



YEAR XI

No. 1/2011

Journal of Community Positive Practices

ASSOCIATION FOR SOCIAL AND ECONOMIC DEVELOPMENT AND PROMOTION
CATALACTICA



JOURNAL OF COMMUNITY POSITIVE PRACTICES
COMMUNITY DEVELOPMENT REVIEW

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ISSN 2247-6571

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DISCRIMINATION AND DISCOURSE: AN EXPERT INTERVIEWING APPROACH

Laura TUFA¹

***Abstract:** The present study holds the discourse of eight scientists that are fighting against tolerance discrimination, of the discrimination and mobbing inside the Romanian society. Using as research method the half structured interview for generating the necessary knowledge we got a series of discursive and narrative reconstructions about the daily discrimination acts at the work place as well as representations of the interviewed experts concerning the institutional regulated structure.*

***Keywords:** expert discourse, ethnic discrimination, Roma, gender, discrimination, was mobbing.*

1. Introduction

The purpose of this article is to catch the discourse's characteristics concerning the discrimination inside the Romanian society at the field expertise level. I will try to answer through this material to the following questions:

- How do the institutional represented discuss about minorities and discrimination from the institutional and personal point of view?
- Which are the prejudices and social constructions about ethnic groups and other minority ones, as they are understood from the showed discourses?
- Which are the official discourses concerning the discrimination presentation and how they reflect the link between the legislative part and the existing discriminating practices?

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2. Methodology

The method used in research¹ was the half structured interview with a number of eight experts that activate in the discriminated area on different criteria: ethnic, sexual orientation, gender, disabilities. For the experts' selection we used a conceptual reference field that defines the experts as key informers that have access to a specifically, internal knowledge of the structures, procedures and organizations that they worked into. Those are accessible only by contacted them themselves (Litting, 2009). An extensive definition of the expert that is useful for understanding his part inside the research is the following:

“An expert holds a technical process and interpretative knowledge that refers to a specific field of action by virtue of the fact that the expert acts in a relevant way (for example, in a particular organisational field or the expert's own professional area.). In this respect, expert knowledge consist of not only systematised, reflexively accessible knowledge relating to a specialised subject of field, but also has, to a considerable extent the character of practical or action knowledge, which incorporates a range of quite disparate maxims for actions, individual rules of decision, collective orientations, and patterns of social interpretation. An expert's knowledge, his/her action orientations etc., also (and this is decisive) point to the fact that s/he may become hegemonic in terms of practice in his/her field of action. In other words, the possibility exists that the expert may be able to get his/her orientations enforced (at least in part). As the expert's knowledge has an effect on practice, it structures the conditions of action of other actors in the expert's field in a relevant way” (Bogner & Metz, 2009, pp. 54-55).

The interview had as a start point a set of structured questions on the following discussion topics: tolerance and discrimination in the Romanian society, discrimination when employing, the relevant experience of the expert concerning the problem of discrimination, the mobbing effect inside the Romanian society, the policies inside the discrimination problem and the Romanian legislation (opinions and recommendations) and ways of educating the population concerning the discriminatory practices and of the anti-discriminatory practices.

The researches' limits were firstly offered by the discursive impossibility of the experts in concentrating on the large field of discrimination, in the discussions that took place with the researcher. Each expert, belonging to a specifically organization and having a specifically educational and professional course, generated narrative

¹ The data presented in this article were gathered inside the qualitative component of research about discrimination and mobbing in Romania, a research guided by The Association for Socio-Economical Promoting and Evolving CATALACTICA, inside the project POSDRU/97/6.3/S/54973 “Support for the discriminated women on the work market”.

examples and arguments that were rather based on real elements of experience and less referring to a general discourse about discrimination. Because of this, there were difficulties now and then in finding the common points in the ideas expressed by the eight interviewed experts which we tried to compensate by the use methods of the data generated by these interviews.

The analysis methods were the following:

1. An interpretative approach through which we tried to catch the meaning that the experts give to some phenomena, acts or processes referring to the discussed themes as well as the significance that they offered to the specifically examples that they chose during the discourse to underline some ideas;
2. The approaching to the discourse line by means of which we tried to identify how the official discourse of the experts alternate against the personal opinions, the later ones relevant especially from the perspective of experimenting the discriminatory acts as observers, mediators or consultants. The discourse is the interest element in the present research because the used method and the interviewed persons position (by experts) offer data that are significant, characterized by some using ways of the language, of the symbols and of the visual images (Fairclough, 1992). The discourse analysis is a method of analyzing the texts and the discussions about the social sciences that allows the formation of inferences concerning the social perceptions of the discourse's authors (Van Dijk, 1995; 2001), in this case the discourse concerning the discrimination.

3. The organizations' profile and of the interviewed experts ■■■■

The interviewed organizations are the ones that have direct activity in the anti-discrimination area, characterizing themselves rather by the segment over which they act: legislative, educational or militant. From the seven organizations, four of them are ONGs that activate in the Roma discrimination area, so, the perceptions about the ethnical discrimination may be overrepresented in the present analysis. The other three are: a superior teaching institution (The Faculty of Sociology and Social Assistance, Bucharest University), an independent platform that fights against gender discrimination (Romania Womanhood), an organization that represent the rights of the persons that represent the rights of the persons with disabilities from Romania (The National Organization Federation of the Disabled Persons from Romania).

Nevo Parudimos, Sastipen, Roma Education Fund, and Policy Center for Roma and Minorities are the associates, the ONGs or think-thanks that are concentrated on the support of chances equality of the Roma ethnic persons (by changing the negative attitudes and the social inclusion of the Roma), taking action especially by means of supporting the education (formal and non-formal). The National Organization of the

Disabled Persons from Romania is a nongovernmental organization with a federation status, with a general plan of action that promotes the persons with disabilities from Romania at all the communitarian life levels: social, professional, educational, cultural etc. The *Womanhood in Romania* Platform is a members association that have an academic interest in this area that evolve online pointed analysis projects of the gender presentations and of the discrimination on the gender and sexual orientation criterions.

From all the eight institutional represented seven of them worked in decisive positions, with managerial project positions, vice-president, director or programs coordinator. The interviewed persons had in their field proposals for legislative changing that were accepted, the others activated mainly in the area of projects implementation and of antidiscrimination programs.

4. Experts' perceptions and their attitude about tolerance and discrimination in the Romanian society

The tolerance is considered by a part of the interviewed ones as creating unequal relations: somebody is tolerating and somebody else is tolerated. So, the meaning of the concept expresses the power of one of the parts to the other.

"Tolerance... I don't know why I attribute it some meanings a little negative, I mean it seems inappropriate to me to tolerate somebody. I don't want to be tolerated, I want to be accepted." (S.V.)

"You don't have to both tolerate somebody, and to feel yourself tolerated. You are an equal member of the society with the same virtues and defects probably." (V.U.)

We get more easily appreciations by indirect references concerning extended concepts as "the social status of the vulnerable groups" rather than a trenchant position concerning the intolerance degree of the Romanian society. A meaningful and critical underlining concerning the Romanian's society level of intolerance is offered by one of the interviewed persons through the following:

"If there could be possible for the heterosexuals, arisen, orthodoxies, it would be great." (V.U.)

An example of a situation represented by one of the interviewed ones as *an indicator of inclusion disposal* (tolerance) is the case of the affirmative measures from teaching (the seats kept for the Roma minorities). The reaction of the majority group was of rejection, the brought justification being wrongly the one of loosing their own seats in the teaching system. On the other hand, although, the initial rejection lowered and there even appeared a form of supporting the access to study for the

Roma ethnic, the supporting method is considered as being a guide of the discussion in terms of tolerance:

“You do them a favor (...). So the non-minority person attributes himself a sort of a superiority position by which invites the minority persons to go to school.” (V.U.)

5. Discrimination in the Romanian society

The discrimination supposes an organization component of the advantages of the majority group and of differentiation with it of the minority group and it often includes a negative behavior for a certain group. One of the institutional represented examples insists upon the economical relevance of segregation:

“I’m selling field in a certain village, a peaceful village without Roma inhabitants. This was the mention that the seller published, in order to get probably a better price on that field, and to get more possible buyers, from which to select and sell with a better price.” (M. M.)

Meanwhile, there are discussed two types of discrimination: voluntary and involuntary. It is less serious if you make discriminations without purpose, although the consequences may be the same serious.

Another definition insists upon the discrimination as a bidirectional process which is not concentrated on the power disparity by means of the majority and minority group. Discrimination is rather an organization of identities that alternate between the social actor that is discriminated and the one that discriminates:

“I think there is a little misunderstanding from our part too and theirs also. On the other hand, they want to be treated equally, on the other hand they want to be treated differently. So, this is a sort of treat us different but don’t do this anyway.” (S.V.)

The ethnic discrimination is considered to be the most common form of discrimination in Romania, which is supported by mass - media also. Some of the interviewed ones appreciate that less visible than the ethnical discrimination but at the same level is the L.G.B.T.¹:

“It isn’t that visible because usually, the gay persons, lesbians don’t go to claim this to the court because they want to be socially anonymous that offers them a minimum of social comfort in the society predominantly homophobices.” (V.U.)

The discrimination is presented by most of the institutional represented as a differentiated treatment to certain groups. There is a summary idea of “reasonable

¹ Lesbian, Gay, Bisexual, Transsexual.

justifications and objectives" (M. M.) that are missing the moment the discrimination appears. The experts' discourse refers to the objective criteria that may underline the lack of discrimination in a certain social context. The reliability by which the criteria may be identified is actually a less debated aspect in the actual discussions. This way, the justifications may become possible links that hide real discriminatory reasons.

"For example, if on the respective job, one of the criterions is to be a doctorate bachelor, and you are one but I'm not, then, I couldn't say that because of my ethnic you didn't give me the job, but because of the fact that I haven't accomplished an objective criterion." (M. M.)

The difficulty of identifying an act as being discriminatory is accentuated by the alternative parts that the discriminated one performs in different situations. So, the discriminated person may adapt his or hers identity depending on the actor they interact with, so, the evaluation of the level and gravity of discrimination is difficult to appreciate:

"I think that it would be interesting to research which could be their answers depending on who is asking: if the question comes from the European Commission or if some ONGs ask them or some other Roma...how could these answers be different." (S.V.)

So, to realize the fact that they are part of the groups that are named as being discriminated, that are and have to be supported, may determine them to have a different behavior in different situations of identity proposition.

The discrimination may appear at an institutional level, reproduced by social accepted justifications. An example offered by the interviewed persons is suggestive from this point of view: a policeman charged with violence against some persons of Roma ethnic wrote in the justifying report: *"the Roma society are a problem, that's the way they are genetically programmed."* (M. M.)

An interesting problem is represented by the auto recognition of the ethnic origin. The example of the one that is "hiding" or "avoiding" his ethnic appearance is used to illustrate the high degree of discrimination to which the Roma persons are exposed to. We may even say that, in the discourse of the expert's appear rating appreciations concerning the ways of identifying the ethnic or the membership to a minority that sustains the majority groups.

The gender discrimination is a different problem of discrimination, being sometimes a subtle situation as presence and visibility. According with Zamfir E. (2010, p. 88), in Romanian society the economic crisis, doubled by the financial and social crises, has brought many additional threats to women. It is a type of framed discrimination to *"general global discrimination forms"* (L.V.) where the effects of an anti-discrimination policy seem to be difficult to identify.

The increasing number of the firms in the leadership position may indicate a lowering of gender inequalities, but , such a reality may hide more subtle forms of keeping these types of inequalities to go on. Some experts appreciate that the formal position in some of the organizations do not give them the right to an accentuated power in the hierarchy, the decisions being taken rather by some other entities, they being only the promoters of some decisions with reduced importance.

“I have seen some data, and the women were really big in number, for example in the non-governmental organizations in the leadership positions, in the middle and big enterprises, in certain industries. But not in the big games.” (L.V.)

A rarely mentioned discrimination form but appreciated as being strong just because of its subtle forms of manifestation and of its reduced visibility is the discrimination of the disabled persons. This form of discrimination is firstly at a legislative level, where the type of discrimination study is one rather medical (he or she is individually victimized for the disability that he has and treated as unequal, necessitating social protection), but not socially (the disability is considered an obstacle in the way of evolution and the society is responsible for the integration effort, he doesn't need special protection individually but of social protection). The story of the disabled person that takes part to a conference just in the specific field and is in the situation of not being able to use the ramp for moving because such a ramp doesn't exist in the hotel he or she is staying, is exemplary for the existing disorders concerning the protection and equality chances promoting for these kind of persons.

6. Discrimination at the workplace

The manly jobs (policy, IT) are subject for the discourse just to support more subtle forms of gender discrimination in the work field, forms that feel present at an institutionalized level:

„Even the week before there were ideas about introducing ratios in the parties, a minimum percentage of women to candidate, this relay tells something, maybe it is an indicator of the fact that they aren't represented in the political life. It isn't hard to say and notice if there are two parliamentary women or how many they are and not because of the fact that they are not capable and because these are fields of work completely masculine.” (S.V.)

The interviewed ones recognize the presence of a representation at the population level concerning some professions as being rather “for women” or rather “for men”. The cause is attributed mostly to the women's or men's incapacity to offer services in certain fields of work.

The following story gives us the proof of the representations' structure about the feminine work and the masculine one as being culturally built:

“As for example, when I made an announcement for employing a secretary I wrote: «l’employ secretary», which is not ok because a man may as well come for this job as a secretary.” (G.A.)

The story of the citizen with a “light complexion” and of the one of the Roma ethnic with a rather “dark complexion” (M. M.) that tried to subscribe for the bricklayer job shows us one of the discrimination forms when employing, where on the basis of some external criterions, that don’t depend on the eventually employed person’s competences, the employer benefits one of the social category more than the other. So, to the person with a “light complexion” he told that there are places of work as a bricklayer but *“it is rather hard for you to be a bricklayer, and we have the other kind of job, you may be the manager’s driver”* (M. M.), while the other candidate, although he applied before the other one, got a negative answer.

Another example from the personal experience of the interviewed persons concerning discrimination for employment indicates the social conception about the ethnic created on the visual indicators. The story of the M. M. expert can be considered a test of this vision: when he tries to get a job to a washing car center and he shows himself before the interview by calling to the employer the discussion with the candidate is positively perceived. Afterwards, after the visual contact with the employer, he is taken out of the washing machine center without any explanation.

The ways of employing disabled persons are seen as being real discriminatory acts, reflecting culturally the reduced level of agreeing inside the society of these persons. Otherwise, there is doubt about the legitimate of the protected units:

“Why just to the protected unit? Because at the protected unit the conditions, so it is to be thought, are favorable from the point of view of the access, of the relations etc. Well, but why not in another unit? I have the right to work according to my professional studies, to get a corresponding wages. What do I need there? The access to the workplace and a workplace minimum adapted to my needs and to work at the same rhythm with other people. Not really only in the area of the protected unit.” (M.R.)

So, the support measures for employing such persons, measures that predict the framing of the protected unit may be appreciated as being discriminatory because they start from the premise that the disabled persons need special and separated places.

The discrimination about promoting is differentiating appreciated in the private field and in the public field. The private field is perceived as being rather more correct in comparison with the public one, where the criterions of employment are rather the nepotism. The correctness supposes, in the experts’ presentation, an appreciation of the work on the account of results and performances. The promoting inside the

public institutions is appreciated with humor and resignation by one of the interviewed persons:

“Well, there are also the things imposed by their own regulation, that I advance at every five years and there everybody is included.. I see it as a compensation for the unhappy ones. Anyway, I advance at every five years but the situation isn't that pink because they advance and have bigger wages although their capacities and competences are more often weaker than of the one that is new...” (G.A.)

The discrimination in women promoting is justified by a relation of multiple causes between different factors: the employers' prejudices, the profession's male aspect, the women's availability for competition. Culturally, women are represented as being less wishing to compete, and this pattern is susceptible to be reproduced in the organizational field, in the moment of an eventual promoting:

“Not just the fact that the employer doesn't want or wants to keep them on the same job for a longer time but even them, having the competition level less pronounced often indulge themselves, (...) they situate themselves on the position of subordinate.” (S.V.)

Being played less than a man may become something naturally accepted:

“She doesn't discuss the problem because she doesn't consider that she deserves more, seeing as something normal to be badly played than others. (...) Also from the women should start the awareness of the difference, to understand in what way they are discriminated, to understand how they can gather and ask for their rights?” (R.B.)

The discrimination in the organizational field is appreciated as being favoured by the deficient of individual responsibility, then when only the organization receives the sanction, not even the person that creates the discriminatory act. In the lack of precision in identifying the author of the discrimination, the possibility of reproducing the discrimination is available. Moreover, if the financial sanction has a small quantum it is felt just as a formality. Furthermore, the financial sanction is seen as representing rather the formal position of the institution that applied it (ex. CNCD), and not as a population's attitude.

Another factor that stops the reaction to the discriminatory act is the minimalisation of the act itself by the environment, the reference group, colleagues, friends that do not see it as prejudicial, but as being rather something normal. So, the perception of a discrimination at the workplace is more often in the beginning phase as unjustified and unjustified, the work mates from the same hierarchy being the main contributors to such a representation:

“Whether for the first time you would talk with the friends or with somebody and.. what are you told? «Bare some more» or «Well, it just seems to you», I means there

is a tendency to minimize this psychological comfort somehow ... something of the kind «You are having a job, what else do you want?»» (S.V.)

This kind of behaviors look like being normal by the representation of the work place as being associated with the stress and difficulty rather than with something pleasant. So, the normality of some unpleasant choirs is extended over the acceptance of being something normal as an existing conflict and tensioned field at the workplace and, implicitly the taking into consideration of some mobbing actions as being part of the work:

“Now that those guys from the office or wherever you work give you some hard times is part of the job, so it has to be hard and to accept it” (S.V.)

In the case of redundancy, the perceptions concerning the applied criterions show us a high level of subjectivity, expressions such as *“I do not have a set of objective rules”* recently appear in argumentations. The differences' representation between the public space and the private one as work fields make some experts to sustain that in the private fields the discrimination may act in the case of redundancy more because of the sector's autonomy: *“it is a private institution so it does as it wishes, as it is mine, the property is mine and I do what I want.” (M. M.)*

The characteristics of the one that is to be discriminated or mobilized are “different” or “fragile”, ambiguous enough semantic attributes to reflect the difficulty of the identification of some measurable characteristics. To be “different” (newly employed or different from some other criterion) and to be discriminated supposes an implicit pressure towards normality, the way it is built in the work field (and which normality may be binding concerning the different characteristics of a person with the purpose of integrating him or her in the group):

“Newly entered person in an organization. Dropped in a certain context, with no kind of problems, may become the victim of such a behavior. And your fragility comes merely from the fact that you are new in the organization, that you haven't done yourself the support network yet.” (LV)

The social categories considered as being inclined to redundancy are the ones without professional formal studies, the ones with no experience, the new ones in the field of work and the old persons. Moreover, the ones that presented a discriminatory behavior are among the most susceptible to be discriminated also.

As factors that contribute to the stereotypes hardening and to the discrimination incidence rising are mentioned the ignorance, the lack of systematic interactions between groups, the misunderstanding of the differences, vulnerabilities defined by low education, reduced access to information, low incomes.

7. *The harassment at the workplace and the mobbing*

European research on mobbing began in Scandinavia in 1980 and expanded in the '90s in other European countries. The central element in any definition of "mobbing practices," or "bullying's" most Anglo-Saxon countries, is the repeated nature and duration of negative behavior which it is exposed to the target (Gheonea A. et al, 2010, p. 117).

The mobbing¹ seems to be less known with this naming by the interviewed ones, their discourse replacing constantly the word "mobbing" with "harassment". The definition explained by the interviewer, is recognized as being the correspondent of an action met recurrently in the adjacent area for discrimination, but the term itself is not used. Moreover, we meet in our research experts that worked in projects addressed to the mobbing that admit that they didn't have any knowledge about the previous actions of the projects they took part in.

The study of the mobbing can't be in the public agenda as the concept is peripheral; it isn't "*on all the Romanians' lips*". (V.U.) The discourse of the institutional represented interviewed is concentrated rather on using the terms and the concepts from the discrimination area and less from the one of the mobbing.

The mobbing is framed by one of the interviewed experts as a way of undermining the competitiveness of the organization it appears in. Explaining by profit logic, „we accept the fact that such a behavior creates problems at productivity and competitiveness level, and then, there has to be done something.” (L.V.) So, there where there are such kinds of tensions and conflicts that lead to the mobbing, the professional performance lowers drastically.

Analyzing the situations that can determine the appearance of the mobbing, the interviewed persons appreciate that they may appear then when the victim's identity is different by the one generally accepted in the work group. The next example is used illustratively by one of the experts: the colleague belonging to the religious

¹ "The mobbing to the work place is a psychological aggression, applied for a few months by one or many colleagues against another, by a series of actions that have as purpose to isolate the concerned person. Actually, the part of the employed in the firm and his professional capacity are underappreciated on purpose by means of different discrediting, humiliations, rumors, with the purpose of removing that concerned person. The mobbing victims end by designating in most of the cases, as they can't fight with the pressures and the negative atmosphere any more. The repercussions are psycho-social and with health problems: the lowering of the trust in their own professional competencies, the stress, the damaging of the relations inside their own families because of the stress, depression, health problems." (Tomescu, C., Cace, S., 2010, pp.11)

orientation Jehovah's Witnesses, he doesn't celebrate the birth days and he doesn't give any presents, these being some of the cult's rules.

If the organizational culture of the firm where he works put a value on these concepts as being desirable and inclusive for the members of the organization in the work group, he risks to be excluded because of the inconsistency between the personal values and the organizational ones. These differences are gathered by the respondents to fragility and susceptibility of an individual of being discriminated and mobilized.

Another case is the one of the young homosexual man employed to a supermarket, harassed and physically abused by his colleagues till he gives up and leaves the organization. (V.U.)

The organizational culture based on supporting limited groups with no possibility of opening, is one of the reasons that creates the mobbing.

"The Romanian society is very divided, no cohesive and no matter the place of work I had, you identify the second or no later than the third day the gangs or there isn't any collective." (N.U.)

The significations of a gang is in its aggressive potential that it gives to the persons that aren't part of it, the collective has a meaning based on cohesion, understanding and acceptance, mutual support.

8. The addressability of the discrimination victims and the knowledge of the legislation by the population

The agreeability's problem as it is explained by the interviewed ones refers to the relations between the victims, not that much between the victims and the institutions they are complaining to but to the lack of association of the victims, an association that can offer them support. So, the low level of the discrimination and mobbing victims' associations contributes to the low visibility and to the lack of voice as needing to be heard.

"I haven't heard about victims associated. I really haven't. It was a point that I wanted to find more about during the research, to the National Council for Discrimination Control, the victims come individually although the law let them, and they may associate (...). Or they may come with represented, union members. I haven't seen any complaint written by a syndicate leader and say look: our worker, Vasilica... there isn't such a thing. It isn't ok." (L. V.)

One of the institutions' that fight against discrimination vulnerable point is the low degree of addressability of the victims. As for example, CNCD is seen as being incapable of giving special assistance to some of the discrimination victims because

of the bureaucratic procedures that were regulated according to the European way by means of which the victim may ask the Council's services:

"How many keys do you have to button to get to talk with someone? And if you confuse the department, you actually have to take it over the beginning, don't you? Well... We can do this thing now if you want to. Just watch it: "Push key no.1, push key no.0, if you want to talk to I don't know who, if you want to..." A very complex menu! And then, if a person from the Roma community who doesn't have any studies wishes to call to this institution's services that functions according to the European rules, it is said, what does he have to do? Sorry? It is hard for me to understand their menu." (M. M.)

The legislative field is very little known even for the ones that activate in the anti-discrimination area, being rather partial or segmented knowledge. Implicitly, the existence of a professional augmented evaluation of this legislation is lacking in the most of the cases. On the other hand, the discourse of the interviewed ones is concentrated not only on detailed appreciations but on generally suitable evaluations and opinions.

The sanctions' application is into discussion referring to the financial punishment and modified for the discrimination cases (by CNCD) or the fines for the prostitutes:

"Nobody from the coordination of this country hasn't even thought to a simple thing: if you want to finish with prostitution you give fines to the client. You keep prostitution illegally but you fine the client. Not the woman that is usually the trafficked person, and does this because she is starving." (R.B.)

Moreover, some of the interviewed ones consider as being wrong the laws' structure:

"From the legislative point of view, there were created in Romania institutions and structures, but most of them were created because of the external pressures and the majority of the laws about discrimination are things like these, do not have a punitive side or they stop to the level of giving. Scolding's or recommendations or sanctions." (G.A.)

The reduced punitive measures, the institutional and social plan ones are appreciated as being a factor that contributes to the repetition of the same behavioral models.

The discrimination to the workplace and the dysfunctional, conflict situations that could lead to mobbing are possible to be solved by appealing to a certain instance, external to the conflict, the *ombudsperson*. Some interviewed peoples' experience with this kind of instance is rather a formal one and the appreciation of its activity stays as one at the level of a theoretical discourse:

"It was only on the paper and you didn't want to ask the ombudsperson help because if you did so it was a bad sign for you as an employee. It means that you didn't know to be sufficiently careful and sufficiently open for dialogue to solve your problems." (V.U.)

So, the responsibility of solving the conflict is one situated to an individual level and less to the institutional level, the failure in its solving takes the shape of the public opprobrium associated with your inefficiency as member of the certain organization to solve your problems.

9. The legislative stated principles and the institutions' functioning practice

Some of the stories reflect at a micro-social level the resolving of some obvious cases of discrimination on the ethnic criterion of the Romans: a patron that posted a paper in his own shop in which mentions that the Romans won't be served was punished by the Consumer's Protection, but for some hygiene problems not also for his affirmations. The example indicates the weak functioning of the legal laws concerning the discriminatory acts, illustrating a negotiated solving of the situation.

The discrimination in the educational field is signaled by some of the institutional represented that were interviewed. The more known examples are for the segregation of the Roma in separate schools, the lack of an intercultural education inside the schools and the lack of some orientations in the legislative field:

Now we have access to all kinds of information, we may travel anywhere in the world and you go and see a Muslim that he kneels in the middle of the day and prays and you are asking yourself "what's wrong with him?" and he makes it five times a day ... or, you see an Indian that doesn't eat any beef "but why? beef is tasty" and you can't understand certain things or you can't explain them to yourself culturally.. these should be known ... at least if we haven't had the opportunity to learn about them, we should try and teach our children, if not at home, from school then." (G.A.)

Having a personal history about the anti-discriminating lobbies, some of the respondents underline the difference between the stated principles and the institutional practice by the impossibility of applying these legislative measures and the lack of trust in their observing:

"It was said like this, that, the person who doesn't observe the announcement, will be applied some punishments from the teacher's status. And you can realize, with commissions of disciplinary research, these kinds of stories, nobody got to be punished. But it was anyway a first step that the Ministry has done: it manifested its interest for such situations." (M.M.)

10. The perception of the institutions' efficiency in the fight against the discrimination phenomenon

The active ONGs in promoting anti discrimination reflect as evolution the tolerance level of the society concerning some social groups. An example given by an

interviewed person illustrates this idea. The association's activities ACCEPT seem to be considered "not very lively" this reflecting:

"A society like ours, orthodox but also democratic and with a level of education a little more... I think the things are in their good normality, meaning there is a lot of work to be done until the tolerance area will extend before it will accept something different as concerning the sexual orientation." (L.V.)

A case of inefficiency of the police section concerning the discriminatory acts is represented by the documentation papers with insertions of stereotypes and wrong conceptions about the Roma population. According to the experience of one of the interviewed persons, there is the need of guiding the police in the field of the human rights. On the other hand, the press services of the police inspectorates and of the police sections in general should be more careful in the writing press releases and not to mention the ethnic. The effort from this point of view is demonstrated by the existence of some special programs of orientation for the persons from the police services: anti-discrimination classes in partnership with CNCD and the ONGs.

Another example of institutional incapacity signaled by the interviewed persons is represented by the actual impossibility of correcting the moral prejudice brought to the discrimination victim. The signaled discrimination cases are punished financially that go the state budget, and the victim doesn't get any reward for the suffered act itself. Moreover, the excessive time needed for solving the complaints (2-3 years) is another vulnerable point at the anti-discrimination institutions' functioning. This has as effect a bigger lack of trust of the victim both in the regulation system as well as with the solicited ONGs for solving the discrimination case, that represent the person existent in the discrimination situation.

11. Institutional success and failure *in the experts' presentations*

The application of anti-discrimination policies and of the legislation is hitting against the socio-cultural factors. The example of the homosexual teacher, who, although he won the process against the school, couldn't go back to work because of too strong social pressures, it relevant that:

"He sewed the school that dismissed him anyway, won the law suit and he still didn't go back to the same place of work. It isn't only a juridical problem, there is about a more ample problem of acceptance. And the organizations, probably, are extremely cautious. The school itself seems to be an extremely conservative institution in Romania." (L.V.)

The discrepancy between the stated principles and the practice doesn't depend that much on the legislation's identification as being dedicatory but rather on the lack of training for a good practice, in other words, that intermediary level of formation. A

recommendation that is considered *sine qua non* is the introduction in the package of good practices of the managers and leaders “of the elements that represent a good climate, free of any kind of discrimination. The syndicates seemed to me very low trained for this problem.” (L.V.) The gaps aren't because of the fact that they do not know the legislation but because of some necessary links for evolving some assimilation structures of the legislation.

The syndicates are rather considered as being active in obviously “turbulent” situations and less active constantly, for sustaining the employees' rights. Their role is rather peripheral and they are appreciated as being low trained concerning the formation and knowing of the legislation for the discrimination problems.

A problem that was identified as an institutional failure factor is the lack of a precise identity of the specialized institutions in anti-discrimination. We refer to the super positioning in attributions between the different institutions and to the confused solving of the demands. Just because of this super positioning:

“It seemed to me that there is an extraordinary stepping on each others' feet. (...) For example, The National Council for Discrimination Control, with the Agency for Equality. At a certain moment the difference was very subtle. I mean you should enter with the pen in your hand and make effectively and analyze, just to realize who is doing what. In the interviews they mentioned that they are disturbed because of the fact that they do not have any precise identity.” (L.V.)

The Agency for Chances Equality appears in a confuse way in the declaration of the interviewed ones existing an inaccurate in establishing what were its attributions, what was the impact of the measures and recommendations of the Agency and what was the level of its visibility. Such an uncertainty may indicate the lack of an institutional identity and implicitly the diffusion of responsibility towards other institutions. The organization is often considered as being redundant or, an institution that is super positioned with some others concerning the attributions, moreover, being also affected to a general level of generality about the discrimination criteria against which it acted in a way that ambiguity appeared in the addressability ways of the population towards the Agency. A general level of attributions induces also an inefficiency of the real discrimination cases' solving:

“The European historical of the institutions about discrimination is that the Europeans from the European Union realized first a discrimination criterion and then all of a sudden put it up, as they put it up they created a structure to manage with that criterion. A tremendous exception in this case is the fact that in Romania, the institution for fighting the discrimination was created from the beginning covering the entire discrimination criterion and then it should have been efficient to solve each discriminations criterion apart.” (V.U.)

Comparing with the creation moment CNCD is appreciated as having made progresses by the visibility it proved in the case of some discrimination situations (ex. Tariceanu, Basescu) warning the mass-media. On the other part, the institution's vulnerability is given by the way of choosing of the college's director members rather on political criterion, with no consulting with the nongovernmental organizations or with the vulnerable communities.

The activity of such organizations is appreciated as being rather efficient legislatively, by proposing or modifying laws and less visible by interventions and useful sanctions. The need of a powerful link between the mechanisms: legislative, practical and social appears constantly in the interviewed persons' discourse.

The organization of the resources for the anti-discrimination formation is appreciated as being dedicatory. The workshops and the seminars (for formation or dissemination) are seen as being fragile elements, inconsistent and peripheral in the education against discrimination. The resources' allotment should be oriented towards the managers' education, where the changing possibility is higher and in the public field where the discrimination is accentuated:

"Also from the made studies (...) is understood that the most predisposed areas from Romania to the mobbing are areas from the public sector and not from the private one. The social services as for example hold the teaching. This thing makes you think a little to its consistency." (L.V.)

As concerning the adjustment at a practical level of the tensions and conflicts owed to the prejudices and stereotypes there may be said that the constant interactions between the minority and majority groups (no matter the nature of the criterion on which account there is justified the discrimination) facilitate the lowering of discrimination. This way, the represented of the analyzed ONGs sustain together with the institutional adaptation suggestions even the projects that suppose such interactions between the groups.

Also, in the organizational work field, the position of the interviewed persons concerning the strict changes is nuanced. On the other hand, the changes are necessary to pick the attention over the right that the employees have, on the other hand, the very strict regulations may represent abuse links for the ones that consider that they are unjustly subject to a mobbing action. Most of the experts insisted upon the combination of the informal level of the regulations with the formal one: the existence of a mediator, of the interior order regulation, or of some other documents.

12. Conclusions

Discrimination is a difficult concept to expose in all its possibilities of manifestation. The perceptions over its content are linked by the experiences the institutional interviewed represented had and by the ways in which they themselves contextualized and interpreted this experience.

The most visible forms of discrimination are the ones that talk about the ethnic minorities. Less visible but appreciated as being spread also are: the discrimination on sexual criterions and of the disabled persons. The LGBT discrimination determines them to wish to keep the social anonymity inside the Romanian society that has a high level of homophony. The disabled persons do not get necessary facilities just to be able to make their daily activities and this is why they usually don't appear in public, choosing isolation.

The control by education is the most recommended method of fighting by the experts. No matter if it is about the primary or secondary level of schooling (by introducing the anti-discrimination components in the civically culture classes or the creation of special intercultural education modules), either by training the public and private institutions' managers (classes of anti-discrimination legislation in training the managers and the leaders of an organization), to prevent the formation of some prejudices that will lead to discriminative behaviors is also essential. At an organizational level the existence of the formal regulations is needed to be doubled by the trained organizational culture of anti-discrimination both by formation and by the existence of an objective instance that, in conflict situations to be able to intervene as a mediator (*Ombudsperson*).

The abilities institutions for fighting against discrimination (such as The National Council for Discrimination Control or the ex Agency for Chances Equality) gave minor punishments, which underlines the fact that their actions are actually failed.

In terms of financial allocation funds allocated in fighting discrimination, it highlights the importance of assessing social purpose and sustainable development in socially isolated communities – as priority targets in support of social inclusion policies (Neamtu G., 2009, p. 125). Another example is the social economy that offers solutions to reduce social exclusion by increasing employment for vulnerable and creating mechanisms to help these people (Arpinte D., Cace S., Cojocaru ed., 2010, p. 66).

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SOCIAL INTEGRATION, REVERSAL POLICIES OF SOCIAL EXCLUSION

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Abstract: Inside this article are presented the new characteristics of the European social model by the point of view of the social economy principles. The field of the social economy gives positives benefits in relation with the purpose of the social inclusion by organizing a complex process of activating and communicating of the beneficiaries among themselves but mostly with the entire community. Specifically there is to be noticed that the field of the social economy represents “the gate” for employment and this is why this is a part of a wider process for inclusion and social support. There is also given a description of four distinct examples of social economy that are considered to be relevant for different types of social policies.

Keywords: social model, benefits, social policies, social inclusion, poverty.

New social realities require new responses. Change is rapid – and policies need to keep pace, responding innovatively and flexibly to the challenges of globalisation, technological advances and demographic developments.

The European social model should serve this goal, proclaiming that opportunities, access and solidarity may be translated into concrete actions. The declaration of a complete mutual European interventions' platform is required, a thing that would demonstrate the commitment to yield results for the citizens. It indicates that the European values remain the focal point of EU policies and constitute an integral part of the EU answer to globalization, irrespectively of the individual social protection systems and mechanisms.

Ten years ago, EU leaders pledged to 'make decisive steps toward poverly eradication' by 2010. Today however, a significant number of European citizsens still

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live in poverty and have limited access to basic services such as healthcare. Poverty and exclusion not only affect the well being of individuals and their ability to be part of society; they also impair economic development.

Certain social groups are more threatened by poverty, for example families with children – particularly large and single parent families - the elderly, people with disabilities and immigrants. In all groups, women are more vulnerable than men. The way poverty affects people is complex and interdependent with social exclusion. Besides the well-known problems such as insufficient housing conditions or the lack of housing, citizens living in poverty may face¹:

- Poor health and reduced access to healthcare
- Reduced access to education, training and leisure activities
- Financial exclusion and over-indebtedness
- Limited access to modern technology, such as the Internet

With the motto “Stop poverty now”, the European Commission and the Spanish chair of the EU declared the start of the European year 2010 to fight poverty and social exclusion. This campaign aims to place the battle against poverty that directly affects one in six Europeans, to the foreground of the European Union during 2010. The EU provides a framework through which Member States develop their own priorities and strategies. This framework takes into account the multi-dimensional nature of poverty while focusing particular on the following²:

- Eliminating child poverty and poverty within families
- Facilitating access to the labour markets, education and training
- Overcoming discrimination and tackling the gender aspects and age aspects of poverty
- Combating financial exclusion and over-indebtedness
- Combating poor housing and housing exclusion
- Promoting the social inclusion of vulnerable groups

Vladimír Špidla, Commissioner for Employment, Social Affairs and Equal Opportunities added: “One in six people in Europe face a daily struggle to make ends meet, but poverty can also affect the rest of us – and our societies as a whole. While most of the tools for tackling poverty are at national level, three-quarters of

¹ <http://www.2010againstpoverity.eu/about/tackling.html?langid=el>.

² <http://www.2010againstpoverity.eu/about/tackling.html?langid=el>.

Europeans also expect the EU to help. The European Year puts this issue at the top of the AGENDA so that Europe as a whole can join forces to fight poverty and social exclusion¹.

Goals and guidelines of the European Commission

The 2010 European Year aims to raise greater awareness of the causes and consequences of poverty in Europe, both among key players such as governments and social partners and among the public at large. It also aims to mobilise these different partners in the fight against poverty; promote social integration and inclusion; and encourage clear commitments on drawing up EU and national policies to tackle poverty and social exclusion.

Most importantly within the framework that is formed on the occasion of the year against poverty the strategic axis of the Union is highlighted. More specifically and based on the Strategic document- framework of the European Union we distinguish the following goals and guidelines²:

a) Recognition of rights

Recognising the fundamental right of people in a situation of poverty and social exclusion to live in dignity and be fully part of the society. The European Year will increase public awareness of the situation of people experiencing poverty, particularly that of groups or persons in vulnerable situations, and will help to promote their effective access to social, economic and cultural rights as well as to sufficient resources and quality services. The European Year will also help to combat stereotypes and stigmatisation.

Within the framework of the above goal the European year must:

1. Raise public awareness of the fundamental rights and needs of people in poverty,
2. Overturn current stereotypes concerning people in poverty and in exclusion, through campaigns, media coverage and project funding within the framework of established cultural programs,

¹ <http://europa.eu/rapid/pressReleasesAction.do?reference=IP/10/36&format=HTML&aged=0&language=EL&guiLanguage=en>.

² European year against poverty and social exclusion(2010) - Strategic document-framework - Priorities and guidelines for the activities of the European year 2010, European Commission, <http://2010againstpoverity.ec.europa.eu>

3. Aid people living in conditions of poverty in becoming more self-sufficient, by providing access to a decent income and to services of general interest.

b) Shared responsibility and participation

Increasing public character of policies and actions concerning social inclusion, emphasising both collective and individual responsibility in the fight against poverty and social exclusion, as well as the importance of promoting and supporting voluntary activities. The European Year will promote the involvement of public and private actors, inter alia through pro-active partnerships. It will foster awareness and commitment and create opportunities for contributions by all citizens, in particular people with direct or indirect experience of poverty;

Within the framework of the above goal the European year must:

1. Facilitate the public debate between public bodies and the private sector in order to surpass the obstacles to the participation of individuals: through meetings, such as for example the yearly meeting for Europeans living in poverty
2. Promote the exchange of good practices between member states at national, regional and local level, and between institutions of management and the interested parties concerning the sense of shared responsibility.
3. Promote the participation of entrepreneurs and social partners in activities aiming at the active reinsertion of unemployed in the labour market.

c) Cohesion

Promoting a more cohesive society by raising public awareness of the benefits for all if in a society poverty is eradicated, fair distribution is enabled and no one is marginalised. The European Year will foster a society that sustains and develops quality of life, including quality of skills and employment, social well-being, including the well-being of children, and equal opportunities for all. It will, moreover, ensure sustainable development and solidarity between and within generations and policy coherence with EU action worldwide.

Within the framework of the above goal, the European year must:

1. Organize special events and campaigns offering the opportunity to organizations and sectors which are not necessarily active in the fight against poverty to get into dialogue with experts on social exclusion,
2. Enhance a greater promotion and consistency of communitarian and national programs and mechanisms promoting social cohesion, sustainable growth and solidarity between generations.

d) Commitment and concrete action

Reiterating the strong political commitment of the EU and the Member States to have a decisive impact on the eradication of poverty and social exclusion and promoting this commitment and actions at all levels of governance. Building upon the achievements and potential of the OMC on Social Protection and Social Inclusion, the European Year will strengthen the political commitment, by focusing political attention on and mobilising all interested parties, for the prevention of and fight against poverty and social exclusion and give further impetus to the Member States' and the European Union's actions in this field.

Within the framework of the above goal the European year must:

1. Strengthen the EU and national authorities' commitment to social justice and to greater cohesion. Particularly the events of the international day against poverty on the 17th of October 2010 must include concrete initiatives, such as a statement for the reaffirming of the commitment for poverty eradication
2. Ensure the strong commitment to the developmental goals of the millennium set by the UN and to the resolution declaring the second UN decade for the elimination of poverty (2008-2017).

The framework shaped by the above axes is in line with the Active Inclusion policies. Active inclusion, in turn, is composed of three pillars that promote activation, and marks the link between rights and activation of the potential user and includes a group of incentives so that any person in need can acquire the right to access services and provisions. The Active Inclusion Process -as described in Statement 44 of the Commission in 2006 and incorporated in Recommendation 5737 of 2008- develops in parallel with three pillars (COM (2006) 44) within the framework of the renewed Social Agenda 2005-2010:

Adequate Income Support

The first pillar highlights the necessity of ensuring adequate resources in order to secure a decent standard of living through financial aids provided from the social protection systems of the member states. It reinstates to the forefront Recommendation 441 of 1992 placing the necessity of ensuring adequate resources for the social protection systems at national level and the necessity of fulfilling the right to adequate income, at the forefront of the wider debate. Simultaneously the link between this right and the active availability for employment and training is mentioned. The necessity of combining the first pillar with policies that promote economic and social inclusion of people excluded from the labour market is equally underlined, at least for those able to work.

Inclusive Labour Markets

The second pillar that refers to the labour market includes the promotion of measures that remove barriers to access the labour market. Simultaneously, mutual principles between the member states and the national social protection systems that concern the labour market are supported. Specifically, measures that aim at addressing the characteristics able to produce and reproduce phenomena of constraint and exclusion for the whole population, or for special groups, are promoted. Emphasis is given to investment in human resources and organization of specialised support services for workers and, more widely, for those who are able to work.

Access to quality services

Always stressing that the main responsibility rests with the state and national social protection regulations, the third pillar focuses on the support that may be provided by the subordinate social protection services. Emphasis is given to welfare and education, to social care and health services such as housing. At the core of the third pillar there may be found the necessity of ensuring the effective function of an integrated spectrum of services as safety net, in order to enable the substantial support of those threatened by social exclusion and particularly by exclusion from employment. The personalization of services belongs, among others, to the mutual values of states, as well as the organization of measurement and evaluation systems of the intervention effectiveness.

The general conclusion arising from the pillars of the Strategies for Active Inclusion is the presentation of the multidimensional nature of the process of social exclusion and of the causal factors that may lead individuals or groups to the margins. Employment as a tool for addressing the phenomenon is not abandoned it is however recognized that significant interventions are simultaneously required in order to achieve the Union goal for the social inclusion of those found in the spectrum of exclusion as well as to ensure and aid social cohesion according to the Lisbon goals. The three pillars supplementary set a policy framework where interventions are included along with employment. These interventions incorporate the spectrum of public policy interventions such as the quality of employment (wages- insurance) and the protection that the social protection systems of the member states offer to those at risk of social exclusion. The issues of securing the minimum guaranteed income combined with the accessibility to social services complete the framework of the essential fight against exclusion, highlighting the weakness of one-dimensional policies addressing exclusion through occupation.

Specifically, concerning the second pillar for inclusive labour markets the following are noted.

Inclusive labour markets

Adopt arrangements covering persons whose condition renders them fit for work to ensure they receive effective help to enter or re-enter and stay in employment that corresponds to their work capacity.

(i) Promote the following common principles in the context of active inclusion strategies:

- address the needs of people excluded from the labour market in order to facilitate their progressive reintegration into society and into the labour market and to enhance their employability,*
- take the necessary measures to promote inclusive labour markets in order to ensure access to employment is an opportunity open for all,*
- promote quality jobs, including pay and benefits, working conditions, health and safety, access to lifelong learning and career prospects, in particular with a view to preventing in-work poverty,*
- tackle labour market segmentation by promoting job retention and advancement.*

(ii) Implement these principles through the following practical guidelines:

- expand and improve investment in human capital through inclusive education and training policies, including effective lifelong strategies; adapt education and training systems in response to new competence requirements, and the need for digital skills,*
- active and preventive labour market measures, including tailored, personalised, responsive services and support involving early identification of needs, job-search assistance, guidance and training, and motivation to seek a job actively,*
- continually review the incentives and disincentives resulting from tax and benefit systems, including the management and conditionality of benefits and a significant reduction in high marginal effective tax rates, in particular for those with low incomes, while ensuring adequate levels of social protection,*
- provide support for the social economy and sheltered employment as a vital source of entry jobs for disadvantaged people, promote financial inclusion and microloans, financial incentives for employers to recruit, the development of new sources of jobs in services, particularly at local level, and raise awareness of labour market inclusiveness,*
- promote adaptability and provide in-work support and a supportive environment, including attention to health and well-being, non-discrimination and the application of labour law in conjunction with social dialogue.*

The above observation focuses on the necessity of combined action in order to efficiently address the process of social exclusion through job markets' regulation. Specifically, our assert is that the field of social economy represents "the gate" to occupation and therefore is part of a wider process of social inclusion and protection. The weakness of the subordinate structures to absorb employment demand renders necessary the development of social economy as an alternative channel towards employment for individuals or groups that face access difficulties. Additionally the field of social economy yields prolific benefits in reference to the goal of social inclusion by organizing a complex process of activation and communication of the beneficiaries between themselves but mainly with the wider community.

The framework of individual policies - Social protection EU countries

The state maintains its central role in the course of the European integration and the convergence of the function and organization patterns of social policy. Even though the pressure exerted from all supranational institutions and associations may affect national policies, the individual characteristics of the social policy systems maintain their distinctive nature (Sakellaropoulos, T., Bergham J., 2004).

Simultaneously the local level constitutes a central theme for its more active participation in the practice of social policy. The detailed debate concerns its role and the inclusion of self-administration bodies into unified social protection schemes or into spatially limited mechanisms. The active involvement of the self-administration bodies to exercise social policy constituted and still constitutes an object of intense reflection inasmuch as it poses questions in reference to the role of the central state. Certainly the significance of the state in the social protection mechanisms is not distinct from the contribution of the government. The nature of the system concerns central decisions for the levels of protection it offers and the goals posed on the state level.

The intervention of the state in order to offer solutions and answers to each overbearing social problem did not always have the same ideological foundation. On the contrary it drew the arguments of its goals and the methods for the hierarchy of its priorities from various theoretical approaches, which were expressed in the practices and mainly in the objectives of the social policy systems. The interventions of the welfare state were based on the convention of the «Keynesian Consent » with the decisive intervention of the state to the economy and more widely to the social schemes.

In the political field, the conditions shaping the «Keynesian Consent» - that is the agreement between the counterweight economic interests of the competitive social forces - that develop within the framework of the same social schema, lost their

power and were in essence rejected as a «undesirable» political choice. The rationality of the state intervention choice in the economic sphere constituted an object of criticism with the efficacy that this choice may have as a criterion. Simultaneously, with the emergence of the neoliberal model as a rational and orthodox policy, where the constraint of state intervention and the market constitute the principal regulation factor of counterbalancing interests and that with its «elaboration» from state constraints ensured social harmony, there were developed the premises so that the environment created during the post-war social state, ceased to exist and a significant portion of the conditions that maintained it was reduced.

The various social policy systems that revealed in the social field the degree of accordance between the counter-balancing social interests and the competitive social forces reached their «golden» period in the 1970s and primarily with the «oil crisis» in 1973. Until then the social policy systems irrespectively of the individual differences and variations that appeared on the “route”¹, were based on the common economic

¹ a) Liberal regimes, such as the USA, Canada, Australia, are characterized by social assistance depending on income and by a limited scale of social insurance. Low level of provisions and predominance of work ethos and the stigmatization of the recipients of benefits. The market is ascendant and does not face any problems from the small-scale de-commercialization of social relations that the function of the welfare state entails. Concerning social stratification, there exists a relative equality between poor recipients and a differentiation between the poor and other individuals entitled to benefits and monetary assistance through the operation of the market.

b) Conservative regimes, such as Germany, France, Austria, Italy. They are characterized by a mixture of status and corporatism, but also of a particular role of the Church, which promotes the values of the traditional familial organization and assists the state in meeting social needs. A good social security exists, however social benefits and services are unevenly distributed, through different regulation and concessions, to the social groups. Mitigating the worst consequences of the market operation, but not inequalities.

c) Socialist-democratic social-democratic regimes, basically those of the Scandinavian states. They are characterized by generous social provisions to all citizens, so that the de-commercialization extends to the middle classes, whilst the working class enjoys a high standard of living. The family and the female sex are significantly supported, resulting in an increase of individual independence, in a decrease of the dependence from family, in the socialization of family expenditures and therefore in the greater participation of women in the job market. The cost of the whole social protection system, through increased taxation, is certainly very expensive, however the purpose of social cohesion is achieved like unlike anywhere else in the world.

d) the regimes currently in place in the eastern Europe countries where many analysts (Deacon et al., 1997; Gotting, 1998; Nelson, 2001; Wagener, 2002) agree, while political and economic institutions of the former regime were fundamentally challenged during the first half of the nineties, and while the social situation deteriorated remarkably, existing

basis defined by the Fondest model of production and economic development, characterized by consumption on a large-scale. Besides the consolidation of the «production line» in industry, that equals the increase of labour productivity, the Fondest model of production evolves simultaneously with the participation and the responsibility of the state in economic growth, a role that is in accordance with what has already been established by Keynes in the interwar period concerning the participation of the state in the economic process (Keynes, 1973). With the participation of the state in designing and applying the goal of economic growth, the wellbeing of the working class is equally achieved through a system of social provisions.

The above model that combined economic growth with the ensuring of a relatively high level of social cohesion prevailed in Western Europe post-war, posing as a condition for its validity the elevated rates of growth that were achieved until the mid 1970s. The changes that occurred from the middle of that decade and onwards, both in economic terms which had ensured the success of the Fondest model of economic growth and concerning the ideological and political framework, in which the «Keynesian Consent» was ensured, resulted in the collapse of the Fondest model. Specifically, the decrease of growth rates, but also a range of political and social developments, such as the gradual weakening of the political project of combating inequalities, led to the loss of the justification basis of the model of economic and social growth that was created during the post-war period.

A landmark for the social policy systems crisis was the 1970s and specifically the economic crisis, resulting to an abrupt increase of the oil prices in 1973. From that period and for at least two decades the social policy systems attempted to meet the increasing social needs with a methodology that could not ultimately lead, given the economic, political and ideological conditions, to a new era of prosperity for social policy. As a result, and specifically for the social policy systems of the European Continent, a new picture is created in which both the gradual constraint of their provisions, as well as, by gradually and increasingly incorporating a rational of cost mitigation and cost reduction, the unwillingness to proceed to radical structural changes is evident (Pierson, 1996).

Simultaneously the previously successful Keynesian economic recipes for the increase of demand, wages, occupation and growth, with the concurrent inflation and unemployment control, were unable to help, given the new conditions of stagflation

social policy mechanisms of the former communist regimes were largely maintained and consolidated in the early years of transition, since the post-communist governments did not bring about major shifts in social policy in order to dismantle and reconfigure these welfare mechanisms. Consequently, political and economic instability of the early years of transition obliged political actors to lean on existing these mechanisms at large, and adopt short-term policies to cope with the emerging problems of welfare.

and de-industrialization. The acute economic crisis creates new forms of inequality between the social strata, but also between the workers themselves, whilst aggravating the social exclusion from the labour market and from the services provided by the welfare state, for social groups such as women and young people. The new conditions of global recession cause financial crisis and certainly the crisis of the social state such as it was structured in the post-war period.

The welfare state is affected in a multitude of ways and the classical post-war state is in severe crisis, which it cannot possibly overcome without radical change (see Taylor-Gooby 1991, Mishra 1990). The economic and technological restructuring, the great-especially long-term unemployment, the ageing of the population, immigration, the changes in the household model and the status of women, dramatically increase the dependence of a large part of the population on the services provided by the welfare state and create new social protection necessities and new social exclusion conditions. Combined with the attempted reduction of social costs from the neoliberal governments and policies and the primacy of economy in society, the pressure exerted on the social state is immense.

After an initial period of extreme neoliberal policy prevalence both in states of developed capitalism as in regional ones, and given that they did not succeed in at least limiting the increase of inequalities between individuals, groups and states, deterioration of the indicators of poverty and social exclusion (without achieving any kind of economic growth), we find ourselves in a period wherein the intervention of the state for economic development and social cohesion seems to be essential. Possibly not in the way state intervention was practised in the past - that is the direct involvement of the state in the economy and the production processes - but in a sense designing and making a kind of policy that opens the way and leads to the development of new means of production and of the knowledge society, whilst ensuring the achievement of social cohesion, through the modernization of the social protection systems. The ideas of Nobel-prize winner economist Joseph Stiglitz that re-introduced the role of the state, emphasised the role of institutions whilst recognising the inabilities of the market, are indicative and actually contributed to the change of climate in respect to the initial extreme versions of neoliberals (Stiglitz, 2002).

Notably the main escape measure from the crisis consists of overthrowing the hitherto de facto input system that supported the social policy systems. The decrease of the level of social protection and the transfer of social responsibility principally to the individual and to the participation conditions of individuals to the employment market were primarily chosen. Simultaneously this shift was accompanied by an increase of the budget for the human resources of the economy, aiming at the strengthening of knowledge and skills with an emphasis to the functional link of training with the job market, so as to fulfil each demand need of the job market in «functional» work force. At the core of this choice lies the choice of decreasing the

role of the state's participation in the social policy systems, evidently considering the state as a weak and inadequate promotion factor of social equality.

The constraint of the state is accompanied by parallel proposals for its substitution. Thus the role of the family re-emerged as a field of fulfilling social needs, needs that were previously ensured exclusively by the provisions of the state. At the ideological core of this choice one may note the promotion of solidarity between generations; however this particular conception is defined by a relatively optimistic and maximalist approach of the possibilities of the contemporary familial forms and more widely of the familial relations in supporting the social form systems.

For the reconsideration of the relation between public and individual that comprises each time the individual «nature» of the social policy systems various schemas have been proposed. The ideological foundation of which is infused with a neo-liberal undertone since these systems are ultimately accompanied by the substantial deterioration of the traditional social policy systems. Specifically a promotion of individual responsibility is observed for fulfilling the needs that until recently the state primarily addressed, whilst simultaneously the strengthening of the role of the family in fulfilling needs is promoted.

The idea of an individual that is obliged to take measures for addressing future needs is now promoted, with the strengthening of the private insurance systems being a prime example. Simultaneously the strengthening of the role of volunteer organization is noted («the third pillar» of social policy), as well as the more active part of companies and organizations in the social policy systems, political choices that are defined at the core by a promotion of individual responsibility and a weakening of the role of the state in social policy systems. It is of note that under this light the proposal, applied in Great Britain, to organize the provision mechanisms in such a way as to have service purchases (quasi- market) was formulated, aiming at the strengthening of the efficacy and the participation of the private, even the profit-making, sector combined with costs' reduction of (Mishra, 1990), where at the possibility of users to choose was highlighted as an exceptional advantage.

It is evident that the solutions chosen to escape from the crisis have a direct reference to the political, social and economic determinants of the existing systems. The intensity of pressure towards social state that peaked during the 1990s equalled an overall deregulation of the social policy systems which, combined with the wider economical, political and social developments, resulted in the development of a framework where social policy issues were reshaped. Ensuring benefits from the social state and the burden from the growing costs, determined by its operation, were linked to an increase of unemployment, primarily in Europe which traditionally functioned under the social state. Finally, and as evidenced by the current study, the issue of maintaining social benefits constitutes a primarily political issue which indeed remains central. Therefore the proposals suggested and the solutions

proposed in order to escape from the crisis cannot but constitute an object of political confrontation, and thus constitute a matter of criticism under the light of the greater political, social and economic programme in which these proposals and solutions are included (Rhodes - Ferrera, 2000).

Along with the drastic change of the society, the new reality needs to leave aside the solutions of the past. The challenges posed by the knowledge society to the social state, but also to the society itself must be noted. It is a fact that class differences, at least in their old form, are altered to the point that certain social scientists note that social class no longer plays a substantial role (Clark J, 2002). However as Esping-Andersen argues, «the irony is that although social class is less observable, its importance is much more decisive» (Esping-Andersen, 2002). In the knowledge society and economy the conditions for ensuring a proper standard of living depend on the accumulation of «cognitive capital» and on the cognitive and learning abilities of each citizen. Indeed as indicated by Shavit and Blossfeld (1992) «social heritage» is as powerful today as it was in the past, particularly in the sectors of cognitive development and educational achievement.

According to Esping-Andersen (2002) and other social scientists a new social state must be built based on the admission that social costs do not constitute consumer costs (or at least solely consumer costs) of the state budget, but an investment. In the case of education, the fact that educational expenditures constitute an investment that yields «bonuses» becomes more widely accepted since it renders citizens more productive. The same logic must apply to other cases as well, such as gender equality policy, since it does not only constitute an emancipating political goal of the feminist movement, but it also contributes significantly both to economic growth and social cohesion. The greater the number of mothers working the more economy and prosperity increases (and indeed in knowledge intensive sectors, since women constitute an educated work force) and at the same time familial and child poverty is prevented.

Indeed the women employment and especially of those that have children constitutes a target of strategic importance both for developmental and social reasons. And that is because the activation of more family members in occupation is the most certain safety measure against instability, whilst the creation of autonomous insurance rights for women will deter future problems. In this context the issues of single-parent families – women raising their children alone – emerge as particularly intense fully justifying the political priority they are given. More so, one of the policies that must be promoted concerns the reconciliation of familial and professional life with measures such as child care and, generally speaking, family support.

In the current environment, social policy appears to diversify both in goal-setting and in means. New social needs demand adaptations so as to enable the social policy

systems to give valid responses to social problems. Already from the middle of the previous decade primary attention has been given to the participation of the services' user in fulfilling his needs. At the core of this perspective there may detect the following issues. First, the relation that the potential services' user develops with the society wherein one is included, and second, the net of obligations and rights arising from the relation between the services' user and society. The approach in question is based on the perception of social policy as a means of promoting social interest in combination with the improvement of the individual situation of the services' user. The redistribution of the overall income is no longer a priority, whilst the goal of social cohesion summarizes the vague minimum level of social security. The individual and not necessarily the group is the target of the systems and the individual must be encouraged in order to remain or be re-included into society.

At the core of the first category one may find the orientation of the individual's action towards the improvement of his own position. Based on the approach in question, individual strategy may lead to the improvement of society as a whole. As it is argued, it is essential for the social policy systems to exploit the rationale of the spontaneous movement of an individual's action to his personal and familial benefit and as a consequence, in order to function in the interests of the whole and not of the individuals - service users, social policy systems should adopt reward and limitation mechanisms towards the sum of its users. However the above approach incorporates the concept of individual responsibility for it links it with the choices and the receipts of the individuals themselves. This social category consists of a population characterized by a dependency relationship with the provisions of the social policy systems. This population mainly survives under the limit or at the limit of poverty, generally profiting exclusively from the benefits of the social policy systems. The unwillingness to actively participate - an act that would release the individual from social benefits - that would render the individual independent in order to assume personal responsibility, constitutes the starting point of the above opinions.

The lack of knowledge concerning the objective social conditions that lead or at least predispose the individual towards the spectrum of social exclusion is the obvious inability of the above approaches of social needs. The wider social and economical context is not created as a result of individual choices. For example endemic elements of the economic and social environment, such as unemployment and low-paid jobs, are not defined by individual action. Indeed the negatively charged evaluation of the socially excluded population and the moral stigmatisation of the individual as responsible for the situation it finds itself in, is placed among in the wider criticism of the social policy systems.

The individual choice of activation with the purpose of establishing the status of the citizen and the rights that proceed from it are the focal point of the current debate concerning the content of social policy. The combination of access to benefits and to

the system services with the activation of the users aims at the differentiation of the nature of the current systems in comparison with those of the first post-war period. The state as a guarantee of social security fails under the pressure of the new policy and primarily of the economical matter of state, but also under its relative failure of functioning as redistribution, equality and prosperity mechanism for the whole society (Jordan, 1998).

For this approach, social policy systems should shape these conditions that may protect the individual from the possibility of exclusion and isolation from the whole. For the viability and efficacy of the system, users should simultaneously be urged towards their complete and effective inclusion to the whole. Therefore the responsibility of the social policy systems should not solely aim towards the physical preservation of the users, but also to the active re-inclusion of the socially excluded.

The redistribution of wealth is unlikely to constitute a primary political project. In the place of the redistribution of wealth the redistribution of opportunities to individuals is proposed, who in turn will be able to define in the best possible way their personal strategy so as to become integrated in the social framework. The provisions of the social policy systems have a twofold goal setting so as to, on the one hand, limit the provisions to address the needs of those facing social exclusion or already excluded and on the other hand, motivate the potential users towards the direction of using these provisions as the starting point for the reintegration of the individual in competitive terms to the social and occupational environment. The above approach represents the basis of the so called «positive» welfare state and constitutes part of the political philosophy that was theoretically developed by, among others, the sociologist A. Giddiness and was adopted by the labour party in Britain (Giddens, 1998) mainly by Tony Blair's administrations.

Through this approach an attempt was made to frame an alternative of smooth adjustment for the social policy systems to the contemporary political context, which is defined mainly by the dominance of the market forces and rules, as well as by cultural parameters, such as the demographic one, the endemic presence of high unemployment rates, the production conditions, the power of the state, etc. At the core of this approach lies the role of individual's responsibility. However, this approach cannot adequately explain the scope of the possibilities of individual activation in an environment where the correlation of forces is certainly at the expense of individual's action.

It becomes evident that the shift of power from the ecumenical and universal forms of coverage of the post-war social policy systems highlights the inevitable admission to a new era, where the social policy systems in order to survive and maintain their political legitimacy become increasingly selective of the potential service users. Although there emerges currently no new factor that ensures the global prosperity of

society, it must be noted that the state continues to maintain a significant portion of its power and may participate in this security by fulfilling its political role in the field of social protection.

As a conclusion it may be said that the issues concerning the form and the social role, the objectives and the measures that are adopted by the social policy systems, are not exhausted in the above analysis. Even more so since the internal differentiations of the individual approaches shape a sufficiently vague environment, so that the emerging positions are not necessarily attributed to a specific approach. Furthermore, there exist issues that occur in all approaches and therefore aggravate the ambiguity of the boundaries between them. Such issues, as ecology, or sustainable growth are linked to social policy systems and demand answers.

Simultaneously, issues emerge that are defined by who the potential beneficiaries of social protection services are. These issues are directly related to individuals' conditions of participation in society and the rights arising from such participation. At the core of the issue concerning the social state, one may find the debate around civil rights, since, as it has been noted, a central element of the ideological confrontation is the involuntary participation of the individual in the society and the individual responsibility towards society.

The reinforcement of the supranational institutions - that primarily reveals the continuous transformations in the wider European environment - has led to the revival of a debate in concerning the role of the local forces, the scope and the content of their action. The current debate concerning the role of the local forces inevitably includes the comprehension of the term «local» and its interaction with the wider environment, primarily with the member-state. The crucial element of the analysis concerns the role and the power of the modern state, the fields of social policy that it undertakes, as well as the anticipated role for the local authorities. A dimension of the contemporary role of local authorities is the participation of the self-administration bodies in the social policy systems and the level of their intervention in them.

More widely in the European area particularly during the past years a mutual understanding has developed in reference to the role and the importance of social policy as an investment and productive factor. The passage cited from the important Statement of the Commission for the Social Policy Agenda, is characteristic: "...a guiding principle of the new Social Policy Agenda is to strengthen the role of social policy as a productive factor. The greater part of expenditures for health and education represents an investment in human resources, with positive economic results. As a result, a positive correlation between the scale of such expenditures and the productivity level of each country is possible. Social transfers that cover pensions and social insurance do not only contribute to a balanced and redistributed

income throughout the lifetime course and between social groups, but also support a better quality in employment, with added financial gains”.

The levels of social protection ensured by the “welfare state” are a definitive factor for the development of social economy. Specifically, in reference to the utilization of the social capital the necessity of coordinated and organized practices arises in order that both socially excluded individuals and those under the threat of exclusion, may be brought into contact and acquire tangible awareness of the tools for inclusion to community life and not to be caught in the trap of poverty and exclusion.

In this context, the social economy can contribute effectively to social cohesion and is one of the main players fighting against social exclusion (Cace, S.; Nicolaescu, V.; Scoican, A.N., 2010, pp.192-193).

Social Economy and groups of EU Member states

Hereby is given a description – quite abstractive – of four distinctive examples of social economy; these examples have an important relevance for the distinctive examples of social policy. The classification, even if it is susceptible to criticism and contestations in some cases, can be accepted especially regarding the connection between various systems of social protection and the policies of active integration through social economy (Hudson and Williams, 1999).

Four basic social models can be identified:

- The Anglo-Saxon model
- The Scandinavian model
- The Continental European model
- The Southern European model

In this framework there may be identified at least three levels of diversity of the institutions of social economy:

A. At legal level: The legislative framework of social organizations / enterprises in the European Union is different from country to country. In some countries of the European Union (where traditionally exists the Common Law) there is freedom of movements with regard to the creation and operation/functioning of institutions of social economy. On the contrary, in other countries, the enterprises of the social sector have a concrete legislative framework for their operation and are deprived of the possibility of change (such as, company of limited responsibility, a non-profit-making civil society company etc.)

B. At policy level: In some countries with a tradition of collective (like France), institutions of social economy have been created aiming at their connection with the government mechanism, while other countries with a tradition of liberalism (like Great Britain) are more focused on their link with the local self-government.

C. At ideology level: at this level, there is discrimination between activities of concrete or collective interest. The activities of concrete interest are referred to the services providing for the members of institutions/associations of social economy, while the activities of collective interest aim at the services providing to the wider community.

The basic characteristics of all four models of social economy in Europe are:

✓ *The Anglo-Saxon model (Liberal and tar-initial systems)*

The Anglo-Saxon approach of social economy is based on the notion of not profit organizations. This model distinguishes the social economy from the private sector, due to the fact that it is based on the voluntary support while many of its benefits address to vulnerable regions or groups of people and sometimes, the growth of the community, both on financial and human resources grounds, are involved.

✓ *The Scandinavian model (Nordic / Social democrat System)*

The Scandinavian model of Sweden and Denmark focuses on covering the collective needs in the sector of social services and promotes the social solidarity and equality of gender. In this framework, the cooperatives/partnerships (being central actors of social economy) operate as collective representatives of the population and put social pressure on the decision processes while they create services networks with public bodies in favour of achieving these objectives.

✓ *The Continental European model (Conservative-Continental model / Collective regime)*

The continental Model of Social Economy focuses on the social support *via* the public systems. In Germany, Austria, France and Belgium, the cooperatives function as founders of services, recognizing the social needs and requirements, creating the suitable covering framework, under the relevant control of the State. This fact has led to the growth of cooperatives and their transformation into federations (in Germany, they have also been were connected to political parties, churches, the Red Cross and other organisations, while in France and Belgium have been connected to religious convictions). In Belgium, this system of big co-operative federations has been related to associations/unions of family support and services providing to the households.

✓ *The Southern European model*

The social model of the Mediterranean countries is not very much developed. It is based on the activities taken by associations and cooperatives - operating in the interests of their members - and it mostly aims at reducing unemployment.

Other additional forms of enterprises of the social economy that correspond to each one of the European social models are:

Anglo-Saxon Approach

Great Britain

In Great Britain no concrete co-operative legislation exists; consequently, it is difficult to determinate the sector of co-operatives and to integrate it to the social economy field. In the framework of cooperatives, many different forms of organizations can be found:

- Self help organizations that have common needs (such as medical / nursing) and are funded by their own members, the Local Self-government or other associations for solidarity. Another example is the Inter-social security Fund, Benenden Healthcare Society; it is a complementary social security that may be used by the members in the case they cannot have other funding (for instance, long waiting list, financial problems, etc)
- Community interest companies that provide social support to special groups of people. These companies have the character of Limited Liability Companies, without any profit motivation or voluntary character. They mostly focus on fighting against poverty and social exclusion.
- Charities. Most organizations, at community level, are registered as charitable organisations and provide services to their members and the local society. The legal forms that the charitable organisations usually have are: Company of limited responsibility by guarantee, unincorporated association, and Unincorporated Trust.

In case the charitable organization makes the choice not to have one of the abovementioned legal forms, it can be registered as Industrial and Provident Society or as an educational or religious institution.

Ireland

The long-lasting unemployment in Ireland, had led the country, in 1990s, to a strategy for development, in favour of the encouragement of local character under the support of cooperation's for development. In this framework, enterprises of social economy have been created as local groups that aimed at finding the most effective solutions against social exclusion. There are five categories of Irish Social institutions:

- Enterprises of Social Integration
- Social enterprises in the sector of accommodation
- Social enterprises that provide personal and local services

- Credit cooperatives
- Local Developmental Organizations

It has to be stressed that their legal form varies, depending on the sector of their activity.

Scandinavian Model

Denmark

Even if in the Danish national economy there may be found many cooperatives, Denmark is one of the very few countries that do not have a co-operative legislation. The status of co-operatives is part of the Commerce Law. The local self-government plays an important role. The 275 Local authorities are focused on decentralizing the administration, are responsible for the primary and secondary education, the advisory and special education as well as the provision of pre-school education and at the same time, they have the responsibility for the public libraries, the intellectual and athletic centres. One of their competences is also the services providing for fighting against social exclusion (immigrants and refugees), their integration into the job market, and the services providing for the elder men (domestic care, day centres, etc.). Also, they are in charge of drinkable water supply, working residences, development planning etc.

Sweden

Sweden, compared to Denmark, indeed has a co-operative legislation. Social economy in Sweden is activated in the sectors of culture, sports and education/training for adults. Since the decade of 1980s, service sector has been added.

The forms of enterprises of social economy in Sweden are:

- Limited responsibility companies
- Economic unions
- Non-profit unions
- Institutions

The sectors of electricity, gas and water supply, accommodation and other enterprising activities as well as health and social work are particularly developed in Sweden, the co-operative enterprises representing the 16, 04%, 11,15%, 6,34% of the total number of enterprises respectively.

At the local level, the Municipalities play an important role. They develop services of social care (children, old men, disabled people etc.), they are responsible for the operation of kindergartens and centres of entertainment for children. Also they are in charge of the primary and secondary education, the advisory and special education and the development planning.

During the last few years, the local self-government is interested in the development of enterprises under the form of organization-institution. Apart from the development of companies, the Municipalities provide social services via private companies. Also, the Municipalities assign part of the implementation of programs/projects, mainly of entertaining character (such as stadiums), to NGOs.

The Collective regime - Continental model

Belgium

In Belgium, a great number of NGOs are born every year, even if the majority of them are considered as par speculative or prostate organizations. Each enterprise, with commercial character, can be considered as “social purpose company”, by adopting determined social objectives and seeking little profit.

The term “enterprise of social economy” has become synonym of social initiatives/ organizations that aim at promoting the professional integration of marginalized- from work- individuals. During the two last decades, a significant number of innovations have entered this field, gaining the recognition and support of the public sector. Social enterprises also exist in the “local services”, such as the social accommodation, the restructuring of places and the activities of care for children and households.

In the housing sector, associations/unions exist and operate as social broker's offices (renovation of not residential properties, public financing). There are also local cooperatives in the accommodation sector that receive public financial support. At the same time, the collaboration among municipalities, other public institutions and voluntary organisations for the administration of hospitals and centres of social intervention has been institutionalized. Finally, the centres of education/training for the employment belong to the regions, but still the local authorities play the major role in the job hunting at local level.

France

Local Contacts (enterprises of social integration) Regis de Quartier.

They provide services of urban management and sign contracts with local regional institutions. This Contact promotes the integration in the labour market of privileged individuals by hiring them in local activities and services.

Cooperatives (enterprises with social purposes and collective services provision).

The French co-operative organisations - along with the affiliated co-operative commercial enterprises and the co-operative organisations of commercial products distribution or craftsmanship - occupy directly or indirectly 700.000 workers. There are two categories of cooperatives:

1. Non profit cooperatives: such as consumers, accommodation, rural, craftsmanship, working productive cooperatives
2. Credit cooperatives, such as popular banks, saving banks, organizations of co-operative credit etc.

Moreover, social initiatives of integration in the labour market have been developed for vulnerable groups of people, on economic and social terms, as well as initiatives of providing personal services (to children, old people) with particular activation of volunteers (parents, teachers).

The Southern European model

Italy

In Italy, many enterprises of social economy were born in the decade of 1980s and afterwards, in 1991 the new institutional framework for the social cooperatives was created. Two categories of social cooperatives exist:

- A. Cooperatives that activate in health services, education, social care etc., for vulnerable social groups of people (Social Cooperatives of type A)
- B. Cooperatives that target the social incorporation of vulnerable groups of people (30% of the workers belong to disadvantaged groups, as people in jail, drug users (Social Cooperatives of type B).

The social cooperatives are considered as being part of the social enterprises. Generally speaking, the social enterprises in Italy can have any legal form as long as they deal with a social sector and the 30%, at least, of their workers are disabled people. Apart from the social cooperatives and the social enterprises in Italy, some voluntary non-profit organisations, institutions and public charity institutions exist (istituzioni pubbliche di assistenza e beneficenza - Ipub) that are going under way to turn into enterprises of social utility.

It has to be mentioned that the Italian legislation focuses mostly on supporting the cooperatives (tax reductions, exemption of national insurance etc). Other forms of social enterprises, like the Community enterprises, do not have the same recognition. This way, there is particularly one concrete form of social enterprise.

Spain

Not only does Spain show a well-developed national legislation on social economy, but it has also created important legislation at local level. One of the types of social economy enterprises are the Social initiative co-operatives; they focus on individuals that face problems of exclusion from the labour market. These particular enterprises undertake the organisation of employment for the special enterprising centres (traditional enterprises) and reflect a modern enterprising spirit. The enterprises of the social sector, showing the best results, are those that have been recommended by businessmen of the private sector who see the social economy as a tool for the promotion of social objectives through the business know how of the private sector.

In an effort to combine all polities against social exclusion by promoting the development of social economy, one needs to bear in mind the following: the mechanisms of social protection formulate an environment of larger or smaller social insurance. This environment is essential so that the participants in any initiative of social economy could be protected through a network of social policies that ensure the necessary social capital. Obviously the suitable institutional environment should be simultaneously conceptualized so that initiatives of social economy would flourish.

The organisational structures of a State as well as the institutional dependence (path dependency) along with the particular characteristics of the social forms shape the *data* where the initiatives of social economy are expressed and developed as parts, associated or independent from the mechanisms of social insurance, the State or the official institutions.

Finally, it can reinforce the idea that, since the appearance of the first forms of social economy is that this innovative form of economy contributes significantly to a more equitable distribution of income and wealth, the creation and provision of social services, to sustainable development and democratization and to increasing public involvement (Cace, S.; Arpinte, D.; Scoican, A.N., 2010, p. 30)

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THE DEPRIVED SOCIAL CATEGORIES: NECESSARY SUPPORT IN THE POPULATION'S PERCEPTION

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Abstract: Inside this article there are summoned the results of a research that is realized at a national level that had as target of study the population's perception as concerning the help of the social deprived groups. The social analysis is based on the answers received at the questionnaire and refers to eight random situations that design the eight deprived social categories that were analyzed. The sample is a representative one and includes 3918 individuals. The results of the research underlined the fact that the entire population chooses prioritarily the help for the abandoned or deserted children. This way, there was identified a certain level of refuse from the part of the community concerning the Roma support although there is not anything about a discriminatory attitude but a perceivable degree of mistrust.

Keywords: abandoned children, people with disabilities, unemployed people, poor families, Roma people.

1. Introduction

At European level, the Lisbon European Council (2000) to combat social exclusion proposed in bringing together a coherent package of social, employment and economic policies, all of a high degree of interdependence (Lambru, M., 2010, p. 165).

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Nationally, it is estimated that "was formed, in academia, but also at government level and non-governmental organizations, a considerable level of expertise to measure poverty and social inclusion and a rich history of use of indicators of poverty and social inclusion" (Briciu, C., 2009, p 165).

In this area is recommended careful consideration of this method given that "each of the poverty thresholds, no matter which method should be calculated, include in them a strong dose of subjectivity and relativity" (Pop, M.A., 2009, p . 394).

The fact that recent developments in the social economy does not allow an optimistic estimate highlights the growing importance of monitoring methodologies that can produce the necessary records validate this form of social economy (Arpinte, D.; Cace, S.; Cojocaru, Ș., 2010, p. 79) .

We want to analyse the opinion of the Romanian population on the necessity to help the disfavoured social categories of population. Within such context we will first have to determine clearly the characteristics of the disfavoured categories of population. Thereafter, taking into account the opinion of the communities we will propose a hierarchy of the categories of population that really need social assistance.

The current sociological analysis relies on the responses to a questionnaire. The research will only concern the question *AJUT* from this questionnaire, which has the following phrasing:

AJUT. In your opinion, how much assistance should the following social categories receive?

1. Homeless people (L);
2. Unemployed people (M);
3. Old people (V);
4. Orphan or abandoned children (A);
5. People with disabilities (H);
6. Poor people or families (S);
7. Families with more than three children (C);
8. Roma ethnics (R);
9. Others

Question *AJUT* clearly states eight disfavoured social categories, designated by variables: L, M, V, A, H, S, C, R. The significance of these variables has been already explained within the question *AJUT*.

2. Methodological aspects

The current study was conducted within the project entitled INTEGRAT Resources for the socially excluded Roma women and groups. The project is co-financed from the European Social Fund, through the Sector Operational Program – Human Resources Development 2007-2013. It was implemented by the Association for Socio-Economic Development and Promotion CATALACTICA, in partnership with the Institute for Quality of Life Research – Romanian Academy and BOLT International Consulting.

Sample *E* used in this research includes 3918 persons and it is representative at the national level. The selection of the persons included in sample *E* was done randomly from the population of Romania. However, only a third of the individuals from sample *E* were interviewed on the necessity to aid the social categories mentioned in question *AJUT* (variables L-R). The respondents had to meet compulsorily some conditions.

The responses to question *AJUT* are coded as follows:

1 = “very little “;

2 = “little”;

3 = “much”;

4 = “very much”.

The use of a scale with just four possibilities of answer avoided the situation of “compromise” brought in by a possible intermediary variant of answer, such as “satisfactory”. This forced the undecided people from sample *E* to take a decision between two radically opposite situations: “very little”- “little”, and “much” - “very much”.

Obviously, the classification of the answers will be done in relation with the distribution of the discrete variables L-R. We also suggest the use within this context of some statistical procedures oriented towards the multidimensional scaling.

Given the rather low number of possibilities of answer (codes 1-4) regarding the behaviour of variables L-R repartition, we will rather use the first two moments of these random variables. The distributions of the answers regarding categories L-R are characterised partially both by the means and by the mean square deviation of the variables from *AJUT*.

Furthermore, the values of the mentioned statistical parameters have an obvious signification in the present sociological analysis. For instance, a low mean and a high dispersion for variable *X* signifies that usually, most of the population preferred

variants 1 or 2 of response (“very little “, possibly “little”); however, there was a large diversity of answers of the population (large dispersion of the answers).

We decided to use indicator amp_X (mean square deviation) not the actual dispersion amp_X^2 of the random variable X , because both the indicator amp_X and μ_X mean presume the use of the same measure unit. The use of both μ and amp^2 parameters would produce a bi dimensional graph which distorts the real relations between the repartitions of L-R variables. In this latter situation the correct interpretation of the graph is largely obstructed because of not using a common measuring unit.

The determination of a biunivocal functional relation, linear for instance, between indicators μ and amp eases substantially the classification of studied variables L-R. In this case we may actually refer to a single parameter, μ or amp , which makes it possible to compare any two repartitions. In a one-dimension representation, relation “lower” is always a total relation.

In the next sections we will reveal the existence of an approximately linear connection between parameters μ and amp which characterise the repartitions of variables L-R. More precisely, $\mu = a + b \cdot amp$, where $b < 0$.

Since $b < 0$, it results that for larger values of μ mean, low values will be obtained for the mean square deviation amp , and reciprocally, low values of parameter amp produce rather large values of μ mean.

Therefore, in the hypothesis of a linear relation between μ and amp with $b < 0$, when the population evaluates extremely positively and in consensus the situation X , we obtain large values for μ_X mean. This is not what happens for relatively low values of μ_X mean, when the scores which the population gives to variable X are not too high and not homogeneously expressed (E contains subgroups with diverging opinions noticed for too large values of parameter amp_X).

The classification of X repartitions in relation with the values of moments μ_X , amp_X can also be done when there is no biunivocal relation between the parameters of these repartitions. We must take into consideration, however, that in such case, the classical relation of order “ $<$ ” between the distributions of variables X and Y usually is partial, rather than total. More precisely, variables X and Y might have repartitions which are not comparable if we use the relation of order “ $<$ ”.

Sample *E* counts 3918 individuals of which only 1291 persons (about 33%) have actually answered for variables L-R of question *AJUT*. Of the total 3918 persons from sample *E*, 2534 persons (64.7%) were not selected to answer because they didn't meet some criteria related to the interference of the respondents with the disfavoured groups L-R. Of the 1384 persons which were finally selected to answer question *AJUT*, 93 persons were invalidated (6.7%). The rather low proportion of the "absent" individuals, about 6.7%, doesn't alter substantially, however, the statistics provided by the respondents from sample *E*.

Table 1
Frequencies of the variables associated to question AJUT

Sample E		Variables								
Res- ponse	Cod	L	M	V	A	H	S	C	R	Other
Valid	NR	86	79	79	81	78	86	88	134	1193
	1	28	27	23	12	10	21	46	296	10
	2	155	150	189	58	67	152	233	299	12
	3	585	570	560	465	514	577	544	324	38
	4	437	465	440	675	622	453	379	238	38
	Total	1291	1291	1291	1291	1291	1291	1291	1291	1291
Lacking	Doesn't belong	2534	2534	2534	2534	2534	2534	2534	2534	2534
	Belongs	93	93	93	93	93	93	93	93	93
	Total	2627	2627	2627	2627	2627	2627	2627	2627	2627
<i>Total</i>		<i>3918</i>								

Table 1 gives details on the characteristics of sample *E* in the case of question *AJUT*.

Among variables L-R, the highest percentage of non-answers, 10.4%, was for variable R which defines the Roma ethnics (134 non-answers out of a total 1291 interviewed people, *Table 1*). For all the other variables of *AJUT* the proportion of non-answers was much lower, not exceeding 6.8%.

Therefore, the valid answers from sample *E* evaluate sufficiently exactly the real situation regarding the entire population.

This is why when defining the repartition of variables L-R we will not take into considerations the non-answers (NR).

In *Table 2*, the repartitions of variables L-R are expressed in percentage. A quick view using histograms shows all these repartitions to be rather similar. The exception is obvious, however, for the completely different distribution of variable R regarding the assistance provided to the Roma population (see the percentages listed in *Table 2*).

Table 2
Repartition of variables L-R (percentages)

Sample E	Variables							
Code	L	M	V	A	H	S	C	R
1	2.3	2.2	1.9	1.0	0.8	1.7	3.8	25.6
2	12.9	12.4	15.6	4.8	5.5	12.6	19.4	25.8
3	48.5	47.0	46.2	38.4	42.4	48.0	45.3	28.0
4	36.3	38.4	36.3	55.8	51.3	37.7	31.5	20.6
<i>Total</i>	<i>100.0</i>							

Variable “Other disfavoured categories” has a very high level of non-answers (1193 of a total of 1291 respondents, which means 92.4%, *Table 1*), which prompted us to remove it from this statistical analysis.

3. Interpretation of the responses to AJUT

Having in view that very many of the repartitions of variables L-R which define the question *AJUT* are rather similar, it is rather difficult to order these variables relying exclusively on the interpretation of the relation between the resulting histograms.

Using some ideas presented in the methodological section, we will subsequently analyse the classification of variables L-R repartitions, referring exclusively to their defining parameters, the moments of order one and two (μ mean and the mean square deviation *amp*).

Table 3 shows the actual values of parameters μ and *amp* for all variables L-R characterising the question *AJUT*.

A first interpretation of the data from *Table 3* shows clearly some structural characteristics regarding the question *AJUT*:

- Ordering increasingly μ means of variables L-R we obtain the following hierarchy of the disfavoured categories of population, as it was perceived by the population: R (the Roma population), C (families with more than three children), V (old people), L (homeless people), M (unemployed people), S (poor persons or families), H (people with disabilities), A (orphan or abandoned children).

Therefore, the population wants most to help the orphan or abandoned children (variable A) and the people with disabilities (variable H), but it shows reticence to support the Roma people (variable R) and less reticence to support the families with many children (variable C).

Table 3
*Values of parameters μ and *amp* for variables L-R*

Parameters	Variables							
	L	M	V	A	H	S	C	R
mean	3.188	3.215	3.169	3.490	3.441	3.215	3.045	2.436
<i>amp</i>	0.741	0.742	0.753	0.637	0.638	0.726	0.813	1.081

- The increasing ordering of the mean square deviations *amp* for variables L-R yields an apparently very different hierarchy, as follows: A (orphan or abandoned children), H (people with disabilities e), S (poor persons or families), L (homeless people), M (unemployed people), V (old people), C (families with many children), R (the Roma population).
- Surprisingly, the increasing ordering given by the mean coefficient μ coincides almost entirely with the decreasing order established by *amp* index. Actually, the two mentioned hierarchies are identical if we make abstraction of the permutation of variables L (homeless people) and M (unemployed people). The mean square deviation of these two variables differs very little, just by 0.001 (*Table 3*), aspect which would require the same position of indicators L and M in the classification based on *amp* values.

The two-dimensional image of L-R repartitions using μ means and the mean square deviations *amp* as Cartesian coordinates is a much more eloquent illustration of the relations between the distributions of variables L-R (*Figure 1*).

The two-dimensional image of L-R repartitions from *Figure 1* reveals several important aspects, as shown below:

- If we accept only two classes consisting of the disfavoured groups L-R, one class will include the Roma people (variable R), while the other will include all the remaining seven disfavoured categories of population (variables C, V, L, M, S, H, A).

Therefore, the population perceives a clearly different treatment of the Roma in relation with the other categories of population that require social assistance. The support of the Roma people is seen with a high degree of distrust by the communities, and therefore the Roma people scored the lowest ratings (*Figure 1*).

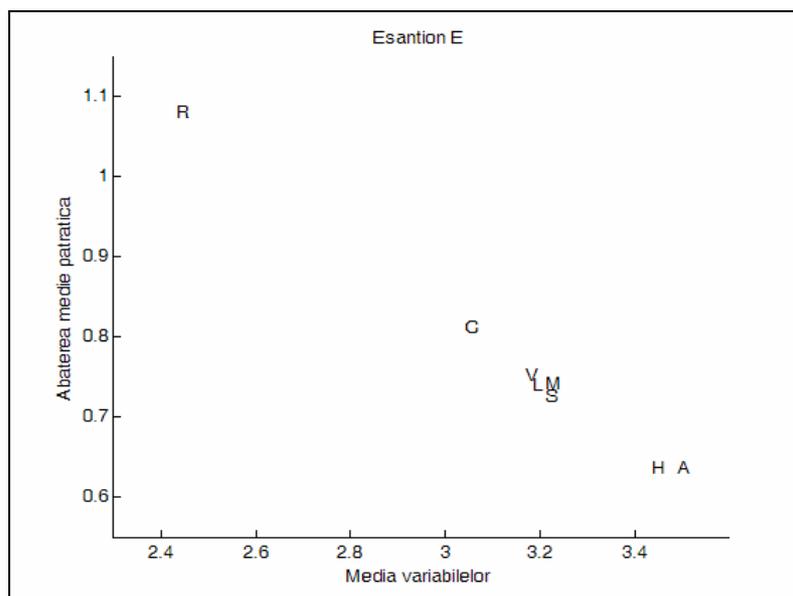
- Variables V (old people), L (homeless people), M (unemployed people), S (poor people) are rather similar and define a separate class of disfavoured persons (*Figure 1*).
- We may say the same thing about variables H (people with disabilities) and A (abandoned children): these two variables are closely related (*Figure 1*).

• If we are to distribute the people requiring support in just four distinct classes, we will obtain the following groups:

- Group G1: the Roma people (variable R);
- Group G2: families with more than three children (variable C);
- Group G3: old people, homeless people, unemployed people and the poor persons or families (variables V, L, M, S);
- Group G4: the people with disabilities and the orphan or abandoned children (variables H and A).

The social categories belonging to one of groups G1-G4 are perceived very similarly by the entire population in terms of their need of assistance.

Figure 1
Two-dimensional location of the repartitions of variable L-R
(score 1-4)



• If we want to operate with just three classes of persons requiring social assistance, we will have to merge groups G2 and G3. Indeed, variable C which defines group G3 is closer to the set of variables V, L, M, S (group G2) than to groups G1 or G4 (see Figure 1).

The following classes will result:

- Class C1: the Roma people (variable R);
 - Class C2: the families with many children, the old people, the homeless people, the unemployed people and the poor people (variables C, V, L, M, S);
 - Class C3: the people with disabilities and the orphan or abandoned children (variables H and A).
- Monitoring the actual position of variables L-R in *Figure 1* we can see an almost linear location of L-R points. More precisely, between μ means of L-R responses and the corresponding mean square deviations *amp*, there is a relation of the following form: $\mu = a + b \cdot amp$ with $b < 0$, the error or approximation being extremely low (*Figure 1*).

Since the value of parameter b is strictly negative, it results that the classification of variables L-R in relation with their μ mean is inversely oriented compared to the classification of the same variables in relation to the values of *amp* indicator. This result has already been confirmed by a previous analysis (*Table 3*).

Furthermore, the negative value of parameter b makes that at low values of μ mean, we obtain high values for the mean square deviation *amp* and reciprocally, at high values of μ mean, we obtain low values for the mean square deviation *amp* (*Figure 1*).

Therefore, variables X with high μ_X means are less fluctuating, most of the population acting according to a properly defined trend. On the other hand, variables X with low μ_X means have rather high fluctuations, which show quite different evaluations about group X within the studied communities.

Concretely, interpreting the graphic illustration from *Figure 1* we notice especially that:

- The individual from sample E are least inclined to help the Roma people, the μ_R mean of variable R being the lowest of all μ means of the disfavoured categories of population L-R. Since the mean square deviation amp_R of variable R has the highest value, it results that the population is extremely heterogeneous in granting social assistance to the Roma population (*Figure 1*).
- The population chooses to support with priority the orphan or abandoned children (A), followed by the people with disabilities (H). The mean square deviation *amp* of variables A and H are the lowest of all the set of variables L-R (*Figure 1*, *Table 3*).

This presumes implicitly the existence of a general consensus of the population to support the disfavoured groups A (abandoned children) and H (people with disabilities).

5. *Nuanced interpretations*

Using different approaches we will validate in this section the outcomes already obtained and will provide additional statements. At the same time we will discuss the correctness of the statistical methods that were used.

4.a. *Modification of the measuring scale*

Obviously, the μ means and the mean square deviations *amp* of variables L-R will have different values when the evaluation of the respondents “very little”, “little”, “much”, “very much” will not be scored on a scale from 1 to 4.

The questionnaire compelled the respondents to provide a clear position as to their intention to grant social aid to a specific category of disfavoured population. Actually, responses such as “very little” or “little” for variable X show that the respondent is not actually prone to support category X. On the other hand, responses such as “much” or “very much” signify a positive intention of the respondent in favour of assisting the disfavoured category of population X.

The design of the questionnaire willingly avoided the intermediary variant of answer such as “equally”, which most undecided respondents might have used.

A natural question that arises concerns the veracity of the research outcomes. Could we accept the conclusions already presented if we were to modify the ordinal scale of 1 to 4 which we used initially? The assignment of scores on a scale of 1 to 4 obviously has a subjective character.

We will now analyse the position of variables L-R in relation with μ mean and with the corresponding mean square deviation *amp* when we assign the following scores to the answers to *AJUT* question:

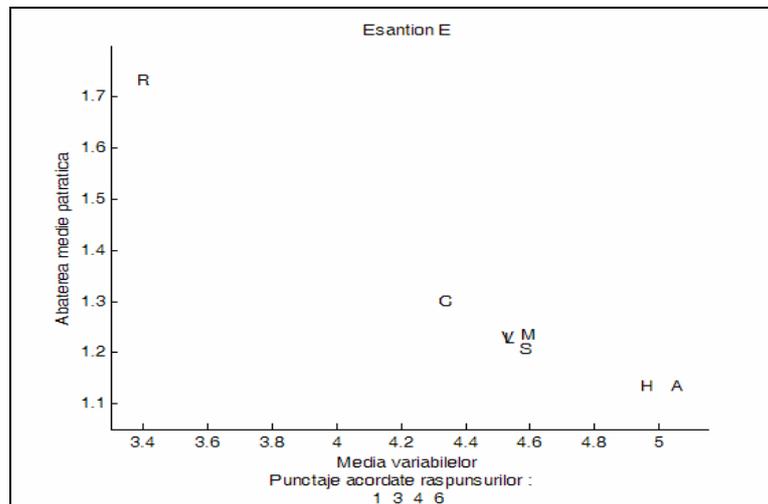
1 = “very little”;

3 = “little”;

4 = “much”;

6 = “very much”.

Figure 2
Position of variables L-R (response scores: 1, 3, 4, 6)



Following is the justification for choosing this new scale of measurement:

- Like in the first variant with score on a scale from 1 to 4, we also avoided the type of answer “equally”, situation which might have disturbed a clear-cut decision of the “undecided” respondents.
- In order to stress a “smoother” transit between the intermediary variants of response “little” and “much”, we will impose the condition that the difference “much” - “little” is lower than the difference “very much” - “much”, respectively “little” - “very little”.
- The concrete way to evaluate the real situation concerning the aids for the disfavoured categories of population imposes the symmetry of the response scores to *AJUT* question, in relation with the hypothetical state of balance “equally”.
- The new encoding reveals better the extreme options of the respondents by increasing the difference between the limit situations: “very much”, “very little”.

Figure 2 shows the two-dimensional representation of the population’s option to assist the disfavoured categories of population L-R using the new scoring values { 1, 3, 4, 6 } .

The direct comparison shows that the position of variables L-R in *Figure 2* resembles with that from *Figure 1*. Therefore, the choice of the scale of answers doesn’t affect

in a decisive manner the conclusions from section 4 regarding the evaluation of the responses to question *AJUT*.

The use of the single value method might remove for good the distrust due to the “improper” selection of the scores assigned to the different variants of answer.

4.b. The partial relation of order regarding the variables from AJUT

Assigning different scores to the different responses presumes the assumption of an apparently uncontrolled degree of subjectivism. We may remove this dilemma by referring exclusively to the repartition of the simple discrete random variables L-R, not to the actual values which these variables may take with a specific probability.

Our purpose is to classify variables L-R, and for this we will need to define a relation of order for the multitude of these variables.

We will say that variable X is smaller than variable Y , that is to say, $X < Y$, if the (cumulative) function of repartition of variable Y always has lower values than the function of repartition of the random variable X .

To simplify the expression we will write $X > Y$ when $Y < X$, the relation " $<$ " being already stated. $X = Y$ When the repartitions of variables X and Y coincide.

Table 4 shows the situations of subordination existing between the variables from question *AJUT*. By " $-$ " we have designated the variant in which the random variables cannot be compared between them. Thus, according *Table 4* to we cannot compare directly the random variables L and V .

Table 4
Relations between AJUT variables

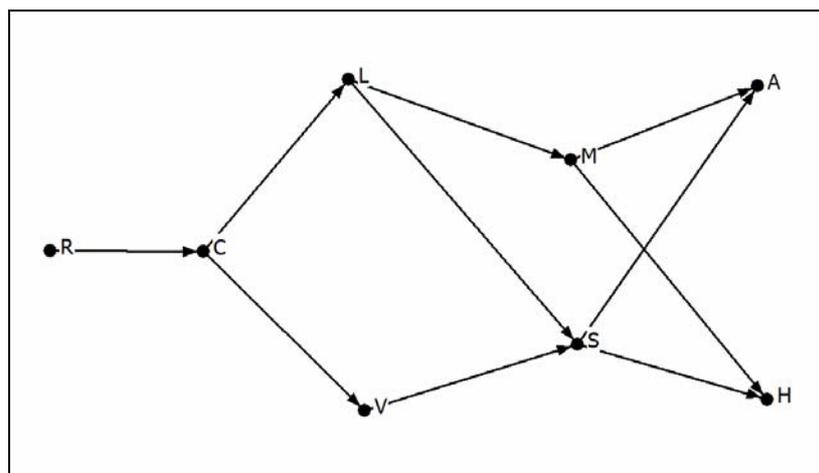
	L	M	V	A	H	S	C	R
L	=	<	-	<	<	<	>	>
M	>	=	-	<	<	-	>	>
V	-	-	=	<	<	<	>	>
A	>	>	>	=	-	>	>	>
H	>	>	>	-	=	>	>	>
S	>	-	>	<	<	=	>	>
C	<	<	<	<	<	<	=	>
R	<	<	<	<	<	<	<	=

Therefore, the relation of order " $<$ " defined previously is not a total relation; there may be couples (X, Y) of random variables which cannot be classified. Actually, relation " $<$ " is the best known of the relations of stochastic order mentioned in the literature.

We will present graphically the subordination relations from *Table 4* for *AJUT* variables.

Thus, when $X < Y$ we will draw an arrow from X node to Y node. The resulting lattice of order is shown in *Figure 3*.

Figure 3
Lattice of order for AJUT variables



Interpreting the graph in *Figure 3* we may reveal the following aspects:

- Compared to the other disfavoured categories, the population wants least to assist the Roma ethnics (variable R). Compared to the Roma, the families with more than three children (variable C) have a higher priority of support.
- Categories A (abandoned children) and H (people with disabilities) is seen by the population as the most entitled to assistance.
- The disfavoured groups of population L (homeless people), V (old people), M (unemployed people) and S (poor people) are ranked somehow at the middle when evaluating the investigated groups of population.

- The studied population didn't ensure a priority of action by the direct comparison of the following categories of people in need: (L, V) "homeless people – old people", (M, S) "unemployed people poor people", (A, H) "and abandoned children – people with disabilities".
- The graph in *Figure 1* showed the grouping of variables L-R in four classes, namely: $\{ R \}$ "the Roma people", $\{ C \}$ "the families with many children", $\{ V, L, M, S \}$ "old people – homeless people – unemployed people – poor people", $\{ H, A \}$ "people with disabilities – abandoned children". *Figure 3* brings additional clarifications to this classification. The "monolith" class $\{ V, L, M, S \}$ broke up (*Figure 1*) in two subclasses: $\{ V, L \}$ "old people – homeless people", and $\{ M, S \}$ "unemployed people – poor people" (*Figure 3*). If we relate only with class $\{ V, L \}$ ("old people – homeless people"), *Figure 3* shows clearly that the population wants more to assist class $\{ M, S \}$ ("unemployed people – poor people").
- Therefore, the graphical representation from *Figure 3* reveals a 5-level hierarchy of the disfavoured categories of population. The priority of assistance, in increasing order, assigned by the community is as follows: $\{ R \}$ "Roma people", $\{ C \}$ "families with more than three children", $\{ V, L \}$ "old people – homeless people", $\{ M, S \}$ "unemployed people – poor people", $\{ H, A \}$ "people with disabilities – abandoned children".
- The graph in *Figure 3*, relying on a different statistical model, doesn't contradict the classification given in section 3 (*Figure 1, Table 3*), rather it brings nuances.

4.c. Response dependency

We are interested to determine how much the opinion of the population regarding a particular disfavoured category X influences the evaluation given by the same community to another group, Y. Within this context we will only interpret the value of the Pearson correlation coefficients with the view to measure the level of linear dependency existing between variables L-R.

Table 5 shows the correlations between variables L-R characterizing the question AJUT.

Table 5
*Values of Pearson correlation between
the variables of AJUT question*

Correlation	L	M	V	A	H	S	C	R
L	1.000	0.709	0.733	0.720	0.718	0.747	0.684	0.547
M	0.709	1.000	0.700	0.690	0.688	0.728	0.687	0.593
V	0.733	0.700	1.000	0.773	0.762	0.775	0.701	0.514
A	0.720	0.690	0.773	1.000	0.851	0.766	0.676	0.476
H	0.718	0.688	0.762	0.851	1.000	0.785	0.683	0.502
S	0.747	0.728	0.775	0.766	0.785	1.000	0.766	0.568
C	0.684	0.687	0.701	0.676	0.683	0.766	1.000	0.636
R	0.547	0.593	0.514	0.476	0.502	0.568	0.636	1.000

Examining the value of the correlations shown in *Table 5* we may reveal the following aspects:

- The correlations from *Table 5* always have large positive values, which shows the intention of the population the support all disfavoured categories of population L-R. Indeed, the existence of strong and positive correlations between two disfavoured groups *X, Y* presumes the fact that the population scored largely similar values to those groups.
- The high, but negative values of the correlation coefficient between variables *X* and *Y* show the existence of opposite evaluations of categories *X, Y*. Since in *Table 5* all the correlation coefficients between variables L-R are non-negative, we cannot say that the surveyed population has the systematic intention to assist a particular disfavoured social category to the detriment of another category also requiring social support. Therefore, the behaviour of the surveyed population is not discriminatory, it just has a higher or lower level of “mistrust” regarding the disfavoured groups L-R that are to be assisted.

This last aspect strengthens the previous conclusion that the entire population is willing to assist the disfavoured social categories without any discrimination. This shows the existence of a general consensus.

- The highest correlation has the value of 0.851. It occurred between variables *A* (orphan or abandoned children) and *H* (people with disabilities). The respondents from sample *E* who scored high category *A*, also scored high category *H*.

This confirms one of the previous conclusions that the population is willing with priority to assist both disfavoured categories *A* (abandoned children) and *H* (people with disabilities).

- The lowest correlation has the value of 0.476 and it was noticed between variables R (Roma people) and A (abandoned children). This shows that many of the respondents who expressed their readiness to help the abandoned children were much less ready to support the Roma people.
- Of all the disfavoured categories L-R of population, only the Roma people (category R) correlates the least with all the other L-R variables (*Table 5*). This shows a relative disagreement of opinions within the surveyed community, the Roma being treated in a rather differentiated manner by the population.
- If we would give up variable R (the Roma), the rest of variables L-R are strongly and positively correlated, the value of the Pearson coefficients being rather similar (usually between 0.7 and 0.8). This shows that the respondents from sample E support in a unitary manner all the disfavoured categories L-R of population, but they have a lower support for the Roma people.

We can thus notice a relative in homogeneity of the population in adopting a clear and unitary attitude towards the Roma people.

In order to have a better image of the community decisions on its intention to support the different disfavoured categories L-R, we calculated an average correlation between each X variable and all the other variables from group L-R (*Table 6*).

Table 6
Average correlations between one variable and the rest of the variables

Variable	L	M	V	A	H	S	C	R
Correlation	0.694	0.685	0.708	0.707	0.713	0.734	0.690	0.548

A lower average correlation of variable X with the other L-R variables means that the option of the population to support category X is not quite related with the intention of the community to support all the other disfavoured L-R social groups. This is the case of the Roma people, the average correlation between variable R and the rest of L-R variables being the lowest (*Table 5*).

More precisely, the correlation is 0.55 for the Roma people and much different, around 0.70, for all the other AJUT variables, many times even above this value (*Table 5*).

The homogeneity of the average correlation, of about 0.70, in *Table 5*, for all the disfavoured categories except the Roma ethnics, shows the different position of the communities in relation with the Roma people compared to the rest of individuals or families requiring social support.

In conclusion, a different statistical model based on dependence analysis confirmed the distrust of the population in the necessity to support the Roma ethnics.

The correlation analysis suggests that the division of the disfavoured groups in just two classes would yield the multitudes { R }, and { C, L, M, V, S, H, A } (Table 5), as also suggested by Figure 1.

4.d. One-dimension classification of L-R categories

Reinterpreting Figure 1 we will notice a linear arrangement of L-r points.

More precisely, there is a linear relation between μ_X means and the mean square deviation amp_X of any random variable X from L-R set:

$$\mu_X = a + b \cdot amp_X$$

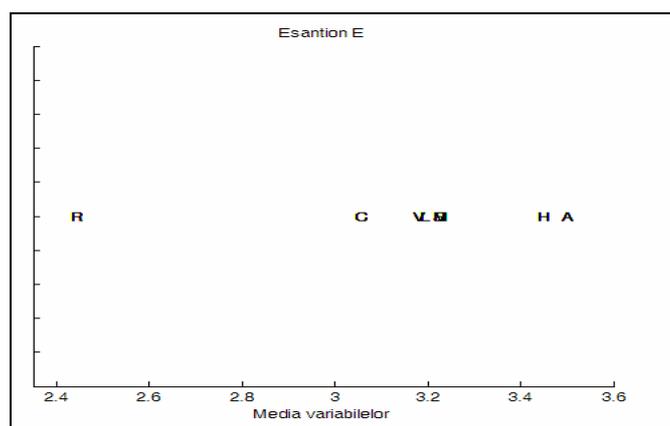
The existence of this linear relation will reduce the two-dimension representation of variables L-R according to parameters μ, amp (Figure 1) to a one-dimension representation. This time we will only consider the fluctuation of just one of the parameters μ or amp .

Differentiating the disfavoured categories of population L-R according to the value of μ means of variables L-R we will obtain the graph shown in Figure 4.

The one-dimension representation from Figure 4 obviously simplifies the interpretation of the two-dimensional image shown in Figure 1. Furthermore, the relation of order "lower" is a total relation in the one-dimension situation and thus we may compare any-time, any two categories from L-R set (Figure 4). Overall, the relative distance between variables L-R in Figure 4 are much easier to perceive comparatively and interpret.

Figure 4

Classification of AJUT variables according to their average value



All the conclusions enumerated in the previous sections are clearly confirmed when analyzing *Figure 4* or *Table 4*. Here are some remarks:

- The population is less willing to assist the Roma ethnics (variable R).
- Categories A (orphan or abandoned children) and H (people with disabilities) are seen extremely positively by the communities in terms of support
- Ordering in decreasing scale the means of variables L-R we obtain the following classification of the priorities of social assistance expressed by the population: A (orphan or abandoned children), H (people with disabilities), M (unemployed people), S (poor families), L (homeless people), V (old people), C (families with many children), R (Roma people). Therefore, in terms of necessity of support, the population puts the orphan and abandoned children on the first place and the Roma people on the last position.
- In terms of intention of support, the group of Roma people (R) differentiates clearly from the rest of disfavoured social categories (*Figure 4*). The Roma are seen with very much circumspection by the community. We can thus clearly distinguish at least two classes: $\{ C, L, M, V, S, H, A \}$, and $\{ R \}$ (*Figure 4*).
- Obviously, the image from *Figure 4* depends on the actual scores assigned to the different types of answer to *AJUT* question. Choosing other scores will modify the means of variables L-R. If other scores, different from the variant 1-4, maintains, however, the previous conclusions (see the justification presented in sections 5.1-5.2).

4.e. Intention of the population to support the disfavoured categories

We want to make clear whether the population really wants to assist the disfavoured social categories L-R.

A first answer is suggested by *Table 3* or *Figure 4*.

More precisely, accepting the response scores 1-4 for *AJUT* question, values which are symmetrically placed in relation with a “point of balance” of 2.5, we may say that a disfavoured category X whose μ_X mean exceeds 2.5 has a “positive” image in the community. In such situation the population is willing to grant social subventions to group X.

Using the same reasoning we will analyse the group of the Roma people which is located slightly to the left of the threshold of 2.5: $\mu_R = 2.436 < 2.5$. Also see the position of point R in the graph from *Figure 4*. Therefore, most of the population displays reticence about granting social aids to the Roma people.

On the other hand, all the other disfavoured social categories (families with many children, old people, homeless people, poor families, unemployed people, people with disabilities, abandoned children) have their μ mean over the threshold of 2.5, even more $\mu > 3.0$ (Figure 4, Table 3). We can thus say with certainty that the population actually intends to assist all the groups mentioned above.

A shortfall of this procedure of statistical analysis is that it relies on the subjective values 1-4 assigned to the variants of answer to question *AJUT*. Changing the scores 1-4 might contest partially some of the previous conclusions.

Following is a new approach which doesn't use actual scores for the answers regarding variables L-R.

More precisely, the answers such as "very little" or "little" to question *AJUT* signify a real low intention of the respondents to support the particular social categories.

A strong, "effective" intention to support groups L-R by the community is displayed by responses such as "much" and "very much".

The opinions of the respondents from sample *E* are centralised using the frequencies (Table 7) or normalising these frequencies (percentages in Table 8).

Table 7
Opinion of the population regarding the assistance of categories L-R (frequencies)

Population willingness to assist	Disfavoured categories							
	L	M	V	A	H	S	C	R
Little/very little	183	177	212	70	77	173	279	595
Much/very much	1022	1035	1000	1140	1136	1030	923	562
<i>Total</i>	<i>1205</i>	<i>1212</i>	<i>1212</i>	<i>1210</i>	<i>1213</i>	<i>1203</i>	<i>1202</i>	<i>1157</i>

Table 8
Opinion of the population regarding the assistance of categories L-R (percentages)

Population willingness to assist	Disfavoured categories							
	L	M	V	A	H	S	C	R
Little/very little	15.2	14.6	17.5	5.8	6.3	14.4	23.2	51.4
Much/very much	84.8	85.4	82.5	94.2	93.7	85.6	76.8	48.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>

As sample *E* is representative at the national level (at least 1150 people were interviewed, *Table 7*) it results that the results are applicable to the entire population of Romania.

The intention to support the disfavoured categories L-R can be measured directly using the cumulated percentage of responses “much” + “very much”.

The graph shown in *Figure 5* synthesizes the willingness of the population to grant social aid to the disfavoured categories L-R.

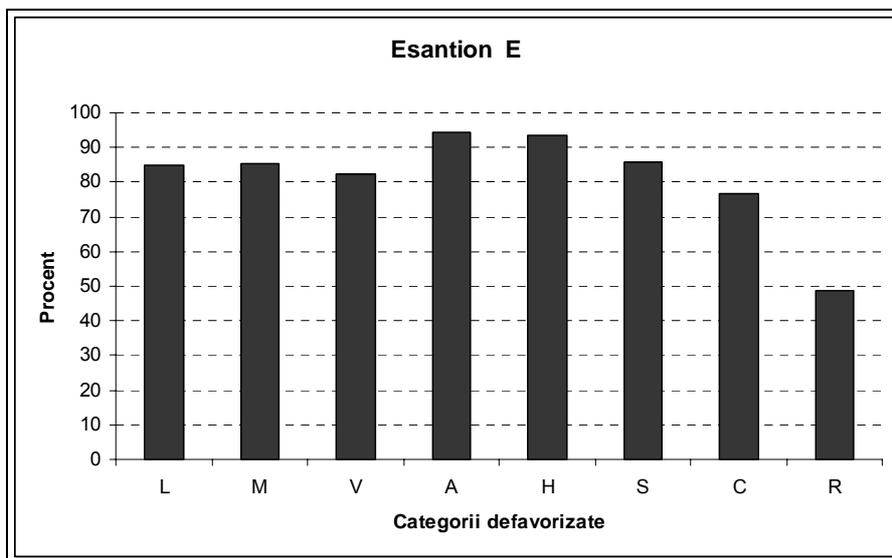
The following conclusions can be drawn from the graph shown in *Figure 5*:

- Generally, the population is willing to assist all the disfavoured social categories L-R. Little less than 50% of the respondents of sample *E* really want, however, to assist the Roma people (48.6%, *Table 8*).
- All the other disfavoured categories, except for the Roma people, are potentially supported by about 80% of the population, the percentage reaching 94% in the case of the people with major disabilities, the orphan or abandoned children (*Table 8*).

Practically, the entire population is willing the support the people with disabilities and the abandoned children.

Figure 6 reconfirms the results mentioned in the previous sections.

Figure 6
Willingness of the population to support the disfavoured categories L-R



5. Conclusions

- There are differences, many times not too large, between the repartitions of the disfavoured categories L-R defining the question *AJUT* (Table 1). The use of the graphical representation of these repartitions to make a hierarchy is difficult and inconclusive. Within this context we preferred to characterise the studies repartitions using their mean and the mean square deviation (Figure 1).

- A hierarchy was established showing the need to support the disfavoured categories L-R. The decreasing order gives the following classification of groups L-R (Figures 1 and 4): A (orphan or abandoned children), H (people with disabilities), M (unemployed people), S (poor families), L (homeless people), V (old people), C (families with more than three children), R (Roma people).

- The entire population gives the highest priority to the support of the orphan or abandoned children (variable A) and the people with disabilities (variable H) (Table 3, Figures 1-5). Besides this extremely positive evaluation, the dispersion of variables A and H are the lowest, which actually reveals a consensus within the population to support these social categories.

- The community is obviously reticent to assist the Roma ethnics (variable R) and even the families with more than three children (variable C). These aspects are revealed particularly in Figures 1-5 and in Table 3.

Because the mean square deviation *amp* of variable R has the highest variation within the entire L-R set, it results that the population is extremely inhomogeneous in its willingness to grant social assistance to the Roma people (Table 3).

- As the Roma people usually have many children, the location of variable C next to variable R might also be conditioned by this aspect (see Figures 1-3). An additional statistical analysis, relying on a possible causal pattern, might determine the intensity of variable R (Roma people) influence on variable C (families with many children).

- Most of the population is willing to support all the social categories L-R, with some reticence, however, for the Roma people. More precisely, about 80% of the population, reaching up to 94%, is willing to support the groups in difficulty (Table 8, Figure 5).

- Only half of the population really wants to assist the Roma (Table 8, Figure 5). The Roma are the only category for which the score calculated for receiving social assistance is below the critical threshold of 2.5. All the other social categories have a significantly higher score, greater than 3.0, which will not produce a situation of "decision-making incertitude" (Figure 4).

- We can clearly distinguish at least two large classes of disfavoured people. On the one hand we have the Roma people, while on the other hand we have all the other

groups of people with problems. Therefore, in a first analysis we notice classes: { R } and { C, L, M, V, S, H, A } (Figure 4).

- All Pearson correlations between variables L-R have high and very high positive values. As no negative correlations were noticed between variables L-R, it results that the population is really willing to assist the groups experiencing social difficulties (Table 5). However, we do notice a nuance for the Roma people, as revealed in section 5.3 and in the differentiated interpretation of Table 5, with and without variable R.

The aspect of homogeneity of the mean correlations values for all the disfavoured social categories, except for the Roma people, suggests the different position of the Roma ethnics in the perception of the population (Table 6).

- The Roma people usually poor people, Within this context, the Roma people could be easily included in groups S, M, L or C which define the “middle” classes from the proposed classification (see Figures 1-4).

However, the Roma problem is clearly different than the typology of the other groups, as shown by the entire statistical analysis (particularly Figures 1-5). We may safely say that the people perceive the Roma people completely different than the other disfavoured categories. Low levels of education that Roma are generally directly related to a low level of employment, occupations devalued in society and, consequently, low income (Surdu, L., 2010, p. 61).

Within such context a further study is needed to deepen the observed aspects.

- The statistical analyses revealed that the surveyed population doesn't have a discriminating attitude towards the Roma ethnics; rather it has a perceptible level of “distrust”.

- These conclusions have been confirmed by several statistical models applied in parallel, which ensure the validity of our statements.

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THE COOPERATIST SECTOR – SOCIAL INVOLVEMENT. THE DEVELOPMENT REGIONS OF BUCHAREST – ILFOV AND SOUTH-EAST, ROMANIA

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Abstract: *The purpose of this article is to underline the social importance of the cooperatives from the regions of Bucharest-Ilfov the South-East of Romania. In this paper there was made a comparison between the sector of the social economy and the cooperative movement being brought strong argumentations in the favor of subscribing the cooperatives to the social economy sector. The cooperative movement may represent a source of renewal for the social economy in all. From this point of view, the function of social protection can't be conceived in an isolated way but has to be seen as being in a tight relation with the cooperation's involvement in the economical system of the society. The results of the study that was made on a number of 235 cooperatives from the regions that were analyzed showed that from the point of view of the social protection function, the cooperatives have a less significant importance. The lack of a now and then help of their members, persons that belong to a vulnerable social group suggests the possibility that the produced problems by the economical activities of the cooperation to be so low that to be needed only limited interventions. The future researches should come with solutions for the surviving and the enrichment of the economical performances of the social cooperatives that represent instruments with a high potential as concerning the function of social protection of the vulnerable social groups².*

Keywords: *social economy, social cooperative, social protection, vulnerable social group, community.*

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* Abbreviations: CEP-CMAF – Social Economy Europe, was set up in 2000; SE Chart – Social Economy Chart; EU – European Union; CAR – Houses of Mutual Aid; L.N.O.P.H.C.M. – The National League of the People with Disabilities from the Craftsmen Cooperatives; VAT – Value-added Tax; NGO/ONG – Non-Governmental Organization.

Introduction

Next to the mutual societies, associations and foundations, the cooperative societies are social economy organisations. The social economy sector was legally established in the 19th century (Deraedt, 2009). Although there is no official definition of the social economy at the European level, the different approaches and definitions of the social economy include references to cooperatives as basic social economy organisations (Romanian Ministry of Labour, Family and Social Protection, 2010). For instance, according to a definition given by the Belgian Walloon Council for Social economy (1990), social economy “consists of economic activities undertaken by societies, *mostly cooperatives*, mutual associations and other associations where the ethics is in agreement with the following principles: the end purpose is to serve the members and the community rather than to make profit, autonomous administration, democratic decision-making, priority given to people and work rather than to capital within the process of profit distribution” (our emphasis).

According to Romanian authors, social economy include all organizations situated between the public and private sector in terms of organization, operation and principles declared (Pîrvu, D.; Ungureanu, E.; Hagi, A., 2009, p. 53).

The field literature defined the cooperative system by making reference to two components whose combination is to Levi and Davis (2008: 2179), the very “reason to be of the cooperative phenomenon, the source of its originality”. The two components are the social and the economic: the existence of the cooperatives depends on the functioning of each individual component. According to the arguments of Levi and Davis (2008), the associative component encourages the cooperative members to form an organisation with social purposes, while the economic component has the purpose to mobilise the resources of the enterprise in support of accomplishing the social goals.

This approach of the cooperatives – focusing on the economic and social components – is quasi-identical with the approach of the entire social economy. This is only natural considering that the “system of values and the principles guiding the popular associations, whose synthesis is traced in the history of the cooperative movement, served to formulate the modern concept of social economy” (CIRIEC, 2009). In order to understand adequately the relation between the social economy and the cooperative sector, it is useful to compare two documents which stipulate the principles of these two areas of activity. Thus, we have the *Chart of the Social Economy Principles*, proposed in 2002 by the Permanent European Standing Conference of the Cooperatives, Mutual Societies, Associations and Foundations (CEP-CMAF) organisations (Romanian Ministry of Labour, Family and Social

Protection, 2010); we also have the *Statute of the European Cooperative Society* adopted by the Council of the European Union (2003). These two documents will be subsequently referred to as *SE Chart* and *ECS Statute*.

SE Chart stipulates the priority given to the individual and to the social capital rather than to the capital, as basic principle of the social economy. Similarly, *ECS Statute* must be organised to the mutual benefit of the members, so that each member enjoys *ECS* activities. *ECS Statute* doesn't preclude explicitly the interest for the capital; it even allows the presence of investors, who cannot use *ECS* services, though, with voting rights limited, collectively, to 25% of the total number of votes (preamble 9 and article 59 of *ECS*). At the same time, *ECS Statute* specifies that the benefit of each member is in agreement with its contribution.

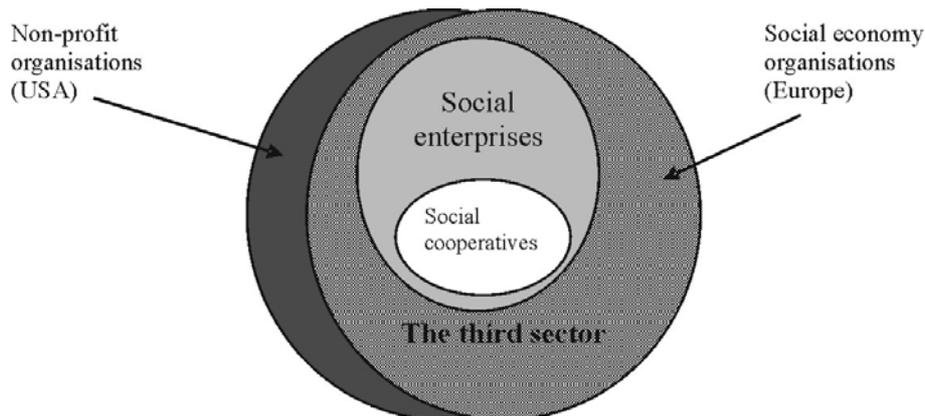
The democratic control of the members on the organisation is acknowledged both in *SE Chart* and in *ECS Statute*, but it leaves open the possibility of weighing the distribution of votes with the purpose to take into consideration the contribution of each member to *ECS* activity. *ECS Statute* acknowledges, however, in principle, the rule "one man, one vote".

SE Chart stipulates that most of the surplus "is used to accomplish the goals of sustainable development and to deliver services to the interest of its members or services of general interest." The corresponding stipulation in *ECS Statute* is that the profit must be redistributed on equitable bases or retained and used to the interest of its members.

There also are differences between the two documents. *SE Chart* stipulates the principle of harmonizing the interests of the members/users and/of the general interest, while *ECS Statute* stipulates the general interest only in relation with the dissolution of the European cooperative societies, situation in which their assets and the reserves must be distributed to other cooperative entities with similar objectives (with those of the dissolute ones) or objectives of general interest.

The conclusion is that the activity of the cooperative societies belongs, in their entirety, to the social economy. On the other hand, the social economy is very comprehensive and it includes crediting and loans (through mutual aid houses) or social services for the vulnerable groups (associations or foundations) which are not specific to the cooperative societies. A good illustration of the relations between the social economy and the cooperative sector can be found in Thomas (2004), even if it analyses a specific category of cooperative societies stipulated by the Italian law, the social cooperatives (Figure 1).

Figure 1
Venn diagram representing the relations between the social economy, the third sector and to social cooperatives.



Source: Thomas, 2004, p. 247.

The researchers interested by the social economy put their hopes in the capacity if the social activity area – the third sector in US terminology – to create or preserve jobs under the circumstances in which the other two sectors, the private and public sectors, are unable to cope with the changes in economy. Starting with the 1970s, the interest for the cooperative sector materialized, for instance, in the works of Desroche (1976), as a strategy for the social and economic insertion of the disfavoured people (Laville 2001). Within the context of deepening regional unemployment disparities due to the expansion of the metropolitan centres, social economy caught the interest of the social policies actors (Westlund 2003). The interest for social economy increased lately both in the different EU member states, and within the institutional framework of the European Union, a proof in this direction being the “Report on social economy” of the European Parliament (2009). According to it, the interest for social economy is a response to “acknowledging the limits of the traditional public and private sectors to answer the current challenges on the labour market and to the challenges of the quality and quantity of the services of collective interest” (European Parliament, 2009). In Romania, a series of social economy researchers consider that it offers solutions to reduce social exclusion by increasing employment for vulnerable and creating mechanisms to help these people (Arpinte, D.; Cace, S.; Cojocaru, 2010, p. 66).

This chapter undertakes to answer the following question: which is the social protection function of the cooperatives in Romania, at this moment? The theoretical

justification of the work comes from a more general question regarding the social role of the cooperative societies. This problem has been stated by Defourny et al. (2001) in a paper on the control of social exclusion in Europe. These authors anticipated that the cooperative sector would represent a source of restoration of the whole social economy. From this perspective, the social protection function cannot be conceived isolated, rather in tight relation with the involvement of the cooperative sector to the economic system of the society. Unfortunately, the situation of the cooperative sector in Romania shows no optimistic perspectives, but the implicit comparison with an ideal situation might provide the “essential tension” required for the renovation of this institution.

Following is an operational definition of the cooperative societies function. The next section will relate this social function to the historical evolution of the cooperative sector, which was established much in response to the need of the poor and/or marginalised classes, within the process of capitalist industrialisation, to maintain or improve their material status and social identity. The subsequent section analyses, starting from quantitative and qualitative data from the research projects *Integrated* and *Proactive*, the social protection role which the cooperative societies from the development regions Bucharest-Ifov and South-East, from Romania, practice, perceive or anticipate. Section four debates the economic survival of the cooperative societies and the way in which the process of economic marginalization affecting them bears on their social protection function. The last part provides the conclusions of the chapter and the prospects of the research into the cooperative sector.

Although the cooperatives are considered part of the social economy, a more definite conceptual delimitation must be drawn: which is the social function of the cooperatives? Two theoretical positions developed in response to this question. On the one hand are those considering that the main task of the cooperative system is the economic one, while the social contribution seems to be a secondary effect of the economic activities (Fairbairn 2002). This position is similar to the one of the economist Milton Friedman who said, in reference to the private sector, that the social responsibility of the corporations is to make profit. On the other hand, as mentioned above, blending the economic function with the social one is essential to the welfare of the cooperative system and its members (Levi and Davis 2008). Although they seem opposite, both perspectives contribute to understanding the social function of the cooperative sector in a broader sense, as it was conceived in the research projects *Integrated* and *Proactive*.

The social function of the cooperative societies to be investigated in this chapter comprehends, operationally, two aspects: on the one hand, the social protection role of the cooperatives which use part of their resources for the social protection of its members experiencing situations of vulnerability and, on the other hand, the more general social role of the cooperatives as employer. The first aspect might be called

the social protection vocation of the cooperative societies, which underlies their social function and which originates from the collective identity which the cooperatives bestow on their members. The underlying values of the social protection function of the cooperatives are the mutual help and the charity (Romanian Ministry of Labour, Family and Social Protection, 2010, p. 20). The second aspect is that of the need of socio-economic integration which the individuals try to respond by participation in the cooperative system. This is why it is important to explore the way in which the cooperative organisations facilitate the access of the vulnerable people or groups to the labour market (Defourny et al., 2001; Arpinte et al., 2010: 67). The economic survival of the cooperatives is a *sine qua non* condition for the social function in relation with the broader society. Anticipating the following discussion, as the cooperative sector contracted after 1989, the members of the cooperatives can be considered themselves as being vulnerable, the organisations representing their interests being increasingly fewer and smaller.

Obviously, the two aspects are not independent since an individual chooses to participate in the cooperative sector or in the private one *also* due to the solidarity values which the cooperative movement presumes. Briefly, the operational definition of the social function of the cooperative societies presumes two aspects: 1. Utilization of the surplus generated by the cooperative activities for the comprehensive and sustainable social protection of the members in need and 2) involvement of the vulnerable people (externally) and on the existing members (internally) within a comprehensive cooperative labour system. We will approach both aspects, considered in their historical dimension.

The social function of the cooperative societies: collective identity and economic survival in a historical approach ■■■

Defourny et al. (2001, p. 22) said that the social economy appeared, partly, as result of social movements which perceived themselves as vectors of social change, as “assertion of the possibility to bring social solidarity to life through economic activities”. Within the current debates on social economy, both in the scientific world and within the concrete (practical) contexts where social economy activities develop, the ethic values of solidarity and reciprocity play a fundamental role (Moulaert and Ailenei, 2005, p. 1048).

However, which is the origin of these values? According to Defourny et al. (2001), three values start, historically, from the collective identity conferred by the affiliation to the guild of the craftsmen. This class was, at the same time, marginalised and deprived of its historical privileges, but it also was highly solitary. The labour unions, the workers’ parties and the mutual aid societies, the cooperatives and the voluntary associations emerged from this world of the people freshly stripped of their privileges

by the development of the capitalist production system, a world which, nevertheless, was aware of its public destiny (Defourny et al. 2001, p. 21). The mutual help and charity amongst the members of the craftsmen classes animated the cooperative from their very beginning.

On the other hand, the cooperatives appeared in the 19th century in response to the employment problems which the private and public sectors were unable to solve (Defourny et al. 2001, p. 24-5). This is the first stage of the idea of social economy, the one formulated in 1830 by Charles Dunoyer in his book *Nouveau traité d'économie sociale* (Westlund 2003: 264). Defourny et al. (2001: 20) describe in the following terms the circumstances in which social economy emerged:

Social economy, particularly its cooperative side, emerged amongst the exploited class which was struggling to improve its standard of living which were very unsafe [in the 19th century].

The most eloquent example of “requirement creation” is that of the craftsmen cooperatives which appeared as a reaction of the manufacture workers who were seeking to preserve their status of craftsmen when they were confronted with the possibility to become mere proletarians employed in the expanding capitalist system. Similarly, the consumption cooperatives were established to ensure the access of their members, with severely limited incomes, to the basic food and non-food products (Defourny et al. 2001). The first consumption cooperative acknowledged as starting point for the cooperative movement is “Rochdale Society of Equitable Pioneers”¹, established in 1844. On the other hand, however, the cooperatives also appeared within non-industrial contexts, such as the many cooperatives (for watermills utilization, for game etc.) established in the Middle Ages and in the early modern period in Finland and in other European societies. An interesting note is that among these incipient organisations there were poor people cooperatives and a cooperative of the old people from a parish (Aaltonen 1961). In all these situations, it is important to observe that the cooperative sector emerged due to needs which could not be met using the market mechanisms or, more generally, through the spontaneous interaction of the individuals.

Generally, cooperatives, as the organizational structures of social economy based on specific forms of entrepreneurship are turning to increase quality of life of vulnerable people (Zamfir, E.; Fitzek, S., 2010).

Returning to the present situation, the European experience and regulations in the field of cooperatives show that their social vocation is not just pure rhetoric. According to the National Survey of the Italian Social Confederations, on December 31, 2003, there were 6,169 cooperative societies registered in Italy, of which 60.2% provided social, educational and health care services (the so-called type A cooperatives) and 32.1%

¹ <http://www.answers.com/topic/rochdale-1>.

provided jobs to the disadvantaged people who wanted to join the labour market (type B cooperatives)¹. These two types (A and B) are social cooperatives established in Italy according to a special law (381 of 1991), whose purpose is a better utilization of the human resources and the social integration of the socially marginalised people (Thomas, 2004). The main activities of the type A cooperatives, resided in the field of social assistance and were provided particularly to families and through day-care centres (Levi and Davis, 2008). Type B cooperatives were studied in depth by Levi and Montani (1995). The cooperatives they analysed, a total of 15, employed both people with disabilities and people with no disabilities in productive activities (gardening, hotel services or toy manufacture) (Levi and Davis, 2008). The authors revealed that the cooperative ethics made the cooperative members consider surplus distribution and the payment of dividends as being foreign to the cooperative spirit. The existence of such spirit among the cooperatives included in the analysis is to be observed in the following paragraphs. The 1970s and the 1980s were for Western Europe the moment of a fresh start for the social economy through cooperative structures. The downsizing of the welfare state and the reappearance of poverty and unemployment problems can be solved, at least partly, by the development of the social economy, of the cooperatives particularly, at the local level (Elsen and Wallimann 1998). Even if they have an eminently pro-social orientation, and they differ thus from the economic actors of the free market, the cooperatives from the Italian study (Levi and Davis, 2008), participate intensely in the economy understood in its traditional meaning. For instance, the type A and B cooperatives were employing about 190,000 people, of which 161,000 were employed directly by the cooperatives and other 28,000 were employed indirectly by collaboration contracts and 32,000 were working without any payment. The turnover reached about 4.5 billion euro.

The problem of the economic integration of the cooperative societies within the local, regional and national economy is very important for the cooperatives at the present time. Understood as answers to the crisis of the welfare state (Defourny, et al., 2001), the cooperative societies have the basic role of solving (at least) part of the problems which the market economy mechanisms left unsolved, i.e. long-term unemployment, social exclusion, the economic situation of the peripheral rural areas, etc. (Monzon and Chavez, 2008). The need for social inclusion can only be met if the forms of organisation specific to the social economy, in general, and to the cooperative sector, in particular, succeed to integrate a significant number of people on the labour market and if this integration persists and even expands. From the opposite point of view, the contraction of this sector, it is obvious that both the function of socio-economic survival and the social-protection vocation of the

¹ The two types of cooperatives no longer have strictly delimited activities, as they have been formulated initially by law 381 of 1991; currently they are also named mixed cooperatives (Thomas, 2004).

cooperatives suffer. We will subsequently analyse the two aspects of the social protection function of the cooperative societies using the data collected during the research programs “Integrate – Resources for the socially excluded Roma women and Roma groups¹ and of the research project „Proactive – from marginal to inclusive”.

Data collection methodology

The survey conducted during the research project Integrate included quantitative and qualitative studies on the social economy offer (including cooperative societies, non-governmental organisations – NGOs – and houses of mutual aid - CAR) from the regions of development Bucharest-Ilfov and South-east. Another component of the research, whose data will not be used in this paper, included a questionnaire-based survey of the demand for social economy conducted on a sample of the population from the mentioned regions. Both the offer survey and the demand survey were conducted in January-April 2011.

The survey of the offer of social economy used three types of questionnaires which collected data regarding those types of organisations, on the perception of their managers and of their staff. All the identified organisations which agreed to supply information were included in the survey. The total number of surveyed units was 235 cooperatives, 229 NGOs and 228 CAR. The quantitative data were collected during qualitative interviews conducted with the representatives of the three types of organisations. In this chapter we will focus on the cooperative societies included in the survey, but we will also make comparisons between them and the houses of mutual aid and the NGOs operating in the two surveyed regions of development (Bucharest-Ilfov and South-east). Another source of data collection was from the interviews with the presidents of the cooperative societies conducted during the Proactive project in the regions of development South-Muntenia and South-west Oltenia.

The relative and absolute frequencies of the organisations which provide specific forms of support for their members, for instance, will be mentioned, even if their number is low, as indicating the situation of the cooperative sector in the two regions. This approach is legitimate under the circumstances in which most cooperative societies don't provide such forms of support. The results can be only little generalised not because of the lack of data, rather because of the scarcity of the support forms developed by the cooperative societies at the present moment.

¹ Project financed by the European Social Fund through the Sectoral Operational Program Human Resources Development 2007-2013 “Invest in people!” Priority Axis 6 „Social Inclusion Promotion”. Area of intervention 6.1 „Social economy Development”.

The social protection vocation of the cooperative societies from Bucharest-Ilfov and South-east development regions ■■■

How much of the surplus obtained by the cooperative societies is invested in the social protection of the cooperative members who are in vulnerable situations? To answer this question, we will use the answers provided by the presidents or representatives of 235 cooperative societies from Bucharest-Ilfov (39) and South-east (196) regions. Most of these organisations are cooperative societies of the 1st degree¹, accounting for 81% of the cooperative societies from Bucharest-Ilfov and 82% of those located in South-Muntenia region. The cooperative societies of the 2nd degree (which include mostly cooperative societies of the 1st degree, plus other natural or legal persons, according to the same law) represent 16% and 12% for the two regions, respectively².

The most general question regarding the social protection function of the cooperatives – if the organisation provides any kind of support to its members in need – produced the following responses: 35%, or 13 of 37 cooperative societies in Bucharest-Ilfov and 41% or 80 of 196 cooperative societies in South-east currently provide or used to provide such support. The proportion of cooperative societies providing support for the vulnerable persons is lower than in the case of the NGOs (80% and 82% in Bucharest-Ilfov and South-east, respectively) and slightly lower than in the case of the mutual aid houses (CAR) from Bucharest-Ilfov (57%). On the other hand, the CAR units from South-east region are less active (39%) in supporting the people in need even than the cooperative societies. In absolute values, the number of cooperative societies which didn't provide in the past or don't provide currently any kind of support to their members is very high: 24 of 37 units in Bucharest-Ilfov and 114 of 196 units in South-east.

It is important to notice the dynamics of the cooperative society's function of whether they provide or not support for the people in vulnerable situations. While in Bucharest-Ilfov region of development, only 2 of the 37 representatives of the cooperative societies stated that they used to aid the people in need (without mentioning, however, how far in the past they did this), the current proportion is 11 of 37. On the other hand, the proportion remained quite stable in South-east region: 35 of the 196 cooperative societies provided assistance in the past and 45 of 196 units currently provide assistance. These differences are statistically significant in every region³.

¹ Which means, according to law 1/2005, that they are formed of natural persons and that they are registered according to the provisions of this law.

² The difference to 100% consists of non-answers.

³ The chi-square tests have values of 36.564 and 114.079 for Bucharest-Ilfov and South-east, respectively, which corresponds, for 4 degrees of freedom, to a significance level of <0.001.

The main supportive activities for the people in need provided by the cooperative societies are in the form of single aids provided to the cooperative members in special situations or in emergency cases; very rarely the aid is in the form of periodical assistance. For instance, the aids provided most frequently by the cooperative societies are for funerals (about two thirds of the cooperatives from Bucharest-Ifov¹ region of development and 40 of the 45 cooperatives from South-east region). The next form of support, in terms of relative frequency, is represented by the emergency aids provided by about half of the cooperatives from Bucharest-Ifov region and by a fifth of the cooperatives from South-east region. The third form of assistance regards payments for treatment or medical surgery (dental ones included), provided by a quarter of the cooperative societies from Bucharest-Ifov region and by a fifth of the cooperatives from South-east region. From this point of view, the cooperative societies from the two regions resemble to the mutual support organisations of the mid-19th century (Moulaert and Ailenei 2005). In contrast, a single cooperative society from Bucharest (of the 11 cooperatives from Bucharest-Ifov region which provide assistance) and one in South-east region (of the 45 cooperative societies) provide periodic al aids.

The intention to supply aid to the people in need give first-hand image of the social function of the cooperatives and of their potential contribution to the development of social protection forms with the cooperative sector. Less than half of the cooperative organisations from Bucharest-Ifov and just a fifth of the cooperative organisations from South-east stated their intention to develop (new) forms of support in the near future. Furthermore, almost half of the representatives of the cooperative societies from South-east region stated their intention *not* to develop such activities. This inertia of the cooperative sector is in strong contrast with the intentions stated by the non-governmental organisations and by the houses of mutual aid. 53% of NGO representatives (of 118 located in Bucharest-Ifov) and 40% (102 from South-east region) stated their intention to diversify and develop the supply of new social services, while only 33% and 26% of the NGOs from the two regions of development stated that they don't intend to do this. While the latter two values seem rather high, it is important to remember that most the NGOs already support the people in need (about 80% of them).

It is interesting to notice that the attitudes of the cooperative societies from South-east region regarding the intention to come to the support of the people in need are very similar to the intentions of the CAR² units from the same region. Like in the case of the cooperatives, only a fifth of the CAR units intend to develop new forms of support, while about half explicitly denied such an option.

¹ Because of the low number of organisations providing support in Bucharest (11), we do not mention the percentage, rather the approximative proportion.

² It is about the CAR unit in general, if not otherwise specified.

This attitude of a limited, sometimes almost inexistent, role of the cooperative societies in supplying services to the people in need is confirmed by the interview-based research. For instance, in Vrancea County, the cooperative societies of consumption and the credit cooperative have no programs or activities in support of the vulnerable groups from the community, outside the usual, commercial activities. Furthermore, they don't even have the intention to run such activities in the future. The interviews conducted with the representatives of the leading bodies of the cooperative societies and of the CAR units from Vrancea County revealed that they are preponderantly oriented towards profit and too little (or almost at all) towards the social impact. From the discussions with the representatives of these leading bodies, it resulted that they do not perceive themselves as social economy organisations. For instance, during a focus group with the representatives of the social economy organisations conducted at Focşani, a participant said that CAR and cooperative representatives did not attend the meeting "maybe because they don't understand yet what social economy is and why they are included in it..."

This information, corroborated with the information regarding the aids supplied in the past or present, suggest a negative and pessimistic image on the function of social protection which the cooperative societies may provide to their members or to the broad community to which these organisations belong. The aids provided by the cooperative units are mainly meant for single events with features of personal or family crisis in the life of the cooperative members. The lack of any periodical assistance suggest the possibility that the surplus obtained from the economic activities of the cooperation societies is so low that it only allows limited interventions in support of the cooperative members. The next section will analyse the budget of the cooperatives, which might clear up this matter. On the other hand, it may also be possible that even of the economic situation of the cooperatives is not precarious, their social involvement is quasi absent. For instance, the representative of a craftsmen cooperative society from Vrancea County asked "*what does social economy mean for us? The thinking should start from the people up, not from the bottom people...*" and then he added "*We don't quite have possibilities in this direction...*".

We will subsequently discuss the few cases of the organisations which intend to develop the existing forms of support for their members. Consistently with the above observations, even these organisations don't seem to be willing to assume an expanded or long-term role of social protection. The representatives of five cooperative societies from the Bucharest-Ilfov region of development and nine from the South-east region of development stated their intention to develop new forms of support. It is important, however, to analyse in more detail which are the initiatives of these organisations, which are their target groups, what financing they intend to access and which kind of partnerships are they ready to establish in their endeavour to develop such activities. The most mentioned form of aid is the financial assistance

as loans or financial aid. Three cooperatives from Bucharest-Ifov and as many from South-east intend to develop such forms of aid. Other two cooperatives from Bucharest-Ifov intend to develop home services either as medical assistance or care, or as socialisation. Significantly, just one organisation intends to develop activities stimulating the development of the cooperative sector, i.e. training courses, labour integration, protected workshop or production. Although they stated their interest in the development of social services, a significant number of cooperative societies (6) from South-east region didn't respond the answer regarding their actual intentions.

Other indicators of the low social impact of the cooperative organisations are those regarding the sources of financing they foresee to use in expanding their activities and those regarding the partnerships they are willing to establish to this purpose. All the 14 representatives of the cooperative societies refrained from mentioning an answer, except for a single cooperative society which mentioned sponsorships and private donations as source of financing. All the five cooperative societies from Bucharest-Ifov region and half¹ of those located in South-east region mentioned they want to develop these activities by themselves, with no assistance from NGOs or public institutions. In contrast, at least two thirds of the non-governmental organisations intend to establish such partnerships for the development of social services. The corresponding proportion of CAR units is lower (about a fifth). The autarchic way in which the cooperative societies approach the expansion of the social protection questions the feasibility of their proposals.

The cooperative societies also seem to lack a clear conception of the beneficiaries of the new forms of support for their members in need. For instance, eight of the nine cooperative societies from South-east region of development provided no answer as to the age category of their beneficiaries. On the other hand, the cooperative organisations from Bucharest-Ifov region refer to the adult people in general, while not specifying a special category of higher vulnerability in connection with the age. Regarding the general type of vulnerability, the answers seem to lack orientation, similar with the situation of the age of beneficiaries, particularly for the South-east region. Here, eight of nine respondents provided no kind of answer. In the Bucharest-Ifov region of development, the most frequent answer, three of the five organisations, is that they intend to assist the people in contextual vulnerability. Another organisation from Bucharest-Ifov stated that it intends to assist the people from institutions experiencing situations of vulnerability or the people in a state of permanent vulnerability. On the other hand, none of the 14 cooperative societies (from both regions) intending to develop forms of support, seems to be willing to undertake actions of development, prevention or education. Comparatively, about

¹ The other half of respondents didn't answer our question.

15% of the NGOs mentioned this field as having potential interest for the expansion of social services in both regions.

The social protection function – conceived as vocation – is also measured by the extent to which the cooperative societies employ or intend to employ people from the group with high vulnerability. In this interpretation, employing the vulnerable people is an expression of the social solidarity. The cooperative societies employed less people belonging to the vulnerable groups than the NGOs or the CAR, with one exception, the CAR units from South-east region (only 1% of the 179 CAR units stated to have employed vulnerable people). The breakdown the employed people by group of vulnerable situations is as follows: the people with disabilities were employed most by the cooperative societies (3 of 39 units in Bucharest-Ilfov and 16 of 196 units in South-east region), followed by the Roma people (4 of 37 units in Bucharest-Ilfov and 16 of 196 units in South-east region). The comparison with the other organisations put the cooperative societies in a bad light. For instance, 20% (127), respectively 19% (102) of the NGOs from Bucharest-Ilfov and South-east regions employed people with disabilities. 20% of the NGOs from Bucharest-Ilfov and 2% from South-east regions employed Roma people. The cooperative societies resemble to the non-governmental organisations in this latter point of view. On the other hand, just 2 of the 196 cooperative societies from South-east region and none from Bucharest-Ilfov employed people receiving the minimal guaranteed income, while 5% of the NGOs from Bucharest-Ilfov and 6% from South-east region employed vulnerable people from this category. Similarly, the young people coming from placement centres were employed in just 4 of the 196 cooperative societies from South-east region (and by none cooperative from Bucharest-Ilfov region), compared to 11% and 14% of the NGOs from Bucharest-Ilfov and South-east regions.

The comparison with the CAR units provides an image full of shades of colours regarding the “closeness” of the cooperative societies to employing disfavoured people. Very few CAR units from South-east region employed disfavoured people: only two units (1%) stated to have Roma people on their staff (from no other group of disfavoured people). The number of mutual aid houses from Bucharest-Ilfov is the same with the number of cooperative societies (4 of 49) who employed people with disabilities, but exceed the proportion of cooperatives which employed former beneficiaries of the minimal guaranteed income (4 of 49 compared to 0) and the proportion of cooperatives which employed Roma people (5 of 49, compared to 2 of 39).

The main reasons invoked by the cooperative representatives to employ vulnerable people pertain to the decision of the leaders to assist people in difficulty (9 of 21 answers in both regions) and to the competency of the employee (14 of 21 answers). On the other hand, the assistance of an NGO or the intervention of an authority didn't

contribute to the employment of any vulnerable person, according to the representatives of the cooperative societies. This suggests the poor integration of the cooperatives in the networks relating the vulnerable persons to social economy. On the other hand, the NGOs and CAR units are in a similar situation: only 3 of 73 NGOs (4%) said to have employed vulnerable persons with assistance from an NGO and 2 employed such persons following the intervention of an authority.

The collaboration between the cooperative societies and the NGOs is rather low in general and not just regarding employment. 7 of 36 Bucharest-Ilfov cooperatives and 33 of 196 South-east cooperatives have collaborated with non-governmental organisations (rarely, sometimes more often). The collaboration with NGOs is at a low level, for instance compared to the collaboration with the town hall or banks (between 22 of 36 and 103 of 195), with the county Chamber of Commerce and Industry (between 19 of 36 and 88 of 195) and with private companies (between 11 of 36 and 88 of 195). The NGOs are not mentioned by any representatives of the cooperative societies as having provided actual assistance to the cooperative activity.

The negative image regarding the employment of vulnerable people suggested by the quantitative research must be corrected with the information regarding the craftsmen cooperatives employing people with disabilities. The National League of the People with Disabilities from the Craftsmen Cooperatives (L.N.O.P.H.C.M.) joins associations of the people with disabilities consisting of former employees of the cooperatives for invalid people. The league is a non-governmental association whose members are the protected units especially established for the people with disabilities. The league currently consists of 19 units, 16 of which being craftsmen cooperatives. The president of the league revealed that they are the only organisation whose exclusive purpose is to facilitate the employment of the people with disabilities, which means the active protection of these persons. On the other hand, the 200+ NGOs for people with disabilities are involved in the passive protection of the people with disabilities. The existence of this league is a benefit to the social insertion of an important category of vulnerable persons. At the same time, we must not forget that the cooperative sector doesn't fulfil its mission of social solidarity – widely accepted at the European level – towards the other categories of vulnerable people.

The cooperative societies can also be seen as the “ultimate refuge” for some categories of employees who, because of their skills which are no longer demanded at present, are exposed to the risk of social exclusion outside the cooperative system. The president of a cooperative society from Giurgiu County said that their activity belongs to the social economy because their members have a job and don't end up in poverty or in the situation to “go into the street to rob or knock people on their head.”

Returning to the quantitative research, the intentions to employ people belonging to the vulnerable groups is just slightly better than the existing situation (Table 1). In other words, the cooperative societies display a very limited interest to employ vulnerable people. Irrespective whether this attitude is caused by the relative lack of interest for the welfare of the broader community, or whether it is due to the very limited resources available to the cooperative units to employ staff, the fulfilment of the social function suffers.

Table 1
Employment of vulnerable people: current situation and prospects

Categories of vulnerable people	Current employees (% of cooperative societies)		Intended employment (% of cooperative societies)	
	Bucharest-Ilfov cooperatives	South-east cooperatives	Bucharest-Ilfov cooperatives	South-east cooperatives
People with disabilities	3	14	4	16
Former beneficiaries of the minimal guaranteed income	0	2	4	16
People released from detention	0	0	0	12
Young people leaving the placement centres	0	4	6	18
Roma people	2	4	5	12
Total (absolute figure)	39	196	37	196

Source: Database of the research project Integrate – Resources for the socially excluded Roma women and Roma groups (2011)

The largest differences between the current situation and intentions of employment can be noticed for the former beneficiaries of the minimal guaranteed income, of the young people leaving the placement centres and for the Roma people. In the first case, the representatives of the cooperative societies expressed their intention to employ poor people maybe because they intend to provide a minimal standard of welfare for these people, as much as the economic survival allows in a cooperative. The increase is spectacular in relative terms (from 0 to 4 of 37 cooperative societies in Bucharest-Ilfov and from 2 to 16 cooperative societies in South-east region). On the other hand, in absolute terms, only one tenths of the cooperatives consider

increasing of the number of people with guaranteed minima income being employed. The increase of prospective employment also is substantial for the young people leaving the placement centres (from 0 to 6 of 37 cooperatives in Bucharest-Ilfov and from 4 to 18 cooperative organisations of 196 in South-east), but this idea is considered by only a very small proportion of the cooperative organisations (16%). The Roma people also are prospective candidates for employment by the cooperative societies, but the increase is lower in this case (from 2 to 5 of 37 cooperatives in Bucharest-Ilfov and from 4 to 12 cooperative organisations of 196 in South-east).

There is, however, a category of vulnerable persons, the former penitentiary inmates, who seem to be completely excluded from the employment intentions of the surveyed cooperatives. Although no cooperative currently employs people from this category, the cooperative societies from Bucharest-Ilfov region have no intention to employ such people in the future, while the South-east cooperatives consider this option in a very limited proportion (12 of 196).

The effect of the legislative framework on the employment of vulnerable people is very low, and this can be seen from the analysis of the quantitative data collected from the presidents or managers of the cooperatives included in the research. According to the representatives of the cooperative societies, both in Bucharest-Ilfov, and in South-east regions, the proportions are very similar for the different categories of vulnerable persons within each region. For instance, in Bucharest-Ilfov region of development, 28 and 31 of the 36 presidents of cooperative societies located there consider that the laws support only little or very little the employment of vulnerable people (including here the people with disabilities, the beneficiaries of minimal guaranteed income, the people released from detention, the young coming from the placement centres and the Roma people). The corresponding frequencies for South-east region of development are 137 and 143 of 195 cooperative societies, for the employment of the same five categories of vulnerable persons.

On the other hand, the interview survey show that there are situations in which the potential employees of the cooperatives, irrespectively whether they are vulnerable or not, are not interested in the jobs offered by the cooperatives. For instance, in Buzău County, the president of a cooperative with lucrative activity said that although he cooperates with the county Employment Agency, he cannot employ stable staff. In many cases, the unemployed people which the Employment Agency sends to his cooperative demand to be refused so that they can go on receiving the unemployment benefit.

With few exceptions, the cooperative societies seem to be the most reticent, compared to the NGOs and less with the CAR units, to employ vulnerable people, both in terms of offering social services, and in terms of offering jobs. A cause of this

state of facts comes, undoubtedly, from the rather narrow vision of the cooperative organisations on their broader social role. On the other hand, the lack of vision must also be interpreted within a broader economic context within which the cooperative societies were severed after 1989 from the main productive activities in the Romanian economy.

Economic integration of the cooperative sector and accomplishment of its social function after 1989

Before approaching the problem of the different economic context in which the cooperative societies are compelled to operate currently, and during the past two decades, we will present their economic situation through the quantitative data collected from them. The perception of cooperative representatives regarding the economic future of the cooperative societies is generally positive. Almost two thirds of the Bucharest-Ifov cooperatives (23 of 37) and more than two thirds from South-east region (138 of 196) consider, for instance, that the turnover will remain constant or will increase in 2011. The same favourable opinion is shared in similar proportions regarding the evolution of their surplus (profit). The cooperative organisations are not significantly different from the CAR units regarding the evolution of these two indicators: evolution of the turnover and of the surplus. This observation is supported by the square-chi test ¹ which doesn't reject the null hypothesis of the two variables independence.

The number of staff which the cooperatives anticipate displays a different dynamics. A rather high proportion (22%) of the cooperative representatives in both regions of development expects a drop in the staff number, which makes the cooperatives significantly different from the other types of organisations (CAR and NGO). Only 11% of CAR and 6% of NGO representatives consider that the number of staff will decrease. The differences are statistically significant².

The pessimistic anticipations of the cooperative representatives regarding the staff number tend to be supported by the information collected during the interviews. For instance, in Vrancea County, there are 45 operational cooperative societies. The number of the other types of organisations is lower: just 12 non-profit organisations supplying social services and 36 houses of mutual aid. However, the cooperatives display the steepest decline, both in terms of number of registered organisations, and in terms of membership. The representative of an agricultural cooperative doing

¹ The chi-square tests have values of 1,385 and 1,545 for the evolution of the turnover and of the profit, which corresponds for one degree of liberty, to a significance of >0.1.

² The chi-square test has the value of 23,669, which corresponds for two degrees of liberty, to a significance of <0.001.

export was saying that “as long as they will not support us, they [the cooperatives] will slowly dissolve and will no longer have a future”.

The statistics on the turnover of the cooperative societies from Bucharest-Ifov and South-east regions of development display different trends. Because many cooperatives didn't supply a full set of data for each year (2008, 2009 and 2010), the results had to be interpreted with caution. The turnover of the cooperative organisations from Bucharest-Ifov increased slightly between 2008 and 2010, from an average 141,000 RON to 154,000 RON, while the turnover of the cooperative organisations from South-east region decreased strongly from 403,000 RON (2008) to 350,000 RON (2009) and to 289,000 RON (2010).

The surplus obtained by the cooperatives varies substantially between the two regions. While for 30 of 37 cooperative organisations from Bucharest-Ifov, profit sharing is a priority, in South-east region only 71 of 196 cooperatives share the profit, while most of them (114 of 196) reinvest it. On the other hand, only 17 of 37 cooperative societies from Bucharest-Ifov region reinvest the profit. The trend to share the profit among the cooperative members, very strong among the cooperatives from Bucharest-Ifov region, suggest that they tend to function in an autarchic way, leaving little resources to develop their activity or for social protection activities targeting the vulnerable persons from the broader community.

The low number of members also shows that the participation of the cooperatives to the economic life of the communities is very low. In Bucharest and Ifov, for instance, the average number of cooperative members is 4-5, while in South-east region it is 7-10 (with a decreasing trend between 2008 and 2010). On the other hand, the average number of cooperative members in EU member states (EU-25) was almost 600 in 2005 (Monzon and Chaves 2008).

The low social function of the cooperatives can be explained, beyond the limited and individualist vision displayed, at some length, by their representatives, by the peripheral role of the cooperative societies in the contemporary Romanian society. During the socialist period the cooperative sector accounted an important share of the Romanian economy, mostly in the rural areas (Arpinte et al., 2010). The agricultural production cooperatives owned in the early 1970s, 94% of the total arable area of Romania (Cernea, 1972). These benefits turned to some of the vulnerable members of the cooperatives, such as the people with disabilities. For instance, L.N.O.P.H.C.M. president said that before 1989:

At that moment, they [the cooperatives] were involved only and only in the organisation of production and had several facilities, such as no taxes on merchandise circulation, as the current VAT was called at that time; the people with disabilities received a dwelling from the state, mainly at the lower floors because they were employed by this unit and they also had a wage.

The president of an NGO dedicated to helping the people with disabilities fills in the image of strong integration of the cooperatives, implicitly of the vulnerable persons, within the general economic activity:

Before the 1989 revolution there were many craftsmen cooperatives which employed people with disabilities "by the hundreds of thousands" [most probably and overestimation of the actual number]. These cooperatives included: tailoring workshops, clock manufacturing, optics, shoemaking, spices production and packing, household appliances etc. Some cooperatives even had own shops. In many cases they relayed on monopoly, on the status of single supplier, bestowed on them by the state, such as the production of army clothes. The people with disabilities were employed in the cooperative, but didn't reach the managing levels.

In some counties, mostly in the southern area of Romania, the activity of the craftsmen cooperatives accounted for 50% of the total economic activity of the county before 1989 (Arpinte, Cace and Cojocaru, 2010). The large cooperative societies were functioning according to the pattern of the socialist enterprises and provided medical educational services (such as kindergartens) to their employees and their families. The period after 1989, particularly between 1990-2000, caused the activity to shrink both because some markets (formerly controlled by the state) disappeared and so did some partners of economic transactions (mainly the large enterprises). The reduction of activity was followed by the trend of many cooperatives to sell their goods for the short-term benefit of the cooperative members (Arpinte, Cace and Cojocaru, 2010).

The number of employees in the cooperative sector decreased constantly over the recent years. Arpinte, Cace and Cojocaru (2010) estimate that, given the decreasing trend displayed during the past four years, in no time we will be speaking of the cooperatives at the past tense unless appropriate measures for the active support of the cooperative sector are taken. After 1989, the Decree-Law 67/1990 regulated the organisation and functioning of the consumption and credit cooperatives, which was replaced by Law 109/1996 regarding the organisation and functioning of the consumption and credit cooperatives. The Ministry of Labour, Family and Social Protection reported (2010) a decrease of the number of cooperative societies, particularly the craftsmen cooperatives.

Conclusions

The cooperative societies appeared historically, in response to two necessities felt by the modern society: the need for economic survival and the need for collective identity and social solidarity among the disowned classes. Cooperative associations have developed economic activities focused mainly on helping the poor / economically excluded (Zamfir, E.; Fitzek, S., 2010, p. 9). The cooperatives fulfilled

their social function providing jobs to their members, under the circumstances in which the private sector was unable to offer jobs; additionally, the cooperatives supplied social services to their members and to the wider community, within the spirit of social solidarity. The argument of this paper is that the two functions are tightly interlocked. The analysis of the quantitative data regarding the offer of social economy in Bucharest-Ifov and south-east regions of development shows that both functions suffer presently and that this trend appeared after 1989 and continues to subsist. The cooperatives have a very limited– enclave-type – role of welfare suppliers providing exceptional benefits almost exclusively to their members. If we want to develop this very modest social role of the cooperatives, the cooperative sector must be developed and integrated within the broader Romanian economy. Without this process of integration – measured by turnover, number of contracts and number of the staff – the cooperatives will not be able to meet their social protection function which the cooperatives from the rest of European Union have.

From this latter point of view, future research on the cooperative sector should propose solutions for the economic survival of the cooperative societies, both on cooperative basis (like in other EU member states) and on historical bases (the socialist period). To avoid making them an ultimate economic and social refuge, the cooperative societies must be reinvented as vehicles of an economy based on relations of solidarity.

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THE ROMA: INCLUSION THROUGH SOCIAL ECONOMY

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Abstract: *This article intends to lay out the main social integration opportunities for the Roma by means of the social economy forms as well as the present situation of implementing these initiatives in Romania. The integration of the Roma by forms of social Economy may be an obvious opportunity for these communities. The Social Economy (SE) has the capacity to evolve the social cohesion and to promote the active citizenship, to activate the local nets and the communitarian ones too as well as local social support. The high level of unemployment in the Roma communities shows to a low level of school attending or because of a low professional training for getting a good wages. From this point of view the social economy comes with insertion solutions on the work market by professional training programs and offers for places of work. Altogether, the social economy may support the Roma crafts that are on the verge of being forgotten but are looked for on the commercial market. The testing of the knowledge and availability of the socio-economical actors to realize projects underlined the fact that the ONGs have some problems concerning the Roma that have SE projects. These refer to the economical dimension, the support of some projects and a precarious informing of the ONG's leaders that are involved in the SE activities.*

Key words: *social economy (SE), social integration, Roma communities, unemployment, structural funds.*

1. Introduction

In Europe live about 12 million Roma and their main features are that usually live in difficult conditions and often are discriminated against. Their discrimination due to

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* Abbreviations: SE – Social Economy; CAPs – Agricultural Production Cooperative; IASs – State Agricultrale Entreprises; VMG – Guaranteed Minimum Income AJOFM – County Agency for Employment; EU – European Union; A.G.V. – Activities Generating Incomes; ESF – European Social Fund; ANR – National Agency for the Roma; NGO/ONG – Non-Governmental Organization.

stereotypes and prejudices about the Roma, the community Roma being often considered marginal, traditional and difficult to integrate (Surdu L., 2010, pg. 57) . The Roma population is confronting with a few general problems about the unemployment and the low participation on the formal work market, low education level and the lack of qualification, a big number of family members that has a direct impact over the standards of living, bad living conditions, the communities concentration in disadvantaged areas, bags of poverty in some cases, a big number of persons that get social assistance (with a big impact over the image of the larger communities) they lack legal papers (with an impact over the social integration, the access to social services and on the work market).

Social economy offers solutions to reduce social exclusion by increasing employment rate for vulnerable persons and by creating mechanisms to help these people (Arpinte, D.; Cace, S.; Cojocaru, Ş., 2010, p. 66). Thus the Roma integration using the forms of social economy would be an obvious opportunity for Roma communities.

The social involvements of the social economy and its importance in the social Roma inclusion

In spite of the active measurements of social integration promoted by consistent politics, the Roma situation stays still a delicate one with social integration problems. There are more, stereotypes of the majority population against the Roma population as it doesn't wish to work and depends on the social assistance which creates negative attitudes of some of the majority community members. The low education level is among the main ones as an obstacle in their insertion on the work market, in an economy where the unqualified work places are less and less and the work offer is almost none in some areas and based on services. So, one of the major problems of the Roma is the lack of work places on the background of a low education capital, and the social economy may have a major part in the Roma integration on the work market.

There has to be underlined the importance of the cultural values of the Roma with an accent on the family and the interfamilial solidarity nets that may have an important part in promoting the social economy inside the communities by activating these self help nets already existent. Also, the existence of some closed communities and leaders of the communities, of some Roma ONGs that activated locally or inside the community they evolved previous projects or had advantages in strengthening the community and promoted the social activism specifically to the social economy.

A characteristic of the social economy is its capacity of evolving social cohesion and to promote the active citizenship just because the activities of the social economy have local roots, activates local, communitarian roots and local social support, activates local leaders and also supports local resources.

There is very important from this point of view the power of the social economy to help the local communities to evolve and to fall on the nets and local resources. Creating jobs is at a local level, depending on the needs and necessary services. From this point of view, the social economy is a viable alternative in the evolution of some communities with social problems such as some compact Roma communities: the lack of the work places, the lack of some services inside the community, the lack of the entrepreneurial and decision initiatives. The social economy promotes not only the integration on the work market but also a series of social values and responds to the communitarian needs. The local needs in many of the Roma communities do not refer only to the lack of a work place but there are also problems concerning the integration and the lack of services inside the community: for children caring, educational, sanitary, social assistance.

Essentially is the main characteristic of the social economy: its good reaction at the problem of the insertion of the disadvantaged or socially excluded persons on the work market. This characteristic is even more important in the places where the isolation and social exclusion are accentuated. From this point of view the social economy goes in the same direction with the European Union's targets: to improve the occupation of the work force for the active population, the occupation of the work force by the vulnerable groups: poor women, mono-parental families, Roma, disabled persons, ex imprisoned persons or from the centers, to promote the entrepreneurial spirit and the local initiative, to evolve the services as close as possible to the citizen and the community.

The social economy concept refers to the social peace and the lowering of the discrepancies and tensions between the social classes. There are a few definitions of the social economy that come from the political part and refer to the way the social economy brings the people together in associative organization based on free association and voluntary association and commitment that gravitates around a common purpose (Westland H, 2003). The solidarity inside the local community, the taking care of the children, old persons, to reduce the suffering of your own kind, to enrich the free time activities, opportunities for a place of work near home, all are social values involved in the social economy's services potential.

Before the imposing of the market, the economical relations of the communities were subordinated to the social part. The market's revolution switched the situation; the economical relations became superior to the social ones. Although the market dominates the modern society, the other principle, the social one didn't disappear and is empowered by the social economy. It is seen as a third way. If the state, the modern public sector is based on the redistribution principle, the social economy may be considered a concept based on the reciprocity principle: a change between the social actors with mutual advantages on both sides. From some points of view, the social economy has common points with the state sector. While the state has laws

and a system of official sanctions, the activities of the social economy are based on the generality of the interests and values in the unofficial way. The public system is based on taxes and imperative and official debts. The social economy is based on subscriptions and voluntary adhesions although in some limits the social pressure may work as an unofficial coercion form. While the market economy and the public sector have as a basis in a primary way the material and the individual human capital, the social economy counts at a high degree on the social capital that takes the form of mutual social relation between the individuals, organizations. The mutuality implies nets in the social economy in a considerable way more horizontal by nature than the nets from the economical part, in the same time, the activities of the other types of economy may have ES elements: the social objectives of the corporations, such as, the volunteering, different forms of social capital, but these elements do not constitute the primary base of their production.

We may say as follows that the social economy holds the segment from the production section or the services' offer of the society that is guided in a primary way by the mutual principle, it is based on types of social capital that take the form of the mutual social nets, it is independent organizationally by the state's power (Westlund H, 2003). Another examples of some other values that may also belong to the social economy: cultural diversity, social solidarity and integration, the protection of the rights, to mobilize the marginal groups, opportunities for places of work, social innovation.

Social economy promotes the equal opportunities and family life conciliation with the work market, by a flexible schedule adapted to the needs. The flexibility of the schedule is an important trump for the families with a high birth rate. It is known that the traditional pattern of the Roma households is the one of big families, where the woman, most of the times, isn't working as she has to stay home to take care of the children. A flexible work schedule and the evolution of the caring services of the children inside the community by social economy units would be an advantage for the integration on the work market of the women from the vulnerable families, Roma and non-Roma.

The support of the economical activities with a disappearance risk is another characteristic of the social economy. The social economy may support the Roma crafts that are looked for on the market and are about to extinguish. From this point of view a lot of the traditional crafts of the Roma could be revived successfully through SE units: workshop shoveled silversmith, kaldarar, ceanar, rachitar, bricklayer, etc.

The redistribution/reinvestment of the local profit specific to the social economy generates local evolution leading to the socio-economical evolution of the communities on a medium and long term. The creation of a social and financial

capital at the local level is beneficial for the gathering of local expertise, to strengthen the local community. Seen from a economic-historical point of view one of the main fundamentals of the social economy is the reciprocity and the local solidarity (Westlund H, 2003). The social economy appeared also as a result of some social movements as a social exchange factor, as an affirmation of the social solidarity by economical activities.

Some other characteristics of the social economy that have to be underlined for the social support are: the precedence of the individual and social objectives against the capital; the protection and implementation of the principles' solidarity and responsibility; the coincidence of the interests of the general interest members; a democratic control of the members; the voluntary and open membership; individual management and independence from the authorities; to mobilize the financial surpluses with the purpose of an supporting evolution of the members' interests and of the general interest (Report on Social Economy in EU, 2009, pg. 13).

One of the approach points of the social economy is the theory of the solidarity economy. This refers to the relation of the social economy with the social needs and the groups of social risk. There is an accent on the non-monetary exchange component that the social economy implies. The solidarity economy matches three poles; it is an hybrid between the market (the selling of goods and services), non-market (subsidies and donations) and the non-monetary economies (volunteering). The forms of the solidarity economy are for sure also form of the *SE*. (Report on Social Economy in EU, 2009, pg. 12)

The social utility of the social economy is hard to be measured by indicators. The social economy facilitates the accessibility of the services from the point of view: geographic, social, financial, and cultural and has the ability to adapt the services to the local services. On the other hand, the social economy offers stability in the cyclical economies and also for the communities.

The capacities to generate new opportunities for the society, of long lasting evolution are done by promoting the principle: we put the people on the first place and not the financial capital.

The social cohesion is as it follows one of the social economy's objectives: the integration by work of the disadvantaged groups, the raise of the democratic culture, by the raise of the social participation. By accentuating the social participation level there is offered a capacity of expression and negotiations of the social groups previously excluded from this process and from the process of the local application of the public politics. The most numerous communities of Roma have a represented in the local councils, sometimes doubled by the communitarian facilitator or a local active leader by means of the local Roma ONGs. A social local enterprise that would have as employees Roma persons from the community would raise their visibility in the community and the capacity of implying in the local decisions.

In conclusion, we can say that the social economy is directly implied in the local and regional evolution. The arguments are: the activation of the endogenous evolution processes in the rural areas, the reactivation of the areas with industrial decline, the rehabilitation of the urban marginal areas, the reinvestment of the financial capital in the same geographical area, the mobilization of the human capital, the activation of the local existent resources: of the community's agents with the best level of knowledge and the best position to take initiatives, the creation and extension of entrepreneurial culture. The most important effect of the social economy still remains a bigger number of work places which leads to the compensation of the crisis unemployment, contributes to the orientation of the jobs from the black economy to the official one, a better local stability level. One of the more often discussed problems remains the structural tendency of the *SE* organisms to see their specifically characteristics attenuated: either they become traditional companies for profit in the case of the strongly involved companies from the market and so, they become coordinated by a governmental organization or even dependant on such an organism (particularly from the financial point of view). The phenomenon is known as isomorphism. (Report on Social Economy in EU, 2009) From the micro economical point of view, the main problems of the *SE* units remain on a side the difficulties they have to procure financial capital for financing their investments and activities and on the other part the tensions to keep employed the human resources.

2. The social politics addressed to the Roma

A The Roma situation on the work market

For a better understanding of the way social economy may involve in the Roma problems solving, we have to describe more clearly the larger framework of the present situation's state of things about the Roma occupational level as well as the main social policies measurements and their power in the solving of the actual situation.

Social economy is a solution for the Roma emigration by the multiple advantages it offers and were underlined in the previous chapter, but there has to be learnt out from the larger context of the pluses and the minuses of the measurements addressed to the Roma for the integration on the work market and social integration applied till present

The reactivation of the communitarian resources of inter-relationship and solidarity that characterize the Roma especially in the compact communities, the close relations with the extended family, the promoting of some local leaders, the reintroduction of some traditional jobs that are asked on the market and where there are involved the extinguished families in close relationships of coordination and work by the division of the work in the family but also the training at the workplace of some of the Roma that

know to practice well a job but they do not have any formal qualification for this these are some of the points that weren't well taken advantage of by the existent policies, but they could be start elements for he social economy enterprises.

The Roma situation on the work market remains a problem in spite of the active initiated measurements. We are going on a historical evolutionary path of the problem of Roma employment; we may say that the communist period brought a strengthening of the Roma situation by a wider access to education and their integration on the market work. The support of he scholar attendance in the same period contributed to the raise of the inter-generational social contribution and the raise of the educational capital of the Roma. A part of the Roma got a qualification at the work place and took benefit of the work experience.

At the 1989 moment, the marginal position on the work market of the employed Roma determined a very vulnerable position for them the moment the enterprises and CAPs were shut down. Moreover, some disposed areas, without any complete work offer for the entire population transformed in governess bags with miserable living conditions, the Roma being one of the social groups that was the most affected.

The Roma capacity, most of them with a reduced educational capital, of professional reconversion went toward some other economical fields and their number was small. Because of the falling industry and of the liquidation of the organized forms of agricultural works functioning, the Roma were left behind a form of employment. On the other hand, the crisis of the work places was felt massively by a big part of the employed population previously to compensates, factories or CAPs/IASs. The majority of the population called to forms of surviving such as the subsistence agriculture from the ones that were in the rural areas, the anticipated retirement or reconversion and the movement towards the services field. The rural Roma were the most exposed to the fall in extreme properness, because the work offer in the rural areas was drastically dominated and the subsistence agriculture and the animals' feeding in the households specifically to the large community don't characterized most of the Roma.

According to a recent study (Cace S. et at. al, 2010) realized at a national level in the Roma communities only 15, 4% of the Roma declare themselves employed. From these, 43, 6% do not have a given qualification by the attendance of a school (high school, apprentice school, etc.). In the same time, most part of them (39, 6%) that practice traditional jobs deal with the waste collecting (scrap, bottles, etc). The properness risk to the Roma is six times bigger than to the majority population and almost half of them are looking for a work place¹.

¹ http://www.mmuncii.ro/pub/imagenanager/images/file/RapoarteStudii/301210Raport%20%20cercetare_ES.pdf.

Low levels of education that Roma are generally directly related to a low level of employment, occupations devalued in society and, consequently, reduced income (Surdu, L., 2010, p. 61).

The reduced educational capital in comparison with the majority of the population stays a relevant reason of the actual situation of the Roma occupation. Most of the Roma do not have the sufficient education to access the qualified work places existent on the formal market, and the number of the unqualified work places is limited, those being also badly paid. In the conditions in which most of the Roma women are home maids and there is a big number of children for a family, the man being in the most of the cases the only financial sustaining of the family, the income that he can get for an unqualified place of work is insufficient for the maintenance of the family and for a decent living. The entrance of the Roma on the work market according to the same cited study is made more early than to the Romans and there is an inequality of the access to his education between the Roma girls and boys, especially to the traditional relatives.

The data of the same study shows that there could be talked in some cases of a low motivation for integration on the work market of the Roma in the conditions of a modest wages offer equivalent to the unqualified work that supports actually the “work on the black market” and the combination of the income sources from social benefices (VMG) with the informal news, obtained from the daily or seasoning work regime. The day payment work may be sometimes advantageous for a person that doesn't have any legal certification. So, a part of the Roma that works on the black market and find regularly something to work are interested by the offer for integration programs of AJOFM, that holds reattributed work places with a minimum economy salary, on the formal market. The work on he black market offer to some Roma the possibility to benefit concomitantly of social help, a fact that rouse opposite reactions in some of the communities from the authorities' part or from the majority community.

Politics addressed to the social integration of the Roma

Beginning with the 1990 year there were used different strategies of social policy addressed to the Roma integration. The preparing process for he EU integration and the adopting of the National Strategy for the Roma's situation improvement (in 2001) had an important part in clarifying the priorities of the social policies and for the financing in the field.

An essential problem of the last years is represented by the role that the EU and the Member States play in the Roma integration. The promoting measures from the sphere of the four important mentioned fields in all the strategically documents (education, health, inhabitation and occupancy) are exclusively in the responsibility of the Member States. But, there is actually needed a better coordination between the

EU (with the different strategies and initiatives accepted by its members) and the Member States on this subject. If not so, we will go on to assist to a game of responsibility's placement between the main actors (EU, the Member States, the local authorities, the civil society), and this thing is very obvious in the case of the anti-Roma attitude as concerning the Roma that leave in other EU countries.

The steps for a more active involvement of the European Union in solving the Roma problems were successful at the end of the year 2010 when there was established a Task Force in the field. The first report¹ of this group of experts underlines on the basis of a study about the experiences of all the EU member states a few success factors for the Roma integration.

- The efficient coordination of the politics for the Roma at a national, local and regional level;
- The supportive programs with multi-annual budget essential for obtaining visible results on long term;
- The participation and effective interviewing of the Roma in the evolution and implementation process for their policies;
- The creation of data and keys for monitoring and evaluating the implementation of the politics for the Roma.

In April 2011, the European Commission adopted a communication referring to the national strategies for the Roma. It is obvious that the elaboration of some common plans for the Roma integration at the level of the member states is a difficult mission, the member states having different models of social policies and social assistance systems that are different.

This document was followed by critics addressed to the Commission by a series of known NGOs that address to the Roma. The main critic's referred to a consultation process that wasn't that detailed as well as the lack of the notes referring to discrimination and anti-Roma as an important problem in the way of the Roma inclusion.

The document is centered on the same four big priorities: education, health, inhabitation and occupation. It refers to some of the general ideas about the evolution in these fields following that on their account the member states to elaborate national strategies for the Roma inclusion.

There is mentioned in the paper the importance of their access to the work market but also the possibility to have initiatives/instruments to raise the Roma implication in the personal economical activities. From this point of view, the revival of some

¹ <http://europa.eu/rapid/pressReleaseAction.do?reference=MEMO/10/701&format=HTML&aged=1&language=EN&guiLanguage=en>.

traditional jobs could be a solution. The main recommendations for the member states in the evolution of the national strategies for the Roma are:

- To establish some realistic purposes for the Roma integration;
- The identification of those urban and rural regions with a great degree of social and economical lacks;
- To allocate sufficient financial resources from the state budget;
- To create good methods of monitoring and evaluation of the created programmed impact;
- The continuous discussions with the civil Roma society for the creation and implementation of programs;
- The designation of a national contact point for implementing the strategy for the Roma.

Another initiative that has to be mentioned is the Inclusion Decade for the Roma 2005-2015. This is a governments' initiative (12 governments in present, including the Romanian one), of the national and international organizations and of the civil Roma society. The purpose is to accelerate the inclusion process for the Roma and to monitor in an transparent way the progress that each country has done. For this initiative, each state created an action plan, with well fixed purposes and clear indices for measuring the progress.

There was adopted at a national level in 2001 a National Strategy to ameliorate the Roma situation¹ which lasted for 10 years. The main mentioned fields were: administration and communitarian evolution, houses, social security, health, economy, public justice and order, the child's protection, education, culture and cults, communication and civically participation.

The economical chapter held as an objective the financing of the activities that create incomes and of the small family businesses². The studies show that, although there were created special structures and were created also local plans for action, these were very little used by the local authorities and the gaps in comparison with the majority population stayed to be very big. The lack of the funds and of the specialists was felt.

The Roma National Agency prepares in present an inclusion strategy for the Roma for the years 2011 – 2020. Presently, there is a version that is to be debated³. The strategy begins with a series of general principles as the distinctly division one,

¹ http://www.anr.gov.ro/docs/Politici/Hotarare_nr430.pdf.

² *The Conclusions of an Evaluation of the Strategy Made by the Community Evolution Agency "Together" in the year 2009:* [http://www. Agentiaimpreuna.ro/files/publicatii/10-RAPORT_tipar-p-ro.pdf](http://www.Agentiaimpreuna.ro/files/publicatii/10-RAPORT_tipar-p-ro.pdf).

³ www.anr.gov.ro.

interdistinctly cooperation, of the subsidiary, of the chances equality etc. Then there is formed the general objective: “to write in the public, local and central agenda this subject as a priority for some real measures to lead till the end of 2020 to the socio-economical and cultural inclusion of the Roma minorities.” As in many other fields of the social life we strike again against the responsibilities’ decentralization, and the local authorities confront frequently with insufficient financial resources for the delegated responsibilities. This way, the structured funds are among the most real financial solutions, as long as the local authorities have the disposal and capacity to activate them.

There follows inside the strategy a series of objectives on the four main objectives of intervention (occupation, education, health and living) and a measures’ plan. The first objective from the “Roma Inclusion on the Work Market” chapter is “the promoting of entrepreneurship in the local communities, with a meaningful population percentage that is from the Roma minorities as a solution for the activation of the local partners and to find the solutions for the complex problems of the local communities including the Roma ones, their participation on the work market and particularly, to integrate socially the Roma minorities.” Another relevant objective for the social economy is “the identification of some mechanisms by which the employers to be interested, including possible facilities at the local level for the employers that employ Roma, especially of the Roma that have families with a lot of children and lack the subsistence means.”

3. The social economy and the Roma communities’ evolution

In the major concerns related to employment policies, the European Union considers that the social economy as an effective means in the integration of the vulnerable (Zamfir, E.; Fitzek, S., 2010, p. 8).

The social economy may become a viable instrument for the ONGs or the private entrepreneurs in the evolution of the Roma communities. The necessary expertise is existent at present only by the help of a few local leaders and local ONGs that have already created programmed addressed to the Roma, they know the communities, the local needs, what resources may be activated and hold the know how in the projects’ creation. Anyway, there has to be underlined the fact that, although there are ideas and accumulated experience, many of the Roma ONGs have reduced administrative and financial capacities and have to be supported in the evolution of social economy projects and possibly of social economy forms.

A first step that the data gathering from inside the project that has been done was the testing of the knowledge and of the field actors’ availability to realize social economy projects addressed to the vulnerable groups. There are actually a few good

examples of best practice that are evolving as social economy projects where the Roma are implied. There can be done on the basis of the gathered data recommendations concerning the evolving directions that the entrepreneurs could support. As concerning the Roma integration, one of the possible sources of financing is the accessing of the structural funds. During 2010 there were done efforts to raise the number of the programmers' initiators addressed to the Roma for these funds. From this point of view, there was modified the regulation of The European Fund for Regional Evolution for the acceptance as eligible spending the ones for the social houses from the disadvantaged areas. The Social European Fund offers multiple opportunities of financing that may support the Roma communities.

Actually, we fight against a very low absorption capacity. The small Roma ONGs that work directly with the community, have a reduced administrative and financial capacity to access or to implement these kind of projects and they should be supported by facilities. On the other hand, many of the local authorities that could be partners or main beneficiaries of such projects do not have the experience, the capacity or the necessary budget to access these funds.

The Roma ONGs that have social economy projects and these could be activated for some social economy forms inside the communities in the future are confronted with some dangers. One of them is the ignorance of the economical dimension. The evolving of the entrepreneurial spirit in the Roma communities is affected also by a few problems. The capacity of evolving some social economy activities by the local leaders may be reduced. In the Roma communities there are persons with very little material resources and a very low educational level. As for these, it is hard to believe that these kinds of persons could lead a business. Of course, they may have very good ideas but there is needed support for these ideas to become something real. Very often, one of the intermediaries from inside the communities are the Roma ONGs that know how to write a proposition and to implement a project but, there is also needed a businessman experience also to start it and make it profitable and to hold it on in a competitive economical field. As conclusion, the local Roma capital must be activated: persons with an education over the lowest average, persons with businesses initiatives or that already have a success business inside the community

There is another important aspect about the Roma projects that doesn't make the donors and the beneficiaries very content and it is the sustainability of some of the projects. On the basis of the anterior experiences we may say that, the effects of many projects are limited and they finish the moment there isn't any financing. The social economy projects could become after their enclosure self – sustainable by the type of action they make and they may support with their earned incomes, by means of an economical activity types of social integration but, they have to be seen from the economical point of view: financial and human resources, an open market for

products or services, the training of the human resources because the educational capital is very low in most of the Roma communities.

Social economy doesn't have as purpose a profit for itself but also the support for the local communities. There are successful business people inside the Roma communities and their implication in such activities could be seen also as one of their responsibility for the community or as a form of help for the poor ones from that community without investing any money but experience. The involvement of these leaders could be stimulated.

The idea of involvement in an economical activity isn't new in the Roma communities just because it comes after a period of time when there were promoted the so named A.G.V.s (activities that generate incomes). So, there may very easily be done confusion between these and the social economy starting from the idea that the two terms define more or less the same type of activity. No matter the understanding degree existent in this moment, it is important for this type projects to observe the social economy's principles the way they will be defined by the law and the way they are understood at the EU level. It is also important to raise the Roma and non – Roma population's knowledge concerning the meaning of SE and its advantages.

Social economy represent a good opportunity to promote inside the Roma communities the concept of active citizenship. The direct involvement of the citizens not only in the activities that have also profit but also in the social evolution of the local community is a priority both for the EU and for the Romanian government who revised recently its criterions for granting the different types of social help for the family. So, the number of the social help types was reduced, there was established a maximum limit of social help that a family can benefit of, there were established punishments for the ones that don't accept a place of work, there were hardened the qualification criterions for the social help.

4. The social economy projects for the Roma and the available resources

The social economy projects may represent a way of approaching the social problems in an integrated way (such as: a successful economical activity to ensure places of work and to support children education activities in the same time) and they may be a solution for the passing over the properness level.

During the research, we talked with many ONGs for the Roma from the evolving included regions in the project, measuring the degree of knowledge and know how from the point of view of the social economy. At present, the analyzed Roma ONGs proved to have little knowledge in this field. The main source of information concerning the social economy is represented by different classes of study they

attended. The acceptance of the SE concept implies presently a consulting process and confrontation between different actors (represented of different forms of specifically organization of the social economy, NGOs represented, specialists, and governmental represented) that are active in this field or propose themselves to make SE activities. The involvement of the civil society generally, especially of the Roma NGOs in this process is necessary not from the perspective of “ the political correctness” but from one of some specifically characteristics for this group, of the social problems they are confronting with and of the believe that SE could offer a solution to all these.

Most of the Roma NGOs *wish to evolve SE activities*. Moreover, some NGOs applied for the financing of some SE projects through FSE. Being asked about the involvements of he social economy for the Roma communities the answers were far too general (such as: “*for a better life for all the persons*”), underlining the social economy as on a type of activity that may be useful to the vulnerable groups generally. There are a few exceptions. The reasons of the persons that do not wish to make social economy activities is both about the maintenance of their present profit as association or because of the misunderstanding of the social economy field.

Very little of the interviewed ones took part to formation classes in the field of the social economy, the participation to these classes being favorite the position of the NGOs represented holds in a public institution Roma expert, professor). There is a whole list of information about the field’s legislation.

Very little members of these NGOs managed to explain clearly the social economy concept. The general understanding is that of an economical activity in the use of the community. All the answers seem to accentuate the finality (the community’s evolution) and less the process, the creation and maintaining of a business. “*for me personally and not for the organization, ES represents the economy where many services are offered by NGOs that offer services for the community.*” (Represented of a Roma ONG)

The analysis of the qualitative data shows us a week evolution comparing with the needs of the ONG sector from the research area (except Bucharest). This represents a serious reason for worry firstly from the point of view of the Roma civil society capacity to implement these kinds of projects. In the same time, it also represents a clear signal for another need – that of a support method, for technical consultancy for the evolution of the ONGs’ capacity that wish to evolve these kinds of projects. The already existent help forms (the training of the human resources or little grants) function in the case of the small social economy projects. There are Roma ONGs that from different reasons such as the lack of human resources, of the experience or time choose to make little grants. There are organizations that do not afford to

employ people counting exclusively on voluntary work. To implement a social economy project that generally needs many human and financial resources, the local ONGs' capacity must be seriously strengthened.

The types of social initiatives specifically to the social economy frequently met are the waste collecting and the prizing of the traditional crafts.

If the statistical data concerning the active Roma population takes us clearly to the need of social economy projects, the field interviews show us the enthusiasm but also a small number of human resources prepared to start these kinds of projects.

Some of the Roma civil society represented or of the local authorities as well as the National Agency for the Roma have already realized the role that the social economy may take in the evolution of the Roma communities. From this point of view, as a result of the beginning of a series of projects in this field, there started to be seen a possibility for promoting the Roma population initiatives which is integral to the social economy sector. Because the fields and the intervention fields are very various we will offer as follows only a few examples of these kinds of projects that are successfully functional in present.

The Commentary Evolution Agency "Together" is one of the most powerful agents from the Roma ONGs in the SE projects' implementation. "Together" is an ONG created in 1999 with the purpose of keeping and showing the Roma personality, their acceptance as an ethnical minority, by research and diffusion activities, elaboration and implementation of the social policies in the Roma benefit.

By the portfolios of developed projects and the publications concerning the type of public policies, there may be said that the "Together" agency is one of the most important ONGs from Romania as concerning the Roma minority. For the executive director, the Agency is still in the exploring and documenting stage concerning the social economy. For the moment, "what is promoted as SE (...) doesn't really mean social economy but AGVs – activities that bring income." *Between AGVs and SE is a big difference. In Romania, the only activities of social economy type would be represented by the mutual support houses for the employees and retired persons as well as the craft cooperatives. Examples of social economy projects were met in Europe during some experience exchange such as a protected workshop for the locomotors disabled persons from Germany.* (President Together Agency)

Starting from this example, the "Together" Agency initiated a social economy project by means of which the ones that practice certain traditional crafts in the Roma communities, such as the wood workers, spoon makers, may create a cooperative of which products may find an exit on the modern market such as wicker furniture dressed with leather.

The National Agency for the Roma in partnership with some other organizations evolve the project “Together for a Better Society”¹. The project is for the persons of Roma ethnic, the disabled persons and also for the persons with a guaranteed medium income. The purpose of the project is that of strengthening the inclusion on the work market of the persons that are part of these vulnerable groups and the promoting of the social inclusion by the evolution of the structures and the specifically activities for the social economy.

The precise measures targeted inside the project are:

- *To create eight Regional Centers of Resources for the Social Economy – one for each evolving region from the country;*
- *To offer classes for the professional orientation for the persons that belong to these vulnerable groups;*
- *To facilitate the partnerships at the regional level;*
- *The elaboration of 80 projects in the field of the social economy;*
- *The creation of at least 600 new places of work in workshops, mini-factories or micro-firms;*
- *The professional qualification of 2000 persons belonging to the vulnerable categories. From these 1000 persons will be of Roma ethnic, 800 from the ones that make a living only from the guaranteed minimum income and 200 disabled persons.*

Another project² started by ANR proposes itself to raise the local evolving capacity at the national level: “the participation of the vulnerable groups in the social economy”. The approach is the one of transforming the vulnerable persons in agents of the change.

The target group is formed by 20 000 persons from which 9 800 Roma ethnic, 7000 detention persons, 1 200 drug addicted that were included in a rehabilitation program. Another target group is represented by 370 specialists for the social inclusion (social workers, communitarian assistants, school and sanitary mediators, social economy specialists). There will also be trained 50 managers in social enterprises and there will be supported 50 social economy structures to stimulate the associations’ involvement to generate income and to prepare human resources in this field.

¹ http://www.anr.gov.ro/docs/proiecte_actualizate/4729.pdf.

² <http://www.economiesociala.anr.gov.ro/rezultate.htm>.

The specifically objectives of the project are:

- *The support of the professional and entrepreneurial training;*
- *The evolving of the social services for the support of the vulnerable groups;*
- *The promoting at the local communities' level of some local evolving policies;*
- *The support of the training in the field of the social services for the support of the social inclusion for the specialists from the public or private organizations that support the vulnerable groups.*

The Alba PAEM foundation in partnership with some other organizations implements the project "The Roma Create Social Enterprises for Recycling of the ROMA RE Materials' Package"¹. The project is functional in 5 regions of Romania for 3 years. The objective is the creation of an interregional support mechanism for the offering of integrated services to the Roma ethnic persons that intend to create social economy enterprises. The expected results are the creation of 10 social economy structures, the creation of five support structures in the social entrepreneurship and five social enterprises in the recycling field, 150 employed persons inside the social economy structures.

The project's beneficiaries are:

- *700 persons that will get conciliation;*
- *120 persons employed in 10 ES structures;*
- *350 persons trained in the social economy field and entrepreneurship.*

Conclusions and recommendations

Social economy may be a very useful instrument in the fight against properness in the Roma communities and for their integration on the work market. The Roma communities profile and the specifically characteristics of the social economy support this perspective: the Roma communities' specifically solidarity, the existence of some traditional crafts that can be revived. The investment in such projects is a long lasting one, the main dangers being about the financing on the medium and long term. The demand for such projects is big, most of the local organizations expressing not only their wish of evolving such a project but also having supporting ideas. But, not many of them have the necessary understanding of the social economy field and many of

¹ http://pakiv.ro/wp-content/uploads/2010/03proiectul_romii_creaza_intreprinderi.pdf.

them do not have the human and administrative resources to start such big projects. This is why there are necessary some recommendations:

- The spreading of the information about the social economy and of the principles that form its basis among the Roma leaders;
- The support of the local Roma organizations to attract projects;
- The continuous efforts of spreading the know how and of consolidation of the capacities of the civil Roma society and of the local authorities in this field;
- The preparing of the human resources both in the field of the communitarian resources as well as in the entrepreneurial one;
- The encouraging of the participation of the already existent entrepreneurs in the Roma communities. Their managerial experience is of a real use not only for the project but for the community in general;
- The creation of some structures to offer assistance in the field. The represented of the local community know well the opportunities and the local needs but they need support to start and implement correctly such a project.

The risks are mainly linked by sustainability, if from the beginning the social enterprise doesn't have an economical strong fundament the rest to bankrupt is big. The NGOs learned this from the experiences with the projects generating incomes. In spite of the inherent risks for any type of project, the SE projects represent a real opportunity for the socio-economical evolution of the Roma communities and the support of local organizations' sustainability that work in this field.

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*** Monitorul Oficial al României, 2001, *Hotărâre privind aprobarea strategiei guvernului României de îmbunătățire a situației romilor*, http://www.anr.gov.ro/docs/Politici/Hotarare_nr_430.pdf

DINAMICS AND TENDENCIES IN THE EVOLUTION OF THE COMMON SUPPORT HOUSES FOR THE EMPLOYEES

Gabriel STĂNILĂ¹

Abstract: *The present article is created around three main axes: the organisation, activity and tendencies of the Common Help Houses for the employees; the social perspective concerning these organisations; the support forms for the vulnerable groups from Romania.*

*This activity underlines the importance of the CARS for the society both in the period of financial uncertainty and the economical equilibrium period too (the Romanian regions where the research was made are Bucharest-Ilfov and the South-East region). Also, these ES entities address both to the population with a decent living and also to the vulnerable groups from our country. The data that are at the basis of this study come from the research created by ICCV as partner in the project "INTEGRAT – Resources for the Roma women and groups that are socially excluded."**

Keywords: *the common support houses for the employees, vulnerable groups, Roma minority, Social Economy (SE) entities.*

1. Introducere

This article proposes an analysis of the CARS² as an entity of ES³ of two development regions of Romania: South-east Region (S-E) and Bucharest-Ilfov

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* Abbreviations: CAR – Common Help Houses for the employees; ES – Social Economy ICCV – Institute of Quality of Life Research; ESF – European Social Fund; NBF/ IFN – Non-bank Financial Institutions; NBR – National Bank of Romania; CARP – Mutual Aid Houses of Retired Persons; FEDCAR.

² Employees Mutual Aid Fund.

³ Social Economy.

Development Region (Bucharest-Ilfov). The data that this analysis is based on, comes from a research of ICCV¹, as a partner in the project "Integrated – Resource for women and socially excluded Roma groups", funded by ESF. According to Romanian authors, social economy include all organizations situated between the public and private sector in terms of organization, operation and principles declared (Pîrvu, D.; Ungureanu, E.; Hagi, A., 2009, p. 53).

The research was done by gathering information from the population, but also from the SE entities – including CARS – which allows analysis from two perspectives: the CARS perspectives as a service provider specific to SE entities, and from population's perspective as a beneficiary of the services provided by CARS. The survey data were organized into two separate databases that we are going to identify as: „Integrat – Offer” database (contains data from representatives of SE's entities, including CARS) and „Integrat – Demand” database (includes data obtained from the population).

The chapter is organized following the two perspectives of analysis: in the first part we analyze the information received from the CARS representatives, and in the second part we are going to analyze data received from the population. Our start premise is: CARS represents a support factor for a large part of the Romanian employees, especially in the economical crisis time. For several years, Romania is facing economic problems exacerbated by the international economic crisis, and because of that, we expect increased visibility and activity of Employees Mutual Aid Fund.

2. Organization and trends

CARSs are governed by Law no. 135 of 11.04.2002, according to which, the activity of these entities is „attracting deposits, as savings and loans, which returns to the social fund members after the deduction of the statutory cost”. Due to their characteristics, CARS were included in the SE entities. Although about SE and the entities that form it, is spoken in Romania only in the last two years, due to the structural funds that are generally oriented to finance this sector, CARS held a consistent activity for a long time.

Among other SE entities, CARS is one of the oldest in Romania. First Credit Unions that had almost the same characteristics of today's unions, appeared in Romania in the second half of the nineteenth century and adopted, as an organization and functioning form, the German systems: Raiffeisen and Schulze-Delezech. CARS's Romanian origin is set in some documents from 1722, when in Resita was established the „Brotherly box” also known as Brudelade, organized by the tradition of mining companies from the Central Europe².

¹ Research Institute of Quality of life.

² <http://carpensionari.wordpress.com>.

In time, this organized form of mutual help has spread also in the other regions of the country. The oldest entities of this kind, included in our research, have started their activity a century later from the first historical record. (Table 1)

Table 1
Foundation year of social economy entity (CARS)

Foundation year	CARS (%)
1848-1944	3.7
1945-1964	11.2
1965-1989	31.9
1990-1994	10.1
1995-1999	25.5
2000-2004	10.6
2005-2008	6.4
2009-2011	0.5

Source: Database INTEGRAT (ICCV), 2011.

The survey data show that in the most cases, CARS were created between 1965 and 1989, a period characterized by rapid industrialization of Romania (Table 1) and, in consequence, by increasing the number of employees. Not only have expanded in number, but also in terms of activity, CARS were very active in that period. The main factor who intensify the CARS's activity, was the fact that before the '90, in Romania, Romanians possibilities to borrow money for their needs were extremely limited (only CEC¹ grant instalment credit for house purchase). In almost each company exists a CAR and the biggest part of employee become members? The vast majority of Romanians, who today are aged 50 years and over, remembers how it purchased first furniture or appliances, taking loan from CAR². This also because the population incomes, as nowadays, insufficient for consumers need, was safe so that people could better plan their expenses. Today, financial stability has become a dream that most Romanians aspire to, but that don't stop them to "consume", sometimes, beyond what they can afford. Today, as in the recent past, CARS supports Romanians for their consumption needs.

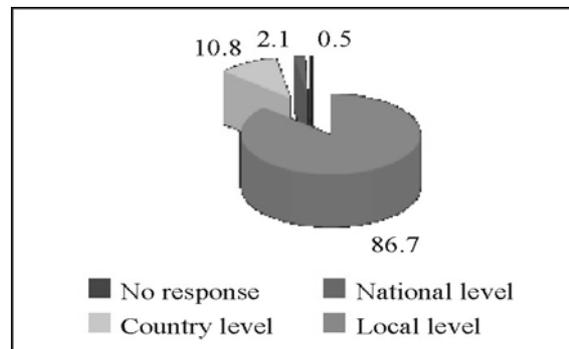
After 1990, the changes in Romanian society have allowed CARS to remain independent from political parties and trade unions, becoming non-bank financial institutions (NBFi) with legal personality. In this situation, they are not under the control of National Bank of Romania (NBR), the bank has only a record of CARS, but

¹ CEC Bank.

² Mutual Aid Fund.

is not a “censor” of their lending activity, as it happens with commercial banks. This is because CARS, unlike the other banking and non-banking institution, use only members money and their services (loans /credits) are exclusively to members. After 1990, CARS were reorganized in local an national structures and have manage to attract new members from among employees. Most of them work locally and just a few are affiliated to any organization or national union (for example the National Federation of CAR’s). This is reflected also by our research data:

Graphic 1
The activity's level of ECU in Bucharest-Ilfov and South-East (%)



Source: Database INTEGRAT (ICCV), 2011

The circumstance that the activity of most of them has a local character is explained by their formation history: around or inside the local economic units. Also, the CARS members are residents of a county or a county’s town. CARS’s Care Policy explains their dominant local activity character: many CARS when they a person, they requests information about it either from their work companies, of from those living in the same town or village. Extending work beyond the county means assuming greater risks, more employees, but also taking some new rules and regulations, resulted from this expansion.

Table 2
ECU's distribution on the two development regions

Form of organization	Bucharest-Ilfov	South-East
ECU	17.4%	82.6%
Total (number)	34	161

Source: Database INTEGRAT (ICCV), 2011

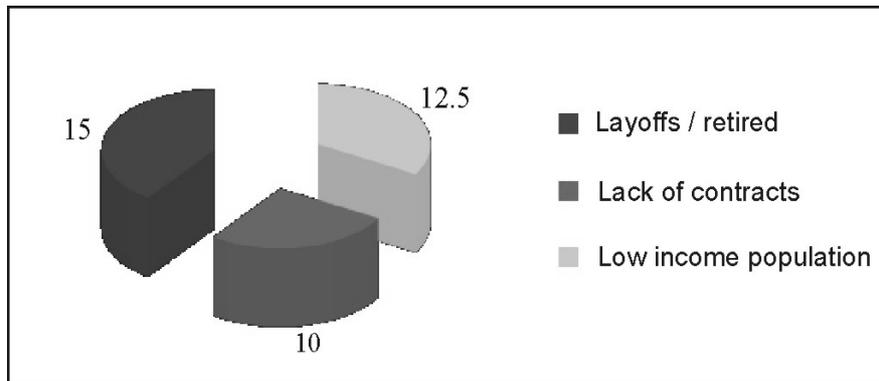
CARS's distribution on the two development regions analyzed is better in the S-E Development Region (Table 2): a greater number of this kind of entities is in the counties from S-E region as compared with Bucharest-Ilfov Development Region. A possible explanation for this distribution is the different economic development levels of the two regions, but also the diversity credit offers. Bucharest-Ilfov Region is the most developed region of Romania, where the standard of living of the population is much higher than the in the country. Bucharest-Ilfov, as a region, includes the capital of Romania, the main economic centre; all the banking and non-financial institutions have in Bucharest, if not the headquarters, at least one representative office. The population's higher incomes and the diversified supply offer led to restricting, or even abolition of CARS.

One of the main purposes for which CAR was created is to grant loans based on criteria agreed separately in each entity. Among these, essential are: the membership and the obligation to pay a sum of money to establish the social fund. Thus, the CAR is distinguished by other financial institutions and also by other SE entities, through that encourages savings among its members.

CARS saw two large "peaks periods" in the market economy, both were superimposed over the most difficult socio-economic periods for Romania, characterized by decreasing incomes, restructuring of the work force, increasing poverty, etc: in the second half of '90 and in 2009 – 2011 period. Like many other SE entities, CARS becomes important in the society in difficult moments for the population and has become the main element of support.

Socio-economic changes of a country do not remain without effect on the development of SE institutions. CARS's evolution is eloquent both in terms of activity and members: period of restricted activity have alternated the stagnation and accelerated development. Before the '90, the intense activity of CARS was due their uniqueness, regarding population crediting. After '90, Romanians lending options have become more diversified, regarding accreditation, because of the increased number and type of institutions who lend money: from bank institutions to non-bank institutions or directly to the merchants (known as "credit with ID card"). Lending offer diversification wasn't proportional with the income growth of the majority of populations. As well, some companies that operated before 1990 restructured or closed, and employees have become unemployed or retired. In both cases were no longer eligible to be CARS members. This led to the loss of membership and implicit reduce the financial resources of these entities. There is another aspect that affected CARS in terms of lending, is that the loans of these entities are limited comparative with banks, and limited reimbursing terms – 2 years at most. For the employees with high incomes proprietary are the commercial banks, who grant loans with higher value and longer periods of time, CARS rarely become an option in these cases. From this reason, CARS have lost not only some potential customers, but also members and so they were forced to reduce the number of employees.

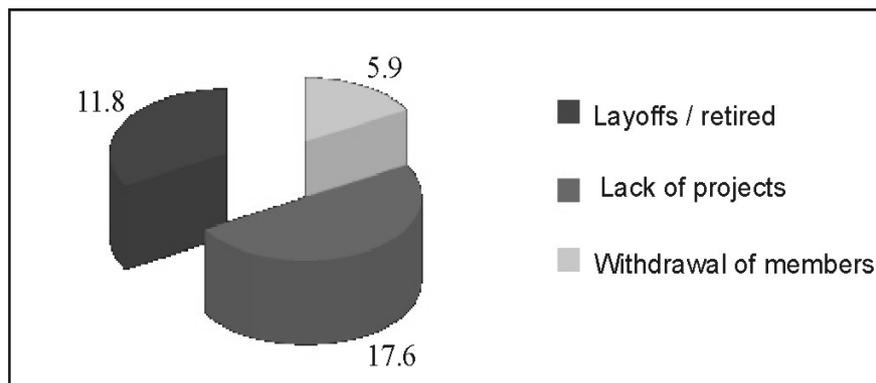
Graphic 2
The main reasons for reducing the number of members (%)



Source: Database INTEGRAT (ICCV), 2011.

According to our research, the main reasons of reducing the number of members, is the layoffs or retirements (Chart 2). The retirees can also be found in the CARS s of retired members, but the biggest problem is represented by the dismissed persons who have a limited access to any form of credit. If these people have contracted a loan in the time they were employed, the risk to be in incapacity of paying off and lose their purchased goods is really high.

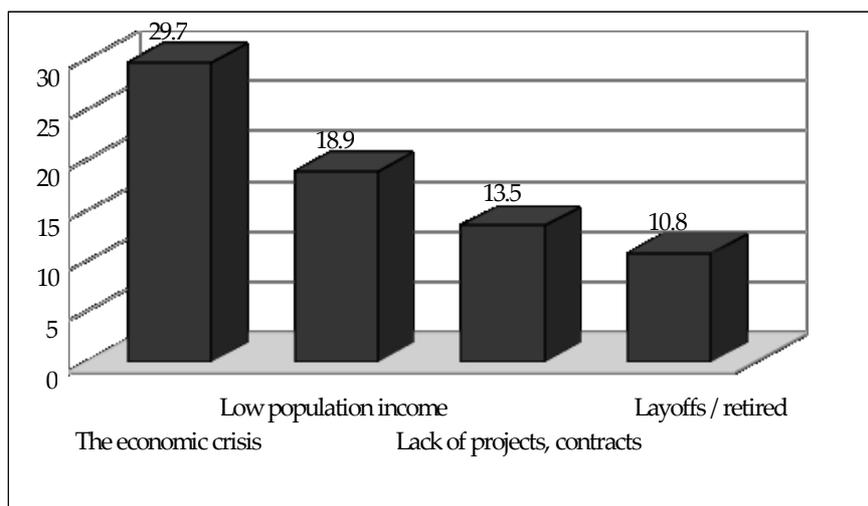
Graphic 3
The main reasons for reducing the number of employees (%)



Source: Database INTEGRAT (ICCV), 2011.

In this kind of institutions of SE, the number of employees depends not only on the number of de customers it serves – many customers means more employees and vice versa, decrease customer number entails fewer employees – but also the institution’s ability to identify new growth opportunities. The income deduction of some classes of employees (other than SE entities), entails the damage of the living standards of other class of employees: some CARS employees may become unemployed. The lack of projects contributed to the decrease of the incomes, even if they would have allowed, not only creating new jobs, but also preserving the existing ones (Chart 3).

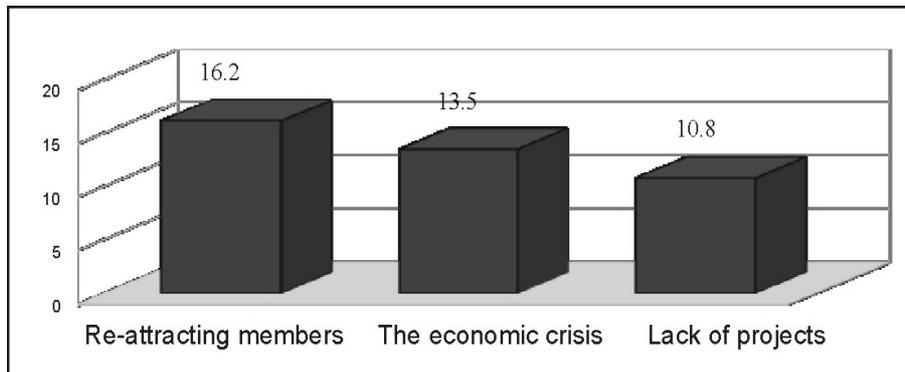
Graphic 4
The main reasons for de decrease of the turnover



Source: Database INTEGRAT (ICCV), 2011

An important part of population has suffered a decreasing of their standard of life; this affects other aspects of CARS. Financial, organizational and operational, CARS are independent entities, for this reason each entities or group of this kind, shall find the adequate resources for development. The Romanian economical crisis was the main factor which decreases the profit of CARS, acting like a “domino effect”: economical crisis led to lower incomes, layoffs and reduced turnover of these entities (Chart 4).

Graphic 5
The main reasons for the decrease in profit (%)

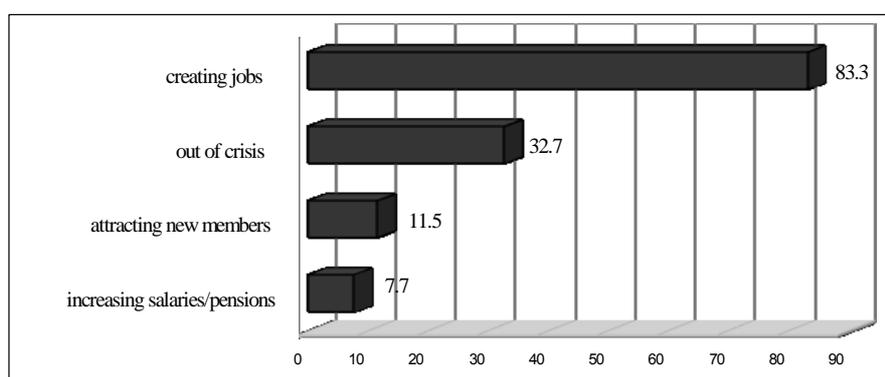


Source: Database INTEGRAT (ICCV), 2011.

The reasons of decreasing profit are similar: members' withdrawal decreased the social fund, reducing the saving levels, etc. (Chart 5). In terms of turnover and profit, CARS are negatively judged. The opinion of the representatives of these entities is that the main reasons for today's situation are found outside CARS, and to little are the results of their efforts (example - obtaining financial resources through projects).

The research results accentuate this situation: CARS have not found solutions for its problems – lack of funding projects and contracts (Chart 6).

Graphic 6
Main solution for redress according to CARS (%)



Source: Database INTEGRAT (ICCV), 2011.

The analysis of the reasons of problems that CARS are facing today, but also the solution suggested by them for resolving these problems, reflects that the problems and the solution are positioned outside the entity, or, in any case, to little inside it: to recover, CARS hopes of increasing the number of employees, wherefrom the future members are going to be recruited. In other words, CARS from Romania rely on the internal resources – human and financial – and not the external resources – attracting the international financing.

CARS's policy is centred on carefulness, but should also be on involving within the limits set by law. Furthermore, the identification of new funding sources for entities should be the main concern of the CARS.

Table 3
Priority activity of CARS in Bucharest-Ilfov and S-E regions

Activities types	Insignificant	Less important	Important	Very important	No response
Promoting economic interests	9.8	14.4	32.7	40.5	20.6
Support for heritage protection	6.5	15.7	33.3	39.9	44.6
Members information	8.5	7.8	37.3	43.8	2.6
Facilitating partnership	10.5	15.7	32	37.9	3.9
Promoting useful legislation	3.3	9.2	34	50.3	3.3
Promoting financial interests	3.3	13.1	37.3	42.5	3.9
Attracting international funding sources	22.2	11.1	21.6	40.5	4.6

Source: Database INTEGRAT (ICCV), 2011.

Although the lack of contracts and projects is indicated as the main cause of lower profits and turnover, attracting funding sources is not one of the priority of CARS (Table 16), The CARS from the two development regions included in the research, are more preoccupied with informing their members – as many as they are – and with promoting their financial interests. The most interest is directed to promoting the legislation useful for this kind of activities. We can talk about a manifestation of concern for the general interests, in case of directing the priority not only for the interests of CARS, but also for the population – easier credit condition, the possibility of granting credits/loans to other categories of people not just employees, etc.

Even if lately, they faced some problems – fact reflected in the data if this research – CARS have not disappeared and, contrary to predictions, neither will happen soon. Now, we can even talk about the revival of CARS.

Recession has led to lower incomes and layoffs which increased the number of ineligible persons for commercial banks. Commercial banks have tightened loans conditions, and no longer possibilities as “credit with ID card”. During the early 2000’s, a significant proportion of the population excessively indebted to commercial banks, also because that was a period of economic growth. In this situation, CARS becomes a safety option for those with financial disorders. For this reason CARS have a positive perspective for the future:

Table 4
Trends in 2011 (%)

	Will decrease	Will remain constant	Will increase	Do not know	No response
Rate of turnover	19	49.2	13.3	3.6	14.9
Profit	19	49.2	11.8	3.1	16.9
Numbers of employees	8.7	66.2	6.2	3.6	15.4
Number of members	20.5	52.3	12.8	3.1	11.3

Source: Database INTEGRAT (ICCV), 2011.

CAR, compared to commercial banks, rely on a safety loan policy. In fact, the organizational and functional norms and rules are the same as CARS’s four decades ago. Each CAR can set its own lending rules, but the “rules of 5 c” is essential: debt retirement capacity, guarantee capacity, savings capacity, character, credit history.

Prudent policy that CARS practice is reflected in the dominant type of activity – the lending of its own members. By comparison with the other SE entities included in the research, less than a quarter also provide other services than lending: from the total of 195 CARS of the two development regions included in the present research, only 39 (20%) provides social services, 3 (1.5%) of these health services, 3 (1.5%) education and research services and 5 (2.6%) have human resource centre. In their future plans, are not many intentions of calling this type of services – especially the social ones – there are just a few (Table 5)

Table 5
Future intentions on social services development

Do you plan to develop such social services in the future?	%
No response	77.4
Yes	5.6
No	16.9

Source: Database INTEGRAT (ICCV), 2011.

Positive evolution of the majority of CARS has determined some representatives to propose a significant change: in legislation or in services domain.

Currently, there are approximately 3,000 national CARS numbering thousands of members. Some of them are affiliated with unions or federations of CARS while others have preferred to remain independent. The evolution of CARS is being considered as favourable for medium and long term, but there are opinions that affirm the need to request to NBR¹ to supervise their work. This surveillance is necessary, according to some representatives of ECUs, and due to the fact that they have sufficient resources to enable these entities to diversify their financial activities.

Like any other initiative, this one has also positive and negative aspects. The biggest advantage of their supervision by the NBR is the possibility to give people higher loans on longer terms. The disadvantage is that the social role of CARS – for which it was created – would be significantly reduced. The option to choose one version or the other will depend on the socio-economic development of Romania on long term, but also on the target of each CAR.

Populations perspective on Employees Mutual Aid Fund

The Credit Unions are necessary entities for society, and their numbers and intensity of their activity are evidence of country's economic prosperity, or on the contrary, its poverty. In Romania, at least currently, seems to be an evidence of the impoverishment of the population, rather than the increase of its welfare. CARSs, no matter whether it's for employees or retirees, have become the last salvation for a large number of individuals. The lower rates of interest charged by the Credit Unions and the credit requirements, more relaxed than other financial or non-banking institution, have led many Romanians to use the services of these entities, both CARP and CARS.

CARS have only won, also in the crisis – people turn to these entities because they have no alternative – either in terms of prosperity – increase the number of members and, therefore, the value of the social funds – the population is not always on the bright side. The employment status, the incomes, the area of residence, the level of education or the sex of a person, are criteria used for people's perception on CARS – especially in terms of their activity – it varies significantly.

Not all the employees are members of CARS; however, the majority of employees from Romania have at least one credit to pay. Overall, CARS do not give long-term loans (two years), and the loan is relatively small, compared with the value of the ones offered by the Commercial Banks. The money borrowed from CARS cover urgent needs – paying tuition fees, costs of family events (marriages, funerals), repair or renovation of housing, etc. According to FEDCAR, the classic client of CARS is a low-

¹ National Bank of Romania.

income person – with an average salary – a man around 40-50 years old. The classic profile of the customer does not correspond to a person from a vulnerable group.

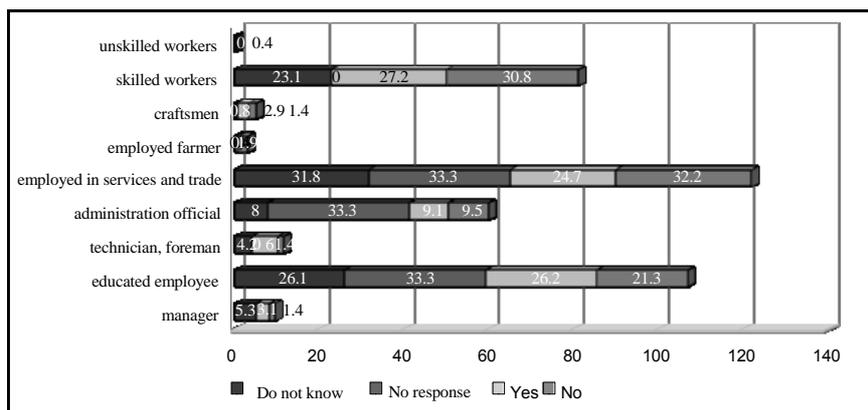
The number of members and clients of CARS increased significantly in recent years, but this is not equivalent to the increasing of the former role of this entity, but rather equivalent to the poverty of the population if Romania.

In the recent years, is spoken often about “the revival of CAR” for employees or retirees. This “revival” or re-launch has two major causes. On the one hand, the vast majority of population have excessive debts at the commercial banks or directly to retailers, and now more people are no longer able cover these loans. The solution is represented by CARS: with the money borrowed from CARS, with low-interest, are covered the loans from commercial banks and other IFN. The second cause was created by the economical crisis from Romania. For unavailability of liquidity or due to tighter credit conditions, banks don’t grant loans like in 2009. A significant part of population was ineligible to loan from commercial banks or other INF, but they are eligible to borrow from CARS. CARS also identified this opportunity to increase its client portfolio and to enhance financial activity, by providing financial consultancy for potential clients. In other words, if somebody apply for a loan but is unable to repay, they are not denied, they adopt a particular financial offer.

SE entities existence is not possible without population’s support, for this reason is necessary to analyze the perspective of these on CARS, so the research was developed into the level of population from these two development regions.

To assess an institution, entity, activity, etc. is necessary to know the existence of these (Chart 7).

Graphic 7
The information level according to occupation (%)



Source: Database INTEGRAT (ICCV), 2011.

According to occupation, skilled workers are the most informed (27.2% said that they know about the existence of this type of entities in their county), employees with high education (26.2%) and workers in services and trade sectors (24.7%).

The information is transmitted from one generation to another, from one person to another, but are often detained if are relevant to that person.

Table 6
The information level according to age (%)

	18-24 years old	25-34 years old	35-44 years old	45-54 years old	55-64 years old	Over 65 years old
Yes	9.6	19.2	23.6	16.4	15.4	15.7
No	13	17.5	18.8	13.6	14.5	22.6
DN	15.6	19.3	17.5	10.2	13.7	23.7
NA	20	20	10.9	12.7	10.9	25.5

Source: Database INTEGRAT (ICCV), 2011 - Are there any CARS in your town?

Overall, we consider that all age groups are informed about the CARS. But the awareness is different: more information have the people aged between 35-44 years and those aged between 25 and 34 years, and less informed are, in terms of age, the extremes – those very young or those approaching old age. A higher information level of those aged between 25 and 44, compared with other age groups, is due to the natural priorities of age. Those very young enjoy the support of family, and elders have achieved most of their life goals, and the 24-44 age groups is on track to achieve them. For this, they need financial resources, and CARS represent an opportunity to resolve this problem.

Table 7
The information level according to area of residence (%)

	RURAL	URBAN
YES	18.9	81.1
NO	67.5	32.5
DN	29.1	70.9
NA	36.4	63.6

Source: Database INTEGRAT (ICCV), 2011 – Are there any CARS in your town?

The development of several business units to which the CARS were founded, occurred in urban areas. The differences according to area of residence remain in Romania after 1990: the development level of rural region is much lower compared with urban areas. In these circumstances it is natural to have a higher level of information in urban area (81.1%) and more than modest in rural areas – 18.9%. On

the other hand, the main condition imposed by CARS to provide a loan, is to be employed, and in our case we confront with lower number of employees in rural areas, so the information level of these people can be justified, also by the minor importance which they attaches to this kind of information.

Table 8
The level of information by regions (%)

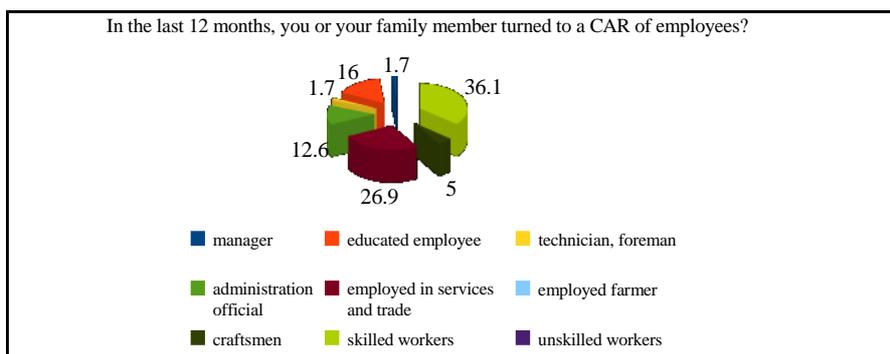
	Bucharest-Ifov region	South-East region
YES	37.4	42.4
NO	16.9	52.4
DO NOT KNOW	38.5	40
NO RESPONSE	40	34,5

Source: Database INTEGRAT (ICCV), 2011.

As we have seen in developing regions distribution of CARS – a larger number of those in S-E Region than in Bucharest-Ifov Region – and the awareness has the same type of distribution: the population from S-E counties is more informed about this type of SE entities, than the population from Bucharest-Ifov.

If a person is better informed, the decisions are more accurate and better for her and her family. Our research has shown that the level of information of the population differs from a region to another, from one age to other, etc. The usage of a type of service – in these case CARS's services – can be determined by the level of information, but also according to socio-professional characteristics. To analyze this case we selected from our database only affirmative responses, i.e. people who claimed to have used the services of CARS in the last year.

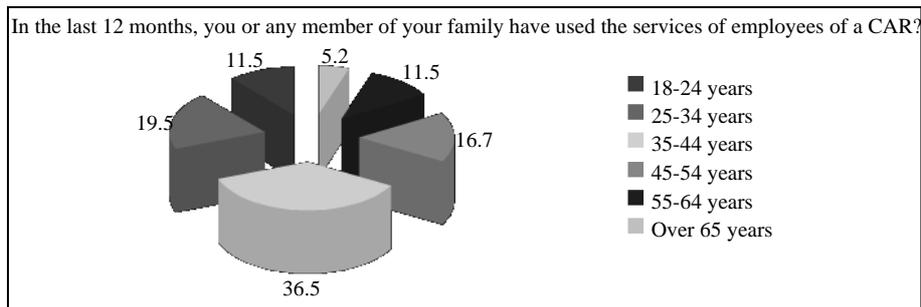
Graphic 8
Usage of CARS activities according to occupation (%)



Source: Database INTEGRAT (ICCV), 2011.

Regarding the type of occupation, and taking into account the level of awareness, we can say that the best informed are those who have used services of SE services: skilled workers and employees with high education (see Chart 17)

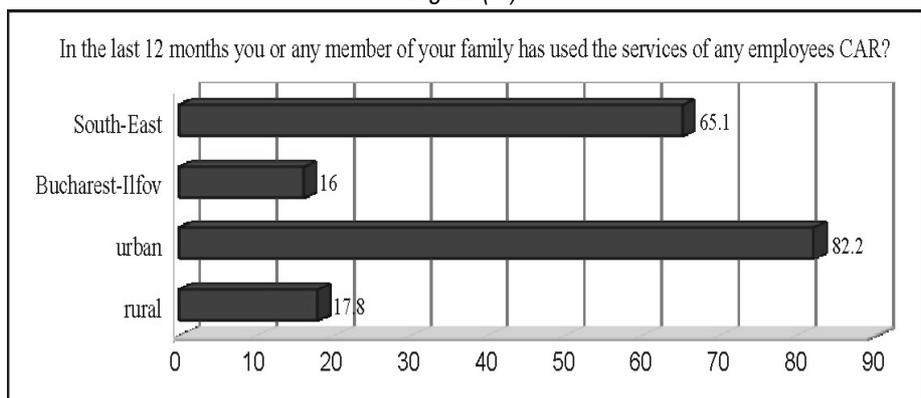
Graphic 9
The usage of CARS's services according to age (%)



Source: Database INTEGRAT (ICCV), 2011.

In terms of age, the relation between information and usage is straightforward: the best informed are those who have used the services of CARSs, i.e. 35-44 years and 45-54 years groups (Chart 9).

Graphic 10
The usage of CARS services according to area of residences and development region (%)



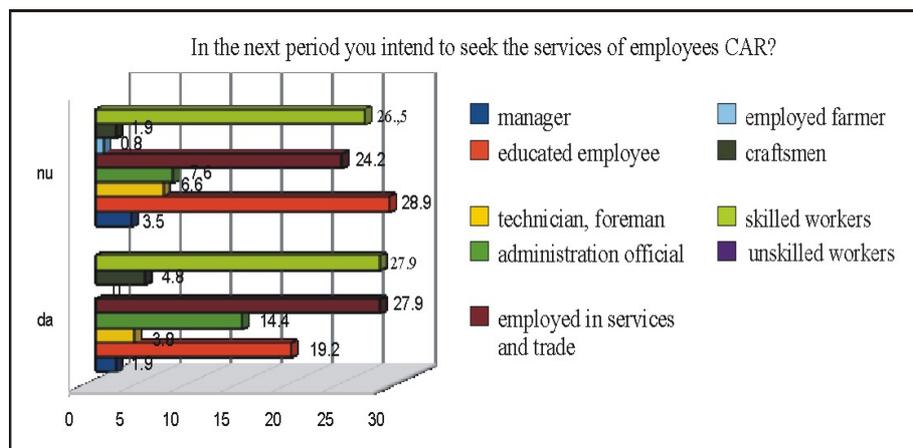
Source: Database INTEGRAT (ICCV), 2011.

The usage of CARS activities, was most common in the development region S-E that in Bucharest-Ilfov and more often in urban areas than in rural areas (Chart 10).

The research data show that between the information level and the usage is a direct relation: those better informed overlap those who used frequently the services of CARS. Is difficult to determine if an informed individual can be found among users, rather the one less informed, or if these services requires more information. According to Integrated Research, most people who have used the services of CARS declared themselves satisfied or very satisfied, by the loan conditions or the repayment of the loan. The high level of satisfaction is specific to all categories of population regardless of age, occupation, residence area or development area.

If the population is informed, but especially satisfied by the services of CARS, we expect to use these services in the future (Chart 11).

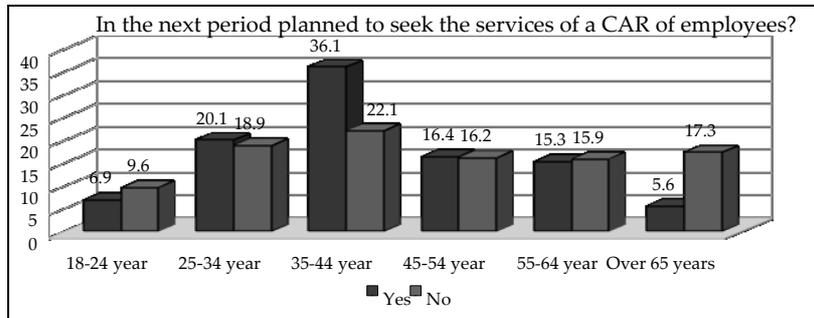
Graphic 11
Intention to use CARS's services according to occupation (%)



Source: Database INTEGRAT (ICCV), 2011.

Most of those who use the services of CARS, maintain their intention in the future, but are also some categories of people that, although they loan before, their future plans do not include these services: employees with high education, although some used these services, in terms of future intentions, they represent the largest proportion (28.9%) of those who don't want to use the services in the future (see Chart 11).

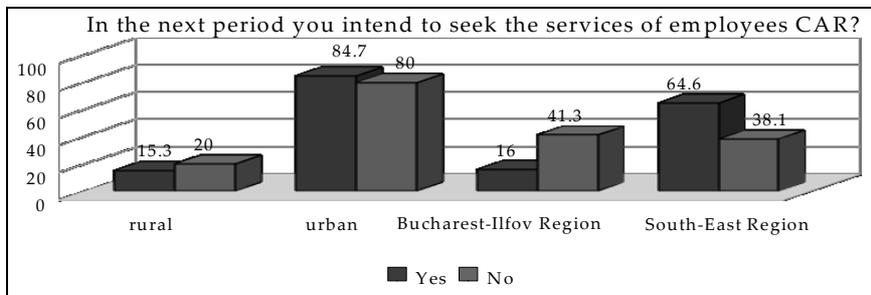
Graphic 12
Intention to use the services of CARS according to age (%)



Source: Database INTEGRAT (ICCV), 2011.

CARS will remain favourites of 25-44 years age group, because, as we can see in the chart above, these people keep their intentions to use in the future services of financial institutions. Analyze of population intentions, shows that CARS can win supporters among the very young people.

Graphic 13
Intention to use the services of CARS according to resident area and development area (%)



Source: Database INTEGRAT (ICCV), 2011.

According to the region of residence or development, we observe a particular note: although the rural population rarely used these services, in the future they intend to include in their options. Bucharest-Ilfov region offers many opportunities for lending, and therefore the number of those who intend to use the services of CARS is lower the number of those from S-E region (Chart 13).

In a partial conclusion, CARS are ones of the favourite entities in Romania, in terms of information, usage of services, satisfaction vis-à-vis to the quality, but also the future intentions of Romanians. This can only confirm the optimism expressed by the representatives of CARS, on the positive development of their work.

Employees Credit Unions and Credit Unions for Vulnerable Groups

Currently, CARSs assess certain condition to all their applicants. Although these conditions are more relaxed than the ones assess by a financial institutions – not impose a minimum income, complicated documentation are not required, are acceptable also as guarantors persons other than the applicant's family members, etc – it still necessary to be an employee.

Unfortunately, not all the members of society have the chance to have a job to ensure their family income. Usually, people who do not have a job and an income to ensure a decent standard of living, are most often found in the category of vulnerable groups. In the last years, due to the constant deepening of inequalities between different social groups, but as a result of the economic crisis that has spread also in our society, the number of people from the vulnerable groups has increased.

According to laws and to all studies and researches, there are many definitions for „*vulnerable group*”. In general terms, *vulnerable group* are those groups of people who have limited access to resources - material, financial, political, educational, health, etc. – those who are in a situation of inequality of relation with the majority of population, those who face discriminatory attitudes and behaviour – rejection, marginalization – other citizens attitudes on grounds of ethnic, religions, gender, age, etc. (Cace and al, 2010). In Romania, in the category of vulnerable groups are usually children from large families, Roma minority, elders, people with various forms of disability, young people who left de institutional system. Our research focused on two categories of people often found among vulnerable groups: Roma minority and women. To analyze the relation between these two categories of population, CARSs required a presentation of causes for which Romani and women are in vulnerable groups.

The studies and researches made in Romania that have focused on analyzing the situation of Roma minority, shows that: Romani have lower education level compared with the majority population, live in poor conditions, have poor health, don't have identity documents (birth certificate, ID card), live mostly in outskirts, don't have access to public transport, etc. Lack of education and professional development is the reason why Romani find it difficult to obtain a job and a stable income. Even when they manage to integrate professional, interfere other difficulties – the large number of family members(families with dependent children, extended families), long distance from home to work, and the lack of public transport – determine them to give up work, and thus remain without a monthly income.

The Romanian society is modern, democratic, but unfortunately women are treated differently: even if they have the same level of education and professional training, in the workplace don't have the same responsibilities as men, and receive lower incomes. When women are in prenatal, postpartum or maternity leave, are the ones who receive very low incomes. The chances to integrate professionally in the future are much lower for women than for men (Cace, Tomescu, 2011).

One of the priorities for which the SE entities were created, is supporting the vulnerable groups from a society. We note that the vulnerable groups cannot get direct support from these entities, but indirectly by those family members who can access a credit and can prove its ability to pay.

Table 9
The involvement of CARS to support vulnerable groups

Offers your organization any forms of aid for people in need?	%
Yes, currently	29.2
Yes, in the past	9.7
No, never	61

Source: Database INTEGRAT (ICCV), 2011.

The researches data shows that less than a quarter of CARS are involved in carrying out these types of social services. The main form of support offered by CARS is preferential loans – more than half of CARS showed this form of support. However, if we cater for applying for a loan, regardless of value, whether is preferential or ordinary one, paying interest, calculated on the basis of credit amount and duration, it is quite difficult to consider this a form of welfare. It is rather a form of conditional support or with modest cost.

CARS still operate by the principles of a bank: they make profit, and often this profit is derived from the loans allowed to its members.

Table 10
The benefits obtained by CARS

Has your organization benefited support mechanism or funding sources, from the local/central or international institutions? (%)	
YES	3.1
NO	91.3
NO RESPONSE	5.6

Source: Database INTEGRAT (ICCV), 2011.

CARS have the character of „closed organization”: provides no help, receive no help; only their members can get credit.

Although, the vulnerable groups are not among those who accede easily to the support of CARS – in this case we refer only to woman and Roma people – we expect to have at least some information about these entities.

The majority population and Romani are aware of the existence of CARS in their county or locality, even if in different proportions: Romanians are better informed than Romani (Table 11). The information levels according to gender are not very different, as we expected, men are more informed than women.

Table 11
Level of information according to ethnicity and gender

	Romanians	Romani	Male	Female
YES	50.9	44	51	49.8
NO	23.1	29.4	25.3	21.3
DO NOT KNOW	24.6	26.6	22.6	27.2
NO RESPONSE	1.4	0	1.1	1.7

Source: Database INTEGRAT (ICCV), 2011.

People are not born socially vulnerable. The vulnerability appears sooner or later, depending on the socio-familial, cultural, economical, etc., circumstances, where a person lives. For this reason, we believe that a person, although now is classified as vulnerable due to circumstances – job loss, health problems, family problems, etc. – it is likely that in the past haven't been in this category, and it's very likely in the future to overcome or solve these problems. From this point of view, we analyze the relationship between CARS and women and Romani: usage of services, satisfaction level and future intentions.

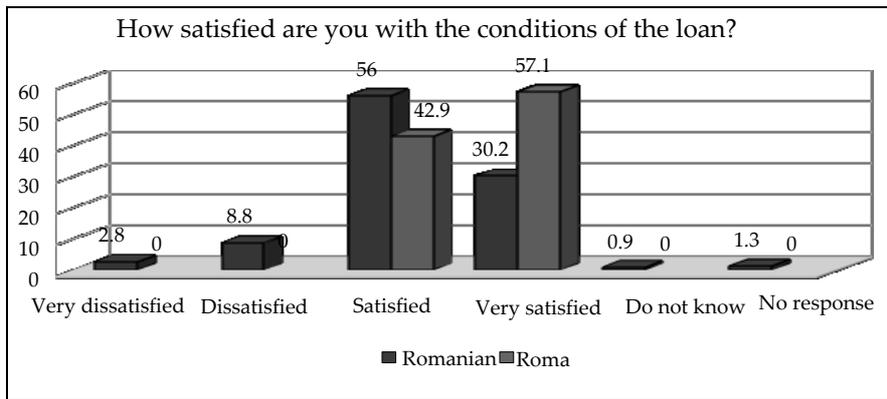
Table 12
Use of services according to gender

Have you or your family members, ever used the services of CARS in the last 12 months?	Male	Female	Romanians	Romani
YES	7.6	7.1	7.2	14.6
NO	80.1	84.1	82.2	77.1
DO NOT KNOW	10.5	6.8	8.6	8.3
NO RESPONSE	1.8	2	2	0

Source: Database INTEGRAT (ICCV), 2011.

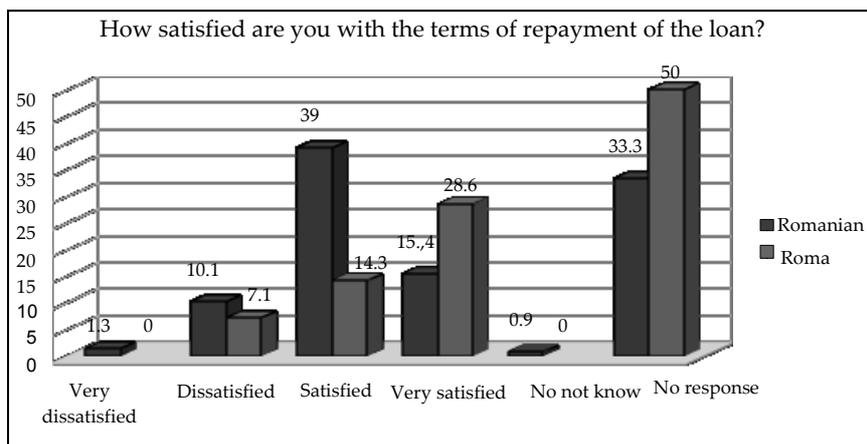
The usage of services provided but CARS is more common among men than women, and twice as common among Roma minority comparing to majority (Table 12).

Graphic 14
Satisfaction at CARS's services according to ethnicity



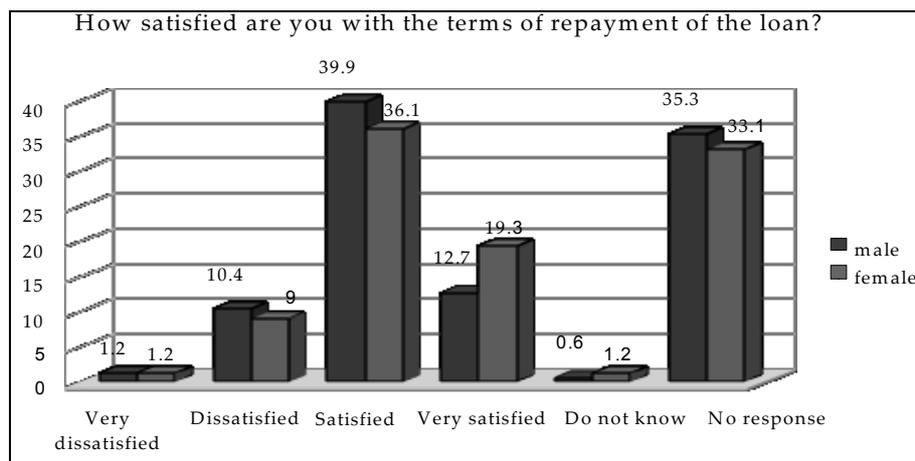
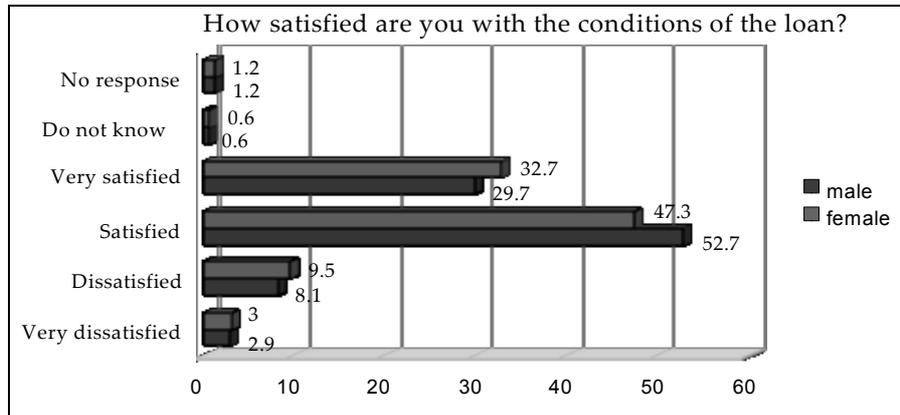
Source: Database INTEGRAT (ICCV), 2011.

Graphic 15
Satisfaction at CARS's services according to ethnicity



Regarding the condition for granting and repayment of the loan according to ethnicity, the Romani are more satisfied than Romanians (Chart 14 and Chart 15).

Graphic 16
Satisfaction at CARS's services according to gender



Source: Database INTEGRAT (ICCV), 2011.

The analysis of satisfaction with CARS's services according to gender, shows that female respondents show a greater satisfaction in terms of loan repayment, but are less satisfied than men when it comes to condition for granting a loan (Chart 25).

The analysis of people's perceptions on CARS regardless of the perspective from which we approached it, the conclusion is that these entities are necessary for the society and, moreover, are really appreciated for the support it provides for population.

One of the oldest SE entities from Romania, CARS proves that are useful for society: they support the population in times of economic relaxation or in times of crisis, not only for those categories of people who have a decent standard of living, but also for vulnerable groups. Their work has a high intensity, supported also by the knowledge and appreciation of the population, enjoyed by CARS, but important is also the frequency with which people access the services provided by these entities and the intention of including these services in their future plans.

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