

[**Fem** *Cities*]

FemCities Conference 2015

Effects of Economic Crisis on the
Employment of Women in European
Cities

1 – 2 June 2015
Zagreb

www.femcities.at

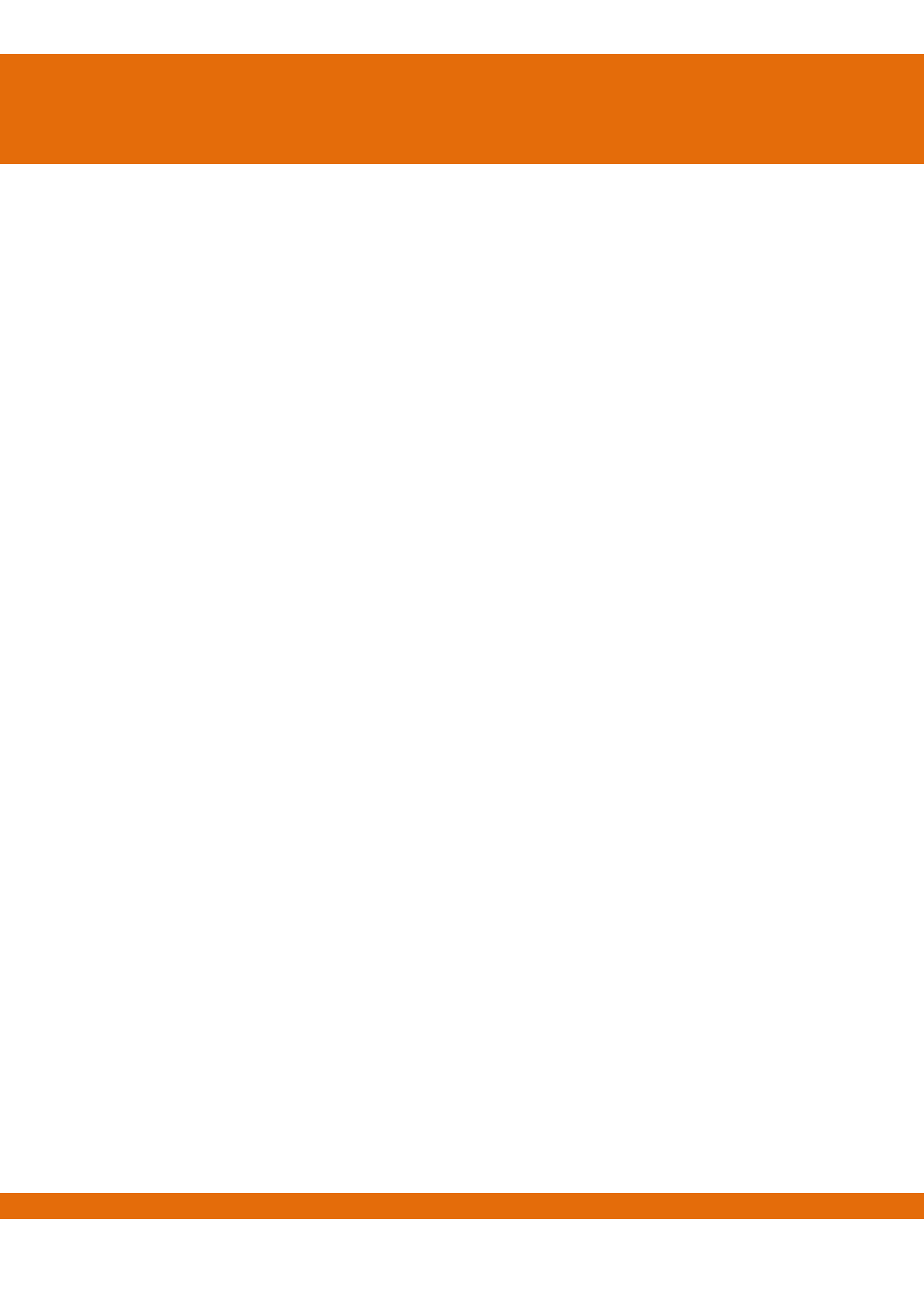


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FemCities Conference 2015

Effects of the economic crisis on the employment of women in European cities: Similarities and differences. Courses of action for cities.

1 – 2 June, Zagreb (Palace Hotel, www.palace.hr)

Programme

1 June 2015, 9.00 – 17.00

9:00 – 9:30 Registration

9:30 – 9:45 Welcome speech – M Milan Bandić (Mayor of the City of Zagreb), Ms Marion Gebhart (Head of the Vienna Women's Department and FemCities), Ms Helena Štimac Radin (Head of the Office for Gender Equality, Government of the Republic of Croatia), Ms Margareta Mađerić (President of the Commission for Gender Equality of the City of Zagreb)

Facilitation of first conference day: Ms Rada Borić

9:45 – 10:45 **Keynote 1: Effects of the economic crisis on the employment of women in cities in Europe: similarities and differences. Possible courses of action for cities.**

Brigitte Young, Prof. em. Ph.D. (Professor for International Political Economy at the University of Muenster, Germany)

10:45 – 11:00 Pause

11:00 – 12:30 **Keynotes 2: Promotion of gender equality and employment of women in times of crisis - keynote speakers from Croatia**

Ms Višnja Ljubičić (Ombudswoman for Gender Equality of the Republic of Croatia), Ms Tatjana Dalić (Ministry of Labour and Pension System, assistant minister), Prof. dr. Branka Galić (Faculty of Humanities and Social Sciences, University of Zagreb) and Ms Zdenka Lončar (Ministry of Entrepreneurship and Crafts, assistant minister).

12:30 – 13:45 Lunch break

Conference Programme

13:45 – 15:30 Panel 1: Visible and hidden effects of the economic crisis and employment of women in cities. In times of crisis, gender equality policies might be seen as non priority. How to tackle it? How to analyse effects on women and employment? Continuing gender equality policies are crucial in times of crisis.

- University Toulon – Effects of crisis on employment of women in South France – Ms Natacha Ordioni
- Coordinator for Gender Equality of the City of Zrenjanin (Serbia). Member of Gender Equality Commission Zrenjanin – Ms Ljiljana Lazarević
- Office for Gender Equality, Government of the Republic of Croatia – Ms Tamara Šterk
- Croatian Trade Union Association, Coordination of women – Ms Katarina Perković

15:30 – 15:45 Pause

15:45 – 17:00 Panel 2: Projects and policies of cities to tackle the effects of the economic crisis on the employment of women

- Advancement of women through public procurement, City of Berlin – Ms Gunda Meyer
- Commission for Gender Equality of the City of Zagreb - Ms Margareta Mađerić
- Gender Budgeting, City of Basel - Ms Leila Straumann
- Gender Mainstreaming, City of Vienna - Ms Ursula Bauer

Closing of first conference day

Reception after the conference in Palace Hotel, Zagreb

2 June 2015, 9.00 – 15.00

9:00 – 9:15 Wrap-up session of the first day

Facilitation of second conference day: Ms Alina Zachar

9:15 – 10:30 Panel 3: Women and selfemployment – good practices

- Ms Nela Jurić, City Office for Economy, Labour and Enterprises, City of Zagreb
- Ms Iva Šalomon Reškovic (Art hill d.o.o.) and Ms Đurđa Grozaj (Udruga Kamensko)
- Ms Wioletta Zasepa, Polish-Balkan Agency for Economic Cooperation
- Ms Maja Kanazir, Municipality of Indjija, coordinator of Women's network Indjija

10:30 – 10:45 Pause

Conference Programme

10:45 - 12:45 “World café” on employment of women in cities in times of crisis

Participants will have the chance of in-depth discussions in small groups at different desks. Participants will have the possibility of at least three “rotations” to other desks after 30 minutes of discussions and knowledge exchange.

Topics for in-depth discussions and practice exchange:

1. Advancement of women through public procurement
2. Gender budgeting
3. Feminist counter strategies (in-depth discussion on possible courses of action for cities)
4. Cooperations between the cities and NGOs through project for employment of women
5. Women and selfemployment

12:45 – 13:45 Lunch break

13:45 – 15:00 Part 2: FemCities networking

Current and planned topics and projects – exchange on interests and needs
FemCities Danube Regions
Planning of next conference

Closing of conference

Marion Gebhart, head of the Women's Department of the City of Vienna

FemCities conference documentation 2015

Effects of economic crisis on the employment of women in European cities

This conference documentation is the result of the FemCities conference 2015 that took place in Zagreb from 1 – 2 June.

The topic of this conference “effects of economic crisis on the employment of women in European cities” reflects realities of women's lives in our cities. The economic crisis affects the employment of women differently than the employment of men. Effects also differ by country. The conference strives to provide a gender impact analysis of macroeconomic effects of the crisis in different European cities on the employment of women. Which are the visible and hidden effects of economic crisis on gender equality policies of cities and employment? In which areas can cities have any influence, what are traps to be avoided and what are effective strategies? What are the courses of action at local level to promote women's equality in employment also during a time of global economic crisis? To address these questions there were wonderful speakers invited and we had an audience of experts for further discussion.

The conference was organized by the City of Zagreb in cooperation with the Vienna Women's Department.

I want to thank the City of Zagreb for the wonderful and professional cooperation in organizing this conference. Additionally I want to thank all experts who contributed to the conference and the conference documentation.

About FemCities

FemCities is concerned with what city and municipal administrations can do to promote women and gender equality. The network supports the exchange of successful models in the field of local and regional women's policy and enforces the lobbying for equality issues in Europe. Gender equality issues and opportunities for action of municipalities are at the centre of FemCities without neglecting the exchange and transfer of know-how with actors from other fields.

FemCities network partners are relevant administrations working on gender equality, equal opportunities, and women's issues in European cities and municipalities.

Associate FemCities partners are organisations other than administrative units of cities and municipalities such as NGOs, administrative units of provinces, federal states or cantons working on gender, equal opportunity, and women's issues.

FemCities coordination is carried out by the City of Vienna Women's Department (MA 57).

Joining the network

If you want to join FemCities as (associate) network partner get more information on the website www.femcities.at and contact FemCities network coordinators.

Contact:

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Prof. Brigitte Young, PhD, Institute of Political Science, University of Münster, Germany

Cities as Global Assemblages in the Aftermath of the Financial and Economic Crises: The Gendered Impact

1. Globalisation and the Dispersal of Territorial, Political, Economic and Normative Power

The rise of economic globalisation has meant a major transformation of territorial and political exclusivity. While some (the winners) celebrate the unfettered workings of the global markets, others (the losers which are mostly poor women) are disillusioned by the destructive effects of the unregulated free market. Not only is the battle being fought over the superiority of respective economic models and ideas, the arguments are also very much about the moral superiority of “free markets”. Merrill Lynch, Inc. an investment firm, unabashedly declared in 1999 that “The world is 10 years old”. It was born when the Berlin Wall fell in 1989 and that capitalism has ushered in “The End of History” (Fukuyama 1992). It is an ironic twist of history that Merrill Lynch was one of the first investment firms that collapsed as a result of the financial crisis starting in 2007 and was taken over by the Bank of America Corporation in 2009.

Karl Marx and Friedrich Engels might have reason to feel exonerated at a time when Marxism no longer holds much sway around the globe. Marx warned of the destructive aspects of 19th century capitalism, forces which in today’s globalised world has led to a Darwinist struggle for survival in which all battle against all, and in which cynicism reigns as the highest principle of the survival of the fittest (Bourdieu 1998).

Finance plays an important role in this territorial transformation from a Keynesian welfare state to a global ‘borderless’ finance system and its shift to private international capital markets. This shift, as Sassen (2006) points out is associated

with the increasing privatisation of norm-making which was in times of the Keynesian welfare state the prerogative of the state. "This brings with it strengthened possibilities of norm-making in the interest of the few rather than the majority" (2006: 247). An important factor in this increase of privatised power is the withdrawal of accountability from the public sphere. Surely, the strict financial regulation as part of the Bretton Woods System was responsible for the low volatility and near absence of financial crisis in the after war period. This changed drastically after the collapse of Bretton Woods in the early 1970s, when US-president Richard Nixon abandoned the link of the dollar to gold. Since then, the International Monetary Fund has identified 158 financial crises in the period 1975-97 (IMF 1998). The fact that those financial crises have had severe asymmetrical effects on gender relations was shown by the Latin American debt crisis of the 1980s. In 1982 Mexico was the first country to be forced into virtual bankruptcy, followed by Brazil in November 1982. While Latin American countries languished in debt during the 1980s, US investment flowed increasingly into Asia destabilising the state-led Asian economies. Huge capital movements were combined with the imposition of specific neoliberal models of restructuring these countries toward free market systems with its emphasis on deregulation, liberalisation, and privatisation. "Globalisation from above" in the form of transnational capital and international financial institutions created the conditions that made these countries hospitable to neo-liberal governance. The resulting dislocations in social reproduction, care and provisioning in Asia and Latin America was thus not just a result of economic forces. Due to the neo-liberal strategies of state consolidation and fiscal austerity, public goods necessary to serve as safety nets have been cut intensifying the human insecurity for a large part of the population (mainly poor women, but also men) living at the margin (Young, 2003).

2. Financialisation and the Cities as gendered hubs of financial power

Financialisation refers to the new geography of finance as the dominant economic activity which differs from the previous periods in which finance as 'boring finance', functioned to provide capital for the real economy. It was based on closed domestic markets in which each national centre duplicated all financial functions for its own economy. The new de-nationalised global finance puts 'boring finance' on its head in that finance dominates and shapes the behaviour of companies, the every-day living of households, and the functions of the state. In contrast to economic growth achieved via investment in real economic production, the goal of global finance is to

extract huge profits particularly through speculative activities. Finance operations are set up across global cities such as London, New York, Zurich, Frankfurt, Paris, but also in Tokyo, Sao Paulo, New Delhi, Hong Kong, Singapore and others. Sassen (1998) points out that by the end of 1997, 25 cities controlled 83 percent of the world's equities and accounted for roughly half of global market capitalisation. Although London and New York are still the lead centres, the number of cities joining the global financial club has grown sharply as countries have liberalised, digitalised and deregulated their economies.

As global cities have become centres of new financial and economic activities, the master image in the media and policy circles, as Sassen (1998, 2000) has pointed out, is a hypermobile, professional, information and communication savvy young (overwhelmingly white) male. The financial crisis starting in 2007 has turned a spotlight on the low or even non-existent female representation in top positions of financial institutions, and also in the decision-making bodies of key regulatory institutions, central banks, and formal and informal financial networks. Worldwide women are underrepresented in the top decision making bodies of financial institutions. In the UK, 11.7 per cent of FTSE 100 directors are female – up barely five percentage points over 10 years, and one-fifth of the FTSE 100 have all male boards. Only 7.5 per cent of the directors of the French enterprise represented in the CAC 40 are women (Young/Schuberth 2010). The situation for women in German management boards has even worsened from 6,2 per in 2014 to 5,5 per cent in 2015. Only 20 per cent of the 160 companies studied had a single female member on the board. In three companies there were two female board members, and none had more than two members (BöcklerImpuls 2015).

The situation did not significantly change until 2015, since the number of US portfolio manager positions held by women has been decreasing for six years straight. Female portfolio managers now account for less than 7 percent of the 7,293 money managers running US mutual funds, down from just over 10 per cent in 2009. The imbalance is not confined to the US. Only 7 per cent of UK retail investment funds are managed or co-managed by female fund managers (FTfm 2015: 6-7). Whether the absence is due to gender norms in networks of knowledge-based experts, who hold a common set of causal beliefs, share common policy objective and normative commitments to finance as an abstract model or the discriminatory behaviour in the fund industry (FTfm 2013: 9), finance centres and thus the global cities remain the playground for mostly (white) males.

3. Cities as Underbellies for the "Serving Classes"

In this master narrative of global cities with its high wages and bonus cultures, there is also a largely invisible and thus unnoticed "serving class" which is necessary for the functioning of the global cities and financial operations. These include the cleaning personnel and window cleaners of the buildings where bankers and financial analysts work, the vendors selling and delivering food to the high-paid professional, the domestic servants and babysitters for this class, the dog walkers, the low level secretarial support staff, the truck drivers and a host of other low-skilled blue collar workers who, as a group, produce and reproduce the organisation of the global finance management. Mostly consisting of women and immigrants, these production labourers often work in the shadow economy and on the border of 'licit' activities. Sassen (1998, 1998a) has referred to these activities as cross-border circuits in that women make up this underbelly of the global cities that service strategic sectors in both shadow and formal economic activities. For many women these activities are also an important income source so that they can remit money to their families and at the same time they are a source of revenue for some governments in transitional and developing economies.

Thus, the invisibility and silencing of this service class is problematic, since they bear the brunt of losing employment during financial crisis without this being reported in the media. Saskia Sassen (1996) observed that, as a result of the stock market crash in 1987, the media reported massive unemployment among high-income bankers on Wall Street, but said little about the unemployment crisis affecting secretaries and blue collar workers. The crisis had a terrible impact on the Dominican immigrant community in northern Manhattan where a lot of the Wall Street cleaners live.

While the globalisation and financialisation literature focuses on the transformation of finance and the increasing role of global cities as the hub for creating values in this global information age, the gendered low-wage manual and service working class where women and immigrants predominate are mostly left out of the equation of economic activities in global cities. To quote Saskia Sassen again (2006), "(I)n these trends towards multiple forms of polarization lie conditions for the creation of employment-centred urban poverty and marginality, and for new class formations" (1996: 23).

4. Three Transmission Channels of how Finance Impacts Gender in Terms of Employment and the Care Service

On the surface, men seem to have borne the brunt of job losses in the first phase of recession. In the 27-country European Union, male unemployment rates overtook female rates for the first time since records began nearly a decade ago (FT 3.6.2009). This has to do with the highly segregated labour markets. Women predominate in the retail sector, financial activities (mostly at the lower end), real estate, as well as in government, education, and health. Men predominate in construction, manufacturing, transportation, but also in some retail professions, such as the sale of automobiles and electronic appliances, and the upper echelons of the financial service industry (Schubert/Young 2011).

One might think of at least three ways in which the financial structure impacts gender relations. Most important and direct is the impact of corporate governance modes on resource allocation among stakeholders and shareholders. Secondly, financial governance shapes how risks are 'down-loaded' and individualised. Thirdly, financial markets have led to a 'fiscal squeeze' and austerity which increases the pressure to downsize public expenditure.

Increased Shareholder Value

With regard to the first channel of transmission, the financial system's focus on increasing shareholder value restricts the ability to transfer resources from profitable sectors to less profitable ones. In a market established for corporate control, the increased focus on short-termism in an attempt to increase returns on equity will distribute income from stakeholders to shareholders. The transfer of revenues to shareholders and to the growing financial sector has meant that in the United States the profit share of the financial sector in relation to the total share of economic profit has increased from 10 per cent in the early 1980s to 40 per cent in 2007. In response to the shift to shareholder capitalism together with globalisation and the spread of information technology, standard employment relationships are on the decline and a dramatic increase in precarious work has occurred. Women and minority groups in OECD countries are specifically affected by these tendencies because they make up the majority of those in part-time employment, self-employment, fixed-term work, temporary work, on-call work and at home work (Young/Schuberth 2010).

Individualisation of Risks

Financial governance arrangements have a decisive impact on how risk sharing is organised in society. With few, if any, savings and limited ownership of financial and real wealth, women are affected in a particularly negative way by the individualisation of risk. The subprime crisis in the United States is a case in point. There is considerable evidence showing that subprime lending was disproportionately sold to women from minority groups, as well as single white female heads of households. These trends are reflected in mounting debt levels and crippling costs of servicing these debts, compared to relatively flat income growth. Women not only experience a gender-pay gap, they are typically part-time or flexible workers with commensurate wage-differentials, and they are incidental to America's financial explosion, and it is indicative of the individualisation of risks for those who can least afford it.

Budget Consolidation and Austerity

Increased pressure from the financial industry has made fiscal restraint (austerity) the dominant strategy of many governments. The liberalisation policies that underpin global finance have had costly repercussions on public budgets at the national level. These costs stem from additional spending required for societies to adjust to fast economic change while at the same time confronting declining public resources. The result is a 'fiscal squeeze' which increases the pressure for downsize public expenditures by 'reprivatising' what was once public, and at the same time, devote an increasing share of annual income to service the staggering debt levels (Sassen 2000). This puts continued financial pressure on already financially insecure households. The intensification of the financialisation in the economy over the past three decades has increased the financial risks as well as the human insecurities experienced by low-income households, affecting in particular many low-skilled women, minorities and immigrants (Schubert/Young 2011).

5. Financial Crisis Impact on Employment in Transition Countries

Women in former CEE countries have been impacted twice as hard in that they had to shoulder job losses during the transition from a socialist economy to a market economy, and now again as a result of financial and Eurozone debt crisis and the resulting economic recession. While women were obliged to work during the socialist period, they faced gender-based inequalities in the labour markets among economic sectors, branches and activities. In many Eastern European countries, women lost jobs due to the closure of textile, clothing and food enterprises, and the

economic growth since 2000 seems to have benefitted men more than women. Saskia Sassen (2000) showed that, as a result of the implementation of market policies, unemployment rates among women in Armenia, Russia, Bulgaria and Croatia reached 70 per cent and in the Ukraine 80 per cent. High unemployment in the former Soviet republics has been one factor promoting the growth of criminal gangs as well as trafficking women. Studies have shown that economic need is fundamental for entry into prostitution (Sassen 2000: 516).

The CEE countries exemplify the expansion of the informal sector and the trend toward self-employment during the transition as formal opportunities declined. Thus, even before the present global recession hit Eastern Europe, many women faced a greater risk outside the formal labour markets. Lower salaries, absence of social security benefits and, in many cases, the broken (un-)employment histories indicate that many women are unable to build up savings to cope with job losses. The female share of employment shrunk between the previous crisis in the early 1990s and the onset of the recession in 2007, and the female unemployment rate increased over that of men in the Czech Republic, Poland, Romania, and Slovakia (Young/Schuberth 2010).

6. Global Cities: The New Hierarchy between the West European 'Mistress' and the East European 'Maid'

The expansion to include former Eastern European countries as members of the European Union has created, in addition to the free flow of capital, goods, and services, the free movement of labour within the European Union. While the media focus has been on low salaries and poor labour conditions of Eastern European men in such professions as building sites and meat packing companies in Germany, Austria, England, Holland, and Ireland. Little attention has been paid to Eastern European women largely occupying jobs in the care and health industries in Germany and Austria, and less documented in other West European large cities. In fact, nursing in hospitals and the care for the elderly in care facilities as well as in private homes in German cities is overwhelmingly done by Eastern European women. The same is true for housework, cleaning and private childcare.

The free movement of labour within the European Union is surely a positive freedom, however, there is also the more negative side in that it creates a new hierarchy which resembles the labour relations of the 'mistress' and the 'maid' of the late 19th century (Young 2001). The flexibilisation of the labour market has opened job opportunities for many West European educated women in the middle-

tier sector of the global economy, but it has also created a largely invisible new division among women of different nationalities. High value is placed on the integration of professional women into the formal economy while the 'paid' reproductive work of women remains part of the informal household economy. These changes have produced two categories of women within the household: professional women and maids. What we are seeing now in the globalised economy is a new version of what already happened in the 19th century, with one large difference. While domestic workers in that period were invariably from the lower classes, today they include unemployed professionals – especially academics – from Eastern Europe.

The growing participation of women in the labour market is accompanied by the largely invisible development of paid work in the private household by East European women. Growing numbers are employed in undeclared jobs in the household-oriented service industry, in cleaning, in child caretakers, allowing more West European women to have careers. An invisible link has thus emerged between women's increasing participation in the formal labour market and the informal labour market role of East European women.

It is important to recognise, however, that this development is directly linked to the neoliberal character of globalisation as this is reflected in state policy. As long as most national states are reluctant to provide, and some due to austerity measures are in the process of scaling back, the support structures for working women, as is the case in the highly indebted countries of Spain, Portugal and Greece, the conditions upon which women enter 'male work structures' are not just gender, but also class and race specific. Professional women have the advantage of falling back upon mostly cheap, often not socially insured, women to perform household tasks and child rearing. In addition, even if they work in the health industries, they often are not employed at their erstwhile qualification level as doctors and nurses, instead work in jobs below their qualification.

But without adequate public child-care services, and without being able to fall back on the services of women from Eastern European and developing countries, West European educated women would not be able to climb professional ladders that demand great personal mobility and flexibility. Whether these activities are performed by mostly over-qualified East European women in Germany and Austria, by Filipina women in Italy and Canada, or by African-Americans or Latin and Central American immigrants in the United States, they involve a new international division of labour. In the European Union, we have created the West European 'mistress'

and on the other the East European 'maid', separated by different ethnic, class and national belongings and backgrounds (Young 2001).

7. What Strategies are Necessary to counter the Invisibility of Women in Cities?

First, the invisibility of East European women working in the informal and formal labour market has to be recognised and data has to be collected to make this mostly cheap labour reservoir in EU cities visible.

Second, the EU has to ensure that the qualifications of East European women as doctors, nurses, care personnel, data and information specialists, have to be recognised so that women can be employed according to their professional status.

Third, research in Eastern European cities has to focus on the hidden impact of this labour pool outflow of both professional and low-skilled workers to their economic system.

Fourth, what is the gendered impact of austerity on the social and care economies in Eastern European cities and the countries as a whole?

Sixth, what kind of investment is needed to stem the outflow of workers and ensure that Eastern European cities are attractive places for its citizens to live, work, play, and raise a family.

Seventh, to focus on tax policies of the state, and how they are distributed among the cities. Here the Gender Budget Initiative has played an important role in highlighting how taxes are distributed. Who benefits, who pays?

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Višnja Ljubičić, Ombudsperson for gender equality of the Republic of Croatia

Promotion of Gender Equality and Employment of Women in Times of Crises

In her presentation "Promotion of Gender Equality and Employment of Women in Times of Crises in Croatia", the Ombudswoman for Gender Equality reflected upon the principles of gender equality. She posed the question whether women in Croatia are equally present, whether they have equal status, equal opportunities and equal benefits from the achieved results.

Situation of women in Croatia in the field of work and employment

Citizens' complaints and results of conducted studies of the Ombudswoman for Gender Equality in the field of work and employment show that women in Croatia are still deprived of the right to live and work free of violence, coercion and fear, of the right to work in a secure, friendly and motivating environment, of the right to be promoted at work; of the right to a steady and secure job; of the right to independently plan family and children without consequences for their existence or the existence of their families. The following data show why we make such claims.

The division between "male" and "female" jobs still exists; women are the majority in 7 out of 19 areas of work, in the so called "feminised professions", such as social care, education and health care.

Women still earn 10-11% less than men do, the wage gap reflects also on their lower pensions.

60% of highly educated persons in Croatia are women, but their percentage on top managerial positions is low. The "Glass ceiling" is preventing women from top managerial positions. The results of the studies, which the Ombudswoman

conducted in 2014 within her EU Progress-project "Dismantling the Glass Labyrinth - Equal Opportunity Access to Economic Decision-making in Croatia", showed that at the executive level - in executive and supervisory boards - women make up only 24.25% (in 2011 it was 19.53%). Only 9% of executive board presidents (21.43% deputies), and 11% of supervisory board presidents (14.43% deputies) are women.

Women continuously form the majority of the unemployed (53% in 2014). The highest percentage of unemployed women falls into the age category 25-29.

Two strongest barriers for women are age and motherhood

Two strongest barriers for women are age and motherhood; for the labour market and the employers they are either "too young" or "too old", while their existing motherhood status or the prospects of becoming a mother make them undesirable as workers. Either the employers avoid employing single women in their fertile age from 25-35 years, or those who already have children, or they employ them per fixed-term contracts so that they can give them a notice if they become pregnant.

During job interviews, women are faced with discriminatory questions about their future plans to have children because they are perceived as "risky" employees who will frequently take a leave of absence.

Sexual harassment at work

The victims of sexual harassment at work are exclusively women. The analysis of the complaints the Ombudswoman received about sexual harassment at work shows that women, fearing social and business stigma in predominantly patriarchal environment, still fear to file a complaint and ask for protection. Although there is a legal regulation according to which sexual harassment at the workplace can be primarily processed through a civil lawsuit, the victims of abuse are reluctant to initiate them because the duration of the lawsuits regarding discrimination is discouragingly long, because they must testify in front of many people repeating their testimony about the situation in which they were sexually harassed, and primarily because the stability and safety of the current workplace becomes uncertain. The colleagues' attitudes and opinions show that they often see the victims of sexual harassment as co-responsible for the situation or they are

reluctant to be seen in their company out of fear that they will expose themselves to harassment. Lawyers also have little experience in initiating and conducting anti-discriminatory procedures. The Ombudswoman's experience is that most frequently the victim opens takes a sick leave because she cannot handle the pressure of the situation at work.

Increasing fixed-term contracts

The majority of those employed per fixed-term contracts are women, and instead of being an exception, as planned by the Labour Act, such contracts have become a rule. According to the Croatian Employment Service in 2008, 81% of newly employed were employed per fixed-term contracts, while in 2014 this figure was 94.3%.

Study results: "Status of pregnant women and mothers with little children in the labour market"

The Ombudswoman presented the results of the study "Status of pregnant women and mothers with little children in the labour market" which she conducted in 2012 on a sample of 937 participants aged 20-45, with the highest number of participants falling into the group 26-34 years of age. Out of this number, 40% of women who were pregnant during their employment or job search were exposed to unfavourable treatment by their potential or actual employers on the basis of their pregnancy or maternal leave rights. 41% of women who were employed while they took care of the children older than 1 year of age, thought that they were unfavourably treated by the employer because of their responsibilities towards their children. Specifying how unfavourably treated they were, 34.1 % said that their employment contract was not prolonged, 21.2% were fired, which means that 55% of women lost their jobs due to pregnancy. 16.4% were transferred to a lower ranking workplace, 17% said they had their summer vacation denied, 14.6% thought that their wages decreased and 9.7% thought they were denied promotion. During job interviews, 69% of women were asked about their plans with regard to pregnancy.

The participants answered the questions about whether their partners would take over the care of their children so that they could search for a job, go to job interviews and find a job. 45% of women thought that their partner would take over the care completely, 32.3% that their partner would take over the care

partially, 13.7% said that they wouldn't be able to count on such support and 6.5% didn't know. With regard to the question had they ever asked their partners to take over more responsibilities regarding their children, 40.3% said that they had never asked that, 39% said that they had asked and that their partners accepted, 10% said that their partners had promised, but didn't keep their promises, and 3.6% said that their partners immediately refused such a possibility.

The Ombudswoman for Gender Equality conducted this study because without gender equality at home (in relation to household chores and obligations and responsibilities towards children, elderly and family as a whole) and without ensured accessibility to public services like kindergartens, nurseries, nursing homes etc., as well as the adjustment of working hours of those services to better suits the needs of employed parents, women would not be able to participate more actively or more equally with men in the labour market.

In Croatia, according to the Croatian Public Health Institute, women who give birth fall into the age group from 25 to 29 years. With the Act on changes and amendments to the Act on Maternity and Paternity Benefits, which came into force on 1 July 2013, women and men have become equal in their rights to maternity, that is, paternity leave. However, the data show that there has not been a considerable change in the number of users of maternity and paternity benefits segregated by gender. For example, in 2013 only 0.39% fathers used additional paternity leave (from the 71st day until 6 months after the child was born) and in 2014, only 0.4% of fathers. Out of the total number of all forms of maternity and paternity benefits, in 2013 mothers used their right in 97.64% of cases and fathers in 2.35% of cases, while in 2014, 97.78% of mothers and 2.22% of fathers.

It is obvious that measures which ensure harmonisation of private and professional responsibilities have been insufficiently implemented. Men/fathers must be more effectively encouraged to a more active participation in childcare from an early age.

Conclusion

In conclusion, the results of this study showed a disturbing outspread of discrimination against women based on pregnancy, unbalanced distribution of care for children within a family, the need for raising awareness of women concerning legal guarantees which protect their interest during pregnancy, avoidance by a large number of employers of following legal obligations towards pregnant women and women with infants and little children; distrust of pregnant women and women

with infants and little children towards effectiveness of the existing system of protection from this form of discrimination and the need to improve the legal framework of protecting pregnant women and women with infants and little children.

Discrimination of women endangers society in several ways: it diminishes work capabilities of women, it directly influences the birth rate and it destroys families, psychologically, financially and otherwise. Therefore, it would be necessary to educate everyone working on combating discrimination – primarily in a judiciary manner, to educate employers, to improve labour inspection to be more effective, to adjust public infrastructure (nurseries, kinder gardens, nursing homes, school hours, etc.) to meet the needs of the employed parents.

Tatjana Dalić, Deputy Minister of Labour and Pension System

Opportunities exist We should take advantage of them

Women in the labour market and employment incentives in Croatia

Introduction

The Republic of Croatia entered a multi-year economic recession in 2009 which has manifested itself in the decline of the GDP and growth of unemployment. The situation is improving, the GDP is growing, and the restructured labour market is recording positive trends.

The improved situation on the labour market is best supported by the statistical indicators which clearly show significant improvement over the previous year. For example, the average registered unemployment from January to April 2015 was 318,820, of which 170,649 (53.5%) were women. According to EUROSTAT, the employment rate in Croatia in 2014 was 59.2%, which means that it increased by two percentage points compared with 57.2% in 2013. Last year in the Republic of Croatia the male employment rate rose to 64.2%, from 61.6% in the year before, while for women it rose to 54.2% from 52.8%.

35,809 women were employed on the basis of employment contracts (January-April 2015), which is 3.1% more than the same period in 2014. Male employees in the Republic of Croatia have on average 10% higher salaries than women, which is later reflected in lower pensions.

Active employment measures for women

Active labour market measures represent a direct intervention in the labour market, which are aimed at eliminating short-term, but also long-term problems in the labour market and employment. The objective of the active employment policy is to increase the employability of vulnerable groups in the labour market thus influencing the prevention of social exclusion and poverty resulting from long-term unemployment.

These measures include:

- "With fifty-fifty to the first job" - aid for employment of young people without work experience
- "Fifty-fifty" - employment aid
- "Your initiative - your workplace" - self-employment aid
- "Your initiative - your seasonal workplace" - self-employment aid
- "Together we are stronger" - aid for employment of cooperative managers
- "Work after the summer" - aid for employment in tourism
- "Shared workplace" - co-financed employment of two persons in the same workplace
- "I'm learning on the job" - aid for training of newly employed persons
- "Knowledge pays off" - training aid
- "Literacy programmes" - the education of unemployed
- "Training for self-employment" - education as a preparation for self-employment
- "Work and years of service and transport" - professional training for work without an employment contract
- "Work for the community and myself" – co-financed employment in public work
- "Help yourself and others" - employment through individual public works projects
- "Help the community" – aid to organisations which employ women
- "Employment in social entrepreneurship" - co-financing of employment in public works in social enterprises
- Aid for the transformation and deinstitutionalisation of homes for social care and aid for social inclusion
- "Coordinators of community service" - public work
- "Training on the job" - employees education

Amounts of financial aid for professional education and training

Training aids are awarded for training of new workers or workers threatened with job loss due to the lack of professional knowledge and skills, as well as workers who will be involved in training programs through training in order to raise competitiveness. The aid intensity that employers use is 50% of eligible costs, plus 10% for disadvantaged workers and 10% for medium enterprises and 20% for small business owners or to the max. intensity of 70% of eligible i.e. the eligible costs (max. up to HRK 11,000.00).

In professional training for work without an employment contract, financial assistance in the amount of HRK 2,400.00 a month and transportation cost up to HRK 1.000,00 has been paid out since 1 January 2015. The employer is also paid pension and health insurance for the professional training attendant.

Aid for employers

Aid for employment of unemployed persons from the register can be granted to entrepreneurs that realise a profit in business. Aid for employment may not be granted to employers who ensure the means for work and salary for workers from the state budget.

Aid for employers amounts to:

- 30-75% of the gross salary for small and medium-sized enterprises - all measures from "FIFTY-FIFTY"
- 30% for large enterprises and persons with a university degree
- 50% for small and medium-sized enterprises (for persons without occupation and completed secondary school education)
- 75% for persons with disabilities

The amounts range from HRK 10,900.00 to HRK 52,500.00, and aid for self-employment amounts to HRK 25,000.00.

Aid for employment/training may also be granted to civil society organisations which, in addition to non-economic, perform economic (profit) activity as well, which they can prove through accounting separation. In this case, the aid is awarded for the employment of persons from defined target groups only for performing work within the economic activities of the employer.

Fiscal relief of 17.2%

Pursuant to the Employment Promotion Act and the Act on Contributions, when employing workers, employers can use fiscal relief to make savings of 17.2% of the total salary cost. Although the measure of fiscal relief was initially focused on long-term unemployed and unemployed persons without experience in the profession for which they were educated, from 1 January 2015, the subject measure is also used for the employment of young persons under 30 years. In the first four months of this year 14,342 (5,963, i.e. 41% are women) young persons were hired for an indefinite period through this measure.

Act on aids for the preservation of jobs

The Act regulates: the conditions, amount and method of awarding aid for the preservation of jobs, as low value aid. The aid is awarded to the employer for the worker. The support may be used by employers who, during a temporary slowdown in business activity, that is, after realising a business loss, prepare a program for the preservation of jobs, and have regulated the obligations of taxes and contributions.

Employment promotion act – seasonal work in temporary / part-time jobs in agriculture

This Act facilitates seasonal employment in temporary, that is, occasional seasonal jobs in agriculture by daily work engagement using a value coupon or voucher, by which compulsory insurance contributions are pre-paid. The main intention of this legal regulation of occasional simple works in agriculture is to reduce undeclared work and enable some previously inactive groups in society (e.g. pensioners) to realise additional income through seasonal jobs in agriculture.

507,584 value coupons for 2,702 businesses were sold in 2014. 29,331 contracts on seasonal work in agriculture were sold in 2014. Contracts on employment in agriculture (seasonal booklet) can be transferred from previous years, and a total of 129,072 contracts on seasonal work in agriculture have been sold since 2012.

Positive indicators for active employment measures (January – April)

The objective of the Ministry of Labour and Pension System is to enable as many unemployed persons to use the active employment policy measures in order for the unemployed to return to work as soon as possible. As with statistical indicators referring to the reduction of unemployment and increase of employment, statistical indicators referring to the active employment policy measures show an increase in the use of measures in relation to the previous year. It should be noted that in 2015, active employment policy measures are used by 4.1% more persons than in 2014, and in 2014 the measures were used by 36.1% more persons than in 2013. Due to negative demographic trends in the Republic of Croatia, the priority in promoting employment are women and young people (younger than 30 years). Out of a total of 32,398 users of the active employment policy measure in the first four months of this year, 19,990 (61.7%) were women.

Positive labour market indicators (January – April)

In addition to reducing the total number of unemployed, positive trends dominate the statistics referring to the reduction in the number of people who register at the Croatian Employment Service after employment. It should be noted that entry into the records of employment has been reduced by 2%. The entry into unemployment due to economic reasons (layoffs for business reasons) has been reduced by 16.8%.

Furthermore, in the first four months of 2015 an increase in the exit from the records due to self-employment by 66.9% has been recorded compared to the same period in 2014. In the first four months of 2015, a demand for workers has been increased by 27.7%, and it is important to emphasise that the demand for workers for an indefinite period has been increased by 29.7%.

Priorities and objectives in the field of employment of the long-term unemployed in the period from 2015 – 2017

Looking at the situation on the labour market, it can be concluded that with the major shift from the peak of the crisis and the positive economic indicators, the situation in the labour market is slowly but surely moving in a positive direction. It is to be expected that the same trend will continue in the near future with the stabilisation of GDP growth, which will surely be followed by an increase in employment. While many reforms have already been made, the existing positive trends should be a stimulus for the continuation of the planned measures and activities aimed at improving the situation on the labour market.

The measures and activities to be implemented in the period from 2015 to 2017 in order to increase the employment rate of the population are: increasing employability and participation rate of older persons in the labour market, increasing participation rates of women in the labour market, reducing and preventing long-term unemployment in order to prevent poverty and social exclusion, strengthening support for unemployed persons who are starting their own business, increasing participation rates of socially vulnerable groups and stimulating the employment of not easily employable groups through social entrepreneurship.

The measures and activities to be implemented in the period from 2015 to 2017 in order to increase the competitiveness and coordinate supply and demand in the labour market are: supporting the restructuring processes, supporting the development of programmes to adapt working conditions to older workers in order to facilitate active aging, ensuring minimum qualifications for participation in the labour market for persons who have not completed primary school or not completed secondary education or acquired professions, encouraging adult education and acquisition of skills according to the labour market needs and encouraging the recognition of knowledge and skills from previous work experience, volunteer work, as well as knowledge and skills acquired through informal and formal learning.

References to a presentation by Prof. Branka Galić, Ph.D., Faculty of Humanities and Social Sciences, University of Zagreb

Summary and references by Alina Zachar

Some sociological aspects on gender discrimination at work in Croatia

In 2011 in Zagreb an interdisciplinary research about perceptions, experiences and attitudes on gender discrimination in family, education, labour market and in politics (initiated by The Office for Gender Equality) was published. It showed that in Croatian labor market women are not discriminated because of the lack of their skills or abilities to do a particular job, but because of their gender.

The whole results from that presentation are presented in the research titled "Gender equality and discrimination in Croatia", in Croatian: <http://www.ured-ravnopravnost.hr/site/images/pdf/dokumenti/rodna%20ravnopravnost%202.pdf>.

In English the results from that research are presented in the following article that can get downloaded at the link below: Galić, Branka. Some sociological aspects of gender discrimination at work in Croatia (<https://bib.irb.hr/prikazirad?&rad=657418>), in: Addressing quality of work in Europe, Kirov, Vassil (ed.). Sofia, Bulgaria: Cieala Norma AD, 2013. pp. 311-328.

Her power point presentation "Some sociological aspects of gender discrimination at work in Croatia" at the conference can get downloaded at the FemCities website: http://www.femcities.at/data/files2/Conference%202015/FC_2015_Keynote2_BrankaGalic_Zagreb.pdf

Zdenka Lončar, Assistant Minister for International Relations, Investment and Innovation; Croatian Ministry of Entrepreneurship and Crafts

The Strategy of Women Entrepreneurship Development in the Republic of Croatia 2014-2020

Croatia is one of the few countries that have a Strategy of Women Entrepreneurship Development.

The Strategy of Women Entrepreneurship Development in the Republic of Croatia for the period of 2014-2020 (hereinafter: the Strategy) is a continuation of the same Strategy adopted for the period of 2010-2013.

The Strategy is appropriately linked and follows the Strategy of Entrepreneurship Development in the Republic of Croatia 2013-2020, the general aim of which is to increase competitiveness of SMEs. Concurrently, it is a fulfilment of an obligation from the National Policy for Gender Equality for the period of 2011-2015, in the part that concerns the strengthening of women entrepreneurship.

Key Issues of Women Entrepreneurship and Strategy Objectives

From the analysis which observes women's entrepreneurial activity, employment, pay and unemployment, and women's representation in management and ownership in Croatia, as well as from the Report on Implementation of Strategy 2010-2013, thus the analysis of the strategic framework of women entrepreneurship development in the EU, as the starting point for determining public policy in Croatia for the period from 2014 to 2020, the following key issues of women and women entrepreneurship can be established:

- Significant underrepresentation in entrepreneurial activities,
- Significant underrepresentation in employment,
- Lower pay for performing similar jobs (although Croatia with 10% lower pay stands better than the EU average – 16.4% lower pay for women),
- Significant predomination in unemployment,
- Significant underrepresentation in management,
- Significant underrepresentation in ownership structure of enterprises/trades/crafts,

- Lack of statistical monitoring with regard to gender,
- More significant investments in various activities for strengthening women entrepreneurship,
- In the total grants for the period of 2010-2013, women entrepreneurs have a share of only 19.5% in the financial value of the grants approved,
- Incoherence of activities for strengthening women entrepreneurship,
- Absence of mechanisms for assessment and valuation of the effects of implementation of certain measures on women entrepreneurship development, and
- Insufficient coordination and cooperation between competent authorities which are responsible for certain public policies, programmes and initiatives that contribute to women entrepreneurship development hamper or even prevent the efficiency of implemented activities and invested monetary funds.

Obstacles that hamper solving problems in strengthening women entrepreneurship are the predomination of women in unemployment, the consistent gap in entrepreneurial activity between men and women, and remarkable underrepresentation of women in management activities.

Such series of obstacles that are interwoven and very different, set up complex requirements for their removal (time, social willingness, sources of financing, and institutional support). Obstacles can be consolidated in three groups: structural, economic and "soft" obstacles.

Structural Obstacles

- Educational choices of women reduce the possibility for women to start business ventures in technology intensive activities,
- Stereotypes regarding women in science and technology,
- Traditional views of the role of women in the society,
- Absence of support for women with two duties (family and profession),
- Political-regulatory framework and its implementation with the aim of strengthening gender equality.

Structural obstacles are the most demanding ones, because they are the result of cultural heritage (values base), absence of political willingness for consistent implementation of a political-regulatory framework, and infrastructural insufficiency to support family life. In order to overcome this, the following is necessary: political consensus, long-term activities in the field of education (value system, including responsibility for family life), changes in regulatory framework (facilitating different forms of employment and performing business activities), and more significant support for the development of institutions for child care and elder care (also including systematic financial support for women for using child care services if they are engaging in educational programmes and training for starting a business venture). Besides the aforementioned, it is of great importance to incessantly and

constantly work on gender sensitisation of the public (education, media), but also consistently adding the gender dimension into the functioning of a society.

Economic Obstacles

- possible difficulties with access to financing (proved in the Croatian Strategy of Entrepreneurship Development 2013-2020, as a key issue of SMEs, even more so with women entrepreneurs, due to ownership matters),
- an insufficient number of business connections (non-networking) makes it difficult to access sources of financing.

Although the banking sector in Croatia is stable and develops a large supply of financial products, there are no sufficient, or there are no alternative financing forms of entrepreneurial ventures (microcredit institutions, business angels, risk capital funds, etc.). With regard to the needs for financing women's ventures, special incentive measures and strategic partnership of different government programmes with merchant banks are necessary, with the aim to bolster women's entrepreneurial projects with a growth potential. Tax policy can encourage alternative financing forms (business angels), and through regulatory solutions enable new forms of financing.

"Soft" Obstacles

- Lack of advice, mentorship,
- Lack of access to the networks of entrepreneurs (male or female),
- Lack of training and educational programmes and schooling for technology intensive ventures and role models, especially in the field of entrepreneurial ventures in technology intensive activities and science,
- Perception of women on lack of self-confidence, capacity for risk-taking.

Availability of advice, mentorship and training for starting business ventures is still unevenly distributed with regard to the region, but also insufficient in the field of technology intensive ventures. Supportive infrastructure in cooperation with universities should be developed to provide such services, and umbrella organisations of entrepreneurs should assist in networking of women and learning from best practice examples.

The Strategy has a long-term orientation towards continuous implementation of activities that will have an impact on changes in the value system, behaviour and environment: factors which the strengthening of women's entrepreneurial activity depends on.

The Strategy also has a medium-term orientation – by 2020 – to increase the number of women starting a business venture, and number of women - owners of

growing business ventures – in order to achieve the level of women's entrepreneurial activity at the level that is achieved on average in the EU, measured by the TEA indicator, for male and female. The TEA indicator (Total Early Stage Entrepreneurial Activity) shows the number of newly started business ventures, not older than 42 months, per 100 adult citizens, 18-64 years of age. The indicator monitors the entrepreneurial activity in the world, by conducting research in the international GEM Project (Global Entrepreneurship Monitor).

In Croatia, women's and men's entrepreneurial activity ratio in 2013 was 1 to 2.24, which means that for one women's entrepreneurial venture there were 2.24 men's entrepreneurial ventures. The target value of this Strategy is in reducing the gap to the value of the TEA indicator in the EU, which is 1.86.

Strategic objectives

In order to achieve the determined medium-term objective, it is necessary to consistently and in a timely, well-orchestrated fashion ensure the implementation of the following strategic objectives:

1. Improvement in coherence and public policies networking

Strengthen the work of the Inter-Ministerial Working Group and coordination, determine mechanisms for monitoring the implementation, determine the initial status based on available indicators, develop the statistical base and connections between the sources of information on women entrepreneurship, and act in a favourable environment.

2. Improving systematic support to women entrepreneurship

Ensure support to women's entrepreneurial activities, develop business networking, strengthen existing and develop new models of education and training; improve access of women to favourable forms of financing, develop new forms of financing, and utilisation of EU funds and financial instruments.

3. Introduction of women entrepreneurship to the overall institutional infrastructure

Consultancy and mentorship at a regional level, support to women entrepreneurship through support infrastructure, and providing expert support for women's entrepreneurial projects.

4. Promotion of women entrepreneurship

Communication activities and a promotion plan for the Strategy, and promotion of women entrepreneurship networks and development.

An integral part of the Strategy is the Action Plan for its implementation, which contains measures, activities, stakeholders, deadlines, success indicators, as well as a monitoring and evaluation mechanism.

Both the Strategy and the Action Plan are available at: www.minpo.hr.

Natacha Ordioni, Université de Toulon (France)

Women's Employment in France: a strong Resilience to the Economic Downturn?

The starting point of this work lies in a research commissioned and published by UNICRI¹, aiming to analyse the gendered impact of the 2008 financial and economic crisis in four Mediterranean countries: France, Greece, Italy and Spain². The study was centred on the issues of poverty, health and exposure to violence.

In this presentation, I intend to focus mainly on the case of France. Building on statistical support, the first part aims to examine why women have proven to be more resilient in this downturn than in previous ones in terms of employment. The "reserve army" theory³, suggesting that economic contractions contribute to women's foreclosure from the labour market, is not suitable in this case. Moreover, even though the economic slowdown has eroded state revenues, with damaging consequences for public employment, the gender gap in the public sector has remained more or less steady for about ten years.

In the second part, I will argue that the greater resilience of women's employment to the current economic cycle masks an underlying trend: deterioration takes henceforth the form of the under-employment rather than unemployment. In addition, the mid-20th century social compromise, ensuring the expansion of well-paid job contracts through a gendered division of labour within families, has ended. In many European countries, the male breadwinner model gave way to dual-income families, but above all to single-parent families, 85 per cent of which are headed by women in France.

Although the current economic slowdown has amplified the pre-existing heavy trends rather than creating new ones, new patterns of poverty and inequality are emerging rapidly, after a long period of a declining trend. Above all, the exclusion process has been worsening in "Sensitive Urban Zones" (SUZ), which suffer from the highest gendered impact on employment.

¹ United Nations Interregional Crime and Justice Research Institute

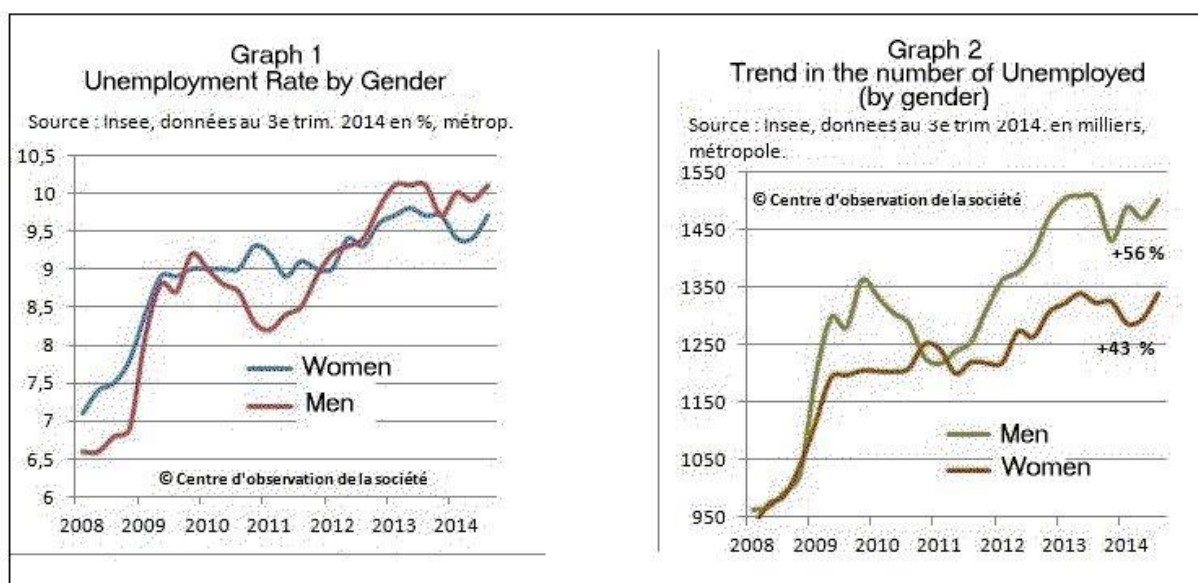
² http://www.unicri.it/news/files/VAW_draft_last_lowq.pdf (accessed 12 June 2015).

³ Mitchell, Juliet (1971) *Woman's Estate*, New York: Vintage Books.

1. An apparent resilience to the 2008 economic crisis

1.1. Growing unemployment

In France, between 2008 and 2014, the unemployment rate has not stopped growing, according to INSEE⁴ - reaching around 10 per cent in 2014 (graph 1).

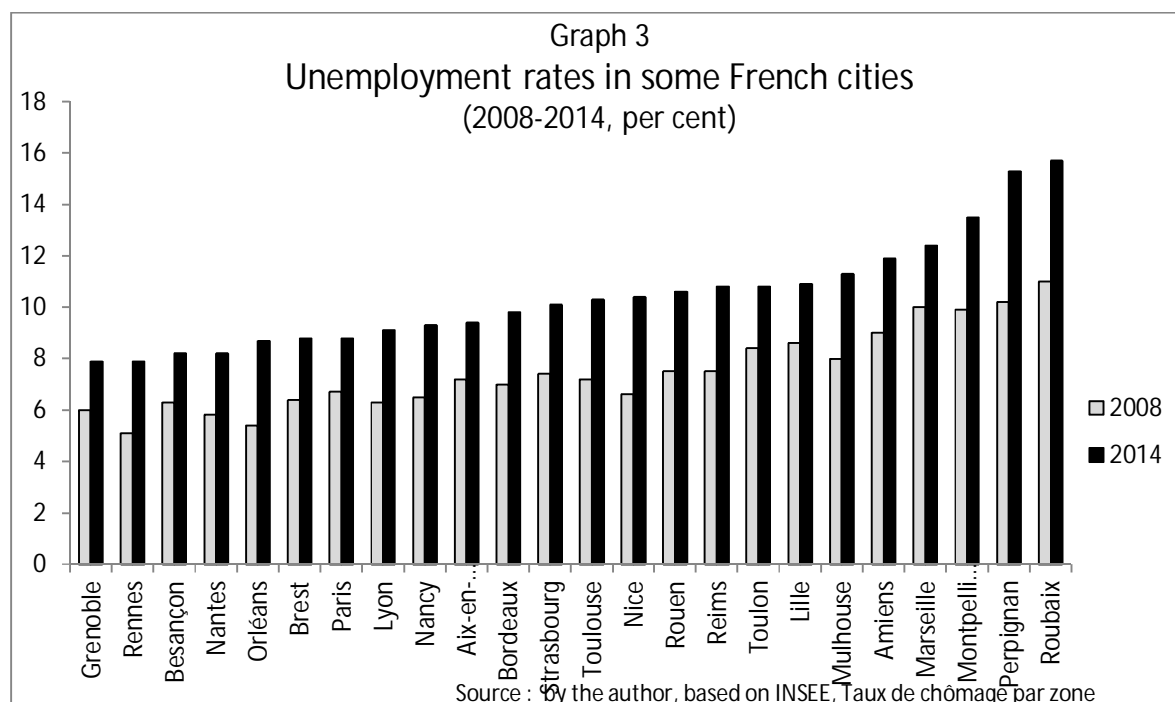


Over the last 25 years, female and male unemployment rates have converged. Despite the financial and economic crisis, this trend continued up to 2009⁵ : as their jobs were overrepresented in cyclical and industrial sectors, employment losses affected men (+56 per cent) more than women (+43 per cent, graph 2).

During the second period, in several cities, women's employment was in turn affected by the challenges facing the services sector, and the loss of jobs in the public sector (Graph 3).

⁴ French National Statistics Office.

⁵ France. INSEE, Informations Rapides. (2013) n° 203. Paris.



In all cities, post-industrial changes have increased flexibility in the labour markets. However, different cities can be linked to a diversity of employment models considering the nature of flexible arrangements that prevail – part-time jobs, temporary contracts, self-employment, public employment. Former industrial centres are particularly vulnerable. Conversely, cities with an educated and skilled workforce and a diversified productive base tend to promote innovation and job creation (Nantes, Lyon, Toulouse)⁶.

In terms of absolute value, two thirds of job seekers are located within one quarter of employment areas. There is therefore a size effect in terms of unemployment – big cities like Paris, Lyon, Toulouse, Marseille, Bordeaux, Nantes cover the majority of job seekers, while they create most of the jobs. Thus, some of the figures may be misleading: the registered unemployment rate can be very high in the context of strong job creation: it is thus a *pull effect*, resulting from the mass arrival of the labour force on a territory (example: in Montpellier). Conversely, the low unemployment rate of many small towns may simply mean that many job seekers choose to register with unemployment offices located in bigger towns.

⁶ France. INSEE (2014). Analyses Pays de la Loire. n°7.

1.2. Better educational achievement

It has occurred that women, notably among younger generations, have reaped some benefits from the effects of increased educational attainment on employability. In 2008, the unemployment rate of women who completed their educational training less than six years ago, was about 14 per cent, a lower rate than their male counterparts (16 per cent)⁷. In 2008, 51 per cent of girls and 37 per cent of boys who had been working for at least six years have successfully completed tertiary-level education, while 19 per cent of boys and 12 per cent of girls have no school diploma at the start of their working lives. Thus, women have easier access to qualified jobs: in 2008, 48 per cent of them were employed as an executive or in a middle-level profession, for only 43 per cent of men⁸. In addition, the proportion of women among executives increased from 20 per cent in 1982 to about 40 per cent in 2012⁹.

1.3. Public employment, a shock absorber

The public sector has been one of the main targets of fiscal consolidation policies, notably in response to the sovereign debt crisis. The representation of women in public service is high: in 2010, they accounted for 60 per cent of the three civil services (state, territorial and hospital)¹⁰. In addition, as women are more dependent on social benefits, austerity plans and cuts in public budgets might have a greater effect on them. Women may be also confronted with the necessity to substitute their own labour for goods and services that were state-funded.

In France, although since 2008, austerity measures have affected terms and conditions of employment, and several reforms predated the economic turmoil: around 11 000 jobs were cut in 2007, nearly 23 000 in 2008, more than 30 000 between 2009 and 2012¹¹. However, women's share in public sector employment has remained more or less stable since 2008 – it slightly increased from 2007 to 2010, evolving from 60.5 to 61.9 per cent, depending on the body of civil servants considered (Graph 5).

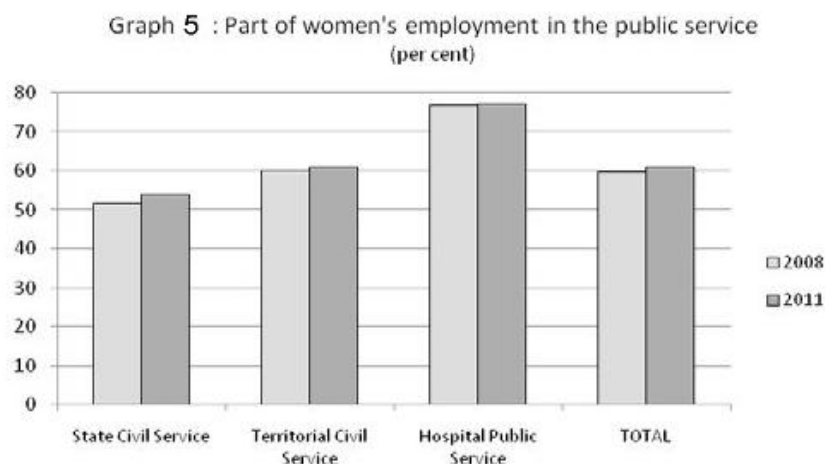
⁷ France. INSEE Première. (2010) n°1284. Paris.

⁸ In 1984, 33 per cent of men and 30 per cent of women. FRANCE. INSEE Première (2010) 'Girls begin to take advantage of their better school performance'. n° 1284. Paris.

⁹ France. INSEE. Employment Survey.1982-2012. For Further developments regarding France, see Ordioni, Natacha, "Gendered dimensions of the impact of the economic crisis in France" (2014), In "The impacts of the crisis on gender equality and wellbeing", UNICRI, p. 10-70, Turin.

¹⁰ France. SIASP, INSEE. Traitement DGAFP-DES.

¹¹ France. DGAPP (2013). Report on the state of the Public services and wages. Paris.



Source: The state of the public sector annual report, DGAFF, 2013

Public employment acted as an important shock absorber during current economic turmoil. For example, the good situation in Besançon is directly linked with the high level of public employment: over a-third of the employees work in the public sector¹².

However, greater resilience of women's employment to the current economic cycle masks a deterioration which takes henceforth the form of under-employment, while a growing discomfort occurs between some territories and nations.

2. The emergence of new disparities and social risks

2.1. Part-time employment, an adjustment variable

Since 1980, the number of part-time jobs increased from 1.8 million to 4.2 million (2011): the rate has more than doubled over the last thirty years, from 8.4 per cent to almost 19 per cent of all jobs.

Practiced mainly by women, part-time work has developed in the most feminised segments of the service sector, like catering, cleaning or distribution industry. Even if the economic turmoil has not been linked with a notable increase in part-time work, during the second quarter of 2012, the rate of women in their first job who wish to work more, increased more (12 per cent) than among men (3 per

¹² France. INSEE (2012). Le Point Sur...La zone d'emploi de Besançon.

cent). Women's higher part-time work rate also explains largely why, during their first six years of carrier, they earn up to 10 per cent less than men¹³.

Great differences appear between "voluntary" and "involuntary" part-time workers, that is, those who work part time only because they could not find full-time work. Thus, 64 per cent of involuntary and 45 per cent of voluntary part-time workers have either qualifications below baccalaureate level or no qualifications at all¹⁴. A majority (65 per cent) of involuntary part-timers work as office employees or unskilled manual workers (11 per cent). While average earnings for all part-time workers are EUR 996, fifty per cent of involuntary part timers earn less than EUR 719.

This makes it clear that part-time work can represent a variety of situations. Even if in 2012, slightly more men (37 per cent) than women (31 per cent) report that they had rather worked longer, in absolute terms, given their incidence in the category, women constitute one million of involuntary part-time workers and men only 300 000¹⁵. In this regard, women's part-time work is not an alternative to full-time work, but to unemployment.

In order to combat abusive recourse to part-time contracts and atypical work, which tends to grow during periods of economic crisis, a new legislation included in the bill for Gender Equality was adopted on 14 June 2013. It defines a 24 hours a week as the minimum part-time working time, however it authorises numerous exceptions¹⁶.

Behind the apparent resilience of women's employment, there is evidence that, five years after leaving the school system, they are more often in precarious jobs than men, who take advantage of an improved integration into the labour market because of their training characteristics and gender bias in recruitment.

2.2. Strong occupational segregation index by gender

Often considered an extension of the domestic work, women's employment is concentrated in the service sector (horizontal segregation), especially among poorly skilled occupations as childcare assistant, home care provider or office secretary -

¹³ France. INSEE Première (2010) 'Girls begin to take advantage of their better school performance'. Op.cit.

¹⁴ France. Directorate for Research, Studies, and Statistics (DARES) Analyses (2013) 'Part-time work in 2011: high contrasted conditions of employment whether part-time work is voluntary or not' n° 005. Paris.

¹⁵ Available at: [HTPP://www.observationsociete.fr/levolution-du-temps-partiel](http://www.observationsociete.fr/levolution-du-temps-partiel) (accessed 31 January 2013).

¹⁶ Available at: [HTPP://www.legifrance.gouv.fr/eli/loi/2013/6/14/2013-504/jo/article_12](http://www.legifrance.gouv.fr/eli/loi/2013/6/14/2013-504/jo/article_12) (accessed 19 May 2015).

the percentage of women in these jobs exceeds 95 per cent¹⁷. In addition, women are overrepresented in the lower levels of occupational hierarchy (vertical segregation) in private and public sectors alike. The extent to which these effects occur differs spatially.

2.3. New territorial inequalities

Traditional complementary links between regions and cities have sharply declined in the immaterial economy. In other words, the division of labour associated with globalisation no longer connects regions and cities. This has been creating major risks for social cohesion and financial solidarity, while the structure of the population experiencing poverty has been changing.

Who are the poor?

Poverty has rooted, evolving from a cyclical to a structural dimension: before the current downturn, it was associated with life crisis events, such as loss of employment, a couple's separation or a health issue. Nowadays, in most cases, poverty results from the chronic shortage of resources of families, regarding their growing expenses.

The extent of atypical forms of employment, in particular the growth of part-time employment, led to a growing phenomenon: the *working poor*. Thus, while access to a job was traditionally considered as a key route out of poverty, in 2012, around four million people, about half of whom are women, live in a household having work intensity less than a threshold set at 0.20¹⁸.

From a socio-demographic point of view, the structure of the population experiencing poverty has been changing over the last decade: vulnerability increased among families – mainly single-parent women-lead - which expanded from 1 million in 1982 to 2.2 million in 2010¹⁹.

Where do the poor live?

Mass poverty occurs in the first place in the large cities with more than fifty thousand inhabitants (two thirds of the poor) and in suburbs ("Sensitive Urban

¹⁷ France. INSEE. Employment Survey. (2008-2010) DARES.

¹⁸ Eurostat, EU-SILK Data.

¹⁹ INSEE. Census data 1982 and 2010.

Zones"). Cities which experience industrial decline, with high levels of unemployment, are especially vulnerable.

Poverty is also linked with the share of social housing and the rent levels. Thus, even the heart of the most dynamic towns (in creating employment) – as Paris, Lyon or Marseilles – is suffering from a high level of poverty – the 3rd, the 1st and the 2nd districts of Marseilles, the 8th and the 9th districts of Lyon, the 18th, 19th and 20th districts of Paris²⁰. Additionally, some of the richest cities are surrounded by *drop-zones*, the so-called "Sensitive Urban Zones" (SUZ), where the economic situation particularly worsened for women.

Further the current economic crisis has confirmed the emergence of a new category of residential style cities, which attract retired people and generate a significant tourist economy mostly based on female employment. These towns are mainly located in mountain or coastal areas (for instance in PACA, the Region of Provence-Alpes-Côte d'Azur). This "presential" economy, fed by transfers of revenues, is increasingly looked upon as the source of job creation in the post-industrial age. Female employment is particularly involved in this dynamics, as more than half of women belong to the category of "employees", especially in retail, hotel management, food, and personal services.

Sensitive Urban Zones and Priority Neighbourhoods

Gendered vulnerability to unemployment and poverty greatly differs between areas of residence: SUZ refer to districts where there is a high density of high-rise and rented social buildings, often degraded, while residents suffer from important levels of unemployment and exclusion. Their list was laid down by decree in order to be a priority target of urban policy. There were 751 SUZ, bringing together approximately 4.5 million people and around 7 per cent of the French population²¹ : more than half of them - 60 per cent of which in the Paris region - are either immigrants or descendant of immigrants, Maghrebians being the most numerous (ONZUS 2012:20)²². ZUS were replaced on 1 January 2015, by "Priority Neighbourhoods" (QP).

While over the long term, one may observe a slow, but continuous improvement in the integration of the immigrant women in the labour market, which mainly refers to the need for labour in sectors such as services to individuals, the economic crisis

²⁰ France. Compas études n°11, janvier 2014. Paris.

²¹ Available at: [HTTP://www.onzus.fr/presentation/les-quartiers-de-la-politique-de-la-ville](http://www.onzus.fr/presentation/les-quartiers-de-la-politique-de-la-ville) (accessed 19 May 2015).

²² France. Observatoire national des zones urbaines sensibles (ONZUS) (2012) Report. Paris : Les éditions du CIV.

has contributed to a slight fall in their participation, which may express a discouraged-worker effect leading many of them to withdraw from the labour force or to move towards informal employment.

In addition, women living in SUZ are also much more likely to suffer from the extent of atypical forms of employment - fixed-terms contracts, involuntary part-time, assisted jobs, while evening and Sunday work increased between 2009 and 2012²³. Moreover, periods of recession and economic uncertainty fuel discriminations and contribute to the spread of xenophobic attitudes.

3. Conclusion

The current economic crisis has opened up new spatial and social divides among the French population. Thus, the trend towards more equal income distribution, that was started in the 1960s, stabilising at a low level during the early 2000s, reversed: the *Gini* coefficient, which measures income inequality, records a notable augmentation since 2008²⁴.

The increase in social inequalities accompanying the economic crisis is not homogenous: it involves new major fragmentations within the French society and between territories, which signal an ideological turn. Indeed, the current economic crisis has confirmed the consolidation of situations of social insecurity, linked with the inability to get out from a precarious-employment situation. New shifts are emerging, notably between bi-active households and single-parent families, mainly headed by women, while the place of residence started to play a much decisive role in terms of schooling or access to employment.

The distinction between the pursuit of unequal position of women, notably in labour markets, and the effects of the current depression cannot easily be accurately distinguished. However, economic factors have no direct effect and are always mediated by socio-cultural norms related to age, gender, femininity and masculinity.

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²³ France. ONZUS infos. March 2014.

²⁴ Ordioni (2014), "Gendered dimensions of the impact of the economic crisis in France", op.cit. p.14.

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Visible and hidden effects of the economic crisis and employment of women

Policy of gender equality as a priority

Introduction

The European Charter on Gender Equality is a charter of freedom, diversity, acceptance and accessibility. It is a synergy of all human needs, rights and obligations that we owe to ourselves and to others.

In the process of accepting different life processes, our possibilities are still different, but different needs do not correspond to equal opportunities. Women have recognised the power to change daily life, which is a completely new civilization code few are aware of.

This is the topic of my presentation, including the number of rights that are indispensable for ensuring equal opportunities, equality and freedom of all citizens. What is the measure by which we can measure all values, what resources are necessary for fulfilment and what is the way to overcome the existing problems of the present.

Let us use all that is at our disposal at this moment and what we believe is achievable, alive and visible.

What is it at this moment?

- Primarily: Understanding the problem.
- Then: Trust and commitment to achieving the set objectives.
- Finally: Safety of the institutions that protect this implementation.

Other resources, such as time, money, human resources, are a variable category and we use them differently, depending on other conditions.

Objectives in time of crisis and economic empowerment of women

1. Limiting the increase of multiple discrimination
2. Establishing funds for social protection of the most vulnerable and marginalised
3. Strengthening the family and its capacity-awareness and responsibility
4. Protecting different forms of family
5. Influencing the legislation in terms of amendments to the Act on Enforcement and safety
6. Psychosocial support from institutions when the fundamental rights and freedoms are compromised.
7. Strengthening the capacities of women's parliamentary networks, the civil sector and mechanisms of gender equality - networking, as well as cooperation and action on all levels in all spheres of social life.
8. Overcoming stereotypes and prejudice.
9. Reconciliation of family and professional obligations

Considering that among the categories at risk of poverty, single-parent families and families with one employed parent face the highest risk of poverty. Denial of rights to aid places women and their children in a very unfavourable situation: Many of those women are forced to do several different jobs, and the working hours are not predictable, they spend the least amount of time with their children. Mothers invest enormous effort and it is most often an individual act. The society and the laws do not recognise this. The problem is very complex.

We make constant appeals, efforts and draw attention in Serbia to the fact that we are facing a sub-replacement fertility and an extremely negative growth. On the other hand, the feminist movement encourages all those who are in positions of power, both men and women, not to think about their own interests, but rather to think about the interests of the society and the common good.

At this moment, humanistic ideas and everything that women's movements and networks, the civil society and mechanisms established in cities and municipalities at the level of Serbia is of extreme importance.

.....
 The power that women hold in this moment is so significant that we can talk about
 a civilizational step forward.

The changes are necessary, and the City of Zrenjanin, in this serious time of economic crisis and the introduction of cuts in all sectors of public administration, where possible, supports all projects and efforts to form a new social infrastructure, where great importance and contribution to society will be the engagement and participation of women in economic progress.

By creating conditions for a different and more modern approach to solving problems in times of crisis, the City of Zrenjanin is already significantly engaged and, because it is changing the practice, the existing relationships and creating better communication, which we expect to be reflected in the economic result.

City of Zrenjanin signed the European Charter on Gender Equality

After many years of work and through establishing the equal opportunities policy in the field of gender equality the City of Zrenjanin has signed the European Charter on Gender Equality in September 2013. On the basis of the signed the Charter the City of Zrenjanin has committed to the adoption of the Local Action Plan on Gender Equality, which was implemented during December 2014.

Identifying problems of local entrepreneurs and women entrepreneurs, as well as education for starting a business, is an important component in our region. Continuous and professional education includes the introduction of EU standards, markets, banks, loans and securities. We also give priority to the preparation of special measures to encourage entrepreneurship. Training and loans under favourable conditions are particularly important for multiply discriminated persons.

Articles 3.9 and 3.16 of the NAP regulate the following issues:

1. Social protection-determination of needs, priorities and funding. For example: aid for single parents, home care, aid for elderly persons, day care for elderly persons, assistance to victims of domestic violence, helpline, support for multiply discriminated groups.
2. Public fairs of local importance: Organization of fairs and events which would equally represent the creativity of women and men, in particular the Entrepreneurship and Creativity Fair - as the creation of rural women on the occasion of the International Day of Rural Women on 15 October.

Regardless of all the difficulties and the global crisis, there are still social norms which dictate that in a social sense men are more active in the field of technology, and women are more active in the field of culture and education. However, our example in Zrenjanin shows the exact opposite, because in such difficult conditions the crisis changes the awareness and forms a different attitude. The struggle for basic living conditions violates all the relevant norms and prejudices.

Due to very difficult conditions caused by unemployment, a trend emerged that was observed in the 3R analysis of budget users, based on the competition for young and talented pupils and students, where I have noticed a tendency of increasing the number of female beneficiaries of scholarships in relation to male beneficiaries - pupils and students. Of the total number of participants in the competition, 2/3 were girls, in the fields of technology, economics and law.

What was a good indicator is how much time and money, as well as resources, are consumed by both. But completely different indicators were established. Girls are more dedicated and disciplined and achieve better results. What is the reason for this?

Because in that manner they expect to ensure faster employment, promotion and economic security, as well as power and influence in the sphere of their business operation.

The problem is after graduation - the status of women in the work environment and advancement in relation to men. When looking for a job - better paid and more responsible positions are typically filled by men. Which means lower salaries, greater poverty among women, part-time jobs and occasional workforce.

This problem is reflected and has an impact on the family. On the basis of the data presented, it is evident that men and women do not participate equally. Women and other family members bear the greatest burden of family responsibilities. In addition to all the tasks in the family and at work, women are more prepared to receive additional education to increase their household budget and facilitate family life. On this occasion, I would particularly like to emphasise the category which is most difficult to employ, which is the most burdened and multiply discriminated against – the single mothers. In this case, families do not have the same capacities, not to mention equal opportunities.

We have to empower these families, no matter how much money they have, because by default they are in a worse starting position.

In such conditions, it is the most difficult for the families to survive.

Policy strategies and challenges

1. It is proposed to adopt International standards to protect children, motherhood and families.
2. Women's entrepreneurship-women make only 27% of owners (these are limitations in starting business activities)
3. Patriarchal relationships and attitudes in the family
4. The problem of lack of information about what awaits them when they start their own business
5. Often discriminated against at work (the issue of employment of women over 40 years-and all analyses indicate that they are persons aged 50 and over)
6. There is no proper consulting support
7. Promote lifelong education - learning
8. It is believed that men are responsible for the household budget, and that women should make their contribution. We as women are actually defined by the relation to the household budget.

What should be the next step for use would be to include the National Employment Service, educational institutions, the ministries, which would, through their recommendations and influence on the adoption of the Act, change the status of women in the workplace in relation to men.

On the other hand, it is necessary to analyse what it is that discourages young men and why they do not respond to the challenges, that is, why they are less successful (from elementary school to the university).

We also have other problems.

The data are indisputable. In Serbia, 36.2% of the total number of households are single-parent families. The mothers are mostly the guardians. In Vojvodina, 97% of children are given for care to their mothers.

The increase in domestic violence, especially against women and children, creates even more conditions for the increase of poverty. We lack qualitative data which would indicate the problems. On 12 March 2015, the City of Zrenjanin - that is, the Mayor, established a team for intersectoral cooperation - "The working group for

the prevention of violence and protection of victims of domestic violence and women in partner relationships in the City of Zrenjanin.”

After a long follow-up of the problems and analysis in different sectors, local administration and authorities are trying to reduce the phenomenon of violence to a minimum. To anticipate and prevent any possible violence, violent persons are entered into records and legally prosecuted.

The common goal is to unite all relevant institutions in the City of Zrenjanin, and the work of the Team and the implementation of all necessary measures including increased monitoring, recording, data collection, supervision are coordinated within the City, which ultimately, of course, implies a sense of security to all our citizens. The team meets mandatorily once a month, more often if necessary, and works according to the adopted Rules of Procedure.

The position of the City of Zrenjanin includes the necessity of developing a serious debate and monitoring legislation in this area. It is inevitable that the situation will start to change. As a society, and especially as the local community, we must not allow something, what is below the minimum of civilization, to become a part of everyday life.

Behaviour that directly and negatively affects women's position, influence and work ability is not acceptable. If we ignore the problem and fail to react, if we neglect our social responsibilities, then we do not deserve the future. The work that is before us is to establish a system of protection and support. We do not have a viable systematic solution that will ensure the financial status.

Based on the analysis and monitoring of public opinion, as well as media messages that we receive in this area, we can still recognise the presence of stereotypes and prejudices when women are the topic which is discussed and written about. We think that those who are in positions of power and are able to change something through their public policies need to address the causes of poverty and violence of every kind, and not just eliminate the consequences of such circumstances.

If we see everything clearly and identify the problem, what prevents us for changing what is not good?

Our own fears are generally greater than the resistance which is generally expected in the process. We should prepare ourselves for this work in order to achieve change; otherwise, it may happen that you see a problem, but cannot solve it in any manner.

Tamara Sterk, advisor at the Office for Gender Equality, Government of the Republic of Croatia

The impact of the crisis on the status of women in Croatia

This presentation refers to the analysis of the package of financial aid, fiscal consolidation and the European Economic Recovery Plan, the consequences of such measures on gender equality and changes in the structure of those institutional mechanisms that are responsible for promoting and achieving gender equality in the Member States.

It is very difficult to assess the impact of the financial packages and fiscal consolidation measures on the status of women. The reason lies mainly in the fact that a very small number of Member States, on the basis of available statistical data, has prepared a gender sensitive ex-ante assessment of potential effects of various measures taken in order to mitigate the economic crisis. Statistical data are lacking in most EU countries. Although not all countries have felt the crisis at the same time, after eight years from the beginning of the crisis, ex-post impact assessments have not yet been made in some of them. Furthermore, although structural reforms at a time of the crisis are - a necessity, it is the recession period when it is the most difficult to implement reforms. (Notable achievements in the field of gender equality in the EU are mainly generated during macro economic stability, that was, in the time before the economic crisis).

Unintended consequences of the crisis

It can be said that the collapse of the level of gender equality is an unintended consequence of the crisis, that is, a "collateral victim" of the crisis. A number of reasons contributed to the birth of the so-called "collateral victim" of the crisis, of which the most important one is the fact that the decisions adopted by the governments in the EU Member States in response to the crisis were adopted under great pressure and in an atmosphere of crisis; decisions had to produce quick results for the budget and had to be simple in design and not be subject to great criticism or rejection by the public.

The greatest risk for gender equality as the "collateral victim" was in those countries where there are no adequate gender-disaggregated data, where the level of sensitivity to gender issues is low, in countries where men are traditionally the providers (and the expenses for their needs are considered more important than, for example, spending on public services, which encourage women to enter the labour market) and where women are under-represented in decision-making.

The protection of the already achieved level of gender equality was expected from the European Union, and transferring the response to the crisis, from the national to EU level, should have reduced the concerns regarding this field. This was primarily linked to the sensitivity of EU institutions with regard to gender issues and regulations that govern it.

Let us remind ourselves, the European plan for economic recovery was aimed at restoring the confidence of consumers and employers, increasing investments, creating jobs and returning the unemployed to the labour market. This should have been a coordinated macroeconomic plan by which Europe responded to the crisis. Unfortunately, the funding as well as the development and implementation of this plan were left to the competence of individual member states with a resulting lack of uniformity, and a large amount of diversification and imbalance has developed. *For gender equality, that meant the loss of many, already achieved results. Although all EU guidelines require Member States to incorporate into their policies the aspect of gender equality and to be "gender mainstreamed", the total absence of words - race, gender, woman, gender equality in the European plan for economic recovery - has opened up space for regression.*

Space for regression – only employment policies left with a gender dimension

The Advisory Committee on Equal Opportunities of the European Commission warned in 2007 that the gender dimension must be present in all the initiatives, that the commitment to the idea of equal pay for work of equal value must be maintained, that the European Commission must have a gender sensitive budget, that women must participate in decision-making and that the structural funds must focus on those areas of work where women could be at risk, but the urgency in dealing with the crisis has pushed the issue of gender equality and gender mainstreaming to lower positions on the list of priorities.

Among the recovery policies, the European Commission has only recognised the employment policies as those that cannot remain without "gender" (gender mainstreamed). Women were classified as "sensitive risk groups at a time of rising unemployment" mainly due to "concerns that they become permanently inactive and become lost social capital". The EC has recognised that gender equality strategies are delayed to some extent, but no new measures have been proposed (in addition to supports for new employment in the sector of nursing and care).

When it comes to employment policies, the labour market has given rise to three kinds of typical responses to the crisis – the shortening of working hours (suitable mainly for full-time employees, while women are a minority in this group); reduction of the workforce in the public sector (women are mostly employed in this sector, influence gender sensitive policies, and are the majority in the supply of public services); and subsidies for the unemployed and public works (the subsidy level depends on the income level in the lost job, and it is known that on average women already have lower salaries).

Measures of consolidation packages

Into fiscal consolidation packages, which are concrete measures for the reduction of the deficit in the budgets and public debt, most Member States have included

- a) cutting expenses and
- b) increasing government revenue.

Cutting expenses mainly refers to the freezing and reduction of salaries and the number of employees in the public sector, reforming the pension system and the equalisation of the age of retirement, cuts and savings in the care sector, reducing benefits for households and families, changing the criteria for unemployment benefits. It is not necessary to specifically emphasise the impact of these measures on the status of the poorest, unemployed portion of the population, especially women.

With regard to measures to increase revenue, the majority of the countries chose to increase taxes (e.g. direct taxes on property and income, and indirect taxes such as VAT or the environmental protection tax). Furthermore, government revenue should have also been increased by the rise in prices of those services subject to public subsidies (for instance in health care, transportation, for kindergartens, care for the elderly).

Key facts on consolidation packages from a gender perspective

In order to summarise what has so far been presented with regard to consolidation policies, it is necessary to emphasise several key facts from the standpoint of gender equality:

1. lack of awareness about the impact of the measures on gender equality in the first phase;
2. unprepared gender impact assessments;
3. the impact of increasing some taxes and cuts in expenditures to increasing inequalities; and
4. as the ultimate outcome – the increase of unpaid work of women as a result of reducing benefits, increasing taxes, lower household income, etc.

Measures with the most significant gender impact

The measures that are likely to have had most significant impact on gender equality are: salary freezes and salary cuts in the public sector, public sector layoffs, reduction of benefits in the care sector, reduction of benefits for households, tax increases, changing the criteria for benefits as a result of unemployment and increasing the amount of services subsidised by the state, that is, the local government.

It should be noted that although the cuts at the local level were slower, the consequences of "gender neutral" consolidation measure policies affected the growth of the grey economy at all levels. The most vulnerable are the sectors in which women are the majority, both among the users and the providers of services (health, care and welfare, education).

The risk of poverty has increased for the long-term unemployed, among which the majority are women, and due to the reduction of social benefits for single parents (most of whom are women). Due to the increase of taxes on many goods and services during the implementation of the consolidation measures, the poorest citizens have become more exposed to the risk of poverty.

The national institutional mechanisms for gender equality in many EU countries have even been abolished, merged with other, similar institutions, for many the administrative and financial resources have been reduced. However, during the recession, some countries, such as Poland, introduced new methods into the work

of their mechanisms, and Denmark, Sweden and Portugal have made their mechanisms more effective. *The example of Iceland is particularly encouraging, where, due to the political decision, the national mechanisms for gender equality have been strengthened.*

Conclusion

What have we learned from this analysis of the impact of the crisis on the status of women? What should be considered when planning measures to overcome the crisis?

- A. Women are an unused force for economic progress
- B. The measures must not "extinguish the fire" because then they become biased and widen the gap between the genders
- C. The gender equality aspect should be incorporated into all stages of the process (from programming through implementation to impact assessment) - the so-called gender blindness is unacceptable
- D. Tools for gender mainstreaming must be used - the analysis of the sector from the perspective of gender equality, the ex-ante and ex-post assessment of the impact of measures on the status of women and men, the introduction of a gender-sensitive budget
- E. Good, gender disaggregated statistics indicates the sensitivity to the problem of one state

Katarina Perković, Legal Adviser, trade unionist and activist working in Novi sindikat <New union> from Zagreb, president of the Coordination of Women of the Croatian Association of Trade Unions, member of "Women's Front for Labour and Social Rights"

Visible and hidden consequences of recession on the employment of women in cities

The position of women in a precarious labour market in Croatia

With the last enlargement, in July 2013 Croatia became the 28th Member State of the European Union. With regard to the consequences of the economic crisis in the labour market, that is, on the employment of women, it should be noted that during the 1990s Croatia transformed from a socialist-type economy into an open market economy, based on private property. During the active economic transition period, from the 1990s until 2005, the transformation and privatisation were accompanied by corruption and robbery.

In this context, the Croatian labour market has been in a recession for a number of years, which was already before the impact of the economic crisis. According to the last census, Croatia has approximately 4,284,889 inhabitants, of which 795,900 live in the capital Zagreb. Out of 1,364,298 of the total working population, 390,469 workers are employed in Zagreb. The biggest issue in the labour market is unemployment, and according to the latest data from the competent employment service, unemployment is in the decline compared to the beginning of 2015, with 260,073 unemployed persons registered in June 2015.

The employment rate of women is lower than the employment rate of men, and the unemployment rate of women is higher than the unemployment rate of men. The unemployment rate in relation to gender at the EU level amounts to: unemployment of men amounts to 10.1%, and of women to 10.3%, while in Croatia; unemployment of men amounts to 15%, and of women to 18.1%.

The gap in registered wages amounts to 10% (EU 16.4), and the gap in pensions amounts to 18% (EU 39%). In addition to unemployment in the labour market, a chronic problem is unregistered work, that is, a high proportion of undeclared work

in the informal sector which is estimated to be around 30%. In employment of women, the most visible problem is the problem of job insecurity since 95% of newly employed women are employed exclusively on the basis of fixed-term contracts, and the trend of part-time work for women is accelerated.

Women in the labour market, City of Zagreb

During the transformation and privatization, the industry in cities disappeared, and as a result, in 2015 in City of Zagreb industry comprises only 17% of industrial production compared to the production in the 1990s. In the late 1990s, Zagreb lost most of the industrial structure important for the female workforce - textiles, leather, rubber and footwear, production of wool and ropes, shoe factories and similar.

The greatest loss of "women" jobs and work positions occurred in the period of transformation and privatisation from 1990 until 2005 when the City of Zagreb lost 30,000 jobs in the production of textile, clothing and footwear, which had direct consequences on the employability of women, given that approximately 90% of women are mainly employed in the production of textile, footwear, etc. Women were also the majority workforce in the tobacco industry, chemical processing industry, as well as in confectionery and catering chains.

From the city's female trade union activist stories, the situation in 2006 should be emphasised when the workers (mostly women) due to illegal actions in the transformation and privatisation of the Zagreb Tobacco Factory, and for the purpose of closing the factory, occupied the factory and entered into the possession of the factory, and remained inside for three and a half months in order to try to fight for continued operation and the preservation of jobs. Unfortunately, "TDZ" Zagreb Tobacco Factory, which was founded in 1817, no longer exists today.

In addition to numerous textile factories that vanished due to privatisation, one of the last city textile factories managed to continue working until 2010 when it went bankrupt, but then a female urban story in the fight for jobs occurred because twenty brave workers of the textile factory "Kamensko" immediately after the closing the factory began a hunger strike, and slept under the open sky outside the factory in order to point out to illegal actions that led to the collapse of the factory and the loss of jobs.

The role of the trade unions

During the transition period (the 1990s, 2000s) there was a lack of serious resistance. Although the trade union scene in Croatia is fragmented by a high number of independent trade unions, it showed its organisation and influence despite the interest differences when in 2010 five (5) trade union confederations gathered 717,149 signatures for a referendum to prevent the government from using the Labour Act to repeal insurance in the protection of workers' rights through the institution of extended application of collective agreements.

It was the first time in Croatia that an organisation collected sufficient signatures for a referendum. After the signatures were collected, the government withdrew the proposal, and with the decision of the Constitutional Court the referendum was never held. The trade union success was temporary, and in 2012 the extended application of collective agreements was repealed by another regulation, the Act on the Criteria for Participation in Tripartite Bodies and Representativeness for Collective Bargaining.

Female trade union activism at the level of the City of Zagreb as the capital was particularly evident when in 2012, with the adoption of the new Ombudsman Act, the abolition of an independent and autonomous office of the Ombudsman for Gender Equality was announced. At that time, a joint action of organising women's trade union groups and women's NGOs occurred, and on 21 April 2011 they conducted the protest action "Nikako nećemo natrag" <"No way we are going back"> in Zagreb with a request that the Office of the Ombudsman for Gender Equality established in 2002 remains independent. After the action, the Ombudsman for Gender Equality was not abolished, it remained autonomous and independent with the new 2012 Ombudsman Act.

It was not until 2013 that there were first attempts at wider joint organization at the City level (resistance of trade unions and non-governmental organisations) against the privatisation of municipal services in the City of Zagreb which have not yet been privatised.

Economic crisis and new labour relations

During the economic crisis, Member States have changed their labour legislation. Almost immediately after joining the EU in September 2013 Croatia also started new negotiations on the new Labour Act. Women's trade union groups from three trade union confederations, the Women's Section (SSSH/UATUC), the Committee of Women (NHS/ITUC) and the Coordination of Women (HURS/CTUWA), called upon the civil society organisations dealing with women's and human rights (NGOs) to act against the amendments to the new employment, pension and social legislation in an organised manner. In September 2013, the Women's Front for labour and social rights was established, which includes the majority of civil society organisations dealing with women's and human rights, and which from the female perspective opposed the flexibilisation of labour relations, and demanded and continues to demand the preservation of work for an indefinite period as the basic form of work.

Visible consequences of flexibilisation of individual labour relations on the employment of women

The economic crisis initially effected workers in the automobile and construction industries the most, but the flexibilisation of the labour market affects women the most since they are employed in atypical forms of work (fixed-term work, temporary jobs, agency work, a part-time work). The new Labour Act, which came into force in 2014, brought a new direction and concept that deepens the discrimination against women and opens the way towards the feminisation of poverty. A comprehensive reform of the system was implemented in Croatia by strengthening new atypical forms of labour relations under the pretext of increasing youth employment and the competitiveness of the economy. Women dominate in the "5C" work system (cleaning, catering, cashiering, clerical, and caring).

Inequalities in the labour market are visible in the recognition and protection of the workers' rights, whose employment is based on some of the atypical forms of employment contracts with regard to workers, whose employment is based on an employment contract for an indefinite period. In the last few years in Croatia, 90% of newly employed women are workers who work solely on the basis of fixed-term contracts or work without a contract. Currently, only 6.4% of newly employed workers work based on a contract for an indefinite period, compared to 93.6% of the newly employed workers working on the basis of a fixed-term contract. It is

estimated that 8,000 workers are employed in agencies, and thousands of young workers work through national programs which fictitiously reduce the number of unemployed and which are supposed to stimulate employment, but without employment relationship and years of service.

The flexibilisation and the liberalisation of the labour market does not hide its face, it openly and aggressively wants to impose itself as the only possible model of employment, and the consequences and gender differences are evident starting with education until obtaining a first job, which is more difficult for women.

More difficult employability of women, that is, more common unemployment of women and under-representation of mothers in the labour market and lower salaries for women, and even lower salaries for mothers, are an indicator of the profound disturbance of labour relations at the expense of female workers. The cruel fact is that upon the expiration of a fixed-term employment contract almost half of the women do not receive an extension of employment, that is, a new employment contract, due to maternity leave, and those women who receive a new employment contract are not given back (their) job after maternity leave.

Finally, it is worth reiterating that pregnant women and new mothers do not enjoy legal protection at work at a certain time and they are not eligible for a loan if they are employed for a fixed term. This leaves them without security - to stay employed or to be able to settle in an own home. In the long-term, they are deprived of the right to a family and motherhood because without a home and job security they are more reluctant to become mothers. Finally, insecure forms of work result in lower contributions for pension security and opens the way to social and social isolation and poverty in old age, since women live longer.

Gunda Meyer, Senate Administration for Labour, Integration and Women in Berlin

Advancement of women through public procurement – good practice from Berlin

Introduction and legal bases

The German capital is a city and, at the same time, one of 16 federal states. Therefore, in some fields, Berlin has its own state legislation, including the field of advancement of women through procurement legislation.

Public procurement, being the purchase of goods and services, is an important part of the economy. Accordingly, promoting women through public procurement can be an important and effective way of promoting women.

In 1991, the Equal Opportunities Act for Berlin (Landesgleichstellungsgesetz, LGG) was adopted. In Article 13 it stipulated that public procurement in Berlin is to be connected to the advancement of women. According to Article 13, the Berlin Senate was entitled to issue a Regulation to govern the details of promoting women through public procurement. This became reality only eight years later in 1999, when the Regulation on the Advancement of Women and the Reconciliation of Work and Family Life in Public Procurement (Frauenförderverordnung, FFV) came into force.

In 2010 the Berlin Act on Tendering and Procurement (Berliner Ausschreibungs- und Vergabegesetz), that also takes into account the advancement of women through public procurement, came into force, and the Equal Opportunities Act was amended. In 2011 the Regulation on the Advancement of Women was amended.

Before these last amendments pursuant to Article 13 of the Equal Opportunities Act, advancement of women was mandatory for public contracts whose value exceeded EUR 50.000 for services and supplies. Construction works were excluded. Pursuant to Article 13 of the Equal Opportunities Act in its current version, the thresholds have been lowered: now, the advancement of women is mandatory for public contracts whose value exceeds EUR 25.000 for services and supplies. Construction works are no longer excluded from the scope of application. If construction works whose value exceeds EUR 200.000 are the subject of a public contract, advancement of women is also mandatory.

The public procurement procedure

The Regulation on the Advancement of Women regulates the procedure for the advancement of women through public procurement: Already at a very early phase of the procedure, advancement of women has to be considered: In the first step of the procedure, the official announcement on the invitation to tender, the contracting authorities have to inform the applicants of the requirements of Article 13 of the Equal Opportunities Act and the Regulation on the Advancement of women. In case the value of the future contract exceeds EUR 25.000 for services and supplies or EUR 200.000 for construction works, in the official announcement on the invitation to tender, the applicants are requested to submit a declaration concerning three points:

- Firstly, in this declaration, the companies have to declare they adhere to the applicable Equal Treatment Act. It covers all national and European provisions on equality between women and men, including, for example, the German General Equal Treatment Act (Allgemeines Gleichbehandlungsgesetz, AGG).
- Secondly, the applicants have to declare their number of employees.
- Thirdly, in case of more than 10 employees, applicants have to fill in a declaration indicating which measures on the advancement of women have been implemented, are being implemented or will be introduced during contract performance.

Article 2 of the Regulation on the Advancement of Women specifies 21 possible measures for the advancement of women that contracting companies can implement in order to fulfill their obligations on the advancement of women. These measures include, e.g., the establishment of a qualified plan on the advancement of women, increasing the percentage of women in higher positions, appointing a women's representative, the possibility of flexible working hours, offering internships particularly for girls and young women, having an equal salary in the company or providing internal or external childcare facilities.

The catalogue distinguishes between hard and soft measures for the advancement of women. It was prepared taking into account the fact that small and medium sized companies must not be subject to the same requirements as large companies. For example, it might be difficult for a small company to appoint a person in charge of women's issues or adopt and implement a qualified plan on the advancement of women. For smaller companies, it might be easier to offer flexible working hours or part-time work.

The number of measures that a company has to implement depends on the number of employees:

- A company with 11 to 20 employees has to implement only one measure from number 1 to 20 in the catalogue.
- A company with 21 up to 250 employees has to implement two measures, and a company that has between 250 and 500 employees has to implement three measures.
- If a company employs more than 500 persons, it also has to implement three measures, but in this case one of these measures has to be selected from numbers 1 to 6 of the catalogue, as these measures are considered harder measures.

After the companies have submitted their offer and the aforementioned declaration, the awarding authorities initially only verify whether the declaration is attached to the offer and if the declaration has been completed in accordance with the Regulation on the Advancement of Women.

If the declaration has not been completed or has not been completed as required, the offer is not opened and assessed. Therefore, in this case the offers from these companies are not taken into account at all and the procedure is concluded for these companies. To maintain equal opportunities, it is not possible to change the declaration after the closing date.

However, other offers, that are complete and contain the declaration that has been completed as required, are opened and assessed. At this point, contracts are awarded only on the basis of the usual public procurement criteria, such as suitability of the tenderer and economic efficiency. When assessing the offers, it is not taken into consideration which measures for the advancement of women the companies committed themselves to when completing the declaration.

Accordingly, in Berlin, the advancement of women through public procurement is qualified as a qualification criterion, not as a contract award criterion. In other words: The final decision on selecting an offer depends on the measures for the advancement of women that the companies committed themselves to. All offers that contain the declaration according to the Regulation on the Advancement of Women are taken into consideration when assessing the offer.

Public contract performance

During the validity of the public contract, companies have to follow and fulfil their obligations concerning the measures for the advancement of women, to which they have committed themselves in their declaration.

There is certain control to verify that companies fulfill their obligations:

According to Article 6 of the Regulation on the Advancement of Women, the awarding authorities shall require evidence. At least for 5 % of their annual public contracts, the awarding authorities have to check if the companies fulfill their obligations relating to the advancement of women.

Moreover, the Berlin Act on Tendering and Procurement provides additional control: The central control group of the Berlin contract awarding authorities also requires evidence of all obligations in the field of public procurement, including the obligations concerning the measures for the advancement of women.

If companies do not fulfill their obligations and do not implement the measures for the advancement of women or if they do not follow the Equal Treatment Act, sanctions may be imposed. Possible sanctions can include a contractual penalty, exclusion from public procurement for a maximum of three years or contract termination .

There is also certain control by means of data collection. The awarding authorities collect data on the number of offers, where measures for the advancement of women shall be applied, the control results and the sanctions that were imposed. Subsequently, the awarding authorities submit these data to the Senate administration competent for women's issues. The data is then analysed and every two years a report on the advancement of women in Berlin is published. One section of this report refers to the advancement of women through public procurement.

As a conclusion, based on the experiences from Berlin, connecting the advancement of women to public procurement can be an effective way of promoting women and raising awareness of advancement of women in the private sector.

Margareta Maderic, President of the Commission for Gender Equality of the City of Zagreb

Role of the Commission for Gender Equality tackling the economic crisis

Action Plan of the City of Zagreb for the implementation of the measures from the National Policy for Gender Equality

At its 47th session held on 21 February 2013, the Zagreb City Assembly adopted an Action Plan of the City of Zagreb for the implementation of the measures from the National Policy for Gender Equality for the period from 2011 to 2015 (Official Gazette of the City of Zagreb 4/13) at the proposal of the Commission for Gender Equality of the City of Zagreb.

The Action Plan is an implementing document of the national policy which contains the objectives and measures which are divided into eight thematic areas of activity. The report on its implementation was prepared in the same manner, containing information on the implementation of measures and activities, funds spent, implementation deadlines and performance indicators.

The first objective of the Commission is to promote women's human rights and gender equality, with a special emphasis on raising the level of knowledge and awareness of anti-discrimination legislation, gender equality and women's human rights.

Some of the measures are raising public awareness of the Gender Equality Act and other anti-discrimination acts and mechanisms of protection against gender discrimination.

We especially celebrate International Women's Day on 8 March, the World Day of Rural Women on 15 October, the National Day for the Elimination of Violence Against Women on 22 September, the International Day for the Elimination of Violence Against Women on 25 November, the International Day Against Homophobia and Transphobia on 17 May, the Women's Entrepreneurship Day and the European Equal Pay Day 2 March, Mother's Day. We promote the use of gender-sensitive language in the authorities of the City of Zagreb as well as in public speech.

We raise awareness of women's human rights belonging to ethnic minorities and women with disabilities, and we promote knowledge and awareness of the situation of women in rural areas.

We devote special attention in our work and activities to strengthening the system of care and support for victims of domestic violence and prevention of all forms of violence against women, as well as to the occurrence, problems and ways of combating gender-based violence.

With the organisation and implementation of campaigns and other activities, workshops, lectures, panel discussions on the problem of gender-based violence, including trafficking and prostitution, distribution of publications and educational materials on all forms of violence against women, we inform and raise public awareness about the occurrence, the problems and ways of combating gender-based violence.

Given the difficult economic situation, special attention was directed towards women in the labour market with efforts to lower unemployment, combating all forms of discrimination in the labour market, the wage gap between women and men.

We try to achieve this by empowering women's entrepreneurship, encouraging the education of women on entrepreneurship and by providing organisational, professional, advisory, financial and physical support. During 2014, 187 individual counselling sessions were held in the City of Zagreb, 91 of which referred to women. Numerous telephone counselling sessions were held and e-mail responses to inquiries were given.

To allow for survival and encourage the further development of crafts in 2014, on the basis of a tender for granting aid for the preservation and development of traditional, scarce and manufacturing crafts, 487 grants were approved in the amount of HRK 8,890,000.00, out of which 266 grants or 54.62% in the amount of HRK 4,561,000.00 were granted to women entrepreneurs, and 184 grants or 69% to traditional activities, 42 grants or 16% to manufacturing activities, while 40 grants or 15% refer to deficient activities. A total of 743 persons are employed by those crafts, which makes 54% of the total number of employees in crafts which were approved grants this year.

In order to promote entrepreneurship and offer guidance to innovators, a new Ordinance on the Conditions for Awarding Grants to Innovators was adopted in October 2014 in which, within the framework of the criteria for awarding grants,

women innovators are especially valorised, that is, receive additional points. Based on the Tender for awarding grants to innovators in order to prepare for entrepreneurial innovation use, 17 innovations were selected for which grants amounting to HRK 344,700.00 were approved. Out of the total number of grants approved, 4 (24%) grants in the amount of HRK 69,900.00 were awarded to women innovators.

One of the companies in the City of Zagreb is the Development Agency, whose activities, among other, include business education for potential and existing entrepreneurs and women entrepreneurs. After attending a seminar on the basics of entrepreneurship, the participants also attend other specialist seminars and lectures. In 2014, 52 seminars and lectures were held, which were attended by 892 participants, 479 of which were women (53.7%)

The Technology Park as part of the Development Agency provides support to entrepreneurs in developing products and services, commercialisation of products and projects, realisation of entrepreneurial ideas based on knowledge, research and innovation as well as the development of the ability to adapt to market demands. As a business incubator, it assists small businesses in the realisation of their initiatives in the initial stage of growth and development. In this sense, it provides the necessary professional assistance, and makes the complete infrastructure available. The City of Zagreb co-finances the cost of incubation based on the duration of stay in the Technology Park Zagreb and on the basis of additional criteria for entrepreneurs regardless of their gender. According to the Ordinance on the Use of Services of the Technology Park Zagreb in force from 1 January 2013, the incubation period basic price is reduced if the criteria for awarding the grants have been fulfilled. In addition, in case of women entrepreneurs (majority owners - min. 51% - in business entity, person authorised for representation and permanently employed in this business entity) the right to an additional 5% of incubation services co-financing is realised. Furthermore, if the person is under the age of 30, and is either a beginner, exporter or innovator, an additional 5% of grants (total max 20%) may be realised by each of the criteria. In 2014, there was one woman entrepreneur in the Technology Park whose incubation service was co-financed in the amount of HRK 11,713.50.

I have to emphasize that with its active approach through Local Partnerships, the City of Zagreb tried to contribute to solving the unemployment problem. As a partner in the Local Partnerships for Employment, the City of Zagreb is a signatory of the Partnership Agreement and is also one of the key participants in the implementation of measures and activities from the Strategy for Human Resources Development of the City of Zagreb. In order to implement these measures, an Agreement with the Croatian Employment Service, Regional Office Zagreb and the

Development Agency Zagreb - TPZ Ltd. was signed in May 2014, which enabled the employment of 400 unemployed persons who have submitted applications according to the measure "Your initiative - your job". The individual grant amounted to HRK 25,000.00 for the purpose of starting own business. For this purpose, the City of Zagreb provided HRK 10,000,000.00, as well as additional free education and mentoring of unemployed persons during the first year of business, which is carried out by the Development Agency Zagreb - TPZ d.o.o. Business entities that have been established by unemployed persons were paid 396 grants in the total amount of HRK 9,900,000.00, out of which 175 or 44% of grants in the amount of HRK 4.375.000,00 were paid to women.

In order to be successful, independent and dedicated to the performance of their professional duties, women need to have the support of the whole community, especially the support of the family.

With that regard, it is especially important to encourage equal sharing of parental responsibility for child care, including the promotion of the use of parental leave and equal sharing of family and household chores.

It is particularly important that in the decision-making process we have a balanced representation of women and men in both the representative and the executive authorities.

This goal is achieved by raising awareness about the importance of balancing the political representation of both genders in the Zagreb City Assembly, neighbourhood councils and councils of local boards, as well as by informing the public on gender representation on the lists of candidates per applicants for the elections for the Zagreb City Assembly, mayor, deputy mayor, neighbourhood councils, councils of local boards, councils and representatives of national minorities in the City of Zagreb.

Leila Straumann, office for gender equality, Department of Presidential Affairs, Canton of Basel-City, Switzerland

Gender Budgeting in the Canton of Basel-City

The Canton of Basel has performed a pioneer work in Europe in the field of Gender Budgeting. We have delegations from all over the world coming to visit us.

I would like to explain how we initiated the Gender Budgeting in Basel. How we did it, what we did, and what was not that successful, so that you all can maybe learn from our experience. Then I will try to outline my views on what method could be helpful in answering the following question: what happens to gender equality and to women when governments have to introduce savings?

1. Background information on Switzerland

The political system in Switzerland works on a national level (confederation), cantonal level and through the municipality federalist system. There are seven departments in Basel. The responsibilities regarding gender equality lay primarily on the Office for Gender Equality (OFGE) and the Commission for Gender Equality, both of which are part of the Department of presidential affairs. It would actually also be important for the other departments to be involved in gender issues, but they do not employ people with these specific tasks.

Neither the Office for Gender Equality nor the Commission for Gender Equality can oblige other departments to engage in gender budgeting.

2. History and what we did in Basel

In 1996, a conference of gender equality delegates and the union (public service) "An den Frauen sparen" was organised in Switzerland: What happens to gender issues and women when the government has to save money? In my opinion, this is a very practical method and a useful publication. The brochure is available in German language only, a scanned version is available in the OFGE (see contact information, end of the paper).

After various political attempts and initiatives from the Parliament, the Commission for Gender Equality, the OFGE and the Bureau of Statistics in Basel-City performed a study on "The small difference in state finances - gender-disaggregated expenditure incidence analysis in the Canton of Basel City" which was published in 2003. An English version with the excerpts of the study was also published. and this publication in fact contains three studies:

- 1) A gender-disaggregated expenditure incidence analysis for the Canton of Basel-City,
- 2) spending of the Canton of Basel-City and unpaid work,
- 3) personnel expenditure and employment of women and men in the Administration of the Canton of Basel-City (see the end of the paper for the link to publication).

In a pilot project of 2009, the indicators for the educational sector were developed and published in "Gleichstellungs- und Finanzindikatoren in der Bildung" (Gender equality and finance indicators in the education sector); this study was already presented at the FemCities conference 2010 in Stuttgart and can be found in the conference documentation. In 2012, an incidence analysis of the time / changes over a period of time was performed, and since this last approach and publication, no further studies have been performed.

3. Two studies from the Publication "The small difference in state finances - gender-disaggregated expenditure incidence analysis in the Canton of Basel City", published in 2003

3.1. Incidence Analysis

Incidence analysis is a methodical analytical instrument for comparing the advantages and disadvantages for various population segments which arise from public institutions. The budget incidence analysis does not cover a specific public institution but the overall expenditure and revenue of the State. It is implemented in such manner that, based on the statistics, state spending is applied to benefit recipients on the one hand, while the revenues are applied to taxpayers on the other.

In our case, it was an analysis of expenses, which means distribution of cantonal spending to beneficiaries based on statistics (no analysis of revenues). Leading questions that were examined by the Expenditure Incidence Analysis (Gender

Budget) for the Canton of Basel City were the following: Who pays and who receives which state benefits? Do men pay taxes and women "profit" from state spending? Does the canton distribute money "neutrally", equally to both women and men?

Results

The expenditure incidence for the data from the year 2000 indicates that, on average, the Canton spends slightly less on a female citizen than on a male citizen of Basel. That is, men receive approx. 15% more state benefits on average than women.

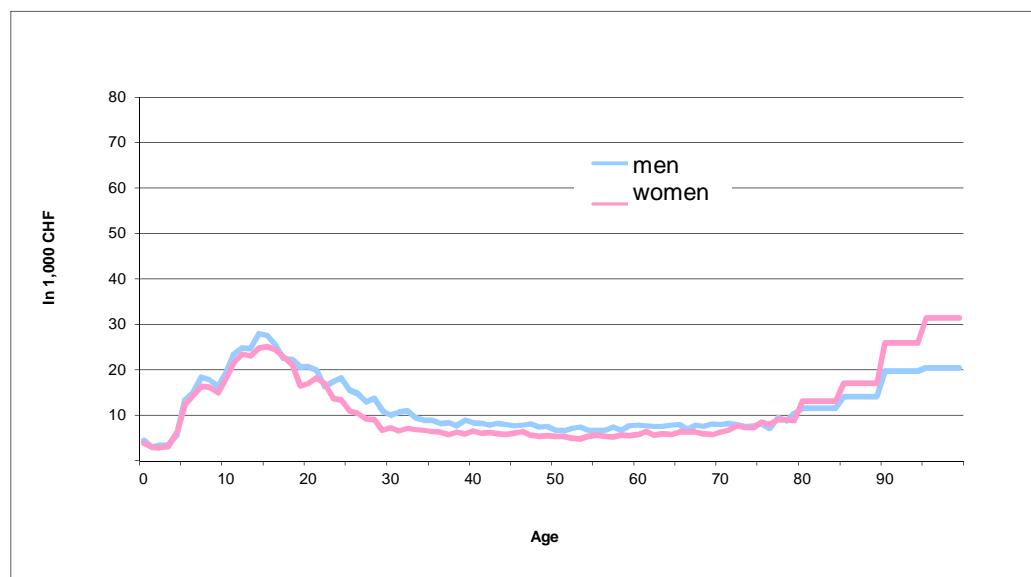


Table 1: Average expenditure for each inhabitant of the canton: i.e. the population structure has been taken into consideration. 15% difference between women (CHF 9,290) and men (CHF 10,870) in 2000.

Differentiation by age reveals that, up to the age of 75, the state benefits per a female inhabitant are lower from those per a male inhabitant – mainly due to public safety and transport.

However, from the age of 75 up, the expenditure per capita increases considerably more for women than for men. This difference can almost exclusively be attributed to social welfare. Contrary to the expectations, average health costs in this age group are not higher for the female population than for the male population.

Nationality also plays an important role in the expenditure distribution: in the cultural, educational, health and social welfare sectors, nationality is a greater distinguishing element for certain age groups than gender. In the educational sector, the overall differences between genders are not very distinctive. Spending is slightly higher for men (+10%) than for women (273 versus 248 million francs). In education, the average expenditure for the foreign population over 16 decreases more significantly with each year of age than for the native Swiss citizens.

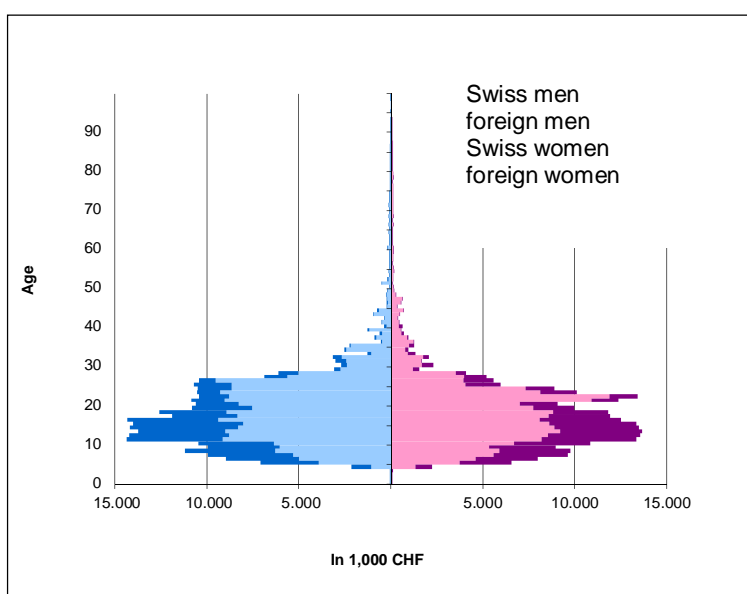


Table 2: Educational sector (data for the year 2000), total expenditure by age, nationality and gender; spending is approx. 10% higher for men.

However, from the secondary school level II, the differences that reflect the familiar segregation of genders appear. For example, in the industrial and trade training institutions, spending per capita of the population is considerably higher for young men than for young women; in the education relating for care and social occupations and in other comprehensive schools, the expenditure situation is reversed.

At the post-secondary school level, expenditure for male inhabitants is higher, both overall and per capita, than for female inhabitants. This spending applies mainly to Swiss population.

The gender specific choice of a career and course of study plays a leading role here. Specifically, at the Basel University, it is evident that the costs for a place in male-dominated fields tend to be higher (exact sciences: CHF 352,000.-; humanities and social sciences: CHF 45.000.-).

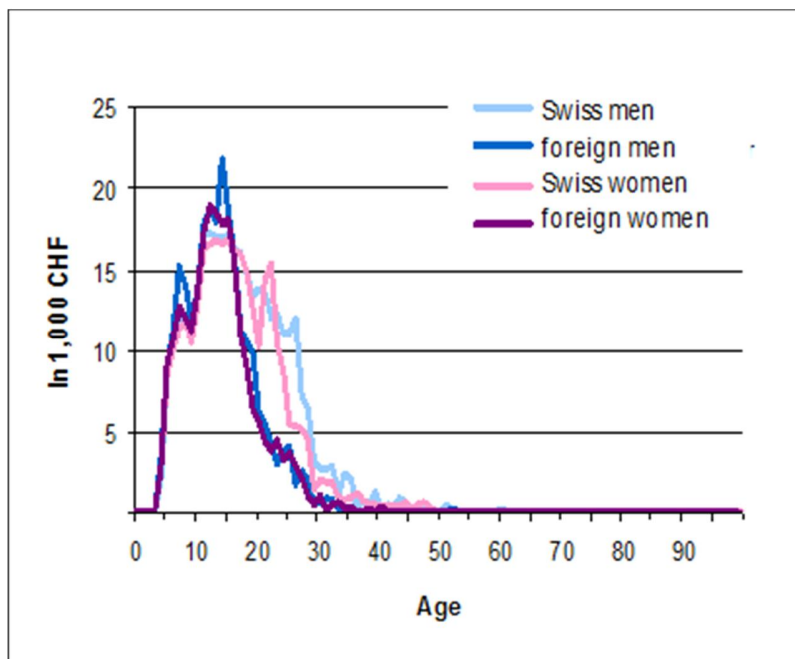


Table 3: Educational sector (data for the year 2000): Expenditure per capita by age, nationality and gender; under the age of 16, average expenditure for the foreign population decreases faster than for the Swiss population with every year of age

In many areas of social welfare, the average costs per capita of the population vary more strongly by nationality than by gender. (Sub-sectors of social welfare are poor relief; retirement insurance; health insurance; benefits that supplement retirement and survivors insurance or disability insurance; child/juvenile protection; other welfare).

Viewed by gender, the greatest differences appear in the old age security: namely, in the benefits and cantonal financial assistance that supplement retirement and survivors insurance. Women over 85 on average receive considerably more of these benefits from men. This result is explained by the circumstance that women are less frequently cared for at home by their partners than the other way around. Due to their higher life expectancy and the fact that they are generally younger from their partners, aged women are more frequently alone. In order to finance their

stay in a nursing home, they need supplementary benefits if their retirement insurance and their assets are not sufficient.

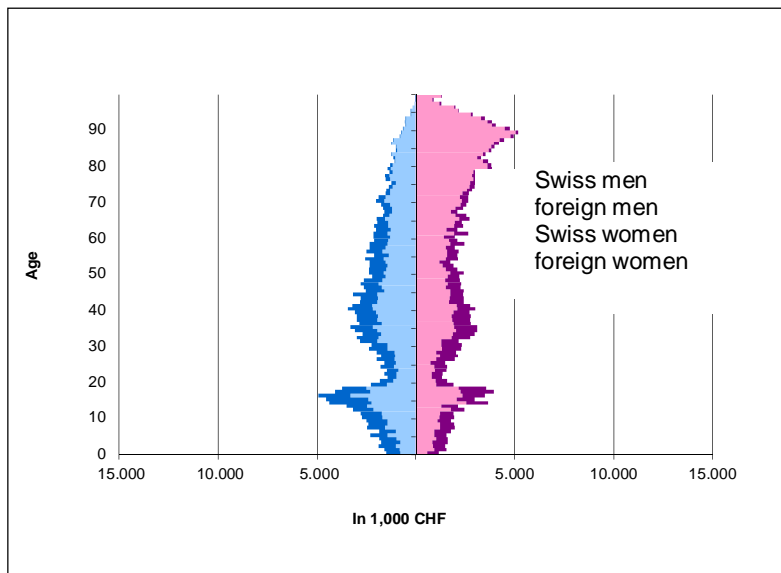


Table 4: "Social welfare" sector: Total expenditure by age, nationality and gender (data for the year 2000)

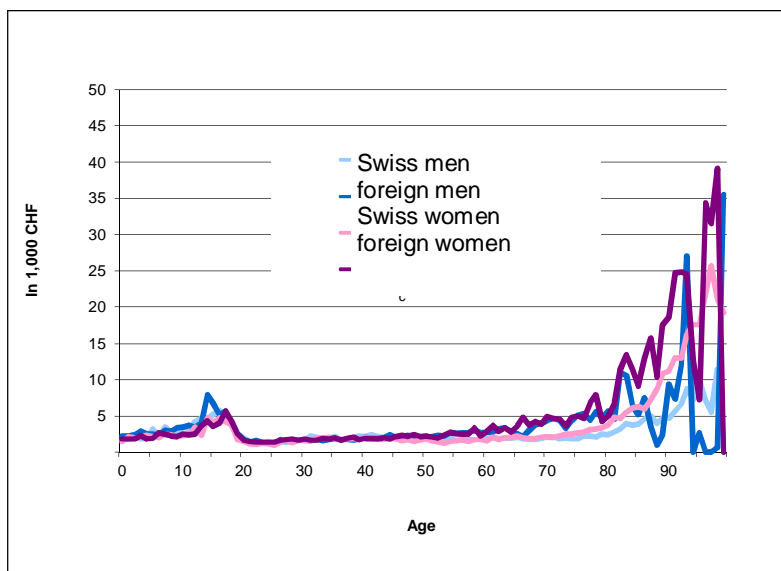


Table 5: "Social welfare" sector: Expenditure per capita by age, nationality and gender; differences are greater by nationality than by gender (data for the year 2000)

3.2. Spending by the Canton of Basel-City and unpaid work

The second part of the study, focused on the work that is not performed for a salary, examines the question whether the cuts in the state benefits in the Canton of Basel-City cause a shift of tasks into the private, unpaid area, in which it is largely women who provide nursing and other care.

A first stage showed the magnitude and thus the significance of the unpaid work for the welfare economy of the Canton of Basel-City in 2000. How much of the unpaid work is performed in the Canton of Basel-City? Who performs it? And what is the significance of unpaid work for the welfare economy of the Canton?

The study referred to figures of the year 2000 obtained from economic statistics, the Canton's account, and the Swiss workforce survey. Work was defined as a task which other persons can perform for us in return for payment, e.g.: preparation of meals, care for persons is work. However, taking a shower or eating is not.

The results show that in the year 2000, women and men worked more unpaid than paid hours (204.9 million hours of unpaid work vs. 173.3 million hours of paid work, 204.4 versus 173.3 million hours; total work hours 337.7 million). Women worked for a total of 207.9 million hours (paid and unpaid work) and men for a total of 169.9 million hours.

Meal preparation and associated tasks, such as setting the table and cleaning the dishes, represent by far the leading activity of the inhabitants of the Canton of Basel-City. The involved working time of 63.5 million hours is slightly higher than the time during which the population of Basel-City works in the processing industry, commerce, trade, and the construction sector (60.6 million hours).

For doing the laundry and ironing (12.4 million hours), the people of Basel take about as much time as for working in the public administration (11.8 million hours). The Baslers spend more time playing and doing homework with children (18.5 million hours) than working in the educational sector (11.1 million hours).

The people of Basel devote 33 million hours (in their own and other households) to the care for other individuals. This amount of time corresponds to the amount of time spent in gainful employment in the construction sector, commerce, and repair trade.

63.5 Mio. Std.	Preparing meals, setting tables, doing dishes
60.6 Mio. Std.	Processing industry, commerce, trade and construction sector
33.0 Mio. Std.	Care work
31.8 Mio. Std.	Building trade, commerce, repair trade
12.4 Mio. Std.	Laundry, ironing
11.8 Mio. Std.	Public administration
18.5 Mio. Std.	Helping to homework and play
11.1 Mio. Std.	Teaching
164.0 Mio. Std.	House work (excluding care work)
173.3 Mio. Std.	Gainful employment

Table 6: Comparison of the unpaid work (red) and paid work (black)

A particularly heavy burden of unpaid work lays on the women with children under 15: They provide over half of the care for children, as well for the adults in need of care, although these women represent only one-tenth of the population (over 15 years). This care is worth approx. 500 million francs. This sum is comparable to the gross income that people living in Basel earn in commerce and the repair trade, and is just under the cantonal personnel costs for the education department and the cantonal police force.

A more extensive comparison with the overall economy of the Canton sheds further light on the amount of unpaid work and the asymmetrical distribution between women and men: the gross domestic product for Basel would be approximately 33% higher if the monetary value of the unpaid work was included. Therefore, the standard of living of the people who live in Basel depends to a large extent on the unpaid work.

In this light, the question on how the distribution of paid and unpaid work can be changed arises. If the workload of women is to be changed substantially, the budget policy should not stop at equal distribution of the state resources between genders; it must develop possible versions of economic-policy scenarios for relieving women from the unpaid work in future.

This second part of the Analysis examines the possible consequences on the unpaid work of the cost-cutting measures initiated in the 1990s by the Canton of Basel. Since the unpaid work is a relatively new field of research with (as yet) insufficient data, the analysis represents more an approach to questions for a further in-depth study than an answer itself.

Preliminary results indicate that the state spending with possible follow-up costs for the unpaid work between 1990 and 2000 increased less strongly than in the areas which, according to expert assessments, had no influence on the unpaid work. This was due to developments in the health care system, especially in hospitals, where personnel expenditure in the mid-1990s decreased and a shift away from stationary to outpatient treatment occurred.

Do state benefits shift to the unpaid private sector when the average length of stay in a hospital decreases? Initial indications of this are reflected in the circumstance that unmarried persons on average stay in hospital longer than the married persons. In addition to that, discharged patients increasingly request subsequent consultation.

The case of day care currently also permits only a sketchy examination of the consequences of state spending cutbacks on the unpaid work. The analysis shows that the expenditure for the children day care increased between 1995 and 2001 (from CHF 16.5 to 18 million), but at a below-average rate (the number of state-subsidised day-care institutions decreased).

However, the main point is that savings in costs do not only mean cuts in spending, but also presume not providing the wanted services. The freeze in the stationary and semi-stationary segment of child and juvenile welfare services thus led to a reduction in the subsidised day-care institutions. This development, however, stands in direct opposition to the demand, since the demand for day-care institutions has strongly increased since 1997. In consequence, the savings measures in day care probably meant that, for child care reasons, a substantial proportion of women were not able to go out to work, or were able to do so only for a restricted time; or that other persons, such as grandmothers, looked after children while mothers took up gainful employment.

4. Indicators for Gender Equality in the Education Sector

Indicators as the next step of Gender Budgeting

- Results of the expenditure distribution?
- Effects on gender equality?

The education sector was chosen for the pilot project, since it covers politically relevant topics and represent a well researched topic regarding gender equality. The idea was to develop indicators which show the development of gender equality in the Educational Sector, covering questions such as: What are the results of expenditure distribution? What are the effects on gender equality?

We did this first by identifying the main goals we wanted to reach (based on the goals from policy guidelines). As a second step, we developed a design of indicators based on data. The last step was a statistical computation and analysis based on the indicators.

The overall goal of the project was to work out the indicators which show the development of gender equality in the Education Sector. Additionally, there were the following three goals:

- 1) Educational opportunities are equal for all pupils on all performance levels.
- 2) The educational sector allows parents to balance work and family.
- 3) Vocational opportunities are equal for both women and men working in the educational sector.

As it has already been shown in tables 2 and 3 above, there are certain differences in the education sector according to gender and nationality. The political aim here was to distribute financial resources equally to male and female pupils. The indicator was the expenditure per capita of the Canton Basel-City. The reason for this aim and indicator were the differences in gender specific choice of studies at the university level (women study shorter and their study is less expensive), as well as a smaller number of dissertations by women.

Another example was the political aim of school grades of female and male pupils being equally distributed. The indicator was the mean of female and male pupils' school grades. It was shown that during the three years of upper secondary education "WBS" ("further education school" relating to primary school for the

schoolyears from 7 to 9), the difference between girls and boys remains, while the school grades of boys and girls improve slightly. In upper secondary education, “high school / Gymnasium” the grades of girls and boys equalized.

Mean of school grades in maths in upper secondary education (“WBS”), according to sex and year

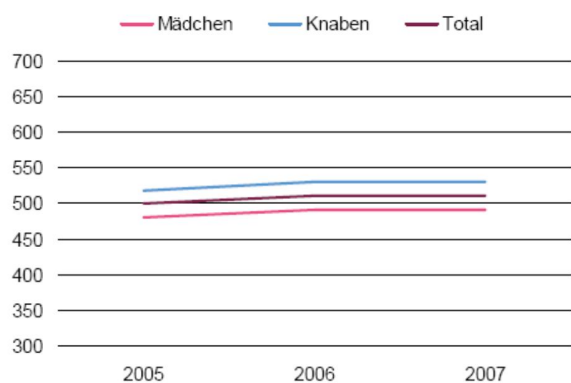


Abb. 1.3.2

Table 7: Mean of school grades in maths in upper secondary education (“WBS”) according to gender and year.

Mean of school grades in maths in upper secondary education (high school, “Gymnasium”), according to sex and year

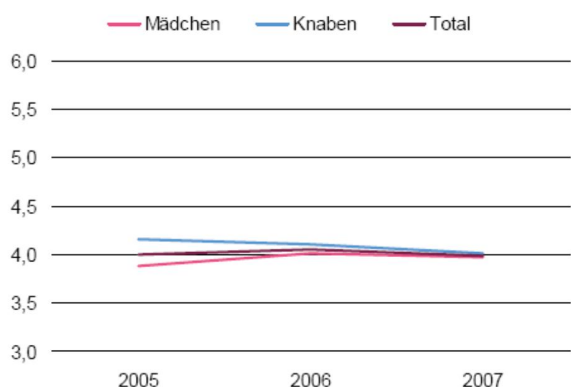


Abb. 1.3.4

Table 8: Mean of school grades in maths in upper secondary education (“High School” / Gymnasium) according to gender and year.

Another example is the political aim regarding the inhabitants with at most compulsory education. The political aim is that people complete a vocational education after compulsory school.

Proportion of 25-to-34-olds with at most compulsory education in the Canton of Basel-Stadt, according to sex and year

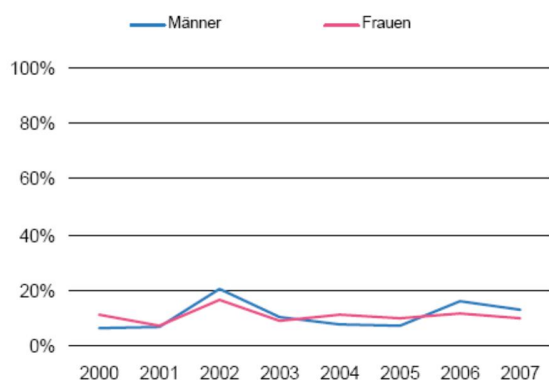


Abb. 1.4.1

Table 9: Proportion of 25-to-34-olds with at most compulsory education in the Canton of Basel-City, according to gender and year.

Proportion of 25-to-34-olds with at most compulsory education in the Canton of Zurich, according to sex and year

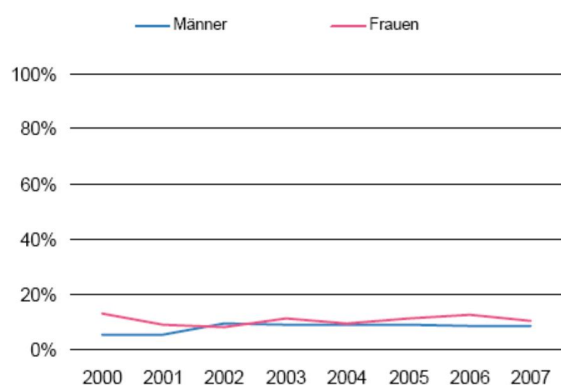


Abb. 1.4.2

Table 10: Proportion of 25-to-34-olds with at most compulsory education in the Canton of Zurich, according to gender and year.

5. Where do we stand today?

An update of incidence analysis was performed in 2012, in which the changes in the period between 2000 and 2007 were compared. Since then, no further study in the incidence analysis has been performed, no further functional sector has been analysed with goals and indicators (like we did in the Educational Sector) and no updates of the indicators in the educational sector have been completed.

Some political demands from the Parliament regarding this issue will come up in the future. We are in the middle of a period where the Government has to cut down the expenditures, however, the incidence analysis or gender indicators were not used for reaching the decisions. Neither government nor parliament base their requests or decisions on the instruments that we have obtained the Canton of Basel.

6. Why are these instruments not in use?

The incidence analysis seemed to be too academic and difficult to apply / use. The methodology was difficult to understand. One had to go deep into the matter to interpret the results. Therefore, it was difficult to explain and build a proper base for political decisions or political requests. Furthermore, a stable accounting system is required; if there are changes, you get a statistical gap and cannot compare and interpret results properly. Reforms in the accounting system in Basel have occurred, therefore, statistics could not be compared in a reliable way. Thus, it was not possible to show changes over a period of time. Overall, the incidence analysis in this form was also a very cost-intensive method. We are in the middle of a period when the Government has to cut down the expenditures – but the instruments were not used for reaching the decisions.

7. What could be helpful?

Nevertheless, making visible the effects of governmental saving periods on gender equality and the situation of woman is useful and helpful, especially if you focus on the following:

- Every cost-cutting measure needs to analyse the effects on gender equality and on the situation of women
- Effects on the employment
- Effects on the beneficiaries
- Effects on the unpaid work

Public administration and politicians need to take these effects into account when reaching their decisions!

The main question would be the following: Are the complicated, expensive methods/instruments (gender budget incidence analysis) with the purpose of answering the question about the effects of savings on woman, employment, beneficiaries and the unpaid work necessary? Unfortunately, our very differentiated and thorough method was not used by the Parliament and Government for reaching their decisions during the saving periods.

Thank you for your attention.

8. Further information

www.gleichstellung.bs.ch

Publications downloads:

<http://www.gleichstellung.bs.ch/menus/flyup-publikationen.html>

«An den Frauen sparen» (1996) available in German only, focus on effects on gender equality when government implements austerity measures. A scanned version can be requested at the Office for gender equality, Department of Presidential Affairs, Canton of Basel-City; gleichstellung@bs.ch

“The small difference in state finances – gender-disaggregated account analysis in the Canton of Basel-City” (2003); published by: Equal Rights Office, Office of Statistics and the Women’s Council of the Canton of Basel-City.

The Publication contains three studies:

- Gender-disaggregated expenditure incidence analysis for the Canton of Basel-City,
- Spending by the Canton of Basel-City and unpaid work,
- Personnel expenditure and employment of women and men in the Administration of the Canton of Basel-City

Original version in German language and summaries of the studies in English language may be downloaded on: <http://www.gleichstellung.bs.ch/menus/flyup-publikationen.html>

Publication “Gender Budget and finance indicators in the education sector” (2012), publication in German only, may be downloaded on: <http://www.bs.ch/publikationen/gleichstellung/gender-budget.html>

Ursula Bauer, City of Vienna, Chief Executive Office - Executive Group for Organisation, Safety and Security, Department for Gender Mainstreaming

Projects and policies of cities to tackle the effect of the economic crisis on the employment of women

Vienna has a long tradition in gender equality politics and has made a lot of improvements within the past 20 years, which is owed to the clear and serious commitments by political representatives and representatives of the City Administration. Therefore Vienna is trying to tackle the crisis without renouncing its social traditions or its gender equality policies. Vienna will maintain its high level of investments in social services, education and further training, as well as in services of general interest (like water supply). This is vital for gender equality because austerity policy, cuts in public spending and a reduction of the welfare system evidently have gender specific effects, such as higher unemployment and a higher percentage of involuntary part time work.

The following examples show how Vienna is keeping gender on the agenda:

1. Investing in education and social infrastructure: kindergarten care free of charge, and mandatory kindergarten year before school starts (Municipal Department 10)

Since 2010 Vienna has offered kindergarten care free of charge as childcare is no longer regarded as a problem to be solved by families alone here.¹

Public spending on kindergartens and day care centres went up considerably in the last decade, and the increase continued throughout the crisis. In 2013 Vienna spent almost EUR 700 million on kindergartens and day care (- overall city budget: EUR 12 billion). Investments in kindergartens also have a direct effect on the labour

¹ Barcelona targets for kindergarten attendance:

- 90% for children from age 3 to compulsory schooling age (Vienna: 104%)
- 33% for children aged 0-3 (Vienna: 50%)

market, as the number of staff is rising continuously (up to 6,400 employees in 2012)

2. Promoting further training and qualification: Qualification Plan 2020 & Gender Monitor (Vienna Employment and Promotion Fund, waff) ²

Labour demand will increase most strongly in highly-skilled jobs, so it is essential to encourage women to choose future-oriented jobs. Unemployment in Vienna is particularly high among persons with a low level of education, and even within this group, women still run a higher risk of unemployment.

Therefore the main objective of the Qualification Plan Vienna 2020 consists in reducing the share of people who complete only the minimum level of compulsory education by 2020. Gender specific programs have been set up. What is more, the Vienna Employment Promotion Fund introduced gender monitoring as early as in 2005 to evaluate the gender-specific effects of its programs. The Gender Monitor and annual gender budgeting have proven very helpful in negotiating special measures for women.

3. Promoting innovation & Gender: FemPower (Vienna Business Agency, VBA) ³

FemPower calls are competitive tenders for funding. They were designed to promote innovative technology research projects in which women play a significant role, and where aspects of gender mainstreaming are taken into account as early as during project development. The financial support provided under the programme is meant to serve as a very specific incentive to involve women in research. Applicants also receive support in the form of guidelines, gender trainings, and events on specific topics.

To make sure gender aspects play an important role in the jury's decision, at least one-third of the jury members are women, and at least one member of the committee has documented expertise on equal opportunity issues.

² Further information: <http://www.wien.gv.at/arbeit-wirtschaft/qualifikationsplan.html>

³ Further information: <http://dev.zit.co.at/en/allgemeines/about-us/fempower-vienna.html>

4. The city as employer: Vienna´s equality program (Office of the Gender Equality Advisor)

The Vienna Equal Opportunities Act was passed in 1996. An Equal Opportunities Officer and five deputies are responsible for about 70,000 public servants plus applicants. They work independently and are not bound to directions, but they are bound to secrecy.

The main aims are:

- ü Career promotion for women (regardless of family responsibilities) by specific career development programs and a 50% women's quota
- ü Increasing women's participation in underrepresented occupational fields by specific promotion measures for young employees
- ü Securing a dignified working environment by awareness raising measures and consistent combating of sexual harassment.

The most visible achievement is that, as of 2015, 37% of all city departments are headed by women (compared to 5% in 1996). A persisting challenge consists in the fact that still only 6% of men currently take parental leave.

Further Information on Gender Mainstreaming and Gender Equality in Vienna:

www.gendermainstreaming.wien.at (German)

www.wien.gv.at/english/administration/gendermainstreaming/ (English)

www.frauen.wien.at (German)

www.wien.gv.at/english/social/women/ (English)

www.wien.gv.at/statistik/publikationen/genderstatistik.html (German)

Nela Juric, City Office for Economy, Labour and Enterprises , City of Zagreb

Implementation of the active employment policy and enterprise development in 2014

Since 2000, the City of Zagreb has continuously implemented measures aimed at promoting the growth and development of craftsmen and entrepreneurs on the basis of the City's Programme on encouraging crafts, small and medium enterprises.

Incentives for development of small businesses

In order to provide additional incentives to the development of small businesses that would make the economy in the City of Zagreb more competitive and stimulate job creation, in February 2013 the Zagreb City Assembly adopted a new Programme on encouraging crafts, small and medium enterprises in the City of Zagreb 2013-2017 (Official Gazette of the City of Zagreb, 4/13, 25/13 and 22/14).

The main strategic objective of the Programme is competitive and sustainable development of crafts, small and medium enterprises with employment growth, and the specific objectives whose implementation contributes to the achievement of the strategic objective are:

1. the development of stimulative entrepreneurial environment in order to create conditions for further growth and development of crafts, small and medium enterprises and employment growth;
2. growth and development of crafts, small and medium enterprises based on knowledge and innovation with the efficient use of natural resources.

For the realisation of the established objectives, a number of measures and activities have been determined, including support for strengthening and development of women's entrepreneurship and support to entrepreneurs for the preservation of the existing and the creation of new jobs, new employment and self-employment.

On the basis of the aforementioned Programme, the following measures were implemented in 2014:

1. Awarding business loans with subsidised interest rates

According to the project "Local development projects of small businesses" and "Local development projects - Microloans", 30 investment projects proposed by entrepreneurs in the total amount of HRK 90,166,588.47 were positively rated in 2014. The total amount of the requested loans for these entrepreneurs amounted to HRK 55,276,892.00. These entrepreneurs employ 905 workers, and with the realisation of investments, they plan to hire additional 249 workers. By realising the aforementioned, these entrepreneurs would have a total of 1,154 employees, i.e. 21.6% more than the number of employees before the investment, while preserving the existing and creating new jobs.

Out of the total number of received and processed requests, 5 or 16% of them refers to requests by women entrepreneurs. The total value of the investment projects of these women entrepreneurs is HRK 14,401,201.00, and the amount of the requested loans amounts to HRK 9,340,000.00. These women entrepreneurs employ a total of 61 workers and plan to hire another 40 workers.

Depending on the loan programme in commercial banks, 25 loans were granted in the total amount of HRK 44,828,106.56, out of which 4 or 17% were loans granted to women entrepreneurs, in the amount of HRK 8,304,097.00. The entrepreneurs whose loans were approved by the bank employ 821 workers, and with the realisation of the investments, they plan to hire additional 226 workers, that is, 28% more. Women entrepreneurs whose loans were approved employ 60 workers, and they plan to hire additional 38 workers, that is, 63% more.

Based on the Call letter of the Ministry of Entrepreneurship and Crafts of 25 September 2014, the City of Zagreb expressed interest in participating in Measure 1. called "Through Loans to Competitiveness" from the Programme of improved loans to business and crafts "Through Loans to Success 2014". The implementation of the activities relating to the conclusion of agreements on the implementation of the Programme is ongoing.

On the basis of subsidising a portion of the interest rates, in the period from 1 January to 30 November 2014 commercial banks were allocated a total of HRK 7,859,839.12, out of which the funds of the City amount to HRK 3,972,002.07, or 50.53%, and the funds of the ministries amount to HRK 3,887,837.05 or 49.47%.

Out of a total of HRK 7,859,839.12 of funds transferred to banks, HRK 1,027,072.71 or 13.06% refers to subsidising the interest rate to women entrepreneurs from the programme "LPR - Entrepreneur", "Women Entrepreneurship" (interest rate subsidy is 4%), out of which the funds of the City amount to HRK 513,540.35, and the funds of the Ministry amount to HRK 513,532.36. Interest rates are also subsidised for women entrepreneurs on the basis of other loan programmes.

2. Awarding grants for the development of crafts

In order to ensure survival and encourage the further development of crafts, 487 grants in the amount of HRK 8,890,000.00 were approved in 2014. The beneficiaries of these grants employ a total of 1,367 workers.

Out of the total number of approved grants (487), 266 or 54.62% of them, in the amount of HRK 4,561,000.00, were granted to women entrepreneurs, employing 743 workers, accounting for 54% of total employment in enterprises which received grants for the development of crafts this year. The highest number of approved grants to women includes traditional activities with 184 grants or 70%, manufacturing activities with 42 grants or 16%, while 40 grants or 15% refer to deficient activities.

3. Awarding grants to innovators

In order to promote entrepreneurship and offer guidance to innovators, the City of Zagreb adopted a new Ordinance on the conditions for awarding grants to innovators in October 2014, which, among other, enabled women innovators to be additionally valorised, that is, to receive additional points.

In 2014, for 17 selected innovations, grants were approved in the amount of HRK 344,700.00, out of which women innovators were awarded 4 grants in the amount of HRK 69,900.00.

The City of Zagreb also awards grants to the Association of Innovators Zagreb for the purpose of co-financing the costs of organising the participation of Zagreb innovators in international innovation exhibitions and fairs. Women innovators achieve significant results on these innovation exhibitions and fairs, and their innovations have won numerous awards.

4. Awarding grants to unemployed persons for the purpose of self-employment by starting own businesses

The City of Zagreb, the Croatian Employment Agency, Regional Office Zagreb and the Development Agency Zagreb – TPZ d.o.o. are partners in the Local Partnership for Employment and signatories of the Partnership Agreement, as well as key participants in the implementation of measures and activities from the Strategy for Human Resources Development of the City of Zagreb. With the Programme on encouraging crafts, small and medium enterprises in the City Zagreb 2013-2017 in Measure 1.6 "Grants to entrepreneurs for the preservation of existing and the creation of new jobs, new employment and self-employment" the possibility is provided of awarding grants to unemployed persons from the records of the Croatian Employment Service to launch their own business. In the context of the aforementioned, and considering that the Government of the Republic of Croatia in late March 2014 suspended the employment promotion measures from the National Employment Promotion Plan, the Mayor of the City of Zagreb agreed with the Minister of Labour and Pension System that a certain part of City funds will be directed towards the promotion of employment, that is, to implement the employment measure "Your initiative - your work place."

In this sense, the mayor of the City of Zagreb adopted the Conclusion on criteria and manner of awarding grants to unemployed persons for the purpose of self-employment (Official Gazette of the City of Zagreb 10/14), and according to this Conclusion, a cooperation agreement was concluded in May of this year between the City of Zagreb, the Croatian Employment Service, Regional Office Zagreb and the Development Agency Zagreb - TPZ d.o.o. on the implementation of the conclusion on the criteria and manner of awarding grants to unemployed persons for the purpose of self-employment.

In accordance with the signed agreement, unemployed persons who have submitted applications for self-employment to the Croatian Employment Service for measure "Your initiative - your work place" and submitted acceptable business plans, up to the quota of 400, grants have been awarded in the amount of HRK 25,000.00 for starting their own business, or to address the issue of the business premises, purchase of equipment and labour costs (up to 30% of the grant amount). For this purpose, the City of Zagreb ensured HRK 10,000,000.00, as well as free additional education and mentoring of unemployed persons during the first year of business, which is performed by the Development Agency Zagreb - TPZ d.o.o.

Businesses that have been started by unemployed persons were paid 396 grants in the total amount of HRK 9,900,000.00, out of which 175 or 44% of grants in the amount of HRK 4.375.000,00 were paid to women.

5. Development of social entrepreneurship

City of Zagreb has recognised social entrepreneurship as an important segment in the development of overall economy and the Programme provides for awarding grants for the promotion and development of social entrepreneurship and social enterprise initiatives. This enables social cohesion, as well as the inclusion of marginalised persons, socially vulnerable groups such as persons with disabilities, persons with diminished work ability, victims of domestic violence, parents or guardians of children with disabilities, ethnic minorities and more other not easily employable groups into entrepreneurship and the labour market in order to prevent social exclusion. The preparation of an ordinance is underway, based on which grants would be awarded for social and entrepreneurial ventures.

Also, in 2014, the City Office for Economy, Labour and Entrepreneurship in collaboration with the Centre for eco-social development CEDRA organised a series of workshops aimed at informing and realising the idea of social entrepreneurship. At these workshops, participants were presented with the possibility of social entrepreneurs actions through the development of social entrepreneurship models, workshops for the preparation of conceptual designs of products/services for future cooperative/social entrepreneurial ventures and workshops, as well as mentoring in the preparation of feasibility studies and business plans of social entrepreneurs.

6. Strengthening entrepreneurial competencies

In order to acquire entrepreneurial and managerial knowledge and skills, the Development Agency Zagreb - TPZ d.o.o. held in 2014 a total of 52 business seminars and lectures, as well as 114 consultations for beginner entrepreneurs or persons preparing to become entrepreneurs.

All of the aforementioned activities included a total of 892 participants. Out of the total number of participants, 479 or 53.7% of them were women. 187 individual counselling sessions were held, which were attended by 91 women.

7. Strengthening entrepreneurial infrastructure

In order to promote, establish and develop technology-based small businesses aimed at the field of high technology, product development and innovative entrepreneurship, the City has founded the Development Agency Zagreb - TPZ d.o.o., which has the role of a technology park, business incubator, entrepreneurial centre and development project centre. The agency provides small high-tech companies with more favourable use of office premises and common infrastructure, as well as mentoring and advice in business. In 2014, out of the total of 16 companies which operated within the Technology Park, one company was owned by a woman entrepreneur.

With the Ordinance on the Use of the Technology Park Services on the basis of which entrepreneurs are included in the Technology Park and on the basis of which grants for incubation services are allocated, women entrepreneurs have been provided with additional grants of 5%. The aforementioned is aimed at increasing the number of women in technology-intensive industries.

Due to the growing needs of entrepreneurs for expert support relating to the growth and development of their business, as well as the currently limited capacities of the Development Agency, the Entrepreneurship Centre has been established at the new location Vodnikova 12 with larger premises and human resources, under the name PLAVI URED <BLUE OFFICE>, which has by now become well known. It is active within the Agency and provides e-support to entrepreneurs through education and counselling, information through organised info points, entrepreneur networking, promotion of entrepreneurial culture, operational implementation of incentives established by the acts of the Mayor of the City of Zagreb and the Zagreb City Assembly, as well as through other specific support programmes.

Also, within the framework of the Development Agency, the business incubator for high-tech companies is active, which was expanded to a new location at the end of 2014 (part of the premises of Robni Terminali in Žitnjak, about 850 m²) and which has become an entrepreneurial accelerator. Namely, the accelerator model provides infrastructural, financial, mentoring and advisory support to companies with the purpose of accelerating business growth and achieving greater profitability of start-up companies.

Conclusion

Finally, we would like to emphasise that the systematic implementation of all measures and activities to encourage the development of small businesses also contributes to the implementation of the active employment policy and reduces discrimination against women in the field of employment and labour.

Iva Šalamon Reškovic, owner and founder of Art hill Ltd.

Founding of Art hill Ltd.

Good practice examples – women and self-employment

The premise of the owner and founder of the Art hill agency is: It is never too late to start over. If you were not satisfied yesterday, try something different today. Do not "get stuck". Do something better.

Women in leadership positions acknowledge that there are always obstacles on the road to success. We do not see them as defeat, they are our challenges. Moreover, self-confident women do not follow trends, they create them. We do not think about what is "in", instead we make decisions based on what we like. We are focused on our needs and preferences. We are not afraid to ask for what we want.

Art hill is an agency for booking and promotion of artists, organisation of events and conferences established in 2014 with headquarters in Zagreb.

The mission of Art hill is for the agency to bring together top artists in projects on the global market, whereby we connect different cultures, traditions, expressions and directions and thereby promote Croatian artists and their work around the world.

The vision of Art hill is the desire to make superb music omnipresent.

From idea to realisation:

The idea was to become an independent entrepreneur by establishing an agency which would raise awareness of great art

Consultations at CES after presenting the idea, I developed a business plan, in which the personal adviser at CES was of great assistance.

Support from the City of Zagreb: The City of Zagreb recognised the business plan and decided to provide support in the form of self-employment program

Starting the company: less than 3 months have passed from the idea until realisation.

Art hill today

As an agency, we work with a number of interesting Croatian artists such as Matej Meštrović, Ana Rucner, Matija Dedić, Sudar Percussion, but also with foreign artists such as Stefan Milenković, Helmut Eisel, Rubinstein Klezmer project and many others.

We would like to single out several projects in which we participated:

- the concert given by Matej Meštrović and Sudar Percussion at Cvjetni trg as part of the World Intellectual Property Day
- Posao.hr conference
- Educational musical Đak veseljak i prometni znak <*Happy Student and the Traffic Sign*> in cooperation with the Ministry of Interior
- the project Živim život bez nasilja <*I live a life free of violence*>, also in cooperation with the Ministry of Interior
- The festival Tjedan Izraela <*Israel Week*> in cooperation with the Jewish community of Zagreb

Although the agency has been active for less than a year, many have recognised Art hill as an agency with which they like to work, therefore our partners include Ministry of Interior, Raza, the Zagreb Tourist Board, City of Zagreb, Supernova, Samsung, Posao.hr and many others.

From 20 July, the agency will hire a new person for professional development due to an increased workload and projects that follow, such as #VivaTHIS (Matej Meštrović, Stefan Mileković, Sudar Percussion and Zagreb Soloists in the Lisinski great hall on 26 September 2015), festival Ana u gradu <*Ana in the city*> and other surprises aimed at realising our mission and vision.

Đurđa Grozaj, president of the association Udruga Kamensko

From hunger strike and fighting for justice to power and empowerment - founding of Udruga Kamensko

Good practice examples – women and self-employment

One of the panellists was Mrs Đurđa Grozaj, former employee of the Kamensko textile factory. The factory was established in 1949 in Zagreb and privatized in 1993. In 2010, after the workers had not got paid for six months, they went on a four day strike and arranged to start the default process. After the beginning of the process, the workers realized that the union would not support them, so they continued to fight for their salaries and their factory on their own.

Despite the fact that they did not get paid for several months, they were still hoping that the default process would bring reorganisation to the factory because they believed that Kamensko still had its costumers and a bright and successful future. After they had asked for their salaries and also for the help from the institutions that were, however, not ready to help them, they went on a hunger strike. They stayed in the park near the factory for several nights and during the day they still worked in the factory. They were hungry, freezing and exhausted and after a few days the ambulance came to see them regularly. They protested outside the factory to gain publicity and also because the workers were not allowed to protest inside the factory. With the help of students from Zagreb University, protest marches were organized throughout the city centre. The strike was stopped after the beginning of the default process. 426 workers of Kamensko applied to the employment office, uncertain of their future.

During the strike they decided to take action to survive on their own. They decided to found an association, Udruga Kamensko. Mrs Grozaj is a president of the association that bases its work on the promotion of women's entrepreneurship and labour as well as on women's equality on the labour market regardless of the women's age. The association's working place is provided by the City of Zagreb and all the monthly costs are covered by their work. Mrs Grozaj herself, needed to restart her career when she was in her 50s, learning about entrepreneurship, work organisation and project planning.

The association consists of former workers from Kamensko, but mostly volunteers who can get instructions and learn how to make a complete product there. They do not earn any money but through volunteering they gain knowledge by attending sewing classes, which they couldn't afford themselves if they had to pay for them. The association organizes 40 hour cutting and sewing courses, which are attended by students but also by retired women. The association organized a rally "Zagreb for Kamensko" in the memory of all the factories that ended like Kamensko. Furthermore, they organized a fashion show with their own creations, found sponsors and had great support from the media. The association wanted to thank all the women who helped them during their fight, journalists, lawyers of all ages, so they invited them to be models in the fashion show.

The association of former Kamensko workers continues with their working plans and successful projects in the memory of the Kamensko factory and for the cause of giving all women the equal chance to work.

Wioletta Zasepa, CEO of the Polish-Balkan Agency for Economic Cooperation

Economic crisis as a chance?

Women's entrepreneurship

Perspectives from the economic company sector – differences and similarities to a feminist analysis

Good morning. My name is Wioletta Zasepa. I am the CEO of the Polish-Balkan Agency for Economic Cooperation. Thank you very much for inviting me to address you. I am here today to talk to you about women entrepreneurship. I am going to cover several areas: first I will talk about the crisis as an opportunity, followed by the post-crisis world needing women, and then I will look at the current economic crisis as a crisis of male leadership, next I will show you some statistical data relating to women's entrepreneurship in Poland and finally I will say a few words about how the Polish-Balkan Agency for Economic Cooperation implements women's right policy.

Crisis as a chance – from the perspectives of companies

Terrible word – crisis! My esteemed speakers before me said already a lot about it. Companies suffering from the negative effects of the crisis are forced to reduce the margin of the company and renegotiate contracts. This translates into a decline in orders. Followed by what? The reduction in revenues. Six out of ten companies say so. The dominant strategy in this situation is to reduce operational costs. It refers to redundancies (28 percent), reductions in salaries (23 percent), lowering spending on marketing and advertising (34 percent), training (30 percent) Public Relations (24 percent).

However, research conducted by the company "4 result" shows that 50% of managers see the crisis as an opportunity. First, it is an opportunity to modify and rationalise the business management strategy. Every fifth company focuses on developing new activities, and 13 percent of respondents admitted that they increased the scope of business by entering new geographic markets. A decline in

prices can be considered as a drop in revenues. On the other hand, it is an ideal opportunity to outsource certain departments (marketing, PR) to specialised agencies or have a more competitive pricing strategy in the market. Positively perceived by strong companies is also reducing competition in the market. Companies dealing especially well with the economic crisis perceive this situation as an ideal situation to take over competitors (25 percent of respondents). Therefore, we have to remember – the crisis has also its good side!

The post-crisis world needs women! This is true, we have known this for a long time! Research of family relations shows that during the recession, women whose husbands have lost their jobs become active professionally. During the recent crisis in the United States, many wives took over the role of the sole breadwinner and began to enter the labour market. Like during the war, when women took over the duties of the provider, today in the face of the crisis, they are often the new breadwinners of the family. According to scientists, the last recession also sped up some trends with regard to work: the change in gender roles in the family, workplace fairness and the work-life balance.

Athena doctrine – diversity in companies based only on the reproduction of gender role stereotypes? Is it that easy?

Different perspectives from economic company sector to a feminist analysis which would also question discriminating structural mechanisms in society and gender stereotypes while valuing diversity of people at the same time.

Very interesting research was conducted by the authors of "The Athena Doctrine". The publication analyses the new leadership model based on a comprehensive study, which was conducted on 64 thousand people from 13 countries generating most of the world's income: Brazil, Chile, Canada, China, Japan, France, Germany, India, Indonesia, Japan, Mexico, South Korea, the United Kingdom and the United States. It shows that people do not prefer a world dominated by masculine characteristics - strength, arrogance or ambition. They expect a greater presence in business, politics and social life of characteristics we define as female - intuition, cooperation, loyalty, originality, creativity and flexibility. What does this mean for business in the world? With the great trend of turning away from the dominance of male characteristics, there is change, among other things, in the definitions of happiness and success as well as expectations from leadership in business.

The time of doing business based on skills related to building effective relationships and developing talent is coming. These skills, according to the authors of the Athena Doctrine will play a key role in modern business and build a competitive advantage. Therefore, increase the role of competencies that women develop in a natural way. Now they will teach men how to use them for the good of the business.

The current economic crisis as a crisis of male leadership
Cleaning up after guys - General Motors case

I'm sure that most of you are familiar with the General Motors case. In December 2013, the General Motors Board of Directors decided to hand over power - the first time in over a hundred years of company history - to a woman. Mary Barra has worked for GM since 1980, starting as a manager in one of the factories and finally becoming a board member. She took over the CEO position when the US government sold its remaining shares in the company. The government acquired them to save the company from bankruptcy. GM (managed by men) found itself in trouble during the crisis when in September 2008 Lehman Brothers (managed by men) went bankrupt and banks (also in the hands of men) did not want to lend money to companies in the automotive industry. The giant was saved by the government: the government received 61 percent of shares in exchange for 49.5 billion dollars in rescue loans. When Barra became the CEO, instead of preparing a new development strategy, she had to clean up after her predecessors (male executives). The car manufacturer was hit by the recall of 1.6 million cars made between 2003 and 2007 due to faulty ignition switches linked to 13 deaths. What was worse, the company has known about the defects since 2003. What if a woman was the CEO then? Would she have allowed this information to be hidden? I do not know. But if you ask people surveyed by the authors of the "Athena Doctrine", they would respond: "No". Why? Because they believe a woman would think not only about company profit, but mainly about those who buy these cars. In a long-term perspective, it would have saved the company from the scandal and losses caused by the male leadership style: competition, aggression and black-and-white thinking. The leadership would be righteous, ethical, and positive.

Women-managed hedge funds and private equity funds outperform their male counterparts

The next very interesting research we can find in the third Rothstein Kass annual report. The report - "Women in Alternative Investments" - presented the results of funds managed by women comparing them to the results of funds managed by men and to the main NYSE index – SP 500. The research shows that women-owned or women-managed hedge funds and private equity funds outperform their male counterparts. As you can see from the graph on the left, the WAI line reached the highest rate of return. If we look at the table on the right, we can find more detailed information. From January 2007 to June 2013 the cumulative rate of return of Women in Alternative Investments Index reached 46.5%, while the HFRX Global Fund Index reached -7.14% and S&P 500 reached 30.4% in the same period.

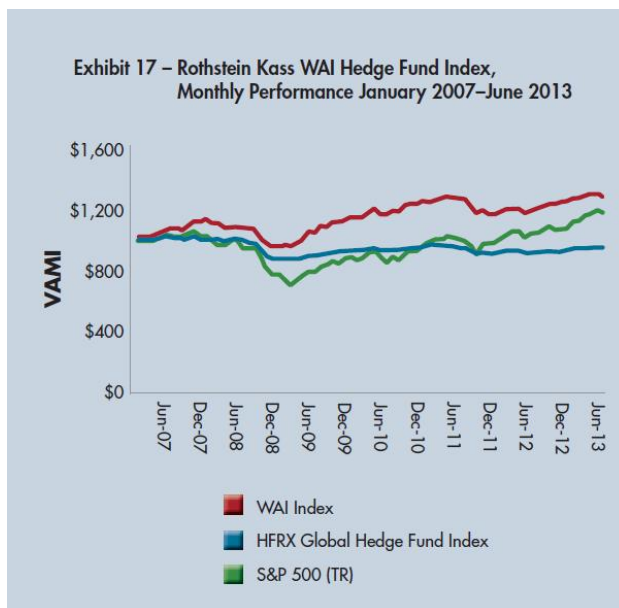


Exhibit 18 – Annualized Statistics of the Rothstein Kass WAI Hedge Fund Index Versus Benchmarks, January 2007–June 2013

Statistical Analysis	WAI Hedge Fund Index	HFRX Global Fund Index	S&P 500
Compound ROR	6.0%	-1.1%	4.2%
Standard Deviation	9.5%	6.9%	17.3%
Cumulative Return	46.5%	-7.14%	30.4%
Cumulative VAMI	\$1,465	\$929	\$1,304
Sharpe (5%)	0.2	-0.8	0.0
Largest Monthly Gain	7.3%	3.1%	10.9%
Largest Monthly Loss	-7.6%	-9.3%	-16.8%
% Positive Months	62.8%	55.1%	61.5%
% Negative Months	37.2%	44.9%	38.5%

Table 1: Hedge Fund Research - According to the „Women in Alternative Investments: A Marathon, Not a Sprint“ – Rothstein Kass’s third annual report, women-owned or managed hedge funds and private equity funds outperform their male counterparts

Stock price of companies with at least one woman on the board outperformed those with no women on the board

Another very interesting research was conducted by Credit Suisse. Credit Suisse studied publicly traded companies and found that, over the past six years, the stock price of companies with at least one woman on the board outperformed those with no women on the board. From 2008 to 2012, the stock prices of companies with at least one female board member were, on average, twenty-six per cent higher than those of companies with no female board members.

25 Women CEOs in the Fortune 500

One more important example: Number of Women CEOs in the Fortune 500 (Ranking of America's biggest companies, January, 6th 2015). Good news is that the number of Fortune 500 women CEOs has reached its historic high, more than at any point since Fortune started compiling executive gender in 1998! Now we can find 25 women on this list. The first three women on this list are: 1. Mary Barra from GM (rank: 7), 2. Margaret C. Whitman from Hewlett-Packard (rank: 17), 3. Virginia M. Rometty from IBM (rank: 23).

To conclude, women currently hold 5.2 percent of Fortune 500 CEO roles and 16 percent of Fortune 500 companies' female board members. It is not much, but I think we can say that the number is increasing from year to year!

And what is the situation in Poland?

For 100 chairmen one can find only 6 chairwomen. On the boards of the listed companies, only 12% are female members (in Europe – 18%). To promote women participation in the boards of the listed companies, the Warsaw Stock Exchange has introduced a special index - Respect Index. However, on the board of the Warsaw stock exchange itself there is not a single woman!

In 2013, Amway, a well-known world corporation, prepared the Amway Global Entrepreneurship Report. The study covered 24 countries, including Poland. 26,009 respondents were surveyed. One important result of the Amway Global Entrepreneurship Report 2013: There is great potential for self-employment everywhere, but actual self-employment rates remain at an ever-low level. So,

what is preventing people from moving into self-employment? On the one hand, “lack of starting capital”, the “uncertain economic situation” and especially the “fear of failure”. In this report, we can find that 67% of Polish women see entrepreneurship as positive, but only 33% of women are ready to start their own business.

The Polish-Balkan Agency for Economic Cooperation

Before going on, I would just like to say a few words about the Polish-Balkan Agency for Economic Cooperation. The company was created as a result of: 1. the compilation of unique degrees, professional qualifications and experience of the company CEO; 2. the growing interest of investors interested in doing business in the Polish and Balkan markets. It offers consulting services to Polish and Balkan entrepreneurs interested in economic cooperation. The particular focus of APBWG is on Croatia, which is one of the most important markets in the Balkan region. On 1 July 2013 Croatia joined the European Union. Poland, which has been an EU member state for several years, can serve as a reference and a good example to Croatia with regard to utilising the possibilities related to EU membership. Moreover, the membership of both Croatia and Poland in the same European group without economic barriers favours a more dynamic cooperation between the countries.

How do we implement women's rights policy? The Polish-Balkan Agency for Economic Cooperation takes part in conferences, seminars, meetings. There are not only meetings devoted to women's affairs, but all types of meetings – related to the economy, energy, economics, etc. We show that in all areas that are considered masculine, one can also find women.

Increasing women's participation in public life continues. It is a process that was started intensively a few years ago. We had to acquire knowledge. Now we want to share our knowledge and experience. On the one hand, we have to work for the organisation, and on the other hand, we also have to work on ourselves to gain appreciation. It is very important for me to be an example for all women with whom I work. I strongly care about this and work on it. Since there are relatively few women in senior management, the key for me is to show we can. I am constantly working on trying not to think from the perspective of gender differences. What I do, I do it well. I show the results. This is the way in which I fight.

Thank you very much for your attention.

Maja Kanazir, Municipality of Indjija, coordinator of women's network Indjija

Projects and policies of cities to tackle the effects of the economic crisis on the employment of women

About Indjija

The municipality of Indjija is situated in Srem, on the southern slopes of Fruska Gora. In an area of 384 square kilometres Municipality Indjija has 52,750 residents and a population density of 130/m². It has a very diverse population comprised of Serbs, Croats, Hungarians, Slovaks, Ukrainians, Roma, Macedonians, Rusins, Russians, Bosnians, Bulgarians, Czechs and others.

There are 11 settlements within the municipality: Indjija, Beska , Novi Slankamen, Novi Karlovci, Krčedin, Čortanovci Maradić Ljukovo, Stari Slankamen, Jarkovci and Slankamenački Vineyards.

As it is located halfway between Belgrade and Novi Sad, at the crossroad of important European corridors - E-75 highway and the river Danube, its tourist - geographical position is very favourable.

The municipality's relief is characterized by slopes of Fruska Gora Mountain in the north part and fertile plain in the south part of the territory. The region has a moderate continental climate. The coldest month is January with an average temperature of -1°C, and the warmest are July and August with an average temperature of 22°C.

In early 2008 the magazine "Financial Times" has awarded the municipality of Indjija and ranked it among the top 25 European destinations for foreign investment.

The contest "European Cities and Regions of the Future" which traditionally announces the magazine "FDI Intelligence", part of the Financial Times that analyses the markets and provides valuable information to those who promote their location, seek new business location or analyse trends, Indjija in early March 2012 was declared the second best destination in Europe when it comes to cost-effectiveness of investment.

Municipality of Indjija won the first prize for the most transparent local administration in 2013, awarded by The European Movement within the project "Good Government." Among 48 local administrations Indjija won the most points, and the award which is the equivalent of one given by the Council of Europe.

Economy

Indjija municipality is one of the most developed municipalities in Serbia and its leading economic branches are agriculture, industry, trade and tourism. Indjija is also one of the most successful cities in Serbia when it comes to attracting investments. The main factors of economic development of Indjija, aside from agriculture, are industry and micro businesses.

In order to provide space for industrial and micro business development, Indjija's General Urban Development Plan envisages two city development zones to northeast and southeast of the town of Indjija. Forming industrial zones has enabled the construction of new capacities and the possibility of permanent relocation of all production capacities from the central and residential part of the settlement, which is primarily reflected in the quality of the environment in the town and the quality of work and production conditions.

The biggest foreign investors in Indjija are Henkel, Thyssenkroupp, Grundfos, Terraproduction, Metal Cinkara, Energozelena, IGB Automotive, Embassy Group, Fashion Park Outlet centre, Izoterm Plama, Gombit, Tehnoeksport, Martini Construction, Farmina pet foods, Invej, Tradeunique, Gas-teh and many others.

Around half a billion euros of FDI have been invested in the Municipality of Indjija, which is the highest percentage of direct investments per capita in the country, earning Indjija the title of the best municipality anywhere in Serbia.

The main carrier of the development of the economy of Indjija, with agriculture, is the industry, which is dominated by small and medium-sized enterprises and a large number of shops. In order to ensure the space for the development of industry and entrepreneurship, the master plan of Indjija is determined by two urban sites - areas in the northeastern and southeastern part of Indjija.

In the transition process, the economy of Indjija has significantly changed the structure of business entities to the activities, and the number and size of companies. Traditional activities, which were the bearers of economic activities in the period until 2000, are practically ceased to exist (textile industry, leather processing, furniture production, the production profile of the tires, etc.) or have survived only in the field of entrepreneurial economy.

The new, strong investment cycle in Indjija opened factories, mainly by foreign investors, in new sectors, such as cigarette manufacturing, production of parts for

the automotive industry, meat processing, production of equipment for the use of liquefied petroleum gas, battery recycling, the production of entirely new material for the construction industry, new service activities, as well as the construction of facilities in the field of trade - shopping and business centres of a new type with contents that significantly improve the living conditions of all citizens of the municipality of Indjija.

The economy of the municipality of Indjija, today is dominated by small and medium-sized enterprises (according to the classification National Bank of Serbia), which are much more flexible to the challenges of the market economy.

In Indjija, according to the report Agency for Business Registers operates 2,232 active business entities, of which 1,592 are active entrepreneurial actions and 640 active companies. The traditional characteristics of the economy of Indjija developed entrepreneurial initiative, which is fully committed to adapt to the changed economic structure and new standards and requirements of the market, both in the municipality of Indjija, and the Republic of Serbia. Special new forms of organized exercise activities are the farms, which are kept in the farm registry at the Ministry of Agriculture, Forestry and Water Management. The total number of registered farms in Indjija is 2,294, of which 1,500 are active.

In addition to traditional agricultural production, which has dominated the field of agriculture, there is a trend in the development of other branches of agricultural production as a result of significant rate subsidies and favourable credit lines aimed at the development of this area. Particularly significant investments are carried out by purchasing new modern machineries, planting new orchards and vineyards, greenhouses, as well as increasing storage capacity especially for fruits and vegetables.

(Un-)Employment of women

According to the data of Republic Institute of statistics we can see that employment of women in Indjija is slightly increasing in both fields as legal entities and entrepreneurs, despite effects of economic crisis.

Employment 2012 - 2014

Year	Total			Legal entities			Entrepreneurs		
	Total	Women	%	Total	Women	%	Total	Women	%
2012	8801	4398	50	6712	3344	54,2	2630	1054	40,1
2013	9070	4506	49,7	6471	3474	53,7	2559	1032	39,7
2014	9772	4976	51,2	6898	3814	55,3	2824	1162	41,1

Source RZS 03/2014



	2009	2010	2011	2012	2013	2014
Total	5021	4736	4411	4111	3904	3580
Wome	2686	2448	2210	2020	1891	1698

Source RZS 03/2014

If we monitor the number of unemployed person according to their qualification and gender we can see that the representation of women registered as unemployed is higher with higher levels of qualification which is a reflection of inconsistency needs of the local labor market, the structure of available educational profiles in the system of secondary education in Indjija, and the personal preferences of students towards professions that in the future interest of the employer will be less.

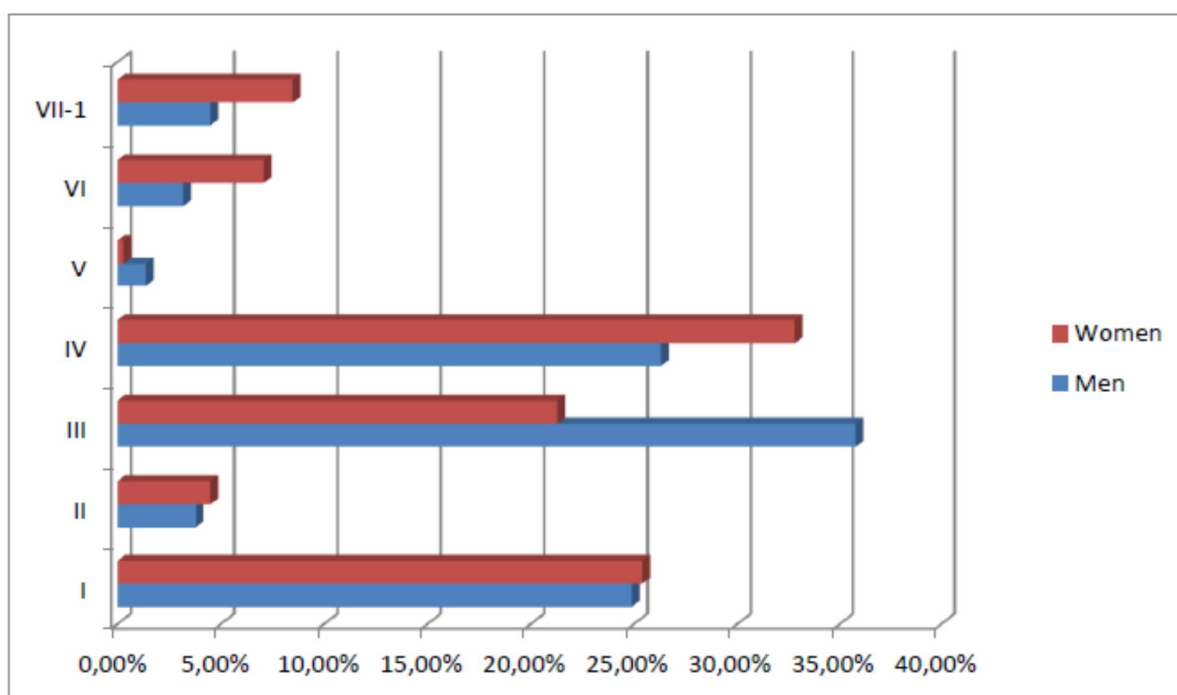


Table 1-Structure of unemployed persons according to their qualifications

	I	II	III	IV	V	VI	VII-1
Men	24,90%	3,80%	35,80%	26,30%	1,40%	3,20%	4,50%
Women	25,40%	4,50%	21,30%	32,80%	0,30%	7,10%	8,50%

Courses of action

The municipality of Indjija, with various incentive measures contributes to continuous improvement of performance of the existing small and medium enterprises and entrepreneurs, attracting new investors, creating new companies and entrepreneurial activities. Also in accordance with the National Action Plan of the Municipality of Indjija it defines a portion of budget funds for subsidies for stimulation new employment especially women.

Local Employment Action Plan of the municipality of Indjija defines employment policy priorities and determines the programs and measures that will be implemented in order to achieve goals and increase employment in Indjija. LEAP represents operationalization of the sustainable development strategy of Indjija 2015-2020. In the preparation of this document and defining the objectives and the priorities of employment policy are involved many factors like the social partners, relevant institutions and other interested parties

The aim of the Local Action Plan is primarily:

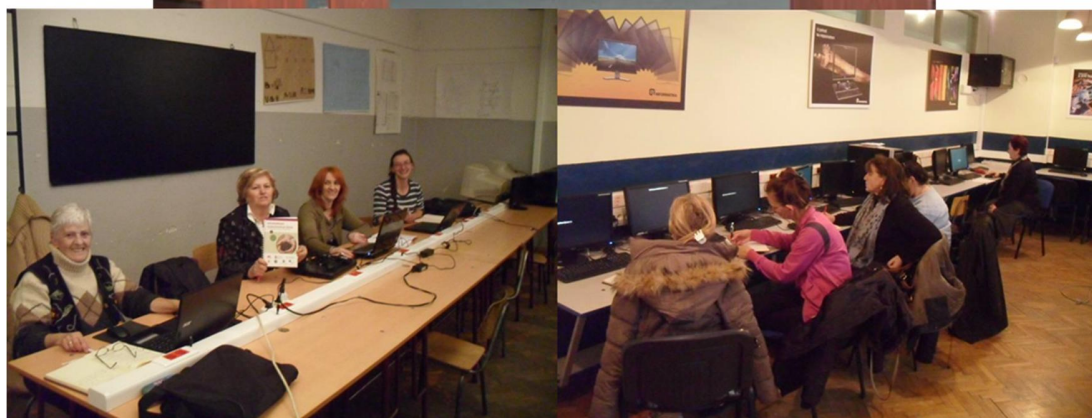
- Improving labour market conditions and improving labour market institutions.
- Encourage employment and social inclusion of less employable persons
- Changing structure of unemployed persons in order to accommodate them in the labour market, improving the quality of the workforce and investing in human capital
- implementation of new institutionalized forms of resolving employment issues entrepreneurship development

The municipality of Indjija separates significant funds for grants to non-governmental organizations where during the open competition takes into account the gender aspect of grants. This means that there are competitions in which the funds are strictly allocated for women's associations.

The touristic organization of Indjija as one of the key factors in promoting the Municipality of Indjija also has a leading role in promoting women's entrepreneurship through cooperation with towns and municipalities in the country and abroad, performing at fairs and manifestations.

Following the trends and staying in pace with modern society, Indjija has recognized the need for improvement of women business skills especially for women in rural areas. Therefore one big step forward in the cooperation between women and local government was to set up office for women, which represents a shortcut to the various important information and realization of different rights that are vital for women. Office "Women's Network" during last year organized a series of seminars, trainings and education that have helped to educate women, gave them opportunity to gain new knowledge important for work and starting their own business.

Training in informatics for rural women



Training for managing EU projects



All certificates earned on these trainings are taken in account when applying for municipality funds.

Examples of good practice

Some of the big companies that invested in Indjija have highly developed awareness about the problem of women's employment. One of the best example is IGB Automotive Comp doo.

The company IGB Automotive Comp doo Indjija was founded in 2007 by the company IGBauerhin GmbH from Germany and produces seat heaters, heaters for steering wheels, seat occupancy sensors for cars, cables for seat heaters, electric control units. As one of the most significant greenfield investment in Serbia, the company IGB Automotive Comp doo is a good example of successful business practices and significant support to the further growth and development of local communities.

This company employs 1,320 people and over 90% of them are women. And it is one of companies with the largest number of employees, not only in the municipality of Indjija, but also beyond.



"From baskets of cherries to the rural tourism"

Mirjana Hernun is the brightest example of female entrepreneurship in Indjija. She says her life brought her to Banstol (part of the municipality of Indjija, mainly cottage settlement) where she began her business with baskets of cherries that she had picked in her backyard. Since then she had worked hard and persistent, founded an association of women "Banstolke" which is mainly engaged in processing fruit, honey and nuts, and also developed rural tourism in Indjija. As successful women entrepreneurs she received the award "Success Flower for a Dragon Woman" awarded by the Association of Serbian entrepreneurs in 2013.



At the initiative of women's associations, the Municipality of Indjija, with the support of the Agency for Rural Development of Indjija Municipality established the first women's agriculture cooperative in Vojvodina. Name of the cooperative is "Roses of Srem" based in Beska. The cooperative aims to encourage and empower women in the economic field in order to individually perform its production activities through the cooperative solved the problem of sales and achieved for itself an additional or sole income.

Recognizing the importance of cooperatives and economic interest, women have banded together in order to affirm their creativity and in a big way entered the world of business. Cooperative activities are in the domain of domestic industries, handicraft production of food and beverage, agricultural production and rural tourism. Members from the territory of the municipality and the settlements function successfully within the association.

Conclusion

In the book by Chip & Dan Heath "Switch: How to Change When Change is Hard" there was a metaphor about rider and the elephant, where, in short, the rider is something that we can control and the elephant something that just happens or cannot be controlled. And there is the path on which they are travelling.

If we can transfer this to the story of Indjija we can surely say that Municipality of Indjija despite the elephant (economic crisis) managed to plan and control its path and for sure it is heading in the right direction.



Short biographies of speakers and facilitators

Ms Ursula Bauer studied geography with a focus on regional research and planning at the University of Vienna and in Paris (Department of Geography, Sorbonne). From 1992 to 2005 she is working for Municipal Department 57 – Promotion and Coordination of Women’s Issues of the City of Vienna. In October 2005 she is nominated as project director for the implementation of gender mainstreaming in the Vienna City Administration, in April 2012 she is also appointed deputy head of the controlling instruments group.

Ms Rada Borić, MA, is a feminist linguist and activist. Executive director at the Centre for Women’s Studies in Zagreb, lecturer and trainer on feminist issues. Former program coordinator of Center for Women War Victims and spokesperson for women’s human rights nationally and internationally. Rada Boric is member of the Initiative for the Women's Court for Former Yugoslavia, regional coordinator of V-day, global movement against violence against women, and a member of the Nobel Women's Initiative Advisory Board. In 2012 she was re-elected to the Executive Board of the European Women Lobby (representing Women's Network Croatia).

Ms Tatjana Dalić has over 30 years of professional experience related to employment policies and procedures, both at private company level and at national employment service level. She currently works as assistant to the minister of labour and pension system, responsible for employment and labour market. Her work includes development and implementation of national policies, programs and measures for employment, cooperation within the European economic area, labour market analysis and monitoring of active labour market measures implementation and their outcomes, development of new measures to address changes at the labour market.

Ms Branka Galić, Ph.D. Full Professor of Sociology, Vice-Dean for Science and International Research, Faculty of Humanities and Social Sciences, University of Zagreb. 20 years of experience in lecturing and research in the field of Sociology of Gender, Feminist Theories, Sociology of Family and Work. Leads a section “Woman and Society” under the Croatian Sociological Society. Fields of interests and publishing papers: gender relations and identity, gender stratification, gender discrimination and sexism, feminist theories and researches in the field. Project research work on: "Modernisation and Identity of Croatian society. Socio-cultural Integration and Development" and "Multiculturalism - politics and new social movements". Project leader in "An Identification of the standards of discrimination against women in employment in Croatia" and "Perception, experiences and attitudes about gender discrimination in Croatia".

Short biographies

Ms Marion Gebhart studied law in Graz (Austria) and has been working for the City of Vienna since 1986. From 1994 to 1999 she worked as a Vienna Children's and Youth Ombuds-Officer; since 2008 she has been head of Department for the Promotion and Coordination of Women's Issues, Vienna. She also works as a mediator and lecturer.

Ms Nela Jurić has finished her graduate and postgraduate studies at the Faculty of Economy at the University of Zagreb. During the last 28 years, she's been working in the City Office for Economy, Labour and Enterprises, as an associate and later as a chief of the Department for analytical and financial affairs of public economy of the City of Zagreb. Currently she is the assistant of the head of the Office. In the framework of CARDS 2004 she is also an authorized internal auditor.

Ms. Maja Kanazir, medical doctor, homoeopathist, member of city council of Municipality Indjija, coordinator of Women's network Indjija, current work duties are strategic and operative planning of program "Gender equality", participation in developing active politics of equal opportunity in all fields of social life and tracking the implementation of it, participation in developing plan for removing or reduction of unequal gender representation and tracking its implementation, cooperation with executive organs, institutions and companies in Indjia municipality and monitoring work of all employees engaged in gender equality program.

Ms Ljiljana Lazarević has graduated from the University of Political Science in Belgrade. She is currently the coordinator for gender equality in the City Council of Zrenjanin and also a coordinator of the working group for prevention of domestic violence as well as violence in partner relationships. She is a member of the working group for gender equality of Standing Conference of Towns and Municipalities (SCTM) on the project "Support for local governments in Serbia in the process of European integration" in partnership with the Swedish Association of Local Authorities and Regions (SALAR).

Ms Višnja Ljubičić has a degree in law from the Faculty of Law, University of Zagreb. In 2011, upon Croatian Government's proposal, the Croatian Parliament appointed Ms Višnja Ljubičić the Ombudswoman for Gender Equality. Her 25 years long professional experience includes managerial positions in the Ministry of Defence and the Governmental Office for Human Rights where she worked for 10 years and gained an extensive experience in the field of monitoring and promoting human rights, especially human rights of women.

Short biographies

Ms Zdenka Lončar has served as Assistant Minister at the Ministry of Entrepreneurship and Crafts since August 2012. She is also a Head of Directorate for international cooperation, investments and innovation as well has a leading role in promoting Women Economic Empowerment based on Ministry's "Strategy of Women Entrepreneurship Development in the Republic of Croatia 2014 - 2020". Prior to that, she worked on regional managerial marketing positions for Philip Morris International and Nestlé Adriatic (2002-2012). She holds an MBA from Cotrugli Business School in 2009 and a Bachelor of Arts degree in Economics (Entrepreneurship) from the University of Split.

Ms Margareta Maderić is a marketing and communication manager, Croatian politician who professionally exercises the duty of a secretary for emigration of the Croatian Democratic Union (HDZ). She is active in city politics as a representative of the Zagreb City Assembly in third term and a president of the Commission for Gender Equality in the City of Zagreb. Her political engagement is directed towards gender equality, position of women and especially the issues concerning protection and care for mothers and children in the City of Zagreb.

Ms Gunda Meyer, since 2014 she is working as a legal advisor for Berlin Senate Administration for Work, Immigration and Women, Department of women's affairs and gender equality, Division of legal affairs (Berlin State Administration). Before that she was policy advisor at the German Parliament and research assistant at the Human Rights Centre of Potsdam University. She has studied law in Potsdam and Paris; legal traineeship in Berlin, Bonn, Phnom Penh/Cambodia.

Ms Natacha Ordioni is assistant professor, habilitated to conduct researches (Hdr) at the University of Toulon (France). She has a multi-disciplinary background as sociologist and economist. Her most current research focuses on gender and development, in Northern and Southern European Countries.

Ms Katarina Perković graduated from the Faculty of Law, University of Zagreb. Since 2002 she works as a legal advisor in the Croatian Trade Union Association (HUS, later HURS) where she was elected as the main coordinator for women on 2007. Her field of work is labour legislation, especially the rights of women in the labour market. As a representative of women, she participated in several conferences and trainings organized by the Women's Network of the International Trade Union Confederation (ITUC CEE & NIS Women's Network). In addition to her work as a legal adviser, she's a trade union activist who cooperates with women's trade union groups.

Ms Leila Straumann is head of the department for gender equality within the Department of Presidential Affairs of Canton Basel City. She studied economics at Basel University. As equal opportunities advisor of Basel City she initiated the

Short biographies

successful private-public-partnership "family friendly economic region Basel" (www.familienfreundliches-basel.ch) and the program "no limits!" that aims to broaden the choice of occupation for women and men. Further she coordinated the development of gender budgeting. The department for gender equality works in the fields of education and career choices / work and family / care work / men and boys / legislation / diversity and chances (www.gleichstellung.bs.ch).

Ms Tamara Šterk is a psychologist who works as an advisor at the Office for Gender Equality, Government of the Republic of Croatia. Her work includes statistical data collection, analysis and assessment of the current status of women's human rights. She is a trainer in the field of gender equality and a member of the national Supervisory Board for implementation of the European Social Fund (ESF). Previously she worked as the project manager and coordinator of the "For Safe Schools" programme as part of the UNICEF Office for Croatia. She was also an active member of civil society organizations in the area of women's empowerment, and democratization officer in the US Agency for International Development (USAID). Ms Šterk is an expert in the field of monitoring, evaluation and strategic planning.

Ms Brigitte Young is Professor for International Political Economy at the University of Muenster, Germany. Her research focuses on globalization, financial crisis and regulatory reforms, European debt crisis, theories of IPE (ordoliberalism and feminist economics). Two of her book publications as co-author: Questioning Financial Governance from a Feminist Perspective (Routledge 2011) and Gender Knowledge and Knowledge Networks in International Political Economy (Nomos 2010).

Ms Alina Zachar, trained psychologist, has been working as an officer for basic research and FemCities network coordinator in the City of Vienna Women's Department since January 2009. From 2006 to 2008 she coordinated the European NGO Network WAVE – Women Against Violence. Prior to that she has worked with a number of international and local women's NGOs in Vienna and Brussels.

Ms Wioletta Zasepa is the CEO of Polish – Balkan Agency for Economic Cooperation (APBWG). She has studied Serbian and Croatian philology at the Institute of Slavonic Philology at the Jagiellonian University and has a postgraduate study in Financial Markets Analysis and Investment Advice in the "Cracow School of Business at the EU". She also has graduated of the Executive MBA program of Cracow School of Business of Cracow University of Economics and the School of Business of Stockholm University. She has many years of experience working in financial institutions (bank, investment fund company, brokerage house).

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Publishing information

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