

Towards Gender Budgeting in the Autonomous Province of Vojvodina

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Provincial Secretariat for Labour, Employment and
Gender Equality

Towards Gender Budgeting in the Autonomous Province of Vojvodina

Novi Sad, 2009

ABOUT THE AUTONOMOUS PROVINCE OF VOJVODINA (REPUBLIC OF SERBIA)

The Autonomous Province of Vojvodina is an autonomous territorial community within the Republic of Serbia. Vojvodina represents a multiethnic, multicultural and multiconfessional European region.

Vojvodina is situated in the northern part of Serbia and covers an area of 21,506 square kilometers, which makes approximately one quarter of the territory of the Republic of Serbia.

The territory of Vojvodina is comprised of 45 municipalities. According to the last census held in 2002, there are 2,031,992 inhabitants in Vojvodina. It makes 27.1% of the total population of Serbia.

The Executive Council of the Autonomous Province of Vojvodina is the executive organ of the Province. For its actions it is accountable to the Assembly of the Autonomous Province of Vojvodina. The rights and duties of the Executive Council are defined in the Constitution of the Republic of Serbia and by the Statute of the Autonomous Province as its supreme legal act.

The Provincial Secretariat for Labour, Employment and Gender Equality as a department of the Executive Council was established in 2002, and performs individual and delegated tasks in the field of labour, employment and gender equality. The main objective of the Secretariat is monitoring and improving conditions in the field of labour, employment and gender equality on the territory of Vojvodina.

In accordance with this objective, the responsibilities of the Secretariat in the field of labour and employment are:

- proposal and implementation of active employment policy measures on the territory of Vojvodina,
- data collection and analyses in the field of employment,
- monitoring of all processes in relation to labour and employment on the territory of Vojvodina,
- provision of recommendations and proposal of measures in the field of labour and employment,
- implementation and improvement of employment and self-employment programmes.

In the field of gender equality, activities refer to the implementation of the following tasks:

- promotion of gender equality in Vojvodina,
- cooperation with relevant institutions, governmental and non-governmental organizations in achieving the policy of equal opportunities for women and men,
- establishment and strengthening of gender equality mechanisms.

PREFACE

The efforts of many decades aimed at finding the most efficient ways of implementing in practice the political commitment to gender equality, contained in national legislation and numerous international documents, have shown that these commitments can be successfully realised only if the principle of gender equality is consistently integrated in all public policies and if the entire society assumes responsibility for achieving gender equality. One of the methods for achieving this aim is gender budgeting, which, even though it is still a relative novelty, is becoming an increasingly widespread practice, both globally and in our country.

Recognising the importance of this strategy and its potentially far-reaching benefits, the Provincial Secretariat for Labour, Employment and Gender Equality of the Autonomous Province of Vojvodina has initiated, through the realisation of the project "Towards Gender Budgeting in the Autonomous Province of Vojvodina," work on gender mainstreaming of programmes implemented by provincial bodies and institutions. It is also important to point out that the methods implemented in the course of this work are those successfully used in the design of Swedish Government programmes, whereby the best European solutions have been adopted and successfully implemented, solutions that will contribute to a better understanding of how government programmes and allocation of budget resources can influence the status of women and men, and of how to plan measures and programmes that are more responsive to the needs of the beneficiaries, be they women or men.

Since this is one of the first projects of this kind on the territory of Serbia, it is important to mention that we have not been alone in the process of its implementation. I therefore wish to thank the United Nations Development Fund for Women (UNIFEM), which has provided financial and technical support in the implementation of project activities, as well as the Ministry of Foreign Affairs of Finland, which has provided financial support. I am very glad that, during the course of the project, we have had the pleasure of working with the Swedish expert Ann Boman, who helped the staff of the Provincial Secretariat for Labour, Employment and Gender Equality to prepare for conducting an analysis of provincial programmes from the aspect of gender equality and supported our work in all the phases of the project. I also wish to thank the associates at the Guarantee Fund of the Autonomous Province of Vojvodina, the Development Fund of the Autonomous Province of Vojvodina, the Office for Roma Inclusion, as well as the associates of the Provincial Secretariat for Labour, Employment and Gender Equality who helped gather all the data relevant for a thorough analysis of provincial programmes from a gender equality perspective. I would also like to point out the exceptional contribution to this project made by the associates engaged in awareness-raising trainings on gender budgeting and in research efforts, and the contribution made by the Novi Sad Humanitarian Centre. I am particularly grateful to Maja Sedlarević, Vice-President of the Assembly of the Autonomous Province of Vojvodina, Tanja

Jovanović, Chairperson of the Gender Equality Committee of the Assembly of the Autonomous Province of Vojvodina, for the help they have provided, and also to all the members of the Assembly of the Autonomous Province of Vojvodina and the employees of the Executive Council of the Autonomous Province of Vojvodina who have participated in seminars on gender budgeting. It is also important to say that, in the course of the realisation of the project, we had exceptionally good cooperation with the non-governmental organisations “The Academy of Women’s Entrepreneurship” and “The Association of Businesswomen,” which have also been carrying out activities in the area of gender budgeting.

The conclusion of this project does not mean that the work on gender budgeting also comes to an end. In the future, the Provincial Secretariat for Labour, Employment and Gender Equality will try to familiarise as many actors at the provincial level as possible with the significance of gender budgeting for achieving gender equality, and will create a plan for integrating gender budgeting into regular operations of the provincial bodies as a mechanism for improving their work from the aspect of gender equality. In this way, we shall improve the principle of responsible governance and of equal opportunities for women and men, and communicate a clear message that the policy of the bodies of the Autonomous Province of Vojvodina is based on true democracy, in which women and men equally contribute to the development and progress of our country, and exercise all their rights.

PROVINCIAL SECRETARY FOR
LABOUR, EMPLOYMENT AND GENDER EQUALITY



Miroslav Vasin

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1. GENDER MAINSTREAMING AND GENDER BUDGETING

Gender mainstreaming was established as a global strategy for achieving gender equality in the 1980s. Even though, in the period preceding the 1980s, the rights of men and women were made formally equal in national legislation and international instruments pertaining to the protection of human rights, which was of historic significance, since it meant doing away with the widespread discriminatory practice of many centuries, it became evident that *de jure* equality did not necessarily lead to *de facto* equality, or at least the proclaimed objectives were not being realised with the desired speed. Also, what tended to happen in practice was that the main public policies still remained neutral in terms of gender, so that, in the course of their planning and implementation, the specific needs of women and men, their different social status and unequal starting positions were not taken into consideration, as a result of which the dominant inequalities between women and men were not done away with, nor was their development evenly paced. Women still remained poor, the enjoyment of basic human rights was often denied to them, and the chances of improving their status were slim. What also became obvious were the limitations of specific policies targeting solely women, if they represented the only strategy for improving women's position. These programmes were aimed at a limited number of women, the funding was often limited, so that the only ones to benefit from them were the direct beneficiaries of these programmes, whereas for the majority of women who remained beyond the scope of these programmes the situation remained unchanged.

When, in the mid-1980s, the United Nations published data indicating that women worked 2/3 of the working hours, earned 1/10 of the world income and owned 1/100 of the world property, it became quite clear that the practice of carrying out such public policies did not bring desired results, and that it was necessary to find a new approach that would overcome the deficiencies of the strategies used until then.

The idea that it was necessary for the principle of gender equality to be integrated in all government policies and programmes began to gain prominence first within the framework of the United Nations, and later in other international organisations such as the European Union, the Council of Europe, the World Bank, the International Monetary Fund and others.¹ Also, it became increasingly clear that it was not possible to change the status of women in one area (for example, in the labour market) unless obstacles were simultaneously removed in other areas as well (such as the unequal education level of women and men, the unequal division of household duties, the imbalance between family life and professional life, etc.).

This was how the idea of gender mainstreaming developed; this idea represents a **demand that all the policies within a society should be reviewed from the aspect of gender equality in order to ensure that their implementation contributes to**

¹ *Gender Mainstreaming, Conceptual Framework, Methodology and Presentation of Good Practices, Final Report on Activities of the Group of Specialists on Mainstreaming (EG-S-MS)*, The Council of Europe, 2005, p. 10

achieving the equality of women and men and to improving the status of women, which would result in long-term changes in those societal structures that generate inequality. The idea was adopted by a number of governments as a dominant strategy for achieving equal opportunities for women and men by the passing of the Beijing Platform for Action at the Fourth World Conference on Women (1995). The Platform represents a global plan of activities for achieving gender equality, calling upon governments, as well as other actors, to actively implement the concept of gender equality in all policies and programmes, so that before any decisions are passed, their impact on women and men is analysed.

What is gender mainstreaming?

Even though various definitions of *gender mainstreaming*² exist, it is basically the idea that all policies, their implementation and results in a society must be reviewed from the point of view of their impact on women and men. Care about achieving gender equality should be the task and regular job of all those who create and implement policies, for all policies in all areas influence the everyday life of women and men, and pertain to their practical and strategic needs.

What is the connection between gender mainstreaming and gender budgeting?

Gender budgeting represents one of the strategies aimed at achieving gender equality, and is part of a broader approach to *gender mainstreaming*.

Gender budgeting is an “application of gender mainstreaming in the budgetary process. It means a gender-based assessment of budgets, incorporating a gender perspective at all levels of the budgetary process and restructuring revenues and expenditures in order to promote gender equality”.³

Bearing in mind that the budget represents the operative part of public policies, through gender budgeting and a gender budget analysis we actually analyse to what extent public policies are gender-responsive and to what extent commitment to gender equality in principle is accompanied by the allocation of sufficient budget resources. In this way, we analyse the impact of income and expenditure distribution on the social and economic status of women and point to potential sources of inequality, where it is necessary to perform a restructuring of resources with a view to achieving equality.

² The United Nations defines gender mainstreaming as “...the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in any area and at all levels. It is a strategy for making women’s as well as men’s concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of the policies and programmes in all political, economic and societal spheres so that women and men benefit equally, and inequality is not perpetuated. The ultimate goal is to achieve gender equality.”

(E.1997.I.30.Para.4. Adopted by the Economic and Social Council, 17.7.1997).

The Council of Europe defines gender mainstreaming as the “(re) organisation, improvement, development and evaluation of policy processes, so that a gender equality perspective is incorporated in all policies at all levels and at all stages, by the actors normally involved in policy-making.”

(*Gender Mainstreaming, Conceptual Framework, Methodology and Presentation of Good Practices, Final Report on Activities of the Group of Specialists on Mainstreaming (EG-S-MS)*, p. 10, Council of Europe).

³ *Gender Budgeting, Final Report of the Group of Specialists on Gender Budgeting (EG-S-GB)*, Council of Europe, Directorate General of Human Rights, Strasbourg, 2005, p. 10.

Gender budgeting does not mean setting up special funds for women or equal distribution of resources for women and men, but allocation of resources in accordance with the specific needs of women and men.

What do we gain by gender budgeting?

A gender-responsive approach to public policy presupposes that, in the process of policy design and implementation, we take into consideration the different positions of women and men, and the different obstacles that prevent them from participating in social life to the full and under equal conditions. This makes it possible for us to focus our policies on specific beneficiaries and their needs, thus creating more efficient programmes and spending public funds in a more purposeful manner. In this sense, it is impossible to achieve a balanced development of society as a whole unless we ensure the participation of all members of the community and that their needs are fulfilled, and unless we enable everyone, women and men alike, to contribute to development.

The implementation of gender budgeting raises the level of awareness of various actors on gender issues and the gender impact of the budget and public policies; the responsibility of the government is increased, since its commitment to gender equality is demonstrated through budget policy; budgets and policies are responsive to the real needs of women and men, thereby contributing to enhancing gender equality in society. Gender budgeting also makes visible otherwise unrecognised contributions of women, that is, points out the value of women's unpaid work and the activities that women carry out (the so-called "care economy"), which must be viewed as an important factor when it comes to creating and implementing policies.

Gender budgeting initiatives

The first gender budgeting initiatives were carried out in Australia, as far back as 1984, when the impact of the budget on gender relations was assessed for the first time, later becoming a regular practice. In the same period, similar initiatives started being undertaken in Great Britain (first in the form of activities carried out by NGO's, and later in cooperation with the Her Majesty's Treasury), and shortly afterwards in Canada as well. After the governments of UN members agreed, within the framework of the Beijing Platform for Action of 1995, that it was necessary "to systematically review how women benefit from public sector expenditures: adjust budgets to ensure equality of access to the public sector expenditures, both for enhancing productive capacity and for meeting social needs"⁴, gender budgeting has become an increasingly widespread practice and accepted standard for policy design and reviewing the efficiency of policies, both at the level of the European Union and globally. Apart from the above-mentioned states, this process has progressed the most in Scandinavian countries (especially Sweden and Norway), France, Austria, Ireland, etc, and pioneering steps in that direction have also been taken in the region of South-Eastern Europe (Serbia, Bosnia and Herzegovina, Macedonia).

⁴ Article 346.

In Serbia, gender budgeting initiatives are still individual projects, but the importance of these processes is increasingly recognised, as is the need for them to become an integral part of policies at every level. One of the first gender budgeting initiatives was the project of the Women's Studies and Research from Novi Sad, which made it possible to get acquainted with various theories and concepts of gender budgeting, both through texts that were published and through lectures that gradually developed into a course within the postgraduate gender studies.

During the course of 2007 and 2008, the United Nations Development Fund for Women (UNIFEM) supported three projects in Serbia: a project of the Provincial Secretariat for Labour, Employment and Gender Equality, that of the Municipality of Bački Petrovac, and that of the NGO Association of Businesswomen - PAŽ, carried out in the Municipalities of Pančevo, Kragujevac and Valjevo. In 2009, UNIFEM has continued to provide support to gender budgeting initiatives at the local level: through projects granted to NGOs, cooperation has been developed further in the above-mentioned municipalities, and broadened to include four more municipalities. UNIFEM also continued to provide support to the Provincial Secretariat for Labour, Employment and Gender Equality in its activities aimed at introducing gender mainstreaming into public policies and budgeting processes in Vojvodina; in cooperation with the Directorate for Gender Equality of the Ministry of Labour and Social Policy of the Republic of Serbia, it is conducting initial consultations and activities with a view to introducing gender-responsive budgeting at the national level as well.

Broadening the scope of gender budgeting in practice would certainly ensure a better implementation of strategic national documents in the sphere of gender equality, first of all the National Strategy for Improving the Position of Women and Advancement of Gender Equality, adopted by the Government of the Republic of Serbia in February 2009, within which gender budgeting is recognised as a means of achieving gender equality in Serbia. Such initiatives are in accordance with the Constitution of the Republic of Serbia, which guarantees the equality of women and men, and the implementation of the policy of equal opportunities. They are also in accordance with the country's strategic commitment of becoming a member of the European Union and fulfilling, during the accession process, all necessary preconditions, including those pertaining to gender equality, which represents one of the fundamental values upon which the European Union is based.

2. ON THE PROJECT "TOWARDS GENDER BUDGETING IN THE AUTONOMOUS PROVINCE OF VOJVODINA"

The context

By establishing the legal and institutional framework for achieving gender equality, the Executive Council and the Assembly of the Autonomous Province of Vojvodina have clearly manifested their political will to undertake systematic steps towards achieving gender equality in all the segments of life on the territory of Vojvodina.

In addition to establishing institutional mechanisms for the improvement of gender equality (the Provincial Secretariat for Labour, Employment and Gender Equality, the Gender Equality Committee of the Assembly of the Autonomous Province of Vojvodina, the Provincial Gender Equality Institute, the Gender Equality Council, Provincial Ombudsman – Deputy Ombudsman for Gender Equality) and passing strategic documents regulating the achievement of gender equality in various areas (the Declaration and the Decision on Gender Equality, the Strategy for Protection against Domestic Violence and Other Forms of Gender-Based Violence in the Autonomous Province of Vojvodina, and the Programme for Stimulating the Employment and Self-employment of Vulnerable Groups of Women in the Autonomous Province of Vojvodina), efforts to improve gender equality are increasingly manifested in allocating funds for implementing measures, programmes and campaigns contributing to the achievement of the principle of equal opportunities for women and men. The programmes of the Guarantee Fund of the Autonomous Province of Vojvodina intended for women, as well as the programmes of the Development Fund, the Provincial Secretariat for Sports and Youth, and the Gender Equality Institute are of particular importance.

Why this project?

In view of the current degree of development of provincial institutional mechanisms, as well as the existence of strategic guidelines in the sphere of gender equality, the next step in this area is the efficient integration of the principle of gender equality into all provincial policies and programmes, i.e. gender mainstreaming. This approach should be an integral part of the daily work of the provincial administration and the way in which policies are created, implemented and evaluated.

This will ensure that all policies implemented by the provincial administration are in keeping with the status and the needs of women and men as much as possible, thereby contributing to achieving gender equality, and ensuring that the funds earmarked for their implementation are spent in the most efficient way. In order to implement all this in practice, it is necessary to fulfil a number of preconditions: from acquiring the knowledge and skills necessary for performing this kind of work, through raising the level of awareness of decision-makers and the public as regards the importance of such an approach and to gain their support, right down to creating a strategic plan for implementing this initiative, in order to ensure that the implementation of gender-sensitive policies becomes part of the regular daily work performed by trained employees of the provincial administration.

For these very reasons, employees of the Provincial Secretariat for Labour, Employment and Gender Equality designed and carried out the project “Towards Gender Budgeting in the Autonomous Province of Vojvodina”, with the support of the United Nations Development Fund for Women (UNIFEM). This is one of the first projects dealing with the issue of gender budgeting within the framework of public administration, and one of the first ones in the region of South East Europe in which public administration employees analysed their own programmes from the aspect of gender equality. The project was implemented between April 2008 and June 2009.

The goals of the project

The long-term goals of the project:

1. Incorporation of the gender perspective into the budgeting of the Autonomous Province of Vojvodina leading to a fairer and gender-sensitive allocation of funds, which will lead to the reduction of existing gender inequalities and promotion of gender equality.
2. Greater involvement of provincial staff and decision makers in the creation of gender-sensitive programs and allocation from the provincial budget and greater critical awareness of members of parliament concerning budgetary processes and budget adoption and the opportunities in these for promoting gender responsiveness.
3. Greater involvement of civil society organisations in creating and monitoring of the provincial budget from the aspect of gender equality.
4. Greater transparency of the provincial budget from the aspect of gender equality.

The short-term results of the project:

1. Developed recommendations for changes in specific employment-related programs so that they are gender sensitive (based on a greater understanding of the gender implications of selected programs of the provincial government).
2. Increased capacities of the staff of the Provincial Secretariat for Labour, Employment and Gender Equality to conduct gender analyses of programmes.
3. Formed team of senior provincial government staff who understand the significance of gender-responsive budgeting as a means of achieving gender equality and possess knowledge on the incorporation of gender equality into their projects.
4. Group of selected members of the Assembly who understand the gender implications of budgets and are ready to use their parliamentary function to support initiatives for integrating the gender perspective into the budget of the Autonomous Province of Vojvodina.
5. Increased awareness of civil society organisations concerning gender-responsive budgeting and their participation in the creation of a framework for implementing gender-responsive budgeting.

Why employment and self-employment programmes?

The economic status of women and their participation in the labour market are of key importance for the degree of gender equality in a society. Women's economic security and independence contribute to eliminating discrimination in various spheres of social life and influence the possibilities for both personal and social progress and development. The status of women on the labour market in Serbia is characterised by a greater degree of inactivity and a higher rate of unemployment in relation to men, a longer period of seeking employment, considerable difficulties

when it comes to re-entering the labour market, and poor participation in entrepreneurship.

In view of the fact that stimulating employment and resolving the problem of unemployment is one of the priorities of the Executive Council of the Autonomous Province of Vojvodina, and that the status of women is less favourable when it comes to employment, we have opted precisely for analysing the programmes related to employment and self-employment. Thus the following programmes were selected for analysis: the Integrated Qualification Scheme (within the framework of the Programme of Economic Development of the Autonomous Province of Vojvodina); Programme for Providing Non-Repayable Funds for Financing Projects That Stimulate Youth Employment; Programme for Allocating Funds for the Self-employment of the Roma, implemented by the Provincial Secretariat for Labour, Employment and Gender Equality; the programme of the Development Fund of the Autonomous Province of Vojvodina – Long-term Crediting of Start-up Programmes for Unemployed Persons on the Territory of the Autonomous Province of Vojvodina; as well as the programmes of the Guarantee Fund of the Autonomous Province of Vojvodina pertaining to granting guarantees for providing loans intended for women entrepreneurs and founders of small businesses who have managed their business for under three years; programme for financing start-up programmes for unemployed women; as well as a programme of procuring new agricultural mechanised equipment, whose target group were refugees.

HOW WE ORGANISED OUR WORK

Building our capacities in the field of gender budgeting

Before the actual analyses of selected programmes, it was necessary to develop our own capacities for implementing gender analyses. Therefore, a training course was held in June 2008 so that we could gain additional knowledge on the concept of gender budgeting, in the course of which the methodology was tested on the selected programmes. A particularly important part of the training sessions conducted by the Swedish expert Ann Boman was the adapting of the methodology that had been successfully used in Sweden for the purpose of analysing and improving the programmes of the Swedish Government from the aspect of gender equality. Namely, this methodology was applied in Sweden to all the 48 sectors of activities; more than 120 analyses were conducted, and in more than 50 cases they led to setting of new policy goals in order to integrate the aspect of gender equality. Following this, the necessary data on the selected programmes was gathered, in the course of which good cooperation was established with the Office for Roma Inclusion, the Guarantee Fund of the Autonomous Province of Vojvodina and the Development Fund of the Autonomous Province of Vojvodina, whose programmes we analysed. After that, we started the actual analysis, which confirmed the applicability of the methodology developed in Sweden to provincial programmes. Apart from gathering relevant data, a survey with the beneficiaries of the above-mentioned programmes was organised (in focus groups) in order to gain specific insight into the attitudes and experiences of the citizens for whom these

programmes were intended. After the completion of the analyses, an additional meeting with Ann Boman was held in order to review the analyses findings and to begin the preparation of the strategic plan for continuing the activities aimed at mainstreaming gender in the policies of provincial bodies. The results were also reviewed with the representatives of the institutions whose programmes had been analysed.

Involving other actors

At the very beginning of project implementation, we organised a meeting with the representatives of the Guarantee Fund, the Development Fund and the Provincial Secretariat for Finance. On that occasion we formed the project team that, apart from us as the representatives of the Secretariat, was made up of Teodora Vlahović (at that moment the Deputy Director of the Development Fund of the Autonomous Province of Vojvodina, now the Director of the Guarantee Fund) and Maja Maksimović, Assistant Director at the Guarantee Fund.

They were acquainted with the basic ideas and goals of the project, the activities that were planned within the framework of the project, and were informed of what was expected from the institutions they represented (first of all, as regards the gathering of the necessary data).

Round table

In the first phase of the project, a round table discussion was held to inform the representatives of the provincial administration, as well as NGOs, of the concept and importance of gender budgeting. Miroslav Vasin, the Provincial Secretary for Labour, Employment and Gender Equality, presented the project in the course of the round table discussion, while Ann Boman spoke of the importance of gender budgeting and the way in which the Swedish Government had initiated and implemented the process of mainstreaming gender in public policies.

The round table confirmed the readiness to integrate the gender perspective in the work of provincial bodies. Immediately afterwards, the Provincial Secretariat for Finance prepared the Guidelines for Preparing the Budget of the Autonomous Province of Vojvodina for the year 2009, which provided the possibility of justifying a request for granting funds by referring to the gender aspect. ("Should you consider it of significance, the justification in submitted requests for funding may state the gender aspect (of the activity)".)

Gender budgeting training sessions

Parallel with conducting analyses, we organised activities aiming to inform decision-makers and employees of provincial institutions about gender budgeting. In cooperation with the office of Maja Sedlarević, Vice-President of the Assembly of the Autonomous Province of Vojvodina, and Tanja Jovanović, Chairperson of the Gender Equality Committee of the Assembly of the Autonomous Province of Vojvodina, we held two one-day seminars for members of the Assembly. Seminar participants were

informed on how gender-sensitive budgets contribute to social development, a more just society, and how gender can be mainstreamed in the budgeting process.⁵

In addition to this, a two-day seminar was held with the representatives of the provincial secretariats and funds. The seminar contained a brief introduction to gender equality and gender mainstreaming, as well as a presentation of the budgeting process, the concept of gender budgeting and the ways of reviewing the impact of programmes on the equal opportunities of women and men.

Publications

Within the framework of the project, we have prepared this brochure – *Towards Gender Budgeting in the Autonomous Province of Vojvodina*, which explains what gender budgeting is, outlines the steps for conducting gender analyses – based on the example of the analyses conducted by the staff of the Provincial Secretariat for Labour, Employment and Gender Equality – as well as the experiences obtained in the course of gender budgeting work. With this brochure, we wished, first of all, to offer practical guidelines, based on our own experience, for the implementation of gender budgeting, and to present the results of our work. At the same time, we hope that this brochure will be useful for future gender budgeting initiatives and that it will provide practical guidelines to be used by, first of all, public administration employees, but also by other actors.

Furthermore, due to the lack of technical literature on gender budgeting in Serbian, we translated and published *The Gender Mainstreaming Manual*, prepared by the Swedish Gender Mainstreaming Support Committee. This publication contains practical methods for integrating the gender perspective in the policies and programmes of the Government, as well as instructions for evaluating their impact on the status of women and men.

Results

Through the implementation of project activities, the following results have been achieved:

- Based on the analyses, recommendations were formulated for improving the selected programmes in the field of employment from the perspective of gender equality and were submitted to the Executive Council of the Autonomous Province of Vojvodina for consideration. In August 2009, the Executive Council of Vojvodina considered and adopted the report on gender-responsive budgeting in Vojvodina as well as the following conclusions:
 1. *Provincial bodies shall undertake activities to integrate gender equality into all their strategies, programs, projects and other activities they are implementing.*
 2. *Provincial bodies shall keep gender diseggregated data on their program beneficiaries.*

⁵ The training sessions were conducted by independent experts Biljana Maletin and Zorana Šijački.

3. *The Provincial Secretariat for Labour, Employment and Gender Equality shall, in accordance with the Constitution of the Republic of Serbia that guarantees gender equality and the development of the policy of equal opportunities, as well as with the Decision on Gender Equality and National Strategy for Improving the Position of Women and Advancement of Gender Equality, develop a strategy on the gender mainstreaming of all activities of provincial bodies, in order for this approach to become a regular practice of provincial bodies, and shall secure all necessary technical assistance and support to other provincial bodies.*

- Significant increase of the capacities of the employees of the Provincial Secretariat for Labour, Employment and Gender Equality in the field of conducting gender analyses of programmes; work has also started on the strategic plan for mainstreaming gender into all provincial programmes;
- Awareness of the importance of integrating the gender perspective in the budgeting process has been increased among the members of the provincial Assembly and the employees of provincial secretariats and funds;
- Technical literature in Serbian has been provided, containing practical examples of mainstreaming gender into programmes implemented by the provincial government;
- The Guidelines for Budget Preparation of the Provincial Secretariat for Finance also represent a significant foundation for further work on this issue, and are at the same time an indicator of the readiness of other actors to take part in the systematic gender mainstreaming of the work of the provincial administration;
- Cooperation has been established with NGOs in Vojvodina which are working on projects in the area of gender budgeting.

It is also important to point out the regional significance of this project. Namely, project activities were presented at the regional conference “Gender-sensitive Budgets – the Experience So Far and the Possibilities of Implementation”, held in Banja Luka (Bosnia and Herzegovina) in November 2008. The conference gathered representatives of government institutions and NGOs from the region which have been implementing projects in the sphere of gender budgeting. Also, in April 2009, at UNIFEM’s invitation, employees of the Provincial Secretariat for Labour, Employment and Gender Equality presented the project and their experiences in conducting gender analysis of provincial programmes to the representatives of the Ministry of Labour and Social Policy of the Republic of Macedonia, as well as economic and finance experts, as the Government of Macedonia is also planning to implement similar gender budgeting activities with the support of UNIFEM.

Next steps

The Provincial Secretariat plans to continue its work in the sphere of gender budgeting in the coming period through further professional advancement in this area, and also by encouragement of other institutions in the Province to carry out gender analysis of their programmes. This would serve to gradually broaden the

circle of employees who understand the importance of gender budgeting and use methods for gender analysis of government programmes.

At the same time, we have already undertaken activities towards preparing a strategic plan for gender mainstreaming of all provincial policies and programmes. The final objective that we will try to achieve in the coming period is that “the incorporation of the gender equality perspective in the planning, realisation, monitoring and evaluation of the policies and programmes of the provincial administration should become a regular practice of the employees who have obtained the necessary knowledge and skills in this area, and have full political support in their work”.

In this way, the policies and programmes will be further improved and adjusted to the real needs of citizens, which will lead to a greater degree of gender equality in society. That is the essence of the process of gender budgeting.

3. THE STATUS OF WOMEN AND MEN IN THE LABOUR MARKET IN THE AUTONOMOUS PROVINCE OF VOJVODINA

The economic status of women and their participation in the labour market are of key importance for the development of gender equality in a society. Women's economic security and independence contributes to suppressing discrimination in various spheres of social life and influences the possibilities for personal and social progress and development.

The status of women in the labour market in Serbia is characterised by a greater degree of inactivity and a greater unemployment rate in relation to men, a longer period of seeking employment, as well as considerable difficulties when re-entering the labour market and poor participation in entrepreneurship.

The activity rate of women and their participation in the labour market, historically speaking, was relatively lower (1971-2002) in Serbia compared to other Eastern European countries.⁶ Currently, it is lower in Vojvodina (39.3%) than in Central Serbia (45.3%), and it is particularly low when compared to the European Union average figure (2007: 63.3%). The majority of inactive women, apart from pupils and students, are pensioners and housewives, and in terms of the age group they belong to, the majority of inactive women are over 55 years of age.

Women are the majority among the unemployed, especially young women of up to 30 years of age (2008: 30.3%). In terms of their qualification structure, the most numerous group is made up of women with the 1st degree professional qualifications (primary school only – 33.9%), followed by the 4th degree professional qualification group (secondary school level – 30.6%). On average, women wait for employment for about 53 months, so that most of those who are registered with the National Employment Service belong to the category of the long-term unemployed; particularly indicative is the fact that the majority of those seeking employment for more than 2 years are women looking for their first job (57.63%). Women's employment rate in Vojvodina is considerably lower (33.0%) in relation to men's employment rate (53.2%), especially compared with the employment rate of women in the European Union, which was 58.3% in 2007.⁷

The period of transition and restructuring of the economy particularly contributed to the increase of women's unemployment in Serbia. The greatest increase in women's unemployment rate occurred between 2003 and 2004, when it rose from 15.8% to 22.9%. It is assumed that the process of privatisation contributed to this, in view of the fact that, compared to the preceding and the following years, the greatest number of companies were privatised in 2003 in Serbia.⁸

⁶ Social Protection and Social Inclusion in the Republic of Serbia, European Commission, Directorate – General for Employment, Social Affairs and Equal Opportunities Unit E2, May 2008, http://ec.europa.eu/employment_social/spsi/docs/social_inclusion/2008/study_serbia_en.pdf (05.05.2009)

⁷ Employment in Europe 2008, European Commission, Directorate – General for Employment, Social Affairs and Equal Opportunities Unit D.1, October 2008, p. 29 <http://ec.europa.eu/social/BlobServlet?docId=681&langId=en> (06.05.2009)

⁸ Marija Babović, *The Position of Women on the Labour Market in Serbia*, United Nations Development Programme, Belgrade, 2008, pp. 41-42.

Despite the development of the private sector, women rarely opt for entrepreneurship and starting their own business, while their participation in the process of privatising socially owned firms is very low. Today, the number of women in Serbia employed in the private sector is almost equal to that of men (2007, women: 161,000, men: 166,000), but the number of women who are employers is almost twice lower than that of men (women: 81,000, men: 161,000).⁹

The economic empowerment of women and their employment are also influenced by obstacles such as a lack of general social support for the participation of women in the labour market, deep-rooted patriarchal views and unequal distribution of household chores and family obligations.

According to the *Labour Force Survey*, among women aged 25-49 the rate of employment drastically decreases with the increase of the number of children, so that in the course of 2006, among women with one child it amounted to 61.9%, among women with two children it was 56.6%, whereas among those with three children it was 32.9%. The same survey showed that the rate of employment among men was stable, irrespective of the number of children they had.

Despite the fact that the educational level of employed women is higher than that of men, their position is not in keeping with their educational structure; also, they still predominate in those branches of the economy where the income level tends to be lower. In terms of the actual areas of economy they are in, the greatest number of women is employed in the processing industry, wholesale and retail trade, agriculture, and in the areas of health care and social work. These are, among other things, the sectors where the difference between the incomes of women and men is particularly evident, and it especially predominates in the processing industry, where men's average income exceeds that of women by 24%.¹⁰

Women also make up the majority of supporting household members, which refers to employed persons who support another household member in pursuing a family business or being in charge of an agricultural estate, without getting paid for that kind of work. A significant majority of supporting household members are engaged in the sphere of agriculture, which, more often than not, was not a matter of choice for these women – they were forced to do it on account of losing their jobs. These women are intensively involved in agricultural production, but they are usually excluded from decision-making when it comes to production, do not own the houses they live in, and do not own land or means of production. A considerable number of these women have no health insurance, nor do they pay pension and disability insurance contributions.¹¹

A particularly vulnerable category of the population are the Roma, refugees, internally displaced and exiled persons, disabled persons, for whom the improvement of their position on the labour market is of vital importance for their full participation in the life of society on an equal footing. However, we have very

⁹ *Žene i muškarci u Srbiji [Women and Men in Serbia]*, Republički zavod za statistiku Srbije [The Statistical Office of the Republic of Serbia], Belgrade, 2008, p. 65.

¹⁰ *Ibid.*, p. 64.

¹¹ Dr. Marija Babović, Olivera Vuković, *Žene na selu kao pomažući članovi poljoprivrednog gazdinstva: položaj, uloge i socijalna prava [Women in Rural Areas as Supporting Members of Agricultural Estates: Their Position, Roles and Social Rights]*, Program Ujedinjenih nacija za razvoj [UNDP], Belgrade, 2009.

little information about the status of these population groups, since they are usually beyond the reach of official statistics. We can gain insight into and information about their status only on the basis of surveys, but they often lack some important parameters, such as the consistent disaggregation of data by gender or regional characteristics. Surveys that have been carried out show that the position of women from these groups is considerably less favourable compared to both that of men and that of the majority population. Roma women, refugees, disabled women and rural women represent a population category for which it is more difficult to get employment, and one that is exposed to poverty and social exclusion to a greater degree. However, the lack of regular and continual collection and processing of information prevents us from gaining insight into the real status of women and men from these social groups and from monitoring possible changes in their economic and social status.

4. METHODOLOGY

INTRODUCTION

Establishing which particular methodology to use when analysing the selected programmes was an important activity within the project “Towards Gender Budgeting in the Autonomous Province of Vojvodina”. Bearing in mind the modest experience in carrying out similar projects in Serbia, as well as the fact that gender analysis is still a novel approach to public policies, we decided, on the basis of consultations with Swedish expert Ann Boman, to test the methodology developed by the Swedish Gender Mainstreaming Support Committee on the selected programmes. Having established that it is possible to apply this methodology in our local context, from among the methods on offer we opted for a combination of the JämKAS Bas, JämKAS Plus and 4R methods.¹² In order to analyse certain programmes to which the above-mentioned methodology was not entirely applicable, we compiled a list of questions with which we tried to establish the effects of these programmes from the aspect of gender equality. That list of questions is also appended in this section.

JämKAS Bas is a method useful to those wishing to carry out a systematic gender equality analysis of their operation.

The method is divided into different parts: inventory, prioritisation, surveying, analysis, measures and evaluation. JämKAS is an abbreviation of the Swedish words for Gender Equality Survey Analysis and Conclusions.

The method was developed in the course of practical work at the Government Offices. This version has been reworked to suit government agencies and has been widely tested.

¹² The following excerpts are from the *Gender Mainstreaming Manual*, Swedish Gender Mainstreaming Support Committee, Stockholm, 2007.

Expected results

Working with the *JämKAS Bas* model provides:

- an analysis of the operation based on gender equality arguments
- a basis for choosing the most relevant area to work with
- an aid in drawing up measures and indicators with which to measure greater gender equality

JämKAS Plus is a method that helps provide an impact analysis of a gender pattern. With this method, you can examine whether the gender pattern represents a problem, and if so, whether it should be viewed as a gender equality problem. The method also helps you choose which measures and initiatives are required to combat gender inequalities.

The purpose of the method is to determine whether a gender equality issue is present, and, if so, what measures can be used to combat inequalities.

Expected results

Work with the *JämKAS Plus* method can:

- be helpful when you want to highlight the gender equality perspective in a field
- illustrate the complexity of factors underlying gender inequality (which often extends into other policy areas).
- facilitate the work of choosing actions and initiatives to combat gender inequalities.

The 4R method is used to aid the survey and analysis of a given operation from a gender equality perspective. It provides a general picture of how the operation is run and financed at the present time and of what changes are required to meet the differing needs of women and men. The survey seeks to answer the question: Who gets what, and on what terms? The analysis answers the question: How can we improve matters?

The idea is that the gender patterns you detect will form the basis for a discussion with those running the operation. How can we formulate a vision and new objectives for our work when we look at the operation from a gender equality perspective? What must change if we are to achieve the objectives?

Expected results

Work using *the 4R Method* can provide:

- information on the distribution of women and men in the various parts of the organisation and at all levels.

- information on how resources are allocated to women and men.
- an idea of the gender patterns that exist in the organisation, and their impact
- a plan for remedying shortcomings.

HOW WE ORGANISED OUR WORK

In practice, this meant that each individual programme was analysed through 4 general steps (JämKAS Bas) comprising:

- 1. Making an inventory – Programme overview**
- 2. Survey**
- 3. Analysis**
- 4. Objectives and measures**

Each of the above steps consisted of several questions to which we tried to provide answers, in order to gain insight into the extent to which our programmes were responsive to the needs of women and men, and the consequences they had for them. The manner in which we worked is presented in the text that follows, using the example of the IQS (Integrated Qualification Scheme) programme, carried out by the Provincial Secretariat for Labour, Employment and Gender Equality.

STEP 1: MAKING AN INVENTORY – PROGRAMME OVERVIEW

During the course of the first step, we tried to get a general idea of the programme by establishing:

a) Objective of the programme (as stated in the open call criteria or the like)

The objective of the IQS programme is providing support for and stimulating the development of training centres, increasing the level of knowledge of the unemployed and soon-to-be unemployed persons in order to facilitate their return to the world of labour, training those who are planning to start their own businesses and helping companies to increase their competitiveness by improving their management.

b) Programme activities (which activities have been undertaken by certain institutions for the purpose of achieving the programme objectives)

Programme activities encompassed computer skills training for approximately 500 unemployed persons (basic computer skills training for 240 persons and specialist training for 264 persons), as well as training of approximately 250 beginner entrepreneurs in the Autonomous Province of Vojvodina in managing and improving their own businesses. Travel expenditures were covered for unemployed persons who participated in computer skills trainings, and the time of the training sessions was adjusted to the needs of the beneficiaries.

Having established the objective and the activities of the programme, during the course of the next step we tried to answer the question:

c) How the programme can contribute to achieving gender equality (with respect to the current situation)

- *by increasing the employability of women, who make up the majority of the unemployed,*
- *by stimulating the self-employment of women, for they are underrepresented in the sphere of entrepreneurship compared to men,*
- *by decreasing the differences between the status of women and men in the labour market,*
- *by increasing the level of women's knowledge in the sphere of information technologies and entrepreneurship,*

so that, during the course of the next step, we could establish:

d) What we are going to analyse (for example, the target group, the terms of the open call, the division of resources, etc.)

- *the structure of the beneficiaries,*
- *the conditions for participating in the training,*
- *the employment status of the beneficiaries,*
- *the division of expenditures based on gender.*

STEP 2: SURVEY

Using the first two steps of the 4R method, we investigated:

a) The representation of women and men:

- within the target group (for example, among the inactive part of the population or the unemployed),
- among decision-makers (for example, within the Managing Board, if that institution had passed any decisions on the allocation of resources)
- among programme beneficiaries (for example, among those who had received subsidies, loans or guarantees).

In the case of the IQS programme, this is what it looked like:

Table 1. *Representation of women and men in the overall number of training participants, based on the type of training*

Training type		Number of training sessions	Beneficiaries				
			Total	Women		Men	
				Number	Share	Number	Share
I	For the	48	504	320	63%	184	37%

	<i>unemployed</i>						
1.	<i>Basic computer skills training</i>	19	240	198	82%	42	18%
2.	<i>Specialist computer skills training</i>	29	264	122	46%	142	54%
II	<i>For beginner entrepreneurs</i>	11	255	107	42%	148	58%

Even though women made up almost two-thirds (63%) of the overall number of participants of the training types on offer, it is evident that they are much more represented in basic computer skills training (82%) than in specialist training (46%), whereas in the case of men it is the other way round (basic training 18%, and specialist training 54%). Also, women attend entrepreneurship training to a lesser degree than men.

Table 2. Representation of women and men in particular types of trainings

<i>Participants</i>		<i>Training for the unemployed</i>				
		<i>Basic</i>		<i>Specialist</i>		<i>Total</i>
		<i>Number</i>	<i>Share (%)</i>	<i>Number</i>	<i>Share (%)</i>	
<i>Women</i>	198	62%	122	38%	320	
<i>Men</i>	42	23%	142	77%	184	
<i>Total/average</i>	240	48%	264	52%	504	

b) The allocation of resources provided by the programme by gender (number of women and men among the beneficiaries of a particular type of training, among the beneficiaries of subsidies, or the average amount given to women as opposed to men, and the conditions that women and men had to fulfil in order to have access to certain resources).

Type of training	Price of training per participant (in RSD)	Number of women	Number of men	Total spent on women (in RSD)	Total spent on men (in RSD)
Basic computer skills training	12,575	198	42	2,489,858	528,152
Specialist computer skills training – graphic design	19,840	22	30	436,487	595,210
Specialist	40,714	42	48	1,709,999	1,954,285

computer skills training – Web design					
Specialist computer skills training – MS Access	19,804	36	18	712,972	356,486
Specialist computer skills training – Auto Cad	48,060	22	46	1,057,335	2,210,790
Training for beginner entrepreneurs – managing and improving business	21,210	100	140	2,121,038	2,969,453
Training for entrepreneurs – PC use	11,564	6	9	69,384	104,076
Total				8,597,073	8,718,452
Average expenditure				20,181	26,182

c) Results of the programme for women and men

Type of training/employment status of participant	Basic informatics training		Specialist informatics training	
	Women	Men	Women	Men
Total number of participants	198	42	122	142
Number of participants who completed the training	198	41	120	141
Number of participants who got employed after the training	67	13	67	63
Percentage of participants who got employed after the training	34%	32%	56%	45%
Number of participants who worked part-time	5	0	2	6
Percentage of participants who worked part-time	2,5%	0	2%	4%

STEP 3: ANALYSIS

Having established, during the course of the first two steps, in what way the programme may contribute to achieving gender equality, and having gained insight into the division of resources between women and men, we tried to establish the reasons for such a division and the consequences for women and men through analysis. For this purpose, we used the *JämKAS Plus* method, that is, certain steps of that method.

a) Formulating an observation

At this point, we tried to establish the gender models in the programme being analysed, that is, what the problem was from the point of view of gender equality. Since our interest was focused on the relationship between women and men, we formulated all our observations in a comparative manner. For example:

More women than men completed basic computer skills training.

More men than women completed specialist computer skills training.

Six months after completing training, more women than men got employed.

Six months after completing specialist computer skills training, more women than men got employed.

Formulating observations in this way was supposed to facilitate recognition of potential inequalities and provide space for further analysis.

b) Survey causes and effects

Having formulated our observations from the point of view of gender equality, we tried to establish their causes and the possible consequences for women and men. Since in this phase the relationship between cause and consequence was still hypothetical, it was necessary, while trying to establish them, to be as creative as possible and to point out as many causes and consequences as possible. During this phase, as in the course of the previous step, we formulated causes and consequences in a comparative manner, as a relationship between women and men, so as not neglect that the problem might be due to the different social positions of women and men, norms and unequal power relations. For example:

Causes:

Fewer women than men possess basic knowledge of computer skills.

There are fewer women entrepreneurs than men.

It is more difficult for women to balance their professional and family obligations.

Employees of the National Employment Service and chambers of commerce are biased when it comes to selection.

Consequences:

Fewer women than men obtained specialist computer skills knowledge (which is conducive to finding employment to a greater extent than basic computer skills training).

More men than women got self-employed.

c) Discard or confirm the cause-and-effect relationships

Having enumerated the possible causes and consequences of the observed problem in the preceding step, in this phase we proceeded to test them, so that we could either accept or reject them if we were unable to prove them. To do so, it was necessary to use all the statistical data available (based on the records maintained by the Secretariat, the data of the Statistical Office of the Republic of Serbia, the national and the provincial Employment Service, surveys conducted by international organisations and NGOs, etc.), for the enumerated causes and consequences could only be accepted if they were based on facts. Also, during the course of this step, we were often faced with a lack of data disaggregated by gender, which, in some situations, made it difficult to arrive at reliable conclusions. If the necessary data were lacking, in our recommendations we pointed out the necessity of obtaining them. At the same time, obtaining data meant an additional effort for our colleagues from the partner institutions, for the data in question, even when it did exist, was not processed in the manner that was necessary for conducting analyses.

For example, in the case of the programme referred to above, we rejected the cause perceived as “Employees of the National Employment Service and chambers of commerce are biased when it comes to selection”, as we had no data on this, and therefore could not prove whether this assumption was justified.

d) Analyse and describe the problem

During the course of this step, we establish whether the problem that we have previously recognised should be formulated in a different manner or whether our observations are still valid. It is very useful to relate the problem to strategic documents in this area (for example, the National Strategy for Improving the Position of Women and Advancement of Gender Equality), as then it will become clear in what way the question we are dealing with is connected with the goals that are supposed to be achieved in the area of gender equality.

The implementation of the IQS programme considerably contributed to increasing the employability of the programme beneficiaries. Almost one-third of the participants of basic computer skills training managed to find employment within six months of completing the course (the percentage of women and men being approximately equal), while the percentage was considerably higher among those who completed specialist training.

Since women are recognised as a group with decreased employability (on account of which they had priority when applying), as well as the fact that specialist computer skills training proved a more efficient means of achieving the objectives of the programme, it is necessary to introduce measures that would increase the participation of women in this type of training. By increasing the level of their knowledge in these areas, the employability of women would be increased, which could significantly contribute to decreasing the currently existing inequalities on the labour market, and at the same time, to eliminating the differences between women and men when it comes to computer literacy..

e) Identify actors and stakeholders

Having described the problem and established its causes, we tried to establish the connection between the issues we were dealing with and the actors who were in a position to influence the situation and had the authority and the opportunity to rectify the perceived inequalities. Often enough, these actors are outside the organisation conducting the analysis of the programme.

For example, the relevant actors in our case were:

Provincial Secretariat for Labour, Employment and Gender Equality, the National/Provincial Employment Service and their local branches, Provincial Secretariat for Economy, chambers of commerce, etc.

f) List possible measures

Having analysed the problem in detail, we proposed measures that could be used to overcome it or solve it. For each measure proposed, arguments for and against should be offered. Often enough, the measures proposed will concern other actors apart from the organisation/institution implementing a particular programme.

Examples of possible measures are:

- *Keeping records on a regular basis in accordance with established gender-sensitive indicators,*
- *Introducing measures for increasing the number of women who attend specialist trainings,*
- *Providing child care services during the training period,*
- *Continue implementing computer skills trainings, especially the specialist type,*
- *Continue implementing training for beginner entrepreneurs and introduce measures for increasing the participation of women,*
- *Consider the possibility of supplementing the programme with mentor-type work with beginner entrepreneurs,*
- *Include achieving gender equality among the goals of the programme,*
- *Include the principles of gender equality in the programmes implemented by the National Employment Service and other actors,*
- *Organise training for the employees of the Provincial Secretariat for Labour, Employment and Gender Equality and of the National Employment Service on gender analysis and gender budgeting,*
- *When planning and evaluating the programme, directly involve its beneficiaries (for example, by organising focus groups).*

g) Propose measures

On the basis of the measures that we have listed, we decide on those whose implementation would contribute to decreasing the differences between women and men in the labour market. As in the previous case, these measures occasionally concern other institutions and organisations, which should, therefore, be acquainted with them.

STEP 4: OBJECTIVES AND MEASURES

The final step during the course of programme analysis is also the final step of the 4R method. R4 provides the answer to the question which form the activity in question should assume if it is to contribute to achieving gender equality. Since we had already devised measures which could improve the existing programmes from the perspective of gender equality, at this stage we tried to limit the number of recommendations to those that we really wanted realised by a particular organisation/institution.

In the case of the IQS programme, we proposed the following:

- Continue implementing licensed computer skills training, especially the specialist type,*
- Introduce measures that would increase the participation of women in specialist computer skills training,*
- Continue implementing training for beginner entrepreneurs, both women and men, and introduce measures for increasing the participation of women in this type of training,*
- Continue with the practice of covering travel expenditure of unemployed women and men who participate in training,*
- Ensure that training is equally accessible to women and men by adjusting to their needs and introducing additional forms of support to the beneficiaries of the programme (the time of training sessions, child care services and the like),*
- Continue keeping records, on a regular basis, on the proportion of women and men in the training courses realised (classified according to the type of training), and also on women and men who managed to get employed within a specified time period after attending training courses,*
- On the basis of the data gathered on the beneficiaries of the programme (classified according to gender), regularly evaluate the impact of the programme on women and men and modify the programmes in accordance with the findings, so that the implementation of activities contributes in a higher degree to reducing the differences between men and women in the labour market,*
- When planning and evaluating the programme, directly involve programme beneficiaries (for example, by organising focus groups),*
- Provide additional training for the employees of the Provincial Secretariat for Labour, Employment and Gender Equality, and the Provincial/National Employment Service on the incorporation of gender equality in programmes, gender analysis and gender budgeting.*

When formulating recommendations, it often happened that our focus shifted from the gender dimension of the problem to the programme itself, so that we sometimes fell into the trap of neglecting our primary goal, which had to do with the gender dimension of the programme and not with the quality of the programme as such.

In order to be able to monitor to what extent our recommendations are realised in practice, it is of great importance to establish, during the course of this last step, indicators for evaluating progress.

In the case of the programme analysed, the indicators may be:

Number/percentage of women and men participating in the training who got employed within 6 months of having completed the training,

Number/percentage of women and men who applied for subsidies having completed entrepreneurship training.

FOCUS GROUPS

An integral part of the methodology used in programme analysis were focus groups, a research technique used for gathering qualitative data. Focus groups are specially organised groups of people who have similar needs, problems, socio-demographic characteristics, experiences, and who are gathered to discuss certain topics. In order to gain insight into the impact of the programmes on specific women and men, we organised focus groups¹³ with the beneficiaries of each individual programme (conducted separately with women and men). We wanted to find out from the participants how they had obtained information about the open call, how they assessed the availability of the programmes and their adequacy and effects. In addition to this, the participants were asked to point out the positive and the negative aspects of programmes, difficulties and problems they faced while conducting their own professional activities. In the case of focus groups with entrepreneurs, we were particularly interested in their motivation for starting their own businesses, the problems they faced in the course of conducting their own business, and in the case of women, how they balanced their professional and family life. What we discussed in particular with focus group participants were the possibilities of improving existing programmes, and all the participants gave their own recommendations regarding this.

Focus groups with unemployed women and men registered with the National Employment Service represented a control group of sorts, as we wanted to gain insight into the views of persons who were not programme beneficiaries and had not decided to start their own business either. Since unemployed persons were the target group of the majority of programmes, we considered it important to find out how they assessed the programmes, to what extent the programmes were in keeping with their needs and interests, and also to find out more about the problems they faced while trying to get a job and to get their views on how the existing programmes could be improved in order to reach out to as many unemployed persons as possible.

A special focus group was made up of employees of the institutions whose programmes were being analysed (the managers or the employees in charge of programme implementation). Our interest focused on the ways in which programme priorities were established, and especially on how equality between women and

¹³ Focus groups were managed by independent expert Branka Kresoja.

men was ensured when it came to the accessibility of the programmes themselves. The managers were also asked about the causes of the lower proportion of women in entrepreneurship and the ways of assessing the effects of the programmes. To end with, they offered recommendations for improving existing programmes.

The focus groups findings proved useful in a number of ways. First of all, they made it possible for us to get a more realistic picture of the impact of the programmes on their beneficiaries, of their satisfaction with existing programmes, and especially of the ways in which the programmes could be improved from their point of view. At the same time, we gained insight into their motivation for applying for open calls and the obstacles they faced, which significantly contributed to the analysis of the existing programmes, since it often happens that not enough light is shed on these aspects.

As this was the first time that this kind of survey was conducted with programme beneficiaries, the participants themselves expressed their satisfaction that they were given an opportunity to express their views, share and discuss experiences with other group members. The focus groups featuring the representatives of the institutions that were implementing the programmes showed that they clearly saw the possibilities for further developing their activities, and also that they were prepared to undertake further steps with a view to integrating the gender perspective in their activities to a greater extent. All of the above findings played a significant role when it came to formulating recommendations for improving the programmes from a gender perspective, and they were included in the final report.

LIST OF QUESTIONS FOR PROGRAMME ANALYSIS

As we pointed out at the beginning of this section, in the case of some of the programmes the combination of the *JämKAS Bas*, *JämKAS Plus* and *4R* methods was not entirely applicable or gave limited results, which made it necessary to develop another analytical tool. For that purpose, we made a list of questions in order to establish the results of the programmes and their impact on the beneficiaries. The list follows.

1. Describe the problem in relation for women and men

For example, in the case of *The Programme for Stimulating the Self-employment of Roma*, during the course of this step we were establishing:

- The status of Roma women and men,
- Employment among Roma women and men,
- Do objectives of the programme respond to the problems?

2. What were the objectives of the program for women and men?

- Does the objective deal with the status of Roma women and men?

- Does the objective intend to decrease gender inequality?
- Does the objective intend to promote gender equality?
- Is the objective in accordance with the status of Roma women and men?

3. Is the budget allocated adequate to the objectives?

4. What activities have been undertaken that affect women and men respectively?

- What are the purposes which the funds are allocated for? Is this the right activity for the problem?
- Are the activities in accordance with the usual business activities of women and men?
- How many women and how many men?

5. What effects did these activities have on women and men respectively?

- Did the programme influence the improvement of the status of the male and female beneficiaries?
- Did the programme give equal opportunities to women and men?

6. How are the costs distributed among women and men respectively?

- Is the documentation of funds allocation disaggregated by gender?
- Have the subsidies been allocated in accordance with the problem?

7. Why did the outcome turn out this way for women and men respectively?

- Why did we get these results?
- Is monitoring and evaluation going on?
- Did the beneficiaries get self-employed?
- Did the programme achieve its objective?

8. How can the programme be more gender-sensitive?

THE FINAL FORMAT

For the purpose of presenting our findings, we have developed the final format for reporting based on consultations with Ann Boman. It contains the following elements:

The name of the programme

1. The basic information about the programme

- Objective(s) of the programme,
- Conditions for participating in the programme,
- Activities,

- Information on the target group,
- What issues the programme tries to resolve (if relevant).

2. Findings/results

We provided a summary, in table form, of:

- Representation of women and men among the beneficiaries (number and share),
- Resources – type of support, expenditures and their distribution according to gender (number and share).

We also summarised:

- Results: what effects did the activities undertaken have on women and men?
- The description of the problem: what was the main (gender-based) problem we encountered and that we wish to resolve through our recommendations?
- The findings of focus groups (general findings and recommendations).

3. Consideration – may encompass:

- General findings,
- Missing information,
- Objective(s) of the programme,
- Conditions for participating in the programme,
- Suggestions that do not fall under recommendations,
- How the programme contributes to gender equality.

4. Recommendations for improving the analysed programmes from the aspect of gender equality.

5. ANALYSES

Name of programme: Integrated Regional Development Programme of the Autonomous Province of Vojvodina

IQS – Integrated Qualification Scheme

Institution in charge: Provincial Secretariat for Labour, Employment and Gender Equality

Year: 2006

1. The basic information about the programme

The objective of the IQS programme is to provide support and to stimulate the development of training centres, increasing the level of knowledge of unemployed and soon-to-be-unemployed persons for the purpose of their return to the world of labour, the training of those who are planning to start their own businesses, and providing help to firms with a view to making them more competitive through improving their management practices.

Programme activities comprised computer skills training attended by approximately 500 unemployed persons (basic computer skills training – 240, specialist computer skills training – 264), as well as the training of around 250 beginner entrepreneurs in the Autonomous Province of Vojvodina in managing and improving their own businesses. The programme covered travel expenses of the unemployed persons participating in computer skills training, and the time of training sessions was adjusted to the needs of the participants.

The criteria for participating in the programme differed depending on the type of training being conducted. In the case of basic information training, the participants had to be registered as unemployed with the local branch of the National Employment Service, possess professional qualifications of the 4th degree¹⁴ as a minimum, lack computer skills knowledge and skills and be actively engaged in seeking employment.

The same conditions applied for specialist computer skills training, but in addition to the above, it was necessary for the participants to be tested and to show the appropriate level of knowledge required for the course they were applying for.

In the case of the training of beginner entrepreneurs, the participants had to have registered their business activities between 2003 and the end of 2005, to fulfil his/her obligations towards employees, as well as the obligations pertaining to taxes, contributions and public income.

The applicants were ranked on the basis of how long they had been seeking employment, priority being given to those of lower employability (women in particular).

Information about the target group

Employment, unemployment, entrepreneurship

¹⁴ *Translator's note:* secondary school level.

In the year when the programme was implemented (2006), the employment rate of women was 34% and of men 54%, whereas the unemployment rate of women was 22% and of men 15%. Among the inactive part of the population, women made up the majority in all the categories (62%), especially among the disabled (66%) and housewives (99%). The longer employment is sought, the greater the number of unemployed women in relation to men. Women also constituted the majority among long-term unemployed persons, that is, among those who had been seeking employment for over two years (56%), and among those who sought employment for the first time (56%).

As regards the qualification structure of unemployed women and men, their number decreases as the level of professional qualification increases. Most of the unemployed have completed secondary school, the majority being men with the 3rd degree¹⁵ and women with the 4th degree of professional qualification. Women constitute the majority among the unemployed who lack education altogether (54%), and also among those who possess advanced (61%) and higher education (55%).

Concerning the age structure of the unemployed, it can be seen that among those of up to 25 years of age there is no significant difference between women and men, but as the age of the unemployed increases, so does the number of unemployed women in relation to men. Most unemployed women belong to the age group between 31 and 40, where the difference between unemployed women and men is most prominent (58% women, 42% men). As regards the unemployed over 50 years of age, men constitute the majority (58%, with women at 42% of the overall number).

In the case of entrepreneurs, the number of women among self-employed persons overall amounted to only 23%, while men made up the remaining 77%.

The use of information-communication technologies (ICT)

As regards the use of information-communication technologies, the data for the Republic of Serbia¹⁶ show certain differences between women and men, which vary significantly depending on the age group. Among women and men belonging to the age group between 16 and 24, there are no significant differences when it comes to the use of computers (86% of men and 84% of women), but this difference increases in the 25-54 age group (47% of women and 54% of men), while women and men aged 55 to 74 use information-communication technologies the least (10% of women and 11% of men). Concerning the use of the Internet, the differences are more prominent. In the 16-24 age group, 64% of women and 71% of men use the Internet; the difference increases in the 25-54 age group, where 34% of women and 46% of men use the Internet. In the 55-74 age group, there is almost no difference (6% of women and 7% of men are Internet users).

¹⁵ *Translator's note:* qualified manual worker.

¹⁶ *Žene i muškarci u Srbiji [Women and Men in Serbia]*, Republički zavod za statistiku Srbije [Statistical Office of the Republic of Serbia], Belgrade, 2008, p. 38

According to data obtained from other surveys (Gender Barometer), when it comes to the use of the Internet, there is a considerable difference between women and men (48% of men and 39% of women use the Internet).

Data on the level of computer literacy among women and men are not available.

2. Findings and results

Representation

Table 1. Representation of women and men in the overall number of participants, classified according to the type of training

Type of training		Number of training sessions held	Participants				
			Total	Women		Men	
				Number	Share	Number	Share
I	For the unemployed	48	504	320	63%	184	37%
1.	Basic computer skills training	19	240	198	82%	42	18%
2.	Specialist computer skills training	29	264	122	46%	142	54%
II	For beginner entrepreneurs	11	255	107	42%	148	58%

Even though women made up almost two-thirds (63%) of all the participants in all the types of training on offer, it is evident that they are represented more in basic computer skills training (82%) rather than in specialist training (46%), whereas with men it is the other way round (basic computer skills training 18%, specialist training 54%). Also, fewer women than men attended the entrepreneurship training.

Table 2. Level of participation of women and men in particular types of training

Participants	Training for the unemployed				
	Basic		Specialist		Total
	Number	Share	Number	Share	
Women	198	62%	122	38%	320
Men	42	23%	142	77%	184
Total/share	240	48%	264	52%	504

Resources

Type of training	Price of training per participant in RSD	Number of women	Number of men	Total expenditure on women in RSD	Total expenditure on men in RSD
Basic computer skills training	12,575	198	42	2,489,858	528,152
Specialist computer skills training - graphic design	19,840	22	30	436,487	595,210
Specialist computer skills training – Web design	40,714	42	48	1,709,999	1,954,285
Specialist computer skills training – MS Access	19,804	36	18	712,972	356,486
Specialist computer skills training – Auto Cad	48,060	22	46	1,057,335	2,210,790
Training for beginner entrepreneurs – managing and improving business	21,210	100	140	2,121,038	2,969,453
Training for entrepreneurs – PC use	11,564	6	9	69,384	104,076
Total				8,597,073	8,718,452
Average expenditure PER woman/man				20,181	26,182

Results

Type of training/employment status of participant	Basic computer skills training		Specialist computer skills training	
	Women	Men	Women	Men
Total number of participants	198	42	122	142
Number of participants who completed the training	198	41	120	141
Number of participants who got employed after the training	67	13	67	63
Percentage of participants who got employed after the training	34%	32%	56%	45%
Number of participants who worked part-time	5	0	2	6
Percentage of participants who worked part-time	2.5%	0	2%	4%

The realisation of the IQS programme, by increasing the level of knowledge of unemployed persons, considerably increased their employability. Of the overall number of persons who attended computer skills training, a roughly equal percentage of women and men got employed having completed the course (34% of women and 32% of men). As regards the participants of specialist computer skills training, 56% of female participants and 45% of male participants got employed after attending these specialised trainings. The implementation of the programme contributed to reducing the differences between women and men in the sphere of basic computer skills knowledge, which was achieved in a lesser degree in the case of specialised knowledge, a more efficient means of increasing employability, especially in the case of women (who make up the majority of the unemployed). A greater degree of participation of women in basic computer skills training programmes (which are shorter and cheaper than the specialist ones) resulted in the expenditures being, on average, lower for women (20,180 RSD) than for men (26,181 RSD).

In the case of beginner entrepreneurs, it is significant to note that the training process encompassed 42% of women, which, in terms of percentage, is almost twice as many as the number of female entrepreneurs in the Autonomous Province of Vojvodina overall. In view of the fact that all the applicants for training were accepted, the relatively high rate of women's participation can be interpreted as their high level of interest in acquiring additional knowledge.

3. Consideration

As the analysis results showed, the implementation of the programme significantly contributed to increasing the employability of the participants. About one-third of

the beneficiaries of basic computer skills training (the percentage of women and men being roughly equal) managed to get employed within six months of having completed the course, whereas the percentage among those attending specialist training was considerably higher.

In view of the fact that women are recognised as a group characterised by lower employability (which is why they were given priority when applying for the training), as well as the fact that specialist computer skills training proved to be the most efficient means of achieving the objectives of the programme, it is necessary to introduce measures aimed at increasing the number of women attending these training courses. A faster increase of their knowledge in these areas would improve the employability of women, which could significantly contribute to decreasing the existing inequalities in the labour market and, at the same time, to eliminating the differences between women and men in the sphere of knowledge of computer skills.

At the same time, it is necessary to find out why there is a sharp decrease in the number of women applying for specialist computer skills courses, and on the basis of this, to take steps in order to eliminate potential obstacles. One of the possible solutions is to stimulate women who have completed basic computer skills training to continue with specialist training in the next cycle.

Also, it should be established to what extent the balancing of professional and family obligations may have been an obstacle to attending specialist training courses.

Since one of the criteria for ranking was how long the applicant had been seeking employment, the programme was affirmative in relation to women, for it is women who constitute the majority of long-term unemployed persons.

Focus group findings

Concerning the specific problems faced by women in the labour market, especially in the sphere of entrepreneurship, a representative of the Provincial Secretariat pointed out unequal initial conditions (lack of property), the patriarchal social environment, lack of support within the family and especially lack of systematic support to women (for example, insufficient number of child care institutions and underdevelopment of alternative forms of child care). At the same time, it was pointed out that a lack of all-encompassing surveys of the labour market represented an obstacle when it came to planning programmes even for entrepreneurs themselves.

As regards the monitoring of the implementation and the evaluation of the effects of the programmes, it was pointed out that it was necessary to improve the current working method in order to stress more clearly the gender equality perspective and to plan future programmes more successfully on the basis of the effects perceived.

It was also pointed out that a more intensive interconnectedness of employment and self-employment programmes carried out by various institutions and organisations at the level of the Province would contribute to achieving better and longer-lasting effects.

On account of technical difficulties, no focus group was held with programme participants.

4. Recommendations

- Continue with the implementation of licensed computer skills training courses, in particular specialist computer skills training;
- Introduce measures that would increase the participation of women in specialist computer skills training courses;
- Continue to implement training for female and male beginner entrepreneurs and introduce measures for increasing the participation of women in these training courses;
- Continue the practice of covering travel expenses of unemployed men and women participating in the training;
- Ensure that the training should be equally accessible to women and men by adjusting to their needs, and including additional forms of support to programme beneficiaries (the timing of training sessions, child care services, etc.);
- Continue maintaining a record, on a regular basis, of the participation of women and men in the realised training courses (classified according to the type of training), and also of women and men who got employed having completed their training within a specified time period;
- On the basis of the data gathered on programme participants (disaggregated by gender), regularly evaluate the impact of the programmes on women and men; based on the findings, modify programmes so that the implementation of activities should contribute to a greater extent to decreasing the differences between women and men in the labour market;
- When planning and evaluating programmes, directly involve programme participants (for example, through organising focus groups);
- Provide additional training for the employees of the Provincial Secretariat for Labour, Employment and Gender Equality, and of the Provincial and National Employment Service on gender mainstreaming, gender analysis and gender budgeting.

Name of programme: The Employment Strategy of the Autonomous Province of Vojvodina – Youth Employment

Open call for non-repayable grants for financing projects that stimulate youth employment

Institution in charge: Provincial Secretariat for Labour, Employment and Gender Equality

Year: 2007

1. Basic information on the programme

The objective of the programme is to improve the employability of young people, to decrease unemployment and increase employment in the Autonomous Province of Vojvodina.

Programme activities included granting non-repayable funds to NGOs for the purpose of financing projects that stimulate youth employment.

The criteria for participating in the programme were defined in the text of the open call for projects, which were supposed to: provide young people with better information about the legislation pertaining to employment and stimulative measures for employment by printing guidebooks; organising training courses for young people on business communication and self-employment; organising seminars, panel discussions and campaigns for the purpose of developing the spirit of entrepreneurship; organising competitions within the framework of which the best young entrepreneurs will be ranked; organising conferences on the linking of local authorities and organisations that stimulate youth employment, with a view to presenting the capacity of the local labour market. NGOs from the territory of the Autonomous Province of Vojvodina were eligible to apply. A minimum of 80% of the total project budget had to be designated for covering direct costs of project activities. The organisations whose projects were accepted were obliged to submit a narrative and a financial report on implemented activities. The total funds for the realisation of the open call amounted to 2,000,000.00 RSD (RSD), and the maximum amount per project was 250,000.00 RSD.

Information on the target group

There are no significant differences in the representation of women and men among unemployed persons of up to 25 years of age in the Autonomous Province of Vojvodina, but with the increase of the age of the unemployed, the number of women in relation to men increases. The ratio of women to men among unemployed persons of up to 18 years of age is 49% to 51%, whereas in the 19-25 age group, it is 51% to 49%. When it comes to reviewing the situation of youth, a considerable obstacle is the lack of comprehensive surveys on their status and on basic problems they face in the labour market.

2. Findings and results

Of the 29 projects that were submitted, 9 were accepted (35%). Of the 29 NGOs that applied, 4 were non-governmental organisations whose target group are women. Of the 9 projects that were accepted, 1 was submitted by a non-governmental organisation whose target group are women.

Of the 9 projects that were accepted, 5 encompassed the implementation of a training course, while 4 encompassed preparing a printed or electronic guidebook for youth employment.

As regards the management of the projects that were accepted, of the overall number of coordinators (9), 6 were men and 3 were women, and of the overall number of 35 project associates, 12 were men and 23 were women.

The beneficiaries of project activities are young people, but the ratio of young women to young men cannot be established with certainty, in view of the fact that in their proposals and reports the NGOs did not consistently present the data on planned and actual beneficiaries disaggregated by gender. Some NGOs submitted precise data and the planned percentage of female and male participants, whereas in some of the projects the beneficiaries were supposed to be all the unemployed persons in a particular territory. It is particularly difficult to ascertain the number of beneficiaries and their gender in cases such as the preparation of handbooks and other printed material, and setting up a web page. The terms of the open call did not specify who precisely falls into the category of the young, nor was the age limit for this group defined.

Since the terms of the open call did not specify the requirement that project proposals should explain the effect of the project activity on gender equality, the integration of this principle in the framework of the supported projects depended to a considerable degree on how sensitised the applicants were. Therefore, the advancement of gender equality was clearly stated in some of the projects, while in others it was entirely neglected.

The terms of the open call demanded of the applicants to specify the manner of evaluating the degree of realisation of project objectives, and also whether project activities unfolded in accordance with the plan submitted. They were also requested to specify how evaluation results would be used to improve the programme (lessons learned). The organisations that were granted funds determined the manner of evaluating activities independently, which, in some cases, meant mainly reporting on the activities, while in others it also included measuring the success of implemented project activities. Therefore, in some cases it is more difficult to establish the results of the projects realised in relation to the aim of the Programme, that is, to what extent these activities contributed to the increase of the employability of the young, the reduction of unemployment and increase of employment in the Autonomous Province of Vojvodina, which consequently makes it more difficult to assess their impact on women and men within this target group.

Of the 9 projects that were accepted, one received 250,000.00 RSD, 7 projects were granted a sum that was lower than the maximum amount but not lower than

200,000.00 RSD, and one project received a sum that was somewhat lower than 200,000.00 RSD. The sum granted was determined on the basis of the decision of the open call committee and the amount required in the applications submitted by the candidates. The amount spent on these 9 projects was the overall sum intended for the implementation of the open call, that is, 2,000,000.00 RSD.

3. Consideration

The Programme analysed could have long-term positive results, both in terms of contributing to youth being better informed and more employable, and in terms of stimulating entrepreneurship among young people and their taking an active role in finding suitable employment, but also in terms of reducing gender differences and gender segregation on the labour market.

It is precisely because of the potentially positive effects of this Programme and similar ones that it would be important to adjust the priorities and the activities that will be supported to the current needs on the market, thus ensuring its full effectiveness in resolving the problems of youth (un)employment. An aggravating circumstance here is the lack of comprehensive surveys of labour market needs, which was also pointed out by the representatives of the Provincial Secretariat for Labour, Employment and Gender Equality.

In addition to this, bearing in mind that, apart from the percentage of unemployed women and men belonging to a particular age group, there exist no detailed analyses of the obstacles faced by young people when seeking employment and of the causes of their decreased employability, it is necessary to consider how the implementation of this programme in the future could contribute to mapping the situation of young people in the field, especially when it comes to employment. This would help define the aims and the activities to be supported more precisely.

It would also be necessary to consider stimulating gender-sensitive surveys of the status of young women and men in the labour market and, based on the survey results, to define measures for improving the position of young women and men on the labour market.

As regards gender equality, it should be pointed out that one of the aims of the Employment Strategy in the Autonomous Province of Vojvodina (2006-2008) is precisely “the implementation of the policy of equal opportunities for women and men”, and that this aim encompasses measures that may pertain to youth as well.¹⁷ In view of the unequal social-economic status of women and men, which also affects the situation of young women and men, it is necessary to include the principle of gender equality in future strategic documents related to employment, not only as a

¹⁷ These are, among other things: promoting equal representation of women and men in the labour market and their participation in professions that are traditionally considered to be “male”, and providing help in returning to work after a long period of unemployment; adjusting employment programmes to single mothers, young women, women from vulnerable groups in the labour market; providing support to women who resolve their unemployment problem through self-employment; greater financial support to employers who employ women; targeted measures for stimulating women’s entrepreneurship, through simplifying the system of guarantees in a manner envisaged for vulnerable groups; eliminating inequalities in the educational system and professional training.

separate goal, but as a principle that is incorporated in all planned measures. This would ensure that the measures are responsive to the real situation of citizens even better, by considering gender equality as well as specific needs of vulnerable groups. It is therefore necessary to define clearly in the Programme the objectives that will contribute to reducing the inequality of women and men in the labour market.

In view of the fact that the open call within the Programme was announced only on the web page of the Provincial Secretariat for Labour, Employment and Gender Equality, due to limited financial resources, and that Internet use is still at a rather low level in our country, it is possible that the information about the open call was not made sufficiently available to all the interested organisations; in the future, announcing the open call should ensure that the target group of NGOs (those NGO's dealing with the position of the young, women's NGOs) have timely access to the relevant information.

4. Recommendations

- In the open call announcement, clearly define the objective of reducing differences between young women and men in the labour market, and include commitment to the principle of gender equality among the terms of the open call;
- Develop guidelines for organisations participating in the open call for mainstreaming gender in project proposals and reports on the impact of project activities on the level of employability of women and men;
- The text of the open call announcement should mandate a description of the planned impact of a particular activity on gender equality in project proposals and reports (in all the phases of the project: planning, implementation, monitoring and evaluation);
- Include the criterion related to representation of women and men in the target group of the project among the criteria for project selection;
- Prepare guidelines for members of the selection committee of the open call, on the basis of which they can assess the predicted impact of the proposed projects on advancing gender equality;
- Provide additional training for the employees of the Provincial Secretariat for Labour, Employment and Gender Equality related to gender mainstreaming, gender analysis and gender budgeting.

Name of programme: Open call for Granting Funds for the Self-employment of Unemployed Roma Living in Municipalities on the Territory of the Autonomous Province of Vojvodina

Programme bearer: Provincial Secretariat for Labour, Employment and Gender Equality, in cooperation with the Office for Roma Inclusion and the Provincial Employment Service

Year: 2007

1. Basic information on the programme

The objectives of the programme: this programme was implemented within the framework of *The Employment Strategy of the Autonomous Province of Vojvodina 2006-2008*, adopted by the Assembly of the Autonomous Province of Vojvodina. The programme is a part of active labour market policy measures that are supposed to contribute to achieving one of the strategic goals of AP Vojvodina – improving the status of vulnerable groups, such as the Roma, disabled persons, refugees, exiled and internally displaced persons.

Programme activities were based on announcing a special open call for granting subsidies intended solely for unemployed Roma. The subsidies were granted for newly registered businesses, in the amount of 130,000.00 RSD per unemployed person; the applicants had the option of earning the right to subsidies by joining in a partnership for the purpose of establishing a business, shop, agency or other form of organisation, whereby each member of the partnership obtained the right to a subsidy in the amount of 130,000.00 RSD. The subsidies could be used for the purpose of equipping the workplace and creating conditions for work (procuring fixed assets, raw materials, intermediate goods, machines, equipment and spare parts required for the realisation of the programme and/or adaptation of the business premises). Since the overall fund for granting subsidies was limited to 4 million RSD, the subsidies were not granted for the purpose of registering agricultural estates and business activities in the sphere of trade, traffic, taxi services and games of chance.

The applicants had to submit a filled-in request form and a business plan, for which there existed a standard form; a certificate of being registered as unemployed; a personal statement on belonging to the Roma community and a photocopy of the applicant's identity card.

In the course of the application process and after being granted funds, the beneficiaries were helped by the Office for Roma Inclusion. The Office provided assistance in the course of the application process and in the preparation of a business plan and provided information about the programme. Assistance was provided in two municipalities in Vojvodina, by two partner Roma NGOs.

The beneficiaries were obliged, following the granting of the subsidy, to register their business, invest the funds in it and pursue the registered business activity for a

minimum of two years from the day of establishment, and also to pay the obligatory social insurance contributions on the basis of their registered business.

The beneficiaries had at their disposal a number of possible ways of providing guarantees that they would fulfil the obligations they had undertaken. The guarantees could be provided by means of two identical blank bills of exchange with two guarantors possessing bill-of-exchange authorisation, plus photocopies of the guarantors' identity cards; also acceptable were a bank guarantee or evidence of real estate ownership. The candidates were also given the option of providing guarantees by means of pledging their equipment,¹⁸ which was a new feature in relation to other open calls for granting subsidies to unemployed persons.

For the candidates who were granted subsidies, the Office for Roma Inclusion provided free accounting services over a period of six months.

Criteria: The text of the open call announcement stated that priority in granting subsidies would be given to persons of up to 27 years of age, those above 50 years of age, the long-term unemployed, unemployed Roma women and those who formed a business partnership. The conditions for being granted funds were equal for all the candidates – the applicants had to be Roma, unemployed and registered as such with the National Employment Service, and the business plan that they submitted had to be economically justified and to provide an increase in employment.

Information on the target group

Since in Serbia, apart from the official census, no statistics are kept that take into consideration the ethnic affiliation of women and men, information about the position of Roma women and men is primarily based on surveys and studies. Despite the importance of such studies, we are limited in our findings by the lack of disaggregation of data by gender of regional distribution, which makes it difficult to map out the situation of individual men and women, and create targeted programmes responsive to their needs and abilities.

According to the data at our disposal, the socio-economic situation of Roma is characterised by a low level of (economic) activity, a great number of unemployed persons and persons who have never been formally employed, informal economy employment, exceptionally low household incomes and a great proportion of dependants.

The causes of the unfavourable socio-economic situation of the Roma are reported to be the low level of education and professional qualifications, which changes very slowly due to chronic poverty, thus considerably influencing the position of the future generations of Roma. The essential factors that make fighting against poverty more difficult and contribute to the vulnerability and social marginalisation of the Roma community also include the negative attitudes of society and the daily discrimination that Roma women and men face.

¹⁸ A pledge on movable property is based on a contract obligating the pledge-giver (debtor) to hand a certain piece of movable property that he/she owns to the creditor for the purpose of compensation should he fail to repay the loan in full by due date.

The unemployment rate among the Roma is considerably higher (39%) compared to the majority population (15%), and also compared to other vulnerable groups, such as refugees and internally displaced persons (32%).¹⁹ Despite constituting the youngest population group, 67% of the Roma have never been employed. The main sources of income for the Roma are their earnings from the sale of secondary raw materials or second-hand goods that they gather, and paid informal work for neighbours and friends. As far as the professions that they mainly pursue are concerned, these are basic professions, in trade and agriculture. When it comes to self-employment, according to a survey conducted by UNDP, only 14% of the Roma have tried to set up their own businesses, and only one-third of that number have registered their business. Only 9% of the businesses run by the Roma have experienced growth and development, compared to 28% of the businesses run by the majority population (UNDP). According to the same survey, only 3% of the Roma use loans provided by commercial banks. The reasons for this are their inability to fulfil the conditions for financial support, such as a mortgage on real estate, legally employed guarantors earning income, valid personal documents and credit history. Such conditions for being granted loans are impossible to fulfil for many members of socially vulnerable groups.

Inside the Roma community, women's and men's position differs considerably, especially their socio-economic position. It is estimated that the number of employed Roma women is four times lower than that of employed Roma men. This is confirmed by the fact that, of the overall number of active persons of Roma nationality, women make up only 29%. The greatest rate of poverty is characteristic precisely of inactive members of the Roma community, especially those such as refugee and internally displaced Roma. This is confirmed by the fact that the majority of Roma women earn less than 30 EUR per month.

The opportunities for women are greatly limited by their low level of education, since they make up the majority of the illiterate and poorly educated members of the Roma community, whose educational structure is already unfavourable. Employed Roma women are mostly agricultural workers and those pursuing basic professions. Most Roma women are dedicated to household, child and family care, and only 4% of them are employed (UNDP, 2006). The factors contributing to such a socio-economic position of women and their educational level are the patriarchal and traditional attitudes about the gender roles of women and men, according to which the role of the woman is taking care of the household and family.

The problem that this programme seeks to combat is pointed out in *the Employment Strategy of the Autonomous Province of Vojvodina*, within the framework of which the programme was implemented. The basic reasons for the implementation of special measures aimed at the Roma population, as stated in the programme, are low educational level of the Roma population, which lowers their chances of employment, and the low economic capacity of the Roma; the absence of precise records, on the basis of which the number of unemployed Roma could be determined in an objective manner; the absence of the obligation to state one's

¹⁹ *At risk: The Social Vulnerability of Roma, Refugees and Internally Displaced Persons in Serbia*, UNDP, Belgrade, June 2006, p.6

national affiliation when registering as unemployed with the National Employment Service; the low accessibility of stimulative funds for self-employment, due to their very pronounced inability to provide guarantees for loan repayment (real estate ownership, land registry books certificates and the like).

2. Findings and results

Proportion

	Men	Women
Applications submitted	37 (59%)	26 (41%)
Applications granted	18 (62%)	12 (38%)
Realised of the above ²⁰	19 (65%)	10 (35%)
Independently	8 (42%)	2 (20%)
Partnership firms	11 (58%)	8 (80%)
Fulfilled obligations	9 (47%)	2 (20%)
Temporary or permanent shutdown	2 (10%)	4 (40%)

Even though this was the first programme of its kind to be implemented in Serbia, it attracted a lot of attention among members of the Roma community. The number of applicants exceeded the planned number of subsidies by as much as 63%. Apart from it being intended solely for the Roma, another advantage that sparked such interest was that the programme made it possible for applicants to join forces and establish partnership firms, with every member being entitled to a subsidy. This factor certainly contributed to increased participation of women, since of the overall number of women who received subsidies, as many as 80% of them exercised this right through a partnership firm. This measure can be viewed as stimulative, since one of the limiting factors when it comes to increased participation of women in general in programmes of this kind and similar ones is precisely the fact that they are unable to provide a guarantee, as they very rarely own real estate, and this is particularly true of Roma women.

3. Consideration

Even though this programme made it possible for women to participate by joining forces in partnership firms, its achievements were limited when it came to their

²⁰ Subsidies were granted to 30 persons, 12 of whom were women and 18 men. In the meantime, one of the women died, her obligations being subsequently taken over by her son, while another woman gave up on her subsidy.

success. Of the overall number of women who received subsidies, only two, and they were among those who started their business independently, managed to regularly fulfil the obligations undertaken by receiving the subsidy, namely, to regularly pay taxes and contributions, and to pursue their business activity. Partnership firms through which 4 women did business announced a temporal or permanent shutdown, whereas the others did not manage to settle their obligations on a regular basis.

We can assume that these women had less experience in running a business, which affected their success. Also, in the context of the traditional models of the gender roles of women and men within the Roma community, we can also assume that women did not have the same degree of opportunity to dedicate themselves to business, nor did they have control over running the firm, for in a number of cases the firms in question were family companies.

Such results give rise to the question of how much self-employment, as a measure of an active labour market policy, can contribute to the socio-economic empowerment of Roma women, but they also point to a need for follow-up programmes that could be implemented as a way of providing support to Roma women in starting and running their own businesses.

Focus group findings:

Focus group participants considered the announcement of a targeted open call for the Roma a positive measure. Most of the beneficiaries had earlier pursued the business activity for which they received subsidies, either by working for others or within the framework of informal economy. Their motivation for taking a subsidy was to resolve the problem of unemployment, be it their own or that of their family members, to deal with a unfavourable economic situation, but also to improve their business by obtaining the funds they lacked and working equipment. The beneficiaries singled out the facilitation of the system of guarantees, paid accounting services, non-returnable loans, the possibility of "joining forces" and thus getting the right to an increased amount of subsidies, as well as the support they received from the Office for Roma Inclusion, as the positive features of the programme. However, the beneficiaries (both men and women) were of the opinion that this programme was not equally accessible to women, on account of the fact that Roma women are less informed, less educated and "brought up in a patriarchal spirit," and therefore uninterested in starting their own businesses.

"In the Roma community, the mentality of men is such that they consider it a woman's job to take care of the household."

On the other hand, the participants were of the opinion that Roma women were more diligent, more motivated to work, but did not get the opportunity to do so, their greatest obstacle being education. Both men and women saw the only possibility for Roma women of doing so in their joining forces with men, and also in attending training courses organised for women.

"Women are always more enterprising."

As regards the problematic and negative aspects of the programme, the beneficiaries pointed out the high amounts required for guarantees (mortgage and guarantors) from those who did not invest the funds in equipment or machines, compared to the relatively small amount of the subsidy. The beneficiaries were also of the opinion that those funds were sufficient for starting and registering a business, but not for running it. Providing the funds required for settling all the obligations, finding a market, lacking the knowledge required for running a company and unfamiliarity with all the obligations and laws pertaining to entrepreneurship were singled out as the main problems. Speaking of the possible ways of improving this programme, the beneficiaries suggested providing the services of a professional to help with preparing a business plan, engaging a mentor for certain business activities, obligatory training for entrepreneurship, exemption from taxes during the first year of work, increasing the amount of the subsidy and informing the beneficiaries of other possibilities for improving their business (information on other programmes, open calls, loans).

5. Recommendations

- When creating programmes and planning activities for the economic empowerment of Roma women and men, use all the available information on women and men in the target group, so that the implementation of the programme can contribute to reducing existing gender inequalities;
- When planning and evaluating programmes, directly involve programme beneficiaries (for example, by organising focus groups);
- Ensure that the programmes of self-employment for Roma are in accordance with the activities characteristically pursued by Roma women and men, and that they are equally accessible to women and men, especially when it comes to providing guarantees;
- Continue with the practice of covering the costs of accounting service for participants, and introduce additional forms of support to the beneficiaries, in keeping with their needs (for example, covering the costs of child care);
- Provide follow-up programmes in the form of entrepreneurship training and consulting, which will help Roma women and men to be more successful in running their businesses;
- Continue the practice of keeping gender-disaggregated records of Roma participants in the programme, and also the practice of regularly monitoring the success of the business activities of programme beneficiaries;
- On the basis of data gathered about programme beneficiaries (disaggregated by gender), regularly evaluate the impact of the programme on women and men, modifying the programme in accordance with the findings, for the purpose of ensuring that the implementation of programme activities contributes to the economic empowerment of Roma women and men;

- Provide additional training for the employees of the Provincial Secretariat for Labour, Employment and Gender Equality, as well as those employed with the Office for Roma Inclusion, on gender mainstreaming, gender analysis and gender budgeting.

Name of programme: Open call for granting guarantees for securing loans intended for financing the procurement of equipment for women entrepreneurs and women from the territory of the Autonomous Province of Vojvodina who established small businesses, and who have been engaged in business activities for less than three years

Institution in charge: Guarantee Fund of the Autonomous Province of Vojvodina

Year: 2007

1. Basic information on the programme

The objective of the programme is creating preconditions for easier access to the credit lines of commercial banks for female entrepreneurs and women who established small businesses that have been doing business for less than three years, for the purpose of providing the missing funds, with a view to stimulating economic activities, increasing the level of technical equipment, better use of the existing capacities, greater export, increasing the employment rate, saving energy, processing secondary raw materials, substitution of import, protection of the environment, increasing the efficiency of the entity's business activities in the area of production services and production.

Programme activities: apart from issuing guarantees for the loans granted for the purpose of procuring equipment intended for pursuing the registered business activity, the Guarantee Fund ensured the mentoring of START UP projects during the entire 6-year period of loan repayment. The Fund also reviews the planned objectives against the actual achievements, and also arranges free presentations at entrepreneurs' fairs and similar events, and arranges for media exposure by way of participation in various presentations and promotions. The Fund also undertook activities aimed at informing potential applicants of the programme.

Criteria: women entrepreneurs and women who had established small businesses and been doing business for less than three years, whose shop or head office of the firm was on the territory of the Autonomous Province of Vojvodina, were eligible to apply.

If they were granted a guarantee, the participants themselves had to provide security in the form of: their own blank bills of exchange, contractual authorisation for overdrawing their current account, issued in accordance with the Law on Payment Operations, a creditworthy co-debtor, a legal entity or a first-class pledge in favour of the Fund, in the amount twice as high as the amount of the guarantee provided by the participant or another person; or a first-class pledge on agricultural land in favour of the Fund, in the amount of 1.5 times the amount of the guarantee provided by the participant or another person.

Information on the target group

The ratio of self-employed women and women entrepreneurs to the overall number of employed women is very low, 3.5 times lower than in the case of men. According to the data supplied by the Agency for Economic Registers, out of a total of 55,552

entrepreneurs' shops registered in the Autonomous Province of Vojvodina, women own 18,300, that is, 33% of the shops. The majority of women are independent entrepreneurs (17,919 – 98%), and a considerably smaller number of them are involved in partnership associations (381 – 2%).

The absence of comprehensive surveys on female entrepreneurs and the specific characteristics of their position constitutes a considerable obstacle when it comes to reviewing their situation.

2. Findings and results

	Number	Percentage
Number of women who applied in 2007	43	100%
Gave up	12	28%
Number of women who were granted guarantees in 2007	31	72%
Number of women who realised their guarantees in 2007	29	93%

Of a total of 31 women who were granted guarantees, 16 were granted 2,000,000.00 RSD, 7 women were granted between 1 and 2 million RSD, 1 woman received 1,000,000.00 RSD, and 7 women were granted less than 1,000,000.00 RSD.

Focus group findings

Focus group participants stressed the importance of the existence of a special programme, saying that it is more difficult for women to get loans under favourable conditions; therefore, they considered affirmative measures like these a very good means of improving the overall status of women in society.

Some of the women who participated in the work of focus groups had completed entrepreneurship training (the Academy of Women's Entrepreneurship, the Novi Sad Humanitarian Centre), which proved very important, as evidenced by their receiving timely information about the open call and in terms of improving their business.

The participants singled out the following as the most positive aspects of the programme: a realistic interest rate, the possibility of procuring equipment for work and a continually active open call; on the negative side, they pointed out the insufficient specification of business activities and the impossibility of obtaining funds for procuring vehicles and real estate. The majority of the participants stated that, to them, the guarantees for loan repayment (real estate, guarantors) were an obstacle that they overcame only with great difficulty. Since focus group participants were women highly motivated for entrepreneurial undertakings, we can assume that, in the case of the remaining women, who showed less enthusiasm for entrepreneurship, bearing in mind their social position (ownership of property, being burdened with household chores, the insufficiently stimulating environment for entrepreneurship), it was precisely the obligation to provide guarantees and, thus, undertake risks, that played a role in preventing them from more intensive participation in

entrepreneurship. Unemployed women registered with the National Employment Service who also participated in the work of the focus group said that the main obstacle to them was the lack of funds for starting their own business; they also pointed out that self-employment subsidies, on account of being rather low, did not represent an efficient means of overcoming this obstacle. Therefore, it would be good if the main actors in the sphere of employment and self-employment (the National Employment Service, the Guarantee Fund, the Development Fund, the Provincial Secretariat for Labour, Employment and Gender Equality, the Ministry of the Economy and Regional Development) intensified exchange of information about their experiences in these areas, with a view to finding solutions to problems that women face.

The difficulties and problems faced by women in their work most often have to do with the legal-financial aspect of doing business. The participants also pointed out the problem of child care, especially in small towns, both due to the working hours of state kindergartens and to a lack of privately owned kindergartens and nurseries.

They see the possibilities for improving the existing programme, first of all in:

- finding other ways of providing guarantees in the case of programmes aimed at women, since women often own no property,
- making it possible for mixed ownership firms to obtain loans under favourable conditions,
- making it possible to obtain all kinds of vehicles necessary for doing certain kinds of business through favourable loans/guarantees.

For participants of the focus group made up of women employed at the Guarantee Fund and the Development Fund, the main causes of lower numbers of women entrepreneurs were the patriarchal environment, lack of support in the family, women being overburdened by household chores and child care (cannot afford to pay for help with household chores, are less able to provide guarantees for loan repayment than men, do not own property, real estate), lack of ideas and unwillingness to take risks. When it comes to possibilities for improvement, the following were pointed out: providing better information, introducing obligatory basic education as a precondition for obtaining loans/guarantees, continual education of the beneficiaries, conducting analyses of needs at local level, improving the cooperation of the funds and local governments, networking of institutions and organisations on the level of the Autonomous Province of Vojvodina that provide relevant services for the development of entrepreneurship, and conducting analyses of market needs, i.e. professions and personnel in demand in the labour market, with a view to improving programme planning.

3. Consideration

The open call announced by the Guarantee Fund, as a form of affirmative action, enabled a certain number of women entrepreneurs to partially overcome problems they are facing. The problem that this programme tries to resolve is related to the fact that women entrepreneurs have reduced access to commercial loans, especially

those who have just started their own business. Banks are reluctant to grant loans to beginner entrepreneurs, especially those who have been in business for less than three years, because this period is considered to be the most critical one. In this respect, the measures of the Guarantee Fund are especially important as a means to overcome that obstacle. Apart from providing funds under more favourable conditions, it is also very important that entrepreneurs were provided with consultants' help and mentoring, which enabled this group of women to better deal with obstacles to starting their own businesses. It is also very important that the open call is active throughout the year, i.e., that it represents a regular, not just a project-related activity of the Fund. The specific characteristic of this programme in relation to other programmes of the Guarantee Fund is a longer period of repayment of the loan ensured by the Fund's guarantee, a long grace period, lower interest rates, as well as the fact that it is not necessary to deposit one's own money towards the loan.

As this programme provided an important possibility for women entrepreneurs, in the coming period it should be established what obstacles prevent a significant percentage of women from fulfilling the conditions necessary for obtaining a loan.

Bearing in mind focus group findings, what should be considered is the possibility of providing loans for current assets, not just for procuring fixed assets. Considering the specific position of women and the fact that not owning real estate represents a factor that prevents more women from setting up as entrepreneurs, what should be taken into consideration is resorting to other forms of guarantees when it comes to programmes aimed at women.

Since focus group findings pointed out multiple factors that prevent women from taking up entrepreneurship more actively (ownership, balancing business and family obligations, fiscal policy), it is necessary to initiate a broader dialogue on these matters, and it is also necessary for the actors dealing with these matters to get involved in resolving the problems, for they are mainly beyond the jurisdiction of the institutions dealing with employment and self-employment. This also points to the necessity of gender mainstreaming of all public policies, especially in the areas recognised here as being the most problematic ones.

For the purpose of better programme planning and achieving better effects, surveys and analyses of market needs with a prominent gender dimension should be conducted, as well as special surveys of women entrepreneurs.

4. Recommendations

- Continue the practice of monitoring business activities of programme beneficiaries and providing consulting services throughout the 6-year period of loan repayment, and ensure the conditions for the Guarantee Fund of the Autonomous Province of Vojvodina to conduct these activities regularly and efficiently;
- Provide regular and broadly available training in conducting business affairs for programme beneficiaries;

- Continue the existing practice of providing support to women from vulnerable groups and develop activities that will be conducive to their greater participation in the programme;
- Continue and improve the practice of promoting successful programme beneficiaries, especially women from vulnerable groups, with a view to involving a greater number of women in entrepreneurship;
- Ensure that beginner entrepreneurs are better informed about the possibilities offered by the Guarantee Fund of the Autonomous Province of Vojvodina, and also of other kinds of support offered by institutions that deal with the development and stimulation of entrepreneurship;
- Develop a more flexible policy on the part of the founder of the Guarantee Fund of the Autonomous Province of Vojvodina regarding the recoverability of loans and loss of guarantee potential, which would directly influence the policy of the Fund concerning the means of securing loans;
- Organise a dialogue involving all the relevant actors, at national, provincial and especially local level, for the purpose of ensuring the conditions and creating a favourable environment in terms of institutional and infrastructural support to women, with a view to contributing to their greater involvement in entrepreneurship;
- Establish tighter cooperation between institutions and organisations dealing with employment, self-employment and stimulating entrepreneurship (the Guarantee Fund, the Development Fund, the Provincial Secretariat for Labour, Employment and Gender Equality, the Provincial Secretariat for Economy, the National and the Provincial Employment Service, chambers of commerce, non-governmental organisations, etc.) in order to contribute to their greater efficiency and being better adjusted to the needs of women and men from the target group through regular information exchange and joint programme planning;
- Provide additional training for the employees of the Guarantee Fund of the Autonomous Province of Vojvodina on gender mainstreaming, gender analysis and gender budgeting.

Name of programme: Open call for granting guarantees for loans intended for financing START UP programmes for inactive (in terms of employment) women from the territory of the Autonomous Province of Vojvodina

Institution in charge: Guarantee Fund of the Autonomous Province of Vojvodina

Year: 2007

1. Basic information on the programme

The objective of the programme is to create preconditions for easier access to the credit lines of commercial banks to inactive women, for the purpose of providing them with funds that they lack, and with a view to stimulating economic activities, the efficiency of economic subjects in the sphere of entrepreneurship, enlivening economic flows and dynamising sustainable growth.

The overall goal of creating this programme is to stimulate the employment and self-employment of women, to improve the position of women in the labour market, to increase their standard of living, to change the structure of economic subjects by granting guarantees for loans for the purpose of establishing and developing economic subjects whose founders are women, to support a balanced economic development of the Autonomous Province of Vojvodina.

Programme activities encompassed issuing guarantees for loans to inactive women to start their own businesses (START UP programme). The maximum loan granted was in the amount of one million RSD, the interest rate for its repayment being more favourable than that offered by commercial banks (6.95% at an annual level), with a grace period of one year. The funds thus granted had to be spent on procuring equipment, while 30% of the funds granted could be used for financing current assets.

Apart from an application for the open call, the interested applicants had to submit a business plan, a preliminary calculation for the object of the loan and a certificate of unemployment, as well as documentation pertaining to providing security for the loan (mortgage on real estate and an assessment of the market value of the said real estate, a photocopy of the identity cards of the real estate owner and her spouse, as well as a solidary guarantee).

The Guarantee Fund informed the applicants about the programme and provided assistance to them when they applied for the open call and in the process of obtaining the necessary documentation.

The decision on granting guarantees was made by the Guarantee Fund, that is to say, the Fund engaged the services of an expert firm to conduct an expert review together with the Commission for Issuing Guarantees of the Guarantee Fund of the Autonomous Province of Vojvodina.

The women who were granted guarantees had to provide security for the loans, consisting of their own blank bills of exchange and a contractual authorisation for overdrawing their current account, as well as a mortgage in favour of the Fund,

which was to be on a construction object the value of which was twice the amount of the value of the guarantee granted, or on a plot of agricultural land 1.5 times the amount of the guarantee provided, or a mortgage on the object of the loan, together with a solidary guarantee – provided by a creditworthy legal entity, whereas in the case of loans of up to 400,000 RSD, a solidary guarantee could be provided, instead of by a legal entity, by two natural persons. It was not obligatory for the women to be the owners of the mortgaged property, which could be owned by another person.

Before granting guarantees, the Fund conducted monitoring (visiting the applicant, getting acquainted with the business idea and the premises intended for conducting business activities; consulting; making and assessment based on the completed monitoring), and then proceeded to mentor supported projects.

It is important to point out that project monitoring lasts throughout the six-year period of loan repayment. In addition to the above, the Fund performs a consulting function, provides free presentations at entrepreneurs' fairs and other fair-type events, and media presentation by way of participation in various presentations and promotions.

Criteria: inactive women whose residence or future shop or head office is on the territory of the Autonomous Province of Vojvodina, and who are registered as unemployed with the National Employment Service were eligible to participate in this open call.

The Fund supported starting business operations only in select areas of the economy such as manufacture and processing, tourism, crafts-old crafts and production services. Primary agricultural production, equipment for catering establishments and procurement of passenger and cargo vehicles were not financed, and the applicants were allowed to use 30% of the funds granted at the most for financing current assets.

Information on the target group

All persons over 15 years of age who are neither employed nor unemployed are considered to belong to the category of inactive persons in terms of employment. Most often, these are pensioners, housewives, pupils and students, persons doing their National Service and disabled persons. Women make up the majority of the inactive population of Serbia in all categories, and their level of activity is lower than that of men (44%, as opposed to 60%). In the case of women from Vojvodina, the rate of activity is even lower (39%) than in Central Serbia (45%). Most of those inactive in terms of employment are pensioners, followed by housewives. As regards their age structure, most of them are women aged between 15 and 24, and those over 55 years of age (since they are mostly pupils and students, on the one hand, and pensioners, on the other). As regards women in other age groups (aged 25-54), their inactivity rate is twice as high (27% on average) than that of men from the corresponding age groups (13%).

Apart from the low activity rates, other characteristic features of women are lower employment rates and higher unemployment rates in relation to men. The lowest rate of activity in terms of employment is among women with a low level of education – uneducated women, women who have not completed primary school

and those with primary school education; with the increase of their educational level, however, the activity of women in terms of employment increases. The reasons for this inactivity, as stated by women who would like to work but are unable to, are most often personal and family-related, whereas those given by men are mostly related to illness or disability.

Although the labour market creates unfavourable conditions for the employment of the low-educated labour force, it is assumed that in the low-educated population segment the high rate of exclusion from the labour market is largely the consequence of patriarchal models of life, wherein roles pertaining to work are usually associated with men as breadwinners, whereas the role of the woman is restricted to the sphere of privacy and work connected with household reproduction.²¹

At the same time, the patriarchal life models and a lack of general social support largely influenced the status of women in the labour market. Women are considered to be at a greater loss in the period of transition, and their position in the processes of restructuring of the economy is improving more slowly and with greater difficulty than in the case of men. During the course of privatisation, women lost their jobs more often than men, and they opted for starting their own businesses as entrepreneurs rather less frequently than men. Today, their rate of employment in the private sector is equal to that of men, but the ratio of female entrepreneurs is 33%, as opposed to 67% in men. According to the data supplied by the Agency for Economic Registers, in the year 2007, 55,552 entrepreneurs' shops were registered in the Autonomous Province of Vojvodina, of which 18,300 were owned by women entrepreneurs (33%). The majority of these women are independent entrepreneurs (17.919), and a considerably smaller number of them are in a partnership (381).

Among the obstacles preventing a greater degree of women's participation in entrepreneurship is the fact that women own real estate much less often than men, which tends to reduce their possibilities of applying to commercial banks for loans. In addition to this, banks very often refuse to support *start up* initiatives on account of a high degree of risk involved, and the high interest rates on loans that banks demand are often less than stimulating for women.

On top of everything else, there is still a lack of sufficiently widespread social support to women entrepreneurs. In one survey, the female entrepreneurs interviewed stated that the main difficulties they faced were: problems occurring in their relations with male colleagues (lack of respect, marginalisation, flirting, i.e. harassment); balancing their professional and family lives while being excessively burdened with household and family obligations; and the unfavourable attitude of the social environment towards women in business.

2. Findings and results

Number	Share
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²¹ Marija Babović, *The Position of Women on the Labour Market in Serbia*, United Nations Development Programme, Belgrade, 2008, p. 26.

Number of women who applied for the open call in 2007	30	100%
Number of women who were granted guarantees in 2007	28	93%

The maximum amount of a loan was 1,000,000.00 RSD.

Focus group findings

The focus groups participants stressed the importance of there being a special programme aimed at women, as they were of the opinion that it was more difficult for women to obtain loans under favourable conditions, unless one took into consideration the specific position of women (lack of proper conditions for securing a loan, many women do not own real estate and the like). They singled out the following as the particularly positive aspects of the programme: the possibility of choosing the amount of the loan, that is, of obtaining funds that will enable the realisation of business ideas, favourable interest rates (compared to banks), the existence of a grace period for loan repayment, as well as monitoring and mentoring by the Guarantee Fund.

Their experiences concerning starting doing business vary significantly.

Women who had previously attended entrepreneurship training stated that it was very helpful to them, while those who had attended no such training courses pointed out the difficulties that they faced, which mostly had to do with lack of information or any knowledge about the very notion of entrepreneurship.

Among the problems they faced were: high fixed costs (taxes, contributions) from the very beginning of doing business, costs arising from lack of information, being overburdened with work on account of not being able to employ more workers, the working hours (often twice as long as the usual eight-hour working day), the impossibility of advertising their work due to lack of funds, problems with child care, especially in small towns.

As regards the possibilities for improving the existing programmes, they singled out, first of all, providing better education for beginner entrepreneurs, providing consultants for beginner entrepreneurs, tax cuts for beginners, longer grace periods in the case of manufacture and construction work, and a better balanced ratio of current and fixed assets when determining the terms of open calls.

3. Consideration

Bearing in mind that it is very difficult for inactive women who wish to start their own business to obtain loans from commercial banks (banks being unwilling to support START UP initiatives on account of a high degree of risk), the guarantees provided by the Guarantee Fund enable these women to start their own businesses and thus achieve economic independence. Also, the interest rates that they pay within the framework of this programme are several times lower than the usual bank rates, which may also encourage them to start their own business.

It is of particular importance, as recognised by the focus group participants, that the activities of the Guarantee Fund are not limited to granting guarantees for loans, but

that they also provided mentoring and monitoring, which is very helpful indeed when starting one's own business.

What is evident from the focus group findings is that running one's own business requires a lot of effort, since the beneficiaries who have entered the sphere of entrepreneurship, on top of numerous new obligations that they undertake by starting their own business, still have household obligations, just as when they were unemployed. In addition to the usual obstacles to entrepreneurship, this can be one of the reasons why more women did not apply for the open call. In view of the fact that, in order to resolve this problem and similar ones, it is necessary to involve and engage actors that do not deal directly with employment, but whose activities do have a bearing on women's possibilities of getting employed (for example, child care), it would be necessary to initiate a broader dialogue on these issues.

4. Recommendations

- Provide regular and broadly accessible information about the programme, training aimed at starting and running a business for beginner entrepreneurs and women who would like to become entrepreneurs, as well assistance from consultants to programme beneficiaries;
- Provide better information for inactive women about the possibilities provided by the Guarantee Fund of the Autonomous Province of Vojvodina, and about other kinds of support provided by organisations and institutions that stimulate entrepreneurship;
- Continue the practice of monitoring programme beneficiaries and providing consulting services throughout the six-year period of loan repayment, and ensure conditions for the Guarantee Fund of the Autonomous Province of Vojvodina so that these activities can be carried out on a regular basis and efficiently;
- Continue the existing practice of providing support to women from vulnerable groups and develop activities that will be conducive to their increased participation in the programme;
- Continue the practice of promoting successful programme beneficiaries, especially women from vulnerable groups, with a view to stimulating more inactive women to take part in the programme;
- Develop a more flexible policy of the Guarantee Fund of the Autonomous Province of Vojvodina with regard to loan recoverability and the loss of guarantee potential, which would directly influence the Fund's policy in connection with the means of providing loan security;
- Organise a dialogue of all the relevant actors, at national, provincial, and especially the local level, for the purpose of ensuring the necessary conditions and creating a favourable environment in terms of institutional and infrastructural support to women in order to contribute to their greater involvement in the sphere of entrepreneurship, thereby

decreasing the number of inactive (in terms of employment) women in the Autonomous Province of Vojvodina.

Name of programme: Open call for granting guarantees for securing long-term loans intended for financing the procurement of new agricultural machinery – tractors, to refugees, exiled and displaced persons residing on the territory of the Autonomous Province of Vojvodina

Institution in charge: Guarantee Fund of the Autonomous Province of Vojvodina

Year: 2007

1. Basic information on the programme

The objective of the programme is to contribute to the sustainable integration of refugees, exiled and displaced persons residing on the territory of the Autonomous Province of Vojvodina. To that end, the Guarantee Fund of the Autonomous Province of Vojvodina announced an open call for granting guarantees in order to create the preconditions for easier access to credit lines of banks, to be used for the procurement of new agricultural machines – tractors, for refugees, exiled and internally displaced persons.

Programme activities were in keeping with the activities of the Guarantee Fund of the Autonomous Province of Vojvodina – funds were provided so that guarantees could be issued to commercial banks for loans given to applicants for the purpose of buying agricultural machines. The Guarantee Fund announced an open call, informed the interested candidates and performed a selection with a view to issuing guarantees.

The participants had to submit documentation confirming their refugee status, as well as proof of having acquired or having initiated the procedure for acquiring the citizenship of the Republic of Serbia. Apart from this, a part of the obligatory documentation was proof of ownership of agricultural land or a contract of lease of agricultural land, and in view of the fact that the guarantees were issued for the procurement of new tractors, what was also required was a pro forma invoice issued by an authorised importer or manufacturer.

The overall fund for this programme amounted to 50 million RSD, and the amount of individual guarantees could not exceed 2 million RSD. The beneficiaries were given a 5-year deadline for loan repayment, with a grace period of one year, during which time only interest rate payments were to be made.

As security, the beneficiaries who were granted guarantees had to provide their own blank bills of exchange or mortgage on the object of loan and on agricultural land the value of which was equal to the amount guaranteed, or the solidary guarantee of a guarantor.

Criteria: all unemployed refugees, exiled persons and internally displaced persons who had acquired or were in the process of acquiring the citizenship of the Republic of Serbia, whose residence was on the territory of the Autonomous Province of Vojvodina, and who dealt with or intended to engage in agricultural production were eligible to apply. Equal criteria and conditions applied to all the persons from the above category, irrespective of their gender, age, nationality or other characteristics.

Information on the target group: it is very difficult to review the real situation of refugees, exiled and internally displaced women and men, since there exists no statistical data that would make possible a regular monitoring of this segment of the population, and of their position in the labour market. Most of the information about refugees, exiled and internally displaced persons that we have at our disposal is based on surveys and studies conducted sporadically, and whose data are often not consistently disaggregated by gender.

According to existing data, the majority of refugees live in Vojvodina, 49% of the overall number of refugees in the Republic of Serbia, whereas the percentage of internally displaced persons is around 6%. The majority of refugee, exiled and internally displaced women and men see integration as a long-term solution for their status. Women and men from this group have most often pointed out acquiring personal documents, housing and economic empowerment as the basic preconditions for integration.

The material situation of refugees is considerably worse than that of the majority/domestic population.²² As opposed to the majority population, only 38% of refugees live in their own or their parents' flats (among the domestic population, the figure is 92%). The proportion of the active (in terms of employment) population among refugee women and men is higher than among the majority population, but the unemployment rate is considerably higher, especially among internally displaced persons.²³ The majority of refugees are employed in the fields of trade and services, and then in crafts and manufacturing professions. There are fewer of those who deal with agriculture, specifically, 4.4% of refugees and 3.5% of internally displaced persons. The lower degree of this group's participation in agriculture is understandable if we bear in mind that the greatest difference between refugee and domestic population is manifested when it comes to owning permanent assets, that is, land and agricultural machines (there are 36% more of these among the domestic population than among refugees and internally displaced persons). Very few refugees and internally displaced persons apply for bank loans (only about 4%). The reasons for this are that the majority of them are unable to provide security, such as mortgage on property, or to find guarantors, who must be employed or have income above a certain level.²⁴ The majority of refugees who applied for bank loans wanted funds to purchase flats or houses (66% were rejected) and to start their own businesses (78% were rejected), which, among other things, were very important conditions for resolving the basic problems in life and a successful integration.

There is no data on how many women applied for loans and what kind of loans they applied for, nor is there data on how many of them managed to get loans or were rejected, but as regards their property, according to *A Study of Refugee and*

²² "Within the group of refugees and internally displaced persons, there are considerably fewer of those whose income is sufficient to cover any of the basic needs – 28.2% and 25.1% respectively in the case of refugees and internally displaced persons, as opposed to 40.5% in the case of the majority population," Goran Opačić, *Socioekonomski status izbeglih i raseljenih lica i njihova pozicija na tržištu rada [The Socio-economic Status of Refugees and Internally Displaced Persons and Their Status in the Labour Market]*, NSHC, Novi Sad, 2007, p. 52.

²³ *Integracija kao dugoročno rešenje za izbeglice i raseljena lica u Srbiji [Integration as a Long-term Solution for Refugees and Displaced Persons in Serbia]*, Srpski savet za izbeglice [The Serbian Refugee Council], Novi Sad, July-October 2006.

²⁴ *Ibid.*

Displaced Women, women from the refugee population very rarely own or co-own real estate. Real estate owners are mostly men (husbands or male family members), and this is so in 85% of the cases.²⁵

The unemployment rate among refugee and internally displaced women is considerably higher than that of men (refugees: w 35% – m 25%; internally displaced persons: w 36% – m 26%), and than the unemployment rate of women from the majority population (2008: 15%). The number of women and men who are prepared to go to the countryside and work on an agricultural estate is small (17%), and readiness to do so is more manifest in unemployed and poorest respondents, to a greater extent in men than in women.²⁶

2. Findings and results

	Women	Men
Applied for guarantees (number/%)	2 (17%)	10 (83%)
Implemented guarantees (number/%)	2 (18%)	9 (82%)
Overall planned guarantee potential	50,000,000.00 RSD - maximum amount of loan: 2,000,000.00 RSD	
Guarantee potential engaged	10,488,734.97 (21% of the overall guarantee potential)	

The programme managed to involve only a limited number of refugees, exiled and internally displaced persons, as evidenced by the fact that only 21% of the overall guarantee potential was actually engaged. Also, the proportion of female participants of the programme is very low, since only two women applied for and achieved the right to guarantees. It is a characteristic of programmes carried out for the first time that the number of interested parties is very low, but within the framework of this practice, its gender aspects should be considered, that is, whether it was equally accessible to men and women, and to what extent it was adjusted to the abilities and needs of the target group.

3. Consideration

The Guarantee Fund recognised the need and commitment for the integration of refugees, exiled and internally displaced persons, as well as the conditions necessary for their integration to be successfully realised. In this respect, the Fund identified difficulties that refugees, exiled and internally displaced persons encounter when

²⁵ Group 484 – A Study of Refugee and Displaced Women – focus group, a very small sample, for the whole of Serbia.

²⁶ Goran Opačić, *Socioekonomski status izbeglih i raseljenih lica i njihova pozicija na tržištu rada [The Socio-economic Status of Refugees and Internally Displaced Persons and Their Status in the Labour Market]*, NSHC, Novi Sad, 2007.

applying for loans with commercial banks, funds that would contribute to a change of their status and the improvement of their position, which is why a targeted open call was announced with conditions more favourable than required by commercial banks for granting loans. These favourable conditions were reflected in a grace period of one year and interest rates lower than those banks require for granting loans. It would appear, however, that the fact that the programme was limited to the procurement of tractors resulted in such a level of participation of the target group.

On the basis of data at our disposal on the status of refugees, exiled and internally displaced persons, and on the basis of focus group findings, the reasons for a low level of participation of the target group might be as follows:

- the target group was insufficiently informed about the programme, especially due to the fact that the programme was carried out for the first time;
- the fact that the programme was limited to agriculture, and within the framework of this economic activity, to the procurement of tractors;
- difficulties that the target group had in providing loan security.

From the point of view of gender equality, this programme is gender neutral, that is, it does not sufficiently take into consideration the fact that women belonging to this category have different possibilities and needs when it comes to economic empowerment, and when it comes to integration.

Women from the category of refugees, exiled and internally displaced persons have less developed social connections in their new surroundings, very rarely own real estate, which limits their possibilities for applying for loans, and due to the patriarchal attitudes of the community, they often lack support for starting their own business independently. As in the case of men belonging to this category, it is questionable to what extent agriculture is suitable for achieving significant results in terms of the economic empowerment and the improvement of the position of women. In addition to this, even though there exist no data on refugee, exiled and internally displaced women in the area of agriculture, according to focus group findings, the women engaged in agricultural work actively participate in production, but as *supporting members* of agricultural estates. In the general population of women engaged as supporting members of agricultural households, gender-based inequalities pertaining to property are indeed evident: agricultural estates are often not registered in their name, even though they do participate in the work, they do not make decision on production, and in addition to this, they have little interest in entrepreneurship and running a business independently. These women very rarely have health care and social insurance, and they often do not pay contributions for pension and disability insurance. In addition to being engaged in agricultural work, they often carry the burden of care of the household, the elderly and children. With respect to gender equality, the position of these women is less favourable by far than that of women from the general population.

The consequence of the absence of the gender aspect of this programme was that, in practical terms, it was not equally accessible to women and men, nor was it in

keeping with their needs and opportunities. This pertains, first of all, to the opportunities for women to provide loan security, as well as to the fact that the funds thus obtained were solely intended for the procurement of tractors. In view of the general aim of this programme, it would appear that women and men did not have equal chances of successful integration.

It should be pointed out that the representatives of the Guarantee Fund who participated in the discussion about this programme were aware of all its limitations. The programme has not been carried out again, and in the meantime, the Fund for Providing Assistance to Refugees, Exiled and Internally Displaced Persons has been established, which should contribute, through various programmes, to a speedier and more efficient integration of refugees, exiled and internally displaced persons.

In addition to the above, it would appear that the programme could have been considerably more efficient and successful had there existed data on the target group of women and men, on the basis of which insight could have been obtained into the possibilities and needs of refugees, exiled and internally displaced persons, and it could have contributed to gender equality by taking into consideration the different needs of women and men.

Focus group findings

All focus group participants considered the measure intended to realise special, programmatically defined open calls aimed at refugees to be positive, as was the case with the facilitated procedure for applying, getting loans without deposits, a favourable interest rate and a grace period of one year. All of the respondents had dealt with agriculture before, and the majority of them had done so in their country of origin. The beneficiaries were exceptionally satisfied with the support and assistance provided by the staff of the Guarantee Fund of the Autonomous Province of Vojvodina during the course of the application procedure.

Still, beneficiaries were of the opinion that the programme was not particularly accessible to refugees, in view of the fact that the amount required for loan security was too high and inaccessible to the majority of refugees. Both men and women thought that this programme was not equally accessible to women and men, as it was mostly men who were real estate owners. Most respondents considered this to be "natural". Men pointed out that women were actively involved in agricultural production, but only as supporting household members.

The negative aspects of the programme, as seen by both women and men, had to do with loan security being too high, considerably higher than the amount of loans. Also, mortgaging agricultural land prevented the beneficiaries from using other loans. The beneficiaries also pointed out that one of the shortcomings of the programme was that it was limited to agricultural estates and production, and that it was intended solely for the procurement of machines. Apart from this, the beneficiaries pointed out that information about the programme was not sufficiently known to the public, which may have been one of the reasons for the poor response to it.

As regards the possibilities for improving the programme, the beneficiaries pointed out the following: monitoring the beneficiaries and developing support aimed at

improving the manner of running the business; engaging the services of experts for the purpose of providing professional support to the beneficiaries when it came to product placement; continually informing the beneficiaries of available and current programmes, and the like.

4. Recommendations

- When creating programmes and planning activities aimed at the economic empowerment of refugees, exiled and internally displaced persons, use all the available information on women and men from the target group so that the implementation of the programme should contribute to decreasing the existing gender inequalities;
- When planning and evaluating programmes, directly involve programme beneficiaries (for example, by organising focus groups);
- Develop programmes aimed at the target group of refugees, exiled and internally displaced persons in keeping with the activities of women and men from the target group and their ability to participate in these programmes, and allocate funds accordingly;
- Introduce additional and equally accessible programmes aimed at the integration and economic empowerment of women and men from the group of refugees, exiled and internally displaced persons, such as training programmes, programmes for stimulating employment and self-employment, mentoring and consulting work;
- Develop a more flexible policy of the founders of the Guarantee Fund of the Autonomous Province of Vojvodina concerning the recoverability of loans and the loss of guarantee potential, which would directly influence the Fund's policy concerning loan security;
- Establish tighter cooperation between institutions and organisations dealing with employment, self-employment and stimulating entrepreneurship (the Guarantee Fund, the Development Fund, the Provincial Secretariat for Labour, Employment and Gender Equality, the Provincial Secretariat for the Economy, the National and the Provincial Employment Service, chambers of commerce, non-governmental organisations, etc.) in order to contribute to their greater efficiency and being better adjusted to the needs of women and men from the target group through regular information exchange and joint programme planning;
- Provide additional training for the employees of the Guarantee Fund of the Autonomous Province of Vojvodina on introducing gender equality in programmes, gender-related analysis and gender budgeting.

Name of programme: Long-term loans for start-up programmes for inactive persons from the territory of the Autonomous Province of Vojvodina

Institution in charge: Development Fund of the Autonomous Province of Vojvodina

Year: 2006

1. Basic information on the programme

The objective of the programme is dealing with the problem of unemployment, stimulating economic activities and the efficiency of economic subjects in the sphere of entrepreneurship, with a view to reviving economic activities and dynamising sustainable development.

Programme activities encompassed providing funds for the purpose of procuring fixed assets (equipment) to inactive persons whose residence, i.e., location of the future business is on the territory of the Autonomous Province of Vojvodina. The funds were granted for the following activities: processing of agricultural products; tourism (except for fixed assets for equipping catering objects); software, consulting, engineering and laboratory services (as logistical support to economic subjects); crafts, 'old crafts' (as defined by the Rules on Determining Professions Considered to Be Artistic and Old Crafts) and manufacturing services. The maximum loan amount was 1,500,000.00 RSD for all the applicants.

Criteria: the precondition for participating in the open call was to submit an application, as well as additional documentation including a business plan; a preliminary estimate/offer pertaining to the loan object; a certificate of unemployment issued by the National Employment Service not older than 30 days; patents, brands and copyrights (if any); a certificate, issued no more than 30 days earlier, from land registry records pertaining to the real estate that is mortgaged, containing an estimate of value issued by an authorised valuator.

When granting funds, the order of priority was established based on the following criteria: the amount of own deposit in relation to the overall value of investment; the length of the period of unemployment, based on the records of the National Employment Service; age, gender (priority being given to women entrepreneurs); the number of workers newly employed through the realisation of the investment; whether the candidate's business plan manifests potential for placing the product or service in question beyond the regional boundaries; the level of (under)development of the municipality in question. The precondition for realising the loan granted was changing the status of persons involved from inactive to active, in accordance with the Law on Private Entrepreneurs and the Law on Economic Associations. Instruments of loan security presupposed guarantees issued by a commercial bank or bills of exchange endorsed by a commercial bank; mortgaging a construction object in favour of the Fund, the value of which is two and a half times that of the loan granted; mortgaging agricultural land in favour of the Fund, the value of which is 1.5 times that of the loan granted; solidary guarantee for loans of up to 200,000 RSD.

Information on the target group

The target group of the programme was made up of inactive persons whose residence or the location of the future shop was on the territory of the Autonomous Province of Vojvodina. According to the data for the year when the programme was implemented, among the inactive population of Vojvodina, women were in the majority (62%, as opposed to 38% of men), and this refers to all the categories of inactive persons.²⁷ Apart from pensioners, the greatest group of inactive persons were housewives, 99% of whom were women.

As regards the economic activities where men and women were represented according to *Labour Force Survey*, in 2006 men made up the majority of those employed in agricultural activities (73%) and non-agricultural activities (73%),²⁸ while the majority of women were employed in service activities (56%, as opposed to 44% of men). These activities included wholesale and retail trade, repairs, hotels and restaurants, traffic, storage and communications, financial mediation, real estate trade and renting, state administration and social insurance, education, health care and social work, other communal, social and personal services.

As regards professions, the majority of the men were among craftsmen (109,012), and the majority of women among professional collaborators and technicians (67,316), shop assistants and service workers (63,961).

2. Findings and results

	Total	Women (number)	Men (number)	Women %	Men %
Number of applications submitted	154	59	95	38%	62%
Number of applications granted	141	55 (93.2% of the overall number of women who applied)	86 (90.5% of the overall number of men who applied)	39%	61%
Value of funds granted	160,770,000 RSD	53,590,000 RSD	107,180,000 RSD	33%	67%

Within the framework of the Programme, particularly vulnerable groups have been recognised, among them women, which is indicated by the fact that the priorities for

²⁷ According to the *Labour Force Survey*, inactive persons were divided into following categories: pensioners (women 54% - men 46%), housewives (women 99% - men 1%), pupils and students (women 52% - men 46%), the disabled (women 66% - men 34%), others (women 57% - men 43%), *Labour Force Survey*, October 2006 (Communiqué no. 59, 15.03.2007), the Statistical Office of the Republic of Serbia.

²⁸ Non-agricultural activities comprise ore and stone extraction, the processing industry, electric power, gas and water production and construction work.

granting funds include the gender of the applicants (women were given priority, and women make up the majority of the inactive population in the AP of Vojvodina), as well as the length of the period of unemployment. Women make up the majority of the long-term unemployed, and their proportion among the unemployed increases the longer their unemployment lasts. The most pronounced difference is manifested among the unemployed who have been seeking work for over 10 years, with women making up 64% of that group.

One of the issues that need to be raised is whether the selection of economic activities within which starting a business was supported could represent a limiting factor for women's participation. Apart from hotels and restaurants, where women make up 52% of the employed, their participation in agriculture and crafts is considerably lower in relation to the number of men working in these sectors, whereas in the case of other areas that were supported, such as software, consulting, engineering, laboratory services and manufacturing services, there is no data on the number of women and men dealing with these jobs. Also, we have no data on the sectors within which men and women most often start a business.

Through this programme, funds were provided under conditions that were considerably more favourable than those imposed by commercial banks – the interest rate on the funds thus provided was rather lower than that of commercial banks, and amounted to 3% on an annual level, with a grace period of 1 year, in the course of which only the interest was paid, in the amount of 1.5%. In addition to this, it was not necessary for a candidate to make a deposit, which is a condition that commercial banks impose when granting a loan. The justification of the programme stems from the fact that commercial banks very rarely grant START-UP loans, deeming the risks as too high.

Even though fewer women than men applied for the open call, it is possible to observe that there are no significant differences when it comes to the ratio of submitted and granted applications based on the gender of beneficiaries, for the majority of requests of both women and men have been granted. In view of the fact that among those who received the funds there were fewer women (39%) than men (61%), less funds were granted to women of the overall funds.

Focus group findings

On the basis of the interviews conducted, featuring both women and men who were programme beneficiaries, it can be concluded that women and men who used the funds granted within this Programme had a positive view of the following: the favourable interest rates, the possibility of obtaining equipment for work, the possibility of choosing the loan amount, and good communication with the staff of the Development Fund while preparing to submit an application. They pointed out the following as negative aspects of the Programme: the voluminous documentation required for applying, the long period of waiting for the loan to be granted, the disproportionately high expectations of the beneficiaries in view of the actual amounts granted, lack of support after getting the loan (information, consultations and the like).

Women who participated in the focus group pointed out that it was more difficult for women to make up their minds to start a business due to fear; women are less prone to risk-taking and are focused on the family and child care, where they mostly have the lead role.

In addition to the above, they pointed out that, even when women were courageous and had ideas of their own, there was no developed system of support for women entrepreneurs, that our society was still very much patriarchal, so that it was much more difficult for women to succeed in the area of business, especially if they were single mothers.

“The Balkan syndrome: the man is everything, and then comes the woman; also, this is still a very chaotic state...”

The beneficiaries see the possibilities for improving existing programmes, first of all, in providing training aimed at acquiring knowledge and skills in the sphere of entrepreneurship, providing consultative support after the granting of a loan through this or other programmes, in the form of continual monitoring and mentoring, and by establishing an institution on the level of the Province that would investigate the market and be in charge of providing information to entrepreneurs on market needs.

As in the case of the programme of the Guarantee Fund of the Autonomous Province of Vojvodina, the participants of the focus group made up of the employees of the Guarantee Fund and the Development Fund pointed out the following as the main causes of there being fewer women entrepreneurs: the patriarchal environment, lack of support within the family and problems of balancing business and family life, economic factors (not owning property, real estate) and the insufficiently developed spirit of entrepreneurship (lack of ideas and unwillingness to take risks). When it came to the possibilities of improvement, they pointed out providing better information (especially on the local level, where the Fund has its local municipal offices), introducing obligatory basic business education as a precondition for obtaining loans/guarantees, the continued education of beneficiaries, conducting a needs analysis at the local level, improving the cooperation between the Funds and local governments, the networking of institutions and organisations on the level of the Province that provide services of importance for the development of entrepreneurship and conducting analyses of market needs, professions and personnel in demand on the market, with a view to improving programme planning.

3. Consideration

The realisation of the Programme of providing long-term loans for start-up programmes aimed at inactive persons on the territory of the Autonomous Province of Vojvodina is one of the ways to contribute, by providing funds for the purpose of stimulating economic activities and entrepreneurship, to decreasing the number of inactive persons and improving employment rates on the territory of the AP of Vojvodina.

As the objective of the programme is to stimulate entrepreneurship, it is necessary to point out that in the year 2006 there were only 23% of women among self-employed persons in the Autonomous Province of Vojvodina. Hence the stimulation

of entrepreneurship in women should be particularly emphasised in the programmes that aim to reduce the number of the unemployed through the stimulation of self-employment and entrepreneurship.

Since this is a start-up programme, it is necessary to review the possibility of planning and implementing measures that ensure a higher level of knowledge and skills in the sphere of entrepreneurship, and also the knowledge of preparing the documentation required for participating in this open call and similar ones. Assistance with the preparation of a business plan should also be included in this form of knowledge improvement, since the preparation of a business plan was a particularly difficult task for loan beneficiaries due to a lack of funds to engage the services of an agency or an expert for producing a business plan.

Even though women were given priority by the terms of the open call, among those who applied only one-third were women, so it is necessary to additionally investigate the causes of women's low level of participation, as well as the factors that influence their poor participation in entrepreneurship in general. On the basis of focus group findings, it is evident that the lack of social support to women in entrepreneurship is a serious obstacle that influences women's decisions when it comes to starting their own business. In this respect, it would be necessary to reinforce the system of providing support to women, as well as work on popularising women's entrepreneurship.

What should also be borne in mind is the different social and financial-economic position of women and men, so that a possible review and modification of the way in which loan funds are provided could contribute to a higher degree of adjustment of the terms of the open call to the real possibilities of women for providing loan security. Also, broadening support to those economic sectors where women are present in a higher degree could lead to the increased participation of women in the open call, that is, increase the number of women changing their status from inactive to active (in terms of employment).

It is also necessary, in cooperation with the other actors, to initiate a dialogue on the obstacles preventing women from greater participation in entrepreneurship and to search for systemic solutions. As in the case of programmes pertaining to employment and self-employment, it is necessary to involve, apart from institutions that deal with it, other actors dealing with issues that are of importance for improving the employment and self-employment of women (child care, reconciliation of work and family life, fiscal policy).

4. Recommendations

- Adjust the conditions for participation in the programmes of the Development Fund of the Autonomous Province of Vojvodina to the needs and possibilities of women and men, and allocate funds accordingly;
- Continue the practice of keeping gender-sensitive records of programme participants and improve the practice of monitoring the successfulness of the business operations of women and men who participate in the programme;

- Develop measures and implement activities to encourage increased participation of women;
- Provide regular and broadly available information about the programme, training for starting and running a business aimed at programme beneficiaries, in keeping with their needs and adjusted to the possibilities at their disposal;
- Ensure conditions for the Development Fund of the Autonomous Province of Vojvodina for regular and efficient monitoring, and for providing consultative assistance to programme beneficiaries following the granting of loans and throughout the three-year period of loan repayment;
- Provide additional training for the employees of the Development Fund of the Autonomous Province of Vojvodina on gender mainstreaming, gender analysis and gender budgeting.

6. CONCLUDING REMARKS

- The project “Towards Gender Budgeting” represented a pioneering attempt at establishing the impact of the programmes realised by provincial bodies and institutions on women and men, and at gaining insight into the possibilities of improving them from the point of view of gender equality.
- With a view to accomplishing the above task, a **methodology for gender analysis** was developed, relying on the best European experiences and practices.
- In the course of conducting analyses, it was perceived that **gender-disaggregated data was missing**, which made the work considerably more difficult and pointed to a lack of systematic keeping of gender-sensitive statistics. Obtaining the necessary data often entailed additional work of the employees at the institutions and bodies whose programmes were analysed.
- At the same time, the **lack of comprehensive research** or official statistical data on various issues of importance for establishing the status of women and men (for example, the situation of women and men in vulnerable groups, data on women and men entrepreneurs, time-use data for women and men, data on the level of computer literacy of women and men, etc.) represents a significant obstacle in gaining insight into the needs of women and men, and thereby represents a factor hindering the creation of policies and programmes by institutions.
- The results of analyses of the selected programmes indicate that the institutions implementing the programmes have taken certain steps to improve gender equality in the Autonomous Province of Vojvodina, and that there is increased awareness of the importance of gender equality for the economic activity they deal with. This awareness is currently manifested, above all, in the terms of the open calls aiming to encourage employment or self-employment, where women have the priority when applying or in the process of selection, which is a sign of recognition of existing inequalities in the labour market. Also, in the case of institutions such as the Guarantee Fund and the Provincial Secretariat for Labour, Employment and Gender Equality, it is manifested in specific programmes whose target group are solely women (programmes aimed at women entrepreneurs, inactive /in terms of employment/ women, single mothers, etc.).
- Analyses, and especially the findings obtained from focus groups, both those with programme beneficiaries and with decision-makers or employees of the

institutions implementing the analysed programmes, clearly indicate the **complexity of the factors causing the existing inequalities in the labour market**. The main obstacles that make improving the situation of women more difficult when it comes to employment and self-employment, thereby affecting the efficiency of the programmes implemented, are as follows: unequal initial conditions (not owning property, real estate), persistence of traditional/patriarchal views that have a discriminatory effect on women, difficulties that women face when trying to balance their professional and family lives (being burdened with unpaid household work and child care, insufficiently developed child care services), inadequate systemic support to women, and in the case of Roma women, unfavourable educational status as well.

- It has been recognised that the problems women face in connection with employment and self-employment, due to their complexity, can only partially be resolved by the existing programmes, since these problems are often outside the jurisdiction of the institutions dealing with this issue, and also concern other actors within the state administration (education, social policy, social care of children, etc.). We have thus found that it is necessary for **gender mainstreaming of all public policies and programmes to be introduced as a practice, and for gender budgeting to be used as a tool in that process**. What we can hope to achieve this way are long-term changes of the social structures that place women in an unfavourable position in general, which also results in their less than favourable position in the labour market. On account of this, it is necessary to conduct a gender analysis of all the spheres of activity of the public administration.
- As far as analysed programmes are concerned, it is necessary to improve the way in which their effects are assessed by **evaluating them from the point of view of gender equality as well, that is, the impact on and the consequences for women and men who are programme beneficiaries, and the benefits that they bring them**. This would constitute the basis for improving existing programmes and evaluating their gender impact. The methodology used in this project may serve as a basis for evaluating programmes implemented by the public administration with regard to its contribution to achieving gender equality.
- Analyses also pointed to the necessity of **establishing tighter cooperation between institutions dealing with employment and self-employment**, especially those providing funds for loans or guarantees, and those providing training for programme beneficiaries; this would contribute to greater efficiency of all programmes.

- Realisation of this project pointed to a considerable degree of readiness on the part of the other actors to get involved in the implementation of gender budgeting initiatives, and this applies to executive organs (first of all, the Provincial Secretariat for Finance, as well as other institutions) and legislative bodies alike (Vice-President of the Assembly of the Autonomous Province of Vojvodina, Gender Equality Committee of the Provincial Assembly and certain members of the Assembly).
- At the same time, the capacity of the employees in provincial administration concerning gender budgeting has been improved, while additional work on this is recommended in the coming period as well.
- Also, in the course of the implementation of the project, significant cooperation was established with non-governmental organisations that have also been carrying out gender budgeting projects (the Association of Businesswomen, the Academy of Women's Entrepreneurship), which should be continued in the future.
- Experiences from the implementation of the project and the findings point to the necessity of a long-term strategic approach in the area of gender mainstreaming and further promotion of gender budgeting as a tool. The Provincial Secretariat for Labour, Employment and Gender Equality has already undertaken such activities so that the incorporation of the principle of gender equality in the planning, implementation, monitoring and evaluation of the policies and programmes of the provincial administration becomes a regular practice of its employees, who will acquire all the necessary knowledge and skills in this area and have full political support in their work.

7. GENERAL RECOMMENDATIONS

For the purpose of consistent and systematic gender mainstreaming of programmes and policies implemented by provincial bodies and institutions, it is necessary to undertake the following in the course of planning, implementation, monitoring and evaluation of these policies and programmes:

- Provide training for the employees of provincial bodies and institutions on gender mainstreaming, gender analysis and gender budgeting;
- Achieving gender equality should be included in the objectives of the programmes and policies of all provincial bodies and institutions, so that their implementation contributes to achieving gender equality;
- Ensure equal participation of women and men when creating programmes and policies;
- When creating programmes and planning activities, use all available information on women and men relevant for the programme area, so that programmes and policies, as well as the means used for their realisation, are responsive to the social status and the needs of women and men, thus contributing to decreasing existing gender inequalities;
- When creating programmes, involve women and men from the targeted group for which the programme is designed, so as to ensure that these programmes are as responsive to their needs and possibilities as possible, which will also ensure that the funds are spent in the most efficient manner;
- When creating programmes and policies, evaluate the potential impact of the programme on women and men in the relevant area;
- Establish gender-sensitive indicators with which to evaluate the successfulness of the realised programmes, and on the basis of which data on programme beneficiaries will be collected;
- Ensure that all programmes and policies are equally accessible to women and men, especially women and men from vulnerable groups, and also that women and men should benefit equally from their implementation;
- Regularly keep a record of the proportion of women and men among programme beneficiaries, and of the division of resources provided by the programme among women and men;
- Monitoring the implementation of policies and programmes should be a regular activity of the provincial bodies and institutions, in order to ensure that the programmes and policies realised contribute to achieving gender equality;
- On the basis of data collected on programme beneficiaries (gender-disaggregated) and the established gender-sensitive indicators, regularly conduct evaluation of the programme's impact on women and men, and

modify them in accordance with the findings, so that the implementation of activities contributes to decreasing gender inequalities.

It is also necessary:

- To organise a dialogue of all the relevant actors at national, provincial, and especially local level, for the purpose of ensuring favourable conditions and creating a favourable environment (such as institutional and infrastructural support) with a view to contributing to the economic empowerment of women, and especially women from vulnerable groups;
- To ensure that all provincial bodies and institutions actively participate in the implementation of the National Strategy for Improving the Position of Women and Advancement of Gender Equality, and that, when planning programmes and policies, they make sure that the activities carried out contribute to achieving the aims defined by the Strategy;
- To implement measures aiming to change traditional gender roles of women and men, which represent obstacles to the full participation of women in all the spheres of social life, especially in the labour market, as well as special measures aimed at reconciling professional and family life;
- To promote good practices of provincial bodies and institutions related to the goal of achieving gender equality in all spheres of social life.