



Creative Age Management Strategies for SMEs in the Baltic Sea Region

Annex 1: Country Studies LITHUANIA

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www.best-agers-project.eu

The Republic of Lithuania



Socio-Demographic Situation (Selected Indicators)

Indicators	Lithuania	Europe (EU27)
Area	65,200 sq. km	4,324,782 sq. km
Population (2007)	3,575,439	495,000,000
Population density (pop. per sq. km)	54 Inhabitants per sq. km	115 Inhabitants per sq. km
Capital	Vilnius	
Form of Government	parliamentary democracy with presidential rule	
Number of children per woman (2008)	1.35	1.52
Average Age	38.6	40.3 not EU27, but the average of the ten participating countries

http://www.ipicture.de/daten/land_litauen.html; 19.12.2011

European Commission - DG for Economic and Social Affairs: The 2009 Ageing Report: economic and budgetary projections for the EU-27 Member States (2008-2060), Luxembourg 2009

Lithuania is a parliamentary democracy with presidential rule. The capital city and the seat of the government of the Republic of Lithuania is Vilnius. The land measures 65,200 square kilometres, which corresponds approximately to the size of Ireland and has roughly the same population density of about 54 inhabitants per square kilometre – it is about half as much as the EU27 average.

With a birth rate of 1.35 children per woman, Lithuania occupies third to last place in this study, followed by Germany and Poland in the EU comparison. The average age of Lithuanians is 38.6 years. Thus, the Lithuanian society is the second youngest one after Poland.

Average life expectancy at birth (years)	Lithuania	Europe (EU27)
(2008) males	65.89	76.03
(2050) males	78.12	83.10
(2008) females	77.43	82.08
(2050) females	85.34	87.87

European Commission - DG for Economic and Social Affairs: The 2009 Ageing Report: economic and budgetary projections for the EU-27 Member States (2008-2060), Luxembourg 2009

The life expectancy of the Lithuanian society is increasing. The average life expectancy of Lithuanian males at the time of birth was 65.89 years in 2008. For the year 2050 a significant increase in life expectancy is projected at the level of 78.12. The Lithuanian females are currently on average 77.43 years old. Their predicted life expectancy for 2050 is 85.34.

All the Lithuanian values are below the EU 27 average. The Lithuanians, similarly to the Latvians have the lowest life expectancy among the countries participating in this study.

According to the studies of the Lithuanian Health Information Centre, in terms of the unhealthy lifestyle which is a reason for the low life expectancy, alcohol and tobacco use have increased even further in the period 1994-2004.

Low birth rates, low life expectancy and continuing migration lead in Lithuania to a significant sustained decline in the population. By the year 2030, the Federal Agency for Political Education predicts a decline of 10%. The receiving countries are particularly Great Britain, Ireland and Sweden.

Lithuanian Health Information Centre: Changes in Lithuanian Health Behaviour, about 2004; www.lsic.lt.
 Federal Agency for Political Education/HWWI (2007): Focus Migration, Country Profile, Lithuania

Population	Lithuania	Europe (EU27)
Young Population (0-14 years) as % of total (2008)	15.3	15.7
Young Population (0-14 years) as % of total (2050)	12.2	14.1
Elderly population (65 years and over) as % of total (2008)	15.8	17.1
Elderly population (65 years and over) as % of total (2050)	29.7	28.8

European Commission - DG for Economic and Social Affairs: The 2009 Ageing Report: economic and budgetary projections for the EU-27 Member States (2008-2060), Luxembourg 2009

A long-term consequence of fertility decline is the decline in the young population. In the year 2008, 15.3% of the population were between 0 and 14 years of age. This proportion of the population is expected to decline further by 2050 to 12.2%.

While the proportion of the elderly Lithuanian population (65 plus) in 2008 was still 1.3 percentage points below the EU27 average, it is forecast for the year 2050 at the level of 0.9 percentage points above the EU27 average.

The number of pre-retirement and retirement-age population is increasing and the share of children and young people is decreasing: the population is ageing.

Old-age dependency ratio	Lithuania	Europe (EU27)
(2008)	23	25
(2050)	51	50

European Commission - DG for Economic and Social Affairs: The 2009 Ageing Report: economic and budgetary projections for the EU-27 Member States (2008-2060), Luxembourg 2009

The old-age dependency ratio in 2008 in Lithuania reached the value of 23%, which is a ratio of about 1:4 between the economically inactive people (aged 65 years and older) and the workforce.

For the year 2050 is assumed to be at the level of 50% of over 65-year-olds in Europe in relation to the economically active population. This means a ratio of 1:2. For each economically active person there are two inactive ones, which means an enormous pressure on the productive population.

Participation Rate (2008)	Lithuania	Europe (EU27)
15 - 64 years old males	71.2	77.8
15 - 64 years old females	65.2	63.4
55 - 64 years old males	63.4	57.3
55 - 64 years old females	49.6	38.2

European Commission - DG for Economic and Social Affairs: The 2009 Ageing Report: economic and budgetary projections for the EU-27 Member States (2008-2060), Luxembourg 2009

The participation rate of male Lithuanians aged 15 to 64 years was in the second to last place in 2008 compared to the other BSR states in this study, with 71.2%. The participation rate of Lithuanian females aged 15 to 64 amounts to 65.2% and is above the EU27 average.

The older population of Lithuania aged 55-64 is above the average in terms of employment: 63.4% in the case of males and 49.6% in the case of females.

Romas Lazutka, Professor of the Vilnius University (Social Work), attributes this to poor pensions:

The truth is that often the tendency to work is not out of a good life, but because of a very low level of pensions. A small pension is a large incentive to remain in the labour market as long as possible. ... This is a forced situation; because of the low pension received it is difficult to survive.

In Lithuania, the official retirement age of women is 60 and of men 62.5 years. The actual retirement age is slightly lower, at the level of 59.9.

Can carry out the current profession with 60 years	Lithuania	Europe (EU27)
(2005)	54.9	58.2
first findings (2010)	54.7	58.7

European Foundation for the improvement of living and working conditions, Fourth European Working Conditions Survey (EWCS), Dublin 2008; First Findings2010: <http://www.eurofound.europa.eu/surveys/smt/ewcs/results.htm>

54.9 % of Lithuanians under 60 years of age in 2005 were convinced that they would be able to perform their current job even at 60 years of age. Five years later, this figure dropped slightly in Lithuania, while the EU average has slightly increased.

(very) satisfied with the working conditions	Lithuania	Europe (EU27)
(2005)	67.4	82.3
(2010)	70.5	82.3

European Foundation for the improvement of living and working conditions, Fourth European Working Conditions Survey (EWCS), Dublin 2008; First Findings2010: <http://www.eurofound.europa.eu/surveys/smt/ewcs/results.htm>

The Lithuanians are dissatisfied with their working conditions. Although in 2005 "only" 52.4% (the EU27 value was 35.4%) of the population were of the opinion that work is hazardous for health, still only 67.4% were satisfied with their working conditions. In 2010, the value increased slightly to 70.5%. The EU27 average is 82.3%.

Participated in the last 12 months at employer-paid-Trainings	Lithuania	Europe (EU27)
(2005)	22.7	26.1
(2010)	23.5	33.7

European Foundation for the improvement of living and working conditions, Fourth European Working Conditions Survey (EWCS), Dublin 2008; First Findings2010: <http://www.eurofound.europa.eu/surveys/smt/ewcs/results.htm>

The participation in occupational training in Lithuania is very low. 22.7% of workers reported in 2005 having participated in a training course in the last twelve months. This places the Lithuanian employees, alongside with Latvian employees, at the bottom in terms of participation in workplace training. As opposed to Latvia, in 2010, this value increased only slightly in Lithuania: In 2010 6.2% points of Latvian workers participated in the service training, the Lithuanian share increased only by 0.6%.

Indicator for Work-Life Balance	Lithuania	Europe (EU27)
Working hours fit well or very well with Family or social obligations (2005)	83.4	79.4
Working hours fit well or very well with Family or social obligations (2010)	76.3	81.5

European Foundation for the improvement of living and working conditions, Fourth European Working Conditions Survey (EWCS), Dublin 2008; First Findings2010: <http://www.eurofound.europa.eu/surveys/smt/ewcs/results.htm>

In the comparison of countries from 2005, the working hours were compatible with the family and social obligations for 83.4% of the Lithuanian employees, which is above the EU27 average. Thus, Lithuania is in the midfield. In 2010, this value dropped to 76.3%. Therefore, Lithuania and Latvia (75.9%) have the lowest values. In comparison, 93.5% of the Danish workforce estimated in 2010 their compatibility of the family and professional life as very good.

General overview / introduction

During the survey period of the EU27 study, the economic situation of Lithuania turned for the better. Regarding the specific issues of the study, the country presented itself relatively bad.

Although the life expectancy of the Lithuanians is increasing, it is still below the EU average, and the birth rates are low.

The unemployment rate has been falling steadily since 2001, because in May 2001 the government adopted a plan for an active labour market policy which aimed at a significant reduction in the registered unemployment. It also included a very active mediation activity through an extensive network of employment services. By the year 2004, all people who were unemployed for longer than three months could be offered an active measure.

But since 2007 the unemployment rates have been rising and in 2012 reached 17.9%, while taking into account that for many Lithuanians there is no or little entitlement to benefits, and therefore many people do not register as unemployed.

Also in Lithuania the unemployment rates in rural areas are significantly higher, whereas large cities and their surrounding areas have nearly no unemployment. The losers here are not suitably qualified young people, long-term unemployed and older workers.

<http://www.indexmundi.com/g/g.aspx?c=lh&v=74&l=de>; 11.04.2012

http://de.wikipedia.org/wiki/Wirtschaft_Litauens; 11.04.2012

http://www.uni-passau.de/fileadmin/dokumente/studierende/Beratung/Career_Service/Rund_ums_Praktikum/Auslandspraktikum/A.i.A.Litauen.pdf; 11.04.2012

At the beginning of 2012, Lithuania had just under 3 million inhabitants. Since the independence in 1990, the population size has declined by one fifth.

<http://oe1.orf.at/artikel/294497>; 11.04.2012

The reason for this, in addition to the low birth rate, is a high emigration figures. It is estimated that about 200,000 Lithuanians live or work in the West without reporting that to the Lithuanian authorities officially. Especially younger people, despite an academic degree or having graduated from a vocational school, are unemployed for

several years, leave their home country and emigrate preferably to the British Isles and Scandinavia.

Between 1990 and 2011, about 670,000 of Lithuanians emigrated and only 110,000 returned home. According to the official data, within two decades, the country of 3.5 million inhabitants lost almost half a million inhabitants. The Lithuanians are thus one of the most often emigrating nations in Europe.

<http://www.presseurop.eu/de/content/article/1498411-es-lebt-sich-nicht-gut-litauen>

When the younger population leaves the country and the elderly remain, it is necessary to invest in the willingness and ability of the elderly. So far, SMEs have initiated few measures in order to retain older people in employment (successfully), because people are too poor to afford to retire, and therefore they are forced to remain in employment.

In 2004, Lithuania acceded to the European Union. Before the accession, the European Economic and Social Committee (EESC) set certain requirements, such as

- Combatting high unemployment, since Lithuania shows the highest unemployment rate among the accession candidates. Its control must have priority. This requires continued strong growth and better coordination of economic and social policy measures.
- A coordinated approach of all social partners who have a central role in the employment strategy.
- Investments in human capital, both for the rural and regional policy in Lithuania, i.e. education and life-long learning, as well as professional and geographical mobility. By this point, the elderly workers are not addressed directly but at least mentioned.
- Stable public administration and fighting corruption. It was criticised that there is no clear line between politics and administration which leads to grey areas and makes continuity more difficult.
- Combatting social exclusion; a programme against poverty was decided here. A large proportion of the population both employed and unemployed lived below the poverty line. Already in 2003 the EESC required efforts to set a statutory minimum wage.

The following was noticed regarding SMEs: "Of all companies in Lithuania, 96% are small and medium-sized enterprises. In the state budget there is now a separate component for the promotion of SMEs, but so far little has been done to implement the planned programme."

<http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:C:2003:061:0080:0092:DE:PDF> ; 11.04.2012

Poverty in Lithuania

In Lithuania there is a statutory minimum salary of currently LTL 800 (about 232 EUR), which is automatically adjusted to the inflation. At the end of 2008, one in five Lithuanians lived under the poverty line. These are approximately 680,000 people.

In figures: according to the Statistical Office, the poverty line is at the level of LTL 437 per month (for a person living alone) or at the level of LTL 918 per month (for a family consisting of 2 adults and 2 children aged up to 14). Especially single parents living with their children experience poverty (almost 42.8%), as well as families with many children (41.9%).

Poverty is increasing particularly among people who are older than 65 years of age. This is mainly due to the fact that the average pension is less than LTL 437, i.e. less than the poverty line.

Source: www.lrt.lt; 10.04.2012

Corruption

Lithuania is considered "a state with poor corruption control" and as one of the most corrupt countries in the EU. In Lithuania, corruption seems to be mainly in administration, in the field of police and healthcare, however, also the media become corrupt.

Along with the accession to the EU, Lithuania undertook to act against corruption. Early 2010, the Lithuanian Parliament signed a package of measures that would reduce corruption.

<http://www.zehn.de/litauen-50-3325601-9>; 11.04.2012

<http://www.kas.de/litauen/de/events/41813>; 11.04.2012

<http://www.kas.de/litauen/de/events/43193>; 11.04.2012

<http://www.dradio.de/dlf/sendungen/hintergrundpolitik/1141937>; 11.04.2012

"On 10 February 2012, the European Commission stopped the payments for Lithuania from the Structural Funds, but the Ministry of Finance kept this fact secret at first. Lithuania must now submit a concept, as the quota of 4.36% of incorrectly used EU money is suppressed under less than 2%.

The economic newspaper, *Verslo žinios*, fears that the the responses of the Ministry of Finance cannot be trusted: 'Who is to blame for this situation? If the problem is actually in the incoherence of the Lithuanian Public Procurement Act, why not try to change the law? When the problems are deeper and funds are diverted, and not allocated correctly, and therefore stolen, then this situation must finally be ended. Otherwise, the money supply from the EU will not be provided. ... But if there are cliques, everything is secret and concealed, it is hard to assess the extent to which the communication from the Ministry of Finance is competent and credible.'

<http://www.baltische-rundschau.eu/2012/03/01/eu-dreht-litauens-klungel-geldhahn-zu/>; 04.03.2012

National Strategy for Health and Safety at Work

On 9 June 2009, the Lithuanian government ratified a National Strategy for Health and Safety at Work (2009-2012) and an action plan for its implementation. The involved parties are: the Ministry for Social Security and Labour, the Ministry of Health, the Ministry of Education and Science, the Ministry of Agriculture. Also research institutions, universities, trade unions, associations, enterprises, organisations, employers' organisations are involved in the actions.

In this respect, Lithuania formulated four priorities:

1. Strengthening and development of occupational health and safety policy. This corresponds to the EU requirement for progressive and constructive regulatory framework. The EU offers various methods, such as training, dissemination of information and the involvement inspectors or economic incentives.
2. Improving the education systems and information concerning health and safety for employers and employees. All the involved parties must be aware of the urgency.
3. Increasing prevention in public health. Provision of more effective healthcare services for employees.
4. Improving the safety of workers who perform hazardous activities, i.a. through training projects. The scientific research must be strengthened in order to be attentive to new risks in the area of occupational safety to develop solutions.

Depression caused by health problems often leads to the incapacity to work. Promoting mental health in the workplace is an important objective. This is done i.a. by the prevention of violence and harassment in the workplace or stress reduction. In Lithuania, therapists are in short supply. It is difficult to collect data, since many companies do not make investigations of disease cases.

http://europa.eu/legislation_summaries/employment_and_social_policy/health_hygiene_safety_at_work/l10114_d_e.htm, Resolution 669; 12.04.12

Good Practice Examples

Now some examples of measures taken to improve the situation of the elderly, women and young entrepreneurs:

The **Siauliai Chamber of Commerce, Industry and Crafts (SCCIC)** is member of the Baltic Chamber of Commerce. It is a non-profit organisation and a project partner of "Best Agers." The SCCIC cooperates with authorities, governments and other organisations. The aim is to promote the development of regional industries.

Moreover, the SCCIC provides services for commercial enterprises. Over the entire period of its existence, the SCCIC actively participates in social events and develops ideas for better development of the economy.

SCCIC provides assistance to regional parties in developing international cooperation with foreign partners and increasing the export of goods. The key focus is on creating favourable conditions for the establishment and promotion of enterprises and strengthening the social dialogue.

Alfredas Jonuska, Director General of the Siauliai Chamber of Commerce, Industry and Crafts, is a member of the European Economic and Social Committee.

<http://www.best-agers-project.eu/Partnership/SiauliaiChamberofCommerce/tabid/1173/Default.aspx>, 12.04.12

The first project of the BestAgers partner, the SCCIC, is based on launching a senior consultant network in Siauliai. In an earlier survey, entrepreneurs reported that mainly start-ups require advice and support. Especially when a company is still only an idea, it is of great value if an expert helps with a wealth of experience. The senior consultant shares the knowledge, is a mentor and a teacher. "It is high time to mobilise the untapped experience of older people and have them solve business problems", says Inga Medzidoviene, the Head of the SCCIC. After the public was informed, ten volunteers put their knowledge into use: a pensioner, a semi-retired entrepreneur, seven CEOs of enterprises and two specialists for commercial activities. All of them joined the network to share their knowledge and the life experience with small, medium-sized and start-up enterprises.

www.rumai.lt

<http://www.best-agers-project.eu/Portals/18/Best%20Agers%20Newsletter%204%202011.pdf>; 12.04.12

Gender Equality and Diversity (GED) Consultant

A modular training on Gender Equality and Diversity (GED) for consultants in enterprises and public administration was developed within the framework of the Leonardo da Vinci Project (2008-2011) "Gender Equality and Diversity Planning at Workplaces." The objective of the project is to develop new institutional structures and methods which ensure the implementation of management systems for gender equality and diversity in the workplace. This development should find its way into the vocational education and training, as an innovative approach.

The specialist contents are i.a. the following:

- European and national legislation and policies regarding the implementation of equal opportunities at work
- Heterogeneity of the workforce and the prohibition of the workplace discrimination based on gender, age, ethnic origin, religion or belief, disability and

sexual orientation

- Methods for the analysis of typical problems in the implementation of equal opportunities at work
- Necessary methods in order to develop, implement and verify GED plans in one's own organisation.

The training will be credited with 3 points of the European Credit Transfer Systems for non-formal adult education. The educational strategy is based on integrative approaches to learning. The conventional face-to-face seminar is combined with e-learning. The central element of this is an e-learning platform which enables computer-based learning at the workplace. The entire time frame of the training is 81 academic hours.

<http://www.gedplan.eu>; 11.04.2012

Business Angels are private investors who provide young and innovative enterprises with equity capital with full liability and participate in the corporate structure by providing advice and support to entrepreneurs. They have specific know-how, network contacts and share their experience. For their support, the business angels participate in the success of the enterprise. In 2010, the European Investment Fund and Lithuania founded a Business Angel: EUR 17 million is available for technologically-innovative start-ups.

<http://www.wirtschaftsblatt.at/archiv/litauen-fonds-fuer-business-angels-startet-405481/index.do>; 11.04.2012

<http://www.mesinvest.lt/index.php?lang=2>; 11.04.2012

"From Isolation to Inclusion" Project (i2i-project)

..."The i2i-Project was launched in the framework of the Second Transnational Exchange Programme of the European Commission, 2005 – 2007. The project work focused on the identification and improvement of measures that enable groups at a multi-dimensional risk of social exclusion to fully participate in community life. A major focus was on strengthening initiatives by older persons for older persons and on supporting networks of these initiatives."

<http://www.i2i-project.net/about.php>; 12.04.2012

The Federal Ministry of Social Security and Labour, Vilnius was an associated Lithuanian partner of this project. The Labour Market and Equal Opportunities Division invited social partners to participate in preparing the National Action Plan for Employment, Increasing of Employment programme for the implementation of the EU employment strategy and Lisbon Council targets.

In Lithuania the main activities were:

- to increase adaptability of workers and enterprises,

- to attract more people to the labour market,
- to invest more effectively into the human capital and training, monitoring of active labour market measures and
- to insure equal opportunities in labour market for all.

As another associated partner, the centre *Pagyvenusios moters veiklos centras* (the Elderly Woman's Activities Centre) from Kaunas initiated the i2i-project.

It invited socially active women to come together and engage in self-improvement, common realisation of individual possibilities and self-esteem. Main activities were: education, training, information, publishing, social services, health support measures, nursing and help in critical situations, cultural, club and community work, investigation of elderly people's situation and protection of their rights, stimulation of civil activity. Volunteers are trained in nursing courses of 80 hours.

<http://www.i2i-project.net/partnersLithuania.php>; 12.04.2012

http://www.aslect.eu/documents/german/case3_I2I_German_final.pdf , 11.04.2012

The LPSK Trade Union

In 2008, the Lithuanian Trade Union Confederation LPSK launched a project in order to reintegrate elderly people into the labour market. This was done as a part of the European EQUAL Initiative. The objective of the project was to introduce provisions which eliminate social exclusion of elderly workers into collective agreements.

Also, it was about the implementation of vocational training for employees being close to the retirement age and the development of new teaching methods for adults. The project was the first serious attempt of the LPSK not only to determine the problems of the elderly employees but to propose realistic solutions which would facilitate staying in the labour market to the person being close to the retirement age and upgrading their qualifications.

New teaching methods were developed, which were combined with work-based self-explanatory units for independent study.

The LPSK submitted to the Tripartite Council to the Republic of Lithuania the following suggestions to be confirmed:

- the inclusion of provisions in collective agreements which should regulate the working conditions for elderly workers;
- a guaranteed offer of lifelong learning policies and increasing skills, which guarantee the employees concerned the acquisition of new skills.
- The new regulations and the appropriate guarantees are included in the renewed collective agreements at various levels.

http://www.cedefop.europa.eu/etv/Upload/Information_resources/Bookshop/520/C38T1DE.html; 11.04.2012

Measures to promote entrepreneurship in the countries of the EU, EEA and candidate countries 2004/2005

The government of Lithuania offered the SMEs the general government support: tax exemptions, fee waivers and loans on preferential terms. The government took over, inter alia, some or all interest rates, guarantees, credit insurance and subsidies for job creation. It offered company information, discounted training and consulting services, the establishment of incubators, as well as maintained information centres for enterprises.

In Lithuania there are no government programmes which are designed specifically for female entrepreneurs. However, both the "Development Strategy for SMEs" and the state's "Equal Opportunity Programme" include various measures for female entrepreneurs.

The Lithuanian Development Agency for SMEs (SMEDA) established a large website with comprehensive and current information on starting and developing companies. The available information for enterprises includes a separate section on women's entrepreneurship with information on women in the economy and the labour market in Lithuania, the activities of the "Women's Employment and Information Centres" and projects carried out by them, the activity of Women's Entrepreneurship Associations, and on female entrepreneurship in the EU.

The networking of female entrepreneurs has been developed mainly owing to the "Women's Employment and Information Centres" (<http://www.european-women.eu/muic-kaunas.html>); which are independent NGOs which represent the interests of women. They are active in several Lithuanian cities and help women with problems related to the employment or the creation and development of their own company; and in addition they try to exert influence on the public opinion in relation to the gender issues

http://ec.europa.eu/enterprise/newsroom/cf/_getdocument.cfm?doc_id=3823; 11.04.2012

Grundtvig Programme for Life-long Learning (2004 - 2006)

Lithuania took part in the Grundtvig Learning Partnership "Meeting Place for Ethics" in which adult learners from Europe discuss ethical issues and problems of the modern society. They should be able to deal with moral problems in a close and vigilant way. A virtual platform has been built for the Project, which provided information on various topics and offered the other participants the opportunity to interact with each other. The exchange was a part of further training courses, which were arranged in the form of "blended learning." Thus, access to educational measures, is facilitated in particular for learners from rural areas.

"Elderly 45+"

Cross-border initiatives to support the employability of older people are also

supported from the European Social Fund. In the case of Lithuania, the relevant initiatives are:

- The EQUAL Network "Elderly 45+," which, among other things, developed a toolbox on "Ageing in the Professional Life" (BMAS 2005); it includes instruments against age discrimination and promoting the employment of older workers.
- Older Workers Learning Net: The educational institutions in Greece, Great Britain, Lithuania and the Netherlands work within the OWLNet. Within the project, it is necessary to develop an e-learning program for older workers in the graphical sector and in the traditional media sectors. E-learning is seen as particularly suited to take into account the individual learning pace and living habits of the elderly. Another goal of the project is to convince employees of these industries to benefit from business training for older workers.

<http://www.equal.esf.de/Equal/Redaktion/Medien/Anlagen/EQUAL-Newsletter/equal-newsletter-nr-14-september-2005,property=pdf,bereich=equal,sprache=de,rwb=true.pdf>, 12.04.2012

<http://www.owlnet.eu.com>; 12.04.2012

http://www.abwf.de/content/main/publik/monitoring/LiWe/83_moniliwe_06_02.pdf; 10.04.2012

Promoting SMEs

The EU support for the financing of SMEs in their startup and development phase. The support is provided through the Framework Programme for Competitiveness and Innovation (2007–2013). The funds provided within the scope of the programme will be used as a guarantee for loans which SMEs receive from a number of financial institutions.

http://www.access2finance.eu/de/Germany/what_is_available.htm; 10.04.2012

Darom verslą 2009 ("Let's Do Business")

Promoting the entrepreneurial initiative and employment of women in 10 districts of Lithuania to reduce social exclusion. During the training, the participants learn, among other things, how to create a business plan, accounting, marketing plans, and principles of business law.

In addition, the self-confidence and courage to express their opinions should be strengthened. Women who seek integration in the labour market, will receive assistance not only with correct preparation of application documents and made familiar with the most important novelties and the provision of the labour law, but also assisted in discovering their skills and too chose the right profession.

http://ec.europa.eu/enterprise/policies/sme/best-practices/database/SBA/index.cfm?fuseaction=practice.print&gp_pk=6990&lng_cd=DE&tr_pk=5911