

# **Challenges and chances of financial crisis for achieving gender equality in the EU**

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## **ABSTRACT**

Despite of the fact that equality between women and men is a fundamental right and might be regarded as a common value of the European Union, gender inequalities persist and thus call for the further actions.

The current economic crisis has raised the question about the perspective of gender equality in the EU since the economic crisis might negatively affect women in the two ways. Firstly, the recession might put great pressures on women as regards e.g. the participation in the labour market. Secondly and indirectly, the downturn might be used as a reason to limit gender equality initiatives at the European and national level as well. The financial crisis thus forces gender equality policies to manifest their cost-effectiveness. On the other hand, the economic crisis offers a unique opportunity for change as far as gender equality is declared by the bodies of the EU to be a necessary precondition for sustainable growth, employment, competitiveness and social cohesion. The question is thus whether the financial crisis will lead to the increased accent on the promoting of gender equality or not.

The analysis is based on data obtained through Eurostat and the website of the European Commission as well as on the analysis of the reports issued by the relevant bodies responsible for gender equality in the EU. It concludes that whether the financial crisis will lead to the increased accent on the promoting of gender equality is not clear yet. This is basically caused by the fact that the effects of financial crisis on women and on policies related to gender equality have been slowly emerging so far. Nevertheless gender equality should be accentuated in the responses to financial crisis since the economic and social contexts might have been changed, but the underlying challenges are still here to be solved.

# 1 GENDER EQUALITY

*“Our origins and sex may be different, but our rights as European citizens are not.”*

*Viviane Reding, Vice-President of the European Commission*

Despite of the fact that equality between women and men is a fundamental right and might be regarded as a common value of the European Union, gender inequalities persist as regards employment rates, pay, working hours, positions of responsibility, share of care and household duties, and risk of poverty. Although the significant progress has been made by the EU and the individual states within the EU, the persistent gender inequalities call for the further actions at the European as well as at the national level.

## 1.1 Indicators of gender equality

In order to analyse progress in the field of gender equality, the EU has adopted several appropriate indicators covering nine of twelve domains formulated during the World conference on Women in Beijing in 1995. Most statistics are available on the website of Eurostat or European Commission. The following text only deals with the two most frequently discussed indicators of gender equality.

One of the most relevant indicators is gender pay gap that refers to the average difference between men's and women's hourly earnings within the economy as a whole. The indicator has been defined as unadjusted since it only gives an overall picture of gender inequalities in the labour market regardless the individual characteristics that might explain part of the earnings difference. Gender pay gap is measured every year and for the year 2008 it was counted that women earned on average around 18% less than men in the EU, although there were significant cross-country variations. Gender pay gaps of 17.7% and 17.6% were observed in 2006 and 2007 (Eurostat, 2010). Data for the year 2009 are not available yet. According to European Commission, the gender pay gap is widening in some countries unfortunately.

There are several complex and interrelated factors that lead to the gender pay gap. First of them is direct discrimination, i.e. paying less to women than men for doing the same job. This factor does not contribute to creating the gender pay gap so much due to the effective EU and national legislation. The second factor is the undervaluing of women's work referring to

the situation when women are less paid for doing jobs of equal value. The explanation for this inequality is especially the way women's competences are valued. The third factor is represented by segregation in the labour market since women still tend to work in lower valued and paid sectors and occupations. Traditions and stereotypes as the fourth factor might also explained the persistent gender pay gap as far as fewer women work in scientific and technical jobs and since women are expected to exit the labour market in order to carry out child or elder care. In doing so, women can work part-time but in that case the gender pay gap widens of course. The last factor, balancing work and private life, might be a big challenge for women who long for career progression as far as care responsibilities are still not equally borne by both genders. The contributing factor might be the lack of facilities for child and elder care as well.

It is obvious that all above mentioned factors negatively affect women's pay, career development and promotion prospects as well as utilization of women's potential in the workplace. Consequently, the career interruptions and shorter time spent in work do influence lifetime earnings with the two possible results: lower pensions and a higher risk of poverty.

One has to be aware of the fact that there are more indicators that might influence the gender pay gap though. These are the female employment rate and institutional mechanisms and systems on wage setting.

Closing the gender pay gap is thus the top priority of the gender equality initiatives in the EU since it is declared that women skills are necessary for the economic and social development of a society. More precisely, the authorities of the EU declare that closing the gender pay gap promotes social justice and equal opportunities, fosters profitability of the economy as a whole and finally benefits employers and workers.

The issue of gender pay gap is tackled at the national level as well. The initiatives of the Member States especially include actions in the field of legislation, social dialogue, equality plans and awareness-raising.

The second important indicator monitoring the gender equality in the EU is the indicator of gender balance in decision-making. This indicator is explored for several domains such as political, public, juridical, social and economic domains at European, national and regional level in 34 European countries. Data are updated quarterly or annually and presented in an annual expert report on the analysis of the trends.

Despite promoting equal participation of women and men in decision-making is one of the top priorities, data reveal the adverse trends with relation to the women's participation in

decision-making in all examined fields. Data clearly declare that less than one in four members in national parliaments is a woman. Further, in business it is even one woman in ten members of boards in the European largest publicly quoted companies. Probably due to the fact that 8.4 in 1000 women at the age of 20-29 graduate in mathematics, science and technology, only few women hold top positions in such spheres<sup>1</sup>.

Especially one affirmative action in the form of quotas is discussed in the current discourse in relation to more equal political participation of women (Committee on Women's Rights and Gender Equality, 2009). Quotas require parity, or a minimum percentage of each gender, on the list of candidates during elections applied through the law or adopted by political parties on the voluntarily base. Legislative quotas are in use in 5 EU countries, party quotas in 14 while no quotas are reported in 8 countries.

Nevertheless quotas raise much controversy as far as they are regarded as a form of discrimination and as far as there are more determining factors (allocation of candidates between electoral districts and/or the position of each candidate on list, the type of financing of the political party and/or access to a political career and finally an average incumbent retention rate (Committee on Women's Rights and Gender Equality, 2009b).

The promoting of gender equality at the European level is financed by a financial programme entitled Progress (2007-2013) and by the European Social Fund.

The progress in promoting gender equality is measured every year and presented in a Report on Equality between women and men.

## **1.2 Bodies responsible for gender equality in the EU**

Bodies responsible for gender equality in the EU include European Parliament, Committee on Women's Rights and Gender Equality, European Commission, European Institute for Gender Equality, the European Court of Justice, national equality bodies that are associated in Network of equality bodies, a couple of the European networks with the specific purpose and European Trade Union Confederation.

European Commission as the EU's body responsible for legislation is thus primarily responsible for gender equality at the European level as well. More precisely, the issue of

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<sup>1</sup> 58,9% of university graduates in the EU in 2008 were women. Even though women generally outnumber men in business, management and law faculties, they are outnumbered by men in corporate and political positions of responsibility (Committee on Women's Rights and Gender Equality, 2009).

equality between women and men basically falls under the jurisdiction of the department of the European Commission entitled the Employment, Social Affairs and Equal Opportunities.

The initiatives of European Commission in the field of gender balance in decision-making include increasing awareness among all stakeholders, monitoring and analysing of the trends, dissemination of information, the promotion of networking, the exchange of good practices and finally data collection.

European Parliament is also an active body in the field of gender equality by appointing Committee on Women's Rights and Gender Equality. The Committee is responsible for the seven tasks such as the definition, promotion and protection of women's rights in the EU, equal opportunities policy, the implementation and further development of gender mainstreaming etc.

European Institute for Gender Equality supports the European institutions, as well as the Member States in their efforts to promote gender equality. The institute is responsible for collecting and analysing data on gender issues, developing methodological tools, facilitating the exchange of good practices, raising awareness among EU citizens and partly for the gender mainstreaming.

The European Court of Justice is the active authority with relation to giving judgments on sex discrimination cases.

Since 2007 European Commission has two networks of experts at the disposal: the Network of experts on employment and gender equality issues and the Network of experts in gender equality, social inclusion, health and long-term care. Both networks assess the steps that are undertaken by the Member States to promote the gender equality, prepare the various reports and finally do research in the field of gender equality.

In 2008, the European Commission also initiated the creation of the European Network of Women in Decision-Making in Politics and the Economy in order to provide a European platform for better communication and coordination as well as to identify best strategies to make progress in this particular field of gender equality.

European Trade Union Confederation especially promotes gender equality in the field of the labour market and reconciliation of work and family life.

Many actions were also initiated by The Social Partners such as Framework of Actions on Gender Equality.

At the national level several bodies are designed to promote, analyse, monitor and support gender equality according to the two directives: Directive 2002/73/EC that supports

equal treatment on grounds of sex at work and Directive 2004/113/EC promoting equal treatment outside employment. National equality bodies are responsible for three main tasks: proving independent assistance to victims of discrimination, conducting independent surveys about discrimination and finally for publishing reports and making recommendations as regards discrimination. National equality bodies are associated in Network of equality bodies that was set up in 2006 in order to foster the uniform implementation of the EU equality legislation in the Member States as well as to promote the exchange of good practices between the national equality bodies and the European Commission.

The Member States also have to follow their international commitments, i.e. the UN legislation such as the UN Convention on the Elimination of All Forms of Discrimination against Woman or UN Beijing Platform for Action.

### **1.3 The gender equality legislation and initiatives of the EU**

The issue of gender equality is amply discussed in a large body of European legislative texts. Equality legislative consists of various Treaty provisions and Directives that mainly concern access to employment, equal pay, maternity protection, parental leave, social security and occupational social security as well as the burden of proof in discrimination cases and self-employment.

First of all, equality between women and men and the concept of non-discrimination are firmly embedded in the Charter of Fundamental Rights of the European Union. The article 21 of the Charter about non-discrimination states: “Any discrimination based on any ground such as sex [...] shall be prohibited.” Whilst the article 23 tackling the issue of equality between men and women says: “Equality between men and women must be ensured in all areas, including employment, work and pay.” There are more articles that defend the women’s rights such as the article 33 that refers to family and professional life.

Nevertheless some scholars point to the fact that both central concepts of the gender equality (the concepts of equality and non-discrimination) still lack a generally accepted definition, being thus understood and applied differently (McCrudden and Prechal, 2009). Both scholars are convinced that the better clarification of the concepts may enforce the equality law.

The EU discerns three main dimensions of gender equality in its statements: moral, social and economic dimensions. Moral dimension refers to the fact that the promoting of gender equality leads to a more equal society by combating discrimination, enhanced personal freedom etc. Economic dimension of the gender equality is considered as an important factor in achieving the increasing participation of women in the labour market, the better functioning of labour markets as well as full utilization of women's potential. The importance of gender equality for fostering growth in the EU is accentuated e.g. by the Lisbon Strategy for Growth and Jobs. All those factors promote long-term sustainable economic growth in the EU as a whole. Finally the social dimension of equality between women and men reduces poverty of women and promotes gender balance in decision-making in all spheres. The consequences of this dimension thus foster social inclusion of women and social cohesion within the whole society as well.

The issue of gender equality has been embedded in the European legislation since the beginning of the EU. The EEC Treaty (1957) prohibits unequal pay for men and women. Moreover, the EU has issued over 10 directives on sex discrimination since 1975. The Member States are responsible to transpose all those directives into national law.

Roadmap for Equality between women and men sets out the priorities for the period from 2006 to 2010. The priorities are expressed as follows: equal economic independence for women and men, reconciliation of private and professional life, equal representation in decision-making, eradication of all forms of gender-based violence and trafficking, elimination of gender stereotypes and promotion of gender equality in external and development policies. For each area are identified further objectives and actions.

The aim of the roadmap is also to integrate the concept of gender equality into all EU policies (more precisely into every stage of policy processes – design, implementation, monitoring and evaluation) and activities and thus accelerate progress towards equality between women and men. This “process” is entitled gender mainstreaming. According to European Commission gender mainstreaming is about to make gender equality a concrete reality and to fully include women into a society.

The European Commission also adopted Communication “Tackling the pay gap between women and men” in order to tackle gender pay gap. The Commission is responsible for ensuring better application of existing legislation, advocating equal pay as an employment policies in the Member States, promoting equal pay among employers and finally for supporting exchange of good practices.

The effective learning instrument in promoting gender equality are the exchanges of good practices on gender equality during the seminars organised each time by a different EU member state or EEA country.

Further step of the EU is a formal recommendation of the EU's Council of Ministers to all Member States to introduce legislative, regulatory and incentive measures in order to promote gender balance in decision-making or initiation of the European Network of Women in Decision-Making in Politics and the Economy.

The European Commission also launched a blog on gender equality to create room for people's opinions about the gender equality.

## **2 GENDER EQUALITY IN THE ERA OF FINANCIAL CRISIS**

*"In today's economic climate, gender equality is more important than ever. [...] Now more than ever, we need to make the best use of all our human resources, both women and men."*

*Vladimír Špidla, the former Commissioner for Employment, Social Affairs and Equal Opportunities*

*„[...] The crisis offers tremendous potential, as governments and the Union must rethink their approach to policy making. A new society, underpinned by an idea of genuine equality, could conceivably emerge. The EU and the governments need to understand that gender mainstreaming in all fields of policy is now essential.”*

*Committee on Women's Rights and Gender Equality*

### **2.1 Impacts of financial crisis on women**

Of course, the financial crisis might have a different impact on women and men, even among different groups of women and men, as far as both sexes tend to hold the different positions within economic and social spheres and as women are generally perceived as a vulnerable group (i.e. at greater risk of poverty). That is why it is important to address these differences by national and EU policy responses. In other words, gender equality should be a part of responses to financial crisis since the economic and social context might have been changed, but the underlying challenges are still here to be solved (Advisory Committee on Equal Opportunities for women and men, 2009).

The impact of the current financial crisis on women is supposed to be different from the past recessions as far as more women enter the labour market than ever before, tend to be sole or main breadwinner, are concentrated in part-time work, lower-paid jobs, jobs with shorter tenure and flexible jobs, therefore having less financial reserves to overcome the job loss. The women unemployment might also adversely affect dual earner households since more households depend on the two incomes. Women also might be affected within the social

security system, especially with relation to unemployment benefit system, due to the broken employment histories or insufficient contributions.

The economic crisis might negatively affect women in the two ways. Firstly, the recession might put great pressures on women. Secondly and indirectly, the downturn might be used as a reason to limit gender equality initiatives at the European and national level. The financial crisis thus forces gender equality policies to manifest their cost-effectiveness.

On the other hand, the economic crisis offers a unique opportunity for change as far as gender equality is declared by the bodies of the EU to be a necessary precondition for sustainable growth, employment, competitiveness and social cohesion. The economic crisis thus gives policy makers a chance to reinforce gender equality in order to foster sustainable growth and basically more gender-equal society in the future (the European Commission, 2009).

Therefore, the year 2010 might be a breaking moment in the field of fostering gender equality in the EU since the very crucial documents are going to be up-dated. The gender equality strategy that is formulated in the current Roadmap for equality between women and men will come to an end in 2010. That is why a new one has to be formulated during 2010. The second important document is the Lisbon Strategy for Growth and Jobs that will also be up-dated. Moreover, the year 2010 is dedicated to combating poverty and social exclusion. Since women are perceived as a vulnerable group and women potential as a crucial for a sustainable economic growth, the issue of gender equality has thus a unique chance to be taken seriously than ever.

The important year for a change and more equal gender balance in decision-making was the last year already. In 2009 new members of the European Parliaments as well as of the European Commission were appointed. In both elections the Member States had an opportunity to demonstrate their commitment to promote gender equality at the European level. According to Špidla (2009) equal representation of women and men in positions of power is a necessary “precondition for truly effective and accountable democracy and lasting economic prosperity” (European Commission, 2009, p. 3), especially with relation to the fact that women might improve management of firms and institutions and thus foster “better governance globally” (European Commission, 2009, p. 3.)

The results of both elections show that the situation in the field of gender balance in decision-making is better now. In the European Parliament the proportion of women rose from 32,1% in the 2004-2009 to 35% in the elections in 2009 (Committee on Women's Rights

and Gender Equality, 2009). Needless to say that power is still firmly in men’s hands. The report “Women in European politics – time for action” prepared for the use of the European Commission even talks about “the democratic deficit” with relation to the underrepresentation of women in politics across Europe.

### 2.1.1. Direct impacts of financial crisis

As demonstrated in the table 2.1, men have been affected more severely by the financial crisis than women. The unemployment rate was higher for men for the first time in 2009. This might be explained by the fact that men tend to occupy the economic sectors that were especially hit by the economic downturn. Nevertheless more recent data clearly show that job losses occur in more gender-mixed sectors as shown by the increasing unemployment rate of women in table 2.2. Both tables also show that the effects of financial crisis on both sexes were most evident in 2009 and one can expect that the further consequences are yet to come.

**Table 2.1: Unemployment rate (as a % of the labour force) - M**

Year	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
EU (27)	:	:	7,8	7,8	8,3	8,4	8,5	8,3	7,6	6,6	6,6	9

Source: Eurostat

**Table 2.2: Unemployment rate - F**

Year	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
EU (27)	:	:	9,8	9,4	9,7	9,7	9,8	9,6	8,9	7,8	7,5	8,8

Source: Eurostat

The following two tables show that the at-risk-of-poverty rates before social transfers measured for both sexes have been decreased since the financial crisis. Nevertheless data for the year 2009 are not available yet.

**Table 2.3: At-risk-of-poverty rate before social transfers<sup>2</sup> - M**

Year	2005	2006	2007	2008
EU (27)	25,0	25,0	25,0	24,0

Source: Eurostat

**Table 2.4: At-risk-of-poverty rate before social transfers - F**

Year	2005	2006	2007	2008
EU (27)	26,0	27,0	27,0	26,0

Source: Eurostat

### **2.1.2. Indirect impacts of financial crisis**

The responses of the Member States to financial crisis usually consist of support to industry/business, employment focused assistance and finally direct and indirect financial support to individuals. Especially the specific programmes to promote women's employment are directly target on women.

As mentioned above, the financial crisis has raised concerns about cuts in spending for gender equality policy. Reduced tax revenues might lead to less public social spending in the field of social care or maternity leave etc. According to Eurostat data, social benefits for families and children as percentage of total social benefits in the Member States have been constant since 2005 and are about of 7,8-8,0% of total social benefits. Nevertheless the latest data (the year 2008 and 2009) are still not available. It means that there are no cuts in social spending in the field of social care or maternity leave so far.

Secondly, the financial help in a form of stimulus packages might be transferred to the sectors predominantly occupied by men such as a car industry at the expense of the sectors mainly occupied by women. According to Advisory Committee on Equal Opportunities for women and men, the interventions of the Member states can be perceived as gender neutral so far (Advisory Committee on Equal Opportunities for women and men, 2009). Nevertheless one has to be aware of the fact that the responses to the economic and financial crisis as well as the effects of the crisis on policies related to gender equality are yet to come since the impacts of financial impacts are yet to come as well.

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<sup>2</sup> The share of persons with an equivalised disposable income, before social transfers, below the risk-of-poverty threshold, which is set at 60 % of the national median equivalised disposable income (after social transfers). Retirement and survivor's pensions are counted as income before transfers and not as social transfers.

Advisory Committee on Equal Opportunities for women and men released several recommendations towards the EU and the national states in order to promote gender equality in the era of financial crisis.

According Advisory Committee on Equal Opportunities for women and men to the states should take into account the following issues when formulating their responses to the financial crisis: access to training and up- or re-skilling for women throughout the life cycle who were out of the labour market due to caring and family purposes or who have lost their jobs, careers advice, measures designed to share caring responsibilities between women and men, public resources for promoting gender equality and finally to more flexible working opportunities. The states should also pay attention to women in particularly vulnerable positions, subject all policies to gender impact assessment before implementing austerity policies, disaggregate key figures by gender in order to monitor and assess the gender impact of the financial crisis and promote women's participation at all levels of decision-making (Advisory Committee on Equal Opportunities for women and men, 2009).

The bodies of the EU, especially the European Commission should emphasise the importance of gender equality, accent gender dimension in the current and future initiatives aimed at mitigating the impacts of the crisis, built a gender perspective into the future revision of the Lisbon Strategy after 2010, accent gender perspective with relation to the current crisis when formulating a new gender equality strategy, promote gender impact assessment in all policies, produce, analyse and publish key indicators/data by gender, involve a gender budget mechanism into its work, promote gender balance decision-making at all level, finance the measures aimed at women affected by the crisis from the European Structural Funds, promote reconciliation of work and family life, to promote research on impacts of the crisis on women and finally provide additional resources, especially within the framework of Progress (Advisory Committee on Equal Opportunities for women and men, 2009).

### **2.1.3. Conclusions**

Whether the financial crisis will lead to the increased accent on the promoting of gender equality is not clear yet. This is basically caused by the fact that the effects of financial crisis on women and on policies related to gender equality have been slowly emerging so far as well as by the fact that the very crucial documents are going to be up-dated. The year of 2010 will thus reveal if all proclamations of the EU about the merits of gender equalities are taken by this institution seriously. Nevertheless gender equality should be accented in the responses to

financial crisis since the economic and social contexts might have been changed, but the underlying challenges are still here to be solved.

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