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THE POSSIBILITIES OF INTEGRATION OF SOCIALLY DISCRIMINATED PEOPLE INTO BUSINESS

The article describes The possibilities of integration of socially discriminated people into business

Abstract. In 2008, real GDP in Lithuania growth slowed down compared to the third quarter of 2007 and reached 3.1 % based on preliminary data. The GDP growth was determined by sufficiently rapid growth of the value added during the 1st and 2nd quarter of 2008. Due to considerably reduced growth of domestic demand in the 4th quarter of 2008 the generated rate of GDP was by 2.0% less that during the same period of 2007.

With slow down of the economy the number of available jobs in the Lithuanian labour market reduced. In 2008, compared to 2007, the number of the unemployed kept growing. As of 1 January 2009 95 thousand of the unemployed were registered in the labour exchange, which was 25.3 thousand (or 36 %) more than on 1 January 2008. The number of long-term unemployed individuals in Lithuania during 2007-2008 was predominated by female and individuals age over 50. Women account for almost 70 % and person's age over 50 – for 51 % of the long-term unemployed.

Sscientists of Kaunas University of Technology, Faculty Social sciences and NGO Elderly women center are working according the EU project "Integration of socially discriminated people into labor market" and prepeared the Model of complex teaching of Socially Discriminated People. We are working with NGO from Denmark, United Kingdom, Poland, Finland, Spain and Hungary in project lifelong learning programme "Golden-Age". The aim of international project was to introduce seniors to computer technology and to share knowledge and experience in this field during international seminars, the evaluation forms assessed different areas of our 3-year cooperation. Lithuanian experience received very high assessment: teaching according to Lithuanian experience started from obtaining the practical skills prior to theoretical knowledge, i.e. from raising a problem up to its solution. Module structure of the course program was highly assessed.

1. Cooperation between scientists and non-government organization

Elderly Woman's Activities Centre is a non-governmental organization established in 1994. The aim of the organization is to give the opportunity for elderly women to associate, learn and develop, render voluntary social help; help women in critical situations, create conditions to realize their individual properties, encourage them for activities, help them socialize in the society, involve into community's activities, inform about laws and social processes, using educational means help them to integrate within continuously changing society. Elderly woman's activity center regularly organizes, participates in different seminars within the country and outside and prepares various projects.

Scientists of Kaunas University of Technology, Faculty of Social sciences and NGO "Elderly women activity centre" are working according the European Union project "Integration of socially discriminated elderly women into labour market". To the qualification improvement courses there have been selected elderly unemployed women having registered at the Kaunas Labour Stock, having high education and wishing to find a job, i.e. the persons wishing to use their knowledge in practice.

Unemployed women registered in the Kaunas Labour Stock and being of 45 old age and over that would like to work, but lack computer literacy and above mentioned knowledge, that would like to work as nurses, but do not have appropriate skills, would like to start their own business, but lack courage and knowledge, too, under the invitation of EWAC, Kaunas Technological University and Kaunas Labour Stock participated in the qualification improvement courses such as "Patient Nursing", "Presentation to Employee", "Business Plan Preparation when Starting Own Business" and "Computer Literacy." The project consisted of a few steps: first, selection of a group of elderly women unemployed that were not satisfied with social benefit and were willing to work, and carrying out of the research of their needs. Secondly, during implementation of the project we also interviewed the employees trying to find out what they could offer for the women having successfully finished the training courses.

2. Analysis of satisfying the consumption requirements of the unemployed elderly women and their families

Introduction of modern science and technology achievements, new production and work methods, young, dynamic and well prepared employees push out older people from the labor market. Regardless of state policy that is directed to mitigate the difficulties related with unemployment consequences for elderly, but still able-bodied people, it is possible to assert that the life quality of such people is much poor than that of working coevals. The first sign of the above situation is poorer consumption.

EWAC, together with the scientists from the Social sciences faculty at the Kaunas Technological University, decided to investigate the consumption level of elderly unemployed women and their families.

Purpose of the investigation was to find out changes of consumption of elderly unemployed women and their families.

The tasks of the investigation were to find out:

- 1. The elderly unemployed women's attitude to the work;
- 2. The consumption satisfying the main needs of the unemployed women and their families.

Methods of the investigation: questionnaire, comparative analysis.

The results of the interrogation showed that the job was the most important source of living for 91.7 % of respondents. However, having job was important not only from the material aspect. Having jobbed allowed women to realize themselves (47.2 %) and gave the opportunity of association (50 %). One more aspect, in our opinion, was also of great importance, i.e. having job women could feel independent (52.8 %). In addition, in the opinion of more than one third of respondents (27.8 %), possibility to work moved off the thoughts of aging. The respondents admitted also that work allowed them to develop and use their experience in practice. Such results gave us possibility to assert that loss of job brought not only financial difficulties, but also caused emotional and psychological problems.

Almost half (48.5 %) of the respondents that answered the questions had not jobs from one to four years, one third - 5-8 years, and one fifth - 12-15 years. Scientists affirm that the longer the person had no job, the greater psychological tension it felt. 41.2 % of the respondents asserted that their life after losing the job changed to the worse. It is obvious that loss of job, first of all, reduces family's income (83.3 %). However, there are some other negative changes.

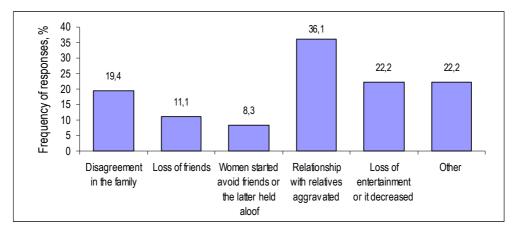


Fig. 1. Negative consequences after losing the job

As one can see from Fig. 1, loss of job changed relationship in the family and caused more disagreement. In addition, the respondents revealed also other consequences such as loss of self-confidence, emotional restrictions and search for friends among the unemployed. One of the respondents complained for depression.

It is obvious that quality of life depends also on what food, good or bad, one can afford for oneself. Loss of job is related with decrease of income, and as a rule, reduction of expenses for food. 55.5 % of respondents asserted that the quality of nutrition deteriorated, and 36.1 % indicated that it deteriorated significantly. In the ration of respondents' families there prevailed fruits and vegetables (61.1 % of responses), farinaceous foods and grouts (55.6 %). In the ration of almost half of the respondents (47.2 %) there prevailed meat dishes. Despite assertion that the quality of nutrition deteriorated, 44.4 % of respondents thought that their families were having healthy food. The rest of them considered the nutrition of their families not healthy (38.9 %) or they were not sure whether their nutrition was healthy (16.7 %).

Analyzing how nutrition quality was related with duration of unemployment it was determined that for 50 % of respondents that were unemployed for 5-8 years, it significantly worsened (Fig. 2).

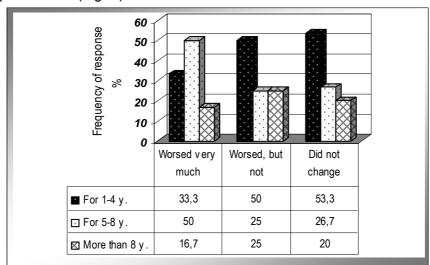


Fig. 2. Link between nutrition quality and duration of unemployment

Major part of elderly respondents emphasized that the nutrition quality after loss of job deteriorated significantly (Table 1).

Table 1. Link between nutrition quality and age of respondents (frequency of responses, %)

Nutrition quality	Age groups			
	Up to 40	41-49	50-59	Over 60
Significantly deteriorated	0	14.3	25.	20
Deteriorated, but insignificantly	33.3	28.6	40	20
Didn't change	66.7	57.1	35.	60

As one can see from Table 4, mostly elderly unemployed women complain on the deteriorated quality of nutrition. Usually, nutrition needs (quantity, assortment, etc.) of the most people decrease with age, therefore such responses of the interviewed women witness indeed unenviable situation.

More than one third (33.3 %) of women had children under 18. Almost half of them asserted that nutrition quality of their families after loss of job worsened. So, it was not easy for women to cope with the thought that unemployment was one of the reasons that influenced good and healthy nutrition of their children.

The life of the family becomes indeed difficult when both able-bodied family members loose their jobs. One quarter of respondents (25 %) admitted that in their families there were a few unemployed family members. 87.5 % of respondents that had families with a few unemployed persons asserted that the nutrition quality went for the worse significantly.

So, the results of the interview showed that the first negative consequence of women's' unemployment was deteriorated nutrition quality.

It is interesting to admit that even in case when the family budget decreased the majority of women's families (44 %) did not reduced expensed for tobacco. 20 % were nor able to answer to that question. However, there were intentions to reduce expenses for tobacco: 26 % of respondents told that lack of money made them to refuse that bad habit, 43.5 % indicated that they tried to do that, but failed. However, one third of the respondents even didn't try to save trying to refuse that bad habit.

Shortages and emotional tension made negative effect to the health. As one can see from Fig. 3, more than one third of the respondents had serious health problems, and a greater part of them estimated their health as average only.

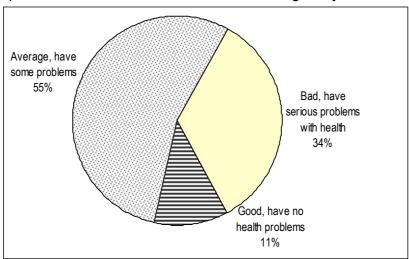


Fig. 3. Estimation of health

Loss of job worsened the health of more than one third (37.5 %) of the respondents. In addition, 35.3 % of them indicated that they had family members with serious health problems. The situation of unemployed women's families having serious patients became rather difficult

the longer was the time of unemployment. The results of the interrogation showed that even 50 % of the respondents that had to take care of sick family members had no job for more than 8 years, 40 % of the respondents - 5-8 years, and 31.3 % of them - 1-4 years. The situation was very difficult in the families that alongside with sick members had under-age children (36.4 %) of the respondents indicated such situation).

Non-working women had more leisure time than working ones. The respondents admitted that most often they spent time watching TV and/or listening to the radio (72.2 % of responses). The priority was given to informational (69.4 % of responses) and educational (61.1 %) broadcasts; political discussions were at the very end of the list. A rather great number of respondents were reading books (63.9 %), half of them mentioned that they liked walking. In addition to those leisure occupations, the respondents mentioned singing in the choir, attending different events (free of charge), rest in the homestead and association with grandchildren. Answers to the question whether the respondents had a possibility to have rest behind the walls of their homes were generalized in Fig. 6.

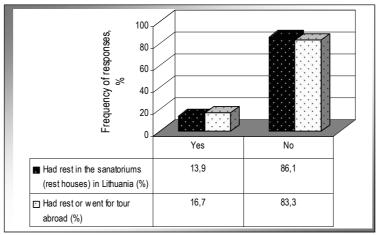


Fig. 4. Form of rest during the last two years

As one can see from Fig. 4, absolute majority of the respondents had no opportunity to go abroad. In addition, 52.8 % of them indicated that they visited theatre, exhibition or concert many years ago, although all of them were fond of cultural events (13.9 % of responses). Almost 64 % of the respondents do not go to the restaurants, pizzerias, cafes, because it's too expensive. Not being able to afford them expensive entertainments they were made to content themselves with what was available (Fig. 5).

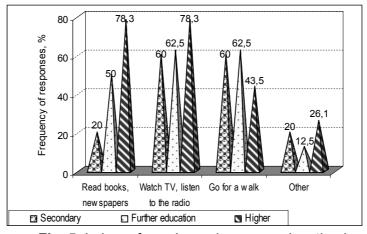


Fig. 5. Leisure form dependence on education level

The respondents having higher education spend their leisure time while reading books, newspapers, watching TV and listening to the radio. The respondents of this

education group more often than those having secondary or high education go for a walk. Women having only secondary education less than others read books.

One of the features of social activity is wish of learning. The results of researches showed that the respondents wished to learn and acquire knowledge and habits in different fields. The majority (69.4 %) of the respondents would like to work with computers, learn foreign languages (61.1 %), drive a car (11.1 %), and acquire sewing and/or knitting habits (5.6 %). The respondents supplemented the questionnaire indicating management, floristic, construction works.

Analyzing the questionnaire data we tried to find out how the duration of unemployment influenced the need for learning and priorities (Fig. 6). It turned out that women who were unemployed for 1-4 years had more needs for learning than those that were unemployed for more than 4 years. Most probably the respondents belonging to the first group still didn't loose hope to find the job. The respondents that were unemployed for longer than 8 years gave the priority to acquisition of culinary and confectionery habits.

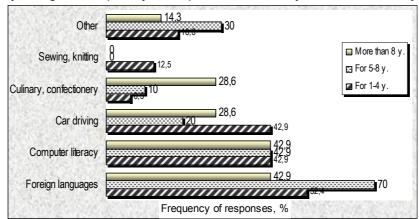


Fig. 6. Learning needs dependence on duration of unemployment

Education makes influence to learning needs. Usually, more educated people tend to learn new subjects. Is it right with the respondents, one can judge from Fig. 7.

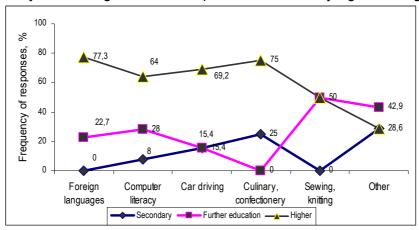


Fig. 7. Learning needs dependence on education

As one can see from Fig. 7, the respondents having higher education tend to learn more than those with lower education. The respondents having finished only secondary schools absolutely do not want to learn languages and knitting or sewing, and a very small part of them are willing to acquire habits of work with computers. The respondents having high education do not want to acquire knowledge of culinary or confectionery. It should be admitted that such attitudes of the respondents are surprising as above habits would help them to find job in a present day labour market.

It is obvious that income is the main economical factor determining consumption. The answers of the respondents to the question what salary would satisfy them is generalized in Fig. 8.

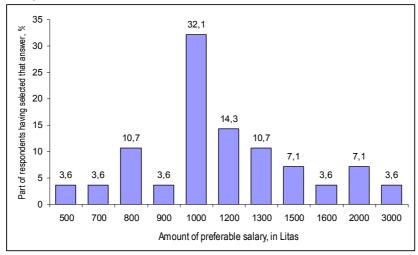


Fig. 8. Preferable size of salary

From questionnaire data one can see that the amount of preferable salary that in the opinion of respondents would solve many problems fluctuate from 500 to 3000 Litas, however more than one third of them would be satisfied receiving 1000 Litas.

1. The model of complex learning of socially discrimination people

The unemployed socially discriminated people, who have competence of computer knowledge are learning about preparation of business plan for the ones wishing to start their own business and use the knowledge in business game "Hard nut." The people are learning why to search the job and obtain the information about nursing in Internet.

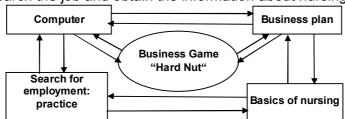


Fig. 9. The model of complex learning of socially discrimination people

The game structure lets teachers to apply "Hard nut" in several ways:

- By integrating theory and simulating business game. This game is as an instrument for teaching process in order to extend knowledge or to illustrate theory.
- By using simulating business game as an integrator of teaching modules. When there are modules that are related with each other because of the same knowledge or skills or course's work this game can be adopted according to a specific of professional influence.
- By using simulating business game for getting the theory background (from practice to theory). This way is applied when it isn't necessary to extend the knowledge in theory but it is useful to get the basic understanding.

1. Methodological peculiarities of the preparation of business plan for the ones wishing to start their own business

Business plan of an enterprise is one of the most efficient ways of planning without which one cannot do while starting one's business or expanding it. Business plan is a document allowing substantiating businessman's ideas taking into consideration all surrounding changes; this is the means of design and substantiation protecting the enterprise from inefficient activities. This plan is an instrument of work helping to manage the

enterprise and obtain preferable results. Business plan may be intended to assess the perspectives of already existing enterprise or a newly established one, for instance, to assess demand for goods, competitors, financial possibilities. Business plan will be read by people that lend money, become one's partners, or maybe buy the shares of the enterprise. Writing the business plan makes one to concentrate one's attention, to show good knowledge as well as collect, analyze and present a big scope of information in a concise and comprehensive way. Part of required information it is possible to get from suppliers with whom the relationship is established already; other information (e.g., increase in the cost of energy resources or bills on tax rates or changes of taxation conditions) it is possible to get from mass media sources. In the course of planning process, the most urgent and important information is selected while inessential one is rejected.

One of the most important stages in business plan arrangement process is determination of realistic objectives of business plan. Eight different parts (Resume, Analysis of enterprise activities, Essence of the offered project, Plan of marketing, Plan of production, Organisational plan, Financial plan and Risk assessment) are involved in the structure of suggested business plan. Some different fields are involved in each part (for example, Market analysis, Market selection, Sales forecasting are discussed in Plan of marketing).

Financial plan is the most important part of the business plan where one tries to prove that the conception is good and financially substantiated. Every businessman when trying to realize his ideas expects that his activities will be successful and he will receive profit. Total profit is calculated from realization (received having sold the production) and non-realization (economical sanctions, leasing duties, etc.) income minus cost price. Having deducted expenditure for activities (administration and sales) the profit of activities is received. Profit prior to taxation is received if the enterprise has financial income that is added to the profit of activities or financial expenditure that are deducted. Net profit of the year is profit left having deducted profit tax as it is established by the Law on legal entities profit.

Assessment of risk should show what yours is as a businessman's plan of actions in cases the situation changes. It should be considered whether it is worth to insure people and property, or may it would be worth to accumulate risk fund, etc.

Conclusions:

- 1. In review of Ministry of Economy of the republic of Lithuania about the economic and social situation in 2008 are problems: isolation from information society in certain social groups (e.g., elderly people, residents of townships and rural areas and low-income individuals) and with slow down of the economy the number of available jobs in the Lithuanian labour market reduced. In 2008, compared to 2007, the number of the unemployed kept growing. As of 1 January 2009 95 thousand of the unemployed were registered in the labour exchange, which was 25.3 thousand (or 36 %) more than on 1 January 2008. The number of long-term unemployed individuals in Lithuania during 2007-2008 was predominated by female and individuals age over 50. Women account for almost 70 % and person's age over 50 for 51 % of the long-term unemployed.
- 2. Scientists of Kaunas University of Technology, Faculty Social sciences and NGO Elderly women activity center are working according the European Union project "Integration of socially discriminated elderly women into labor market". Scientists of Kaunas University of Technology and partners from Denmark, United Kingdom, Poland, Finland, Spain and Hungary are also participating in three years project lifelong learning programmer "Golden-Age". Lithuanian experience started from obtaining the practical skills prior to theoretical knowledge, i.e. from raising a problem up to its solution. Module structure of the course program was highly assessed, as well. And the responses of the participants of the courses of computer literacy were especially favorable. (http://www.GOLDEN-AGE.dk)
- 3. The scientists of Kaunas University of Technology and NGO "Elderly women centre" prepare the methodical material "Lessons of Computer Literacy for Elderly

People", "Practical assignments of business plan preparation for the people beginning their business", "Basics of work with a computer for the elderly people," "Search for work: theoretical and practical aspects", "E-Banking: Theory and practice", "The unemployment of the elderly people and its solution ways" and "Today I became unemployed. What's Tomorrow? "could be used in teaching of elderly peoples.

4. Job was the main source of living for the respondents (91.7 %). However not only because of material causes. Having job let the women to express themselves (47.2 %) and communicate (50 %). One more important aspect of having job was feeling independent (52.8 %). In the opinion of almost one third of respondents possibility to work moved away their thoughts about aging. The respondents admitted that work allowed them to develop and use their experience. It means that loss of job was destroying not only in the financial sense, but also from psychological point of view. Loss of job worsened relationship with the relatives and caused disagreement in the family. Besides, the respondents mentioned that they lost a feeling of self. One of the features of social activity is wish for learning. The results of the research showed that the respondents would like to learn and acquire knowledge and useful habits. Most of them (69.4 %) would like to acquire habits of work with computer, learn foreign languages (61.1 %) and drive a car (36.1 %). They would also like to acquire habits of floristic, management, construction works. We also performed the investigation of the demands of employers that agreed to employ elderly women. The researches showed that the greatest demand was for book-keepers, especially those capable to use computerized systems of accountability.

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