The Effectiveness of Self-Employment of the Roma – A Quasi Experimental Design

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This paper is based on the estimation of the effects of the self-employment of the Roma on their social values and work attitudes. To provide the evidence for the possible positive outcomes of starting their own business, we used a quasi experimental design, i.e. we provided the design based on a comparison of the self-employed Roma (experimental group) and those who did not start their business (control group). We tested the operational hypothesis onto eight measurements of the values and work attitudes. As a method, OLS regression and logistic regression have been employed. We found that self-employment policy of Roma can significantly contribute to their positive work attitude, internal locus of control, interpersonal trust, perceived treatment by the majority and job satisfaction. However, we found no significant effect of starting new business by the Roma onto intrinsic work orientation, gender equality attitude and overall life satisfaction. We conclude that promoting and investing in self-employment policy of the Roma and marginalized groups in general can be an effective policy measure in improving their overall social inclusion.

Key words: self-employment, Roma, social deprivation, social inclusion, quasi experimental research, regression analysis.

INTRODUCTION

The Roma population in Serbia, as well as all over Europe, is one of the most deprived social groups[1]. According to almost any criteria, their overall social status is significantly lower compared to the majority of the population in each country in Europe. As a part of the strategic effort, there are a number of public policies directed toward Roma inclusion. In almost each country in Europe, a Strategy of Roma inclusion has been developed in order to improve the situation of the Roma. As far as Serbia is concerned, it is estimated that more than 60% of the Roma live in poverty[2]. It is noted, as part of the problem, that unemploy-

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[1] *„EU Framework for National Roma Integration Strategies"* (NRIS); available at: https://ec.europa.eu/info/policies/justice-and-fundamental-rights/combatting-discrimination/tackling-discrimination_en (last accessed October 17th, 2018).
[2] Strategy for Improvement of the Status of Roma in the Republic of Serbia, Belgrade, 2010: http://www.inkluzija.gov.rs/wp-content/uploads/2010/03/Strategija-EN-web-FINAL.pdf

ment is one of the biggest obstacles to this deprived ethnic group´s effective inclusion. According to the estimated data from the Strategy of Roma inclusion, only 27.2% of the Roma are economically active. According to the last census[3] data, 147 604 Roma live in Serbia, which accounts for 2.05% of the population. They have the lowest level of economic activity, compared to all other ethnic groups. It has been estimated that 53% of male and 71.6% of female Roma are unemployed. Among those who are employed, 53% of Roma are engaged in jobs that require the lowest level of education. By analyzing the occupations reported in census, 26.7% of the Roma are in the residual category (else). In other words, in many cases they work in the informal economy. Speaking about their economic status, it has to be added that for 27.6% of the Roma the only source of income is social assistance provided by the state, and only 8.2% of them receive a pension. With regard to their educational level, it has been estimated that 15.6% of Roma children, who are 7 to 14 years old, are not included in educational system. Consequently, public policies are focused both on their employment and improving their material status and on increasing their level of education as the main cultural capital vehicle; this is in heavy deficit while speaking about the Roma population.

In this paper we will test the effect of self-employment as a factor of Roma inclusion. The very inclusion, however, can be measured by many different concepts and indicators. In this specific research we will test the effect of self-employment onto some attitudes and values which are considered to be significant for the overall life improve-

ment and career development. As a source of data we used a research conducted by the Center for Scientific and Applied Research of the Faculty of Political Sciences – University of Belgrade. The research has been done in cooperation and with support of Help-Hilfezur Selbsthilfe[4], the organization that has realized a program of self-employment in Serbian Roma community. In years 2013 to 2015, Help organization launched this program. The program consists of two parts: firstly, the chosen members of the Roma community got necessary equipment in order to start their own business. Additionally, the Help organization provided a number of trainings and mentoring to the future self-employed Roma, in order to provide necessary support and to improve the business which they were supposed to start[5]. The very idea of the research was initially to evaluate the overall effect of the program of self-employment. In order to do so, the research was based on a quasi experimental design. More precisely, we obtained the data from 184 Roma included in the self-employment program, and additionally from 177 Roma who were not included in the program. Consequently, we compared the two groups regarding main conceptual and analytical criteria, in order to estimate the differences between the experimental group (Roma people included in self-employment program), and the control group (Roma people not included in the program). The main question of the research was: what is the effect of self-employment policy of Roma onto significant social values and work attitudes? The paper we present consists of five parts. Firstly, we have provided a conceptual framework regarding main concepts, consisting mainly of values and attitudes that

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[3] Census data available at: http://popis2011.stat.rs/?page_id=1077

[4] https://help-serbia.org.rs/?lang=sr

[5] About the program: https://help-serbia.org.rs/projekti/trenutni-projekti/poverty-reduction-through-employment-opportunities-for-serbias-eu-accession?lang=sr

had been measured. Secondly, we presented methodological design in detail. Thirdly, we provided basic data and defined hypothesis. Fourthly, we provided main findings, and finally, we discussed them.

CONCEPTUAL FRAMEWORK

In this paper we want to test the effect of self-employment of the Roma on their values and attitudes. We are not focused on sustainability of their business or on the improvement of their overall material situation as the main estimated effect of establishing their own business. It is assumed that establishing the business will reflect onto their financial situation from the very policy program´s point of view, though. But, in addition, we assume that establishing their own business through policy support will provide some significant value and attitudinal change. We assume that the value change is sustainable, and that it will affect their overall life regardless of the mere financial and other material gains that come from their entrepreneurship. More specifically, we assume that self-employment of the Roma will increase their positive attitude toward work, as well as that it will shift their work values more toward intrinsic as opposed to extrinsic. Also, we assume that self-employment will increase their well-being measured by job and life satisfaction. In particular, we also expect that establishing their own business will significantly increase their internal rather than external locus of control, as well, as it will increase their social capital, measured by interpersonal trust. All these aspects that are supposed to be improved were found in the literature and previous research as possible positive outcomes of employment. The main contribution of this paper is, firstly, to test the effect of self-employment policy on the Roma people as a particularly deprived group, and secondly, to use a quasi-experimental design in order to provide solid empirical evidence for the conclusions.

A number of rather traditional researches proved that there are significant differences between the unemployed and the employed regarding their values and attitudes (Broomhill, 1978; Windschuttle, 1979; Searls, Branch & Miskimins, 1974; Tiffany, Cowan & Tiffany, 1970; Clark, 2003). It is also argued that loosing or not having a job significantly influences self-esteem, self-competence, self-directedness and personal identity (Jahoda, 1987; Jahoda, Lazarsfeld & Zeisel, 1933; Mortimer & Lorence, 1979; Kohn & Schooler, 1983; Clark, Georgellis & Sanfey, 2001; Clark, 2006; Ferris, Lian, Brown, Pang, & Keeping, 2010; Herman & Chiu, 2014; Crocetti, Avanzi, Hawk, Fraccaroli & Meeus, 2014). A job is not only about providing necessary financial resources, but it is an important source of social identity and self-perception. Being employed significantly predicts attitudes and some important social values. Firstly, the very 'work' as such is differently valued by the employed and the unemployed (Friedlander, 1965; Ravlin & Meglino, 1987; Saari, & Judge, 2004; Jürges, 2007). Also, it was found that employed people are more intrinsically than extrinsically oriented (Akhtar, 2000; Ben-Yoav & Hartman, 1988; Eichar, Norland, Brady, & Fortinsky, 1991; Malka & Chatman, 2003; Schwartz, 1999; Van den Broeck, Van Ruysseveldt, Smulders, & De Witte, 2011). In other words, employment increases the identification with a job as a source of individual development, social relatedness and self-actualization (Kasser & Ryan 1993, 1996; Deci & Ryan, 2000; Gagne & Deci, 2005). Consequently, being involved in the world of work contributes to a positive self-perception and overall attitudes of the employed toward him/her.

However, it is not just that employment influences the values which are related to work and self-perception. It has been argued and empirically tested that employment significantly affects overall well-being. It

goes without saying that a job should first-ly provide necessary financial resources for the individual well-being, but it is also noted that other aspects of well-being can be attributed to job, such as self-esteem, job satisfaction and overall life satisfaction (Baard, Deci, & Ryan, 2004; Deci et al., 2001; Ilardi, Leone, Kasser, & Ryan, 1993; Kasser, Davey, & Ryan, 1992; Saari & Judge 2004; Smith, 2007). In other words, through employment and job identification, besides material well-being, the overall relation to life well-being is improved.

In a number of studies it has also been argued that having a job contributes to a number of socially important aspects and variables. One of them is social capital. In general, it has been found that social trust represents a significant factor of economic development (Coleman, 1990; Putnam, 1993; Fuckuyama, 1995; Knack & Keefer, 1997; Murphy, 2006; Cai, Chen, Fang & Zhou, 2009, Platteau, 2015), and also that trust is one of the main factors of the future employment and career (Granovetter, 1995; Gabbay & Zuckerman, 1998; Russo, Guo & Baruch, 2014). Through employment, indi-viduals are involved in social communica-tion which increases their social relatedness and interpersonal trust, those being the important elements of social capital. Being employed increases individual capabilities of calculating the benefits that come from the trust (Kramer 1999, Williamson 1993; Crawshaw, 2011); but also, by increasing the level of trust, an individual becomes more trustworthy, i.e. he/she becomes a legitimate member of society as a moral community (Ulsaner, 2001). It should be added that, according to researches, intrinsic work ori-entation itself increases interpersonal trust (Kasser & Ryan, 2001; Richins & Dawson, 1992; Chughtai & Buckley, 2011).

One of the most important aspects of the possible effects of employment is re-lated to the locus of control (Rotter, 1990;

Beitel, Ferrer, & Cecero, 2004; Chen & Sil-verthorne, 2008). Employment provides a stronger belief that an individual has a con-trol over his or her life, while unemployed people would agree to a much greater extent that their life is out of their control. There-fore, a job as such contributes to the inter-nal as opposed to external locus of control, and this is particularly important since one of the common sense arguments regarding the Roma is that their deprived position is a result of a specific 'life style' and culture.

Another issue is the fact that while deal-ing with the Roma we are in the territory of social exclusion and social deprivation. Working with deprived individuals and groups is particularly challenging, since there are so many additional obstacles that can undermine the public policy and desired goals. Social deprivation leads to deficits at many levels (Glock & Stark, 1965), and among them are: economic, social, political and cultural (Silver, 1994; Fryer, 2013). The problem of social exclusion is, therefore, the fact that it includes combined and comple-mentary intersection of a number of factors such as: low level of education, poor family support, bad health condition and low level of the overall social and political participa-tion in society (Geddes, 2000). Addition-ally, when it comes to social groups who are most marginalized, spatiality becomes an obstacle as well, i.e. heavily marginal-ized groups in so many cases are spatially far apart from the majority of population, which makes the issue of inclusion par-ticularly hard (Madanipour, 1998; Byrne, 1999; Phillips, 2013). They usually live in their ghettoized community, and thus re-produce and perpetuate the same life style through community socialization. Employ-ing someone who belongs to a deprived category, in our case the Roma people, is not the same as employing someone who belongs to the majority (Baciu, Dinca, La-zar & Sandvin, 2016). Self-employment of the Roma people, therefore, is much more

challenging from the expected outcomes´ point of view compared to self-employment of the members of the majority.

DESIGN OF THE RESEARCH AND HYPOTHESIS

This research is based on a quasi-experimental design. In other words, we conducted a survey research on two categories of the Roma. The research included both those who were involved in a self-employment program and those who were not, where the self-employed were treated as the experimental, and those who were not as the control group. Methodologically, it was not possible to include randomization in the sampling procedure since the Help organization provided a self-employment support for specific 184[6] of them and they were all included in the research. According to the self-employment program design, they were chosen by the Help organization according to many policy criteria, where municipality was the main one. In order to estimate the effects of self-employment, we created a quasi-experimental design by interviewing additional 177 Roma respondents who were not included in the self-employment program. Sampling procedure of these 177 respondents was based on localization i.e. spatial criteria. In other words, our control group consists of neighbours of the self-employment program users who live at the same locality. Therefore, sampling of the respondents representing the control group is based on non-probability purposive sampling. This design provides probably the best possible choice since the locality where the members of both groups live makes them equable in many social and economic aspects, which significantly protects us from getting into ecological fallacy.

The issue of the possible problems of comparison between the two groups is particularly challenging. It was reasonable to presume that regardless of the spatial proximity some significant differences between the two groups can be found. These differences can profoundly aggravate the comparison between them. As noted latter, we found no statistically significant differences between the two groups regarding their gender and age, but they significantly differ in their education, material status and cultural capital (reading and speaking the majority language). These differences could present a serious obstacle for the comparisons we want to test, since the variable in question, education in particular, is a possible significant predictor of values and work attitudes. This is the reason why we employ regression procedures to control the effect of belonging to the experimental vs. the control group onto work values and attitude.

The survey research that has been done is based on face-to-face interviewing. The research used a questionnaire which consists of questions and items used to estimate many aspects of the very self-employment program, and among them are those which are about values and work attitudes that we want to test. In the following lines we carefully explain the concepts and variables used as a dependent.

The first concept we used as a dependent is 'attitude toward work'. The questions used as a measurement are taken from the European Value Survey[7] (EVS), which consists of five attitudes toward work, based on a 4-point Likert scale ranging from completely disagree to completely agree. The items (attitudes) are:

- To develop talents you need to have a job

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[6] Actually, there were 220 of them, but it was not possible to include all of them for a number of technical and situational reasons

[7] The whole questionnaire for each wave of the EVS can be found at: https://europeanvaluesstudy.eu/

- It is humiliating to receive money without having to work for it
- People who don´t work turn lazy
- Work is a duty towards society
- Work should come first even if it means less spare time.

The second concept that has been used as a dependent is 'intrinsic work orientation', also used by the EVS. This concept is also measured with five items by using a 4-point ordinal scale, but it is about estimation as to what is important at workplace. The respondents used the scale from 'not important at all' to 'very important'. The items used for this concept are:

- Important in a job: meeting people
- Important in a job: that you can achieve something
- Important in a job: a responsible job
- Important in a job: a job that is interesting
- Important in a job: a job that meets one´s abilities.

The third concept that has been used as a dependent is 'locus of control'. For this concept we used a 4-point (agree-disagree) Likert scale, and the three items which were used are:

- Whether I will get what I want in my life depends mostly on myself
- When I really want to achieve something, I usually find a way to get it
- Most of the things in my life are completely under my control.

The fourth concept that is used as a dependent is 'interpersonal trust' measured by the 10-point scale on three items taken from the European Social Survey[8] (ESS):

- Generally speaking, would you say that most people can be trusted, or that you can't be too careful?

- Do you think that most people would try to take advantage of you if they got the chance, or would they try to be fair?
- Would you say that most of the time people try to be helpful or that they are mostly looking out for themselves?

The fifth concept that was used as a dependent was 'gender equality'. We used four items from the EVS to measure the concept. The items were based again on a 4-point Likert scale, i.e. the respondents were asked to agree or disagree with the following statements:

- Job is the best way for women to be independent
- Husband and wife should both contribute to income
- Fathers are well suited for looking after children
- Men should take as much responsibility as women for home and children.

Measurement of our sixth concept was particularly developed for this research. We assumed that the perceived perception of the majority toward the Roma can be changed with regard to self-employment. Therefore, we developed a concept of 'treatment of the Roma' which consists of six items. Each item represents the estimation of the respondents regarding the perceived treatment of the Roma by the majority in different social spheres. More specifically, they were about to estimate if the treatment of the Roma by the majority is better or worse. The items used a 4-point scale and the points were: much worse, worse, the same, and better. The following areas of social life to be estimated are included:

- The treatment of Roma is better or worse when it comes to work
- The treatment of Roma is better or worse when it comes to education

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- The treatment of Roma is better or worse when it comes to health insurance
- The treatment of Roma is better or worse when it comes to social protection
- The treatment of Roma is better or worse when it comes to court proceedings
- The treatment of Roma is better or worse when it comes to municipality and public services.

Finally, we measured 'well-being' as a dependent in the research. In this specific case two separate questions (indicators of well-being) were used, and these are about satisfaction. The questions are also taken from the EVS. Operationally, respondents estimated on a 4-point scale to what extent they are satisfied with their life and their job. The questions were:

- How satisfied are you with your present job
- How satisfied are you with your life as a whole.

Our hypothesis, which is in accordance with the theoretical design and conceptual framework, is rather simple. By comparing social values and work attitudes we assume to find significant differences between the two groups, i.e. those who were involved in self-employment program (the experimental group), and those who were not (the control group). Methodologically, we will test, in referent number of regression models, are there any differences between experimental and control groups regarding their: attitude toward work, intrinsic work orientation, locus of control, interpersonal trust, gender equality attitude, perceived treatment by majority and individual well-being. More specifically, we will test the following hypotheses:

H1: The Roma who are self-employed developed a more positive attitude toward work compared to those who are not involved in this program

H2: The self-employed Roma are more intrinsic oriented compared to the Roma who belong to the control group

H3: It is expected that the self-employed Roma compared to the control group would have a higher level of internal locus of control

H4: Self-employment status of the Roma should be a predictor of a higher level of interpersonal trust

H5: Being self-employed Roma generates more gender equal attitudes, compared to the Roma who are not self-employed

H6: Wellbeing measured by satisfaction with job and life should be significantly higher among those who are involved in the self-employment program compared to the Roma people who belong to the control group

In the following chapters and lines we present the data, measurements and descriptive statistics, and then we use regression analysis to test the hypotheses.

DATA, MEASUREMENTS AND DESCRIPTIVE STATISTIC

Users of self-employment program are coming from seven municipalities in Serbia, and these are: Vladičin Han, Vranje, Požarevac, Kraljevo, Kruševac, Prijepolje and Leskovac. We have had respective numbers of the Roma in both groups from these municipalities and the referent number can be seen in Table 1. Additionally, we note that each respondent in the experimental group is 'covered' with the respondent from the control group who lives in the same settlement, i.e. neighbourhood. So, being in the group of the self-employed as opposed to being in the control group is our main independent variable coded as 1 for those who are in the experimental and 0 for those who are in the control group.

Table 1
Number* of respondents in the control and the experimental group

	Vladičin Han	Vranje	Požarevac	Kraljevo	Kruševac	Prijepolje	Leskovac	Total
Self-employed	26	45	17	33	25	16	22	184
Control group	25	44	16	31	24	15	22	177
Total	51	89	33	64	49	32	44	361

* Small difference in the number of respondents between the groups in each municipality is the result of missing cases on the main questions and items in the questionnaire.

Firstly, we compare the main socio-demographic characteristics of the members of the two groups, since these characteristics are important for the following comparisons. These variables, therefore, will be used as controls in a multivariate analysis. In Table 2 we present the distribution of the respondents in the referent categories for three variables and these are gender, education and cultural capital. We found no significant differences between the groups regarding gender distribution [$x^2(1) = 0.17$, p=0.898], but there are somewhat significant differences when it comes to the level of education [$x^2(5) = 9.889$, p=0.078], as well as while comparing their cultural capital [$x^2(1) = 4.305$, p=0.038]. Additionally, in Table 3 we compare the age of the respondents, the number of household members and the material status between the groups. The age is measured by the simple interval scale (number of years), and in the same manner the number of household members is measured. While speaking about the income, the variable that has been used is formed in the following manner: first, we take the respondent's actual overall income of the household (interval scale); then we divide the income with the number of household members, and then we take natural logarithm of these values. This procedure is common due to the right-skewed distribution which is usual when it comes to measuring income. The comparison of mean values of these variables between the groups is presented in Table 3. We found no

significant differences between the groups regarding age [$t(359) = 0.478$, p=0.633] and number of household members [$t(354) = 0.456$, p=0.649]; but respective differences are somewhat significant when it comes to material status [$t(359) = 1.941$, p=0.053], i.e. we calculate that average income for those who are self-employed is somewhat higher compared to the respondents who belong to the control group.

Table 2
Gender, age and cultural capital: distribution for both groups

		Self-employed	Control group
Gender	Male	54.3%	53.7%
	Female	45.7%	46.3%
Education	No education	6.5%	4.0%
	Unfinished elementary school	13.6%	15.3%
	Elementary school	21.2%	28.8%
	High school III level	26.1%	16.9%
	High school IV level	20.1%	26.6%
	Higher education	12.5%	8.5%
Cultural capital	Reading and writing Serbian	95.1%	89.3%
	Not good in reading and writing majority language	4.9%	10.7%

Table 3

Mean value of age, household members and income for both groups

		N	Mean	St. Deviation
Age	Self-employed	184	40.016	11.938
	Control group	177	39.395	12.762
Household members	Self-employed	183	4.820	2.213
	Control group	173	4.711	2.284
Income (Log)	Self-employed	184	8.728	0.745
	Control group	177	8.880	0.733

Therefore, as far as control variables are concerned, we arranged a dummy variable for the gender (male is coded as 1 and female as 0). Each level of education is coded as a dummy variable, whilst we use no education as a referent category in regression models. Cultural capital is also a dummy variable with value 1 for those who read and write Serbian as the language of the majority, and 0 for those who reported that they are not capable to do so properly. Age, number of household members and income (log) are used as interval scales in the models.

As stressed in the conceptual and operational framework, we operate with a number of dependent variables with specific task to compare the values on these variables between those who were involved in the self-employment program and those who were not. In the following lines we provide descriptive statistics, measurements and reliability analysis for the composite variables.

Our first dependent variable is 'attitude toward work' and it consists of five items/attitudes on a 4-point scale, as explained above. Reliability analysis provides the evidence of Cronbach's Alpha =0.650. Based on these items we produced a composite variable which consists of these items. The variable is interval and optimized from 0 (the most negative attitude toward work) to 1 (the most positive attitude toward work). The second dependent variable is 'intrinsic work orientation', and it is produced as a composite of five items noted earlier. We report reliability estimate of Cronbach's Alpha = 0.848. Based on five items, the composite variable is optimized as an interval ranging from 0 (the lowest level of intrinsic orientation) to 1 (the highest level of intrinsic orientation). Accordingly, we measure 'internal locus of control' with the three above mentioned variables, with the reliability estimate of Cronbach's Alpha = 0.778. The composite dependent variable is again optimized from 0 (the lowest level of internal locus) to 1 (the highest level of internal locus). The next dependent variable consists of the abovementioned three items which measure 'interpersonal trust'. Reliability analysis provides the estimate of Cronbach's Alpha = 0.783, and the composite variable is optimized in the same manner as previous dependents, i.e. with the minimum value of 0 (the lowest level of trust) to 1 (the highest level of trust). In order to test the differences in attitude toward 'gender equality', a new composite variable that consists of four attitudes is created, with reliability estimate of Cronbach's Alpha = 0.690. The score is also optimized so that value 0 yields for the most negative gender equality attitude and 1 for the most positive attitude toward gender equality. Again, in the same manner we created the composite variable measuring 'perceived treatment of Roma', which consists of six items (Crnonbach's Alpha = 0.862). The interval scale is arranged so that those who perceive negative treatment toward the Roma by the majority are presented at the interval scale with the value of 0, and those who reported the most positive treatment by the majority are represented with the value of

1. Our final dependents belong to the same concept and it is well-being. However, in this case we used them as dependents separately, since the first one estimates the job satisfaction and the other one the satisfaction with life. Both are arranged as dummy variables, i.e. two levels of satisfaction on the ordinal scale are coded as 1, while two levels of dissatisfaction are coded as 0. In Table 4 we present distribution of each dependent variable.

spondents reported much better treatment compared to the female. All other presented differences between the male and the female in mean values of the dependent can be estimated as non-significant. On the other hand, we report significant differences in mean values of the dependents among referent categories of education concerning: internal locus of control [$(F_{(5.355)}=3.243$, p=0.007], interpersonal trust [$(F_{(5.355)}=2.372$, p=0.039], perceived

Table 4
Distribution of dependents

	Work attitude	Intrinsic work orientation	Internal locus	Trust	Gender equality	Treatment	Life satisfaction	Job satisfaction
N	361	361	361	361	360	361	361	361
Mean	0.754	0.813	0.691	0.440	0.804	0.580	0.530	0.470
Std. Error of Mean	0.009	0.010	0.012	0.009	0.010	0.010	0.026	0.026
Median	0.800	0.867	0.667	0.444	0.833	0.611	1	0
Skewness	-0.787	-0.894	-0.460	-0.008	-1.372	-0.208	-0.128	0.139
Kurtosis	0.434	0.085	-0.219	-0.091	2.181	0.574	-1.995	-1.992
Minimum	0.130	0.200	0	0	0	0	0	0
Maximum	1	1	1	1	1	1	1	1

Having defined the main controls, we present the distribution of mean values of the dependents for the controlling variables: gender, education and cultural capital in Table 5. The only significant differences we identified between the male and the female is in estimating the differences in the mean value of the perceived treatment of the Roma by the majority [$(t_{(359)}=2.631$, p=0.009], i.e. we note that the male re-

treatment of the Roma by the majority [$(F_{(5.355)}=4.743$, p=0.007]; and at most when we compare well-being variables i.e. job satisfaction [$(F_{(5.355)}=7.185$, p< 0.001] and life satisfaction [$(F_{(5.355)}=9.984$, p< 0.001]. In principle, the relation between education and referent dependents is linear, i.e. the higher the education, the higher mean value of the dependents, with some exceptions, as can be seen in the table.

Table 5

Mean values of the dependents for gender, education and cultural capital controls

		Work attitude	Intrin-sic work orienta-tion	Internal locus	Trust	Gender equality	Treat-ment	Life satisfac-tion	Job satisfac-tion
Gender	Male	0.752 (0.176)	0.817 (0.185)	0.705 (0.227)	0.452 (0.173)	0.816 (0.169)	0.603 (0.178)	0.530 (0.500)	0.470 (0.500)
	Female	0.755 (0.184)	0.808 (0.187)	0.675 (0.221)	0.425 (0.155)	0.790 (0.207)	0.553 (0.182)	0.530 (0.501)	0.460 (0.500)
Education	No education	0.698 (0.200)	0.854 (0.186)	0.714 (0.252)	0.396 (0.224)	0.790 (0.244)	0.515 (0.217)	0.420 (0.507)	0.210 (0.419)
	Unfinished elementary school	0.718 (0.206)	0.796 (0.213)	0.633 (0.269)	0.412 (0.154)	0.764 (0.237)	0.545 (0.162)	0.310 (0.466)	0.250 (0.437)
	Elementary school	0.768 (0.173)	0.810 (0.195)	0.644 (0.234)	0.412 (0.182)	0.789 (0.209)	0.530 (0.173)	0.380 (0.488)	0.400 (0.493)
	High school III level	0.751 (0.171)	0.792 (0.183)	0.691 (0.202)	0.454 (0.142)	0.814 (0.159)	0.590 (0.170)	0.540 (0.502)	0.470 (0.503)
	High school IV level	0.782 (0.157)	0.815 (0.168)	0.755 (0.197)	0.483 (0.150)	0.830 (0.154)	0.632 (0.167)	0.740 (0.442)	0.600 (0.498)
	Higher education	0.740 (0.200)	0.859 (0.163)	0.731 (0.182)	0.438 (0.166)	0.825 (0.138)	0.642 (0.221)	0.790 (0.413)	0.740 (0.446)
Cultural capital	Not good in reading and writing Serbian	0.564 (0.203)	0.761 (0.233)	0.508 (0.271)	0.350 (0.181)	0.753 (0.166)	0.456 (0.162)	0.250 (0.441)	0.070 (0.262)
	Reading and writing Serbian	0.770 (0.168)	0.817 (0.181)	0.707 (0.213)	0.447 (0.162)	0.809 (0.189)	0.590 (0.180)	0.560 (0.498)	0.500 (0.501)

Standard deviation reported in parenthesis.

Since some of our controls are interval scaled, we provide Pearson correlation coefficients between them and each dependent in Table 6. We report a significant negative correlation between the age and life satisfaction. As far as the number of household members is concerned, we note positive correlation between this variable and work attitude. Nonetheless, the correlation is negative between this variable and both well-being variables (life and job satisfaction). However, in all these cases the correlation as such is not particularly high. Finally, we report the correlation of income (log) and dependents. The respective correlations are relatively low, but there is a significant positive correlation between income (log) and internal locus of control, interpersonal trust and the perceived treatment of the Roma by the majority. Additionally, we found a relatively strong and significant positive correlation between income (log) and individual well-being (life and job satisfaction).

Table 6
Correlation between age, number of household members and income (log) with each dependent

	Work at-titude	Intrinsic	Internal locus	Trust	Gender equality	Treat-ment	Life sat-isfaction	Job sat-isfaction
Age	-0.038	-0.074	-0.099	-0.022	-0.092	-0.079	-0.188[**]	-0.049
Members of household	0.160[**]	-0.026	-0.033	-0.045	0.081	-0.042	-0.175[**]	-0.156[**]
Income(log)	-0.061	0.074	0.236[**]	0.218[**]	0.000	0.202[**]	0.458[**]	0.394[**]

** $p< 0.01$ * $p < 0.05$

Table 7
Correlation among dependents

	Work attitude	Intrinsic orienta-tion	Internal locus	Trust	Gender equality	Treat-ment	Life sat-isfac-tion	Job sat-isfac-tion
Work attitude	1	0.278[**]	0.346[**]	0.127[*]	0.271[**]	0.123[*]	0.035	0.101
Intrinsic orientation		1	0.330[**]	0.089	0.216[**]	0.034	0.204[**]	0.200[**]
Internal locus			1	0.350[**]	0.201[**]	0.223[**]	0.434[**]	0.415[**]
Trust				1	0.039	0.196[**]	0.274[**]	0.266[**]
Gender equality					1	0.080	0.102	0.094
Treatment						1	0.309[**]	0.254[**]
Life satisfaction							1	0.564[**]
Job satisfaction								1

** $p< 0.01$ * $p < 0.05$

Although it was not in our primary focus, for descriptive purposes we present the correlation among dependents in Table 7. We found that positive attitude toward work significantly and positively correlates with intrinsic work orientation, gender equality, as well as with perceived treatment of the Roma by the majority. But in particular, work attitude positively correlates with internal locus of control. Intrinsic work orientation, additionally, positively correlates with internal locus of control, as well as with gender equality and both well-being variables. As far as we speak about the internal locus of control, it seems that this variable significantly correlates with all other dependent variables. As far as the trust is concerned, beside notified findings, it correlates with the treatment by the majority and both variables that measure satisfaction. All the significant correlates of gender equality are already notified; but we note additionally that life satisfaction significantly correlates with job satisfaction. All in all, we report that the internal locus of control most strongly correlated with other dependents.

MAIN FINDINGS, HYPOTHESES TESTING

In Table 8 we present eight models for hypotheses testing. Each model operates with the referent dependent variable defined above, and we used the belonging to the self-employed group as opposed to the belonging to the control group as the main predictor in each model. All other variables

in the models are controls. So, as far as the controls are concerned, we find some significance (p<0.1) of gender (male) only in the case of predicting the treatment of the Roma by the majority. The age of the respondents appears to be a significant negative predictor only in the case of life satisfaction. It is only the attitude to work that is significantly predicted by the number of household members. Education appeared to be not as significant predictor as expected. Namely, being in the category of elementary school, high school III and high school IV level of education, as opposed to being in the group with no education negatively predicts intrinsic work orientation and internal locus of control. Additionally, being in the group with a higher level of education as opposed to being in the lowest educational category, negatively predicts only internal locus of control. Income (log) is a positive predictor of internal locus of control, interpersonal trust, treatment, and in particular, life and job satisfaction. Finally, as far as we speak about controls, cultural capital (speaking and reading the language of the majority) significantly and positively predicts work attitude, internal locus of control, interpersonal trust, treatment by majority and job satisfaction.

The main findings in regression models are about predictability of the self-employment as a dependent. First, we found that being self-employed as opposed to being in the control group significantly predicts work attitudes, i.e. those who belong to this category would have a more positive work attitude[9] for 0.054. Also, we found even stronger predictability of being self-employed onto internal locus of control. More specifically, being in this group as opposed to being in control group would increase internal locus of control for 0.073. We found, as well, that the self-employed Roma have a higher level of interpersonal trust for 0.057 comparing to the Roma who belong to the control group. Strong predictability of the dependent was found while calculating the effect on perceived treatment by the majority. Self-employment increases positively perceived treatment by the majority for 0.08. Finally, we found that being self-employed as opposed to being in the control group increases job satisfaction for 38.2%, or so. Therefore, we provide empirical support for six out of eight hypotheses we have defined above. On the other hand, we found no statistically significant predictability of the dependent onto intrinsic work orientation, overall life satisfaction and attitudes toward gender equality.

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[9] Again, we remain that each interval dependent is scaled from 0 to 1.

Table 8
Predictors of values and attitudes

	Model1	Model2	Model3	Model4	Model5	Mode6	Model7	Model8
	Work attitude	Intrinsic work orienta-tion	Internal locus of control	Trust	Gender equality	Treat-ment	Life satisfac-tion	Job satisfac-tion
Intercept	0.616*** (0.160)	0.716*** (0.177)	-0.082 (0.197)	-0.205 (0.151)	0.857*** (0.178)	0.095 (0.162)	-13.169 (2.558)	-15.669*** (2.658)
Male	0.013 (0.018)	0.009 (0.020)	0.021 (0.023)	0.020 (0.017)	0.030 (0.020)	0.048* (0.019)	-0.370 (0.260)	-0.288 (0.258)
Age	0.000 (0.001)	-0.001 (0.001)	-0.001 (0.001)	0.000 (0.001)	-0.001 (0.001)	0.000 (0.001)	-0.033*** (0.011)	0.000 (0.011)
Household members	0.009** (0.005)	0.000 (0.005)	0.009 (0.006)	0.005 (0.004)	0.008 (0.005)	0.004 (0.005)	0.070 (0.069)	0.043 (0.069)
Unfinished ele-mentary school	-0.008 (0.046)	-0.069 (0.051)	-0.092 (0.057)	0.025 (0.043)	-0.039 (0.051)	0.039 (0.047)	-0.527 (0.627)	0.513 (0.726)
Elementary school	0.002 (0.045)	-0.084* (0.050)	-0.146* (0.056)	-0.001 (0.043)	-0.018 (0.051)	-0.008 (0.046)	-0.700 (0.603)	0.769 (0.683)
High school III level	-0.018 (0.047)	-0.118** (0.052)	-0.148* (0.058)	0.006 (0.045)	0.009 (0.053)	0.016 (0.048)	-0.722 (0.619)	0.293 (0.693)
High school IV level	0.020 (0.048)	-0.100* (0.053)	-0.100* (0.060)	0.028 (0.046)	0.030 (0.054)	0.063 (0.049)	-0.049 (0.638)	0.678 (0.705)
Higher educa-tion	-0.023 (0.053)	-0.058 (0.058)	-0.148** (0.065)	-0.037 (0.050)	0.029 (0.059)	0.052 (0.053)	-0.133 (0.720)	0.867 (0.771)
Income(log)	-0.015 (0.017)	0.018 (0.019)	0.078*** (0.021)	0.057*** (0.016)	-0.012 (0.019)	0.035** (0.017)	1.662*** (0.281)	1.456*** (.266)
Cultural capital	0.201*** (0.039)	0.074* (0.043)	0.178*** (0.049)	0.060 (0.037)	0.025 (0.044)	0.092** (0.040)	0.216 (0.570)	1.411* (0.825)
Self-employed (experimental group)	0.054*** (0.018)	0.003 (0.020)	0.073*** (0.023)	0.057*** (0.017)	0.012 (0.021)	0.080*** (0.019)	0.255 (0.256)	1.382*** (0.264)
R^2	0.122	0.002	0.128	0.078	0.007	0.127	0.347	0.344

***p< 0.01 **p< 0.05 *p< 0.1

Note: Standard error reported in parenthesis. In models 1 to 6, unstandardized regression coefficients are presented based on OLS regression analysis. In Model 7 and Model 8 logit coefficients are reported based on logistic regression procedure. Also, for models 1 to 6 Adjusted R^2 is reported while for the models 7 and 8 Nagelkerke R^2 is reported.

DISCUSSION

The main question of this paper would be: what are the expected positive outcomes of self-employment policies of the Roma as a marginalized ethnic group? In other words, we ask to what extent starting one´s own business can contribute to social inclu-sion of the Roma. The issue of inclusion is a complex one, but for sure, improving the situation of employment is the main aspect, since the problem of unemployment of the Roma is notified as the biggest one. But, from our point of view, employability as a tool for social inclusion is not just about fi-

nancial gain. We argue that employability of Roma can shift their work attitudes and values in a progressive and an 'inclusion friendly' direction. The values and attitudes we are talking about represent a specific form of social capital that can significantly and sustainably improve their overall life and social inclusion.

In this paper we found that self-employment of the Roma can potentially improve the positive attitude to work. This could be considered as one of the effects of Roma self-employment which can significantly contribute to their overall future employability and career development. Also, we identified that the self-employed Roma are more satisfied with their job compared to those who are not. However, we found no effect of self-employment onto intrinsic work orientation. So, according to our research it is not to be expected that the Roma who start their own business should appreciate job as a source of their identity, social communication and promotion more. But one of the most important improvements that can come out of self-employment of the Roma is the increased internal locus of control. It is a common notion in popular wisdom and policy papers that 'the way of life' of the Roma is one of the reasons for their social exclusion. One of the possible proxies for that way of life could be the internal locus of control. Believing that their life is in their hands, and not the result of the circumstances and 'higher forces' is one of the most important value changes that can be expected after the Roma start their own business. Additionally, a low level of interpersonal trust is one of the biggest obstacles for those who belong to deprived categories. We found that the Roma who start their own business have a significantly higher level of interpersonal trust compared to those who do not belong to this category. It could be expected that the increased level of interpersonal trust would improve their self-percep-

tion as trustworthy, which could be one of the important aspects of the overall social inclusion. As far as we speak about social inclusion, the important improvement that can be expected from self-employment policies of the Roma is the effect of the policy in question onto perceived treatment of the Roma by the majority. A positive change of this perception can be considered as one of significant improvements in reducing their overall social exclusion.

We did not find empirical support for some of the hypotheses. Apart the above-mentioned failure to provide the evidence of the effect of self-employment of the Roma onto intrinsic work orientation and life satisfaction, we found that it is not to be expected that starting their own business should contribute to more egalitarian gender attitudes and overall life satisfaction. It is to be noted that presumably these values are a part of social value formation that it is under the influence of some other and rather strong social antecedents.

Finally, the positive effects of self-employment of the Roma that we identify in this research should be put in a broader context. Namely, the very change should not be considered only at the individual level, i.e. at the level of the very individuals who started their business. In other words, the issue of employment is particularly important; not only for the individuals who are employed, but also for their family and the whole community they belong to (Messing, 2014). This is even more significant while speaking about heavily deprived categories such as the Roma. First, positive work attitude is something that, once built, presents a strong basis for the role model identification of children, i.e. it becomes a part of the socialization (Feij, 2013). This way it is to be expected that positive job attitude improved by self-employment can significantly influence the job attitude of other family members. We identify that self-employment

can significantly contribute to the locus of control, and this kind of 'believe in self' presents a solid, strong and positive basis for strengthening the family relations and overall relations with community members (Milesi, 2010). Additionally, increasing the level of trust presents a strong vehicle for developing stronger relations with other community members, which creates stronger social relation in general. The relation built on trust increases the network, cooperation and overall social capital of the Roma (Larzelere & Huston, 1980). The same applies to job satisfaction, as well as the change of the perception of the treatment of the majority. Therefore, we can expect, but at the moment we cannot calculate, the domino effect of the self-employment policy in the broader Roma community. This could be one of the possible tasks for the future research.

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Sažetak

UČINKOVITOST SAMOZAPOŠLJAVANJA ROMA – KVAZI-EKSPERIMENTALNI DIZAJN

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Ovaj se rad temelji na procjeni učinaka samozapošljavanja Roma na njihove društvene vrijednosti i stavove prema radu. U cilju procjene mogućih pozitivnih ishoda pokretanja vlastitog posla, koristili smo kvazi-eksperimentalni dizajn, tj. dizajn se temelji na usporedbi samozaposlenih Roma (eksperimentalne skupine) i onih koji nisu započeli vlastiti posao (kontrolna grupa). Operacionalne hipoteze testiramo mjerenjem osam vrijednosnih orijentacija i stavova prema radu. Kao metode korištene su OLS regresija i logistička regresija. Utvrdili smo da politika samozapošljavanja Roma može značajno doprinijeti njihovom pozitivnom stavu prema radu, unutarnjem lokusu kontrole, interpersonalnom povjerenju, percipiranom tretmanu od strane većine i zadovoljstvu poslom. S druge strane, nismo pronašli značajan učinak pokretanja novog posla od strane Roma na intrinzičnu radnu orijentaciju, stav o ravnopravnosti spolova i opće zadovoljstvo životom. Zaključujemo da promicanje i ulaganje u politiku samozapošljavanja Roma i marginaliziranih skupina općenito može biti učinkovita mjera politike u poboljšanju njihove ukupne socijalne uključenosti.

Ključne riječi: samozapošljavanje, Romi, socijalna deprivacija, socijalna uključenost, kvazi-eksperimentalna istraživanja, regresijska analiza.