



# LABOUR MARKET AND ENTREPRENEURSHIP OVERCOMING GENDER STEREOTYPES

A TRANSNATIONAL ACTION PLAN  
PROMOTED BY BUSINESSWOMEN AND  
GENDER EQUALITY ORGANISATIONS

## COUNTRY REPORT FOR SLOVENIA

This project is co-financed by the European Commission, Directorate General for  
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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.

**This report contains the national study from Slovenia**





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## Executive summary

Slovenia can be seen as one of the countries which introduced laws focusing on gender equality, and particularly those related to the process of EU accession in an exemplary manner. The main laws include: Labour Act (2002); Parental Care and Family Cash-Benefits Act (2001); Equal Opportunities of Women and Men Act (2002), and Act Implementing the Principle of Equal Treatment (2004). While laws may be a prerequisite for practical changes, they do not guarantee that these changes take place.

As compared to many other new EU members Slovenia also has a good institutional framework which can assist in implementation of gender equality as far as employment and entrepreneurship is concerned. Such institutional framework includes employment services, different forms of institutes and associations, and trade unions. Additionally, Slovenia has a number of organisations representing employers' interests. Additionally, Slovenia has a number of organisations representing employers' interests. There are also bodies uniting and representing interests of women entrepreneurs.

By the end of the nineties, various programmes of active labour policy have been carried out in Slovenia, among them: education, training and vocational rehabilitation, subsidising employment in non-profit sector, promotion of self employment, training and employment of disabled people and the subsidising of companies, which employ disabled persons, public works programme aimed to facilitate temporary work activity and social integration for the long-term unemployed, experimental and other programmes for alternative program-

mes of employment (assistance at home for elderly, people with disabilities). It is important to note that the situation of Slovenian women on the labour market may seem quite good when compared to other EU countries. In Slovenia there are much higher employment rates for women and men in prime age with small children than in EU15 or EU25. It is important, however, to note that the drop in activity rates and in employment rates is a worrying trend, which combined with the figures on unemployment point to increasing difficulties for women to enter and retain jobs.

Further, one of the major problems of working women in Slovenia is the double burden of paid and unpaid (domestic and care) work. Additionally, there is evident horizontal and vertical gender segregation in Slovenia. Typical female activities, based on statistical data, are: textile, education, health care and social work, financial services, leather, hotels and restaurants.

The most gender-balanced employment sectors are public administration, other services, and electrical and electronic products. Newest data show that men are entering some previously more feminised activities (such as hotels or financial intermediation). Data on women entrepreneurs is limited. Since 1999, however, in its policies on promoting employment and entrepreneurship Slovenia complies with the Luxembourg employment guidelines. This includes promotion of entrepreneurship various target groups including women, (II. Pillar - Promotion of Entrepreneurship, EC, 1999).

## Legal framework

There are four basic Acts, which regulate and protect equal access and equal opportunities of women and men in (and outside) the labour market in Slovenia. These are: 1/ Labour Act (2002), 2/ Parental Care and Family Cash-Benefits Act (2001), 3/ Equal Opportunities of Women and Men Act (2002), and 4/ Act Implementing the Principle of Equal Treatment (2004). We look at each one of these in turn. The Labour Act was adopted in 2002. It introduces a number of new provisions regarding equal opportunities and equal treatment of women and men in the labour market. It protects the integrity and dignity of job-seekers and employees, provi-

des sanctions, creates the possibility of institutional control and, consequently, the possibility of taking measures against discriminatory practices in the labour market. It is the law that first regularised the prohibition on discrimination in the area of labour relations. In its general provisions, the act puts special emphasis on the prohibition on discrimination, which is based on the general provision on the prohibition on discrimination laid down in Article 14 of the Slovenian Constitution. Article 6 of the Act contains the principal provision defining the prohibition on discrimination as the fundamental principle that must be adhered to in individual issues concerning employ-

ment and in applying and interpreting the provisions of this act and the institutions they regulate. Among other things <sup>1</sup>, Act introduces and defines a reverse *burden of proof* evidential burden is on the defendant. The law provides for three types of sanctions: (i) it imposes liability for damages on the employer according to the general rules of civil law; (ii) it enables the worker to cancel the contract in certain circumstances, while retaining the right to severance pay and compensation; and (iii) it provides judicial protection to the unselected candidate, if they invoke the violation of prohibition of discrimination. Supervision of implementation of the Labour Act is conferred on the Labour Inspectorate, which can assign a case of violation of the prohibition of discrimination to a magistrate together with the proposal to launch the procedure regarding violations. With the aim to encompass the differences and interrelation of the two components of the gender equality international standards - anti-discrimination legislation and gender equality policy - the special Equal Opportunities for Women and Men Act (EOA) was adopted in 2002. The EOA came into force on 20 July 2002 so Slovenia has joined the group of countries where the equal opportunities principle is regulated by a special law and where equality between women and men is institutionally ensured. The EOA is a general act defining guidelines and providing the foundation for laws regulating particular areas: systematically, it gives definitions of notions such as gender equality and equal opportunities, while clearly defining direct and indirect forms of discrimination based on sex.

The Act introduces both general and specific measures, which can be taken to achieve the desired changes in eliminating differences in treating women and men and ensuring equal opportunities. The most recently adopted law of relevance to gender equality is the Act implementing the principle of equal treatment (AIPET), adopted in May 2004.

As a general law, the AIPET sets out the common grounds and conditions for ensuring the equal treatment of people in all areas of social life (employment, education, social security, access to goods and services etc.) - in both substantial and procedural terms. By way of example, it lists the following perso-

nal circumstances that may not be used as grounds for discrimination: nationality, racial or ethnic origin, gender, health, disability, language, religious or other belief, age, sexual orientation, education, financial situation, social status or other personal circumstances. In addition, there are a number of policy frameworks and instruments that can also be used to enhance equal opportunities. One of these is the National Plan for Employment <sup>2</sup>. This is a fundamental programme document for the implementation of policies in the labour market. Slovenian approach to the gender mainstreaming/gender equality in employment policies is reflected in the section on Active employment policy as opting for "provision of gender equality as a horizontal measure within the framework of all programmes". It is stated that there were not envisaged "any special programmes aimed only at women", but that "within each measure there is a specified proportion of women that must be included in the measure, and that "women are one of the primary target groups, relative to which the success and effectiveness of the measure is gauged." Yet, this does not in any respect indicate a real shift to the implementation and enforcement of gender equality <sup>3</sup>.

The two following quotes are taken from the NAP to illustrate this point:

> Key activities are connected with encouraging employment in Slovenia, especially for women and marginalized social groups" (NAP 2004)

> Slovenia pays special attention to introducing the so called entrepreneurial culture into the labour market. Thus in the future special emphasis will be placed on stimulating the creation of more and better jobs, especially through fostering entrepreneurship, innovation, investment capabilities and the creation of a friendly business environment for all enterprises. Changes were adopted in the legislation which enable the easier registration and start-up of the operations of micro- and small enterprises, as well as the planned elimination of unnecessary administrative obstacles, which should shorten the time needed to establish a new enterprise." (NAP 2004).

<sup>1</sup> - It prohibits any implication of priority to a particular gender in advertising a job vacancy, prohibits exposure to sexual harassment, prohibits gender and family obligations as a reason for an ordinary termination of an employment contract, introduces daily break for breast feeding during work time, commits an employer to guarantee the right of absence from work due to parental leave to both parents etc.

<sup>2</sup> - Adopted in September 2004. It co-ordinates economic, social, and fiscal policies, employment policy, education policy, family policy, health policy etc. Before the Government adopts the NAP, the Economic-Social Council discusses it. In the Economic-Social Council (ESC), the following institutions participate: the Chamber of Commerce of Slovenia, the Chamber of Trades, the Slovene Association of Employers, the Association of Trade Employers, representatives of unions, the Government in its entirety as well through its Ministries, and non-governmental organisations. Consult: [http://www.gov.si/mddsz/pdf/nap04\\_05\\_en.pdf](http://www.gov.si/mddsz/pdf/nap04_05_en.pdf).

<sup>3</sup> - E.g. equality plans do not appear in collective bargaining at any level yet.

### ***The degree to which the legal framework has been implemented***

While laws may be a prerequisite for practical changes, they themselves give no guarantee that these changes will in fact be introduced. Policies, guidelines, programmes, benchmarks and targets need to be set. Namely, the process of moving from the principle of equal rights to the equality principle is long and complex, particularly in the environments of the economic and social transformations, which invariably undermined the foundations of gender equality in the CEE countries.

Changes during transition showed that no right is so established and/or institutionally protected that can be taken for granted or considered permanent. However, the legal provisions mentioned above provide an important developmental shift. They deal with those aspects of life which are important for equal opportunities. However, like many other acts passed in the process of harmonising legislation with the *acquis*, those acts face a number of difficulties in their implementation - an implementation gap. Rather than using one-off measures and activities to create equal opportunities and promote gender equality, those acts introduce holistic approach whose aim is to achieve sustainable development in the area of gender equality and contribute to building a society where the skills and potential of both women and men are exploited. However, since (and particularly the both anti-discrimination) acts are written in a relatively abstract way, the activation of rights and responsibilities is called into question. There are a number of anecdotes on different cases of violation of these laws but no systemic changes have been undertaken so far. The concepts and provisions laid down by these laws must be accompanied by mechanisms that stimulate the implementation of these provisions and realisation of rights. Particularly since those acts introduce a number of new issues. However, they are not accompanied by the necessary promotional tools to make peo-

ple aware of their rights and responsibilities. Further, there is a lack of training for people who can cause discriminatory practices and those who should deal with the abolition of these practices (law courts), while media coverage has been inadequate. It should be added, therefore, that appropriate (and responsive) legal and judicial protection should be established and provided, in addition to recommendations of which the continuous promotion of rights is the most important. Further, measures should be developed to protect a person who files a case of violation from being victimised by the perpetrator. The process of eliminating systemic shortcomings should be set up. Implementation of these acts reveals that the policy of promoting gender equality, especially efforts to provide additional funding necessary for their implementation and the implementation gap, remains a weak element of national mechanisms to promote equal opportunities and the equal treatment of women and men. Passing a law is certainly not enough; it certainly does not make routinised discriminatory practices a thing of the past.

### ***Are the numbers (statistics) telling the whole story about women employees and entrepreneurs?***

In comparative term, Slovenia has a rather good coverage of data, broken down by gender ever since the Fourth UN World Conference on Women. Unfortunately, however, indicators have not yet been used to tell the whole story or are not being use to their full potential. Targets are not set up. Though there have been good indicators disaggregated by sex since 1990s, they need refinements and revisions; there are usually only performance indicators (indicating the policy outcome). The problem is also that existing indicators have no clear normative interpretations or are often misused to tell a different (still valid, though) story than the story would be should deeper and further analyses be made.

## Institutional framework

Among, institutional framework in Slovenia also includes trade unions. The basis of trade unionism in Slovenia is the enterprise-level organisation as it was under the old system. These organisations receive the greatest legislative support and enjoy broader rights than trade union organisations at other levels. In certain firms and factories, two or three different unions coexist. At the highest national level, trade unions are organised in six central (umbrella) trade union organisations officially recognised as representative fede-

rations or confederations. In practice, this means that they are considered most representative and are organised as confederations. Their membership is organised in various affiliated trade unions within various sectors and occupations. Four umbrella organisations have members on the Economic and Social council of Slovenia (ESSS, which is the country's central body for tripartite co-operation). Trade unions are considered to have legal personality with the right to own property, if their statutes or other basic acts are deposited with the state <sup>4</sup>.

After the change of socio-economic system, the rate of union density in Slovenia decreased, also due to extensive restructuring of the Slovene economy, particularly traditional sectors with a high union density (textiles, mining, steel and iron production, footwear and leather, and especially the metalworking industry). There are some very active women's committees within the four trade unions, among them Committee on Equal Opportunities of the Union of Free Trade Unions of Slovenia (Zveza svobodnih sindikatov Slovenije, ZSSS)<sup>5</sup>. Very active and visible in the field of equal opportunities is also the Trade Union of Health and Social Services of Slovenia<sup>6</sup>. There is also a Women's committee of Trade Union of the Metal and Electrical Industry (SKEI).

### Employers<sup>7</sup>

Slovenia has a number of organisations representing employers' interests, both 'chambers' of which membership is compulsory, and more conventional associations with voluntary membership. In 2002, there were some reforms, curtailing or ending the chambers' role in industrial relations and introducing criteria for assessing the representativeness of employers' organisations for the purposes of concluding collective agreements and representation on tripartite bodies. Slovenia has retained a system whereby all enterprises and craft workers are organised in 'chambers' (parastatal organisations), of which membership is obligatory. After the change in the country's socio-economic system, the mandates of these chambers were extended and they still function as employers' organisations, alongside 'authentic' employers' organisations. The chambers have two basic functions - employer functions (negotiating) and promotional functions (trade and business). This is contrary to International Labour Organisation (ILO) Conventions, which provide for freedom of association of employers and workers. At present, there are five organisations in Slovenia, which represent employers' interests<sup>8</sup>.

### Women entrepreneurs<sup>9</sup>

PODJETNOST, Slovenian Association of SME's has a Section of women entrepreneurs<sup>10</sup>. It provides the information and coun-

selling for women and offers them the support they need in pursuing their goals regarding their economic status, vocational orientation, social status and reconciliation. In Slovenia, it was the first section to point out the importance of equal opportunities for women in entrepreneurship - as members of the association GIZ PODJETNOST (1991) and later as part of the Institute for or the Development of Family and Women's Entrepreneurship M.E. T. A. (2001). There is also a Manager Association - Women's section. Members of the section are Slovenian female managers. The main goal of the section is to emphasize the importance and a role of women managers in the economic sphere of life. Most important (visible and with lasting consequences) activity of the Section has been an award: Women Friendly Company, which was awarded for the first time 1991.

Until 2002, this award was being awarded to successful companies with extensive number of female employees in which women were as successfully promoted as their male counterparts (no glass ceiling). In 2003, Section for the first time awarded Female Managers Friendly Company award, which is closer to its primary activity - promotion of female managers. Main purpose of the award is to promote those successful female managers, who significantly contribute to the overall achievement of the awarded company.

The following preconditions have to be met by the company to be awarded:

- > at least one third of female managers at the top level (executive) positions;
- > sustainable economic growth of the company over the last three years;
- > company has to yield good accounting results.

Until nowadays, two companies were awarded (in 2003 and 2004).

4 - The LRTU states that a trade union shall become a legal person on the day that a written order on depositing its statute or other basic act is issued. The statutes of trade unions, organised only in a certain company, other organisation, municipality etc. are kept by the administrative body responsible for labour at the local level. The statutes of trade unions organised at the national, branch or activity (sector), occupational etc level, are kept by the Ministry for Labour, Family and Social Affairs.

5 - <http://www.sindikat-zsss.si/eng/home.html>

6 - <http://www.sindikat-zsv.si/frame.asplang=eng>

7 - For more information consult Skledar, Stefan (2002): *The development and current situation of employers' organisations*. <http://www.eiro.eurofound.eu.int/2002/11/feature/si0211102f.html>

8 - The Chamber of Commerce and Industry of Slovenia (Gospodarska zbornica Slovenije, GZS), the Slovenian Employers' Association (Združenje delodajalcev Slovenije, ZDS), the Chamber of Crafts of Slovenia (Obrotna zbornica Slovenije, OZS), and the Slovenian Employers' Association of Crafts (Združenje delodajalcev obrtnih dejavnosti Slovenije, ZDODS).

9 - <http://www.podjetnost.org/eng.php?topic=home&page=home&story=&id=&PHPSESSID=de841c7e5b38ce5efd3b7fbf164722e310>

10 - <http://www.podjetnost.org/eng.php?topic=home&page=home&story=&id=&PHPSESSID=de841c7e5b38ce5efd3b7fbf164722e3>

### **Public services for employment and entrepreneurship**

The central implementing institution for employment policy in Slovenia and the most important mediator between current supply and demand in the labour market is the Employment Service of the RS<sup>11</sup> (ESS). The ESS is an independent legal entity with public institute status. ESS increases the effectiveness and quality of its work by means of personnel improvement programmes and specialisation in the field of work with the unemployed and employers. It does so through intensive mediation for the unemployed regarding available jobs, by means of regular visits to employers with the objective of ascertaining their personnel needs, by means of co-operation with private employment agencies, the implementation of group treatment of the unemployed with various obstacles to employment, the creation of employment plans for all unemployed persons within a short period, the intensive education and training of employees for work with the unemployed and employers. A Centre for Occupational Information and Counselling and an open system for receiving clients at labour offices, where clients can obtain various information on the labour market and employment opportunities, were established.

### **Programmes or policies directed specifically to women**

By the end of the nineties, various programmes of active labour policy have been carried out in Slovenia, among them: education, training and vocational rehabilitation, subsidising employment in non-profit sector, promotion of self employment, training and employment of disabled people and the subsidising of companies, which employ disabled persons, public works programme aimed to facilitate temporary work activity and social integration for the long-term unemployed, experimental and other programmes for alternative programmes of employment (assistance at home for elderly, people with disabilities). During 1996 and 1997 two-thirds of all persons included in job seekers club were women. In 1998 there were more than 60 % of women among the participants of training and educational programmes.

Until the late 90s there were no special positive actions aimed at women. Active employment policy programme for 2000 and 2001 indicated the beginning of positive changes. Ministry of Labour, Family and Social Affairs and Ministry for Small Enterprises and Tourism prepared the Programme for enhancing vocational promotion of women. The Active employment policy programme up until 2005 aims at easing work and family reconciliation through 4 measures: 1/ development of centres to help one-parent families; 2/ organisation of assistance to women entrepreneurs (child care, information office);

3/ programme to limit long working hours; and 4/ programme to increase flexible forms of work. The Active Employment Policy Guidelines for 2002 and 2003 (adopted by the Government in February 2002) defined women as one of four target groups for participation in the active employment policy programmes (beside young persons up to 26 years of age, persons with disabilities, difficult to employ persons and redundant workers).

Women oriented programmes were directed to assistance at home, encouragement of self-employment and encouragement of entrepreneurship. The Strategy of Development of the Labour Market through the Year 2006 determines the achievement of gender equality at the labour market as one of the global long-term objectives. It defines 5 measures: 1/ increasing equal opportunities for employment or activity in all occupations and activities; 2/ providing special support to women establishing their own enterprises; 3/ increasing involvement of women in programmes of education and training; 4/ decreasing gender segregation at the labour market and of the gender pay gap; and 5/ developing measures for preventing, identifying and eliminating all forms of discrimination in recruitment (access to), preservation of job, promotion, and in rights and benefits at work. See also comments about National Action Plan for Employment in the "Legal framework" section of this report.

Over the last several years unemployed women were included in the framework of active employment policy programmes mostly through the participation in programmes for education and training (60 % of participants were women) and public works (58 %). Within the independent active employment policy programme for encouraging the employment of women (the "Introducing Vocations to Women" programme), which is executed by the Ministry of the Economy and the Entrepreneurship Centre for Small Business, in the year 2001, activity was oriented towards the training of 30 promoters, who are working at regional and local levels, participate in international networks and in promotional activities. The project is complex and is planned for the long term.

One programme of the active employment policy is the Encouraging Self-Employment programme. It enables the creation of new jobs in small enterprises, while in the long-term with the spreading of the entrepreneurial mentality and culture, it motivates redundant workers and unemployed persons to self-activate and to solve their own unemployment. The programme is carried out within the help with self-employment sub-programme, which is carried out by the Centre for Fostering Small Enterprises and the Co-Financing of Expenses for Encouraging Entrepreneurship, which is executed by the

11 - Consult their web page: <http://www.ess.gov.si/English/elementi-okvirjev/F-DirectorGreeting.htm>.

Employment Service of the Republic of Slovenia. The sub-programmes can be carried out one after the other or each one independently. The target groups included in the programme are unemployed persons, and workers whose work has become permanently unnecessary, or whose employment contract was cancelled for business reasons, who have the possibility

and condition to realise self-employment. Since the year 2004 the sub-programme has been co-financed by funds from the ESF, which determines the special condition that by the year 2007, the share of women participating in the programme must be 50% of all those participating.

## Issues for women employees

In the following tables the main labour market indicators are shown over time and also compared to the EU (15 and 25). It is important to note that the difficulties faced by women in the labour market when compared to other EU countries might not seem as discouraging (much higher employment rates for women and men in prime age with small children

than in EU15 or EU25). However, taking into account the better position of Slovenia, it is important to note that the drop in activity rates and in employment rates is a worrying trend, which combined with the figures on unemployment point to increasing difficulties for women to enter and retain jobs.

ACTIVITY RATE, FEMALE, 2ND QUARTER, %					
1998	1999	2000	2001	2002	2003
53.7	51.9	51.7	51.3	51.9	50.2

Source: Labour Force Survey, Statistical Office of RS (SORS)

EMPLOYMENT RATE, FEMALE, %						
1998	1999	2000	2001	2002	2003	2004
58.6	57.7	58.4	58.8	58.6	57.6	60.5

Source: Labour Force Survey, SORS (ILO methodology)

UNEMPLOYMENT RATE, FEMALE, 2ND QUARTER, %					
1998	1999	2000	2001	2002	2003
7.7	7.6	7.4	6.3	6.3	7.1

Source: Labour Force Survey, SORS (ILO methodology)

EMPLOYMENT/POPULATION RATIO, FEMALE, 2ND QUARTER, %					
1998	1999	2000	2001	2002	2003
49.6	47.9	47.9	48.1	48.6	46.7

Source: Labour Force Survey, SORS

EMPLOYMENT RATE OF PERSONS AGED 25-44 WITH CHILDREN AGED 0-5, 2002		
	Female	Male
Slovenia	86	95.3
EU 25	56.1	91.9
EU 15	57.3	92.5

Source: Eurostat, 2004

## Conditions of work/Quality of employment

In the following tables the main indicators reflecting the conditions of work are shown. It is important to note that the different work schedules noted as usual hours of work allow for choice to combine work and family life taking into account times when public and private services are open, in particular those that support women in their care roles. Usual hours of

work are: 6am to 2pm, 7am to 3pm, 8am to 4pm, 9am till 5pm. It is important to note that part-time and fixed term employment is much more characteristic of young workers (59% of age 15-25) than workers over 25 years (12%) and both men and women are entering fixed-term and part-time employment (Kanjuro and Ignjatovi, 2004).

Working hours	2000		2001		2002		2003	
	Female	Male	Female	Male	Female	Male	Female	Male
Usual	40.6	42.5	40.9	42.6	40.3	42.5	39.8	42.1
Actual	36	39.2	35.6	38	35.1	38.9	35.2	39.3

Source: Labour Force Survey, SORS

	WORKING PART-TIME, 2002		WORKING PART-TIME, 2002	
	Female	Male	Female	Male
Slovenia	8.3	5.2	16.7	12.9
EU 25	29.8	6.5	13.7	12
EU 15	33.5	6.6	14.3	12.1

Source: Labour Force Survey, SORS

## Occupational segregation

There is evident horizontal and vertical gender segregation in Slovenia. In terms of activity, gender segregation still exists to large extent - both horizontally and vertically. Typical female activities, based on statistical data, are: textile, education, health care and social work, financial services, leather, hotels and restaurants.

The most gender-balanced employment sectors are public administration, other services, and electrical and electronic products. Newest data show that men are entering some previously more feminised activities (such as hotels or financial intermediation).

## Access to training

SHARE OF EMPLOYEES RECEIVING TRAINING, 2002		
	Female	Male
Slovenia	12.4	10.5
EU 25	10.9	7.9
EU 15	11.4	8.2

Source: Eurostat, 2004

## Access to management and decision making posts in the working place

SHARE OF EMPLOYEES IN MANAGERIAL OCCUPATIONS, 2002		
	Female	Male
Slovenia	3.5	5.2
EU 25	3.8	7.1
EU 15	3.7	7.3

Source: Eurostat, 2004

Slovenia 2002	Female
Senior officials and managers (as % of total)	29
Female professionals and technical workers (as a % of total)	56

Source: Human Development Report, UNDP, 2005

Male dominated managerial positions. In spite of changes in direction of desegregation in the category of legislators, senior officials and managers (in 1995 2.7% and in 2002 4% of employed women worked in these occupations), men still dominate the managerial positions (regardless of women's education level). Women predominate as clerks and service workers.

Vertical segregation places women in positions of lower status and pay and with fewer promotion opportunities. In spite of the changes in direction of desegregation in the category of legislators, senior officials and managers, men still dominate the managerial positions attracting the highest status and best pay.

## Reconciliation of work and family life

A report, released by Eurostat in 2005, shows, that employment rates for mothers (those aged 20-49 with children under 12) were highest in Slovenia (85% in 2003). Together with Denmark, Slovenia was also the only state in which total employment rate for women with children under 12 was not lower than for those without children. When analysing employment rates by the number of children there is clear pattern, with employment rates for women decreasing when the number of children increases. The highest employment rates for women having three children or more were once again observed in Slovenia (82%, Denmark (67%) and Portugal (60%).

DISTRIBUTION OF PRIME AGED WORKERS BY TYPE OF EMPLOYMENT.								
	Women aged 20 to 49				Men aged 20 to 49			
	Without children under 12		With children under 12		Without children under 12		With children under 12	
	Total	Part-time	Total	Part-time	Total	Part-time	Total	Part-time
Slovenia	83.1	2.6	85.3	(1.8)	87.0	(1.7)	94.2	(0.8)
EU 25	75.1	15.2	60.4	22.7	85.7	3.5	91.3	2.6

Source: Eurostat, *Statistics in Focus, Theme 3, Population and Social Conditions, 4/2005: Gender gaps in the reconciliation between work and family life.*  
( ) Data less reliable due to a small sample size

EMPLOYMENT RATES OF PRIME AGED WORKERS BY NUMBER OF CHILDREN						
	Women aged 20 to 49			Men aged 20 to 49		
	One child	Two children	Three children	One child	Two children	Three children
Slovenia	85.6	85.4	(81.8)	94	94.8	93.8
EU 25	64.8	57.8	41.2	91.4	92.3	86.1

Source: Eurostat, *Statistics in Focus, Theme 3, Population and Social Conditions, 4/2005: Gender gaps in the reconciliation between work and family*  
( ) Data less reliable due to a small sample size.

One of the major problems of working women in Slovenia is the double burden of paid and unpaid (domestic and care) work. The Time use Survey carried out from April 2000 to March 2001 (Statistical Office RS; SORS) revealed that women spent 4 hours and 57 minutes per day on domestic work (household work, caring and informal help to others), while men

spent 2 hours and 39 minutes. These results are similar to those obtained by the previous studies on distribution of household and family responsibilities. To tackle this problem the Office for Equal Opportunities joined the Danish initiative to implement a transnational project aimed at promoting active fatherhood and elimination of gender stereotypes.

Average time spent on individual activities:	Men A			Women B			Difference
	Hours / week <sup>2</sup>	Share of diaries <sup>3</sup> , %	% of day	Hours / week <sup>2</sup>	Share of diaries <sup>3</sup> , %	% of day	
							B-A (hour/day)
Housekeeping	21'00"	79	12.5	30'20"	18.1	18.1	+ 1'20"
Looking after the family	8'59"	13	5.4	12'01"	7.2	7.2	+ 26"
Employment	55'11"	36	32.9	48'11"	28.7	28.7	- 1'
Studying	35'49"	13	21.3	34'53"	20.8	20.8	- 8"
Attendance at events	10'44"	12	6.4	9'06"	5.4	5.4	- 14"
Culture, sport, hobbies	16'06"	46	9.6	11'33 "	6.9	6.9	- 39"
Social life	12'08"	61	7.2	10'58"	6.5	6.5	- 10"
TV	17'37"	87	10.5	15'31"	9.2	9.2	- 18"
Other mass media	8'17"	43	4.9	7'46"	4.7	4.7	- 3"
Commuting, travel	9'41"	83	5.8	78	5.3	5.3	- 7"

Source of data: (2002) Time Use Survey, SORS, calculations by the IMAD.

Notes:

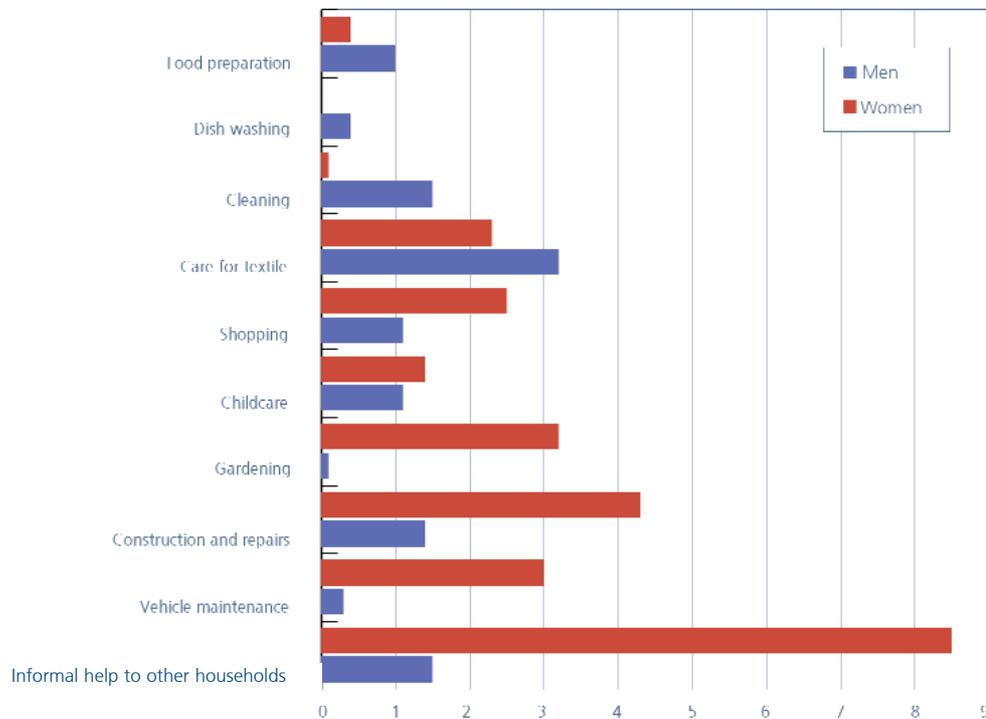
- 1 - the Survey was conducted from April 2000 to March 2001 (N=2364 households);  
 2 - average time is calculated on the basis of diaries of those persons involved in this activity;  
 3 - diaries of time use

Figures from the Time Use Survey for 2000/2001 show that family chores (childcare, housework, helping relatives etc) are still mainly being done by women in Slovenia (see table). Women spend an average of 27.5 hours on housework per week (men less than 13 hours), most of which involves food preparation (see Figure 1). Chores such as cooking, laundry, ironing and cleaning take up nearly 20 hours of women's time each week (men spend less than 4 hours). Household chores done by men are on average more technical such as repairs inside and outside the house. Men spend 7 hours more than women on paid employment (taking into account the time of people involved in this activity), while women spend an additional 3 working days each week on unpaid housework, if we take into account the statutory length of the working week (8

hours a day, 40 hours a week). On average, men have more time for other activities such as attending events and following public media. Further, the Public Opinion Polls show that work sharing is more equal among young couples). The growing number of women participating in the area of public activity (paid employment) is, in fact, still not being accompanied by the more equal participation of men in the private (family) sphere.

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### Time spent on household chores and bringing up children by gender, in Slovenia, hours per week



### Pay-gap and working poor

It is interesting to note that the data on persons receiving the minimum wage is not disaggregated by gender in Slovenia. However, in the following table the share of women in low paying sectors, where it can be safely assumed that concentrate most of those receiving a minimum wage, is higher than for men in Slovenia, although comparing with both the EU25

and EU15 countries, Slovenia seems to have a better position. Also, the gap between women and men is small. The main challenges in the development of future initiatives are elimination of both horizontal and vertical segregation as well as a persistent pay gap.

SHARE OF EMPLOYED IN LOW PAYING SECTORS, 2002		
	Female	Male
Slovenia	25.3	15.3
EU 25	33.7	19
EU 15	34.4	19.2

Source: Eurostat, 2004

WOMEN'S AND MEN'S AVERAGE GROSS WAGE IN THE PERIOD 1995-2002 (IN SIT)								
	1995	1996	1997	1998	1999	2000	2001	2002
Female	105,664	123,558	139,217	154,460	162,431	188,940	210,435	223,456
Male	124,263	144,701	160,128	173,740	187,680	215,247	235,993	246,985
Euro-SIT	1,531,177	1,695,098	1,803,985	1,862,659	1,936,253	2,050,316	2,171,851	2,262,237
Female	690	729	772	829	839	922	969	988
Male	812	854	888	933	969	1050	1087	1092
In Euro								
% of female gross wage in male GW	85	85.4	86.9	88.9	86.5	87.8	89.2	90.5

Source: SORS. Calculations: IMAD

PERCENTAGE OF FEMALE GROSS WAGE IN MALE GROSS WAGE, 1995-2002							
1995	1996	1997	1998	1999	2000	2001	2002
85	85.4	86.9	88.9	86.5	87.8	89.2	90.5

Source: SORS. Calculations: IMAD

UNEMPLOYMENT BENEFITS AND SOCIAL ASSISTANCE RECIPIENTS						
	1998	1999	2000	2001	2002	2003
Unemployment benefits						
Recipients (number)	360,852	31,227	23,091	19,489	17,601	18,139
Recipients in % of unemployed	28.6	26.3	21.7	19.1	17.1	18.6
Average unemployment benefit	70,614	76,145	82,033	86,845	92,174	97,824
Average duration in months	14.3	17.8	22.3	20.6	14.6	10.5
Social assistance						
Recipients (number)	2,818	3,283	3,754	4,516	5,664	7,391
Recipients in % of unemployed	2.2	2.8	3.5	4.4	5.5	6.3
Average social assistance	22,303	24,788	25,838	28,057	30,638	32,068
Average duration in months	3.7	3.9	6.9	8	8.5	8.8
Average unemployment benefit as % of						
Average gross wage	44.7	44	42.8	40.5	39.1	38.6
Average social assistance						
As % of average net wage	22.3	22.7	21.4	20.8	19.5	20.2

Source: ESS Employment Service of Slovenia, 2004

## Stereotypes of women working as employed workers

Every woman = potential mother. The same DOES NOT apply for men: man is not perceived as a potential father or at least that potential is in no interference with his job opportunities. Although the legislation in place aims to avoid this discrimination, the policies to effectively comply with the legislation and to support women in overcoming the stereoty

pe have not been fully developed in Slovenia. As the data presented here shows, women have higher probabilities of leaving the labour force and lower probabilities of being employed. They are also more vulnerable to jobs with lower pay and must still cope with most of the unpaid are work. Taking into account Slovenia's better position in many of the most impor-

tant labour market indicators being used to monitor progress towards the Lisbon objectives and that the convergence towards EU averages is a downward rather than an upward trend, policies which take into account women's weaker posi-

tion should strive to have a central importance. Given the high levels of education of Slovene women not doing so would mean reducing the chances for higher economic growth and higher risks of social exclusion.

## Issues for women entrepreneurs<sup>12</sup>

In this section an attempt is made to describe issues relevant for women as employers such lack of capital, lack of credit, lack of information (for expansion, of markets, of exporting, etc), lack of skills, and lack of other employment opportunities. The issue of women entrepreneurs is a subject of many discussions on entrepreneurship. Empirical evidence shows that small and medium-sized companies are an important source of employment generation, innovation and economic development. However, even though women entrepreneurs are rapidly becoming a major force, their contribution could become even more significant if a number of restriction were removed so their potential could be fully used. The major forces of innovation and job creation are synthesised as follows: (i) improving knowledge about female entrepreneurship; (ii) promoting entrepreneurial education and training; (iii) removing financial obstacles and promoting innovative tools to foster the growth of female entrepreneurship; (iv) promoting the competitiveness of women entrepreneurs; (v) facilitating access to international and domestic markets; and (vi) transforming the regulatory and institutional environment. Every effort should be made to promote women entrepreneurs as they do constitute a large unused potential both in Slovenia and abroad. In the context of the NAP and improvement or better targeting of active labour market policies, within measures on promoting the establishment of new enterprises, more attention is being devoted to special target groups, such as: young entrepreneurs (men and women) and potential entrepreneurs from ethnic minorities. The potential for creation of new jobs within these groups is still unexploited, therefore they deserve to acquire support from national and European level. In Slovenia, like in most European countries, women, young people, and rural population are considered as underprivileged groups on the labour market.

They are also numerically underrepresented in entrepreneurial sector or among entrepreneurs.

*"Innovative approach to support services for the development of entrepreneurial culture and SME project based on the assumption that the high quality of supporting environment for promotion of entrepreneurial culture and development of new enterprises are extremely important, especially when the underprivileged groups on the labour market are concerned, the project "Innovative approach to support services for the development of entrepreneurial culture and SME" was designed. It is a three-year project (2003-2006), being implemented within the programme of the European Union, Leonardo da Vinci. Within the project, a number of innovative products and services will be developed to help upgrading the knowledge and competencies of business counsellors, mostly those concerned with the promotion of entrepreneurial culture and entrepreneurship among young people, women and rural population. In order to promote entrepreneurship among the underprivileged target groups on the labour market, it is necessary to focus on identification of their special needs and finding possible solutions. These target groups require special attention to be put on their special needs, identify those needs and find possible solutions. A holistic approach toward creation of supporting environment for entrepreneurship is necessary, which is not designed only on entrepreneurial knowledge of business promoters or business counsellors, but it is focused mainly on information integration, counselling, guidance and training, in the area of professional knowledge and skills, as well as in the field of personal development. The experiences show that mentors, coaches and promoters of entrepreneurship and entrepreneurial culture need additional knowledge and skills in the fields such as: interpersonal communication, motivation, teamwork, personal development and various forms of group work with the target groups. In addition, it is also important that they are able to provide knowledge on entrepreneurship in a non-academic manner and that they are in a position to inform the counselees fast and accurate. For the latter, IT knowledge and skills are required."*

<sup>12</sup> - Taken from Slovenian National Study: MLADI, zenske in podezelsko prebivalstvo: se neizkoriscen potencial za ustvarjanje delovnih mest?: smernice za oblikovanje ukrepov za spodbujanje podjetnistva depriviligiranih skupin: nacionalna studija. Ljubljana: PCMG - Pospesevalni center za malo gospodarstvo, 2004.

EMPLOYMENT SHARE OF SELF-EMPLOYED, 2002		
	Female	Male
Slovenia	13	19
EU 25	12.4	19.5
EU 15	11.4	18.8

Source: Eurostat, 2004

Data on women entrepreneurs are rare. However, one of the proxies could be the percentage of self-employed. In the following table, the percentage of self-employed women (as a percentage of the total employed population) is shown. While men show higher percentages, again, the gap in Slovenia between women and men is slightly smaller. It is also important to note that on the contrary to EU15 and EU25, it is men in Slovenia who have higher probabilities of working in small firms (less than 10 workers) than women, and that in Slovenia the proportion of workers in these firms is much higher (double in the case of women and almost triple in the case of men). Since 1999, in its policies on promoting employment and entrepreneurship among various target groups of its residents (young people, women and rural population, in particular), Slovenia complies with the Luxembourg employment guidelines (II. Pillar - Promotion of Entrepreneurship, EC, 1999). These policies consist of various measures for creating conditions for the implementation of entrepreneurial initiatives and various kinds of training. Most recently, the objectives under the

newer version of the European Employment Policy are also being followed. Nevertheless, the index of entrepreneurial activity (TEA index) is 4.63%, which is quite under the average index of all countries (i.e. 8%) participating in the GEM research<sup>13</sup> in 2002. This index indicates that 4.63% of the active population is planning to start an entrepreneurial activity, or has an enterprise in operation less than three years. In other words, one in 22 persons in Slovenia, aged 18 to 64, is engaged in entrepreneurship, i.e. has just began or owns a new enterprise. Unfortunately, the entrepreneurial activity index in Slovenia cannot be compared through previous years, since in Slovenia the GEM research was made for the first time in 2002. If we compare the results with the entrepreneurial activity average of all the countries participating in the GEM research (i.e. GEM average), Slovenia did not function as an entrepreneurial society in 2002. According to GEM, there were 102 895 enterprises registered in Slovenia in 2001. Among them were micro, small and medium-sized enterprises, which constitute 99.7% of all registered enterprises. The percentage

SHARE OF EMPLOYEES WORKING IN FIRMS WITH LESS THAN 10 WORKERS, 2002		
	Female	Male
Slovenia	30.4	32.9
EU 25	17.7	11.8
EU 15	17.2	11.1

Source: Eurostat, 2004

13 - GEM research (Global Entrepreneurship Monitor) establishes differences in the level of entrepreneurial activity among various countries and their relation to the national economic growth. Active entrepreneurial population consists of the individuals who are personally involved in formation of new enterprises or work as owners/managers of the new enterprises, which have not been in operation for more than 42 months. The main criterion for the entrepreneurial activity is the TEA index. The TEA index (Total Entrepreneurial Activity Index) indicates the sum total of all emerging and new entrepreneurs, as a percentage of the adult population; TEA opportunity index indicates the percentage of the adult population, who established a new enterprise, due to an opportunity which aroused; TEA necessity index indicates the percentage of adult population, who established a new enterprise due to necessity, because no better employment opportunities aroused. (GEM Slovenia, 2002)

of micro enterprises (with 0-9 nine employees) was 93.9%. Micro, small and medium-sized enterprises employed 63.9% of all employees. Compared to the GEM average, Slovenia occupies a relatively low position regarding the number of enterprises, established because of business opportunity, and a relatively high position regarding the number of the established enterprises due to a necessity. Vulnerability and mortality rates of the small-sized enterprises are relatively high, which coincides with a high number of involuntary entrepreneurs, i.e. entrepreneurs due to necessity.

This brings about many questions - regarding the qualifications, aspirations, motivation for employment of staff, inclination to growth of the enterprises and tendency for international competitiveness with such entrepreneurs or enterprises. GEM research indicates the prevailing type of an entrepreneur in Slovenia is: male; aged between 25 and 34 years old; having at least secondary-school education; and with an income in the upper-third part of the population.

Among the entrepreneurs in Slovenia as well as in other countries, participating in the GEM research, men between 25 and 34 prevail (11.15%). This age group is also prevalent among women, but only with 4.80%. The ratio between men and women in entrepreneurship in Slovenia is 2.21 : 1, which is slightly higher than the GEM average (1.8 : 1). The educational level of most of the entrepreneurs is higher than secondary school education (5.68% of the adult population). The percentage of those with secondary school education is 5.27% (adult population).

Among self-employed women, about 11 000 were independent entrepreneurs and almost 10 000 farmers, while approximately 2 500 women were performing vocational activities.

For Slovenia, the research of the entrepreneurial activity (GEM Slovenia, 2002) shows similar results as in other GEM countries, i.e. that it is less typical for women to establish enterprises than it is for men. The difference in lower level of entrepreneurial activity of women is caused by:

- > a high percentage of regularly employed women,
- > same or even better formal education of women, in comparison to men; women tend to choose a rather traditional course of study, which does not provide so much of the entrepreneurial initiative,
- > legislation, which formally declares equality of opportunity, but the actual situation is different.

Enterprises, which were established by women, are somewhat different from those established by men, mainly because of the educational structure and professions. Characteristics of those established by women:

- > established in the field of services,
- > are smaller, as far as the income and the number of employees are concerned, but that does not mean that they are less profitable,
- > good atmosphere in the enterprise, work satisfaction and team work are the aspects which are emphasised to a greater extent,
- > family members are often employed in such enterprises, therefore they often develop into family enterprises.

A great number of business women in Slovenia feels that entrepreneurial career influences personal and family life. Business women mention strong support of spouses, children and parents. The arising problem is the support to be provided by various institutions, which is insufficient.

Women's under-representation among self-employed must be understood in the context of the barriers they face in starting and growing their businesses. Given the small size and relative isolation of their business, major challenges for women are the difficulties in accessing finance, information and networks, markets, and training. These barriers tend to have disproportionate effects on women for two reasons: because their businesses are likely to be micro-enterprises and located in the informal section. Even more significant is the fact that for women, these barriers have gender-specific dimension. Such inequalities not only intensify the effects of existing barriers on women, but also create additional, gender-specific barriers.

In the area of entrepreneurship development in Slovenia, quite a few programmes, dealing with special needs of the target groups of women were introduced so far. The problems of these programmes are evident in small allocation of funds for programme implementation on one hand, and on the other, short implementation periods make it impossible to determine and evaluate their effects.

Regarding the implementation of programmes aimed at women, a substantial number of good practices were identified, showing that in order to succeed in more or less similar conditions, mutual engagement of beneficiaries as well as implementing organisations and local community is necessary.

BARRIERS TO SME CREATION	
Social	Difficulties in co-ordinating family and business responsibilities; Glass ceiling; Stereotyping of professions and professional segregation; Lack of support of family and friends
Knowledge and skills	Lack of computer skills; Low access to information technologies; Inadequate business skills and experience; Lack of accessible training and counselling
Environment	Low level of involvement of women in political sphere; Feminisation of service sector; Implementation gap in Equal opportunities; Lack of information and access to business networks; Red tape; Administration barriers
Finance	Limited and complicated access to finance; Lack of investment capital; Red tape

Source: MLADI, *zenske in podezelsko prebivalstvo: se neizkoriscen potencial za ustvarjanje delovnih mest?: smernice za oblikovanje ukrepov za spodbujanje podjetnistva depriviligiranih skupin: nacionalna studija*. Ljubljana: PCMG - Pospesevalni center za malo gospodarstvo, 2004.

## Case studies

### Case study 1: Employee's story

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 a society as a whole have become to be shaped by an existential fear; which become 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 did 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 management 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 was 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 get some seed capital and face the red tape. 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 old. Making pastry only for her loved ones.

## Case study 2: Entrepreneur's story

Milena, 48 years, married with two children The 1990s have seen unprecedented and increasingly rapid economic, social and political changes making people redefine their social roles and positions. Because of the severe cuts and reorganisation, her husband left his highly frustrating managerial post at public enterprise for a private one, wanting 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 kind 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 transition 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 wanted. 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. Too young to retire, but with low education and too old to get a good one. So, she applied again. Got 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.

Eurostat, Statistics in Focus, Theme 3, Population and Social Conditions, 4/2005

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