

# FOCUS ON GENDER

BOSNIA AND HERZEGOVINA

ISSUE 10

Women's Economic Empowerment  
in Bosnia and Herzegovina: Insights  
from Work and Non-Work Dimensions



Sweden  
Sverige



UN Women in Bosnia and Herzegovina utilizes a two-pronged approach of influencing the major stakeholders and implementing targeted interventions aimed at influencing policies, programmes, and funding relevant to women's economic empowerment. Within this portfolio, UN Women strives to improve the policy framework for job creation. This includes perspectives on the care economy, technology and entrepreneurship, as well as the implementation of existing policies with a focus on policy coherence between gender equality programmes and the promotion of women's access to decent work. One of the pillars of this work is knowledge generation aimed at developing targeted programme interventions based on the needs and challenges faced by women in the country. In this regard, UN Women has comprehensively assessed this area in partnership with the Sarajevo Economic Institute in a series of three studies: (1) Study on Women's Economic Empowerment, (2) Study on the Resilience of Women-Owned Businesses to Crisis, and (3) Baseline study on care economy in Bosnia and Herzegovina. The primary objective of these studies was to analyse the current state of economic empowerment in BiH and identify key factors that can contribute to enhancing the economic position of women. By thoroughly

examining the existing situation, legislation and ongoing policies aimed at reducing gender disparities, and by incorporating best practises from around the world, the three studies aim to provide policy and programming recommendations that promote women's economic empowerment and address relevant gender gaps.

These studies have established a robust evidence base to support positive change in Bosnia and Herzegovina. They were conducted using broad and inclusive research methods across the country, targeting individuals, households, businesses, and decision-makers. By adopting two fundamental methodological approaches, these studies combine available secondary data with empirical quantitative and qualitative research. The conclusions drawn are based on a triangulation of the results, ensuring a comprehensive and reliable assessment.

Based on the research findings, the studies provide a set of policy measures and programming options tailored for the primary stakeholders. These recommendations are designed to promote tangible progress in advancing women's economic empowerment in the country.

**In this issue of Focus on Gender, we present the findings of the three studies on women's economic empowerment. Our goal is to provide policy and programming recommendations and address pertinent gender gaps.**

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Participants reviewing the Baseline Study on Care Economy in Bosnia and Herzegovina. The publication was presented in May 2023, in Sarajevo, within the Generation Equality Action Coalition on Economic Justice and Rights.

# OVERVIEW OF WOMEN'S ECONOMIC EMPOWERMENT IN BIH

While BiH has made progress in recent years in promoting gender equality through legal and institutional frameworks, women still encounter significant obstacles when it comes to full political, economic, and social participation. Women comprise 50.94% of BiH population, yet only 36.8% of women over the age of 15 are employed. The activity rate for women in BiH stands at 36.1%, the employment rate is 38.9% and the unemployment rate 19.8%<sup>1</sup>. With the impact of the COVID-19 pandemic, current gender inequalities are likely to worsen, as previous pandemics have shown to have a disproportionate and lasting impact on women's work and livelihoods. Gender stereotypes continue to play a significant role in political, economic, and private life, undermining efforts to promote gender equality. In Bosnia and Herzegovina, it remains rare for a woman to hold a managerial position in a state-owned company, on a supervisory board, in

an executive body, or in any other important role in the private, public, or political sector. Unpaid work in the care economy (including tasks such as cooking, childcare, and many other activities traditionally considered women's responsibilities) is not recognized or adequately accounted for by policy and law.

By definition, a woman is economically empowered if she possesses both the capability to succeed and advance economically, and the authority to make and act on economic decisions<sup>2</sup>. Economic empowerment is commonly understood through a *resource-agency-outcome* framework, which conceptualizes it as a dynamic process in which women acquire resources (physical capital empowerment) and economic power (financial capital empowerment), enabling them to have the authority and the agency (human capital empowerment) to fulfil their own aspirations<sup>3</sup>.

<sup>1</sup> BHAS. (2022). *Anketa o radnoj snazi. [Labor Force Survey]* Sarajevo. See: <https://bit.ly/3qFykar>

<sup>2</sup> Golla, A. M., Malhotra, A., Nanda, P., & Mehra, R. (2011). Understanding and measuring women's economic empowerment: definition, framework and indicators. International Centre for Research on Women, 12. Retrieved from <https://bit.ly/44wdZID>

<sup>3</sup> Kabeer, N. (1999). Resources, agency, achievements: Reflections on the measurement of women's empowerment. *Development and Change*, 30(3), 435-464. <https://bit.ly/45kBclv>

## Women's Economic Empowerment scores in BiH

### Physical capital

- The average ownership score is 1.3 (out of 4)
- The average resources score is 7.4 (out of 9)
- Employed women contribute an average of 52% to total household income.

### Financial capital

- Financial control and financial management are mostly in control and management of the husband (36%), followed by a joint decision of wife and husband (34%), and finally wife (30%). Women from urban areas, as well as those who are employed, are more often involved in household decisions.

### Human capital

- Women generally feel confident when it comes to their skills but are aware that they need additional education and training.

*Source: Study on Women's Economic Empowerment in Bosnia and Herzegovina, UN Women, 2021*

Reasons to consider assessing and promoting women's economic empowerment include the following:

- More women than men hold precarious jobs<sup>4</sup>;
- Women are already underrepresented in the labour market;
- Women are particularly affected by additional unpaid care work;
- Women face difficulty accessing loans due to low property ownership rates, reducing potential collateral and hindering women's entrepreneurship.

Therefore, the **Study on Women's Economic Empowerment** (2021) focused on two distinct aspects of empowerment:

- Work empowerment - closely linked to working conditions and requirements, women in leadership and managerial roles, and
- Non-work empowerment - addressing sociocultural challenges that enable women's economic empowerment.

Building on this knowledge, two additional studies have been conducted, one focusing on work-related issues, while the other addresses non-work-related issues.

- **The Study on Resilience of Women-Owned Businesses to Crisis in Bosnia and Herzegovina: Key Challenges, Opportunities and Programming Options (2021)** focuses on services related to the overall assessment of women-owned businesses in Bosnia and Herzegovina, the main challenges they face, and factors that make these businesses less resilient to the effects of crisis. The study considers five key areas of resilience: Leadership, Revenue, Organization, Finance and Operations.

*Resilience stands out as a pivotal trait in the reactions of individuals, systems, or entities when faced with unforeseen and unfavourable occurrences. It is therefore defined as an organization's ability to adapt quickly to disruptions while maintaining ongoing business operations and protecting people, assets, and overall brand equity<sup>5</sup>.*

<sup>4</sup> Precarious work means employment that involves instability, lack of labor protection, insecurity, and social and/or economic vulnerability.

<sup>5</sup> Mallak, L. (1998). Putting Organizational Resilience to Work. *Industrial Management*, 40:8

- The Baseline Study on Care Economy in Bosnia and Herzegovina: Overview of Key Denominators, Policy and Programming options (2023)** aims to foster an understanding of the disproportionate responsibility for caregiving as a cause of inequalities, particularly focusing on gender disparities. Its objective is to initiate positive changes for more equitable care provision in households and communities that can contribute to women's empowerment. The study seeks to provide evidence for strategies and interventions based on the '3Rs approach':, **recognizing, reducing, and redistributing** existing unpaid caregiving work in households, communities (civil society), markets (private sector), and government (by enhancing legal and institutional

infrastructure), but also it aims to reward and improve caregiver representation in decision-making processes.

*The care economy can be broadly defined as the sector (or combination of sectors) of the economy responsible for providing care and services that contribute to the nurturing and reproduction of the current and future population. It includes household work, childcare, care for the elderly and care for persons with disabilities, provided in both paid and unpaid forms and in both the formal and informal sectors.*

The studies have been developed in partnership with the Sarajevo Economic Institute <sup>6</sup>.

<sup>6</sup> Find out more at: <http://eis.ba/>



Entrepreneur Hamida Begović is the owner of small business Butteria from Donji Vakuf. Hamida makes pistachio, cashew, pumpkin seeds, hazelnut, almond and peanut butter in her small workshop, which are then distributed across BiH. Her business was supported in 2021 through the BizUp project, implemented by Foundation 787 and UN Women as a part of the project „Economic empowerment of women – rebuilding better”, financed by the United Kingdom government.



Najla Kevrić invested her small savings in buying a CNC wood working machine. Today she hardly manages to prepare all the orders from her clients on time, made through her brand K King Design. Her business was supported in 2021 through the BizUp project, implemented by Foundation 787 and UN Women as a part of the project „Economic empowerment of women – rebuilding better”, financed by the United Kingdom government.

## EMPOWERING WOMEN: EXPLORING WORK-RELATED CHALLENGES, ENTREPRENEURSHIP, AND CRISIS RESILIENCE

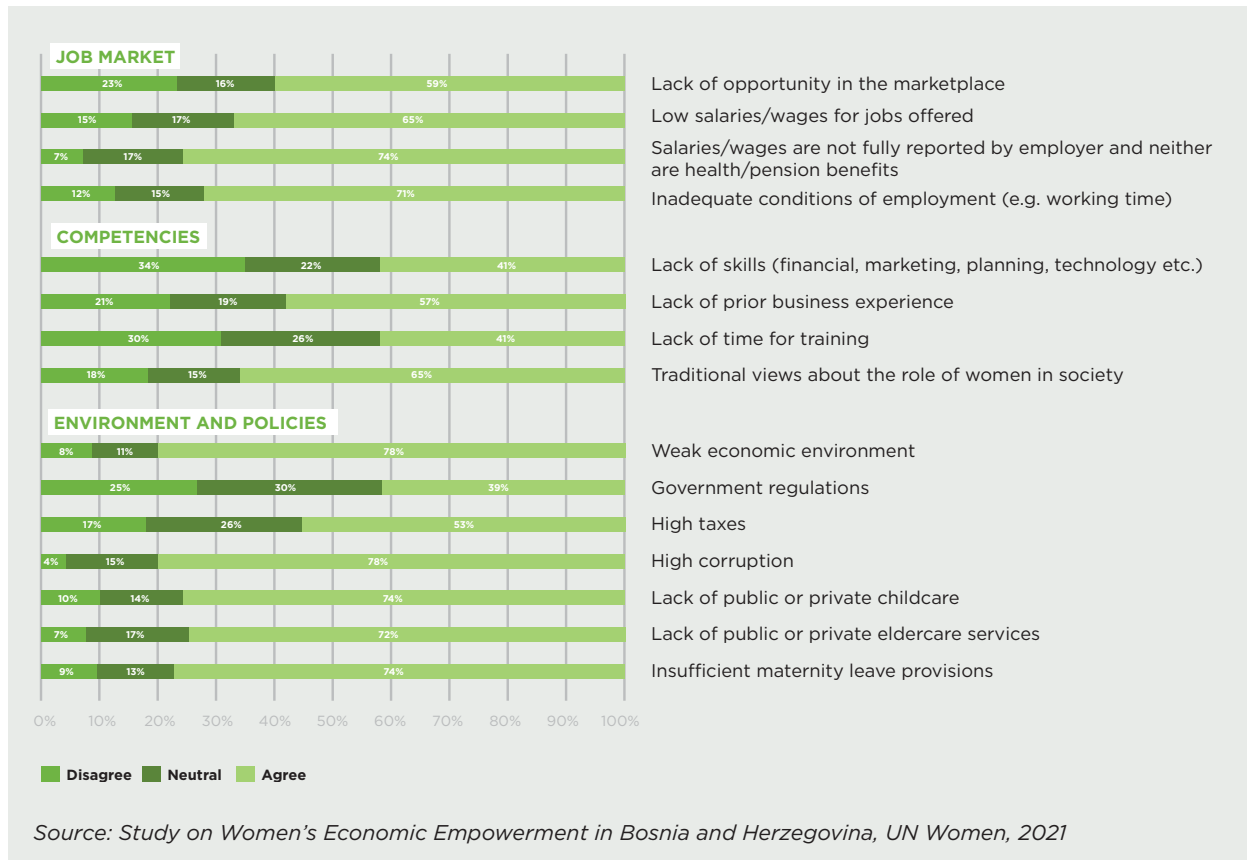
While the legal framework for women's economic empowerment is adequate, the enforcement of the laws and results in practice have yet to be demonstrated. In addition, the notable absence of systematic data on entrepreneurship in the country has resulted in a lack of comprehensive information on employment and business ownership, further exacerbated by the absence of gender-disaggregated data on firms and business owners.

Despite the existing legal framework, women continue to encounter difficulties in finding suitable employment and fully participating

in the labour market. To promote women's economic empowerment, it is crucial to bridge the gap between legal provisions and their effective implementation, enhance data collection on entrepreneurship, and address the underlying causes of unemployment.

In the study, the majority of women believe that the current situation is the responsibility of the government and its policies, as the most common causes of unemployment include (i) weak economic environment, (ii) high levels of corruption, (iii) underreported salaries by employers, and (iv) lack of public or private childcare, as illustrated in Figure 1.

Figure 1: Barriers to employment



Entrepreneurship is thriving in BiH due to its role in countering high unemployment rates through self-employment solutions. While there is a lack of reliable data on women-owned businesses at the national level, available data from previous research indicates that women in BiH predominantly own new micro-enterprises, primarily concentrated in the service and trade sectors. Previous studies show the profile of women entrepreneurs in BiH as well-educated, middle-aged women (between the ages of 26 and 45). They are mostly the sole owners of their companies and operate within an environment that poses limitations on their entrepreneurial success, which is less encouraging and supportive compared to neighbouring countries.

Upon analysing policies that address women-owned businesses in general, the study identified several inconsistent policies and guidelines in BiH. This inconsistency is related to the fact that business ownership in general, and specifically women's business ownership, does not receive necessary attention from policy makers. Consequently, the institutional framework falls short in providing adequate support to women entrepreneurs and managers. Therefore, bilateral and multilateral actors, including international organisations, academics, women in business networks and related stakeholders play a crucial role in providing support. Consequently, there is a large number of diverse support and funding programs, but navigating them can be challenging due to the lack of coherence in the approaches taken by key stakeholders.



### Work related highlights

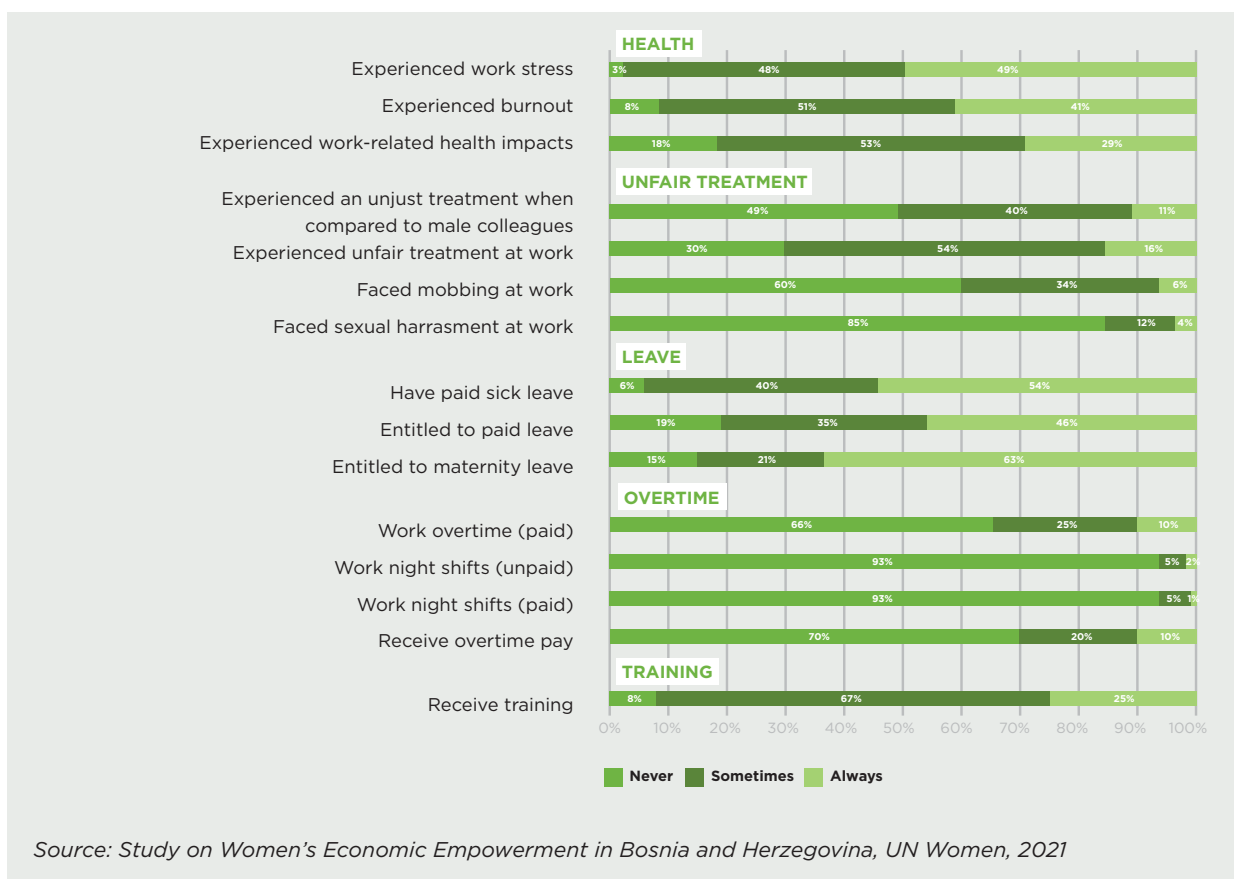
- For 90% of women, a career is important in their lives, and 77% believe their contribution is valued equally to those of their male colleagues, leading to decent working conditions.
- Work-related stress is common for 49% of women, with 41% regularly experiencing burnout at work. At least 51% have sometimes experienced unfair treatment when compared to their male colleagues.
- Although approximately 30% of women lead balanced lives, there is still a noticeable imbalance in 50% of cases, including lack of sleep, skipping meals, delayed arrival back home, and changes in plans due to work commitments.
- Women business owners display remarkable resilience in times of crises but often lack essential institutional support.

Source: Study on Women's Economic Empowerment in Bosnia and Herzegovina, UN Women, 2021

When it comes to decent work, as presented in Figure 2, one of the dimensions is unfair treatment at work. At least 51% of respondents have reported experiencing unjust treatment when compared to their male colleagues at times. Also, 70% believe that they have

experienced unfair treatment at work at least sometimes. This high percentage of an unfair treatment clearly indicates the presence of glass ceiling barriers for women in the workplace.

Figure 2: Decent work



Source: Study on Women's Economic Empowerment in Bosnia and Herzegovina, UN Women, 2021

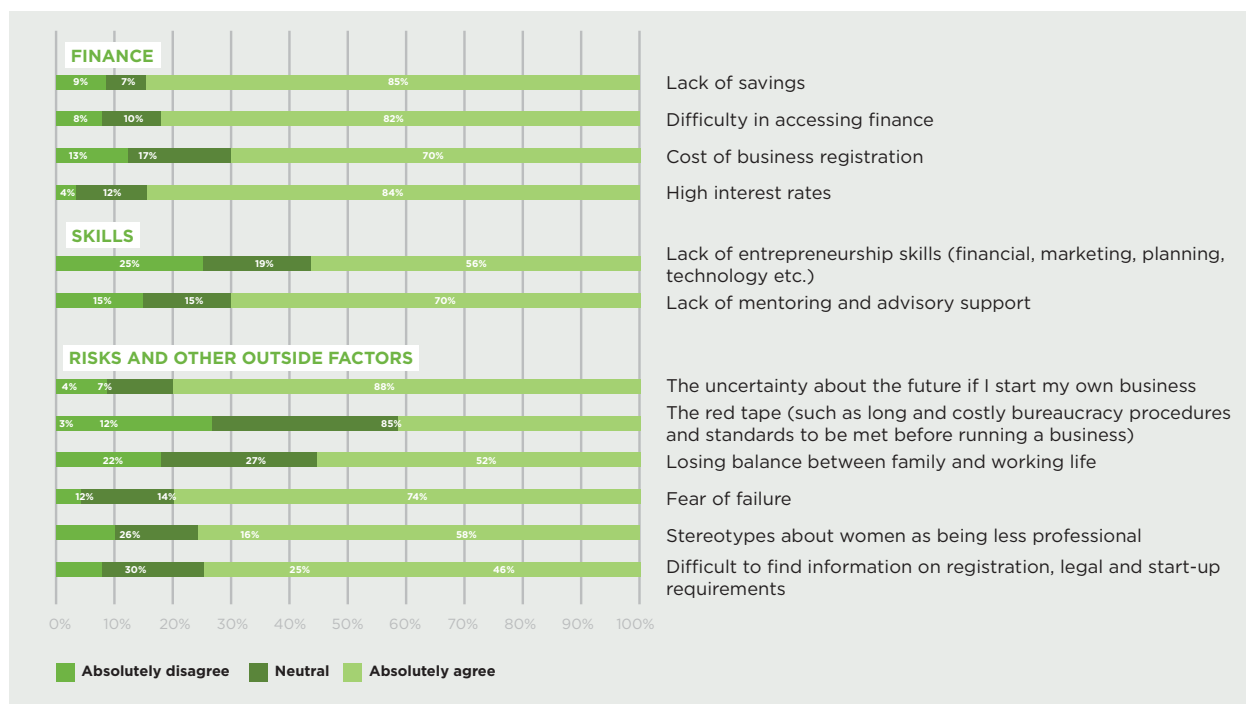
Access to finance is the biggest obstacle to entrepreneurial activity, closely followed by the weak economic environment. Overall, women entrepreneurs confront serious financial obstacles. These include a lack of initial capital, a lack of resources to finance business start-up and development, or lack of and insufficiency of information about available government or non-governmental financial incentives, a shortage of entrepreneurial capital, or a less accommodating stance from banks.

The most prominent barriers revealed by our research are financial: lack of savings, high interest rates and difficulties in accessing finance. Compounding these issues is the fact that women face greater challenges in

accessing financial markets, as they usually do not own property or land to use as collateral, placing them in a discriminatory position and exposing their businesses to substantial risk.

Although BiH has taken steps to establish institutional and regulatory frameworks for improving access to finance, our research indicates that these measures still remain insufficiently available (82% of women absolutely agree that this is a significant barrier, as shown in Figure 3). One particular problem we identified relates to alternative funding mechanisms, which are vital for bridging financing gaps and which are almost non-existent or definitely insufficient in our country.

Figure 3: Barriers to entrepreneurship



Qualitative research supports the most significant barriers that have been previously explained. All of interviewees claim they lack access to financial resources to engage in entrepreneurial activities.

“I would not dare to start my own business... I do not have access to loans due to my economic situation.”

“There would be ideas if there was money.”

Nevertheless, loans and grants are not the only options available. Other financial instruments could be considered and more strongly promoted, such as venture capital or financial accelerators (providing an equity investment and aim to help women evaluate market opportunities, develop product prototypes, develop market entry plans, secure partnerships and strategic alliances, etc.); business angels; and various other options that are available for business regardless of gender sensitiveness. Complementary advisory service would ensure that funding is used optimally, but

also that gender sensitivity is not abused, thus providing feedback for both commercial and donated funds. For example, some loans are often combined with financial education and business advice, meaning that women are eligible for investment financing in two tranches: the first in the form of financial investment and the second tranche in the form of blended learning support, business coaching and networking support.

However, the *Study on Resilience of Women-Owned Businesses to Crisis* has drawn attention to women business-owners who exhibit courage, persistence, rationality in decision making, analytical approach, wisdom, flexibility, self-confidence, and a commitment to continuous learning to overcome crises. Additionally, a supportive family environment and personal network significantly contribute to the resilience of women business-owners. This heavy reliance on informal networks is partly due to the lack of coherent institutional support.

The most important elements in the five key areas that make up business resilience: Leadership, Revenue, Organization, Finance, and Operations, are described in the following text.

## LEADERSHIP RESILIENCE

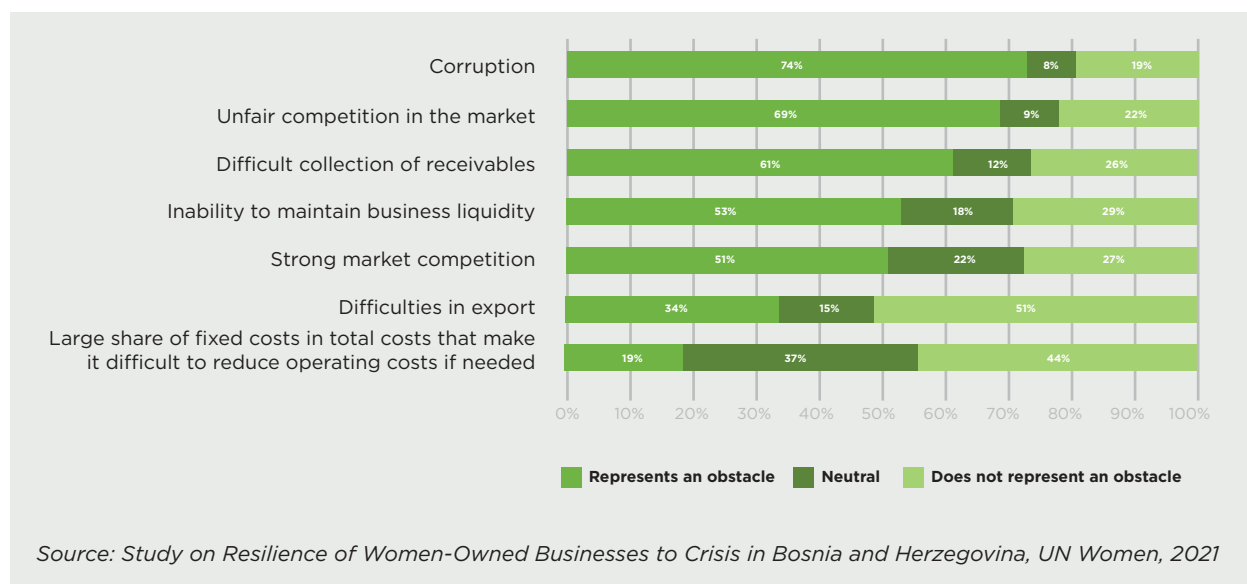
Crucial to leadership resilience are the personal characteristics of women business-owners, such as tenacity, perseverance in

difficult times, dynamism, and openness to new opportunities. Overall, the study reveals that women entrepreneurs have a profound passion for their work, demonstrate perseverance and exhibit specific leadership qualities. Within the concept of perseverance, the determination of women business-owners is evident. They persist in their tasks and remain determined to continue their path even when others abandon their vision (93%) or even hold them back (92%). Only 2% of respondents give up when they see others have given up. On the one hand, they strive to encourage their employees to grow, and they share a common vision with them. Finally, their leadership style ranges from gentle to tough, providing clear guidelines, instructions, and expectations.

## REVENUE RESILIENCE

The study results highlight significant revenue challenges faced by women entrepreneurs, particularly during a crisis. The barriers to achieving high revenues are manifold, as illustrated in Figure 4. These include corruption and unfair competition in the BiH market. Another major obstacle is the difficulty of collecting debts. Therefore, systematically improving business conditions would significantly improve the ability to secure revenues in times of crisis.

Figure 4: Barriers for achieving high revenues

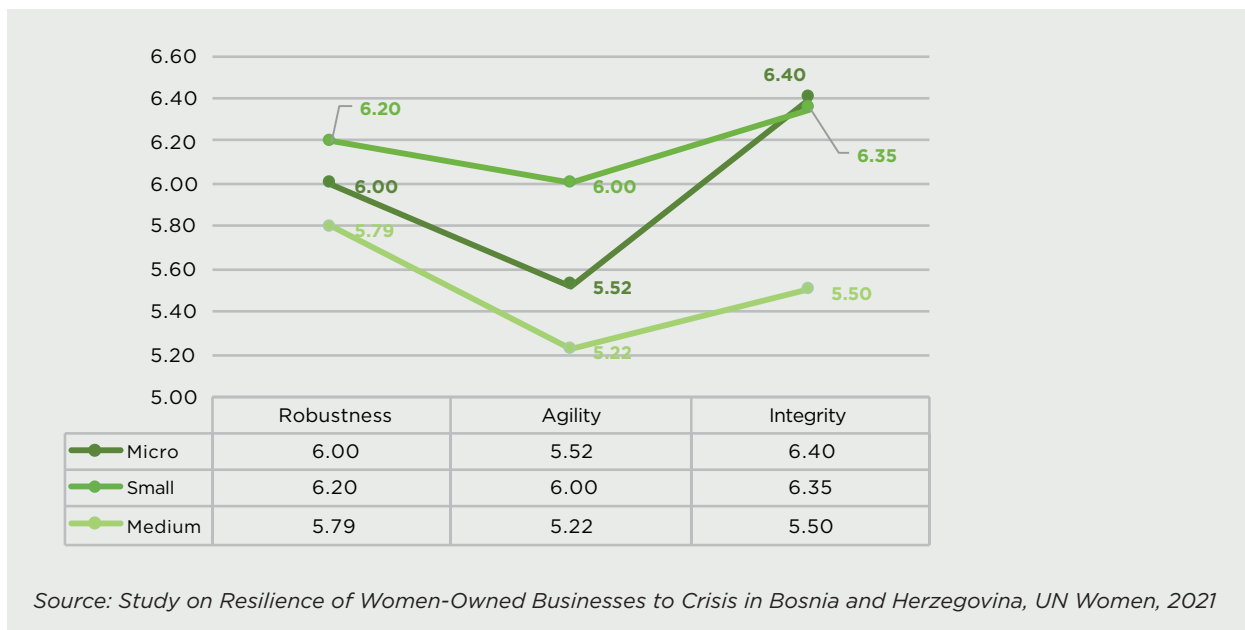


## ■ ORGANISATIONAL RESILIENCE

Three major variables contribute to organizational resilience. These are: robustness, integrity, and agility (see Figure 5). Concerning robustness, the data reveals that women who own businesses, especially in times of crisis, strive to persevere and ensure the survival of their businesses. In terms of integrity, the data shows that a

corporate culture that fosters a friendly and familiar atmosphere is identified as critical for ensuring organizational resilience. However, women scored lower on agility, suggesting that they may face more difficulty shifting their focus or developing alternatives in times of crisis. It is interesting to see that scores for these three dimensions vary significantly by company size, with small enterprises achieving the best results.

Figure 5: Organisational dimensions based on the company size



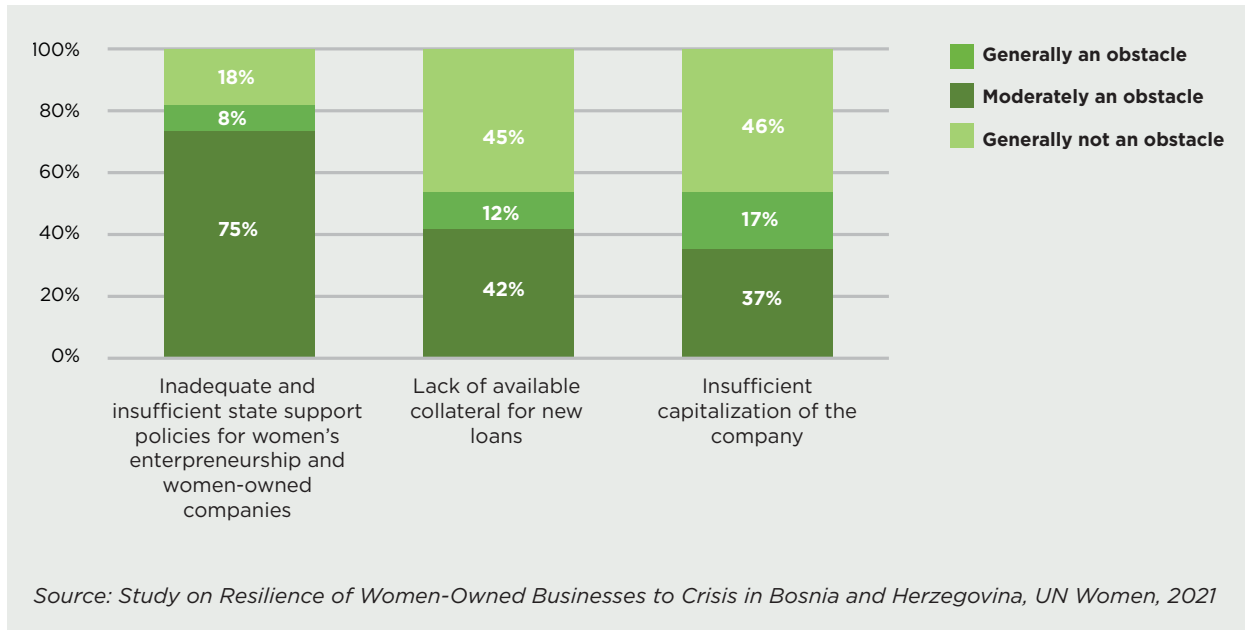
One of the key barriers to organizational resilience also include the general constraints of the BiH market, the inadequate quality of available labour, and, especially, the time required for unpaid care work.

## ■ FINANCIAL RESILIENCE

Financial resilience might be a top priority during a crisis, and an organization is generally more resilient if it has a stable

cash flow. The research shows that women business-owners in Bosnia and Herzegovina manage their finances carefully and are involved in all aspects of their companies' finances. However, as presented in Figure 6, the greatest obstacles to resilience were found in the area of finance. Several barriers, including insufficient government support, a lack of available collateral, and inadequate business capitalization, significantly hinder business growth and sustainability.

Figure 6: Financial hurdles



Interviewed women business-owners take care of their finances and maintain an up-to-date cash flow forecast. From the interviews, it appears that financial resilience is mainly related to rationality, good forecasting of the future and the attitude that one should not borrow or invest excessively and that the business should be self-sustainable.

## OPERATIONAL RESILIENCE

The data shows that women have strong and personal relationships with their suppliers, contributing to good operational resilience. The majority also have alternative suppliers in case their primary ones are unavailable in times of crisis. Although women entrepreneurs exhibit several traits that support their businesses during crises and demonstrate remarkable resilience in the face of adversities, they lack essential institutional support.



Maaïke Doyer, founder and managing partner of Epic Angels, speaking at the Women's Entrepreneurship Expo 2023 held in Tarčin, Bosnia and Herzegovina, in October 2023.



Photo: UN Women BiH/Elvira Jukić-Mujkić

Exploring art and culture, traveling and getting to know the richness of different cultures in the West and East, inspired architect and designer Aleksandra Ivanković to transform her creativity and knowledge into Imaginarium studio which offers modern clothes, jewellery, accessories and toys. Her business was supported in 2021 through the BizUp project, implemented by Foundation 787 and UN Women as a part of the project „Economic empowerment of women - rebuilding better”, financed by the United Kingdom government.

# ADDRESSING NON-WORK RELATED ISSUES OF WOMEN’S EMPOWERMENT: FOCUS ON CARE ECONOMY AND CULTURAL STEREOTYPES

In most parts of BiH, tradition is deeply rooted in culture and daily life, so stereotypes play a crucial role in women’s economic empowerment. Based on the findings in the Study on Women’s Economic Empowerment, subjectively, women believe that they are worth more and that they should be at least equal to men, but objectively, the situation is somewhat different when it comes to decision-making within families. In this context, women are rarely influencers or decision-makers. Some claim that they may even finance purchases, but the ultimate decision on what to buy is not in their hands. Alternatively, they may willingly leave all decisions to men, perhaps as a way to avoid blame if something goes wrong.

“ A woman is the decision maker when it comes to lunch. It is the same in my house and in my family. Generally, a woman’s job is to prepare lunch and bear children. There are many young and educated women who work, yet it is the same. My cousin is a teacher, but she has to present a salary and a credit card to her husband, and her husband manages everything. ”

“ A woman does what she is told. ”

The role of family and friends is crucial when it comes to taking advantage of opportunities available, but also when it comes to missing out on those opportunities. Husbands can be the greatest support, as the following examples show.

“*My husband is my support.*”

“*My husband and my children motivate me.*”

“*My husband supports me emotionally, spiritually, and financially.*”

However, they can also be the biggest inhibitors to women’s activities. The following examples of study participants’ statements support this observation.

“*My husband initially did not mind me being involved in my local community, but when he saw that I had expenses for it (e.g., for the bus, for copying), he refused to give me the money.*”

“*My father-in-law and my husband did not want me to work... They wanted me to devote myself to the children.*”

Gender norms and stereotypes also contribute to the assumption that housework and caregiving are the responsibility of women. Respondents reported that girls are more likely than boys to be taught to prepare meals (54.6%), clean the house (67.78%), and wash clothes (52.72%)<sup>7</sup>. They also reported

in the same study that they were exposed to role model learning while growing up, indicating that fathers or other males in the household rarely or never prepared meals (53%), cleaned the house (55.6%), or washed clothes (69.8%). Respondents were asked under what circumstances men would find it acceptable to do housework and care for children and the elderly. Almost half of the respondents (48.74%) indicated that this was normal under all circumstances, but more than one-third of the respondents indicated that this was acceptable only when their female partner/spouse was ill.

The care economy can be broadly defined as the sector(s) of the economy responsible for providing care and services that contribute to the nutrition and reproduction of the current and future population. This includes childcare, care for the elderly, education, healthcare, and personal social and domestic services provided in both paid and unpaid forms, and in both the formal and informal sectors<sup>8</sup>.

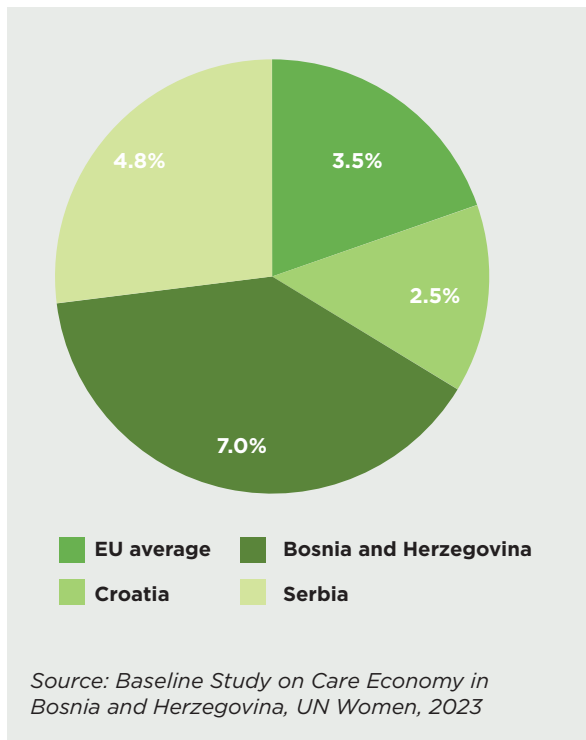
The care sectors in Bosnia and Herzegovina are considered complex and underpinned by deeply rooted problems related to a healthcare system that provides inadequate support to both people in need and care providers. Combined with limited employment policy and an extremely high unemployment rate, especially among women, and an education system that does not adequately support children with disabilities, these factors combine to create a challenging environment that hinders women’s economic empowerment.

Hence it is not surprising to observe in Figure 7 that BiH has the highest number of hours spent on daily activities by women, compared to the EU, or even neighbouring countries.

<sup>7</sup> Baseline Study on Care Economy in Bosnia and Herzegovina, UN Women, 2023

<sup>8</sup> Peng, I., Cha, S. E., & Moon, H. (2021). An Overview of Care Policies and the Status of Care Workers in South Korea. Program on Gender Analysis in Economics (PGAE). American University, Washington, DC. DOI: 10.17606/EHNO-R646

Figure 7: Daily household unpaid activities performed by women



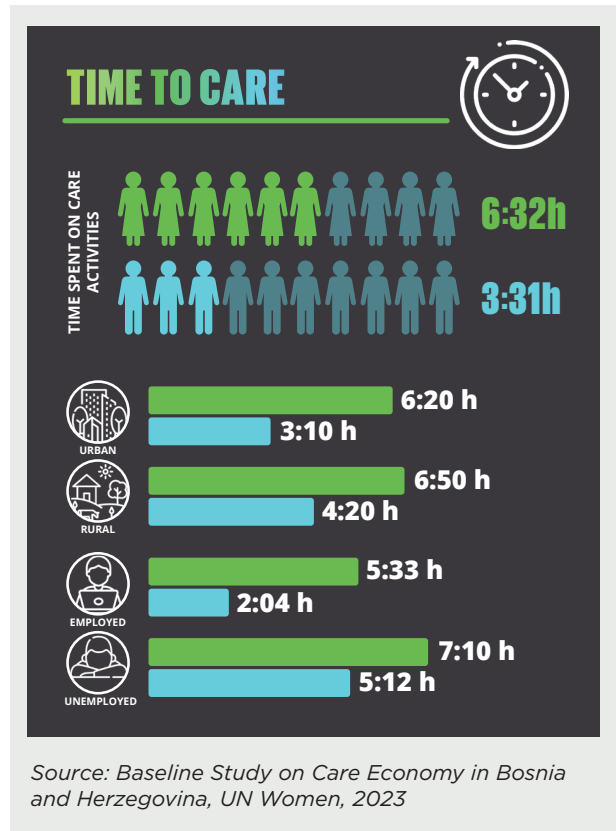
Women in rural areas spend a significant portion of their time on unpaid care activities, 6.5 hours per day, while women in urban areas allocate slightly less time to these activities, 6.2 hours per day. At the same time, men in both rural and urban areas spend 40 to 55% less time on care activities than women (4.2 hours and 3 hours, respectively). Employed women dedicate more than twice as much time to care activities than employed men (see Figure 8).

The main issues identified in the Baseline Study on Care Economy in Bosnia and Herzegovina are grouped into four categories: household work, childcare, elderly care, and care for persons with disabilities, as presented below.

## HOUSEWORK

The perception of housework as a woman's responsibility stems from gender stereotypes passed down through generations<sup>9</sup>.

Figure 8: Time use – women vs. men



- In **Generation Y**, the most common reason for men not participating more in housework is that “men do not know how to do the work” (58.49% of cases).
- **Baby Boomers** show the highest belief in the traditional division of labour, with 32,29% endorsing the view that caregiving and housework are primarily women's responsibilities. A total of 67.64% of respondents believe that this is not a male task and that it would not be right to do it.
- **Generations Z** exhibits the strongest societal influence, with one-fifth of respondents believing that society would disapprove of men helping with housework.
- Lastly, in **Generation X**, 45% of respondents pointed out that men lack the necessary skills and 30% believe housework is exclusively women's responsibility.

<sup>9</sup> This is a widely accepted distinction of people with certain psychographic characteristics based on the years in which they were born. The time frame differs by a few years, but it generally goes along these lines: Baby Boomers (born 1946-1964), Generation X (born 1965-1979), Generation Y (born 1980-1994/2000), Generation Z (born 1995/2000-2010/2020).



## CHILD CARE

Formal childcare in Bosnia and Herzegovina is underutilized due to very few affordable options. There are 399 registered preschool facilities in BiH, with 54% being public. Only about 17% of children participate in early childhood education programs, which is remarkably low. In 2020/21, a total of 6,660 children were on waiting lists for preschool placements, putting additional childcare burdens on women, especially during working hours, as illustrated in Figure 9. Attitudes

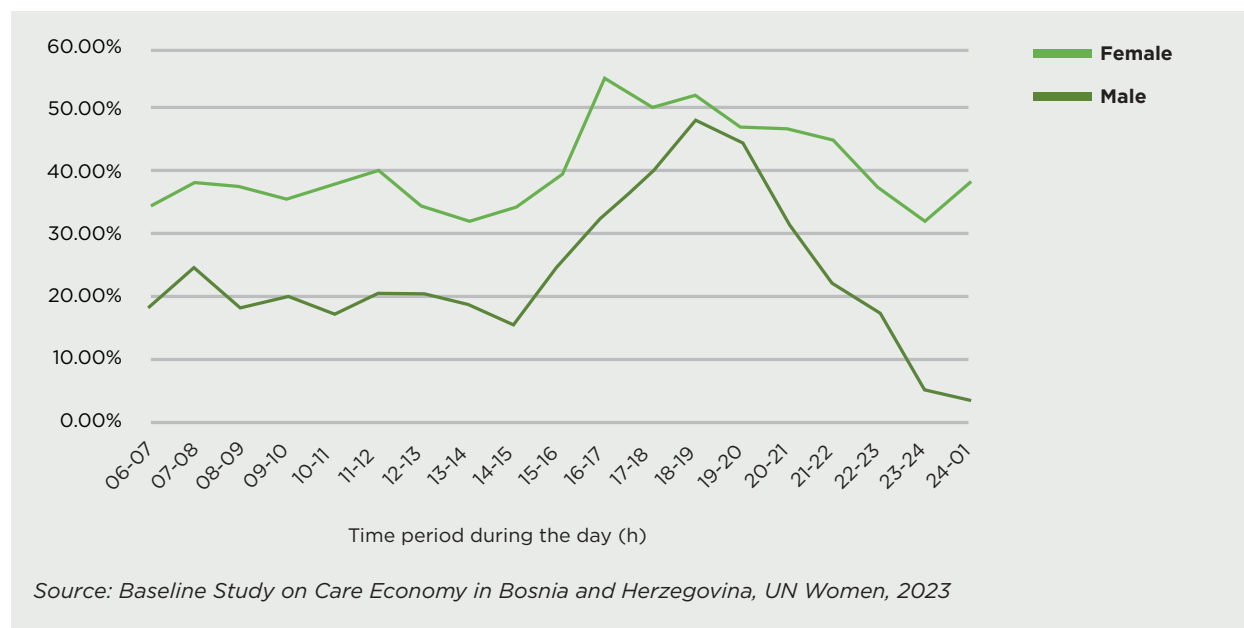
toward women's roles and their position in relation to childcare are heavily influenced by culture and cultural norms and habits.



*Currently, I do not have a life of my own. I work and the rest of the day is dedicated to the children and their various activities. Languages, musical instruments, sports... my children have so many commitments that we leave the house before 8 am and return home only around 10 pm.*



Figure 9: Time spent on childcare between men and women



It is interesting to note that 68.6% of respondents with children do not use childcare institutions or home visiting services for their children (childcare service, babysitters, etc.). One of the possible reasons for this low utilization of childcare services may be their limited availability across BiH. Both primary and secondary data in this study indicate that there are no kindergartens in most areas in the country, and even in places where public kindergartens exist, securing a spot can be difficult. As one of the respondents in the study said: *“It is easier to find a job than a spot in a kindergarten.”*

## ELDERLY CARE

According to the Agency for Statistics of Bosnia and Herzegovina, the proportion of people aged over 65 in the population of

Bosnia and Herzegovina exceeded 14.2% in 2021, while life expectancy has increased to an average of 80 years for women and 75 years for men. While family values regarding the responsibility to care for its elderly members persist in Bosnia and Herzegovina, the size of families is decreasing. Economic and employment difficulties faced by the younger and working population have resulted in increased emigration, leading to a growing number of elderly people who must care for themselves.

Survey data indicate that elderly care responsibilities are nearly evenly distributed between women and men, with 18.8% of women and 16.4% of men reporting that they care for their elderly family members. This suggests that the practice of caring for the elderly is deeply ingrained in family culture rather than being solely the responsibility of women. Consequently, as children grow up,

they witness male family members taking care of their aging parents.

Despite this, negative perceptions about life in specialised elderly care homes persist. The availability, pricing and organisation of elderly care facilities and aging centres vary across the country, with limited offering, particularly in rural areas. A lack of adequate and affordable elderly care services in the country was reported by 72% of respondents in Bosnia and Herzegovina.

## CARE FOR PERSONS WITH DISABILITIES

In Bosnia and Herzegovina, there is no official data on persons with disabilities nor a formal definition of the term “person with disabilities” that applies at all levels, and in all legal frameworks throughout the country, its entities and cantons. Different terminology is used in various domains (social welfare, healthcare, pension insurance and employment). According to 2013 census estimates, there were 294,058 persons with disabilities, accounting for 8.3% of the population. Among them, 45% (132,975) were

men and 55% (161,083) were women, while the status of 51,407 persons was unknown.

The quality of services for persons with disabilities is described as poor. Consequently, many persons with disabilities receive care from their family members without being integrated into the formal care system budget. The most common caregivers are parents who, in the absence of social support, assume the roles of both medical caregivers and teachers for their children. Traditionally, women have been responsible for caring for persons with disabilities, especially children. This affects their prospects in the labour market and, subsequently, their income, as caring for a family member is neither compensated nor recognised by the country’s health and pension insurance systems.

Regarding the needs of caregivers that the system could address, a majority (59.6%) believe that cash allowances for family or care work and free state care services would be beneficial (46.1%). 34.1% of respondents said they would benefit from in-kind support for family needs, while 32.6% indicate a preference for free public infrastructure.

*Table 1: Supports/services that would be most beneficial for caregivers*

Which of these supports/services would be most beneficial to you during the day that you just described?	
Cash subsidy for family or for care work (e.g., child benefit, caregivers' allowance, old-age pension, disability allowance)	59.6%
In-kind support for family needs (e.g., food, medicines, clothing, household equipment)	34.1%
Free government care services (e.g., childcare, care for people who are elderly, ill, or living with disability)	46.1%
Public infrastructure without fees (e.g., water systems, electricity, transportation)	32.6%
Other	1.3%

*Source: Baseline Study on Care Economy in Bosnia and Herzegovina, UN Women, 2023*

This brief compiles three studies that provide an in-depth evaluation of women’s economic empowerment across a broad spectrum. The studies employ a comprehensive approach, using triangulation of desk research, secondary data and primary research, including both quantitative and qualitative methods. The primary research focuses on work-related empowerment aspects, such as decent work, work-life balance, women’s entrepreneurship and resilience to crises, as

well as non-work empowerment dimensions like care economy and cultural stereotypes.

Concluding with a set of recommendations for policy and programming, these suggestions are derived from the triangulation of the research findings. It is important to note that these recommendations do not constitute a specific action plan strategy, but instead require detailed activities, budget allocations and regulatory guidance for precise implementation.

# POLICY AND PROGRAMMING RECOMMENDATIONS

These recommendations are formulated with the intent of aiding in policy development and programming. Macroeconomic policy plays a crucial role in gender equality by shaping the entire economic environment to promote women's economic empowerment. Policies can create various channels to enable women's empowerment. These include activating women to find jobs, reducing their burden of unpaid care work, the transition from the informal to the formal economy, etc. At the same time, these policies generate jobs that bolster the economy as one of the main sources of future growth, especially in transition economies. This in turn can stimulate economic growth, mitigate intergenerational poverty transmission, and improve social inclusion.

The recommendations are categorized according to key stakeholders: (1) government - at different levels depending on the recommendation, some focusing on local governments, others on national governments, (2) media - in collaboration with policy campaigns, (3) business sector - including general employees and financial institutions, and (4) civil society organizations - primarily NGOs but also educational institutions, and (5) international development partners - focusing on programming or funding opportunities.

## GOVERNMENT(S)

- **Gender-disaggregated data and gender statistics** on women's economic empowerment should be developed or improved. This includes the following:
  - ◆ Standardizing reporting on various women's economic empowerment issues, including women-owned businesses, and presenting it more appropriately.
  - ◆ Introducing time-use surveys by institutionalising long-term monitoring and integrating time-use survey modules into household consumption surveys and facilitating the integration of time-use surveys into national statistical systems. Systematic application of the methodology developed will make unpaid care work more visible.
  - ◆ Collecting data for women-owned business, including data for better market segmentation, market targeting and cost allocation. This will improve the business decision-making process with enhanced data and capabilities.

- ◆ Establishing a one-stop platform with key information on available resources and funding opportunities.
- **Enforcement of existing laws** - The legal framework for women's economic empowerment is adequate, but evidence suggests that in many cases these laws are not enforced. To improve enforcement of laws, policymakers should increase efforts to monitor compliance of companies and institutions with all legally binding requirements (from the right to maternity leave to gender quotas on institutional boards).
- **Transition from informal to formal economy** - There is a need to develop state-level strategies for formalizing women's informal work, which takes various forms (babysitting, elderly or adult care, cleaning, sales, different creative activities, etc.), and to ensure a decent job market for women.
- **Labour rights enforcement** - Promote the rights of persons with disabilities and their caregivers, especially labour rights related to leave, flexible working arrangements (e.g., reduced working hours, flexible working hours, compressed working hours) and part-time work.
- **Activation of discouraged women in the labour market** - Social protection benefits related to care include tax rebates and cash-for-care transfers, as well as cash transfer programmes and employment programmes with a specific care component. For the latter, special activation measures (a combination of counselling - individual or through job search clubs - and voucher schemes) are proposed for women who have left the labour market for family reasons. This group of women often falls into the discouraged category (as they believe they cannot find work). The aim is to reactivate them.
- **Parental and care leave** - Parental leave should be equalised for both fathers and mothers and promoted as compulsory. The legal framework for the right to parental and care leave exists in BiH, but in various forms, so it should be unified at the BiH level. Paternity leave should be mandatory for at least 30 days, with additional incentive schemes that should motivate fathers to take additional time by ensuring that a high percentage of pre-leave income is covered.
- **Introduction of compulsory parenting school** - a school for parents of the first child that must be attended by both parents for at least 4 weeks (2 times per week). Attendance at the parenting school should be rewarded with extra points when registering children for kindergarten.
- **The position of women in rural areas** - investments in basic infrastructure for electricity, sanitation and piped water can significantly reduce the amount of care work in rural areas. Therefore, investments in infrastructure aimed at reducing the time women and girls spend on burdensome tasks are necessary in rural and suburban areas.

## MEDIA

- **Raising public awareness** - It is necessary to promote gender equality of opportunity and choice as well as all related issues regarding women's economic empowerment. Raising public awareness about these issues through various communication campaigns should be approached more strategically. The role of the media is crucial in promoting change in stereotypes and gender roles. Specific campaigns include, but are not limited to, the following:
  - ◆ **Advocacy for mandatory paternity leave** - use advocacy and media campaigns to encourage more fathers to take their fair share of parental leave. Public advocacy can be a useful tool for raising awareness and potentially promoting longer-lasting change.
  - ◆ **Promote men's participation in housework** - encourage men to take on a greater share of unpaid care work through campaigns (e.g., a national online advertising campaign and a more localised outdoor media advertising campaign).
  - ◆ **Promote life in elderly homes** - address stereotypes about life in elderly care facilities.

## BUSINESS SECTOR

- **Work-life balance** - Employer flexibility to improve work-life balance and flexible childcare options (e.g., half-day working, flexitime, remote work, hybrid working, shorter working weeks) are crucial for women. Such flexibility is key to addressing a range of issues, from tackling income inequality, to improving women's participation rates and strengthening the family unit through better work-life balance.
- **Formal employment for caregivers** - Ensure special employment programmes for caregivers through employment agencies. For example, establish cooperation between social care centres and employment services.
- **Advanced gender sensitive financing** - Access to finance is the primary concern women raise concerning economic empowerment and entrepreneurial activities. Improving financial resilience that specifically targets women directly improves their employability and economic empowerment in BiH. Although mechanisms and tools already exist to some

extent, there is a need to improve access to and utilization of high-quality financial products and services as keys to inclusive economic growth and women's economic empowerment. For example, promoting tailored offers by banks for women entrepreneurs.

## CIVIL SOCIETY ORGANISATIONS

- **Personal mentoring** - Directly improve women's personal and organisational resilience. There is a need to introduce incentives and programmes that ensure matching between women (in the form of a twinning projects/programmes) where successful women can be paired with those who are in an initial position, facilitating the transfer of knowledge, expertise, and experience.
- **Women's associations and self-help** - The importance of women's involvement in women's associations and groups is emphasized, especially in smaller communities and rural areas. This can lead to various outcomes: access to resources and training, building of social capital, encouragement and increased awareness of one's rights, and ultimately greater self-determination.
- **Stereotypes and socio-cultural empowerment** - In order to build a foundation for women's economic empowerment, it is crucial for women to have social and cultural awareness of their position and contribution in society and address stereotypes and prejudices that are deeply rooted in culture and society. Psychological and sociological issues that could be addressed include: perception, verbal and non-verbal communication, self-esteem, dealing with perspective of insecurity and risk.
- **Continuous informal education** - build women's human capital and skills through vocational training programmes and create communities or organisations for women with continuous education and mentoring options.

## INTERNATIONAL DEVELOPMENT PARTNERS

- **One-Stop-Shop** - Establish a One-Stop-Shop at the cantonal level (or entity level in the case of RS) to inform citizens with disabilities (their guardians and caregivers) as well as seniors (their caregivers) about their rights at all levels of government and to assist them in exercising these rights.

- **Multi-care centres** - Establish multi-care centres at the municipal level: centres for healthy ageing, childcare/ kindergarten facilities, and activity centres for women, that are financially self-sustaining but need space, initial funding and the willingness and support of international and national stakeholders.
- **Day care** - Establish a mobile service that visits and cares for persons with disabilities during the day when their guardians or caregivers are employed (benchmarking: Red Cross Tuzla). Establish day care centres for children with disabilities that provide care during the day when their guardians or caregivers are employed. These centres should have both medical staff and specialised educators.
- **Home help services** - Offer a variety of services provided as home help for elderly and their families, people with disabilities and their families and parents with more than two children. These services should be developed and provided by both public and private agencies and/or public-private partnerships.