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Self-Employment for Low-Income People:

Steven Balkin

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In this work, Balkin examines whether low-income people should be encouraged to engage in self-employment as a route for economic improvement. The author has gathered ideas and material from a diverse literature and experience base to provide practical suggestions for those who operate self-employment programs, fund self-employment programs, consider policy concerning self-employment, and look for alternative strategies to alleviate poverty, create jobs, and improve economic development. Among the questions Balkin explores are the reasons self-employment is a significant and successful alternative in some ethnic groups but has not been in others, why it is successful in those groups, and whether and how it could become a viable option.

Balkin examines the various studies of groups in the U.S. such as the Amish, the Gypsies, and the Koreans, who have tended toward self-employment, using it as a successful mode of economic activity. He explores the cultural backgrounds, forces, and networks that contributed to their success in order to identify the factors most likely to predict the effectiveness of future self-employment efforts and programs. He also analyzes low-income groups where self-employment is relatively rare, suggesting policies and approaches which might be taken to encourage successful self-employment among these groups. Balkin looks at programs in the United States, Europe, and the Third World, which have assisted the self-employed and recommends ways in which policies might be implemented to help U.S. low-income workers undertake successful self-employment. Finally, estimates of the job creation potential for self-employment programs are provided along with a discussion about the importance of evaluation.

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