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# **A Possible Way (Out) from Insecurity Towards Economic Security**

## **On the Basis of the Experience with the “Way-Out Programme”**

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### **Abstract**

The concept of security has changed significantly since the 1990s, the years marking the end of the cold war and the bipolar world order. The new concept of security is determined by Barry Buzan (BUZAN, 1983). In his multi-dimensional model the idea of economic security means, among others, financial and market possibilities and welfare (GÁBRI, 2010: 113.). Regarding economic and social security, it is vital that people living in poverty and exclusion should not feel existentially threatened.

By the example of a special self-employment programme (namely Kiútprogram, “Way-Out Programme”) I argue that a certain level of economic and social security can also be achieved by targeted, local programmes for this segment of society. Verifying my hypothesis the programme will be introduced and shortly evaluated in this paper. The method of this research included direct observation (I was involved in the programme as its CEO and as the member of the board) and empirical survey.

On the other hand, the majority of society feels threatened by people living in poverty and exclusion. There is a need for security on their behalf too. There is broad consent in available literature that viable solutions for this problem fall in the following two categories: either the economic and social differences should be decreased or the role of welfare state and social policy should be renewed. At the same time, “politicians of both sides have argued that tax-payers cannot on the long run be expected to finance the non-working-part of the society”. (VIRÁG, 2014: 46.). I argue that these non-working people are capable of sustaining themselves as entrepreneurs improving their own circumstances.

*Keywords:* self-employment, micro finance, poverty, Roma people, social inclusion, economic security

## Introduction and research hypothesis

This paper is an intermediate product of an ongoing research programme. Consequently, it does not contain a comprehensive description of “*Kiútprogram*” from every angle of relevance to the research. Here I analyze the possibility of achieving security – particularly, economic security – through the programme. In the context of a new, extended interpretation of the concept, instead of its conventional, narrow sense, the state is no longer the only possible provider of security. It is therefore a relevant question whether extra-state structures can be effective and guarantee security and whether such structures can actually have an adequate “weight”.

When the initiators of *Kiútprogram* (a foundation called *Polgár Alapítvány az Esélyekért – Polgár Foundation for Opportunities* – and a number of private individuals) worked out their proposal concerning a social micro-lending model in 2008, based on international experience (YUNUS, 1999; CULL et al., 2007; FORSTER et al., 2003; LEDGERWOOD et al., 1998), it had already become clear that economic and social inequalities were being reproduced even despite the system change (democratic transformation) of 1989. The presence of an uneducated and untrained social group, comprising mostly people belonging to the Roma community, whose very existence was under constant threat, had also become unquestionably clear (SPÉDER, 2002; KERTESI, 2005; KÖLLŐ, 2009; DUPCSIK, 2009). The industries, particularly construction, which used to employ, and provide income for, large masses of this social group, had collapsed by that time. The survival of such people and their families was guaranteed for a while by unemployment benefits and, later, a variety of social allowances and occasional employment, because the active labour market offered no opportunities for them. Breaking out of this hopeless situation is also hampered by the lack or low levels of mobility. Accordingly, renewed problems of poverty and social exclusion had to be faced again, 19–20 years after the system change and 4–5 years into Hungary’s EU membership. The poverty rate<sup>1</sup> according to data from the Hungarian Central Statistical Office (HCSO), was 12.4% in Hungary in both 2008 and 2009, below the EU average, ranking Hungary among the “less poor” countries of the Union. Looking beyond poverty in terms of income to scrutinize work intensity<sup>2</sup> and deprivation<sup>3</sup> as well, it is found that the ratio of those affected by at least two of the three indicators is significantly higher, at least a third of the Hungarian population (among children it is over 40%).

<sup>1</sup> The proportion of those living in households on incomes below 60% of the equivalent income median, which is one of the so-called Leaken Indicator system, is an indicator of income poverty (based on HCSO methodology).

<sup>2</sup> *Work intensity*: It compares the time spent by every working-age member of a household working, with the total time that can theoretically be spent working, during the reference year. It varies between 0 and 1 (0 being where nobody works, while one is the indicator where everyone works in full time jobs throughout the year) (based on HCSO methodology). *Very low work intensity*: Individuals of 0–59 years of age, living in households whose working-age members (aged between 18 and 59) spent less than 20% of their potential working time at work during the previous year (indicator: 0–0.2) (based on the HCSO’s methodology).

<sup>3</sup> People facing at least 3 of the following 9 problems are considered to be living in financial deprivation: 1. having past-due debts in loan repayment or other financial arrangements for housing; 2. lack of adequate heating in their homes; 3. no reserves for unexpected expenses; 4. no meat, fish or equivalent food on the table at least once every two days; 5. no holidaying for away from home at least once a year for a week; 6. having no car for financial reasons; 7. having no washing machine for financial reasons; 8. having no colour television for financial reasons; 9. having no telephone for financial reasons. People faced with at least 4 of the above 9 problems are categorized as living in severe financial deprivation (based on HCSO methodology).

The question is whether the likes of micro-lending arrangements that have helped many people all over the world, in significantly more uncertain economic circumstances, could work in Hungary and if they could, under what conditions and how effectively. In this paper I explore the possibility of creating economic security in the Buzanian sense of the term (that is, at the individual's level, in addition to the satisfaction of the basic needs of food, drinking water, housing and education, that of employment, income and welfare) (BUZAN, 2007: 194.), based on experience accumulated by *Kiútprogram Mikrohitel Közvetítő Közhasznú Nonprofit Zrt.*<sup>4</sup> My methods of research included observation and empirical research (questionnaire-based data collection). Empirical surveys were conducted in the autumn of 2014 in three regions of Szabolcs-Szatmár-Bereg county (Szatmár-region with 9 villages, Nagyálló and 7 other nearby villages and Kántorjánosi with 2 neighbouring villages), at the premises of traders purchasing locally produced cucumbers. The questionnaires were filled out by associates and experts of the programme, asking every single individual selling their produce at the given sites during the survey period. The questions related to respondents' personal and household data and characteristics, their relation to *Kiútprogram*, their experience, and results, in producing and selling cucumbers, their plans for the future in general and in terms of economic activities and, finally to their debts and readiness to save money. 244 questionnaires of the total 300 were filled out. A total of 41% of the respondents (100 individuals) were to be regarded as clients because in at least one year between 2012 and 2014 they participated in the programme, while the remaining 51% (144 persons) had not participated in the *Kiútprogram*, so they could be taken as a "control group".

My assumption is that targeted local programmes can help create a certain measure of economic and social security even for social groups living in poverty and exclusion and who are – to use the words of Amartya SEN (2003a; 2003b) – deprived from opportunities. I also contend that these "workless" (VIRÁG, 2014: 46.) people should not necessarily be dependent on society for a living; in suitable circumstances they can even make successful entrepreneurs (in the absence of jobs) and make an active contribution towards improving their situations (H2).

## About "*Kiútprogram*"

### The programme's objective

*Kiútprogram* has been launched to help permanently unemployed under-qualified people living in poverty and exclusion (most of them of the Roma population) become self-employed. Self-employment is not a goal in itself, since it is primarily because of the lack of qualifications and working experience that members of the target group cannot realistically expect to find employment in the labour market. For this reason, the programme operates as an intermediary of financial and business support services, and it provides training and advisory services concerning business undertaking and financial subjects, and lifeskills,

<sup>4</sup> The business was launched in 2009 to implement the programme. I also participated in its work, as executive director, and later, distanced to an extent from operational activities, as a member of its BoD. I do hope that by applying scientific methods I will be able to provide a realistic picture of the programme and its achievements despite my involvement in the events.

for (primarily Roma) people living in deep poverty, to enable them to mobilize their own resources and thus improve their poor societal and income positions.

The provision of capital in the form of “inclusive social microcredit” (MOLNÁR, 2012a) is one of the model’s pillars. Capital in the form of funding needs to be supplemented by knowledge capital. This is delivered on the one hand by continuous personal support,<sup>5</sup> and on the other hand by technical/professional training and education, and support, integrated in the process. Community building and relationship capital make up the third pillar of the model. “For example the absence of exchanges with others impoverishes human life and at the same time it prevents the utilization of economic opportunities which people can only access with the help of others. In fact, deprivation of opportunities may occur very often together with various aspects of social exclusion.” (SEN, 2003b: 13–14.).

### Antecedents

The model followed by *Kiútprogram* was one called the Grameen model in operation in Bangladesh, started by a Bangladeshi economist named Muhamed Yunus, who began his first experiments back in 1976, and then established Grameen Bank in 1983. Grameen Bank provides loans for members of the poorest groups of society, with a particular focus on women. The model has been adopted, and adapted to local conditions, by about 100 countries since its inception. The model relies on community building, whereby groups are organized with the participation of people with the aim of helping one another’s businesses. Every participant must have a business of his or her own and each of them is responsible for his or her own loan, but group pressure also plays a significant role in the operation of such a community. Field work under the model is focused on community building and management, along with tasks relating to lending/borrowing. I described the model and the process of its adaptation in one of my previous studies (SCHÜTT, 2014).

### Functioning, supporting mechanisms and practices

Since its launch the programme has – as befits its experimental nature – undergone a variety of modifications but one thing has remained unchanged. It is still aimed at people living in extreme poverty wishing to join the *Kiútprogram* on a voluntary basis. Both of these circumstances are crucially important.

Between 2010 and 2012 the programme was being run as a pilot programme of the European Commission, with adequate funding (at that time still with contributions from the Hungarian state). After the closure of the 27-month EU project *Kiútprogram* could be continued with donations from private individuals and private businesses committed to the cause. However, its implementation had to be adapted to the existing resources, as a

<sup>5</sup> I prefer to use the expression *social coaching*, (in German: *soziale Betreuung*), because this is the one that comes closest to the complex set of entrepreneurial-social-financial activities applied in *Kiútprogram* provided by participants “clients” of the programme from the field workers, that is, the programme’s employees. Social coaching is more accurate than *mentoring*, primarily because this is based not on a relationship between educator and educated but the provider and the user of a service.

consequence of which the programme has only been present since 2013 in a total of 15-20 towns and villages in the territory of Szabolcs-Szatmár-Bereg county and the micro region of Bodrogköz, in the area of Borsod-Abaúj-Zemplén county. The original concept under which any viable undertaking of the clients – with suitable business plans – would be provided with funding, had to be abandoned. Instead, the programme integrated its clients in an existing intensive commercial cucumber production and marketing chain, primarily on the basis of the positive experiences of the last year of the pilot (2012). This is because in cucumber production farmers can sell their produce during the growing season (June to September) even on a daily basis, generating a continuous flow of income.

As the programme had previously been known in the Central and East European Region, from 2013 on staff members referred to as “field workers” could, rather than disseminating general information on the programme, focus on its rules of operation and on screening the applicants. The purpose of the screening procedure is to select suitable clients meeting the requirements of the programme who wish to become, and, according to the results of the preliminary assessment, are presumably capable of becoming, entrepreneurs and even have some resources for use in the undertaking (e.g. a yard suitable for cucumber production or perhaps some earlier agricultural working experience etc.), and, before all else, belong to the target group (living in income poverty, or perhaps in deep poverty and social exclusion). The latter is determined by the field workers not on the basis of official documents but by way of a thorough examination of the applicant’s living conditions and by developing a close acquaintance with the family concerned.

After selection – during the winter months – participants undergo training for becoming entrepreneurs (primary agricultural producers) and for the production of cucumbers. This process usually takes place at the places of the participating families, sometimes for multiple clients at the same time, at least once a week. From early spring on the integrators in charge of the management of production under contracts conclude production contracts with the producers, and with the traders in direct contractual relationship with them, under which the latter purchase the cucumbers harvested each day (sorting the cucumbers by size, measuring the produce and paying the procurement price, subtracting due repayment instalment of supplier loans, if any). At the same time, preparations for production get under way under the direction, guidance and control of the agricultural experts, joining the process, as commissioned in the context of *Kiútprogram* and with the support of the field workers. Such preparations include digging and pest control in the yards, putting in place (replacing, repairing) the support structure required for intensive cucumber production, construction (checking, repairing) of irrigation installations etc. The cucumber seedlings are planted in the plots in late April and in early May, depending on the variety to be grown and the weather conditions. Cucumbers ripen from early and mid-June and producers must work continuously on the fields right until the end of the summer or up to the middle of September. All of the above activities make up a learning process, as the above mentioned agricultural professionals visit the clients as often as necessary (but at least once a week) to discuss the tasks coming on next: when and how to “water” the plants, how to remove some of the foliage, how and what to spray on the plants, what fertilizers to use etc. The bulk of the work, however, is harvesting the produce. The smaller the cucumbers they pick the more the participants get paid, so in many cases they need to go through the entire plot or field more than once a day so that the cucumbers do not “outgrow” the size limits. The

programme's field workers always assist and support the clients during this intensive period; they are present so that they can help them solve other problems as may be necessary. The aim is that the participants earn enough income during the growing season for repaying the amounts borrowed for starting and maintaining production and have some additional income for themselves.

The season ultimately ends upon the settlement of accounts with the clients; all of the stakeholders (producer, purchaser, integrator) evaluate the given year and determine the next steps and tasks.

### Participants, roles and instruments

The “cucumber growing Kiútprogram” model, which is a product of several major changes, and which we should refer to as version 3.0, involves multiple participants. The client is the central figure. He or she is the primary agricultural producer that is the individual participating the programme (the family member who does not lose, by participating in the programme, any other allowances, benefits, incomes he or she may have, including public employment, as the case may be). Clients' profiles are characterized – according to the data recorded in the course of the aforementioned questionnaire-based data collection – by the following (*inter alia*).

*The majority of the programme's participants belong to the Roma population.*<sup>6</sup> According to answers to the question concerning ethnicity Roma people make up 74% of the participants, more than twice the ratio of the same minority among the “non-client” population. According to estimates in background materials underlying reports on the *Kiútprogram* Roma people made up about two thirds of the clients between 2014 and 2016 (based on field workers' subjective impressions, as well as information received from clients or others). Their proportion among the participants of the programme is significantly higher than in the total population (in the 2011 census some 315,000 respondents noted that they belonged to the Roma community, that is, 3.2% of the total population of Hungary).

*Low schooling attainment.* Some 67% of the respondents have no vocational qualifications at all; they have completed the 8 years of the primary school (or less). The proportion of this social group among non-client respondents is nearly 10 percentage points lower (56%). The proportion of people with primary school education was 26.8% among the total population aged over 15 years, while that of people who never finished primary school was 4.9%<sup>7</sup> according to the 2011 census. “This circumstance [under-education] is probably the single most important factor determining Roma people's employment possibilities as well” (BERNÁT, 2014: 246.).

*Poor housing conditions* Some 68% (in the Szatmár region: 70%) of the respondent clients live in family houses in need of refurbishment. Among non-client respondents the corresponding ratio is 59% (national average: 61%<sup>8</sup>). A significant proportion of dwellings

<sup>6</sup> Those considering themselves to be primarily or secondarily Roma.

<sup>7</sup> [www.ksh.hu/nepszamlalas/tablak\\_nepesseg\\_iskolazottsaga](http://www.ksh.hu/nepszamlalas/tablak_nepesseg_iskolazottsaga)

<sup>8</sup> [www.ksh.hu/docs/hun/xftp/idoszaki/pdf/miben\\_elunk15.pdf](http://www.ksh.hu/docs/hun/xftp/idoszaki/pdf/miben_elunk15.pdf)

(and houses) belong to the substandard category.<sup>9</sup> The proportion of such units has dropped from 15% in 2003 to 8% in Hungary as a whole, but nearly half of the approx. 320,000 substandard dwellings are to be found in villages. Some 30% of the respondent clients have no running water in their dwellings (national average: 9%).

*Low income.* 43% of the respondent clients live on HUF 21,000-50,000 a month, that is, they belong to the 2nd income decile according to 2014 HCSO data.<sup>10</sup> 44% of non-clients belong to a higher (HUF 51,000-80,000) income bracket. A similar picture was formed of households as well. The household income of at least 38% of the clients involved in the survey was below the poverty threshold<sup>11</sup> (HUF 49,230)<sup>12</sup> calculated for the given year (2014).

*Low employment.* Based on the results of the survey respondents fall into two large groups in terms of employment. 36.5% of them are public workers (with non-clients being the majority) and 25.7% of them are unemployed (in which category participants of the programme form the majority). In legal terms public workers also qualify as unemployed, i.e. we are talking about a single large block making up 62% of the respondents. 11.2% of the non-client respondents and only 1% of the client respondents work full time.

Accordingly, for the most part, *Kiútprogram* clients live in poverty and social exclusion, primarily as a consequence of low schooling and economic activity. A focus group survey (VICSEK, 2004a) highlighted a mentality, particularly prevalent in the Roma community, that they, as “small people”, full of everyday worries and concerns, have no influence on how things are; rather, they are “passively exposed to decisions made by those on higher levels of the hierarchy of society” (VICSEK, 2004a: 296.). The members of the Roma focus group reported of a high degree of insecurity, particularly as regards the future of their children (VICSEK, 2004a: 301.).

*Kiútprogram*'s staff members are field workers, carrying out the tasks of seeking out and providing clients with assistance. This is all the more important because the target group is characterized by a severe lack of assurance and security<sup>13</sup> (VICSEK, 2004b). A good field worker is a sociologist, a social worker, a financial expert, a business advisor and a coach, all in one. A field worker needs to win the confidence of the clients in the programme and his or her own work. Moreover, a field worker has to make efforts to enable clients to learn how to have confidence in themselves and the success of their businesses. Field workers help in the performance of administrative tasks relating to the business undertakings (customer portal registration, communication with the book keeper, taxation). They help clients become increasingly capable of taking care of the administrative formalities on their own, of concluding contracts and performing business activities. The toughest challenges facing field workers lie in community building and development and in helping clients and their families build up, maintain and expand their own network of social relationships.

<sup>9</sup> A flat meeting any of the following criteria qualifies as substandard: no toilet or bathroom, no sewage service available; adobe walls, with no foundation; no running water. Also substandard is a flat if it has no kitchen, if its total area is 50 m<sup>2</sup> or less, or if it has only one room and that is smaller than 12 m<sup>2</sup>.

<sup>10</sup> Income deciles: the deciles of the population covered by the survey arranged in an order on the basis of the per capita net annual income.

<sup>11</sup> 60% of the median of the equivalent annual income in terms of purchasing power parity (PPP), in EUR and HUF, calculated for single person households and for households of two adults and two children (based on HCSO methodology).

<sup>12</sup> KSH

<sup>13</sup> A negative emotional state resulting from a sense of a lack of assurance (based on VICSEK, 2004a; 2004b).

Residents of a village or town know one another. The perception in the community of a family will in many cases change as soon as the neighbours learn that they have joined the *Kiútprogram*, i.e. that they wish to work. It is a successful business, however, that makes a real breakthrough, which takes 3–4 years in the majority of cases, and not everyone can actually make it (less than 10% of those joining the programme quit prematurely). The field workers are professionals with tertiary education, who have received specific training under the *Kiútprogram*, working for a competitive salary. In 2014 and 2015 about half of the programme's operational budget is made up by personal expenses (the bulk of which comprises field workers' pays, contributions and taxes). Other significant expenditure items include the cost reimbursement paid to field workers for the use of their own cars, technical/professional (cropping) training and supervision.

The third participant of the model is the so-called integrator, managing the processes of cucumber production, who is an element of the given production and marketing chain, partly financing production through the purchasing agents, buying and then selling or processing the cucumber produced by the participants. From 2015 as *Kiútprogram Zrt.* – as an integrator – itself, also undertook to perform business activities in order to be able to control the entire process and to enable customers to earn even more income.

Loans are one of the instruments used in *Kiútprogram*, which in the current version of the programme provided for the clients not in the form of cash but by selling them the asset(s) required for production according to the business (production) plan, against delayed payment (commodity loan). Services provided by the field workers, their presence (the technical/professional methodological support for their work), training that is integrated in the process as well as community building and development make up the background services and resources ensuring the programme's region-specific embeddedness and sustainability and, through these, the enhancement of the target group's self-sustenance capability and economic security together, reducing, at the same time, their exposure.

## Summary, conclusions

A manual was published in the summer of 2016 on the implementation of local programmes promoting equal opportunities, in the way of the output of the work of a World Bank working group (BHATT–MASON, 2016). The manual was published specifically for use by local mayors and municipal governments. One of the positive examples, specifically highlighted in the manual, is *Kiútprogram*. The authors' opinion is that the primary reason for this is that this is the only one among the examples showcased in the manual, which is functioning at multiple municipalities simultaneously and which can be reproduced and multiplied.

Hardly any information is available in Europe concerning the instrument of micro-lending as a business development (self-employment increasing) and poverty mitigating tool. Attempts at introducing and operating a similar scheme have been made in Hungary by the SEED Foundation and the Autonomy Foundation. Little experience of use has been accumulated in neighbouring poverty-stricken countries (BESA Foundation – Albania, Horizonti – Macedonia etc.) too (RESZKETŐ–VÁRADI, 2012). Indeed, even the existing initiatives focus their attention on businesses operating in the “informal” economy, therefore the processing



of the more than 6 years of experience of *Kiútprogram*, which is operating exclusively in the “formal” economy, is definitely a highly useful – a gap filler – undertaking.

One of the objectives of my questionnaire-based data collection was to form a picture of the income that can be generated by cucumber production by the clients in *Kiútprogram*, and see what contribution this can make to their respective household incomes. (This is a sensitive question which was not answered by all respondents.)

Table 1  
*Distribution of incomes from growing cucumbers (%)*

	Total				Szatmár region			
	Last month's net income N = 150		Average monthly net income N = 163		Last month's net income N = 103		Average monthly net income N = 101	
	Client							
	No	Yes	No	Yes	No	Yes	No	Yes
Less than HUF 20,000	0	39	4	46	0	14	1	10
HUF 21,000 – 50,000	18	25	13	16	18	17	14	10
HUF 51,000 – 80,000	51	21	50	22	53	45	51	52
HUF 81,000 – 100,000	23	8	21	11	22	10	22	14
HUF 101,000 – 120,000	5	3	9	2	4	7	9	7
HUF 121,000 – 150,000	3	3	4	2	3	7	3	7
More than HUF 151,000	0	1			0	0		
Total	100	100	100	100	100	100	100	100

Source: Own data

According to their answers, more than 60% of the respondent clients earned net monthly incomes from cucumber production below HUF 50,000 a month. By contrast, the monthly incomes generated by over 80% of the non-client respondents – with higher schooling attainments and with more working experience – exceeded HUF 50,000. In the Szatmár region about 50% of the client respondents managed to earn as much as their non-client counterparts (HUF 51,000–80,000). The results show that the incomes from cucumber production made a significant contribution – at least during the growing season – to the family incomes, in both groups of respondents.<sup>14</sup> This is also borne out by data collected in the context of the programme.

<sup>14</sup> By contrast, the total amount of the subsidy substituting employment was HUF 22,800, while that of the monthly net wage of public workers was HUF 51,847 in 2015.

Table 2  
*Tiered individual net incomes of Kiútprogram clients from cucumber production in 2015*

	Total (persons)	Distribution %	Of which: beginners (persons)	Of which: non-beginners (persons)
More than HUF 1,000,000	5	6	0	5
HUF 500,000 – 1,000,000	13	17	2	11
HUF 300,000 – 500,000	16	21	10	6
HUF 150,000 – 300,000	11	14	6	5
HUF 20,000 – 150,000	25	32	23	2
Less than HUF 20,000	8	10	8	0
Total	78	100		

Source: Kiútprogram, BoD Kiútprogram report

The results show that with the help of the resources and methods provided by the programme and by their own effort, participants of *Kiútprogram* are capable of carrying on income generating activity, they can get themselves integrated in a given production and marketing chain, thereby enhancing their economic security (H1). This is also confirmed by the fact that 67% of the respondent clients wish to carry on with cucumber production. Moreover, among the factors considered to be most essential for successful cucumber production the respondent clients mentioned (after the loans they received, and in a nearly equally high proportion) technical/professional assistance (training integrated in the process) and the support received from the field workers.

As a production integrator *Kiútprogram* sold a cucumbers for a total amount of HUF 54 million in 2015 and nearly HUF 66 million in 2016, 80% of which was purchased from its own clients. In this way the community of the programme's participants generated a significant amount – value – and became a dominant factor of production in the given production region. Even people who are regarded by many as being “workless”, people living in extreme poverty, who have – for a variety of reasons that cannot be discussed here for constraints of volume – turned their backs on and become alienated from the institution system of the society, are capable, with adequate support (but not direction and control), of successfully operating as primary agricultural producer and actively contributing to making improvements to their situation (H2).

Not all participants of the programme managed to become successful entrepreneurs (even Buzan noted the conflict between economic security and the uncertainties that are caused by an essential element of capitalism, that is, economic competition – BUZAN, 2007: 193.), and repaying the loan received. Nonetheless, the programme has presented a positive picture on the whole. By accessing resources made available through the programme participants got integrated and embedded in the local social and economic communities. This in turn, leads to growing economic security and sustainability.

Research must be continued into this programme and similar governmental (e.g. public employment) and non-governmental projects. To this end a standardized set of indicators should be worked out to facilitate evaluation.

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