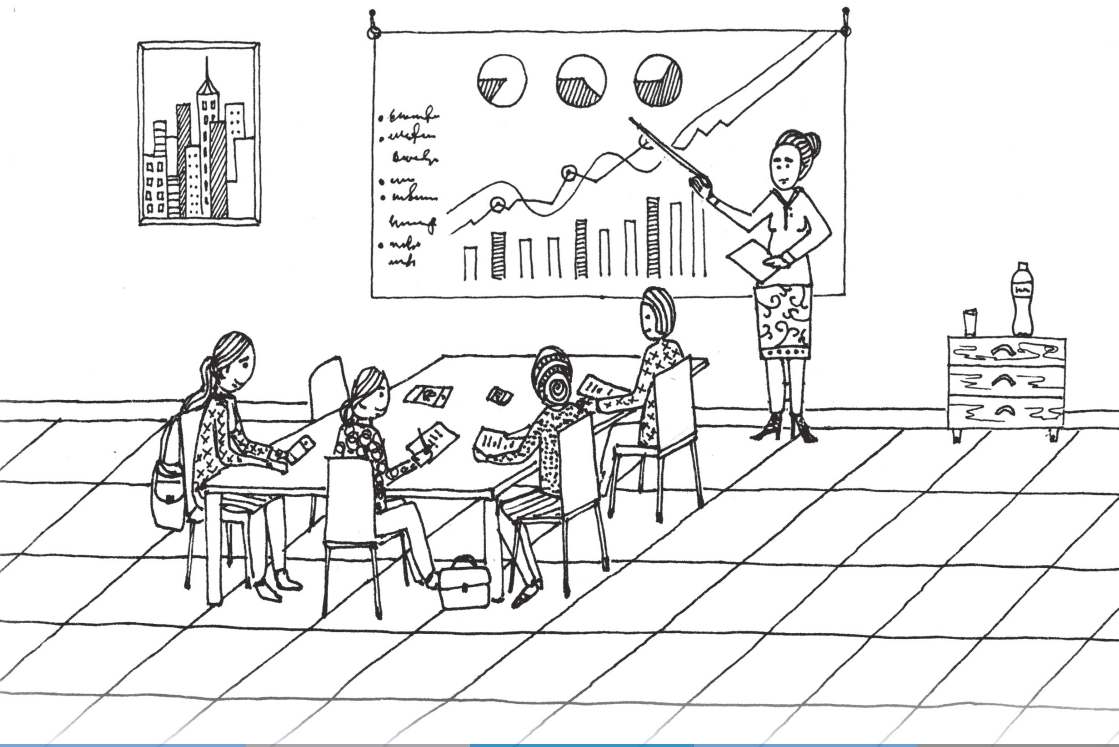
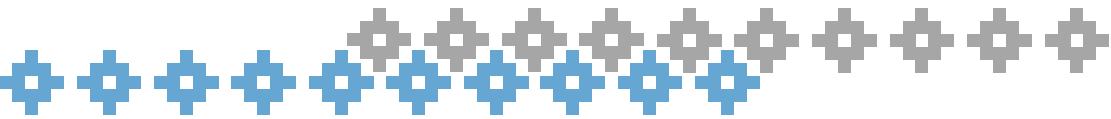
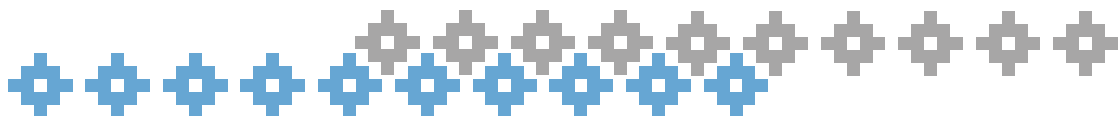


Profile of Women in Economy and Business





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“Profile of Women in Economy and Business”, 2016

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This analytical note is part of a **series of profiles related to women and girls** that belong to certain underrepresented groups from the Republic of Moldova, who are coming from disadvantaged socio-economic or geographical backgrounds (*migrant women, women from rural areas, Roma women and women who are victims of violence*), those with special health conditions (*women with disabilities, women living with HIV or elderly women*) or who are less present in certain sectors (*women in elected and appointed positions, women in decision-making positions and women involved in the economic and business sector*).

The purpose of these profiles is to inform the public, based on evidences, about the advantages, capabilities and potential of women's groups that have been analysed and the contribution they can make to the development, their interaction environments, the opportunities that they benefit from or are deprived of, as well as the limitations and obstacles they face. The profiles include a factual analysis of the described vulnerable group (by its subpopulations) and its comparison with the opposite group (invulnerable) of women (sometimes also with the corresponding group of men). Quantitative and qualitative data from various available official (official and administrative statistics) and independent sources (studies, surveys) were combined and used.

The document is intended for decision makers, policy makers, civil society and the general public and aims at increasing the understanding of data and exemplifying the use of the multi-dimensionally disaggregated statistical data with a view to identifying the intervention measures necessary to promote equality, inclusion and cohesion, non-discrimination and acceptance of the underrepresented groups of women.

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**“PROFILE OF WOMEN IN ECONOMY AND BUSINESS”, author GEORGETA MINCU,
UNDP & UN WOMEN, 2016.**

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Abbreviations

LFS	- Labour Force Survey
EBRD	- European Bank for Reconstruction and Development
NBS	- National Bureau of Statistics
ODIMM	- Organisation for Small and Medium Enterprises Development
p.p.	- percentage point
SEECEL WE	- South East European Center for Entrepreneurial Learning Women Entrepreneurs

Introduction

Since committing to implement the Beijing Platform and the Millennium Development Goals, including the EU Association Agreement, the Republic of Moldova committed on a national and international level to ensure gender equality in all social, political and economic areas of life. The economic sector, within the Beijing Platform for Action, covers the labour market, the aspects related to labour and family, thus defining a range of specific objectives, classified in Area F, which address gender equality. The actions promoted by this forum have the following objectives:

- promote women's economic rights and independence, including access to employment, appropriate working conditions and control over economic resources (F1);
- facilitate women's equal access to resources, employment, markets and trade (F2);
- provide business services, training and access to markets, information and technology, particularly to low-income women (F3);
- strengthen women's economic capacity and commercial networks (F4);
- eliminate occupational segregation and all forms of employment discrimination (F5);
- promote the harmonization of work and family responsibilities for women and men.

This analytical note aims at identifying and analysing the characteristics of women that participate in business and economic activities in the Republic of Moldova who are subsequently referred to as the group of *Women in Economy and Business*. The peculiarities of this group are analysed from the perspective of economic and social indicators and elements that describe how this group interacts with labour market factors, with the family, and with the country's institutions. Sometimes the described analysis shows how policies can affect these interactions and their results from the perspective of gender equality.

Discrimination of women in the Republic of Moldova also persists in economic areas. A Comparative Study on discrimination, carried out in 2014, shows that 28% of the respondents continue to believe that women are the most frequently discriminated persons. In a relevant context for the analysed group, the share of respondents, who believe that women are less or not at all discriminated against in employment increased from 24% to 46%, discrimination at the workplace - from 29% to 50%, in the family - from

40% to 53%¹. According to respondents, the equality between women and men would mean, inter alia, equal rights (96%), both partners having a job (87%), having equal leisure time (88%) and equal access to the same professions (85%).

The following can be stated as sources of inequality or differences between men and women in the analysed group (although the list could be longer):

- the employment rate of women is lower than of men by almost five percentage points;
- women are often paid less than men for the same categories of work and for the same qualification – the rate of monthly average salary of women is less than 80 percent of a men's even in the areas of textiles and clothing manufacturing, mail and courier activities, publishing activities (43%), financial intermediation, management and consulting activities, travelling agencies, booking and travelling assistance, social insurance, etc.²;
- the share of women among public servants in central public authorities with an economic profile³ is only 6 percent⁴;
- women are paid three times less than men as managers of an enterprise or organisation.

For analysis, and in order not to overshadow some important aspects, the available data for 2014 were analysed, disaggregated by sex, age, occupational status, and jobs, economic activities, areas of residence, regions, and other combined aspects.

¹ Moldova/SOIR (2015). The Phenomenon of Discrimination in Moldova: Perceptions of the Population. A Comparative Study. http://www.soros.md/files/publications/documents/The%20Phenomenon%20of%20Discrimination%20in%20Moldova_0.pdf

² National Bureau of Statistics, wages statistics, 2014.

³ The institutions classified according to categories from EU, in our case the institutions: The Ministry of Economy, the Ministry of Finances, the Ministry of Agriculture and Food Industry, the Tourism Agency.

⁴ National Bureau of Statistics, Civil servants in the central and local public authorities, 2014.

I. Presentation of the group

The group “Women in Economy and Business” observed in this analytical note, will include women that are involved in the economic processes of the country, namely those that are active economically, that are employed or those who are involved in entrepreneurial activities on their own behalf or as employers.

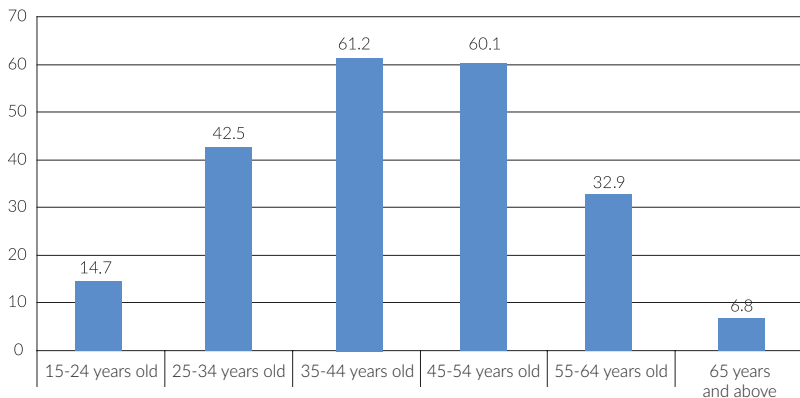
According to the National Bureau of Statistics, on 1 January 2015, the number of resident population of the Republic of Moldova was 3,555.2 thousand, of which 52% were women and 48% - men. The economically active population was 1,232.4 thousand persons (606,900 women), of which 1,184.9 thousand were employed, including 588,300 women.

The group of employed women (588,300 persons) represents the scope of this paper and is analysed in relation to interaction environments, existing circumstances, and opportunities provided by the business climate as of the date of this analysis.

Approximately one in six resident persons in the country is a woman holding a position in economy and business (accounting for 16% of the population). We can easily state that this group has or can have a big impact on the development of the country in all areas, not only in economy. This chapter presents briefly the characteristics of this group, which will be further analysed in detail in other chapters of this note.

The main characteristic of this group is their employment and participation in the labour market of the Republic of Moldova.

Figure 1. Employment Rate of Women, by age groups, %



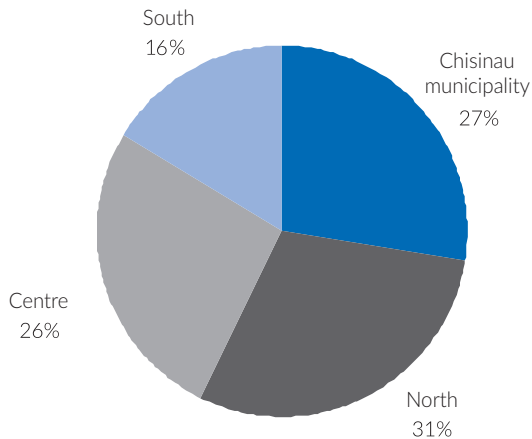
The employment rate of women in 2014 was 37 percent. The employment rate decreased significantly compared to 2000 from 54 percent to 37 percent, being the lowest employment rate from Eastern Partnership countries, and is 1.6 lower than the employment rate of women in European countries (60%)⁵. The employment rate of men in Moldova is by five percentage points higher than women's.

The most active women on the labour market are aged between 35 and 54 years, followed by those aged between 25 and 34 years (Figure 1), and most of women who develop an economic activity live in the North of the country, followed by Chisinau Municipality (Figure 2). Comparing the four other statistical areas of the country, we see that the fewest women are employed in the South (17%). The distribution of employed women by areas follows closely the distribution by areas of all women aged 15 and above, but also the average age of women, so in the North of the country the average age of women is by about three years higher than of those from the South or Centre.

On average, more than half of the total number of employed women (60%) have higher education, post-secondary and vocational education, and the other 40 percent have lower or upper secondary and general secondary education.

The Chisinau Municipality is an area with more employment opportunities, but also with higher requirements toward employees, being an university centre and, both the demand and the offer on the labour market is in a continuous competition, and as a result the jobs

Figure 2. Share of Employed Women Aged 15 and above, by statistical areas, %



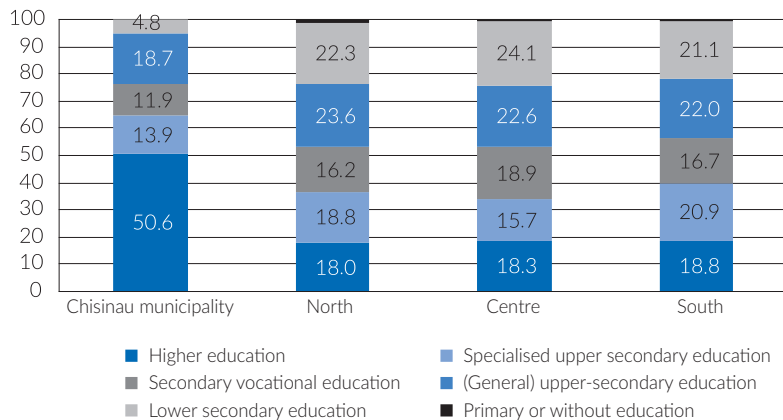
Source: NBS, LFS, 2014

⁵ Eurostat: http://ec.europa.eu/eurostat/statistics-explained/index.php/Employment_statistics/r

are better, but at the same time the requirements of the employer toward the suitability of candidates are also very high. Thus, more than 75 percent of women involved in this market have higher education, post-secondary and vocational education.

In other areas, the preparedness of the labour force and the share of women by their education are similar, being distributed evenly without any considerable differences (see Figure 3).

Figure 3. Distribution of Employed Women Aged 15 and Above, by statistical areas and by level of education, %



Source: NBS, LFS, 2014

Thus, the demographic aspects, and different opportunities provided by the labour market by areas and districts, represent important aspects that shall be taken into account by decision-makers in economic and budgetary planning at the local and national levels.

The share of women is higher in such sectors as public administration, education, health care, and social assistance (more than 70%); and in wholesale and retail trade, hotels and restaurants (about 58%), less in constructions and transport (details in Figure 7).

According to the NBS data, the share of salaried women is 72.4 percent of the total number of employed women, while the others are self-employed, family workers or entrepreneurs.

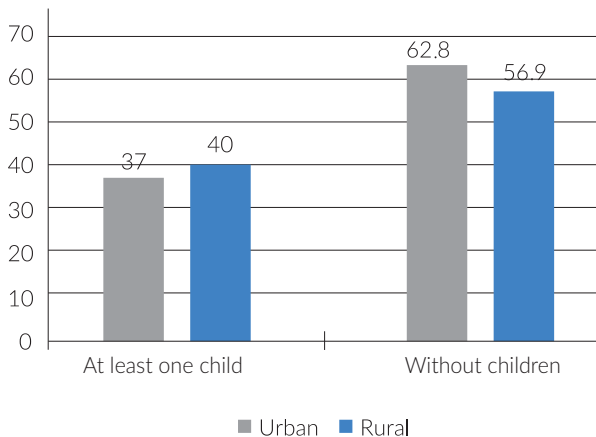
II. Human Capital and Potential of Women in Economy and Business

As noted earlier, the group analysed represents 49.6 percent of the employed population (aged 15 and above) and amounts 588,300 women (NBS, 2014). Employment provides women with economic and financial resources, but also with opportunities for personal development. All these are determined by the form of women's participation in the labour market, by the type of job, income obtained from employment, level of social protection, work performed, occupational group, work regime and others.

According to an analytical note of NBS⁶, the largest share of unpaid work in Moldova is carried out by women: about 66 percent of the time represents unpaid work (4.9 hours a day). Men spend almost twice less time for this type of activities (2.8 hours a day). Such differences exist in other states too, but in comparison with Moldova, to a much lesser extent: in OECD countries women spend on the average 2.5 hours a day for unpaid work, while men - 1.7 hours a day.

Participation of women in the labour market increases their personal income, the family's joint income, decreases the level of women's poverty, and contributes to the

Figure 4. **Employment Rate of Women Aged Between 25-49 years, by number of children (0-6 years) and residence environment, %**



Source: NBS, LFS, 2014

⁶ http://www.statistica.md/public/files/publicatii_electronice/Utilizarea_timpului_RM/Note_analitice_rom/07_brosur_ROM.pdf

well-being of the country's population overall. In addition, the participation of women in economic life improves women's image in society, contributes to her self-esteem as well as her involvement in political and socio-cultural activities.

Analysing the participation of women in the labour market by age, we can see that the most active women are those aged between 35 and 55, followed by those aged between 24 and 35 (Figure 1). The employment rate of women is influenced not only by their age, but also by other factors:

- Whether they have or don't have children of pre-school age: thus, the employment rate of women aged between 25 and 49 years without children is 57 percent in rural areas and 63 percent in urban areas. The employment rate of women with children decreases gradually depending on the number of children: beginning with 52.2 percent in the case of women with a single child, to 43.9 percent for the women with 3 or more children⁷.
- on the age of children, namely of pre-school age: for example, in the 25-49 age group - those who have at least one child of pre-school age have an employment rate of only 37 percent in urban areas and 40 percent in rural areas (see Figure 4)⁸.
- on the area of residence and marital status:
 - the employment rate of unmarried women from rural areas (19.7%) is twice lower than in urban areas (33.9%), while the employment rate of married women in rural areas (47.3%) exceeds by 2 p.p. the employment rate of married women in urban areas;
 - the situation of widows and divorced women is opposite, the rate of widows in urban areas (15.1%) is by 5 p.p. lower than in rural areas (20.6%), while the rate of divorced women in urban areas (49.2%) is by 9 p.p. higher than in rural areas (40.5%)⁹;
- on family responsibilities or the lack of a full-time job, for example:
 - salaried women with part-time jobs, resorted to this option because they either did not find a full-time job (45% of the total number of women with part-time jobs), or they were transferred by the management to a part-time job (23%), due to their family responsibilities (10%);
 - more than half of self-employed women were forced to choose a part-time job due to the lack of a full-time job (36%), or because of their family responsibilities (28%), lack of clients, orders (14%), etc.).

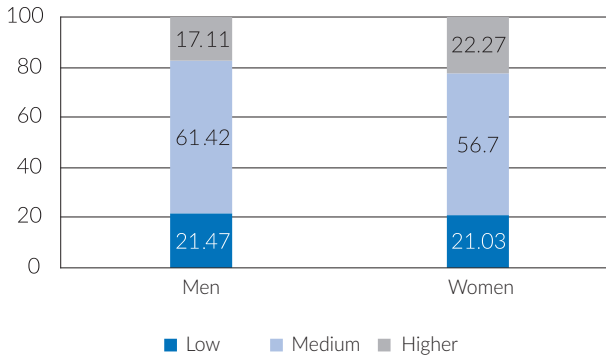
⁷ http://www.statistica.md/public/files/publicatii_electronice/femei_si_barbati/Portret_statistic_femei.pdf

⁸ <http://statbank.statistica.md/pxweb/Databse/RO/GEN/ECO/ECO.asp>

⁹ NBS. Labour Force in the Republic of Moldova. Employment and Unemployment, 2015.

Since equal access to education for girls and boys is ensured in the Republic of Moldova to a high extent, women have almost the same level of education as men, and sometimes their formal educational qualifications are higher (see Figure 5).

Figure 5. Population between 25-49 years, by sex and level of education, %



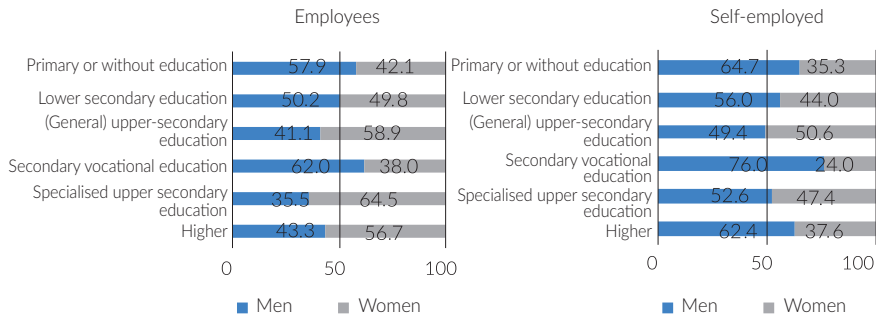
Source: NBS, LFS, 2014

Very often, women and men with the same level of education and qualifications do not have the same income or equal shares in decision-making position, if we analyse to what extent the educational gains of women and girls convert into employment opportunities after graduation.

Statistical data show that more and more girls tend to choose a higher education institution instead of a specialized upper secondary, or vocational secondary institution, a fact influenced by education reforms and/or by the strong intention of young women to go abroad to work after graduation.

The analysis of the professional status of women correlated with their education level shows that the share of women with higher education (56.7%) and specialised post-secondary (64.5%) is higher in the category of salaried persons than of men (43.3% and 35.5% respectively), and within the category of self-employed, the share of men with higher education is higher than women's (62.4% versus 37.6%) (Figure 6). This picture shows the existence of a female education potential, which, if used and supplemented with entrepreneurial skills and knowledge in starting up a business, could possibly result in equal indicators.

Figure 6. Share of Employed Population, by occupational status, level of education, and sex, 2014,%



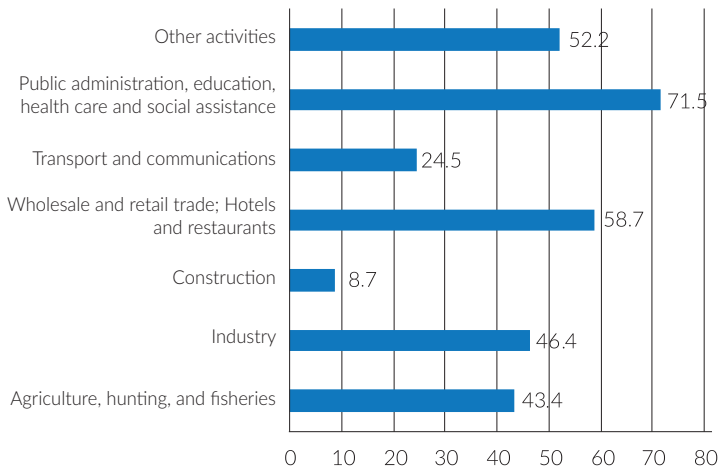
Source: NBS, LFS, 2014

Statistical data at a national level show that the share of women with higher education in the total number of employed women increased by almost 10 p.p. in the last 10 years. As of 2014, almost 60 percent of employed women have higher, specialised post-secondary, and vocational education, and the other 40% have lower secondary education or upper secondary and general secondary education (Figure 5) – these indicators suggest the existence of some reserves of female human capital and the need to support those 40% of women without professional education in finding new opportunities and using their potential, especially those who live in rural areas, where the share of women without professional education is much higher than in urban areas (62% compared to 24%).

The women's human and professional capital is used on the labour market in different sectors of the economy. Women have a different professional or occupational status, often according to the stereotypes and traditional perception based on social roles which are currently assigned to men and women. Unfortunately, there is a gender imbalance with respect to the share of women and men in the sectors of the national economy.

During the analysed period, the share of women was higher in two sectors: public administration, education, health, and social assistance (more than 71%); and in wholesale and retail trade, hotels and restaurants (about 59%). Women are less present in the construction, transport, and communications sectors (Figure 7). The concentration of women only in certain sectors can affect women's economic and social security, as well as that of their families, either by diminishing their opportunities to prosper, make a career or assert themselves.

Figure 7. Share of Women Employed in Economy, by types of economic activities, 2014



Source: NBS, LFS, 2014

A recent survey which researched discrimination among the population of the Republic of Moldova shows that 28% of the respondents believe that inequality of opportunities between men and women mean that women cannot practice certain professions and they are not promoted to senior positions, and 27% say that women are paid less than men¹⁰.

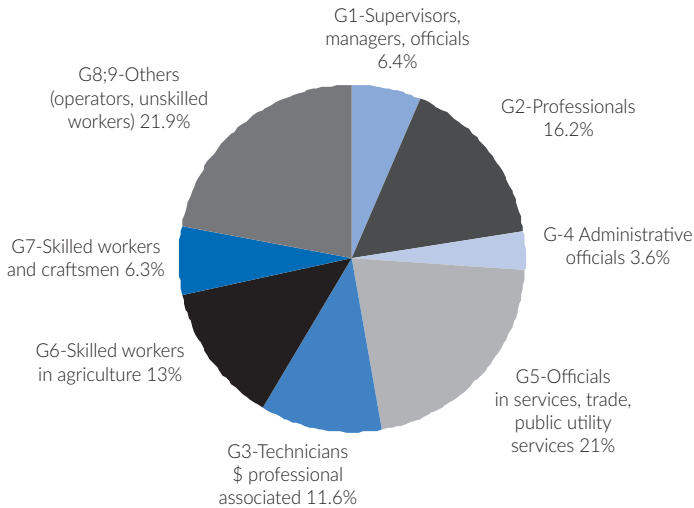
Women are concentrated among occupations which require a high level of qualification. The education level of women impacts their employment opportunities and their occupational status. In 2014, the occupational structure¹¹ of employed women was as follows (Figure 8):

- 26 percent of women worked as supervisors, managers, officials of public authorities of all levels, of whom 16 percent high-skilled professionals (G1, G2, G4);
- 31 percent of women work as medium-skilled professionals, skilled workers in agriculture and small and big enterprises, in handcrafting, constructions, transport, telecommunications, geology and geologic prospecting, (G3, G6, G7),

¹⁰ Moldova/SOIR (2015). The Phenomenon of Discrimination in Moldova: Perceptions of the Population. A Comparative Study. <http://www.soros.md/files/publications/documents/The%20Phenomenon%20of%20Discrimination%20in%20Moldova.pdf>.

¹¹ G1 - Managers of public authorities of all levels, managers and senior officials within the socio-economic and political units; G2 - High-skilled professionals; G4 - Administrative officials; G5 - Officials in services, household housing and public utility services, trade and assimilated workers; G6- Skilled workers in agriculture, forestry, venison, fish culture, and fishing; G7 - Skilled workers in industrial small and big enterprises, in handcrafting, constructions, transport, telecommunications, geology and geologic prospecting; G8 - Operators, mechanics, installation and machine mechanics, locksmith assemblers; G9 - Unskilled workers.

Figure 8. Occupational Structure of Women, %



Source: NBS, LFS, 2014

- 21 percent of women work in the area of services, trade, household housing, and public utility services, (G5); and the other
- 22 percent are unskilled workers or operators, workers with machine installations and different appliances.

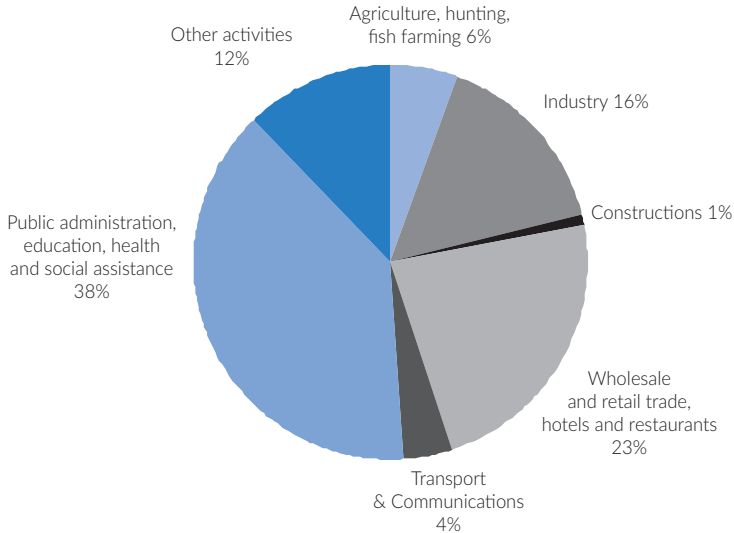
The occupational status is classified into two broad groups: wage and non-wage¹². The non-wage group includes the employers, self-employed, unpaid family workers, and members of cooperatives.

The wage-earning women account for 72.4 percent of the total number of employed women (2014). More than three-quarters of this category are covered by three sectors only: i) public administration, education, health and social assistance, ii) wholesale and retail trade, hotels and restaurants, and iii) industry (Figure 9).

The structure of economic branches and the small number of the sectors in the economy, is another factor which influences the profile of women in economy and business, limiting mainly the involvement of women in three to four areas, because traditionally, the areas of constructions and transport are masculinized in the Republic of Moldova (see Figure 14).

¹² NBS, harmonised set of gender responsive development indicators, page 52.

Figure 9. Structure of Female Employees (as occupational status), by economic activities, %

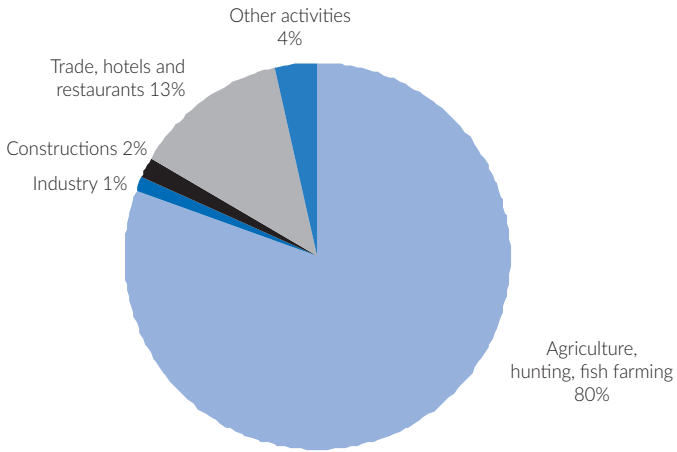


Source: NBS, LFS, 2014

Women from the non-wage group account for 27.6 percent of the total number of employed women. Most women from this group are self-employed (23%), the rest are unpaid family workers, employers or members of cooperatives - 4%. Self-employed women work mainly in agriculture, wholesale and retail trade, hotels and restaurants (Figure 10).

Self-employed women are those women, who are involved in individual activities/personal business without any employees. Unlike wage-earners, self-employed workers must carry out the work or provide the services by themselves, and take all the risks connected to business management.

Figure 10. Structure of Self-Employed Women, by economic activities, %



Source: NBS, LFS, 2014

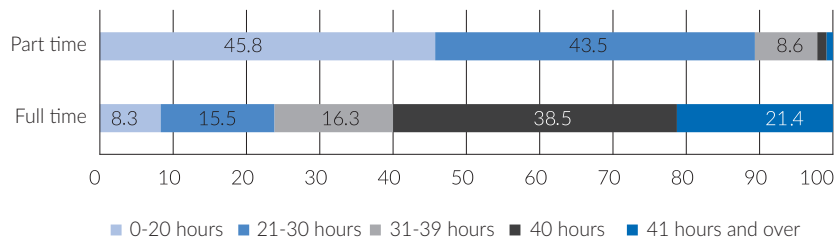
III. Interaction Environment of Women in Economy and Business

The primary interaction environment of women in economy and business are their families. It is important that a woman can ensure a balance between the time spent at work, leisure time and time spent with her family for personal satisfaction and for an ongoing development of her personality.

On average, 93 percent of the women from the analysed group have a full-time work-week and only 7 percent have a part-time schedule (NBS, 2014). Wage-earning women with part-time jobs resorted to this option because they whether did not find a full-time job (45% of the total number of women with part time jobs), were transferred by the management to a part-time job (23%), due to their family responsibilities (10%).

Most women with a part-time schedule are self-employed (13% part-time and 87% full-time). More than half of self-employed women were forced to choose a part-time job due to the lack of a full-time job (in 36% of the cases), or because of family responsibilities (28%), lack of clients, orders (14%), etc. (NBS, 2014).

Figure 11. **Employed Women, by the working program and workweek duration, %**



Source: NBS, LFS, 2014

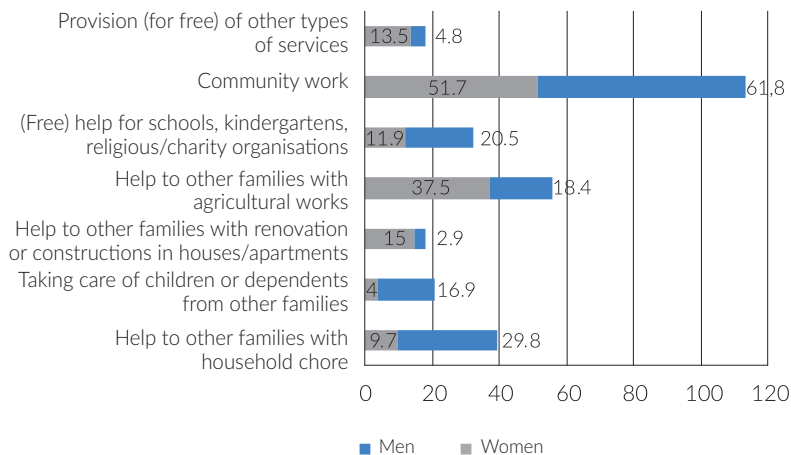
More than half of the women with a full-time working schedule (60%) spend over 40 hours at the workplace weekly while the rest have a part-time schedule with less than 40 hours (Figure 11). For the latter it is easier to reconcile the personal, professional and family life. A recent survey¹³ shows that employment reduces the time spent with children: 40% of women and 58% of men said they spent less time with their children because of their jobs, and 52% of women would like to work less in order to spend more time with their children.

¹³ IMAGES study "Men and Gender Equality in the Republic of Moldova", http://cdf.md/files/resources/96/IMAGES%20Moldova_English.pdf.

At the same time, another study¹⁴ from this area shows that women from the Republic of Moldova are less often encouraged by their families to participate in the labour market and business. More than half of the respondents (60%) of this study still believe that a woman's place is in her family and household, and over 80% believe that the woman must do the household chores, and that it is up to men to bring money in the house. Thus, 94% of the respondents believe that a woman is in charge of the house, and 82% believe that a man is the head of the house.

Women's roles and responsibilities are still influenced by existing stereotypes in Moldovan society, according to which the house, family and household are the woman's responsibility, leaving out the fact that more than 90% of active women are employed in economy and business and they also contribute financially to the family budget. Another survey carried out by CBS-AXA (2014), shows that 44% of the respondents believe that gender equality is not possible, and the reasons why one in three persons think like this are the following: women cannot practice certain professions, women are not promoted to high positions, women are paid less than men or women are busy with children and family¹⁵.

Figure 12. Distribution of Volunteers, by Voluntary Activities and Sex (volunteers can be involved in one or several activities), %



Source: NBS, Survey on volunteering in the Republic of Moldova, 2 February 2015

¹⁴ Moldova/SOIR (2015). The Phenomenon of Discrimination in Moldova: Perceptions of the Population. A Comparative Study. http://www.soros.md/files/publications/documents/The%20Phenomenon%20of%20Discrimination%20in%20Moldova_0.pdf

¹⁵ CBS-AXA Fenomenul discriminării în Republica Moldova: percepția cetățeanului [Discrimination in the Republic of Moldova: People's Perception], sociological survey, 2014, http://www.ipp.md/public/files/Evenimente/Sondaj_nediscriminare_pentru_prezentare.pdf

According to the NBS research on the use of time, women take care daily of the household and family and spend two hours more than men doing that¹⁶.

Another interaction environment of women is the local community and their economic, social and cultural activities. Women are actively involved in volunteering activities organised in the country, as confirmed by the NBS research¹⁷, which shows that volunteering activities are undertaken more by women (44.7% of the total number of women aged 15 and above) compared to men (39.4% of the total number of men aged 15 and above).

As regards the occupational status, women volunteer register a pronounced difference between the categories of employees and self-employed (60% - wage earning, and 35% - self-employed), if compared to men (47% - wage earning, and 50% - self-employed)¹⁸.

Most volunteer women have lower secondary education (27%) followed by those with high school and or upper secondary education (24%). The most common activity for volunteer women is community work (61.8%), followed by other types of help like helping a family to do their household chores (30%), helping schools, kindergartens, religious /charity /cultural organisations, NGOs, unions, town hall activities, business, firm or political parties. Besides, women are actively involved in helping other families with agricultural work, and taking care of children or dependents from other families (18.4% and 16.9%, respectively) (Figure 12).

Another way and environment for employed women to be involved is their participation in social dialogue through unions and NGOs. In 2011, 30.7 percent of wage-earning persons were members of unions. The biggest share of union members was registered in education and health (more than 60%), where mainly women work.

Other interaction environments for women in economy and business are their economic networks, namely: work colleagues, business partners, central and local public authorities, NGOs (business and professional associations), community members and mass-media. The quality of relations within the professional circle of women significantly influences its membership, the opportunities to develop their own capacities, competences, professional and personal skills, and the ability to solve their problems.

¹⁶ NBS (2013). Information note "Use of Time in Moldova - the main results of the Time Use research". <http://www.statistica.md/newsview.php?l=en&id=4055&sid=168>

¹⁷ NBS. Research on volunteering in the Republic of Moldova. 2 February 2015 <http://www.statistica.md/print.php?l=ro&id=168&sid=4917>

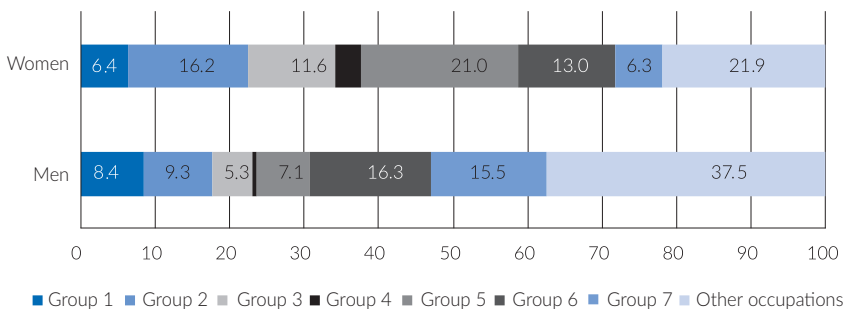
¹⁸ Ibidem.

IV. Opportunities that Women in Economy and Business Enjoy or Are Deprived of

Women in economy and business enjoy the opportunities of employment and of starting up or developing a business. The most important determinants generating opportunities are economic development programmes, implemented at a local and national level by development partners and central public authorities, as well as the structural changes at community and regional level, the change of lifestyle promoted in the society and in families — all these can offer many economic opportunities for women.

Moldova's labour law ensures equal opportunities for women and men on the labour market, also implying the participation in decision making and equal remuneration for the same work. In the distribution of women by occupation at their current workplace, women harness more opportunities than men from the group of highly-skilled jobs (Group 2), but also those from service sectors, household housing, and public utility services, trade and similar work (Group 5); but they are less present in the group of jobs for skilled workforce in agriculture and forestry, in industrial enterprises, constructions, transport, telecommunications, geology and geologic prospecting (Figure 13).

Figure 13. Distribution of Employed Population by Occupational Status¹⁹ and Sex, %



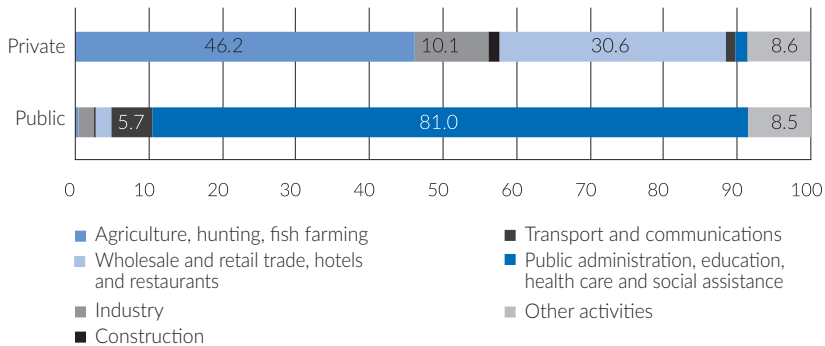
Source: NBS, LFS, 2014

¹⁹ See the major groups of occupations according to the classification ISCO-88 in reference No 11, page 13.

Another environment in which the group can be analysed is based on the organisations' form of property- public, private or others. In the analysed group, the private sector offers fewer employment opportunities for women than for men (43% of women are employed in the private sector, compared to 57% of men, and in the public sector – 64% women, and 34% - men) (NBS, data bank, 2014).

Often, women choose a job in the public sector because they have real opportunities to get trade union leave, unpaid or medical leave to take care of the family or children, which are harder to obtain in the private sector. A large number of women involved in public sector: 81% - work in the area of Public administration, education, health care and social assistance. The number of women in these sectors is approximately twice as high as the number of men. In the private sector, women work in three areas – agriculture (46.2%), trade, hotels, and restaurants (30.6%) and in industry (10.1%). If we analyse the disaggregation only in transport and communications – the private sector hires more men than women, while the public sector hires more women in this area (5.7%) (Figure 14).

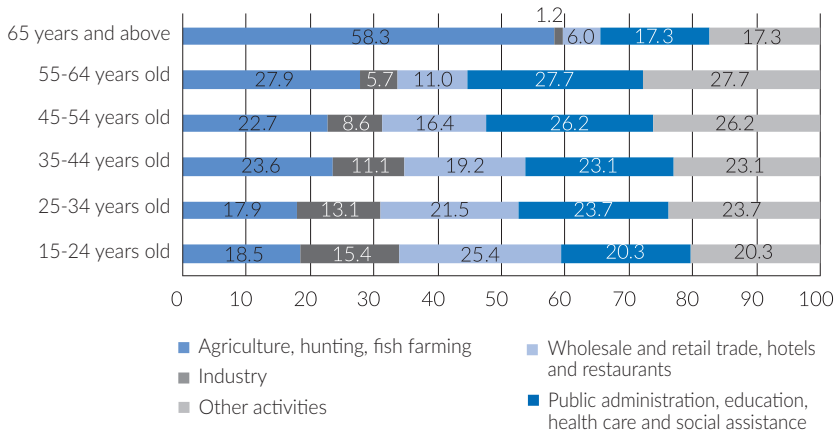
Figure 14. Distribution of Employed Women, by the form of property and economic activities, %



Source: NBS, LFS, 2014

If we analyse the female economic capital in the five areas of economic activity, where women from the analysed group are present by disaggregating the indicators by age, we see that the share of girls and women are higher in trade, hotels and restaurants (25.4% and 21.5%), as well as in industry (15.4% and 21.5%), while older women (older than 55) work mainly in the agricultural sector and education. Public administration, education, health care and social assistance are the sectors of women of all ages in equal shares (Figure 15).

Figure 15. Distribution of Employed Women in 5 Economic Sectors, by age groups, %



Source: NBS, LFS, 2014

In addition, the entry of young women on the labour market is uniform in terms of the chosen sector. If educational programmes and professional orientation programmes are promoted in correlation with the development of economic sectors, this uniform trend can be maintained, and the gender imbalance in occupation in economic activities will disappear over time.

According to the results of the School-to-Work Transition survey, 2015²⁰, 28 % of all young women aged from 15 to 29 were involved in an income-generating activity, i.e. they were employed in the economy, almost half of them (44%) started to search for a job or got the first job at the age of 19 on the average. The same survey shows that more than half of all young women want to form a happy family (62%), while 24% and 10% respectively, want to make a professional career and earn money.

The distribution of young women by the first activity reveals that more than 70% of girls managed to get a job (half found a job in less than one month), 8% – were looking for a job in the country, 10% – worked or searched for a job abroad, and 10% searched or had a job for a period of three months. In addition, the survey shows that half of the girls refused a job because of the very low salary, and their main problem in finding a job is the lack of work experience.

²⁰ The NBS survey - School-to-Work Transition, 2015.

Opportunities provided by the working programme: Women have opportunities to be employed part time or full time. Ninety-three percent of women have a full-time job, and only 7% work part time. The full-time schedule is beneficial because it ensures a certain monthly income, yet on the other hand it reduces women's flexibility in the Republic of Moldova to take care of children or spend leisure time with them. Regarding the employment of women by different durations of the workweek, statistical data show that 56% of women work more than 40 hours a week (i.e. full time schedule and overtime work), 38% work between 20 and 40 hours, and only 6% of women work less than 2 hours a week.

Business opportunities: Similarly, to many countries from the region, the Republic of Moldova has neither a clear definition of "women entrepreneurs," nor data on the share of "women's entrepreneurship" in all business activities. As this profession or occupation continues to develop and expands certain countries strive to produce indicators on female entrepreneurship and report them at the regional level. The Republic of Moldova fails to do the same thing: "All SEECEL WE countries, except Moldova, regularly report to the EC on the policy indicators for women's entrepreneurship²¹".

The last national survey on women's entrepreneurship was carried out in 2009 - "Conditions for Setting Up and Developing Enterprises: Analysed from the Gender Perspective²²". According to the data from this survey, the number of women entrepreneurs is 2.6 times lower than the number of men entrepreneurs. Most indicators are out of date. The survey shows that before starting their entrepreneurial activity, most respondents (62.8%) worked as wage-earning persons (employed), 12.6% of respondents had previous experience in business, and only 8% started a business without being previously involved in a business activity.

Some illustrative data can be provided from the regional "Business Environment and Enterprise Performance Survey" BEEPS from 2013, where 360 companies from the Republic of Moldova were interviewed and which shows that Moldovan women have economic potential and successfully use entrepreneurial opportunities in the country. BEEPS found that 47.5% of respondent women were co-owners, and 25.7% of companies had a woman in the position of top manager. These data exceed the average for Eastern Europe and Central Asia (30.9% and 18.7% respectively)²³.

Unfortunately, there are no publicly available disaggregated statistical data from primary data or information declared by economic operators that could serve as a base for a possible detailed analysis of women's participation in business, use of business opportunities by area, areas of residence or types of economic activities.

²¹ Women Entrepreneurship Trending Needs Analysis, SEECEL, 2014, page 20 (<http://www.seecel.hr/UserDocsImages/Documents/WETNAS.pdf>)

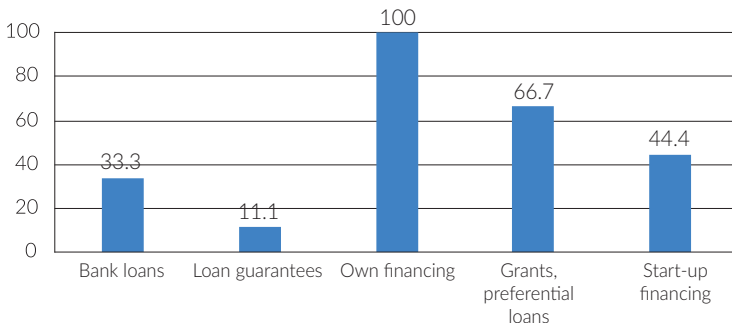
²² Condițiile de creare și dezvoltare a întreprinderilor: analiză prin prisma de gen [Conditions for Setting Up and Developing Enterprises: Analysed from the Gender Perspective / Elena Aculai]; http://www.statistica.md/public/files/publicatii_electronice/conditii_intreprinderi/Conditii_creare_intreprinderi_ro.pdf

²³ <http://www.enterprisesurveys.org/data/explore/economies/2013/moldova#gender>

Returning to the data of BEEPS survey, we can state that there is a potential starting point for the development of solid female entrepreneurship, provided that cheap and accessible financial sources are identified. The study found that the respondent companies from the Republic of Moldova, led by women, take loans more often (27.6%), in comparison with companies owned by men (25.4%)²⁴ which makes us think that women have an entrepreneurial spirit and are willing to assume business-related risks. In addition, the survey noted the significant differences in rejecting loan applications depending on the gender of the owner or head of company (28.1% were rejected in the case of companies led by women, and 19.7% in the case of those led by men). These differences confirm people's perceptions regarding the capacity of women to run a business, but also the distrust in women's economic potential. A qualitative survey²⁵ on the factors involved in the promotion of women's entrepreneurship found that women entrepreneurs prefer the following ways of accessing funds: own financing - from family, friends; grants, preferential loans, subsidies; then start-up financing, while bank loans ranked only the fourth (Figure 16). These indications highlight that sometimes the low presence of women in business can be determined to some extent by the lack of financial and entrepreneurial education of women.

The presence of women entrepreneurs in the newly created network of business incubators all over the country proves their potential. Moldovan women have started to

Figure 16. Ways to Access Funds Preferred by Moldova's Women, 2015, %



Source: Qualitative survey, carried out by the author (Women's entrepreneurship in the EaP-Case Study: MD)

²⁴ <http://www.enterprisesurveys.org/data/exploreeconomies/2013/moldova#finance--gender-of-top-manager>

²⁵ Study on Women's entrepreneurship in the Eastern Partnership countries-Case Study: Moldova. High Quality Studies to support the activities of the Eastern Partnership* the EU in co-operation with ETF (not published yet)

successfully use entrepreneurial opportunities provided by these infrastructures. In Table 1 below, the share of resident businesses led by women and jobs offered to women is over 30% in most cases in business incubators established in different regions of the country.

Table 1. **Businesses Led by Women and Jobs Offered within Business Incubators**

	Year of founding	Total number of residents		Total number of jobs		Jobs, women		Businesses led by women	
		Initially	Currently	Initially	Currently	Initially	Currently	Initially	Currently
Business Incubator from Stefan Voda	2012	14	17	60	64	27	22	5	6
Business Incubator from Rezina	2013	15	13	32	40	19	23	6	6
Business Incubator from Sangerei	2013	15	17	40	60	18	15	5	8
Business Incubator from Dubasari	2013	7	11	26	31	1	2	2	1
Business Incubator from Nisporeni	2014	18	31	62	83	14	22	9	12
Business Incubator from Cimisia	2015	20	18	51	46	10	10	4	4

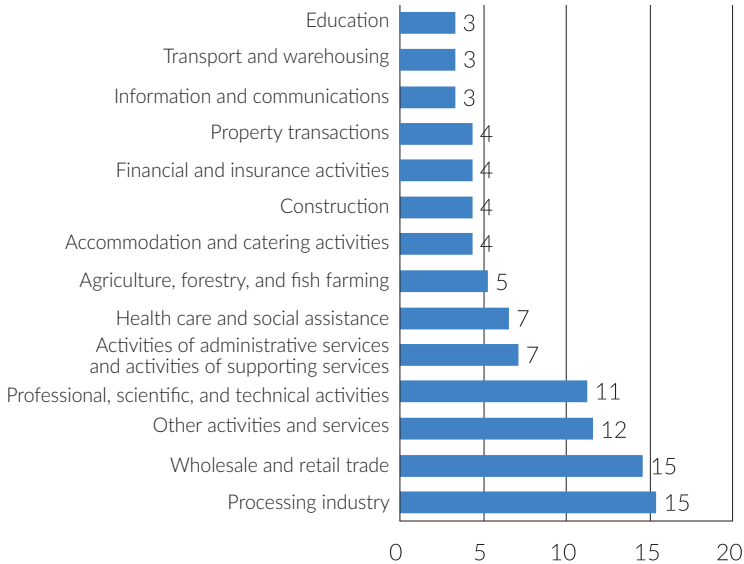
Source: Data collected by the author from the managers of business incubators, January 2016

Analysing some statistical data for 2014, selected by NBS²⁶ on request, we can see that women account for 26% of all company managers. Women manage companies in different areas, especially in the manufacturing industry (textiles, garments, accessories, etc.), retail trade, services, health care, and social assistance, agriculture and even in the construction business. Although the education sector attracts the male labour force more, the share of women among managers of educational institutions is relatively small (3%) (Figure 17).

According to the same source, women cannot be promoted in a short time to management positions: 41% of women managers became the manager of an enterprise or company after working for 5-10 years in the company, and another 32% after a period of 10 years. 83% of women managers have higher education, 13% have post-secondary education, and just a few have only general secondary or vocational secondary education.

²⁶ Statistic survey "Earnings and Labor Force Cost" in 2014, <http://www.statistica.md/pageview.php?l=ro&id=4274&sidc=481>

Figure 17. Share of Women Managers of Enterprises, by economic activities, 2014, %



Source: NBS, Statistic survey, "Earnings and Labour Force Cost"

Another recent regional survey²⁷ shows that Moldovan women are involved more actively in the company's decision-making processes than women from Eastern Partnership countries,²⁸ exceeding even the average of EU countries.

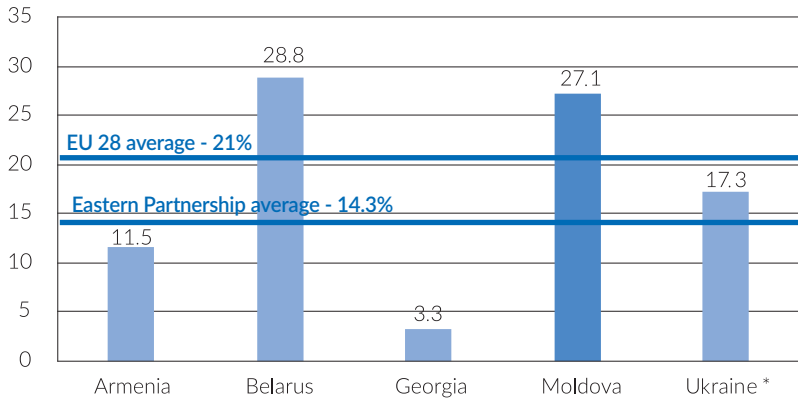
However, there are some reserves in the entrepreneurial potential of Moldovan women. It is not always used, either because of the formed stereotypes or because of the unawareness of women's opportunities in business development, as for example the presence of EBRD consultancy programmes for women, ODIMM, or other opportunities offered by different associations or women networks (AWEM, ICAWB, GEN, etc.).

Women in Economy and Business are a group of women with a significant capacity and with real opportunities in terms of choice, actions or active participation in the economic, social, private, and public life, having a huge potential to transform desires and objectives into concrete results that can produce a change toward the sustainable human and economic development.

²⁷ Women in Power and Decision-Making in the Eastern Partnership - Study Report. <http://capacity4dev.ec.europa.eu/hqstep/document/women-power-and-decision-making-eastern-partnership-study-report>

²⁸ Armenia, Azerbaijan, Belarus, Georgia, Republic of Moldova, Ukraine.

Figure 18. Share of Women in Companies' Management 2015, %



Source: KANTOR Management Consultants Consortium, Study report: Women in Power and Decision-Making in the Eastern Partnership countries, 2015.

Note: the data for Ukraine are from 2014.

V. Limitations, Barriers and Obstacles Encountered by Women in Economy and Business

The limitations, barriers, and obstacles encountered by women in economy and business can be economic, financial, social, political, or contextually related to the activities, performed by women.

This group of women, which is very present in the economic activity of the country, either on the labour market, or in business, has more or less overcome the limitations, barriers, and obstacles encountered by women, before becoming members of this group.

The decision to participate on the labour market, accept a leading or management position, or start up a business was taken by women after going through various steps of personal preparation, showing an active wish and a practical attitude, and overcoming certain obstacles that women may encounter, which resulted in their involvement in the economy. The obstacles encountered by women in business may be classified under three main headings: contextual, financial, and soft obstacles, those that are related to the psychomoral and temperamental profile.

Contextual obstacles: this category consists of situations that cannot be controlled by women, but influence them directly. This type of obstacle can be educational choices, stereotypes, and traditional principles about women, as well as the horizontal and vertical segregation in employment, expanding field of business (for example science and technology, innovations and inventions, construction, ICT are the fields which are more associated with men, and are less attractive for women).

The traditional roles of women create certain limitations when it comes to reconciling the personal, professional, and family life. Women must move continuously, and they must be also very flexible, accept overtime work or ongoing training in order to reach the same level in the hierarchy as men. For example, the IMAGES survey²⁹ states the stereotypes according to which “women are responsible for family needs” and women “must find time for family and give up her career” still prevail.

Often, women entrepreneurs are criticized by their life partners about the fact that they dedicate too much time to work, at the expense of their social and family life. Some-

²⁹ http://cdf.md/files/resources/96/IMAGES%20Moldova_English.pdf

times it is easier for a single woman to set up a business, as she has more free time, even if the reconciliation of professional and family life can be problematic. Of course, running a business means accepting certain personal and family sacrifices. Women are often seen to be suitable for the family environment rather than for the business environment, which is regarded as a rough, risky, and corrupt male environment. Corruption is still a big obstacle when starting, developing and expanding a business by women, rather when registering or closing a business, led by women. From this point of view, a woman must overcome many obstacles, both internal and external.

Economic obstacles: Economic and financial obstacles are among the most important obstacles encountered by a woman who wants to embark on an entrepreneurial career. Research and experts' opinions prove that women set up businesses mainly with their own money, from relatives, friends, and only few take bank loans. Often, which is traditional in the Republic of Moldova, properties are in the husband's name, and rarely in the wife's name. If the property needs to be pledged by a married woman, the agreement of the husband will be required, while the agreement of the wife is not always required if the husband wants to pledge the property, according to common practices.

Soft obstacles: Besides the lack of financial support and of external and contextual factors that influence the decision of women who want to be entrepreneurs, there are a lot of personal, intrinsic obstacles like lack of self-confidence, skills, and necessary skills for starting up a business, and multiple family responsibilities. In order to become an entrepreneur, you must be an ambitious, tenacious, responsible, person, have decision-making power, be able to deal with regulatory officials, be flexible and adapt to the existing circumstances and challenges in Moldovan society. A leader of a women's network says: "To succeed in entrepreneurship you must develop certain qualities, like the capacity to respond to life shocks, to transform the problem into an opportunity, to network with consumers, and to monetise your business" (Olesea Fortuna, GEN Moldova). Some women believe that the entrepreneurial spirit is an innate trait, many women admit that they cannot impose themselves before others, and so do not believe that one day they will become a manager - and they believe they have to be born with something like that, while others think that this is something that can be learned by experience.

The lack of entrepreneurial preparation and the failure to institutionalize it starting with primary school reduces the opportunities and the professional development of women. The country lacks sufficient counselling, mentoring or other special programmes for women to improve the employment rate of women on labour market, in different economic activities, as well as encouraging women to choose a professional career in business (Table 2).

Table 2. **Availability and Sufficiency of Supporting Services in Businesses Development, 2015**

Choice answers	Existing	Non-existing	Sufficient	Insufficient
State (Governmental/local)	7	4	2	7
centres for business development services	10	0	3	7
special programmes for women, migrants, special groups	8	2	1	10
entrepreneurial social networks	7	4	2	7
not-for-profit organizations, women" organisations	10	1	5	5
mentoring, counselling, business training	7	2	1	10
Women ambassadors network	7	4	2	6
other special initiatives for women entrepreneurs	2	7	0	6

Source: Qualitative survey, carried out by the author (Women's entrepreneurship in the EaP-Case Study: MD).

Conclusions and Recommendations

The survey proves and contains findings that remind us that gender discrimination and obstacles in accessing the labour market and business in the Republic of Moldova must be eliminated by ensuring better access to vocational education and training - so that women entering the professional stage of their life use their human and educational potential to a larger extent based on gender equality principles.

The human and economic capital of women involved in the economy and businesses plays an important role in the well-being of the family, childcare, the development of the community and the entire country.

Gender equality in economy is an essential economic resource for the promotion of equitable and inclusive growth, and the reduction of occupational inequality must be an objective that addresses not only the equality approach, but also the gender aspects that can positively impact the efficiency of the labour market.

Unfortunately, traditional stereotypes still have a powerful influence over the distribution of responsibilities between women and men in the family, at workplace and in business in the Republic of Moldova, and women and men should equally benefit from the freedom to choose and to take decisions concerning their professional career and the ways of reconciling it with the personal and family life.

It is globally known that the employment rate is an important indicator measuring inequality between men and women and because the quality and terms of employment are equally important to measure it. In 2014 in Moldova, the employment rate of women was of 37% (in 2015 it increased only by one p.p.), and respectively 42% for men, which are very low indicators in comparison with the average employment rate in EU countries - 59% for women, and respectively 69.4% for men.

Due to the dual responsibilities of women in the family, access to childcare services, to care services for the elderly, and for persons that need care and support, it is essential to ensure the equal participation of women and men on the labour market. Moreover, in order to support the reintegration of women to the labour market after giving birth, multidimensional political solutions that would include the promotion of continuous training and measures to manage the insecure job environment are needed. The access to continuous entrepreneurial and professional training, as well as the introduction of its elements in schools, must be ensured by means of economic and entrepreneurial policy tools promoted at the national level.

In 2014, the salary gap averaged with women's income is still lower by 14 percent than men's, even if they perform the same work and have the same skills, and the lower salaries provided to women lead to smaller contributions to the pension funds, and therefore, elderly women, after retirement continue to look for a job on the market in order to avoid falling into poverty.

A solution would be to develop training programmes for women in small or family business development, which will strengthen the family's integrity and encourage young people to continue the family businesses and not search for a job abroad.

Women are more present in the group of medium-skilled jobs, and in leading positions of enterprises as economic units, besides it is known that the equality at the level of salary and benefits must be ensured for the same category of work and qualifications.

Thus, as an important step toward the equality between women and men it is necessary to improve the occupational and participation structure on the labour market among women, to change the perception of citizens about the skills and role of woman in the workplace, in politics, and in society in general, by promoting a positive image of models of women entrepreneurs, of successful women in their professional career.

The 2015 Global Entrepreneurship Index (GEI) states that the following pillars: opportunity perception, acceptance of risks, networking, cultural support, competition, product innovation, startup skills, need urgent intervention in order to improve the score of GEI and to achieve the regional benchmark. In this context, it is recommended that the following actions in the strategic documents of the Republic of Moldova from gender perspective are included:

- incentive measures for women and girls to interest them in areas with a higher economic added value, where women are not so present, especially in industry, ICT, services, technical and scientific sectors, actions that would help them to enter these sectors, by offering them more education opportunities and mentoring programmes during their professional life;
- incentive measures for women's entrepreneurship both in rural areas, and in district centres, through supporting measures, counselling and preparation of women who want to become entrepreneurs;
- actions of reducing discrimination against women when dealing with regulatory officials, of reducing bureaucracy and corruption at different stages of developing new businesses (launching, development) and for enterprises led by women;
- actions and programmes for simplifying the access to different financial sources, which shall include: financing in the form of loans for new and

evolving companies, financing in the form of government subsidies for new and evolving companies, venture capital, programmes for financial training with elements of preferential loans and facilities for companies created by young and innovative women;

- increase the participation of girls on the labour market, including by measures of professional guidance, support, and psychological counselling immediately after graduation from an educational institution;
- provide support and counselling measures for young women in order to successfully combine the professional and family life, and measures that shall promote higher employment rates of the female labour force, like accessible programmes for child raising and childcare, flexibility in the working schedule and at the workplace, public policies, as well as incentives for enterprises that provide such solutions;
- actions and programmes for the improvement of infrastructure and management systems in pre-school institutions (kindergartens, nurseries, psycho-pedagogical services) to create conditions for an appropriate development of the new generation;
- launch new measures for modernising and improving the protection of pregnant women and mothers at the workplace, to help women to return to the labour market after giving birth, and to provide them with counselling regarding reconciling professional and family life;
- promote certain actions to combat the persistence of stereotypes, by men with awareness campaigns and campaigns regarding the image of women in the media;
- promote certain actions that contribute to a higher rate of women in leading positions of public institutions with economic profile at the national and local level, in the economy, in universities and in higher education;
- change the cultural and social norms regarding female entrepreneurship by encouraging the individual progress of women obtained through personal efforts; by encouraging entrepreneurial risk-taking and by encouraging the creativity and innovation through different motivational tools.

In conclusion, all the actions must have as a final goal the promotion of women's human and economic potential, the promotion of a positive image of women who participate in the economy and business, in order to combat the stereotypes persisting in society, which limit the women's role to taking care of children, house and performing unpaid work in the family.

For notes



For notes



For notes



