



**NATIONS UNIES**  
**COMMISSION ÉCONOMIQUE**  
**POUR L'EUROPE**

**ОБЪЕДИНЕННЫЕ НАЦИИ**  
**ЭКОНОМИЧЕСКАЯ КОМИССИЯ**  
**ДЛЯ ЕВРОПЫ**

**UNITED NATIONS**  
**ECONOMIC COMMISSION**  
**FOR EUROPE**

---

Government of the Republic of Croatia  
in cooperation with  
Central European Initiative,  
Economic Commission for Europe,  
OECD Leed Programme

Distr.  
GENERAL

OPA/AC.14/1  
20 September 1999

Conference on "Women's Entrepreneurship -  
East-West Cooperation"  
(Brijuni, Croatia, 21-22 October 1999)

ENGLISH only

**A WAY AHEAD - PROPOSALS FOR SUPPORT MEASURES  
BY GOVERNMENTS, REGIONAL AND LOCAL AUTHORITIES  
AND FINANCIAL INSTITUTIONS TO PROMOTE  
WOMEN ENTREPRENEURSHIP IN CEI COUNTRIES**

DISCUSSION PAPER  
prepared by the UN/ECE Secretariat

**This paper was prepared by**

- Ms. Dragica Karai*  
Head, Division for Small Business and  
Entrepreneurship,  
Ministry of Economy (Croatia)
- Ms. Maria Anna Knothe*  
Founder, Polish Centre for the  
Advancement of Women (Poland)
- Ms. Mihaela Popescu*  
Director, Romanian Loan Guarantee  
Agency (Romania)
- Dr. Anikó Soltész*  
Director, SEED Foundation (Hungary)
- Ms. Ewa Ruminska-Zimny*  
Associated Professor, Warsaw School  
of Economics, UN/ECE Consultant
- Ms. Carlotta Segree*  
Italy
- Mr. Antal Szabó*  
Regional Adviser on Entrepreneurship  
and SMEs, UN/ECE
- Mr. Mika Vepsäläinen*  
Economic Affairs Officer, UN/ECE

## Introduction

The increase of women's participation in the labour market has played an important role in sustaining economic growth in western Europe and North America during the 1990s. Women have greatly enlarged the pool of the active population and at the same time improved its quality. Within the EU, for example, the increase of the active population by 1.2 million between 1991 and 1996 was entirely due to an additional 2.4 million women as the number of men in the labour force declined by 1.2 million. Women have also caught up with, and sometimes even overtaken men, in education. In the EU in 1994/95, there were 102 women per 100 men in upper secondary education compared with 93 in the early 1980s. In tertiary education the increase was even greater, rising from 79 to 103.<sup>1</sup>

The steady rise in female employment contributed to growth also through the increase of demand, and job creation, in particular in the service sector. A large part of the new demand was in services, which were previously part of female unpaid labour within a household, such as cleaning, cooking, child or elderly care and resulted in the monetization of "the care" economy.

Women's motivation to seek employment has strengthened during the 1990s. Their objectives have broadened compared to the short-term financial gains typical of the early days of the feminization of labour market. These broader objectives include :

- economic independence based on a steady income and the prestige associated with paid jobs, which now determine women's position within a family and society;
- reducing the negative economic consequences of divorce and/or male unemployment; and
- old-age security in terms of income (pension) and health care (medical insurance), important due to longer life expectancy and the high probability for married women of living alone at an older age.

The ECE Regional Preparatory Meeting for the Fourth United Nations World Conference on Women, held at Vienna from 17 to 21 October 1994, reviewed and appraised the evolving status of women and gender relations in the ECE region, in the light of the major changes that have occurred at the regional and global levels. The *Regional Platform for Action* called for the promotion and support for women's self-employment and the development of small enterprises.

---

<sup>1</sup> Eurostat/OECD/UNESCO database.

A medium-term European Community *Action Programme on Equal Opportunities for Women and Men* (1996-2000) was adopted by the European Council in December 1995.<sup>2</sup> It was decided to build on the experience of preceding Community Programmes on equal opportunities and aim to react to new ideas, demands and challenges. Many of these challenges were articulated at the Fourth United Nations World Conference at Beijing in September 1995.

*Gender Mainstreaming* is the overriding principle of the Programme. It represents both a policy goals in itself as well as a strategy for achieving change in all other targeted policy. For the implementation of the Programme a special financial framework was set up. The European Commission has invited 10 Central and Eastern European States - 7 of them from the CEI - to participate in a seminar to explain the Programme. National Action Plans for employment have been elaborated and implemented in EU countries, including Austria and Italy.

#### **Women support in the European Union**

The promotion of equal opportunities for women and men is also being emphasised in the operation of the European Union's Structural Funds. The Regulations governing the operation of Structural Funds contain then obligation to consider the principle of equal opportunities for men and women in actions co-financed from Structural Funds and especially in fields where women are under-represented.

During the programming period of 1995 - 1999, equal opportunities for men and women were underlined only in the *New Opportunity for Women (NOW) Programme*. Projects with women accounting for the major part of the participants have also been implemented in other programmes. Experience gained from the programmes indicates that the best means to attract participation by women is by providing projects only for women or by setting up projects in fields with female preponderance.

Within the *NOW Programme*, e.g. in Finland a project called *AcaFemica - On and Up by Internet* has been implemented. The target group of *AcaFemica* is unemployed women with a university degree like lawyers, architects, economists, translators, agronomists and engineers or women under the threat of becoming unemployed. The objective of this project is to promote the activation of resources provided by academic women in working life by developing an expert network functioning on the Internet, where people with various educational backgrounds offer SMEs individually or together their expert services. The international partners in this project are Great Britain, Spain, Austria, France and Germany.

---

<sup>2</sup> Council Decision (95/593/EC), OJ No 335, 30.12.95, p.37.

Other Community Initiative Programmes contain projects directed especially at female entrepreneurs. For example, the **Ladies' Net - Networking and Cooperation Programme for Female Managers** directed at women in top positions in business has been adopted as a part of the *SME Community Initiative Programme* administered by the Finish Ministry of Trade and Industry. The aim of the project is to create functioning models for corporate co-operation and networking also with networks of foreign female entrepreneurs, create new approaches to the concept of entrepreneurship and women entrepreneurship, find solutions to the problems of participating companies and improve the managerial skills of participants and develop the SMEs they represent.

During the new structural fund programming period 2000 - 2006, equal opportunities for men and women will be more prominent in all EU States. The equality aspect has already been taken into account in the compilation of new programmes according to the mainstreaming principles.

### **Women in the Countries in Transition**

Women's formal economic and political participation in the former socialist countries was granted by constitution and law based on a policy of full employment. The transition to a market economy, the dissolution of the former Soviet Union, ownership reforms, and the restructuring of the economy in most countries in transition (CITs) changed women's participation in the political and economical arena. During transition atypical jobs started to emerge along with the expansion of the private sector, enterprise restructuring and the expansion of parallel economy. The transition to market economies has resulted in high unemployment throughout Central and Eastern Europe as well as in CIS CITs. ECE analysis of the social and economic situation of women during the transition process shows that women have been affected more by new macroeconomic policies, privatization and institution building than men.

During the transition job security has declined drastically. Economic recession, the closure of plants, restructuring and the financial squeeze has affected both men and women. Enterprises began shedding excess labour to cut costs and survive under market conditions. Women suffered, however, more than men from job losses and rapidly started to lose their position in the labour market. The impact of the transition process on women is especially hard in the Southeast European war-affected CITs and the CIS countries. This is reflected by the shrinking share of women in the labour force and employment as well as by the decline in female activity rates.

As a result of the general economic slowdown and the Russian economic crises, unemployment started to increase in most CEI countries. The total number registered as unemployed in the 14 CEI transition economies as a whole, reached 6.9 million at the end of 1998 (some 5.76 million in the 11 Central and Eastern European countries and 1.14 million in the 3 CIS countries). In Austria and Italy the number of unemployed grew to 3.08 million. The total CEI region with its 242 million population has 9.98 million unemployed and this figure at the dawn of the 21<sup>st</sup> century

is rather depressing.<sup>3</sup>

It is difficult to establish a trend and a gender pattern for atypical jobs. Data on part-time employment suggest that the share of atypical jobs in total employment in transition countries is still relatively low. Part-time jobs account for only around 10% of total employment. In some countries, such as the Czech Republic, Hungary and, to a lesser degree, Poland, women already have a higher share in part-time employment than men. There are few data on what is happening in the grey, and especially the black economy. In Poland, for example, more men than women work in the grey economy, even if for more women than men this is the only source of income (for 47% of women as compared to 42% of men work in the Polish grey economy is the only source of income).

Based on the prediction that in transition economies atypical jobs will be increasingly feminized, like in western countries, women should lobby to ensure proper regulation of this market segment. This may be difficult to do as women in eastern Europe and in the CIS countries have lost their position on the political scene and have a weak negotiating position.

Policies in transition countries contrast with trends seen in western countries. There is hardly any public debate on how to incorporate the gender perspective into transition strategy, including labour market problems. The low level of women in parliaments and in decision making positions further limits their impact on the process of building institutions, including market style welfare systems, and consensus on transition policy. Paternalistic tendencies prevail in most countries.

A growing number of young women in transition countries find jobs in the booming sex business. This is not only the case in Russia, Ukraine or the CIS countries, or poorer countries in eastern European countries, such as Romania, but also in Hungary and Poland. In most countries the sex business is related to organized crime and reaps huge profits along with drug business. Many young women are "exported" to western countries, including as far as Japan, to become "hostesses, singers or dancers". Many young women do not realize that this is an euphemism for prostitution. They are victims of their own naiveté but also of poverty and the illusion of a rapid improvement in their living standards.

As *Commissioner Padraig Flynn* emphasised in June 1999 in Berlin, the problem of unemployment is not just in CEI but in all Europe. "It is recognized that Europe's future as a successful economy and labour market depends on women - on their skills, their talents and creativity, their potential".<sup>4</sup>

---

<sup>3</sup> UN/ECE: Economic Survey of Europe, 1999, No. 2.

<sup>4</sup> Informal Meeting of Ministers responsible for Equality between Women and Men. 14-15 June 1999, Berlin.

As state-owned enterprises collapsed and the privatization process has started, redundant workers in many economic branches have been laid off. Labour market reforms are underway in many CITs to decrease unemployment and help both women and men acquire skills that emerging enterprises and businesses need.

The statement of the Founder of the Polish Centre for the Advancement of Women, made on 12 July 1999 in Geneva, is valid for all CITs of the CEI: "The transformation of the Polish economy affected women in both negative and positive ways. Women face such barriers as unemployment, discrimination in the labour market, lack of modern skills. Their capacity is not adequately used as regards their education. All of this leads to their lower material and social status in society. On the other hand the developing private sector opens new opportunities for them, more potential job places, more possibilities to become entrepreneurs".<sup>5</sup>

Family responsibility traditionally belongs among women's tasks, which prevents them from entering the job market, especially when applying for top-level positions which require full time professional commitment.

There are success stories of female entrepreneurs related to opening of new markets for exports and imports. But their number is still small. Women are generally less confident than men in starting their own companies and many stick to jobs in the public sector. Some barriers to starting ones business are similar for men and women. Instability of the tax system and other regulations in the private sector and lack of long-term credits for small and medium sized enterprises make it difficult to launch new companies in all countries. Other barriers are, however, gender specific.

Gender specific barriers to self-employment and entrepreneurship are linked to two factors. First, time constraints due to family responsibilities, which limit time for learning and/or exploring business opportunities. Second, less favourable social climate for female entrepreneurship and stereotypes of gender roles in society. This translates into a negative public attitude towards women entrepreneurs, worse treatment by state administrations and/or discrimination in connection with bank loans. In many countries women are also more vulnerable to new forms of criminal activity, such as racketeering, which is widespread in Russia and in other CIS countries.<sup>6</sup>

---

<sup>5</sup> Maria Anna Knothe: Opportunities and Barriers, Challenges of Transformation in Poland during the Period of Transition: Gender Perspective. UNCTAD paper: U/EW/TSDG/30, 12 July 1999, Geneva.

<sup>6</sup> Nesporova: "Women in the labour markets of Central and Eastern Europe", conference paper, *Implementing Economic and Social Rights of Women in Countries in Transition: Progress and Problems*, October 1998, Warsaw.

Women entrepreneurs, especially those who are working in non-traditional sectors, often experience non-equal treatment from male partners in business. This sometimes provokes a "man-like" response which does is often not viewed positively by society. It is important for women to be themselves rather than try to hide their femininity or attempt too much to conform with male-oriented behaviour and culture.

Entrepreneurship and self-employment are particularly important for women not only in the transition economies but also in advanced market economies to combat unemployment and labour-related poverty according to a ECE report on women in the transition process.<sup>7</sup>

The Vital Voice Conference on "Women in Democracy" held on 9-11 July 1997 in Vienna presented the changes since Beijing. *H.E. U.S. Secretary of State, Madeleine Albright* wrote "I have seen in Central Europe and the New Independent States the birth of movements desired to give women a real voice in the construction of new democracies". *First Lady Hillary Clinton* announced that the U.S. Government would commit up to US\$ 3 million in 1998 for programmes that would directly support the conference goals. USAID has funded programmes to increase women's participation in the political and economic life in CITs.

Developments over the past decade have demonstrated the importance of the promotion of entrepreneurship and establishment of small and medium-sized enterprises. Today in every CIT SMEs are the back-bone of the economy and the driving force in the transition process to a market economy. In many countries the importance of women in entrepreneurship is recognized and special programmes have been established. In the advanced Central and Eastern European CITs (like the Czech Republic, Hungary, Poland and Slovenia) the development of female and male entrepreneurship is given equal importance. The Croatian Government has been developed a unique model for the development of women's entrepreneurship. In the scope of the pre-accession process the associated countries are harmonizing their *aquis communautaire* with the EU in accordance with the Community programme for equal opportunity for women.

Without aiming at completeness, a few examples of promotion of women's entrepreneurship in CITs in the last few years should be mentioned:

In Croatia the Government has recognized the need to promote the economic rights of women including their access to employment, adequate working conditions and the promotion of harmonization of work and family life. The National Policy for Equality envisages a range of complex measures for the promotion of the economic rights of women, most of which are already in the process of implementation.

---

<sup>7</sup> The role of women in the transition process: facing a major challenge (E/ECE/RW/HLM/5).

In Hungary the Ministry of Labour established a special Women's Department called the Equal Opportunity Office. The Foundation for Small Enterprise Development (SEED) provides free counselling and consulting for micro and small businesses focussing on women, young entrepreneurs, family businesses and ethnic minorities (Roma). SEED has also conducted a study on women entrepreneurs and published a book on "Hungarian Women's Labour Market Position - Entrepreneurship as a Solution".

In Poland a Centre for the Advancement of Women was founded in Warsaw registered as an NGO and aimed at support for women in solving problems resulting from the transition period. The Agency for the Promotion of the Professional Employment of Women established by the Polish Government and opened in 1996 in Gdansk provides training and job counselling services to unemployed women. The ACDI/VOCA implements the Firma 2000 Programme, which aims at encouraging women-owned enterprises.

The Gender in Development Project in the Republic of Moldova aims at assisting women through organizing seminars on business, gender roles, leadership and violence.

In Romania the Ministry of Labour and Social Protection jointly with the UNDP initiated a Gender Development Project in 1994. Women's Entrepreneurship Development is the generic title give to action programmes addressing specific problems encountered by various women's groups.

The UNDP Democratic Media Initiative and Women Development Project in Ukraine serves as an incubator for start-up activities, training of women entrepreneurs and linking news agencies, NGO leaders and entrepreneurs.

The Central European University has established a "Programme on Gender and Culture". Its link collection can be found at the following address:  
8.

The *Geneva International Exposition for Women in Business* held on 4 March 1997 aimed to showcase women in leading management and entrepreneurial positions and highlight their role in the economic growth and well-being of the region.

A *Conference on "Women: Co-entrepreneurs, Entrepreneurs and Business Owners"* was held in Copenhagen on 5-6 September 1997. The objectives of the conference were (i) to concentrate on the difficulties encountered by women entrepreneurs when creating a new business or developing an existing one, (ii) to identify best practices in EU Member States and (iii) to compare and evaluate training systems in order to develop a training model recognized at the national and European levels. The major recommendations of the Conference are valid for the CEI Member States as well.

---

<sup>8</sup> Women's Sites - Eastern Europe, see at <http://www.ceu.hu/gend/links/womene.html>

On 12-13 July 1999, UNCTAD convened an *Expert Workshop on "Trade, Sustainable Development and Gender"* to develop recommendations for mainstreaming a gender perspective into its policies and programmes, consistent with the Beijing Platform for Action, the UNCTAD IX Midrand Declaration (1996) and the agreed conclusions on gender mainstreaming (ECOSOC, 1997). The participants of this Workshop agreed that "the gender impact of global economic integration is complex, and so far, its effects have been mixed. To date, it has in some places reduced income imbalances and gender disparities. It may, however, have done very little to minimize gender inequalities over the long term. In some circumstances, globalization has intensified these inequalities, adding to the gender-based discrimination inherent in much economic development experience. The gender impacts of trade expansion have been most sharply observed in the manufacturing sector. The increased orientation of manufacturing in developing countries towards exports has led to significant increases in the share of women workers employed in the manufacturing labour force. Indeed, no developing country has increased its exports of manufactures without greater recourse to women workers." <sup>9</sup>

The participants of the UNCTAD Workshop also emphasized that "... export-led industrialization has been strongly female intensive. In some situations, this has represented a huge leap forward in the participation of women in monetized sectors of the economy. On the other hand, in times of economic crisis, women are just as quickly ejected from the waged labour force, absorbing a disproportionate share of economic shocks. There is also mixed evidence on benefits related to the development of the modern service sector. In a number of countries, especially those undergoing systemic changes, women do not participate equally with men in the rapid expansion of modern market-related services, which is often driven by FDI."

The *Conference on "Women's Entrepreneurship"* to be held on 21-22 October 1999 in Brijuni (Croatia) organized by the Government of the Republic of Croatia in co-operation with the UN/ECE and the OECD LEED Programme, will give a good opportunity to discuss best practices in the promotion of women entrepreneurship in the CEI region, and identify problems and challenges faced by women entrepreneurs. The Conference might make conclusions and recommendations and offer those for endorsement to the second CEI Summit Meeting of the Heads of Government which will take place during the second CEI Summit Economic Forum on 3-6 November 1999 in Prague (Czech Republic).

The outcome of the discussions of the Conference on Women's Entrepreneurship should also contribute to the preparatory process for the 2000 review of the implementation of the Beijing Platform of Action. In particular, it will be a useful input to the Regional Preparatory Meeting which will be held on 19-21 January 2000 in Geneva.

---

<sup>9</sup> Conclusions and Recommendations of the Pre-UNCTAD Expert Workshop on Trade, Sustainable Development and Gender, Geneva, 12-13 July 1999, Unedited text – 19 July 1999.

Opening up to the world economy increases risks to women and requires policies, which will ensure them equality of opportunities. These policies should be based on three pillars:

- Equal access to jobs, including through the adoption of specific anti-discriminatory labour market legislation;
- Creation of a new system of child and family support, part of which should be continued state support for pre-school child care, but also the search for innovative ways of child care (such as "micro-nurseries" - where one woman takes care of other children besides her own); and
- Stimulation of self-employment and entrepreneurship, including through better access to credit, information and training.

Certainly, gender sensitive policies cannot be introduced without a change in the social climate and especially the strengthening of women's organizations, lobbying and a decisive increase in their political representation in state executive and legislative bodies.

### **General recommendations**

The role of central and local governments

- Uncertainty about future developments in the international economy has grown in the aftermath of the global financial crisis, as well as the war in Southeast Europe which has demonstrated the volatility of international private capital flows and its effects on levels of economic activity and people's livelihoods in the countries in transition. Government policies, aid and debt relief are all needed for strengthening measures to protect men and women alike from the social costs of turbulence in international economic relations;

- The general economic environment and effective economic policy play a determining role in the development of entrepreneurship and SMEs including women's entrepreneurship. In addition to this, Governments concerned are recommended to elaborate, continuously update and implement economic policy programmes to promote SME development;

- Governments should organize their SME policies on the basis of relevant SME legislation. The efficiency of SME promotion policies will be increased by the improved coordination of these policies including regional and local governments' development policies;

- The Conference finds it relevant to provide reliable statistics on SMEs containing data on female and male co-entrepreneurs and a common definition of them by National Statistical Offices. The participants of the Conference suggest that national reports should include analysis on the gender issue of entrepreneurship. In order to facilitate such work, the UN/ECE, in cooperation with CEI member states, should establish a commonly accepted definition of the term "co-entrepreneurs".

- Local governments have to create family friendly policies offered by local authorities and companies (job-sharing, part-time jobs, flexible time, etc.);
- The political recognition of women (co)-entrepreneurs should be promoted. In particular social security and financial safeguards should be promoted in case of divorce and/or widowhood; and
- Member States of the CEI should commit themselves to reducing the administrative burdens on enterprises imposed by national, regional and local authorities.

#### Financing

- In the majority of CITs banks do not pay sufficient attention to the development of SMEs. The role of Governments and local authorities should be to open the dialogue and to create instruments together with the banks to promote the financial aspects of successful SME development;
- There is a great need for improving different aspects of financial services for SMEs such as seed money, leasing, venture capital, and investment funding. There is a lack of long-term loans, interest rates are still high, etc. All these limit the development of SMEs;
- Sound monetary, fiscal and interest rate policies should be promoted so that entrepreneurs, especially women, can access finance under attractive conditions without forcing financial institutions to charge interest rates below market prices and, hence, discouraging them from running these types of programmes. Governments have to convince these institutions of the profitability of such financing schemes, through promoting success stories and examples of best practices;
- Governments should focus on building change processes (such as changing banks/financial organizations' mentalities and attitudes and increasing their commitment towards SME financing) by organizing studies, task forces and periodical consultations that would involve finance providers and beneficiaries. Women's organizations should be invited to participate in meetings where financial policies or budgetary issues are discussed;
- Diversification of financial support for start-ups, growing and successfully operating SMEs will significantly contribute to the creation and development of SMEs;
- It is necessary to take into account in all support programmes the different needs of micro, small and medium-sized enterprises;

- Governments and international donors may originate special credit lines addressed to SMEs, with particular attention to women-owned enterprises. Special attention should be paid to setting realistic loan conditions since a lot of programmes originated by international banks have encountered slow disbursements due, for example, to the minimum accepted size of loans offered to SMEs, too high as compared to their needs or repayment capacity; and
- Training and technology development for financial institutions should be financed by local and central authorities or by international donors in order to build up inner capacities that would allow lenders to run SMEs financial programmes effectively, at lower costs.

#### Gender and Trade

- Trade policies and trade liberalization can affect the ability of Governments to finance social sector expenditures and thereby increase women's workload. When Governments eliminate or reduce border taxes such as tariffs, there is bound to be shortfall in revenue. This revenue shortfall must be offset either by increasing domestic taxes or by reducing government expenditure. Where social service provision is reduced the burden is shifted to the household - into women's laps;
- Trade policies and trade agreements may tend to reproduce the status quo or, in the worst cases, introduce new forms of inequality and bias. Trade liberalization is not inherently welfare producing. It can produce and re-produce inequality, social disparities and poverty at the same time as it expands wealth; and
- The role women are able to play in society is a crucial determinant of efficiency and productivity in the economy. Thus gender constraints should be an essential concern in the formulation of trade policy.

#### Poverty alleviation and empowerment through micro-crediting

Self-employment and/or setting up of their own business - generally a micro-enterprise - in many cases provide the only possibility for women to get access to employment and earn an income. It is especially true in rural areas, underdeveloped industrial areas and certain regions with higher levels of migrants and/or minorities. In many cases women represent the majority of entrepreneurs in the informal sectors and in micro-enterprises. The importance of the development of women-headed micro-enterprise is two-fold: (i) first, it contributes to poverty alleviation, and (ii) it contributes to women's economic and social empowerment.

In recognition of the potential of micro-enterprises as a source of employment it is recommended that:

- Measures should be developed to facilitate women's involvement in economic activities;

- Special micro-credit schemes should be developed in order to provide credit; and
- Marketing assistance and other services (e.g. information, technology, consultancy, incubators, etc.) should be provided in order to promote the development of entrepreneurial skills and spirit.

#### Training

- The creation of a system of education and training on different aspects of SME activities for entrepreneurs as well as for the young generation is crucial to the development of an entrepreneurial spirit in the CITs;
- Public and private institutions are encouraged to establish special training courses for women entrepreneurs;
- Secondary schools and universities should provide information and alternative courses for those wishing to pursue entrepreneurial activities; and
- Facilitate women's networks through support programmes.

#### The role of NGOs

- NGOs should and can play a more active role in the creation and development of SMEs taking into account their crucial role in the sustainable development of the economy;
- NGOs could raise awareness and lobby in order to change the social climate and strengthen women's organizations;
- NGOs could help women to gain confidence in their own potential, and in general, raise awareness of women's economic role in society; and
- NGOs should playing an important role in the eradication of poverty through developing microcredit schemes and assisting the unemployed to become self-employed.

#### The role of UN organizations

It is particularly appropriate that UN/ECE like to UNCTAD <sup>10</sup> examine the gender impact of overall economic development and globalization in the countries in transition. ECE should undertake analytical work and, where appropriate, develop possible initiatives for action at the national, regional and international levels with regard, *inter alia*, to the following:

---

<sup>10</sup> Pre-UNCTAD Expert Workshop on Trade, Sustainable Development and Gender, 12-13 July 1999, Geneva.

- the impact of globalization and of the implementation of the Uruguay Round agreements (including new forms of protectionism) on gender equality, female participation in trade (domestic and trans-border) and employment conditions in industry, agriculture and services;
  - the gender implications of adjustment and macroeconomic policies that combine fiscal compression and tight monetary policies with trade and/or capital account liberalization. Here, special attention should be paid to the effects on wage incomes, allocation of resources at the household level and unpaid labour;
  - the gender implications of current patterns of foreign direct investment, sourcing by international business, and relocation of production facilities;
  - the assessment of skills needs of women for better female employment and mobility;
  - the gender dimension of barriers to credit and financial services, in particular with respect to small and medium-sized enterprises and export-oriented activities;
  - gender-sensitive, ethical trade and investment; and
  - the implications for the conditions of women at work in export-related activities, especially in export processing zones, as well as for minorities and migrant women workers.
  - UN/ECE should promote the participation of NGOs and other civil society groups with entrepreneurship and gender concerns in UN/ECE activities, in order to enhance dissemination through them of information on rules in the economy, development of female entrepreneurship and support of workers' safety nets as well as cross-border cooperation and networking of women's organizations;
  - The Conference on Women Entrepreneurs concludes that such meetings on the exchange of best practice in support for SMEs - including women entrepreneurs - are very useful and important and should be carried out on a regular basis;
  - To facilitate the sharing of experience and development of women's entrepreneurship, UN/ECE jointly with other UN organizations should raise awareness at the international and national levels about those factors and measures which facilitate the gender dimension of economic growth; and
  - UN/ECE is advised to establish a network of women entrepreneurs and co-entrepreneurs using the web-site of the ECE.
-