FINAL REPORT IO1

Relevant documents:

In Serbia, the Constitution, as the highest legal act of the state, guarantees equality between men and women and Family law regulates relationships between partners. Labor law prohibits gender discrimination. The electoral law provides for a quota of 30% for the under-represented gender in parliamentary, provincial and provincial constituencies and local elections. In Serbia, this percentage is in most cases is related to women. The Committee for Gender Equality of the National Assembly of the Republic of Serbia was founded in 2002 with 15 members (10 women and 5 men). The Gender Equality Act defines several different areas: equal access to jobs and positions, equal opportunities employment, action plan for eliminating or mitigating the gender disparity and measures active in Article 22 of employment policies that ensure: affirmation of equal opportunities in the labor market; career guidance, professional information, counseling and an individual employment plan; additional education and training; other activities aimed at encouraging self-employment and employment of less represented sex. National Employment Strategy 2011-2020 defines that employment increase, investment in capital and greater social inclusion are priority activities of this important and strategic document.

Audit and consulting company EY in its research has presented 3 key obstacles for the Government of the Republic of Serbia, corporations, as well as for the entrepreneurs themselves: Investing entrepreneurs and innovations; access to the qualified workers and entrepreneurship as a career direction. As many as 90 percent of survey respondents cited the lack of the qualified workers as a significant challenge to the company's continued growth and development. 77% of entrepreneurs finance their business with their own funds. This year, as in previous years, the vast majority (86%) believe that it is necessary to lower the rate of taxation of earnings. 85% of entrepreneurs are of the opinion that entrepreneurial successes are insufficiently disseminated through the media.

Women in their own businesses:

It is increasingly common for women to start their own businesses because they cannot find another job. These are usually small businesses, businesses in the personal services sector such as beauty salons. The biggest problem is that they lack the incentive to persevere, and the competition is enormous, so there is a high rate of closure of these businesses. In the initial phase of business development, they do not have the financial resources available for sustainability or the market for product placement. Sustainability, that is, continuity as well as the planned production volume, are the basis for the functioning of an enterprise. However, getting into the supply chain means meeting the often-impossible conditions for micro and small businesses.

Women entrepreneurs find it difficult to get credit because they do not own capital. Nowdays the percentage of women who own real estate is up and it's just over 20%. Based on the experience of the members of the Association of Business Women of Serbia, it takes about 10 years for women's businesses to be treated equally in business day-to-day communication. Entrepreneurs find it most difficult for young women because there is discrimination based on age and gender in business. They point out that mentoring support, as well as, the provision of immediate help and advice, is very important because they can avoid the beginner's problems as they start their businesses.

Support for women's entrepreneurship exists from both the state and foreign funds, but so far it is insufficient. Although there are some financial incentives intended exclusively for women's entrepreneurship, most of the incentives continue to go to men because they are still in the majority.

It happens that people do not understand the concept of social entrepreneurship and think that associates are expected to give something. The association thinks that it is very difficult to start a social enterprise, but that it is also very rewarding for women employees, managers and even the environment. Most partnerships in women's entrepreneurship are made in the territory of the former Yugoslavia. It has been noticed that the growth of cooperation in Western European countries with our companies is not only because of good prices but also good quality.

ECR Target group (age 17-30 and 31-45):

Men are 77.5%, while Roma women with 22.5% are represented in the number of active members of the Roma community who practice some profession. At the national level, men make up 58% and women 42% of the total active occupation. In this regard, it should be noted that marriage, giving birth and taking maternity leave, as well as the general level of education, are significant factors in women's professional activity. These, and other characteristics of the position of women in society, represent one of the major causes of such large differences in level of economic activity among Roma women compared to other women in Serbian population. (The strategy, 19 pg) The motivation of Roma man and women to actively integrate into the labor market is, among other things, reduced by their mobility, lack of knowledge or lack of knowledge of the Serbian language, passivity, work in the informal economy and dependence on social benefits.  
There is also a low level of information on active employment policy measures implemented by the National Employment Service. The isolation and self-isolation of the Roma community leads to the cultivation of patriarchal customs, strict traditional norms. The Roma woman is a subordinate in the family. Often, she cannot express her own opinion, she has limited movement (only within a settlement or house), and she is obligated to follow opinions of adult male family members (father, grandfather). The daily activities of Roma women are reduced to getting up early, doing housework and caring for children. Most often young children in the family are being taken care of by girls age ten.

Roma do not have qualifications acquired through formal (basic) education. “Due to discrimination, lack of adequate support, poverty and other related problems, only 64% of Roma children finish elementary school. This is a certain improvement compared to the situation as it was, for example, in 2005, when only 28% of the Roma children completed their primary education, but the problem of the low rate of Roma children in primary education remains present, because it is still significantly lower than the rate in the general population that amounts to 93%” (The Strategy, 28 pg.) Therefore, they are not able to upgrade their skills and knowledge fully and to meet the needs of the labor market.  
The most represented unemployed persons are those without any qualifications and with low level of qualifications (88.66% of the total number of registered Roma and Roma women). Only 0.2% of Roma and Roma with a high level of education are registered. These statistics are much worse than the general educational structure of the unemployed. In 2005, 31.15% of persons were reported with low or without any qualifications.

In Serbia, Roma are one of the categories that belong to hard-to-employ persons and therefore have priority when engaging in active employment measures. The publication "Roma Vulnerability Data" has showed that the unemployment rate of the Roma population in 2011 was 49%. Based on this, 46.6% of Roma women were reported as unemployed. There is no obligation for someone to state their national or ethical affiliation. This means that the number of applicants registered with the National Employment Service is not fully known.

Subotica

In 2019, the number of active unemployed in the register of the Subotica Branch of National Employment Service is 7565 people, 6% of whom declare themselves to be members of the Roma national minority.

Table 1. Age structure of unemployed Roma on the NES register in Subotica

|  |  |  |  |
| --- | --- | --- | --- |
| Total | Age up to 30 | Age between 30 and 50 | Age over 50 |
| 377 | 31% | 50% | 19% |

Table 2. Percentage of Roma women on NES records

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 2016. |  | Total | 2017. | Total | 2018. | Total | 2019. | Total |
|  |  | 264 |  | 323 |  | 328 |  | 377 |
| Roma women |  | 44% | Roma women | 49% | Roma women | 53% | Roma women | 53% |

Mobile teams in 30 cities of Serbia have contributed more to improving the status of Roma. In Subotica, we have given greater importance to activities already undertaken by the National Employment Service: active job search training: active job search training for qualified persons; Job Search Club; Motivational-activation training for unqualified and low-skilled persons; Counseling on career development opportunities; Group conversations for the unemployed; During the implementation of these measures, there was an equal number of Roma and Roma women involved in Subotica.

Table 3. Overview of Roma participation in employment programs in recent years

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | 2016 | 2017 | 2018 | 01.-06.2019 | Total |
| Self-employment | 2 | 0 | 2 | 0 | 4 |
| New employment | 0 | 3 | 8 | 3 | 14 |
| Public works | 0 | 3 | 4 | 1 | 8 |
| Total | 2 | 6 | 14 | 4 | 26 |

In 2018, there was a noticeable increase in the number of Roma people engaged in all programs.

The solution to several problems of the Serbian economy and society would be youth and social entrepreneurship. A large number of young, educated, energetic people would solve their problem and the problem of other unemployed people. Citizens' associations may carry out economic activities directly if they fulfill these conditions: if the activities are related to the goals of the organization defined by the Statute; if provided by the statute of the organization; if the activity is smaller or carried out to the extent deemed necessary to achieve the goals of the association (Article 37, Law on Associations)

The main challenges facing social enterprises in Serbia are: financial constraint and donor dependence; the relationship between government and society; skills deficit and unrecognized concept of social enterprise. Civil society organizations in cooperation with state institutions have prepared the Draft of Law on Social Entrepreneurship. This document introduces for the first time the status of "social enterprise." The law has not yet been passed.

Questionnaire

Participants

71 respondents have completed the survey (13 respondents were from other European countries) of which 44% were female and 56% were male. The largest part of the sample consists of respondents older than 45 years. Specifically, 38% of them belong to the age category "from 33 to 44 years", and 38% to the category "from 45 to 59 years". 17% of respondents are younger than 29, and only 7% older than 65. Most of the respondents are employed in the education (26.8%), social (19.7%), and business (11.3%) sectors. 4.2% of them, as a place of employment, state non-governmental organizations. 38% of respondents are not employed in any of these sectors.

Methodology

Based on our experience there were two focus groups with women from our target group. We used these outputs and questionnaire was made to check the current situation and opinions in policy making institutions, institutes, company. All contacts were kindly asked by mail or via social networks to be part of the survey with 30 questions. Each participant answered from their own point of view without scientific explanations, based on their experience in working with Roma women. The conclusions below relate to female Roma entrepreneurs, but can often also be extended to young female entrepreneurs in general.

Involvement of Roma women in entrepreneurial activities

Also, 47.9% of respondents stated that they noticed an increase in the number of young entrepreneurs in the last 5 years, which is certainly an encouraging figure.

Providing assistance in entrepreneurial activities

Most respondents (43.7%) believe that the active support program (i.e. the creation of a policy related to entrepreneurship) is the most important aspect of helping Roma women in entrepreneurial activities. Also, as many as 38% of respondents chose ‘educating Roma about entrepreneurship’, and 16.9% of them ‘sensitizing stakeholders who can contribute to the needs of Roma women’ as an important form of support in the process of providing assistance in entrepreneurial activities.

Areas of support for Roma women in starting an entrepreneurship

A much smaller number of respondents’ state 'connecting with entrepreneurs' as significant. From this it can be very easily concluded that priority for the provision of assistance to Roma women should be trainings and education in the field of entrepreneurship. (*Chart 1.)*

illustration 1. In which areas would you like to support Roma women in starting an entrepreneurship?

1 - Preparation for roles in entrepreneurship, 2 - Training in the chosen field, 3 - Connecting with entrepreneurs, 4 - Sharing experience

This conclusion is supported by the answers of the respondents to question 25, which refers to the ways of informing about entrepreneurship and their usability. The most common answers were: ‘one-on-one’ mentoring for young entrepreneurs (47.7%) and business schools (29.2%). Among the most common answers are getting to know the existing organizations (17.4%), financial framework (19.3%), marketing (16.5%) and time planning and management (16%).

Various obstacles that Roma women could face while starting their own

As many as 74.6% of respondents believe that, due to gender inequality, Roma women have a reduced opportunity to receive funds to start their own business. Another obstacle faced by Roma women entrepreneurs is the lack of institutional support.

Also, as many as 84.5% of respondents believe that discrimination based on ethnicity is another obstacle. The most common answers to the question "Why are there so few Roma women who start entrepreneurial activities compared to other women?" were - "There is a lack of communication to motivate / support Roma women (21.3%)", and "The administration is extensive and demanding (16, 8%)". On the other hand, the most frequent answers to the question: “What are the challenges that Roma women face when starting their own business?” were: liquidity and financial issues (22.4%), lack of advisory support for successful business in the market (17.8 %) and lack of education (17.3%). (*Chart 2*)

illustration 2. What are the challenges that Roma women face when starting their own business? (Select 3) 1- Lack of self-confidence, 2 - Liquidity and financial issues, 3 - Lack of education, 4 - Gender discrimination, 5 - Lack of examples of good practice, 6 - Lack of advisory support for successful business in the market, 7 - Lack of support for mothers’ entrepreneurs, 8 – Other

Skills required

Among the most common answers to the question: "What skills are most important to become a good entrepreneur?" are: organizational skills (33.1%), communication skills (16.2%) and interpersonal skills (14.9%). However, as already mentioned, knowledge about entrepreneurship is difficult to generalize to the Roma population due to the specific problems they face. As this means that almost every of these traits is mostly considered important, it is concluded that Romani women must have a large number of skills (in this case: critical thinking, problem solving, creativity, affinity, emotional intelligence, perseverance, negotiation, critical decision making and cognitive flexibility) in order to be successful in entrepreneurship. However, among the mentioned skills, critical decision-making (which 77.8% of respondents stated as very or extremely important), perseverance (52.2%) and problem solving (which 45% of respondents stated as very or extremely important) stand out, as well as ability to negotiate (47.8%). As already mentioned, 39% of respondents consider planning to be one of the most neglected aspects of redundancy. 33.1% of respondents cite organizational skills as key to success in entrepreneurship, and 16% of respondents believe that entrepreneurship training should focus on planning and time management.

Conclusion

From all the data gathered, it can be concluded how complex and demanding it is to invest in the process of entrepreneurship, not only for Roma women but also for the non-Roma population. If we add to this scarcer educational status, lack of experience and less stimulating environment that is typical for Roma women, it is not difficult to conclude how much effort and motivation they must invest in order to adequately and successfully join the world of entrepreneurship.

Great emphasis should be placed on education in general, but also on informing about the world of entrepreneurship. Romani women should be offered education in the field of entrepreneurship and successful business in general, but in a way that is adapted to their needs, prior knowledge and the culture they come from. Although the majority of respondents recommend that the mentioned trainings be focused on developing the ability of the organization, the analysis of the overall results leads to the conclusion that the education should still be more comprehensive, i.e. to include the development of a large number of other abilities and skills. It is certainly encouraging that a large number of respondents notice an increase in the number of Romani women entrepreneurs, which can be stimulating for those Romani women who still feel insecure and have doubts whether to start their own business.

Changing the tax policy would motivate a large number of entrepreneurs to start their own small businesses. Young people would most often start a business in the IT / digital sphere. Serbia is a country that has been ranked number one in the world for the number of freelancers for years. A change in tax policy would help drive that population forward and increase the number of entrepreneurs and that would benefit all - the state and the freelancers. Not everyone can be an entrepreneur, and this process should not be forced either, but those who are inclined should nurture the entrepreneurial spirit, not by promising a bright future and quotes from Steve Jobs, but by giving information, sharing experiences and motivating them through concrete examples.”

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