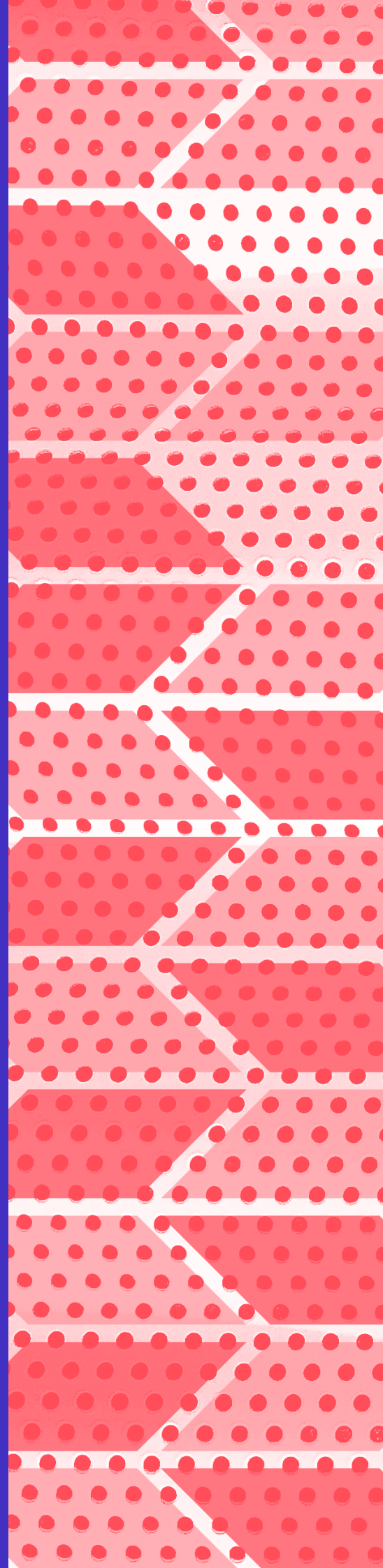




REPORT – WINTER 2023

Working Group on women's economic empowerment in the Western Balkans



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Friends of Europe's Balkan Journey

Our Balkan Journey seeks to circumvent stagnant debates on enlargement in order to focus on moving the region forward in practical terms through political imagination and forward-looking solutions. Reframing the narrative to focus on people-centred priorities rather than political objectives brings a fresh policy perspective to overwrought discussions on how to strengthen and develop the Western Balkan region and close the gap to the EU.

The prospect of EU accession often frames the Western Balkans' narrative. Democratic and economic growth are intertwined with the enlargement protocol, tying the Balkan region's advancement to its EU aspirations. But as the process drags on, frustration grows and steps forward falter – perhaps the time has come for both sides to revitalise this approach.

Development prospects need to go beyond the end goal of EU membership. The benefits of a robust democracy, stable economy and social evolution should be goals in themselves, forging a foundation for a thriving region with its roots in durable peace, reconciliation and resilience.

The goals for a resilient region and EU accession are the same. But it is time to recalibrate the talking points. A greater focus on inclusion and amplifying the voices of women and youth is one clear path forward. Other priorities include digital transition, green transformation, increased regional cooperation and the strengthening of democracy and the rule of law. **Our journey engages with these overlapping and interlinking themes, promotes new and progressive voices, and fosters pathways to regional cooperation, resilience and inclusion.**

Through an article series, conversations with key stakeholders and the novel Working Group on women's economic empowerment, in addition to our flagship annual summit, the Balkan Journey compiles ideas, concerns and suggestions from across all sectors of society, the EU and international organisations, informing debate and concrete policy recommendations for a region with infinite untapped potential.

Working group on women's economic empowerment in the Western Balkans

Rationale, goals and approach

Creating new opportunities in the regional labour market is crucial for sustainable economic development in the Western Balkans, not least after the impact of the COVID-19 pandemic. The social debacle stemming from the pandemic, as well as the long road ahead to recovery, have taken a particularly heavy toll on women and exacerbated the existing inequalities vis-à-vis their male peers in the fields of economy and employment. It is now more important than ever to close this gap.

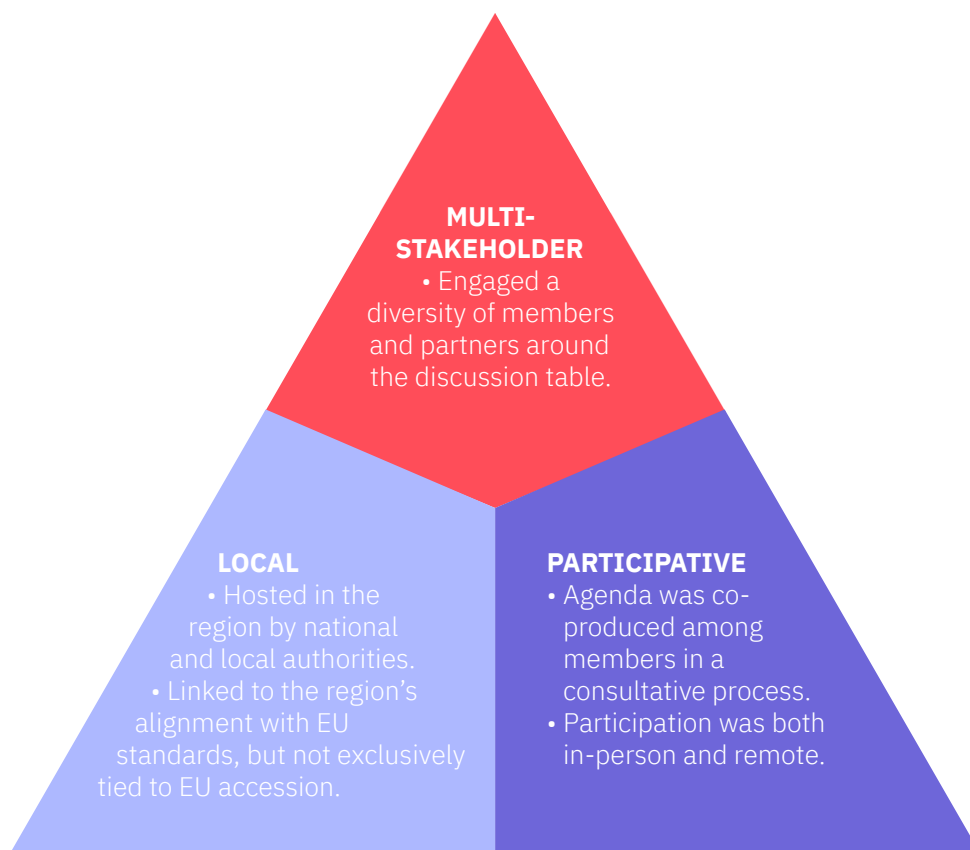
Carried out in partnership with the United Nations Development Programme (UNDP), **Friends of Europe's Working Group on women's economic empowerment in the Western Balkans sought to identify women's challenges to achieving greater economic empowerment in the region, as well as recommendations for overcoming them.**

This initiative aimed to achieve five main goals:

1. To **raise awareness and create a focus** around the issue of women's economic empowerment in the Western Balkans, and to **elevate its importance as a social-economic policy objective**;
2. To **convene an innovation-based, multi-disciplinary and multi-stakeholder set of members** that can contribute ideas, developments and practices to craft policy solutions;
3. To **identify policy leaders** that can take on the task of creating impact around this issue;
4. To **improve pooling of knowledge and learning** of what works by identifying actors and practices that have previously led to sustainable impact on this issue; and
5. To **develop a set of policy outcomes and recommendations** that can be put into practice.

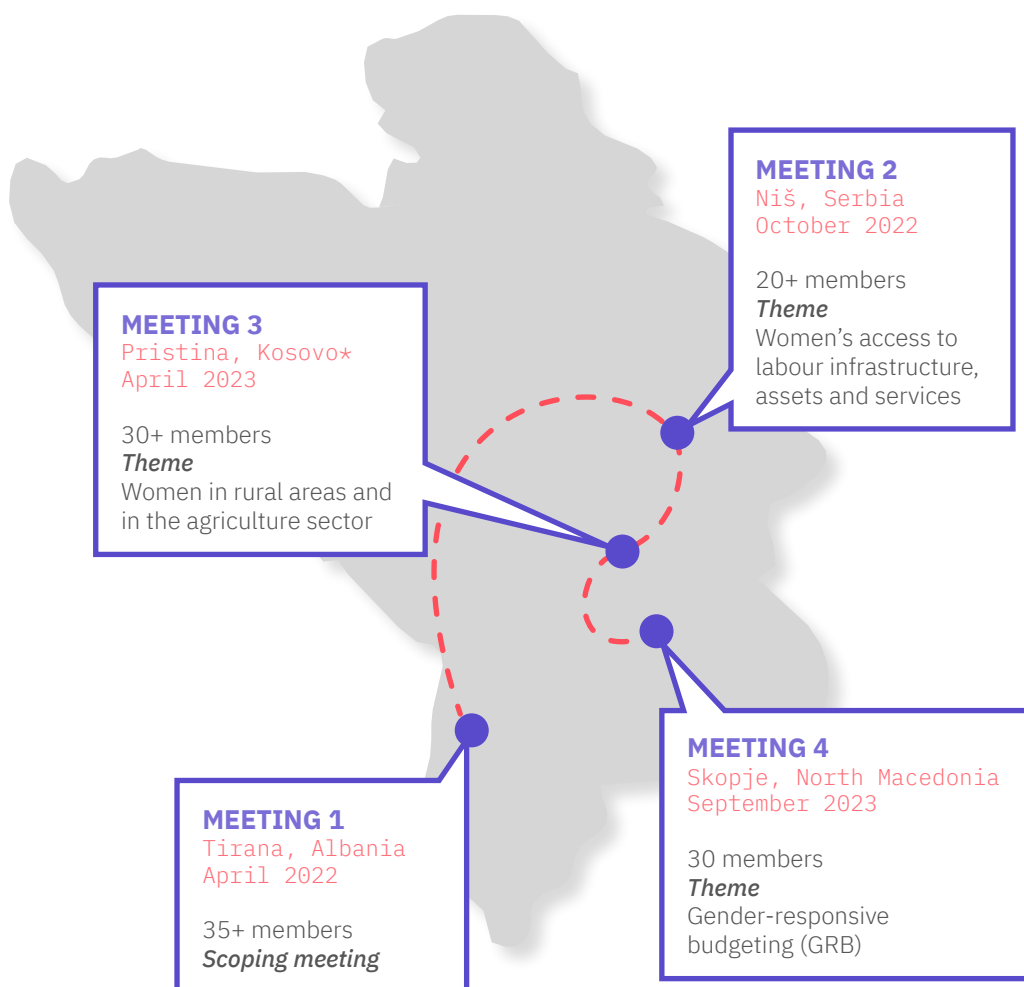
The Working Group identified opportunities to foster women's development in all aspects of economic life, providing answers to questions such as: How does women's economic empowerment link with development? What are the best avenues, tools and mechanisms to bring this link forward? How can we ensure that women are seen as protagonists of their own empowerment? How do we strengthen women to have the resources to be economically successful? Do we need to rethink the current model of economic empowerment?

The Working Group was underpinned by three principles :

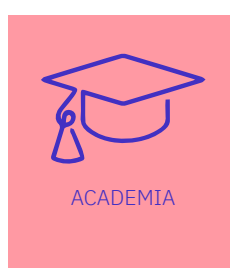


Our journey in a nutshell

The Working Group ran for two years through a series of four meetings, hosted in four cities in the Western Balkan region



80+ members in the network



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

Recommendations

At a glance

- 1** Promoting digitalisation and skills among women through technology
- 2** Enhancing women's ownership rights
- 3** Increasing women's access to finance
- 4** Establishing gender-responsive budgeting as the norm
- 5** Developing a whole-of-society mentality to women's rights



Promoting digitalisation and skills among women through technology

While the Western Balkan region boasts high internet access rates, some inhabitants lack basic digital literacy, especially the elderly and those living in rural areas. The COVID-19 pandemic allowed many women to use digital means and social media to turn crafts into businesses and even acquire new technological skills, which assisted in their economic independence; however, these success stories are rather isolated and require stronger public-private collaboration in increasing awareness and training. In some remote areas of the region, there is no mobile connection, which burdens women, who are mainly housewives, by fully isolating them. Furthermore, the presence of women and girls in the STEM (science, technology, engineering and mathematics) and ICT (information and communications technology) sectors remains drastically low.

Actions:

- National and local governments should, through education institutions and with the support of the private sector and civil society organisations on the ground, **engage in a comprehensive process of digital literacy for vulnerable sectors of the female population**, especially in rural areas.
- National and local governments should, in coordination with international organisations and donors, **improve the digital infrastructure and design tangible programmes for women to improve their leadership and digital skills**, especially in rural areas, enhancing their ability to use the existing digital means at their disposal – such as mobile phones and social media – as income resources.
- Civil society organisations on the ground and local entrepreneurs should, in coordination with international organisations and donors, **design and deliver tailored education and training according to the specific needs and priorities of the community**.
- National and local governments should, with the financial support of international organisations and donors, and in coordination with civil society organisations, **spearhead the establishment of regional fora and mentorship schemes to favour intra- and cross-national networking among vulnerable women**, especially from rural areas, allowing the identification of solutions for issues on the ground through the active exchange of thoughts and experiences.
- The digital private sector in the region should **establish online market platforms for women to be able to sell their products** and should **help train women to use the existing online markets** in cooperation with civil society organisations on the ground.

Community-owned mentoring

Civil society and non-profit organisations can train women from less privileged backgrounds in certain skills that are needed in the labour market.

“Women4Women Kosovo holds trainings on the ground for women living in rural areas, where they are taught different skills; and is also establishing a mentoring and sponsorship programme in which women can either donate to cover the expenses of training for women or mentor them.”*

Iliriana Gashi, Executive Director of Women4Women Kosovo¹

Breaking the STEM taboo

A common misperception among domestic and international institutions is that female enterprise owners in the Western Balkans are pre-determined to smaller businesses, such as food products and artisanal crafts.

“However, the STEM field breaks this trend. Women currently occupy around 14% of the STEM field [in the Western Balkans]. Having such poor female representation is a big risk when the future of work lies in the hands of STEM professionals.”

Kača Đuričković, Gender Programme Manager at the UNDP Office in Montenegro

¹ All affiliations mentioned in this publication are the ones held at the time of participation and may not reflect current functions.

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

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Enhancing women's ownership rights

Women in the Western Balkans do not enjoy property rights in accordance with the enshrined legal frameworks and have therefore less property under their names than men. Most family laws in the region point out that assets created after marriage belong equally to both spouses; however, women often lose their legal ownership rights to their husbands or other men in their families, namely the ones who mainly benefit from property ownership. Many women are not aware of their rights or give these up due to patriarchal customs and norms, directly impacting their capacities and potential for economic independence and emancipation.

Actions:

- National and local governments should **strengthen the implementation of family and ownership rights legal frameworks.**
- National governments should **introduce specific clauses in laws obligating the relevant state agencies, notaries and cadaster offices to register property under the names of both spouses.**
- Donors and granting institutions should **prioritise giving grants to businesses where some percentage is owned by women,** encouraging men to give shares to their wives.
- National and local governments, international organisations and donors should partner with the private sector and civil society organisations on the ground to **increase awareness around women's equal ownership rights,** especially in rural areas.

Free legal aid as a game-changer

Women in the Western Balkans are often unable to find justice for the violation of their property rights – and their human rights in general – due to a lack of information on necessary legal mechanisms.

Having access to free legal aid gives women the means to understand legal mechanisms and retake their rights and benefit from grant schemes.

A region-wide approach

Albania and Serbia are trying a new approach to increase the implementation of women's property rights by removing the burden for women, who do not necessarily have information on the legal framework, and giving the implementation responsibilities to notaries and cadaster offices, which have a legal obligation to register properties under the name of both the husband and wife, in accordance with the law.

"We have the legal rights and the need to implement this, which can be via incentives or through making the notaries and cadaster offices register women from the start"

Adela Llatja, gender focal person for Albania at Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)

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Increasing women's access to finance

Women across the Western Balkans are less likely than men to own property or land, which becomes problematic when it comes to applying for grants or bank loans. A weak rule of law across the region leads women not to trust the institutions due to internalised gender-based discrimination, which is one of the key factors for women to not take action to be economically empowered. This remains an even bigger concern in rural areas, where women often lack decision-making powers over grant funds – typically left to male family members, even if the grants are intended for women-led businesses. These women, furthermore, are often impacted by an overall lack of knowledge or information on microfinance and grant schemes.

Actions:

- National and local governments, international organisations and donors should **simplify their grant and subsidy application procedures to facilitate financial access for women** entrepreneurs, especially those operating in rural areas.
- Donors should **engage in a more sustainable approach to funding in order to help women improve their skills and participate more actively in the labour force.**

“It is hard being a woman, going to the institutions and asking for your rights. In the region, women are more educated than men – but when it comes to finances, men get the funds and we are left behind.”

Blerina Ago, founder and CEO of Active Albania

It is all about the data

The lack of disaggregated data does not allow for elaborate conclusions on the impact that the services of different local and international public or private institutions, such as central governments, municipalities and banks, have on men and women-led small and medium-sized enterprises (SMEs). Most business registries in the Western Balkans do not have indicators to measure different gender components and draw conclusions.

“Countries in the region should build centralised data banks in order for policy-makers to reach adequate conclusions so as to improve the welfare policies and reduce the gender gap.”

Ana Filipović, Secretary of the Coordination Board for Women Entrepreneurship at the Chamber of Economy of Montenegro

- National and local governments, international organisations, civil society organisations and donors should **provide incentives for female applicants in their grant schemes and design special subsidies for female entrepreneurs.**
- National governments should cooperate with local governments and civil society organisations on the ground to **build centralised data banks and mechanisms, such as functioning labour inspectorates, to prove that businesses are really run by women.**
- International organisations and donors should **support women-led businesses through skilling and mentoring**, rather than through economic input and should work with national and local governments to **ensure that liquidity is injected into the system through grants.**
- Local (rural) communities, potentially with the help of civil society organisations and local governments, should **consider the establishment of women-led social enterprises or community interest companies**, which, in addition to lucrative objectives, can have a deep underpinning social purpose that can directly impact the community of women.
- National governments and the private sector should help **raise awareness on how to gain access to more risk and venture capital, and around the notion of angel investors.**

4

Establishing gender-responsive budgeting as the norm

As in many regions of the world, in the Western Balkans, most women do not have the same economic opportunities as men due to existing gender roles. Whilst women represent 50% of most populations, their share of public expenditure and access to services and opportunities is unequal to that of men and certainly not reflective of their needs, share of the tax burden and the responsibilities they carry in homes, places, communities and society more widely. Gender-responsive budgeting (GRB) is a budgeting method that aims to ensure equal distribution of resources as a contribution for equal opportunities for all. When applying GRB, governments consider the problems faced by men and women on the ground and decide to allocate money proportionally to the severity of the issue. It is a policymaking tool that can promote gender equality and equal opportunities for women across the Western Balkans via gender mainstreaming in the planning, drafting and implementation phases of budgeting at both the local and national levels of government. While many counties in the Western Balkans mandate GRB and gender mainstreaming, these tools can prove difficult to comprehend, push forward and implement, especially when considering that women often engage in unpaid labour. The region also lacks gender-disaggregated statistics, which makes it difficult to properly analyse the specific needs of different communities and simultaneously measure impact ahead of the next budget allocation.

Ensuring the sustainability of funding

The unsustainable nature of certain funding leads to failure in tackling many of the structural obstacles that women face. In the light of changing priorities, the local agencies and governments often fail to follow up on potential continuation of funding for non-governmental projects.

“There is often no possibility of application for continuity of funding of successful projects because of changing priorities of international organisations, or corruption within local governments.”

Mirela Arqimandriti, Executive Director of the Gender Alliance for Development Center

Actions:

- **GRB should be mandatory for all levels of government** in order to achieve sustainable funding for projects that empower women to thrive economically. **GRB should include higher allocations for social services and disabled persons** to reduce the women's burden in unpaid labour, as well as **increase support for women in rural areas through subsidies**. The implementation of GRB must be highly regulated in order to decrease the risks of manipulation and corruption.
- **Gender mainstreaming should be mandatory in all legal frameworks** in order to improve gender equality. Local and national governments should include gender analysis in budget planning, drafting, implementation and impact assessments.
- **Gender-disaggregated data should systematically be tracked, monitored, analysed and evaluated in all policy fields at the local and national levels** in order to improve the implementation and impact of GRB on the ground. This aspect should explicitly be built into public expenditure audits for local and national governments.

- **Local and national governments should increase investments in digitalisation to facilitate women's access to essential infrastructure and digital literacy, stimulate economic growth and increase the participation of marginalised groups** in shaping the region's future, which is a key principle of GRB. Increased investment should also be incorporated in EU funding of the region and in multilateral institutions that operate and fund projects in the region.
- **The capacity-building of local and national policymakers, administrative staff and staff of judiciary institutions who are responsible for the implementation and enforcement of GRB is essential** to ensure effective understanding and application of the method. This should include training on how to analyse the specific needs of different social groups in order to improve the application of GRB and breach the gaps on women's rights.
- The application and compliance of rule of law is quite rightly seen as a basic tenet of a healthy democracy and the EU accession process; however, this concept is often gender-blind and gender-neutral, and therefore misses the opportunity to leverage the significant impact that rule of law can have on equal outcomes in life for both men and women. **The concept of gender equality and gender rights should be firmly embedded in the concept and the process of rule of law.** This should be seen as urgent and necessary and as a public good both by national governments and the EU throughout the accession process.

"The gender mainstreaming approach without a gender equality framework does not work."

Kača Đuričković, Gender Programme Manager at the United Nations Development Programme (UNDP) Office in Montenegro

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Developing a whole-of-society mentality to women's rights

In the Western Balkans, a traditional education system reinforces patriarchal gender roles from a very young age and influences a mindset that prohibits women from enjoying the same opportunities as men. Abandoning outdated gender roles at an older age and once in the labour market is difficult after having grown up with strictly defined gender roles in the home and at school – especially when these seem to prevail even after the establishment of policies to assist women and facilitate their participation in the labour force. The general absence of assets and services that would take the expectation and burden off women to carry out care duties makes it almost impossible for women to enter the labour market or, especially after giving birth, return to it. Moreover, governments in the region are difficult to hold accountable for the lack of implementation of laws and regulations.

“The struggle must go on not only for the women whose shoulders we are standing on, but for the girls and women who will come.”

Gordana Čomić, Serbian minister for human and minority rights and social dialogue

Actions:

A fair and equal parental leave

One example of the gendered mentality that prevails in the Western Balkans is the right to parental leave, granted to both men and women. However, it is mainly women that take the entire maternity leave; they take on the role of staying at home and providing care to the child until they can attend daycare, whereas men work and provide the financial means for the family.

With help from national and local governments, fathers should be encouraged to make use of their parental leave through a positive narrative that forgoes women's role as the main care provider.

Positive discrimination as a mechanism of inclusion

“Women who want to launch their ventures in the field of STEM face a double problem: first, being a woman; second, trying to establish an innovative company. For this reason, the Science and Technology Park of Belgrade implemented positive discrimination; it was a brave decision to implement it, especially as part of the public sector.”

Gordana Danilović, Director of the Science and Technology Park of Belgrade

- National governments should **design and implement school curricula inclusive of issues of gender equality and women's rights**.
- Local governments and civil society organisations should, with the support of international organisations and donors, **develop awareness-raising campaigns targeting teachers and parents around issues of gender equality** in order to break the negative narrative.
- National and local governments should **provide mechanisms for replacing women's unpaid care services with state-provided services and strengthen the state budget allocation for the further development of daily care facilities for children and the elderly**.
- National governments should **provide housewives with a pension, based on years of unpaid work**.
- International organisations and civil society organisations on the ground should **strengthen monitoring and evaluation mechanisms towards national and local governments to keep them accountable**.
- Female politicians and decision-makers across the region should **come together beyond party lines to raise awareness around the need for a change of mentality around gender equality and women's rights**.



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