

A SNAPSHOT OF GENDER AND POVERTY IN THE EUROPE AND CENTRAL ASIA REGION



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INTRODUCTION

In anticipation of the 68th session of the Commission on the Status of Women (CSW68) priority theme *“Accelerating the achievement of gender equality and the empowerment of all women and girls by addressing poverty and strengthening institutions and financing with a gender perspective”* and ahead of the Beijing Declaration and Platform for Action (1995), UN Women Europe and Central Asia Regional Office has compiled the draft issue paper “A Snapshot of Gender and Poverty in the Europe and Central Asia region” to provide an overview of the current situation in the region regarding poverty (understood in a complex and gender-responsive manner) to indicate pathways for change and to recognize key stakeholders and instruments for change. The findings in the issue paper informed the civil society and multi-stakeholders consultations held with civil society on the priority theme during the months of January and February 2024.

This issue paper is based on the assumption that in order to strengthen institutions and improve financing for addressing poverty with a gender perspective, it is necessary to raise the issue of gender and poverty higher on the policy agenda – both nationally and internationally – and to provide robust evidence that can lead to effective policies and financial instruments.

The reality in Europe and Central Asia (ECA) region is very different from what it was in 2019, when CSW63 issued Agreed Conclusions on the issue of social protection systems, access to public services and sustainable infrastructure for gender equality and the empowerment of women and girls. Since then, the region has faced the strong impacts of multiple crises that undermine previous achievements and positive processes in promoting gender equality, empowering women and strengthening social systems to prevent or provide protection from poverty. The war in Ukraine, COVID-19 pandemic, fragile political situation and conflicts in the Western Balkans, natural disasters such as the earthquakes in Türkiye, draughts and floods, strengthening authoritarian tendencies in some countries, and attacks on women’s rights by growing conservative forces have all created a reality wherein multiple risks of poverty have increased.

A normative framework on poverty alleviation, social protection and care work has emerged over the past decades. The Convention on the Elimination of All Forms of Discrimination Against Women (1979) highlights the concern that **“in situations of poverty, women have the least access to food, health, education, training and opportunities for employment and other needs”** and details that gender equality will only be achieved once all discriminations will be addressed and eradicated.

The Beijing Declaration and Platform for Action (1995) dedicates one of its 12 critical to “Women and poverty” to ensure the same opportunities for women and girls. The critical area underscores that women’s poverty due to the absence of economic opportunities, lack of access to economic resources, education and support services and low levels of participation in decision-making. Emphasis is also placed on the need for resources to achieve the strategic objectives under each critical area of concern. In reviews of the implementation of the Platform for Action, insufficient budget allocations for gender equality have been identified as a barrier across all 12 critical areas of concern.

Similarly, in Transforming our world: the 2030 Agenda for Sustainable Development¹, ending poverty is recognized as the greatest global challenge and as indispensable to the achievement of sustainable development. Through Sustainable Development Goal 1 “No poverty”, Member States commit to ending poverty in all its forms and dimensions by 2030, including by reducing by at least half the proportion of women, men, boys and girls living in poverty.

In such a context, focusing on poverty and social protection should not be understood as a priority that has been brought to the fore by multiple crises. More systemic, long-term changes are needed, that are grounded in a paradigm shift. This means that social protection should be understood not as public expense that reduces financial resources that could be invested in other areas of development, but as social investment that is intrinsic to social development by increasing capacities and agency of population while at the same time providing safeguards from diverse social risks. For that to happen in a gender responsive manner, a complex and gender-sensitive understanding of poverty needs to be developed.

¹ A/RES/70/1 – 2015.

UNDERSTANDING AND DEFINING POVERTY IN GENDER-SENSITIVE MANNER

At the foundation of every policy and intervention aimed at preventing, reducing or eliminating poverty should be the concept of poverty as multidimensional and gender-specific, with a strong focus on the intersectionality of gender and other vulnerabilities.

The way we understand poverty defines the ways we intervene to prevent, reduce or eliminate it. Poverty is usually defined as insufficient resources to satisfy basic needs. But how basic needs are defined, and which resources are recognized as essential for their satisfaction, is arbitrary. **The reductionist view of poverty** as biological survival, basic material provision or living standards, which has been often translated into income poverty, has been strongly criticized by poverty and inequality scholars and development activists, because it **fails to adequately reflect the experiences and realities of poverty**.

The crucial work of Amartya Sen and Martha Nussbaum expanded the understanding of poverty to include multiple deprivations (such as food, water, shelter, clothing, but also social deprivation, educational deficits, etc.). More than that, this concept of poverty emphasizes the notion of human capabilities – which are the opportunities to achieve valuable ‘functionings’ or ‘states of being’, including to take part in community life or engage in public life without shame and with freedom from violence. In this understanding, the conceptualization of poverty has progressively shifted from income alone to a more complex understanding captured under the umbrella term of **multidimensional poverty**.²

Based on the idea that poverty impacts people’s lives in complex ways, multidimensional definitions and measures of poverty aim to recognize not only material but also social and human deprivation.³

“...poverty must be seen in terms of poor living, rather than just as lowness of incomes (and ‘nothing else’). Income may be the most prominent means for a good life without deprivation, but it is not the only influence on the lives we can lead. If our paramount interest is in the lives that people can lead—the freedom they have to lead minimally decent lives—then it cannot but be a mistake to concentrate exclusively on one or another of the means to such freedom. **We must look at impoverished lives, and not just at depleted wallets.**” - Amartya Sen⁴

² Bessell, Sharon. 2010. “Methodologies for gender-sensitive and pro-poor poverty measures.” *In Handbook on gender and poverty*. S. Chant (Ed.). Cheltenham: Edward Elgar, p. 60.

³ Ibid, pp. 59–60.

⁴ Sen, A. 2000. “Social Exclusion: Concept, Application, Scrutiny.” Social Development Papers, No.1. Manila: Asian Development Bank, p. 3.

Although the capability approach opened up room for gender-sensitive and intersectional insights into poverty, the **majority of definitions and measurements or methodologies remain gender insensitive**. Attention is mainly focused on households and not individuals and even when the poverty headcount is done with individuals as basic units, their poverty status is still based on the household characteristics (for example, total disposable household income, presence of undernourished persons in the household, presence of a child not attending education, or similar).

These kinds of approaches disregard the reality that **poverty is gendered in its incidence, causes and effects**.⁵ More than that, poverty is shaped by **multiple forms of intersectionality** in addition to gender, including other grounds of vulnerability such as family composition, minority or migration status, disability, living in remote areas, age and others.

Gender, in combination with other vulnerabilities, results in specific risks, experiences, causes and consequences of poverty that should be accounted for in any policy intervention or financial instrument used to prevent or end poverty.

A gender-sensitive approach is essential to understand and address **structural gender inequalities embedded in the unbalanced social power of women and men, underpinned and reproduced by discriminatory gender norms** and social expectations regarding the 'appropriate' roles and responsibilities of women and men in society.

Gender inequalities are systematically present in the access of women and men to property, resources, infrastructure, employment, income and decision-making, but also in everyday practices related to consumption, time use and unpaid care work in households. These aspects are crucial for understanding the gendered nature of poverty but are continuously omitted from poverty definitions and measurements.

Raising awareness about the gendered aspects of poverty heralded different (though contested) concepts that sought to shed light on the gender-specific forms and realities of poverty. Some of the most influential and debated are the concepts of the 'feminization of poverty',⁶ 'feminization of survival'⁷ and 'feminization of responsibilities'.⁸

Women shoulder the burden of responsibility for care and chores within the household, which is described as the '**feminization of responsibility**' or in the case of poverty as the '**feminization of survival**', which refers to disproportionate labour and time burdens on poor women that are fully neglected by most influential definitions and measures of poverty.⁹ Therefore, feminist scholars argue that '**inputs rather than incomes**' are crucial in analyzing women's experiences of poverty.¹⁰



⁵ Lister, Ruth. 2010. "Linking women's and children's poverty." *In Handbook on Gender and Poverty. Concepts, Research, Policy*. S. Chant (Ed.). Cheltenham: Edward Elgar, p. 167.

⁶ Based on limited data, feminist researchers have warned about the feminization of poverty. Definitions vary – sometimes used to indicate a higher share of women than men among the poor, sometimes to indicate an increase in poverty among female-headed households, while in other cases to indicate differences in poverty levels between women and men. Available evidence does not consistently support findings about these trends and scholars have warned about the inadequate use of data, recommending exploring the feminization of poverty in dynamic (time series data), comparing the level of poverty between women and men or between female- and male-headed households (Medeiros, Marcelo and Costa Joana. 2010. "The 'feminisation of poverty': a widespread phenomenon?" *Handbook on Gender and Poverty. Concepts, Research, Policy*. S. Chant (Ed.). Cheltenham: Edward Elgar.). The authors' recommendation should be seriously taken into account and used in international or national contexts to examine the gendered aspects of income poverty trends. However, such efforts currently face serious gaps in the availability of comparable, timely and synchronized country-level data.

⁷ Sassen, Saskia. 2002. "Counter-geographies of globalization: feminization of survival." *In Feminist Post-Development Thought*. K. Saunders (Ed.). London: Zed, pp. 89–104.

⁸ Chant, Sylvia. 2010. "Towards a (re)conceptualization of the 'feminisation of poverty': reflections on gender-differentiated poverty from the Gambia, Philippines and Costa Rica." *In Handbook on Gender and Poverty. Concepts, Research, Policy*. S. Chant (Ed.). Cheltenham: Edward Elgar, p. 111.

⁹ Ibid.

¹⁰ Ibid.

MEASURING AND MONITORING POVERTY

Most current methodologies for measuring poverty do not reflect women's experiences and realities of poverty. More efforts are needed to ensure a more gender-responsive and synchronized measurement and monitoring of poverty.

While methodologies for the measurement of poverty remain predominantly gender-insensitive, the methodologies and measures of gender equality – such as the Gender and Development Index (GDI), Gender Inequality Index (GII), Gender Empowerment Measure (GEM), Global Gender Gap (GGG), etc. – fail to capture the levels and characteristics of poverty more precisely.

There are two key shortcomings in the most common poverty measurement methodologies.

Firstly, **the unit of measurement is households, not individuals.** Even when individuals are units of analysis, the indices are based on their household situation. Income poverty is measured at the household level (as total disposable household income), such as in the case of the European Union (EU) Statistics on Income and Living Conditions (SILC) methodology. Conventional household approaches are based on the income deprivation view of poverty and its core assumption that individuals within a household equally share the available resources. Even non-monetary measures of poverty are often measured at the household level. For example, the UN Multidimensional Poverty Index (MPI)¹¹ measures poverty at the individual level but is based on the situation in the households in which individuals live

(for example, if there is a person under the age of 70 that is undernourished, if there is child mortality in the household, etc.). The same applies to the World Bank Multidimensional Poverty Measure (MPM) that was inspired by the MPI.¹² However, statistical evidence suggests that the assumption that household resources are available equally to all household members is not realistic.

There are intrahousehold inequalities in access to resources, consumption and care practices that tend to be correlated with gender and generational inequalities.¹³ As emphasized by feminist researchers, there is an intrinsic tendency for income-based measures of poverty to 'conflate income with the ability to control income'.¹⁴ These measures may mask the extent and nature of poverty when women earn an income but have no control over those earnings. Research on the social roles and position of rural women engaged in family farms in rural Serbia shows that more than half of women from this group cannot access money in the household without asking their husband or another (male) household head.¹⁵ Other research shows significant links between domestic violence and women's access to the household budget, even in cases when they earn income and contribute to the household budget. This research showed that

¹¹ See Oxford Poverty and Human Development Initiative <https://ophi.org.uk/>

¹² World Bank. Undated. "Multidimensional Poverty Measure." [Understanding Poverty section of the World Bank website.](#)

¹³ Medeiros, Marcelo and Joana Costa. 2010. "The 'feminisation of poverty': a widespread phenomenon?" In *Handbook on Gender and Poverty*. Concepts, Research, Policy. S. Chant (Ed.). Cheltenham: Edward Elgar.

¹⁴ Bessell Sharon, 2010. "Methodologies for gender-sensitive and pro-poor poverty measures." In *Handbook on Gender and Poverty*. Concepts, Research, Policy. S. Chant (Ed.). Cheltenham: Edward Elgar, p. 59.

¹⁵ Babovic, M. and O. Vukovic. 2008. *Rural Women in the Status of Family Helpers in Agricultural Households: Position, Roles and Welfare Rights*, Belgrade: UNDP, p. 54.

among survivors of violence, 27 per cent of women who earn an income did not autonomously have access to the household budget.¹⁶

Secondly, the indices are universalistic, failing to capture those dimensions of resources and needs that are related to gender-specific roles, responsibilities and practices. One such dimension is time poverty due to women's disproportionate responsibilities for household work and care for family members, particularly in situations involving small children, many children in the family, extended families and when combined with paid work.¹⁷

The inadequacy of most statistics means that women's poverty remains partly hidden. This becomes evident when living standard, income or material deprivation are captured at the individual level. Such surveys find that low-income women are more likely than low-income men to say they go without basic items and that men tend to be privileged consumers in terms of everyday commodities as well as consumer durables, such as cars.¹⁸ Women's hidden poverty reflects their inferior position of power in the gendered division of labour, continued gender-based discrimination and gender stereotyping, as well as women's economic dependence.¹⁹

Attempts to introduce individual deprivation measures, such as those in the EU SILC methodology, are bringing some more gender-sensitive insights (for example, see Table 1 in the next section), but they are very limited in terms of their usefulness to understand the gender-specific nature of deprivation.

Further improvements to gender-sensitive poverty measurement and monitoring should go in the following direction:

1. It is important to introduce more gender-sensitive monetary poverty indicators, measuring access to money within the household and the availability of money for the personal consumption of women and men.
2. It is important to measure other dimensions of poverty in a more individualistic manner, such as the availability of proper food, clothing, accommodation (also from the intrahousehold perspective), educational opportunities, access

to health and other indicators that are often included only at the household level.

3. It is important to bring new indicators that will more properly reflect different forms of poverty that are the outcome of gender differences in access to resources or practices, such as access to reproductive health care, the burden of care work, time poverty, etc.
4. There is a need for poverty measures that pay more attention to the lived experiences and priorities of individuals, particularly those for whom poverty is a daily experience. Participatory approaches to understanding poverty have a long tradition in 'gender and development' literature and should be used more in policy-related measurement. It is only by listening to the views and priorities of those who are in situations of poverty and subordination that appropriate strategies that respond to the reality and avoid misinterpreting the lives of the poor can be developed. Current methodological approaches are more focused on technical details and depend on the availability of data. They can measure poverty but are ill-equipped to deepen understanding of the lived experiences and priorities of poor women and men.²⁰
5. There is a need to bridge the disconnect between the literature on poverty measurement and feminist analysis of poverty, given the potential of the latter to contribute to the identification of dimensions and indicators that can reveal the gendered nature of poverty.²¹
6. Rather than relying exclusively on large-scale surveys, there is a need to utilize more responsive and participatory forms of data collection, including qualitative techniques. Such methods can produce the additional data needed to understand how poverty is experienced by women and men and to reveal the intersections between poverty, gender and other markers of identity.²²
7. Methodologies have to be sufficiently universal to enable cross-country comparisons while at the same time be contextually sensitive and able to be adjusted to specific social groups for which gender differences intersect with other markers of identity and risks of vulnerability.

¹⁶ Babovic, M., K. Ginic, and O. Vukovic. 2010. *Mapping Domestic Violence against Women in Central Serbia*, Belgrade: UNDP, p. 73.

¹⁷ Gamage, Sarah. 2010. "Gender, time poverty and Amartya Sen's capability approach: evidence from Guatemala." In *Handbook on Gender and Poverty. Concepts, Research, Policy*. S. Chant (Ed.). Cheltenham: Edward Elgar, pp. 71–76.

¹⁸ Lister, Ruth, 2010. "Linking women's and children's poverty." In *Handbook on Gender and Poverty. Concepts, Research, Policy*. S. Chant (Ed.). Cheltenham: Edward Elgar, p. 167.

¹⁹ Ibid

²⁰ Bessell, Sharon. 2010. "Methodologies for gender-sensitive and pro-poor poverty measures." In *Handbook on Gender and Poverty. Concepts, Research, Policy*. S. Chant (Ed.). Cheltenham: Edward Elgar, p. 63.

²¹ Ibid.

²² Ibid.

GENDERED POVERTY SNAPSHOT OF EASTERN EUROPE AND CENTRAL ASIA

There is no gender-sensitive comparative data that would presently enable systematic insights into the situation of poverty for women and men across the region. Comparative insights are possible only among countries that apply the EU SILC methodology for monitoring poverty, which has limitations in terms of providing gender-sensitive insights into poverty. While SILC provides measures of relative poverty applied through standardized methodology, other countries in the region often rely on methodologies measuring absolute poverty, which are not comparable.

Comparable data are available for countries in the Western Balkans (except Bosnia and Herzegovina) and Türkiye, which regularly implement SILC surveys. The data show that in Albania and Türkiye, women have continuously higher at-risk-of-poverty rates;²³ that women have higher at-risk-of-poverty rates than men in Serbia since 2019 and in Montenegro since 2022; and that only in North Macedonia were

there no gender differences in the levels of monetary poverty – although data are not available for the period after 2020 (See Figure A1 in the Annex).²⁴ SILC data for Kosovo²⁵ are available only for 2018, when the at-risk-of-poverty rate was 28.6 per cent for women and 27.2 per cent for men.

While monetary poverty is measured at the household level, SILC includes some individual indicators of material and social deprivation. As can be seen in the first column in Table 1 below, the indicators measuring social deprivation show inconsistent tendencies, with a higher share of deprived women than men in Albania, Montenegro and Serbia, but not in North Macedonia and Türkiye. On the other hand, data on financial deprivation (in the second column of Table 1), measured as a small amount of money that individuals can spend on themselves weekly, consistently shows a higher share of deprived women than men across all observed countries.

TABLE 1:

Deprivation indicators reflecting the individual well-being of persons living in households with total disposable income below 60% of the national median equivalized income

	Persons who cannot afford to get-together with friends or family for a drink or meal at least once a month		Persons who cannot afford to spend a small amount of money each week on themselves	
	Women	Men	Women	Men
Albania (2021)	69.9	64.0	60.6	50.3
Montenegro (2022)	36.6	34.0	42.3	40.7
North Macedonia (2020)	36.3	37.4	45.1	37.6
Serbia (2022)	39.8	35.4	38.7	32.8
Türkiye (2021)	22.6	24.3	32.7	29.4

Source: Eurostat. 2023. “Persons who cannot afford to get-together with friends or family (relatives) for a drink or meal at least once a month by age, sex and income group [ilc_mdcs10a]”; “Persons who cannot afford to spend a small amount of money each week on themselves by age, sex and income group [ilc_mdcs12a_custom_9280711].” Retrieved 19 January 2024.

²³ The at-risk-of-poverty rate refers to the share of people with a household-equivalized disposable income (after social transfers) that are below the at-risk-of-poverty threshold, which is set at 60 per cent of the national median equivalized disposable income after social transfers. (Eurostat. Undated. “At risk of poverty rate.”)

²⁴ Eurostat. 2023. “At-risk-of-poverty rate by poverty threshold, age and sex - EU-SILC and ECHP surveys [ilc_li02_custom_9245456]” Retrieved 15 December 2023.

²⁵ All references to Kosovo shall be understood to be in the context of UN Security Council resolution 1244 (1999).

In Bosnia and Herzegovina (BiH), poverty is measured by a Household Budget Survey.²⁶ According to the last available data from the survey for 2015, the poverty rate is somewhat higher among men than among women (17.1 and 16.7 per cent, respectively).²⁷ In the Republic of Moldova, the absolute poverty rate in 2019 was 25.6 per cent for women and 24.8 per cent for men.²⁸ In Georgia, the proportion of the population living below the absolute poverty line was 20.9 per cent among women and 21.7 per cent among men in 2020.²⁹ In Armenia, the poverty rate was 25.8% for women and 27.3% for men in 2021.³⁰ In Kyrgyzstan, poverty rates are the same for men and women (25.3 per cent).³¹ Sex-disaggregated data are not available for either Ukraine or Tajikistan.³²

Where it is difficult to capture poverty from a gender-specific perspective, it is particularly difficult to get comparable and systematic insights into poverty among groups where gender intersects with other vulnerabilities. From numerous reports and studies related to different aspects of the position, roles and livelihoods of vulnerable groups, although poverty cannot be precisely measured, it is evident that higher risks of poverty are faced by the following groups in the region: rural women, older women, women heads of households (which usually means lone women or women single parents), women with disabilities, women from ethnic minorities (particularly Roma women), women migrants (and particularly forced migrants, including refugees and IDPs, returnees and victims of human trafficking), women victims of violence, LGBTQI+ women (and particularly trans women, who are exposed to the highest risks of poverty among groups included in the latest category).

²⁶ Poverty is measured by the European methodology that was used prior to SILC since 1984. This is a measurement of relative poverty based on consumption and not income. According to this methodology, poverty is defined as equivalent expenditure on household consumption that is under the standard level, which is annually set at 60 per cent of the median of the equal monthly expenditure of households. (Agency for Statistics of BiH. 2018. *Household Budget Survey 2015*, p. 59.)

²⁷ Agency for Statistics of BiH. HBS – Basic indicators of relative poverty, 11/3/2021, <https://bhas.gov.ba/Calendar/Category/38?lang=en>

²⁸ Statistica Moldovei. 2021. *Statistical portrait of women and men in the Republic of Moldova* (gov.md)

²⁹ UN Women. 2022. “*Women and Poverty in Georgia*.” Issue Brief.

³⁰ Armstat, SDG portal, accessed on 25 January 2024, <https://sdg.armstat.am/1-2-1/>

³¹ National Statistical Committee of the Kyrgyz Republic. 2021 *Women and Men of the Kyrgyz Republic*, p. 128.

³² The last available sex-disaggregated data for Tajikistan are for 2009, when the poverty rate was 22.9 per cent for female-headed households compared to 16 per cent for male-headed households (FAO. 2016. *National Gender Profile of Agricultural and Rural Livelihoods Tajikistan*. p. 19.

INTERVENING IN GENDERED CAUSES OF POVERTY

Design and implement measures that combine empowerment with social protection, recognizing and targeting the gender-specific root causes of poverty.

A gender perspective on poverty encompasses agency, voice and empowerment while acknowledging that analyses are frequently set in the context of conceptual and policy frameworks that tie women ever more to the complexity of their material, social and political circumstances. The feminist approach to the analysis and alleviation of poverty needs to avoid two major traps: 1) seeing poor women as 'passive' or 'victimized', and 2) advocating for women's empowerment and agency within an individualistic neoliberal framework.. While the first trap takes agency from women, the second treats them as 'rational economic agents' whose individual choices are the both cause and potential solution of their own situations of poverty.³³

A gender-transformative approach to poverty alleviation or eradication has to be designed as a proper combination of empowerment and social protection instruments that open more opportunities for women, supporting them on their road to empowerment or enhancing their agency even when they are in need of strong social protection, due to old age, inability to work or other factors. Moreover, interventions have to target structural factors that bring or keep women in poverty, using adequate policy and financial leverage to lift women out of poverty or to prevent them from falling into it. Key areas that are crucial for protecting women from risks of poverty or lifting them out of poverty include:

1. Access to land and property
2. Access to essential services and infrastructure
3. Access to employment
4. Distribution and valuation of unpaid care and domestic work
5. Violence against women
6. Gender-responsive social protection

ACCESS TO LAND AND PROPERTY

Ensure women's property rights.

Access to property and economic assets is crucial for women's capabilities to engage in gainful economic activity, to provide a decent living standard for them and their families and to avoid or decrease risks from poverty in times of crises. Depriving women of property rights significantly increases the risks of the poverty, so ensuring these rights should be systematically addressed.

SITUATION IN THE REGION

In Eastern Europe and Central Asia, property is overwhelmingly owned by men. Sex-disaggregated data on property ownership are not available for all countries, often not precise and not recent. However, a nationwide survey in Türkiye in 2008 found that only 9 per cent of women respondents owned some portion of land, either jointly or as a sole proprietor.³⁴

In Eastern Europe and Central Asia, land reforms took place after the fall of socialism; the dismantling of the Soviet Union and of the former Yugoslavia were marked by uneven processes in terms of the legal status of property, assigning property rights, controlling land and the real estate market, and the size and structure of land that could be used for agricultural purposes.

³³ Wilson, Kalpana. 2010. "Picturing gender and poverty: from 'victimhood' to 'agency'?" In *Handbook on gender and poverty*, Sylvia Chant (Ed.). Cheltenham: Edward Elgar, p. 301.

³⁴ FAO. 2016. *National Gender Profile of Agricultural and Rural Livelihoods Türkiye*. p. 31.

In Georgia, land privatization reforms began in 1992, distributing land with a maximum allocation of 1.25 hectares per household, often fragmented among different plots. Plots were assigned to households on the assumption that the property would be used equitably by all household members, but the parcels were allocated in the name of the head of household, which were most often men.³⁵

In Tajikistan, access to land has a specific legal status. There is no private land ownership, but individuals have the right to use land through land tenure. This right to use is conveyed to individuals whose names are included on land certificates and licenses, which are most often male heads of household. According to a 2013 survey, 83.5 per cent of women in rural areas did not own any land (alone or jointly with others), while in urban areas, 66.3 per cent of women lacked land ownership.³⁶ In Armenia, around one third of homeowners are women.³⁷

After the Republic of Moldova gained independence, the country underwent significant land reforms, in which formerly state-owned agricultural lands were transferred to private ownership, and over 1 million rural residents gained land plots. When land was privatized, individuals received agricultural land that was divided into three parcels (of arable land, orchards and vineyards), totalling approximately 1.5 hectares. This method of land distribution resulted in fragmented individual family farms and few large corporate farms. According to official data, 41 per cent of land plots in the state registry were owned by women in 2014.³⁸ In recent years, the market for agricultural land has been very active (attributed to investments in irrigation infrastructure), such that these data may no longer adequately reflect land ownership.³⁹

In Ukraine, the situation is unique. The purchase and sale of agricultural land by both citizens and legal entities has been limited since 2001 due to the moratorium established by the Land Code of Ukraine. However, trade in land continued informally, although the lack of sex-disaggregated data makes it difficult to paint a precise picture of shifts in land ownership.

More recent figures, calculated by the State Service of Ukraine for Geodesy, Cartography and Cadastre using a tax identifier number that indicates sex, show that women represent 51.6 per cent of registered land-owners, and that the average size of land plots registered to women is 1.7 hectares, compared to 1.6 hectares for land plots registered to men.⁴⁰

In the Western Balkans, private ownership of land was not interrupted during socialism, so the gender-uneven distribution of land has remained a long-standing tradition. The Food and Agriculture Organization (FAO) and World Bank provided land ownership statistics for Western Balkan countries based on land registry databases, covering the period 2005–2013. According to this source, about two-thirds of all property and mortgages in this subregion are in men's names, with certain cross-country differences: in BiH, 75 per cent of all property is owned by men; in Albania 62 per cent, in Kosovo 75 per cent; and in North Macedonia 83 per cent.⁴¹ More recent data for Montenegro (2023)⁴² show that women own 36 per cent of the total number of residential and 31 per cent of the total commercial/business units.⁴³ However, only 25 per cent of the total square footage of all registered real estate belong to women.⁴⁴ In Serbia, according to data of the Republic Geodetic Institute,⁴⁵ women own 24.2 per cent of land parcels and 25.6 per cent of all buildings.

ROOT CAUSES

- **Suboptimal formal legal norms**, discriminatory laws or bylaws that regulate inheritance, distribution and the registration of property. Although formal legal norms in the majority of countries across the region profess gender equality in property ownership, there are suboptimal solutions in certain legal provisions that prevent the effective implementation of these legal norms. Examples include formal or informal marital status,⁴⁶ easy technical solutions to formally register property in the name of the head of household (which is usually men), etc.

³⁵ FAO. 2016. *National Gender Profile of Agricultural and Rural Livelihoods Georgia*. pp. 29–30.

³⁶ FAO. 2016. *National Gender Profile of Agricultural and Rural Livelihoods Tajikistan*. pp. 25–26.

³⁷ FAO 2017. *National Gender Profile of Agricultural and Rural Livelihoods Armenia*. p. 15

³⁸ FAO. 2022. *National Gender Profile of Agriculture and Rural Livelihoods – The Republic of Moldova*. p. 40.

³⁹ Ibid

⁴⁰ FAO, *National Gender Profile of Agriculture and Rural Livelihoods. Ukraine*, p. 28

⁴¹ FAO. Undated. *World Bank, Gender disaggregated data – Western Balkans. Statistical Reports 2005-2013*.

⁴² OSCE. 2023. *Gender and Property ownership in Montenegro – Mapping the property gap*.

⁴³ Ibid

⁴⁴ OSCE. 2023. *Gender and Property ownership in Montenegro – Mapping the property gap*.

⁴⁵ Network SOS Vojvodina. 2021. *Independent report of Network SOS Vojvodina on the implementation of priority recommendations from the CEDAW Committee for the Republic of Serbia, for the period 2019-2021*. March.

⁴⁶ For example, an extramarital partner is not often recognized as the legal heir. Extramarital partners are most often forced to regulate dispositions of property upon death by will.

- **Strong customary norms** that influence property inheritance patterns across the whole region. Informal norms favour men in acquiring property and in inheritance processes. These norms are particularly strong in rural areas but are present in urban areas as well. They are imposed on women externally, through the expectations of the community that women will voluntarily renounce their right to inheritance in favour of male siblings or other male relatives. Norms also work through internal pressure, as women internalize such norms during socialization, considering that this is appropriate, or ‘normal’ in their community and culture.
- **Lack of information and awareness of consequences** when women renounce their property rights. This may be in terms of access to social protection or other rights, or the consequences of risks of poverty and the influence it has on the asset poverty of their children.
- **Lack of precise and sex-disaggregated data in property records.** Lack of data prevents insights into property gender gaps and prevents the design of appropriate policies and measures to close the gap.

PATHWAYS TO CHANGE

- Providing precise and systematic insights into property ownership by gender that will inform any advocacy or legal and policy reform initiatives.
- Strengthening the institutions responsible for registering property, cadasters and geodetic authorities.
- Raising the issue of the property gender gap higher on the policy agenda. Currently, this issue is even neglected in many of the strategies that specifically address gender gaps and aim to improve gender equality and women’s empowerment.
- Implementing legal reforms that will ensure equal property rights systematically throughout the hierarchy of legal norms. This means that different laws should be synchronized (for example land and family laws), as well as bylaws and rules that regulate technical aspects of land registration.
- Empowering women and their grassroots organizations, particularly in rural areas with the aim to strengthen their agency to embrace their property rights, resist the pressure of traditional norms and claim their property rights.
- Raising awareness on the importance of equal property rights and ownership directed towards key stakeholders, such as decision-makers, judges, notaries and professionals in the institutions responsible for property records.

EXAMPLES FROM SERBIA

RENOUNCING PROPERTY RIGHTS CANCELS THE RIGHT TO SOCIAL PROTECTION

In Serbia, women who renounce their property rights during inheritance proceedings are not entitled to social benefits. Laws stipulate that a person cannot ask for social benefits for the period that covers the value of the renounced property. For example, if women renounced property worth EUR 20,000, and if the monthly social benefit is around EUR 100, then they will not be eligible for the social benefits for 200 months. If they renounced a house and whole estate, they might never be eligible for social benefits, and this will highly increase their risks of falling into poverty. In this way, women are doubly affected: they lose their right to property and their right to social protection.⁴⁷

IMPROVING THE LEGAL FRAMEWORK

In 2018, additional legal provisions were made to try to ensure the elimination of gender gaps in property ownership. The Law on Registering Property in the Cadaster was amended to stipulate that all property acquired during marriage is automatically registered in equal shares to both spouses, unless one of them has renounced his/her share of the property in writing. This measure has already shown benefits in urban areas, increasing the share of women owners and co-owners of property, but without any effect in rural areas.⁴⁸ Social norms forcing women to renounce property and leave the parental household when they marry and join their husband’s household have remained persistently strong in rural areas. Consequently, nothing can be registered in their name. The property is not only lost for them but also for their children. This situation was used as a strong argument during campaigns organized by civil society organizations under the slogan ‘What is my share?’

⁴⁷ ZUKO, What is my share?, Blog <https://neksecujeglas.com/2023/02/26/koliki-je-moj-deo/>

⁴⁸ FAO National Gender Profile of Agriculture and Rural Livelihoods. Serbia., pp. 49-50

POWER BROKERS

Closing the gender gap in property ownership requires the simultaneous efforts of various stakeholders who can introduce change. This includes, but it is not limited to:

- **Governments** (national, regional and local), particularly at the national level, where key laws on property rights and social welfare are designed.
- **Gender equality mechanisms** at the national level, which can raise the issue high on the national policy agenda.
- **Cadastral authorities**, which are responsible for property registers, their accuracy, precision and the availability of sex-disaggregated data.
- **Lawyers, judges and notaries**, as they are mandated to conduct inheritance and other property proceedings. Their role in providing adequate and timely information to women is crucial.
- **CSOs** working with women, particularly rural women, which can be the best channels to influence changes in norms and women's empowerment.
- **Women champions**, or women who 'dared to request their share', are essential to show other women that this is their legitimate right.
- **Media**, which play an important role in shaping opinions.
- **Parents and broader communities**, which have the responsibility to try to eliminate harmful practices and property renouncement.

ACCESS TO ESSENTIAL SERVICES AND INFRASTRUCTURE

Provide quality essential services and ensure women's equal access to them.

Access to essential services is of key importance to prevent risks of poverty and social exclusion and to empower people to provide quality livelihoods and achieve their full potential. Although there is no clear agreed-upon list of essential services that would be applied in the international context, the classification offered by the European Anti-Poverty Network (EAPN) can be used as guidance. The EAPN lists as main essential services: access to food, water and sanitation, energy, transport, financial services, digital communications, housing, health care, education and training.⁴⁹

In the European context, EAPN identified people at risk of poverty and social exclusion as the groups most affected by unequal access to essential services, especially those who are exposed to intersectional discrimination due to intertwined age, ethnic, gender, sexuality, class, geographical and health inequalities, among other particularly low-income people, lone parents, children and young people living in poverty,

the elderly, people with mental or physical disabilities, women, Roma, Travelers, migrants, ethnic minorities, homeless people, the working poor, and people living in remote areas or in indecent housing. To all these categories, which are relevant for Eastern Europe and Central Asia, others that should be added include: groups affected by conflict and natural disasters, such as earthquakes (which have affected some areas of the region heavily), droughts and floods (which are particularly important in rural areas and agricultural households that comprise a still-significant portion of the population across the region).

SITUATION IN THE REGION

Access to food. According to the FAO, there has been an increase in food insecurity across the ECA region, especially since the COVID-19 pandemic.⁵⁰ Since the FAO report measures the situation in 2021, a further deterioration is expected because of the war in Ukraine. In 2021, there were around 116.3 million people (or 12.4 per cent) in the ECA region who faced moderate or severe food insecurity.⁵¹ Moreover, the subregions of Central Asia and the Western Balkans had a higher prevalence than the ECA average (20.2 and 19.38 per cent, respectively). Women were also more likely than men to be food insecure (15.8 vs. 13.8 per

⁴⁹ EAPN. 2022. [Equal access to affordable, quality essential services](#).

⁵⁰ FAO. 2022. [Europe and Central Asia: Regional overview of Food Security and Nutrition](#). p. 2.

⁵¹ Ibid.

cent), with this gender bias was widespread across all subregions.⁵² However, the FAO report does not provide data disaggregated by other types of vulnerability.

Access to water and sanitation. When drinkable water is not easily accessible, it predominantly becomes the responsibility of women and girls in a household to collect water. Women and girls feel less safe walking to water sources or to sanitation facilities, particularly after dark. The lack of handwashing facilities disproportionately impacts women, who are primarily responsible for child care and domestic work and increases their health risks, due to the unsafe management of menstrual hygiene.⁵³ According to the latest (2022) WASH report with a gender focus, despite progress, parts of the population in the region still do not have access to safely managed drinking water⁵⁴ and sanitation.⁵⁵ Access to safe water and sanitation is worse in rural areas than urban areas and particularly bad in the substandard settlements where some ethnic minorities live, such as the Roma and Ashkali, in Western Balkan and Eastern European countries.⁵⁶

Access to energy. Some data are available from the SILC survey for Western Balkan countries, but they are not sex-disaggregated. According to this source, 37.7 per cent of households in Albania in 2021 were not able to keep their home adequately warm, and in Türkiye the rate was a mere 20.5 per cent.⁵⁷ In 2022, the same problem was faced by 13.9 per cent of households in Montenegro and 9.5 per cent in Serbia, while data for Kosovo are available only for 2018, indicating that 40.2 per cent of households could not keep their homes warm.⁵⁸ As some studies show, women are more heat- and cold-sensitive than men due to their physiology, and older women are particularly vulnerable; but inadequate heating also has an impact on physical health (respiratory infections, cardiovascular diseases, dizziness, headaches and nausea when cooking with solid fuels) as well as mental health (stress, depression).⁵⁹

Access to housing is one of key aspects that should be in the focus when addressing the poverty, but the data for the region is lacking. As the FEANTSA warns, *'women experience homelessness at a horrifying rate and yet their homelessness is often invisible and underestimated'*.⁶⁰ Evidence indicates that women avoid emergency shelters designed for people sleeping rough because of fear or because services are not designed to meet their specific gender-related needs. Women sleeping rough hide and conceal their gender and are more likely to rely on informal arrangements, such as staying with friends, relatives and/or acquaintances - often in unsafe housing - which makes their homelessness less visible. Due to the lack of visibility and low engagement with homelessness services, many vulnerable women are less effectively served by homelessness services and are more likely to be left without support as a result.⁶¹ Growing evidence shows that women have different pathways into homelessness and have different needs compared to men.⁶² Women's homelessness is rooted in many interrelated factors, such as gendered experience of poverty, housing market discrimination, experience of gender-based violence, lack of adequate and affordable housing options when escaping domestic violence, lack of women-specific support services, and experiences of shame and stigma⁶³

Access to transport. This is another area with a lack of sufficient insights. While there is a strong international tendency supported by the World Bank to shed more light on gender aspects in access to transport, empirical studies and data are scarce in the region. Available studies show that women and men have different mobility patterns and needs. Women rely more often than men on public transport, while men rely more on their private cars. Women are more likely than men to be forced to combine different means of transport for a single trip⁶⁴, which might influence their time poverty.

⁵² Ibid., p. 10.

⁵³ UNICEF, WHO. 2022. *Progress on Household Drinking Water, Sanitation and Hygiene 2000-2022. Special Focus on Gender*.

⁵⁴ In 2022, the proportion of the population with access to safely managed drinking water was: 71 per cent in Albania, 87 per cent in Bosnia and Herzegovina, 69 per cent in Georgia, 76 per cent in Kyrgyzstan, 86 per cent in Kazakhstan (but only data for 2015 were available), 85 per cent in Montenegro, 80 per cent in North Macedonia, 75 per cent in Moldova, 75 per cent in Serbia, 88 per cent in Ukraine and 55 per cent in Tajikistan (data not available for Türkiye and Kosovo).

⁵⁵ The proportion of the population with safely managed sanitation was: 56 per cent in Albania, 44 per cent in BiH, 24 per cent in Georgia, 84 per cent in urban areas of Kazakhstan, 93 per cent in Kyrgyzstan, 57 per cent in Montenegro, 12 per cent in North Macedonia, 85 per cent in Moldova (urban areas), 25 per cent in Serbia, 79 per cent in Türkiye and 72 per cent in Ukraine.

⁵⁶ World Bank. 2019. *Breaking the Cycle of Roma Exclusion in the Western Balkans*. p. 8.

⁵⁷ Eurostat. 2023. "Inability to keep home adequately warm - EU-SILC survey [ilc_mdcs01]".

⁵⁸ Ibid.

⁵⁹ EmpowerMed. 2021. *Gender and energy poverty. Facts and arguments*.

⁶⁰ FEANTSA, *Housing First & Women. Case studies from across Europe*.

⁶¹ Bretherton, J., & Mayock, P. 2021. *Women's homelessness: European evidence review*. Research Report. FEANTSA. Brussels.

⁶² Ibid

⁶³ FEANTSA

⁶⁴ Dornier, SeConS. 2018. *Gender equality in transport in Serbia*.

Due to their stronger reliance on public transport, inadequate transport systems can restrict women's access to education, economic opportunities, social and leisure activities. A study in Serbia revealed that only 35 per cent of women possess a driver's license, compared to 71 per cent of men, and their share among car-owners is only 32 per cent.⁶⁵ Data from Georgia show that among all recipients of driver's licenses in 2016 only one-third were women and only 15 per cent of women were owners of registered vehicles.⁶⁶ Due to the lack of public transport and lower access to private cars, women living in rural areas are far more likely than women in urban areas to be dependent for their mobility on others, and they are more likely than women in urban areas to be driven by someone else.⁶⁷ Evidence from some countries in the region also indicates discouragement among women, especially younger women from rural areas, to travel independently to cities to access public services in institutions.⁶⁸

Financial services. Barriers in access to financial services often manifest as a lack of account ownership or a persistent focus on traditional collateral requirements, such as immovable property for securing credit.⁶⁹ The gender gap in access to financial services is particularly prominent in BiH, where 70 per cent of women compared to 89 per cent of men possesses an account at a financial institution; in Kosovo, the rate is 47 per cent of women compared to 69 per cent of men; while in Türkiye, it is 62 per cent of women and 85 per cent of men.⁷⁰ A lower proportion of women own credit cards in all countries, except Moldova and Tajikistan (where the possession of credit cards is very low among both women and men), and a lower proportion of women possess a debit card in all countries, except Georgia and Kyrgyzstan. Fewer women than men have savings at banks in Albania, BiH, Kosovo, Kyrgyzstan, North Macedonia, Serbia, Türkiye and Ukraine, and fewer women than men borrow money from banks in all countries, except Kazakhstan, Moldova and Serbia⁷¹ (see Table A1, Annex 1).

Digital communication. Access to information and communications technologies (ICTs) is of crucial importance for social inclusion and access

to information, education, job opportunities and services. A lack of digital skills and unequal access to the Internet and digital technologies is closely related to socioeconomic, cultural and territorial inequalities. The digital gender divide refers to gender differences in resources and capabilities to access and effectively utilize ICTs within and between countries, regions, sectors and socioeconomic groups. According to available data, the digital gender divide is narrowing in most countries in the region. However, a gender gap persists in favour of men in many countries, particularly among older generations. A gender gap in Internet use was found in BiH, where 69 per cent of women used the Internet during the last three months preceding the survey, compared to 78 per cent of men.⁷² Gender differences were also present in levels of digital skills, since a higher proportion of women than men have low overall digital skills (47 vs. 44 per cent), while at the same time a lower proportion of women have basic or above-basic skills (20 vs. 29 per cent).⁷³ In some countries, the gender gap has been reversed in favour of women. Such is the case in Georgia, where 81 per cent of women used a computer in the last three months preceding the ICT use survey, compared to 74 per cent of men, while 93 per cent of women used the Internet compared to 90 per cent of men.⁷⁴ Unfortunately, data are not available for specific groups at risk of poverty, such as the elderly, rural populations, persons with low education, etc.

Access to education. Low educational attainment significantly increases risks of poverty, due to the resulting low employment opportunities. For example, in Kyrgyzstan, the employment rate of women with less than complete secondary education was 21 per cent in 2020, while among those who completed secondary education the employment rate was nearly twice as high, at 40.4 per cent.⁷⁵ Patterns are similar in other countries. The low educational achievement of mothers also creates high risks of poverty among children and lower chances for appropriate early development. Dropping out of school before completing at least secondary education is linked to the highest risks of poverty, due to the lower chances of employment and particularly

⁶⁵ Ibid.

⁶⁶ FAO. 2016. *National Gender Profile of Agricultural and Rural Livelihoods Georgia*. p. 46.

⁶⁷ Dornier, SeConS. 2018. *Gender equality in transport in Serbia*.

⁶⁸ FAO. 2016. *National Gender Profile of Agricultural and Rural Livelihoods Tajikistan*. p. 18.

⁶⁹ World Bank. Undated. "Using Digital Solutions to Address Barriers to Female Entrepreneurship."

⁷⁰ World Bank. Undated. *Index data base*.

⁷¹ Ibid.

⁷² Agency for Statistics of BiH. 2021. *Women and men in BiH, 2021*. pp. 56, 58.

⁷³ Ibid.

⁷⁴ National Statistics Office of Georgia. 2021. *Women and Men in Georgia*.

⁷⁵ National Statistical Committee of the Kyrgyz Republic. 2021. *Women and Men of the Kyrgyz Republic 2016-2020*. p. 95.

of gainful employment. World Bank data show significant intraregional differences in the proportion of people who completed at least upper secondary school, with Georgia and Kazakhstan having the highest proportion of people who achieved at least this level of education, with small gender gaps in favour of men⁷⁶ (see Table A2, Annex 1). Western Balkan countries and Türkiye have a lower proportion of people with completed upper secondary school than Eastern European and Central Asia countries, with prominent gender gaps in favour of men. Although age-disaggregated data are not available, partial insights from country-level data indicate that educational gaps are closing and even reversing among young populations as girls are more likely to continue their education after secondary school. Low educational achievements are particularly found in some groups at the highest risks of poverty, such as the population living in Roma settlements in Western Balkan countries. The early dropout rate is particularly high among Roma girls, due to early marriages, which are one of the most common strategies of poor families to alleviate poverty.⁷⁷ Gender segregation in education is also prominent across the region, with women concentrating in educational areas related to social services, the arts and humanities and being present in very low proportions in engineering or ICT studies, where career prospects are better and incomes are higher, on average.

Access to health. Women have a longer life expectancy than men, but they also live longer in poor health. Women are less likely than men to self-assess their health as ‘good’ or ‘very good’ (see Figure A2, Annex 1), and more likely than men to report unmet needs for health care.⁷⁸ In 2021 in Albania, 12.3 per cent of women reported an unmet need for health care, compared to 9 per cent of men.⁷⁹ In other Western Balkan countries and Türkiye, the proportion of the population with an unmet need for health care is lower; so are gender gaps, but consistently more women than men reported an unmet need for health care.⁸⁰ Due to the insufficient availability of health care services, particularly in rural areas, and long queues for

diagnostics and treatment, the population has a high degree of spending on alternative (usually private) health care services and high out-of-pocket spending on health care. According to World Bank data, out-of-pocket spending in Albania accounted for 56 per cent of total health care spending in 2018; in 2020, this share was 65 per cent in Tajikistan, 48 per cent in Ukraine, 47 per cent in Georgia, 46 per cent in Kyrgyzstan, 39 per cent in North Macedonia, 37 per cent in Montenegro, 36 per cent in Serbia, 31 per cent in Moldova, 29 per cent in BiH, 27 per cent in Kazakhstan, and 16 per cent in Türkiye.⁸¹

Of particular importance is maternal health as health related risks in pregnancy and during and after delivery can severely undermine women’s capacities to mitigate risks of poverty. As UN SDG dashboard⁸² shows, the countries in the region show huge differences in maternal mortality rates, with North Macedonia the lowest (3.04 women per 100.000 live births) and highest in Kyrgyz Republic (50.38 women per 100.000 live births). However, it should be kept in mind that maternal mortality data often do not reflect the real scale as women who could experience delayed consequences are not counted.

Inadequate access to health care is of particular concern in rural areas, due to remote access, lack of services or their low density. This particularly affects rural women who live longer, assess their health as less good and spend on average more years in poor health. Population ageing trends, which are remarkable in the subregion of the Western Balkans, are not followed by the development of proper long-term care services, and the ‘exchange of informal care’ is remarkably unbalanced. For example, as research in Bosnia and Herzegovina has shown, older women and men are included in the exchange of care with younger generations, but there are gender differences since older women spend more hours caring for their children’s families and looking after their grandchildren than older men and in the exchange of care (how much they give and receive); in sum, older women provide more care to others than they receive, while men receive more care than they provide.⁸³

⁷⁶ World Bank, [World development indicators](#)

⁷⁷ UNICEF. 2019. MICS Serbia; UNICEF 2019. MICS North Macedonia.

⁷⁸ Eurostat. 2024. Share of people with good or very good perceived health by sex [sdg_03_20]

⁷⁹ In Türkiye, 2.6 per cent of women compared to 2.0 per cent of men; in Serbia, 3.7 per cent of women vs. 2.5 per cent of men; in Montenegro, 3.1 per cent of women vs. 2.1 per cent of men; and in North Macedonia, 1.8 per cent of women and 1.7 per cent of men. (Eurostat. 2024. “Self-reported unmet need for medical examination and care by sex [sdg_03_60]”).

⁸⁰ Ibid.

⁸¹ World Bank. Undated. [World Development Indicators](#).

⁸² [UN SDG Report, data base](#)

⁸³ Gender Center of the Republika Srpska. 2016. [Gender inequalities in Republika Srpska from life course perspective](#) [in Serbian only], p. 34.

ROOT CAUSES

- Poor access to essential services that are linked with local infrastructure, such as energy, drinkable water, sanitation and housing, which are linked to more general developmental trends but also to decision-making on priorities in investments – which are often made without the influence of women and are often not tailored according to their specific needs.
- Barriers to accessing finance are generally associated with gender gaps in income, legal rights and lack of access to legal identification, credit histories, collateral and technology. Lack of access to financial services may also be linked to limited local presence, such as a lack of agent networks, and to limited trust and financial capability, as well as a lack of digital skills to manage digital financial services.
- Hurdles to access, affordability, (lack of) education and skills and technological literacy, as well as inherent gender biases and sociocultural norms, are at the root of gender-based digital exclusion.
- Poor availability of health care services, long queues, the high cost of alternative private health care, and high out-of-pocket spending on health care are factors contributing to the risk of poverty, particularly for women who live longer and spend more years in poor health.
- Strong gender norms and stereotypes, which influence girls' and women's choices in the area of education, keep them tied to areas that are traditionally defined as 'appropriate' choice for girls, such as in education related to care roles. Similarly, these norms deprive women of the ability to make decisions and acquire skills related to other forms of participation and access to resources, particularly those that influence their autonomy in mobility.

PATHWAYS TO CHANGE

- Participatory decision-making on infrastructural investments, particularly in local communities, with stronger involvement of women and their organizations and with the implementation of instruments such as gender-responsive budgeting.
- Expanding interests and opportunities for educational choices among girls and boys, bringing more girls in STEM and boys in care areas, systematically addressing gender segregation in education, and stimulating ambitions towards higher achievements in education overall.
- Increasing digital literacy and providing assistance in access to digital public services for older women, who are often lacking the digital skills to access information and services.

EXAMPLE FROM NORTH MACEDONIA

LOCAL PARTICIPATORY GENDER-RESPONSIVE BUDGETING FOR INFRASTRUCTURE IMPROVEMENT

The Project “Promoting Gender-Responsive Policies and Budgets: Towards Transparent, Inclusive and accountable Governance in the Republic of North Macedonia” was implemented in 31 local communities, empowering women and local authorities to engage in participatory gender-responsive planning of local services and through the implementation of gender-responsive budgeting. The evidence points to important gains from the project – in the form of new kindergartens, infrastructural projects to expand sidewalks, streets and local parks, the introduction or improvement of local services, improved water supply, etc. – all based on the prioritization advocated by local women. Through the mobilization of local women and their increased awareness and understanding of local budgeting processes as well as by enhancing their self-confidence and capacities to advocate and participate in local policymaking and budgeting processes, a new dynamic in relations between local governments on the one hand, and women and CSOs on the other hand, was achieved. Women's needs were taken into account and local authorities included women's needs in local programming, resulting in concrete changes in local infrastructure or social services.

POWER BROKERS

- **Governments** (national, regional and local), particularly local, where infrastructural decisions are made related to access to water, sanitation, transportation, and social service facilities in local communities.
- **Gender equality mechanisms**, at national and local level, who can ensure that infrastructural decisions and investments are properly gender mainstreamed.
- **Providers of communal services** should be aware of gender-responsive service-provision in the areas of water supply, sanitation and gender-responsive local transport.
- **CSOs** working with women, which can articulate and coordinate women's interests in local decision-making and negotiate with authorities for better essential services that are more tailored to women's needs.

ACCESS TO EMPLOYMENT

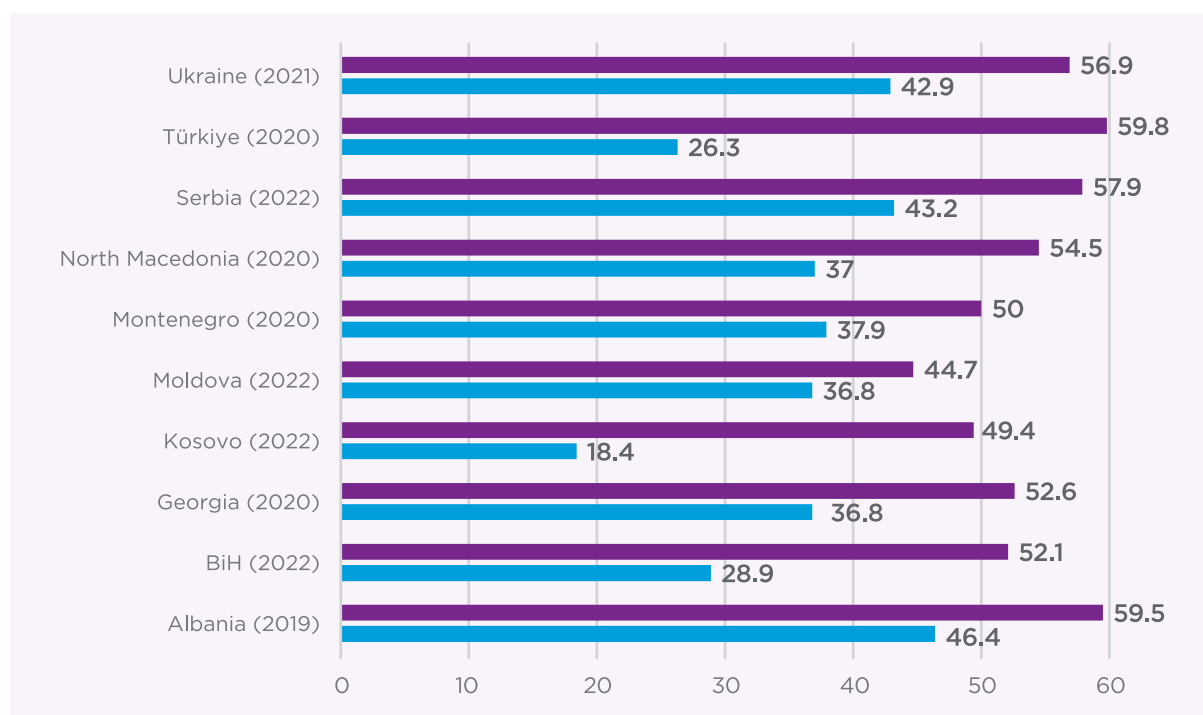
Empower women for economic participation and ensure decent and gainful employment.

Economic participation is key to preventing poverty and providing adequate livelihoods. But not all employment provides protection from poverty. Only decent and gainful employment, which is productive, secure and which guarantees basic social rights – such as decent salaries, social insurance for old age, illness and disability, paid sick leave and parental leave, health protection and vacation time – provides such protection.

SITUATION IN THE REGION

After the fall of socialism, most countries in the region with a socialist past experienced a deterioration in the security of employment, labour rights, as well as welfare rights based on employment. The restructuring of the economy and labour market strongly affected women's labour market participation as they were pushed towards unemployment and inactivity as they took over the role of ensuring the survival of their families during times of crises and conflicts. Their previously high labour force participation rate, one of the achievements of the socialist modernization phase, never recovered, and women across the region currently record much lower employment rates than men.

FIGURE 1:
Employment rates for select ECA countries, population aged 15+, by gender (%)



Sources: For Montenegro, North Macedonia, Serbia and Türkiye: Eurostat. 2023. *Employment rates by sex, age and citizenship (%)* [lfsa_ergan_custom_9403679]. Retrieved 14 December 2023; for Ukraine, Moldova, Kosovo, Georgia, BiH and Albania: Labour Force Survey data produced by national statistical institutions: Instat (Albania). 2021. *LFS Report 2021*, p. 30; Agency for Statistics of BiH. 2022. *Demography and social statistics, LFS*, p. 5; National Statistics Office of Georgia. 2023. "Labour Force Indicators by Sex" in LFSs 2018–2023; Kosovo Agency of Statistics. 2022 "Employment and employment-to-population ratio; employment rate, by education attainment and sex age group 15-64, 2012–2022"; Statistica Moldovei. 2023. "Activity, employment and unemployment rates by sex, area and quarters, 2019–2023"; State Statistics Service of Ukraine. 2023. "Labour force survey".

Conversely, informal employment is higher among women than men in Türkiye (36.3 vs. 24.2 per cent), Serbia (20.7 vs. 16.39 per cent), and Bosnia and Herzegovina (24.8 vs. 16.6 per cent).⁸⁴ This usually includes women engaged informally in farming, but also in services – such as hospitality services, personal services and also includes the informally self-employed and family helping members.

A gender pay gap exists across the region, amounting to 10 per cent in Albania in 2020⁸⁵ and 35.7 per cent in Georgia in 2017.⁸⁶ Their lower employment and lower wages strongly influence the well-being of women in older age, generating pension gaps. A study on the gender pay gap in three Western Balkan countries showed that women in Serbia with same labour characteristics as men would need to work an extra 40 days every year to make the same annual wages as men, while in North Macedonia they would need 65 extra days per year and in Montenegro 58 extra days.⁸⁷

Gender segregation is also prominent in the labour market, with women concentrated in the social services and personal services and participating in smaller proportions in services such as manufacturing, construction, transport and ICT. For example, in 2020, women made up three-quarters of the total number of health care workers in public health care institutions in BiH.⁸⁸ In Kazakhstan, women represent almost 80 per cent of total employees in the health care and social work sectors,⁸⁹ and in Kyrgyzstan they comprise 78 per cent.⁹⁰

Across the region, women in rural areas are mainly employed in low-productivity agricultural work on small family farms and are significantly involved in subsistence farming that is not market-oriented. This creates weak ground for satisfactory livelihoods and makes these women very sensitive to the adverse impacts of climate change, finding themselves largely without proper insurance. For example, in Albania, the agricultural sector employs more than 54 per cent of economically active women, 87 per cent of whom work as informal or family workers.⁹¹ Women are overrepresented as contributing family workers in agricultural activities, and only 6 per cent of farm managers are women. In Serbia, women make up only 19 per cent of farm heads (persons in whose name the farm is registered); 17 per cent of farm managers (persons who really make decisions); while at the same time they represent the majority of the family workforce (60 per cent).⁹² Serbian farms headed by women are also particularly vulnerable as they are on average smaller than farms headed by men.⁹³

Women from some marginalized social groups face huge barriers to employment and particularly to finding decent employment. Working-age women from marginalized Roma communities have among the lowest employment rates in: Albania (11 per cent); Bosnia and Herzegovina (4 per cent); Kosovo (4 per cent); Montenegro (3 per cent); North Macedonia (13 per cent); and Serbia (9 per cent). This usually means informal employment, often related to waste collection.⁹⁴

One of the key reasons for women's lower rate of employment is their predominant role as caregivers and the lack of child support services (discussed further in the following section). In 2002, the Council of Europe set the 'Barcelona targets', which require early child education coverage for at least 33 per cent of children under the age of 3 and 90 per cent coverage for children between the age of 3 and the mandatory school age. Childcare coverage rates in most ECA countries are far below these targets.⁹⁵

⁸⁴ ILO. Undated. SDG indicator 8.3.1: "Proportion of informal employment in total employment by sex and sector (%)- Annual." ILOSTAT. Retrieved 21 January 2024. Available at https://www.ilo.org/shinyapps/bulkexplorer50/?lang=en&id=SDG_0831_SEX_ECO_RT_A.

⁸⁵ UN Women. 2020. *Albania Country Gender Equality Brief 2020*.

⁸⁶ ILO. 2022. *Gender Wage Gap in Georgia*, p. 30.

⁸⁷ Avlijas, S, N. Ivanovic, M. Vladislavljevic, S. Vujic. 2013. *Gender pay Gap in the Western Balkan Countries: evidences from Serbia, Montenegro and Macedonia*. Belgrade: FREN.

⁸⁸ Agency for Statistics of BiH. 2021. *Women and Men in BiH 2021*. p. 65.

⁸⁹ Asian Development Bank. 2018. *Kazakhstan Country Gender Assessment*. p. 20.

⁹⁰ National Statistical Committee of the Kyrgyz Republic. 2021. *Women and Men of the Kyrgyz Republic 2016-2020*. p. 87.

⁹¹ FAO. 2016. *Gender, Agriculture and Rural Development in Albania*. p. 21.

⁹² FAO. 2021. *National Gender Profile of Agriculture and Rural Livelihoods, Serbia*.

⁹³ Ibid.

⁹⁴ UNDP. 2018. "Marginalized Roma community still most excluded in Western Balkans." 11 May.

⁹⁵ UN Women and UNDP. 2017. "Investing in social care for gender equality and inclusive growth in Europe and Central Asia." Policy Brief.

ROOT CAUSES

- Structural changes in the region's economies coupled with gender stereotypical norms that have influenced their exclusion or the decline in women's presence in the labour market.
- The rise of unsecure and precarious employment that fails to provide for decent livelihoods.
- Gender norms and stereotypes, which influence strongly gender segregation in education and then in the labour market, pigeonholing women in professional care roles in social services or personal and hospitality services and preventing them from choosing more lucrative employment in growing and better-paid sectors.
- Discrimination by employers based on the assumption that women are less reliable in the labour force due to their primary obligations for caregiving in the family.
- Low attendance of children in early education, due to the lack of facilities, particularly in rural areas and among marginalized groups, as well as the lack of family support services – including for children with disabilities whose primary carers are mothers and to support older persons who are dependent on the care of others (most often women).
- Lack of property or assets, which are important for economic activity, particularly in the agricultural sector.

PATHWAYS TO CHANGE

- Improving labour legislation to ensure decent employment and secure labour rights, particularly for women who are at life stages that may put pressure on them to interrupt their career, due to maternal obligations.
- Introducing and monitoring mandatory social insurance, with firmer inspection and implementation of laws and regulations that guarantee decent employment and that lead to a decrease in informal employment.
- Formalizing women's employment in agriculture.
- Consistently implementing measures aimed at removing segregation in the labour market.
- Monitoring and combating gender-based discrimination in employment and in the workplace.
- Evaluating active employment measures from a gender perspective to see what works for women, focusing on more effective employment measures and abandoning those that do not work. This requires paying particular attention to intersectionality because not all measures are suitable for all women.

- Increasing the capacities of extension services to provide more gender-responsive support to agricultural producers, and improving the access of rural women to such extension services.

POWER BROKERS

- **National governments**, which are responsible for key employment, labour and social insurance regulations.
- **Gender equality mechanisms** at national and local levels, as they can influence national and local policies and measures for women's economic empowerment.
- **Trade unions**, which should represent the interests and rights of women employed in non-agricultural sectors.
- **Associations of agricultural producers**, which are often organized by type of production and which should be more open to women.
- **Employers' associations**, which can impact the awareness and responsibilities of employers for gender-responsive employment and workplace policies.
- **National employment services**, which have the primary responsibility for tailoring activation measures and mediating in employment processes.
- **Women's rights organizations, in particular grass-roots women's organizations**, which can advocate for the improvement of employment opportunities, labour rights or directly work with women on their economic empowerment.

DISTRIBUTION AND VALUATION OF UNPAID CARE AND DOMESTIC WORK

Redistribute, support and value women's unpaid care work.

The unbalanced distribution of care and domestic work in the family and household, often called 'reproductive' work (although it produces value as 'productive' work) is described by Chant as the 'feminization of responsibility and/or obligation',⁹⁶ pertaining to:

- growing gender disparities in the scope and amount of labour invested in household livelihoods;
- persistent and/or growing disparities in women's and men's capacities to negotiate gendered obligations and entitlements in households; and
- increasing disarticulation between investments/responsibilities and rewards/rights.

Globally, feminist researchers have noted that while rising numbers of poor women of all ages are working outside the home, as well as continuing to perform the bulk of unpaid domestic and care work, men are not generally increasing their participation in reproductive work, despite their diminishing role as the sole or main income-earners in households. Despite women's increased roles and responsibilities in coping with poverty, they do not seem to have gained any ground when it comes to negotiating greater inputs into household incomes or labour on the part of men. At the same time, when it comes to increased responsibilities related to coping with paid and unpaid work and inventing strategies to cope with poverty, women are not gaining more rights and rewards (whether of material or non-material nature), such as more personal over collective expenditures, and more freedom or license to pursue goals that might be individualistic and not family- or household-related.⁹⁷

SITUATION IN THE REGION

There is a long tradition based on strong informal norms that saddle women with the predominant responsibility for informal care and unpaid household work. Even processes of modernization and high participation in paid work during the socialist period in the majority of countries in the region did not disturb this private patriarchy, which defines the unbalanced patterns of distribution of household responsibilities within the family.

Evidence from time-use surveys across the region demonstrates this unbalanced distribution of unpaid work and care. For example, in Serbia, women spent less time daily on paid work than men (on average 51 minutes less) but much more time on unpaid work (on average 1.5 hours more) in 2021. Therefore, their total work hours (paid and unpaid work together) were longer (11 hours and 51 minutes for women compared to 10 hours and 53 minutes for men) and their time dedicated to leisure activities was shorter (on average 35 minutes per day).⁹⁸ In Georgia, women spent almost one-fifth of their day on unpaid household work and family care, four times more than men, while their paid work took up half of the time as men's paid work.⁹⁹ In sum, women in Georgia spent 30 per cent of their working day on both paid and unpaid work, while men spent 25 per cent of their day on paid and unpaid work, and the difference was spent by men in leisure activities.¹⁰⁰ Similarly in Moldova, most unpaid work is performed by women: about 66 per cent of their total working time is spent in unpaid work (4.9 hours a day). Meanwhile, men allocate nearly half as much time for this activity (2.8 hours a day or 46 per cent of their time spent on various forms of work).¹⁰¹ Mothers in Moldova dedicate significantly more time to their children than do fathers: 2.4 hours daily compared to 1.3 hours, and the rate of mothers' participation in these activities is 21.4 per cent while fathers' is only 10.4 per cent.¹⁰² Mothers get much

⁹⁶ Chant, Sylvia. 2010. "Towards a (re)conceptualisation of 'feminisation of poverty': reflections on gender-differentiated poverty from the Gambia, Philippines and Costa Rica." In Sylvia Chant (Ed.), *Handbook on gender and poverty*. Cheltenham: Edward Elgar, pp. 114.

⁹⁷ Ibid.

⁹⁸ SORS. 2022. *Time Use Survey in the Republic of Serbia 2021*.

⁹⁹ GeoStat and UN Women. 2022. *Time Use Survey in Georgia 2020-2021*. p. 27.

¹⁰⁰ Ibid.

¹⁰¹ UNDP Moldova. 2014. "*The Importance of Unpaid Work in Moldova*." Analytic Note.

¹⁰² UNDP Moldova. 2014. "*Time use by Moldovan parents for Taking Care of Their Children*." Analytic Note.

more involved than fathers in taking physical care of their child/ren, allocating nearly twice as much time compared to fathers (1.7 hours compared 0.9 hours in the case of men) and in interactive activities (1.2 hours for women and 1 hour for men).¹⁰³

In rural areas of Tajikistan, women spend 6.9 hours per day on average on unpaid care and domestic work, compared to 0.7 hours spent by men.¹⁰⁴ The distribution of time, in terms of location, is also significantly different for women and men. While women spend most of their time at home (on average 21 hours per day, which includes time spent on sleeping and other self-care in addition to household work and care for family), men spent over 7 hours a day outside and away from the household, usually in paid work.¹⁰⁵ Women have one hour a day less for leisure activities.¹⁰⁶

Time-use data reveal only part of the picture. They cannot capture the burden of responsibilities carried by women for family well-being, particularly in situations of resource constraints and poverty. Unpaid care work is not valued, yet it produces the same ‘use value’ as corresponding activities in the market economy (meals prepared at home and meals

in a restaurant have the same or at least similar ‘use value’). In our gender-segregated realities, having a family, particularly with young children, influences the labour market behaviour of women and men in opposite directions: it creates pressure on men to be employed and on women to stay at home and engage in unpaid care. As evidenced in Table 3, there are higher employment rates among men with children under the age of 6 than among men without small children (except in Montenegro), and in parallel, there are lower employment rates among women with children younger than 6 compared to for women without small children.

Family care obligations prevent many women from engaging in paid work, particularly in the absence of available and quality childcare services. According to UN Women estimates in Serbia, women miss out on earnings of EUR 9,060 per year due to their unpaid care workload.¹⁰⁷ At the same time, the value of unpaid care work is not recognized. It is often labelled as ‘emotional’ work, even though it generates significant economic value and enables the reproduction of the population, labour force and overall society. In Serbia, for example, the value of that work accounts for 20 per cent of total GDP.¹⁰⁸

TABLE 2:

Employment rates for selected countries, by sex and presence of children under the age of 6 (%)

Country	Men		Women	
	Yes children under 6	No children under 6	Yes children under 6	No children under 6
Albania	85.4	82.3	61.0	73.1
Kosovo	63.3	59.2	18.7	20.0
Montenegro	65.2	76.9	52.4	56.0
North Macedonia	81.1	81.1	54.1	62.5
Serbia	87.5	82.0	62.9	72.5
Türkiye	89.3	84.6	32.2	44.2

Source: ILO- ILOSTAT explorer

¹⁰³ Ibid

¹⁰⁴ Asian Development Bank. 2020. *Women’s Time Use in Rural Tajikistan*.

¹⁰⁵ Ibid.

¹⁰⁶ Ibid.

¹⁰⁷ UN Women. 2020. *Economic Value of the Unpaid Care Work in the Republic of Serbia*.

¹⁰⁸ Ibid.

ROOT CAUSES

- Lack of laws and regulations providing more gender-equitable parental leave for women and men.
- Unbalanced care practices that are persistent and difficult to change, as they are supported by very strong norms that define care activities as primarily women's responsibility. Different societal attitudes justify this unbalanced division of responsibilities through statements such as: 'women are naturally better caregivers', 'women are better parents', 'women are emotional while men are rational, so they are better in providing emotional support and care', 'there is a clear division of what is female and male work in the household, and care work is meant to be done by women'.¹⁰⁹
- Lack of political incentives to recognize and value unpaid care work as states and societies massively benefit from it.
- Lack of family support services, which particularly affect unemployed women (often employed women are prioritized in the enrolment of children in preschool facilities). In addition to childcare services, attention should be paid to different forms of support for families with children or dependents with disabilities, and older persons who are dependent on support.
- Gender pay gaps that influence the decisions of couples such that men will not take parental leave due to their generally higher earnings and the fear of a loss of income.
- Introducing more family support services and expanding the professional care sector can help parents, and women in particular, to more easily or successfully combine a career with family roles. Although it is often emphasized that expanding family care services creates new opportunities for women's employment, more efforts should be invested in bringing men into care-related professional jobs, which will influence new generations to grow up in more gender-equitable care settings, particularly in institutions for early childcare and education.
- All institutions providing care services and supporting families should be strengthened to attract and employ more men and to transform their working environment to be more gender-balanced.
- Increasing the availability of childcare services and early childhood education for children from vulnerable groups, to stimulate the economic activation of their mothers.

POWER BROKERS

PATHWAYS TO CHANGE

- A change of paradigm is needed in order to perceive unpaid care work as work that generates value. One way to do this is by regularly calculating its value as a share of the GDP and exploring ways to compensate women for their excessive share of unpaid care work.
- A transformation of gender roles and responsibilities related to unpaid care work. Under the 'new' paradigm, reforms should not be labelled as additional support to women, but their objective should be to redistribute responsibilities in more equitable ways between men and women.
- Introducing mandatory parental leave for fathers that is not transferable to mothers is one of the levers that can initiate a transformation of childcare responsibilities, which can further spark changes in other tasks related to household maintenance and family care.
- **Government, at different levels**, particularly in regard to legal changes and policy priorities related to valuing care work, changing formal legal norms to make father's parental leave mandatory, improving support services for the family, and introducing other measures that will foster redistribution of responsibilities.
- **Employers**, who must work to prevent discrimination in employment and introduce gender-equitable human resources policies, as well as work-life balance company policies that will benefit women and men with care responsibilities to be able to share these responsibilities more equally.
- **CSOs**, which can implement transformative projects.
- **Media**, which have the power to change and shape public opinion and attitudes.
- **National Statistical Offices**, by conducting surveys measuring time spent by women and men on care activities, and through the continuous measurement of the value of unpaid care work.
- **Women and men**, who play an equal role in abandoning the stereotypical division of household responsibilities and adopting new models of shared responsibilities.

¹⁰⁹ See for example, USAID Serbia, *Final Gender Analysis Report May 8, 2020*, p. 21, [Gender Equality in Republika Srpska – public opinion poll](#), Gender Center Republika Srpska, Bosnia and Herzegovina

VIOLENCE AGAINST WOMEN

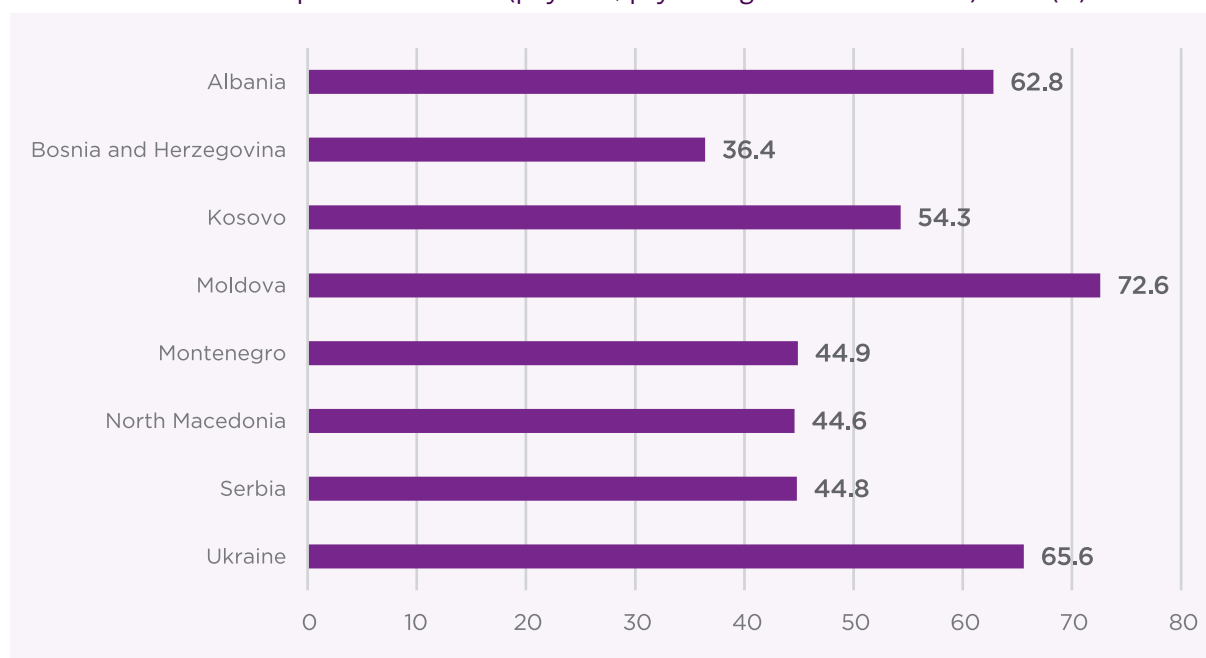
Poverty itself is considered as form of structural violence, the one that is embedded in the social structures marked by inequalities.¹¹⁰ Structural violence that appears in the form of gender discrimination, exclusion of women from developmental processes, sectors and activities generating high economic values, with high rewards, or from social services crucial for achieving decent lives is considered as a very important form of violence.¹¹¹ At the same time, violence appears in many interpersonal forms, committed against women by partners, family members, acquaintances and friends, other persons from their immediate environment or unknown persons. Exposure to systematic violence leads to adverse consequences, including physical and mental health but also poverty, undermining women's capacities to participate in gainful activities or to be able to access resources that prevent or elevate them from poverty.

Prevent and protect women from violence, including through provision of protection, empowerment and reintegration services.

SITUATION IN THE REGION

Gender based violence against women is very prevalent in the region. Fully comparative data that are available for 8 countries of Western Balkans and Eastern Europe, show that 70.4% of adult women have experienced during the life time at least one form of gender based violence, including physical, sexual, psychological, sexual harassment and stalking by any perpetrator. From the perspective of poverty, maybe the most striking consequences has intimate partner violence, which has been experienced with significant proportion of women as presented in the Figure 2.

FIGURE 2:
Prevalence of intimate partner violence (physical, psychological and or sexual) 2018 (%)



Source: [OSCE-lead survey on wellbeing and safety of women, 2018](#)

¹¹⁰ EAPN [Gender-based Violence and Poverty in Europe](#)

¹¹¹ Ibid

Although not comparable, data from surveys from other countries indicate similar situation. For example, the National study on VAW in Georgia revealed that 50.1% of women aged 15-69 in Georgia have experienced at least one form of violence in their lifetime. Certain population groups, such as women with lower levels of education, who marry early or live in rural areas, are particularly at risk of intimate partner or non-partner violence.¹¹²

While on the one hand violence against women can cause their deprivation and poverty, on the other hand, research shows that although the violence against women happens in rich and poor families, the frustration from poverty and deprivation in the households increases risks of violence against women.¹¹³ Therefore, preventing poverty also contributes to the prevention of VAW.

Support services for women survivors of violence are crucial for empowering women psychologically, socially and economically to leave situation of violence, but they are underfinanced and in decline during last years. However, as recent UN Women assessment for Western Balkans revealed, service providers, particularly from civil society organizations that provided for decades quality services are struggling to sustain.¹¹⁴

ROOT CAUSES

- Violence is manifestation of unbalanced gender power relations and it is used as an instrument to establish and maintain such imbalanced power relations.
- Gender related norms and high tolerance to violence, an attitude that this is a private thing and should be kept in the family.
- Lack of awareness that VAW is violation of women's human rights, a form of discrimination, that is criminalized and banned by the law in the countries in the region.
- Insufficient effectiveness of legal norms and multisectoral response to VAW
- Insufficient or poor quality services in support to women, particularly those that are focused on their empowerment and integration in the society through education, employment, independent housing, or other aspects that enable them to leave the situation of violence.

PATHWAYS TO CHANGE

- Improvement of legal norms prohibiting VAW
- Improvement of VAW prevention
- Increasing awareness of all stakeholders, including in addition to policy makers and professionals, also journalists, community leaders, women and men, boys and girls.
- Improving services in support to survivors, especially those that empower them and enable their full inclusion in economic activity and access to key resources that increase their abilities to leave situation of violence.
- Ensure financial resources to support women's organizations that have been providing essential services to survivors for long time and with great expertise.

POWER BROKERS

- **Governments** have the primary responsibility for designing legal norms, institutional settings in regard to the multisectoral responses to violence, accountability of the key institutions in the systems of prevention and protection and financing prevention and support services.
- **Statistical offices** have important role to conduct regular surveys on VAW which enable monitoring and evidence for policy making and designing support services.
- **International organizations** can help with technical assistance, supporting piloting initiatives, innovative models for prevention and support.
- **Social protection institutions**, such as social work or welfare centres, and providers of social protection services to women survivors of violence.
- **Women's CSOs** can act as advocates, representing the voices of women in requesting more appropriate legal framework, more effective implementation of laws, availability and higher-quality support services, or that provide support services.

¹¹² UN Women. 2022. National Study on Violence against Women in Georgia. 2022.

¹¹³ EAPN, Gender-based Violence and Poverty in Europe

¹¹⁴ UN Women. 2023. Overcoming rises. Reimagining essential services for women survivors of violence in the Western Balkans after the COVID-19 pandemic.

GENDER-RESPONSIVE SOCIAL PROTECTION

Design and implement social protection as a social investment in a highly gender-responsive and gender-transformative manner.

Understanding social protection as a social investment means that:

- Governments invest (in cash or in-kind) in the capabilities of socially disadvantaged individuals, so that their capabilities may be enhanced in a sustainable way that enables the achievement of long-term welfare gains;
- Such investments yield benefits for society, over and above those for the direct beneficiaries (like in cases when early childhood services impact not only children's future life chances but also mothers who are primary caregivers' chances to engage in gainful employment); and
- It is an investment in 'collectives' (institutions, movements, associations, enterprises, local communities, families, etc.) that interact with individuals, increasing their agency and expanding their capabilities.¹¹⁵

SITUATION IN THE REGION

Compared to world averages, countries in South-Eastern and Eastern Europe and Central Asia have already developed social protection systems to a certain extent. However, the scope and design of these systems vary across the region. These variations are the consequence of the different pathways of transition from socialist economies to market-based economies for most countries in the region, and of the fiscal pressures of the past two decades. In many cases, programmes have been eroded or discontinued, financing sources reconfigured and investments reduced, leading to gaps in both legal and effective coverage, as well as reduced adequacy.¹¹⁶

Pensions. According to the ILO, of all social transfers, pension benefits play the single-most important role in poverty reduction, in particular among older people, most of whom rely on pensions as their only source of income. Although the role of pensions is to prevent poverty among older individuals, they also have a significant impact on preventing poverty for other groups of the population, including children. For example, in Georgia, old-age pensions accounted for nearly 70 per cent of the overall 29 per cent reduction in child poverty achieved through social transfers, while the flagship Targeted Social Assistance Programme accounted for only 20 per cent of this reduction.¹¹⁷ All countries in the region have reached near-universal coverage of older people with either contributory or non-contributory pensions. However, in most countries of the region, pension funds face serious financial challenges – contribution levels are insufficient to meet their obligations, and pension systems have become increasingly dependent on State budgets to cover their deficits. As the ILO report indicates, the present working-age population is inadequately covered by old-age insurance, due to low contributions.

There is a prominent gender pension gap in most countries in the region which is the consequence of lower employment of women, interruptions in career due to the family care and informal work. In Georgia, only 29 per cent of all people receiving old-age pensions are women.¹¹⁸ And evidence from some countries indicates an increasing gender pension gap. For example, in Kyrgyzstan between 2016 and 2020, the gap between the average amount of pensions for women and men increased by 5.9 percentage points.¹¹⁹

In Bosnia and Herzegovina, women constitute only 33.8 per cent of old-age pensioners and 30.6 per cent of those receiving disability pensions, yet they make up 96.2 per cent of those receiving survivors' pensions as widows; thus, many women acquire pension rights only as dependent family members.¹²⁰

In Serbia, for every 100 men with an old-age pension there are 95 women with this pension, while for every 100 men with a disability pension there are only 68 women with such a pension.¹²¹ There is also gender

¹¹⁵ Nicaise, I. and A. Ruelens. 2020. *Social protection from a social investment perspective. State of the art.* Belgium: BELSPO. pp. 3–4.

¹¹⁶ ILO. 2021. *World Social Protection Report 2020–22. Regional companion report for Central and Eastern Europe and Central Asia.*

¹¹⁷ *Ibid.*, p. 24.

¹¹⁸ National Statistics Office of Georgia. 2021. *Women and Men in Georgia.* p. 60.

¹¹⁹ National Statistical Committee of the Kyrgyz Republic. 2021. *Women and Men of the Kyrgyz Republic 2016–2020.* p. 138.

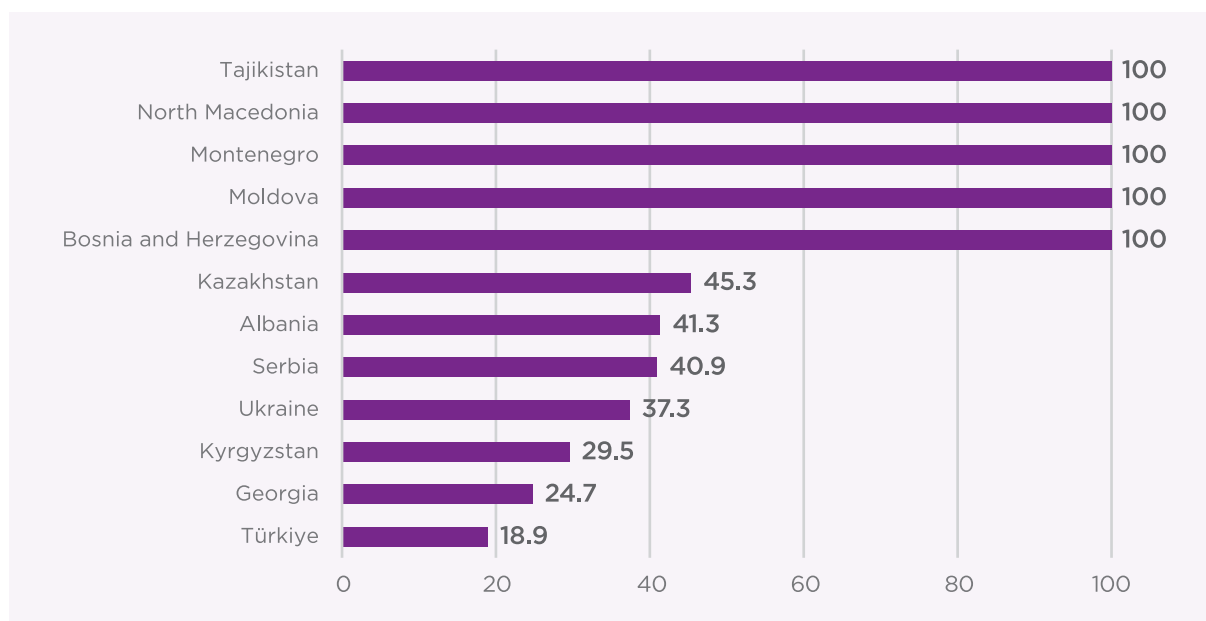
¹²⁰ ILO. 2022. *Issues in Social Protection in Bosnia and Herzegovina: coverage, adequacy, expenditure and financing.* p. 8.

¹²¹ SORS. 2020. *Women and men in Serbia 2020.* p. 95.

gap in the amount of the average pension, with women's old-age pensions worth 80 per cent of men's pensions, while average women's disability pensions are worth 84 per cent of men's disability pensions.¹²² These differences translate into higher risks of monetary poverty among older women than older men. In 2021, the at-risk-of-poverty-rate for women aged 65 years or more was 24.7 per cent while for men of the same age range it was only 20.2 per cent.¹²³

Maternity protection includes social protection cash benefits for women who have given birth. Coverage varies across the region significantly, from the lowest coverage in Türkiye, to full coverage in Bosnia and Herzegovina, Moldova, Montenegro, North Macedonia and Tajikistan (Figure 2).

FIGURE 3:
Ratio of women receiving maternity cash benefits to women giving birth in the same year



Source: ILO. Undated. World Social Protection Database. Retrieved 12 December 2024.

In countries that do not have full maternity protection coverage, there may be a system in place that links this protection to a person's employment status or history. Even among employed women, such a system is not fully encompassing, as women who are employed sporadically or informally are not entitled to this social benefit (for example, in Serbia women have to be employed at least for the last 18 months before pregnancy in order to qualify). This particularly affects women from marginalized groups who are in an underprivileged position in terms of employment and labour rights.

Unemployment protection (insurance) is very low in Central Asia, with only 14.7 per cent of employed people covered by some form of unemployment benefits,

which is lower than world average (of 18 per cent).¹²⁴ Consequently, the proportion of unemployed persons that receive some form of unemployment benefits is also very low in Central Asia (only 5.7 per cent), much lower than in Eastern Europe, where coverage is 67.1 per cent.¹²⁵ Gender-sensitive data are not available.

According to an ILO analysis in Bosnia and Herzegovina, due to the large share of people who are long-term unemployed, unemployment benefits do not adequately bridge the income gap for most unemployed persons. In 2018, less than 3 per cent of the registered unemployed received unemployment benefits, and the level of the benefit is also insufficient.¹²⁶

¹²² Ibid., p. 95.

¹²³ Statistical Office of the Republic of Serbia. 2022. SILC data. "At-risk of poverty rate by age and sex." Retrieved 21 January 2024. Available at <https://data.stat.gov.rs/Home/Result/01020501?languageCode=en-US&displayMode=table&guid=ced0db6f-96d1-47ad-ab73-9fb5b55cb1bf>

¹²⁴ ILO. 2021. *World Social Protection Report 2020-22*. p. 21.

¹²⁵ Ibid., p. 21.

¹²⁶ ILO. 2022. *Issues in Social Protection in Bosnia and Herzegovina: coverage, adequacy, expenditure and financing*, p. 7.

Social assistance cash benefits programmes are still predominantly associated with tax-financed ‘residual’ safety nets for the poorest, implying short-term benefits for a narrowly targeted group of recipients. The perception that social assistance results in ‘dependence’, coupled with pressures to cut overall public spending, have led governments to focus more on eligibility issues, inclusion errors and fraud, rather than looking more proactively at how to reach out and ensure coverage for those at risk of exclusion.¹²⁷ The main challenge in this area is the lack of data with gender-specific insights that would enable researchers to understand which kind of cash-benefit programmes exist and how they are benefitting women and men. Reports by the ILO, World Bank and others usually focus on aggregate levels, with the aim of assessing the effectiveness of cash transfers. According to the ILO, for example, social assistance benefits in Central Asia for the most vulnerable cover only 42.8 per cent of vulnerable populations.¹²⁸ But it is not clear how that affects poverty alleviation or the poverty situation of women and men in need.

In BiH, war veterans are entitled to favourable conditions for social assistance as well as privileged treatment with regard to pensions and unemployment benefits. War-related benefits amounted to 1.5 per cent of GDP and take up a considerable share of entity government budgets, but they contributed to only a 1.3 percentage-point reduction of the at-risk-of-poverty rate.¹²⁹ On the other hand, the means-tested social assistance for poor households is paid to only 6.2 per cent of the poorest quintile and has a limited impact in poverty reduction.¹³⁰ The large discrepancy between war veterans’ benefits and social assistance benefits reveals inequalities and discrimination against beneficiaries facing the same social risks. The imbalance in resource allocation results in the ineffectiveness of poverty targeting and thus of poverty reduction.¹³¹ This particularly has consequences for women as the recipients of war veterans’ assistance are primarily men.

Disability benefits. Some countries in the region have disability benefits for individuals who are characterized by official authorities as persons with disabilities. This is a different benefit from a disability pension, and it can be used to pay the costs of support needed for everyday life. Sex-

disaggregated data are not available about these forms of support so insights about how helpful this benefit is to women and men with disabilities are not possible to obtain. On the other hand, while it is known that women are the primary caregivers for children with disabilities, there is no financial assistance that is directed towards the caregivers. In cases of children with severe disabilities, caregivers (usually women) are not able to work, and in patriarchal societies in the region, they are often left alone to take care of the child, leaving them in an underprivileged position on multiple grounds.

Social protection services, such as early childhood education and care and home care services for the older population or support services for children and adults with disabilities or other groups in need of care, are underdeveloped and underfunded across the region. Limited financial and institutional capacities of local governments and a large disparity between urban and rural areas result in inadequate provision of these services, particularly for populations living in rural areas. As noted, ageing populations in parts of the region lack access to adequate long-term care services. The approach to care for some groups is still linked to institutional care and many deinstitutionalization processes were initiated but not completed. Children, older people and adults with disabilities are still kept in residential institutions of poor quality, and women are often in the majority. For example, in Serbia, 65 per cent of beneficiaries of residential institutions for older people are women.¹³² A recent UN Women assessment on the availability of services in support to women victims of violence shows that state financing of such services is in serious decline, and in a context of multiple crises, the sustainability of these services is left mainly to CSOs, which lack adequate funding.¹³³

¹²⁷ Ibid., p. 22.

¹²⁸ ILO. 2021. *World Social Protection Report 2020-22. Regional companion report for Central and Eastern Europe and Central Asia*.

¹²⁹ ILO. 2022. *Issues in Social Protection in Bosnia and Herzegovina: coverage, adequacy, expenditure and financing*.

¹³⁰ Ibid.

¹³¹ Ibid., p. 7.

¹³² SORS. 2020. *Women and men in Serbia 2020*. p. 46.

¹³³ UN Women. 2023. *Overcoming crises: Remaining essential services for survivors of violence in the Western Balkans after the COVID-19 pandemic*.

ROOT CAUSES

- Underdeveloped social protection systems, and incomplete reforms of social protection during the post-socialist period in countries where social protection was previously organized under communist/socialist regimes.
- Challenges related to changes in the population and labour market transformation. The flexibilization and informalization of labour market, increased unemployment and underreported wages, low contributions and fiscal pressures, all strain pension systems. In such a context, gender-specific factors include the lower activity of women, interruption in their careers due to the maternity and obligations related to informal care for the family, as well as careers in lower-paid sectors are all contributing to the pension gender gap.
- Failure to provide broader coverage through unemployment insurance stems from the diversification of employment arrangements, absent or underfunded unemployment insurance schemes, and undeclared work or new forms of work such as crowd work or work mediated by digital platforms.
- Low availability and density of communal social protection services for different groups in need is also related to persistent traditional gender roles regarding who provides care for family members (whether they are children, persons with disabilities, older people who need assistance in functioning, persons with mental challenges, etc.). This is particularly common in rural and more traditional areas.

PATHWAYS TO CHANGE

- Providing gender-sensitive data on social protection is crucial, as currently even the most relevant databases often only provide data at aggregate levels, preventing insights into the specific situation of women and men when it comes to different forms of social protection. This is a very important precondition for more gender-responsive social protection policies. It is important to standardize indicators, as it is currently very difficult to monitor some aspects of social protection in a comparable manner. For example, pension statistics are sometimes presented in absolute numbers of pensioners, male and female, sometimes as a proportion of men and women among pensioners, sometimes as a proportion of pensioners among women and men, and sometimes as the number of women pensioners per 100 men pensioners.
- To tackle the structural barriers to transformative gender equality and sustainably

reduce poverty, both social assistance and social insurance need to have a gender-responsive objective, design and implementation.

Decision-makers should be aware that broad-based, inclusive and life-course-adjusted social protection schemes are more effective at reducing poverty than narrowly targeted 'anti-poverty' programmes. A changing of paradigm in favour of using social protection as an instrument for social investment instead of reactive coverage to support those who are in critical situations is required for this shift.

- Social assistance in the form of cash transfers should be gender-responsive and directed at individuals rather than households so that women can benefit directly and unconditionally.
- Social protection services for different groups in need should be further developed not only to assist families and primarily women as the main caregivers to be able to engage in other activities (including employment) but also to improve the social inclusion and quality of life of persons who are cared for. This includes, but it is not limited to, long-term care services, day centres for persons with disabilities and older persons, home care assistance, personal assistance, support to women survivors of gender-based violence, including support for their labour market participation and/or reintegration, counselling centres for adolescent girls, women's mental health support, etc.

POWER BROKERS

- **Governments** have the primary responsibility for designing social protection systems.
- **Statistical offices** have to significantly improve the availability of gender-sensitive data on social protection. This requires continuous work with data producers, such as ministries responsible for social policies and institutions within the social protection system.
- **International organizations** can help with technical assistance and improving global databases on social protection in a gender-responsive manner.
- **Social protection institutions**, such as social work or welfare centres, and providers of social protection services should be knowledgeable about gender-specific needs and be able to deliver services in a gender-responsive manner.
- **Women's CSOs** can act as advocates, representing the voices of women in requesting more availability and higher-quality social protection, or speak on behalf of service-providers supporting different groups in need.

FINANCING WITH A GENDER PERSPECTIVE

Diversify, streamline and mainstream gender across poverty prevention and eradication, while ensuring that adequate financial resources are invested. Use gender-responsive budgeting as a powerful and effective tool.

The ECA region is an example of immense progress in using gender-responsive budgeting to increase allocations on gender equality and women's empowerment. In the subregion of the Western Balkans, there are good examples of financing for gender equality through the EU Gender Equality Facility (GEF), although insights from the region indicate that there is still room for improvement, especially in regard to financing for poverty and social protection with a gender perspective, for several reasons:

- Political commitments are either low or only declarative, as gender equality policies are often underfinanced in national and local public budgets.
- Financing of social protection is less prioritized than investments in the economy, security systems, or other areas.
- Unlike other areas, such as green transition, there are no specific international funds available for social protection, much less for any programmes focused on intersectionality or gender.
- International assistance is often ineffectively coordinated, so gender and social protection are often left out of anyone's programmatic agenda.
- Programmes focused on social policies and social protection are rarely gender mainstreamed, and as such they remain gender insensitive and without gender impact.
- Programmes and projects that are dedicated to different aspects of gender and poverty or social protection are small in scale, often not replicated or upscaled, and thus have limited impact.

WHAT CAN WE DO BETTER?

The ILO Social Protection Floors Recommendation (No. 202)¹³⁴ provides good guidance for designing policies and systems that expand social protection floors. It calls for using a variety of methods to mobilize the necessary resources to ensure the financial, fiscal and economic sustainability of national social protection floors, taking into account the contributory capacities of different population groups. Such methods may include the effective enforcement of tax and contribution obligations, reprioritizing expenditures, or a broader and sufficiently progressive revenue base. However, the Recommendation does not provide sufficient guidance for gender-responsive social protection reforms.

To this end, the guidance provided by the 2015 Addis Ababa Action Agenda (AAAA) prioritizes gender equality and women's empowerment as intrinsic values of sustainable development and emphasizes the need for gender mainstreaming, including targeted actions and investments in the formulation and implementation of all financial, economic, environmental and social policies.

More concretely, improving approaches to financing reforms to create more gender-responsive social protection systems can include:

- **Diversifying financial resources** to rely on multiple sources, but also to **streamline them** more precisely, directing funding towards interventions that target the root causes of gendered poverty.

¹³⁴ ILO. 2012. Social Protection Floor Recommendation No. 202.

- **Using gender-responsive budgeting** as the main approach to gender mainstream policies and budgets and properly allocate finances to interventions that tackle the structural causes of poverty.
- **Better coordinating** and systematically **mainstreaming gender in the programming** of international assistance.

Various financial sources and mechanisms could be mobilized in the region in future processes, including but not limited to:

- **National and subnational (entity, regional, provincial, local) public budgets should prioritize allocations and spending on gender-responsive social protection policies.** Gender-responsive budgeting can be used as an approach to ensure linkages between social protection policies and budgets.
- **International financial institutions** – such as the World Bank, European Bank for Reconstruction and Development (EBRD), International Monetary Fund (IMF), Asian Development Bank (ADB), etc. – have their own strategic priorities that correspond to and can be used for reforms leading towards gender-responsive social protection. For example, the World Bank was one of the key stakeholders that supported land registration reforms in Western Balkan countries in partnership with the FAO and contributed to the improvement of real estate records with gender identifiers.¹³⁵ The World Bank also invests in gender-responsive transportation reforms in Western Balkan countries.¹³⁶ These investments should take into account the perspective of women at risk of poverty. EBRD also invests in green projects in agriculture and improving extension services and irrigation with a focus on gender, which can contribute to the economic empowerment of rural women and their increased resilience to climate challenges and social risks.¹³⁷
- **The Instrument for Pre-Accession Assistance (IPA)** is an important source of financing for reforms in countries that are candidates for EU membership. In these respective countries, UN Women has provided technical assistance and tools for the gender mainstreaming of IPA programming. However, additional steps are needed to put that in the context of social protection reforms.
- **International and bilateral organizations** are engaged, and could be further engaged, in providing technical assistance to strengthen the capacities of relevant ministries and institutions to design and effectively implement gender-responsive social protection reforms.
- **Commercial banks** can design more suitable lending packages enabling women to purchase land, housing or technology for their economic empowerment.
- **Tax exemption or tax relief mechanisms** could also be considered as important financial instruments to stimulate the more gender-equitable purchase of property, but also to reduce the impact of consumption that can increase risks of poverty among vulnerable women, such as taxes on menstrual hygiene products, basic children's products, including school textbooks, etc.



¹³⁵ World Bank. 2014. "World Bank, FAO Aim to Boost Women's Land Ownership in Central Europe." 22 September.

¹³⁶ World Bank. 2022. *Paths Toward Green Mobility: Perspectives on Women and Rail Transport in Bosnia and Herzegovina, and Serbia*.

¹³⁷ EBRD. 2023. *Serbian Climate Resilience & Irrigation Programme SCRIP*.

ANNEX:

STATISTICAL APPENDIX

TABLE 1:

At-risk-of-poverty rates for selected countries, by gender, Albania 2017-2021 (%)

Country	Women	Men
2017	23.9	23.5
2018	23.8	23.0
2019	23.8	22.2
2020	22.3	21.4
2021	22.5	21.5

At-risk-of-poverty rates for selected countries, by gender, Montenegro 2013-2022 (%)

Country	Women	Men
2013	25.4	24.9
2014	23.9	24.2
2015	24.5	24.4
2016	23.6	24.5
2017	23.0	24.2
2018	23.5	24.1
2019	24.3	24.9
2020	22.2	23.0
2021	21.3	21.1
2022	20.6	20.0

At-risk-of-poverty rates for selected countries, by gender, North Macedonia 2013-2020 (%)

Country	Women	Men
2013	23.9	24.6
2014	21.9	22.3
2015	21.5	21.5
2016	21.6	22.1
2017	22.0	22.4
2018	22.0	21.8
2019	22.0	21.1
2020	21.9	21.7

At-risk-of-poverty rates for selected countries, by gender, Serbia 2013-2022 (%)

Country	Women	Men
2013	24.1	24.9
2014	24.4	25.6
2015	26.0	27.5
2016	25.5	26.3
2017	26.0	25.4
2018	24.0	24.6
2019	23.6	22.7
2020	22.1	21.3
2021	21.9	20.4
2022	20.7	19.3

At-risk-of-poverty rates for selected countries, by gender, Türkiye 2013-2021 (%)

Country	Women	Men
2013	23.6	22.7
2014	23.4	22.6
2015	22.7	22.2
2016	23.2	22.4
2017	22.8	21.6
2018	22.8	21.6
2019	22.8	21.9
2020	23.5	22.4
2021	23.0	21.9

Source: Eurostat. 2023. "At-risk-of-poverty rate by poverty threshold, age and sex - EU-SILC and ECHP surveys [ilc_li02_custom_9245456]" Retrieved 15 December 2023.

TABLE 2:
Women's access to financial services in select countries

Country	% who possess an account at a financial institution		% who own a credit card		% who own a debit card		% who saved at a financial institution		% who borrowed from a financial institution	
	F	M	F	M	F	M	F	M	F	M
Albania	46	43	4	6	28	26	8	11	12	15
BiH	70	89	15	21	52	71	15	23	19	24
Georgia	71	70	12	14	45	40	8	8	23	25
Kazakhstan	84	78	19	23	62	58	19	19	30	29
Kosovo	47	69	7	18	31	50	8	13	11	24
Kyrgyzstan	39	43	3	4	28	28	5	8	16	19
Moldova	63	66	8	8	45	47	8	8	13	13
Montenegro	68	69	16	18	34	39	10	10	22	26
North Macedonia	80	91	21	23	47	58	13	16	20	24
Serbia	90	89	15	17	55	68	14	24	21	20
Tajikistan	39	38	2	2	14	16	1	1	12	13
Türkiye	62	85	19	46	44	73	6	13	24	51
Ukraine	81	87	32	43	66	74	8	13	32	36

Source: World Bank. Undated. [Index database](#).

TABLE 3:

Percentage of persons who completed at least upper secondary school, by sex

Country	% of persons who completed at least upper secondary education	
	F	M
Albania (2017)	42.2	50.8
BiH (2020)	59.4	79.5
Georgia (2022)	92.3	93.6
Kazakhstan (2018)	96.9	98.0
Kosovo	-	-
Kyrgyzstan (2018)	64.5	66.3
Moldova (2019)	73.5	75.8
Montenegro (2018)	59.2	66.5
North Macedonia (2020)	61.7	75.0
Serbia (2019)	68.6	79.1
Tajikistan (2017)	76.2	85.2
Türkiye (2019)	36.0	48.5
Ukraine	-	-

Source: World Bank. Undated. [World Development Indicators](#).

TABLE 4:

Percentage of persons who evaluated their health status as good or very good

Country	Women	Men
Albania (2021)	81.3	84.7
Montenegro (2022)	72.6	78.8
North Macedonia (2020)	74.0	79.3
Serbia (2022)	61.6	69.1
Türkiye (2021)	62.8	71.9

Source: Eurostat. Undated "Share of people with good or very good perceived health by sex [sdg_03_20]"

