



European Economic and Social Committee

SOC/273
Employability and
entrepreneurship – role of
civil society and local and
regional bodies from a
gender perspective

Brussels, 11 July 2007

OPINION

of the

European Economic and Social Committee

on

**Employability and entrepreneurship – The role of civil society, the social partners and regional
and local bodies from a gender perspective**
(exploratory opinion)

The European Economic and Social Committee received a letter, dated 13 February 2007, from the future Portuguese presidency requesting its opinion on:

Employability and entrepreneurship – The role of civil society, the social partners and regional and local bodies from a gender perspective
(exploratory opinion).

The Section for Employment, Social Affairs and Citizenship, which was responsible for preparing the Committee's work on the subject, adopted its opinion on 18 June 2007. The rapporteur was Mr Pariza Castaños.

At its 437th plenary session, held on 11 and 12 July 2007 (meeting of 11 July), the European Economic and Social Committee adopted the following opinion by 141 votes to none with five abstentions.

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1. **Summary of the EESC's proposals**

- 1.1 Gender inequality in the business world and the labour market is a serious problem for European society as a whole, for both women and men, for businesses, male and female workers, governments, the social partners and civil society. The EESC believes that the time has come to give a boost to equality policies, through new, active measures in the labour market, business initiatives and the organisation of social life.
- 1.2 Gender equality is a fundamental challenge for the future of Europe. For this reason, the EESC proposes that the gender perspective of the Lisbon agenda be strengthened, and that the aspects below be included in the mid-term review of the integrated guidelines for growth and jobs and the national reform plans.
 - 1.2.1 The Member States should firmly implement the European Pact for Gender Equality, and appoint national officers for gender equality.
 - 1.2.2 There should be new specific objectives for gender equality in employment policies, with qualitative and quantitative indicators, it being vital for more women to be entrepreneurs, to secure employment, and for the quality of this employment to be improved.

- 1.2.3 There should be specific objectives to eliminate the gender stereotyping (particularly in education) that restricts entrepreneurship among women.
- 1.2.4 Governance should be improved, with sufficient involvement of the social partners and civil society organisations, particularly at local and regional level. Local and regional authorities should be actively involved in the national reform plans.
- 1.2.5 There should be greater transparency in public employment services and private agencies in order to promote equality and eliminate discrimination from job recruitment procedures.
- 1.2.6 Regulators of the financial services sector must commit themselves to monitoring whether loan applications by female entrepreneurs are encountering gender discrimination. Public aid for access to credit is also required, particularly for women starting up a business for the first time.
- 1.2.7 There should be specific objectives in university and vocational education to boost access by both genders to all professions, overcoming cultural stereotypes.
- 1.2.8 Support and assistance should be provided for the social partners, particularly at sectoral, local and regional level, to eliminate, through collective bargaining and social dialogue, the gender imbalances which put women in an inferior position.
- 1.2.9 The equality plans and positive action measures agreed and implemented in many companies and sectors should be extended, and should be supported by national, regional and local governments, and through the Community resources of the European Social Fund.
- 1.2.10 The EU guidelines should reinforce the national objectives for equal pay between men and women, by means of specific indicators.
- 1.2.11 At local and regional level, specific programmes should be implemented to improve access to employment and to facilitate the creation of businesses by migrant women and minority groups.
- 1.2.12 There is also a need for specific programmes and objectives for disabled women.
- 1.2.13 National reform plans for pension calculation systems should help prevent women from losing their pensions or from receiving significantly lower pensions as a result of part-time work or career breaks due, *inter alia*, to family commitments. Married co-entrepreneurs must have proper legal status.
- 1.2.14 Local and regional authorities should work with businesses and male and female workers to enable them to reconcile their family and working lives.

1.2.15 Due to the ageing of the present generation of company leaders, the transfer of many businesses, especially SMEs, provides an opportunity for women to access management posts. It is crucial to prepare for this handover via national and local measures facilitating the transfer of businesses to women. At EU level, this would warrant a situation analysis and a compilation of accompanying incentive measures.

2. **Introduction**

2.1 The future Portuguese presidency of the EU has asked the EESC to draw up an exploratory opinion on "Employability and entrepreneurship – the role of civil society, the social partners and regional and local bodies from a gender perspective", in order to prepare the work of its presidency.

2.2 The EESC welcomes the Portuguese presidency's proposal to strengthen the process of consultation on the new Integrated Guidelines for Growth and Jobs 2008-2010 by taking account of the gender perspective and its application by civil society, the social partners and regional and local bodies, as well as national governments, since the gender issue and equality between men and women are a challenge for all of European society.

2.3 The Treaty clearly states that the EU's objectives include promoting economic and social progress, a high level of employment and gender equality.

2.4 Gender equality is one of the basic principles of the European Union, enshrined in the Treaty and in the EU Charter of Fundamental Rights. The EU institutions and bodies have a responsibility to combat discrimination faced by women and promote gender equality through legislation and public policy.

2.5 The EU has a substantial *acquis* in equality policies. In employment policy and labour legislation, two Directives should be noted: (1) Directive 2002/73/EC on implementation of the principle of equal treatment for men and women as regards access to employment, vocational training and promotion, and working conditions, and (2) Directive 2004/113/EC on implementing the principle of equal treatment between men and women in the access to and supply of goods and services.

- 2.6 The EESC has drawn up various opinions¹ over the past few years through which it is contributing to development of the Community *acquis*, improvement of legislation and the quality of gender equality policies. The Committee has endorsed the European Employment Strategy and highlighted the positive effort made to resolve national and local problems, through joint and coordinated action at European level. The Committee believes that this effort must be backed up with further initiatives and improved coordination.
- 2.7 The EESC wishes to evaluate policies adopted to date, highlight good practice and propose some new initiatives to enable European women to be entrepreneurs and become more active in the labour market. This opinion falls in the context of the debates on the assessment and reform of the Lisbon agenda, and the proposals can be developed within the revised integrated strategy for growth and jobs, and in future national reform plans.

3. The Lisbon agenda

- 3.1 The Lisbon Strategy calls for full employment in Europe, by stepping up quality and productivity at work, economic, social and territorial cohesion, and better governance; this is to take place in the context of a knowledge-based society that takes into account the personal choices of women and men. For the first time, a benchmark has been set for economic equality between women and men, with the target of ensuring 60% female employment by 2010.

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EESC opinion of 13.9.2006 on the Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions – A Roadmap for equality between women and men. Rapporteur: Ms Attard (OJ C 318 of 23.12.2006).

EESC opinion of 14.12. 2005 on the Proposal for a Decision of the European Parliament and the Council on the European Year of Equal Opportunities for All (2007) – Towards a Just Society. Rapporteur: Ms Herczog (OJ C 65 of 17.3.2006).

EESC opinion of 29.9.2005 on Poverty among women in Europe. Rapporteur: Ms King (OJ C 24 of 31.1.2006).

EESC opinion of 28.09.2005 on the Proposal for a Regulation of the European Parliament and of the Council establishing a European Institute for Gender Equality. Rapporteur: Ms Štechová (OJ C 24 of 31.1.2006).

EESC opinion of 2.6.2004 on the Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions establishing the guidelines for the second round of the Community Initiative EQUAL concerning transnational cooperation to promote new means of combating all forms of discrimination and inequalities in connection with the labour market – *Free movement of good ideas*. Rapporteur: Mr Sharma (OJ C 241 of 28.9.2004).

EESC opinion of 15.12.2004 on the Proposal for a Directive of the European Parliament and of the Council on the implementation of the principle of equal opportunities and equal treatment of men and women in matters of employment and occupation. Rapporteur: Ms Sharma (OJ C 157 of 28.6.2005).

EESC opinion of 10.12.2003 on the Proposal for a Decision of the European Parliament and of the Council establishing a Community action programme to promote organisations active at European level in the field of equality between men and women. Rapporteur: Ms Wahrolin (OJ C 80 of 30.3.2004).

EESC opinion of 14.2.2006 on the Representation of women in the decision-making bodies of economic and social interest groups in the European Union. Rapporteur: Mr Etty (OJ C 88 of 11.4.2006).

EESC opinion of 3.6.2004 on the Proposal for a Council Directive implementing the principle of equal treatment between women and men in the access to and supply of goods and services. Rapporteur: Ms Carroll (OJ C 241 of 28.9.2004).

- 3.2 At the request of the European Council, the EESC is working with its national counterparts to implement the Lisbon Strategy².
- 3.3 Despite the good results obtained, experience has shown that greater reforms need to be implemented in the context of the Lisbon Strategy, in order to ensure that women and men can set up businesses and access employment under equal conditions.
- 3.4 In Europe, women still do not have the same business opportunities as men, or the same possibilities in the labour market. As a result of the social and cultural stereotypes handed down from the past, the participation rate of women is generally lower than that of men, and occupational segregation persists in the labour market. On the whole, women hold jobs that are less secure, of poorer quality and less well paid; they face greater difficulties in improving their professional qualifications, and female entrepreneurs face more obstacles in accessing funding.
- 3.5 The EESC therefore considers it necessary to **strengthen the gender perspective of the Lisbon Strategy**, revising the Community and national objectives, in order to enable more women to be entrepreneurs, to secure employment, and for the quality of this employment to be improved ("quality" is understood to mean greater professional diversity, equal pay, greater job stability, access to training and career development).
- 3.6 After the mid-term review, in March 2005 the Council approved the New start for the Lisbon Strategy, in which the main change was the shift in focus from quantitative objectives alone to include the policies and practical initiatives necessary to accomplish these. The priorities are to create more and better jobs by attracting and retaining more people in the labour market; to modernise social protection systems; to increase the adaptability of workers and enterprises; to improve the flexibility and security of labour markets; and to invest more in human capital through better education and skills³.
- 3.7 This revised Lisbon agenda also emphasises the importance of good governance through a more effective political approach that will unite stakeholders, Member States, citizens, parliaments, social partners and civil society with the EU institutions, under the common goal of progress and opportunity. The EESC believes that the governance of the Lisbon agenda should be improved through more active involvement of civil society, the social partners and local and regional bodies.

² See the conclusions of the European Council of 22 and 23 March 2005 and the work accomplished, particularly the Declaration of the Presidents and Secretaries-General of national ESCs of the European Union and the EESC, Paris, 25.11.2005. http://eesc.europa.eu/lisbon_strategy/eesc_documents/index_en.asp.

³ Working together for growth and jobs – A new start for the Lisbon Strategy - COM(2005) 24 final.

- 3.8 The EESC stresses that the social partners should be involved as early as possible in drafting the guidelines, and that they should be consulted on the aspects concerning the incorporation of gender criteria.
- 3.9 The Integrated Guidelines for Growth and Jobs 2005-2008, which form the basis for the Member States' national reform programmes, reinforce the need for gender equality in order to meet established priorities, combining specific measures for women's employment and the inclusion of equality in all initiatives undertaken⁴.
- 3.10 As stated in its opinion on the Guidelines for employment, the EESC is surprised that, even though gender equality in employment is one of the key issues of the Lisbon Strategy, there is no specific integrated guideline on gender issues⁵.
- 3.11 The assessment of the Community Lisbon programme and national reform programmes⁶ highlights the need to strengthen policies for equal opportunities between women and men, by setting up measures making it possible to reconcile working, family and private life.
- 3.12 The Joint Employment Report 2006-2007 welcomed the fast rise in female employment rates and considered these to be a step towards the Lisbon objective.⁷ However, it pointed out that *"[i]n the majority of Member States there remains no reference in the Implementation Reports to specific measures aimed at promoting female employment or reducing gender gaps, with the exception of measures to increase access to childcare facilities. Some Member States (AT, BE, DK, DE, ES, IE, IT, LU, PT, UK) have set national childcare places targets but few report on progress towards the European childcare target. Overall progress towards this target remains slow. Actions to make childcare more affordable through a maximum fee or reduced costs are stressed in just AT, DK, FI, IE, MT, and NL. The need to strengthen the role of men in the reconciliation of work and family life is lacking. SI has launched a campaign to make men more active in family life, LT introduced new paid paternity leave opportunities for fathers, and CZ, DE and EL will extend the possibility for fathers to take parental leave."*

⁴ Integrated Guidelines for Growth and Jobs (2005-2008) - COM(2005) 141 final.

⁵ EESC opinion of 31.5.2005 on the Proposal for a Council Decision on guidelines for the employment policies of the Member States, in accordance with Article 128 of the EC Treaty Rapporteur: Mr Malosse (OJ C 286 of 17.11.2005).

⁶ COM(2006) 30 final.

⁷ Joint Employment Report 2006/2007, adopted by the Council (EPSCO) on 22 February 2007, forwarded to the European Council in view of its meeting on 8-9 March 2007.

4. The European Pact for Gender Equality and the Roadmap for equality between women and men

- 4.1 The European Pact for Gender Equality⁸, adopted by the European Council in March 2006, is a step forward in qualitative terms, as it gives all the Member States the common goal of increasing female participation in the labour market and promoting equality between women and men.
- 4.2 The Roadmap for equality between women and men 2006-2010, adopted by the Commission, sets out six key areas for EU action: equal economic independence for women and men; reconciliation of private and professional life; equal representation in decision-making; eradication of all forms of gender-based violence; elimination of gender stereotypes, and promotion of gender equality in external and development policies⁹.
- 4.3 In order to improve governance in terms of gender equality, the roadmap also sets out a number of highly significant actions, and the Commission has pledged to closely monitor progress in this field.
- 4.4 In its opinion on the Roadmap for equality between women and men 2006-2010, the EESC welcomed the Commission's political will to keep gender equality high on its agenda for 2006-2010, and highlighted the importance of involving all stakeholders in the implementation of its priorities¹⁰.
- 4.5 The EESC has also expressed its support for the creation of the European Institute for Gender Equality¹¹.
- 4.6 The EESC believes that the time has come to give a boost to equality policies, through new, active policies in the labour market, the creation of businesses and the organisation of social life. In certain Member States new laws are being adopted to ensure effective equality between women and men in political activity, social organisations and businesses at employee, management and board level. In general, the EESC supports these reforms, which include active policies, based on a rational legal framework ensuring real protection for employment and providing the indispensable stability and security.

8 Presidency conclusions, 7775/1/06/ REV 1.

9 COM(2006) 92 final.

10 EESC opinion of 13.9.2006 on the Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions – A Roadmap for equality between women and men. Rapporteur: Ms Attard (OJ C 318 of 23.12.2006).

11 EESC Opinion of 28.9.2005 on the Proposal for a Regulation of the European Parliament and of the Council establishing a European Institute for Gender Equality. Rapporteur: Ms Štechová (OJ C 24 of 31.1.2006).

5. EESC proposals: Strengthening the gender perspective of the Lisbon Agenda
- 5.1 Gender inequality and imbalances in the business world and the labour market are a serious problem for European society as a whole, for both women and men, for businesses, male and female workers, governments, the social partners and civil society. Gender equality is a fundamental challenge for the future of Europe.
- 5.2 The EESC endorses the Resolution of the European Parliament of 13 March 2007¹² on the Roadmap for equality between women and men 2006-2010, particularly point 17, which "*Calls on the Member States to add to, or strengthen, their national employment and social integration plans so as to include measures to help women enter the labour market on a footing of equal dignity and equal pay for equal work and to promote female entrepreneurship*" and point 20, which "*Calls on the Member States to appoint a national official to take charge of gender equality for the purposes of implementing the Lisbon strategy, whose task should be to help draw up and revise the respective national plans and monitor their implementation so as to encourage gender mainstreaming and budgeting as regards the policies and targets laid down in the plans.*"
- 5.3 The EESC stresses that the new national reform plans must make it a requirement for Member States to appoint a national officer for gender equality.
- 5.4 The Guidelines for employment must establish concrete objectives and improve qualitative and quantitative indicators in order to make a comparative assessment of the progress made by Member States towards effective female equality in the labour market and entrepreneurial initiatives.
- 5.5 The EESC believes that the EU should pay greater attention to women who work in rural, farming-dependent areas where learning is not a strong priority, and should support their participation in the labour market.
- 5.6 In the name of subsidiarity, some governments are trying to reduce the EU's requirements in relation to the national reform plans. However, the EESC believes that, overall, the integrated guidelines are sufficiently flexible for Member States to be able to identify the solutions that best fit their needs.
- 5.7 Moreover, the EESC believes that it is necessary to strengthen the Community dimension of the Lisbon agenda and the Integrated guidelines for growth and jobs, whilst respecting the subsidiarity principle. In its opinion on the Roadmap for equality between women and men (2006-2010), the EESC stated that it "*acknowledges that common priorities in the*

¹² European Parliament resolution of 13 March 2007 on a Roadmap for equality between women and men (2006-2010) (2006/2132(INI)). <http://www.europarl.europa.eu/sides/getDoc.do?pubRef=-//EP//TEXT+TA+P6-TA-2007-0063+0+DOC+XML+V0/EN>.

*coordination of employment policies are necessary to increase the female participation rate. In assessing national reform programmes, the Commission needs to ensure that gender gaps are given priority and that the necessary action is taken"*¹³.

- 5.8 Governance has been improved within the European employment strategy, but the EESC believes that the situation is still not fully satisfactory. Cooperation must be stepped up between the Commission, the Member States, the social partners, bodies working in the field of equality and civil society organisations, so as to ensure sufficient participation at all levels, and in all phases of action.
- 5.9 The EESC considers that citizens' involvement in the European employment strategy should be improved. It should be made easier for the social partners and civil society organisations to become involved in these policies, and it is therefore important for them to be able to participate through suitable procedures at all levels – Community, national, regional and local. To ensure the success of the Lisbon Strategy, it is important to improve governance and the value added by the active involvement of the social partners, civil society and local and regional bodies.
- 5.10 When it comes to employment, it is at local level that the impact of policy implementation is felt most; therefore, local and regional authorities, in conjunction with the social partners, have a key role to play in the implementation of policies. If integration into the labour market is to be guaranteed under equal conditions, there must be an in-depth understanding of women's specific requirements and needs, and of the economic and social context of the area in question. Consequently, local and regional bodies should be involved in diagnosing, designing, implementing and assessing actions.
- 5.11 While it is true that, in recent years, women have forged ahead in the academic field (59% of higher education graduates are now women)¹⁴, their fields of study remain highly stereotypical. Only one in ten female graduates secures a technical qualification, as opposed to four out of ten men. Teaching, the humanities and arts and healthcare account for almost half of female graduates, but less than one quarter of male graduates. The EESC proposes that education authorities undertake wide-ranging promotional activity in order to overcome sexist stereotypes so that women and men opt for professions in which they are under-represented.
- 5.12 Reconciliation policies help to improve quality of life for women and men, and help everybody to enter and remain in the labour market, harnessing the full potential of the workforce. These policies should be open to both women and men.

¹³ See point 2.3.3.1.3 of the EESC opinion of 13.9.2006 on the Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions – A Roadmap for equality between women and men. Rapporteur: Ms Attard (OJ C 318 of 23.12.2006).

¹⁴ COM(2007) 49 final.

- 5.13 The EESC¹⁵ reminds Member States of the commitments they made in the European Pact for Gender Equality, and proposes that the Commission require that the Member States' national reform programmes include greater commitments to improving the reconciliation of family and working life for women and men. As this is a matter for society as a whole, the joint responsibility of all parties, including companies, must be guaranteed.
- 5.14 Reconciliation should not be confused with certain family policy measures which hinder employment by providing strong incentives to opt out of the labour market for an extended period of time, thus reducing the opportunities for returning to work.
- 5.15 There is a need for more effective measures that will promote the reintegration of women and men into the labour market after an absence to have children or to care for dependent persons, without any reduction in qualifications or pay. These measures could include flexible models for continuous training during the period of absence, and continuation of employment with shorter working hours. In this context, it is worth noting the European Framework Agreement on Telework reached by the social partners (ETUC, UNICE/UEAPME and CEEP), which lays down the definition and scope of telework, its voluntary nature, employment conditions, protection of data, privacy, equipment, health and safety, organisation of work, training and collective rights, and the implementation and monitoring of the agreement.
- 5.16 NGOs play a very important role in promoting gender equality in Europe, as they implement campaigns which revolve around political ideas and cultural values, and social initiatives which promote better opportunities for many women. Many women are also involved in NGOs representing various sectors of the female population vis-à-vis local and regional bodies, and these should be supported.
- 5.17 Women from migrant or minority backgrounds suffer from particular difficulties in setting up businesses and accessing the labour market under equal conditions, and the new guidelines for employment must therefore include specific objectives.
- 5.18 The EESC has drawn up various opinions calling for a common EU policy on immigration, and for integration policies and the fight against discrimination to be made priorities by European governments. These policies should include the gender perspective, so that migrant women or women from ethnic or cultural minorities can implement their business projects and become part of the labour market under equal conditions.
- 5.19 Women with disabilities also face extra difficulties in joining the labour market and setting up businesses. The EESC proposes that the new guidelines and national reform programmes strengthen the objective of including these women in the labour market, through specific indicators.

¹⁵ EESC opinion of 11.7.2007 on The role of the social partners in reconciling working, family and private life. Rapporteur: Mr Clever.

- 5.20 The EESC proposes that local and regional authorities promote policies to boost equal opportunities for women with disabilities, and that the social partners adopt strategies for equality, in the context of collective agreements and labour practices.
- 5.21 Via the EQUAL initiative and in the context of the Lisbon Strategy, the ESF has implemented valuable, innovative approaches to promote the entrepreneurship and employability of women suffering from greater discrimination. These experiences could prove useful, particularly for further development by local and regional governments, in the framework of the ESF's planned initiatives for the 2007-2013 programming period, with a view to adopting new initiatives to promote access to employment for women facing particular difficulties.

6. **Employability**

- 6.1 Since the Lisbon Strategy was launched, six million out of the eight million jobs created in the EU have been filled by women. In 2005, the female employment rate reached 56.3% (+1.1%), compared to a male employment rate of 71% (+0.6%). The employment rate for women over 55 has also increased more quickly than for men, at 33.7%¹⁶.
- 6.2 Unemployment is falling: 8.8% in 2005, with a rate of 9.9% for women and 7.9% for men. Despite the positive trend in the overall female employment rate in Europe, the contribution of women is still not fully realised. This is evidenced in the lower female participation and occupation rates, higher unemployment rate, greater instability of employment contracts, strong occupational and sectoral segregation, pay inequality, and the difficulties for women and men in reconciling professional and family life.
- 6.3 The EESC points out that although the target rate set for female employment (60% by 2010) is achievable (although not in all countries), it should be remembered that this rate includes part-time, flexible and temporary jobs, most of which are held by women, not always voluntarily, but often as a result of the uneven sharing of family responsibilities between men and women.
- 6.4 Major differences remain in the roles of men and women in the labour market, and there is a high degree of segmentation, particularly as regards working arrangements and the professions and sectors in which they work. These differences affect both working women and those seeking employment. Consequently, it is important to promote new policies designed to reduce the root causes of inequality faced by women in the labour market.

¹⁶ Joint employment report 2006/2007. <http://register.consilium.europa.eu/pdf/en/07/st06/st06706.en07.pdf>.

- 6.5 Women also face more difficulties than men in finding a job in keeping with their qualifications. Moreover, juggling work and family life makes it even harder for women to enter and remain in the labour market, which continues to be far more difficult for them than for men.
- 6.6 The EESC welcomes the equality plans adopted by the social partners in many companies with the aim of combating discrimination and of improving the involvement of women, the duration of their employment with companies and their training and professional career. Positive action measures have been established to this end. The public authorities, particularly at local and regional level, must support the equality plans.
- 6.7 The European social dialogue, for which the social partners are responsible, has an important role to play in the development of the gender perspective in the Lisbon Strategy. The EESC highlights and endorses the important role of the Framework strategy on gender equality agreed by the European social partners in 2005¹⁷, which is being implemented at sectoral and national levels.
- 6.8 The recent framework agreement on harassment and violence in the workplace¹⁸ is an example of the good practices that the EESC wishes to support. Moreover, some of the sectoral dialogue committees are adopting a gender-based approach. The Committee urges the Commission to work more actively with the social partners to achieve these objectives.
- 6.9 Collective bargaining in accordance with national laws and practices is one of the features of the European social model. The social partners in different fields conduct negotiations and agreements in order to improve employment security and flexibility, by adapting salaries, the organisation of labour and vocational training and qualification systems.
- 6.10 Collective bargaining within companies and sectors must be used to eliminate the gender imbalances which put women in an inferior position. The EESC believes that collective bargaining and social dialogue are essential tools for the expansion of equality plans in European companies. For Europe, the Member States, companies and society as a whole, the discrimination that many women suffer in the employment field as a result of cultural and social stereotypes must be eliminated.
- 6.11 The principle of equal pay for male and female workers, which is mentioned in Article 141 TEC, entails, for the same work or for work to which equal value is attributed, the elimination of all discrimination on grounds of sex with regard to all aspects and conditions of remuneration. However, on average, women earn 15% less than men per hour worked

¹⁷ http://ec.europa.eu/employment_social/news/2005/mar/gender_equality_en.pdf.

¹⁸ http://ec.europa.eu/employment_social/emplweb/news/news_en.cfm?id=226.

(relative difference in average gross pay per hour between men and women)¹⁹. This wage discrimination occurs in all business sectors, particularly in the highest occupational categories.

- 6.12 The EESC believes that wage equality between men and women, which is already included in the Community integrated guidelines, should be stepped up by evaluating precise indicators.
- 6.13 To eliminate wage discrimination, active cooperation is needed between the social partners in different fields. In its opinion on the Roadmap for equality between women and men (2006-2010), the EESC recommended that: *"national governments, national equality bodies and the social partners of all Member States have a clear obligation to ensure that the pay systems they put in place do not lead to pay discrimination between women and men"*²⁰.
- 6.14 Public employment services are a key component of the labour market machinery, and should be committed to promoting active policies to enable unemployed women to access employment through training and employment guidance schemes. In order to ensure that existing legislation is properly applied, the EESC proposes that public employment services and private agencies draw up codes of good practice so that job offers and selection procedures do not discriminate against women.
- 6.15 It is in the most transparent labour markets that equality between women and men is greatest. For example, female participation rates in the public sector are higher because, among other things, the selection procedures evaluate skills and more effectively eliminate discriminatory prejudices based on gender stereotypes.
- 6.16 Often, the systems for calculating pensions are detrimental for women, as they are linked to professional careers. Many women with part-time jobs or whose periods of employment are interrupted or unstable find it very difficult to obtain a pension, or they receive very low pensions. The EESC proposes that, through the open method of coordination for the reform of pension systems, the Commission and Member States take into account these situations, which damage the equality of women in the labour market, and look for fairer solutions.
- 6.17 Continuing training is essential so that men and women can carry out their professional activities in a sustainable way. The EESC proposes that local and regional authorities, in cooperation with the social partners, implement continuing training schemes aimed at female entrepreneurs and workers in the context of employment and equal opportunities policies.

¹⁹ COM(2007) 49 final.

²⁰ See point 1.2 of the EESC opinion of 13.9.2006 on the Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions – A Roadmap for equality between women and men. Rapporteur: Ms Attard (OJ C 318 of 23.12.2006).

6.18 The EESC wishes to highlight the active role played by the social partners in overcoming the difficulties faced by women in society and the labour market. Many women are joining trade unions and employers' organisations and promoting active policies and equality plans from the inside; however, they are still far from numerous and have to overcome many difficulties in order to reach management levels.

7. Entrepreneurship

7.1 Female entrepreneurs still constitute a small percentage of the total, accounting for 30% of employers in the EU, and 37% of self-employed workers²¹.

7.2 Women also face more obstacles than men in setting up businesses, due to stereotyping, social and cultural barriers, guidance in education and training, and the added difficulties in obtaining the funding that business projects require. However, once businesses have been set up, there is no evidence that women are less successful than men in building up their companies.

7.3 The EESC proposes that all political and social players step up their efforts to promote entrepreneurship among European women and eliminate the old social stereotypes that still persist: "business is a man's world, the working hours are incompatible with family life", etc. These social stereotypes create many cultural and social difficulties for women who are self-employed or setting up businesses.

7.4 The Action Plan: The European agenda for Entrepreneurship²² proposes a series of measures for the promotion of entrepreneurship to be achieved by the EU and the political leaders of all the Member States. Among other things, the plan highlights the need to provide tailored support for women. However, the progress reports on the achievement of the key objectives and actions of the European Charter for Small Enterprises²³ do not make any mention of this issue. The EESC believes that the annual reports should include specific information on the progress made at European level and in Member States in providing support for female entrepreneurs, in order to make it easier to exchange good practices and knowledge.

21 Roadmap for equality between women and men 2006-2010. COM(2006) 92 final of 1.3.2006. http://eur-lex.europa.eu/LexUriServ/site/en/com/2006/com2006_0092en01.pdf.

22 Action Plan: The European agenda for Entrepreneurship. http://eur-lex.europa.eu/LexUriServ/site/en/com/2004/com2004_0070en01.pdf.

23 http://ec.europa.eu/enterprise/enterprise_policy/charter/index_en.htm.

- 7.5 Entrepreneurial mindsets must be promoted among women and men in Europe²⁴. In 2006, the EESC adopted an opinion²⁵ on the Communication from the Commission on Implementing the Community Lisbon Programme: Fostering entrepreneurial mindsets through education and learning, in which it stressed the importance of female entrepreneurs, entrepreneurial mindsets among women, and the role of entrepreneurship for fostering growth, employment and personal fulfilment. The opinion stressed that the development of an entrepreneurial mindset is an ongoing learning process, and should therefore be included on curricula.
- 7.6 The EESC recommends that national curricula include entrepreneurship education (on business management techniques, IT tools, etc.) at secondary and tertiary levels, especially among females, and that measures be adopted to increase the number of female entrepreneurs.
- 7.7 The aim is to give women the same opportunities as men in accessing the business world, by eliminating all existing discrimination. Local and regional governments should help women to exercise their right to entrepreneurship, as a factor for equality and local economic and social development.
- 7.8 Support measures must be set up to ensure that female entrepreneurs are able to tap into the financial and loan services they need. Banks should offer specific micro-credit schemes for female entrepreneurs. Financial institutions should avoid discriminating against female entrepreneurs, who currently face greater obstacles than men in securing the necessary financing for their businesses, expanding their companies and developing innovation, training and research initiatives.
- 7.9 There should be more information on the possibilities for financing under the Structural Funds, in order to explore innovative options such as the creation of flexible financial instruments which combine subsidies with micro-credit and guarantees.
- 7.10 The Community funds for promoting entrepreneurship, which are reinforced and managed by national and regional governments, should be transparent and easily used by small and medium-sized enterprises headed by women. Local and regional governments, working with employers' organisations, should make it easier to provide facilities, financial aid and advice for female entrepreneurs, particularly in the initial phases of their business projects.
- 7.11 The EESC wishes to highlight one example of good practice in France: the Guarantee fund for the creation, takeover or development of businesses by women (Fonds de Garantie pour la Création, la Reprise ou le Développement d'Entreprise à l'Initiative des Femmes), which helps women to access financing in order to set up, take over or develop a business. The fund

²⁴ The EESC is drawing up an opinion (SOC/267) on Entrepreneurship mindsets and the Lisbon agenda.

²⁵ EESC opinion of 16.7.2006 on the Communication from the Commission to the Council, the European Parliament, the European Economic and Social Committee and the Committee of the Regions – Implementing the Community Lisbon Programme: Fostering entrepreneurial mindsets through education and learning. Rapporteur: Ms Jerneck (OJ C 309 of 16.12.2006).

was created to help women overcome the difficulties they face when trying to obtain bank loans. It is managed through a private organisation, the Institute for the development of the social economy (Institut de Développement de l'Economie Sociale), and is financed through various sources, including the European Social Fund.

- 7.12 Member States must provide greater support to small enterprises, as most female entrepreneurs consider taxation policies to be one of the biggest obstacles to running a business, owing to the shortcomings of legislation in force.
- 7.13 When people set up their own companies, they also gain control of their own time. More and more women and men are therefore opting for self-employment and entrepreneurship. However, in practice, female entrepreneurs encounter more obstacles than men in reconciling their working and family lives effectively.
- 7.14 Throughout Europe, there are many examples of good practices for promoting the role of women in employers' organisations at various levels; associations of female employers have also been set up. Chambers of commerce and industry²⁶ are also implementing many positive initiatives, which the EESC supports.
- 7.15 The EESC endorses the work carried out by the European Network to promote Women's Entrepreneurship (WES), whose main aim is to raise the profile of female entrepreneurs, creating a positive environment through measures such as the exchange of information on funding, training, networks, advice, research and statistics.
- 7.16 Given the nature of social economy enterprises (cooperatives, mutual societies, associations, foundations), women often opt for them when starting up a business activity, finding it less difficult to achieve their professional objectives there than in other types of enterprise.
- 7.17 Owing to their social purpose, to a large extent, social economy enterprises promote the integration of women into the labour market and should therefore be supported by local and regional governments, in order to boost this important social initiative.
- 7.18 Most married co-entrepreneurs are women who often work part time. Concerns regarding the decrease in birth rates, the issue of childcare and the problems relating to the death of or divorce from one's spouse are all highly specific problems which differ from those faced by men. In many Member States, married co-entrepreneurs do not have proper legal status.
- 7.19 There are also significant inequalities resulting from social security schemes. Specific measures must be implemented in the field of social protection, training and support for the creation of businesses by women. In some countries, social protection provisions for female entrepreneurs and married co-entrepreneurs distinguish between different statuses which can

²⁶ See http://www.eurochambres.eu/women_onboard/index.htm.

apply to female entrepreneurs, e.g. "collaborator spouse", "employed spouse" or "associate spouse". The EESC proposes that the Commission encourage debate in order to improve the social protection of female entrepreneurs.

Brussels, 11 July 2007.

The President
of the
European Economic and Social Committee

The Secretary-General
of the
European Economic and Social Committee

Dimitris Dimitriadis

Patrick Venturini
