program beneficiaries and non-beneficiaries, the representative sample from the entire adult population of Serbia and the representatives of the local partners.

The representatives of the local partners, cities and municipality's administration, social welfare centres, National Employment Service and its branches, are all the part of the systemic environment and regular partners of the organization Help in the projects aimed at the self-employment and development of micro and small businesses and entrepreneurship. In this publication follows the complete report on the results of the research confirming the highest level of Roma discrimination in employment and that the education and the vocational training present one of the methods of assistance in resolving this issue, as well confirming the positive effects of the Help program in the process of social inclusion of the targeted group.

Hence, together with the donor community, national and local stakeholders, through the self-employment programs, Help creates new perspectives for the socially vulnerable and marginalized groups of population, contributing to the sustainable development of the local communities and their members in the long-term. The principle of assistance towards achieving self-reliance remains the Help mode in pursuit of the vision of a just, safe and dignified human life.

Help – Hilfe zur Selbsthilfe e.V.
Misija u Republici Srbiji

Belgrade, 2016.

¹ [Strategija za socijalno uključivanje Roma i Romkinja u RS za period 2016. - 2025. godine](#), updated August 2016

² [EU Framework for National Roma Integration Strategies up to 2020](#)

Centre for social and applied research Faculty of Political Sciences

University of Belgrade

REPORT

SOCIAL INCLUSION OF ROMA MEN AND WOMEN IN SERBIA WITH PARTICULAR REGARD TO THE SELF- EMPLOYMENT PROGRAM IMPLEMENTED BY THE ORGANIZATION Help IN SERBIA

Belgrade, 2016

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Introduction

The research presented herewith has been conducted in the period between November 20th 2015 and March 15th 2016. The main objective of the research was to obtain relevant information that would enable **enhancement of social standing and social inclusion of the Roma population** in Serbia. In the context of our research, reaching this main objective is directly related to Help's program, aimed precisely at achieving the same objective. Namely, Help in Serbia with offices in Belgrade, Kraljevo, Nis and Vranje, has implemented a comprehensive, creative and authentic program of self-employment for Roma men and women in seven Serbian municipalities: Vladičin Han, Vranje, Požarevac, Kraljevo, Kruševac, Prijepolje and Leskovac.

This program's theoretical-applicative basis stems from the so called *community development model*, which started being more intensively used in the 1980s. Generally, the program is focused on awareness raising and strengthening of local population, development of their individual and collective potentials and responsibilities, reorganising local services and local leadership, readiness of all community resources to be put to use and participation in joint activities. One of three strategies that was used in the framework of this model is individualistic. It is based on the concept of transforming monetary aid for poor citizens, from the traditional-paternalistic, expressed through constant material provisions which actually support the status quo, towards the one that encourages responsibility and empowerment. Instead of continuous budgetary expenditures, beneficiaries now have grants and trainings at their disposal which should encourage self-employment, taking over the responsibility for own economic and social development. These forms of material and simultaneously advisory support as segments of a single process should result in the transformation from a passive/dependant towards an active and accountable position of the poor, as a precondition for economic and social change, i.e. social inclusion.

In this context, the concept of supporting self-employment was based on direct assistance and support that Help provided to its beneficiaries. Supporting self-employment was basically comprised of three segments. Firstly, **direct support for starting a business** through delivery of required equipment for each individual beneficiary. The second segment entailed **strengthening beneficiaries' capacity**, which included working with beneficiaries with the aim to enhance their 'soft' capacities, necessary for business success (e.g. mentoring which includes all kinds of support of this type). Thirdly, there was a continuous and effective communication with beneficiaries within the timeframe longer than the time period in which beneficiaries registered their businesses. The point of this communication was to **enhance beneficiary motivation**, i.e. their capacities, to maintain their businesses over a longer period of time in cooperation with local structures. Therefore, the program was quite complex and comprehensive and as such aimed at the key issue of the Roma population, which is employment and skills strengthening. The fact that the program managed to effectively incorporate a **gender equality** component is of particular significance. All in all, the program encompassed 229 beneficiaries, of which 45% are females/Roma women.

This research as a whole was actually conceptualised with the idea to secure relevant data which would serve to enhance this and similar programs implemented in Serbia, sharing the same or similar goal. The research was however even more complex and far-reaching than the Help program itself. It was our estimate that in addition to the information gathered on the realisation of the program it would be very valuable to acquire additional information that would serve to facilitate social inclusion of Roma men and women in Serbia. Specifically, the research comprised four segments. First is examining the attitude of Help program beneficiaries in relation to their start-up businesses. The second segment is in fact the evaluation section carried out in order to evaluate Help program effects with more precision; to that goal, in addition to examining the attitudes of Help program beneficiaries themselves, we have conducted an examination of the attitudes of a control group of Roma men and women, which was focused on some key parameters of potential effects of the Help program. Therefore, we used the same items and measuring instruments to determine whether and to what extent Help program beneficiaries differ from those that were not supported by Help and did not start their own business. As part of the third segment we conducted the research on a representative sample from the entire population of Serbia over 18 years of age aiming together important information related to the problem of social deprivation and marginalisation of Roma population by using specifically designed questions and items. Lastly, the fourth segment, since the Help program was implemented in seven municipalities in Serbia in cooperation with municipal offices, we also conducted a series of interviews with individuals who were in one way or the other, acting as local self-government representatives, involved in the realisation of the Help program. This segment of the research was meant to gather information also relevant for Help program's implementation and efficiency evaluation.

The field research itself, data gathering and analysis, as well as the writing of the report was carried out by a team of professors and teaching assistants from the Faculty of Political Sciences in Belgrade. Data were gathered by students, which represents an important additional educational component built into this whole complex project. Since we gathered a significant amount of data in the course of this research, this report is organised in such a way that its main part provides only those information of most informative value. In parallel with the main report, as separate reports, we enclose three reports that refer to three separate segments of the research: the first additional report refers to the comparison between Help program beneficiaries and the control group of Roma men and women, in all aspects that were part of the instrument; the second research report includes all data in relation to the research conducted on the representative sample from the entire population of Serbia; the third is a report based on interviews with representatives of local self-governments.

Research objectives and methods

The research was based on several key objectives which were defined as follows:

- Assessment of Help program beneficiaries' attitudes to the program itself;

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- Help program impact assessment concerning starting up businesses;
 - Help program impact assessment concerning capacity building of program beneficiaries;
 - Assessment of key problems and hurdles faced by Roma men and women concerning their self-employment;
 - Assessing attitudes of local self-government representatives to the Help program, but also to the self-employment issue of Roma men and women;
 - Assessing attitudes of the adult population of Serbia concerning Roma, with particular emphasis on their deprivation factors and possible measures to improve their situation.

Based on these general objectives, measuring instruments were organised in such a way as to secure information needed for reaching the specific objectives, elaborated in the report under relevant headings.

When it comes to the methodology that was applied, it implies the combination of two basic methods: **poll method and interviews** (mixed-method approach). We used the poll method when researching attitudes of Roma men and women, in both control and experimental groups, as well as in assessing attitudes of Serbia's citizens regarding problems faced by Roma. On the other hand, we used interviews during the assessment of attitudes of local self-government representatives regarding the Help program and general problems of Roma self-employment. As a result of that design we were able to gather information concerning the same topics and problems from different viewpoints. The polling was done using the **face-to-face method**, for which the interviewers (students) were specially prepared and trained. A mixed approach i.e. face-to-face, telephone and e-mail, was used to interview representatives of local self-government.

A specific aspect of methodological design was the use of a **quasi-experimental design** aimed at evaluating the impact of the Help program. In other words, we treated Help program beneficiaries as an experimental group, while simultaneously forming a control group of Roma men and women. Naturally, when it came to key parameters and aspects, we used instruments to gather identical data on all interviewees which are members of these groups. Thus it was possible to clearly observe differences between Help program beneficiaries (experimental group) and those not involved in the program (control group).

Regarding the selection of interviewees, it is obvious that we could have not selected Help program beneficiaries. They are simply Roma men and women involved in the Help program that started their own business. Out of 229 program beneficiaries we included 184 (84%) in the research. The scope could not have been complete for the simple reason that even after an interviewer's repeated visits at the address a certain number of program beneficiaries still could not be located. Interviewees from the control group of Roma men and women were selected in such a way as to secure their comparability with experimental group interviewees. Methodologically, the best way to secure comparability between the two groups was to select those interviewees that match Help program beneficiaries in their demographic characteristics. The first step in that selection was their

municipality of residence, or more accurately, we matched the number of Roma men and women in the control group to the number of Help program beneficiaries in specific municipalities. Secondly, having in mind possible variation in the demographic distribution within municipalities, control group interviewees were selected based on the geographical proximity criteria. Simply put, we selected control group Roma men and women by choosing the ones that physically and geographically live in close proximity to Roma men and women that took part in Help program. Fourthly, we took care that the distribution by age and sex/gender be appropriate. In practice, if we were doing the research on a Help program beneficiary who was male and between 30 and 40 years of age, we would simultaneously interview a person with the same characteristics living in close proximity to the beneficiary. Consequently, and of great importance, is that we managed to get a representative sample of the control group participants that in their key characteristics do not deviate from the total variance of Roma men and women that make up the experimental group³. Therefore, the Help program impact assessment was done in a methodologically proper manner which secures the validity of the research findings.

Research on the general population was also conducted using the face-to-face polling method. The total number of interviewees was 988 (out of a targeted 1000). In the course of selecting interviewees we used double sampling stratification with random interviewee selection within defined census circles, and with random interviewee selection within a household (criteria: calendar birthday). Stratification criteria were, first, division of Serbia into three geographical units (Vojvodina, Belgrade and interior of Serbia), and second, settlement size. Therefore, in choosing polling stations where polling was conducted we used nine strata. Each stratum was proportionally represented to the extent in which it was represented in the general population. The criteria used for selecting polling stations where polling was conducted was 'proportional to size sampling'⁴. Accordingly, larger polling places had more probability of being selected using the 'sampling frame' based on the cumulative percentage (Lachrie), but within each chosen polling place an identical number of interviewees was selected randomly per polling station. In other words, the interviewees in larger polling stations had higher chances of being selected in the first sampling step, however the interviewees in smaller polling stations were more likely to be selected in the second step. Thus, the stratification itself secured representativeness in terms of distribution by regions and settlement size, while random selection was secured through the described procedure of selecting polling places in which polling was conducted, as well as interviewees themselves. In accordance with the procedure, standard statistical margin of error is +/- 3.5% for incidence occurrences of 50% and confidence interval of 95%.

Finally, selection of local self-government representatives was formed simply as we interviewed those interviewees that were in any way involved in Help's self-employment program within local self-governments. In this case we used a simple, semi structured interview with four key

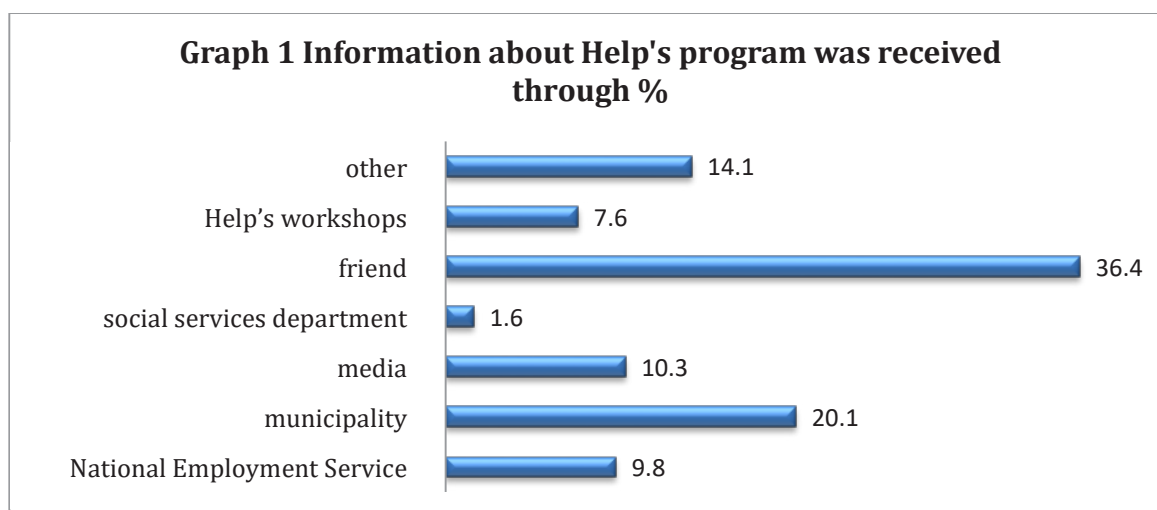
³ See report details that clearly show no statistically significant differences in age, habitat and education between the control and the experimental group.

⁴ Or: 'monetary unit sampling' (synonymous)

topics/questions, formulated in a way that gathers necessary information in line with research objectives.

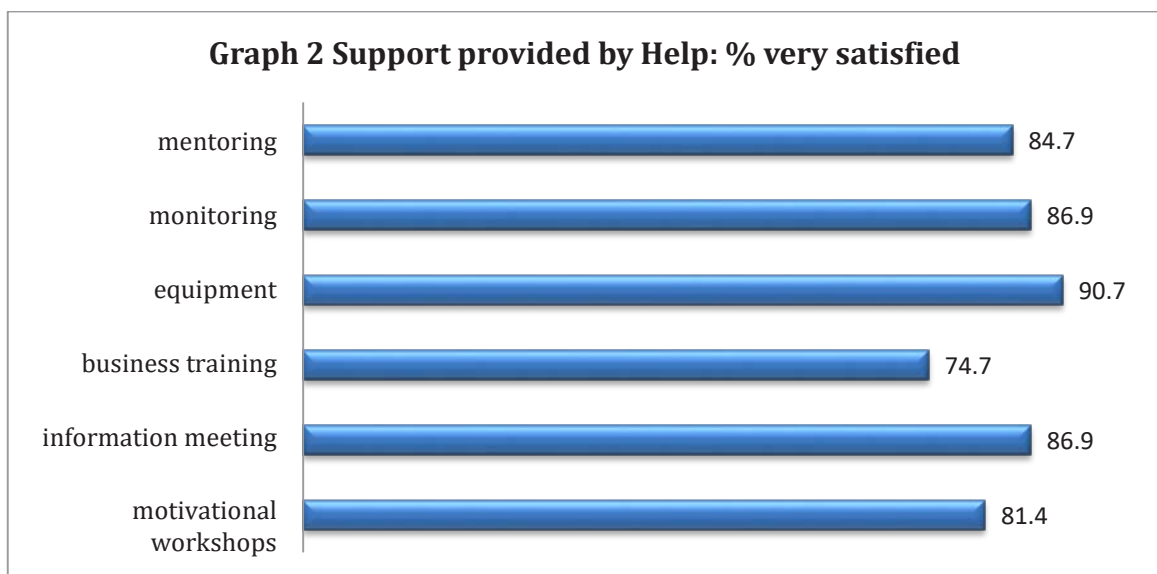
1. Experience with Help's self-employment program

Notwithstanding the engagement of Roma consultants, informal communication and friendship within the Roma community was a key factor in obtaining information about Help's program (Graph 1). Over one third of program beneficiaries received information on Help's self-employment program through friends. However, the data show that the municipality also took an active role in the distribution of information to interested Roma men and women, since every fifth beneficiary of Help support received information about the program through the municipality. However, the fact remains that **the whole information system about Help's program was quite active and well dispersed** since both the National Employment Service (NES) and the media influenced the information distribution about the Help program. Aside from friends, which are a key source of information in all municipalities (except Prijepolje), acting as an information source, the National Employment Service was most active in Požarevac, while municipalities, as sources of information, were most active in Kruševac and Prijepolje; the biggest contribution of information via media was in Leskovac⁵.



Support provided by Help in each individual segment was ranked very highly by the beneficiaries. Graph 2 shows only the data on those that stated that they are 'very satisfied'. If we add number of those that claim to be mostly satisfied then a total satisfaction level regarding each individual aspect of Help's support is over 96%.

⁵ Internal Help data show that the posters too, were an important source of information, but the posters were not included in the Instrument because of the retention effect which has negative effects for posters.



Hence, the key finding is that there is a **high level of beneficiary satisfaction with all forms of support that Help provided to program beneficiaries**. However, as it is undeniable that the percentages of very satisfied are high across all municipalities, it has to be said that there are differences between individual municipalities (Table 1). The most indicative data is that in Kruševac less than a third of beneficiaries are very satisfied with the business training, in contrast with all other municipalities. Hence, it seems that there has been a certain issue with business training in Kruševac. Also, the values in Kruševac are somewhat lower compared to other municipalities concerning motivational workshops as well as information meetings, but also mentoring. On the other hand, distribution of equipment in this municipality was met with equally high satisfaction level as was the case in other municipalities. Thus, there is no doubt **that there were certain issues in the 'software' segment of support that Help provided in Kruševac**.

Table 1 Very satisfied with Help's support %

	Motivational workshops	Information meetings	Business training	Acquiring equipment	monitoring	mentoring
Vladičin Han	92.9%	92.9%	96.4%	96.4%	96.4%	96.4%
Vranje	91.9%	91.9%	78.4%	97.3%	94.6%	94.6%
Požarevac	77.8%	77.8%	72.2%	72.2%	72.2%	77.8%
Kraljevo	76.5%	91.2%	75.8%	91.2%	79.4%	76.5%
Kruševac	57.7%	69.2%	30.8%	92.3%	80.8%	61.5%
Prijepolje	64.7%	82.4%	76.5%	94.1%	88.2%	94.1%
Leskovac	100.0%	95.7%	91.3%	82.6%	91.3%	91.3%

males	81.8%	87.9%	79.8%	90.9%	88.9%	84.8%
females	81.0%	85.7%	68.7%	90.5%	84.5%	84.5%
agriculture	76.9%	80.8%	78.4%	82.7%	82.7%	80.8%
crafts	80.6%	86.1%	72.2%	94.4%	91.7%	83.3%
services	84.2%	90.5%	73.7%	93.7%	87.4%	87.4%

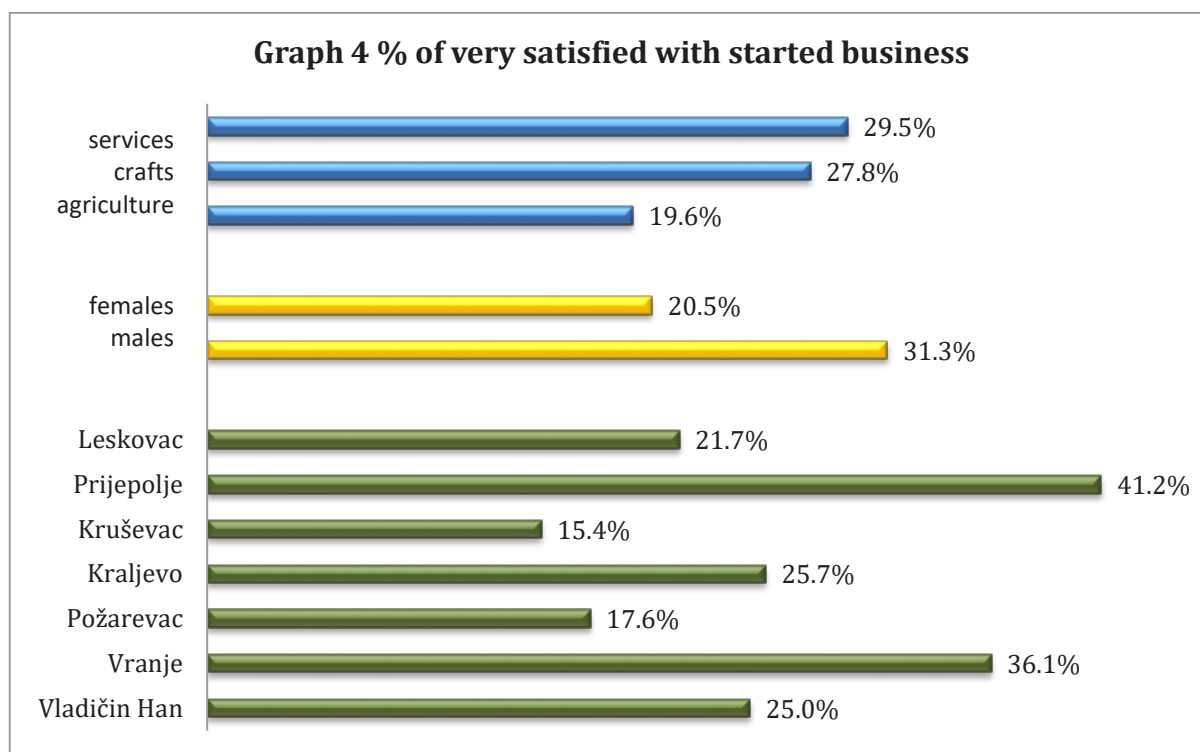
This data is evident when comparing the total number of very satisfied by municipality (Graph 3). By comparing male and female Help support program beneficiaries, we did not find significant differences in any forms of support, and the same can be concluded for different types of activities which the program implemented.



2. Satisfaction with the results of start-up business

Conversely, except for the satisfaction with individual aspects of cooperation with Help, in the course of our research we measured the satisfaction with the results of start-up businesses. The results of this measurement show that the **total satisfaction with the results of start-up businesses is very high** too. The research found that over 62% of program beneficiaries are mostly satisfied, with over 26% of those that are very satisfied (hence, cumulative satisfaction is nearly 90%). However, there are significant differences in satisfaction levels when comparing beneficiaries by categories (Graph 4). We have determined that **program beneficiaries from Prijepolje were the most satisfied with start-up businesses**, while satisfaction levels were also high in Vranje. On the

other hand, program beneficiaries from Leskovac were less satisfied, and **the ones that started their businesses in Požarevac and Kruševac are the least satisfied with business results**. Gender differences were also noticeable in this regard, considering that Roma men expressed higher satisfaction levels compared to Roma women. Finally, **those that started businesses within the agricultural sector, are significantly less satisfied** than those that started businesses in service or crafts sectors⁶.

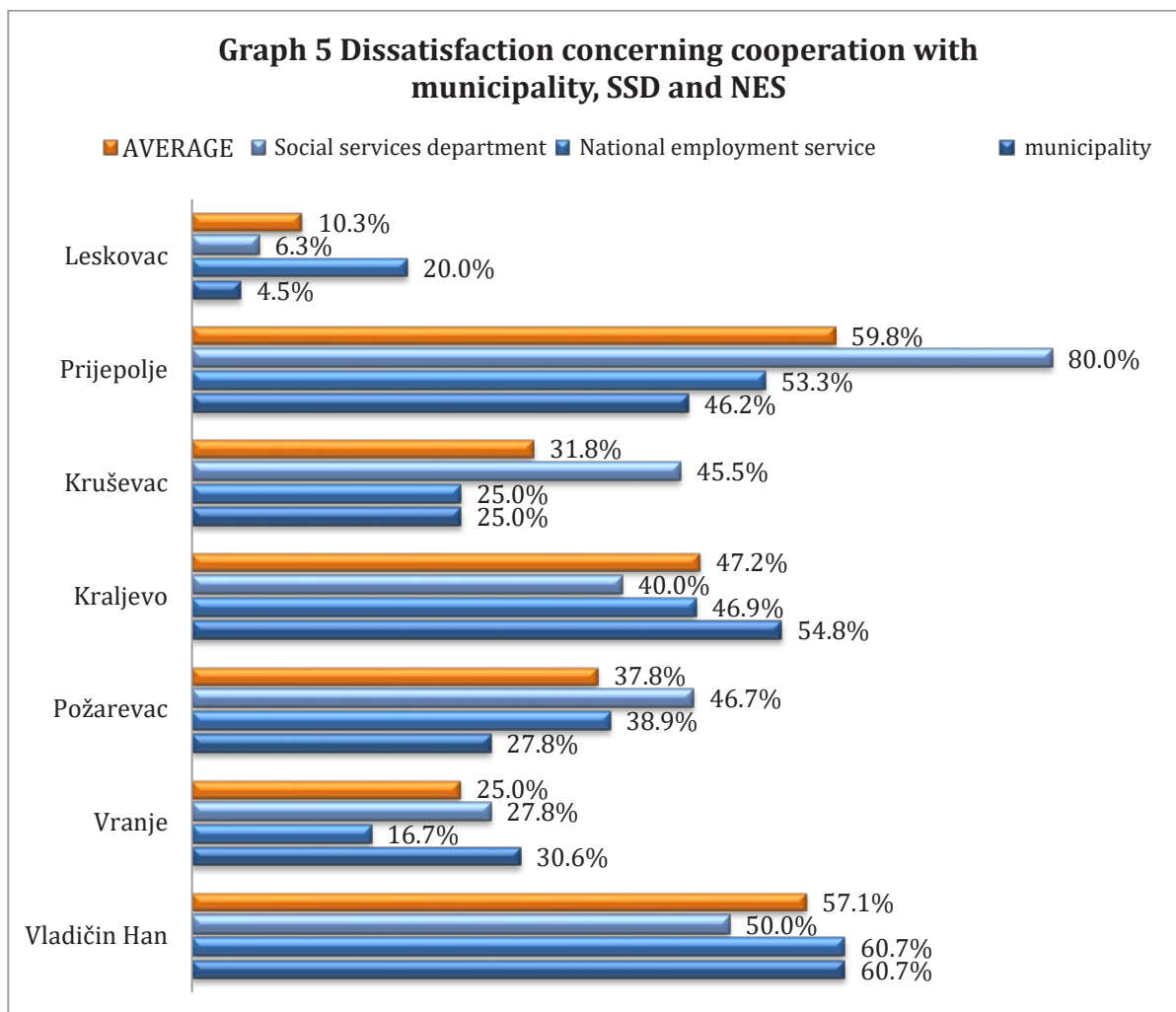


3. Cooperation with local self-government

When it comes to the implementation of Help's self-employment program a specific aspect concerns the cooperation between the beneficiaries and the municipality, the Social Services Department (SSD) and the National Employment Service (NES). In this regard, research results imply significant differences between different municipalities in which the program was implemented (Graph 5). **The highest level of dissatisfaction with local structures was measured in Prijepolje, and especially when it comes to dissatisfaction related to cooperation with the Social Services Department**. A high dissatisfaction concerning cooperation with government services was measured in Vladičin Han. On the other hand, the most satisfied with cooperation achieved with municipality as well as with SSD and NES are program beneficiaries from Leskovac. Thus, there is no doubt, that **in Leskovac Roma men and women that participated in the self-employment program achieved very satisfying**

⁶ We draw your attention to the fact that the research was conducted during winter months during which there could not have been any benefits from started agricultural businesses. Generally, in a not so small number of instances, from the moment the business was started until the time research was done, there was not enough time to validly measure the benefits of the business itself.

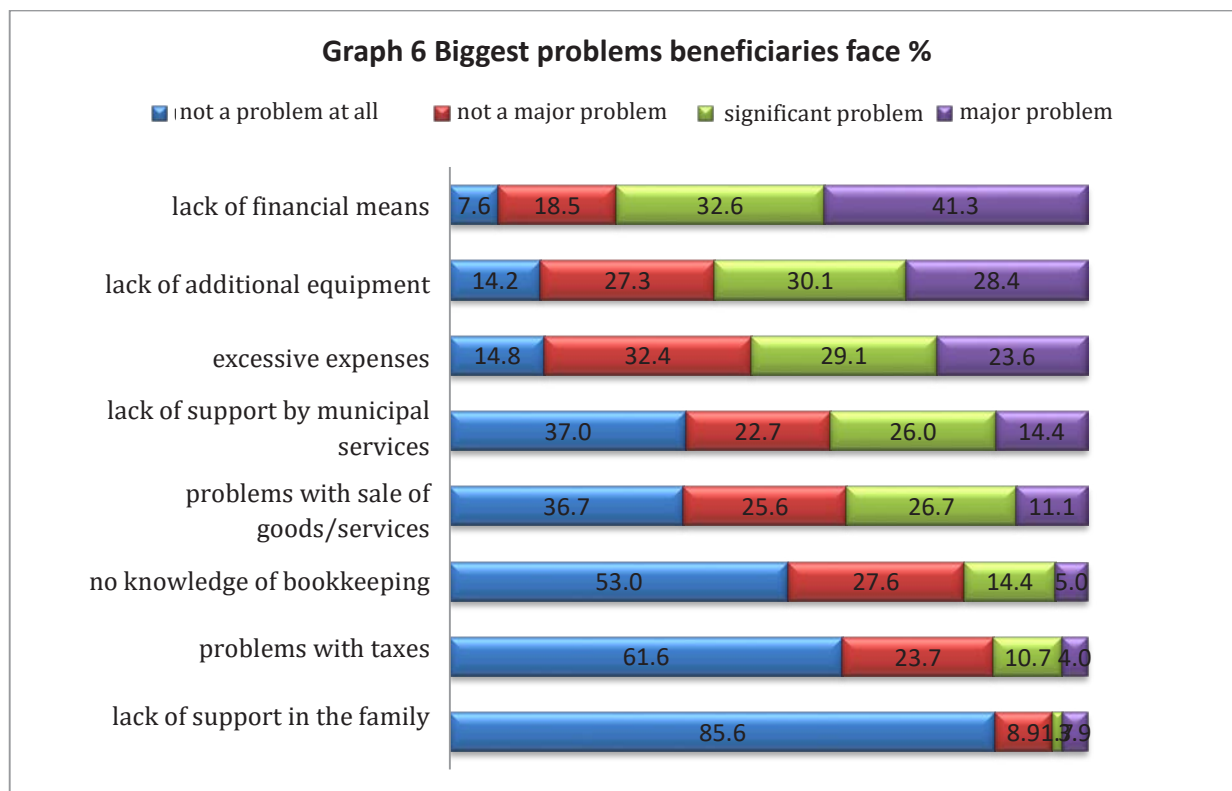
cooperation with the municipality, social services department and the national employment service. Also, one can say that this cooperation is more than solid in Vranje, and somewhat good in Kruševac.



4. Difficulties and problems faced by program beneficiaries

An especially significant segment of research was the identification of key difficulties faced by beneficiaries concerning the business they have started (Graph 6). There are three main difficulties identified by the beneficiaries and they are listed in hierarchically descending order: **lack of financial means, lack of auxiliary equipment and excessive expenses**. Therefore, all three problems are in some way related to a demand to secure additional investments in their businesses, which can in fact mean that program beneficiaries are expecting and/or hoping for a standardised and long-term protectionism, but on the other hand it could mean that this additional support is essential for them due to their inability to secure additional funds through alternative sources of financing. Anyhow, the concept of each self-employment program is gaining independence for the beneficiaries and market sustainability of their business. An important research finding, in this sense, is that program

beneficiaries **mostly do not have problems with the sale of goods/services**, nor problems with taxes or lack of knowledge in bookkeeping. Hence, they, based on own statements, should not be facing problems in securing additional necessary investment funds from their businesses, since business expenses are low and there are no problems with the sale of goods/services. However, this effect can only be expected after a longer period since business inception.



By analysing data relating to relevant categories of beneficiaries (Table 3), we have determined certain differences which have to be identified when it comes to problems emphasised by the beneficiaries. This view excludes the problem of lack of financial means, simply because it is the biggest problem in all categories of beneficiaries, and as such holds no discriminative value when comparing categories of beneficiaries. The key data in this view is however the one concerning problems with sale of goods/services. This is because if there is market realisation of production, the probability of beneficiaries sustaining their businesses over a longer time period increases significantly. It is precisely the **problem of sales of goods and services that is most prominent in Leskovac and Vladičin Han**, and somewhat in Požarevac. If we compare different activities, the data shows that **the problem of sales of goods/services is more prominent in agriculture compared to other activities**, while in relation to sex/gender, men reported this problem in somewhat higher frequency than women.

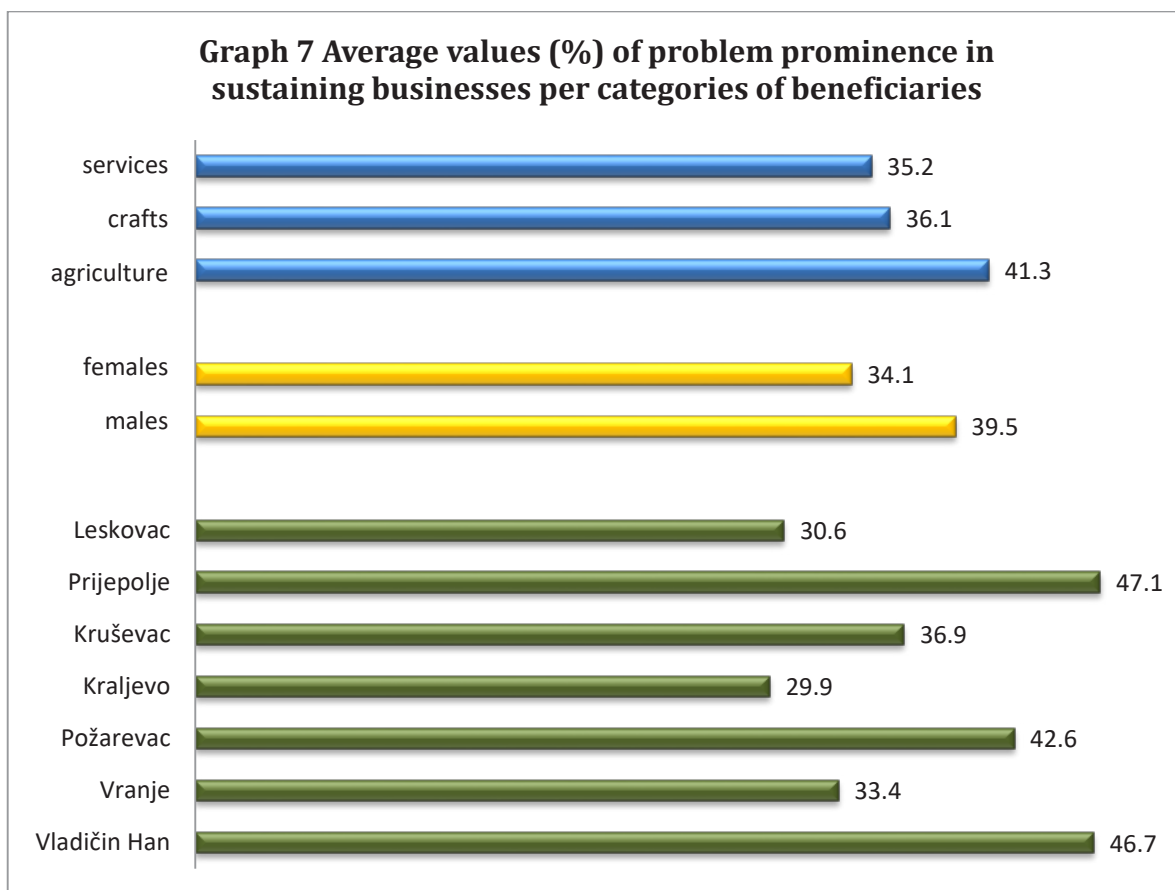
Table 3 The biggest problems faced by beneficiaries per beneficiary category % major problem⁷

	lack of additional equipment	excessive expenses	lack of bookkeeping skills	Problems concerning sale of goods/services	lack of support from municipal services
Vladičin Han	3.6%	39.3%	3.6%	21.4%	7.1%
Vranje	21.6%	16.2%	2.7%	5.4%	8.1%
Požarevac	5.6%	33.3%	11.1%	16.7%	16.7%
Kraljevo	8.8%	9.1%		3.2%	12.5%
Kruševac	11.5%	7.7%	7.7%		11.5%
Prijepolje	5.9%	41.2%	11.8%	11.8%	47.1%
Leskovac	39.1%	34.8%	4.3%	26.1%	13.0%
males	31.0%	29.0%	7.1%	12.1%	17.2%
females	25.3%	17.1%	2.4%	9.9%	11.0%
agriculture	38.5%	32.7%	N/A	19.2%	19.2%
crafts	25.0%	17.1%	8.3%	8.3%	5.6%
services	24.2%	21.1%	4.3%	7.6%	15.1%

However, the key data concerning categories of beneficiaries' stems from the analysis that was done based on a cumulative score of all problems faced by beneficiaries (Graph 7). This data implies that the **problems/difficulties in sustaining started businesses are most prominent in Vladičin Han and Prijepolje**. From the angle of sex/gender, we have identified that, cumulatively, **Roma men report significantly more problems compared to Roma women**. Finally, the data implies that cumulatively **all problems are more prominent in agriculture⁸** compared to other activities. In other words, in further implementation of the program it would be useful to support, with additional instruments and measures, beneficiaries that have businesses in the above-identified critical categories (agriculture, Vladičin Han and Prijepolje and male beneficiaries of the program).

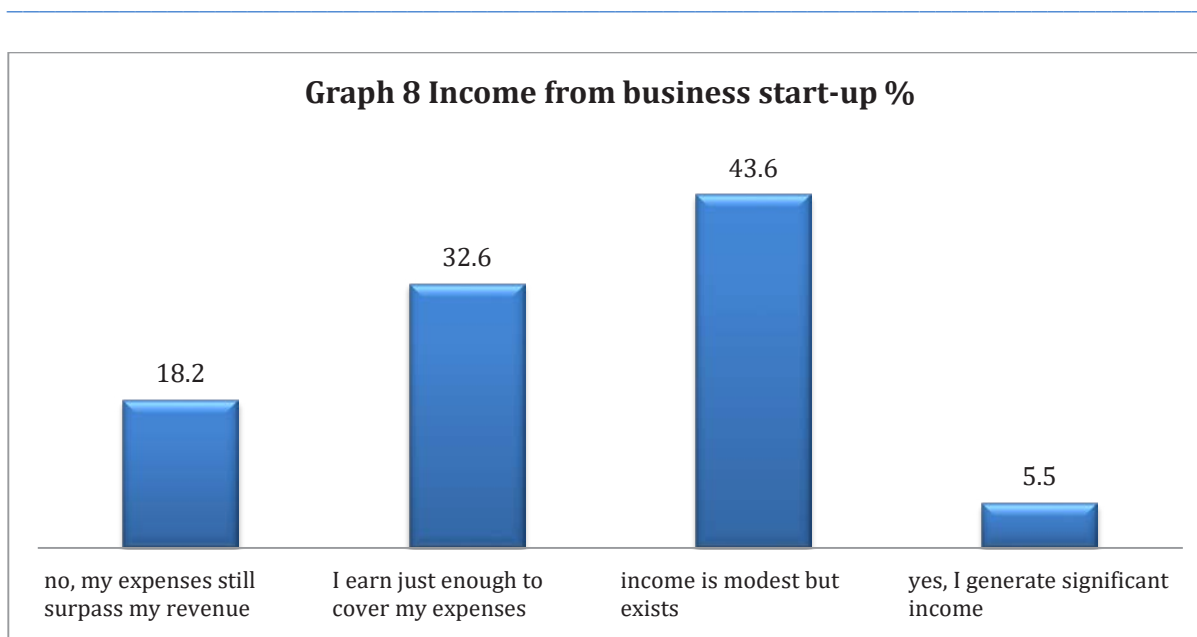
⁷ Lack of financial means is not shown, simply because it is the biggest problem in all categories. Problems with taxes and lack of family support, on the other hand, are not shown because they are actually not problems in any of the categories.

⁸ Once again we draw your attention to the fact that the research was done during winter months, and that level of activities related to agriculture during the winter season is very low or non-existent.



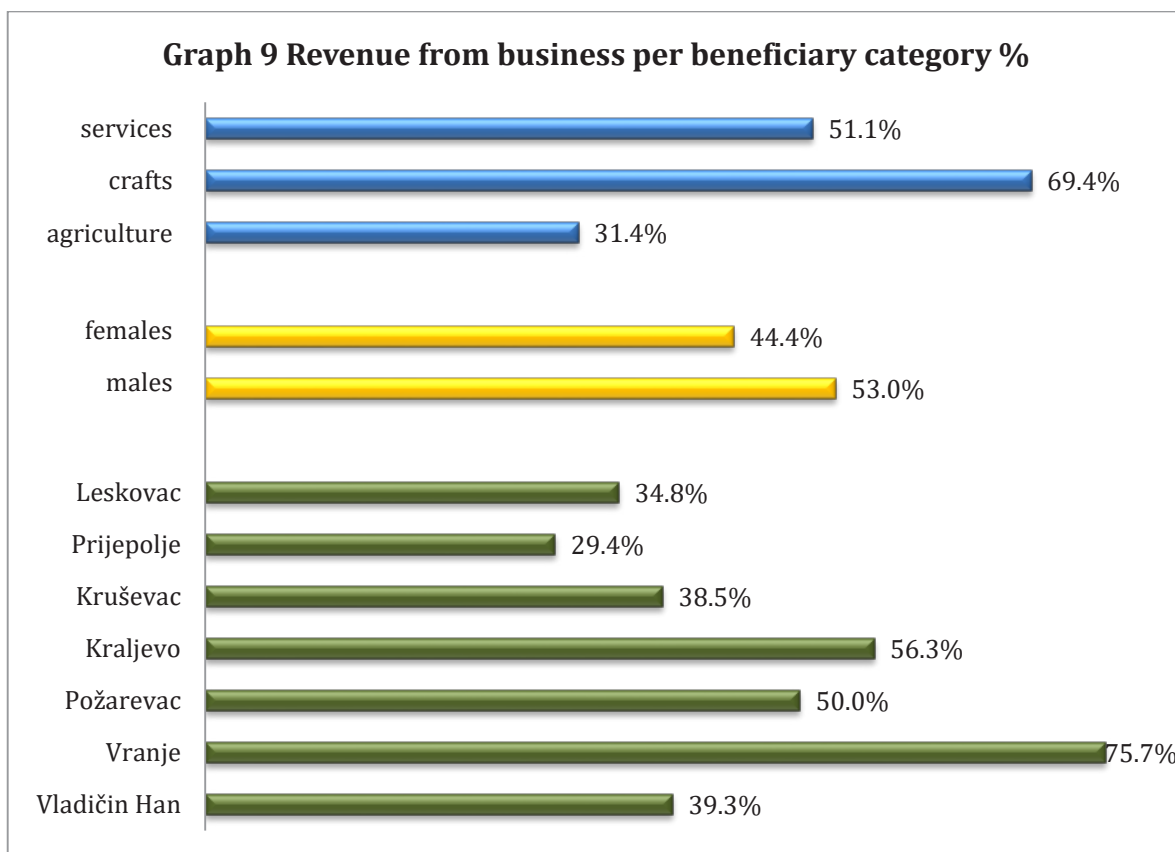
5. Revenue generated from a started business

Relatively little time has passed since program beneficiaries received their equipment and started businesses. Specifically, the majority of beneficiaries received their equipment between May and October 2015. However, regardless of the short time period, **the majority of beneficiaries declares generating revenue**, although the number of cases where income is significant is small (Graph 8). So far, every third beneficiary manages to cover his/her expenses, while just over 18% of beneficiaries still have expenses that surpass their revenue.



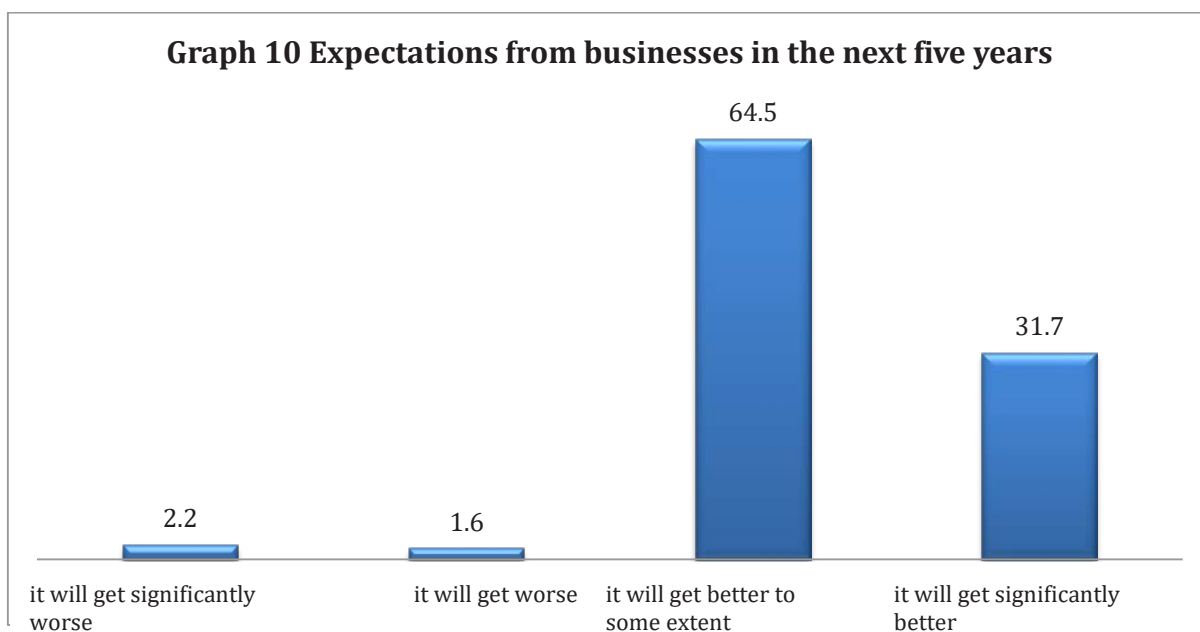
Depending on a beneficiary category there are significant differences in generating revenue from the business start-up⁹ (Graph 9). First, **beneficiaries from Vranje reported significantly higher revenues compared to other municipalities**. Also, in Kraljevo and Požarevac majority of beneficiaries has revenues that are higher than the expenses, **while in Prijepolje the least percentage of beneficiaries, in comparison, generates income from business start-ups**. Further, beneficiaries that started a **business in the crafts, generate significantly higher incomes** compared to other activities, while agri-businesses are least profitable. Finally, men generate somewhat higher incomes compared to female program beneficiaries.

⁹ Percentages in this graph represent a sum of those that reported their revenues surpassing their expenses to a higher or a lower degree (sum of modest income and significant income).

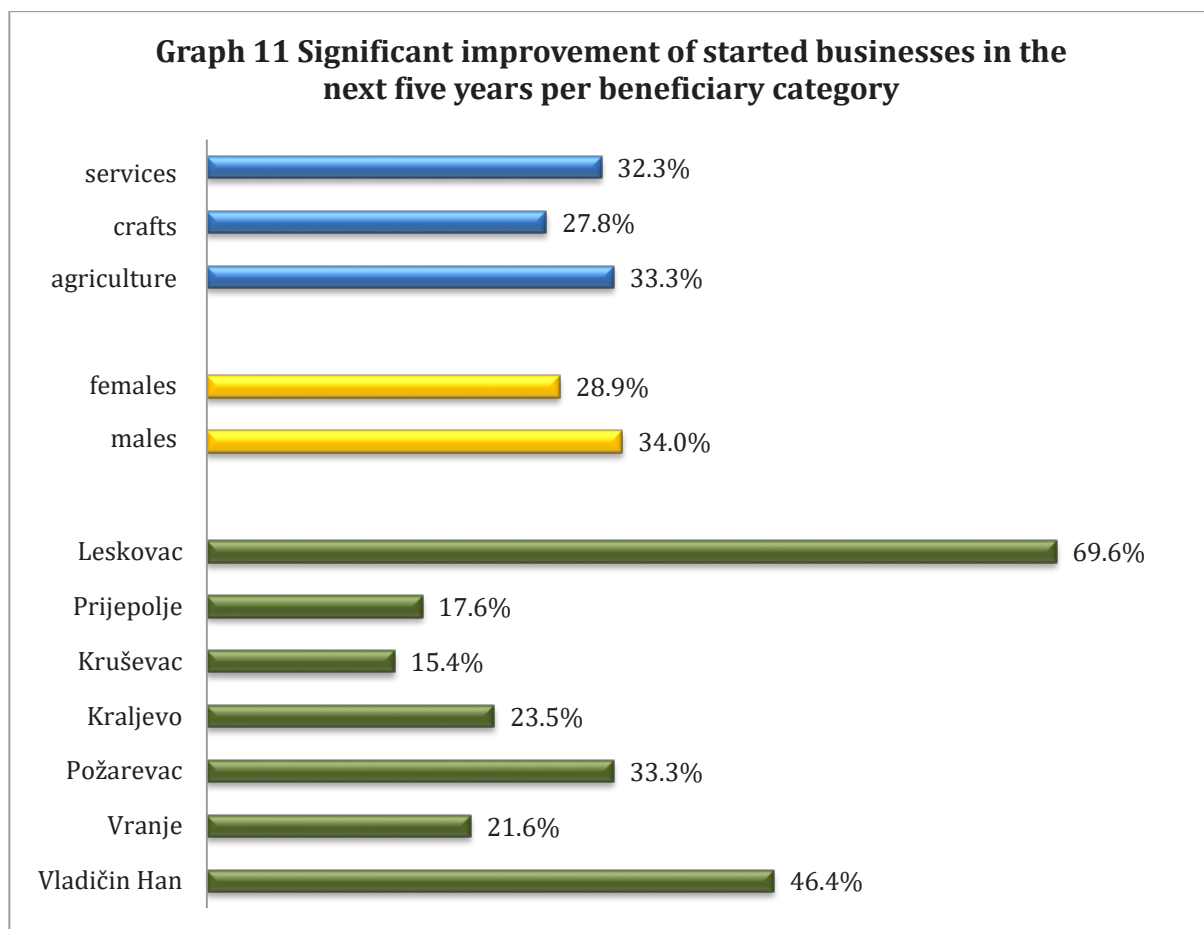


6. Expectations from business start-up

One of the single most important findings is **the optimism that we identified with program beneficiaries**. Specifically, a vast majority of interviewees has high expectations from a business start-up in the next five years (Graph 10).



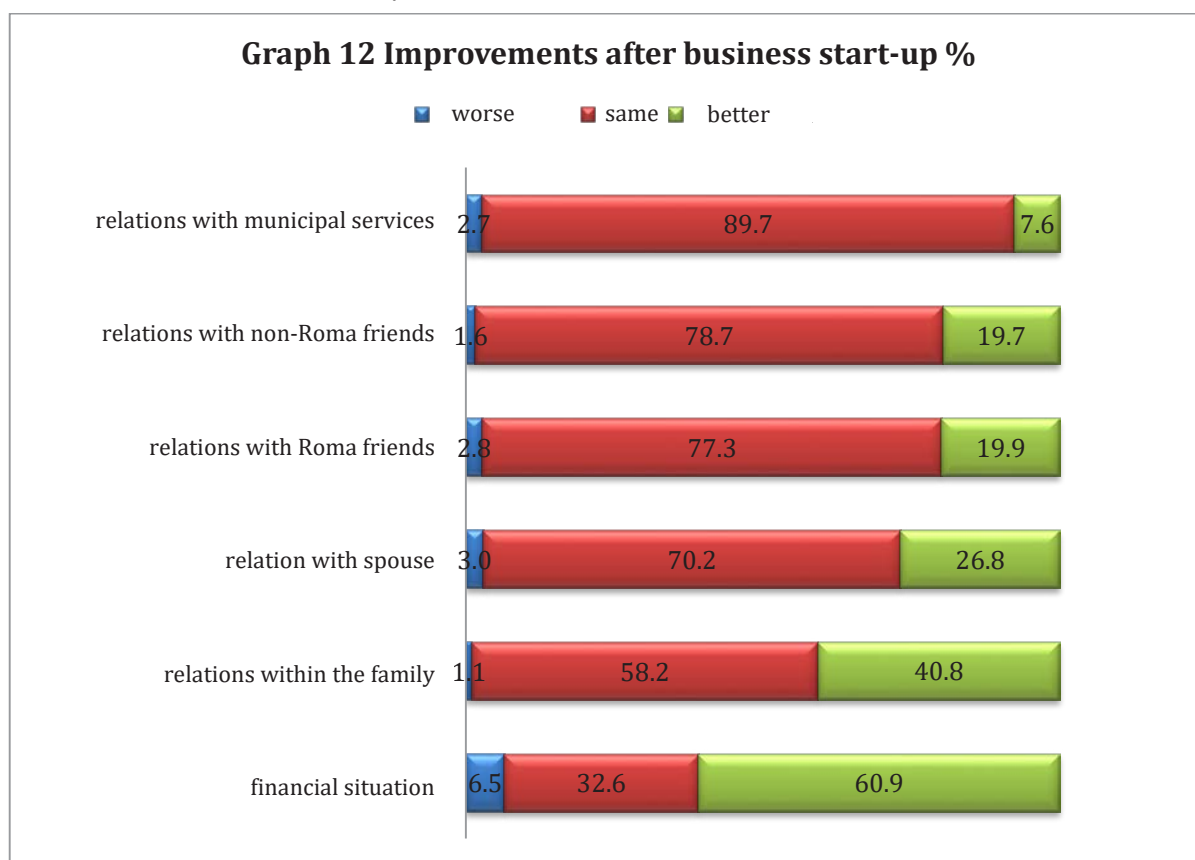
In terms of high expectations, the differences between municipalities where businesses were started are of particular interest (Graph 11). Subsequently, 'for some reason', **program beneficiaries from Leskovac have especially high expectations from business start-ups** for the next five years. This is particularly important when we consider the fact that beneficiaries from Leskovac, as is evident from the previous chapter, are not the ones generating significant income so far. Also, expectations for the next five years are high in Vladičin Han. On the other hand, **expectations are lower in Kruševac and Prijepolje**. When it comes to expectations for the next five years, we have not found significant differences between men and women, nor between different activities through which beneficiaries operate their business.



7. Impact and improvements as a result of business start-up and what Help needs to do to increase program effectiveness

If we talk of specific improvements that followed after the business start-up, we concluded through research that the **beneficiaries for the most part improved their financial situation** (Graph 12). However, there were significant improvements regarding relationships within the family, as well as

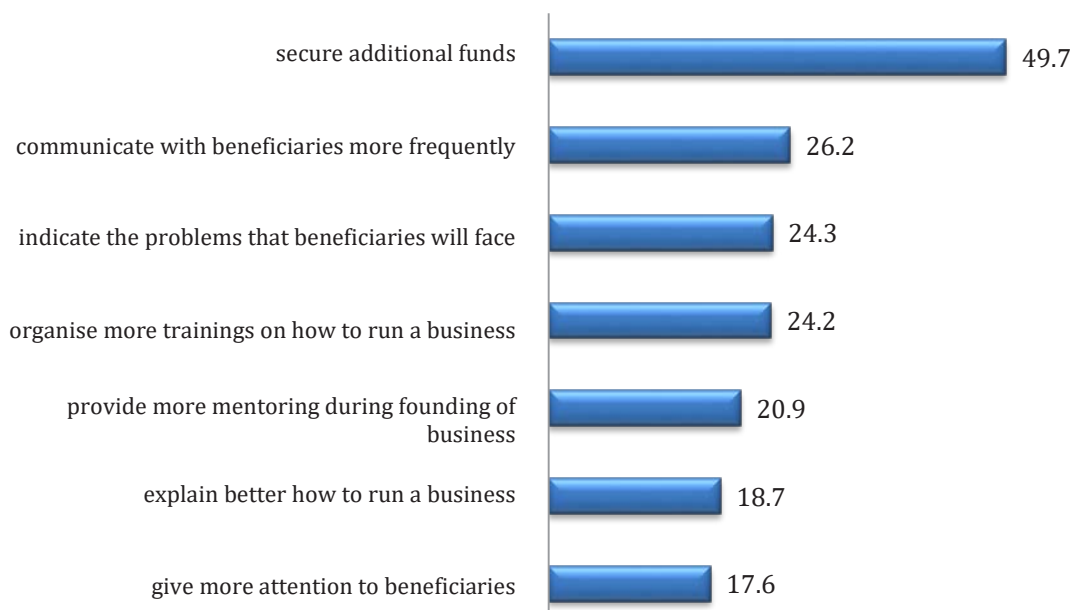
the relationship with a spouse. Finally, improvements have been made in relations to friends, both of Roma and non-Roma ethnicity.



One of the aspects that was included in the research is the question: what was it that Help should have done to support the beneficiaries? A large number of options was offered, and **through their answers beneficiaries reduced the importance of the 'soft' support, and insisted on additional financial support**¹⁰ (Graph 13). This information is not encouraging, since beneficiaries actually expect a higher level of protectionism in financial terms, instead of insisting on strengthening their capacity in order to independently survive on the market over a longer period of time.

¹⁰ Percentage of those that answered each question with 'yes'. The remainder to 100% are negative responses.

Graph 13 Help should have %



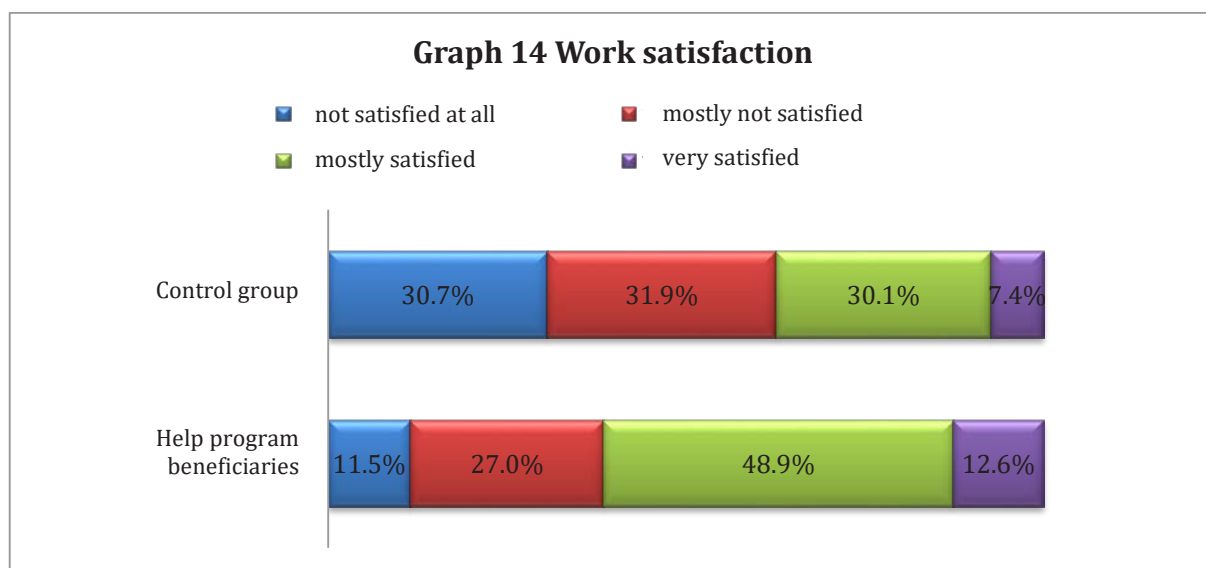
8. Work satisfaction

The significance of the self-employment program is not aimed exclusively at starting up businesses. An equally important aspect of participation in this type of programs is strengthening of certain capacities which, generally, on psychological and societal aspects, facilitate comprehensive social inclusion of Roma. In other words, as a result of trainings that self-employment program beneficiaries went through, and an overall social dynamics characteristic for starting own business, program success can be measured by researching key attitudes and orientation values of program beneficiaries. In order to assess the impact of Help's self-employment program, our research also included Roma men and women who are not program beneficiaries, and who serve as the control group in the comparative process. In other words, we expected that when it comes to important attitudes and orientation of values which are important indicators of successful social inclusion, Roma men and women – program beneficiaries, will have shown to be more progressive/inclusive compared to Roma men and women that are not program beneficiaries (control group). The attitudes and orientation of values that we chose as indications are part of the theoretical corpuses which are paradigmatic for the problems of social inclusion, and that stem from very rich research practice. Each group of attitudes and values that we identified in this respect is included in the text that follows.

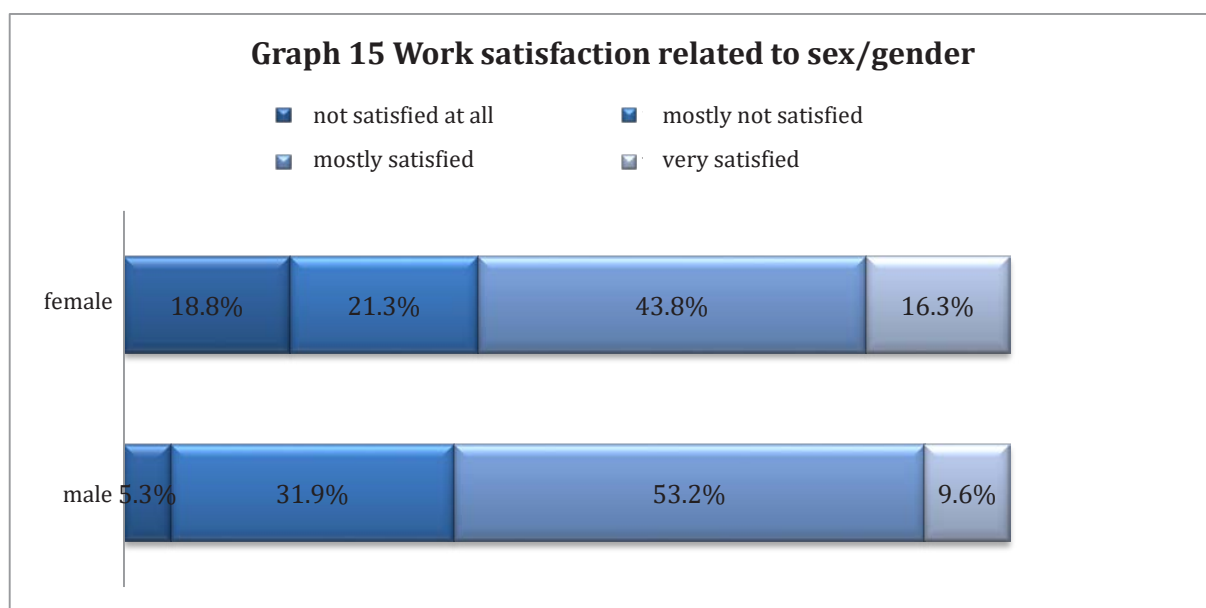
First, we identified that **Help program beneficiaries are significantly more satisfied with their work compared to the control group of Roma men and women**¹¹. The biggest difference between the

¹¹Differences between men and women, here and everywhere else, apply only to Help program beneficiaries. In this specific instance, measured using Chi-square, differences are: $\chi^2(3)=25.39$, $p < 0.01$.

two groups is in the 'very unsatisfied' category, more precisely, there are three times more control group participants that are very unsatisfied with their work compared to Help program beneficiaries (Graph 14).



Particularly significant, the data show that **Roma women are more satisfied with their work compared to male program beneficiaries¹²** (Graph 15).

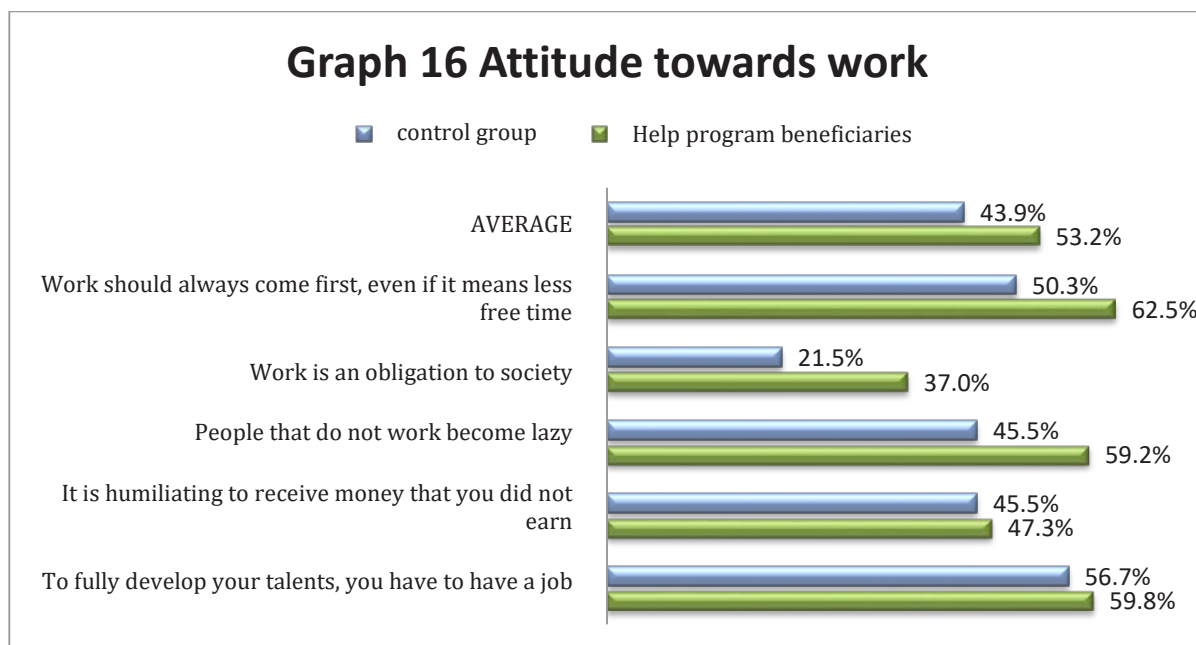


9. Attitude towards work, attitude to job and locus of control

The second important aspect was measuring 'attitudes towards work'. This attitude is in fact generative in the sense that through research five items were used to determine to what extent the

¹² $\chi^2(3)=10.91, p < 0.05$

interviewee's value work as such. Measurement results for all five items are shown on graph 16. The results show that there are significant differences¹³ across three key attitudes between the control group and program beneficiaries. More accurately, Help program beneficiaries agree with the attitude that 'work should always come first, even if it means less free time' to significantly higher degree. Also, they agree significantly more with the attitude that 'work is an obligation to society', as well as with the attitude that 'people that do not work become lazy'. However, in this regard it is crucial to cumulatively calculate total score for both groups in a way that summarises the values of all five attitudes and expresses them through a single measure. In percentages, this data shows that **Help program beneficiaries have around 10 percent more positive attitude towards work compared to Roma men and women who did not take part in the self-employment program**¹⁴. Finally, there were no gender differences identified in this segment, hence, measured values for both male and female program beneficiaries are unified.

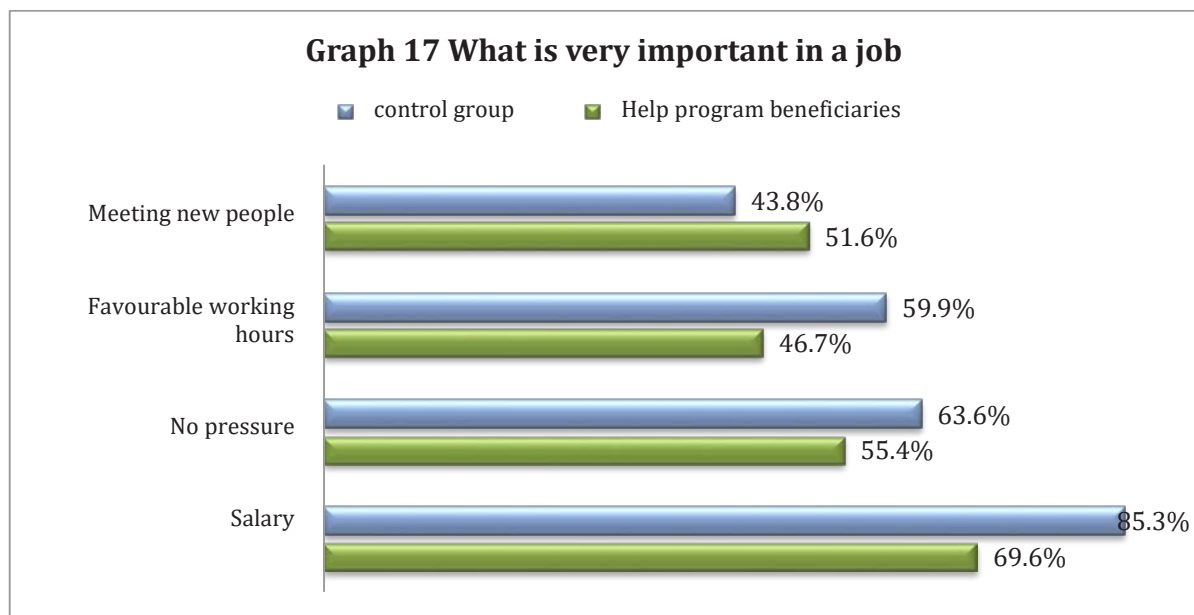


Regarding work, we specifically researched attitudes towards jobs. The research includes a whole range of attitudes (see appendix), but in the Report we identified those attitudes towards jobs in which Help program beneficiaries and control group participants differ (Graph 17). Comparison results imply that **Help program beneficiaries, value jobs that enable increase in social capital to a much higher degree**, more precisely, they value jobs that facilitate meeting new people much more. On the other hand, interviewees from the control group put more value on those jobs that provide

¹³ Using Chi-square we measured differences between the two groups, for each attitude individually (see appendix).

¹⁴ The graph shows, for the sake of clarity, in the 'AVERAGE' bar, the difference in percentages of average high affirmation levels with all five claims. More precisely mathematically, we calculated the differences by creating a score from 0 (negative attitude) to 1 (positive attitude). The differences on this scale show that the arithmetic mean for program beneficiaries is 0.78 (N=184, SD=0.157), while the arithmetic mean for the control group is 0.72 (N=178, SD=0.199). Measured by t test we have come up with the significance of the differences: $t(360)=3.48, p < 0.01$.

favourable working hours, lack of pressure and higher salary¹⁵. Theoretically, valuing work through the last three items shows understanding a job in a manner in which there is no identification with the workplace, rather a job is understood as necessary prerequisite in fulfilling life's pleasures which are all outside of the work sphere. Consequently, we conclude that **Help program beneficiaries are identified with the job they do to a significantly higher degree** and they experience this job more strongly as a place where they realise their lives and careers, and less as a means in accomplishing life goals which are outside the workplace. Higher degree of identification with a job found in Help program beneficiaries represents, surely, an important aspect in strengthening their capacities for social inclusion, and especially given the finding that Help program beneficiaries experience jobs as a way to broaden their social network and strengthen social capital to a much higher extent.



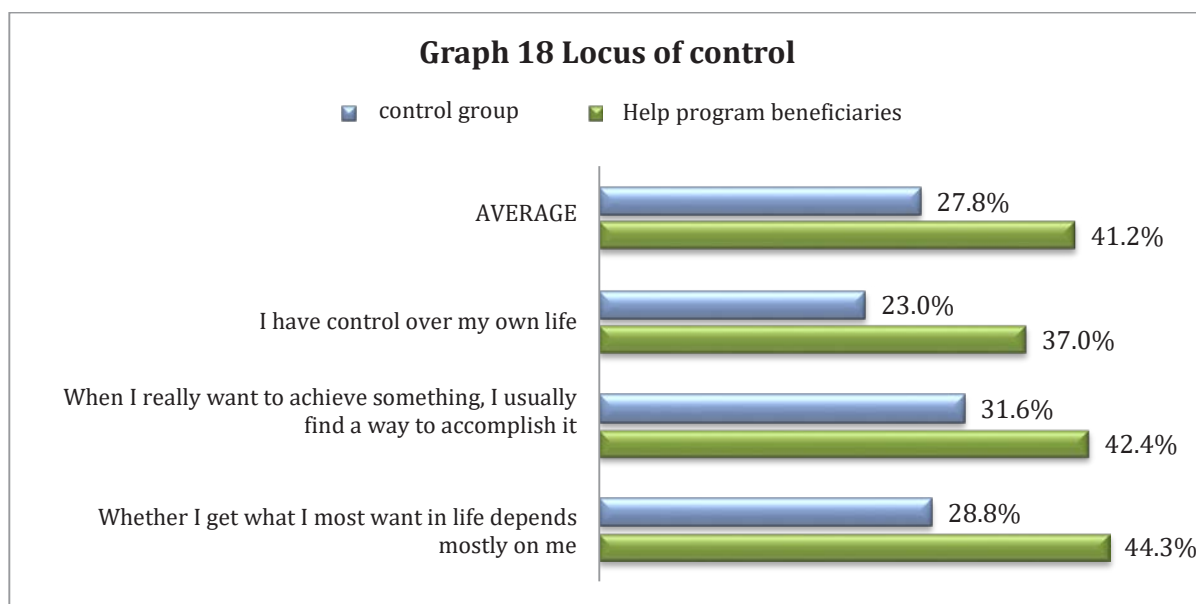
One of the important theoretical concepts, regarding capacities for social inclusion, is the locus of control. This is a theoretical concept that indicates whether people believe that they have control over the outcome of events in their lives, as opposed to external forces beyond their control and/or a higher force. At the ends of this continuum we distinguish between the so-called external and internal personality types. The internal personality type represents people who believe they can control their life and that they alone are responsible for everything happening in their life. On the other hand, the external personality type is represented by individuals who believe that their life is the result of external factors, and that they are unable to do anything to change it. This contributes to the development of 'learnt helplessness' concept, a fatalistic approach to life, passiveness and paternalism, as results of believing in the unchangeable destiny.

Clearly, in our methodology design, we assumed that Help's self-employment program will influence program beneficiaries to have higher internal locus of control. Data in Graph 18¹⁶ show that we have

¹⁵ So-called 'extrinsic work orientation'.

¹⁶ Graph shows percentages of those that completely agree with listed statements.

identified differences on three key items that measure locus of control. More precisely, when compared to control group respondents, Help program beneficiaries believe that they have control over their lives to significantly higher degree, they believe that accomplishments depend on them, and regard success in life to be of their own making. If we measure cumulatively the differences between the two groups by simply calculating averages for all three items, **we can conclude that internal locus of control is more present at Help program beneficiaries by more than 12%**¹⁷. Therefore, the results undoubtedly show that the project contributed to empowerment of beneficiaries, in all three dimensions: level of feelings, ideas and action. Self-employment programs have contributed to the reduced influence of personal experiences that add to feelings of helplessness (level of emotions), establish self-respect as prerequisite to controlling your own life (level of ideas) and instigate conative component of personality (level of action).

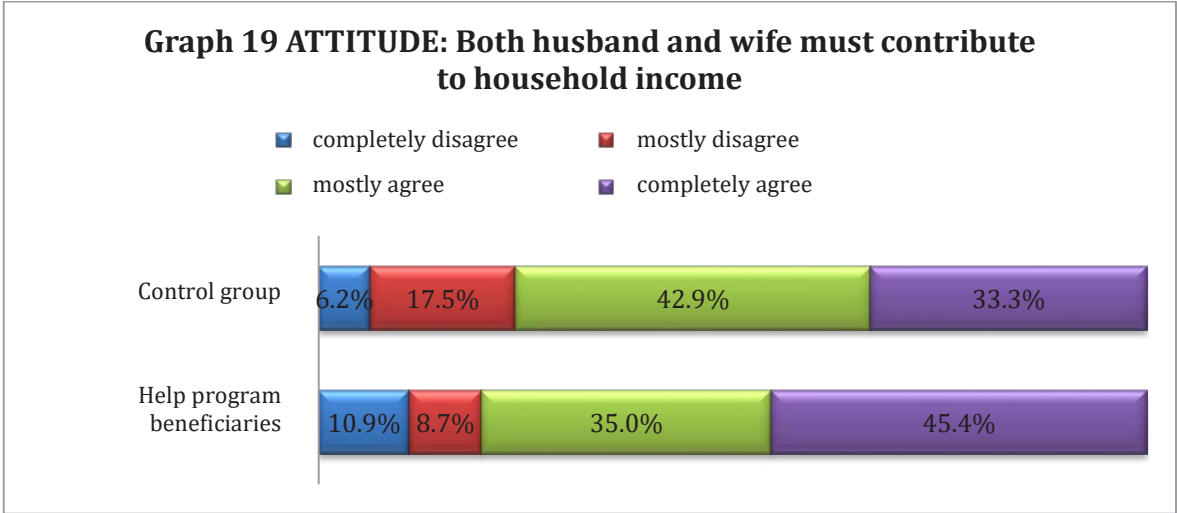


10. Attitudes to gender equality

Help's self-employment program had a special focus on the gender component. In selecting beneficiaries, as mentioned before, 45 percent were Roma women. Hence, gender equality and strengthening Roma women's capacities was very important from the perspective of self-employment program goals. That is why we included a set of questions in our research that tackle issues of gender equality. However, in this regard our expectations were not high. More accurately, attitudes on gender roles and gender relations represent fundamental attitudes that are adopted through socialisation and that cannot be changed by a single program, single education or act.

¹⁷ Statistically more accurate, we also calculated the differences by forming a score from 0 (external type) to 1 (internal type). Differences on this scale show that arithmetic mean for program beneficiaries is 0.72 (N=184, SD=0.209), while the arithmetic mean for the control group is 0.65 (N=178, SD=0.224). Measured by t test we determined differences' significance: $t(360)=3.09$, $p < 0.01$.

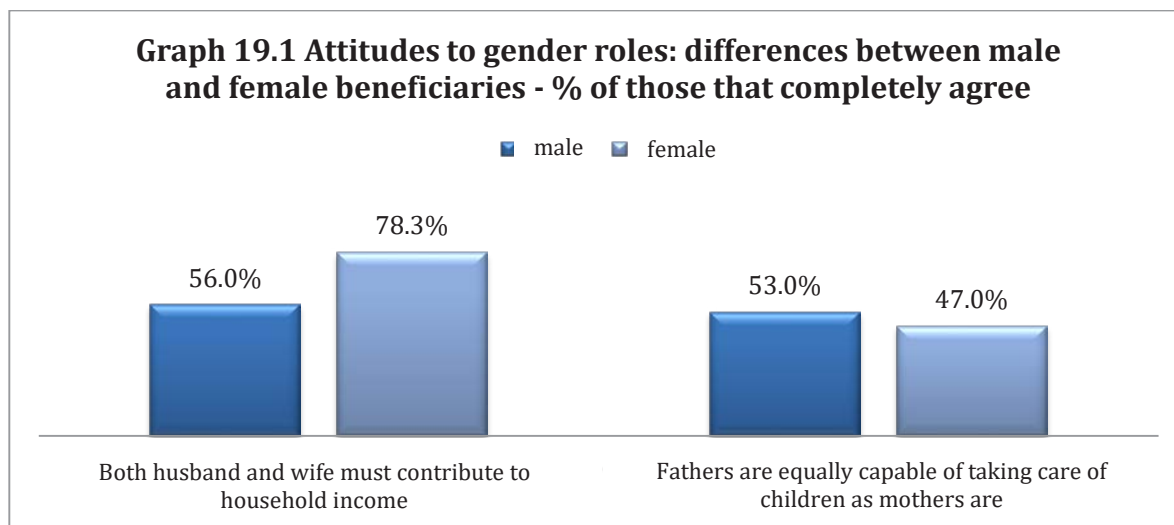
Simply, attitudes on gender relations, as constructions adopted in society culture, cannot be changed in a few months. The findings of this research have confirmed that when it comes to attitudes on gender relations, measured by standard batteries of questions that predominantly refer to attitudes on gender and family roles, in the vast majority of instances there is no difference between Help program participants and control group interviewees. However, one of the attitudes that directly refer to work and earnings has shown to be distinctive from the gender perspective. Therefore, through our research we have determined that Help program beneficiaries agree with the stance that ‘both husband and wife should contribute to household income’ to a much higher degree (Graph 19). In other words, when it comes to traditional family roles of men and women, we have not identified differences between the control and experimental group (see appendix), but differences were shown in terms of gender equality concerning family income earnings, which implies that **in the aspect in which Roma men and women capacities were strengthened, the Help program managed to achieve a certain impact by strengthening beneficiary capacities in terms of gender equality.**



However, since gender questions are in the instrument and potentially gender-sensitive, we have analysed differences in these attitudes between male and female Help program beneficiaries. Out of all attitudes included in the instrument, we have identified two attitudes where we determined significant differences between men and women (Graph 19.1). The first is the one in which control and experimental group interviewees differ, i.e. the attitude that ‘both husband and wife must contribute to household income’. Women agree with this attitude to a significantly higher degree compared to men¹⁸. Therefore, one can say that **self-employment of women strengthens their attitude that wives should earn the same as their husbands.** The second attitude where we found differences between male and female program beneficiaries is the following: ‘fathers are equally capable of taking care of children as their mothers’, and men agree with this attitude more than

¹⁸ $\chi^2(3)=12.01, p < 0.01$

women¹⁹. In other words, **when it comes to performing family roles as an aspect of gender equality, the self-employment program has had an affirmative effect on men.**



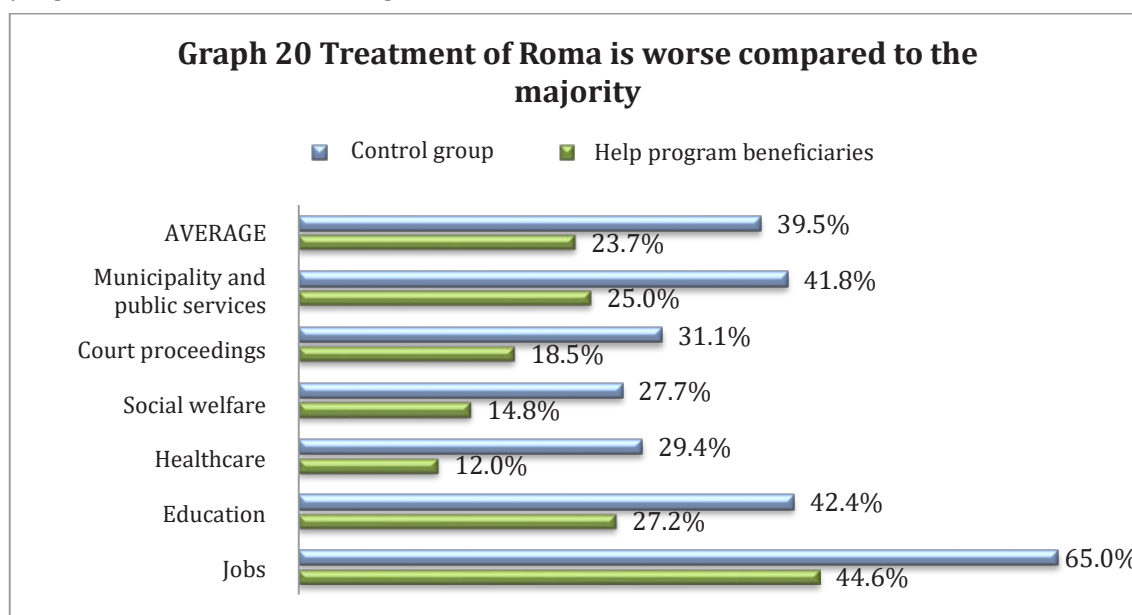
11. Majority's perception of discrimination

One of the problems of social inclusion that Roma men and women face in everyday life is discrimination by the majority population. This discrimination is mirrored in all individual manifestations of social life. Through our research we wanted to determine if and to what extent has the life situation of Roma men and women who took part in the self-employment program improved in this particular aspect. More precisely, we have built a battery of questions into our instrument on the perception of Help program beneficiaries concerning ways in which they are treated by the system institutions. Specifically, the question asked if the relations to Roma is better, the same or worse compared to majority of population for several key aspects of everyday life. Research results show that in all individual segments, control group interviewees believe that relations towards Roma are significantly worse related to the majority population, when compared to Help program beneficiaries (Graph 20). In other words, **owing to the Help program, self-employed Roma men and women believe that they experience significantly better treatment by the majority population**, or, measured from the perception of Roma men and women, treatment by majority population is 15% better towards self-employed Roma men and women, compared to those that are not self-employed²⁰. This is a very significant information from the perspective of achieving a general goal i.e. social inclusion of Roma men and women, since the self-employment program strengthens

¹⁹ $\chi^2(3)=13.38, p < 0.01$

²⁰ Measured by a score formed from 0 to 1, differences on this scale show that the arithmetic mean for program beneficiaries is 0.62 (N=184, SD=0.179), while the arithmetic mean for the control group is 0.54 (N=177, SD=0.177). Measuring with t test we have determined the significance of the difference: $t(359)=4.12, p < 0.01$

confidence in the social community. We have not identified differences between male and female program beneficiaries in this regard.

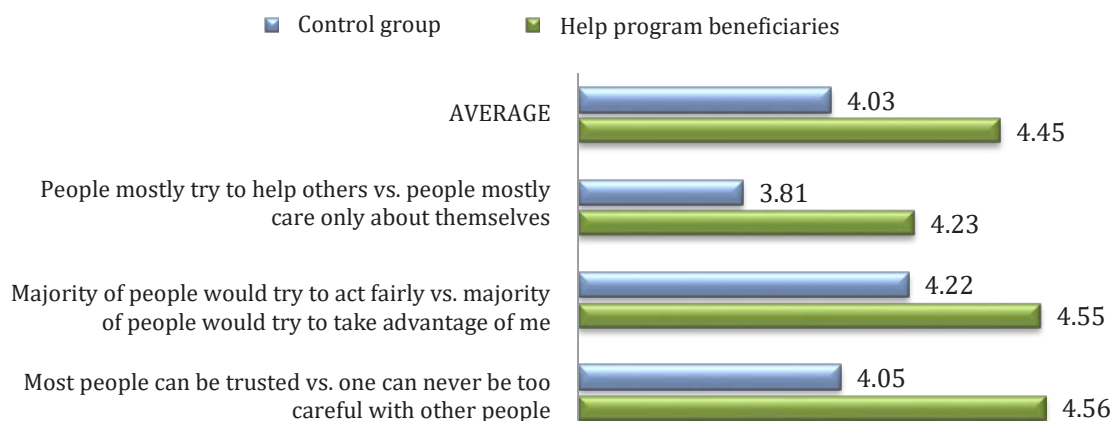


12. Interpersonal trust

One of the key problems of social deprivation is the issue of lack of social trust. In other words, owing to social exclusion, members of marginalised groups have less interpersonal trust, i.e. trust other people compared to majority groups. Conversely, without interpersonal trust, namely, when we do not trust other people, the processes of social inclusion are much more difficult. Hence, through our research we have determined the differences in degrees of interpersonal trust between Help program beneficiaries and control group interviewees. The results show that Help program beneficiaries exhibit significantly higher degree of interpersonal trust compared to Roma men and women that did not participate in the self-employment program (Graph 21). These differences are significant for all three items used to measure social trust, as well as cumulatively, when scoring social trust, differences in average values are significant²¹. **Increasing the level of interpersonal trust, as an aspect of social capital, is a significant impact of Help's self-employment program.**

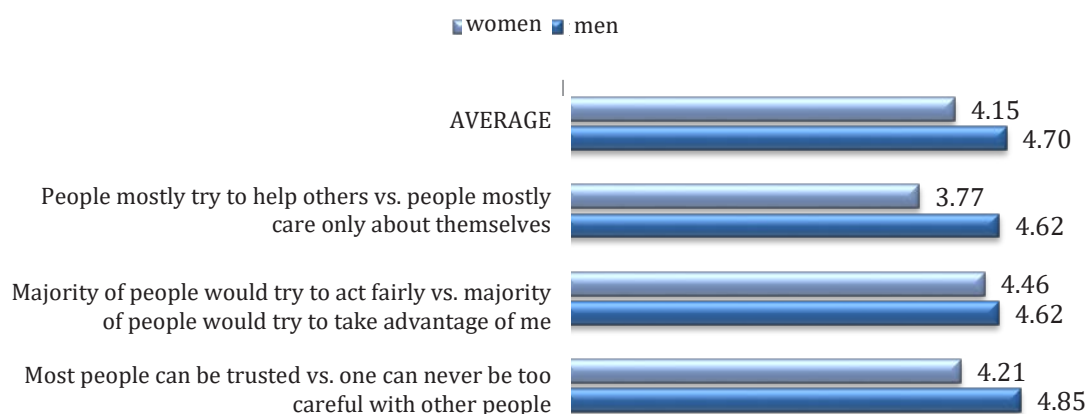
²¹ Measured using t test, the differences are: $t(359)=2.28$, $p < 0.05$

Graph 21 Intepresonal trust



Finally, when it comes to interpersonal trust, we have concluded that differences between men and women are significant²² (Graph 21.1). More precisely, **male program beneficiaries show a higher level of interpersonal trust compared to women**. It should be noted that among the majority population men also show higher levels of social trust compared to women, thus the shown difference between Roma men and women cannot be attributed to the self-employment program. Rather, it can, but only in the sense that the self-employment program in itself is not sufficient in increasing levels of social trust of women.

Graph 21.1 Intepresonal trust: differences between men and women



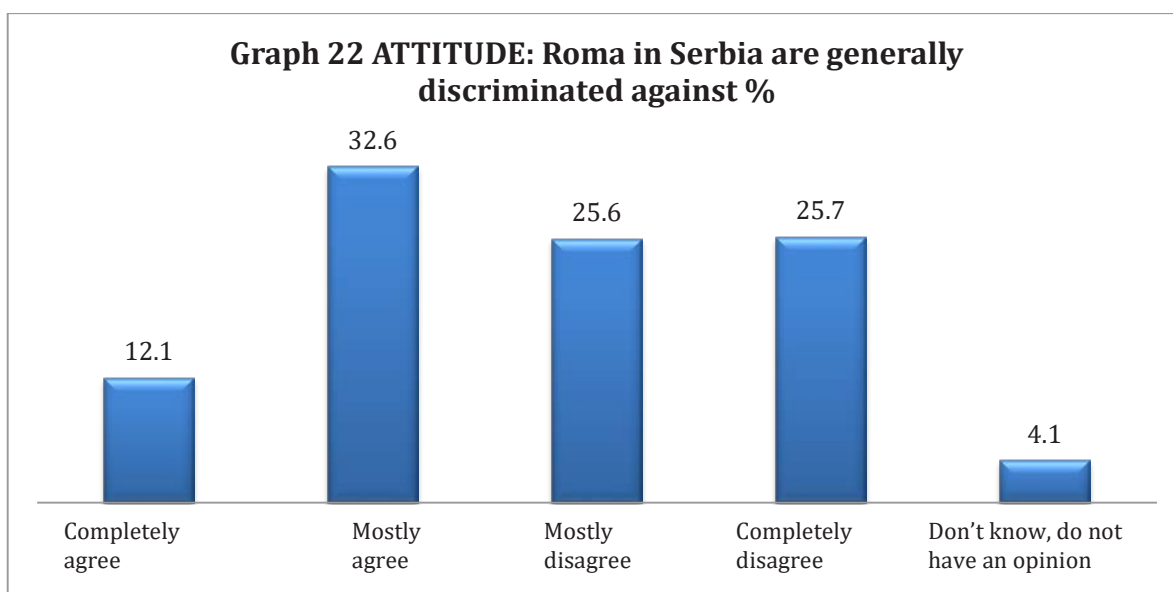
13. Attitudes of citizens of Serbia towards Roma

One of the problems of social inclusion of Roma are the attitudes of the majority population towards this national minority. For this reason we have conducted research on the sample of all citizens of

²² Measured using t test, the differences are: $t(181)=2.27$, $p < 0.05$

Serbia²³. To this end we used an instrument which partly includes the same questions and items used to research Help self-employment program beneficiaries, but we also added questions that are specific only to the majority population²⁴. These questions are focused on perception and dimensions of social exclusion of Roma, on issues related to difficulties in their employment, but also the perception of discrimination against this national minority.

First, when we consider the estimates of social and inclusive position of Roma population, or more accurately, estimates of degree of discrimination of Roma, the majority of respondents (every third respondent) mostly agree with the attitude that Roma in Serbia are generally discriminated against. However, cumulatively, **majority of Serbia's citizens believe that Roma are not discriminated against (over 50%) compared to those that believe that the discrimination exists.** (Graph 22).



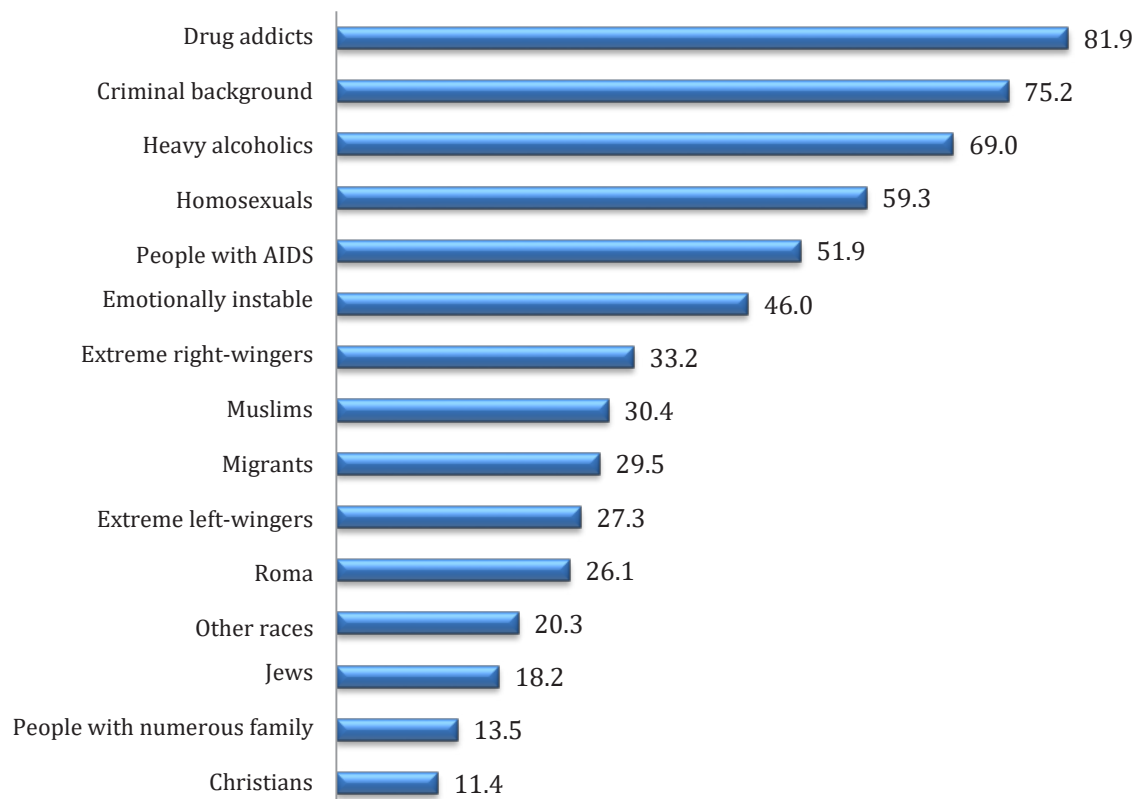
The degree of discrimination against the Roma in Serbia was also measured comparatively in relation to other groups in order to obtain a more accurate picture of discrimination perception²⁵. Research results suggest that more than **each fourth citizen of Serbia would not want to have Roma as their neighbours** (Graph 23).

²³ For details on sampling see description of methodology in the Report introduction.

²⁴ The report containing all research findings is part of the separate report.

²⁵ Based on European Value Survey we used one of the items of Bogardus scale, and that is an attitude that they would prefer not to have members of certain social group for neighbours.

Graph 23 Would not want to have as neighbours %



However, although percentage wise the degree of distancing from Roma is high, when compared to degrees of distancing from some other social groups (more accurately, towards those groups that represent behavioural distance) this degree of distancing is not particularly prominent. Namely, citizens of Serbia express distancing towards specific modes of behaviour of the members of certain social groups to a much higher degree, rather than based on criteria of ethnic or religious background.

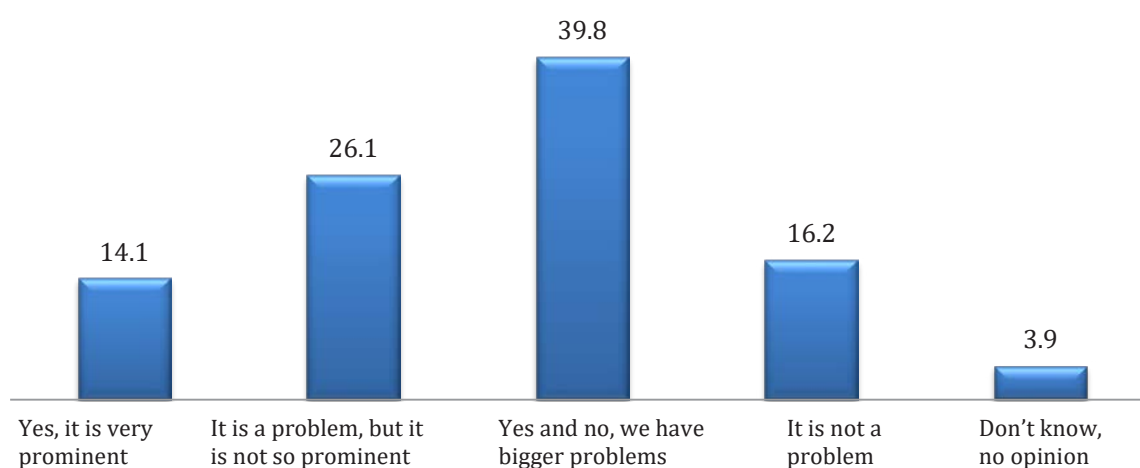
The degree of discrimination against the Roma was measured through a question/assessment whether relations towards Roma is better, same or worse in key areas of social life compared to the majority population (Graph 24). With the exception of social welfare, citizens of Serbia believe that in all other areas treatment of Roma is less favourable compared to the majority population. Comparatively, the citizens consider **that the highest level of discrimination against Roma by the majority exists in matters of employment**, followed by, in descending order, education, treatment by municipalities and public services, health care and court proceedings. Hence, citizens of Serbia themselves consider employment to be the biggest issue, and it is exactly in this aspect that the Help program intervenes, with objectives of social inclusion of Roma.

Graph 24 Treatment of Roma in listed areas compared to the majority population %



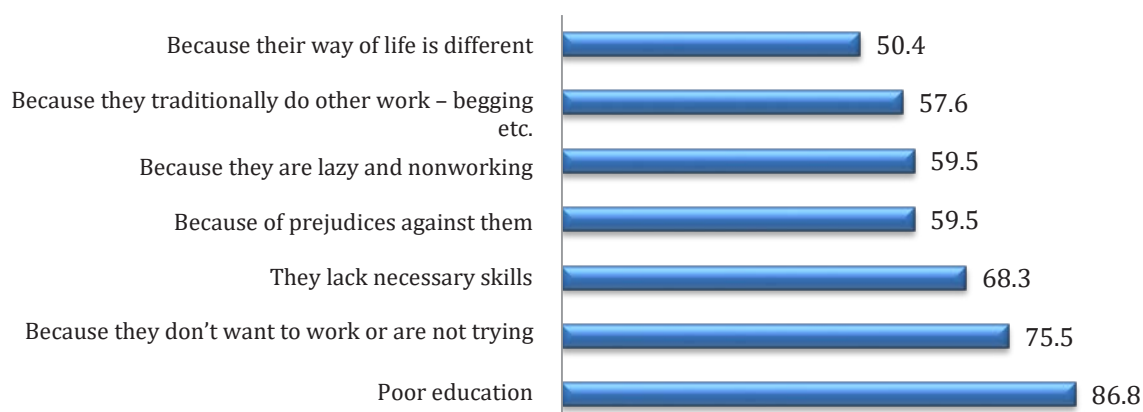
Since Help's self-employment program is directed at social inclusion of Roma through self-employment, we have included in our research a specific question relating to the degree of severity when it comes to the problem of Roma employment (Graph 25). The majority of respondents have acknowledged the existence of this problem, also noting that 'we have bigger problems'. However, on the other hand over 40% of Serbia's citizens believe that Roma employment issue is prominent, with only 16.2% of those who believe that employment of Roma is not a problem. Therefore, by using a secondary indicator, we have also concluded that, **judging by the attitudes of the majority population, one of the key problems of Roma population is their employability and employment.**

Graph 25 To what extent is the Roma employment problem prominent



There are many reasons that result in difficult employment of Roma, in the opinion of Serbia's citizens. All reasons that were offered to research respondents were identified as significant (Graph 26).

Graph 26 Reasons for difficult employment of Roma: SUM of key and significant reasons %



In comparison, however, **respondents state lack of education and expertise as the most significant cause of difficulties in employing Roma**. The second reason in terms of its importance is a widespread stereotype that Roma do not want to work or that they are not trying, while the third one in significance is lack of skills. All things considered, there are two groups of beliefs that we can pinpoint as most widely spread: first, beliefs that Roma do not have enough knowledge, expertise, qualifications, i.e. sufficient capacities; and second, beliefs that make up the stereotype linked to culture and particular social characteristics of Roma as a social group. Therefore, Help's self-employment program is focused not only on increasing the capacities of this national minority but also on decreasing prejudices against the Roma in wider population.

Finally, in this part of the research, among others, the question of special significance asked from all respondents in the general sample of Serbia's citizens is "what should the government do to facilitate employment of Roma?" (Graph 27).

Graph 27 Key measure that government should undertake to facilitate employment of Roma %



In accordance with the previous statement that the key problem in employing Roma is the lack of professional qualifications, respondents believe that **good quality training is crucial in enhancing**

employability of Roma. Hence, providing mentoring and training for beneficiaries of Help's self-employment program is a component which all citizens of Serbia would gladly recommend. Except for good quality training, Serbia's citizens believe that it would be very important for the government to implement measures which would lessen the prejudices against the Roma. This part of the research confirms what we have already implied when analysing attitudes of program beneficiaries, and that is that Roma self-employment acts affirmatively on decreasing the prejudices against the Roma population.

14. Research with representatives of local self-governments

In order to analyse purposefulness and effectiveness of the program of self-employment of marginalised social groups under the patronage of Help, the research team formed by the Centre for social research of the Faculty of Political Sciences, conducted interviews with local self-government representatives in seven municipalities where the project was implemented. Focus of interest was directed at policy creators within local self-governments which had project implementation as part of their competencies. The researchers contacted management bodies and professionals from the social services department, local offices of the National Employment Service, and local self-government bodies. Persons contacted showed interest in participating in interviews and gave their contribution in creating this report in line with their professional perspectives and manners in which they took part in the project. In accordance with the self-employment program, the following municipalities were included in interviews: Kraljevo, Kruševac, Prijepolje, Leskovac, Vladičin Han, Požarevac and Vranje. Starting from the premise that self-employment of marginalised groups is a proactive measure which influences the reduction of their social exclusion, the following program aspects were tackled through the interviews we conducted:

- a) General attitudes towards the Help program from the perspective of social services department, local level national employment service and policy carriers within local self-governments;
- b) Manifested positive and negative sides of the Help project; (we considered the fact that in the course of implementation every action plan or program generates certain positive effects if created measures and instruments are soundly applied, as well as some negative effects caused by unpredictability of events on micro and macro level);
- c) Ways to change Help's (or similar) programs in the future (if, based on previous actions, it is estimated that certain aspects of the applied concept need corrections or modifications), and to assess outcomes of future programs with similar speciality;
- d) Motivation of members of Roma social groups as the most marginalised social group (according to surveys there are around 150,000 Roma in Serbia);
- e) Communication with members of the Roma national community; (we were interested in both Roma who participated in the program and in the general mood in Roma communities in all seven local self-governments);

- f) Final evaluation of the Help program impact from the view point of local actors.

Contact with interviewees across seven municipalities was secured through cooperation with Help's office. Interviews were conducted during February 2016. The interview was semi-structured with four key topics. The method used was combined: face-to-face, e-mail and telephone. Average interview time was 35 minutes while we had a total of 20 interviews.

Table 4 Overview of respondents that took part in interviews

MUNICIPALITY	INTERVIEW
VRANJE	Assistant mayor for local economic development
	Representative of NES office in Vranje
	Representative of Social services department
VLADIČIN HAN	Assistant president of municipality for local economic development
	Representative of NES office in Vladičin Han
	Representative of Social services department
KRUŠEVAC	Assistant chief of services for economic development and investments
	Representative of NES office for mediation and employment fairs in Kruševac
	Representative of Regional development agency for Rasina district, Kruševac
KRALJEVO	Representative of NES office for mediation and employment fairs in Kraljevo
	Representative of Project management and local economic development service
PRIJEPOLJE	Member of municipal council
	Representative of Social services department
	Representative of Business centre and NES in Prijepolje
LESKOVAC	Representative of Local economic development agency
	Director of National employment service
	Representative of Social services department
POŽAREVAC	Member of city council
	Representative of RDA "Braničevo-Podunavlje" Ltd.
	Representative of National employment service

1. General attitude towards Help's self-employment program

All interview participants from all local-level bodies and services agree with the argument that **Help's program of self-employment contributes to resolving socio-economic problems of vulnerable social groups and has a preventative effect on their social isolation**. According to all empirical researches conducted on Serbia's territory in the last few years Roma represent the population that lives in serious poverty and social exclusion. Their poverty can be viewed as both cause and effect of the exclusion process and unavailability: labour market, education, and even housing. The Help program recognises the complexity of social standings of marginalised groups (especially Roma) and surpasses the measures implemented so far because it insists on work and professional activism of beneficiaries.

Namely, previous practices of *ad hoc* social policy measures did not achieve long-term results because it neglected potential activism of vulnerable social groups' members, and especially of Roma. Although previous political decisions insisted on employment of highly educated Roma men and women over the last few years (e.g. in the Ministry of Labour and Social Affairs, Health, Education, Urban Planning, Culture, local self-government, etc.) a higher scope of Roma communities and their involvement in the labour market did not occur in the previous period. It is worth noting that most of earlier action plans exhibited a paternalistic character without a clear long-term plan which would include continuous trainings for vulnerable categories of population.

Interviewed local self-government respondents emphasise that Help's program key advantage lies in **instigating the principle of self-help as a key principle in resolving the socio-economic situation**. Long-term lack of readiness to take responsibility for one's own situation was partly caused by the lack of financial support in implementing proactive programs. A program designed in this way not only surpasses the faults of previous measures but also provides opportunities for vulnerable groups to achieve full social integration into their environments. Interviewees found very encouraging the possibility of **program beneficiaries completely exiting the social welfare system and becoming fully self-reliant and able to take care of their families**.

The interviewed professionals and local-level policy bearers emphasize long-term absence of Roma from the modernisation process as a significant cause of multi-dimensional marginalisation. Help's self-employment program, in words of interviewees, affirmatively influences all aspects of Roma marginalisation. Namely, the core problem of social isolation of Roma lies in key dimensions of their marginalisation, i.e.: economic, spatial, political and cultural. **Self-employment program affects solving of the economic dimension but simultaneously contributes to decreasing negative effects in other three aspects of marginalisation as well**. Spatial segregation loses its significance when Roma are economically involved in economic transactions on community level with goods they produce themselves. We have the same situation with cultural marginalisation, since their economic activity "softens" cultural modes of behaviour which are frequently poorly judged by the majority local population. Finally, economic productivity has a positive effect on strengthening of their civil status and more comprehensive political participation.

Provided professional assistance, trainings for the unemployed and subsidies in the form of Help's program open doors for resolving the issues of unemployment for marginalised social groups, without burdening already depleted local labour market. Informative and advisory services did not aim only at animating marginalised groups (especially Roma) to participate in the program but also to demonstrate the existence of objective chances to exit socio-economic risks operation zone. **Conducted trainings helped beneficiaries raise awareness of an individual employment plan, and potential economic gain** if they themselves are engaged in goods production.

The program appropriately targeted population within marginalised social groups, especially younger people, since by resolving their employment issues there is a long-term effect on economic security and improvement in life chances for their families. Also, **this approach enables the creation of social capital**

with program beneficiaries which can be transferable from generation to generation and thus influence the decrease of poverty risks.

Self-employment programs, in interviewees' opinion, impose themselves as a necessity not only in the seven municipalities encompassed by the Help program, but also on the national level as a response to certain challenges imposed by the unpredictable economic developments in the future.

2. Positive and negative sides of Help's program

Opportunities available to vulnerable social groups to become entrepreneurs, and to attend and complete training programs is a big advantage of Help's program. The overall situation in the Roma population before the implementation of Help's program was not encouraging. On the national level Roma are educationally the most vulnerable national minority. Lack of education caused their passivity or absence from market flows, which in turn caused their distancing from the whole life in local communities which they territorially inhabit. The self-employment program incited interest within the Roma population, and is met with much greater success than is the case when employing Roma at existing businesses. Interviewees active in social welfare sphere most commonly emphasise decreased dependency on social welfare due to self-employment of Roma families as the highest value of Help's program. For years, Roma existed as biggest beneficiaries of welfare benefits, and such practice has proven discouraging for their economic activism. Besides, material benefits influenced forming of the so-called 'dependency culture' where Roma were too dependent on social services and services that they were entitled to as members of vulnerable social groups. Moreover, the fact that the self-employment program involves the whole family, even more improves the chances for social integration of Roma. Creating and producing specific goods in the family environment influences clearer distribution of responsibilities within the household and shared responsibilities in income generation which strengthens economic independence of the family as a whole. Trainings which were provided for the beneficiaries enhanced their capacities and skills and revealed a psychological level of improved self-esteem and believing in once's own potentials. Also, interviewees point out that economic empowerment of Roma is a lengthy process which cannot yield efficient results immediately but that Help's program has widely opened doors for such possibilities. The program value also lies in the possibility of decreasing informal employment of Roma in the grey economy and thus reduce the risks which they might face on the "black market".

Generally, key consideration in terms of further program development concerns market turbulences and the possibility that goods that will be produced as handiwork will not reach adequate market price. Actually this is not in any way a program fault, rather unpredictability of market trends on the local level and the fact that purchasing power of all Serbia's citizens is declining.

3. Potential for future changes and amendments to the program

Interviewees agree that the existing concept is solid. In their opinion, a possibility to increase the number of grants is worth considering, since that will have a direct effect on decreasing unemployment of Roma population. National employment service emphasises the importance of using good practice examples as a stimulating element in the process of further Roma self-employment. Professionals in

social services departments believe in intensifying field activities to help provide better quality information exchange and inciting Roma to take part in Help's programs. The practice shows that **misinformation of Roma is a hurdle to their turnout** at all activities of this type. Local level policy bearers expect that in future **media will take on a more proactive role in program promotion, and they see lack of education and general disinterest with part of Roma population as a serious impediment**. In order to overcome said obstacles, all interviewees point out a necessity for a **comprehensive field campaign** which would aim to have a more extensive coverage of marginalised groups. For campaign purposes, persons active in the self-employment program would have to be involved, who would, as direct actors and program beneficiaries, be able to best explain to their compatriots the importance of their involvement and advantages thus gained. That approach will directly influence increased motivation for independent dealing with socio-economic difficulties.

We must not forget that Roma men and women of younger age, due to traditional standards of their community, often take roles of "aiding" family members, through black market activities, so attention must be paid in the future that a number of them generates income in informal ways, and such activities hamper their participation in self-employment programs.

The future and effectiveness of Help's program also depends on the readiness of the majority population to support social integration of their fellow citizens. Attitudes towards marginalised social groups are often coloured with a certain degree of prejudice and stereotypes. Due to unfavourable consequences that they might incur, further activities of services on the local level and planned self-employment concepts must acknowledge the barriers that were created due to **social distancing of the majority population**.

In terms of scopes of activities on the local level, **it was noted that not all institutions took equally direct part in program implementation**, rather they were more involved in logistics and technical support (e.g. providing venues and informing on schedule of motivational workshops and/or trainings). For the future, a more proactive participation of all institutional subjects that have common points and contacts with socially marginalised groups, would be welcomed. We would like to highlight that these are not avoidance of obligations defined by the program but more equal and efficient sharing of activities.

Some of the interviewees were aware of comparable experiences in other countries in the region and effects of self-employment of marginalised social groups, and based on that awareness they score Help's program impact in their local communities more than positively. Largely, **they are of the common opinion that these types of programs should exist as permanent commitment in all future action plans tackling poverty reduction and social exclusion**.

4. Motivation of members of Roma population

All interviewees highlight the significance of motivation, i.e. there is an undivided consensus that **motivational factors in Roma must be further strengthened** in order to achieve their bigger turnout in

the future, and thus more efficient program results. The start of the program implementation was characterised by the Roma distrust in the outcomes of self-employment, and there were also doubts in the strength of their own potentials. In time, thanks to the activities on the field and encouragements by the field officers, the interest for taking part in the program intensified. The reasons for the initial distrust are, partially caused by the closed community and particular modes of socialisation which are based on experiential learning from the elders and coping in the outside world. Such informal mode of socialisation cultivates specific patterns of behaviour that cause economic activity like self-employment and producing goods in crafts are a virtual unknown. If we add to that objectively existing discrimination based on stereotypes that exist about Roma population, **it is evident that the start of their interest in the program did not go smoothly**. Policy bearers on the local level emphasise **education as a significant impediment in stronger motivation of Roma to participate in self-employment**, while the professionals from the social services department see options for further enhancement of their motivation by **insisting on additional trainings** and examples of comparative experiences of Roma that went through programs of professional retraining and further trainings. Members of population in an age group from 15 to 30 years of age with low qualification structure show interest in those activities that they are sure gave results for their compatriots, since **interpersonal communication within the community is a strong impetus for active participation in the program**. The equipment received for the implementation of activities additionally increased their readiness to participate because it made work easier and enabled income generation, but also drew attention from others that did not apply for the program. In the social services department they highlight the importance of strengthening Roma to independently take over initiative so they could, despite the initial distrust, step out of the exclusion frames. Interviewees believe that psycho-social work with Roma for the purpose of strengthening them is a first stage towards their participation in self-employment programs. According to the claims posed by the interviewees, **the level of motivation increased after the first round of grants distribution**. For example in Kruševac municipality a total of 99 applications were submitted, out of which 74 fulfilled grant rules, of which 36 were selected, from which 18 members of Roma nationality. Obviously **awareness of program significance grows from the moment first grants become manifest**, hence interviewees believe that motivation of Roma grows through obvious results achieved by their compatriots participating in the program.

It is important to accentuate that Roma are clearly aware that **lack of education evidently hinders competitiveness at the labour market** and that this is one of the main reasons for their unemployment. Still, there is no absolute homogeneity in attitudes regarding their overall situation. Part of them are trying to make up for omissions and lack in education, another part does not believe in their own capabilities, while others are inhibited by family obligations and have no possibilities to work on themselves. And that is precisely why professionals from **social services departments claim that working with Roma must include all aspects of their deprivation**, and effort must be especially put on strengthening their trust in the system and measures taken in solving their socio-economic situation.

Finally, opinions differ regarding the causes for discrepancies between employment of Roma and employment of other population. Some claim that motivational factors and cultural patterns are the key impediment, while others do not rule out the possibility that wider community is insufficiently prepared to approach Roma employment issues with more flexibility. An increase in motivational factors in Roma is in direct correlation with the increase in the willingness of the community to support their self-employment efforts. If the trend of investing in Roma human resources continues, all interviewees unanimously claim that both problem of their motivation and their work engagement will gradually get resolved. In all previous empirical researches conducted on the territory of Serbia it was evident that unemployment rate of Roma national minority is significantly higher compared to members of the majority population. Measures that were taken in the course of the Help program implementation indicate the possibility of narrowing the unemployment rate gap between Roma and members of majority population, thus it is **expected that Roma's interest in self-employment programs will rise in the future.**

5. Communication with Roma during program implementation

Most interviewees agree in the opinion that the communication with the Roma community was at an enviable level. We highlight that some interviewees make clear distinction between communication with representatives of Roma organisations that demonstrated high levels of cooperativeness and Roma that needed to be incited to take part in the program. Good cooperation with Roma organisations initially was to be expected, if we take into account multiannual trend of cooperation in different activities aimed at tackling issues and problems of marginalised groups. Previously mentioned distrust was a hurdle in articulating intentions and defining of the program purpose but barriers were overcome with the help of Roma representatives. According to the claims made by professionals from social services department, **psycho-social support was also prominent in this segment and created conditions for good communication.** Local level social services point out this type of support, since these are the citizens that have been on the margins of local communities for years and enhancing their socio-psychic potentials is an important precondition for their involvement in self-employment programs.

The interviewees point to the significance of the preparatory phase and clearly designed presentations so that the beneficiaries could clearly understand program advantages and define expectations. If the initial phase is done properly conditions for follow up constructive communication are more easily created. National employment service offices insist on the **importance of motivational workshops that played a significant role in the process of building communication** and clearly directed program concept towards the targeted population, and instigated their work motives.

General attitude of the interviewees is that **there is room for improvement in communication with members of Roma communities in the subsequent stages of their social inclusion.** Still, having in mind Help program characteristics, all experiences so far indicate that there were no communication barriers significant in program implementation.

6. Program impact assessment

Bearing in mind the overall social situation in Serbia as well as the conditions in which members of marginalised social groups live in, **all interviewees agree with the assessment that Help's program showed more than positive effects**. Interviewed actors from social services department, national employment service and local self-governments expressed a **high level of satisfaction with cooperation during the implementation process in the previous period**. This satisfaction is manifested not only through positive impact the program created in the self-employment plane, but also in the response of Roma and eagerness for participation. The program implemented by Help successfully responded to two great challenges. The first, change in public, semi-public and institutional discourse towards marginalised social groups, and the second refers to the necessity of intensive intersectoral collaboration between all local-level actors that are, through their scope of job duties, responsible for working with and communicating with marginalised social groups.

The first challenge or important value (depending on the point of view) of the implemented program is the **change in discourse and approach to marginalised social groups**. Namely, for years one of the dominant public, semi-public and even institutional discourses explained Roma's difficult situation using the hypothesis of 'poverty culture'. Plausibility of this hypothesis is based on the argument that Roma live in a specific value system, and that their culture is characterised by low expectations and socially unacceptable behavioural patterns. The existence of the poverty culture is recognised by its tendency to be passed down from generation to generation, hence there is an unwritten rule in Roma communities that children of poor parents inherit the same socio-economic standings and attitudes and as a rule are also at risk of poverty. Such perspective overstated the influence of culture versus structural factors that cause poverty and deprivation. **Help's program of self-employment for socially marginalised groups not only gradually changes the poverty culture discourse, but also influences the reduction of structural factors that cause poverty**. Roma that took part in the program not only confirmed their need to work and create goods through their activities, but have exhibited inventiveness which puts them and their households on a right path to long-term economic sustainability and independence. Moreover, it is conspicuous that their participation in the program, as previously stated, has a positive effect on their compatriots, and this transferability of interests and work habits seems promising for the future implementation of self-employment programs. Please note that these positive tendencies do not mean that radical changes have occurred, but that the path to enter the formal labour market for Roma encompassed by the program is much more tangible than what the case was before the implementation of this program. The problem that remains with the majority of Roma men and women is everyday 'survival' and life on the edge of existence, which will not get solved until they are fully integrated in the formal labour market and the problem of labour on "black/grey market" is reduced.

The second challenge or **value of Help's program impact is in the close cooperation of institutions on the local level** in matters that attempt to solve issues faced by marginalised social groups. Joint coordination enabled a wide spectre of actions, due to which the scope of people involved in the

program was successful. Activities of local self-governments, social services and national employment offices proved that institutional bodies at the local level have the potential and professional capacities for addressing and reducing its citizens' problems.

Within the Roma population the **program influenced the reduction of poverty of the people who participated in the program as well as on the enhancement of their social status.** The tendency that social welfare benefits or income generated by collecting recyclable materials are not any longer the only and primary source of finance indicates the possibility of exiting poverty zone. **Intensified communication with the majority population and exchange of experiences in their independent businesses has decreased their social isolation.** The path opened through the implementation of this program may serve as a comparative experience to other local self-governments in addressing issues and problems of marginalised social groups. This particularly applies to possible employment opportunities outside of existing available capacities in terms of number of vacancies on the scarce formal labour market.

Key research findings and recommendations

Social deprivation of Roma is not characteristic for Serbia alone. In almost all European countries there is a problem of social deprivation, discrimination and marginalisation of Roma. The European Union has initiated a recommendation for all European countries to formulate individual national strategies for the integration of Roma. After the Roma Decade (2005), and in line with Roma social inclusion goals, an *“EU Framework for National Roma Integration Strategies”²⁶* (NRIS) was formulated. As its integral part, four priority areas where progress must be achieved in order to facilitate Roma inclusion were defined: education, employment, housing and health care. When we talk about Serbia, the National Strategy for Roma Inclusion²⁷ highlights that, although precise data are not available, a disproportionally higher number of Roma compared to Serbia's majority population lives in poverty²⁸. There are two key factors that generate Roma's social deprivation, namely, low education levels and unemployment. These two problems are in strong correlation, so, low education level is one of the key impediments to employment. Concerning education, the Strategy emphasises that over 53% of Roma is without any education or have not completed primary school, while 1/3 of Roma have completed primary education. Further, 12% of Roma completed secondary school, and less than 1% high or higher education (p. 28). In regard to employment, it is estimated that 49% of Roma aged between 15 and 64 years of age are unemployed (p. 44). It also points out to the existence of institutional discrimination of Roma in terms of employment. The National employment service does not have accurate data on Roma unemployment rate. It is also

²⁶http://ec.europa.eu/justice/discrimination/roma/eu-framework/index_en.htm

²⁷STRATEGY FOR SOCIAL INCLUSION OF ROMA MEN AND WOMEN IN THE REPUBLIC OF SERBIA FOR THE PERIOD FROM 2016 TO 2025; “Official gazette RS”, no. 55/05, 71/05 – amendment, 101/07, 65/08, 16/11, 68/12 – US, 72/12, 7/14 – US and 44/14.

²⁸The previous Strategy identified around 60% of Roma living in poverty.

underlined that the National action plan for employment of Roma as part of the Roma Decade was not systematically implemented. Hence Roma are primarily employed in the grey economy. The Strategy lists two key reasons of Roma social deprivation: low levels of education and competence, and the discrimination by the majority. One of the key priorities identified in the Strategy is 'integration and reintegration of Roma in the labour market'. The accomplishment of this goal is encouraged in several ways, and one of them is self-employment of Roma. Thereby, the Strategy insists that every program of employment must include an educational component in order to enhance Roma capacities in terms of education and professional qualifications²⁹.

In view of the above mentioned problems of Roma men and women in Serbia, Help realised a self-employment program whose goal is to facilitate social inclusion of Roma through self-employment programs. The secondary goal of the program was to enhance professional qualifications of Roma men and women through self-employment, and thus increase overall capacity for social inclusion. Therefore, the program itself is in line with NRIS recommendations and national Strategy for Roma integration. After the implementation of the self-employment program, a question of impact assessment of the whole program was raised. By assessing that impact we might come across important information that are related to further implementation of this and similar programs. Based on the complex research which was conducted with this objective in mind, we have come to certain realisations that were pointed out in the research report, and that we specifically highlight in this summary analytical Report.

First, we concluded through research that the satisfaction level of beneficiaries concerning Help's program itself is high. Since Help's program encompassed numerous components, satisfaction levels are high for each individual component. In comparison, we have noted that a somewhat lower level of satisfaction with Help's program transpires in Kruševac compared to other municipalities, and this is especially true for business trainings³⁰.

Satisfaction level with the results of started businesses is also high. The vast majority of beneficiaries is very satisfied with the results of the business they started. In this regard, the highest levels of satisfaction with the results was measured in Prijepolje and the lowest in Kruševac and Požarevac. Also, male beneficiaries of the program are more satisfied than the female program beneficiaries, and regarding types of activities, lowest satisfaction levels with business results was found in agriculture³¹.

²⁹Two recommendations from the Strategy that are directly linked to Help's self-employment program are: 1) Professional training should be focused on the professions that are needed in the local market; and 2) There should be work on formalising the labour-law status and employment of collectors of recyclables.

³⁰One should bear in mind the fact that Kruševac training was of a more general type, and beneficiaries' needs were mostly related to agriculture.

³¹Note that research was done in the winter period, which is a very unfavourable season for agricultural activities.

During business start-up, and in the period of its realisation, program beneficiaries established necessary cooperation with local self-government bodies. Basically, that cooperation was with municipality administration, national employment service and social services. Research results show that the most cooperative local self-government was in Leskovac, since beneficiaries in this municipality are the most satisfied with cooperation with all local actors.

There were three key difficulties identified by the beneficiaries and they are listed hierarchically by importance as: lack of financial means, lack of additional equipment and excessive expenses. However, by expressing this opinion, program beneficiaries are potentially either requesting permanent protectionism, or as a deprived group they really need a higher level of support. In any case, if their business is profitable, long-term, we can expect that in most cases beneficiaries will be independent and capable of sustaining their businesses without any additional means. This is especially true in view of the fact that the vast majority of beneficiaries declared to generate business revenue which surpasses their expenditures (although the incomes are not high). One of the key observations is that in the vast majority of cases program beneficiaries emphasise that they have no problems with sales of goods/services, since this is the key factor of market valorisation and business sustainability.

Regarding business sustainability issues, the problems seem to be the most prominent with beneficiaries who live in Vladičin Han and Prijepolje, problems are the most noticeable in agriculture, and Roma men report more difficulties than Roma women.

Concerning the revenue generated from the business itself, the vast majority of beneficiaries declared that they generate income. Beneficiaries from Vranje declared generating significantly higher incomes compared to beneficiaries from other municipalities, while income is lowest in Prijepolje. Regarding the types of activities highest income is reported in crafts, while least profitable are agriculture businesses. Finally, men generate more income than women (but are less satisfied, as already mentioned).

The important thing to note is that the vast majority of beneficiaries has high expectations from started businesses. Therefore, a high level of optimism was recorded by the research. Beneficiaries from Leskovac have especially high expectations, while the lowest level of optimism was recorded in Kruševac and Prijepolje.

When considering specific benefits of the self-employment program, the biggest benefit identified by the beneficiaries is improvement in their financial situation. Hence, other forms of support were less valued compared to material benefits.

By comparing self-employment program beneficiaries with Roma men and women that did not participate in the program (control group) we have observed significant differences that imply to program impact in aspects that are not directly financial/material by nature, but rather concern overall increase in the capacity of Roma directed at facilitating social inclusion. First, Help program

beneficiaries harbour much more positive work attitude, and are significantly more satisfied with their work compared to the Roma control group. It is also interesting that Roma women are, in this regard, more satisfied with their work than Roma men. Self-employed Roma identify with the work they perform to a higher degree, and also, compared to Roma from the control group, have stronger beliefs that they are in control and steer their own lives. Further, Help program beneficiaries recognised the importance of self-employment in generating social capital, which is an important factor of social integration.

The Help program achieved some impact by strengthening beneficiaries' capacities in terms of gender equality. It is essential that in this regard concerning performance of family roles as an aspect of gender equality, self-employment program had an affirmative effect on men that are more gender sensitive in this regard.

Roma men and women that took part in Help's program believe they are received with much better treatment by the majority population, hence, self-employment program strengthens the trust in social community and thus reinforces social inclusion.

Moreover, we have determined that the level of social trust is significantly higher with Help program beneficiaries, or more accurately, increased level of interpersonal trust, as an aspect of social capital, is a significant impact of Help's self-employment program. However, we noted that male program beneficiaries show higher levels of interpersonal trust compared to women. Hence, in this aspect the program did not manage to strengthen women as social actors.

Finally, the research conducted on the whole population of Serbia's citizens indicates the existence of social distancing from Roma, and that Roma are generally discriminated against in Serbia. However, it is important to point out that, although percentagewise distancing from Roma is high, compared to the degree of distancing towards social groups where behavioural distance is expressed, this level of distancing is not particularly prominent.

Citizens of Serbia, however, clearly identify the highest level of discrimination against Roma to be in the sphere of employment, and according to the majority opinion, one of the key problems of Roma population remains their employability and employment. The most important reason for difficulties in finding employment for Roma is lack of education and professional qualifications. Therefore, citizens of Serbia believe that in order to enhance employability of Roma, it is necessary to provide them with good quality training which would in turn provide them with a higher degree of competitiveness on the labour market. Except for good quality trainings, Serbia's citizens believe that it would be very important for the government to implement measures to alleviate prejudices against the Roma, since these prejudices are the second most important factor that hinders employment of Roma men and women.

In further realisation of this and similar programs, we recommend the following:

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1. Pay attention to the wider problems faced by program beneficiaries in Kruševac and Požarevac. Identify the reasons for lower beneficiary satisfaction levels in these municipalities and preventatively reinforce the program in line with findings. Since beneficiaries are least satisfied with the results of started businesses in these two municipalities, assess whether the problem relates to local markets, or are there other considerations at play;
 2. We received contradictory research results in Prijepolje. On one hand, beneficiaries are the most satisfied with business results in this municipality, but simultaneously difficulties in sustaining businesses are the most prominent in this municipality. Equally, they show the lowest levels of optimism for the future of their businesses, while comparatively their revenues are at the lowest level. One should take into consideration that the majority of program beneficiaries in this municipality is from the sector of agriculture, and as mentioned previously, the winter season during which the research was done, is highly unfavourable for farmers and their businesses;
 3. Determine modes of cooperation with program beneficiaries applied by municipal administration, national employment service and social services department in Leskovac, since these modes are significantly more efficient compared to other municipalities. Based on that information attempt to replicate those existing modes from Leskovac and implement them in other municipalities;
 4. Generally, the social welfare system should much more frequently use measures and interventions that instigate accountability and taking control over one's own life, instead of those that contribute to passivity and maintaining social exclusion. In that sense measures of activation of working-age social benefit users should be a priority. In cooperation with employment services, they should induce work activation of beneficiaries, so they are able to recognise and develop their own capacities and take over control over their lives, which is the ultimate goal of the social welfare system.
 5. Representatives of local self-governments demonstrate a very positive attitude towards the program of self-employment. They stress a need for further work in areas of communication and motivation of Roma, and in the spheres of information and professional trainings. Also, they believe that direct benefits from self-employment are significant for Roma's poverty reduction, but particularly emphasise the significance of secondary effects of the program, i.e. strengthening of Roma's capacities.

