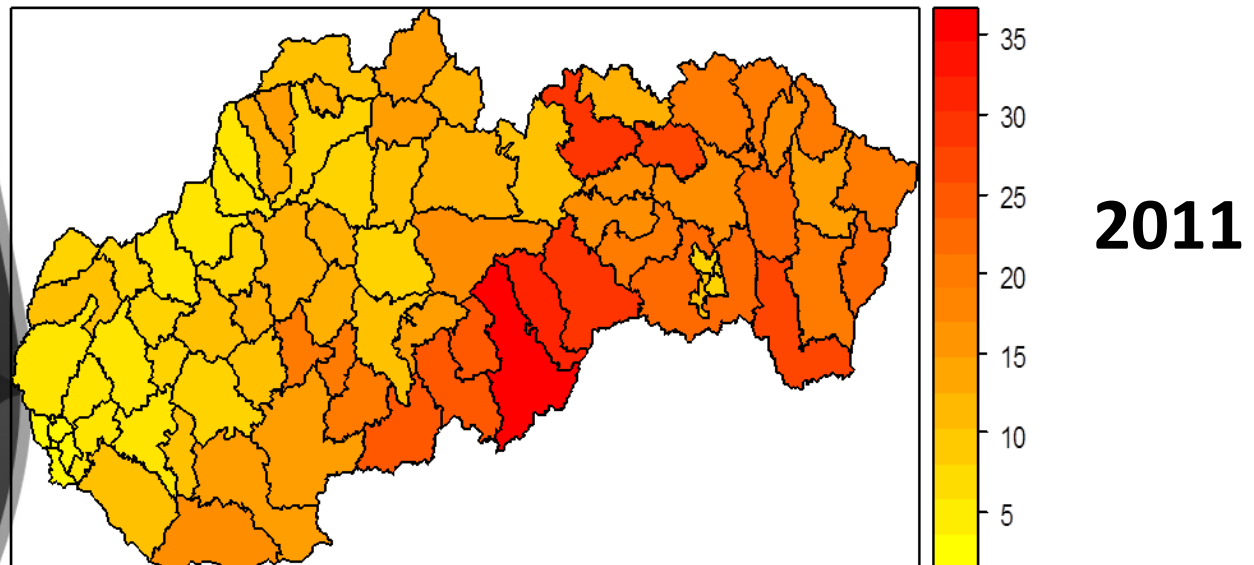
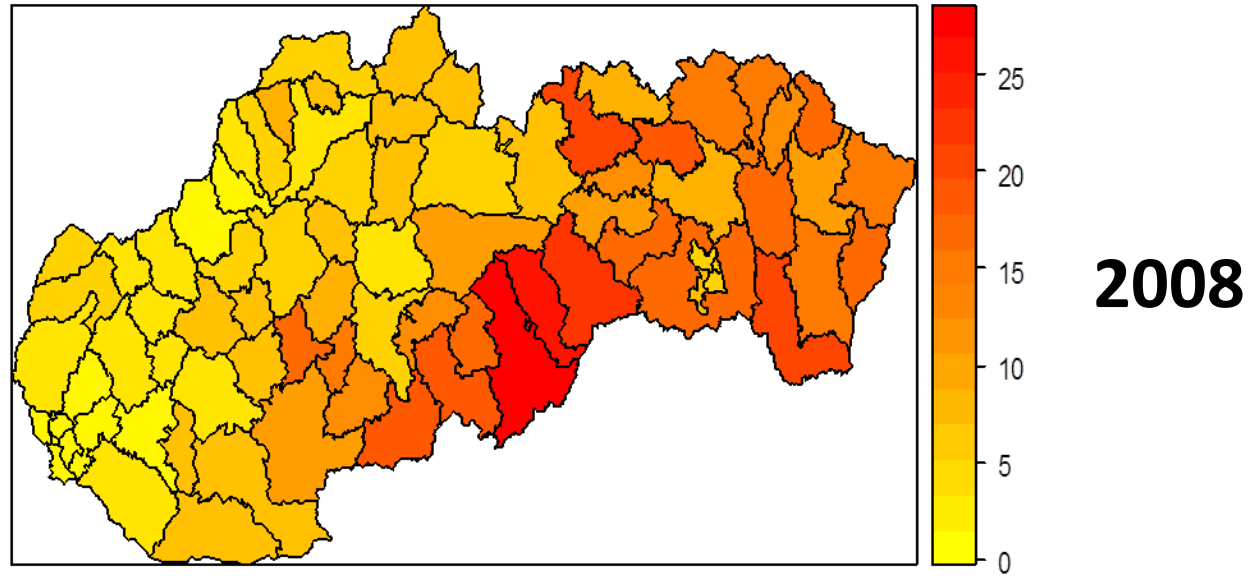


MICROSAVINGS AND EMPLOYMENT

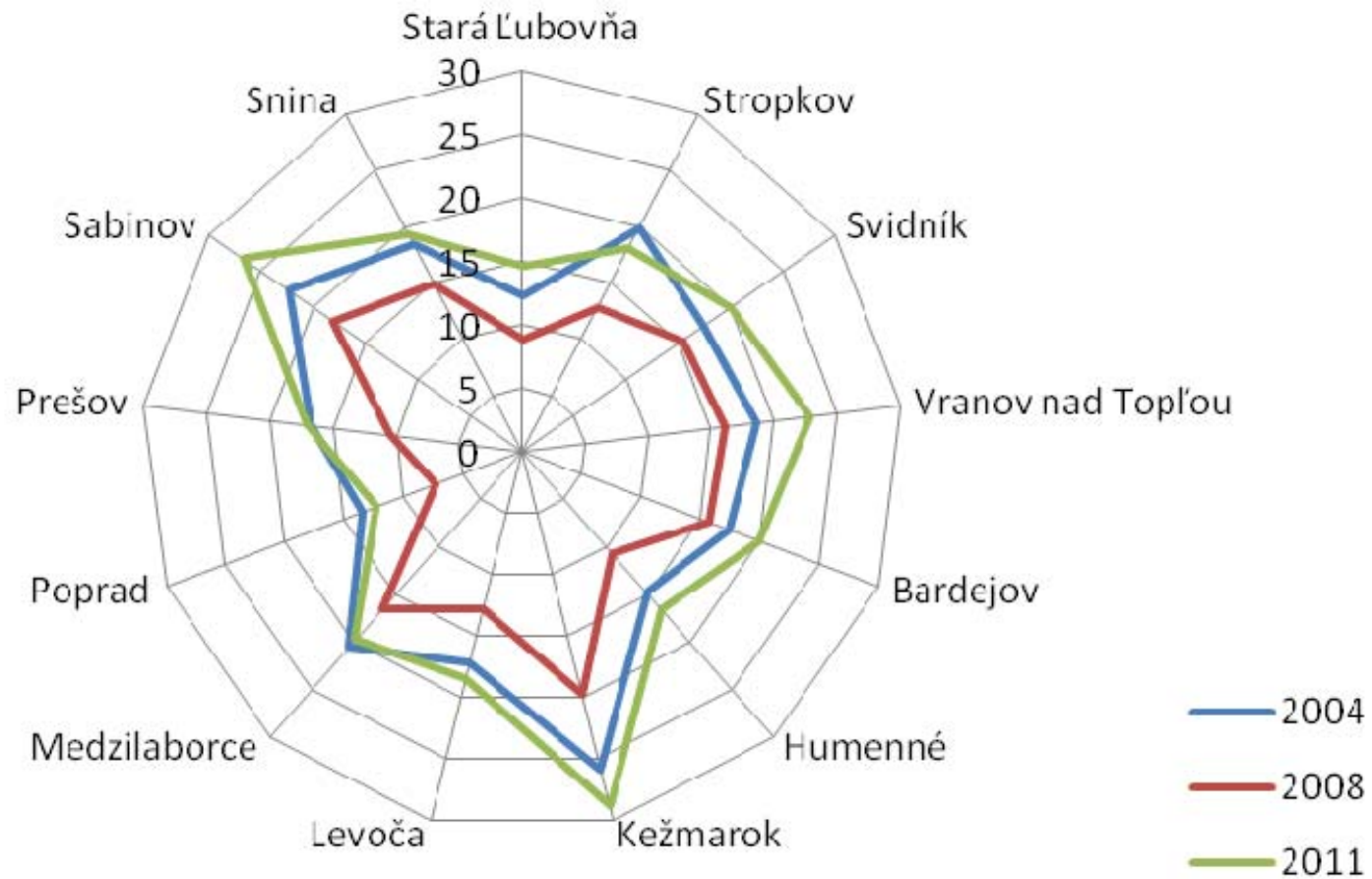
KORNÉLIA FÜRJÉSZOVÁ & TOMÁŠ ŽELINSKÝ

MAY 2012

Spatial distribution of unemployment in Slovakia



The position of Eastern Slovakia





Research question & hypotheses

- **Research question:**
 - Is there any relationship between participation in ETP programs and employment possibilities of the participants?
- **Hypotheses:**
 - There has been a positive shift in clients' economic activity.
 - The (former) clients are more likely to be employed than those not participating in ETP programs.
 - Successful clients are more likely to be employed than those unsuccessful.

Hypothesis #1

- There has been a positive shift in clients' economic activity.

Town	+	0	-
Moldava nad Bodvou	9	19	11
Ostrovany	7	28	10
Stará Ľubovňa	17	43	9
Total	33	90	30

Hypothesis #2

- The (former) clients are more likely to be employed than those not participating in ETP programs.

Moldava nad Bodvou <i>(0.000)</i>	Employed	Other
Client (39)	5	34
Other (850)	17	833

Ostrovany <i>(0.270)</i>	Employed	Other
Client (45)	6	39
Other (1270)	254	1016

Stará Ľubovňa <i>(0.000)</i>	Employed	Other
Client (69)	27	42
Other (1100)	220	880

Hypothesis #3

- **Successful clients are more likely to be employed than those unsuccessful.**

Moldava nad Bodvou (<i>0.694</i>)	Successful	Unsuccessful
Other	7	21
Employed	4	7

Ostrovany (<i>0.016</i>)	Successful	Unsuccessful
Other	7	8
Employed	25	5

Stará Ľubovňa (<i>0.042</i>)	Successful	Unsuccessful
Other	26	13
Employed	27	3

Thank you for your attention

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CONCLUSIONS & FURTHER RESEARCH

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MAY 2012

Conclusions

- **The presented results are preliminary only.**
- **According to the results (based on small samples): there are positive as well as negative effects.**
- **Further research is necessary.**

Further research

- **Project Title: *Can Deadlines and Reminders Help the Poor to Save?***
 - To measure time discounting and present-biased preferences of the selected poor.
 - To analyse the impact of deadlines and reminders on generating savings on a regular basis.
 - To analyse regular generation of savings by poor with respect to their time discounting and present-biased preferences

Further research

- **Project Title: *Consumption and Saving Behaviour of the Poor with Respect to their Time Preferences***
 - To analyse consumption behaviour of participants with respect to their time discounting and present-biased preferences.
 - To analyse regular generation of savings by poor with respect to their time discounting and present-biased preferences.
 - To analyse perception of risk with respect to various aspects of risk behaviour.
 - To analyse whether participants differ in the level of risk perception with respect to various phases of consumption behaviour.

Thank you for your attention

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