



# LABOUR MARKET AND ENTREPRENEURSHIP OVERCOMING GENDER STEREOTYPES

A TRANSNATIONAL ACTION PLAN  
PROMOTED BY BUSINESS WOMEN AND  
GENDER EQUALITY ORGANISATIONS

**GLOBAL REPORT**  
Awareness Raising Measures and  
Transfer of Experience



This project is co-financed by the European Commission, DG for Employment,  
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## Labour Market and Entrepreneurship Overcoming Gender Stereotypes

A Transnational action plan promoted  
by Business Women and Gender Equality Organisations

This project has been carried out by AFAEMME Association  
of Organisations of Mediterranean Businesswomen  
(Barcelona, Spain) in association with:

KARAT Coalition (Central and Eastern Europe)  
WAD - Women's Alliance for Development (Bulgaria)  
SEGE - Greek Association of Women Entrepreneurs (Greece)

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# Context

A key priority for the European Commission is to create equality for men and women throughout Europe. AFAEMME, Association of Organizations of Mediterranean Business Women (Barcelona) was awarded by the European Commission, in partnership with important organizations in Central and Eastern Europe - KARAT Coalition, WAD - Women's Alliance for Development (Bulgaria) and SEGE, Greek association of Women Entrepreneurs (Greece) to implement a unique project "*Labour Market And Entrepreneurship Overcoming Gender Stereotypes*".

The main objectives of this project are:

- to improve the understanding of the issues underlying gender equality and equal opportunities in the fields of employment and entrepreneurship in this area of Europe
- to strengthen gender equality and businesswomen organizations and their active partnership in influencing decision makers on social and economic policy
- and to improve the general economic status of women.

The project includes the elaboration of 12 national reports from Cyprus, Malta, Poland, Latvia, Estonia, Lithuania, Czech Republic, Slovakia, Slovenia, Hungary, Bulgaria and Romania. Which report the obstacles experienced by women in business and assess the impact of EU Employment Strategy on the situation of women in the new ten EU Members states and two candidate countries with case studies of a typical businesswoman in those countries relating to gender stereotypes in the labour market and entrepreneurship, with a final global report containing concrete policy recommendations addressed to European Commission and national governments. The publication is launched at a large scale European conference in Brussels in February 2006.

**Global Report**

# Index

● Executive summary .....	5
● Main objectives and methodology followed .....	5
● Summary of main trends .....	8
● Comparative analysis of situation of women's labour market position in the study countries and mediterranean EU countries .....	18
> Trends in the main labour market indicators: New MS and the EU .....	18
> Activity rates for women in 2003 .....	19
> Employment ( rates, sectors, occupations and conditions) .....	21
> Unemployment .....	24
> Conclusion .....	25
● Comparative analysis of the situation of women entrepreneurs in the study countries and mediterranean EU countries .....	26
● Conclusions and recommendations .....	30
● Annex .....	31

## Executive Summary

The main objective of this project has been to develop the capacity of the Gender Equality and Businesswomen Organizations to promote efficient gender equality in economic life and advance their influence on economic policy. The main objective of the global report presented here is to summarise the findings and highlight the most significant issues which affect women and the most persistent stereotypes. These that were identified at meetings with the National Focal Points (the 12 participating associations from Central and Eastern Europe).

This global report sets out the main findings in a global manner, providing a comparative analysis with Eurostat statistics, and using concrete examples from the 12 country reports as well as illustrating the stereotypes with the case studies that the participating focal point associations provided. This is done separately for women in general and then specifically for women workers and women entrepreneurs. It finishes with a number of conclusions and recommendations to Member States and to the Commission. While one may think that businesswomen and women's rights advocates may have contradictory or opposing goals

as far as their positions as entrepreneurs or employers and as workers are concerned, this project has identified that many of their struggles have common roots which are gender stereotypes and often the lack of political will to do away with these stereotypes through drafting and financing adequate policies and measures. Over the course of four international meetings (which included individual and group work, debates, sharing of experiences, guest speakers and advocacy planning), and report preparation, various inputs to the reports being provided by intensive e-mail communication, both groups of women came to exchange different points of view and learn from business perspective and from a human rights perspective. This has the effect of developing their capacity to access decision makers.

This is a unique project and this mixture of associations and organisations have not partnered together before to help produce the results contained in this report. It can contribute to another interesting focus on corporate responsibility (being aware and practising enhancement of rights), but that can be applied to SMEs, which is the case of most women entrepreneurs.

## Main objectives and methodology followed

The main objective of this project has been to develop the capacity of the Gender Equality and Businesswomen Organizations to promote efficient gender equality in the economic life and advance their influence on economic policy. In order to achieve this, this project involved a series of activities, mainly meetings and the production of a series of reports whereby this objective would be achieved. While one may think that busi-

nesswomen and women's rights advocates may have contradictory or opposing goals as far as their positions as entrepreneurs or employers and as workers are concerned, this project has identified that many of their struggles have common roots which are gender stereotypes and often the lack of political will to do away with these stereotypes through drafting and financing adequate policies and measures.

### Main activities proposed and executed during the project:

- > Development and production of gender sensitive material relating to overcoming obstacles facing women in the labour market and entrepreneurship, and influencing economic policy (12 national studies from newly acceding and candidate countries and one on awareness raising measures and experiences transfer)
- > Strengthening active partnership of gender equality and businesswomen organisations and development of their capacity to access decision-makers



The methodology that was followed throughout this project reflects the sharing of experiences of the key partners, KARAT and WAD as women's rights advocates in the region of Central and Eastern Europe (and the Commonwealth of Independent States or ex-Soviet Union) and of AFAEMME (the promoter) and SEGE which have been working to move the issues affecting women entrepreneurs in the Mediterranean region and in the EU in general forward. To our knowledge, this "mix" of civil society organisations working together is not very common and if it exists there is no documentation on them.

On the one hand, KARAT and WAD have experience in projects where putting together reports on the economic situation of women has meant the active involvement of their membership and women to whom the projects were aimed at (through interviews, participation in workshops, awareness raising activities, etc.) and working alongside economic and sociology experts in issues of gender inequality. The use of the reports to mobilise and advocate for changes based on the research findings has become one of the main features of these associations and coalitions. In addition, economic literacy products and training have also been some of their main activities which have had a great impact on raising awareness about the conditions and issues affecting women in their respective geographical regions of action.

On the other hand, AFAEMME and SEGE have been working on moving forward and advocating around issues affecting businesswomen not only in the EU context but also reaching out to other businesswomen around the Mediterranean region through exchange of experiences and have been engaged in different EU funded projects aimed at strengthening the links between Mediterranean businesswomen associations and the recently acceded countries and on increasing women's geographical mobility within the EU.

In addition to the meetings where the issues presented in the country reports and in this global report were discussed, positions shared and conclusions reached, a series of country reports were prepared where each of the focal points for each country either submitted the entire report or worked together with the economic expert and provided the case studies and identified the stereotypes which affect women workers and women entrepreneurs in each of their countries. In Annex 1 the organisation of the project activities is included which shows the methodology followed step by step.

The main objective of the global report presented here is to summarise these findings and highlight the key issues identified at meetings by the focal points, which were considered to be the most important regarding their effect on women and the persistent stereotypes in their countries. It is meant to be a re-

flexion of the experiences that were shared and an instrument to transfer those experiences so that the women participating in this project can use it in their own countries to raise awareness of the issues and advance or debate solutions put forward by policy makers. This will be achieved, in principle, by providing examples of other countries in the EU context (contained in greater detail in the country reports), in particular of the newly acceding Member States (MS), the accession countries and the Mediterranean countries participating in the project.

This global report sets out the main findings in a global manner, providing a comparative analysis with Eurostat statistics, and using concrete examples from the 12 country reports as well as illustrating the stereotypes with the case studies that the participating focal points or associations provided. This is done separately for women in general and then specifically for women workers and women entrepreneurs. It finishes with a number of conclusions and recommendations to MS and to the Commission.



# Summary of main trends

**B**efore presenting a comparative analysis of the situation of women workers and women entrepreneurs in the new MS, accession countries and EU Mediterranean MS, the main trends found in the reports are presented here and expanded upon through European Commission (EC) and European Parliament (EP) studies and documents from other international institutions (such as UN or OECD) that have recently published comparative analysis of women's employment situation or on women entrepreneurs. In other words, the brief analysis in our reports is consistent with what other recent research efforts have found, with the exception, perhaps of the World Bank report Women in Transition.

## ***Although the *acquis communautaire* was obviously covered before accession there are still some issues around the de facto implementation of laws covering equal opportunities and non-discrimination***

According to a recently commissioned study by the Open Society Institute<sup>1</sup>, the force of the new legislation on equal opportunities and non-discrimination has produced little case law in the new acceding countries. These laws were passed before entry into the EU, so that the fact that entry has been only over a year, this is not so for the laws which have been in force for a longer time. What is worse, the situation of inequality described by statistics (around labour market and also on political and social representation of women) and by situations such as trafficking reveal that the de facto situations are far from reflecting de jure good intentions and that there is some legislation still missing at EU level, such as Directives on Violence against Women and Trafficking in Women<sup>2</sup>.

In the report for Estonia under this project we read:

*"Estonia has adopted most of the legal acts with regard to equality at an international and EU level. However, in reality their effect is relatively weak. The main changes concern people's attitudes, in particular a change in those attitudes. For example, I work for a company as a personnel manager. During the 5 years I have been working for the company my main responsibility has been recruitment. As it is a wholesale company which sells technical goods and quite often the goods are very heavy, we have mainly*

*male sales representatives. According to the Law on Equality I am not allowed to specify in the job advertisement that we are looking for salesmen. I have to write sales representatives. As a result, also women apply although I know in advance that I have to say no to all the women (proceeding from labour protection regulations which forbid lifting heavy weights). Consequently, the law seems to work but in fact it gives groundless hope to women which looks like it is 'fooling' them" (Estonia focal-point, Külliki Luks)*

## ***In the case of accession countries (Bulgaria and Romania) there are still some laws and institutions that the regular reports (of the European Commission) point to as having to improve***

According to the last periodic report on Bulgaria's progress towards accession<sup>3</sup> of October, 2004 the Commission noted that "While most of the *acquis* in the area of equal opportunities for women and men has been transposed, further efforts are still necessary, in particular as regards statutory pensions and social security. It still has to be verified on the basis of information provided by the Bulgarian authorities whether retirement of civil servants needs to be equalised according to the principle of equal pay laid down by the Treaty" pp 85-86.

On the other hand, in the regular report for Romania<sup>4</sup> also of October 2004, the Commission pointed out that "The implementation of the National Action Plan for Equal Opportunities has continued, and public awareness-raising campaigns have been conducted in this field. However, as regards administrative capacity, after the recent reorganisation of the Ministry of Labour, Social Solidarity and Family (MoLSSF), the Service for equal opportunities of the Ministry has practically ceased to exist" p.92. However, as the focal points working in this project have informed, this situation has since then changed, in some part encouraged by the comments in the regular report, but mainly through effective lobbying and advocacy on the part of women's organisations in both countries. In the Romanian report we can find the new agency and what its main objectives are. In the case of Bulgaria the law on Protection against Discrimination and the imposition of the burden of proof on employers in cases of sexual harassment has sparked public debate and the problems that women face are being treated in the media.

1 - [http://www.soros.org/initiatives/women/articles\\_publications/publications/equal\\_20050502](http://www.soros.org/initiatives/women/articles_publications/publications/equal_20050502)

2 - Roxana Tesiu Executive President Center for Partnership and Equality Bucharest, Romania [www.cpe.ro](http://www.cpe.ro) for OSI Equal Opportunities for Women and Men Monitoring Law and Practice in New Member States and Accession Countries of the European Union May 2005.

3 - SEC(2004) 1199 2004 Regular Report on Bulgaria's progress towards accession {COM(2004) 657 final} Brussels, 6.10.2004

4 - SEC(2004) 1200, 2004, "Regular Report on Romania's progress towards accession", {COM(2004) 657 final} Brussels, 6.10.2004

### **Discrimination in the workplace**

*In May 2005 there was a live TV show dedicated to gender discrimination in the workplace. A young woman of 22 years of age participated telling her story. She was employed as a waitress in a restaurant when she was 19. As she had secondary education at that time she negotiated with the owner (45 years old) this position as a starting point for becoming a manager later on. She worked very hard. A year later she was ready to be promoted and she reminded the employer of what he had promised. He invited her in his office to discuss the matter. Here she was very surprised to hear that she can get the promotion only if she agrees to become his lover. The young woman refused and she was forced to leave the restaurant. Two years later she was still unemployed due to the trauma associated with the experience and was afraid to apply for any job. The reason for her to take the floor and to speak out in a TV show about her case was the adoption of the Act against Discrimination where there is a chapter dedicated to gender discrimination in the work place; there she also found a definition of sexual harassment. Now she is more optimistic that the law will protect women against such unacceptable behaviour.*

**Case Study, Bulgaria Report, prepared by Stanimira Hadjimitova.**

### ***In some countries the women's rights' associations and business women associations still show some weaknesses and come against obstacles in terms of effectively lobbying their governments for changes in policy or in legislation***

In spite of the success stories just mentioned in Bulgaria and Romania, civil society associations and movements still need strengthening both in their material means and in the improvement of their skills to lobby their governments at all levels to bring about the desired changes that will enhance and secure women's economic and political rights. This affects both women workers and women entrepreneurs who continue to face unequal treatment by society (reflected in the stereotypes we present in the reports) and sometimes also by government policies which are not sensitive to their situation. Joining the EU has brought opportunities, but also challenges as competition stiffens and macroeconomic rules that must be followed sometimes have negative effects on women such as increases in their unpaid care work (due to cuts in basic social services), loss of jobs due to privatisation, decreased social protection at work due to competition (linked to very high levels of non-entrepreneurial self-employment or dependent self-employment and undeclared work). Advocacy based on sound evidence as well as the articulation of feasible recommendations for change are key to present a case for addressing the negative effects mentioned.

### ***In some cases, public and/or social institutions are also still struggling for funds or for manda-***

### ***tes, which makes effective implementation of equal opportunities laws or gender equalities laws difficult to be effectively implemented***

This affects above all many of the equal opportunities or women's institutes, which are given mandates with no proper resources. In the cases of Slovakia, Romania or Poland there have been actual regressions as these offices or institutes were created and later they were subsumed or hidden under the excuse of Ministry or other government reform. In the case of Romania this seems to have been redressed. It is interesting that in none of the new MS these offices or institutes are under the Presidency, but rather under the Ministry of Labour and/or Social Affairs.

In Poland under the Premier rather than Ministry, (the Plenipotentiary for Equal Status of Women and Men is a Minister) although there are fears that after autumn elections this will be changed. This is also true in many old EU MS including Spain and Greece. In many cases these offices are understaffed, and although ambitious programmes and plans are designed, no significant budgetary allocations are available. This makes it difficult to monitor from the inside if the respective governments are fulfilling their national and international commitments to gender equality. Many NGOs, however, are successful in doing this on an independent basis.

In addition, during the transition period many donors were active in the region and women's organisations (as well as other civil society organisations) were able to present projects for funding, which is now much more difficult. Moreover, associations for the defence of women's rights and indeed for businesswomen are a significant part of these, but associations also covering other issues are very often run by women in the New MS. The impact on employment is important and the struggle to keep these associations running as well as their various programmes presents a challenge and an opportunity to strengthen civil society in the new MS.

### ***Although in the former Eastern Block countries the Social Security provisions can be considered as better than those of EU Mediterranean countries on paper, there are issues of new realities in the labour market which reduce their effectiveness in the entry and retention of women in the labour market***

Although there have been a series of reforms in all of the countries prior to EU entry driven by international financial organisations (i.e. World Bank and IMF), the description of the benefits in our country reports show that in the countries having a centrally planned economy the benefits for maternity are still generous and require previous employment in order to enjoy the benefit, which is positive from the point of view of encouraging women's parti

icipation in the labour market. However, the duration continues to represent a burden on employers.

The fact that women are being discriminated because of this (all women of child-bearing age are seen as potential mothers) has brought some inadequate policy changes such as reducing the maternity leave period in Poland (see Polish report).

### Work for single mothers

*The case study below describes an extreme situation of breaching of employment rights of a woman, related to negative gender stereotypes associated with motherhood, which was described by Polish media (newspaper Rzeczpospolita) in the first half of 2005. The case study indicates very clearly that a woman in desperate need of employment is prepared to take extremely drastic steps. Agnieszka, a single mother, was expecting her third child. For 10 years she has been working in a small accounting firm providing accounting services for diversity of clients in a large city. While this was not reflected in her title she was second in charge after her boss who was also an owner of the firm. During the last two years due to the business and personal problems of the boss the firm started experiencing difficulties. It was during this time that Agnieszka started to be harassed. She was frequently told by her boss that she should look for another job. When it became known that she was pregnant the harassment intensified. She was repeatedly told that there are thousands of persons who could fill her position. The harassment included advertising of her position as vacant, with Agnieszka being the person who was answering the calls from jobs seekers interested in her position. Despite this harassment she continued working right up to the end. Not only did she wanted to work but she also had to work to support*

*her two existing children and the one which was going to be born. Agnieszka gave birth to her son on a Saturday and then left the hospital against the advice of the medical staff, so she could go to work on Monday. She was scared that otherwise her boss would dismiss her.*

*Her son stayed in the hospital. Agnieszka continued to work despite the fact that legally this was during her maternity leave that she was legally entitled to. Since the child could not continue to stay in a hospital, and she could not rely on her parents as far as childcare is concerned. Agnieszka, who according to doctors was still in post-labour shock, rang local children's home. She wanted to place her son in the home for a while, without realising that taking him back would not be that easy. The director of the home convinced crying Agnieszka not to do so. She took the baby home and every day was taking him to a carer at the other end of the town and then travelling to work. When her son was three she managed to find him a place in a nursery.*

*Despite her efforts four months after giving birth Agnieszka was dismissed. By this time however she was not going to accept it and took her boss to court. She also reported him to the tax offices for the infringement she was aware of. Due to the fact that her case was covered by the media she was able to find another job. This case is extremely alarming as it illustrates extreme cases of mistreatment of women in the work place closely related to their parental status and the stereotype that women who are mothers are not good workers and hence should be dismissed. The fact that while Agnieszka's case became public it is certain that many other cases go unreported adds to this alarm.*

### (Case Study, Polish Report)

***In most cases the problems faced by women related to benefits are an issue of realistic monetary levels that these benefits seldom cover or the lack of adjustment to new realities such as the growth of single parent households and the reduction of opportunities for women that convert them into inactive or discouraged workers or trap them in unprotected, low-skilled jobs***

The fact that many women have left the labour market altogether, and given the close relation of benefit to previous conditions (and duration) of employment, it is not difficult to conclude that those women will continue to be dependant on other family members or/and will more easily fall into the poverty trap; their benefits will be reduced even further than for those women who have continued working, albeit with lower average wages.

Even in the cases where women have continued working, those with low skills face harsh working environments and often see their rights violated. The following case study from Slovenia illustrates

an extreme situation from which lessons should be drawn about those who are in the most vulnerable positions in the labour market, as is the case of low-skilled workers.

#### **An example of the gender dimension of Industrial reconversion**

*Marija, 48 years, married with two adult children Marija is an early-school leaver. She comes from a family of four children. She had learning difficulties. With no family support she left school when she was only 15 - with not even 8-year elementary school finished. She got married at the age of 18 and gave birth to her firstborn at 19.*

*In early 1970s she became a non-skilled worker - she found a job in a prosperous leather factory (during socialist era it was not difficult to find a job regardless of the attained education level) in her home town. Both her and her husband worked for the same factory for over 20 years. It was close to home, in an affluent company, which was paying its workers very well and offering them all the benefits of a long-term employment. In 1990, when both her boys were still in school, the turmoil era began. The traditional leather and shoe market (in now ex-Yugoslav countries, and some Western countries) collapsed. Leather industry was no longer striving, and the company was no longer receiving giant and continuous orders from its partners. The process of economic and social transformation invariably undermined the security of the workers, including Marija's. There was no control and no protection against job losses. Massive layoffs began. Older, non-skilled, poorly educated workers, pregnant women or sick workers were first to lose their jobs. Labour market and society as a whole became to be shaped by an existential fear, which became omnipotent and open to manipulation. The old 'wild' capitalism was restored, law massively violated, workers left to the employers' arbitrary decisions.*

*At the age of over 40, her husband lost his job. In a fear of losing the only income they were left with, she agreed to just everything - she worked for 72 hours in a row, she went to work whenever her now private owner called her. No laws applied to her. She did not exercise any of her rights for fear of losing her job. Her family lived on a subsistence level with an unemployed, disillusioned and desperate father and a tired and sick mother. She could not afford being ill - she would not get a leave of absence anyway. The company owner was marching through the plant with employees' record books in his pocket; just to let them know how dependent they were on him as an Employer. When one of the workers reported to the Labour Inspector, the owner dismissed three workers - just to show the workers what power the manage-*

*ment had. After years of living on a social benefit, her husband found a job as a house painter. It was then when Marija was diagnosed with a chronic disease - caused by stress. When she was diagnosed, she was 43. With no education, skilled only for the work she was doing for the last 28 years. Yet, she is an excellent pastry cook. Her social network encouraged her to open a pastry shop. But to do that, she would have to re-enter school and get some seed capital. She never became an entrepreneur with her own pastry shop. She still works at the same company she worked in for the last 28 years tired, ill and older. Making pastry only for her loved ones. (Case Study, Slovenia Report, prepared by Jana Javornik)*



In the case of Cyprus and Malta, however, there are some very strong cultural attitudes that must be changed in order for the new legislation to begin making a change. Although these countries show radically different indicators (see comparative analysis chapter below), there are some recent changes to laws in the context of EU accession which indicate to what degree women have, until very recently, been the object of highly unfair restrictions on their personal and social developments. This means that as far as stereotypes are concerned, these new MS will have to make special efforts to combat a very restrictive view of women's place in the home and in society. The following case study indicates to what degree this is an urgent task in these two countries.

#### **Cultural attitudes about women and work (gender stereotypes in Malta)**

*Anna, a business woman who is now in her 40's, started her business fifteen years ago. She is a well educated woman and highly qualified in her sector. She had been employed with a company from the age of 21 and earned a very good wage. So no problems there! The problem was that her boss abused her verbally and did not treat her like her male peers.*

*She got no help from her male colleagues as she was seen as a liability and not an asset to the company. Through the years the verbal abuse from her boss got worse and this is when she decided that enough was enough. It was one particular episode that helped her decision. One day during a meeting with a very important client, HER client might I add, her boss waltzed into her office during a meeting, introduced himself and the next words that came out of his precious mouth were "Let's go to my office and really discuss business she will bring us the coffee".*

*So this was the last straw, she handed in her resignation notice and left. She then applied to start her own business, the first problems that she encountered were through the different authorities and banks as most of them wanted her husband's signature or a letter stating that he gives permission to his wife to do it!!!!!! So finally after going through all the bureaucracy the business started, she started in an office that had only one room and a desk. She went round her friends asking for business, but she finally had made it: the business started coming in. Unfortunately there was her dreadful ex-boss again who to protect his male ego decided to take her to court saying that she could not operate in this sector as she was taking his clients. What he did not realize is that he let go the main strength of his company and they were HER clients.*

*So years started to pass and the business is going well, but she continues to encounter a different type of discrimination, although the business is hers and her husband does not work the-*

*re, certain clients insist that they talk to the boss, so when Anna insists that she is the boss the next reaction is get me your husband, I want to talk to the man in charge! Last but not least of the problem that this woman encounters in society itself as a whole, since she works long hours and the husband has a reduced work week, he looks after the children. The stigma that she gets however from men and women alike is that she is not a proper woman; if she was she would look after the children! What they do not realize is that child care in this country is so poor that the husband had to opt for a reduced hour work week as there was no option as to where to leave the children. (Case Study, Malta Report, prepared by Charlotte Gregory).*

#### **In practically all of the countries the average value of the main labour market indicators show better results for men than for women, in particular when one takes into account the decline in participation and the implications for the future (in terms of amounts of pensions and other benefits to be received)**

As has already been mentioned, the exit of a large proportion of women from the labour force before their retirement age has very clear implications for the future - on their pensions and exclusion from a series of benefits from the systems based on employment history. Although in all new MS some type of non-contributory benefits is available, these are very small in quantity and often have a limited duration. The fact that these benefits are so small partly explains the strong presence of the informal economic activities or undeclared work.

#### **Discrimination in the employment of older women**

*Jana is 51 years old woman, from Northern Bohemia a high school educated accountant, divorced with two 25 and 19 years old daughters from Northern Bohemia. The older daughter has finished her studies, lives and works in Prague. Younger daughter wants to continue her studies at the university. Five months ago Jana lost her job because her employer - a private company - reduced its activities and laid her off, along with 15 other employees (all women) out. Since then she cannot find a new job, because she is "overqualified" and "old" and the unemployment rate in her region is high. As she says, all positions, which she applied for, were open only for young people, preferably men with limited experience and willing to work for a lower salary. Jana is frustrated living on social subsidies, which are not sufficient to cover her monthly expenses and her daughter's studies. She is looking for opportunity to change her expertise and get the training in some other profession. She is considering becoming a self-employed person. Source: interview conducted by the APM in Northern Bohemia in May 2005 (Case Study, Czech Report).*

5 - Look for CEDAW reports for Cyprus and Malta



***In most countries the situation described in the previous point contrasts with the higher average education level of women, resulting in losses of human capital and the consequent loss of higher growth and higher economic development. However, there are some important differences in education among women in some new MS depending on whether they are rural or urban, young or old, and the ethnic group they belong to***

In practically all of the reports the pattern of higher average educational levels for women as compared to men contrasts with the occupational segregation of women into lower paid jobs and also of lower pay when performing the same jobs. This is clearly a situation of a waste of resources and also has negative implications for taxing and social security contributions, which, if based on levels of salary, will be lower. Although women in the new MS have struggled and made their contribution to strengthening their economies, this contribution has not been necessarily acknowledged and their weaker position in society has sometimes made them victims of criminal behaviour.

#### **Entrepreneurship and stereotypes in Bulgaria**

*In 1992 Ivana and three of her colleagues left the big state owned enterprise they had been working in for more than 10 years together and set up a private company. All of them - two men and two women, had equal shares as stakeholders in the new entity. Ivana was 40 years old and she was the youngest, but she had enough experience. She was the most active person in solving all the legal and accounting issues which were very difficult at the time of the beginning of democratic processes and transformation of the economy, because people did not have experience in this field. Although she was seen as the informal leader of the team, when the moment came to elect a director of the company - a person to make decisions and to represent it, the two other partners proposed the second man for this position, as he was the oldest (55 years old) and as they ex-*

*plained - it was a question of authority to have a man as the leader. Ivana agreed without any objection although she knew she was the better one. She became a deputy. The company has been working successfully for 8 years. During all these years Ivana was the driving force of the activities. She was the person who dealt with the state tax inspections every month; she took the responsibilities in the most critical moments. In the fifth year they appointed the director's wife and son-in-law in office as they were unemployed. All the team was working hard with the exception of the director who was "the boss". The company became so successful that suddenly the "family" members decided that they could "privatize" the company and took all the profit without dividing it with the other three partners. Very secretly the director eliminated the deputy's rights to deal with the bank accounts and started to use all the company money himself. Ivana suggested to the other two partners to dismiss him, but being close to retirement age, they were afraid of any change of the status quo and preferred to remain silent. Ivana decided to quit the company in the year 2000. Five years later the company is facing bankruptcy. Ivana and the two former partners regret having taken the stereotypical decision to choose a man for a director, knowing that he did not have the personal qualities required for this position. (Case Study, Bulgaria Report, prepared by Stanimira Hadjimitova)*



**The problems of pay-gap, access to employment, returning to employment after family formation or unemployment, transformation of entrepreneurial culture, reconciling work and family life, uneven social security rights and benefits, occupational and sectoral segregation, and general lack of opportunities are some of the main problems that have been highlighted by the data used and analysed in the reports**

This situation is reflected in the global analysis presented in the following section of this report. It is important to point out, however, that the experiences shared in the various meetings held show that the labour market indicators and statistics do not fully reflect the real situation of women <sup>6</sup>. Although the statistics are disaggregated by sex, there is still some way to go to becoming gender sensitive. This means regularly reported and analysed statistics such as time use, reasons for inactivity, reasons for self-employment, undeclared or informal work, among others. The two case studies for Slovakia clearly illustrate these issues.

#### Being a single working parent

Maria is a high school educated women, a divorced 48 years old woman with one 15 year old son. The father is obliged to pay child maintenance of 3000 SK (approximately 79 EUR) per month. He is paying it irregularly. She is working as a civil servant. Her after tax income together with family benefits is app. 11 500 SK (approximately 302 EUR) per month.

Maria is now paying app. 113 EUR rental of her apartment plus 50 EUR other expenses (for example electricity, phone, collection). Maria is also paying a loan of 92 EUR per month (for her apartment). Her other expenses covers food, cloth for both of them which is app. 132 EUR. Her monthly expenses are together app. 387 EUR.

Maria had income app. 350 EUR plus remuneration in 1993. She was working in private sector (in a bank). Because of the divorce and having a small child to her care she had to make decision and to change the employer and to go to work in public sector.

#### Differences between wages of men and women in the same position

Zuzana is a 55 years old woman, highly educated, married, without children. She is working in a private sector in a bank. She is working as a financial adviser. Her after-tax income is approximately 1,052 EUR per month plus end of year remuneration. Her colleague who is a man (34 years old) without a university degree works in the same position. He joined the firm 2 years later than Zuzana. Incomes are a taboo conversation between colleagues in

the bank. However, one day Zuana and her colleague were talking and Zuzana mentioned her income to him. He started to laugh. He said that his income is at least 10 % per month more than hers. **Source: Slovakian Report**

On the other hand, there is growing evidence that enterprises are beginning to understand the benefits that flexible work arrangements can bring to them and to their workers.

#### Reconciliation of work and family in Hungary

To promote the measures assisting workers in reconciling work and family there is an award for Family Friendly Workplace in Hungary, allowing companies to compete in relation to being socially responsible in today's globalised competition.

A recent winner of the award was the West Hungary Consulting Economic Advisory Ltd., is company working with 50 employees mainly women. It provides the following services

- > Payroll calculation
- > Bookkeeping
- > Human resource advise (labour force exchange, lending training)
- > EU and national tenders and financial advise

The company introduced following modes of work to assist its employee's in reconciliation of work and family:

- > Flexible working hour,
- > Flexible working time,
- > Part time working
- > Tele-working.

System of benefits provided by the company:

- > Training, education
- > Free time, recreation, sport activities
- > Holiday tickets
- > Leisure programs organized by employer
- > Company newsletter
- > Continuous relationship with colleagues during child care eave
- > Modern working conditions

The company is shows a good example of facilitating the reconciliation of family and work place. **Case Study, Hungarian Report, Prepared by Terezia Borosne.**

<sup>6</sup> - UNIFEM (2004) is recently engaged in producing a series of reports with the purpose of advocating for changes in the statistics as well as advancing in the knowledge of women in the labour market.

**The situation of women entrepreneurs is not well documented. During the search for statistics and literature on women entrepreneurs a large gap was found in the lack of statistics by sex and of analyses in the different countries as to the situation of self-employed and women employers**



The Global Entrepreneurship Monitor (GEM) allows to monitor the trends and also the composition by demographic factors, size and sector of men and women entrepreneurs on the basis of different samples in each of the 34 countries participating in the project (as shown in different reports by UNECE, OECD, EC etc.). From our group of countries only Slovenia, Greece and Spain are included in the GEM 2004 Report on Women and Entrepreneurship. Other EU countries are included, but there are no European averages calculated in this report to which we can compare our set of countries.

It is also important to realise that women, and also men, engage in entrepreneurial activities or self-employment (which can also include being members of a co-operative or home-based work) because of a business opportunity or because of need.

The GEM database is one of the few that makes this important distinction, which can have an important impact on the design of policy and measures that support or wish to create a friendlier environment for business creation. The following stereotype analysis in Romania is very illustrative of the importance of having reliable data on the issue of entrepreneurs and also on women who are employees.

#### **Home based work**

*Women in the rural area: after 1989 many industrial units were closed, without any work alternative offered. This leads to a huge unemployment rate in the respective regions among men. Women (in many cases many of them never worked before) had to undertake the responsibility of earning an income for the household, and hence started to work as "home-base workers". The characteristics of their work was the following:*

- > *informal work, without any social or health security*
- > *lack of appropriate market for their products*
- > *very low income due to the extremely low prices offered for their products (nobody could protect them for better negotiation)*

> *in some regions women worked as "informal workers" at home as subcontractors for legally registered companies.*

*Recently, due to some legislation measures, their situation could change for the better:*

> *the penalties for using "informal work" are very high (even prison), so less and less employers will use this kind of work;*

> *many independent women home-base workers will have the possibility to become legal, consequently visible because of the possibility to be registered as "authorized physical person" for very decent taxes.*

#### **Women looking good in the statistics**

*Another stereotype of women employees is related to the fields of their activities. The official figures present a quite "good situation" concerning women's employment rate, but the reality shows that in general, women are engaged in the so called "light sectors of activity", consequently the general wages level in these sectors are significantly lower than in other sectors. The causes of this situation include: family responsibilities (women are considered to be the main persons responsible for the child-care); nature of the main sectors where women employees are present (health care; education; social care, civil society [NGOs], garment and food industry), these are considered as "sectors where women use their natural gifts", so they don't need intensive effort, explaining in part, the lower remuneration. Women accept these jobs, because "they cannot afford to let the children starve", while men consider it as natural to look only for "better paid jobs". (Stereotypes of women employees, Romania Report, Prepared by Mariana Petcu)*

In number of countries entrepreneurship is also promoted as an ideal way out for women (and indeed men) wanting to maintain employment, when in reality the economic environment and/or persistent discrimination against women across all economic activity and not only women employees makes it difficult for women to be successful entrepreneurs. Many women continue going in or out of entrepreneurship as the below Slovenian case study illustrate, or even when they succeed this success is still existing within the narrow frame of the gender stereotypes. This is illustrated by the Polish and Maltese Case studies.





### The uncertainties of entrepreneurship

*Milena, 48 years, married with two children.*

*The 1990s have seen unprecedented and increasingly rapid economic, social and political changes leading to people redefine their social roles and positions. Because of the severe cuts and re-organisation, her husband left his highly frustrating managerial post at public enterprise for a private one. He wanted to become more independent at his work and to be in control of his life. He persuaded her to join him in this venture. Finally, she left her secure and rather well paid job at the local administration to become an entrepreneur. Due to being very well educated she also became an employer.*

*In early 1990s, environment was encouraging and open to creation of small business. Using their savings Milena and her husband built an extension to their house and opened a small grocery shop and accounting office. She then became the primary earner gaining more control over the use of household income. For almost ten years, the income was sufficient to maintain and sustain the whole family, particularly as she, a trained accountant, also worked for others and took care of all the accounting and other related businesses of their own enterprise. But the transi-*

*tion brought about severe changes and large enterprises. Small shops were no longer competitive and no longer attractive to consumers who wanted more and more goods for lower prices. For a while, they both fought for survival. The income was getting lower and lower and politics uglier and worse. However, over those ten years, the market situation had changed dramatically. Required education levels were higher, age discrimination in hiring obvious for both genders; younger and better educated were in demand. As an entrepreneur (who pays her own taxes and contributions), she applied for an accounting post at another small enterprise. She had to learn to work with computer over night when she was over 40. However, fearless as she was, to her the solution seemed workable. She gained the required skills and got a job. In the meanwhile, she was still running a home business (a business holder), with her husband still being a salesman. After a while, her "employer" no longer paid bills and no longer provided an income. She had to find another solution. She went back to the shop, but income could no longer sustain the family. The husband needed a new job. He was too young to retire, but with low education and too old to get a good one. So, she applied for a job again. She obtained a job at the community (municipality) housing fund. At the same time, they closed down their business. Few years ago, they took over a restaurant. By taking over a business she became a chief cook. She also manages business and her husband, being a trained hotelier and a waiter takes care of those tasks. Depending on supply and demand of the local environment, she continuously educates herself by enrolling in both: formal education and informal trainings, seminars and courses. They now permanently employ five workers, and several workers on short-term basis - depending on demand. They are both very busy, with no spare time. Dreams of a more relaxed lifestyle - after many years in corporate management - are now gone. They would not mind going back to their old public regularly paid stable jobs with bonuses and holidays and weekends and paid sick-leave and leisure time. They both have over ten more years to survive on the rocky labour market before they could retire.*

#### (Case Study, Slovenia Report)

#### Polish female entrepreneur - a story of superwoman

*The case below is a success story. It tells us about a woman who not only was not disadvantaged by existing stereotypes of women entrepreneurs, but who also did not see them as creating additional challenges. At the same time it should be noted that despite that in her family Alicja was the person responsible for family business, everything else (children and home) were also her responsibility and that she herself accepted this stereotype and believed that women can do it all. As a consequence to be a businesswoman she had to be a 'superwoman' successfully fulfilling her traditional family oriented tasks with her business responsibilities.*

Alicja was born in a small village, she was the brightest student in her elementary school and her teachers were quite surprised that she decided to settle down for a trade school. Later she added secondary technical school to her education. For 15 years she worked in a horticultural cooperative, but she continued her education through diverse courses: IT, computers, dressmaking, cooking, and German language courses. It is her belief that the person has to have a self-driven and it never entered her head to stop studying. When her second child was born she decided not to return to the co-operative and become a full time mother, but soon after that she established her own business. She began with one shop. She did not have to take a loan to do it as she had sufficient funds thanks to her husband working abroad.

The experience she has gained in horticultural cooperative has benefited Alicja's business. In her opinion if people go into retailing without any experience, they will not do well. Luck doesn't come into it. At the moment she specialises in children supplies (clothing, food etc). She has six shops in her town, and some more in southern and northern Poland, a warehouse of children's supplies, a warehouse of tights. Recently she also started production of diapers and children's underwear. She has plans for large scale production. Her husband who used to have a job in the public sector now also works for her. Despite this the business, the children (two boys, aged 18 and 8), the house, in fact everything is on her head. She employs people and this way reduces unemployment. This makes her happy. She thinks that neighbours are a tiny bit envious of her success. But she helps her extended family and the poor; she also makes regular donations to the Children's Health Centre and to children's homes.

While her business prospers she is aware the in general environment is not very good for businesses. The situation in her town is very bad: depressed market, high unemployment. Alicja doesn't think gender makes any major difference in business. At the same time she believes that women should work and that it is possible to reconcile everything, home, work and childcare. **(Case Study Polish Report, prepared by KARAT)**

#### **Being a businesswoman in Malta**

Miriam owns a small stationery shop in Naxxar, she is married with two children. She started the business after the children were born and were of a school age, the shop is actually what used to be the garage under her house. She said that the reason that she started this small shop under her house is that it allows her to take care of the children when they come from school and to be able to cope with the house chores. The matter that could be noticed straight away is that the business is in her husband's name. When asked about it, she said that her husband believed that this would be better for tax purposes. There are a lot of women like this in Malta. At the same time there are a lot of women whose name appears as a shareholder of a company together with their

husbands but they are not allowed to run the company or even say that it was theirs. But now back to Miriam. She stayed in school till the age of 16 as required by law and then went to work as a machine operator during the week and a maid on Saturday's. She worked till about a year after she got married which was when she was 23, and then her husband did not let her work anymore. She had her children and about 7 years later she wanted to go back to work but her husband would not allow it. This is when the idea of the stationery shop came along, as this would mean that she could still carry on doing her daily chores between customers and after closing hours without disrupting her children's and husband's life. This is extremely important to many women in Malta: their life is arranged to suit their husbands, and God forbid if a husband would have to adapt his life to suit his wife's lifestyle. However a slow change in the younger couples is now starting to show. **(Case Study, Maltese Report, prepared by Charlotte Gregory)**

**There are gaps in the knowledge of what the real position of women entrepreneurs as self-employed is like, although the case studies and stereotypes provided by the focal points have been very important in identifying some of the main issues of why women become self-employed or entrepreneurs and what their real life problems are**

Although in most cases basic indicators of the labour market were found (i.e. percentage of self-employed of the working population by sex), there are only few countries for which additional statistics and analysis could be found. As mentioned in the previous point there are very scarce databases that present a unified and comparable database, in some cases countries do not have the same statistical definition as in others. The Eurostat data is also very helpful in measuring the same groups of persons in all the countries, but some new phenomena in the labour market and in the context of outsourcing and de- or re-localisation are occurring as the following examples from Romania show.

#### **Women entrepreneurs in Statistics**

One of the stereotypes related to women entrepreneurs is that the majority of women, who developed their own business, have "small enterprises, especially in the so called "light sectors":



garment and sportswear industry, food industry, training and consultancy, freelancer translators/interpreters, private medical cabinets (especially general medicine or gynaecology), cosmetics etc. The common mentality is that "women have no the resources or the courage to engage in very large, serious businesses", reserved more to men. This mentality persists also in obtaining bank loans: businesses proposed by men are considered more pertinent, than businesses proposed by women. Many women registered in the official statistics like "entrepreneurs or working on their own account", in reality they are either former home-base working women, trying to survive from one day to another, or associates in family businesses, or simply registered like shareholders in the companies of their husband or brothers, without any decision power. Consequently, we cannot speak of "entrepreneurial spirit" in these cases.

#### **New phenomena affecting statistics**

Multinational companies brought to Romania the phenomenon of "intrapreneurship" or dependent self-employment wheremany

employees, among them a significant number of women, are registered as performing work on their own account, but in reality they are told (forced) by the management of the company to re-

gister as self-employed persons as this lowers the expenditure associated with employing them and decreases legal obligation of employer towards them. The consequences of this policy are:

> the responsibility for paying the taxes for social and health insurance belong to the employees, who willing to have as high as possible wages will pay them at the minimum level, consequently on long-term the state budget for these insurances will decrease significantly

> the funds for pensions move from the state budget to the private one, consequently no state guarantee for the pensions

**(Stereotypes of women entrepreneurs, Romania Report, prepared by Mariana Petcu)**

## Comparative analysis of the situation of women's labour market position in the study countries and mediterranean EU countries

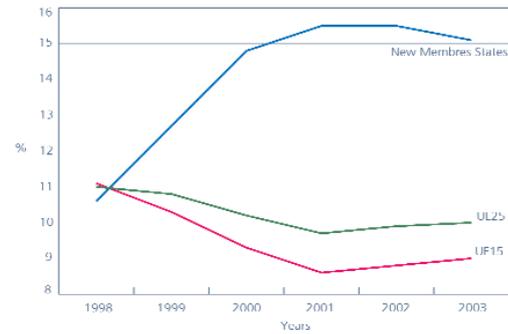
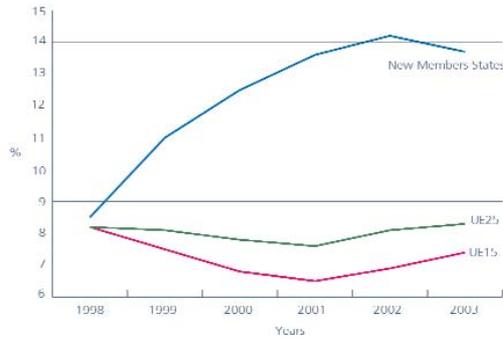
The main labour market indicators are analysed in the following pages from a comparative perspective and are complemented by some of the stories found in the case studies prepared by the focal points in each of their countries. In the first place a brief analysis of the trends in these indicators for women and men since 1997 between new MS and EU15 MS is carried out in order to have a picture of what the process during accession has been which explains the situation we describe below. It also serves to illustrate the relations between the labour markets in the new MS and the old EU 15 MS and between women and men.



### **Trends in the main labour market indicators: New MS and the EU**

In the following graphs the evolution of employment rates since 1997 is shown. While the new MS were undergoing continued very harsh reforms as a result of full transition into market economies and also preparing their economies for EU entry, the EU15 MS have enjoyed half a decade of employment creation, which has been more marked in the case of women than of men. As a matter of fact, the graphs show that men's employment rates in the EU15 area started to drop around 2001 while the rates for women began only to slow down. However, it is important to note that the differences between women and men remain very large on average (almost 16 percentage points) and that in some MS the differences are even larger.

## Evolution of unemployment rates for women since 1997

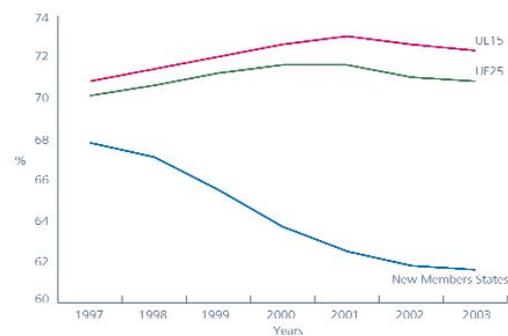
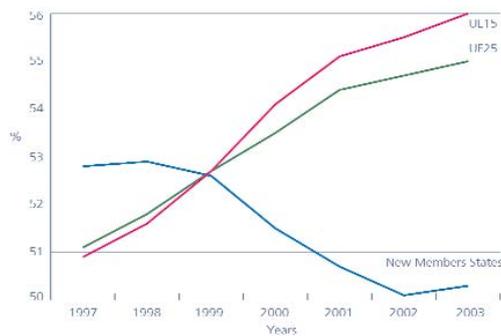


Source: Eurostat, graph by reportathor

On the other hand, the unemployment rates have been growing in the new MS until 2002, when they began to drop both for women and men. In the meantime unemployment in the EU15 MS dropped until 2001 after which it began to rise again. In this case we note that the difference between women and men at an aggregate level are small, but that, as we will see below, there

are very large differences in some new and old MS: Although there is a year's difference in the change of trend for each group of MS, it is clear that for now the new and old MS have an inverse relation as far as unemployment and employment is concerned. In other words, when one of these rise the other drops or levels off.

## Evolution of employment rates for women since 1997



Source: Eurostat, graph by reportathor

## Activity rates for women in 2003

In the first place we look at activity rates as measured by Eurostat: This rate measures the proportion of the working age population (in this case women between 15 and 64 years of age) who are either employed or looking for work (unemployed). The following graph orders countries from the lowest to the highest overall activity rates for women including the averages for EU25, EU15 and

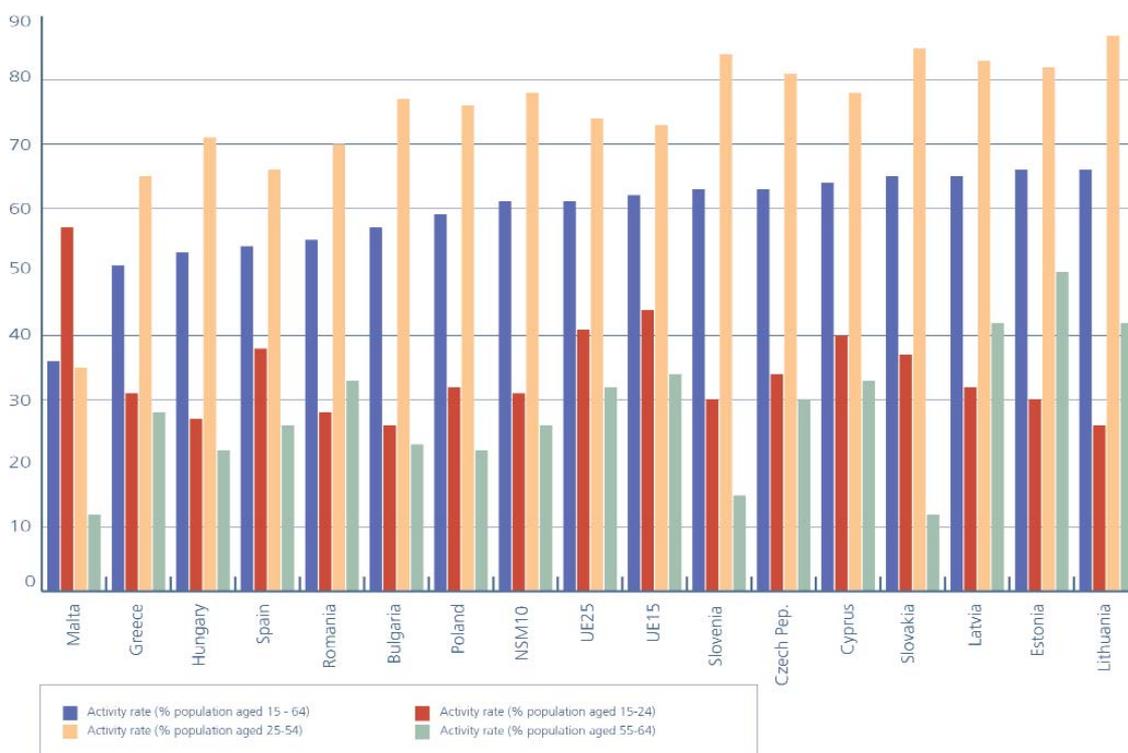
NMS10. This rate is calculated according to international measurement standards and does not take into account, for example, the fact that in many of the new MS the retirement age for women is below 64. Therefore, while the rate for women between 25 and 54 years of age is higher than the EU25 average for all new MS except Malta, the activity for older women has signifi-

cant drops such as the case of Slovakia and Slovenia but also in Malta, more moderate drops in the Baltic States, and a rate between 20% and a little over 30% for the rest of the new MS and both accession countries.

Comparing these figures to Greece and Spain, the pattern of activity rates by age are similar between these two countries and close to the situation of Hungary and Romania. They resemble Poland and Bulgaria to a lesser extent since, for example, the activity rate for women between 25 and 54 years of age in these two countries is much higher than in the Mediterranean countries, even higher than the EU average. However, the rates of the younger and older age groups in these new MS are more similar to the Mediterranean countries mentioned. In very general terms, the situation of women in all the countries analysed, except Malta, is roughly as follows: over 60% of young women are inactive, meaning that they are most likely remaining in school, while those in the age group from 25 and 54 try to work or look for work (ranging from 65% in Hungary to 87% in Lithuania); because there are different rules on retirement across the different countries being compared, the older women who remain active range from 12.4% in Slovakia to 50% in Estonia.

In the case of Malta it is the youngest women who show the highest activity rates (more than 50% of young women in Malta are active compared to the EU level of 41%). However, it is clear that when women enter the age of bearing and raising children (25-54) the rate drops to 35%, the lowest in the entire EU25 territory (where the average is 74.5%). Older women in Malta also have the lowest activity rates in the EU at only 11.9%. The main elements that explain higher or lower activity or participation rates in the economic literature are: education, impact of the tax-benefit system, income needs of households, the general economic environment and in particular the expansion of the service sector in the economy, and also specific public policy that advances women's economic and social rights. Although not in the order they are listed, one of the main and crucial reasons is education (which can also be seen as part of the public policies for the advancement of women). Investment in human capital by women not only adds value to the economy through their integration into the labour force as skilled workers, but also raises productivity in household unpaid and paid production as more jobs are created as women enter the labour force and part of their unpaid work becomes socialised or marketed and their higher education raises the welfare level of their families.

Activity rates (%) for women in the New MS, Accession countries, Greece and Spain, 2003 except Malta (2002)



Source: Eurostat, graph by report author

According to a report prepared under the Swedish Presidency of the EU in 2001 <sup>7</sup> there is a strong positive correlation between economic growth and gender equality, where the first fuels the second, but gender equality can also be seen as an element that fuels further growth. One example of this comes from the fact that as women enter the labour market many of their previously unpaid tasks in the home are "outsourced" to the market, thus creating more jobs. Between 1970 and 1990 this paper estimates that women's contribution to GDP and to growth in GDP in some of the most important EU countries such as the UK, German and Sweden can be anywhere from 25% to 45%. Wasting the human capital of women and men that inactivity and unemployment produce means that less growth, jobs and prosperity can be expected.

Given that activity rates measure employment and unemployment together, in the following section these other two indicators are analysed and some examples of the difficulties in finding and keeping employment are used as well as some of the reasons why women have higher unemployment or disappear from the labour force altogether.

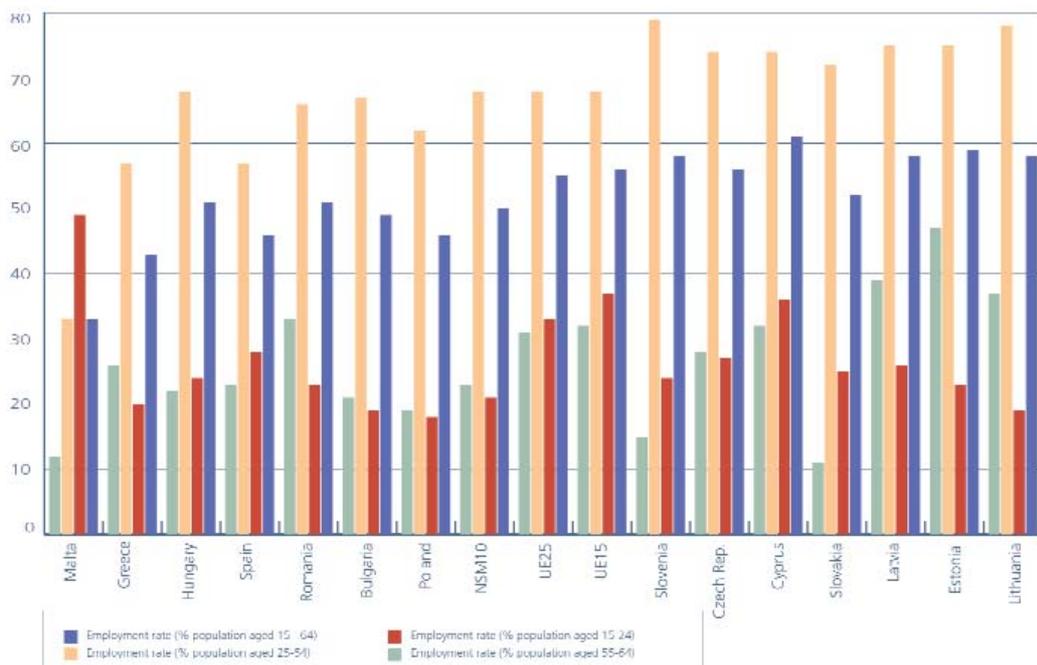
Finally, it is important to note that in all cases the rates for men are higher. Although in some cases the same factors affecting women affect lower rates for older and younger men (increase in the number of years of study and early retirement or long-term unemployment turned into inactivity through disability or sickness).

## Employment (rates, sectors, occupations and conditions)

In the following graph the situation of women with respect to employment rates by age across each of the participating countries in this project is compared. The countries are ordered from highest to lowest overall rate from the top down. This rate measures the proportion of the working age population (in this case women between 15 and 64 years of age) who are employed. The highest overall employment rate (the 4th bar in each country case in the graph) is found in Cyprus and the lowest in Malta. In this case the value for the EU15 and EU25 diverge from the average value for the new MS. Again, the fact that there are rules on pensions in several of the new MS whereby women are officially out of the labour market before 64 distorts the real situation as far as correct interpretation of the statistics is concerned. In other words, the employment rate for the older group of women might be higher or lower, depending in each country on the proportion who either working or unemployed. Given the recorded difficulty of older women to find jobs, it is likely that the rates could be actually lower (and consequently those measuring unemployment, higher).

It is interesting to note that Spain and Greece fall below not only the EU15 and EU25 averages, but also below the new MS average as far as employment of women is concerned. This better position can be explained mainly by the inherited aspects about wo-

### Employment rates (10%) for women in the News MS. Accession countries, Greece and Spain, 2003 except Malta 2002



Source: Eurostat, graph by report author

men's employment in the former Eastern Block countries which had a more friendly environment towards women in the labour market and education was guaranteed, although there were also some negative aspects such as wage-gaps and in some cases occupational segregation which also continues to this day not to mention the expectation that women should bear household chores entirely. In the case of Malta and Cyprus, the evolution in recent years is more linked to an increase in women's educational attainment, but also for the need to have two incomes in the household.

Again, Malta is a special case where the employment of young women is the highest in the EU (43% compared to 33%, respectively) however, the other two age groups present the lowest rates of the EU as can be appreciated from the graph. It seems that either very high unemployment affects older women so that they are unemployed or leave the labour market altogether (as discouraged workers), or that the burden of child-care is for cultural or institutional reasons, wholly placed on women in this country as well as care for other dependents.

Along with the Baltic States and in addition to Cyprus, the highest employment rates are recorded for Slovenia and the Czech Republic. Above the new MS average are Hungary Romania and Slovakia. Spain and Greece have similarities in their employment rate patterns with Poland and to a lesser extent to Bulgaria. The employment rate for women in the 25-54 age group is much higher (almost wholly explained by much higher self-employment rates) and employment rates for younger and older women are more similar to Greece in these countries than to Spain.

### **Education and training**

According to analysis by the European Commission, Lithuania has the highest proportion of high-skilled among the working-age population (36%)<sup>8</sup> and for women this proportion reaches almost 42% compared to just under 30% for men. This contrasts with Greece and Spain where the proportion reaches 23% and 15% respectively, and where the proportion of high-skilled women is only slightly higher in Spain and slightly lower in Greece.

In the rest of the new EU and acceding MS, the proportion of highly skilled is lowest in Romania, Slovakia, Poland and Czech Republic (between only 8% and 9%). Similar high proportions as in Lithuania are found only in Cyprus and Estonia (around 25% in each country). The rest of the countries have a high-skilled population among the working-age population of between 10% and 20%.

Most importantly, in sharp contrast with Greece and Spain, which have low-skilled proportions of nearly half the working-age population, the new MS have at the most around 35% of

the population affected by this situation (the specific case of Romania, followed by Bulgaria at 33.5%), which is in fact the value of the EU25 average. Again, in Greece and Spain the differences are very small (46.2% men and 47.7% women in the case of Greece and 57.4% men and 56.9% in Spain).

On the other hand, the differences between men and women in the new MS are strongly marked against women (i.e. women have higher proportions of low-skilled among the working age population) in the case of Romania (9 points difference), the Czech Republic and Hungary (7 points), Slovenia and Slovakia (6 points), and finally Cyprus (almost 4 points). In the rest of the countries the differences for or against women are rather small or they are in favour of women. Therefore, although in Greece and Spain there are higher proportions of low-skilled women, the differences between women and men are almost null compared to the lower proportions of low-skilled in the new MS that show much higher differences between women and men.

The next question is: how do these higher and lower skilled people fare in the labour market? Although not available by sex, the information in the same source indicates that although Lithuania has the highest proportion of high-skilled persons, it is among the EU25 MS with the lower overall employment rates (at around 61% compared to the EU average in 2003 of around 63%) and also the lowest rate, along with Bulgaria, of employment for high skilled persons (78% and 76% respectively compared to the EU25 average of 83%). The employment rate for this level of education in Bulgaria and Poland were the lowest in the Union at 51 and 52 % respectively, in these two countries there are also very high unemployment rates for highly skilled persons at 18.3% and 20.2% respectively.

On the other hand, or better put, on the other side of the coin, are those with lower skills. In this case both for medium skills and low skills in practically all countries (EU15, EU25, new and accession MS) show much worse outcomes of labour market indicators with lower employment and higher unemployment rates. For those with lower skills, the situation is also very likely to turn into social exclusion with the consequent costs not only in terms of social expenditure but also in terms of social capital. What these numbers are showing is a waste of human resources and human capital where those with the highest skills, both women and men, are not being employed and the opportunities for higher growth and well-being are being curtailed.

### **Part-time work and temporary work**

Employment opportunities for women will depend not only on the level of education, but also on the concrete skills that they can offer in the market. They will also depend very markedly on the possibility of combining work and family life. Therefore the

<sup>8</sup> - *Employment in Europe 2003*, European Commission, p. 23. The analysis that follows is based on the tables on pp. 23-24.

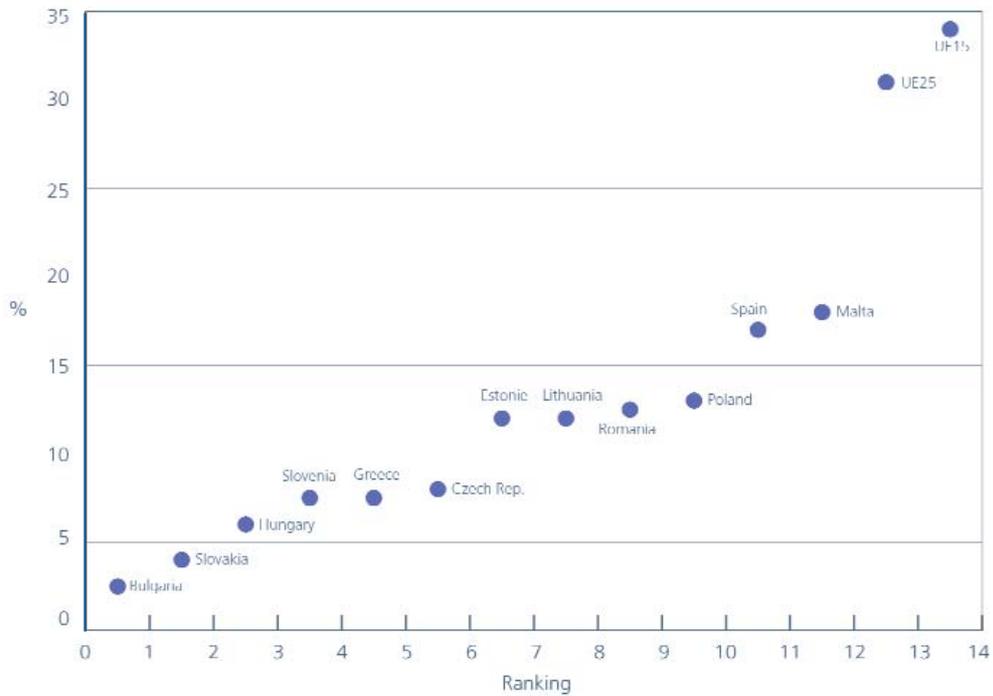
opportunity to work part-time or reduced hours will be important. In the following graph the position of the new MS, Bulgaria, Romania, Greece and Spain are shown with respect to their ranking from lowest to highest in the proportion of part-time work. Practically all of the countries in our project fall below the EU averages. In this case there is no information for Cyprus and Latvia. It is important to bear in mind that part-time work is one of the

types of flexibility of working time and that employers will use it depending on the cost/benefit they can obtain from employing workers under such contracts .

**Sectorial and occupational segregation**

In the following graph the countries appear in order according to the proportion of employment in the services sector of the eco-

Part-time employment of women (% total employment),2003  
 except Malta (2002)



Source: Eurostat, graph by report author

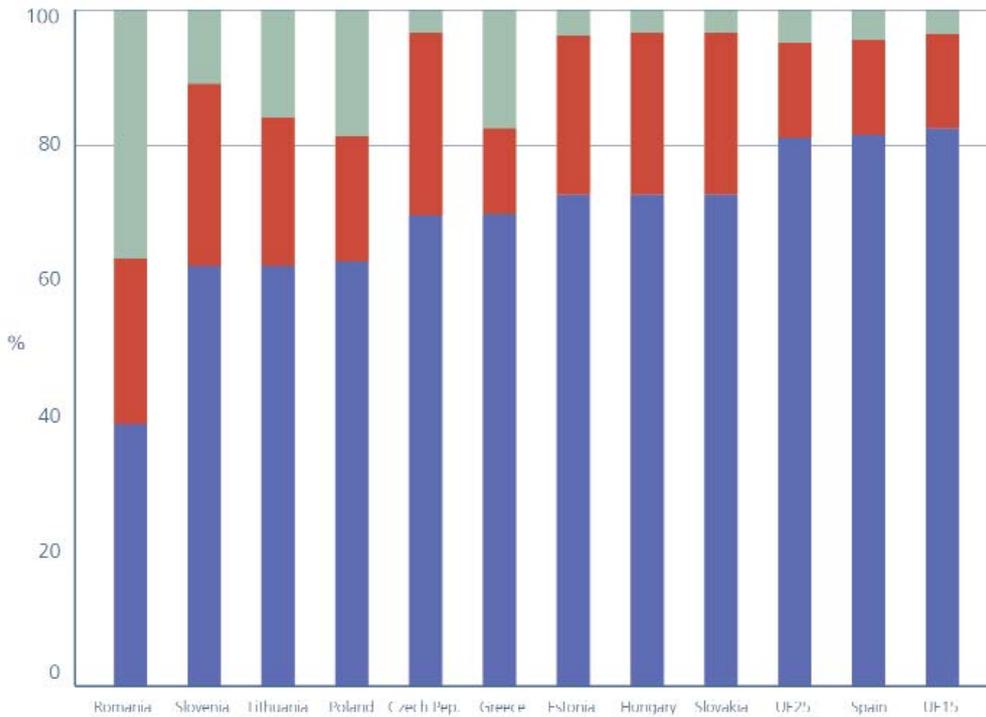
nomy. All of the new MS, Spain and Greece fall below the EU15 average proportion of employment in the service sector. Once taking the EU25 average into account, Spain is the only country that shows a slightly higher average. Typically, economies with a higher proportion of employment in services are also economies that create more employment opportunities for women, and in particular services for the community (mainly education, health and social services). Other services such as hotels and restaurants are also large

employers of women. However, it is important to keep in mind that in some of the ex-socialist countries sectorial and occupational segregation was not as acute as in Western European countries and a sizeable proportion of women worked in industry. As was the case for Greece and Spain at the time of their entry in the EU, the path towards convergence in the sectoral structure will also take some time in the new MS and the degree of concentration of women and men in a few sectors will remain to be seen.

As far as occupational segregation is concerned, the Employment in Europe report of 2000 points out that women in the EU15 continue to get most of the jobs created in service sector related occupations, this trend has continued into 2004. Within these those related to public services, in coherence with the sectorial segregation, but also a good part (over half) of the skilled jobs and the lion's share of office, sales and service occupations also went to women.

However, among the high skilled jobs that women have been entering into, there are still relatively fewer managers and supervisors than for the same jobs for men. Furthermore in those occupations where women are overwhelmingly the majority (office, sales and service occupations, but also professionals in public services such as health education and social services) men are the majority of managers and supervisors <sup>10</sup>.

### Sectorial distribution of employed women in the New MS, Accession countries, Greece and Spain, 2003 except Malta 2002



Source: Eurostat, graph by report author

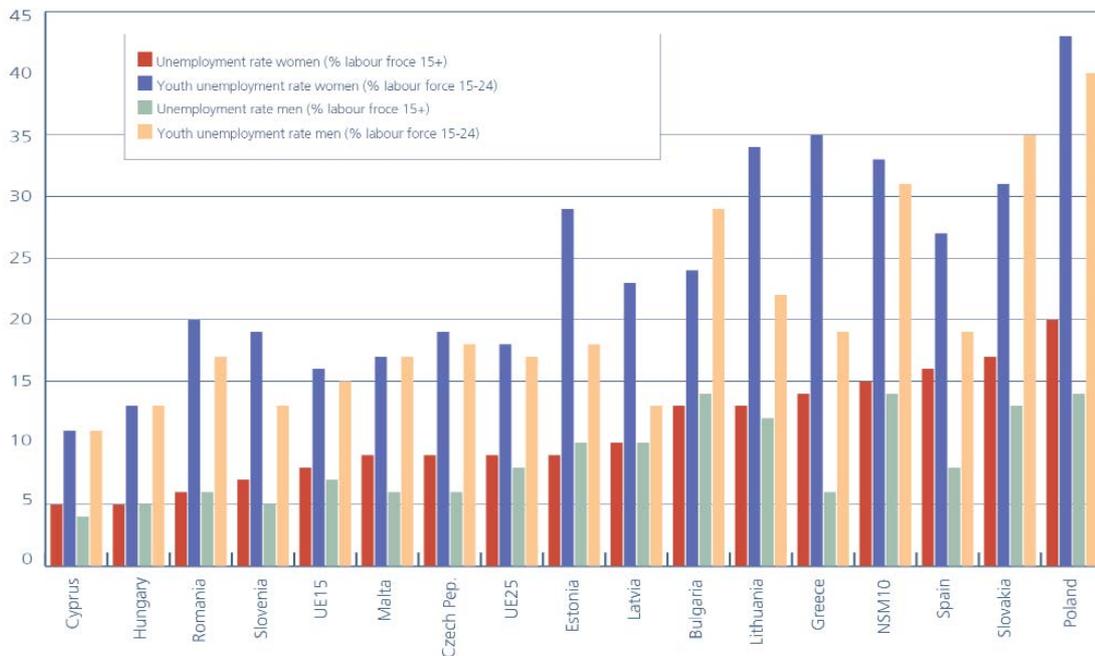
### Unemployment

The following graph shows the countries in our project ranked by the overall unemployment rate from lowest to highest. The unemployment rate is measured as the proportion of the active labour force participants who are out of work and looking

for work. The measurement in the graph differs from the rate calculated from administrative records (the so-called registered unemployment rate), which is usually lower.

<sup>10</sup> - See *Employment in Europe, 2000, 2001, 2002, 2003 and 2004*.

## Unemployment rates and youth unemployment rates (%) for women and men in the News MS, Accession countries, Greece and Spain, 2003 except Malta 2002



Source: Eurostat, graph by report author

The following points are worth keeping in mind when interpreting the information shown on the graph:

> Lower rates than those of men or equal rates are not necessarily a good thing if there is a high level of women's inactivity. There is a high probability that in these cases women are not statistically counted as unemployed and that they are discouraged workers (willing to work but think that there is no job for them). Also, in most cases when the rates for women are lower, they are only slightly lower or very similar to that of men, in other words, although fewer women in proportion to men are looking for work, they are equally affected by unemployment.

> In the case of Greece and Spain the problem is more acute as activity rates remain lower than the EU averages and the unemployment rate for women is much higher, around double, than that of men.

> Youth unemployment (affecting those aged 15-24) is lower than the EU15 average in only Cyprus and Hungary in the case of women and men. In Spain and Greece the figure is above the EU25 average and much higher for women than for men, while the EU25 average is practically the same for women and men. Poland has the largest problem in this respect as well as the highest unemployment rate of the whole EU25.

> The large presence of the informal sector or undeclared work in the new MS is very likely lowering "artificially" the unemployment figures. This has important implications for the analysis of self-employment and entrepreneurial activity (which is analysed separately in the following section).

## Conclusion

The comparative analysis of the new and acceding MS with Greece and Spain (and the EU15 and EU25 average values) around the main labour market indicators presented here shows that women in the new MS have some advantages over older MS such as Greece and Spain. The main advantage is in the higher educational level and, in the case of the ex-socialist countries and Cyprus, higher activity or participation rates (Hungary being the only exception with activity rates lower than Spain but higher than Greece and Malta), and higher employment rates (except for Poland which is in this case between the values of Greece and Spain). In both the case of activity and employment rates Malta comes as the last one in our group of countries.

On the other hand, unemployment has a more varied outcome where Spain Slovenia and Poland have the highest rates both for women and men and remain above EU25 averages while Cyprus,

Hungary and Romania have the smallest rates. Again, it is important to keep in mind that all of these countries have different market and institutional realities, in spite of the harmonisation of laws, and to some degree policy, that EU membership has brought. As we shall explore in the analysis of entrepreneurial

women, the main drivers of the labour market and the institutional realities bring a great degree of variance in explaining differences and similarities between the countries. In the case of equality in the labour market these differences are of particular importance as far as policy reactions and solutions are concerned.

## Comparative analysis of the situation of women entrepreneurs in the study countries and mediterranean EU countries

### Definition

According to the Organisation for Economic Co-operation and Development (OECD) "a <<women entrepreneur>> can refer equally to someone who has started a one-woman business, to someone who is a principal in a family business or partnership, or to someone who is a shareholder in a publicly held company which she runs" <sup>11</sup>. A recent study on the situation and the statistics on women and men's entrepreneurship in the UNECE region (2004) <sup>12</sup> reveals that countries can also use different methods and definitions when collecting data on entrepreneurs and more specifically on women and men entrepreneurs. A questionnaire sent to the 49 member countries and from which 39 were returned also reveals that the definitions are sometimes restricted to purely administrative facts (payment of social security as a self-employed person and who is not unemployed, as is the case of Finland) to more elaborate definitions which include being an owner, principal manager, the managerial and responsibility tasks involved in the day-to-day running of the business, having staff to direct, etc. (which is the case of Ireland).

However, this same study found that the national statistical offices usually focus on business entrepreneurship and ownership of SMEs. Using the sex of the owner as an indicator of the level of

entrepreneurship, however, does not reveal anything about who actually takes decisions in the business, who works in it on a day-to-day basis. This "administrative" data is therefore not a good

indicator but sometimes the only one which is available. On the other hand, according to the ILO definition, self-employment includes employers, own-account workers, members of co-operatives and contributing family members. With this definition in hand, it is possible to have data almost in all countries differentiating at least by those who are self-employed as one person businesses, and those who are employers. In this case Labour Force Surveys, such as the one performed by Eurostat can be very informative. The Global Entrepreneurship Monitor (GEM)<sup>13</sup> on their part, define and calculate a Total Entrepreneurship Activity Index (TEA) which focuses on start-ups (nascent enterprises) and enterprises that have been operating from 4 to 42 months of age (called in their methodology baby business owners/managers). They use a random telephone call methodology and speak to individuals about their business activities. With the same questionnaire and a unified methodology, they use the TEA to measure against the general business climate, make inferences about the demographic profile of entrepreneurs and also measure such

11 - "Women entrepreneurs in SMEs", 1998, Paris.

12 - "The status of statistics on women and men's entrepreneurship in the UNECE region" Paper prepared by the Human & Sustainable Development Statistics Team at the Regional Symposium on Mainstreaming Gender into Economic Policies, Geneva. The United Nations Economic Commission for Europe includes countries from North America, Europe and Asia, for a full list see website. [http://www.unece.org/oes/member\\_countries/member\\_countries.htm](http://www.unece.org/oes/member_countries/member_countries.htm)

13 - This is an international project led by Babson College in the US, GEM Ireland, the University of Southern Denmark, the London Business School and the Australian Graduate School of Entrepreneurship, more information at [www.gemconsortium.org](http://www.gemconsortium.org).

14 - This is part of the Economic Reform area of the Structural Indicators compiled by Eurostat, [http://epp.eurostat.ec.eu.int/portal/page?\\_pageid=1133,1406352,1133\\_1406373&\\_dad=portal&\\_schema=PORTAL](http://epp.eurostat.ec.eu.int/portal/page?_pageid=1133,1406352,1133_1406373&_dad=portal&_schema=PORTAL).

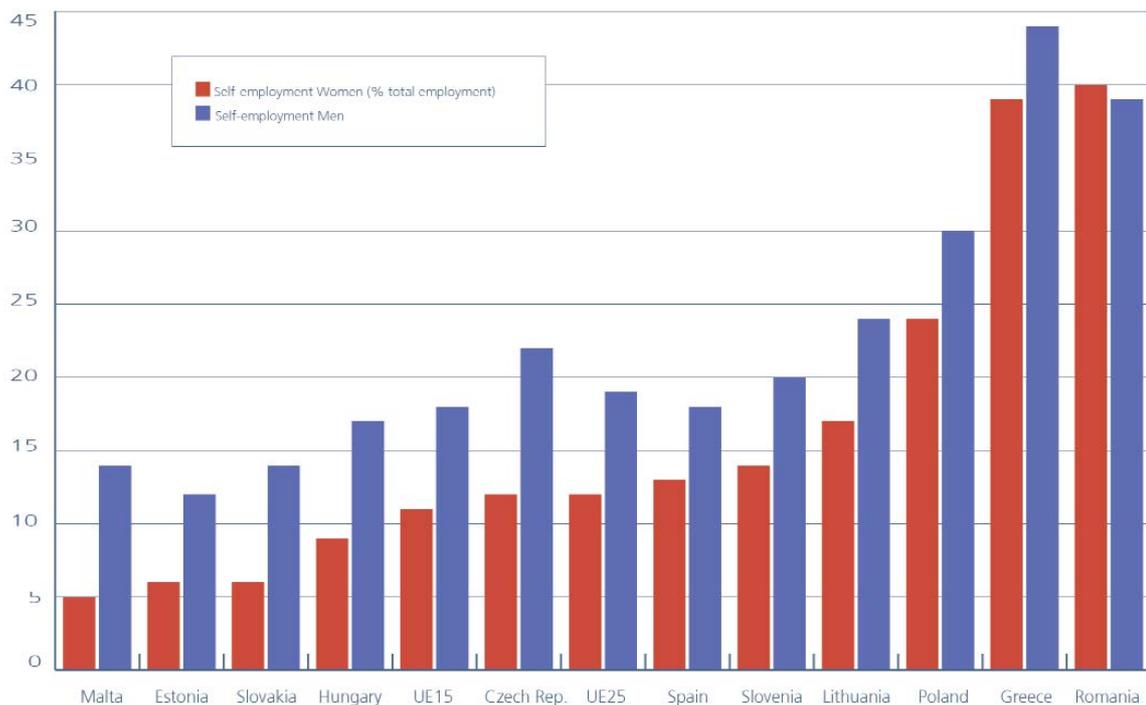
things as motivation for becoming an entrepreneur, percentage of start-up capital in the business provided by the entrepreneurs themselves, levels of start-ups, and initial size of the businesses. In our report, we have used mainly the ILO definition of self-employment which is used also by Eurostat in the labour force survey, but we have also used whatever other data was available in order to learn more about the situation of entrepreneurs in each country. In the following analysis, for reasons of comparison between countries and the EU15 and EU25 averages, only Eurostat data is used. The available data on business demography<sup>14</sup> is not disaggregated by sex, although this would be a very difficult task not the least because of the confidentiality with which the data obtained must be treated.

### Statistical analysis

The following graph reflects the proportion of self-employed as measured by Eurostat in the new MS, Greece, Spain and accession countries. Bulgaria and Cyprus are missing from this data set. However, judging from data provided or found for the country reports in these two cases, it is possible that the percentage of self-employed persons be higher than the EU25 average and close to the average of one of the 6 countries in this position (Spain, Slovenia, Lithuania, Poland Greece and Romania). As far as the difference between self-employed and employers, the following table contains information for only a few of the countries in our study. The data show that although the incidence of self-employment is lower among women than among men, as a per-

centage of total entrepreneurs women in some of the countries reach a third or more of all employers and entrepreneurs (this is the case of Latvia, Lithuania and Poland). However, in the rest of the countries in the table, the share goes from 15% to 30%, which is very significant. From a policy point of view this means not only drafting measures for increasing the number of women entrepreneurs, but also those aimed at strengthening and supporting those who are already working as self-employed or employers. Romania and Cyprus are missing from this data set. However, judging from data provided or found for the country reports in these two cases, it is possible that the percentage of self-employed persons be higher than the EU25 average and close to the average of one of the 6 countries in this position (Spain, Slovenia, Lithuania, Poland Greece and Romania). As far as the difference between self-employed and employers, the following table contains information for only a few of the countries in our study. The data show that although the incidence of self-employment is lower among women than among men, as a percentage of total entrepreneurs women in some of the countries reach a third or more of all employers and entrepreneurs (this is the case of Latvia, Lithuania and Poland). However, in the rest of the countries in the table, the share goes from 15% to 30%, which is very significant. From a policy point of view this means not only instrumenting measures for increasing the number of women entrepreneurs, but also those aimed at strengthening and supporting those who are already working as self-employed or employers.

### Self-employment rates (%) for women and men in the New MS, Accession countries, Greece and Spain, 2003 except Malta (2002)



Source: Eurostat, graph by report author

Bulgaria and Cyprus are missing from this data set. However, judging from data provided or found for the country reports in these two cases, it is possible that the percentage of self-employed persons be higher than the EU25 average and close to the average of one of the 6 countries in this position (Spain, Slovenia, Lithuania, Poland Greece and Romania).

As far as the difference between self-employed and employers, the following table contains information for only a few of the countries in our study. The data show that although the incidence of self-employment is lower among women than among men, as a percentage of total entrepreneurs women in some of the countries reach a third or more of all employers and entrepreneurs (this is the case of Latvia, Lithuania and Poland). However, in the rest of the countries in the table, the share goes from 15% to 30%, which is very significant. From a policy point of view this means not only instrumenting measures for increasing the number of women entrepreneurs, but also those aimed at strengthening and supporting those who are already working as self-employed or employers.

It is important to note that the differences in the different proportions of self-employed women and men respond to the different labour market realities of each of the countries represented in the table. On one hand, there might be higher unemployment rates driving more people into self-employment as a means of generating an income, this situation can also be driving higher rates of informal work or undeclared work that, depending on how the figures are collected, can also affect the total count of self-employed persons in a given country. This will be further weakened or strengthened by the existing benefit systems and also by policies which in some cases encourage unemployed persons into self-employment or entrepreneurship programmes. On the other hand other factors such as the general "entrepreneurial" spirit in the country and real business opportunities that arise can also be influencing the difference in figures. Last, but not least, is the current trends in "intrapreneurship" and "dependent self-employment", more linked to changes in the organisation of work and drive towards flexibilisation which is in turn driven by the need that firms have in outsourcing and cutting costs.

**SELF-EMPLOYMENT BY SEX AND STATUS, 2005**

	Cyprus		Latvia		Lithuania		Malta		Poland		Slovenia		Slovakia		Bulgaria		Romania	
<b>Men</b>	000's	%	000's	%	000's	%	000's	%	000's	%	000's	%	000's	%	000's	%	000's	%
Employers	23	31.94	25	26.32	20	9.31	6	28.57	362	12.98	25	26.88	55	19.71	75	23.01	120	6.43
Self - employed	32	44.44	30	31.58	112	54.37	12	57.14	1474	52.87	44	47.31	156	55.91	153	46.93	12.21	65.47
<b>Women</b>																		
Employers	3	4.17	10	10.53	9	4.37	n.a.	n.a.	166	5.95	8	8.60	17	6.09	28	8.59	40	2.14
Self - employed	14	19.44	30	31.58	65	31.55	3	14.29	786	28.19	16	17.20	51	18.28	70	21.47	48.4	25.95
<b>Total</b>	72	100	95	100	209	100	21	100	2,788	100	93	100	279	100	326	100	1,865	100

This table also reflects some of the difficulties faced by women's businesses as there is a much smaller proportion of them who are employers when compared to the proportion of men (who also face some of the same difficulties in the consolidation and start-up of their enterprises, but find different responses and support).

According also to Eurostat data, the average age of those who are either employers or self-employed is between 25 and 49 years of age, that is to say the largest proportion of self-employed and employers are in this age group. However, those who are

self-employed in all countries and in both cases of women and men the proportions are smaller than for those who are employers. On the other hand, the proportion of employers among the older population (between 50 and 64) is slightly higher.

Illustrating these different patterns, the following stereotype description from Bulgaria is very valuable in articulating the importance of having specific programmes aimed at increasing and strengthening women's entrepreneurship.

*One of the main stereotypes existing in the country is that "business is gender neutral" and that the problems of both men and women entrepreneurs are the same and no one gender deserves special support and encouraging programs. This is an opinion shared not only by most men but also by numerous women. At the same time women continue to predominantly own small businesses and have less access to resources need to establish and maintain the business.*

*Without training programmes, financial incentives, monitoring systems and special motivation programmes for women the existing stereotypes and barriers in front of women in business will not be overcome. Strategies needed to overcome it should include additional specific tasks for a better balance between family and work life (the right to parental leave, introduction of flexible forms of employment for mothers of children aged up to 7, improvement of social infrastructure for raising and upbringing children aged up to 6, developing of child care system as regards children up to 3, etc.); measures for encouraging more men to come in "women's" professions, which will help the salaries in these sectors to become higher and will improve the image of the professions themselves, etc.*

**(Stereotype of businesswomen, Bulgaria Report)**

# Conclusions and recommendations

- > Ensure that the national governments set up appropriate structures facilitating observance of the fulfilment women's rights in relation to employment of women and entrepreneurship of women.
- > To monitor the inclusion and implementation of the Lisbon Strategy and its recent re-launching throughout European policies, programmes and specific actions in the field of:
  - a) positive action towards gender equality (eliminate gender gaps in employment, unemployment and pay) and gender mainstreaming (double track strategy)
  - b) reconciliation of work and family life (affordable child care facilities and dependent adults) by an increase of women's opportunities in the labour market and an increase men's abilities to perform more care activities
- > Encourage national governments to address the issue of the undeclared economy and the role of women within it, with special emphasis being placed on the opportunities it creates for the exploitation of women and men.
- > Emphasis on increasing women's employment opportunities based on the Lisbon Strategy and its recent re-launching.
- > Influence the MS and particularly the new MS to ensure that the budgetary resources for machineries should be a priority and should not be allowed to be shared with "disadvantaged" groups
- > Continue advancing in the production of meaningful gender sensitive statistics that go beyond disaggregating variables by sex
- >The new EU financial instruments and new funding should:
  - a) include gender budget analysis in the entire financing process;
  - b) strengthen economic, social and political empowerment of women through specific policies and measures;
  - c) encourage national governments to address issue of undeclared economy and the role of women within it, with special emphasis being place on the opportunities it creates for the exploitation of women
  - d) continue training, mentoring, credit and other support for women entrepreneurs
  - e) encourage MSE to use the opportunities of reforming social security and taxing systems to take into account possible discrimination or disadvantages that women face;
  - f) continue to advance in reconciliation of work and family life work and family life meaning increasing women's possibilities in the labour market and increasing men's possibilities to perform more care activities

## With respect to the situation of women entrepreneurs, the EU should:

- a. Continue research efforts to look deeper into recent trends behind the increase in the number of self-employed persons
- b. Encourage MS and EU-wide entrepreneurial institutions to improve their administrative records so that they reflect the realities of the gender components of entrepreneurial activity
- c. Improve the availability of EU data on self-employment and entrepreneurial activity by sex
- d. Encourage MS to improve social benefits of self-employed persons and to include them in the reforms which strengthen higher participation of men in the caring activities in the home

# Annex

## Schedule of Project activities:

Date	Activity	Product
12/2004	Promoter and Partner Start-up meeting (Barcelona-Spain) 16-17 December	Gender concept paper Detailed Terms Of Reference for the Members Association and dissemination
01/2005	Organization by the KARAT Coalition the first National Focal Points Meeting (NFP) in Poland 12-13 February	Developed methodology for conducting national studies.  Finalized document on the specific areas on which the studies will focus, as well as determine work schedule and lines of communication for monitoring studies
01/2005 Until 03/2005	Development and production of gender material. Report monitoring to the Commission	Press released related to women in the labour market and women's entrepreneurship; reporting on implementation of the project.  10 Mar -12 Focal points provide information for studies answering detailed questionnaires.  28 Mar - First draft report of 12 national studies
04/2005	Workshops in Greece April 7th-10th First edition of Fair Play magazine Press release Advocate with decision-makers and media	Advocacy strategy developed by two Regions targeting EU bodies and media Information disseminated to Gender equality and Businesswomen organizations throughout Europe and also to European Institutions and governmental bodies.
03/2005 Until 06/2005	Development and production of gender material. Period (cont.)	Tentatively, studies will focus on obstacles facing women in the labour force and entrepreneurship because of the gender stereotypes, and monitor the implementation of gender equality directives and EU Employment strategy at national levels
06/2005	Organization by the AFAEMME the Second National Focal Points Meeting (NFP) in Barcelona 1st -2nd July(Week-end) First edition of Fair Play magazine.  Report monitoring to the Commission	Monitoring and evaluation of the national studies elaborated. Final adjustments on specific points and areas on which the studies will focus Special Fair Play Magazine edition published and disseminated  Final draft of 12 national studies
10/2005	Workshops in Bulgaria Oct 15th-16th Advocate with decision-makers and media Workshops in Bulgaria to discuss and develop a strategy and common actions towards access to participation and representation of gender equality and businesswomen organizations in economic life with the social actors, local authorities and other organizations.	Advocacy tools developed on advancement of women in economic life in light of EU gender equality standards targeting national-level decision-makers and media  Information disseminated using extensive email groups of AFAEMME and KARAT
10/2005 Until 11/2005	Editing, proof reading, design, pre-printing and printing of the final material produced Development website on the women in the labour market and women's entrepreneurship	Edition of 12 national studies and 1 global report on awareness-raising measure and experience's transfers
12/2005 Until 01/2006	Second edition of Fair Play magazine  Final large-scale European Conference in Brussels to present and disseminate the results of the studies on the Community level in order to support and promote active partnership and dialogue between partners. February 2006.	Presentation of the 12 national studies and awareness-raising measure and experience's transfers Conclusion of the Project

**Main Activity: Increasing awareness and understanding among decision-makers and media on gender stereotypes in the business world**

<p><b>July - October 2005</b></p>	<p>KARAT Coalition</p>	<p>Development of website on women in the labour market and women's entrepreneurship, updating information and progress re: EU gender policy in this field.</p>	<p>Website</p>
<p><b>March - September 2005</b></p>	<p>WAD</p>	<p>Edition of Fair Play magazine (two issues) related to women in the labour market and women's entrepreneurship; reporting on implementation of the project</p>	<p>Two special editions of the Fair Play magazine published on the project advancement.</p>
<p><b>Monitoring the Project with special dissemination during the events (March, September and December 2005)</b></p>	<p>AFAEMME, KARAT Coalition and NFP</p>	<p>Press released related to women in the labour market and women's entrepreneurship; reporting on implementation of the project And Advocate with decision-makers and media on increasing women's participation in decision-making concerning economic policy</p>	<p>Information (all materials produced) will be disseminated using extensive email groups of AFAEMME and KARAT Coalition as well as mailing list of decision makers on national, local and EU level (such as extensive lists of parliamentarians). Dissemination of information throughout the networks and entry points of AFAEMME and KARAT Coalition members' organizations.</p>

# Organization of the project

Dates	Responsible	Activity	Products
<p><b>General Activity:</b> Development and production of gender material relating to overcoming obstacles facing women in the labour market and entrepreneurship, and influencing the economic policy (12 national studies from acceding and candidate countries and 1 on awareness-raising measure and experience's transfers)</p>			
December 2004	AFAEMME and KARAT Coalition	Startup meeting	Gender concept paper on what the national studies will contain. Detailed TORs for the Members Association of the two Networks conducting study, as well as Mediterranean Consultant to assist in development of National Studies. Dissemination of the TORs in the national members organizations of AFAEMME and KARAT Coalition networks.
Beginning Feb 2005 TBC	AFAEMME and KARAT Coalition	National Focal Points Meeting (NFP) in Warsaw Monitoring progress of studies and providing support where needed (by coordinator, research assistant and International Consultant)	Developed methodology/ for conducting national studies. Finalized document on the specific areas on which the studies will focus, as well as determine work schedule and lines of communication for monitoring studies.
January March 2005	AFAEMME, KARAT Coalition and NFP	Development and production of gender material relating to overcoming obstacles facing women in the labour market and entrepreneurship, and influencing the economic policy	First draft of 12 national studies. Tentatively, studies will focus on obstacles facing women in the labour force and entrepreneurship because of the gender stereotypes, and monitor the implementation of gender equality directives and EU Employment strategy at national levels.
June 2005 June 30th - 2nd July	KARAT Coalition	Second National Focal Point Meeting in Barcelona to revise the final draft of National Studies. Here the National Focal Points will draft policy recommendations to the national authorities, social partners and EU bodies for obstacles women are facing in the labour market and strategies for including women in the decision-making.	Final draft of 12 national studies.
October - November 2005	AFAEMME	Editing, proof reading, design, pre-printing and printing of the final material produced	Edition of 12 national studies and 1 global report on awareness-raising measure and experience's transfers
<p><b>General Activity:</b> Strengthening active partnership of gender equality and businesswomen organizations from two regions and development of their capacity to access to decisions on economic policy</p>			
April 2005 7 <sup>th</sup> - 9 <sup>th</sup>	SEGE	Workshops in Greece to discuss and develop strategy and common actions towards access to participation and representation of gender equality and businesswomen organizations in economic life with the social actors, local authorities and other organizations.	Advocacy strategy developed by two Regions targeting EU bodies and media
October 2005	WAD	Workshops in Bulgaria to discuss and develop a strategy and common actions towards access to participation and representation of gender equality and businesswomen organizations in economic life with the social actors, local authorities and other organizations.	Advocacy tools developed on advancement of women in economic life in light of EU gender equality standards targeting national-level decision-makers and media.
February 2005	AFAEMME	Final large-scale European Conference in Brussels to present and disseminate the results of the studies on the Community level in order to support and promote active partnership and dialogue between partners to encourage and integrate coordinated approach to promote gender equality and businesswomen organizations representation in the decisions on economic policy	Information: Conclusion of the Project and dissemination of the 12 national studies from acceding and candidate countries and 1 on awareness-raising measure and experience's transfers





