

GENDER AND POVERTY IN EUROPE AND CENTRAL ASIA

Ahead of the 68th session of the Commission on the Status of Women in March 2024, the UN Women Regional Office for Europe and Central Asia (ECA) prepared an Issue Paper on the theme: how to accelerate the achievement of gender equality and women's empowerment by addressing poverty, strengthening institutions and financing with a gender perspective. The paper reflects messages from multistakeholder consultations in the Western Balkans, Türkiye, Eastern Europe and Central Asia on key challenges and actions needed to mitigate these challenges. It calls for key power brokers to engage and effectively use financial resources and instruments. Its main findings are summarized here.

Given that poverty is multidimensional, gender-specific and complicated by its intersection with other vulnerabilities, such considerations must be reflected in any definition, measurement, policy or financial instrument aimed at addressing poverty.

The gendered nature of poverty is based on **structural gender inequalities rooted in the unbalanced social power of women and men, as well as in discriminatory gender norms** and social expectations regarding the 'appropriate' roles and responsibilities of women and men. 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.

To address gender-specific forms and patterns of poverty, gender-sensitive evidence is crucial. Poverty measurements must go beyond the household level, to identify the gender-specific needs and individually accessible resources within households, to better reflect women's realities of poverty, and encompass income-related measures.

Most poverty measurements consider income, among other household-level indices, assuming that resources are equally available to all family members, disregarding gender inequalities. As European Union Statistics on Income and Living Conditions (SILC) indicators show, even financial deprivation may be very different among women and men when it is measured at the individual level.

In households at risk of poverty, women are more likely than men to be unable to afford to spend a small amount of money each week on themselves in Albania (60.6 vs. 50.3%), Montenegro (42.3 vs. 40.7%), North Macedonia (45.1 vs. 37.6%), Serbia (38.7 vs. 32.8%) and Türkiye (32.7 vs. 29.4%).¹

Poverty is widespread in the region and its incidence/prevalence is higher among women than men in most countries, particularly among rural women, older women, and women who are lone parents or heads of households.

In the ECA region in 2021, around 116.3 million people (12.4% of the population) faced moderate or severe food insecurity, with women more likely to be affected than men (15.8 vs. 13.8%, respectively).²

However, much less systematic data are available for women from other vulnerable social groups. Various studies and fragmentary insights in poverty indicate that other groups that face particular risks of poverty include: women with disabilities; women from ethnic minorities, particularly Roma women; women migrants, particularly forced migrants (refugees and IDPs, returnees and victims of human trafficking); women victims of violence; and LGBTQI+ women, particularly trans women.

Effectively intervening in the gender-specific causes of poverty and preventing and lifting women out of poverty requires measures that combine empowerment with social protection while recognizing and targeting the gender-specific root causes.

A gender-transformative approach to poverty alleviation must include interventions directed towards:

- **Ensuring women's property rights** – across ECA, women own a small portion of land, housing and other property that can be used for economic activity or as a safeguard against poverty.

In the Western Balkans, two-thirds of all property and mortgages are in men's names.³

Powerful patriarchal norms still pressure women to renounce their property rights in favour of male partners or relatives, or not to aspire to co-own property newly purchased by spouses. To change this, greater awareness and more precise sex-disaggregated data are needed to propel the gender property gap onto the policy agenda, to implement legal reforms, to raise awareness on the importance of equal property rights, and to empower women to claim their rights and not renounce property in name of male partners or relatives.

- **Improving access to essential goods and services** – across the region, women have less access to food, safe drinking water, sanitation, (particularly in rural areas or urban settlements inhabited by vulnerable populations), energy, transport, financial services, digital technologies and communications, and social services (education, health care and social protection).

In Kosovo,⁴ a mere 47% of women have a bank account, compared to 69% of men.⁵

Although these services can be also less available for men, women face gender-specific obstacles and deprivations, such as: the unequal burden of providing water, sanitation, cooking or other household maintenance; less autonomy in mobility and reliance on poor public transportation that prevent them from accessing employment or other services or resources; weaker financial safeguards and informational exclusion; weaker health protection in regards to maternal health or in old age; lack of care or support services for children, older people and persons with disabilities; and a lack of support services for victims of gender-based and domestic violence. To change this, there is a need for the stronger involvement of women and their organizations in participatory decision-making on infrastructural investments, particularly in local communities, as well as instruments such as gender-responsive budgeting.

1 Eurostat. 2023. "Persons who cannot afford to spend a small amount of money each week on themselves by age, sex and income group" Retrieved 19 January 2024.

2 Food and Agriculture Organization. 2022. Europe and Central Asia Regional overview of Food Security and Nutrition. p. 2.

3 FAO and World Bank. 2013. Gender disaggregated data – Western Balkans. Statistical Reports 2005-2013.

4 References to Kosovo shall be understood to be in the context of UN Security Council resolution 1244 (1999).

5 World Bank. Undated. Findex data base.

- **Empowering women for economic participation and decent employment** – across the region, women are more likely to be outside of the labour market and less likely to be employed.

Employment rates are **26.3%** for women versus **59.8%** for men in Türkiye; **28.39%** for women vs. **52.1%** for men in Bosnia and Herzegovina; and **37%** for women vs. **54.5%** for men in North Macedonia.⁶

When employed, women are concentrated in the care economy, related services or public employment; they are paid less and have more precarious and informal jobs, particularly as unpaid family farm workers. Some groups of women, such as Roma, migrants and women with disabilities, have extremely low economic participation, depending on others to satisfy needs.

Working-aged women from marginalized Roma communities have among the lowest employment rates in: Albania (11%), Bosnia and Herzegovina (4%), Kosovo (4%), Montenegro (3%), North Macedonia (13%), and Serbia (9%). This usually means informal employment, often related to waste collection.⁷

To change this, economic empowerment is key, and can take various forms: increased employability and employment; formalization of work; social insurances based on employment; and better labour protection for women, particularly those interrupting careers.

- **Redistributing and valuing women’s unpaid care work** – across the region, women do a disproportionate share of unpaid care and domestic work (measured by time-use surveys).

In Georgia, women spent almost **one fifth** of their day on unpaid household work and family care, **four times more** than men.⁸ In rural Tajikistan, women spend **6.9 hours** per day on average on unpaid care and domestic work, compared to **0.7 hours** spent by men.⁹

But what is less measurable is the responsibility burden women carry to provide livelihoods while caring for their families – a burden that often prevents them from engaging in paid employment but also from having more time for their own development and leisure. This disproportionate division of responsibilities is deeply rooted in persistent patriarchal norms that have been resistant to policy efforts for change.

Policies in this area must be gender-transformative and rather than simply ‘supporting women’ through more professional care services, they should seek to redistribute unpaid care work and recognize its value, through adequate compensation and by calculating its contributions to national GDP.

- **Designing and implementing social protection as a social investment in a gender-responsive and gender-transformative manner** – across the region, social protection is largely insufficient, often not prioritized and seldom gender-responsive.

In Central Asia, only **14.7%** of employed people are covered by some form of unemployment benefits, which is below the world average of 18%.¹⁰

In Albania, Georgia, Kazakhstan, Kyrgyzstan, Serbia, Türkiye and Ukraine, **fewer than half of women who gave birth got maternity cash benefits** in 2020.¹¹

Inadequate social protection fails to mitigate social risks related to health, disability, old age, maternity, unemployment or insufficient incomes. It is marked by low pension contributions, prominent gendered pension gaps, inadequate maternity benefits and low unemployment protection. In general, financial social assistance fails to lift poor households out of poverty, but its design especially fails to benefit poor women. For change to happen, it is crucial to: improve sex-disaggregated data on social protection schemes, (re) design measures to be directed to women and not households (in which they often do not have equal access to money), and contribute to women’s agency while at the same time providing protection.

Although all people have the power and responsibility to accelerate gender equality by addressing poverty, decision-makers at national, regional and local levels need to put the use of gender-responsive approaches to poverty eradication – through effective and non-discriminatory laws, policies and instruments – higher on the policy agenda.

6 Eurostat. 2023. “*Employment rates by sex, age and citizenship (%)*.” Retrieved 14 December 2023.

7 UNDP. 2018. “*Marginalized Roma community still most excluded in Western Balkans*.” 11 May.

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

9 Asian Development Bank. 2020. *Women’s time use in rural Tajikistan*.

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

11 ILO. Undated. *World Social Protection Database*. Retrieved 12 December 2024.

The power brokers are also employees in relevant institutions, such as geodetical and cadastral authorities, employment services, social protection institutions and service-providers, judiciary and legal assistance providers. Statistical institutions have the responsibility to improve the availability of comprehensive data on poverty that can provide evidence and guidance for policy interventions. Media have the responsibility to report on the poverty women face and to address harmful norms and values that reproduce gender inequalities. Civil society organizations are irreplaceable in their work with social groups and communities and their engagement is crucial in empowerment, representation, advocacy and direct support to those in need. Communities, community leaders and influential persons have a responsibility to promote gender-transformative behaviours, relations and practices. Women and men are the final agents of change; therefore, enhancing women's agency to be able to protect their interests but also to know how to use alliances with supportive men, is of key importance.

Financing for policies and interventions to prevent and eradicate poverty with a gender perspective should be diversified, streamlined and gender mainstreamed, with gender-responsive budgeting implemented as a powerful and effective tool.

Current financing for poverty eradication with a gender perspective is insufficient and ineffective for several reasons: political commitments are low, and this is not priority policy area; there are no special international funds, unlike for other policy areas (such as green transitions); international assistance is often not optimally coordinated; programmes focused on poverty eradication are often gender-insensitive or too small in scale, fragmented or lacking impact because of their inability to be replicated or upscaled. The ILO Social Protection Floors Recommendation (No. 202)¹² provides good guidance on designing policies and systems. Meanwhile, the 2015 Addis Ababa Action Agenda 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 formulating and implementing all financial, economic, environmental and social policies.

¹²ILO. 2012. *Social Protection Floor Recommendation, 2012 (No. 202)*.

To improve approaches to financing reforms towards gender-responsive social protection systems:

- **Diversify financial resources** to rely on multiple sources and **streamline them** more precisely, directing funding towards interventions targeting the root causes of gendered poverty.
- **Use gender-responsive budgeting** as a main financial tool to properly allocate finances to interventions that tackle the structural causes of poverty.
- **Better coordinate** and systematically **mainstream gender in the programming** of international assistance.

Various financial sources and mechanisms could be mobilized in the ECA region in future processes to focus more on gender-responsive social protection, including, but not limited to:

- **National and subnational (entity, regional, provincial, local) public budgets**, with gender-responsive budgeting used as a tool to provide guidance and monitoring of these processes.
- **International financial institutions**, such as the World Bank, European Bank for Reconstruction and Development (EBRD), International Monetary Fund, Asian Development Bank, etc. These investments should consider the perspectives of women at risk of poverty.
- **Instrument for Pre-accession Assistance (IPA) funds** are an important source of financing reforms in countries that are candidates for EU membership. In these countries, UN Women has provided technical assistance and tools for the gender mainstreaming of IPA programming. But 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 landing 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 more gender-equitable purchase of property, but also for consumption that can increase the risks of poverty among vulnerable women, such as taxes on menstrual hygiene products, basic children's products, including textbooks, etc.