## WORKSHOP ON THE OPPORTUNITIES AND DILEMMAS FOR WOMEN'S ENTREPRENEURSHIP IN THE CZECH REPUBLIC AND BEYOND

Organized by: Nancy Jurik, Alena Křížková, Marie Pospíšilová Gender & Sociology Department, Institute of Sociology, Czech Academy of Sciences 20<sup>th</sup> November 2019

## Workshop Purpose:

To gather together policy experts and researchers working in the Czech Republic and beyond to discuss women's entrepreneurship-- its present and future. Aim to discuss barriers, opportunities, and best practices.

## **Brief Presentations:**

Romana Marková Volejníčková, Researcher Sociologický ústav AV ČR: Provided institutional overview of issues surrounding Czech women's self- employment. These included lack of data (e.g., systematic data collection, analysis, longitudinal studies). There is need for more international research comparisons and sharing of good practices. There is also need for more training opportunities for self-employed women (e.g., in finance, price setting, taxes, legislation). Analysis of the differential gender impacts of legal regulations on self-employed women is needed to identify issues with paid maternity and parental leave policies. Increased information-sharing about benefit eligibility for maternity leave and pension benefits for self-employed women in a variety of situations would help women better understand their options. It is also important to develop policies that decrease gender segregation in self-employment. By improving employment flexibility and opportunities for women, it is likely that the number of precarious self-employment ventures would be reduced. A link to the full report co-authored by Romana Marková Volejníčková and Markéta Švarcová is: <u>http://osvc.soc.cas.cz/aktuality/navrhujeme-jak-je-mozne-podporit-podnikatelky-z-evropskeho-socialni-fondu-v-dalsim#.XefEd5NKiUk</u>

Marie Pospíšilová, Researcher Sociologický ústav AV ČR: Identified problems for Czech women entrepreneurs. Problems include gendered impact of maternity leave policies that disadvantage selfemployed mothers, lack of information about diverse types of self-employed women. Also identified some best practice policies/programs from other countries: Slovakia's parental leave system abolished restrictions on self-employment. In Canada, several different actors cooperate in research and planning including - financial institutions, non-profit organizations, research institutes, media, and government. The establishment of online calculators as in the UK, that allow the self-employed to calculate the social benefits to which they are entitled in their situation. The trade union, The German United Services also includes a section on women and the precarity of self-employed workers. Marie's full report is available: Dlouhá, J., Pospíšilová, M. 2018. "Ženy OSVČ a prekérní situace – inspirace ze zahraničí. Analýza případů dobré praxe – OSVČ jako prekérní práce."

http://osvc.soc.cas.cz/sites/osvc.soc.cas.cz/files/zeny osvc a prekerni situace inspirace ze zahranici def.pdf.

Ingrid Šůrová, Business & Professional Women CR, briefly outlined the history and numerous support activities performed by her organization. The organization was founded in Switzerland approximately 90 years ago and 10 years ago in the Czech Republic. Here it has over 100 individuals and 50 companies as members. The group holds a large conference annually for equal pay day. Next year it will be organized in cooperation with the project "22 % to equality" conducted by the Ministry of Labor and Social Affairs. This conference also includes a large mentoring event with approximately 1,000 attendees. Business and Professional Women holds network lunches on topics of interest to members. It also sponsors mentoring programs and holds educational session on issues such as information technology and events targeting mothers with young children or women of age 50 and older. Members include employed professional women but also women in micro-businesses. The group here collaborates with programs in Bosnia-Herzegovina and Italy.

Petra Kubálková, Cats2Cats. Petra has developed a network of women that shares knowledge and life experiences of women to build confidence. The mission of the group is focused on creativity (creating something new, valuable and important), activity (supporting activities to promote dialogue and networking about and by women), talent (support women to develop their talent), sharing (experiences and advice). Petra spoke about her experiences mentoring and coaching women business owners and her experience in setting up the network and a conference that it hosted. She cautioned that selfemployment is not the often-promised solution to combining paid work and childcare and it is not the answer for women with few resources to invest. Running a business is very time-intensive and there is often no time for children if it is to be successful. Finance issues are a big problem unless a woman has money from family or husband. Micro-businesses do not make enough to pay back a loan with interest. Making cupcakes will not do it. Women on maternity leave will not get a loan. She said that women with small children also often have difficulties coming to mentoring meetings. When women start to plan a business, they worry about all the details (legal matters, taxes) including the family, while men just assume they will hire people to do those things and assume the family part will work itself out. Low cost business and professional services are needed for women. Often women start businesses and wind up as employees.

Adéla Šeredová Purschová, Ministry of Labour and Social Affairs/ESF funding: Adela spoke about the EU Social Fund. She said that experiences with this fund suggest similar issues to those described by Petra. The facilities for the program were very limited and focused on soft skills type programming. The microfinance or microcredit was very limited. From 2007-2013 the programming was focused on very basic activities aimed at increasing women's employment and the CR then achieve the EU wide target of employment rate of women. Self-employment was viewed as a way to help with the lack of jobs. Many of the businesses, however, were only established on paper. As a result, they began to prefer clients who had more of a well-formulated business concept. This decision was welcomed by evaluators. The program was very complicated to administer, especially calculating the costs per person for at least one year of business. It is difficult to evaluate the long-term success of the project, so it ended the project. The question that needs to be addressed is should the Ministry support self-employment to increase to improve work-family balancing, expand the number of businesses in the Czech Republic, reduce the gender pay gap, reduce unemployment. These are questions that can shape policy decisions.

Nancy Jurik, Arizona State University: Nancy has been working with Alena Křížková and Marie Pospíšilová on a comparison of women entrepreneur and small business support providers stories in the United States and Czech Republic. They are interested in each group's perceptions about the needs of women business owners and the adequacy of the services provided. Nancy said that there are numerous business support services in the US and quite a number of microlending services due to the long-standing high value placed on business ownership in the US. There may be more programs in the US than in the CR, and the overt opposition to women's business ownership may be greater in the CR than in the US. Despite these possible differences, there are many similar issues in the two countries for women business owners and the programs aiming to support them. Funding constraints often dictate the kinds of programs available and their duration. This problem makes coherent planning for inclusive entrepreneurial ecosystems difficult. There is often a tendency among advocates and policymakers to homogenize women entrepreneurs missing the diversity of size and types of business. Success measures often focus on business growth potential and may thus devalue smaller, lower growth women's businesses designed to maximize work-family balance.

Aliaa El Shoubaki, VŠE University of Economics: Aliaa outlined several research projects on women's entrepreneurship. She has examined the partner support of women business owners. She found that the support from male life partners for women's businesses often diminished after two years unless he joined her in the business. One problem with researching couple owned businesses is disagreement about the terminology used: some use the term copreneurs; some say the proper term is co-entrepreneurship. With regard to the gendered division of labour in such copreneur couples she finds that the main predictor of couple satisfaction is whether or not both partners are happy with the way they have divided the work. Even if it is gender-traditional, the important predictor is satisfaction with the work they do. For these cases, partners became very supportive of the businesses once they were involved. She is also doing a review of literature examining whether or not self-employment is compatible for women raising children. Research disagrees on whether business ownership is helpful for women who have childcare responsibilities and Aliaa suggests that more systematic research on this topic is needed.

## **Discussion:**

Numerous points were raised in discussion. Alena Křížková stressed that as we consider these topics a keyword for the discussion should be quality: the quality of entrepreneurship, the quality of employment, and the quality of work-life balance in terms of working conditions, wage/income from entrepreneurship and employment to be able to support family and accessibility of childcare services. The group discussed that often self-employment is not a choice but something forced because of poor or inadequate employment opportunities. Some self-employment is really disguised employment – work for one employer as a contract worker often with precarious working conditions and not enough flexibility. Programs need to be accessible to women across family status, physical ability, age, race, and ethnic groups. Social marginalization of Roma, racial minority, and also immigrant groups is an obstacle to employment and self-employment opportunities.

The needs that have been identified are: access to information about rights and obligations in various situations; financial support; professional and high-quality support services and focus at later stages of entrepreneurship and not only on new entrepreneurs. State should also focus on dismantling barriers and inequalities based on gender, ethnicity, age, ability etc. but also between employees and entrepreneurs in access to social services and benefits. Therefore, policy analysis will be needed at the outset.