

Women's economic empowerment in the Western Balkans – Meeting 2

Crafting solutions for women's access to labour infrastructure, assets and services

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EVENT REPORT



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Executive summary

Increased investment in digitalisation and a sustainable economy in the Western Balkans can create opportunities for women by facilitating their access to infrastructure, while also stimulating the job market and raising the involvement of marginalised groups in shaping the future of the region. The COVID-19 pandemic evidenced various obstacles that many of these groups face on a daily basis, highlighting the existing inequalities of women vis-à-vis their male peers — especially when it comes to economic empowerment and employment opportunities. **The level of women's participation in the labour force in the Western Balkans remains rather low, while gender-based violence and discrimination keep growing hand-in-hand with a lack of access to infrastructure.** At its kick-off meeting in Tirana in April 2022, Friends of Europe's Working Group on women's economic empowerment in the Western Balkans emphasised that women who do not have access to infrastructure, and thus access to assets and services, also find themselves facing difficulties in thriving economically.

The Working Group held its second meeting on 14 October 2022 in Niš, the third largest city in Serbia, **to establish concrete recommendations to facilitate and increase women's access to labour infrastructure, assets and services.** This second gathering was hosted by the City of Niš, with opening remarks by Mayor Dragana Sotirovski. Over 25 high-level personalities and experts, including national and local government representatives from the Western Balkans, European and international institutions, civil society, academia and the private sector, participated in the second meeting.

During four discussion rounds, Working Group members provided their insights on the main obstacles hindering women's access to infrastructure, assets and services, and their direct connection to women's economic empowerment in the region.

The Working Group agreed that one of the key solutions is increasing access to finance while decreasing the gender-based imbalance in ownership rights. Members noted that **Western Balkan countries have good legal infrastructures that approximate those of the European Union but fall behind when it comes to implementation.** A more proactive approach to legislation rather than increasing passive legislation was welcomed by the Working Group as a means to implement the legal framework aimed at facilitating women's access to equal economic opportunities.

The Working Group maintained that, in the Western Balkans, **a traditional education system reinforces patriarchal gender roles from a very young age** and influences a mindset that prohibits women from enjoying the same opportunities as men. Soft skills training, as well as raising awareness of women's equal rights among teachers and parents, would normalise women speaking up and demanding their rights. Eradicating gender-based teaching from a very young age, at least in schools, would assist women's sustainable economic empowerment in the region.

Investment in digitalisation and digital literacy would also be beneficial for women in the Western Balkans. While the region boasts high internet access rates, **some inhabitants lack basic digital literacy, especially in rural areas.** The COVID-19 pandemic allowed many women to use digital means and social media to turn crafts into businesses and even acquire new technological skills, which assisted in their

economic independence. However, the Working Group admitted that these success stories are rather isolated and would require stronger public-private collaboration in increasing awareness and training.

Members agreed that **women are the main bearers of the care economy in the region** — more often than not via the unpaid work of looking after children and the elderly. The Working Group agreed that more incentives and subsidies would decrease the burden of women as the main carers of society.

Insights into women's access to labour infrastructure, assets and services

Women in the Western Balkan countries do not have the same economic opportunities as men. Mainly due to prevailing gender roles, women often have to face the burden of caring for the household, children and the elderly, and thus, engage in unpaid labour. Within this group, women in rural areas and women employed in the agriculture sector are often the ones who engage in unpaid labour in businesses, which depend on them but are not typically legally owned by them. The participation of women in the labour force in the Western Balkans is rather low, and there is a tangible lack of proper mechanisms that offer women the necessary access to labour infrastructure in order to be able to seek and build a career.

Women who do not have access to infrastructure, and thus access to associated assets and services, also find themselves facing difficulties in thriving economically. Drawing from the Working Group's kick-off meeting, **the members defined access to 'assets' as the availability of land, financial services, education, mentorship, technology and information; whereas 'services' encompass access to the care economy, including facilities that assist in the daily care of children and the elderly during working hours.** Women with greater access to such assets and services are more likely to engage in paid labour outside of the household.

The COVID-19 pandemic brought to the surface many gaps between male and female experiences in the labour market, with many men fully embracing the post-lockdown return and women left struggling. One example is that of women giving birth, who generally take the entire parental leave and do not share it with their male partners, even when the legal framework allows it. Traditional and deeply rooted gender roles make women assume the responsibilities of taking care of the household and the children, whereas men work and supply the financial means for the family.

During the Working Group's second meeting, members focused on elaborating on **public-private insights into women's status in the labour market; enhancing education, skills training and digitalisation; and turning care into an economic opportunity.** The Working Group agreed that the rights of women in the Western Balkans are disregarded, especially when it comes to the rights to property and labour rights. Proactive legislation, increased awareness and access to legal aid would be needed for women to fight for their rights and have their human rights respected. Access to finance is of high importance in this regard, and incentives should be provided by public and private stakeholders alike to make women entrepreneurs' applications for grant schemes and subsidies easier overall. In addition, the role of soft skills training and digitalisation, especially in rural areas with less access to advanced technology, were mentioned by the Working Group as good solutions for women to be able to use the latest developments to their advantage. Introducing care facilities for children and the elderly, as well as mechanisms for the latter to use their lifetime skills or time, would also ease the burden of women as the main carers of society.

Breaking the boundaries of gender bias

In the Western Balkans, patriarchal societal structures and traditional education systems reinforce gender roles from a very young age, underpinning the notion that a woman's place is not at the same table as a man, but rather in the kitchen or providing services to the rest of the family or guests. The Working Group members agreed that women do not enjoy the same opportunities as men and most of them are not part of the labour force. They continued stressing that equal education, where both boys and girls are taught about human rights from an early age, could eventually help decrease the gender gap in the labour market. However, they emphasised the importance of specific mechanisms to facilitate women's access to assets and services, which would have a concrete result in bringing women, especially from rural areas, closer to employment opportunities. It all starts with an all-generational and cross-gender dialogue that allows women to acknowledge and learn about their rights and place in society.

Moderator **Dharmendra Kanani**, Chief Operating Officer & Chief Spokesperson at Friends of Europe, kick-started the conversation by mentioning the examples of “three men who [had] made the choice to go to work, while their spouses stayed at home with the children because their [the men's] salaries [were] higher and the system [did] not allow for both of them to work. He then went on to pose the question of what services women would need to have the same opportunities as men and not have the burden of carrying the society on their shoulders by being the carers of more vulnerable groups such as children, the elderly and the chronically ill. **Gordana Čomić**, Serbian Minister for Human and Minority Rights and Social Dialogue, emphasised that the COVID-19 pandemic really brought forward this gap “because the world stopped, but women continued moving because everything needed to be clean.”

“I am a baby boomer,” added Čomić, explaining that her female ancestors were mainly disregarded and mistreated until her generation was born. “But I happened to be born and I can [now] be a human being.” She asserted that the struggle must go on “not only for the women whose shoulders we are standing on, but for the girls and women who will come,” by also including men and their important contribution to the conversation.

Eurisa Rukovci, Founder of Grazeta Media, argued that “a platform for women by women” would be helpful because “by sharing experiences, we will understand what similar experiences we have and make a difference.” She added that “using the media to promote women” is very important in changing the narrative and in improving women's place in the labour market. **Amina Dizdar**, Programme Coordinator at the Sarajevo Open Centre (SOC), said that “men are important in resolving issues of equality because they are decision-makers and it is important to have them as allies.” She stressed the importance of “encouraging women to speak up [...] because the general state of mind in our society is that women are not supposed to be equal.” Women in the Western Balkans that hold high managerial positions regularly face non-acceptance, exemplifying how their place in society is perceived.

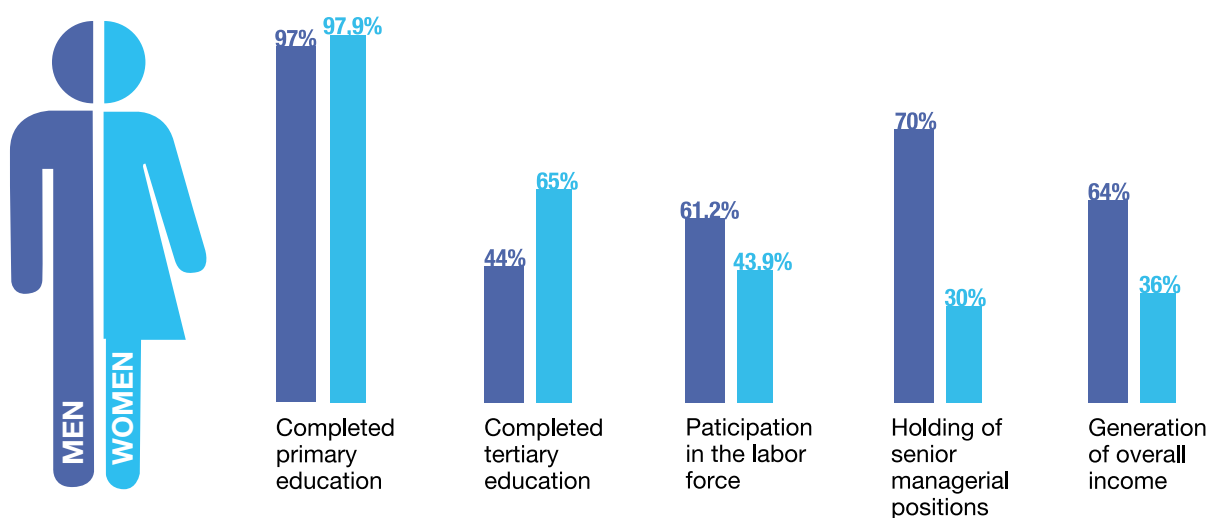
Blerina Ago, Founder and CEO of Active Albania, explained that she was often disregarded as the founder of her company by donors who expected to talk to a man. “When I went to meet possible partners, the question was: ‘where is the owner of the company?’ You are going to negotiate and the person does not accept that you are a woman.” A lack of strong rule of law throughout the region, leading to women not trusting institutions due to internalised gender-based discrimination, is one of the key

factors for women to step back and not take action to be economically empowered, Ago considered. “It is hard being a woman and going to the institutions and asking [for] your rights as a woman. In the region, women are more educated than men, but when it comes to finances, men get the funds and we are left behind.”

Local efforts to enhance female ownership and entrepreneurship were described as priorities by **Dragana Sotirovski**, Mayor of the City of Niš, who mentioned a municipal disbursement of €128,000 “to support women that are ready and have courage to [...] start their own business.”

Less ownership misbalance, more financial balance

In a brief presentation, **Adela Llatja**, Gender Focal Person for Albania at Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), noted that, on average, 65% of women in the Western Balkans have finished tertiary education, in comparison to around 44% of men. However, only 33% of women in the labour force are in senior managerial positions, compared to 71% of men in the labour force. This gap, Working Group members considered, is a direct product of traditional gender roles and a lack of access to finance.



Economic participation and opportunities

“Investing in women is investing in a better society,” Ago said, while illustrating that most of the businesses in the Albanian tourism sector are effectively led by women, but officially owned by men. According to Llatja, more than half of the businesses in the tourism sector fall into this category.

Working Group members agreed that women in the Western Balkans do not enjoy property rights in accordance with enshrined legal frameworks. Most family laws in the region point out that assets created after marriage belong equally to both spouses; however, men are the ones who mainly benefit from this. Members debated whether it should be a criterion for donors or other granting institutions to give grants to businesses where some percentage is owned by women — encouraging men to give

shares to their wives, who are usually business partners in reality but not on paper.

Llatja emphasised that legislation in the region does regard equality on gender grounds, but “the level of [female] property ownership throughout the countries goes as low as 3% in certain areas in Kosovo* and reaches a maximum of only 30%” in Serbia’s capital, Belgrade. Women have their property rights, but they are not registering their property,” she explained, adding that “women cannot get loans if they do not have their names in the property.”

Albania and Serbia are trying a new approach to increase the implementation of women’s property rights by removing the burden for women, who do not necessarily have information on the legal framework, and giving the implementation responsibilities to notaries and cadaster offices, which have a legal obligation to register properties under the name of both the husband and wife, in accordance with the law. “We have the legal rights and the need to implement this, which can be via incentives or through making the notaries and cadaster offices register women from the start,” Llatja stated.

Several members considered that a proactive approach to the legal framework is highly necessary in a region where laws are approximating the EU acquis, but the rule of law is still far off. **Daniela Antonovska**, a gender expert and consultant, explained that North Macedonia’s legislation does not discriminate on gender grounds, but aches from a cultural problem. “It is only some 5% of women who have some type of property in rural areas,” she said, adding that “some granting schemes give additional points for women.” However, there exists a “lack of information for certain granting programmes, such as agricultural grant schemes solely for women or about measures in place”, especially in rural areas. Antonovska provided the example of a woman from a rural municipality in North Macedonia who asked the administration whether she was eligible for an agricultural granting scheme, but the official at the relevant institution hung up the phone as soon as they learnt she was not a registered agricultural producer, instead of explaining the steps to be taken.

Ana Filipović, Secretary of the Coordination Board for Women Entrepreneurship at the Chamber of Economy of Montenegro, offered a similar picture of her country. Between 4% and 8% of women in Montenegro are landowners; however, it is often difficult to even reach adequate conclusions so as to improve the welfare policies and reduce the gender gap in a region that lacks updated data. She emphasised that countries should have centralised data banks and mechanisms in place, such as functioning labour inspectorates, to prove that certain companies are really run by women. There have been cases in Montenegro, she added, where male business owners wrote their wives’ names down in order to be eligible for grants aimed at female business owners.

As part of this conversation, **Jasmina Barać Perović**, Member of the City Assembly of Niš and President of Iz Kruga, the Niš association of women with disabilities, shared her story with the Working Group: “to some extent I am happy about being a woman with a disability, but other times I am not. Nowhere in Serbia can you find a woman with a disability in a high managerial position. The discrimination doubles when it comes to women because there are some men with disabilities in high managerial positions.” She emphasised that there is good legislation, but it is not being implemented. For instance, legislation calls for employment quotas for people with disabilities. In Serbia, Barać Perović stated, “it is a choice if businesses want to employ someone with a disability.”

* For the United Nations, references to Kosovo shall be understood to be in the context of Security Council resolution 1244 (1999).

Overall, members agreed that incentives, subsidies and increased mechanisms of holding state institutions accountable for implementation and policymaking would facilitate women's access to finance and property rights.

Enhancing education, skills training and digitalisation

Technology and digitalisation are crucial to offering skills training, especially for women in rural areas and other vulnerable women, the Working Group members acknowledged. However, prior to an overarching process of technologisation and digitalisation, digital literacy should be expanded.

Tamara Šmidling, Project Officer at the Kvinna till Kvinna Foundation Office in Serbia, explained there are areas in Serbia where citizens “do not have mobile connection”, which burdens women, who are mainly housewives, by fully isolating them. She noted that tailor-made education and training should be provided by the numerous civil society projects that aim to empower women “according to the specific needs of people in specific places they live”. For her part, Filipović found that “a trend was noticed during COVID-19 pandemic, when women re-developed the teachings of their grandmothers and started turning them into businesses.” Members maintained that, in order for more women to be able to launch their online businesses and ventures, they need to go through skills training in accordance with their needs.

Svetlana Stefanović, Executive Director of the Foundation BFPE for a Responsible Society, explained that working with “parents and teachers about gender equality in order to break the negative narrative of ‘crazy women talking about gender equality’ is very important.” The Working Group agreed that children and especially young girls can learn to stand up for themselves via active teaching.

Tatjana Kecojević, Lecturer in Social Statistics at the University of Manchester and Founder of Sister Analyst, agreed that in order for things to change, there should be engagement with the local communities because it is “almost impossible” to educate and create means of prosperity without understanding the receptor cultures. Moreover, she explained how her company introduced an approach to reduce the gender gap in early education, while increasing cross-generation digital literacy rates.

Several Working Group members concluded that women's interest in the fields of science, technology, engineering and math (STEM) is growing but acknowledged that the number is small and that these realms are still dominated by men. **Gordana Danilović**, Director of the Science and Technology Park of Belgrade, argued that women who want to launch their ventures in the field face a double problem: “first, being a woman; second, trying to establish an innovative company.” The Science and Technology Park of Belgrade, she added, “supports young people to start their own companies, but women still find difficulties to juggle between family and work,” so it has implemented positive discrimination: “it was a brave decision to implement it, especially as part of the public sector.” Danilović considered there is a low level of investment in Europe for start-ups led by women and believed that the EU should allocate more funds for such initiatives.

Kača Đuričković, Gender Programme Manager at the United Nations Development Programme (UNDP) Office in Montenegro, defended that facilitating women's involvement in the STEM field is important because it allows women to “break the

work-life balance and manage their own time”. She further described a common misperception among domestic and international institutions that female enterprise owners in the Western Balkans “are pre-determined to smaller businesses such as food products and artisanal crafts. However, the STEM field breaks this trend.” Women currently occupy around 14% of the STEM field, Đuričković claimed, and pointed at the risk of having such poor female representation when “the future of work lies in the hands of STEM professionals”.

The Working Group agreed that governments should encourage the development of education and training for women, based on their specific needs, by using technology and simultaneously creating a safe digital space.

Turning care into an economic opportunity

Women in the Western Balkans carry society on their shoulders via their unpaid labour. They take the role of carers within households by maintaining the house and providing daily attention for children, the elderly and the chronically ill. In certain cases, women even serve their husbands, who maintain the role of breadwinners, providing the financial means for the family. The general absence of assets and services that would take the expectation and burden off women to carry out care duties makes it almost impossible for women to enter the labour market or, especially after giving birth, return to it.

The Working Group members agreed that access to assets and services is crucial for women to maintain a healthier work-life balance, as women with greater access to such assets and services are more likely to engage in paid labour outside of the household. The Working Group considered crucial that men and women share parental leave in order for women to be able to return to the labour market faster. In addition, governments should provide mechanisms for replacing women’s unpaid care services with state-provided services.

Vesna Dzuteska-Bisheva, Regional Team Leader on Inclusive Growth at the UNDP Istanbul Regional Hub, explained that we live “in the time of care crisis”. Along the same vein, Llatja noted that “the state should give women the option to choose” regardless of how many kids she has, if any. “If a woman wants one kid, the state should cater for that; if she wants six kids, the state should also cater for that; if she wants none, the state should also cater for that.”

To this, Čomić felt that “women do not live in women-friendly and baby-friendly societies” and claimed that governments should work further in creating a safer space for women to prosper. Within governments, the role of female politicians across the region could be upscaled, as currently all political connections around care and broader economic empowerment issues are either facilitated by outside bodies or sub-regional. Čomić noted the importance of bringing together female politicians across party lines and borders to raise the profile of what could be done. In terms of effective policies, she also explained that Serbia is aiming to decrease the burden of women caring for the elderly by catering for the latter via the introduction of a “grey economy”, which would allow for the retired population to be paid for their life-long expertise.

Enabling women to establish their own care businesses by using models of social enterprise was recognised as an important tool of self-empowerment; however, much

attention was drawn to the fact that not all countries have the right legislation for this type of activity. The issue of how to gain access to more risk and venture capital was raised more broadly, but the Working Group members agreed that there is little awareness around its benefits or, for instance, the notion of angel investors – from which many women in the EU have benefitted a large deal.

The Working Group accepted that many violations of labour rights within the private sector added to its pursuit of profit and increased the heavy toll on women's work-life balance. Šmidling explained that, on occasions in the private sector, there are no regulations on break or working hours. Members agreed that measures should be taken against companies that do not comply with working hours regulations through an increase in labour inspections, the development of context-driven solutions for women, and the strengthening of state budget allocation for further development of daily care facilities for children and the elderly. Moreover, the Working Group emphasised the importance of housewives to be provided with a state pension, based on their years of unpaid work.

Outcomes and recommendations

Increasing women's access to finance. The Working Group placed emphasis on the roles of governments, non-governmental organisations and international organisations in paving the way for women to have equal opportunities to men in accessing finance. Providing incentives for female applicants in government and non-governmental grants is of high importance. Special subsidies for female entrepreneurs should also be acknowledged as an important tool for increasing women-owned businesses.

Enhancing women's ownership rights. Throughout the Western Balkan region, women have less property under their names than men. The Working Group noted that women often lose their legal ownership rights to the men in their families, namely brothers or husbands. Increasing awareness around women's equal ownership rights has proven successful in providing women with assets that belong to them. However, awareness alone is not enough and should be combined with the implementation of family and ownership rights legal frameworks. The Working Group agreed that introducing specific clauses in laws, as well as obligating several state agencies to register property under the names of both spouses, would decrease the violation of women's ownership rights, especially in cases of divorce.

Promoting digitalisation among women through technology. One essential way to improve women's access to infrastructure is via technology. The Working Group agreed that increasing digital literacy among women, especially in rural areas, would assist them in using the existing digital means at their disposal, such as mobile phones and social media networks, as income resources.

Free legal aid. Women in the Western Balkans are often unable to find justice for the violation of their human rights due to a lack of information on necessary legal mechanisms. The Working Group pointed out that women also tend to miss out on the

benefits of initiatives created to assist them and grants for entrepreneurs, especially for start-ups. Having access to free legal aid would give women the means to understand legal mechanisms and retake their rights, as well as benefit from grant schemes.

Government accountability. The Working Group emphasised that governments in the Western Balkans are difficult to hold accountable for the lack of implementation of laws and regulations. Increased monitoring and evaluation by institutional, non-governmental and international organisations would help in keeping governments accountable.

Next steps

The Working Group's second meeting aimed at identifying the challenges hindering women's access to labour infrastructure, assets and services, in accordance with the first of three main focal themes for its two-year agenda. As such, the Working Group pledged to spread the conclusions of the meeting in their respective networks, as well as increase cross-border collaboration to introduce concrete measures aimed at achieving the suggested recommendations.

As part of its two-year agenda, the Working Group will reconvene in the spring of 2023 and is still set to address two focal themes:

- women in rural areas and employed in the agriculture sector; and
- gender-responsive budgeting (GRB).

These themes were informed on the basis of the kick-off meeting held in April 2022. Other ongoing cross-cutting topics that are considered of high importance by the members of the Working Group include: introducing education based on gender equality rather than on gender roles; fostering the sustainable funding of projects aimed at women's economic empowerment; and promoting the use of technology as a cross-cutting tool to enable these changes.

