

# **The Impact of Education on Entrepreneurs Activity and Employment Among Marginalized Groups: an Evidence of Serbia**

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## **Introduction**

Measuring human development and well-being is based on a numerous of indicators of social inclusion (Lelkes 2006). Mostly significant indicators of well-being include employment, health and education. When any individual or group is excluded from education or it is employed below the level of expertise, we can talk about the “marginalization”. Groups or individuals can be excluded from society on gender, religious and ethnic grounds or on the basis of a refugee status, physical and mental disabilities. There are multiple factors that make an impact on social exclusion. Most of all, economic restructuring of a system excludes certain groups from the labour market due to the fact that their skills and education level do not match the requirements of the new system.

Beside that, certain population groups can be discriminated against because of various stereotypes, stigma and prejudice. In other words, various stereotypes, stigma and prejudice can be among the factors leading to their social and economic vulnerability. Therefore, reaching equality among all population groups and the absence of discrimination in contemporary society represent moral imperatives. Accordingly, the Europe 2020 Strategy pays special attention to social programs for the most sensitive social groups.

These programs should enable their accelerated employment. Also, they are aimed at fighting all types of discrimination that exists. Addressing this issue is of special importance for Serbia on its path to EU accession.

Despite the Anti-discrimination law was adopted in 2009, Serbia is still not among the most liberal and tolerant societies in Europe, where gender, age and other differences are respected. In line with this, educational institutions should play an important role and become more responsible in terms of providing support to the Romani, the disabled and those who are excommunicated and are not in an equal position with other groups.

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This is, perhaps, where we can find the key to overcoming inequalities and discrimination that starts back in school (Furlong *et al.* 2011).

In this paper, special attention was paid to the following issues. These are: (a) the issues of determining the form of social exclusion that is the most common in Serbia; (b) determining the cause of the faster leaving the educational processes of marginalized groups compared to other population groups; (c) defining the development directions (forms and types) of education that would encourage learning and greater inclusion of these groups; (d) identifying the causes of difficult employment of marginalized groups in Serbia; (e) examining the possibilities for faster employment by fostering entrepreneurial activity and work in social enterprises.

### **Literature review**

Fostering inclusion through active participation in the economy involves increasing access to opportunity by greater numbers of workers, entrepreneurs, and consumers in ways that generate additional economic growth (Bettcher, Mihaylova 2015). Namely, economic inclusion (integration) of marginalized communities has the ultimate goal to provide for such communities an equal (or at least improved) access to jobs, education, and health services (Economic Commission 2011). In addition, the opinion of a number of scientists is that creators of social and economic policies and the inadequacy of implemented programs are largely responsible for differences in terms of opportunities for people to achieve equal rights (Hastings 1998). “Social entrepreneurship is one the main topics in scholarly discussions of entrepreneurship.” (Zare, 2013, p.106)

The literature overview shows that marginalization of population can be determined based on a combination of relevant indicators, such as indicators of high rate of long-term unemployment, low level of education, discrimination, high exposure to health risks or lack of access to health care (Economic Commission 2011). Employment is essential not only to achieve economic security of the individual, but also for his or her physical and mental health, personal well-being and the sense of identity. Numerous studies have shown that the relevant education can lead to improvements in self-esteem (Carlton, Soulsby 1999; Dench, Regan 1999), communication skills (Emler, Fraser 1999; Radovic-Markovic 2011a), the sense of belonging to a social group (Emler, Fraser 1999; Jarvis, Walker 1997), as well as the achievement of personal identity (Radovic-Markovic *et al.* 2012b). Also, education that accompanies the needs of the individual encourages creative and logical thinking (Radovic-

Markovic 2012c). Education programs that are oriented toward individuals' interests play an important role in preparing them to take part in the mainstream economy (Bettcher, Mihaylova 2015). In the modern economy, which is often called the knowledge economy, "the most important is to quickly and efficiently respond to the anticipated and unusual demands of the market.", and "an important factor is the providing of knowledge that adds value." (Tisen et al., 2006, pp. 10-16). Therefore, it can be concluded that proper education leads to improvements in social, economic and personal lives.

Basic life skills may include capabilities such as the development of communication skills, respect for the work ethic, developing the ability to resolve conflict situations or making decisions. They can include management skills that support business development, with emphasis on developing entrepreneurial capabilities. Programs tailored to their needs are very expensive and in many developing countries state funding is insufficient to meet the high cost of equipment, materials, infrastructure and training of instructors to work with these groups. These groups often have better access to informal education, organized by NGOs, than to formal ones. It is necessary to define the standards of quality of informal training programs and carry out monitoring of complying to these standards. This will facilitate the integration of these groups into the labour market and lifelong learning (Bessette 2011). Research conducted by The World Bank (2006) showed that greater inclusion of marginalized groups consequently leads to inclusive growth and economic and social development of a country. Due to these reasons, policy makers, more than ever, deal with the issues of social inclusion. "Few field studies were conducted in Algeria to study the socio-cultural change and its impact on the attitudes and behaviours of women entrepreneurs in a traditional Arab-Muslim male environment." (Ghiat, 2014, p. 90).

### **Social exclusion and discrimination in employment in serbia**

Many studies have shown that there are many kinds of discrimination in European countries, which particularly became evident during the economic crisis. Discrimination mostly affects the Romani people, i.e. between 70 and 80 percent of Europeans voted against the Romani in the research (VOA 2009).

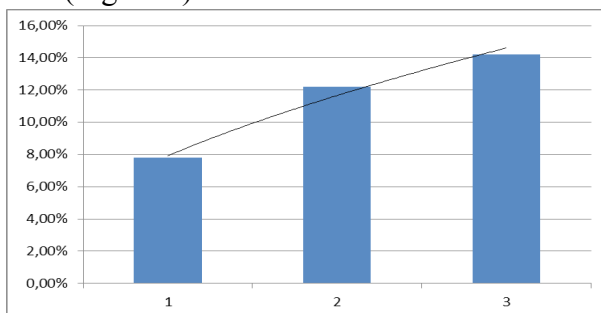
According to some indicators, the highest level of discrimination against the Romani people is evident during the process of their employment.

This is especially manifested in Romania and Bulgaria, where the Romani people make up the highest percentage in the total population of the listed countries.

Recent literature states that age discrimination occurs when age is taken into account in decision-making in employment, rather than the decision is made on the basis of individual merits, experience and quality in performing tasks pointed out visible socio-psychological and physiological differences that are taken into account in connection with age discrimination (Radovic-Markovic 2012).

Various forms of discrimination in employment can be observed in Serbia, too. It is especially the case of younger women in reproductive period. They are often offered part time employment, to minimize the cost of paying for pregnancy and maternity leaves. Older persons are also at high risk of marginalization, as well as women over 55 years of age. In this context and according to our research, there is still discrimination against persons between 55 and 64 years of age in employment in Serbia (Radovic-Markovic 2011).

The reasons for this are multiple. First of all, it is believed that older workers are less productive, do not have adequate knowledge, are slower to accept change and are not willing to improve and adapt to the current demands of the workplace (Radovic-Markovic 2012a). Also, our research conducted in 2012 has shown that women in this age group are not sufficiently prepared to meet their workloads, are not sufficiently physically attractive, do not have contemporary knowledge and are not ready to be trained. Accordingly, the unemployment rate of persons older than 55 years of age has almost doubled in the last ten years (Figure 1).



**Figure 1.** *Unemployment rate of people aged 55+ in Serbia, (2004-2014)*

*Source: Author on the basis of the data provided by the National Employment Service (NES)*

Many people with disabilities are also not able to find employment in Serbia. Around 15,500 of disabled people in Serbia waited for a job (on June 31, 2014), out of which there were about 5,000 women, while in Vojvodina there were about 5,300 people with disabilities without job, including 1,500 women. According (Labour source survey 2014 and 2015, Statistical Office of the Republic of Serbia, Belgrade, pp. 15-18) can be seen that women's

unemployment rate in 2014 was 19.2% and in 2015 was 17.8%.

That was higher than the men's unemployment rate, as well as the average unemployment rate in rural areas. This suggests that there is working rural population in rural areas of the Republic of Serbia which is a potential resource for female entrepreneurship. Primary restriction to female entrepreneurship development in the Republic of Serbia is the lack of strategy which is directly and exclusively related to female entrepreneurship development. In this respect, the Republic of Serbia should follow the example of its neighbouring countries, primarily Montenegro and Republic of Srpska, which adopted these development acts. (Radovic, Radovic-Markovic, 2016).

The social position of the Romani people in Serbia is also very unfavourable.

The latest data showed (on June 31, 2014), that there were about 23,706 Romani people without a job, out of which 10,800 women and in Vojvodina there were 6,150 unemployed Romani people, among them about 2,900 women (Centre for Development of Syndicalism, 2014).

## Methodology

The research was carried out in 10 NGOs and associations of the Romani people, persons with disabilities and the displaced people from the territory of the Republic of Serbia. Our qualitative approach included using in-depth interviews with the persons among the disabled, Roma and refugees.

The interviews were scheduled as formal and informal using the research questionnaire designed specifically for this study. Document analysis was a systematic procedure for reviewing documents both printed and electronic (computer-based and internet-transmitted) material.

The sample encompassed 104 respondents, among which 62% of women and 38% of men in both groups.

The study started from the hypothesis:

**H1:** Lack of appropriate educational programs according to the needs of marginalized groups in Serbia is the main cause of their social exclusion and inability to find employment.

**H2:** Marginalized population groups in Serbia see the greatest opportunity for employment in social entrepreneurship.

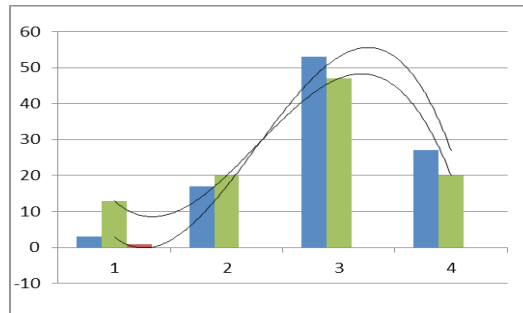
**H3:** People with disabilities cannot find employment due to a stereotype that they lack working skills and as such represent a cost to the employer, not the resource.

For all questions in the questionnaire there is an answer by which the respondents evaluated how much they agree with the above statement in the

form of a quarter-point Likert scale (1 small, 2-intermediate 3-important, 4-very important).

### Key finding

The survey has shown that respondents consider that the minimum exclusion is based on economic status (1), and the largest based on age and education (3) and (4). They are followed by the exclusion based on health handicap (2) (Figure 2).



**Figure 2.** Exclusion of marginalized population group based on economic status, age, education and health handicap

Source: Author

The exclusion on the basis of education and age is the most common in the opinion of the respondents due to the fact that it is most about young people that leave educational process, as well as persons older than 50 that are mostly low qualified. Among the people who leave school, the Romani are most frequent.

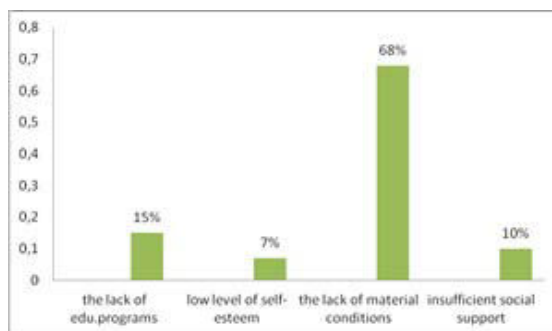
The reasons for leaving educational process can be manifold:

- The way teachers treat them (with no respect).
- Students react to racial harassment that are not well handled by schools.
- They are not successful at doing homework.
- The absence of parents' cooperation and support to children to educate that results in their leaving school.

They should be added to the reasons of other nature, such as:

- The lack of qualified educational programs for the Romani people and other marginalized groups.
- Low level of self-esteem and desire to acquire knowledge.
- The shortage of material conditions necessary for education.

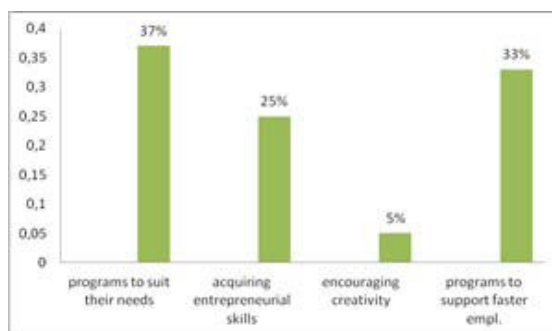
The subject of our research in this paper are four factors from (v) to (viii), and the results are shown in Figure 3.



**Figure 3.** *Why do marginalized population groups leave educational process faster compared to other population groups?*

*Source: Author*

When asked why marginalized groups leave the process of regular education most frequently, the majority of respondents (68%) considers the lack of material conditions and the lack of social support to be the main cause of such a state. They are followed by the lack of educational programs (15%), inability to educate due to the fact that they have to work to provide for themselves (10%) and the lack of desire to acquire new knowledge (7%).



**Figure 4.** *In which direction should educational programs be changed in order to encourage learning and inclusion of marginalised population groups?*

*Source: Author*

The analysis done on the basis of the respondents' answers to the question in which direction to change the educational programs in order to encourage learning and inclusion of marginalized groups has shown that the respondents consider that it is almost equally important to provide programs to suit their needs (37%) and those that contribute to faster employment (33%). The third most important is acquiring entrepreneurial skills (25%), while they think that encouraging creativity and cognitive abilities should not be among the priorities (5%) (Fig. 4).

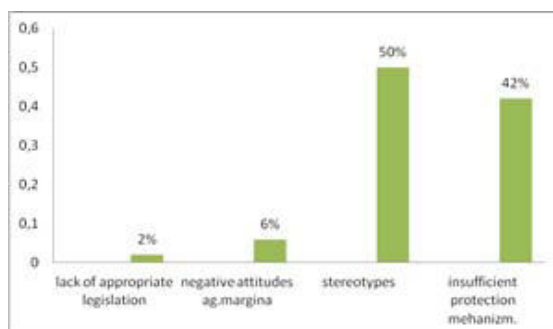
From the presented data we can see that the participants are fully aware that without the appropriate programs that address their needs their faster employment cannot be expected, which is one of the basic dimensions of exclusion and poverty.

In order to test which causes difficulty in recruiting marginalized population groups in Serbia, we offered respondents four possible answers:

1. the untimely adoption of appropriate legislation.
2. the negative impact of employers' attitudes towards this population group.
3. stereotypes of other employees in terms of their difficult adjustment and integration into work teams.
4. insufficient protection mechanisms against discrimination against them in the process of employment (Figure 5).

The largest number of respondents stated that due to the existence of stereotypes it was difficult to obtain a job in formal economy (50%).

In addition, our research has shown that although there are appropriate laws, they are not respected enough. With that in mind, they feel sufficiently protected in terms of their discrimination in employment.



**Figure 5.** *Why is the employment of marginalised population groups in Serbia hard?*

*Source: Author*

There is an opinion that this problem would be significantly reduced by applying severe penalties for employers who determine the age limit, sex, religious or ethnic affiliation in the recruitment process (Radovic Markovic 2012). However, Serbia has not yet developed legal mechanisms against discrimination, which is characterized by a small number of prosecuted offences.

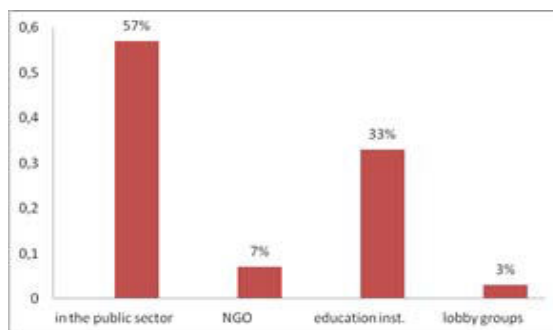
Also, regulations are often misunderstood and misinterpreted.

Therefore, a lot is expected from the implementation of the Strategy of prevention and protection against discrimination, which was adopted in Serbia for the period 2013-2018. It provides highlights of the plan to prevent



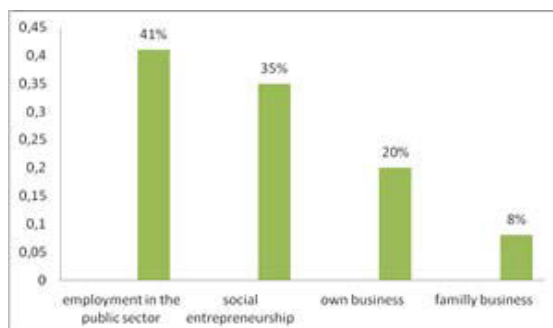
discrimination and identifies nine vulnerable groups (the Romani people, refugees and internally displaced persons, persons with disabilities, rural population, the rural population in South East Serbia, the rural population that owns no land, the uneducated, as well as women, young people (aged 15-24) and older people (aged 50-64) and provides measures to improve their situation (EurActiv 2013).

When asked who is the most responsible for improving the situation of this population group, the respondents opted most for governmental bodies and institutions (57%). First of all, they thought of creating a special fund to finance the training of these individuals, then the state should provide more flexible working conditions (working from home, flexible working hours etc.) Immediately after the government bodies they listed educational institutions (33%), which must work in the cooperation with governmental institutions on programs that should accelerate the inclusion of marginalized groups (Figure 6).



**Figure 6.** *Who is the most responsible for improving the position of this population group?*  
Source: Author

Our respondents see the greatest opportunity in employment in the public sector, that they find that it should be better utilized for their involvement in the process of work (41%) (Figure 7).



**Figure 7.** *Where should marginalized population groups find their chance in employment?*  
Source: Author

Such high commitment to employment in public sector can be explained by the fact that generally the unemployed in Serbia, including marginalized groups, prefer permanent employment and choose state companies for the employer, to work in the informal sector or under contract. Namely, the state is considered desirable employer because of regular monthly income. In addition, a number of respondents believes that social entrepreneurship could also absorb a substantial number of unemployed disabled persons, the elderly and refugees, as well as others who are socially excluded or 35%. Social entrepreneurship can greatly serve as a tool, which is to catalyze social transformation of society through the employment of persons with disabilities and other marginalized groups.

It can offer new programs for employment and cooperation between public and private companies. In this way, social enterprises are efficient business model that reduces poverty. Apart from emphasized social segments, they earn their income on economic business principles, which helps them have a significant role in increasing the GDP (NES 2014). Beside NGOs, hybride organisations, which combine profit and non-profit elements, such as “safe houses” that are starting with business trainings and employment of their residents are also included in social entrepreneurship (Radović-Marković 2009). However, according to numerous experts, the potential of social entrepreneurship is not used sufficiently in Serbia (Radović-Marković 2009; Milanović 2012).

The reason for this is primarily to be found in the lack of a clearly defined legal framework for the development of social entrepreneurship.

The reason for the fact that a small number of respondents opted to start their own business can be explained by the lack of entrepreneurial skills and knowledge that often prevents them in their entrepreneurial intentions. Namely, the above mentioned and similar studies conclude that training in the field of entrepreneurship and acquisition of practical knowledge directly influence the entrepreneurial competence.

To get the proper education that would be in function of their employment, a special fund is expected to be established to finance the training of these individuals and monitor the quality of the training programs in accordance with pre-set standards. Otherwise, education will still not be equally accessible to all, which will result in their exclusion. Respondents also expect that the state should provide more flexible working conditions (working from home, flexible working hours etc.) as well as to use all mechanisms to protect them from marginalization in employment.

The biggest number of respondents thinks that the position of marginalized

groups in Serbia has been improving slowly due to the lack of financial means (64%) and because they are not singled out as priority issue for resolution, while other reasons are almost negligible.

## **Discussion**

Based on our review, hypothesis H1 is partially confirmed. The lack of appropriate educational programs tailored to the needs of marginalized groups in Serbia is not the only major cause of social exclusion. Namely, the reasons for the high rate of unemployment of marginalized groups should be sought in a large number of factors that are closely linked. These include the decline in gross domestic product, decreased productivity, high overall unemployment, the existence of budget deficits, the lack of social support, then the existence of stereotypes relating to their working and other abilities, the lack of implementation of measures and mechanisms of their protection, the absence of interest of employers to invest in their training etc. According to all these reasons that underlie the high rates of unemployment, the economic development of Serbia would be the basis for more investment in the education of these groups and raising the level of their knowledge and qualifications.

The main resultant of all this would be their higher employment, decrease of poverty and social inclusion.

The hypothesis H2 that marginalized groups in Serbia prefer to find their chance in employment in the social entrepreneurship is not confirmed by our respondents. In fact, they gave preference to the public sector compared to social entrepreneurship. This is explained by the fact that they are not sufficiently informed about the possibilities which it provides, but also by its underdevelopment in Serbia. According to the recent survey indicators, social enterprises in Serbia contribute with 0.2% to gross domestic product (GDP) and account for 0.6% of employment (EurActiv 2013).

H3 hypothesis that persons with disabilities cannot be employed because of the stereotypes that they lack the capacity for work has been fully confirmed by this study. There is a special exclusion of persons with higher degree of disability and women, given that there dominates a stereotype among employers that they represent a cost because they do not have working capacity.

That is crucial in their engagement. However, disabled persons can be useful both for themselves and their families and the society as a whole through appropriate training and employment that matches their competencies and work skills. Accordingly, it is necessary to encourage employers to opt for employment of persons with disabilities instead of paying the penalty fund,

specifically to help large companies and systems that, within their organization, can have the whole workshop staffed by disabled persons. Partnerships with NGO and with local governments should be made in order to give employers better information about legal opportunities and working abilities of persons with disabilities.

## **Conclusion**

The results of our study showed that education does not follow the needs of marginalized groups in a sufficient way. Also, on the basis of these results we can see that the participants are fully aware that without the appropriate programs adapted to their needs their faster employment cannot be expected, which is one of the basic dimensions of exclusion and poverty.

In addition, the respondents did not show the expected interest in self-employment and business start-ups. The reason for this can be found in the lack of entrepreneurial skills and knowledge, which tend to undermine the entrepreneurial intentions. Accordingly, this information can be very stimulating for higher education institutions to invest in these programs in formal and informal education.

This research also has shown that marginalized groups expect more state responsibility and resolving their status. First of all, they require better material conditions to continue their education process and develop the necessary skills and knowledge and abilities. This is the first prerequisite needed for their economic and social inclusion. In line with this, it can be concluded that social exclusion issues should be dealt with mutually by the government and business and education sectors in order to assist marginalized groups on their way to their social inclusion.

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