Assessment of the Structural Barriers that Hinder the Employment of Roma Women

Dragana Marjanovic

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1. Introduction and Methodological Approach

Since September 2014, UN Women have been participating in the “Strengthening Social Cohesion in the Labour Market through Support to Disadvantaged and Vulnerable Groups” project implemented by the United Nations Office for Project Services (UNOPS) with the financial support of the European Union. The overall objective of the project is to provide innovative employment solutions for populations excluded from the formal labour market, specifically for Roma men and women. Activities will contribute to the increase of employability and access to the labour market for Roma men and women through support to development of occupational and social skills and functional literacy and through piloting projects and grant scheme for Roma men and women employment and self-employment. UN Women has committed to provide support to the project in the field of gender equality, which will include advisory, methodological and analytical support in defining methods and implementation models adequate for Roma women in the area of employment, including proposals for specific safeguard tools to ensure Roma women’s needs are properly identified and reflected in the project interventions. These activities build on UN Women’s previous work in the area of gender based discrimination at the labour market and policy employment measures targeting vulnerable groups of women.

With the aim of supporting the development of innovative employment solutions aimed at increasing Roma women’s employability and access to the labour market, this assessment should provide insight into the reasons that prevent Roma women from being active at the labour market.

The assessment of the structural barriers hindering the employment of Roma women in Serbia has been carried out in two steps. The first constituted a secondary data analysis of studies and researches previously conducted which is of relevance for the understanding of the position of Roma women on the labour market and more specifically, uncovering the factors that hinder not only their employment but also their participation in the labour market. A full list of consulted resources is available in the bibliography.

Secondly, primary data has been collected through a series of individual interviews with representatives of key stakeholders, including the Ministry of Labour, Employment, Veterans and Social Protection (MoLEVSP), the National Employment Service (NES), the Government of Serbia Social Inclusion and Poverty Reduction Unit (SIPRU), Roma women’s NGO Bibija, and representatives of relevant projects such as the European Support for Roma Inclusion implemented by OSCE and the Poverty reduction and enhancement of employment opportunities of marginalized and vulnerable population groups – with special focus on Roma women in Serbia project implemented by HELP. The full list of conducted interviews can be viewed in Annex 1.

Following this, two focus groups (the guidelines can be examined in Annex 2) with Roma women in Belgrade were organized. One was constituted by women from a segregated settlement, three Roma women took part in this consultation. The other investigated the views of five Roma women from that have in the past few years moved into social housing apartments from segregated informal housing arrangements, which enabled these women to have a comparative perspective. These two categories have been investigated as previous researches suggest that living in segregated or integrated communities play a key role in determining the employment outcomes of Roma. Effort has been made to include women of different socio-economic status, educational attainment, age and employment history. The focus groups served to
gather primary data on the perception and views Roma women have, but also to test the hypotheses formulated during the initial phases of the research.

The barriers identified are analyzed and discussed. Particular emphasis is devoted to the characteristics of various categories of Roma women and the weight each of the identified factors has in these various cases. Given 'Roma women' are extremely diverse as a group, it is of crucial importance that overall generalizations are not made. Additionally, attention is devoted to disclosing the particular effects the identified barriers have on wage-employment and self-employment, as well as informal and formal employment.

Finally, the main findings will be highlighted and conclusions will be drawn.
2. The Position of Roma Women in the Labour Market of Serbia and in Employment Policy

Serbia has been in the spiral of economic recession for the past seven years. As the Labour Force Survey data (2008-2013) demonstrates, labour market participation is in decline, the unemployment rates are high, employment opportunities are scarce for all, and especially so for individuals which are marginalized on the labour market for whichever reason.

Since the outbreak of the global financial crisis the fall in employment has been dramatic. This is clearly illustrated by the fact, that between 2008 and 2009 the number of workers (15-64) decreased by over 180,000 individuals, about 7 percent, out of which over 65,000 were women. This in turn, led to a decline of the employment-to-population ratio from 53.7 percent to 50.4 percent, for women from 45.4 percent to 43 percent. In the same period, the number of unemployed grew by almost 57,000 individuals out of which slightly over 17,000 women, with an increase of the unemployment rate from 14.4 percent to 17 percent (for women the unemployment rate increased from 16.7 percent to 18.6 percent). The remarkably lower increase in unemployment compared to the sharp decline in employment in the period 2008 – 2009 suggests that many persons who lost their job shifted to inactivity rather than unemployment. These trends have continued since, leading to a grim picture of the Serbian labour market today.

In 2013, both the employment (below 50 percent) and participation rate (at 61.6 percent) of the working age population are well below the EU-27 average and at this stage lag far from reaching the EU 2020 target of a 75 percent employment rate.

Women are affected by unemployment more severely than men, despite their higher level of education attainment. The unemployment rate for women has been significantly higher than for men throughout the examined period and the employment-to-population ratio of women is considerably lower than men’s (40.1% and 54.9%, respectively in 2013).

2.1. Roma Women on the Labour Market in Serbia

The economic crises additionally aggravated the situation of vulnerable groups in the labour market especially women, youth, Roma, refugees and internally displaced and persons with disabilities. National origin, gender, sex, educational level, geographical location and disability strongly affect employment outcomes. Unemployed Roma represent an extremely vulnerable group on the labour market. It is clear that the situation of Roma in the labour market is characterized by a high unemployment rate and a low rate

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2 Europe 2020 target refers to the population aged 20-64.
3 http://ec.europa.eu/europe2020/targets/eu-targets/index_en.htm
4 According to informal estimations, there are between 450,000 to 500,000 Roma people living in Serbia, thus much higher than official census 2011 data (the total Roma population according to this census is 147,604 which amounts to 2.05 percent of the total population). Around 38.8% of Roma people live in the southern and eastern parts of Serbia and an additional 28.8% in the Vojvodina region.
of participation and employment. But reliable and regular screening of the labour market situation of Roma is lacking.

Table 1. Labour market (LM) gaps between Roma and non-Roma in Serbia

<table>
<thead>
<tr>
<th>LM Indicators (%)</th>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Roma</td>
<td>Non-Roma</td>
</tr>
<tr>
<td>Participation rate</td>
<td>38</td>
<td>50</td>
</tr>
<tr>
<td>Employment rate</td>
<td>13</td>
<td>31</td>
</tr>
</tbody>
</table>

Source: Adapted from Kahanec, M. 2013

The lack of accurate data describing the position of the Roma on the labour market of Serbia impedes the understanding of the difficulties they are facing, as various estimations report on differing values for the key labour market indicators. Estimations have been made that give indication of the relative position of the Roma women and men compared to non-Roma women and men. According to a 2011 World Bank (World Bank, 2011) estimation Roma are much less likely to be employed than non-Roma population. While taking into account also informal employment it has been suggested that only 36 percent of Roma held jobs, as compared to 51 percent of the non-Roma population. At the same time they earned half the income of the non-Roma population. The labour force participation rate of Roma men was surprisingly, estimated to be higher than that of non-Roma men (72 percent as compared to 70 percent) while the opposite is true for Roma women as their labour force participation rate was considered to be 40 percent, while 50 percent of their non-Roma counterparts were active on the labour market. This finding is particularly important as it highlights the low level of labour market attachment of Roma women.

Graph 1: Jobless rates (%) of Roma and non-Roma, male and female

Source: Adapted from O'Higgins, 2012

In the same year, a study conducted jointly by the United Nations Development Programme, World bank and European Commission (Kahanec, 2013) reported on slightly different figures, but the overall picture was the same to a great extent, apart from the fact that here, it has been estimated the labour market participation rate of Roma men is, as it is expected, lower than that of non-Roma. Still the differences is not nearly as pronounced as in the case of Roma women.

Some researchers consider 'joblessness' to be more accurate indicator in describing the labour market gaps between Roma and non-Roma (O'Higgins, 2012). This indicator in fact includes a portion of those counted...
as inactive in the labour market as it describes the percentage of people not in employment, education or training. This indicator was initially coined to describe an alarming phenomena among the youth (NEET: not in employment, education or training). Using the same 2011 joint survey data, the joblessness of Roma men and women compared to non-Roma is described as in graph 1.

As we see, according to this survey results, 83 percent of working age (15 to 64 years of age) female Roma are neither in education or training or employment, while this is the case for 56 percent of non-Roma women. The joblessness rate is significantly lower for men of both Roma (55 percent) and non-Roma origin (34 percent). The ratio of female to male joblessness rate for the non-Roma population is 1.5, while it amounts to 1.6 for the Roma. This proves that Roma women compared to Roma men are in a more disadvantaged position, than non-Roma women when compared to non-Roma men. This suggests there is an additional factor of vulnerability beyond the gender and ethnicity based discrimination Roma women face.

Graph 2: Median wages of Roma and non-Roma, male and female

Source: Adapted from O'Higgins, 2012

Further analysis of the joint research 2011 survey data additionally reveals information on the quality of employment. In the case of Serbia the estimated prevalence of informal employment is equal for both male and female Roma, but much higher among the Roma than the non-Roma, equaling 73 percent of the employed Roma. In the case of non-Roma this percentage is 28 for men, and slightly lower, 27 percent for women.

Quite expectedly, labour market gaps between the Roma and non-Roma, male and female are evident also when average wages are examined. Graph 2, demonstrates this clearly in terms of median monthly wages, where it is considered the non-Roma male wage median is 100 percent as a benchmark against which the other groups will be compared being highest of the examined categories. From the figures reported, it is clear that Roma women are in disadvantaged position both when compared to the non-Roma population and to their male counterparts. Roma women earn one third of what non-Roma women earn and two thirds of what Roma men earn.
Educational levels have also been factored into the analysis and evidence does show that the ratio of Roma/non-Roma wages does improve with the level of education, particularly for women, but the gap by no means disappears. The persistence of significant relative disadvantage for Roma with higher levels of educational attainment suggests that raising educational levels is not sufficient to resolve the additional difficulties faced by Roma in the labour market. It is further concluded that the evidence suggest that Roma women are in particularly vulnerable position and are facing more significant barriers to effective labour market integration than non-Roma women (O'Higgins, 2012).

2.2. Roma Women in the National Employment Service Register

Some inferences about the position of Roma women on the labour market can be made from an analysis of the National Employment Service (NES) registry. However, one should bear in mind that the NES registry is by no means representative of the overall labour market situation. Most importantly, not all unemployed are registered with the NES, and many of the NES clients are in fact engaged in the informal economy and are therefore not active job-seeking unemployed. This is true for the overall population, when it comes to the Roma there is an additional factor of the common reluctance of some Roma to declare themselves as Roma in fear of discrimination (this will be discussed in more detail further-on). At the same time, cases of non-Roma declaring themselves as Roma in order to be eligible for participation in certain active labour market programmes (ALMP) designed for the Roma have also been recorded. Nevertheless, the data of the NES registry across the past few years shows a steady increase in the number of registered unemployed declaring themselves as Roma.

Table 2. NES registered unemployed Roma and Roma women

<table>
<thead>
<tr>
<th>Year</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>13,416</td>
<td>15,867</td>
<td>19,398</td>
<td>20,342</td>
<td>22,102</td>
</tr>
<tr>
<td>Women</td>
<td>6,571</td>
<td>7,637</td>
<td>9,180</td>
<td>9,513</td>
<td>10,150</td>
</tr>
<tr>
<td>Women (%)</td>
<td>49.0</td>
<td>48.1</td>
<td>47.3</td>
<td>46.8</td>
<td>45.9</td>
</tr>
</tbody>
</table>

Source: Extracted from MoLESP, 2014

The evident increase may be due to the overall rise in unemployment in the same period, but it can also be indicative of a heightened awareness of the services NES may provide, as well as an increase in an active approach to job search. Most likely, both factors play a role in interpreting the figures.

At the same time, the relative percentage of female NES registered unemployed has been decreasing, that is the increase in newly registered appears to be somewhat slower than in the case of Roma men, which again suggests their labour market participation is decreasing faster than that of Roma men and that they suffer. Although this data is inconclusive when it comes to the understanding of the labour market situation of the Roma women in Serbia. The NES register does not provide overall information on the unemployed in Serbia, it provides information on unemployed seeking NES support in finding employment or participating in active labour market programmes. As other data consistently demonstrates Roma women are more often unemployed than Roma men, the decrease in the percentage of them seeking NES assistance is indicative of Roma women resorting to inactivity more commonly than Roma men. This information is

\[5\]
Registry data on December 31st of each year.
\[6\]
Information on self-declaration as a member of the Romani population started being collected in 2009.
therefore very useful in examining the active employment policy measures applied by the Government of Serbia.

Data made available in the 2014, MoLEVSP Annex to the CERD Report (MoLEVSP, 2014) allowed for an interesting analysis of the female participation rates to the ALMPs delivered by the NES in 2014. Overall, in 2014, the average female participation in all ALMPs (not including the individual employment plan, as this is provided for each unemployed within three months of registration) has been slightly lower than the female participation in Roma registered unemployment. Female Roma comprise 45.9 percent of the NES registered unemployed Roma, while 42.3 percent of the participants in the NES delivered ALMPs have been women. Therefore, overall, respective to their proportions in the registered unemployed pool, Roma men have been placed in ALPMs more often than Roma women. When individual measures are examined, useful inferences can be made, even though often, the total number of participants is too low to allow for statistically significant conclusions. Roma women are mostly underrepresented in public works (19.5 percent), which is to be expected as public works usually serve for the employment of unskilled physical labour. When it comes to self-employment training and self-employment grants female Roma represent only 33.6 percent that is 39.3 percent respectively. The fact that the later percentage is higher than the former suggests that once Rome women have decided to consider the world of entrepreneurship, they tend to be more successful than their male counterparts in preparing the business plan and actually being awarded the grant (more men apply, but the relative success rate in receiving grants is higher for Roma women than men). Roma women are also underrepresented at employment fairs, representing 30.5 percent of the Roma that attend such events. Similarly, when it comes to labour market trainings provided by institutional training providers Roma women represent 30 percent of the Roma trainees.

The situation differs in the case of trainings organized by enterprises, in which case Roma women are overrepresented. 80 percent of the Roma trainees have been Roma women. Also, when it comes to employment subsidies, Roma women have been hired in 62.5 percent of the cases employers took upon this opportunity.

Roma women represent a higher share of programme participants compared to their share in the registered Roma unemployed in the case of functional literacy programmes (Second chance programme) (48.9 percent), motivational-activation training (46.2 percent) and self-efficiency training for Roma (46.2 percent).

As it is evident it cannot simply be concluded Roma women are underrepresented in the NES delivered ALMP, instead a more detailed examination reveals information about the particular barriers and labour market preferences not only of Roma women, as compared to men, but also of employers. As a general statement, we may consider forwarding the idea, that in the case of the Roma that are NES clients, female Rome prefer wage-employment and it appears employers exhibit less discrimination in employing and training female Roma as compared to Roma men\(^7\), while self-employment options are more accessible to male Roma, although it may be suggested that female Roma are more persistent and successful in advancing a good business plan.

It is important to note that the MLEVSP and NES report on a problem of low level of Roma applications to available ALMPs. The low take-up suggests the labour market barriers are not understood to the full extent and that the offered ALMPs do not respond to the needs of the unemployed Roma.

\(^7\)It has also been suggested, that this is because the jobs offered to the Roma are the least prestigious, and that hence, Roma men are not interested in performing these tasks.
2.3. Policy Framework

As the 2012 Shadow Report prepared by the Roma Women Network of Serbia clearly demonstrates, despite the fact that Roma women are recognized as a particularly vulnerable group on the labour market, and the promotion of their employment has been proclaimed as a goal in various strategies (Strategy for Improvement of the Position of the Roma in the Republic of Serbia, National Employment Strategy 2011-2020) and action plans, the design of active labour market programmes (ALMP) and the activation efforts of the National Employment Service (NES) appear to be inadequate and do not yield the expected results (Brankovic, 2012). Although, the institutional and legal framework itself appears to be conducive to the improvement of the position of Roma women on the labour market, more effort must be invested in the implementation of practical policies contributing to this end.

Some new steps have been announced as the current Roma Strategy is ending and its monitoring is underway, alongside the definition of the priorities for the new Strategy. It has been decided that the focus is narrowed to four or five key issues, and employment will certainly be one of them. At the same time, gender equality will be treated as a cross cutting issue and should be under the spotlight. The National Strategy for the improvement of the position of women and Promotion of Gender Equality is also ending, and the initiation of the development of a new strategy is under consideration.

On the basis of the conducted interviews, it has been learnt that five labour market disadvantaged groups have been identified by the MoLEVSP and will receive targeted support in 2015. Roma women are one of these five groups. Targeted ALMPs will be implemented offering subsidies to employers that hire beneficiaries of social financial aid which is coupled with the Social Activation order prescribing social financial aid beneficiaries that are able to work are obliged to engage in work activities. In addition to this the NES is planning on organizing motivational trainings for Roma men and women with the aim of activating Roma.

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3. Analysis of Specific Barriers Hindering the Employment of Roma Women

Roma in Serbia have a history of being excluded from the labor market and as we see they still face severe barriers to employment. The majority of Roma are outside the employment system, they are not legally economically active and they are mostly registered as unemployed. When they are in the labour market, they often perform the most difficult and dangerous jobs at the lowest cost. Collectors of recyclables constitute one of the most exploited groups of workers, with the lowest cost of labour. It is often heard that the low rate of economic activity of the majority of Roma presents a consequence of economic culture, socioeconomic underdevelopment, marked political barriers in employment and specific set of demographic factors. Most often two factors are highlighted as contributing to the unfavorable position of Roma in the labour market and confining the majority of Roma to low-paid and temporary occupations are: 1) low level of education and vocational training, and 2) discrimination by potential employers. When it comes to Roma women, a third factor is often cited: gender discrimination and patriarchal patterns within the Roma society.

This assessment identifies two additional factors which create barriers to the employment of Roma women and will also be separately analyzed: socio-economic and residential segregation as well as the difficulty in accessing information and services/support. It is however clear, from the very offset of analysis that these factors are in fact very much related, influencing and interplaying one with another.

For example, as interviewed feminist experts have pointed out, throughout history poverty has been correlated with high birth rates. As a result, a child or two were normally selected and 'invested' into in terms of education with the idea that they would return the investment to the family. As female children were expected to marry 'out' of the family, it has most commonly been the case that it was the male children that were educated. Hence the interplay of poverty, education and gender roles becomes quite clear.

As it will become clear throughout the text, various such relations, simultaneous influences and vicious circles are at play. Nevertheless, for the purpose of providing a systematic overview of the structural barriers hindering the employment of Roma women, each of these identified barriers will be analyzed separately with indication of the relations existing among them.

3.1. Poverty and Residential Segmentation

3.1.1. Poverty

It seems more than commonsensical to state that, speaking in general terms, the Roma community faces many challenges related to poverty. In 2007, it was estimated that nearly half of the Roma population in Serbia lived in poverty. Although more recent data has not been identified, if the overall impoverishment of the citizens of Serbia is taken into account, alongside the worsening labour market indicators, it is a rather safe assumption that the situation is even more alarming today.

In fact some researchers go so far as to consider the poverty many Roma families live in to be the prime cause of the difficulties the Roma population faces. It is considered that in order to actually change their
economic, social and cultural status the Roma must firstly be permanently liberated from the hardships of poverty (Jaksic, 2005).

The recent phenomenon characterized by an increase in the number of women among the poor has hit the Roma community severely. The share of Roma women in this category is considered to be over 80 percent. One of the reasons for this lay in the fact that only 0.2 percent of the total property owned by a Roma family is registered on female member. Additionally, the jobs conducted by Roma women, are typically the worst paid jobs as their competitiveness on the labour market is extremely low, lower than that of their male counterparts (Ergic, 2013).

As it will be explained in more detail, poverty is also directly linked to lower educational attainment and child labour. This in turn affects educational outcomes and consequently labour market outcomes. As already highlighted, the likelihood of a young Roma girl being deprived of education due to poverty is much higher than for a young Roma boy. In the case of poor Roma girls, the probability they will marry at an early age also increases. As already described, while poverty affects the labour market status of all Roma, the vulnerability of Roma women is often additionally accentuated due to patriarchal patterns and ascribed gender roles.

Poverty is most pronounced among the Roma families living in isolated unhygienic settlements. A study concluded that 43.5 percent of the Roma dwellings are to be considered as unhygienic, or in other words slums. They have no communal infrastructure and have been built spontaneously. The housing objects are built from improvised materials and provide for extremely poor living conditions. These settlements should be considered as dwellings characterized by such bad social and environmental factors that negatively affect the health, social and psychological wellbeing of its residents (Jaksic, 2005).

The poverty which characterizes many Roma families sets a particular barrier to their access to the self-employment grants made available for Roma through NES ALMPs. A precondition for receiving such start-up grants is the depositing of financial guarantees which is often impossible for Roma originating from poor socio-economic environments. It is clear that this puts Roma women to an even bigger disadvantage if we consider that due to traditional roles, female Roma are much less likely to be owners of property.

The fact that Roma rarely own land, has proven to be barrier also for those Roma women that wish to cultivate land for their living. They are forced to rent land, from landowners that are rarely willing to issue leasing contracts. Without such contracts, it is impossible to apply for the subsidies offered by the Ministry of agriculture, for example, or any other sort of financial support.

It has also proven a problem in attending training courses, despite great motivation, it has been the case that some Roma women were unable to attend training courses they have enrolled into, organized by the NES, as they were not able to advance the travel costs for one month. The NES does cover travel costs for their training participants, but due to administrative procedures, the first payment can only be made after the first month of attendance has been confirmed.

These findings are corroborated by the experience of the European Support for Roma Inclusion OSCE project. A number of successful Roma owned enterprises (13 in total, out of which seven are owned by Roma women) have been selected for financial and expert support. The majority of the men and women who have established their own business did not originate from the poorest and most isolated Roma
settlements. However there were also a couple of cases of entrepreneurs that managed, thanks to their own personal drive and strength, to elevate themselves from the environment and start a successful business despite originating from extremely poor families.

3.1.2. Residential segregation

It appears that it is not only the poverty which characterizes the inhabitants of Roma settlements that negatively influences their labour market outcomes, but the segregation itself as well. Various studies have examined the effect of living in segregated or integrated dwellings on Roma education and labour market outcomes.

While one study has suggested that the effects of key factors affecting the educational attainment of Roma and non-Roma do not differ much, a notable exception is the educational disadvantages of Roma who live in areas of high Roma concentration. Residential segregation thus appears to be one of the key determinants of Roma/non-Roma educational gaps. This in turn, of course, has a direct effect on employment outcomes (see below) (Kahanec, 2013).

While the focus groups did not explicitly reveal living in an isolated settlement was the reason school was not attended (instead the family approach to educating girls and lack of documentation were mentioned as key causes), a clear distinction is notable when the two groups analysed are compared. All of the women interviewed from the new social housing integrated residence do send their daughters to school and stress the importance of this, although most of them have not finished elementary school themselves. When this issue is raised in the informal settlement the enthusiasm is markedly lower and it is clearly stated by a newborn baby girl's grandmother that the child need not be educated as she is a girl. The mother of the child did not contradict this nor show any sign of disagreement.

As the further analysis will demonstrate it can be concluded that although, perhaps not recognized as a factor itself by the Roma women included in the focus groups, living in isolated settlements does diminish the likelihood of Roma girls school attendance, primarily because of more pertinent patriarchal patterns of behavior and lack of integration which is coupled with problems in obtaining all required administrative documentation and lack of access to information resulting in an decreased understanding of the importance of gaining at least an elementary school diploma.

A recent study conducted on data collected in Serbia shows that the effect of residential segregation is very different for formal and informal employment. While individuals in more segregated areas are more likely to have an informal job, the opposite appears to be true for jobs in the formal sector. Individuals living in more segregated settlements are less likely to have a job in the formal sector. It may be argued that the positive effect of segregation is driven by the information channel. The higher employment probability of Roma living in more segregated environments is occurring due to better and more information provided to them by their co-ethnics about job opportunities. When this has been tested by inspecting how the density of Roma affects the probability of being employed in the formal and informal sector, the results suggest

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9 Integrated dwelling is a residence that is not located in an Roma isolated settlement with no infrastructure, but rather among other residences of the majority population and is integrated in terms of infrastructure: roads, electricity, sewage, schools, is legal (has an official address), etc. An example is the social housing complex visited when conducting the focus groups.

10 It could also be the case that educated Roma leave these areas.
that the density of Roma co-ethnics has a positive effect in the case of informal employment, while it has no effect for formal employment (Lebedinski, 2013).

The peculiarities of the effect segregation has on female Roma has not been examined in these researches. However, given the patriarchal models still present in many Roma families, especially those living in segregated and poor settlements, we can easily imagine the resulting isolation hits female Roma harder. As Roma women are less likely to be employed, and to leave the settlement to gain education, for those living in isolated settlements, communication with the 'outside' world and access to information and services will be additionally limited (see section 3.5 for insight on how limited access to information and services hinders employment opportunities for Roma women).

### 3.2. Education and Competencies Required on the Labour Market

As it has already been mentioned, low educational levels and vocational skills are often cited as one of the major causes of low employment rates of Roma women.

An IZA research (Kahanec, 2013) shows that the average years of education of Roma are substantially lower than those of non-Roma living in proximity to them. In Serbia male non-Roma attend school for an average of 11 years, while male Roma on average attend school for 6.7 years. The gap is larger for women than for men, underscoring the additional disadvantage of Roma women in access to education. Roma girls in Serbia on average attend school for only 4.9 years, while their non-Roma counterparts on average spend 10.6 years obtaining formal education. It is considered only three percent of Roma women are highly educated (Balic, 2014).

This data is partially explained also by the inaccessibility of schools in many Roma settlements. Other causes will be examined throughout the text (poverty, gender roles, child labour, discrimination, etc.).

There is no kindergarten in 41 percent of Roma settlements, and the nearest kindergarten is more than 1km away from another 20 percent of Roma settlements. School is inaccessible for children in 20 percent of Roma settlements. These are far, spatially segregated dwellings, which are not connected by solid roads and which are not covered by organized transportation for school children. At the same time most Roma parents from these isolated settlements find it difficult to afford the monthly cost necessary for transportation costs (Jaksic, 2005). This clearly explains an additional link between low educational attainment and segregation and poverty.

Lack of education is clearly a barrier for the employment of Roma women, but several studies demonstrate that it is not sufficient to only focus on improved schooling.

A study conducted in southeastern Europe (SEE) including also Serbia aimed at disentangling the causes of labor market gaps between Roma and non-Roma living in proximity to them. The returns to years of schooling in terms of employability are significantly higher for non-Roma than for Roma workers. This result becomes even stronger after accounting for the endogeneity of educational attainment—that is, the possibility that the relationship between educational attainment and employment is driven by the decision to stay in school longer (motivated by an expectation of improved employment prospects) rather than by an enabling role of education in securing employment. These results have been confirmed through other
studies conducted in Serbia as well. When previous work experience has been factored in it has been proven to be a strong predictor of employment outcomes as well. (Kahanec, 2013).

Although the methodology and sampling are not comparable, it is interesting to note also the findings of the Serbian 2014 Multiple Indicator Clusters Survey (MICS) (Republic Statistics Office and UNICEF, 2014). The results suggest that starting from early childhood education Roma girl's enrollment is in fact higher than that of Roma boys: 7 percent of young Roma girls as compared to 5 percent of their male peers are enrolled into early childhood education. When it comes to school readiness programmes the situation reverses: 81 percent of Roma boys attend this year of education, while 79 percent of Roma girls attend this school preparation programme. However, the elementary intake rate for Roma girls is considerably higher than that of boys (76 percent compared to 63 percent), while the attendance rate for girls and boys are at equal level (85 percent). There is a downward trend for Roma girls school attendance when enrollment into the last year of elementary school is examined (73 percent of girls compared to 81 percent of boys enrolling the final year of elementary school). This process is particularly highlighted when the completion rate is examined: only 63 percent of Roma girls complete elementary school, in comparison to 65 percent of Roma boys. This data indicates Roma girls suffer from much more pronounced drop-out rates than Roma boys in elementary school.

This trend is heightened when it comes to secondary school. Only 39 percent of the Roma girls enrolled into the last year of elementary school have transited into secondary school, while this is true for 72 percent of their male counterparts. The actual secondary school attendance rate significantly lowers for both Roma boys, amounting to 28 percent, while the secondary school attendance rate for girls is even lower, 15 percent.

Besides the traditional role many Roma women are placed in, two other major explanations have typically been used to account for Roma women labour market disadvantage: a) the lower level of educational achievement observable amongst the Roma women which, since employment opportunities and wages both rise with educational achievement, imply a restriction on the employment opportunities available to Roma women; and, b) the discrimination faced by Roma women in the labour market, with employers being less willing to employ, and paying lower wages to, Roma women compared to similarly qualified non-Roma. However, it should be understood that education and discrimination based explanations are not mutually exclusive and indeed may well be intricately connected.

Roma certainly do have lower levels of education than non-Roma, but also, it was shown above that the returns to education – in terms of improved employment and wage prospects - appear to be smaller for Roma than non-Roma – or at least do not lead to any significant reduction in the Roma/non-Roma gaps in employment and wages. Moreover, the two factors tend also to be mutually reinforcing; if the benefits of education are lower for Roma, then it is not surprising that Roma tend to invest less time and energy in acquiring higher educational levels (O'Higgins, 2012).

These conclusions have been further verified in the application of statistical techniques that control for differences in education and (potential) experience, and it has been proven that given same educational levels, and previous experience, Roma are less likely to be employed and face lower wages in employment than non-Roma. Similarly, it has been proven that the disadvantaged position of women, accruing because of their ethnicity, is greater than for men when it comes to employment. In some cases, this could partially contribute to the full understanding of female Roma school drop-out.
According to the Roma women NGO Bibija in Belgrade only 10% of the Roma girls finish their education, even though the girls demonstrate better results in the few years they attend school. Most commonly, it is considered that Roma girls drop-out of school earlier, as they are required to help in household duties which occupies the majority of her time and are to be married and become housewives rendering education as unnecessary (Ergic, 2013). However, the reasons for dropout of Roma girls are not always solely caused by their traditional community background. The Roma girls may also look at the teacher for guidance and support, as she usually will not receive this at home (or in the community). When the girls reach puberty, without support from family, teachers and an unfriendly school environment the choice is easily made (Brankovic, 2012). It can easily be imagined that faced with all of these described difficulties, the additional awareness of the labour market discrimination a Roma women is set to encounter, resulting in practically equally poor treatment having completed elementary school or not, could in some cases tip the balance in favor of abandoning school.

Another reason for dropout is poverty – there is no money for school materials or proper clothes. The poverty in the family may be so extreme that not only the boys' but also the girls' labour is needed to contribute to the family income, e.g. in collecting recyclable materials (Zoom, 2005). It is considered that such forms of child labour are also related to the prevalence of informal employment in strenuous and hazardous jobs with no social or health security which means that in the case of injury or illness they remain with no income. As a result, their children frequently work instead of them, affecting their schooling extremely negatively. A survey was conducted in 2013, when 20 percent of the interviewed Roma explained that their children did not attend school, as they had to work (Balic, 2014). Child labour, increases the likelihood of poverty and poor jobs throughout the life span of these children.

Two of the women from the integrated social housing residence had health problems that prevented them for working, while the others expressed an explicit desire to take up employment in the future (two of them have worked prior to marriage and child bearing). They have all agreed that lack of education (at least primary education) was their major obstacle in finding employment. None, apart one, has completed elementary school, and they are all informed about and would like to take part in the second chance programme offered by the NES. They stress that child care is the major problem in attending these classes - but only while they have children that are too young to go to kindergarten, as the older children already do. They are taking advantage of the kindergarten which is near their apartment building and state that they are very satisfied with this service and the level of integration of their children in this institution.

Another motive for completing the second chance programme appears to be access to other NES programmes and employment mediation for which they are told they must at least hold an elementary school diploma.

As already mentioned, the awareness of the importance of completing elementary school is translated into the fact that all of their children of school age, appear to attend school on a regular basis, which does not seem to be the case among the women in the informal settlement.

Again, the examination of the successful Roma women entrepreneurs selected by the OSCE project, confirms that they have all completed at least elementary school, and most of them have completed high-
school as well. Also these families understand the importance of education, and as they do not suffer from extreme poverty, all of their children are enrolled into schools.

Measures aimed at inclusive primary education and affirmative actions in high school and higher education enrollment are in place. However, these measures require refinement. For example, one of the principles of inclusive education is that children cannot be expelled from elementary school. As a result, the real education gain is poor, as they are in fact often simply transferred from grade to grade and exit elementary education being functionally illiterate.

Once again, this section shows that while many of the barriers identified as factors hindering the employment of Roma women are common also for Rome men, there is always an additional layer of difficulty that renders the prospects of Roma women on the labour market more severe. When data on a large sample is examined, such as the MICS it is assumed all control variables are equally distributed (i.e. both Roma girls and boys are equally distributed among segregated, isolated settlements and integrated housing, the families they come from are of equal socio-economic status), etc. therefore it must be the gender itself, that is the gender role ascribed, that is at root of poorer educational outcomes: Roma girls are more often than boys expected to disrupt their education in order to help with housework, if financing is a problem, as already explained it will be the Roma girl who is taken out of school rather than her brother, the expectancy of some Roma girls to marry early implies they are not able to complete their education, etc.

3.3. Stereotypes and Prejudice

It is considered that the ethnocentric attitudes of the political elite, discrimination and accepted prejudices seriously hinder members of the Roma community to exercise their right to work. In fact, some analysts consider discrimination to be most widespread in the field of employment, taking both open and disguised forms (Balic, 2014).

Expert stakeholders from Central Eastern European countries (mainly civil society organizations) in the IZA Expert Opinion Survey conducted, identify discrimination as the greatest barrier to Roma social and labor market integration (Kahanec, 2013).

All of the studies mentioned above, as already described, show that the employment gap, actually cannot be explained by differences in characteristics of Roma and non-Roma (such as differences in educational attainment) and is rather due to unobserved factors, which include discrimination (Kahanec, 2013 and O’Higgins 2012). These results point to strong evidence for the existence of labour market ‘discrimination’ or more precisely, differences in employment probabilities and wages between Roma and non-Roma which cannot be explained by differences in individual characteristics other than ethnicity.

When it comes to understanding the unexplained Roma/non-Roma wage differences, research implies that it is, in fact, involvement in the informal sector – or in other words, difficulties in entering mainstream formal employment, which is driving the unexplained Roma/non-Roma wage differences. In fact, data suggests that there is a gender based difference in the source of wage gaps; for Roma women, the main problem arises with selection into the informal sector, whereas for men, there are problems due both to
selection into informal employment - albeit less serious than for Roma women - and also due to lower wages (not explained by education and experience) in formal employment (O'Higgins, 2012).

There are reports (Zoon, 2005), that in Serbia Roma women are rejected openly by potential employers for jobs related to food. The justification is openly full of prejudice that the customers do not want to be served by a Roma woman as she is not clean and that therefore she cannot prepare any food. Similarly, Roma women hairdressers have been dismissed as potential employees as "women do not want a Gypsy to wash their hair".

What is even more worrisome is the discrimination Roma women face by the representatives of the institutions that should be supporting them, as conducted interviews revealed. Speaking of the employment service providers, it is suggested Roma women are perceived fit for and referred only to cleaning services, or coffee cook vacancies, and they are most commonly uniformly referred to training programmes for waste collectors irrespective of their desires, characteristics and previous experiences.

Interviewed experts, stress that often, as a result of existing stereotypes, prejudices and the resulting discrimination, Roma women are forced to forfeit their identity if they wish to be integrated - "integration at the cost of losing their identity". We can only assume this is at play in comparing the number of individuals which have declared themselves as Roma in the last census in Serbia and the estimated actual number of Roma living in Serbia which is approximately three times higher.

The reluctance to declare themselves as Roma, has also proved a problem when it comes to referring them to NES ALMPs targeting Roma. Unless they have declared themselves as Roma with the NES, they are not eligible as beneficiaries.

It should also be said that there have been positive examples of employers engaging in on-the-job training programmes and offering employment to successfully trained Roma women, whereas they were unable to take-up the job as they were obliged to resume household duties (see section 3.4.) or the wage expectations of the trainees were too high (see section 3.5.).

Interestingly, none of the OSCE selected entrepreneurs mentioned earlier reported that they had encountered discrimination in conducting their business. At this stage it is difficult to conclude whether they were simply lucky, and that this fact actually contributed to their success, or is not even mentioned. It could also be that these individuals have developed coping mechanisms which allow them not to be blocked by discrimination.

The focus group consultation with Roma women which have previously been active on the labour market reveal mixed experiences. There have been cases of NES counselors refusing to register a Roma women as unemployed because she had not completed elementary school and was not able to immediately take part in the Second chance programme. Also, there have been explicit refusals to employ a Roma women hairdresser in a couple of salons due to her origin, but finally employment was found in a down-town salon where the owner made no issue of this sort. Other interviewed women stated they had not encountered labour market discrimination, but complaints have been made regarding the treatment some of the children have in school, both by teachers and other children alike. During the discussion, the impression that children from poorer Roma families face more discrimination in schools than those that are financially better off has surfaced, rendering them more prone to dropping out.
3.4. **Traditional/Gender Roles**

It often emphasized that Roma women face “double discrimination” – by the majority population and within the Roma society itself, on the basis of ethnicity and gender, which pushes Roma women even more to the margins of the economic society. This means that in addition to living in harsh conditions, they are also often exposed to exploitation and family violence. It is common that Roma women marry young and have children while still being children themselves (Balic, 2014).

3.4.1. **Female traditional role perception**

Researchers (Zoon, 2005) indicate that in Serbia for women in general it is more difficult to find employment. “Traditional” thinking is still prevalent: a women's role is to take care of the house and children, family life is affected if the woman works full time, when a man and a woman have equal qualifications the man should take up employment; female employees are thought to be characterized by discipline, team work, loyalty while male employees are devoted to their aims, competitive, and able of independent decision making. Women's rights organizations have been known to point out to the occurrence of discrimination at job interviews, lack of active labour market programmes for the employment of women older than 40, the fact that women are more frequently fired first in times of austerity, lack of appropriate programs for change of qualifications, the fact that women are more often employed for a limited period and of lack of sanctions when discrimination occurs.

The Roma woman is likewise captured within “traditions”, the patriarchal principles of family and community. As a rule these principles are internalized, therefore the picture she has of herself is the picture of the community’s perception of women. Her expectations, aspirations and achievements are related to the community’s expectations: to be a good mother, an obedient wife and a good housekeeper, to marry a man selected by the family, to respect the rules of the patriarchal community, etc. Any deviation from these principles may lead to excommunication and this is one of the biggest fears for a Roma woman. Uneducated and economically dependent, she does not have conditions to survive outside of the community.

For Roma women from rural areas, especially Roma women IDPs from Kosovo, the rules are even more restrictive. They are expected to remain within the closed circles of their own community, are kept at home from the age of 15-16 to protect them before marriage (against male society) and to prepare them for their household tasks. A married Roma woman is respected for her fertility, the ability of bringing children into the world and the hard work she has to carry out in the husband’s family household. Older Roma women on the other hand are respected and considered the pillars of the community. They keep ethnic identity and traditions alive. They safeguard the unity of the family and the community, they might administrate the money and ensure the communication with the outside world. These older women are educating the young girls to adopt the rules and principles of the community, which may at times frustrate the emancipation process of the younger women (Zoon, 2005).

In analyzing the focus group findings with this regard, this above described pattern was more than evident in the more patriarchal community of the visited isolated settlement. The young mothers, did not express any desire to work, assuming the prescribed, household-confined role and it was the older woman taking up the spokesperson's role, explicitly stating girls need not attend school.
The situation was markedly different in the integrated social housing residence. When asked how they would react if their daughters, when they reach the age of 17-20, say they do not want to get married and have children, that they would prefer finishing school and finding employment first, the response was quite emphatic in stating that in fact their daughters will have to finish school before they will be permitted to marry. At this point, also the husband of the hostess of the focus group was present, so his opinion was solicited as well and he was adamant his daughters must complete school.

3.4.2. Child Care

Facing all of the expectations set by their family and immediate surrounding it is evident that even if the first barrier, the notion that women should not work, is overcome, practical issues of receiving support in conducting household duties still must be addressed. It has been suggested that in fact, one of the key problems Roma women that would like to work face is the provision of day care for their children. The focus group results suggest that where day-care for children is provided, young Roma women, will take-up an active job-search.

In fact, the need to provide care for their children has been named as the main reason work is not sought out by all of the focus group participants. The difference being that the majority of the participants from the integrated settlement intended to take advantage of the nearby kindergarten, while the women from the isolated settlement had no other solution than to care for their children themselves. When the mother/mother-in-law of the participants was asked if should be able to help out with caring for the children she merely disregarded the option, as if suggesting she did her ‘share’ of childcare as a mother, and that now her daughter and daughter-in-law must provide for their children.

As already mentioned over 40 percent of the Roma settlements do not have a kindergarten within a kilometer radius which means there is a very large number of young Roma women which are not able to take up an active role on the labour market due to child care obligations.

This is an additional problem because the early prime reproductive age of Roma women corresponds with the age it is of crucial importance to enter the labour market. Long-term unemployment and labour market detachment occurring during youth lead to skills erosion and increase the risk of further labour market vulnerability making it more difficult to find employment in the future and leading to lower wages.

3.4.3. Early Marriage

Although the legal age for marriage in Serbia is 18 (marriage at 16 years of age is possible if the court has permitted it on the basis of mental and physical maturity assessment made by the responsible Center for Social work), Roma girls are often married before the age of 15, or live in extra-marital union. These marriages are often arranged or forced, often abroad as well, which has in some instances been punished as human trafficking. Data on early marriage was collected in 2010 through the MICS4 survey. The data revealed that almost 17 percent of Roma women aged 20-49 were married before the age of 15 and 45 percent of them married before the age of 18.44 percent of the Roma girls between 15 and 19 years of age were married or living in a union. Early marriage is clearly directly linked to lower levels of educational attainment. Moreover, low educational attainment, living in rural areas and lower socio-economic status are linked to marriage to an older man. Research shows that marriage or extra-marital unions in young age
decrease educational and occupational opportunities, cause economic dependence on the husband and his family and potentially expose the girls/young women to a higher risk of domestic violence and the health risks associated to early pregnancy. These girls are required to perform heavy amounts of housework and are under pressure to demonstrate fertility and responsibility to care for children (and others) while still being children themselves. They face constrained decision making and reduced life choices and are more likely to experience domestic violence (Balic, 2014).

As reported in interviews practical experience from the field, as well as the results of the focus group analysis, suggests that the family model and gender role experiences are key in determining the success of young Roma girls on the labour market. Examples of Roma families that have lived in Western European states for many years and have returned to Serbia under the readmission agreement, show that families where both parents were employed and all children attended school, will maintain the same model upon return.

In drawing inferences about the characteristics of the Roma women that have proven to be successful entrepreneurs within the OSCE project, it became evident that a partnership and supporting relationship existed within the family. In fact the husband and entire family contributed to the business of the company. What is more, the same sort of emancipated relationship existed also in the families, where the husband was the owner of the business. Again, the entire family collaborated in this enterprise, suggesting that removal from patriarchal norms is overall beneficial for successful entrepreneurship.

In confirmation of this finding, an additional note should also be made. Among the women which participated in the focus groups, the women that appeared to be most emancipated was the only one that mentioned starting up her own business as an option, following the footsteps of her own mother with which she worked prior to pregnancy.

3.5. Access to Information and Services

Access to labour market information and employment services are particularly important when we speak about the activation of individuals not participating on the labour market, or first-time job seekers.

3.5.1. Access to Information

Access to information is especially restricted for the many Roma women which live in settlements that are remote and isolated and which have had no interaction with external institutions. Basic information, including information on available support and services is unavailable and a common result of living in isolation is lack of trust in institutions and organizations external to the Roma community. This is often coupled with low levels of self-confidence and a perception of ‘everybody being against them’. Many Roma women are, therefore, accustomed to being subject to discrimination, and as such their expectations and motivation are often low. This is exactly why Roma women living in such conditions require additional support and counseling in entering the labour marker, but at the same time it is their isolation that adds to the difficulty of being provided such services and even basic information.
While outreach information campaigns have been attempted, practitioners in the field report that often the information sharing methods - such as group information sessions, which have not been tailored specifically for Roma women, prove to be very inefficient. This is particularly true when effort is not invested in ensuring the presence of Roma women specifically. At the same time the positive effects of targeted, individualized information sharing and 'coaching' through the 'system', as provided to the Roma women from the social housing that participated in the focus groups is evident.

In addition, Roma women are an easy target for exploitation, as they are not well educated, not well informed of labour regulations and employers may use this to their advantage by making them work longer hours and paying them less. By informing Roma women of their labour rights this can and should be addressed (Zoom, 2005).

Experience from the field suggests that Roma women who are informally engaged in service provision, but are at the same time registered as unemployed are reluctant to register as entrepreneurs from fear of losing social financial assistance\(^\text{11}\) they are entitled to as unemployed. In addition, practitioners interviewed report that it has often been the case that self-employment ideas are unrealistic, and that in some cases job offers resulting from on-the-job training programmes have been rejected by some participants as the earning expectations have also been unrealistic. This suggests accurate information about the labour market is not always accessible to Roma women.

### 3.5.2. Access to Service Provision

Clearly, when information about available services is not available to Roma women, access to these services is automatically out of reach for them as well.

However, it is not only lack of information on available services that prevents Roma women from benefiting from them, strong administrative barriers are also cause of exclusion from service provision for a significant number of Roma women.

Although the number of Roma women who lack identification documents (ID) has decreased in the past years, this is still a constraint in accessing institutional support and services, such as registering with the National Employment Service as well as exercising basic rights. Roma who are IDPs from Kosovo, comprise a large portion of the Roma facing such difficulties. Lack of personal ID also makes entering into a formal working relation impossible, as no employment contract can be made. Such administrative barriers are proving to be an obstacle in the enrollment of Roma children into schools. Children who do not have a 'legal address' (those from informal/unregistered settlements) are not in the system, which means their parents do not receive a notice to enroll them into the first grade. This problem is exasperated for those that are not registered in the register of births (Balic, 2014).

As we see the forms of problems arising from inadequate information and access to services vary, but the cause is tightly related to a segregated life-style. Roma women that have lived 'outside' of the system require intensive individual activation support not only in terms of practical support to obtain identification

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\(^{11}\) The value of the social financial assistance is approximately EUR 70 in 2014.
documentation, but also to gain the information and self-confidence necessary to engage in labour market activities.

As already mentioned, the difference in access to information has proven to be a key differentiating factor in the labour market outlook of Roma women involved in the focus groups. Starting from personal documentation and school enrollment to taking advantage of available support programmes and labour market participation, access to information, which is tightly correlated with living in isolated settlements appears to be the red thread pointing to disadvantage. Some of the focus groups participants were displaced persons from Kosovo and as such were not able to register as residents in Belgrade to start with. Those living in informal settlements have the additional problem of not being able to register their address as the house is illegal. The system's solution to this problem is for the residents of such houses to register at the address of the Centre for Social Work, but hardly any of the isolated informal residences are aware of this possibilities. It is further, common understanding that children cannot be enrolled into school unless they have a valid address, while in fact this is not a condition - schools must enroll children irrespective of their residence address (although diplomas will not be issued without a valid address). Similarly, there are great difference in the level of understanding the labour market and knowledge of the services provided by the NES that have become evident across the two focus groups. The visited informal settlement has never benefited from any outreach service, or even information provision and the effects of this are sadly evident.
4. Conclusions

Synthesizing this evidence, it appears that multiple vicious circles are at play. The barriers Roma women face on the labour market are intertwined and reinforce each other: living in poverty and isolation, means the likelihood of education is low, which further means the employment prospects on the labour market are poor, which perpetuates poverty and repetition of the same circle in the generations to come with the added difficulty associated with discrimination inside and outside of the Roma community. It is crucial to break this cycle. Clearly, the more barriers an individual Roma women faces, the more support she will require to enter the labour market and reach favorable employment outcomes.

The analysis suggests that access to valid and complete information and proximity to basic infrastructural services plays a key role both in the emancipation of Roma women and in providing the necessary basis for labour market participation. This suggests the core problem, of the Roma women at large, indeed does lay in the isolated informal housing arrangements many of them are confined to. Many of the other barriers described stem from this, or are to the very least enhanced and reinforced because of this. This has become very evident throughout the discussion with the Roma women who have moved into the social housing apartment buildings in the past few years from informal settlements. They testify to the difference this has made in their life and their empowerment is evident.

Important steps have been made in the field of education, including affirmative action in enrolling Roma students in high-schools and higher education schools and universities. However, finding employment often remains unattainable even for these educated Roma women. This is why targeted employment measures must be designed to respond to each of the barriers and they must be well combined and offered to targeted Roma women in order to respond to each of her individual needs.
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### ANNEX 1: List of Conducted Interviews

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ANNEX 2: Focus Group Guidelines

Access to employment and self-employment

Do you work? Do you want to work? If someone does not want: why? Those who want to, but fail to find a job: what do you think, why you are unable to find a job? What are the biggest problems? Do you think it is easier to get work on the black market? Why do you think there's a difference? Have you thought about starting your own business? If not: why are you not interested, why would prefer a job with an employer? If yes, but have not done anything towards this: what prevents you to start your business (other than money)? Are you aware of the existence of programs that could support your employment and self-employment? What do you think about them? Are they helpful? Do you find them useful and how not?

Identified barriers

Life in an isolated village and poverty. What difficulties has this created? (Difficult access to school information, support institutions- kindergartens, NES, CSW, transportation to training or work ...). Have you ever had the experience of an institution or organization coming to you, to your settlement and offering some support? How does that sound? Do you think this would help in solving the problem?

Difficult access to information. Do you feel that you have access to the information that you require to search for jobs or start your own business? Do you know whom to contact for resolving various issues (personal documentation, help in taking care of children, the elderly, and information about training programmes or employment opportunities...)? Do you think it would help if these institutions would visit your neighborhood?

Uncompleted school, lack of experience and knowledge required by employers. Why did you not finish school? What's the problem, what difficulties did you face? Do you know about the training programs, functional education? If you know, and did not participate, why? Is it a solution? If not, why?

Family responsibilities and the traditional role of women. How would your environment react if you found a job and started to work? Do you have/would have help with housework and taking care of the children? What would you need in this regard-what kind of help would you require for you to be able to accept a job?

Discrimination. Have you ever faced discrimination while searching for a job, either from the staff of an institution that is supposed to help you (such as NES or others) or from the employer? In comparison to all the other problems that we have discussed so far, how important is the problem of discrimination, is it the crucial problem in your search for employment?