

Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

July 2020

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This publication was developed within the project "Key Steps to Gender Equality", implemented by the Agency for Gender Equality and Women's Empowerment (UN Women), with the financial support of the European Union. The attitudes, opinions and conclusions expressed in this publication belong exclusively to the authors, and do not necessarily express attitudes of UN Women, the United Nations, or any other organization under the auspices of the United Nations.

LIST OF ABBREVIATIONS

LFS	Labour Force Survey
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
EU	European Union
RS	Republic of Serbia
SORS	Statistical Office of the Republic of Serbia
SIPRU	Social Inclusion and Poverty Reduction Unit
WHO	World Health Organization

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SUMMARY

SUMMARY

SeConS, in partnership with UN Agency for Gender Equality and Women's Empowerment (UN Women) carried out a research into the impact of the COVID-19 pandemic on female entrepreneurship¹ in Serbia in the April-June 2020 period. The research represents a part of the project *Key Steps towards Gender Equality* implemented by UN Women with financial support of the European Commission (EC).²

The research included several aspects:

- Impact of the pandemic and government response measures on operations of female entrepreneurs since the introduction of the state of emergency;
- Influence of government support measures passed to relieve the negative effects of the pandemic on entrepreneurship;
- Patterns of division of unpaid housework and family care under conditions of changed family daily life of female entrepreneurs due to the closure of kindergartens, schools, public social support services etc;
- Perception of risks and concerns over diverse aspects of life in the newly created situation.

The research had two components: a telephone survey with a standardized questionnaire carried out on an appropriate sample of 50 female entrepreneurs and qualitative research through semi-structured interviews with 10 female entrepreneurs selected to reflect sectoral and regional diversity.

Who are female entrepreneurs? Two researches were previously carried out on representative samples of female entrepreneurs; the first, initial research into female entrepreneurship was implemented by SeConS in 2011 with UN Women support,³ while the second addressed the needs of the Ministry of Labour, Employment, Veteran and Social Affairs in 2014.⁴ Both indicated a low share of women among entrepreneurs (about a quarter) in a situation marked by pronounced gender inequalities, while the profile of female entrepreneurs showed that they are most often women of middle age, owners of micro and small businesses who operate predominantly on local markets and were most frequently driven into entrepreneurship by necessity rather than a sound business idea.

¹ The term female entrepreneurs designates all women so registered, i.e. women who own or operate any kind of a business enterprise (trade, craft, agency, medical consultancy, etc. (as well as women who own and manage economic societies (limited liability societies, partnerships, limited partnerships and joint-stock companies).

² The attitudes presented in this publication are those of the authors only, and do not necessarily represent the attitudes of UN Women, the United Nations, or any other organization under the auspices of the United Nations.

³ SeConS (2012). *Polazna studija o preduzetništvu žena*, UN Women.

⁴ SeConS (2014). *Položaj žena u biznis sektoru u Srbiji*, Ministarstvo za rad, zapošljavanje, boračka i socijalna pitanja.

Findings of the research into the influence of COVID-19 pandemic on female entrepreneurship correspond to those of previous research works. Average age of women in the sample is 49 years. They are most often owners of micro businesses (up to 9 employees) and mainly operate on local markets in trade and services sectors. Female entrepreneurs generally operate in rented premises and the majority of them set up their own businesses prompted by economic needs (the problem of unemployment and inferior working conditions), rather than by a specific business idea.

Most female entrepreneurs in the sample entered the year 2020 with stable business earnings. Over a half of them in 2019 registered an increase in business earnings compared with 2018. Problems in operation most often referred to before the outbreak of the pandemic included small demand for their products/services, harsh competition, unfavourable position of small companies at the market, difficulties in collection of claims, as well as the costs of business premises, raw materials etc.

Influence of the pandemic on female entrepreneurship. The influence of the pandemic on business operations of female entrepreneurs was quite strong. Two fifths of female entrepreneurs from the sample reduced the scope of their business activities, while a part of them completely discontinued their operations (in catering, personal services and similar activities). Many female entrepreneurs found organization of work during the pandemic difficult and largely dependent on their specific type of activity. The difficulties most often encountered by female entrepreneurs were related to the provision of raw and intermediary materials (most often referred to by female respondents active in processing industries, wholesale and retail trade), and to the organization of their employees transport to and from work, which is why they had to discontinue or scale down their business operations. Still, if individual financial aspects of business operations are observed, only 10% of female entrepreneurs were forced by the pandemic to reduce the salaries of all their employees or a part thereof, and a somewhat higher percentage (16) of them were unable to pay the taxes and contributions for their employees.

Two fifths of the respondents stated that during the state of emergency their employees transferred to work from home. They stated the greater protection and decreased risk of infection with this kind of work as an advantage, as opposed to the related lower level of productivity. Another obstacle in their business operations was the impossibility to monitor their employees, inadequate equipment and difficulties in reconciling private and business obligations. Still a quarter of female entrepreneurs experienced in work from home were prepared to offer their employees more flexible working engagements in future, including also a certain number of days of work from home.

1. **Government measures in support of entrepreneurship.** During the pandemic the Government of the Republic of Serbia adopted a *Decree on Fiscal Benefits and Direct Aid to Private Sector and Citizens due to COVID-19*. Measures of greatest importance for entrepreneurs prescribed by this Decree included fiscal facilities for economic enterprises, i.e. postponed payment of taxes and contributions related to contributions and compensations for salaries, as well as direct financial aid, i.e. grants amounting to minimum net earnings for the May-June 2020 period. Most female entrepreneurs in the sample viewed these measures as positive, giving the highest rating to direct financial aid. Over a fifth of the respondents claimed that this direct aid enabled them to sustain their business operations during the pandemic. As for the postponed payment of taxes and contributions, as well as advance on profit taxes, about a quarter of respondents did not find these measures particularly useful in sustaining their

businesses during the pandemic. Our interlocutors stressed their dissatisfaction with the anticipated duration of the measures (three months) and found them maladjusted to different sectors (catering, tourism, services, consulting) and small enterprises.

Unpaid house work and family care. Female respondents usually live in two- to four-member households, and most of them are formally or informally married (80%). The research sought to examine the possible changes in gender roles in the division of family responsibilities and unpaid housework during the state of emergency. The research findings failed to identify such changes, registering that household work and family care were disproportionately left to female participants in the research both before and during the pandemic. In a situation marked by increased responsibilities for their businesses affected by the pandemic and emergency measures, greater family obligations created a multiple additional burden for female entrepreneurs.

Concern over different aspects of life. Due to the fact that female entrepreneurs are most often owners of micro firms, shops and agencies with a small number of employees, they were mostly concerned over the economic effects of the pandemic. In addition to fears of the pandemic causing a major economic crisis, female entrepreneurs who participated in the research also spoke the related health concerns. Furthermore, they often stated their worries of becoming jobless, or being forced to terminate their businesses as well as their anxieties about a possible reintroduction of the state of emergency.

1. INTRODUCTION

This report was written during the period of exiting the state of emergency after the COVID-19 virus pandemic, which hit Serbia in the spring months of 2020 and was accompanied by restrictive Government measures, starting with the declaration of the state of emergency. Although it seems that life has somewhat returned to normal, the fear from the increased number of infected people is on the rise, along with concerns about the extent and depth of the consequences of the pandemic for the economy and various areas of social life.

To examine the impact of the pandemic and the Government measures on gender inequalities in Serbia and the specific position of women, SeConS – Development Initiative Group in partnership with UN Women conducted four separate analyses within the Gender Equality Facility Project funded by the European Commission (EC) in the period April-June 2020:

- 1) analysis of employment and working conditions of women and men who were employed in the month before the pandemic was declared, based on the data from a survey of the impact of the pandemic on employment in Serbia,
- 2) analysis in the field of the formal and informal care economy,
- 3) analysis of women's entrepreneurship, which includes two components – qualitative and quantitative research with women entrepreneurs;
- 4) labour activity status and position of rural women, with the focus on their involvement in agricultural production, which also includes both quantitative and qualitative research.

This report presents the findings of the research on the impact of the COVID-19 pandemic on women's entrepreneurship in Serbia, which, as already mentioned, included both a quantitative and qualitative component.

OBJECTIVES

This analysis aims to examine the effects of the pandemic and the Government measures on the socio-economic position of women entrepreneurs in Serbia. The analysis tried to shed light on the following aspects:

- key characteristics of women's entrepreneurship in Serbia and how women entrepreneurs do business in regular circumstances;
- how the changes caused by the COVID-19 pandemic affected the business of women entrepreneurs in Serbia;
- impact of the Government measures on women's entrepreneurship, with special focus on assessing the effectiveness of economic support measures;
- distribution of unpaid housework and family care in households of women entrepreneurs included in the research;
- risk perception and concerns for various aspects of life in the new conditions.

However, the aim of this research is not only to describe the situation as it was as the pandemic was taking hold, but to use this picture as a factual basis for proposing short-term and long-term measures for improving the socio-economic position of women entrepreneurs in Serbia. Although Serbia has the key laws and policies specifically aimed at governing the area of gender equality and eliminating gender-based discrimination and gender inequalities,⁵ as indicated by various independent reports by civil society organizations,⁶ as well as the evaluation of the National Gender Equality Strategy,⁷ laws need to be improved and policies need to be more consistently implemented to create a more favourable environment and instigate a more significant change.

RESEARCH METHODS AND SAMPLE

Bearing in mind that the term entrepreneurship has many definitions, it is important to point out at the beginning which definition was used for the purposes of this research: “entrepreneurs represent economic actors who combine factors of production and other relevant resources in an innovative way and thus move them from the sector of low to the sector of higher productivity and higher income. In these endeavours, they discover and seize opportunities in a given context, and assess and take risks for their decisions and actions.”⁸ At the operational level, this definition **includes all persons who are founders of a business within which they perform independent activities, i.e. persons registered as entrepreneurs, as well as (co)owners of companies (regardless of the ownership share)**. These persons may be registered in one of the following legal forms: sole proprietor, limited liability company, general partnership, limited partnership, joint-stock company, regardless of whether they employ other persons or not. Self-employed persons who perform their activities informally were not included in the research.

The research methodology contained two main components: survey research and qualitative research with selected entrepreneurs with whom interviews were conducted. The survey was conducted on a sample of 50 women entrepreneurs, whom we found in two ways: 14 questionnaires were collected through the online questionnaire posted on social networks, and the remaining 36 questionnaires were done by phone, using the “snowball” method, which involves first selecting the initial number of respondents, who then recommended new respondents that we included in the sample. This sampling method was used for two reasons: the first reason is that this is a rapid assessment, which implies that the research is conducted in a short period, and the second reason is that the target group for the survey is very small and very difficult to reach (only 1.8% of the female population over the age of 15⁹).

⁵ Law on Gender Equality (“Official Gazette of the RS”, no. 104/2009); Law on Prohibition of Discrimination (“Official Gazette of the RS”, no. 22/2009), National Gender Equality Strategy for the period 2016-2020, Strategy for Prevention and Protection against Discrimination.

⁶ SOS Vojvodina Network, 2019; FemPlatz, A11, 2018.

⁷ SeConS, 2018. *Final Report of the Evaluation of the National Action Plan for the Implementation of the National Gender Equality Strategy of the Republic of Serbia*. Belgrade: UN Women

⁸ Babović, M. (2012). *Baseline study on women entrepreneurship in Serbia*. Belgrade: UN Women Serbia.

⁹ Labour Force Survey (LFS) 2018. (independent calculations)

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Having in mind the method of selecting respondents, in this research we are talking about a purposive sample whose results cannot reflect the situation of the entire population of women entrepreneurs in Serbia. The survey was conducted from 1 to 24 June 2020, with a standardized questionnaire and average questionnaire duration of 15 minutes.

In addition to the survey, in-depth interviews were conducted with 10 women entrepreneurs of various profiles, to gain a deeper insight into the effects of the pandemic and the Government measures on their business activities and the socio-economic position.

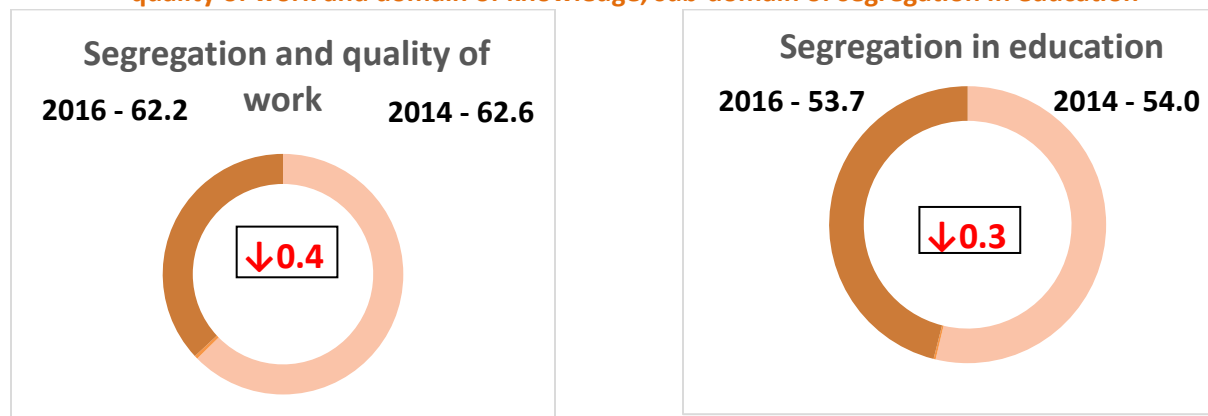
2. SERBIA IN THE GLOBAL PANDEMIC FLOWS AND THE LABYRINTH OF GENDER INEQUALITIES

The research findings need to be considered in the context of long-term, structural processes and gender relations, i.e. gender regimes¹⁰ in Serbia, but also the direct circumstances that arose under the impact of the pandemic and the Government measures in response to it, which made the characteristics of these long-term processes form distinctive everyday practices that were gender-specific and made the activities, risks, burdens of women and men not only different but also strengthened the already existing inequalities that always conceal unequal power balance.

It is well known that Serbia is characterized by pronounced gender inequalities. They have been proven and described by numerous scientific and applied studies, and since recently have also been monitored by the Gender Equality Index, a tool used in the EU and candidate countries, which measures the level of achievement and the gender gap in six main policy domains: work, money, time, knowledge, power and health, as well as in two satellite domains – intersecting inequalities and violence against women.¹¹ According to the latest Gender Equality Index from 2018, Serbia was still a country of pronounced gender inequalities in all domains. These inequalities were significantly more pronounced compared to the EU average, and progress has been made (compared to 2016), although very small. One of the main axes of inequality noted by the Index refers to gender segregation, which is established during education and continues later in the labour market, and precisely this axis of inequality is one of the fundamental ones for understanding the results of this research.

¹⁰ Gender regimes are understood to mean “relatively structured relations between men and women, masculinity and femininity, in the institutional and non-institutional environment, at the level of discourse and at the level of practice. This structuring is materialized in different gender roles, different gender identities and different gender representations... “. (Blagojević, M. (2002) “Women and men in Serbia 1990-2000: gendering the price of chaos”, in Bolčić, S, Milić, A. (ed.) Srbija krajem milenijuma: razaranje društva, promene i svakodnevni život“ [Serbia at the end of the millennium: destruction of society, changes and everyday life], ISIFF, Belgrade: 283-314).

t 1: Gender Equality Index for Serbia, 2018, for the domain of work, sub-domain of segregation and quality of work and domain of knowledge, sub-domain of segregation in education



Source: SIPRU, Gender Equality Index in the Republic of Serbia 2018.

Inequalities are also present in the domain of power, where despite the progress in the representation of women in the sphere of political participation, there has been little or no progress in the domain of distribution of economic and social power. Inequalities are also visible in the domain of money, because women have lower income than men, and certain groups of women are also exposed to higher risks of poverty. Inequalities in the domain of time show how much time and work women spend in the household and family care, i.e. doing unpaid housework, which is the time usually taken away from their free activities (very important for well-being and personal development), as indicated by the Time Use Survey.¹²

Neither the pandemic nor the Government measures had a positive effect on reducing gender inequalities. On the contrary, they became more prominent in the specific context characterized by high risks of infection, especially among those who cared for the infected or had to perform other jobs with high risks of infection. They also became more prominent in a situation where numerous social services such as education, childcare, care for the elderly, people with disabilities, the ill, were transferred to the family, where these duties are extremely unequally distributed between women and men.

¹² Statistical Office of the Republic of Serbia. (2016). *Time Use in the Republic of Serbia in 2010 and 2015*. Belgrade: SORS.

A brief history of the pandemic and response to it

First registered case in the world: China, 7 January 2020¹³

First registered case in Europe: France, 24 January 2020¹⁴

WHO declares the pandemic: 11 March 2020¹⁵

First registered case in Serbia: Subotica, 6 March 2020¹⁶

State of emergency declared: 15 March 2020¹⁷

Number of cases and deaths on 1 June 2020 (start date of the research): total number of cases is 11,430, and total number of deaths is 244.¹⁸

Number of cases and deaths on 24 June 2020 (end date of the research): total number of cases is 13,092, and total number of deaths is 263.¹⁹

The response to the pandemic in Serbia followed the "restrictive model", which included a package of measures such as closing the borders, suspension of public transport to reduce the mobility of people, relatively strict restrictions of movement with periods of curfew and lockdowns lasting for several days. In such conditions, structural inequalities, including gender inequalities, become more visible. They led to the pandemic burden being distributed differently to women and men. As showed in the report on the effects of the pandemic on gender aspects of employment of women and men and the division of responsibilities in the family, women bore a disproportionately greater burden. They made up the majority of employees who were at the front line of health risks due to the nature of their work, such as health care workers, supermarket clerks, employees in pharmacies, cleaners, etc. At the same time, a large number of employees switched to working from home, which imposed new burdens on women because they had to perform their work duties in conditions when they also had to take care of young children or school work of children when kindergartens and schools were closed.

¹³ World Health Organization (WHO), Coronavirus disease (COVID-19) outbreak, available at:

<http://www.euro.who.int/en/health-topics/health-emergencies/coronavirus-covid-19/novel-coronavirus-2019-ncov>

¹⁴ World Health Organization (WHO), 2019-nCoV outbreak: first cases confirmed in Europe, available at:

<http://www.euro.who.int/en/health-topics/health-emergencies/coronavirus-covid-19/news/news/2020/01/2019-ncov-outbreak-first-cases-confirmed-in-europe>

¹⁵ World Health Organization (WHO), Health emergencies, available at: <http://www.euro.who.int/en/health-topics/health-emergencies>

¹⁶ Information from the official website of the Ministry of Health of the Republic of Serbia and the Institute of Public Health, available at:

<https://covid19.rs/%d0%bf%d0%be%d1%82%d0%b2%d1%80%d1%92%d0%b5%d0%bd-%d0%bf%d1%80%d0%b2%d0%b8-%d1%81%d0%bb%d1%83%d1%87%d0%b0%d1%98-%d0%ba%d0%be%d1%80%d0%be%d0%bd%d0%b0%d0%b2%d0%b8%d1%80%d1%83%d1%81%d0%b0-%d1%83-%d1%81/>

¹⁷ ING- PRO, Decision on declaring the state of emergency, available at: <https://www.propisi.net/odluka-o-proglasenju-vanrednog-stanja/>

¹⁸ Information from the official website of the Ministry of Health of the Republic of Serbia and the Institute of Public Health, available at:

<https://covid19.rs/%d0%b8%d0%bd%d1%84%d0%be%d1%80%d0%bc%d0%b0%d1%86%d0%b8%d1%98%d0%b5-%d0%be-%d0%ba%d0%be%d1%80%d0%be%d0%bd%d0%b0-%d0%b2%d0%b8%d1%80%d1%83%d1%81%d1%83-covid-19-11-04-2020-%d1%83-15-%d1%87%d0%b0%d1%81/>

¹⁹ Information from the official website of the Ministry of Health of the Republic of Serbia and the Institute of Public Health, available at:

<https://covid19.rs/%d0%b8%d0%bd%d1%84%d0%be%d1%80%d0%bc%d0%b0%d1%86%d0%b8%d1%98%d0%b5-%d0%be-%d0%ba%d0%be%d1%80%d0%be%d0%bd%d0%b0-%d0%b2%d0%b8%d1%80%d1%83%d1%81%d1%83-covid-19-23-04-2020-%d1%83-15-%d1%87%d0%b0%d1%81/>

3. WHO ARE WOMEN ENTREPRENEURS?

In this chapter, we will present the main socio-demographic and business characteristics of women entrepreneurs from the sample. The average age of women who participated in the research is 49, meaning that **women entrepreneurs most often belong to the middle-age category, which is in line with the findings of the baseline study on women entrepreneurship in Serbia.**²⁰ The youngest respondent is 25, while the oldest is 72 years old. Participants in the research mostly have high education, about 60% of the respondents have a university degree.

Respondents most often live in households with two to four members (86% of them) and very rarely live in extended families. On average, their households have three members. The largest number of women entrepreneurs from the research sample is in a formal or informal marriage (80%). When it comes to regional distribution, 26% of respondents from the sample live in Belgrade, 28% in Vojvodina, 30% in Šumadija and Western Serbia and 16% in Southern and Eastern Serbia.

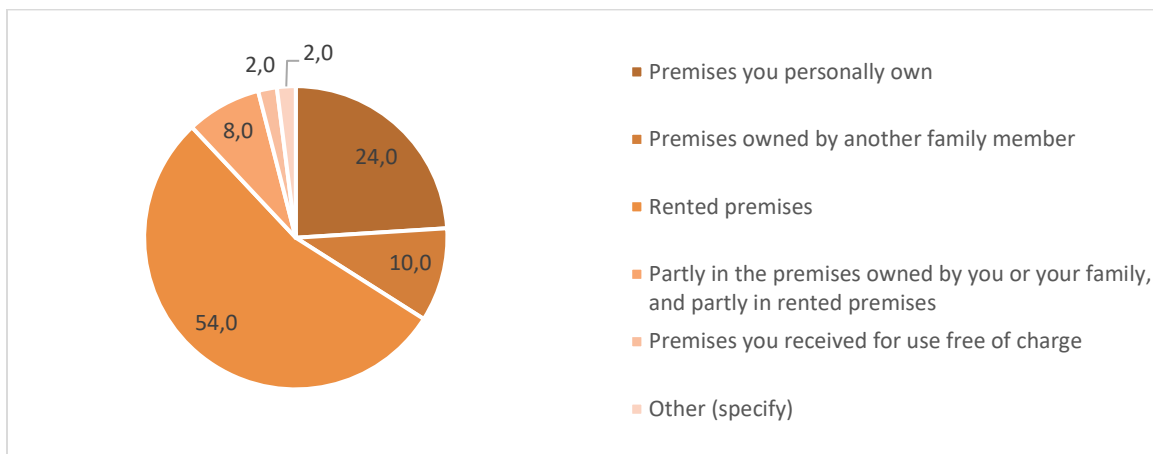
When it comes to the legal form of their business, **most respondents are registered as sole proprietors** (52%), while rest of the respondents said that their companies are registered as limited liability companies (LLC) (46%) and 2% are co-owners of a general partnership / limited partnership. Most of the women from the sample who have businesses registered as limited liability companies are the sole owners of registered companies (70%), and among those who are co-owners, almost all have a 50% stake in the company.

Entrepreneurs from the sample mostly perform their business activity in rented premises and only one in four own premises where they perform their business activity (Chart 2). We do not have the data on the share of men engaged in entrepreneurial activity who own the real estate in which they perform their economic activity, but we can assume that the number is significantly higher, having in mind that only 25% of women in Serbia have exclusive ownership of real estate, and 11% are co-owners of real estate.²¹

²⁰ Babović, M. (2012) Baseline study on women entrepreneurship in Serbia, UN Women, Belgrade.

²¹ Republic Geodetic Authority, data available at: <https://a3.geosrbija.rs/>

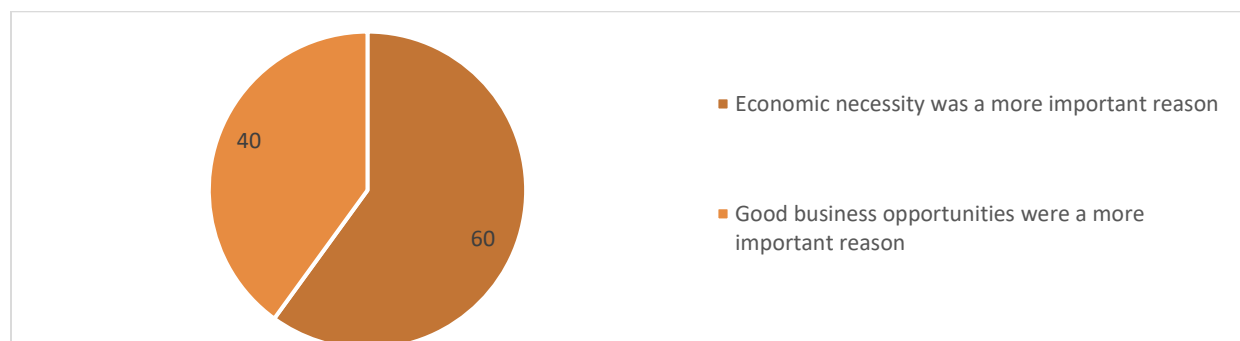
Chart 2: In what space do women entrepreneurs perform their business activity? (in %)



Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

In addition to the socio-demographic characteristics of women, at this point, it is important to point out what their motivation for entering entrepreneurship is. **Most respondents indicated that they started their own business due to the economic necessity**, i.e. most respondents said that they started their own business because they couldn't solve the unemployment issue or were not satisfied with the working conditions of their employers, while a minority opted for entrepreneurship because they recognized good business opportunities (Chart 3). These data are identical to the data from the 2014 study, which was conducted on a larger sample of women entrepreneurs, and which suggest that in the period of 6 years there have been no changes in terms of improving the business opportunities for women in the field of entrepreneurship.

Chart 3: Motivation for starting their own business



Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

Data from the qualitative research also indicate that economic necessity is the more important reason for starting a business. Most women entrepreneurs who participated in the qualitative research cite the

livelihoods difficulties they had while they were employed as the main reason for starting a business. On the other hand, the qualitative research also included women entrepreneurs who inherited the family business, so these respondents do not give any special motives for starting a business, but see the continuation of the family business as a logical sequence of events.

"I thought that with my knowledge and experience I could do more, it was only a matter of time before I started my own agency."

(Women entrepreneur in the tourism sector, from Kragujevac, 33 years old)

"Since I was raised by entrepreneurs, I never thought I would have a 9 to 5 job."

(Entrepreneur engaged in the production of alcoholic drinks, from Pancevo, 34 years old)

In the qualitative research, women entrepreneurs also had the opportunity to point out the main obstacles they faced when starting their business. One of the more important is the inexperience in their area of business, and gaining experience and learning about the job have further slowed down the development of the business. The obstacles respondents also cite include finding suitable business premises, lack of funds for starting a business, as well as the slow state bureaucracy.

"It was difficult, I had to learn and get familiar with many things, how to attract clients, how to create a database of clients, connect with agencies that bring tourists or organize excursions, etc. "

(Women entrepreneur in the tourism and hospitality sector, from Novi Sad, 41 years old)

"The biggest obstacles to starting a business for me were the state administration, inefficient bureaucracy, lack of credit support, the state is not stimulating enough for entrepreneurs in that sense."

(Entrepreneur engaged in the production of alcoholic drinks, from Pancevo, 34 years old)

4. HOW DO WOMEN ENTREPRENEURS DO BUSINESS IN SERBIA?

The main characteristics of women's entrepreneurship can be considered based on the data from the Labour Force Survey (LFS) of the Statistical Office of the Republic of Serbia, which is the main source of data for monitoring the situation in the labour market. In 2018, 40.3% of women aged 15+ were employed, compared to 55.4% of men.²² Among employed women, 5% belonged to the category of entrepreneurs, while among employed men, that percentage was slightly higher (8.7%).²³

There are significant gender differences in terms of specific characteristics of entrepreneurship.

Women's entrepreneurship is more concentrated in the sector of services, trade, and professional, scientific and technical activities, in contrast to men entrepreneurs who, in addition to trade, operate in the manufacturing industry and the transportation and storage sector. According to the LFS data, in 2018, women entrepreneurs mostly operated in the wholesale and retail sector (31.2%), professional, scientific and technical activities (16.8%) and other service activities (13.9%), while men belonging to the category of entrepreneurs, in addition to trade, mostly worked in the manufacturing industry (16.8%) and transportation and storage (13.4%) (Table 1). Sectoral gender differences in entrepreneurship are also indicated by the *Baseline study on women entrepreneurship in Serbia*, which says that in 2011 significantly more women entrepreneurs were concentrated in the services sector (80.4%) compared to men entrepreneurs (70%)²⁴, which indicates a present long-term trend of gender differences in terms of entrepreneurship characteristics.

Table 1: Differences in entrepreneurship of women and men in 2018, by sectors, in %

Sector	Women	Men
Wholesale and retail trade, repair of motor vehicles	31.2%	24.4%
Professional, scientific and technical activities	16.8%	12.8%
Other service activities	13.9%	4.5%
Manufacturing industry	10.2%	16.8%
Accommodation and foodservice	9.2%	6.1%
Health care and social protection	4.2%	1.5%
Information and communication	2.6%	4.4%

²² SORS, 2019. Statistical Office of the Republic of Serbia (2019). Labour Force Survey 2018. Belgrade: SORS.

²³ LFS 2018 (independent calculations).

²⁴ *Ibid.*

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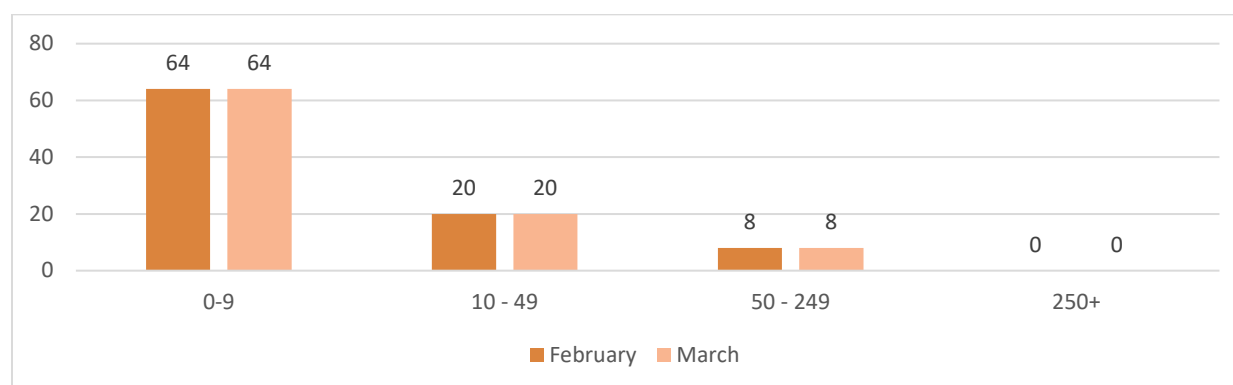
Transportation and storage	1.7%	13.4%
Construction	1.3%	8.5%

Source: SORS, LFS, 2018. (independent calculations)²⁵

Data from the survey of the impact of the COVID-19 pandemic show that in 2020 women also do more business in the services sector. Around one in four respondents (24%) said that the main activity of their business is in the services sector²⁶, while one in five said they operate in wholesale and retail trade.

Women are mostly owners of micro-enterprises²⁷. According to data from the survey on the impact of the COVID-19 pandemic on women's entrepreneurship, 64% of the women in the sample are owners of micro-enterprises (up to 9 employees), one in five are owners of small enterprises, and only 8% of women are owners of medium-sized enterprises. It is important to point out that there was not a single woman in the sample who owns a large company that employs 250 or more people. The Baseline study on women entrepreneurship also says that women are owners of micro-enterprises in most cases (99%), while the remaining 1% of companies are small enterprises.²⁸ When it comes to the structure of employees, the research has shown that women entrepreneurs employ women to a greater extent. In addition, it is important to note that the research showed there were no changes in the structure and number of employees after the declaration of the state of emergency (Chart 4).

Chart 4: Total number of employees in February and March 2020 (in %)



Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

Women entrepreneurs mostly operate in the local market. In addition to women mostly being owners of micro-enterprises and mostly operating in the trade and services sector, an important characteristic

²⁵ The table shows the sectors with the biggest gender differences.

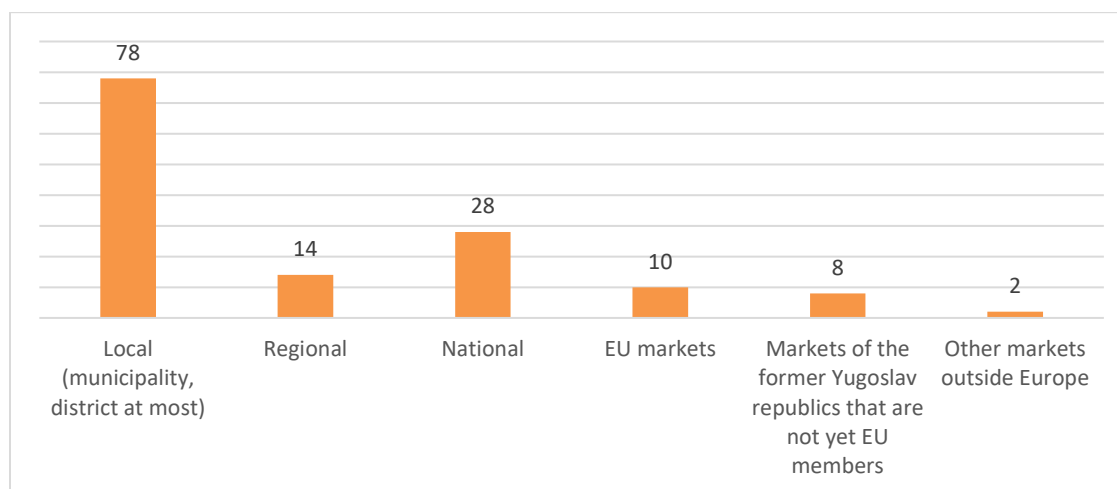
²⁶ Accommodation and foodservice and other service activities

²⁷ Business entities are classified in accordance with the Law on Accounting, the rules according to which legal entities are classified, depending on the number of employees, are: Micro-enterprises – up to 9 employees; Small – 10-49 employees; Medium-sized – 50-249; Big – 250+.

²⁸ Babović, M., 2012.

of women's entrepreneurship is that they are mainly focused on the local market. The research showed that 78% of women entrepreneurs in the sample sell their products/services in the local market, 28% in the national market, while only 10% of women entrepreneurs sell in the markets within the EU (Chart 5). Comparison with the data from the 2012 study also shows that this is a long-term feature of women's entrepreneurship. According to these data, 84.7% of women were oriented on the local markets, 9.6% on the national, while only 3.2% were oriented on the markets within the EU.²⁹

Chart 5: In which markets does the company operate? (in %)

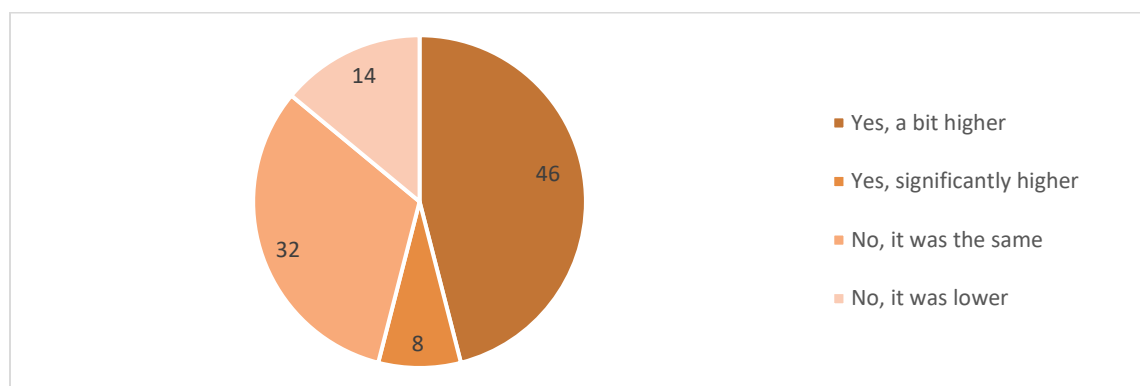


Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

Most of the women entrepreneurs in the sample started 2020 with a stable operating profit. The research also touched upon the subjective assessment of the business success of women entrepreneurs in 2019. Most women entrepreneurs said that their operating income in 2019 increased (44%) compared to 2018 or remained the same (42%), while 14% said that their operating income decreased. Accordingly, most women entrepreneurs point out that the profit made in 2019 is higher than in 2018 (54%), or that it remained the same (32%), while 14% said that the profit decreased compared to 2018 (Chart 6).

²⁹ Babović, M., 2012.

Chart 6: Was operating profit in 2019 higher than in 2018? (in %)



Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

The key problem faced by respondents in February 2020 was insufficient demand for products/services. More than half of the respondents (56%) said that insufficient demand for products/services was one of the problems they faced during February 2020. Additional difficulties they pointed out were fierce competition (44%), the unfavourable position of small companies in the market (33%), difficulties in collecting receivables (28%), as well as the prices of business premises, materials and similar (24%) (Table 2).

Table 2: Key problems faced by respondents in February 2020, when trying to run or develop a business? (in %)³⁰

Problem	%
Insufficient demand for products/services	56 %
Competition is too fierce, too many similar offers	44%
Unfavourable position of small companies in the market	34%
Difficulties in collection of receivables	28%
Price of business premises, equipment, materials	24%
Availability of state development assistance programmes	20%
Finding business partners	18%
Availability of workforce of appropriate qualifications	16%

Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

Qualitative research has shown that women entrepreneurs also encounter these obstacles in regular circumstances. Participants in the qualitative research cited high competition and difficulties in collecting receivables as the main negative aspects of entrepreneurship. An important obstacle is the frequent changing of state regulations (changes of taxes, increase of standards for space where the

³⁰ Respondents were able to give more than one answer, which is why the total in the table exceeds 100%.

activity is performed) to which they, as entrepreneurs, have to adapt and which in most cases requires additional expenses. A specific problem for the hospitality sector is the high turnover of the workforce.

„You have to move in certain circles nowadays to rise above... the competition is scary, it's easier to import everything from China.“

(Entrepreneur engaged in the production of chandeliers, from Belgrade, 48 years old)

“Everyone wants deferred payment, but nobody has cheques, so we have to finance it from our pocket.“

(Women entrepreneur in the tourism sector, from Kragujevac, 33 years old)

“Employee turnover is a problem in the sector in general. They want to work for a couple of months, then leave, but want to have the job waiting for them when they return.“

(Women entrepreneur in the tourism and hospitality sector, from Novi Sad, 41 years old)

In addition, the participants in the qualitative research also point out the good sides of entrepreneurship and business, such as the flexible hours, which is especially important for respondents with young children, as well as working with people and the power of independent decision-making. It is also interesting that the respondents often classify decision-making power as a negative side of entrepreneurship because the entire business depends on them.

“When you work in some other areas, there is often no feedback, and then you don't fix the things you could have fixed, because you don't have the feedback.“

(Women entrepreneur in the tourism and hospitality sector, from Novi Sad, 41 years old)

“Independence in decisions, no superiors, the possibility of creative decision-making.“

(Women entrepreneur in the pharmaceutical industry, from Belgrade, 44 years old)

5. IMPACT OF THE PANDEMIC ON WOMEN'S ENTREPRENEURSHIP

Research data show that the COVID-19 pandemic had a major impact on the business activities of women entrepreneurs. Exposure to health risks and the restrictive measures aimed at preventing and stopping the spread of the virus caused a change in the volume and manner of doing business and also in the way work is organized for almost all women entrepreneurs from the research. As many as 94% of respondents said that they had to make at least one change in their business to survive in the market, while only 6% said that they did not have to change anything and that they continued to operate in the same way as before the pandemic.

The most common change was in the domain of business volume, because as many as two in five women entrepreneurs in the sample who introduced a change had to reduce the volume of the company's activity. Many women entrepreneurs had difficulties reaching clients in the pandemic conditions although they did not suspend their operations (31.9%) – primarily those in the sector of manufacturing, information and communication, but also some women entrepreneurs who provide accommodation and foodservice or those engaged in wholesale and retail trade. Women entrepreneurs from the research who work in hospitality, personal services and similar activities had to temporarily suspend their operation because it was prescribed by the Government Regulation (27.7% of them), and there was an equally high share of those who had to temporarily suspend or reduce the volume of their work because they were not able to organize the work in such a way as to respect the prescribed physical distance and take additional protection measures (this was most often the case with women entrepreneurs engaged in retail and wholesale trade). Around one in four entrepreneurs covered by the research had troubles during the pandemic to get raw materials needed for their business (mostly those operating in the manufacturing sector, as well as in wholesale and retail trade), and for more than one in five (21.3%) the challenge was to organize the transportation of employees to work, which is why they had to suspend or reduce the volume of activities (Table 3).

Table 3: How the pandemic affected women entrepreneurs (in %)³¹

Effects	%
Had to suspend operation, stop all activities because their business activity was temporarily suspended by the Government Regulation (restaurants, cafés, personal services, etc.)	27.7
Decided to temporarily close their company although their business activity was not suspended by the Government Regulation, in order to exercise the right to the taxes and contributions relief	8.5
Had to reduce the volume of activities, but still managed to be operational	40.4
Had difficulties getting raw materials	25.5
Had difficulties maintaining equipment, technical devices, technology	10.6

³¹ Respondents were able to give more than one change they introduced in their business during the pandemic, which is why the total in the table exceeds 100%.

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Had difficulties delivering goods to the market	12.8
Had difficulties reaching clients although their business activity was not suspended	31.9
Had difficulties coping with the competition	2.1
Had to suspend or reduce the volume of business because employees could not come to work (for example, due to suspension of public transport, inability to organize care for children, the elderly, the ill, etc.)	21.3
Had to suspend operation or reduce the volume of because they could not meet the conditions of physical distancing or other forms of protection	27.7
Had to change their place of work (the facility where the work is performed, the service is provided)	6.4
Had to stop exporting products	4.3
Something else	2.0

Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

When looking at certain financial aspects of business, the data show that 10% of women entrepreneurs who participated in the research had to reduce the salaries of some or all employees due to the pandemic and 16% were unable to pay taxes and contributions for employees. Additionally, 6% of surveyed women entrepreneurs had to send some employees on a forced leave in order to survive in the recession conditions.

Findings of the qualitative component of the research confirm that it was very difficult for many women entrepreneurs to organize work during the pandemic and that it largely depended on the sector they belong to, i.e. the type of activities they are engaged in. For example, for women entrepreneurs whose work is directly or indirectly related to the work of catering facilities, maintaining the business activity was almost impossible and they had to temporarily stop working. On the other hand, in some sectors, not only was there no decline, but there was an expansion of business activities, as was the case with the pharmaceutical industry, so there were also entrepreneurs who made a significant operating profit during the pandemic.

“My profession had a lot of work and we profited a lot. If someone tells you otherwise, they are lying. I have been in this business for 10 years and I’m telling you, we worked like never before.”

(Women entrepreneur in the pharmaceutical industry, from Belgrade, 44 years old)

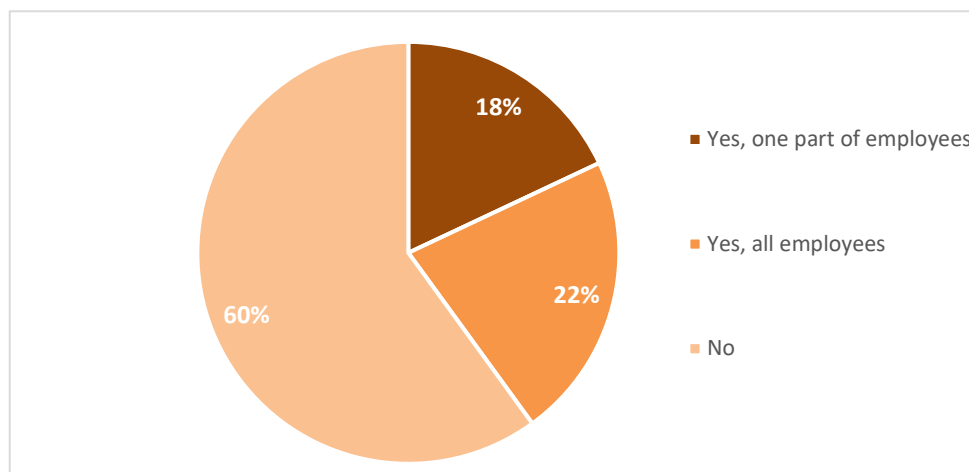
“There were some huge changes, since I couldn't sell my product. Restaurants, that I work with the most, and some other companies who are buyers were closed, and individual customers did not buy due to the fear caused by the situation. The aggravating circumstance was the fact that I live in Pancevo, and the business is focused on Belgrade, so movement bans and the curfew further aggravated the situation. The sales stopped completely for about a month and a half.”

(Entrepreneur engaged in the production of alcoholic drinks, from Pancevo, 34 years old)

In order to adapt to the working conditions in significantly changed circumstances, switching to working from home was one of the common solutions for many employers, whenever the type of work allowed

it. Women entrepreneurs were no exception in this aspect. **Two in five said that during the state of emergency the employees switched to working from home, with 22% saying that all employees switched to this mode of work, and 18% of women entrepreneurs deciding to have only a part of employees working from home** (Chart 7).

Chart 7: **Did employees of your company work from home during the COVID-19 pandemic? (in %)**

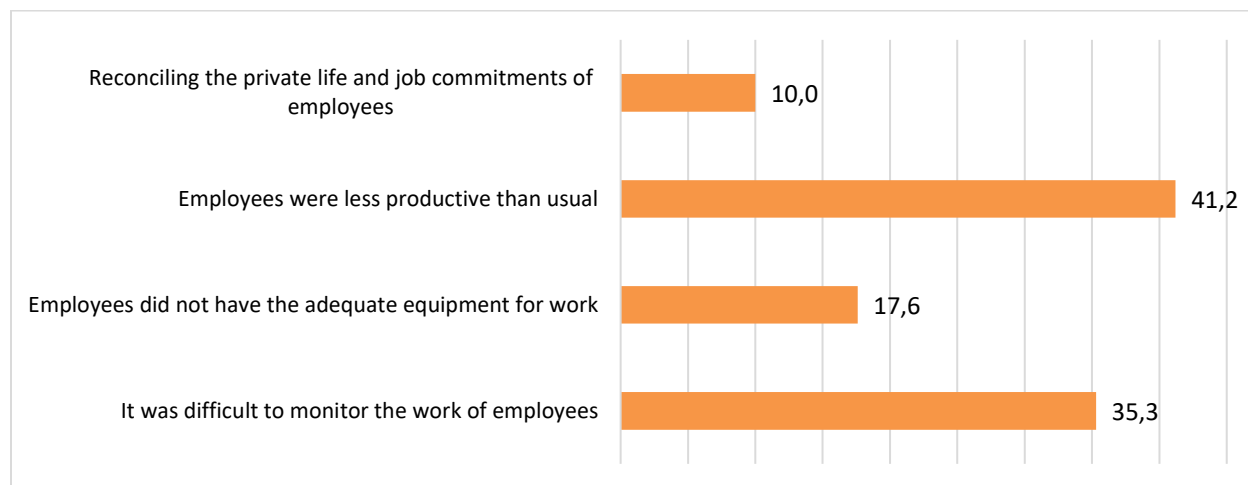


Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

Working from home has both its advantages and shortcomings. Entrepreneurs who opted for this modality of work said that the **key advantage of working from home in the pandemic conditions was that employees were protected from or at lower risk of becoming infected – as many as 80% of them**. Additionally, the respondents said that they believe that the employees were under less stress caused by difficulties in organizing transportation, child care and similar (55% of them). Some respondents also believe that employees were more committed to the job or took the lead more often, but none felt that employees were more productive when working from home.

When it comes to the difficulties faced by women entrepreneurs in opting for this mode of work, they were manifested as **lower employee productivity, which was most often cited as a shortcoming of working from home – more than two in five respondents who said they faced some difficulty believe that employees were less productive**. In addition, 35.3% of them say that one of the shortcomings of working from home is that it is much more difficult to monitor the work of employees than in regular circumstances. In 17.6% of cases, employees did not have the adequate equipment for work, which was an obstacle for the smooth operation, and one in ten women entrepreneurs who said that they faced difficulties during the state of emergency cited difficulties in reconciling the private life and job commitments of employees as a shortcoming of working from home (Chart 8).

Chart 8: Difficulties related to working from home (in %)

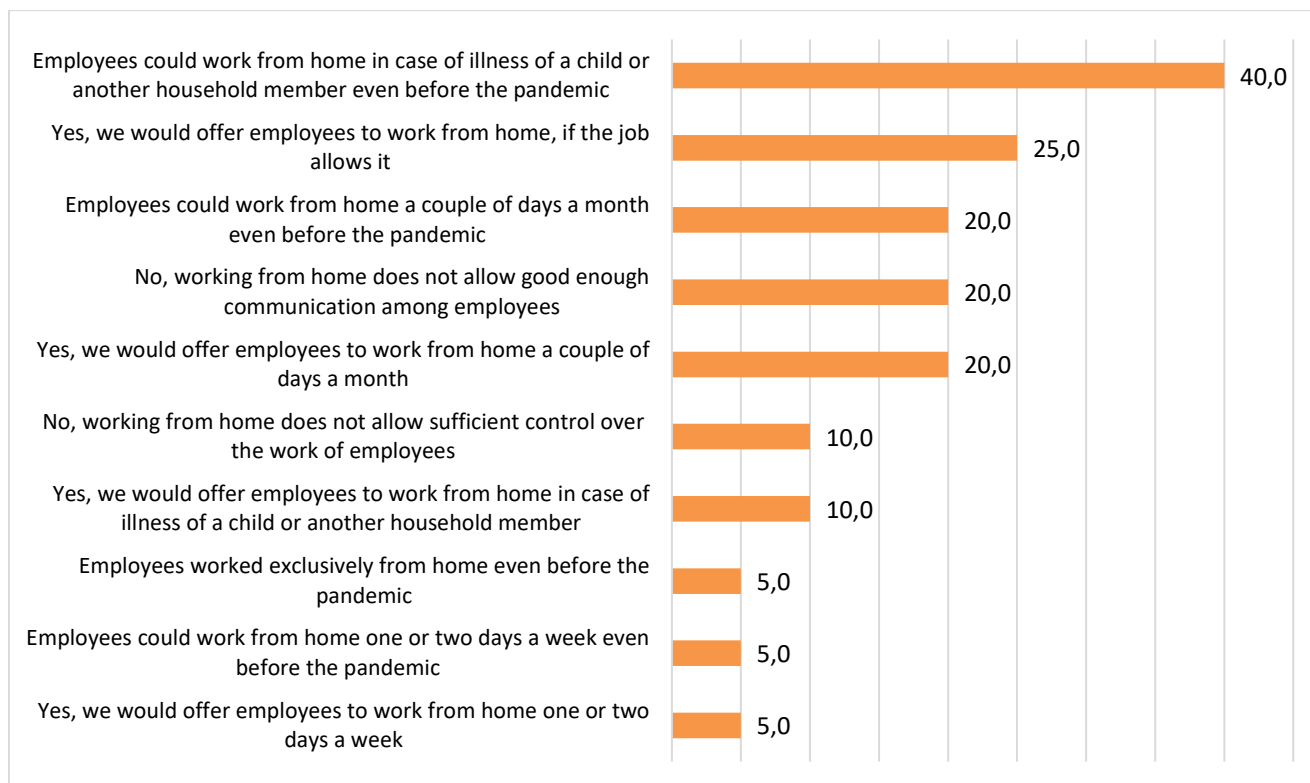


Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

Still, it seems that the experience of working from home as one of the modalities of work encouraged the surveyed entrepreneurs to think about this type of organization of work activities on a more permanent or occasional basis. So, one in four women entrepreneurs with the experience of working from home during the pandemic would be ready to offer employees to fully switch to this modality of work in the future, if the specific job allows it. That wasn't the case before, since only one entrepreneur said that her employees were working exclusively from home even before the pandemic. On the other hand, one in five women entrepreneurs whose employees worked from home would not keep this way of organizing work because they think that it is difficult to maintain good communication between employees when working from home, and one in ten think that it would be difficult to control the work of employees and therefore they would not provide employees with the opportunity to work from home after the pandemic (Chart 9).

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Chart 9: Do you think now about offering more flexible work arrangements for your employees in the future? (in %)



Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

6. KNOWLEDGE ABOUT THE GOVERNMENT'S MEASURES TO SUPPORT ENTREPRENEURSHIP AND ASSESSMENT OF THEIR EFFECTS ON WOMEN'S ENTREPRENEURSHIP

The legal status of companies, their incorporation, managing, status changes, changes of legal form, dissolution, and other issues relevant for their status, as well as the legal status of entrepreneurs are determined by the Companies Law³². The provisions of this Law also apply to the entities performing economic activities that are established and operate in accordance with a separate law, unless otherwise prescribed by that law. According to Article 8 of this Law, there are four legal forms of a company: general partnership, limited partnership, limited liability company and joint-stock company, with the differentiation of persons who incorporate a company and persons who subsequently join it³³. The Business Registers Agency (BRA) is in charge of the procedure of registration, record-keeping and publishing of data and documents, and its establishment and operation are regulated by the provisions of the Law on the Procedure of Registration with the Business Registers Agency.³⁴

In addition, the operation of sole proprietors is also governed by the provisions of the Private Entrepreneurship Law³⁵. This law defines a sole proprietor as a natural person who, for the purpose of gaining profit, establishes a business and independently performs an activity determined by the federal regulation on the classification of activities. It is important to point out that the “business” in Article 3 of this Law means various forms of business activity (workshop, office, bureau, service, agency, studio, guest house, pharmacy, doctor’s office, etc.), but the founder can have only one business, and the activity can be performed in several separate premises on the territory of one or several municipalities. Also, Article 8 of the Private Entrepreneurship Law prescribes the conditions that a natural person needs to fulfil to be able to start a business.³⁶

³² Companies Law, “Official Gazette of the Republic of Serbia”, no. 36/2011, 99/2011, 83/2014 - other law, 5/2015, 44/2018, 95/2018 and 91/2019)

³³ Persons incorporating and persons subsequently joining the company are: in a general partnership – general partners; in a limited partnership – general and limited partners; in a limited liability company – members of a limited liability company; in a joint stock company – shareholders. (Article 9, “Official Gazette of the Republic of Serbia”, no. 36/2011, 99/2011, 83/2014 - other law, 5/2015, 44/2018, 95/2018 and 91/2019)

³⁴ Law on the Procedure of Registration with the Business Registers Agency, “Official Gazette of the Republic of Serbia” 99/2011, 83/2014 and 31/2019

³⁵ Private Entrepreneurship Law “Official Gazette of the FRS”, no. 54/89 and 9/90 and “Official Gazette of the Republic of Serbia” 46/91, 53/95 and 35/2002.

³⁶ A natural person may start a business if they meet the following conditions: 1) that they have general medical fitness, unless otherwise provided by this Law for performing certain activities; 2) that they have legal capacity; 3) that there is no final court decision prohibiting them from performing a certain activity, or that there is no final misdemeanour ruling imposing a protective measure of prohibiting them from performing the activity, for the duration of the legal consequences of the ruling or the measure; 4) that they have the equipment and staff prescribed for the activity, along with the premises, unless the nature

After the outbreak of the COVID-19 virus pandemic, the Government of the Republic of Serbia adopted a series of measures aimed at supporting entrepreneurs, through the Regulation on fiscal benefits and direct aid to economic entities in the private sector and financial aid to citizens to mitigate the economic consequences of COVID-19.³⁷ The measure of special importance for entrepreneurs referred to the introduction of fiscal benefits for economic entities. This measure enabled legal entities to defer the payment of salary tax and social security contributions until January 2021, along with the advance payment of corporate income tax. Not all legal entities were eligible for deferral of tax liabilities, so the following entities were not eligible to apply for this form of state aid: banks, insurance and reinsurance companies, voluntary pension fund management companies, financial leasing providers, as well as payment institutions and electronic money institutions.³⁸ In addition, the Government of the Republic of Serbia provided support to entrepreneurs in the form of direct financial benefits, i.e. direct aid, in the amount of the minimum net salary for the period from May to June 2020. Eligible for this type of aid were all sole proprietors, flat-tax sole proprietors and agricultural producers, as well as other legal entities classified as micro, small and medium enterprises according to the law governing accounting.³⁹

Research data indicate that payment of direct aid is the measure that is best assessed by the beneficiaries (Chart 10). More than one in five women in the sample (82.2%) say that this measure helped them maintain their business during the pandemic; 37.8% of them point out that it helped a lot and 44.4% say that it partially helped. The next measure whose importance was recognized by the women entrepreneurs included in the research was the deferred payment of taxes and contributions until January 2021, and 70.9% of them say that this measure helped them maintain their business – 18.8% of women say that it helped a lot, while more than half of the respondents say that it partially helped (52.1%). Finally, 62.8% of the women in the sample say that deferring the advance payment of corporate income tax until the filing of the final corporate income tax return for 2020 helped them during the pandemic. A large share of women who assessed this measure as positive points out that it partially helped, 46.5% of them, while 16.3% of women think that it was of great help.

Only two respondents said that the direct aid measure did not help at all. When it comes to the measures of deferral of payment of salary tax and social security contributions, as well as the deferral of payment of corporate income tax advance payments, almost an equal share of respondents believe that these measures were not very helpful in maintaining their business operational during the pandemic (22.9% and 23.3%, respectively).

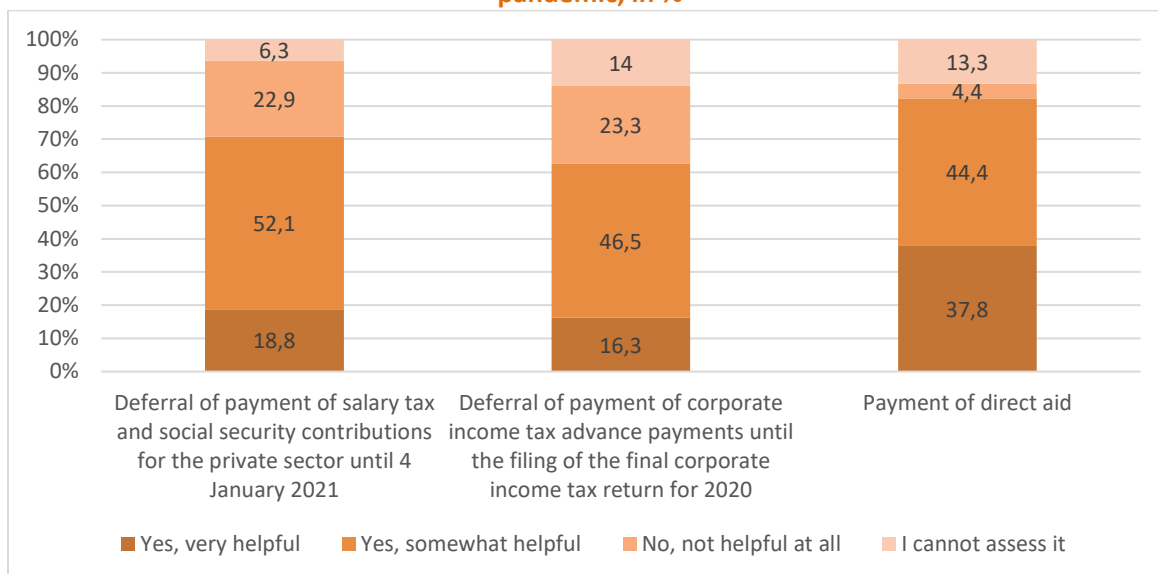
of the business activities or jobs does not require that. (Article 8, “Official Gazette of the FRS”, no. 54/89 and 9/90 and “Official Gazette of the Republic of Serbia” 46/91, 53/95 and 35/2002.)

³⁷ Regulation on fiscal benefits and direct aid to economic entities in the private sector and financial aid to citizens to mitigate the economic consequences of COVID-19, “Official Gazette of the Republic of Serbia”, no. 54, 2020.

³⁸ Article 4, “Official Gazette of the Republic of Serbia”, no. 54, 2020.

³⁹ Article 9, “Official Gazette of the Republic of Serbia”, no. 54, 2020.

Chart 10: Assessment of business support measures to maintain operation during the COVID-19 pandemic, in %



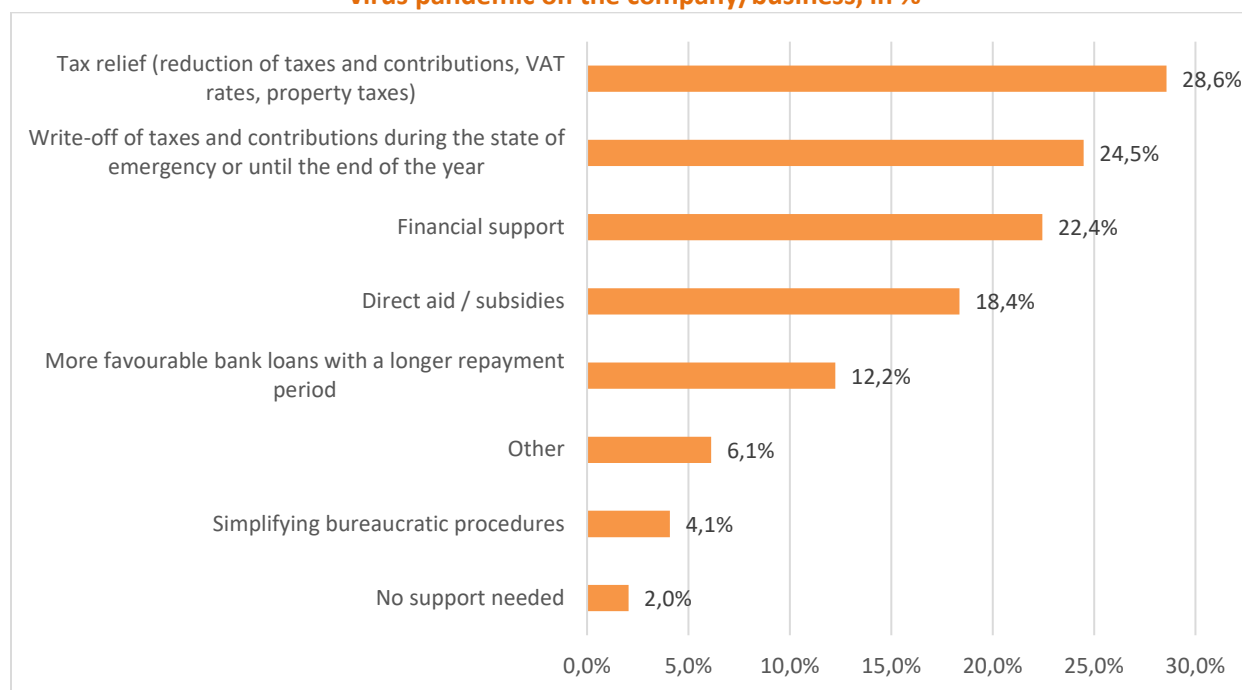
Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

The survey showed that only 5 women introduced some additional measures for employees, i.e. some form of support that goes beyond the Government measures. Some of the measures the respondents introduced were payment of minimum salaries to employees, even though the company temporarily suspended operation during the state of emergency, as well as other types of benefits, before the Serbian Government stated paying out the financial aid to entrepreneurs.

Respondents also had the opportunity to say which types of support measures by the Serbian Government they would find important to mitigate the consequences of the pandemic and the state of emergency on their business (Chart 11). Among the women entrepreneurs who participated in the survey, 28.6% pointed out that in the first place it would be tax relief, i.e. reduction of taxes and contributions, VAT rates, property taxes and similar. After that, almost one in four think write-off of taxes and contributions for the duration of the state of emergency or until the end of the current year, as well as financial aid, would greatly mitigate the effects of the COVID-19 pandemic on their business (24.5% and 22.4%, respectively). Also, 18.4% of women highlight direct aid / subsidies, as one of the significant measures in the fight against the consequences of the pandemic.

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Chart 11: Perception of measures needed to mitigate the negative consequences of the COVID-19 virus pandemic on the company/business, in %



Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

Findings of the qualitative research indicate that the measures implemented by the state to mitigate the consequences of the pandemic were helpful, but did not contribute to maintaining the business in the long run. The respondents are primarily dissatisfied with the limited period covered by the measures (three months) and believe that entrepreneurs should be exempt from taxes and contributions in the next six months, as well as that it is necessary to provide an extension of personal income in that period. They also point out the importance of providing additional support, in the form of incentives for the purchase of equipment for companies operating in all sectors, given that this type of support is intended only for certain business activities.⁴⁰

⁴⁰ Economic entities that perform some of the following activities can use the funds for the procurement of equipment: Sector C – Manufacturing industry: everything except codes 1200 – Manufacture of tobacco products, 1820 – Duplication of recorded records, 19 – Manufacture of coke and refined petroleum product, 2051 – Manufacture of explosives, 2410 – Manufacture of basic iron and steel and of ferro-alloys, 2540 – Manufacture of weapons and ammunition, 304 – Manufacture of military combat vehicles; Sector E – Water supply and wastewater management, control of waste disposal activities and similar activities: the only allowed code 3832 Reuse of classified materials; Sector I – Accommodation and food services: the only allowed code 5621 Catering; Sector M – Professional, scientific, innovation and technical activities: allowed codes 7112 Engineering activities and related technical consultancy, 7120 Technical testing and analysis; Sector F – Construction everything except: 4110 Development of construction projects. “Official Gazette of the Republic of Serbia, no. 5/2020 and 66/2020, Article 3

“It was a very clever move, the thing with the payment of the minimum salary, along with the entire project concerning the pandemic... we avoided the Italian and Spanish scenario due to timely response.”
(Women entrepreneur operating in the thermal engineering sector, from Arandjelovac, 48 years old)

“The measures are welcome, just enough to fill the holes.”
(Entrepreneur engaged in the production of alcoholic drinks, from Pancevo, 34 years old)

According to the participants in the qualitative research, the measures implemented by the Serbian Government are not as effective for businesses in different economic sectors, and they are not tailored to small enterprises. Such observations were highlighted by women from the catering, tourism, service industries and women providing consulting services.

“During the state of emergency at least we had our regular guests, now we don’t anymore, also, the visits for the upcoming period have been cancelled, which is an additional problem... This year’s season is ruined for us.”
(Women entrepreneur in the tourism and hospitality sector, from Novi Sad, 41 years old)

“If they had opened the borders, we might have been able to save the season somewhat, but not like this.”
(Women entrepreneur in the tourism sector, from Kragujevac, 33 years old)

“Government measures for COVID-19 are extremely insensitive to the micro sector (because more has to be returned than was taken if the number of employees is reduced even by just one person (10% of a company with 10 employees), even that employee dies). Nobody thought this through. Deferral of taxes and contributions is also risky because they will be due together with a lot of other payments and at the time of an even greater economic crisis, which I believe will happen.”
(Entrepreneur providing consulting services, from Belgrade, 45 years old)

7. UNPAID HOUSEWORK AND FAMILY CARE

A significant segment of gender inequalities also takes place in the sphere of private and family life. Various researches have pointed to these inequalities and shown that changes in this aspect of gender roles are extremely slow, as indicated by the results of this research. Among other things, the research sought to examine whether there was a change in gender roles in the area of the division of family responsibilities and unpaid housework during the state of emergency, starting from the assumption that times of crisis can trigger a change, especially with a new everyday life introduced into households – families spent more time together, work was very often transferred to the private sphere, care for children and the elderly was transferred from institutions to families. However, the research findings tell us that changes in the gender distribution of roles in the private sphere did not happen and that housework and family care are disproportionately left to women, both before the pandemic and during the state of emergency.

The results of the research indicate that even though women entrepreneurs are extremely active in the business sphere, they are not exempt from household duties. **Most of the women who participated in the research said that they are mostly in charge of housework such as cooking, washing dishes, laundry, ironing, cleaning.** Male household members almost never do any of the housework on their own, and if they are involved in housework, they do it together with the women, and even then they only do tasks related to cooking and washing dishes, while they generally do not do other housework (Table 4). These data indicate that women entrepreneurs have a double burden, with both business and household duties. The data obtained from the research are consistent with other studies that addressed the issue of reconciliation of business and private life, such as the study on the *Status of women in the business sector in Serbia*.⁴¹ It is important to underline that there are no differences in the workload in the private sphere between women entrepreneurs and other employed women.⁴²

⁴¹ Babović, M. (2014). Status of women in the business sector in Serbia. Belgrade: Ministry of Labour, Employment, Veteran and Social Affairs, available at: <https://www.secons.net/files/publications/26-Polo%C5%BEaj%20%C5%BEena%20u%20biznis%20sektoru%20u%20Srbiji.pdf>.

⁴² SeConS. (2020). COVID-19 and employment in Serbia: impact of the pandemic and measures for its prevention on employment and working conditions. Belgrade, available at: <https://www.secons.net/files/publications/113-publication.pdf>.

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Table 4: Household duties before and during the state of emergency caused by the COVID pandemic (in %)

Activity	Cooking		Doing dishes		Doing laundry		Ironing		Cleaning, tidying up	
	Before the pandemic	During the state of emergency	Before the pandemic	During the state of emergency	Before the pandemic	During the state of emergency	Before the pandemic	During the state of emergency	Before the pandemic	During the state of emergency
I	84.0	80.0	74.0	74.0	90.0	90.0	80.0	82.0	80.0	82.0
Husband/partner	2.0	2.0	4.0	4.0	0.0	0.0	0.0	0.0	0.0	0.0
Another woman in the household	2.0	2.0	6.0	2.0	4.0	2.0	10.0	8.0	4.0	8.0
Another man in the household	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Partner and I together	10.0	14.0	14.0	18.0	6.0	8.0	4.0	6.0	8.0	6.0
Another woman and man together	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
A person who is not a member of the household for compensation in cash or in kind	0.0	0.0	0.0	0.0	0.0	0.0	4.0	0.0	6.0	0.0
All household members together	2.0	2.0	2.0	2.0	0.0	0.0	2.0	4.0	2.0	4.0
Total	100	100	100	100	100	100	100	100	100	100

Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

When it comes to caring for young children and the elderly, the division of responsibilities between female and male household members is somewhat better distributed, although it is still not equal. In half of the households in the sample, women and men equally share the care of small children, and in a slightly smaller number of households, they share the care of the elderly. During the state of emergency, only a slight change in the care of small children was visible, because men were somewhat more involved in this activity than usual. However, the care of small children was shared with women, rather than men doing it primarily on their own.

Table 5: Caring for the elderly and children before and during the state of emergency caused by the COVID-19 pandemic (in %)

Activity	Care for young children		Controlling (pre)school work		Care for the elderly	
	Before the pandemic	During the state of emergency	Before the pandemic	During the state of emergency	Before the pandemic	During the state of emergency
I	40.0	27.8	36.4	28.6	36.8	33.3
Husband/partner	0.0	0.0	4.5	14.3	5.3	5.6
Another woman in the household	5.0	5.6	4.5	4.8	10.5	5.6
Another man in the household	0.0	0.0	0.0	0.0	0.0	5.6
Partner and I together	50.0	61.1	50.0	47.6	42.1	44.4
Another woman and man together	5.0	5.6	4.5	4.8	0.0	0.0
A person who is not a member of the household for compensation in cash or in kind	0.0	0.0	0.0	0.0	0.0	0.0
All household members together	0.0	0.0	0.0	0.0	5.3	5.6
Total	100	100	100	100	100	100

Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

Findings of the qualitative research confirm that women mostly do housework and that male household members and children are only occasionally involved in housework, as well as that there was no change in the redistribution of roles in housework duties during the state of emergency. On the contrary, during the state of emergency, household members were often together and additional hygiene measures were implemented, which contributed to women being more burdened with housework. Suspended work of educational institutions represented an additional burden for the entire household, particularly for women who bore the primary responsibility for these activities. They had to spend even more time than usual with children's school work that was being done in a completely different way, young children required all-day care, which placed a significantly greater burden on women's daily lives and made it difficult for them to perform professional activities. However, the new gathering of the family

was a positive change for some respondents, because, as they said, they could spend more time with their family than usual.

“I cooked more than usual (during the pandemic) since we were always at home, but not much changed. “
(Woman entrepreneur working on car inspections, from Novi Sad, 48 years old)

“I mostly did everything myself, I cleaned the house a bit more often than usual, but that's because I had more time, not because I was afraid of the infection. I usually managed to find time for both my family and my work during that period.”

(Woman entrepreneur operating in the tourism and hospitality sector, from Novi Sad, 41 years old)

“I spent more time with my family, especially with my younger son as we would go for walks together – we became even closer “

(Kindergarten owner, from Belgrade, 33 years old)

“Working with young children who are at home and don't go to school (which includes the age of 7, not just 6) is very hard.”

(Entrepreneur providing consulting services, from Belgrade, 45 years old)

8. CONCERNS ABOUT VARIOUS ASPECTS OF LIFE

The COVID-19 pandemic brought all citizens into completely new circumstances, which were also reflected on their concerns related to the new situation. Unlike other employed women, **women entrepreneurs are the most concerned about the economic effects of the pandemic**, while employed women who participated in the research conducted during the state of emergency were primarily concerned about their own and their family's health⁴³.

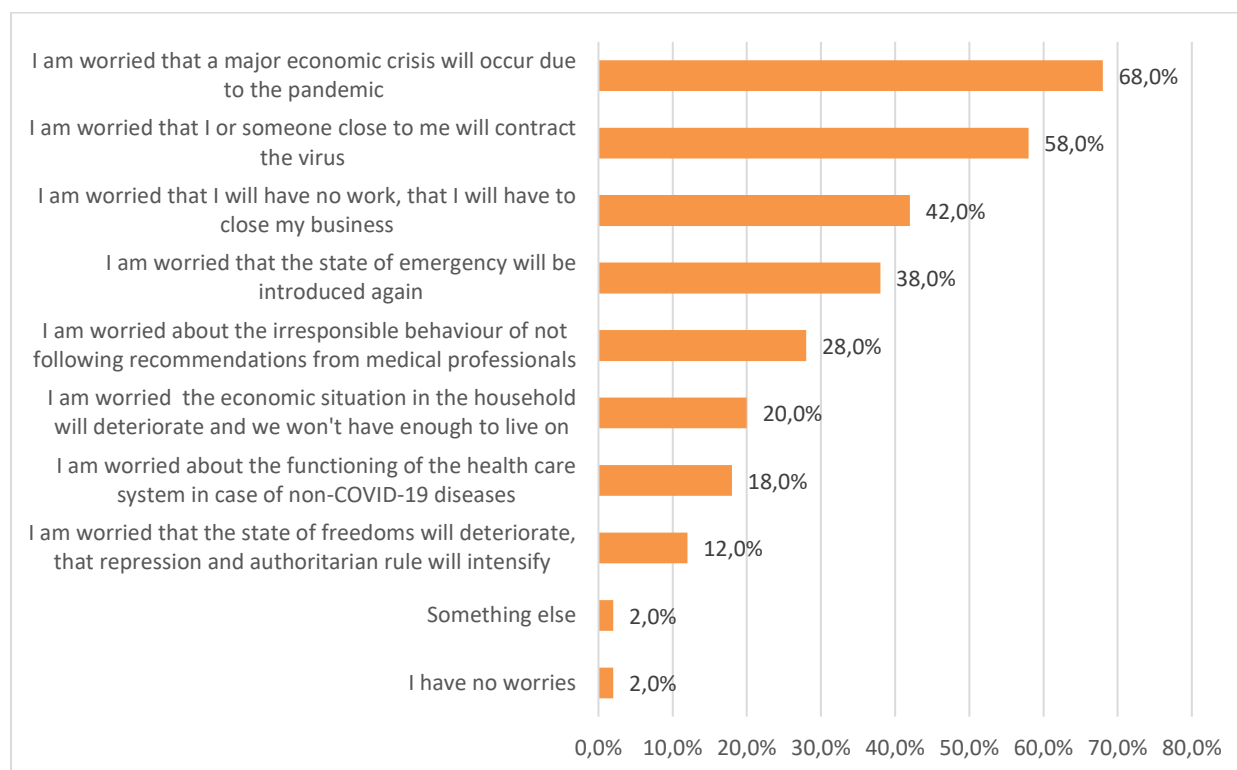
Since women entrepreneurs, who are most often owners of micro-enterprises, businesses, agencies with a small number of employees, are the first to be affected by the uncertain market conditions caused by the pandemic, it is not surprising that in such circumstances they are primarily concerned with the economic survival, which is not the case with other categories of employed women.

After the fear of a major economic crisis caused by the pandemic, the women entrepreneurs who took part in the survey cited health concerns. They also often said they were concerned that they would have no work, that they would have to close their business, as well as that the state of emergency will be introduced again (Chart 12).

⁴³ SeConS, 2020.

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Chart 12: Women from the sample according to the sources of greatest concern, in %



Source: SeConS, Impact of the COVID-19 pandemic and measures for its prevention on women entrepreneurs in Serbia

The findings of the qualitative research also confirm the great concern for the economic consequences that the entrepreneurs have already experienced during the state of emergency, and that they expect in the following period as well. Uncertainty about the duration of the pandemic increases the concerns about the economic consequences of the pandemic on business, especially for the women entrepreneurs engaged in service activities. Loss of control, health concerns and economic consequences produced a feeling of helplessness and fear for the future among the respondents.

"It (the pandemic) had a terrible adverse psychological effect, I have a terrible feeling that someone has so much influence, that they can so easily corner us and control every move we make."

(Entrepreneur engaged in the production of chandeliers, from Belgrade, 48 years old)

"During the state of emergency at least we had our regular guests, now we don't any more, also, the visits for the upcoming period have been cancelled, which is an additional problem."

(Women entrepreneur in the tourism and hospitality sector, from Novi Sad, 41 years old)

"If they had opened the borders, we might have been able to save the season somewhat, but not like this."

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(Women entrepreneur in the tourism sector, from Kragujevac, 33 years old)

“I think that we will only now start feeling the consequences slowly – both the economic and social (depression, other illnesses, accumulated stress, post-traumatic syndromes, loss of children's work habits, increased number of suicides).”

(Entrepreneur providing consulting services, from Belgrade, 45 years old)

9. CONCLUSIONS AND RECOMMENDATIONS

9.1 Conclusions

Women's entrepreneurship in Serbia has a number of specific characteristics. Women entrepreneurs mostly operate in the sector of services, trade, and professional, scientific and technical activities, in contrast to men entrepreneurs who, in addition to trade, operate in the manufacturing industry and the transportation and storage sector. Women are mostly owners of micro-enterprises and predominantly do business in the local market. Only one in four entrepreneurs owns the premises where they are performing their business activities, while most work in rented premises.

The key reason why women choose to start their own business is the economic necessity, while for a minority, the primary motive is because they recognized good business opportunities. When starting a business, women are facing various obstacles, such as the lack of experience in their field of business, difficulties in finding adequate business premises, lack of funds, and the slowness of the state bureaucracy.

Research findings show that most women entrepreneurs entered 2020 with stable income and operating profit. Compared to 2018, business income and profit for most women entrepreneurs either increased or remained approximately the same in 2019, while they decreased for a minority of women entrepreneurs. During February 2020, just before Serbia was struck by the COVID-19 pandemic, women entrepreneurs were already facing certain business problems, such as the insufficient demand for products/services, high competition, difficulties in collecting receivables, but also great workforce turnover, especially in the services sector.

However, the spread of the COVID-19 pandemic and the restrictive measures aimed at preventing and combating the spread of the virus had a great impact on the business of women entrepreneurs in Serbia. In the new circumstances, they had to react quickly and make changes in terms of how they are doing business, in order to try to survive in the market. The most common change was in terms of the business volume, because as many as two in five women entrepreneurs who introduced a change had to reduce the volume of the company's activity. Entrepreneurs working in the sector of manufacturing, information and communication, accommodation and foodservice or wholesale and retail trade, had great difficulties reaching clients even though they did not completely suspend their business, and around one in four entrepreneurs in this research had trouble getting raw materials (mostly those operating in the manufacturing sector, as well as in wholesale and retail trade). Women entrepreneurs who work in hospitality, personal services and similar activities had to temporarily suspend their operations because it was prescribed by a Government Regulation, and there was a relatively high share of those who had to temporarily suspend or reduce the volume of their work because they were not able to organize the work in such a way as to respect the prescribed physical distance and take additional protection measures (mostly in the sector of retail and wholesale trade).

To

be able to reorganize their work and tailor it to the new conditions, two in five respondents in the survey decided to completely or partially switch to their employees working from home. As many as four in five respondents who implemented this modality of work said that the main advantage of working from home in the pandemic conditions was that employees were protected from or at lower risk of becoming infected. On the other hand, more than two in five respondents who had some difficulties with working from home believe that the biggest shortcoming of such organization of work is the lower employee productivity. However, one in four entrepreneurs with the experience of working from home during the pandemic would be ready to offer employees to fully switch to this modality of work in the future, if the specific job allows it, while one in five would not keep this modality of organizing work.

After the outbreak of the COVID-19 virus pandemic, the Government of the Republic of Serbia adopted measures aimed at providing support to the economy, some of which are especially important for entrepreneurs. Research data show that direct financial aid is the measure that is best assessed by women entrepreneurs, followed by the deferred payment of taxes and contributions until January 2021. Women entrepreneurs included in the research say that there should be special tax relief for entrepreneurs (reduction of taxes and contributions, VAT rates, property taxes, etc.) in the upcoming period. According to the participants in the research, the Government measures were helpful, but in the long run, there is a lack of measures that would mitigate the much deeper economic consequences of the pandemic that are yet to manifest. Some entrepreneurs believe that the introduced measures did not adequately respond to the real needs of entrepreneurs from sectors such as catering, tourism, services and consulting, as well as that they were not tailored to small businesses.

Great engagement in the business sphere does not relieve women entrepreneurs of responsibilities and obligations in the household. The research findings show that in this aspect, women entrepreneurs do not differ significantly from women from other categories, because they are still mostly in charge of doing housework such as cooking, washing dishes, laundry, ironing, cleaning. When it comes to caring for young children and the elderly, the division of responsibilities between female and male household members is somewhat better distributed, although it is still not equal. During the state of emergency, only a slight change in the care of small children was visible, because men were somewhat more involved in this activity than usual.

The COVID-19 pandemic caused great concern and uncertainty, and more or less all social groups are facing the same. However, there are differences in the perception of the source of concern. As women entrepreneurs are in a vulnerable position on the market and as they are particularly affected by the economic changes caused by the pandemic, it is not surprising that in such circumstances they are primarily concerned with the economic survival, with health concerns coming in second place. Uncertainty about the duration of the pandemic increases the concerns about the economic consequences of the pandemic on business, especially for the women entrepreneurs engaged in service activities.

9.2 Recommendations

SHORT-TERM RECOMMENDATIONS:

- It is necessary to consider the possibilities of additional tax relief measures (reduction of taxes and contributions, VAT rates, property taxes, etc.) in a certain period during which the company is facing financial difficulties, such as the pandemic period. Such measures should be even more favourable for new businesses, i.e. businesses that, according to the methodology and definitions of the Global Entrepreneurship Monitor (GEM), have existed for less than three and a half years. This period is considered critical for ensuring the sustainability of a business.
- It is necessary to introduce incentive measures intended for manufacturing companies for the purchase of equipment, with adaptation to other activities in the service sector as well (catering, tourism, service activities and consulting)⁴⁴, as well as for the needs of owners of small enterprises.
- Measures related to tax and contribution exemptions were assessed positively, but they should be extended from three to six months in order to give better effects.
- Existence of centres that would provide individualized forms of support, such as mentoring, consulting about business plans, business strategies, resolving business crises caused by emergencies, aligning the work of companies with the Government recommendations and regulations, etc., taking into account the specific needs and situations. Some forms of support could be available online and/or by telephone, allowing women from more remote places to access them, including during crises.

Introduction or adaptation of the existing incentive programmes for self-employment and entrepreneurship, implemented by the National Employment Service, Development Agencies, which would specifically target women who lost their jobs during the pandemic. In addition to the support in various aspects of starting and running a business, it would be necessary to include measures for connecting and networking with women's associations, mentoring support programmes, etc.

LONG-TERM RECOMMENDATIONS:

- It is necessary to systematically develop a policy for the development of women's entrepreneurship. In accordance with the Law on the Planning System, a special programme for

⁴⁴ In the accommodation and foodservice sector, this measure is currently intended only for catering companies. "Official Gazette of the Republic of Serbia, no. 5/2020 and 66/2020, Article 3

the development of women's entrepreneurship could be developed based on the Gender Equality Strategy, which would enable resources to be more consistently directed to various

forms of support, and coordination and monitoring of measures could be established within a single mechanism. The programme for the development of women's entrepreneurship should be based on the principles of increasing, strengthening women's entrepreneurship, as well as increasing its resilience to various crises, including those caused by specific conditions linked to the pandemic.

- It is necessary to improve the cooperation of line ministries in the area of entrepreneurship development, in order to provide a strategic approach to improving the position of women in business, which would be systematic and consistent. This should include the Ministries responsible for economic development, labour, employment and social policy, agriculture, trade, communications, as well as the main national mechanism for gender equality. It would be optimal if this cooperation were based on a single programme for the promotion of women's entrepreneurship, as part of the national strategy for the promotion of gender equality. This would avoid certain programmes targeting certain areas or groups of women entrepreneurs with others remaining systematically excluded because measures that would be adequate for their business activities or other characteristics of the entrepreneurial profile (markets, age, company size, etc.) are not available.
- Organizing mentoring programmes for women entrepreneurs, especially in business sectors with low representation of women (such as manufacturing, information technologies, construction, transport, etc.), as well as devising strategies to encourage women to enter these sectors. The experiences of the Business Women's Association with such mentoring programmes are extremely positive, but it would be necessary for them to be systematically integrated into the work of chambers of commerce, development agencies, etc., instead of being project-based.
- Encourage and disseminate practices such as "angel investors", where successful women entrepreneurs support new and small entrepreneurs. Such initiatives, some of which are implemented within the Impact Hub, give very good results and should be used as role models based on which similar programmes would be implemented in other regions, as well as with a larger group of women entrepreneurs.
- Implement promotional activities that encourage women to enter independent entrepreneurship and indicate the importance of creating greater opportunities for promotion of women to decision-making positions in the business sector. These activities can be implemented by presenting examples of good practice in this area. The implementers of activities can be institutions for stimulating economic development, such as chambers of commerce and development agencies, business women's associations, but also schools and other educational institutions.

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improve educational programmes and training for women entrepreneurs, so they can gain more accurate knowledge and skills, which are in line with their needs and the needs of the markets in which their companies operate. These programmes should cover various legal and financial aspects of doing business and could be available online, especially in the conditions when regulations relevant to business are being amended, as was the case with the change of regulations regarding the business of sole proprietors paying flat-rate tax.

- It is necessary to reduce gender sectoral segregation. For more fundamental changes in this regard, it is necessary to intervene with incentive measures, such as information dissemination, interviews with women who are successful in areas where there are traditionally not many women, and who would stimulate girls to decide early for education in areas where they are underrepresented, particularly those related to opportunities for employment and starting an independent business in promising and development sectors, such as the IT sector, innovative manufacturing business ventures, renewable energy sources or other forms of "green economy", etc.
- Provide support to the establishment of associations, direct exchange of experiences and mutual information sharing among women entrepreneurs, by organizing seminars, workshops, fairs and similar.
- It is necessary to improve the regional networking of women entrepreneurs in Serbia, through certain multinational networks, such as WEgate (European Gateway for Women's entrepreneurship).⁴⁵
- It is necessary to improve women's access to financial markets by establishing special and more favourable credit lines, warranty instruments and alternative sources of financing women's entrepreneurship, especially in crises. It is possible to provide microcredit programmes based on the collective warranty model.
- It is necessary to improve family care services, which would harmonize the care of preschool and school-aged children with the working hours of women entrepreneurs. It is possible to subsidize the use of kindergartens for unemployed mothers who are included in the NES self-employment programme, or who are in the process of establishing a company.

⁴⁵ WeGate – available at: <https://wagate.eu/who-we-are>

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