NATIONAL GENDER PROFILE OF AGRICULTURE AND RURAL LIVELIHOODS
Serbia
NATIONAL GENDER PROFILE OF AGRICULTURE AND RURAL LIVELIHOODS

COUNTRY GENDER ASSESSMENT SERIES

Serbia
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3. Republic Geodetic Authority

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<td>AHR</td>
<td>Agricultural Holdings Registry</td>
</tr>
<tr>
<td>AP</td>
<td>Autonomous Province of Vojvodina</td>
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<tr>
<td>awu</td>
<td>annual work unit</td>
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<tr>
<td>CBGE</td>
<td>Coordination Body for Gender Equality</td>
</tr>
<tr>
<td>CEDAW</td>
<td>Convention on the Elimination of All Forms of Discrimination against Women</td>
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<td>CGA</td>
<td>Country Gender Assessment</td>
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<tr>
<td>CLSU</td>
<td>conditional livestock unit</td>
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<tr>
<td>CSO</td>
<td>civil society organization</td>
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<tr>
<td>EQLS</td>
<td>European Quality of Life Surveys</td>
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<td>ERP</td>
<td>Economic Reform Programme</td>
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<td>ESRP</td>
<td>Employment and Social Reform Programme</td>
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<tr>
<td>EUR</td>
<td>euro</td>
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<tr>
<td>FAO</td>
<td>Food and Agriculture Organization of the United Nations</td>
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<tr>
<td>FH</td>
<td>family holding</td>
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<td>FSS</td>
<td>Farm Structure Survey</td>
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<td>GDI</td>
<td>Gender Development Index</td>
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<tr>
<td>GDP</td>
<td>gross domestic product</td>
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<tr>
<td>GHG</td>
<td>greenhouse gas</td>
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<td>GoS</td>
<td>Government of Serbia</td>
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<tr>
<td>HDI</td>
<td>Human Development Index</td>
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<td>ICT</td>
<td>information and communication technology</td>
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<td>IEP</td>
<td>Individual Education Plan</td>
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<td>ILO</td>
<td>International Labour Organization</td>
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<td>IPARD</td>
<td>Instrument for Pre-accession Assistance for Rural Development</td>
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<td>LFS</td>
<td>Labour Force Survey</td>
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<td>MAFWM</td>
<td>Ministry of Agriculture, Forestry and Water Management</td>
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<td>MICS</td>
<td>Multiple Indicator Cluster Surveys</td>
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<td>MLEVSA</td>
<td>Ministry of Labour, Employment, Veteran and Social Affairs</td>
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<td>NAD</td>
<td>National Priorities for International Assistance in the Republic of Serbia</td>
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<td>NARS</td>
<td>National Assembly of the Republic of Serbia</td>
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<td>NPAA</td>
<td>National Programme for the Adoption of the EU Acquis</td>
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<td>NPDIF</td>
<td>National Pension and Disability Insurance Fund</td>
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<tr>
<td>OGA</td>
<td>other gainful activity</td>
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<td>OSCE</td>
<td>Organization for Security and Co-operation in Europe</td>
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<td>OTP</td>
<td>Office of the Prosecutor</td>
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<td>PPP</td>
<td>Preschool Preparatory Programme</td>
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<td>RGA</td>
<td>Republic Geodetic Authority</td>
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<td>RS</td>
<td>The Republic of Serbia</td>
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<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>RSD</td>
<td>Serbian dinar</td>
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<td>SBRA</td>
<td>Serbian Business Registers Agency</td>
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<td>SCTM</td>
<td>Standing Conference of Towns and Municipalities</td>
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<td>SILC</td>
<td>Statistics on Income and Living Conditions</td>
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<td>SIPRU</td>
<td>Social Inclusion and Poverty Reduction Unit</td>
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<tr>
<td>SO</td>
<td>standard output</td>
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<tr>
<td>SORS</td>
<td>Statistical Office of the Republic of Serbia</td>
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<td>SWC</td>
<td>Social Welfare Centre</td>
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<td>UAA</td>
<td>utilized agricultural area</td>
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<td>UN</td>
<td>United Nations</td>
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<tr>
<td>UN</td>
<td>United Nations Development Programme</td>
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<tr>
<td>UNICEF</td>
<td>United Nations Children’s Fund</td>
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<td>UNOPS</td>
<td>United Nations Office for Project Services</td>
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Executive summary

This analysis of gender equality in Serbia’s agricultural and rural development sector was carried out under the “Support to the Implementation of Inclusive Agricultural Policies in Serbia” project, which was implemented in partnership with the Ministry of Agriculture, Forestry and Water Management (MAFWM) and the Food and Agriculture Organization of the United Nations (FAO). The research was conducted by the SeConS Development Initiative Group based on FAO guidance for similar reports in seven different countries in Eastern Europe and Central Asia.1

This Country Gender Assessment (CGA) is aligned with FAO’s strategic commitment to closing the gender gap in agriculture, thereby generating significant gains for the agricultural sector and helping to reduce hunger, malnutrition and poverty (FAO, 2019). The key objective was to produce a comprehensive analysis of gender equality in the agricultural sector and rural development processes, identifying gender inequalities and their underlying causes and consequences, and offering recommendations for gender-responsive policies to enable the transformation of gender relations and structures in the agricultural sector and rural development.

The CGA findings indicate significant gender gaps in rural areas across diverse dimensions, including access to assets, economic participation, roles in and gains from agricultural production, the exercise of a range of welfare rights, political participation, access to social services, lifestyles and resilience to climate change and emergencies. The latest emergency, the COVID-19 pandemic, has had profound impact on the rural population, agriculture and the position of women in rural areas. At the same time, it has created opportunities for innovative approaches and new practices that can improve the economic activity of rural women in the future, and consequently their overall wellbeing.

The current demographic trends in rural areas are unfavourable, characterized by continuing population decline, a rise in the average age of the population, falling fertility and birth rates contributing to negative population growth, and high levels of migration from rural to urban areas and beyond to other countries. Outward migration from rural areas is more prevalent among women than men, and the reasons for this can be found in women’s lower ownership of assets, their weaker ties to the land and estates, and their unequal participation in the rural economy. Rural women’s living conditions are less adequate in comparison with urban women, especially in terms of access to employment in the non-agricultural sector, and access to education, social services and amenities which are important for quality of life, such as cultural and recreational amenities, all of which then act as pull factors towards urban areas.

There is a larger proportion of older age farm holders and managers, which is a consequence of the demographic trends discussed above. The average age of farm holders is increasing and represents a significant factor influencing the direction and dynamics of the structural transformation of Serbia’s agricultural sector. The reasons for the decline in the number of young people managing agricultural holdings can be found in the overall picture of rural demographic decline and include migration, longer periods of time spent in education, and other similar contributory factors that deprive the sector of its vital workforce, alongside a declining interest among younger people in taking up a tenancy on the holding.

The gender gap in employment is more pronounced in rural areas than in urban areas. There are limited employment opportunities outside agriculture for women living in rural areas and agricultural work accounts for a significant share of their employment (one-third of rural women). This type of work usually takes place in family holdings, where women are seldom found in the role of holder or manager, and more often in the role of unpaid family worker. Rural women are less likely than urban women to find

1 Country Gender Assessments have been published for Uzbekistan, Georgia, Armenia, Kyrgyzstan, Tajikistan, Turkey and Albania and are available at http://www.fao.org/europe/resources/gender/en/.
employment in highly skilled jobs, and are more likely
to be employed as farmers, in manual and elementary
occupations. In comparison with men living in rural
areas, women are less likely to be employed as farmers
and in manual jobs, and more likely to be employed in
unskilled and elementary occupations.

The share of women farm holders in Serbia is
comparable to that found in countries with similar
cultural, economic and social heritage. According
to the Farm Structure Survey (FSS) in Serbia, in 2018,
women farm holders accounted for 19 percent of total
farm holders and women farm managers for 15 percent
of the overall total. There has been a slight increase
in the share of women farm holders since 2012, but
the average age of women farm holders is 65 years,
suggesting that this increase is primarily related to the
depopulation of villages and traditional inheritance
patterns in which the farm holding is passed to the
eldest family member.

The share of women farm holders is higher among
physically and economically smaller holdings, they
are older relative to men farm holders, and women's
share decreases as the holding size increases. Women
represent the key decision-makers in 15.3 percent of
holdings (which is less than the total share of women
farm holders, 19.4 percent), reflecting their lower
economic power and influence in managerial decision-
making. Women members of family holdings account
for the largest share of women's full-time equivalent
employment (75.2 percent of the total annual working
units of the female workforce), predominantly in
small-sized holdings. Further in-depth research with
representative samples is needed to gain a better
understanding of decision-making in the holding and
the factors that influence women's business-related
decision-making, and to establish a typology of
holdings and their key characteristics.

Although there are incentives to support the
diversification of activities in holdings run by women,
the share of women managers of diversified holdings
remains lower than the share of women in the total
number of administrators (holders) of all family
agricultural holdings (12.5 percent and 15.3 percent,
respectively). Furthermore, the share of women
managers of agricultural holdings with diversified
activities is in decline (from 13.1 percent in 2012 to 12.5
percent in 2018). This indicates the lower potential of
women to carry out the processes of rural household
economy diversification, even though diversification is
an important driver of rural development in the family
farming sector. Nevertheless, the share of women
managers is higher than average in relation to holdings
specialized in certain types of primary production, such
as poultry, sheep, goats, cereals, oleaginous and protein
crops, root crops, arable crops, flowers and decorative
plants, mushrooms, grapes, nuts and fruits; and this is
in line with traditional forms of gender segregation in
performing economic activities on family farms. The
types of production with an above-average share of
women holding managers varies from region to region.

There are significant regional disparities in the
indicators on women farm holders/managers
and women employed in agriculture. Generally,
there is a higher share of women farm holders and
managers in medium and large-sized holdings in the
Vojvodina region, possibly as a result of the region's
high education rates, more equitable gender norms
and history of women's activism. Additionally, women
in these positions in this region are younger, better
educated and, as a result, more likely to use modern
management practices. The South-East Serbia region
is distinct from other regions due to its higher share of
women across all indicators, which is likely to be related
to negative demographic trends and women's longer
lifespan. Conversely, women in the Šumadija and
Western Serbia region are underrepresented among
farm holders and managers, probably due to the higher
share of younger members in the household and the
higher rural population density in this region.

The strategic and programme framework for
the implementation of agricultural and rural
development policies in Serbia is aligned with the
basic principles of the European Union's Common
Agricultural Policy (CAP). The legislative framework is
formulated in such a way as to enable equitable access
for all beneficiaries, with low eligibility thresholds and
requirements, especially when it comes to accessing
local and national financial incentives. Recipients
of Instrument for Pre-accession Assistance for
Rural Development (IPARD) subsidies are subject to
additional restrictions on types of support, both in
terms of the available resources and compliance with
environmental and quality standards.

Support for rural development in Serbia is designed
to prioritize holdings registered to women
specifically through the following measures: boosting economic
activities in rural areas through support for non-
agricultural activities; supporting young people in
rural areas; and providing loan support schemes and
incentives for the preparation and implementation
of local rural development strategies. This type of
support for women farm holders is reflected in the
higher number of points awarded to women applicants
when ranking potential recipients of subsidies, as
well as in a lower interest rate on loans. Nevertheless,
the available data provide an insufficient basis for
drawing conclusions about whether these support measures are effective in facilitating the economic empowerment of women, particularly given that the share of women among farm holders and managers remains low.

The share of women recipients in total funding for rural development is 23.2 percent, which is above their average share among farm holders and managers (19 percent and 15 percent respectively). This indicates that women are actively engaged in achieving compliance with the eligibility criteria for financial incentives. The data indicate that the average amount of incentives per holding is higher for holdings registered to women than for holdings registered to men. The advantages (extra points) given to women in the application process for some of the grants might be a factor that motivates women to register their holdings. However, there is no evidence to support this assumption.

Measures aimed at boosting non-agricultural activities are another special form of support for rural areas. These measures are intended to boost the development of the tourism sector in rural areas, as well as to revive one of its subsectors – arts and crafts, i.e., cottage industries.

Rural women have inadequate access to various resources that are vital to their economic activity and quality of life. Only a small share of women own land and housing property, which translates into a weak property base for accessing financial markets and economic activity. The situation in terms of women’s access to agricultural land is particularly challenging. Since they are not owners of the land, they are more often in the role of the unpaid family worker on the family farm than in the role of farm head or manager. Lack of access to transportation also disempowers women: they are less likely to have a driving licence or own a car, and are consequently more reliant on the use of public transportation, which is unsatisfactory due to an insufficiently developed network of bus routes (limited frequency of buses; no schedules), poor connectivity to the nearest cities, and greater distances to bus stations. Rural women are less likely to use information and communication technologies and have poor access to finance (primarily the use of credit cards and opportunities for securing a loan (for example, for housing or consumer purposes)). When it comes to financing agricultural production and access to favourable credit lines (subsidized loans), women and persons under the age of 40 years are granted preferential treatment for obtaining loans and lower interest rates: this is partly subsidized by the Ministry of Agriculture, Forestry and Water Management.

The educational structure of the rural population is less favourable relative to the urban population (a higher share of persons with low qualifications and a lower share of persons with tertiary education), and the share of the population with no education or lower education levels is higher among rural women than among men. The highest rate of illiteracy is found among rural women (compared with both rural men and urban women), which is the result of the characteristics of education of the older generations. When it comes to access to education, there is no significant gender gap in preschool participation. However, there is a notable difference in the participation rates of urban and rural children, specifically in the lower participation rate of rural children in preschool education. Furthermore, the participation rate of Roma children in preschool education is significantly lower than the rate for children in the general population, especially in rural areas. Access to primary education in Serbia is almost universal, with no significant differences by residence type or sex. However, among particularly vulnerable groups of children (for example, Roma children and children with disabilities), the primary education participation rate is significantly lower than the rate for the general population. There are significant gender differences with respect to secondary school and higher education attendance. The share of the female population enrolling in and graduating from secondary school and university is higher than that of the male population, but due to pronounced gender segregation in subjects, women are concentrated in the social sciences and humanities, as well as in health and social care services (where employment opportunities and wages are lower), and few women are enrolled in the fastest-growing fields of study, such as engineering, technology, and information and communication technology.

The population in rural areas is at a higher risk of poverty and social exclusion, with elderly women in these areas constituting one of the most vulnerable social groups in this respect. Gender inequalities, manifest in the labour market and in agriculture on family holdings, are also reflected in the status of the elderly population. The share of rural women recipients of agricultural pensions is higher than the share of rural men, which is a consequence of the lower employment rates of rural women in non-agricultural sectors throughout their working life. In addition, women’s retirement pension benefits are on average lower than men’s, which increases their risk of poverty in old age. The rural population struggles to access various social benefits due to the eligibility criteria set for these benefits. Specifically, land ownership criteria and cadastral income calculation methods put families
Family relations, household obligations and free time are other areas in which rural women experience gender inequalities and disadvantages. Rural women spend, on average, significantly more time undertaking unpaid work and family care compared with both men and urban women, and the least amount of time on leisure activities, the latter of which play an important role in improving wellbeing. Research shows that they spend most of their free time watching television and socializing with friends. Analysis of these indicators shows that rural lifestyles have not changed significantly for decades, preserving traditional patterns of use of free time, which is mostly spent resting in order to continue with the physical demands of agricultural work. The most frequently reported reason by women for the inability to devote free time to favourite activities was family obligations; this was different to the men, who cited work obligations as the primary reason.

Violence against women in rural areas is widespread and takes various forms — intimate partner violence or violence by other people in the form of physical, psychological and sexual violence. Violence is a tool used to reinforce unequal power relations in the household, family and wider community. Women who are economically dependent on their partners, living in materially deprived households, or with partners who abuse alcohol or who have fought in armed conflicts, are particularly exposed to violence. The consequences of violence, both physical and psychological, are severe, and seriously undermine women’s wellbeing. While survey data do not indicate significant differences in the prevalence of partner and non-partner violence between women living in urban and rural areas, women living in rural areas face additional obstacles to accessing the necessary support. The community pressure to not disclose violence and keep it private is stronger for rural women, as documented in the increased acceptance of this norm in rural areas. Moreover, prevention and protection services are less available in rural areas.

There has been an increase in the political participation of women in the legislative bodies at all levels of government, due to the statutory minimum quotas. However, their participation is still relatively low in the executive branch of power and in the positions of highest authority in local government. Moreover, the interests of rural women are not systematically represented in these bodies and are not taken into account in local development policies or national policies related to rural development and agriculture.

Women’s civic participation is characterized by predominantly traditional patterns, reflected in their participation in church-affiliated and other religious organizations and associations, in events related to handicrafts, and in humanitarian actions and similar forms of civic activity. Women expressed a readiness to join women’s cooperatives, but these types of cooperatives are very rare.

Women have lower resilience and often lower adaptation capacities to respond to climate change and related emergencies, such as floods, droughts or other extreme weather events. Due to their lower preparedness to act in emergency situations, a lack of information, a lack of relevant resources and weaker economic and financial capacities, women are more vulnerable to the impacts of climate change.
and disaster events. At the same time, measures to decrease greenhouse gas (GHG) emissions and reduce environmental pollution can have a more significant impact on rural women than men because they more frequently belong to the groups that are particularly vulnerable to such processes: for example, women are more often the holders of smaller farms or businesses; on average, as farm holders, they are older; women tend to be at greater risk of poverty; and they are also more exposed to weather-related risks due to their work in open fields. Recent policy initiatives at a national level have started to integrate gender equality into climate change policies and mechanisms.

The COVID-19 pandemic has had a significant impact on rural women. Both women engaged in agricultural activities and those working in non-agricultural sectors have been significantly affected by the crisis. Women living in rural areas and working in non-agricultural sectors have been at the highest risk of losing a job compared with women from urban areas and men from both types of settlements. In addition, more rural women than rural men have had to leave their jobs and stay at home to take care of children. Women engaged in agricultural activities have also faced many challenges during the pandemic, and especially during the state of emergency, including starting farming activities on time, finding the necessary workforce and selling their products. Some women have tried to find innovative solutions to promoting and distributing their products, using channels that were not in widespread use among rural women before the crisis (such as social media and selling products online). Although the state has introduced certain measures (direct financial support, loans) to support agriculture, women need additional support to fully recover from this crisis.
Introduction

Background and purpose of the gender analysis

This analysis of gender equality in Serbia’s agricultural and rural development sector was carried out under the “Support to the Implementation of Inclusive Agricultural Policies in Serbia” project, which was implemented in partnership with the Ministry of Agriculture, Forestry and Water Management (MAFWM) and the United Nations Food and Agriculture Organization (FAO). The research was conducted by the SeConS Development Initiative Group based on FAO guidance that serves as the basis for similar reports in seven different countries in Eastern Europe and Central Asia.²

This Country Gender Assessment (CGA) is aligned with FAO’s strategic commitment to closing the gender gap in agriculture, thereby generating significant gains for the agricultural sector and helping to reduce hunger, malnutrition and poverty (FAO, 2019). Within this aim, gender equality is mainstreamed in the five strategic priorities of FAO:

» Helping to eliminate hunger, food insecurity and malnutrition;

» Making agriculture, forestry and fisheries more productive and sustainable;

» Reducing rural poverty;

» Enabling inclusive and efficient agricultural and food systems; and

» Increasing the resilience of livelihoods to threats and crises.

Without gender equality, the potential for development of rural communities is undermined, as are the capacities of rural communities and populations to achieve productive economic engagement, wellbeing and quality of life and become resilient to sudden economic, social and environmental risks. At the same time, efforts directed towards the promotion of gender equality are not possible without closing the gender gaps in agriculture and rural areas, which still form a significant part of society and the national economy in Serbia. Therefore, the CGA Serbia contributes to the achievement of national policies aimed at advancing gender equality as defined in the National Strategy for Gender Equality 2016–2020 where specific objectives within the equal opportunity priority are dedicated to the promotion of gender equality in rural areas and the empowerment of rural women. It is aligned with the National Strategy for Rural Development of Serbia and is part of broader efforts by the Ministry of Agriculture, Farming and Water Management to improve capacities for gender-responsive policies related to agriculture and rural development.

This CGA provides an overview of the situation of gender equality in agricultural and rural development processes and a solid evidence base for formulating policies which contribute to the eradication of gender inequalities, transform gender relations and boost inclusive and sustainable rural development. Its purpose is also to increase awareness about the main forms of gender inequality and the need for their elimination among stakeholders involved in the planning and implementation of agricultural and rural development policies at various levels (including public authorities, providers of public and social services, the for-profit sector, civil society and the media).

Objectives and scope

The key objective is to produce a comprehensive analysis of gender equality in the agricultural sector and rural development processes, identifying gender inequalities and their underlying causes and consequences, and offering recommendations for gender-responsive policies to enable the transformation

² Reports have been published for Uzbekistan, Georgia, Armenia, Kyrgyzstan, Tajikistan, Turkey and Albania and are available at http://www.fao.org/europe/resources/gender/en/.
of gender relations and structures in the agricultural sector and rural development processes.

The analysis covers a wide range of gender equality topics and goes beyond a narrow focus on agriculture and economic activity to include:

» processes and policies relevant for agriculture and rural development in Serbia;

» demographic trends in rural regions;

» access to education and educational attainment;

» participation in decision-making and political life;

» access to resources;

» employment, economic participation, work in agriculture and family farm management;

» share of responsibilities for unpaid care and household work;

» access to social protection schemes and services;

» access to healthcare services;

» access to cultural and recreational activities, as well as patterns of participation in leisure activities;

» prevalence of violence against women in rural regions and the availability of protection;

» cultural patterns, norms and values connected with gender roles and relations;

» social participation, including participation in civil society organizations (CSOs), local community networks and activities; and

» climate change and disaster risk management in the context of agriculture and rural development.

With the outbreak of the COVID-19 pandemic, the impact on the rural population and rural communities, and especially on women whose position was already unfavourable, became an important aspect of the CGA. However, as the pandemic is still ongoing, it is not yet possible to fully determine its scale and impact on rural women. Additionally, evidence on the impact of the pandemic on the rural population and communities in Serbia is not currently available for all of the topics covered by this assessment, so the insights provided are only partial.

The concept of gender equality which underpins this analysis is based on the “gender-transformative” approach, which states that women and men have equal rights, responsibilities and opportunities in all spheres of society and in individual/private life. Rather than using male performance standards as a model, this approach equally takes into consideration and values the contributions, needs, interests and possibilities of women and men alike, creating the basis for changes that will lead to a transformation of gender relations.3

The time frame of the analysis is multi-layered. For most aspects of discussion, the overview of the situation is based on data for the previous year and the preceding three-year period (2019 and the period from 2016 to 2019). For other aspects, specifically for fields in which no recent data are available, older data were used (up to 5 to 10 years before). Longitudinal trends are presented in order to provide historical insights and highlight the need for new data in order to shape future policy-making. The latest data for 2020 are included mainly to provide an assessment of the impact of the COVID-19 pandemic on gender inequalities in rural areas and the agricultural sector.

The geographical scope of the analysis includes Serbia and some regionally disaggregated insights; and comparative analyses of rural regions and processes relative to urban regions and the international context, where necessary and feasible. It should be noted that the definition of rural region applied in the official statistics of Serbia is not aligned with the definition applicable in the European Union. Usually, the data are disaggregated by area of living, i.e., residence type into urban and “other” areas. Therefore, the term “other” area is used to refer to “rural” areas, i.e., the “countryside”. Data on rural regions that are more aligned with the European Union definitions are only available in the Statistics on Income and Living Conditions (SILC).

Methodology

The analysis is based on multiple data sources, including:

» data from the Statistical Office of the Republic of Serbia (SORS) available from different regular or periodical statistical surveys (for example, the Labour Force Survey, Statistics on Income and Living Conditions, the Agricultural Holdings Survey and a

3 This definition of gender equality can be found, in essence, in the Gender Equality Index of the European Institute for Gender Equality (EIGE, 2020), which is the key tool for monitoring gender equality across the European Union and candidate countries, and is used as a basis for policy planning. It is available at https://eige.europa.eu/thesaurus/term/1168.
survey on the use of information and communication technologies), Population Census data, Agricultural Census data, and other relevant data collected by SORS from different institutions and published in its regular reports (statistics on wages and education, and so forth), particularly the publication Women and Men in Serbia (SORS, 2017b);

» administrative data from various institutions, such as the Republic Geodetic Authority, the National Social Protection Institution, the National Public Health Institution, and others;

» databases available from different surveys carried out at specific points in time, such as the Organization for Security and Co-operation in Europe (OSCE) led survey on the wellbeing and safety of women conducted in 2019, a survey on social structures, daily life and cultural patterns conducted by the Institute for Sociological Research (ISR) of the Faculty of Philosophy in Belgrade, and similar sources of data;

» reports and studies published on different aspects of gender equality in rural areas over the past ten years; and

» the websites of relevant organizations, including farmers’ associations, civil society networks and development agencies.

Structure of the report

The introductory chapter of the report is followed by a brief overview of the relevant political and socio-economic context in Serbia, and a subsequent discussion about the agricultural sector and rural development context. The central analysis is presented in ten thematic chapters: population and demographic trends, employment, agricultural production, access to resources, social aspects of gender equality, health and healthcare, household, family and everyday life, political and social participation, climate change and COVID-19 impact, followed by conclusions and recommendations.
1. Institutional and socio-economic context

1.1. Political and institutional context

Institutional mechanisms relevant for gender equality and rural development

Serbia is a parliamentary democracy, with a separation of powers between the legislative, executive and judicial branches. Legislative power is vested in the National Assembly of the Republic of Serbia (NARS), as the highest representative body; and executive power is vested in the Government of Serbia (GoS), whose cabinet currently has 21 ministries, including the Ministry of Agriculture, Forestry and Water Management and the Ministry of Rural Welfare. Judicial power is vested in the Constitutional Court, which has 15 judges elected by the NARS, the regular courts, and the Office of the Prosecutor (OTP). Gender equality mechanisms have been established in the legislative and executive branches of power, at national, provincial and local levels, and within the independent bodies, such as the Ombudsperson and the Commissioner for the Protection of Equality.

As part of NARS, there is a Committee for Agriculture, Forestry and Water Management, and a Committee for Human and Minority Rights and Gender Equality, functioning as regular working bodies. These committees review bills and other instruments submitted to NARS. They also monitor the implementation of the policies of the GoS, the enforcement of laws and other general acts by the Government and state agencies and bodies, and they review additional issues within the purview of NARS within their sector-specific mandate.

Institutional mechanisms relevant for gender equality and rural development

Within the Government of Serbia, the mandate for agriculture and rural development is assigned to the Ministry of Agriculture, Forestry and Water Management, and following the establishment of a new Government in autumn 2020, the Ministry for Rural Welfare was formed. The Ministry of Agriculture, Forestry and Water Management is responsible for public administration affairs including, among others, strategies and policies for the development of the agricultural sector and food industry, agricultural production and market analysis, incentives for boosting agricultural production, agricultural extension services and inspection oversight in the field of agriculture (MAFWM, 2018). The Ministry for Rural Welfare has a mandate to monitor welfare in rural areas, and to propose measures and policies for improving the life and work situation of the rural population, and preserving rural traditions and cultural life in rural areas. Gender equality is within the purview of the Coordination Body for Gender Equality (CBGE) presided by the Deputy Prime Minister. The CBGE reviews all gender equality-related issues and coordinates the activity of the public administration bodies in this field, with the aim of improving gender equality in Serbia (CBGE, 2020). The CBGE organizes the horizontal and vertical coordination of the mechanisms for gender equality. Horizontal coordination includes a network of gender focal points that are assigned duties to advance gender equality and mainstream gender in the work of each ministry. Vertical coordination includes local gender equality mechanisms in towns and municipalities. The newly-formed Government of 2020 has also established the Ministry for Human and Minority Rights and Social Dialogue. The mandate of this Ministry is to implement public administration in the area of human and minority rights, anti-discrimination and gender equality.

At the level of the Autonomous Province (AP) of Vojvodina, a Committee for Agriculture and a

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Committee for Gender Equality are active in the AP Vojvodina Assembly, while in the provincial executive branch, the mandate for agriculture and rural development is assigned to the Secretariat for Agriculture, Forestry and Water Management, and the mandate for gender equality to the Secretariat for Social Policy, Demography and Gender Equality. The Ombudsman of AP Vojvodina has a Deputy for gender equality.

The independent institutions of Protector of Citizens, or Ombudsperson, (which has a department for the protection of the rights of the child, gender equality and the rights of persons with disabilities), and of the Commissioner for the Protection of Equality, are also vital for gender equality and protection against discrimination and an essential condition for an inclusive society and inclusive development.

Serbia is divided into 169 municipalities/towns. Most municipal administrations in Serbia have agricultural departments within their organizational structure. Where there is no specific department, at least one staff member in the economic development department is assigned to tasks related to agriculture and rural development. According to the Gender Equality Law, local governments are required to establish local gender equality mechanisms. The Standing Conference of Towns and Municipalities (SCTM), the association of local governments, represents the interests of local governments and supports their development. Within the SCTM there is an active Agriculture and Rural Development Network which is tasked with reviewing regulations in the field of agriculture and rural development, and facilitating the exchange of experiences between local governments, and mutual support and capacity building. Additionally, there is the Gender Equality Network, which consists of representatives of local gender equality mechanisms, whose role is to provide support to local government to improve gender equality (SCTM, 2020).

Laws and policies relevant to gender equality and rural development

The Constitution of the Republic of Serbia lays down the state’s obligation to guarantee the equality of women and men and develop equal opportunities policies (Article 15). The Law on Agriculture and Rural Development regulates the objectives of agricultural and rural development policies and rules related to the special procedure for the implementation and control of the Instrument for Pre-Accession Assistance for Rural Development (IPARD) programme (which will be discussed in further detail in the chapter on agricultural and rural development policies). The achievement of gender equality is governed by an umbrella law – the Gender Equality Law, while the prohibition of discrimination on any grounds, including sex, gender identity or any other personal characteristic (which can also include the type of housing) is defined in the Law Prohibiting Discrimination. At the national level, the policy promoting gender equality is defined in the Gender Equality Strategy 2016–2020. The Strategy recognizes the importance of the improvement of the position of rural women, but the final evaluation of the National Action Plan for the Implementation of the Strategy for Gender Equality 2016–2018 found that the implementation of these components was not effective. It was recommended to improve both the design and implementation of measures in the next Action Plan. However, although an Action Plan for 2019–2020 was drafted, it was never adopted by government.

Serbia’s gender equality policies are guided by the international commitments that the state has undertaken for the ratification of key international conventions, such as the Convention for the Elimination of All Forms of Discrimination against Women (CEDAW) and the Council of Europe Convention on preventing and combating violence against women and domestic violence (the Istanbul Convention); and participation in international platforms, such as the Beijing Declaration and Platform for Action, and UN resolutions, including the United Nations Security Council Resolution 1325 on Women, Peace and Security. Serbia regularly submits its reports under these conventions, and the recommendations of international mechanisms indicate the direction that reforms should take to improve gender equality in different areas. The Concluding observations and recommendations of the CEDAW Committee in 2019, “recognize specific forms of discrimination of women in rural areas and recommend priority actions for the improvement of the situation of rural women in various aspects, from access to ownership, employment, economic and social security, protection from violence, to increased representation in decision-making bodies, and similar” (Committee on the Elimination of Discrimination against Women, 2019, no page number).

Serbia’s development policies have been also aligned with the Agenda for Sustainable Development until

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2030 and the Sustainable Development Goals (SDGs). Serbia is committed to all of the SDGs, but has not adopted specific national Sustainable Development Goals. The first Voluntary National Review was submitted to the High Political Forum in 2019 (Government of the Republic of Serbia, 2019).

Multi-year planning and programming documents regulating agricultural and rural development policies are defined in the Law on Agriculture and Rural Development. The umbrella document that sets forth the strategic framework for the development of the agricultural sector and rural areas is the Agriculture and Rural Development Strategy for the 2014–2024 period. This Strategy, as well as the National Programme for Agriculture 2018–2020, the National Rural Development Programme from 2018 to 2020 and the IPARD programme are aligned with the strategic goals of the European Union’s Common Agricultural Policy 2014–2020 (European Commission, 2020) and take account of the specific needs and priorities of agricultural development and the development of rural areas in Serbia.

Policy and programming documents pertaining to the development of Serbia’s agricultural sector and rural areas take into consideration the gender components and the need for the economic empowerment of women in rural areas. Serbia’s Agriculture and Rural Development Strategy, in its 12th priority action area pertaining to the Improvement of the Social Structure and Strengthening Social Capital, recognizes women as a category that needs to be empowered. The development of women’s and youth entrepreneurship is set as a specific operational objective under this priority action, (operational objective 12.9). In addition, the National Rural Development Programme, as well as IPARD, also reiterate the need for the economic empowerment of women in rural areas, especially as equality principles, guaranteed by the Constitution, are taken into account in designing support measures. Further information on available incentives and their implementation is provided in Chapter 4.3.

An important mechanism for gender mainstreaming in national and local policies is gender-responsive budgeting, stipulated by the Law on Budget System. Despite the efforts invested in promoting gender-responsive budgeting, the national budget is not yet fully gender mainstreamed. The advances are even smaller at the local level, where the process of transition to the new budgeting system is slow.

### 1.2. Socio-economic development

Serbia’s development is driven by the reforms required by the European Union accession process and the United Nations 2030 Agenda for Sustainable Development (United Nations, 2020). Serbia was granted European Union candidate status in 2012, and in the European Union accession negotiations process, out of a total of 35 negotiation chapters, 18 have been opened for negotiations, two of which have been provisionally closed (European Council, 2020).

The National Development Priorities are defined in the National Programme for the Adoption of the EU Acquis 2014–2018 (NPAA) that guides the process of harmonization with the EU acquis communautaire and defines the resources required for these processes (European Integration Office, 2014a). The National Priorities for International Assistance in the Republic of Serbia 2014–2017 with projections until 2020 (NAD) is the key document matching international support with the reform process priorities (European Integration Office, 2014b). The Economic Reform Programme (ERP) is the key text that defines economic reform priorities and Serbia submits its report on its implementation to the European Union; and the Employment and Social Reform Programme (ESRP) defines reforms in the area of employment, education, healthcare and social protection (Government of Serbia, 2016).

Serbia is confronting several demographic challenges, such as emigration, rural depopulation and demographic ageing. Life expectancy at birth is 77.1 years for women and 72.0 years for men. The average age of the population in 2018 was 41.4 years, and it is worth noting that the average age of women was higher than the average age of men (42.7 and 40.0 years, respectively). In the same year, the share of the working age population in the total population was 65.5 percent. The ageing index (the ratio of the population aged 60 years or more to the young population aged 20–29 years) is worth noting that the average age of women was higher than the average age of men (42.7 and 40.0 years, respectively). In the same year, the share of the working age population in the total population was 65.5 percent. The ageing index (the ratio of the population aged 60 years or more to the young population aged 20–29 years) is 7.5 percent. The ageing index (the ratio of the population aged 60 years or more to the young population aged 20–29 years) is 7.5 percent. The ageing index (the ratio of the population aged 60 years or more to the young population aged 20–29 years) is 7.5 percent.

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14 Official Gazette of the Republic of Serbia, No. 120/2017.
15 Official Gazette of the Republic of Serbia, No. 60/2018.
16 Official Gazette of the Republic of Serbia, No. 30/16, 84/17 and 20/2019.
19 Official Gazette of the Republic of Serbia, No. 30/16, 84/17 and 20/2019.
0 to 19 years) was 142.9, with significant differences between women and men (165.0 and 122.1, respectively). The total fertility rate (for women aged 15 to 49 years) was 1.5. The population dependency index (the ratio of the population aged 0 to 14 and 65 years or more to the working age population) increased from 46.3 in 2011 to 52.7 in 2018 (SORS, 2018a).

According to estimates based on the 2011 population census, the share of people who emigrated from Serbia among the total population was 4.2 percent, which is slightly lower than the share in the 2002 census when it was 5.3 percent (Stanković, 2014). Domestic migration takes the form of relocation from rural to urban areas. Between the two censuses (in 2002 and 2011), the rural population declined by 10.9 percent, with the female population registering a greater decline relative to the male rural population (-11.6 percent and −10.2 percent, respectively), at least partly due to their weaker integration in the rural economy (explained in further detail in the chapter on demographic trends and employment). Between 2011 and 2018, the rural population declined by a further 6.2 percent (-6.8 percent for women and −5.6 for men; SORS, 2020d).

Following the longer-term adverse impact of the global economic crisis that hit Serbia at the end of 2008, the country’s economic performance began to improve in 2015, registering positive economic growth that reached 4.3 percent in 2018 (Ministry of Finance, 2019). According to World Bank findings, the economic growth was mainly driven by the growth of consumption and investments, and was partly a consequence of an increase in pensions and public sector wages, as well as of the recovery of the energy sector following the decline in output in 2017 (World Bank, 2019b). However, the positive trends are not consistent, and this is reflected in the decline of Serbia’s Global Competitiveness Index (GCI) ranking, from 65th in 2018 to 72nd in 2019 (World Economic Forum, 2019). Nevertheless, analysis of the World Bank’s Ease of Doing Business rankings shows slight improvement relating to the business climate in Serbia, increasing by 0.17 points between 2018 and 2019 (World Bank, 2019a).

In parallel with this positive economic growth, the situation relating to the labour market has also improved, and this is reflected in the rise of the activity and employment rates, as well as the decline in the unemployment rate. Between 2017 and 2018, the employment rate increased from 57.3 percent to 58.8 percent, while the unemployment rate decreased from 14.1 percent to 13.3 percent (SORS, 2019b). Yet, gender inequalities remain pronounced (this is discussed in more detail in Chapter 3), and some social groups, such as young people, Roma and persons with disabilities, face significant obstacles to accessing jobs.

Positive economic trends have also had an impact on human development. In the period of recovery from the economic downturn, the value of the Human Development Index (HDI) increased from 0.785 to 0.799 (UNDP, 2019). In the same period, the at-risk-of-poverty and social exclusion rates declined. The at-risk-of-poverty rate22 was 26.7 percent in 2015, decreasing to 24.3 percent in 2018; and in the same timeframe, the at-risk-of-poverty and social exclusion rate23 declined from 41.7 percent to 34.3 percent (SORS, 2018f). However, many development challenges remain. One challenge is related to food insecurity. FAO’s data show that food insecurity increased between 2015 and 2017 (FAO, 2020a). The total number of individuals suffering from severe food insecurity increased during that period from 118 856 to 138 429 persons (or from 1.3 percent to 1.6 percent). This trend was more pronounced among women, and the total number of women suffering from severe food insecurity increased from 48 087 to 67 517 (from 1.3 percent to 1.8 percent), while among men, the total number reduced from 54 544 to 40 585 persons (from 1.5 percent to 1.1 percent; SORS, 2020d).

Serbia is characterized by significant regional disparities: the Belgrade region is the most developed, and the South-East Serbia region the least developed. The regions of Vojvodina, and Šumadija and Western Serbia rank in between these.24 The depopulation trend is currently affecting all regions but predominantly the South-East Serbia region. The Belgrade region generates the largest share of Serbia’s gross domestic product (GDP) at 40.4 percent, followed by the Vojvodina region at 26.5 percent. The Šumadija and Western Serbia region accounts for a 19.2 percent share, and the South-East Serbia region for 13.8 percent. The Belgrade region has a 68.1 percent higher GDP per capita relative to the average for Serbia as a whole. The Vojvodina region’s GDP per capita is at the average level for Serbia, while the remaining two regions, Šumadija and Western Serbia and South-East Serbia, have GDP per capita that is lower than the average for Serbia, 69.5 percent and 63.7 percent, respectively (SORS, 2018a).

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22 The at-risk-of-poverty (AROP) indicator corresponds to the share of persons with an equivalized disposable income below the at-risk-of-poverty threshold, which is set at 60 percent of the national median equivalized disposable income (after social transfers; EUROSTAT, 2019).

23 The at-risk-of-poverty and social exclusion (AROPE) rate corresponds to the share of persons who are either at risk of poverty, or severely materially deprived or living in a household with a very low work intensity (EUROSTAT, 2019).

24 In Serbia there are four “statistical” regions: Belgrade, Vojvodina, Šumadija and West Serbia, and South-East Serbia. These regions do not have an administrative role but function as statistical regions.
Box 1: A brief overview of the COVID-19 pandemic and the response by the Government of Serbia

» First registered case of COVID-19 in the world, China: 31 December 2019 (WHO, 2020a)

» First registered case in Serbia, Subotica: 6 March 2020 (Ministry of Health, 2020)

» WHO declares a pandemic: 11 March 2020 (WHO, 2020b)

» Proclamation of a state of emergency in Serbia: 15 March 202025

» Removal of the state of emergency in Serbia: 6 May 202026

» Total number of registered cases in Serbia on 14 November 2020: 81 086 (Ministry of Health, Institute of Public Health, 2020b)

» Total number of COVID-19 related deaths in Serbia on 14 November 2020: 989 (ibid.)

» Death rate in Serbia, 15 November 2020: 1.22 percent (ibid.)

Regional disparities in employment are also pronounced. The highest employment rate for the working age population (15 to 64 years) is found in the region of Belgrade (62.9 percent), followed by Vojvodina (59.1 percent), Šumadija and Western Serbia (58.1 percent) and South-East Serbia (54.6 percent). The lowest unemployment rate is registered in Vojvodina (10.7 percent), followed by Belgrade (11.0 percent), Šumadija and Western Serbia (14.9 percent) and South-East Serbia (17.3 percent; SORS, 2019b).

The outbreak of the COVID-19 pandemic in the early spring of 2020, and the measures that have been put in place as part of the government’s pandemic response, have had a profound impact on the everyday lives of women and men and around the world, as well as affecting gender equality.

The response to the pandemic in Serbia followed a “restrictive model”, particularly during the second half of March 2020 and into April 2020, when a state of emergency was announced which included a set of measures such as border closures, limitations on public transport to reduce mobility, high restrictions on movement during curfews and several days of lockdown. In April, the measures included the closure of all stores except grocery stores, the relocation of work from offices to homes except in cases where it wasn’t possible to do so or for the necessary provision of public services, the closure of educational institutions at all levels, and the limitation of direct contact between members of the public and social services providers. This has led to a significant reduction in the volume of business for most companies, while some have come under pressure from increased work commitments and demand, including medical facilities, factories supplying protective equipment and medical devices, pharmaceutical distributors, delivery companies and companies providing information and communication technology (ICT) services for example. These changes have affected national levels of activity and employment, but also the quality of employment and working conditions (SeConS, 2020a). Job loss, forced leave, increased working hours and a reduction of income are just some of many impacts of the pandemic that have affected the livelihoods of both women and men.

After two months of restrictive measures in the period from 15 March 2020 to 7 May 2020, the measures were abruptly eased: restrictions on movement were lifted, borders were opened, public and social services that communicate directly with citizens were re-established, and all shops and catering facilities, as well as many cultural institutions, were also permitted to re-open. The autumn of 2020 brought a new wave of registered cases of COVID-19, but the restrictive measures were not brought back in.

The COVID-19 pandemic has caused turbulent economic and social consequences. As demonstrated by the International Labour Organization and the European Bank for Reconstruction and Development (ILO/EBRD) rapid assessment, the impact on employment has been striking (ILO and EBRD, 2020). The decline in working hours during the second quarter (Q2) of 2020 was equivalent to the loss of 510 000 full-time jobs. The most severely affected sectors were wholesale and retail trade, accommodation, transport, food and beverages, service activities, forestry and logging, and crop and animal production. In these sectors, over 700 000 workers are estimated to be at immediate risk because of the characteristics of their jobs, which include informal employment, short-term contracts, and working in micro enterprises which are particularly vulnerable in this crisis.

According to the ILO/EBRD assessment, Serbia has adopted the most generous and comprehensive economic package among the Western Balkan

economies, providing near universal support to both firms and citizens. This was evidenced by the ex-ante microsimulation analysis which showed that the welfare effects of the employment retention measure reduced poverty by 1.2 percent, while the key income support measure – the one-off EUR 100 grant to all adult citizens – reduced the relative poverty rate to 22.9 percent, below the pre-crisis level, while the Gini coefficient dropped by one full point, indicating a decrease in income inequality (ILO and EBRD, 2020).

Further details on the impact of COVID-19 pandemic on various aspects of gender equality in agriculture and rural development are presented in Chapter 10.

1.3. Gender equality in Serbia

The gender aspects of agriculture and rural development should be assessed in the broader context of gender equality in Serbia. Serbia is characterized by prominent gender inequalities in numerous spheres of public life as well as in the private sphere of the family, as demonstrated by some of the main international gender equality indices and numerous national surveys. The Gender Development Index (GDI) measures gender gaps in human development achievements and accounts for the disparities between women and men across three basic dimensions of human development – health, knowledge and living standards (UNDP, 2020a). It uses the same component indicators as the Human Development Index. The GDI shows progress in gender equality in Serbia, with an increase in the index value from 0.762 in 2010 to 0.799 in 2018 (UNDP, 2020b). The Gender Inequality Index measures gender inequalities in three important aspects of human development: reproductive health (measured by the maternal mortality ratio and adolescent birth rate), empowerment (measured by the proportion of parliamentary seats occupied by women, and the proportion of adult women and men aged 25 years and older with at least some secondary education) and economic status (expressed as labour market participation and measured by the labour force participation rate of female and male populations aged 15 years and over; UNDP, 2020c). The value of the Gender Inequality Index has increased from 0.969 in 2010 to 0.976 in 2018, indicating a narrowing of gender inequalities.

Gender inequality is present in the following spheres: labour and employment, education, political and social participation, financial status and income. It is also ingrained in the sphere of private life, manifest in the unequal distribution of unpaid family care and domestic work between women and men. In its worst form, it is a driver of violence against women, both in the public and private spheres, with dire consequences for the safety and wellbeing of women. Gender inequality is rooted in patriarchal norms which are still highly prevalent among Serbia’s population. These topics will be presented in greater detail in the following chapters, with a particular focus on rural areas. Where information is available, a comparative analysis of rural and urban areas will be provided.

Since 2016, gender equality in Serbia has been measured using the Gender Equality Index of the European Institute for Gender Equality, which measures the level of achievement and gender gap in core gender equality policy domains (work, money, knowledge, time, power and health as the main domains, and two satellite domains of intersectional inequalities and violence against women) in the European Union and candidate countries. According to the Gender Equality Index report, there has been a slight improvement of 3.4 points between the two reporting periods – 2016 and 2018 – but gender inequalities remain entrenched and significantly higher than the European Union average.

Figure 1: Gender Equality Index (Serbia in 2016 and the European Union in 2019)

2. Population and demographic trends in rural areas

**Key findings**

» Serbia’s population has been in continuing decline due to the falling birth rate and outward migration, and these trends are particularly pronounced in rural areas.

» Rural areas are characterized by trends of population ageing and a declining fertility rate. This has brought about changes in the population dependency ratio, manifest as the shrinking of the working age population and an increase in the size of the dependent population (particularly old-age dependants, rather than young people).

| Table 1: Population decline in Serbia, by area of living and region (2002–2011) |
|---------------------------------|-------------------|-------------------|-------------------|-------------------|
|                                | Serbia | Belgrade region | Vojvodina region | Šumadija and Western Serbia region | South-East Serbia region |
| Total                          |        |                 |                  |                                 |                              |
| 2002                           | 7,498,001 | 1,576,124       | 2,031,992        | 2,136,881                      | 1,753,004                    |
| Urban                          | 4,225,896 | 1,281,801       | 1,152,295        | 959,331                        | 832,469                      |
| Other                          | 3,272,105 | 294,323         | 879,697          | 1,177,550                      | 920,535                      |
| 2011                           | 7,186,862 | 1,659,440       | 1,931,809        | 2,031,697                      | 1,563,916                    |
| Urban                          | 4,271,872 | 1,344,844       | 1,146,731        | 963,548                        | 816,749                      |
| Other                          | 2,914,990 | 314,596         | 758,078          | 1,068,149                      | 747,167                      |
| Index 2011/2002                |         |                 |                  |                                 |                              |
| Total                          | 95.9    | 105.3           | 95.1             | 95.1                           | 89.2                         |
| Urban                          | 101.1   | 104.9           | 99.5             | 100.4                          | 98.1                         |
| Other                          | 89.1    | 106.9           | 89.2             | 90.7                           | 81.2                         |
| % of rural population in total population |
| 2002                           | 43.6    | 18.7            | 43.3             | 55.1                           | 52.5                         |
| 2011                           | 40.6    | 19.0            | 40.6             | 52.6                           | 47.8                         |

Source: Adapted from UNDP, 2020a, p. 357, p. 364.
The female rural population is declining at a greater rate than the male population, because of higher out-migration from rural areas. The reasons include weaker land ownership ties, poor employment opportunities, a lack of access to social services and a lack of important amenities for quality of life.

The demographic trends in rural areas are unfavourable. The data collected in the last population census reveal that significant population decline has occurred in rural areas. The total population in 2011 was 95.9 percent of the total population in 2002. However, while the rural (or “other”) population shows strong decline and was 89.1 percent of the population in 2002, the urban population increased slightly and was 101.1 percent of the urban population in 2002 (see Table 1).

According to the population estimates for 2018, ongoing rural population decline also occurred in the period after the census. The total population in rural areas declined from 2,914,990 in 2011 to 2,734,153 in 2018 (SORS, 2018e). This means that the share of the rural population in the total population decreased to 39.2 percent (ibid.). This trend is more pronounced in the female than in the male rural population. In the period between the two censuses (2002 to 2011), the female population declined by 11.6 percent, and the male population by 10.2 percent (Bogdanov and Babović, 2014). The reason for these gender-specific depopulation patterns is women’s poorer integration into the rural economy, primarily in the agricultural activity of the holding, where women are underrepresented as holders or managers of agricultural holdings, and most are in the unpaid family workforce. More women than men migrate to urban areas where there is a greater demand for labour. They migrate in search of better employment opportunities, and because of challenges such as gender-based discrimination and pressure to conform to traditional roles mainly confined to care for family members. Conversely, men tend to have strong ties to agricultural holdings due to customary norms, which is why slightly fewer men leave rural areas. The consequences of this gender imbalance are not only demographic; they are also economic. As a result of the strong traditional division of work in agriculture, and the more pronounced decline in the female population, certain agricultural activities predominantly performed by women are also in decline, such as dairy-based products, gardening, and other product lines (Bogdanov and Babović, 2014).

Rural areas are also characterized by an ageing population. The share of children and young people in the rural population is decreasing significantly, while the share of the elderly is growing. Between the two censuses, the share of children aged 0 to 14 years declined by 21.6 percent and the share of young people aged 15 to 29 years declined by 16.1 percent. Concurrently, the 50 to 64 years age group increased by 13.3 percent (Bogdanov and Babović, 2014).

Moreover, according to various demographic indicators, rural areas are affected by multiple adversities (see Table 2). The average age of the population between the two censuses has increased and is significantly higher in rural areas compared with urban areas. The ageing index is also significantly higher in rural areas, and so is the ratio of dependants, both elderly and young, to the working age population. The total fertility rate is lower in rural areas compared with urban areas and the mortality rate is significantly higher in rural areas, while the average size of households is only slightly larger. Due to the demographic processes described above,

### Table 2: Demographic indicators for Serbia, by area of living (2011)

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Urban</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average age</td>
<td>41.3</td>
<td>43.6</td>
</tr>
<tr>
<td>Ageing index</td>
<td>107.3</td>
<td>144.3</td>
</tr>
<tr>
<td>Functional population index</td>
<td>43.0</td>
<td>51.4</td>
</tr>
<tr>
<td>Mortality rate</td>
<td>12.6</td>
<td>16.5</td>
</tr>
<tr>
<td>Average number of household members</td>
<td>2.77</td>
<td>3.05</td>
</tr>
<tr>
<td>Total fertility rate&lt;sup&gt;28&lt;/sup&gt;</td>
<td>1.496</td>
<td>1.207</td>
</tr>
</tbody>
</table>

Source: SORS, 2011.

<sup>28</sup> The total fertility rate is the average number of live births that a woman could expect to have at the end of the reproductive period if she were subject to the age-specific fertility rates across her whole life. It is represented in the number of live births per 1,000 women aged 15 to 49 years over a given period of time.

<sup>29</sup> Different studies and reports describe the challenging situation faced by women in rural areas: see for example, Babović and Vukovic, 2008; Cvejić et al., 2009; and Women’s Centre Uzice, Femina Creativa Subotica, Women’s Initiative Príboj, Ternipe Pirot, 2018.
the average size of rural households has decreased. This is significant because almost all agricultural production in Serbia is carried out on family farms. A decrease in household size means that the available family labour force has decreased. At the same time, there is no labour force available in rural areas from the “open” labour market, and family farms cannot expand production because they cannot hire the labour force outside the household.

Table 3: Fertility rates

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Urban settlements</th>
<th>Other settlements</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>15–19</td>
<td>22</td>
<td>22</td>
<td>22</td>
</tr>
<tr>
<td>20–24</td>
<td>40</td>
<td>63</td>
<td>48</td>
</tr>
<tr>
<td>25–29</td>
<td>121</td>
<td>155</td>
<td>134</td>
</tr>
<tr>
<td>30–34</td>
<td>84</td>
<td>77</td>
<td>81</td>
</tr>
<tr>
<td>35–39</td>
<td>39</td>
<td>17</td>
<td>30</td>
</tr>
<tr>
<td>40–44</td>
<td>7</td>
<td>7</td>
<td>7</td>
</tr>
<tr>
<td>45–49</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>TFR</td>
<td>1.6</td>
<td>1.7</td>
<td>1.6</td>
</tr>
<tr>
<td>GFR</td>
<td>45.3</td>
<td>46.2</td>
<td>45.7</td>
</tr>
<tr>
<td>CBR</td>
<td>10.3</td>
<td>9.8</td>
<td>10.1</td>
</tr>
</tbody>
</table>


Table 4: Inward and outward migration in Serbia, by sex and region, in percentage (2017)

<table>
<thead>
<tr>
<th>Region</th>
<th>Residence type</th>
<th>Inward migration</th>
<th>Outward migration</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>Serbia – North</td>
<td>Urban</td>
<td>80</td>
<td>78</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>20</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Serbia – South</td>
<td>Urban</td>
<td>52</td>
<td>50</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>48</td>
<td>50</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Serbia</td>
<td>Urban</td>
<td>70</td>
<td>68</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>30</td>
<td>32</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Commissariat for Refugees and Migrations, 2018.

The fertility rate is age-related. The total fertility rate is lower among adolescent women, reaches its peak at 134 births per 1000 women in the 25 to 29 years cohort, and then subsequently declines in older age groups. Additionally, age-specific differences were identified in the fertility rates of women living in urban and rural areas. The fertility rate of younger women (20 to 24 years) is higher in rural areas, while the fertility rate of women aged 35 to 39 years is higher in urban areas (see Table 3). The reasons for differences in the age-specific fertility rates between rural and urban women could be related to differences in lifestyle, life-course patterns and the norms and expectations of gender-specific roles. In rural areas, as discussed in the chapter on social norms and values, aspects of traditional and patriarchal culture are more pervasive, assigning child bearing and other family obligations to women.

30 This age group represents the Multiple Indicator Cluster Survey (MICS) indicator for the adolescent birth rate.
31 Total fertility rate expressed as the number of children per woman aged 15 to 49 years.
32 The overall fertility rate per 1 000 women aged 15 to 49 years.
33 The crude birth rate per 1 000 persons.
alongside the expectation that women enter these roles at an earlier age. This is why fertility rates are higher among younger women living in rural areas. Urban women more often postpone child bearing due to a longer amount of time spent in education, employment or for reasons related to norms of individualization and liberal attitudes which are more common in urban areas (see Chapter 7.4 for further discussion).

Rural depopulation is not solely related to low birth rates but also to migration trends. According to data on the inward and outward migration of the population in 2017, cities have gained more people through inward migration than they have lost through outward migration, but the reverse trend is apparent in non-urban areas (see Table 4). The share of women in the total population of migrants leaving rural areas is higher than the share of men, and the same trend is observable in the younger population (20 to 35 years) compared with the population aged 35 years and older. These trends have significantly contributed to the loss of the working age population in their reproductive years in rural Serbia and have further aggravated depopulation trends (Commissariat for Refugees and Migrations, 2018).
3. Gender aspects of rural employment

Key findings

» The gender gap in employment is more pronounced in rural areas compared with urban areas. While rural men generally have higher activity and employment rates compared with urban men, rural women are less likely to be active and employed than urban women.

» The largest gender gap in activity and employment is found in the Vojvodina region and the smallest gender gap in the Belgrade region.

» The characteristics of rural women's employment are less favourable compared with both urban women and rural men. For example, rural women are more likely than urban women to be self-employed and less likely to work for other employers. Every fifth employed rural woman works as an unpaid family worker (with no contract and social benefits) on the family farm, while the unpaid family worker rate for urban women is marginal (around one in a hundred).

» A third of employed women in rural Serbia work in the agricultural sector, while the remaining share is primarily employed in the services sector, trade, and to a lesser extent in the social services sector.

» Rural women are less likely than urban women to get employment in jobs requiring high-level qualifications, and are more likely to work in farming, blue-collar jobs and unskilled jobs.

» Opportunities for salaried employment in agriculture are limited because the vast majority of agricultural production is carried out on family farms. According to the Labour Force Survey (LFS), a low percentage of men are employed in salaried work and there are no women registered in this type of employment.

The economic participation of the rural population significantly differs from that of the urban population. These differences stem not only from a greater focus on agricultural production, but also from differences in the opportunities for participating in economic activities outside the agricultural holding, and the manifestations of gender gaps in economic participation.

3.1.1. Gender gaps in activity and employment
Serbia has lower activity and employment rates and more pronounced gender gaps in the labour market than the average for the European Union. In the employment domain, the EIGE Gender Equality Index score for Serbia is lower than the average for the EU-28 by 3.3 points (see Figure 2). This result indicates that the full-time equivalent of employment in Serbia is lower

Figure 2: Gender Equality Index in the domain of work, Serbia (2016) and the EU-28 (2015)

than the average for the EU-28, and that the gender employment gap is also more pronounced than in the EU-28. Furthermore, labour market segregation is more prominent in Serbia, especially in relation to the concentration of women in the social services sector. The quality of women’s employment is also lower, as measured in terms of opportunities for career advancement, employment continuity, job security and opportunities for business development (SIPRU, 2018).

The gender gap in the activity and employment rates is more pronounced in rural than in urban areas. Men in rural areas have higher activity and employment rates than men in urban areas, but fewer rural women are active and employed compared with women living in urban areas. Thus, while the difference between the activity and inactivity rates of men and women in rural Serbia is 18.3 percentage points for the working age population (15 to 64 years), in the urban population in the same age group this difference is 11.9 percentage points (see Table 5). The gender gap in the employment rate in rural areas stands at 17.7 percentage points in favour of men, and in urban areas at 10.8 percentage points. The gender gap in the unemployment rates is not as pronounced as the gender gap in the inactivity rates (SORS, 2018c).

The gender gap in the activity, employment and inactivity rates is even more significant if we look at the population aged 15 years and over, which is the consequence of a longer activity period among rural men participating in agricultural activities on family holdings. With regards to the younger population, the gender gap is particularly pronounced in the unemployment rate in rural areas, suggesting that young women encounter much greater barriers in accessing employment than young men (-9.1 percentage points of difference). Unlike the situation for the working-age population and the population aged 15 years and over, the situation in terms of the inactivity rate is somewhat different in the younger population.

34 According to the Labour Force Survey (LFS) definitions, the activity rate is the percentage of economically active persons (employed and unemployed) in the total population aged 15 years and over; the employment rate is the percentage of employed persons in the total population aged 15 years and over; the unemployment rate is the percentage of unemployed persons in the total active population; and the inactivity rate is the percentage of the inactive population in the total population aged 15 years and over (SORS, 2017a).
Specifically, while the inactivity rate of rural women in the first two population categories is higher than in the urban women group, the trend is reversed in the young population category – in fact, young rural women have a higher activity rate than young urban women. This is possibly a consequence of the fact that, on average, young urban women stay in the education system longer, and enter the labour market later. According to SORS, in 2018, women accounted for a higher share in the total number of college and university graduates compared with men (59.1 percent and 40.9 percent, respectively; SORS, 2020c).

There are also regional disparities in the gender gap in the labour market. The gender gap in the employment rates is most pronounced in the Vojvodina region (16 percentage points), to a great extent due to the nature of agriculture (the use of mechanization in crop farming) characterized by the low participation of women. The Belgrade region has the smallest gender gap (10.4 percentage points) and is generally characterized by more favourable employment opportunities for both women and men.

Analysis of the status of women in the labour market at the beginning and end of their careers reveals that the low activity rate of young women does not stem from their preferences but rather from structural limitations. This offers an alternative to the patriarchal public discourse that often attributes young women’s lack of readiness to work to the fact that they “choose” to care for the family, in particular small children. The most prevalent reason for inactivity among women aged 25 to 29 years is family care. While 35.7 percent women in this age group cited caring for children and adults who are ill as the main reason for inactivity, only 12.8 percent of men in the same age group cited this reason. In the total population of working-age women (15 to 64 years), 11.4 percent of women cited this reason for their inactivity. However, the analysis further revealed that half of the women who were inactive at the time of the survey, and attributed this to family reasons, were previously employed and that slightly over half expressed readiness to work, even though they were not actively seeking work at the time of the survey. As many as 66.9 percent cited a lack of adequate childcare services as a reason for not seeking employment, and 5 percent cited the same reason in the context of caring for elderly or ill household members (Babović, 2019). Moreover, when comparing women from urban and rural areas, lack of childcare services is more frequently cited as a reason for inactivity among women living in rural areas than those living in urban areas (see Figure 3).

The primary reasons given by women aged 45 to 64 years for not being able to work are health issues or disability and feeling discouraged from looking for work. In this age group, there are significant differences between urban and rural women. While health issues or disability is mentioned as a reason for inactivity by 19 percent of inactive women living in urban areas, in rural locations this reason is cited by 29.3 percent of inactive women. The share of women who feel “discouraged” is higher in rural areas than in urban areas (17 percent and 13 percent of inactive persons, respectively). These women do not seek employment due to failed attempts at gaining employment and a lack of belief that they will be able to find employment, no matter how actively they seek it.36

### 3.1.2. Different forms of employment

The structure of employed women and men by professional status differs significantly between urban and rural settings. In urban areas, both women and men are more likely to be salaried employees (working for another employer). In rural areas, a little over half of employed persons have this status, while a substantially larger share of persons is self-employed. In addition, more than a fifth of rural women have the status of “contributing household members”, in other words, unpaid family workers in agricultural holdings. The share of unpaid family workers among employed women increases with age, so that as many as 42 percent of women in the 65 years and over age group are employed as contributing household members in the family holding and have held this role for many years, compared with only 9.9 percent of their male counterparts. The different forms of employment in family holdings will be discussed in more detail in the next chapter of this report.

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35 The “discouraged” category in the LFS includes persons who did not look for a job during the reference period due to a lack of hope that the search will lead to finding employment.

36 Labour Force Survey data, 2018 (database provided by SORS and independent calculations carried out for the CGA).
Contributing household members / Unpaid family workers

Contributing household members / unpaid family workers are a specific category in the workforce. They are engaged in some form of family business, and work without a labour contract, salary and social benefits based on labour status. Rural women working on family farms form a significant proportion of this category. When family farms are registered, they have a legal obligation to pay social contributions themselves, for example, pension and disability insurance. However, if the farm is not registered, their economic engagement is fully informal, and they are not legally required to pay social contributions (this is discussed in further detail in Chapter 6.2 on social protection). Even on registered farms, informal workers often do not pay social contributions and therefore do not exercise their welfare rights based on employment, such as
retirement and disability insurance, health insurance, unemployment insurance, paid sick leave and paid holidays.

Longitudinal data from the Labour Force Survey indicate a steady fall in the number of unpaid family workers. In 2007, there were 132,553 women and 47,528 men in this employment status, while in 2019, there were 99,200 women and 37,900 men (cited in Babović and Vuković, 2008). The majority of unpaid family workers are located in rural areas, working on family farms (91,400 women and 32,600 men; SORS, 2019b). Their share in the total number of employed persons is 7 percent for women and 2 percent for men.

A survey implemented among women in rural Serbia in 2008 who are categorized as unpaid family workers, or “contributing household members” (the official statistical label for this category in the workforce), revealed that as many as 44 percent were previously employed outside the holding, mostly in the manufacturing, trade and hospitality sectors, but had lost their jobs in the economic restructuring process (Babović and Vuković, 2008). However, due to the loss of jobs outside of family farms, and the number of years engaged solely in the farm economy, women’s capacity and self-confidence to return to employment outside of the family farm has also diminished.

In the majority of cases, women do not participate in decision-making in agricultural production. For many women in this position, working time is quite extensive. During the season of agricultural work, 65.3 percent of these women work seven days a week, and 52.9 percent longer than the legally-defined, full-time working week (40 hours per week). There is also clear gender segregation in agricultural production. Women mainly work in gardens and orchards, followed by work with livestock and poultry, and then in crop growing (Babović and Vuković, 2008).

Although the survey revealed women’s lack of readiness to engage in either salaried employment or self-employment outside the farm, it did demonstrate that women were ready to engage in some form of social entrepreneurship, such as women’s cooperatives. Thus, while three in four female contributing household members declared they were unwilling to seek employment outside the holding, and only 20 percent expressed readiness, at least in principle, to engage in self-employment, or some form of entrepreneurship, as many as 66 percent were willing to become involved in an agricultural cooperative, or to establish a cooperative with other women from the village (Babović and Vuković, 2008). However, the legal framework and policies for fostering social entrepreneurship, including through cooperatives, is not adequate in Serbia as demonstrated by different studies and reports (and discussed in more detail in the section on cooperatives below).

Women’s entrepreneurship

Data on women’s entrepreneurship, and in particular on rural women entrepreneurs, are provided through only two national surveys – a baseline survey conducted in 2011, and second survey carried out in 2014. After this period, there are no further systematic insights into women’s entrepreneurship. It is important to make the distinction between women’s entrepreneurship and self-employment. According to the following definition, women’s entrepreneurship includes only formal businesses in which at least one woman is both co-owner and main manager of the business entity (Babović, 2012). Self-employed women work on their

Box 2: Excerpts from the Baseline Study on Women’s Entrepreneurship in Serbia demonstrating the experiences of women entrepreneurs in rural Serbia

**Woman entrepreneur – owner of a metal processing business:** “Let me tell you, I’ve been in this business for a long time. When I was very young – and I was much ... better-looking then, I had difficulties doing business with men, they were always like: “What does she want; what does she know? I mean, women and metals?!”. However, then they’d start talking to me, and they’d see that I was very serious about this, and after all, my results spoke for themselves, so, in a small community you know who is who, and I am in good standing, if I can put it that way.”

**Woman entrepreneur – pottery and souvenir maker:** “I am happy because I do what I love doing. I can put my children through education and make a good living running my own business. This is good, isn’t it, what more do I need? I don’t expect to get rich from this ... I don’t understand what happens to people when their business takes off and they start having grand fantasies far removed from reality ... I haven’t been on a vacation for years, my vacation is here in the village, doing what I do, and I only travel to tradeshows a couple of times a year ...”

own but in either registered or unregistered businesses. Women heads of farms were not included in these two surveys because the available data did not enable a distinction between women who were only formally heads of registered farms and those who were real managers. This distinction was subsequently made in the agricultural census and in a later survey on the structure of farm households, and this topic is analysed in Section 4.2.

In the absence of fully adequate data on women’s entrepreneurship, LFS data on self-employment (and in particular registered businesses) can provide an overview about these forms of employment. According to LFS data, the percentage of self-employed women is significantly higher among rural than among urban women, but is still significantly lower than among rural men. Moreover, only a very small share of self-employed rural women employ other people, and this number is less than half the share of the other two groups — urban women and rural men (see Figure 4). This presents a picture of rural women’s employment as vulnerable, small in scale and informal, and more a consequence of the lack of other employment opportunities in rural areas (outside of the family farm and in the non-agricultural sector).

A baseline study on women’s entrepreneurship revealed some of the specificities of female entrepreneurship in rural areas (Babović, 2012). In terms of education, women entrepreneurs in rural areas represent a larger share of secondary vocational school graduates but a small share of university graduates when compared with urban women. Rural women entrepreneurs are more likely than urban women entrepreneurs to engage in entrepreneurship out of necessity, rather than for the development of a good business idea (76 percent and 66 percent, respectively). This is not surprising, considering that employment conditions are less favourable in rural areas. These “entrepreneurs by necessity” are women who have ventured into entrepreneurship because they could not find employment elsewhere. As the study demonstrated, these entrepreneurs are mainly small business owners (with a modest income and few employees) and are predominantly located in the low-skilled services sector. On average, their businesses are less successful than those developed by women who are entrepreneurs by opportunity. Rural women entrepreneurs also highlighted a specific set of barriers to doing business successfully, such as the inadequate infrastructure in rural regions, the distance to markets, the lack of a skilled and driven workforce that they could hire, inadequate state support, and discrimination against women in business, especially of young women, and particularly in rural areas. Furthermore, rural women entrepreneurs also highlighted some of the advantages of living in a rural area, such as the availability of resources for some types of business (natural resources, raw materials for food manufacturing, hospitality and so forth), as well as the absence of stress relating to urban lifestyles (Babović, 2012).

Women’s cooperatives

There is a long history of cooperatives and cooperative membership in Serbia. The cooperative concept reached Serbia in the 1840s, spreading out from the United Kingdom, France and Germany towards Eastern and Southern Europe. In the second half of the nineteenth century, a large number of agricultural cooperatives were established. Financial cooperatives based upon the Raiffeisen model also began to emerge to displace the networks of private money-lenders that traditionally had always limited rural development in the region. This allowed smallholder agriculture to expand its operations, including through the purchase of additional land on favourable credit terms. In 1895, the then Kingdom of Serbia established the Cooperative Union of Serbia, one of the first national associations in Europe. By 1900, the agricultural cooperative sector in Serbia was booming, with more than 600 in operation across the country. By 1930, the cooperative sector in the then Yugoslavia had amassed the largest cooperative assets of all of the countries in South East Europe (Bateman and Penarz, cited in Babović, 2013, p. 88).

During the period of socialism, the social property and self-management system altered the nature of cooperatives by changing joint common ownership over land and other resources and facilities by cooperative members, and changing their position from full members to employees or associate members (cooperators). Old agricultural cooperatives were partially incorporated into the worker self-management system in 1952, which led to the appropriation of specific cooperative property and the cancellation of the autonomy of cooperatives as autonomous economic and social units of production.

After the fall of socialism, during the period of blocked transformation in the 1990s and a period of difficult reforms in the following decade, the cooperative sector remained marginal, and transformation processes were not planned and supported by the relevant government policies. A mapping of social enterprises in Serbia (see

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37 The first cooperative was established in Bački Petrovac in 1846.
36 The first officially recorded financial cooperative in Serbia was established in Pivnica in 1868.
35 Cooperants were producers who would sell their products to the cooperative on regular basis, but were not full members and did not have any decision-making power.
Babović et al., 2008) indicated that only about 900 out of almost 3,000 registered cooperatives were actually active in 2007. The majority of these active cooperatives (75 percent) were agricultural cooperatives. However, precise data on the number of active cooperatives are still unavailable in Serbia, and it is worth noting that for three decades, the legal framework for cooperatives was unfavourable and strategic support to this sector was not provided.40

Women’s cooperatives were historically linked to charity work. They were established prior to the socialist period mainly by urban women as solidarity organizations that enabled work to support the poor, organizing charity and similar initiatives. In rural areas, there has also been a long tradition of women’s associations, particularly in the region of Vojvodina, with a strong focus on traditional arts and charity activities. Initiatives to stimulate the establishment of women’s agricultural cooperatives came in the post-socialist transition period, but as mentioned above, the inadequate legal framework and lack of support has meant that rural women’s cooperatives are still rare.

Table 6: Employment, by sector, sex and area of living, in percentage

<table>
<thead>
<tr>
<th>Sector and Activity</th>
<th>Urban area</th>
<th>Other area</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Men</td>
<td>Women</td>
</tr>
<tr>
<td>Agriculture, forestry and fishing</td>
<td>4.8</td>
<td>2.4</td>
</tr>
<tr>
<td>Mining and quarrying</td>
<td>1.2</td>
<td>0.4</td>
</tr>
<tr>
<td>Manufacturing industry</td>
<td>21.3</td>
<td>15.7</td>
</tr>
<tr>
<td>Energy and gas supply</td>
<td>2.5</td>
<td>0.8</td>
</tr>
<tr>
<td>Water supply, waste management</td>
<td>2.3</td>
<td>1.1</td>
</tr>
<tr>
<td>Construction</td>
<td>7.4</td>
<td>0.8</td>
</tr>
<tr>
<td>Wholesale and retail trade; repair of motor vehicles</td>
<td>12.9</td>
<td>18.5</td>
</tr>
<tr>
<td>Transportation and storage</td>
<td>9.1</td>
<td>3.0</td>
</tr>
<tr>
<td>Accommodation and food service activities</td>
<td>4.1</td>
<td>4.8</td>
</tr>
<tr>
<td>Information and communication</td>
<td>4.3</td>
<td>3.4</td>
</tr>
<tr>
<td>Financial and insurance activities</td>
<td>1.6</td>
<td>2.9</td>
</tr>
<tr>
<td>Real estate activities</td>
<td>0.1</td>
<td>0.2</td>
</tr>
<tr>
<td>Professional, scientific and technical activities</td>
<td>4.9</td>
<td>5.9</td>
</tr>
<tr>
<td>Administrative and support service activities</td>
<td>2.4</td>
<td>2.3</td>
</tr>
<tr>
<td>Public administration and defence; compulsory social security</td>
<td>7.5</td>
<td>6.8</td>
</tr>
<tr>
<td>Education</td>
<td>4.3</td>
<td>13.3</td>
</tr>
<tr>
<td>Human health and social work activities</td>
<td>3.4</td>
<td>11.1</td>
</tr>
<tr>
<td>Arts, entertainment and recreation</td>
<td>2.5</td>
<td>2.1</td>
</tr>
<tr>
<td>Other service activities</td>
<td>2.1</td>
<td>2.5</td>
</tr>
<tr>
<td>Goods- and services-producing activities of households for own use</td>
<td>1.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Extraterritorial organizations and bodies</td>
<td>0.1</td>
<td>0.1</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Labour Force Survey data, 2018 (database provided by SORS and independent calculations carried out for the CGA).

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40 The New Law on Cooperatives was established in 2015, but it was highly criticized because it does not provide a supportive basis for the establishment and work of cooperatives.
Research on women’s engagement in cooperatives is scarce and official data do not provide insights about women’s cooperatives. A survey conducted in 2008, focusing on the status of rural women as members of the family workforce on farms shows that few expressed an interest in entering into self-employment or entrepreneurship, but that the majority were ready to join cooperatives. The main reasons for not taking up self-employment were lack of confidence in their own abilities, as well as a lack of ideas and financial resources. Two-thirds of the surveyed women stated that they would join an agricultural cooperative, while almost half of the women (45 percent) said they would be ready to establish a cooperative with other women from their community. Some of the women shared ideas about what they felt a cooperative should do: in 37 percent of cases, the cooperative should focus on traditional arts and crafts (handcrafted, cottage industry products); 26 percent, an agricultural cooperative; 10 percent, a focus on floricultural products; and 5 percent on cookery and food preparation (Babović and Vucović, 2008).

Founders of cooperatives are required to register with the Serbian Business Registers Agency (SBRA) and do business in accordance with The Law on Cooperatives. Most of the registered cooperatives in Serbia are small farmers’ cooperatives whose main purpose is to protect this social group from poverty. By pooling resources, they contribute to rural development. The first women’s agricultural cooperative – Darovi Lužnice – was established in 2018 with the support of the Government of Serbia, in the Gorčinci village in the vicinity of Babušnica (SBRA, 2020). The cooperative was established by twenty women from the villages surrounding Babušnica and is primarily engaged in farming and food processing. According to these women, the cooperative is equipped with state-of-the-art fruit and vegetable processing machines (RTS, 2008). Aside from the data in the 2008 survey, which indicate that a significant number of women in civil society are interested in establishing a cooperative, or in participating in its activities, no other data are available on female cooperatives in Serbia.

### 3.1.3. Employment in rural areas by sector and occupation

One-third of all employed rural women in Serbia are employed in agriculture. Other sectors that account for a significant share of rural women’s employment are manufacturing and trade. The share of employment in education, healthcare and social care is smaller among rural employed women than among urban employed women.

<table>
<thead>
<tr>
<th>Occupation type</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Urban</td>
<td>Other</td>
</tr>
<tr>
<td>Managers, officials and legislators</td>
<td>3.0</td>
<td>1.0</td>
</tr>
<tr>
<td>Professionals and artists</td>
<td>17.5</td>
<td>5.2</td>
</tr>
<tr>
<td>Engineers, technicians and associate professionals</td>
<td>15.7</td>
<td>8.2</td>
</tr>
<tr>
<td>Clerical support workers</td>
<td>9.4</td>
<td>5.7</td>
</tr>
<tr>
<td>Service and sales workers</td>
<td>14.7</td>
<td>13.7</td>
</tr>
<tr>
<td>Agricultural, forestry and fishery workers</td>
<td>0.3</td>
<td>1.0</td>
</tr>
<tr>
<td>Crafts and related trade workers</td>
<td>15.5</td>
<td>25.8</td>
</tr>
<tr>
<td>Plant and machine operators, assemblers and drivers</td>
<td>15.2</td>
<td>24.9</td>
</tr>
<tr>
<td>Elementary occupations</td>
<td>7.2</td>
<td>13.5</td>
</tr>
<tr>
<td>Armed forces occupations</td>
<td>1.5</td>
<td>1.0</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Labour Force Survey data, 2018 (database provided by SORS and independent calculations carried out for the CGA).
women; and relative to the men in rural areas, there is a smaller share of women living in rural areas who are employed in the construction, transportation and storage sectors (which is also the case in urban areas). Very few rural women are employed in the information and communication, professional, scientific and technical sectors (see Table 6).

Women and men salaried workers in rural areas are more likely to work without a formal contract compared with women and men occupying the same status in urban areas. While the share of male salaried workers working without a formal contract is 6.1 percent in urban areas, the share reaches 9.2 percent in rural areas. Among women employed as salaried workers in urban areas, 4.2 percent work informally, while among women in rural areas, 5.9 percent work informally (SORS, 2019b).

There are differences between rural and urban women in terms of the type of occupation they perform (see Table 7). Employed women in rural areas are less likely than employed women in urban areas to work as professionals, artists, engineers, technicians, associate professionals and clerical support workers, and much more likely to work as farmers, crafts and related trade workers, machine operators and unskilled workers in elementary occupations. Relative to rural men, rural women are more likely to be employed as professionals, engineers, clerical support workers, service and sales workers, and in elementary occupations, and are less likely to be employed as trade workers and machine operators.
4. Gender aspects of agricultural production

Key findings

» Agriculture is one of the most important sectors of Serbia’s economy, accounting for a large share of GDP, employment and exports.

» The main feature of the agrifood sector in Serbia is the great diversity of types of farms and the dual structure\(^4\) of all segments of the food chain, including the structure of farms, the food industry and markets.

» Agricultural production in Serbia is almost entirely organized around family farms whose number is declining, primarily as a result of the ageing rural population and the depopulation of villages.

» Slightly less than one-fifth of family farms are registered to women. The share of family farms registered to women is slightly increasing, but the primary reason for this is the ageing population, coupled with the outward migration of younger people, and the still widespread traditional system of inheritance where the holding is passed on to the eldest person in the household, who is usually male. In the absence of a male person or a male person that is not employed off-farm who can take on the role of farm head or manager, the role of head of farm is transferred to the eldest woman.

» The average age of farm holders\(^4\) in Serbia (persons to whose names the farm is registered, but not necessarily the owners of land and other assets on the farm), which stood at 61 years, increased by five years in the period from 2012 to 2018, for both men and women. More than half of the women farm holders are older than 65 years.

» Among farm holders under the age of 35 years, women make up only 18.1 percent, while in the oldest category (over 65 years) the holder of every fourth farm is a woman (24.7 percent).

» Women are more likely to be smallholders, in terms of land size and revenues, and their share in the total number of farm holders declines as the size of the holding increases, in all regions.

» Despite the fact that women are the holders of 19.4 percent of farm holdings, they are the managers\(^4\) (main decision-makers) in only 15.3 percent of farms. The share of women among managers decreases as the size of the farm increases. Women represent 19.2 percent of the managers of the smallest farms (up to 2 ha), while in the category of the largest farms (over 100 ha), they represent only 5.8 percent.

» Out of a total of 1.337 million persons undertaking permanent or occasional activity in agriculture, 561 020 (42 percent) are women. The share of women in the number of persons carrying out agricultural activity is lower than the share of men (42 percent and 58 percent, respectively), and it is even lower in terms of the total number of annual working units (AWU or hours of effective work) – 38 percent of total AWU is carried out by women.

» In terms of legal status, most of the work undertaken by women is carried out as members of their own holdings, mainly on small farms. The share of women in the seasonal labour force, either on family

\(^{\text{4}}\) Dual structure means that agriculture is divided between large commercial farms and small, pluralised and diversified holdings.

\(^{\text{4}}\) The holder of the family holding is the person (a natural person) who is economically and legally accountable for the work of the holding and in whose name the said holding functions, that is, the person who undertakes the operating risks.

\(^{\text{4}}\) The administrator or manager at the holding is the person who is responsible for making and implementing daily decisions related to production and finances of the holding.
farms or on farms of legal entities and entrepreneurs is low (35.9 percent; and 38.7 percent of the total number of AWU), as is rural women’s share of work as permanent employees in farms belonging to legal entities.

» Women represent a lower share among managers of farms with diversified activities than among managers of all family farms. In addition, their share among the managers of these farms continues to decline, despite the fact that they were targeted beneficiaries of the measures aimed at on-farm diversification. However, women are above average in their representation among managers of holdings specialized in certain types of primary production.

» Women’s share in the seasonal workforce is also small.

» National strategic and programme documents related to agriculture and rural development in Serbia take into account gender-specific support needs and the need for economic empowerment of rural women.

» The Rural Development Programme and the IPARD Programme contain support measures that provide benefits for eligible women, but not specific measures appropriate to their capacities and needs.

4.1. Trends in agriculture and the structural characteristics of farm holdings

The agricultural sector, together with the food industry, accounts for 9.4 percent of Serbia’s gross domestic product (GDP), employs 19.8 percent of the workforce, and also contributes to exports with a 17.5 percent share, approximately. However, despite the high nominal and real growth rates of agriculture’s GDP in 2018, relative to 2017, the trend over the past decade indicates considerable variation and, in general, stagnation. The primary reason for this is the impact of extreme weather events on yields (see Figure 6).

Owing to an abundance of land resources, a favourable climate, rich biodiversity and a long agricultural tradition in family holdings, Serbia has the conditions for diversified food production of high value and quality. However, these potentials are insufficiently and disproportionately used due to a set of structural limitations, including the slow reform of other economic sectors, a low level of private investment, climate change events (in 2012, 2014, 2015 and 2017) and market disturbances, as well as the negative demographic trends in rural areas. These factors have contributed to a relatively low level of productivity (and its stagnation), low farmer income and high poverty rates in rural households exclusively reliant on agricultural income.

Agricultural production in Serbia is almost entirely organized around family farm holdings. Out of a total of 564 541 holdings, 99.7 percent are family agricultural
holdings\textsuperscript{46} that own most of the available land (84 percent) and livestock (86 percent), engage 97 percent of the annual work unit (AWU) in agriculture, and generate the biggest share of standard output (SO)\textsuperscript{47} (87 percent). Holdings with up to 5 ha of utilized agricultural area (UAA) account for 71 percent of the total number of holdings. Nevertheless, holdings of up to 5 ha in size use a relatively small share of resources (23.3 percent of area, 8 percent of livestock and 8 percent of total AWU) and make up a small share of the total value of production (5 percent of standard output).

The number of holdings in Serbia is in decline, in all regions and in both holding typologies. The decline in the number of holdings is more pronounced in the category of farms up to 2 ha in size, primarily because of ageing and rural depopulation. A steep decline was also registered in the large and largest holdings, which can be explained by the division of farms and transfer of ownership to younger farmers and/or women to be eligible for state subsidies (see Figure 7). These changes resulted in the growth of the average size of holdings (from 5.4 ha to 6.2 ha).

Changes in the basic structural indicators for holdings by region reveal: a still high rural population density in the Šumadija and Western Serbia region; the trend of stratification in the medium- and large-scale farm holdings in the Vojvodina region; and a reduction in agricultural activity (albeit not abandonment) in the smallest farm holdings in the South-East Serbia region. In the framework of regional disparities (at the district and municipal level), the number of farm holdings is increasing in the Vojvodina and South-East Serbia regions, while their structure remained more stable in the Šumadija and Western Serbia region, with fewer changes in the number of holdings and the resources available to them.

By production type, or orientation, farm holdings with mixed crop and animal production are the dominant type of holdings (30.4 percent), followed by holdings predominantly engaging in crop production (holdings specializing in arable farming, 22.3 percent; mixed holdings with crop production, 15.6 percent). Holdings specializing in perennial crops (grapevines and fruit trees) account for an 11.8 percent share, while the share of holdings with specialized and/or predominant livestock production of various types is smaller.

Despite the decline in the number of holdings and workers engaged in agricultural activity relative to 2012, the total annual work volume expressed in full-time equivalent employment (number of AWU) in Serbia is stagnating. This parameter indicates a greater degree of utilization of the existing workforce on the farms and can be interpreted as an indicator of the decline in hidden unemployment. This trend is particularly pronounced in holdings in the Šumadija and Western Serbia region.

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\textsuperscript{46} The family agricultural holding is any family or other community of persons who live together and jointly use their income for meeting basic life needs (including single households); and whose members (one or more of them) undertake agricultural activities, either as a primary or secondary activity. The holding has single management and the holder is a natural person. Members of the holding jointly use the means of production (land, machinery and buildings) and cultivate land or breed at least two bovine animals, 50 poultry units or 20 bee colonies (SORS, 2018b).

\textsuperscript{47} Standard output (SO) is a measure of the monetary value of agricultural output at farm-gate prices, which include sale, on-farm consumption, household consumption, changes in stocks of major products and by-products for crops and livestock. The SO does not include direct payments, value added tax, and other taxes.
Serbia region, where changes in the production structure (greater share of labour-intensive production lines), and in the age structure of the farm holders and members has resulted in a better use of the existing overall AWU per holding.

The number of persons engaged in agricultural activities in Serbia reached 1 335 871 in 2018, an average of 2.4 persons per holding. In most holdings (65 percent of the total number), there are one to two persons engaged in agricultural activities. The farms with one to two persons engaged in agricultural activities are most prevalent in the Vojvodina region (76 percent of the total number). This can be explained by the fact that the agricultural production structure in this region is dominated by non-labour-intensive subsectors, the greater use of mechanization, and the higher shares of household members employed in other industries. In addition, we should not neglect the influence of the tradition of gaining early economic independence by young families in the Vojvodina region, and consequently the formal physical (but not necessarily economic) division of the holding bolstered by new agrarian policy solutions in the last decade (Bogdanov and Babović, 2014).

### 4.2. Gender aspects of the workforce on agricultural holdings

#### 4.2.1. Farm holders by sex, age and holding size

The share of women farm holders in Serbia is on the rise, which is closely linked to the demographic ageing and rural depopulation processes, as well as to the prevalence of traditional models of inheritance of agricultural holdings. Nevertheless, the share of women farm holders (19.5 percent) is significantly lower relative to the share of women in the total workforce on agricultural holdings (42.3 percent), which is indicative of women’s unequal access to positions of greater power and responsibility in the agricultural holdings.
Out of a total of 562,895 family holdings in Serbia, 109,919 (19.5 percent) are registered to women. The share of women farm holders in Serbia has increased by 2.2 percentage points from 2012 to 2018, and this indicator has registered an increase in all regions (see Table 8). The South-East Serbia region has the largest share of women farm holders (22.0 percent) and also the largest growth rate relative to 2012. A larger share of women farm holders in Southern and Eastern Serbia relative to the rest of the country is closely correlated with the unfavourable age structure of the population in this region and, consequently, with a growth in the small holdings category in which there are more women farm holders.

Holdings registered to women have a low share in the total arable land (10.8 percent) and number of livestock (9.9 percent) – significantly lower than their share in the total number of holdings (19.5 percent). Consequently, the average size of holdings registered to women, in respect to both indicators, is lower compared to the holdings registered to men (see Table 9). Although the average size of holdings in the Vojvodina region registered to women is larger relative to other regions, the share of women in total resources in this region is lower, and the difference in the size of holdings by sex of farm holder is the greatest. In contrast to this, women have a greater share of resources in the South-East Serbia region. These findings suggest that holdings registered to women in Serbia are very heterogeneous related to the range of holders and structural characteristics. While the high share of women in the total number of holdings and resources in the South-East Serbia region can be explained by the unfavourable age structure, the factors behind the share of women in these indicators in the Vojvodina region are clearly more complex.

The share of women farm holders is higher in the smaller (both in physical and economic terms) holdings, and their share declines as the holding size increases. Statistical data corroborate that the share of women is the largest in the small farm holders’ category, and that it declines in parallel with the increase in the utilized agricultural area, the number of livestock and SO (see Figure 8). This rule is also confirmed by the fact that the largest share of women farm holders is registered in the economically small holdings, that is holdings with up to EUR 2,000 in revenues (23.4 percent). This percentage declines by 12.6 percent in the EUR 250,000–500,000 holding size category, while only two holdings are registered to women in the holding size category greater than EUR 500,000.

An increase in the number and share of the elderly population in the total population is one of the key characteristics of demographic change in Serbia, reflected in the deteriorating age structure of farm holders. The average age of farm holders in Serbia, 61 years, increased by an additional five years over the 2012 to 2018 period, both for men and women. Nevertheless, the significantly higher average age of women farm holders relative to that of men (65 years and 60 years, respectively) reveals the ongoing prevalence of widespread traditional models of inheritance of holdings, according to which the holding passes on to the eldest family member (who are, as a rule, women because of their longer life-expectancy). This, in turn, is related to the outward migration of the younger generation, and their lack of interest in engaging in farming. Women account for an 18.1

Figure 8: Share of women farm holders, by size of UAA, Serbia, in percentage (2018)

<table>
<thead>
<tr>
<th>Size of UAA</th>
<th>Share of Women Farm Holders (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 1 ha</td>
<td>21.5</td>
</tr>
<tr>
<td>1.01 - 2 ha</td>
<td>22.3</td>
</tr>
<tr>
<td>2.01 - 5 ha</td>
<td>18.9</td>
</tr>
<tr>
<td>5.01 - 10 ha</td>
<td>17.5</td>
</tr>
<tr>
<td>10.01 - 50 ha</td>
<td>15.1</td>
</tr>
<tr>
<td>More than 50 ha</td>
<td>8.8</td>
</tr>
</tbody>
</table>

Source: SORS, 2018b.

48 The description of the structural characteristics of agricultural holdings and workforce in this report is based on the data from the 2012 Agricultural Census and the Survey of Structural Indicators of Agricultural Holdings of 2018. Both sources use a standard methodology and definitions, according to which the family farm holder is the person (natural person) to whom the holding is registered and who is financially and legally accountable for its activity, which means that the person assumes the operating risks. Data on farm holders for holdings owned by legal entities or sole traders are not available.
percent share of farm holders up to 35 years of age, while in the oldest category (65 years and over), one in four farm holders are women (24.7 percent).

In all regions except the Vojvodina region, and in Serbia as a whole, over 54 percent of women farm holders are above the age of 65 years (see Figure 9). Farm holders in the Vojvodina region are significantly younger than the average for Serbia (57 years for men and 60 years for women). Within this region, the structural reform of agricultural holdings and the transfer of resources to younger household members were more dynamic, and the transfer of ownership to women is not necessarily correlated with inheritance. This is confirmed by the fact that the share of women farm holders over 65 years is significantly smaller in this region (around 40 percent), while the share of women under 35 years (11.5 percent) is several times higher than in the rest of Serbia.

4.2.2. Managers of holdings by sex, age and size of holding

Around 90 percent of farm holders are the farm managers – the main decision-makers in the holding (SORS, 2018b). Although the share of women among farm holders has increased to 19.4 percent in recent years, only 15.3 percent of women are managers (that is, the key decision-makers).

The general trend, present in all regions, is a decline in the share of holdings whose holders are managers, which can be correlated with the increase in the share of older farm holders who have, to a great extent, delegated the executive role to the younger members of the holding. Regional differences are observable in the data, demonstrating the share of other holding members in the position of administrator or manager. In the Vojvodina region, the share of spouses of the farm holder in the position of manager is slightly higher (4.7 percent), while the share of other family members...
Regional differences in the share of women managers are not particularly prominent. A significant difference is notable only in the South-East Serbia region, where the share of women managers is higher compared with other regions (17.1 percent), possibly because of the higher share of women farm holders in the older age group, as well as a lack of younger holding members (see Figure 10).

Globally, the gender ratio of the holders and managers of agricultural holdings significantly differs from country to country and is defined by several factors. The differences in the share of women managers among European Union Member States are substantial, and are a consequence of agrarian reforms, different legislative solutions, cultural factors affecting land inheritance and a range of other factors shaping the socio-economic transformation of the agricultural sector and rural areas.

Despite the lack of a discernible pattern in the shares of women holding managers, their share appears to be lower in countries with a long and undisrupted tradition of private property and family holdings, where inheritance laws were enforced to preserve the integrity of property (ultimogeniture, primogeniture and similar; see Figure 11). On the other hand, countries that implemented agrarian reforms and de-collectivization in the 1990s, and/or where the migration rates from rural regions have been high for decades, are characterized by a high share of women managers.

As in the case of farm holders, the share of women managers declines as the holding size increases. Women account for 19.2 percent of managers of the smallest holdings (up to 2 ha), while their share in the largest category of holdings (with 100 and more ha of UAA) stands at only 5.8 percent.

**Figure 11: Share of women holders and women managers of agricultural holdings in Serbia and European Union Member States, in percentage (2016)**

Regional differences in the share of women managers of holdings of different sizes are significant (see Figure 12). Apart from the largest holding category, the largest share of women managers is registered in the South-East Serbia region, and this is especially the case with small-scale holdings. On the other hand, the Šumadija and Western Serbia region is characterized by a lower share of women managers (with the Belgrade region being an outlier) in all size categories.

Managers of agricultural holdings in Serbia are predominantly elderly people, and the share of holdings whose managers are in the oldest age group is increasing. Almost 40 percent of holding managers are aged 65 years and over (see Figure 13). The age structures of women managers and men managers significantly differ. More than half of women holding managers are aged 65 years and over, while only 6.9 percent of the total number of women managers are below 35 years of age. Conversely, 13 percent of men holding managers are below the age of 35 years, and 37 percent are above the age of 65 years.

The educational profiles of women and men in the managers’ group also differ significantly, and this variation is to a great extent defined by the age structure. In the women’s group, women whose agricultural knowledge has been gained solely through practice represent the largest group by some way (61.8 percent), followed by those with secondary education
in other non-agricultural fields (31.3 percent). Yet, the share of highly-qualified women managers with tertiary education is similar to the share of male managers (see Figure 14).

Regional differences are apparent in the educational attainment of women managers and demonstrate that there is a larger share of women with higher qualifications in management positions in the Vojvodina and Belgrade regions, where less than 50 percent of women managers rely solely on practical experience, relative to the rest of Serbia, where this share is above 65 percent. In addition, holdings in the Vojvodina region with women as managers have the highest share of highly-educated managers (6.5 percent; FAO, 2020b).

Sex-disaggregated data on the use of rural advisory services are lacking. However, according to the FAO study on smallholders and family farms in Serbia (2020b), the farmers’ needs for advisory services depend on the sector, region and farm size. Large, commercially-oriented farms and companies mostly rely on direct links with input suppliers and importers and on the latest foreign technology. These agricultural holdings often cooperate with brand companies dealing with products such as agrochemicals and seeds, and they certainly influence farmers’ demands for new technologies. When it comes to smallholders and family farms, research has shown that smallholders in Serbia highly prioritize the need for new knowledge and technologies, but they themselves do not take the initiative to get information. Research on a sample of small rural households with agricultural holdings indicates that fewer than 8 percent of them have occasional contact with the Agricultural Advisory Service (Bogdanov, 2007). The results also revealed that more than 40 percent of smallholders were not aware that extension services exist.

### 4.2.3. The workforce and activity of agricultural holdings

The share of women in the total number of persons engaging in agricultural activities is lower than the share of men (42 percent and 58 percent, respectively), and is even lower in the total effective work expressed in AWU (38 percent and 62 percent, respectively). With respect to legal status, the largest share of women’s work consists of the work they perform as members of their own family holding, predominantly in small-scale holdings. The main gender imbalance in this regard appears in terms of the low number of women among farm holders and managers and their participation in the part of the family labour force that does not manage the production of the holding and works in the “family unpaid workforce” (meaning without a labour contract and direct earnings). However, the position of
women in the family workforce in registered farms is not informal, as is the case of agricultural households which are not registered. They are entitled to healthcare insurance and pension and disability insurance. The deprivileged position of woman in registered farm holdings is primarily the consequence of intra-household relations. As the survey on women unpaid family workers indicated, they do not have equal access to decision-making and to the household income from the farm production due to the prevalent patriarchal relations. The situation is the same among women in unregistered holdings, with the difference that they are not entitled to social insurances due to the lack of legal basis which enables paying these social contributions. In order to understand the amount and effectiveness of their employment on family farms, data from the farm structure survey measures work expressed in full-time equivalent employment. According to these data, out of a total of 1.337 million persons conducting permanent or temporary activities in agriculture, 561,020 (42 percent) are women (see Table 10). Moreover, the work of the female workforce expressed in full-time equivalent employment (AWU) is slightly lower, at 38.4 percent of effective employment in agriculture in Serbia. The lower share of the female workforce in effective employment, relative to their share in the total number of workers in agriculture can be observed among women farm holders (16.1 percent and 19.4 percent, respectively), and permanent workers in family holdings (13.4 percent and 15.9 percent, respectively), while it is approximately the same in the other categories. This difference can be explained by the higher average age of women farm holders and women’s engagement in household chores.

The share of women in the seasonal workforce, whether on their own family holdings or the holdings of other legal entities and sole proprietors is low (35.9 percent and 38.7 percent, respectively), and there is a similarly low share of women who are permanent employees in the holdings of legal entities.

With regards to the structure of the AWU of the female workforce, by legal status, we see that women are predominantly engaged as members of the holding

---

**Table 10: The workforce and work in agriculture, by sex, Serbia, in percentage (2018)**

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Female workforce</th>
<th>% of women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of persons</td>
<td>Number of persons</td>
<td>Number</td>
</tr>
<tr>
<td></td>
<td>AWU</td>
<td>AWU</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1,336,940</td>
<td>645,733</td>
<td>562,020</td>
</tr>
<tr>
<td>Farm holders</td>
<td>559,296</td>
<td>276,983</td>
<td>108,322</td>
</tr>
<tr>
<td>Holding members</td>
<td>758,034</td>
<td>314,787</td>
<td>449,365</td>
</tr>
<tr>
<td>Family holdings – permanent employees</td>
<td>1,263</td>
<td>1,018</td>
<td>201</td>
</tr>
<tr>
<td>Legal entities and sole proprietors – permanent employees</td>
<td>18,347</td>
<td>16,329</td>
<td>4,132</td>
</tr>
<tr>
<td>Family holdings – seasonal and contract workers</td>
<td>(i)&lt;sup&gt;50&lt;/sup&gt;</td>
<td>34,619</td>
<td>(i)</td>
</tr>
<tr>
<td>Legal entities and sole proprietors – seasonal and contract workers</td>
<td>(i)</td>
<td>1,998</td>
<td>(i)</td>
</tr>
</tbody>
</table>

**Source:** SORS, 2018b.
(75.2 percent of the total number of AWU of the female workforce), followed by 18 percent of AWU spent in the position of administrator and 5 percent of AWU as seasonal and contract workers in family holdings.

As mentioned earlier, family workers are the backbone of agriculture in family holdings. Women account for the major share of family workers in family holdings (59.3 percent), with some regional differences, as presented in Figure 15.

Women represent the dominant share in the family workforce in holdings of all sizes, except in the largest category (with more than 50 ha of UAA). Their share is the greatest in the smaller holdings, accounting for 64 percent of the family workforce in the smallest holdings (less than 1 ha of UAA), and 50 percent in holdings with 10 to 50 ha of UAA.

4.2.4. Gender patterns in specialization and diversification of income

The sources of income in agricultural holdings and the activities in which their members engage can take different forms. The way in which holdings diversify their income is defined by the resources available to the holding (for example, workforce, holding size, equipment and mechanization), but also by a range of external factors (such as natural resources, climate and market accessibility). To gain a better understanding of how family holdings earn their income, it is important that we consider several holding income categories and their sub-categories.

Income diversification involves adding other income-generating activities (except for agriculture) directly linked to the holding. “Directly linked to the holding” refers to activities performed using the holding’s resources (agricultural land, buildings, machines, and so forth), or the products produced in the holding. Hence, diversification is always connected to the holding as a production unit, considering that all members of the holding can engage in these activities as well as members of the externally hired workforce.

Activity diversification refers to non-agricultural income-generating activities undertaken by the farm holder. These could either be off-farm pursuits (work in companies in other sectors, or in someone else’s holding) or on-farm pursuits not related to the agricultural activity (for example, a hairdresser on the farm, or teaching and mechanical services; European Parliament, 2016).

In addition, it is important to note the different types of income diversification within the same primary production, which can include (among other things) specialization in specific production lines in crop or animal farming.

The largest share of farm holders in Serbia engages exclusively in agricultural production (92.2 percent), and differences with respect to the gender ratio of farm holders are not pronounced in this respect. There is a small percentage of managers who engage in another non-core economic activity to a lesser extent, alongside agriculture as their core activity (6.8 percent). The percentage of those with agriculture as a non-core activity, who engage in other economic activities on a larger scale compared with their agricultural activity, is even smaller (1 percent).

The share of holders whose sole activity is agriculture is extremely high in the Belgrade and Vojvodina regions,
but significantly lower in the South-East Serbia region, and particularly in the Šumadija and Western Serbia region (see Figure 16). A greater share of managers engaged in non-agricultural activities in the Šumadija and Western Serbia region is not unexpected and can be explained by the set of structural characteristics of the holdings in this region, including a smaller average holding size, more members within the holding, and family strategies that rely equally on income from agricultural and non-agricultural activities.

Out of a total of 564,541 agricultural holdings in Serbia, 69,448 (12.3 percent) engage in other non-agricultural income-generating activities (known as other gainful activity [OGA]) linked to the holding. The number of holdings with additional income-generating activities declined by 11.3 percent between 2012 and 2018, in all regions, except for the Šumadija and Western Serbia region, where there was a slight increase (1.9 percent). A higher and growing number of holdings with diversified income in Šumadija and Western Serbia can be attributed to the greater number of people in below average-size holdings, as well as to a more diversified structure of agricultural production dominated by households with mixed production. By contrast, a smaller share of members of Vojvodina-based holdings is engaged in agricultural activities, the land area and number of livestock per worker are significantly higher, and holdings with specialized types of production dominate – crop production in particular. This generally restricts both the opportunities and the need for holdings to engage in additional activities.

Dairy farming is the most prevalent diversified activity in agricultural holdings in Serbia, with 53.8 percent of holdings with diversified activities engaging in dairy farming, followed by fruit and vegetable processing (45.8 percent) and meat production (11.0 percent). The prevalence of certain additional activities varies by region, with a significantly higher share of all types of diversification in holdings in the Šumadija and Western Serbia and the South-East Serbia regions relative to the other two regions.

### Figure 16: Other gainful activities of the holding, by sex of farm manager and by region, Serbia, in percentage (2018)

<table>
<thead>
<tr>
<th>Region</th>
<th>Women Agricultural</th>
<th>Men Agricultural</th>
<th>Women Non-agricultural</th>
<th>Men Non-agricultural</th>
<th>Women Diversified</th>
<th>Men Diversified</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belgrade region</td>
<td>97.2%</td>
<td>97.8%</td>
<td>2.4%</td>
<td>0.4%</td>
<td>0.3%</td>
<td>0.3%</td>
</tr>
<tr>
<td>Vojvodina region</td>
<td>97.9%</td>
<td>97.3%</td>
<td>2.1%</td>
<td>0.3%</td>
<td>0.3%</td>
<td>0.3%</td>
</tr>
<tr>
<td>Šumadija and Western Serbia region</td>
<td>88.9%</td>
<td>87.5%</td>
<td>10.1%</td>
<td>1.3%</td>
<td>1.0%</td>
<td>1.0%</td>
</tr>
<tr>
<td>South-East Serbia region</td>
<td>91.5%</td>
<td>94.3%</td>
<td>6.8%</td>
<td>4.7%</td>
<td>1.7%</td>
<td>1.0%</td>
</tr>
</tbody>
</table>

Source: SORS, 2018b.
With regards to the importance of on-farm OGA, the largest share of holdings (39.6 percent) has a modest share of OGA-related income in their total income (less than 10 percent). Relative to 2012, the increase in the share of holdings with OGA income exceeding 51 percent is notable (from 8.8 percent to 11.0 percent) and, in principle, this trend can be considered positive for the economic empowerment and growth of these types of family businesses. Considering that local, national and donor funds in recent years have focused on providing various types of support for on-farm income diversification, this is not an unexpected result. However, further analyses are required to gain a better understanding of the impact of this type of support.

Despite the policy measures that favour on-farm income diversification on female holdings, women represent a lower share among managers of farms with diversified activities than among managers of all family farms (12.5 percent and 15.3 percent, respectively); and their share among farm managers with diversified activities is decreasing (from 13.1 percent in 2012 to 12.5 percent in 2018). Regional differences are apparent in the lower share of holdings with diversified activities managed by women in the Belgrade region and the Vojvodina region (10 percent and 11 percent, respectively), their average share in the Šumadija and Western Serbia region (12 percent), and their above average share in the South-East Serbia region (15 percent).

As in the case of managers of all agricultural holdings, the share of women managers of holdings with OGA is higher in the small holdings group. Differences can also be observed in the age structure of managers, depending on whether this role is performed by men or women, as is the case with the general patterns that are observable when looking at all family holdings. More than half of the women managers in holdings with OGA belong to the oldest group (65 years and over), while the men in this position are almost equally divided among the two oldest groups (55 to 64 years and 65 years and over). The share of young managers is very low, and this is particularly the case for young women, who are almost entirely absent from this category (see Figure 17).

Although women represent a minority among holding managers, their share is above average among the managers of holdings specialized for certain types of primary agricultural production. In this regard, Table 11 shows only the types of production of holdings (categories defined at the level of two-digit standardized classification) in which the share of women managers is above 20 percent.

The reasons for this particular structure of holdings (that is by type of production and gender of manager) are different and vary depending on the type of production and region. Nevertheless, this overview demonstrates that households with specialized production, especially in labour intensive production lines, have a higher-than-usual share of women managers. This finding suggests that income diversification in primary agricultural production, through specialization in certain production segments, is more typical of households with women...
Table 11: Types of production in which the share of women managers is above 20 percent, by region

<table>
<thead>
<tr>
<th>Type of holding</th>
<th>Serbia*</th>
<th>Belgrade region</th>
<th>Vojvodina region</th>
<th>Šumadija and Western Serbia region</th>
<th>South-East Serbia region</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total number of holdings</td>
<td>% of women</td>
<td>Total number of holdings</td>
<td>% of women</td>
<td>Total number of holdings</td>
</tr>
<tr>
<td>Mixed pig and poultry production</td>
<td>1 462</td>
<td>26</td>
<td></td>
<td>3 144</td>
<td>25</td>
</tr>
<tr>
<td>Specialized in raising of sheep</td>
<td>5 222</td>
<td>23</td>
<td>3 144</td>
<td>25</td>
<td>938</td>
</tr>
<tr>
<td>Specialized in raising of goats</td>
<td>2 015</td>
<td>22</td>
<td>144</td>
<td>27</td>
<td>678</td>
</tr>
<tr>
<td>Specialized in cereals, oleaginous and protein crops</td>
<td></td>
<td></td>
<td>14 500</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td>Specialized in root crops</td>
<td>442</td>
<td>31</td>
<td>258</td>
<td>38</td>
<td></td>
</tr>
<tr>
<td>Various arable crops combined</td>
<td>20 364</td>
<td>24</td>
<td>1 269</td>
<td>22</td>
<td>8 189</td>
</tr>
<tr>
<td>Specialized in protected cultivation of flowers and decorative plants environments</td>
<td>358</td>
<td>27</td>
<td>53</td>
<td>30</td>
<td>147</td>
</tr>
<tr>
<td>Specialized in mixed protected cultivation of vegetables, flowers and decorative plants</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialized in outdoor cultivation of flowers and decorative plants</td>
<td>343</td>
<td>30</td>
<td>64</td>
<td>34</td>
<td>131</td>
</tr>
<tr>
<td>Specialized for outdoor combined cultivation of vegetables, flowers and decorative plants</td>
<td>40</td>
<td>50</td>
<td>18</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>Specialized in mushrooms</td>
<td>230</td>
<td>23</td>
<td>59</td>
<td>28</td>
<td>25</td>
</tr>
<tr>
<td>Specialized in nurseries</td>
<td>73</td>
<td>30</td>
<td>30</td>
<td>22</td>
<td>23</td>
</tr>
<tr>
<td>Various horticultures</td>
<td>241</td>
<td>24</td>
<td>297</td>
<td>32</td>
<td></td>
</tr>
<tr>
<td>Specialized in grapes for fresh consumption</td>
<td>921</td>
<td>23</td>
<td>57</td>
<td>33</td>
<td>430</td>
</tr>
<tr>
<td>Specialized in nut production</td>
<td>921</td>
<td>24</td>
<td>57</td>
<td>33</td>
<td>430</td>
</tr>
<tr>
<td>Specialized in outdoor cultivation of flowers and decorative plants</td>
<td>2 526</td>
<td>24</td>
<td>631</td>
<td>36</td>
<td>943</td>
</tr>
<tr>
<td>Specialized in fruits, citruses, tropical and nuts (mixed production)</td>
<td>132</td>
<td>23</td>
<td>1 588</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>Specialized in breeding pigs</td>
<td>41</td>
<td>22</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialized in egg laying hens</td>
<td>1 560</td>
<td>24</td>
<td>646</td>
<td>34</td>
<td></td>
</tr>
<tr>
<td>Specialized in egg laying hens and broilers combined</td>
<td>982</td>
<td>35</td>
<td>556</td>
<td>40</td>
<td>287</td>
</tr>
<tr>
<td>Horticulture and perennial crops</td>
<td>212</td>
<td>21</td>
<td>261</td>
<td>24</td>
<td></td>
</tr>
<tr>
<td>Crop farming and viticulture combined</td>
<td>2 110</td>
<td>23</td>
<td>659</td>
<td>22</td>
<td>1 288</td>
</tr>
</tbody>
</table>

*The data refer only to the types of holdings in which the share of women at national level is above 20 percent.

Source: SORS, 2018b.
managers, which was not the case with income diversification based on on-farm manufacturing and services. At first glance, we can see that the number of households in each of the listed types of production in which the share of women managers exceeds 20 percent is small, and that the number of specialized types of production that satisfy this criterion is somewhat higher in the Vojvodina region (where there are generally more women managers). These findings are important evidence to support the conclusion that there is a need to review the system and measures of support provided to holdings registered to women.

4.2.5. Organization and decision-making in holdings and agricultural practices

The characteristics and specificities of management practices in holdings managed by women cannot be clearly grasped based on the available databases. In-depth surveys involving adequate samples are needed to gain a better understanding of decision-making processes and the factors influencing women’s business decisions related to the holding, so that the types of holdings and their key characteristics can be profiled with greater accuracy.

Out of the total number of holdings in Serbia, 77 percent sell their products on the market, and among these holdings, 14 percent are registered to women. An above average share of women managers (19.6 percent) has been observed in the holding categories selling more than 50 percent of their production directly to consumers, as well as in those with on-farm consumption of more than half of their production (20.0 percent; see Figure 18). The information is insufficient to provide conclusive evidence about how holdings with women administrators participate in the agricultural products’ market and which sales channels they use, but their above average share can be observed in the group directly selling their products. We anticipated this finding based on the holdings’ production structure, with a high share of the female workforce, and with more prevalent sales of milk and dairy products, and fruit and vegetables, both door-to-door and at farmers’ markets. Since holdings with women managers are of a significantly smaller average size, their share in the total number of holdings in which a major part of the production is intended for on-farm consumption is, predictably, larger.

In relation to contemporary management practices concerning bookkeeping and the use of computers for this purpose, only a small number of family holdings applies these practices. At the national level, only 4.5 percent of holdings keep accounting records, and 1.8 percent use computers to keep records about the holding.52 These practices are less common in holdings with women managers, and much more common in holdings in the Vojvodina region than in the rest of Serbia (see Figure 19).

A survey of rural women provides data about the decision-making patterns in family holdings (Babović and Vuković, 2008). These patterns are shaped by the gender relations and power structures typical of a patriarchal society. In most cases (68 percent), men (mainly husbands) are the ones who independently decide on matters related to agricultural production.

An in-depth qualitative study conducted in the Zlatibor district showed that in cases of decentralized decision-making, the family and production-related relationships are more harmonious and flexible. Furthermore, younger holding members have a better status in terms of decision-making, so the opportunities for their

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52 The survey questionnaire does not specify what kind of records this refers to (see for example https://publikacije.stat.gov.rs/G2018/Pdf/G201824128.pdf).
integration into the community are greater (Babović, 2014). The satisfaction of holding members is greater under the decentralized decision-making system, which is reflected in the narratives of the respondents (both women and men). However, this was a small qualitative sample of different types of holdings, which does not allow for generalization. Hence, the decision-making models and the correlation of these models with levels of satisfaction, output performance and integration into the local community as a means of preventing the loss of the younger workforce should be examined further.
4.3 Gender aspects of access to agricultural support schemes

4.3.1 Availability of support programmes for agriculture

The legal grounds for the adoption of multiannual planning documents in the field of agriculture and rural development in Serbia are laid down in the Law on Agriculture and Rural Development.53 Pursuant to this law, the strategic framework for agricultural policies in Serbia, as well as rural development policies and their components, are set forth in Serbia’s Agriculture and Rural Development Strategy 2014–2024,54 the National Programme for Agriculture 2018–2020,55 the National Rural Development Programme 2018–202056 and the IPARD programme.57 These documents are aligned with the European Union’s Common Agricultural Policy 2014–2020 (CAP), with due regard to the specific needs and priorities for the development of agriculture and rural regions in Serbia.

In addition to support from the national budget, beneficiaries in Serbia are also entitled to receive incentives financed from the provincial and local budgets, according to the programmes for the implementation of agricultural and rural development policies in the provinces and/or local government units. This is intended to provide the provincial and local governments with opportunities to adjust their support programmes to the specific development needs of the agricultural sector and rural regions in their territories. However, these support measures must be aligned with the provisions of the Law on Incentives in Agriculture and Rural Development,58 which envisages the same kinds of incentives at both sub-national and national level, except for direct payments.59 The support programmes implemented by the provincial and local governments require the approval of the Ministry of Agriculture, Forestry and Water Management (MAFWM), and the sub-national entities are required to report to the MAFWM on their implementation. Although the coordination of policies at different administrative levels is important for greater policy impact, the fact that the Ministry has to approve all measures introduced at provincial and local levels restricts the autonomy of provincial and local authorities in designing measures which are financed from their respective budgets. The lack of “manoeuvre space” for provincial and local authorities in designing their own measures is essentially prevented by the Law which strictly defines the set of measures that can be introduced, thereby limiting their options.

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55 Official Gazette of the Republic of Serbia, No. 120/2017.
56 Official Gazette of the Republic of Serbia, No. 60/2018.
57 Official Gazette of the Republic of Serbia, No. 30/16, 84/17 and 20/2019.
59 Recovery of storage costs in public storage facilities and recovery of costs of reproductive materials (artificial insemination) are an exception.
Apart from the Law on Agriculture and Rural Development, the legal framework for the implementation of agriculture and rural development policies also consists of the Law on Incentives in Agriculture and Rural Development, with by-laws regulating in detail the terms and conditions for the use of incentives, eligible recipients, and the amounts per type of incentive. In accordance with this law and the Regulation on the Allocation of Incentives in Agriculture and Rural Development, in 2019, public funds beneficiaries in Serbia could access the following types of incentives: direct payments, incentives for rural development, special incentives, loan support and IPARD incentives (see Table 13).

In the Regulation on the Allocation of Incentives in Agriculture and Rural Development in 2019, special benefits were envisaged for women, specifically:

1. Incentives for rural development measures: Measure 3 – Incentives for income diversification and improvement of the quality of life in rural areas:

   - Improvement of economic activity in rural areas through support to non-agricultural activities (MAFWM, 2019a). This measure is designed to boost investment in the rural tourism sector and traditional arts and crafts, i.e., cottage industries. Applications submitted by women are awarded additional points (15/100 points) when ranking applications.

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Table 13: Types of incentives in agriculture and rural development, 2019

<table>
<thead>
<tr>
<th>I Direct payments</th>
<th>II Incentives for rural development</th>
<th>III Special incentives</th>
<th>IV Loan support*</th>
<th>V IPARD incentives</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Premiums</td>
<td>1. Incentives for improving</td>
<td>1. Incentives for</td>
<td></td>
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<tr>
<td>1.1 Milk premiums</td>
<td>competitiveness</td>
<td>the implementation</td>
<td></td>
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<tr>
<td>2. Production</td>
<td>1.1 Investments in physical assets</td>
<td>of breeding</td>
<td></td>
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<tr>
<td>incentives</td>
<td>of agricultural holdings</td>
<td>programmes</td>
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<tr>
<td>2.1 Basic</td>
<td>1.2 Investments in manufacturing</td>
<td>(selection measures)</td>
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<tr>
<td>incentives for</td>
<td>and marketing of agricultural, food</td>
<td>2. Incentives for</td>
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<td>crop</td>
<td>and fishery products</td>
<td>the conservation and</td>
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<tr>
<td>production</td>
<td>1.3 Risk management</td>
<td>improvement of the</td>
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<td>2.2 Incentives for</td>
<td></td>
<td>environment and</td>
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<td>animal production</td>
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<td>natural resources</td>
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<td>3. Cost recovery</td>
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<td>2.1 Organic production</td>
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<td>3.1 Recovery of</td>
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<td>2.2 Conservation of</td>
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<td>costs associated</td>
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<td>plant and animal</td>
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<td>with public storage</td>
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<td>genetic resources</td>
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<td>3. Incentives for income diversification and improvement of the quality of life in rural areas</td>
<td>3. Incentives for</td>
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<td></td>
<td>3.1 Improvement of economic activity</td>
<td>the production of</td>
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<td></td>
<td>in rural areas through support to</td>
<td>planting materials,</td>
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<td></td>
<td>non-agricultural activities</td>
<td>certification and</td>
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<td></td>
<td>3.2 Support to young people in rural</td>
<td>clonal selection</td>
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<td></td>
<td>areas</td>
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<td>3.3 Implementation of activities</td>
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<td></td>
<td>designed to add value</td>
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<td>4. Incentives for the preparation</td>
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<td></td>
<td>and implementation of local rural</td>
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<td></td>
<td>development strategies</td>
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<td>5. Incentives to improve the system</td>
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<td>for the creation and transfer of</td>
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<td></td>
<td>expertise</td>
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<td></td>
<td>5.1 Development of technical and</td>
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<td></td>
<td>technological, applied, development,</td>
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<td></td>
<td>and innovative projects in agriculture and rural development</td>
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<td></td>
<td>5.2 Support for agricultural</td>
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<tr>
<td></td>
<td>extension services to farmers,</td>
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<tr>
<td></td>
<td>associations, cooperatives and other</td>
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<td></td>
<td>legal entities in the agricultural</td>
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<td></td>
<td>sector</td>
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<td>318</td>
<td>318</td>
<td>318</td>
<td>318</td>
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</tbody>
</table>

*There are no specific incentives or specific measures for loan support in agriculture and rural development.


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Support to youth in rural areas. This support scheme also envisages extra points for women applicants (5/100 points).

2. Credit support scheme – Special benefits for women recipients are reflected in a lower interest rate for the repayment of the loan. Amendments to the Rulebook on the Eligibility Requirements and Procedure for Receiving Loan Support, envisages lower interest rates for women, in addition to other categories listed.

3. Incentives for the preparation and implementation of local rural development strategies – To ensure that the specific needs of rural women are taken into account in planning local strategies, one of the criteria in the scoring system for assessing the quality of local rural development strategies is whether women were involved in their development (5/100 points). Furthermore, additional points are awarded if women are participating in the Partnership, which is tasked with, among other things, monitoring the implementation of the local strategy. As the percentage of women participating in the Partnership increases, so does the number of points awarded to local rural development strategies (a 20 percent share of women brings 2/100 points; 20–40 percent of women, 3/100 points; and over 40 percent, 4/100 points).

It should be noted that support programmes in agriculture and rural development at the sub-national level (provincial and local government) also envisage special benefits for women beneficiaries, but there are no reliable data on the types of incentives for women in some of the local governments.

4.3.2 Access to support programmes in agriculture

Access to agricultural support programmes in Serbia is regulated by the Law on Incentives in Agriculture and Rural Development. Article 7 of this law envisages that the procedure for exercising the right to incentives shall be initiated at the request of the beneficiary, by submitting an application to the Directorate for Agrarian Payments.

Registration with the Agricultural Holdings Register (AHR) is an eligibility requirement for the incentives disbursed from the state budget. In accordance with the Rulebook on registration with the Agricultural Holdings Register and renewal of registration, registration with the AHR is voluntary and unrestricted, which means that any natural person, farmer, sole proprietor or legal entity may register. Specific eligibility requirements for certain types of incentives are regulated under separate rulebooks.

In 2019, 480,836 holdings were registered with the AHR, and 71.7 percent of these had “active” status. The share of holdings registered to women accounted for 26.4 percent of the total number of registered holdings, and 23.4 percent of the total number of active holdings (see Figure 20). In both cases, the share of women is larger than their share in the total number of women holding managers (19.4 percent) in Serbia. These data indicate a tendency among larger farms to transfer part of the land to women, in order to provide easier access to subsidies from the rural development budget.

In 2019, a total of 16,675 applications were received for rural development incentives that are financed from the budget funds of the Republic of Serbia. Out of this number, 7,437 applications (44.6 percent) were approved, of which 19.6 percent were applications made by women. The total amount of funding allocated for rural development incentives in 2019 amounted to RSD 2,889,551,621.36 (EUR 24.5 million and equivalent to USD 29 million), of which 23.2 percent was granted to women. The average amount of funding per female recipient stood at EUR 3,917.3, which was higher than the average amount approved per male recipient (EUR 3,145.9).

64 a notwithstanding paragraphs 2 and 3 of this Article, this shall apply to natural persons who are holders of commercial family holdings registered in the Family Holdings Register in compliance with the law governing agriculture and rural development (hereinafter: the Register) and are resident in areas characterized by disadvantageous conditions for agricultural activities (hereinafter: areas with disadvantageous conditions for agricultural activities); persons up to 40 years of age in the current year; as well as women; specifically, by increasing the interest rate equivalent to the National Bank of Serbia’s key policy rate by three percentage points and decreasing it by one percentage point (calculated with the compound interest calculation method for the actual number of days in the year) for loan support with a repayment period of up to three years.” (Article 2 of the Amended Rulebook on the Eligibility Requirements and Procedure for Receiving Loan Support).
67 The Partnership for Territorial Rural Development (hereinafter: the Partnership), is an association of representatives of public, private and civil sector in a particular rural area, established in conformity with the law governing associations (Article 2 of the Rulebook on Incentives for supporting programmes related to the preparation and implementation of local rural development strategies).
A breakdown by type of incentive shows that women represent an above average share among recipients of incentives for the procurement of quality breeding stock (24.1 percent), and an above average share in the total funding approved for this purpose (26.5 percent; see Table 14). Nevertheless, the share of women is significantly smaller both among the recipients of incentives for organic production, as well as in the total funding approved for this purpose. It is noteworthy that, apart from organic production, in all other types of incentive schemes, the share of women in disbursed funding exceeds their share in the total number of recipients.71

From the beginning of IPARD programme implementation (25 December 2017) until 31 October 2019, 629 applications were submitted under Measure 1 (Investments in physical assets of agricultural holdings), of which 38 percent were applications submitted by women farm holders. Out of a total of 212 approved applications, 24 percent were applications made by women. The share of women in total disbursed funding for this measure stood at 23.7 percent, while the average amount per beneficiary did not differ significantly between female and male beneficiaries. Out of a total of 103 incentive applications disbursed, the largest share (83.5 percent) was disbursed to recipients from Vojvodina, of which 26.7 percent were women. The regions with the smallest number of disbursed incentive applications were South-East Serbia (3 applications) and Belgrade (2 applications). In the Šumadija and Western Serbia region, funding was disbursed for 12 applications, of which 16.7 percent were women (see Table 15).

Out of a total of 107 applications submitted for Measure 3 (Investments in physical assets intended for the processing and marketing of agricultural and fishery products), none were submitted by women. Although available data do not provide sufficient insight into the profile of the female beneficiaries of incentives and their holdings, nor about the characteristics of the holdings whose applications for support were denied, we can surmise that women are actively participating in the offered programmes and that there are no indications that women are in a disadvantaged position. However, an in-depth comparative analysis would be required to obtain a more reliable insight into the obstacles that women encounter in accessing support. In relation to the IPARD programme, there is a pronounced regional difference in the distribution of funds between the Vojvodina region and the rest of Serbia. This difference is to be expected and is a result of the variation in the structural characteristics of the holdings and their resources, and the services that are available to assist beneficiaries with their applications.

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71 The data were provided by the Directorate for Agrarian Payments of the MAFWM at the request of the SeConS Development Initiative Group for the purposes of this research.
Table 14: Beneficiaries of funding for rural development and approved amounts, by type of incentive and sex of applicant

<table>
<thead>
<tr>
<th>Incentives</th>
<th>Applications approved</th>
<th>Funding approved</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total number</td>
<td>% of women beneficiaries</td>
</tr>
<tr>
<td><strong>Investments in physical assets of agricultural holdings for:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>the construction and outfitting of facilities for the improvement of primary agricultural production</td>
<td>60</td>
<td>21.7</td>
</tr>
<tr>
<td>the procurement of new machinery and equipment for the improvement of primary crop production</td>
<td>4869</td>
<td>20.1</td>
</tr>
<tr>
<td>the procurement of quality breeding stock for the improvement of primary livestock production</td>
<td>108</td>
<td>24.1</td>
</tr>
<tr>
<td>the procurement of new machinery and equipment for the improvement of primary livestock production</td>
<td>1176</td>
<td>17.9</td>
</tr>
<tr>
<td><strong>Incentives for investment in processing and marketing on agricultural holdings</strong></td>
<td>1</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Organic livestock production</strong></td>
<td>338</td>
<td>8.3</td>
</tr>
<tr>
<td><strong>Investments in processing and marketing for the procurement of equipment in the fruit sector</strong></td>
<td>885</td>
<td>22.6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>7437</td>
<td>19.6</td>
</tr>
</tbody>
</table>

Source: MAFWM, Directorate for Agrarian Payments, 201972.

Table 15: Number of applications disbursed, by sex of applicant

<table>
<thead>
<tr>
<th>Regions</th>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Belgrade</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Vojvodina</td>
<td>63</td>
<td>23</td>
</tr>
<tr>
<td>Šumadija and Western Serbia</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>South-East Serbia</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td>76</td>
<td>27</td>
</tr>
</tbody>
</table>

Source: MAFWM, Directorate for Agrarian Payments, 201973.

72 The data were provided by the Directorate for Agrarian Payments of the MAFWM at the request of the SeConS Development Initiative Group for the purposes of this research.

73 The data were provided by the Directorate for Agrarian Payments of the MAFWM at the request of the SeConS Development Initiative Group for the purposes of this research.
5. Access to resources: infrastructure, property, transport, information and communication technologies, and financial markets

Key findings

» Gender inequalities in real estate ownership are very pronounced – women are much less likely than men to own or co-own property. No data disaggregated by rural/urban area are available, but given the prevalence of traditional norms in rural areas, it is possible that the share of rural women owners of real estate is relatively small compared with the aggregate data for Serbia.

» It is unlikely that the Law on the Procedure of Registration in the Real Estate and Utility Cadastre,74 which was amended to encompass the registration of shared ownership, will result in any significant effects in terms of an increase in the number of women owners of real estate, particularly considering that the pattern of household formation is patrilocal (after marriage, a woman moves into the husband’s household which is mostly owned by one of the men in that household). Furthermore, customs dictating that women renounce their right to property in favour of the male next of kin (brothers, sons) are widespread in rural regions.

» Women in rural regions are more disadvantaged in terms of access to transportation because they are less likely to have a driving license and a car, and are more reliant on public transportation which is either poorly organized or non-existent in rural regions.

» While we have seen an increase in the use of information and communication technologies in rural regions, the gender gap is still very pronounced, and the share of women computer and internet users is smaller relative to men. However, when it comes to mobile phone use, there are no differences between women and men, or between the rural and urban populations.

5.1. Rural infrastructure

The lack of infrastructure in rural areas, in terms of the coverage of public utility systems, and their quality and equal availability, is one of the major factors restricting the development of the rural economy and quality of life of the rural population. A large part of the rural population in Serbia has no access to safe, clean drinking water, while only few have access to sewerage systems, organized waste disposal and district heating systems, especially in remote areas. In addition, the local road infrastructure is poorly maintained, while most existing landfills are not sanitary. Several decades of

74 Official Gazette of the Republic of Serbia, No 41/18, 95/18 and 31/2019.
lack of investment in the construction of missing public utility systems, combined with irregular or inadequate maintenance of existing ones, have had a negative impact on further reducing investment competitiveness, even in those rural areas that have some development potential. Although there are no available data on communal systems by location of residence, generally investments in rural infrastructure in the past decades have mainly focused on improving the quality of power and water supply, maintaining the existing road network, and increasing internet coverage. On the other hand, more than modest progress has been made in organized waste disposal, the sewerage network, district heating and land infrastructure.

According to data from the Statistical Office of the Republic of Serbia (based on the Multiple Indicators Cluster Survey for 2014), almost the entire population of Serbia (99.5 percent) has access to better quality water sources, with only a relatively small difference between the urban and rural populations (99.9 percent and 98.9 percent, respectively). That said, access to improved water supply is still very problematic for some population groups, such as the Roma (97.7 percent), and in particular for those who belong to the poorest quintile (92.4 percent), and those living in rural areas (92.2 percent; SORS and UNICEF, 2014).

Similar differences are present in the domain of access to improved sanitary services.75 These services are accessible to 97.6 percent of the population, but to a greater extent to the population living in urban settlements than the population living in rural areas (99.4 percent and 94.7 percent, respectively). Access to adequate sanitary systems is lower among the Roma population living in substandard settlements (80.9 percent) and the Roma population living in rural settlements (71.1 percent).

In relation to agricultural rural infrastructure, it should be noted that farmers and the rural population face a range of limiting factors, which include: a lack of village green markets; a lack of adequate infrastructural facilities in existing ones; run-down village roads; the poor state of irrigation and drainage systems; and a lack of power supply in the fields. All of these factors restrict development opportunities in the agricultural sector and adversely impact on the appeal of the countryside both as an investment destination and as a place to live.

The maintenance and expansion of the public utility systems network is largely within the purview of local governments, with a sustained lack of public investment representing the most significant structural constraint (Fiscal Council, 2017).

The European Quality of Life Survey (EQLS), conducted by Eurofound, provides data on access to public services and assessments of the quality of services in urban and rural areas. The data presented in Figure 21 show that the rural population faces more challenges in terms of access to basic services, such as public transportation, banking services and retail outlets. In the area of cultural services, such as cinemas or theatres, the difference is even more pronounced, and most respondents from rural regions reported difficulties in accessing these services (FAO, 2020b).

5.2. Access to land and other real property

Access to property is one of the basic foundations of women’s socio-economic status and gender equality. Considering that Serbia is still a largely patriarchal

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75 According to the MICS methodology, improved sanitation includes: flush to piped sewer system, flush to septic tanks, flush to pit (latrine), ventilated improved pit latrine, and pit latrine with slab (SORS and UNICEF, 2014).
society,76 and that patriarchal gender patterns are more pronounced in rural parts of the country, gender inequalities in these areas are more pronounced too, which is evident in rural women’s access to property.77

According to 2017 data from the Statistical Office of the Republic of Serbia, 23 percent of women in rural Serbia owned land, 25 percent owned other real property, and 43 percent owned a share of other real property. The share of property registered as shared property, that is, the joint property of women and men, was 9.5 percent in all three types of real estate (land, other real property and parts of other real property; Republic Geodetic Society, 2019).

In 2018, the legislation was amended to facilitate women’s access to land ownership and other real property. The Law on the Procedure of Registration in the Real Estate and Utility Cadastre78 states that any property acquired during marriage shall automatically be registered by the public notary as shared property, unless “a statement is submitted by both spouses to the effect that a particular property is not shared, i.e., that it is the separate property of one of the spouses, or if the spouses acquire co-ownership based on a supporting document on the basis of which their respective shares are registered” (Article 7). However, as seen in Table 16, which provides an overview of the data on ownership and co-ownership of real estate in 2019, these amendments to the law have not yet had any impact in terms of an increase in the number of women owners of real estate, since the gender ratio of owners has not changed relative to 2017. We can also see significant regional differences: the Belgrade region has the smallest gender gap, while the Šumadija and Western Serbia region has the highest percentage of men among real estate owners. It is possible that this law will not have a significant impact on women in rural Serbia, where it is still customary for a woman to move into her husband’s home, and in view of the fact that, in cases where ownership is already registered, the law prescribes that a special request must be made to register shared ownership. Given the prominent influence of traditional norms in governing inheritance and property ownership in rural regions, the law can hardly be expected to bring about changes in the short term, especially in the redistribution of existing property. A greater focus on a more equitable distribution of newly-acquired property among the younger rural population is more likely to yield positive effects.79

Data about the grounds for the acquisition of title to real property for 2018 reveal pronounced gender inequalities. Forty percent of women acquired real estate through inheritance, compared with 60 percent of men. The gap is even wider when it comes to immovable property acquired through a deed of gift, as only 37 percent of women acquired a property in this manner, compared with 63 percent of men. The smallest gap, albeit still significant, is found in the acquisition of property through purchase: 55 percent of men and 45 percent of women (Živanović et al., 2019). Nevertheless, analysis of data for newly-acquired property indicates that some change is being made toward more equitable access to property and that progress is possible in the future.

The gender ratio in the field of mortgaged property is an important indicator of credit standing as this type of property is used as collateral for buying real estate or investing in business. Data from the Republic Geodetic Authority (2019) reveal a significantly higher share of men who own mortgaged property (65 percent).

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76 Patriarchy is a system of social structures and practices in which men govern, oppress and exploit women (Walby, 1990, p. 20). It is a set of social relations of a historically evolving nature, making it possible to define the degrees and forms of patriarchal oppression in each specific society. The degree of patriarchal oppression refers to the intensity of gender inequalities in key social structures, while the form refers to the various types of relations established between these structures (Pelić, 2016, p. 430).

77 Patriarchal gender patterns in urban and rural Serbia are analysed in Chapter 7.4 “Gender stereotypes, norms and values”.

78 Official Gazette of the Republic of Serbia, No 41/18, 95/18 and 31/2019.

79 Further information about gender equality and property rights, along with practical guidance for notaries on exercising due diligence to strengthen the protection of women’s rights, can be found in FAO and GIZ, 2019.
compared with the share of women (35 percent). Unfortunately, data disaggregated by location and sex are not available.

Women in rural settings are less likely to be owners of real estate than women living in urban areas. While only 25 percent of women at country level have exclusive ownership in real estate (land, dwelling), this share reaches 34 percent in urban areas (Republic Geodetic Authority, 2019). The reason for such pronounced differences lies in the cultural barriers that are typical of patriarchal societies which dictate that property should be registered to the male members of the household and that women should renounce their legal right to inheritance in favour of the male members of the family. In fact, according to a report submitted to the Committee for the Elimination of All Forms of Discrimination against Women regarding Serbia’s fourth reporting cycle (Beker et al., 2017), the number of female and male beneficiaries in probate hearings was almost the same. However, as many as 36 percent of women renounced their legal right to the estate, compared with only 19 percent of men. In most of the cases, the women renounced the estate in favour of their brothers (55 percent). Mothers mostly renounced the estate in favour of their sons (13 percent), while only 2 percent did so in favour of their daughters (ibid.). These data are indicative of the prevalence of enduring patriarchal structures and norms in Serbia. On the one hand it is expected that women will leave the primary family household after marriage and join the husband’s household. On the other hand, these still strong patterns of patrilocality are enhanced and maintained by the inheritance patterns, as the lack of property ownership forces women to leave the household and renounce their rights to property in favour of male relatives.

Several in-depth qualitative studies about the norms governing the processes related to property inheritance and distribution were conducted in 2013 and 2014 in the Zlatibor region. The findings demonstrate how these norms are embedded in the narratives of the villagers in this region. The pressure to conform to these norms is the strongest for women, who are expected to voluntarily renounce their right to the estate. Their readiness to do so is one of the conditions upon which a woman is perceived as a “good daughter, sister, mother”.

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**Box 4: Qualitative research on land inheritance plans**

**Father, 72 years, land owner:** “I just keep telling my P let’s pop over to Čajetina for a day, and I will transfer everything I own to him, I mean, what good does that do to me, if I were to die tomorrow, he would have to deal with the court and file claims. This way, I transfer the property to him, if he wants to receive it, fine, if not, then what can I do, if I die tomorrow, he’ll have to figure it out by himself.”

**Son (P), 49 years:** “Someday, when my father dies, God forbid, my sister (N) will get what’s rightfully hers.”

**Daughter (N), 51 years:** “I will not take my brother’s land, no, no, God forbid! I have more than I need – my two golden hands. No chance, no chance!”

**Grandson (M), 33 years (the daughter’s son):** “Someday, when my mother and my uncle divide the property, my mom will take nothing, she shouldn’t ask for anything because he deserves it all.”


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**5.3. Access to transportation and women’s mobility**

A recent survey that looked at the gender dimensions of transportation revealed significant gender inequalities in access to transportation and gender-specific mobility patterns (Dornier Consulting International and SeConS, 2019). The differences in access and mobility patterns between women and men are particularly pronounced in rural Serbia. The survey shows that the share of women who possess a driving license in Serbia is half of the share of men – only 35 percent of women compared with 71 percent of men (ibid.). Although a significant number of households in rural areas own a car (71 percent), cars are very rarely owned by women. Only 28 percent of women in rural Serbia are owners of at least one vehicle (ibid.). The differences in access to transportation also shape the patterns of mobility: men living in the countryside mostly use cars, while women walk and use public transportation or have someone else to drive them (see Figure 22). The lack of adequate public transportation in rural areas, which includes greater distances to bus stations, as well as a
lack of regular services, affects women more severely, restricting their opportunities in the public and private sphere, because they are more frequent users of and are more reliant on public transportation. The lack of adequate public transportation has a profound impact on women’s access to work outside their usual place of residence, as well as on their access to health and social care, and cultural amenities.

Employed residents of rural settlements commute, on average, 10.7 km, which is significantly longer than the average for urban residents whose one-way commuting distance is 7.4 km (Dornier Consulting International and SeConS, 2019). Poor public transportation connections are cited as a major commuting problem by as many as 26 percent of rural residents, compared with only 13 percent of the urban population (ibid.). Considering that lack of availability of public transportation affects rural residents to a greater degree than urban residents, the former rely more on cars as a means of transport. In fact, 65 percent of rural commuters use their own car to drive to work, compared with 49 percent of urban commuters, or they are dropped off by car by family members (36 percent in rural areas and 26 percent in urban areas) or other people, for example, neighbours (28 percent in rural areas and 17 percent in urban areas).

Although no data are available to support such a conclusion, based on the fact that women are less likely to be drivers and car owners, the assumption can be made that women engaged in agricultural activities have significant difficulties in reaching direct buyers and are either forced to sell their products indirectly, through intermediaries, or are dependent on other drivers and, consequently, that their income from agricultural production is lower.

Women from rural Serbia visit social services more frequently: 34 percent of rural women do so several times a year, compared with 26 percent of urban women. This correlates with higher AROP rates in rural Serbia and a higher share of single households of older women which are in greater need of social assistance (Dornier Consulting International and SeConS, 2019). These services may be some distance away: for 38 percent of rural women, they are situated 11 km or more from the home, while only 9 percent of urban women have to cover the same distance.

Only 29 percent of women living in the countryside attend cultural or social events several times a year, compared with 40 percent of urban women (Dornier Consulting International and SeConS, 2019). The lack of cultural and social events in rural settings is hard to compensate for by travelling to the cities, given the restricted mobility of women due to inadequate public transportation and their dependency on other drivers from their own or neighbouring households. Women in rural Serbia are also deprived of sport and recreation. Data from the transport study indicate that only 19 percent of women practise sport or recreational activities at least once a week, while this share of women is higher in the cities, at 26 percent (Dornier Consulting International and SeConS, 2019). This suggests that this type of activity is seldom available in rural settings.

Access to transportation is crucial for economic and social participation. Gender inequalities in access...
to transportation are a consequence of structural inequalities in relations of power between men and women and are perpetuated via the influence of patriarchal norms that dictate the different rights and roles of women and men. Similarly, gender inequalities in access to transportation also influence the different patterns of mobility of women and men, and, as a result, unequal opportunities for participation in the labour market, for access to public and social services and for enjoying opportunities for social interaction and recreational amenities.

5.4. Access to information and communication technologies (ICTs)

According to a survey conducted by the Statistical Office of the Republic of Serbia on the Use of Information and Communication Technology in Serbia in 2019, 80 percent of urban households and 62 percent of rural households in Serbia own a computer, which points to a significant gap between urban and rural areas. This gap is also pronounced in terms of access to the internet with 86 percent of urban households having access to the internet compared with 71 percent of rural households (SORS, 2019a).

The differences in the use of computers and internet access at the level of urban and rural households are also reflected at the individual level. Comparative data for 2015 and 2019 reveal a growing trend in the use of the internet and computer in both urban and rural settings. However, although internet use is increasing in both settings, the rise is significantly higher in rural Serbia. Yet, despite this growth, there is still a significant gap between these two areas of residence.

Generally, men use computers more than women, in both urban and rural settings. Furthermore, only 60 percent of women in rural settings reported having used a computer in the three months prior to the 2019 survey, compared with 87 percent of urban women (see Figure 23). The data are very similar when it comes to internet use. Most urban residents reported having used the internet in the previous three months (84 percent) in 2019, while this share was smaller among rural residents (69 percent). The share of rural women internet users (65 percent) is still significantly lower compared with the urban women’s share (81 percent) and lower relative to men in rural Serbia, at 74 percent (see Figure 24).

Considering that women in rural settings are less likely to use the computer and internet than both men and urban women, it is crucial that they are provided with computer training.

Data from 2019 show a high level of mobile phone use, with 94 percent of respondents reporting that they had used mobile phones in the three months prior to the survey (SORS, 2019a, independent calculations carried out for the CGA). The increase in the use of mobile phones relative to 2015 was expected (see Figure 24).

In contrast to other digital technologies, there are no marked gender differences in the use of mobile phones, while differences by rural and urban area are significantly lower than is the case for computer and internet use.

Rural residents mostly use the internet for video and audio calls, and text messaging (80 percent; SORS, 2019a, independent calculations carried out for the CGA). Women living in the countryside practise this type of activity more frequently than their male counterparts (83 percent and 77 percent, respectively). The use of social media is another online activity frequently practised by rural residents (74 percent), which is slightly higher than the use of social media by urban residents (69 percent; ibid.). With regards to the

Figure 23: Use of computers and the internet, by sex and area of living, in 2015 and 2019, in percentage

Sources: SORS, 2015; 2019a.
differences in online activities between the urban and rural populations, it should be noted that e-banking is rarely used by residents of rural Serbia (15 percent), and equally rarely by men and women, while on the other hand, 29 percent of the urban population uses this type of service (ibid.). A more widespread use of e-banking in rural Serbia could significantly facilitate access to banking services, and save both the time and money of rural residents who rarely have access to financial institutions in the areas where they live.

As expected, the use of the internet to look for employment is more prevalent in urban settings (21 percent) than in rural settings (16 percent; SORS, 2019a, independent calculations carried out for the CGA). While no gender gap was observed in urban areas related to the use of the internet to find a job, in rural settings this gap is pronounced (12 percent of women compared with 19 of percent men; ibid.). Considering that rural women rarely use the internet to look for employment, and that their unemployment and inactivity rates are significantly higher than those of men, it would be very useful to provide women with opportunities to attend courses and other types of training to acquire online job search skills.

**5.5. Access to financial markets**

In terms of access to financial markets, according to a survey conducted in 2019, most women (81 percent) and men (82 percent) over the age of 15 years living in rural areas have a bank account. In contrast to bank account ownership, which most of the population have, only a small share of rural residents uses credit cards.

with the gender balance tipped in favour of rural men (13 percent), compared with only 9 percent of rural women. Similarly, a slightly larger share of rural men uses mobile banking services (13 percent) than rural women (11 percent; see Table 17).

In relation to savings, the citizens of Serbia are able to save a little, and only 9 percent of the Serbian population has some form of savings in the bank. No gender-specific differences are discernible in rural areas when it comes to savings. Nevertheless, it is important to note that, compared with 11 percent of the urban population, only 7 percent of rural residents have savings. This indicates that rural households are in a more precarious financial situation. Savings are correlated with education level and women with higher education manage to save more than women with lower levels of education. Women in rural areas have fewer opportunities to take consumer loans (5 percent of women compared with 8 percent of men) and housing loans (1 percent of women and 2 percent of men). Education is also a key factor affecting access to loans. Thus, highly educated women more frequently apply for and obtain both consumer and housing loans (see Table 17).
In addition, the rural population frequently lacks the necessary information about financial services because they are not usually a target group for banks. They also have less direct contact with banks because they are not geographically close. This physical distance from financial institutions affects women to a greater degree than men, because they are more dependent on public transportation or someone else to drive them to the financial institutions. Apart from the physical distance, the restrictive conditions for obtaining bank loans requiring mortgage-backed security form an even greater barrier for rural women because they are less likely to own property or land.

In relation to loans, it should be noted that the microloans market, which is an important way of including rural women in financial markets, is underdeveloped in Serbia. The legal and regulatory framework in Serbia restricts the development of the microfinance sector (that is, direct lending by financial institutions other than banks), so that the range and availability of microfinance services is very limited.

At present, microloans are only granted through banks: there are few microloan institutions in the field of agriculture (AgroInvest and Micro Development are examples) and these operate in a partly legal area. Complex loan procedures lead to higher costs, ultimately resulting in higher interest rates for potential users, who are, as a rule, already vulnerable (FAO, 2020b).

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Table 17: Use of financial services, by sex, area of living and education level, in percentage (2018)

<table>
<thead>
<tr>
<th>Area of living</th>
<th>Area of living</th>
<th>Education level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban</td>
<td>Other</td>
<td>Primary education or lower</td>
</tr>
<tr>
<td>Men</td>
<td>Women</td>
<td>Men</td>
</tr>
<tr>
<td>Number of respondents</td>
<td>1 048</td>
<td>306</td>
</tr>
<tr>
<td>Current account/package</td>
<td>80</td>
<td>79</td>
</tr>
<tr>
<td>Debit card</td>
<td>44</td>
<td>47</td>
</tr>
<tr>
<td>Overdraft limit</td>
<td>24</td>
<td>22</td>
</tr>
<tr>
<td>Credit card</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>Mobile banking</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>Savings/deposits</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Cash loans</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Phone banking</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>Consumer loans</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Housing loans</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Car loans</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

Source: Ipsos Strategic Marketing, Omnibus, November 2019.82
6. Social services and gender equality in rural areas

Key findings

» There are distinct gender inequalities in education, evidenced in: higher illiteracy rates among rural women compared with both rural men and urban women; the greater share of rural women with lower education levels relative to their male counterparts; and gender segregation by field of study, reflected in the higher concentration of girls in the social services, social sciences and humanities subjects, and determined by traditional perceptions of typical “female” and “male” occupations.

» More women than men are recipients of agricultural pension benefits, which are extremely low. The reason for this is that women more frequently earn their pensions fully based on agricultural work in family farms. This makes their pensions much lower than they would be from a career at least partly comprised of off-farm work.

» The rural population is generally at a higher risk of poverty and social exclusion, with older women (65 years and over) facing the highest risk. Due to poor infrastructural development (for example, substandard roads and the unavailability of transportation), women from rural areas face difficulties accessing social protection services.

» Child labour is a major social problem in rural areas: it jeopardizes children’s educational attainment and also their safety and development. Boys are more exposed to this risk than girls, due to traditional attitudes that men should manage farms and boys’ early engagement in work is considered to be an introduction to managerial, decision-making roles in adult life.

» Rural women are more affected by chronic diseases than urban women, and significantly more than men.

» A higher share of rural women has some type of disability, compared with urban women and men in general.

» When comparing women and men from urban and rural areas, rural women are more likely to report their health status as poor and urban men are most likely to report their health status as good or very good.

» In terms of the reasons for unmet medical examination needs, women from rural areas are twice as likely as men from the same areas to experience the problem of inadequate transportation and long distances to medical facilities, and eight times more likely than urban women to encounter barriers to accessing medical facilities.

» Rural women are less likely to use modern contraception and more likely to use no contraception; and the abortion rate is higher among women living in rural areas than women living in urban areas.

» Women from rural areas are less likely to attend childbirth preparation courses, which is mainly due to the lack of such courses in rural locations.

6.1. Education

6.1.1. Educational characteristics of the population

Gender inequalities in education are subsequently replicated in the labour market. Official statistical data indicate that significant differences are already present
when we look at the literacy rates of the population (see Figure 25). The last population census reveals that illiteracy rates are higher in the rural population compared with the urban population, and also higher among women than men. The highest illiteracy rates are found among women living in rural areas (SORS, 2013).

In relation to digital literacy, the gender gap has been shrinking over time, owing to an increase in the numbers of people with basic or advanced digital skills, especially in the female population. Nevertheless, it is important to bear in mind that no data were available for rural/urban areas, so it is unclear whether these disparities are decreasing in both types of area.

Census data indicate that there are particular gender disparities, as well as disparities relative to the area of living, in the population’s levels of educational attainment (see Table 18). The share of women without any education or less than primary education is larger than the share of men. In rural areas, there is a higher share of men and women who have not completed primary school, but rural women represent the largest share in this group – in 2011, almost one-third of women in rural Serbia had not attended school or had not completed primary education. Moreover, only a very small share of women and men from rural areas had a vocational college or university degree. The forthcoming population census, scheduled for 2021, will be the best indicator of whether these unfavourable

Table 18: Population aged 15 years or over, by level of education, sex and area of living, in percentage

<table>
<thead>
<tr>
<th></th>
<th>Urban residents</th>
<th>Rural residents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total (%)</td>
<td>Men (%)</td>
</tr>
<tr>
<td>Without education</td>
<td>1.5</td>
<td>0.6</td>
</tr>
<tr>
<td>Incomplete primary education</td>
<td>5.5</td>
<td>3.1</td>
</tr>
<tr>
<td>Primary education</td>
<td>16.0</td>
<td>14.2</td>
</tr>
<tr>
<td>Secondary education</td>
<td>53.4</td>
<td>58.2</td>
</tr>
<tr>
<td>Post-secondary vocational education</td>
<td>7.5</td>
<td>7.8</td>
</tr>
<tr>
<td>Higher education</td>
<td>15.7</td>
<td>15.7</td>
</tr>
<tr>
<td>Unknown</td>
<td>0.4</td>
<td>0.4</td>
</tr>
</tbody>
</table>

Source: SORS, 2011.
trends in the population’s educational structure have continued or whether these inequalities have been reduced.

6.1.2. Access to education

**Preschool education**

An early childhood education and care system is vital not only for child development but also to support parents in meeting their family and professional obligations (SORS and UNICEF, 2014). Without a developed and adequate framework of institutional support, the participation of parents in the labour market can be very difficult, in particular for mothers, because women undertake the greater share of unpaid household work and childcare.

Data from the Statistical Office of the Republic of Serbia indicate that in 2018, more than a fourth of children under the age of three years, and almost two-thirds of children within the age range of three years to the age for starting the preschool preparatory programme (PPP) were included in preschool, while the PPP attendance rate is almost 100 percent. No gender-specific differences were registered in these three categories.

Significant differences specific to children’s area of residence (rural and urban) can be observed in preschool programme participation among the three to five years age group. The Multiple Indicators Cluster Survey (MICS), periodically conducted by UNICEF, shows that, despite the rise in the overall preschool attendance rate in both rural and urban areas, the differences in the participation of children from rural and urban areas are still very pronounced (see Figure 26). The share of Roma children aged three to five years in preschool education is very small in urban settings (8.1 percent in 2019), and even smaller in rural settings (5.9 percent; SORS and UNICEF, 2014).

Attendance in the preparatory preschool programme (for four hours a day over a nine-month period) is mandatory in Serbia (Ministry of Education, Science and Technological Development, 2016), thus it is unsurprising that the differences related to area of residence are negligible. However, despite its mandatory nature, the share of children living in Roma settlements attending the preschool preparatory programme is significantly lower than that of children in the general population (76.8 percent and 93.1 percent, respectively), which is just one aspect of the multifaceted forms of social exclusion faced by this population group (SORS and UNICEF, 2019).

**Primary education**

Enrolment of children in primary education in Serbia is almost universal and there are no significant differences related to children’s area of residence or gender. According to MICS data for 2019, the net primary education enrolment rate in 2019 was 96.9 percent for boys and 83.1 percent for girls, which is substantively lower than in 2014, when it was 99.1 percent and 97.9 percent, respectively (SORS and UNICEF, 2019). Enrolment is higher among children living in rural areas than those living in urban (95.8 percent vs. 86.9 percent; ibid.).

Regarding the enrolment rate of children in primary education, lower enrolment rates are typical of children from highly vulnerable groups, such as Roma children. MICS data indicate that in 2019, the net enrolment...
Box 5: From a survey on women’s and children’s access to services in rural regions

A child from Valjevo, age 12–14 years, describes their journey to school: “My school is 12.5 miles (20 km) away, and I have to walk 7 miles (11 km) to the bus station. If I leave at 5 a.m., I can reach the bus station by 7 a.m., then I wait another 15 minutes for the bus to arrive. Sometimes, the roads are blocked because of strong winds and heavy snowfall.”

Source: Bogdanov et al., 2011, p. 35

rate for Roma children was lower than that of children from the general population (85.4 percent and 90.0 percent, respectively). While in the general population of children, enrolment in primary education is higher in rural than in urban areas, among children living in Roma settlements, the situation is the opposite, with an enrolment rate in urban areas of 86.3 percent and in rural areas of 83.7 percent (SORS and UNICEF, 2019).

The net attendance rate for primary school is slightly higher among children from rural than urban areas (94.1 percent and 92.8 percent, respectively); and the gender parity index in 2019 shows that net attendance rates are slightly better among boys than girls (SORS and UNICEF, 2019).

Looking at the participation of vulnerable children in the inclusive education system, significant gender disparities are discernible. SORS data indicate that there is a much higher share of boys than girls in the inclusive education programme, the system in which children with disabilities attend “mainstream” schools with Individual Education Plans (IEPs). Among children who attended primary school with an Individual Education Plan in 2016, boys accounted for 61 percent and girls for 39 percent (SORS, 2017b). The reasons for this gender gap are still unclear.

Children in rural parts of Serbia living at a distance from school are in a particularly disadvantaged position because the lack of adequate transportation poses a significant barrier to accessing educational establishments. A survey of women’s and children’s access to services in rural areas indicates that some children must walk for hours to get to school and depend on unreliable and scarce public transportation (Bogdanov et al., 2011). This leads to a significant lack of time for other activities and may cause overload and fatigue.

Secondary and higher education

While the differences in access to primary education between children living in urban and rural areas are not very pronounced, they are nevertheless observable at the level of secondary education. The net attendance rate for secondary school shows a reverse picture – attendance is higher among children from urban than rural areas (96.6 percent and 90.8 percent, respectively), and is very low for children living in Roma settlements, whether urban (26.9 percent) or rural (31.2 percent; SORS and UNICEF, 2014).

According to the 2019 MICS survey, the Gender Parity Index (the ratio of the number of girls to the number of boys attending school) for secondary education indicates a difference in favour of boys (0.99). This is a shift in comparison to the findings from the MICS 2014, when the Gender Parity Index was in favour of girls (1.22; SORS and UNICEF, 2014).

Although there are no rural-specific data, significant gender differences can be observed in secondary school students’ choices regarding field of study. The share of girls enrolling in general secondary schools (“gimnazija”), which are also the main channel for subsequent enrolment in college, is higher than the share of boys. Furthermore, girls predominantly choose fields involving the care of others, such as healthcare and social work, as well as subjects such as textile and leather production, and culture, arts and public information, while they are almost completely absent in mechanical engineering and electrical engineering (see Table 19).

Gender disparities with respect to the students’ choice of secondary school are closely correlated with the traditional norms related to typical “male” and “female” occupations. The findings of some surveys demonstrate that social norms dictating “acceptable” occupations for girls and boys have a decisive role in subject choice, rather than individual preferences and talents (Hrnčić et al., 2014 in Ćeriman and Bojanić, 2016a, p. 15).

There are no data disaggregated by rural and urban area for higher education in Serbia. However, gender disparities in higher education are pronounced and are manifest in segregation and participation.

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65 “An Individual Education Plan (IEP) is a special document used for planning extra learning support tailored to the individual child and student. Its goal is to support the child reach their full potential, integrate into the school peer community, and meet each child’s and student’s learning needs” (SORS, 2017b, p. 47).
In relation to participation, the gender balance is tipped in favour of women: in other words, there are more young women than young men in higher education. In 2018, men accounted for 40.9 percent and women for 59.1 percent of the total number of college and university graduates. Additionally, women account for 57.9 percent of the total number of persons with a basic academic degree (Bachelor’s degree; SORS, 2020a). Gender segregation by field of study takes the form of a concentration of women in the fields of education, arts, social sciences, business, administration, law and natural sciences, while there are significantly more men in ICT, electrical engineering and civil engineering. In 2017, 60.7 percent of the total number of graduates with a Master’s degree were women, but the share of women with doctoral degrees is lower, at 49.7 percent (SORS, 2020b).

Table 19: Number of students at the beginning of the school year, by field of study and sex, in percentage

<table>
<thead>
<tr>
<th>Field of study</th>
<th>Number</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>252 108</td>
<td>50.6 49.4</td>
</tr>
<tr>
<td>Secondary school (”gimnazija”)</td>
<td>66 639 127 534 124 574 100 50.6 49.4</td>
<td></td>
</tr>
<tr>
<td>Agriculture, food production and processing</td>
<td>14 183 7 577 6 606 100 53.4 46.6</td>
<td></td>
</tr>
<tr>
<td>Forestry and wood processing</td>
<td>2 576 1 755 821 100 68.1 31.9</td>
<td></td>
</tr>
<tr>
<td>Geology, mining and metallurgy</td>
<td>1 023 673 350 100 65.8 34.2</td>
<td></td>
</tr>
<tr>
<td>Mechanical engineering and metal processing</td>
<td>22 492 19 473 3 019 100 86.6 13.4</td>
<td></td>
</tr>
<tr>
<td>Electrical engineering</td>
<td>28 425 25 897 2 528 100 91.1 8.9</td>
<td></td>
</tr>
<tr>
<td>Chemistry, non-metals and graphic design</td>
<td>8 921 3 082 5 839 100 34.5 65.5</td>
<td></td>
</tr>
<tr>
<td>Textiles and leather processing</td>
<td>3 294 618 2 676 100 18.8 81.2</td>
<td></td>
</tr>
<tr>
<td>Geodesy and civil engineering</td>
<td>6 286 4 009 2 277 100 63.8 36.2</td>
<td></td>
</tr>
<tr>
<td>Traffic</td>
<td>12 745 8 578 4 167 100 67.3 32.7</td>
<td></td>
</tr>
<tr>
<td>Trade, hospitality and tourism</td>
<td>19 951 9 396 10 555 100 47.1 52.9</td>
<td></td>
</tr>
<tr>
<td>Economics, law and administration</td>
<td>31 892 10 813 21 079 100 33.9 66.1</td>
<td></td>
</tr>
<tr>
<td>Hydrometeorology</td>
<td>211 78 133 100 37 63.0</td>
<td></td>
</tr>
<tr>
<td>Culture, arts and public information</td>
<td>5 925 1 855 4 070 100 31.3 68.7</td>
<td></td>
</tr>
<tr>
<td>Healthcare and social services</td>
<td>23 846 5 686 18 160 100 23.8 76.2</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>3 226 665 2 561 100 20.6 79.4</td>
<td></td>
</tr>
<tr>
<td>Military schools</td>
<td>473 327 146 100 69.1 30.9</td>
<td></td>
</tr>
</tbody>
</table>

Source: SORS, 2019c.
6.2. Social protection

According to data from Statistics on Income and Living Conditions (SILC), conducted by SORS, the Gini index value was 35.6 in 2018,66 which is higher than the average for Europe (30.9; Eurostat, 2020a). According to the same source, 24.3 percent of the population is at risk of poverty (AROP), while 34.3 percent is at risk of poverty or social exclusion (AROPE; SORS, 2019d), significantly higher than the average for the EU-28, where the AROP and AROPE rates were 17.1 percent and 21.9 percent, respectively (Eurostat, 2020b). The rural population is at higher risk of poverty and social exclusion than the urban population. While in 2018 the AROPE rate for Serbia was 26.3 percent in urban areas, and 31.3 percent in suburban locations, the same rate reached 43.8 percent in rural areas (Eurostat, 2020c). Older women (65 years and over) living in rural Serbia are at a particularly high risk of poverty – as many as 40.5 percent.67

6.2.1. Pensions

According to the Law on Pension and Disability Insurance,68 farmers are entitled to pension and disability insurance.69 Farmers have the lowest pensions relative to all other categories of insured persons. The amount of a farmer’s retirement pension is calculated in the same manner as that of other insured categories, but the contribution basis is very low and consequently so is the retirement pension. In 2018, 15.8 percent of retired farmers received pension benefits that were below minimum pensions, while 75 percent received the minimum pensions amounting to RSD 11,272.77 (NPDIF, 2019). This means that there are more rural pensioners receiving minimum pension benefits than there are in the urban population of retirees. Among retirees who earned pensions based on employment, there are 7.3 percent of those with pensions below minimum; while among retirees who earned pensions based on self-employment, there are 7.7 percent of pensioners who have pensions below minimum.

There are more women than men among old-age farmer pension benefits recipients. According to data from the National Pension and Disability Insurance Fund (NPDIF), for every 100 men there are 195 women receiving farmers’ old-age pensions (SORS, 2017b). One reason for this could be the higher employment rate of rural men in non-agricultural sectors, where they acquired entitlement to a non-agricultural retirement pension.

Women receive, on average, lower pension benefits than men. Thus, the average retirement pension of women in Serbia, when considering all types of old-age pensions (employment, self-employment and farming), is 80 percent of the average retirement pension benefits of men. Among farmers, this gender gap in retirement pensions is smaller, considering that farmers’ pensions are extremely low, so that the average old-age women’s farmers’ pensions are in the range of 95 percent of men’s farmers’ pensions (SORS, 2017b).

6.2.2. Financial social assistance

Poverty reduction and the economic empowerment of the most vulnerable share of the population is partly regulated through the provision of social assistance. Eligibility for social assistance is regulated by two legislative instruments – the Law on Social Protection90 and the Law on Financial Assistance to Families with Children.91 The Law on Social Protection defines the types of material support (Article 79),92 as well as eligible recipients of this type of support (Article 81). Financial Social Assistance (FSA) is means-tested and one of the eligibility criteria is that the family or individual recipient does not have more than 0.5 ha of land.93 The law also envisages the possibility for agricultural holdings to consent to the transfer of title to property owned by them to the Social Welfare Centre (SWC) to qualify for financial social assistance.94 In addition, households meeting these conditions have other forms of social assistance available to them, such as the right to attendance allowance (carer’s allowance), assistance for job training (for persons with disabilities), one-off cash benefits, in-kind assistance and other forms of material assistance.

Recent data on the share of FSA recipients in the rural population are not available. A survey of social assistance and activation conducted in Serbia in 2011, revealed that more than a third (34.3 percent) of the rural population was in receipt of FSA (Petrović, 2011).

66 The Gini index is a measure of inequality in the distribution of income. The value of this index ranges from 0 to 100. If the value is 0, that would mean that the distribution of income across income percentiles in a population is ideal and that all members of the population have the same income. The higher the Gini index value, the higher the income inequality (SORS, 2019d, p. 4).
67 Labour Force Survey data, 2018 (database provided by SORS and independent calculations carried out for the CGA).
69 According to Article 13 of the Law on Pension and Disability Insurance, the term “farmer” refers to persons engaging in agricultural activities either as farm holders, members of an agricultural holding, family farm holders, members of a family farm holding or members of a mixed household, provided they are not insured as employees or self-employed, pension benefit recipients or in education.
70 Official Gazette of the Republic of Serbia, No. 113/17 and 50/2018.
71 “Recipients shall receive material support in the form of financial social assistance, attendance allowance, incremented attendance allowance, job training support for persons with disabilities, one-off cash benefits, in-kind assistance, and other types of material support, in accordance with this law and its implementing by-laws” (Article 79, Law on Social Protection).
A survey on social exclusion in rural Serbia revealed a high percentage of rejected applications for different types of material support submitted by members of the population living in rural regions – around 20 percent of rural household applicants were refused child allowance, 14 percent attendance allowance, and 10 percent the one-off cash assistance from the municipality (Bogdanov et al., 2011). The main reason for the rejection of these claims for financial assistance was not related to the income level that defines eligibility for assistance, but rather to non-compliance with other requirements, such as a lack of supporting documents and employment in a recent period (ibid.).

According to the Law on Financial Support to Families with Children,95 child allowance is a means-tested96 and income-tested benefit97 available to people who can demonstrate that their income and capital are below a certain threshold. The most significant barrier for agricultural households to becoming eligible for FSA and child allowance is the method of calculation of agricultural activity income, i.e., determining cadastral income. The Law on Calculating Cadastral Income is outdated, and the current income level was calculated more than 25 years ago, thus setting an inadequate basis for assessing the material resources available to a rural family. Indeed, the use of this inadequate criteria has been identified in many studies as the cause that has led to the exclusion of a significant number agricultural holdings from child allowance entitlements (Matković et al., 2014). In addition to this, there are other barriers to claiming child allowance, such as complicated application procedures.

6.2.3. Access to social services
The delivery of social care services (for example, support to families, day centres for older persons, day centres for children or adults with disabilities, and support services for women and child victims of violence) is to a great extent within the purview of local administrations. The need for social services is the greatest in economically underdeveloped local governments because the population is more exposed to various social risks, but concurrently, these local governments also have the weakest capacities to deliver these services (Matković et al., 2016).

In addition to the lack of social care services, there is another set of reasons which explain why the availability of these services in rural areas is poor. The main reasons include: inadequate infrastructural development (undeveloped, poor roads); and the (un)availability of public transportation in rural areas (the insufficiently developed network of bus and train routes, coupled with infrequent existing bus or train services; Ćeriman and Bojanić, 2016b). Since women are more frequent users of public transportation services, these unfavourable conditions affect their access to social services to a greater degree (Dornier Consulting International and SeConS, 2019).

6.2.4. Child labour in agriculture
An important aspect of social protection relates to the protection of children from child labour, a phenomenon more prevalent in rural than in urban areas because of children’s early involvement in agricultural work, in particular boys.98 Both the Ombudsman and the Commissioner for the Protection of Equality have been warning about the persistence of child labour in agriculture (Commissioner for the Protection of Equality, 2016).

According to the SORS Labour Force Survey (LFS), 1.3 percent of children aged 15 to 17 years worked in 2018, and significantly more boys than girls. As many as two-thirds of child workers (65.5 percent)

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95 Official Gazette of the Republic of Serbia, No. 113/17 and 50/2018.
96 “Notwithstanding paragraph 1 hereof, the applicant’s child allowance claim shall be granted if he, or the members of his family, who have an income from agriculture, do not own real estate in Serbia or abroad, except for the dwelling in which the family lives, provided that it has a maximum of one room per household member, plus one additional room, and other essential commercial agricultural holding structures and up to two hectares of land per member of the household” (Article 8, Law on Financial Support for Families with Children, Official Gazette of the Republic of Serbia, No. 113/2017 and 50/2018).
97 The right to child allowance may be claimed if the value of financial or other liquid assets (income from sale of real estate, shares, bonds, other securities, and similar) of the applicant, or members of his family, does not exceed the amount of two average salaries per employed person in Serbia exclusive of taxes and contributions per family member, according to the last known data at the time of submission of the claim” (Article 7, Law on Financial Support for Families with Children, Official Gazette of the Republic of Serbia, No. 113/2017 and 50/2018).
98 There is an important distinction to be made between children that are engaged in an economic activity in the broader sense, and children that are being exploited through work (child labour). The latter entails the inclusion of children in an economic activity who are below the minimum working age, and children above the minimum working age in work classified as the worst form of child labour, i.e., “hazardous work” (ILO, 2018, p. 8). In Serbia, the Labour Law sets the minimum working age at 15 years. According to international conventions, national laws or regulations may permit the employment or work of children aged 12 to 14 years in so-called “light work”, i.e., work that is not likely to be harmful to their development in any way (ILO, 2018, p. 8). We should bear in mind that, in addition to the type of work performed, the working hours of children should not exceed the allowed number of hours prescribed for their age group, to prevent children being overworked. In accordance with ILO conventions, children aged 12 to 14 years should not engage in “light work” for more than 14 hours a week. In relation to children aged 15 to 17 years, Article 87 of the Serbian Labour Law prohibits their work engagement for more than 35 hours per week.
were employed in the agricultural sector (SORS, 2019b). A breakdown by area of residence of the children reveals a significantly higher share of rural child workers aged 15 to 17 years compared with their urban peers. In 2018, a total of 2,757 children aged 15 to 17 years engaged in work, out of which 82.5 percent were rural children and 17.5 percent were urban children (ibid.). Boys from rural locations account for the largest share of child workers (see Figure 27).

Almost two-fifths of boys (38.6 percent) and more than half of girls (51 percent) who engage in work reported that in the week preceding the implementation of the Labour Force Survey, they had worked more than the statutory maximum number of hours for their age (that is, more than 35 hours per week). In the same period, 42.2 percent of boys and 47.2 percent of girls aged 15 to 17 years engaged in the agricultural sector worked for more than 35 hours per week (SORS, 2019b).

It is important to note that the Labour Force Survey (LFS) does not record statistical data related to the work of children below the age of 15 years, or the work of children performing household chores, or caring for and looking after other household members, which is the main area of activity where girls are more engaged. On the other hand, the MICS survey does include younger children and their engagement in performing household chores, but it does not provide any data on the exploitation of children through work in the agricultural sector.

In 2017, the International Labour Organization conducted a survey to assess the exploitation of children for work in agriculture in Serbia (see Figure 28). The survey included 498 children aged 5 to 17 years, of whom 261 were economically active.

The survey clearly demonstrates patterns of gender segregation among girls and boys in different activities in agriculture. Girls tend to be more involved in activities related to vegetable and fruit production, gardening and food processing, whereas boys are more likely to perform tasks related to livestock and poultry, use of machinery and vehicles, activities that require the use of sharp tools and handling loads (chopping and loading firewood, for instance), as well as activities related to stable cleaning or disposal of fertilizers (ILO, 2018). This form of early socialization in the sphere of work contributes to the reproduction of gender segregation found in different areas of agricultural production.

Gender-based differences are also visible in the domain of household chores and are transmitted from generation to generation. Girls, like other female members of the household, are more often engaged in cooking, doing the laundry, cleaning kitchen utensils and buying groceries, whereas boys help with the repair of household appliances or equipment (ILO, 2018).

According to the findings of this survey, the main reason why children are engaged in agricultural activities is to assist the household and learn skills. The high prevalence of child work in agriculture can be seen primarily as part of a rural way of life, as a way of acquiring working discipline and as a form of socialization. In a minority of cases, it is adopted by households as an economic survival strategy (ILO, 2018). When the threshold of acceptable workload is crossed, children may suffer undesirable consequences, such as the inability to attend school on a regular basis, chronic overload and fatigue, and even different types of injuries or other health problems as a result of the excessive workload or involvement in “hazardous work”. Considering that boys are more frequently involved in forms of work that can be characterized as “hazardous”,

99 “The MICS child labour indicator is the number of children age 5 to 17 years who are involved in child labour, while child labour is defined as children involved in economic activities above the age-specific thresholds, children involved in household chores above the age-specific thresholds, and children involved in hazardous work” (UNICEF, 2014, p. 311, p. 313 in ILO, 2018, p. 17).

100 This survey was commissioned by the International Labour Organization, and implemented by the SeConS Development Initiative Group (ILO, 2018).
they are also more likely to be exposed to the risk of injury at work and other health problems.

6.3 Health and healthcare

6.3.1 Gender aspects of health status

Gender-based differences in chronic disease morbidity are evident in Serbia, both in urban and rural settings. Women from rural areas are more likely to be affected by chronic diseases than women from urban areas, and significantly more so than men (see Figure 29).

In terms of health-related restrictions on activity, rural women are most visibly affected by these. While men from urban areas reported regular health-related restrictions in only 4.7 percent of cases, 6.3 percent of rural women reported the same problem (see Table 20).

Statistical data show a significant disparity in how women and men perceive their own health in both rural and urban areas. Men generally self-reported better health than women did, in both locations. Rural women self-reported having the poorest health and represented the most vulnerable group, while men from urban areas had the best self-reported health relative to the other participating groups (see Figure 30).

**Figure 28: Share of girls and boys in type of agricultural activity, in percentage**

**Figure 29: Percentage of women and men with chronic diseases, by area of living**

**Source:** SORS, 2018g.

**Source:** ILO, 2018.
6.3.2. Access to healthcare

Healthcare is not equally accessible to all of Serbia’s population, and it is more accessible in urban regions than in rural regions. As a consequence of rural emigration and depopulation, some medical facilities in rural regions are being closed.

There are no significant gender-based differences when it comes to unmet needs for medical examination or treatment. However, differences can be observed when comparing the area of living (rural and urban): slightly more men and women from rural areas reported unmet healthcare needs in the observed period (see Figure 31).

The main reason for unmet needs for medical examination and treatment reported by women and men alike, both rural and urban, is the inability to afford the cost of these. However, this reason is most common among women living in the countryside (see Table 21). The unavailability of healthcare facilities, the long distance to urban areas where most of these facilities are located, irregular bus services and long waiting lists are among the key reasons for inadequate access to healthcare cited by women in rural Serbia (Bogdanov et al., 2011).

The same patterns related to inadequate access were also observable with respect to dental examinations and treatment. Slightly more men and women in rural locations reported having unmet needs for dental examinations, compared with women and men from urban locations. However, gender-based differences were not particularly pronounced (see Figure 32). It is possible that these differences could be attributed to

### Table 20: Percentage of women and men affected by health-related restrictions on activity, by area of living

<table>
<thead>
<tr>
<th>Area of residence</th>
<th>Urban Men</th>
<th>Urban Women</th>
<th>Other Men</th>
<th>Other Women</th>
<th>Total Men</th>
<th>Total Women</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>Yes, very restricted</td>
<td>431</td>
<td>4.7</td>
<td>554</td>
<td>5.4</td>
<td>342</td>
<td>4.9</td>
</tr>
<tr>
<td></td>
<td>773</td>
<td>4.7</td>
<td>793</td>
<td>4.7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes, somewhat restricted</td>
<td>902</td>
<td>9.8</td>
<td>1,294</td>
<td>12.5</td>
<td>893</td>
<td>12.7</td>
</tr>
<tr>
<td></td>
<td>1,172</td>
<td>15.8</td>
<td>1,795</td>
<td>11.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No restrictions</td>
<td>7,908</td>
<td>85.6</td>
<td>8,493</td>
<td>82.1</td>
<td>5,776</td>
<td>77.9</td>
</tr>
<tr>
<td></td>
<td>5,768</td>
<td>77.9</td>
<td>5,768</td>
<td>77.9</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: SORS, 2018g.
the poorer availability of dental care facilities in rural areas, as well as to the lack of means of transportation that would enable rural residents to easily reach the medical facilities they need. However, the most frequently cited reason for unmet dental care needs is the inability to afford the examinations and treatment.

Figure 31: Unmet healthcare needs, by sex and area of living, in percentage

Table 21: Key reasons for not consulting a doctor, by sex and area of living, in percentage

<table>
<thead>
<tr>
<th>Area of living</th>
<th>Urban Men</th>
<th>Women</th>
<th>Other Men</th>
<th>Women</th>
<th>Total Men</th>
<th>Women</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cannot afford it</td>
<td>319 23.8</td>
<td>359 24.2</td>
<td>408 35.2</td>
<td>481 38.6</td>
<td>727 29.1</td>
<td>840 30.8</td>
<td></td>
</tr>
<tr>
<td>Long waiting list</td>
<td>186 13.9</td>
<td>281 19.0</td>
<td>95 8.2</td>
<td>95 7.6</td>
<td>281 11.2</td>
<td>376 13.8</td>
<td></td>
</tr>
<tr>
<td>Lack of time because of work, childcare or care for other family members</td>
<td>191 14.2</td>
<td>236 15.9</td>
<td>144 12.4</td>
<td>128 10.3</td>
<td>335 13.4</td>
<td>364 13.3</td>
<td></td>
</tr>
<tr>
<td>Too far, no adequate transportation</td>
<td>12 0.9</td>
<td>15 1.0</td>
<td>54 4.7</td>
<td>101 8.1</td>
<td>66 2.6</td>
<td>116 4.3</td>
<td></td>
</tr>
<tr>
<td>Fear of doctors, hospitals, examinations</td>
<td>89 6.6</td>
<td>70 4.7</td>
<td>50 4.3</td>
<td>72 5.8</td>
<td>139 5.6</td>
<td>142 5.2</td>
<td></td>
</tr>
<tr>
<td>Wanted to wait and see whether the problem would be resolved on its own</td>
<td>308 23.0</td>
<td>270 18.2</td>
<td>255 22.0</td>
<td>223 17.9</td>
<td>563 22.5</td>
<td>493 18.1</td>
<td></td>
</tr>
<tr>
<td>Don’t know a good doctor or specialist</td>
<td>24 1.8</td>
<td>32 2.2</td>
<td>6 0.5</td>
<td>9 0.7</td>
<td>30 1.2</td>
<td>41 1.5</td>
<td></td>
</tr>
<tr>
<td>Other reasons</td>
<td>212 15.8</td>
<td>219 14.8</td>
<td>148 12.8</td>
<td>136 10.9</td>
<td>360 14.4</td>
<td>355 13.0</td>
<td></td>
</tr>
</tbody>
</table>

Source: SORS, 2018g.
6.3.3. Sexual and reproductive health

In terms of the availability of reproductive health services, such as gynaecological examinations and family planning, rural women experience key disadvantages. Statistical data reveal that the share of rural women who receive preventive gynaecological screening is very small, and that the number of doctors responsible for women’s health is decreasing (Commissioner for the Protection of Equality, 2015). In addition, a higher number of rural teenage girls have children, in comparison with their urban counterparts (see Table 22).

There are also differences in the use of contraception. According to self-reported data, 58 percent of women who are either married or in an unmarried partnership use contraception. The most widely used methods are traditional methods, used by 40 percent of women, while modern contraception methods are used by 18 percent of women. The most popular method is the withdrawal method (coitus interruptus), used by 35 percent of women in Serbia (SORS and UNICEF, 2014). A 24 percent share of women of reproductive age have reportedly never used contraception. The largest share among this group of women were those who have never had sexual intercourse (42 percent), followed by women who wanted to get pregnant (31 percent), while 24 percent of women reported other reasons for never using contraception methods. Rural women are less likely than urban women to use contraception, especially modern contraception methods, and more likely to have experienced an abortion (see Table 23; ibid.).

In relation to childbirth preparation courses, 17.9 percent of urban women attended these courses, but only 8.2 percent of rural women did; and 32.6 percent of rural women did not attend a course because it was not available in the area in which they lived (SORS and UNICEF, 2014). Furthermore, as many as 61.2 percent of urban women reported not attending these courses.

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101 According to the WHO’s definition (2020c), sexual and reproductive health is a state of complete physical, emotional, mental, and social wellbeing in all matters related to sexuality and the reproductive system, and to its functions and processes; it is not merely the absence of disease, dysfunction or infirmity. In internationally recognized definitions, sexual and reproductive health implies the individual’s responsibility, safety and satisfaction with their sexual life, and reproductive freedom (access to information, family planning methods and services), as well as safe motherhood (safe pregnancy, childbirth and child health).

102 These include: female sterilization, male sterilization, pill, IUD, injectable, male condom, female condom and emergency contraceptive pill (ECP; SORS and UNICEF, 2014, p. 104).
because they never felt the need, compared with 38.4 percent of women from other residence types who reported that they never felt the need for this type of course.

Based on the former, we can conclude that, in the context of sexual and reproductive healthcare services, women in rural areas are in a visibly more disadvantaged position relative to women from urban areas. Women from rural areas are less likely to use modern contraception methods, more likely to have a higher number of abortions, and have poorer access to preventive gynaecological screening, reproductive healthcare services and childbirth preparation courses. Medical facilities and staff should be made available to women in rural Serbia to improve their access to sexual and reproductive healthcare which is extremely important for quality of life.
7. The household, family and everyday life

Key findings

» On average, rural women spend a greater number of hours per day on unpaid work and family care: more than urban women and especially more than men in both urban and rural settings.

» On average, rural women have the least amount of time for leisure activities, which are very important for wellbeing and quality of life.

» The prevalence of gender-based violence against rural women is very high, although there are no significant differences relative to urban women in the case of intimate partner violence. The impact of violence on women’s physical and psychological wellbeing is severe. However, women seldom report violence or seek help from relevant support services and organizations. In this respect, urban women are no different.

» Gender inequalities in the distribution of household chores and family care, as well as violence against women, are underpinned by traditional, patriarchal norms that are still dominant, especially in rural settings.

The family and household sphere is a space in which gender relations are continuously perpetuated and redefined, and specific patterns of power, decision-making, roles and practices, rooted in cultural norms, are created and maintained. Unequal power relations between women and men are manifest, among other things, in who makes the key decisions on family and household-related matters; and gender differences are manifest in the unequal distribution of unpaid household work and family care, which is typically assigned to women living in traditional and patriarchal communities. This sphere of gender relations and inequalities usually remains undetected in official statistical surveys. However, time-use surveys can provide key insights into the gender-specific patterns of time use, including time spent on paid and unpaid work, time devoted to unpaid care work, and time spent on leisure activities which are particularly important for individuals’ wellbeing and quality of life.

7.1. Unpaid household work and family care

The last time-use survey in Serbia, conducted in 2015, revealed that women spend less time per day on paid work than men, and significantly more time on unpaid care work, and that, overall, on an average workday, women work 1.06 hours longer than men (see Figure 33). This “surplus working time” results in time taken away from leisure, which is very important for quality of life and personal development. A breakdown by residence type (rural and urban) reveals that, compared with both women and men living in urban areas, rural women spend, on average, more of their time per day on paid and unpaid work. While rural women averaged 7 hours and 11 minutes of work time per day, urban women and rural men averaged 6 hours and 20 minutes, while urban men averaged 5 hours and 30 minutes of work time per day. At the same time, rural women spent, on average, less time on leisure activities: 22 minutes per day less than urban women, 48 minutes less than rural men, and 96 minutes less than urban men.

Analysis of time use for the population engaged in work activities listed in the chart (for instance, those who are employed and performing unpaid household work) shows that the situation is somewhat different. In this case, it is urban women who spend, on average, the longest number of hours per day on paid and unpaid work, but rural women still spend less time on leisure activities (see Figure 34).

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103 This means that people who are not engaged in these activities are excluded from the analysis.
7.2. Violence against women

Violence against women (VAW) is a means of perpetuating the unequal distribution of power between women and men. It is shaped by structural and cultural factors, such as inequality in access to key resources and spheres of social life, as well as norms and values. The Republic of Serbia ratified the Council of Europe Convention on Preventing and Combating Violence against Women and Domestic Violence (Istanbul Convention) in 2014 and since then it has made efforts to improve the legislative and institutional framework for the prevention and protection of women from violence. In 2017, the new Law on Prevention of Domestic Violence\textsuperscript{104} was enacted, and changes in the Criminal Code were made, aligning the framework with the Istanbul Convention. In 2018, Serbia submitted its first report on the implementation of the Istanbul Convention to the Group of Experts on Action against Violence against Women and Domestic Violence (GREVIO). Among other things, GREVIO
concluded that disparities in service provision remain across municipalities with stark contrasts between rural and urban areas, both in the level and quality of interventions (GREVIO, 2020).

VAW is manifested in various forms and contexts. An OSCE-led survey on the wellbeing and safety of women, conducted in 2018 (OSCE, 2019), demonstrated that there are no statistically significant differences in the prevalence of intimate partner violence against women in urban and rural settings, and that only slight differences can be observed in the prevalence of non-partner violence. One-third of urban and rural women have experienced some form of physical, psychological or sexual violence by their current partner since the age of 15. The share of urban women who experienced violence by their previous partner is slightly higher, while over 10 percent of urban women and 7 percent of rural women experienced non-partner violence (in most cases by an acquaintance, friend, neighbour, or someone else the victim knew, or someone they did not know).

A combination of factors contributes to a higher risk of exposure to violence, including women’s economic dependence on partners and material deprivation, alongside patriarchal attitudes and attitudes that justify or tolerate violence. A 16.7 percent share of urban women and 27.3 percent of rural women agreed with the statement “Violence against women is often provoked by the victim”, while 23.7 percent of urban women and 40 percent of rural women agreed with the statement “Domestic violence is a private matter and should be handled within the family”. Evidently, patriarchal attitudes and tolerance of violence are more prevalent among rural women than among urban women. Factors that increase the risk of intimate partner violence in both urban and rural areas also include alcohol and drug abuse by partners and participation in wars during the dissolution of Yugoslavia.

The context of violence against women in rural regions is distinctive for several reasons. The prevalence of patriarchal norms and closer social ties in rural communities can create a strong pressure on women experiencing violence to keep silent about violence and hide violence within the family or the wider community. At the same time, services offering protection from violence are less accessible, and so is information for at-risk groups about their rights and protection options. Prevention programmes are not as widely available in rural areas, including education programmes, public awareness campaigns and campaigns which facilitate a change in mindset.

Very few women report intimate partner violence to the police or seek support from the specialized services. Only 9.3 percent of rural women who have experienced partner violence reported the most serious incidents to the police, and only 2.8 percent of these women contacted the hospital, 7.3 percent a doctor, and 2.8 percent made contact with social welfare services, while none of the respondents from the sample of rural

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**Figure 35:** Percentage of women who have experienced various forms of partner and non-partner violence since the age of 15, Serbia (2018)

<table>
<thead>
<tr>
<th>Category</th>
<th>Urban</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current partner - physical, sexual or psychological violence</td>
<td>33.3%</td>
<td>33.5%</td>
</tr>
<tr>
<td>Previous partner - physical, sexual or psychological violence</td>
<td>41.8%</td>
<td>36.2%</td>
</tr>
<tr>
<td>Non-partner physical or sexual violence</td>
<td>10.5%</td>
<td>7.5%</td>
</tr>
</tbody>
</table>

**Source:** Data from OSCE, Well-being and Safety of Women in South-Eastern and Eastern Europe, 2018; independent calculations carried out for the CGA.

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105 Data from OSCE, Well-being and Safety of Women in South-Eastern and Eastern Europe, 2018; independent calculations carried out for the CGA.
women contacted other available services. Contrary to expectations that rural women would be less likely to report violence because of the greater pressure from the rural community and the lack of protection services, the difference in the rate of reported violence between rural and urban women is not statistically significant. This means that there are other, much stronger factors impacting on readiness to report violence, such as shame, the belief that violence is a private matter, fear of retribution by the perpetrator, and lack of trust in the institutions.

### 7.3. Free time

Very little data are available on how women living in the countryside spend their free time, on their preferred activities:

- **Watching TV**: 56.5% (Urban men), 53.3% (Urban women), 44.8% (Rural women), 40.1% (Rural men)
- **Spending time with relatives**: 25.7% (Urban men), 24.3% (Urban women), 18.4% (Rural women), 11.1% (Rural men)
- **Spending time with friends**: 50.1% (Urban men), 53.9% (Urban women), 46.4% (Rural women), 43.2% (Rural men)
- **Going to the theatre**: 5.7% (Rural men), 2.0% (Urban men), 0.7% (Urban women)
- **Sport, recreation**: 29.2% (Rural men), 20.7% (Urban men), 11.5% (Urban women)
- **Reading books**: 26.2% (Rural men), 17.4% (Urban men), 11.2% (Urban women)
- **Needlework, DIY**: 11.1% (Rural men), 8.5% (Urban men), 7.3% (Urban women)
- **Walking**: 25.6% (Rural men), 20.0% (Urban men), 17.4% (Urban women)
- **Sleeping, resting**: 30.3% (Rural men), 20.2% (Urban men), 17.6% (Urban women)
- **Home decoration, plants**: 7.6% (Rural men), 7.2% (Urban men), 7.5% (Urban women)
- **Reading newspapers**: 6.9% (Rural men), 7.5% (Urban men), 11.1% (Urban women)
- **Outings**: 7.6% (Rural men), 7.2% (Urban men), 7.5% (Urban women)
- **Spending time with relatives**: 18.4% (Rural men), 25.7% (Urban men), 11.1% (Urban women)
- **Spending time with friends**: 43.2% (Rural men), 46.4% (Urban men), 50.1% (Urban women)
- **Watching TV**: 56.5% (Urban men), 53.3% (Urban women), 44.8% (Rural women), 40.1% (Rural men)

**Source**: Institute of Sociological Research (ISR), survey conducted for the project “Social Stakeholders and Social Changes in Serbia 1990–2010”; independent calculations carried out for the CGA using data from 2007.
activities, whether they have time for leisure activities and the reasons for lack of free time. One of the few surveys to provide insights into these aspects of the lives of rural women was conducted in 2007. The fact that the findings of this survey do not differ significantly from a survey conducted in 1973 (see Pešić, 1973) demonstrates that very little has changed in the use of free time, i.e., in rural lifestyles. Watching television and spending time with friends are the two most prevalent free-time activities among rural women. In comparison with women living in urban areas, and relative to men in general, women living in the countryside spend more of their free time with relatives, decorating their home, tending to flowers and needlework – activities that are associated to a greater extent with traditional lifestyles. They spend more time reading books than men, but less compared with women residing in the cities. Travel, sport and recreation are not common among rural women’s free-time activities. They very rarely go to the theatre and coffee bars or on outings. Similar findings were reported in the 2008 survey of rural women who held the status of (unpaid) family workers in agricultural holdings (see Figure 36).

The share of rural women who reported that they had no time for their favourite activities (43.1 percent) was greater than that of their male counterparts in rural Serbia (41.7 percent), and was also greater than the share of urban women and men (37.9 percent and 41.4 percent, respectively). The most common reasons for the lack of time were family obligations (in 50.8 percent of cases), followed by work (28.7 percent) and financial reasons (in 11.3 percent of cases). Family-related obligations were more frequently reported by rural women than urban women (50.8 percent and 42.7 percent, respectively). By contrast, work was the main reason given for the lack of time among both rural and urban men (58.8 percent and 67.5 percent, respectively).

7.4. Gender stereotypes, norms and values

A significant shift in the system of values has taken place in recent decades. In turn, this has brought about changes in gender relations and values both in the private and public spheres, i.e., in the domains of private and public patriarchy (Pešić, 2016, pp. 434–438). Private patriarchy refers to gender inequalities and the domination and exploitation of women in the family and household, while public patriarchy is characterized by gender inequalities in the public sphere, including paid work, political participation and participation in different spheres of public life.

According to the results of a survey conducted by the Institute for Sociological Research private patriarchy is significantly more widespread than public patriarchy (see Figures 37 and 38). Moreover, the prevalence of patriarchal values is higher in rural than in urban regions. In both urban and rural areas, men demonstrate a significantly higher level of patriarchal attitudes than women. It should be noted that, in the private sphere, both men and women in rural Serbia are predominantly

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106 This survey was conducted by the Institute for Sociological Research of the Faculty of Philosophy in Belgrade, and the findings presented in this text are the authors’ independent calculations based on the survey data.

107 This survey was conducted by the Institute for Sociological Research, under the title: “Everyday life of households and individuals in the context of social changes in contemporary Serbia”, in 2018, with a representative sample of 2 200 respondents.
oriented toward patriarchal values, but when it comes to values associated with the public sphere, rural women are oriented toward non-patriarchal values (49 percent), while men are predominantly indecisive, i.e., somewhere in between patriarchal and non-patriarchal values. Moreover, the age of the respondents was a significant predictor of patriarchal values. Older respondents were more likely to adopt patriarchal values in terms of both public and private patriarchy.

Looking at the responses to the individual statements on the private patriarchy scale, the following two statements can be seen to carry the highest degree of acceptance: “A preschool child is likely to suffer if his/her mother works” (70 percent of rural women and 49 percent of urban women); and “If only one of the spouses is employed, it is natural that it should be the man” (70 percent of rural women and 53 percent of urban women). The first statement indicates that lack of institutional support for working mothers and families at large contributes to the strengthening of patriarchal values. The second statement speaks to the deep-rooted stereotypes on gender roles in Serbia in general, and in rural areas in particular (see Figure 39).

The responses to the following two statements on the public patriarchy scale are of particular interest to this analysis: “University education is more important for young men than for young women”; and “In times of job shortage, men should be given higher priority
The small share of respondents who agreed with the first statement demonstrates that there is general agreement that education should be equally accessible to women and men. However, the large share of respondents who agreed with the second statement demonstrates that the labour market is still perceived as a male-dominated sphere. Out of all of the statements, the one with the most divergent responses was: ‘It is good that women and men are equal in marriage but, as a rule, it is better that men have the final say’. The gender polarization demonstrated here relates to the significantly smaller share of urban women agreeing with this statement. Moreover, the difference of opinion between urban and rural women is very pronounced, with a much higher share of rural women agreeing with this statement (see Figure 40).
8. Political and social participation

Key findings

» Rural women have the lowest rate of political party membership among demographic groups: they are less likely to join a political party compared with men in both rural and urban areas, and with urban women.

» Women living in rural Serbia are not directly represented in local decision-making or development planning bodies. They are underrepresented even at the local community council level and have little or no opportunity to engage in community development.

» Compared with women, men are more likely to be involved in civil society organizations. Gender differences in participation in civil society organizations are smaller in rural areas than in urban ones.

» Religious associations are the only sphere in which rural women’s participation is higher than average.

» There are many grassroots organizations, particularly in the Vojvodina region due to its long tradition of organizing among women, and in recent decades, there has also been a growth in the establishment of rural women’s grassroots organizations across different regions in Serbia.

» These grassroots organizations have multiple functions: to improve the social life of rural women; to increase women’s influence on local development policies; to raise rural women’s awareness of various issues, such as women’s rights, health prevention and protection from VAW; and to bring about economic empowerment. They also have important community functions, from offering support to vulnerable groups to promoting development in local communities.

8.1. Participation of women in political life and representation of rural women’s interests

The participation of women in political life begins with their engagement with political parties and their associated bodies. According to the social stratification survey conducted by the Institute for Sociological Research (ISR) in 2018, the share of rural women’s party affiliation is lower than that of women living in urban areas (6.8 percent and 10.6 percent, respectively). On the other hand, both rural and urban men are more politically engaged – 11.6 percent of men in urban areas and 13.7 percent of men in rural areas are affiliated to political parties, of which 6 percent are active members. Looking at specific forms of political participation over the last three years (for instance, petitioning politicians or government officials, signing appeals/petitions and joining a strike or blockade), we can see that the urban population, both women and men, are more likely to engage in these forms of political activism. The survey reveals that around one-fourth of the population in urban areas has signed some form of appeal or petition (24.8 percent of women and 25.9 percent of men), which is also the most common form of political participation. This percentage is significantly lower in rural Serbia – 9.4 percent of women and 9.8 percent of men. Participation in blockades or occupation of public spaces has the lowest rate of participation, regardless of the gender of the respondents or type of residence. Only 3.5 percent of urban women and 1.5 percent of rural women had engaged in this form of participation, while the share of men interested in this form of political activism was slightly higher in urban settings (6.3 percent), compared with only 0.8 percent of rural men.
The Gender Equality Index also measures women’s political participation in the domain of power.\textsuperscript{108} Political power includes indicators on the share of women in the legislative, executive and local authorities. Serbia has made the greatest progress in the subdomain of political power, in comparison with its progress in other domains and when compared with the results of many other countries in Europe (SIPRU, 2018). The reason for this is the enforcement of legal provisions on the 30 percent minimum quota (and since 2021, 40 percent) for women in Serbia’s National Assembly and AP Vojvodina’s Assembly. Women members of parliament (MPs) account for a 37.6 percent share in the legislative branch, Serbia’s National Assembly (see for example, National Assembly of the Republic of Serbia, 2011).

Major progress was made with respect to women’s participation in the sphere of politics when the share of women MPs in AP Vojvodina’s Assembly increased from 19 percent in 2014 to 36 percent after the last elections (SIPRU, 2018). This growth can be attributed to the introduction of legislation reserving a mandatory 30 percent quota of women in this representative body. Success in this domain is also related to the appointment of a woman as head of government, as well as women holding positions of the highest authority in the National Assembly and the National Bank of Serbia. Nevertheless, looking at the structure of the Government of Serbia, or the Provincial Government, the situation is much less favourable: 22.7 percent of national cabinet members are women (5 of 27 members),\textsuperscript{109} while the share of women in the AP Vojvodina Government’s cabinet is only 14.3 percent (two women out of a total of 14 members).\textsuperscript{110}

In terms of local authorities, at the level of towns and municipalities, women councillors represent 31.2 percent of council seats, but as many as 33 percent of towns and municipalities have not enforced the statutory quota. Looking at the share of women elected as presidents of municipality or mayors, there is a substantial gender gap; only 6.6 percent of women hold these positions (SORS, 2017b). Furthermore, women account for just 7.1 percent of local community/council presidents (Commissioner for the Protection of Equality, 2017).

It should be noted that rural women are not directly represented in local government policymaking or development planning bodies (Beker et al., 2017). Considering the small share of women in local community bodies, rural women experience far fewer opportunities to improve their lives in accordance with the needs of the communities in which they live. According to the findings of a qualitative study of women living in the Zlatibor district, the patriarchal values typical of rural communities represent a significant barrier to their more active involvement in political life (ibid.). Moreover, the barriers to political engagement identified by the women focus group participants included: the absence of family and community support; the ingrained opinion in rural areas that a women’s place is at home; a disregard for women’s opinions and proposals; and the heavy combined burden of work on the farm, household work and caring for children or other relatives.

### 8.2. Participation in civil society organizations

There are significant differences related to the participation of the population in civil society organizations, depending on the type of organization and the area (urban and rural). The results of the abovementioned survey, conducted by the Institute for Sociological Research in 2018, indicate that the share of the rural population in civil society organizations is smaller compared with the share of the urban population. The only exception is affiliation to organizations under the umbrella of the church or other religious organizations (8.6 percent of urban women and 11.2 percent of rural women). Nevertheless, only 2.7 percent of urban women are active members of religious organizations, while the share of rural women in active membership is twice as high (5.3 percent).

Women are less likely than men to be engaged in civil society organizations, but it should be noted that these differences are more pronounced in urban areas. Among rural respondents, there are no significant gender differences with respect to participation in these organizations: 2.4 percent of women and 3.7 percent of men participated in arts, educational or similar organizations; 5.6 percent of women and 5.1 percent of men participated in trade unions; and 4.4 percent of women and 4.8 percent of men participated in humanitarian organizations. The smallest population share in both rural and urban settings participated in environmental protection organizations: only 1.2 percent of rural women are members of these organizations (0.6 percent are active members), while the share of male members is slightly higher (at 2.4 percent).

\textsuperscript{108} The Gender Equality Index is a tool which measures gender equality in the European Union on a scale of 1 (complete inequality) to 100 (complete equality) in six domains: knowledge, work, money, health, time and power; and two satellite domains: violence and intersecting inequalities (SIPRU, 2018, p. 6).


There are many grassroots organizations for rural women. They have a long tradition in the Vojvodina region (Blagojević, 2008), and in recent decades, there has been a growth in the number of women’s organizations across different regions in Serbia too. Such organizations have multiple purposes: to enable women’s networking in sparsely populated areas, thereby enriching their social life; to facilitate collective action so that women can have a more decisive influence on local community development and local policymaking; to organize activities which support the economic empowerment of women (for example, education and training, events such as fairs, mentoring, business support and linking producers with markets); to increase women’s awareness on different issues, such as sexual and reproductive health, health prevention, protection from VAW and women’s rights in different areas; and also to provide important social services to local rural communities, such as support to children, poor families, older people and different socially-excluded groups. One example is Ethno Network, an umbrella association of women engaged in traditional crafts. It was established in May 2005 with the support of USAID and has grown into a leading membership organization providing training, assistance and setting standards in the production of handicrafts for its members. Ethno Network advocates for the economic and social empowerment of handicraft producers and implements measures by which traditional heritage is used as an important element of local development and employment. Handicrafts branded by Ethno Network are used by the Protocol Service of the Government and other state institutions as business and diplomatic gifts (Ethno Network, 2020).

There are other important women’s networks, such as Network Women against Violence. Although these are not the networks of rural women’s organizations, women’s organizations from rural areas can participate in them, with the aim of contributing to combating VAW and providing better protection to different groups of women, including rural women (see Network Women against Violence, 2020). There is also Roma Women Network, which links different Roma women’s organizations, including those from rural areas (see Roma Women Network, 2015).
9. Gender aspects of climate change and disaster risk management in the context of agriculture and rural development

**Key findings**

» Climate change has an adverse impact on agriculture, rural areas and rural populations. According to recent studies, the strongest impact will be on plant production, and more indirectly to livestock. With smaller holdings and fewer assets, women have lower adaptation capacities and are more vulnerable to the adverse impacts of climate change.

» The experience from the 2014 floods confirms women’s lower resilience and preparedness to respond to such emergencies.

» Serbia has ratified the United Nations Framework Convention on Climate Change (UNFCCC) and the Kyoto Protocol. During last decade, it has invested efforts into developing the legal, institutional and policy frameworks that will enable the implementation of these international obligations.

» In recent years, Serbia has made advances in addressing the gender aspects of the UNFCCC – the National Gender and Climate Change Focal Point has been appointed, the Gender Action Plan has been finalized and gender mainstreaming of reporting initiated.

The Republic of Serbia ratified the United Nations Framework Convention on Climate Change (UNFCCC) in 2001, and since then, it has invested in efforts to establish the legal, institutional and policy frameworks aimed at fulfilling the commitments resulting from the Convention and the Kyoto Protocol. The severe flooding in 2014 demonstrated the need for more ambitious climate change responses in Serbia. Serbia’s aspirations to become a European Union member are an important driver for climate change related actions. Climate change is regulated at the national level by the Law on Air Protection, the Law on Ratification of the Framework Convention on Climate Change and the Law on Ratification of the Kyoto Protocol to the UNFCCC. In 2010, the Government of Serbia adopted the National Strategy for the Inclusion of the Clean Development Mechanism of the Kyoto Protocol in the sectors of waste management, agriculture and forestry. The National Council on Climate Change was established by the Government in 2014 (Murić, 2015). The Second National Determined Contribution (NDC) to the UNFCCC has been undergoing a process of revision. In 2020, a National Gender and

the past few decades, there has been an increase in the incidence of extreme weather events and conditions. In and an increase in the frequency of extreme weather change in rainfall frequency, intensity, and distribution, manifest primarily in the increase in temperatures, in the meteorological phenomena indicate that changes are climate, and longitudinal data on climate and Serbia is characterized by a moderate continental climate change.

change and increase the population's resilience to influence on policies designed to combat climate making process, which means that they have less women are mostly excluded from the decision-resources, as is the case with agriculture. In addition, training in emergency response, rescue and evacuation; women in particular, are more vulnerable to the negative impacts of climate change, especially when their livelihoods depend on the use of natural resources, as is the case with agriculture. In addition, women are mostly excluded from the decision-making process, which means that they have less influence on policies designed to combat climate change and increase the population's resilience to climate change.

Serbia is characterized by a moderate continental climate, and longitudinal data on climate and meteorological phenomena indicate that changes are manifest primarily in the increase in temperatures, in the change in rainfall frequency, intensity, and distribution, and in an increase in the frequency of extreme weather events and spells with extreme climate conditions. In the last decade, the effects of climate change have been seen in the increased frequency and severity of droughts, and studies indicate that extreme heat and droughts have caused the most severe economic losses, especially in agriculture, energy and water management (Kovačević et al., 2012). Above-average temperatures followed by droughts affected Serbia in 2003, 2007, 2012, 2015 and 2017. Furthermore, the droughts in 2012 and 2017 were among the most severe on record, with extremely low precipitation rates.

Table 24: Historical and projected climate trends in Serbia

<table>
<thead>
<tr>
<th>Climate trends since 1960 include:</th>
<th>Projected changes by 2050 include:</th>
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<tbody>
<tr>
<td>» Average annual temperature increased by 0.15 °C per decade from 1960 to 2015.</td>
<td>» An increase in average annual temperature of 1.5 °C to 2.2 °C.</td>
</tr>
<tr>
<td>» Average annual rainfall exhibited no significant change from 1960 to 2015.</td>
<td>» A decrease in average annual precipitation of 1.1 to 3.5 percent, with the largest reductions in July and August.</td>
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<tr>
<td>» Drought severity increased from 1990–2016, relative to 1960–1989.</td>
<td>» An increase in the number of consecutive dry days by 11 to 18 percent annually.</td>
</tr>
<tr>
<td></td>
<td>» A 21 to 31 percent increase in total annual precipitation on extreme rainfall days.</td>
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</table>


Climate Change Focal Point for climate negotiations, implementation and monitoring was appointed (a representative from the Ministry of Environmental Protection). One of the key international partners supporting the advancement of Serbia in the area of climate change is the United Nations Development Programme (UNDP), which has developed (among other things) a gender-sensitive framework with indicators for monitoring gender aspects of climate change (Babović and Petrović, 2019). However, comprehensive monitoring of the gender aspects of climate change has not yet been conducted.

Long-term climate change, as well as a higher incidence of extreme weather events and conditions, significantly affect every aspect of our lives. However, although climate change affects everyone, research and analyses to date indicate that its most serious and far-reaching effects are disproportionately felt by disadvantaged groups at greater risk of poverty and with fewer resources and capacities for climate change adaptation and for mitigation of natural disasters. Because of their higher exposure to the risk of poverty, and unavailability of climate change adaptation resources, women in general, and rural women in particular, are more vulnerable to the negative impacts of climate change, especially when their livelihoods depend on the use of natural resources, as is the case with agriculture. In addition, women are mostly excluded from the decision-making process, which means that they have less influence on policies designed to combat climate change and increase the population’s resilience to climate change.

Large river floods (for example on the Danube, Sava and Morava rivers) and flash floods are among the most frequent and most dangerous consequences of climate change. It is estimated that potential floodplains in Serbia stretch over a surface area of around 1.57 million hectares, of which 30 percent is agricultural land (Government of Serbia, 2014). In the past few decades, Serbia has been hit by large floods in 1999, 2002, 2005, 2006 and 2014. Most of these floods occurred during the crop growing period (April to June), causing serious agricultural losses. Moreover, a series of factors meant that women were in a more disadvantaged position during the floods. For example, men who had served in the army had an advantage because they had basic training in emergency response, rescue and evacuation; and during imminent danger, some men were at an advantage because they owned boats, and possessed basic knowledge about defence and rescue procedures (especially older men; Bačanović, 2014).

In the last decade, the effects of climate change have been seen in the increased frequency and severity of droughts, and studies indicate that extreme heat and droughts have caused the most severe economic losses, especially in agriculture, energy and water management (Kovačević et al., 2012). Above-average temperatures followed by droughts affected Serbia in 2003, 2007, 2012, 2015 and 2017. Furthermore, the droughts in 2012 and 2017 were among the most severe on record, with extremely low precipitation rates.
that strongly impacted on agricultural yields. In 2012, the heatwave lasted for over 50 days with temperatures exceeding 35 °C, which resulted in heavy crop yield losses in over one million hectares, estimated at over EUR 130 million.

The study on the impact of climate change on agriculture found that all segments of agricultural production will be more or less affected by climate change. The greatest impact will be on plant production, because of the duration of the growing cycles, which can last for several months, half a year, several seasons, several years or several decades. A direct impact on livestock production is also possible, such as the effects of extreme heatwaves, and lack of water and food, but according to the study the effects are more often indirect, for example, malnutrition, poor water quality and unfavourable breeding conditions. Adverse impacts on plant and livestock production will also have an impact on food production, resulting in irregularities in the raw materials supply chain for the food industry (Strićević, et al., 2019).

These changes affect the socio-economic status of the population whose livelihood depends on natural resources and agriculture. Although production and farm holders are prevalently men, women are more numerous among smallholders (Bogdanov and Babović, 2019), who are particularly vulnerable to climate change. As was discussed in Chapter 4, women account for a 22.3 percent share in the total number of smallholders with 1–2 ha of UAA, and for only 8.8 percent in the total number of holdings with more than 50 ha (ibid.). The situation is similar when looking at the economic size of farms (standard output in Euro). Women account for 23.4 percent of holders of farms with a standard output (SO) of up to EUR 2 000, and for just 3.3 percent of holders of farms with an SO of between EUR 500 000 and EUR 750 000 (ibid.).

It should be kept in mind, as demonstrated in Chapter 4, that women farm holders and family workforce members engaged in agricultural production in these holdings are mostly elderly women, which is important in understanding levels of resilience to the sudden impacts of extreme climate events. Survey data on income and inequalities indicate that elderly women living in rural areas and elderly women in one-person households are at higher risk of poverty, which limits their climate change adaptation capacities (Babović et al., 2018).

A study on the socio-economic impact of climate change established that the major impacts of climate change on the rural population will include a decrease in agricultural income and an increase in health risks due to the lower availability of water and lower accessibility of healthcare services (Božanić and Mitrović, 2019). Agricultural producers with minimum assets (the category in which many women are concentrated) are the most vulnerable because they are more likely to be fully reliant on agricultural production and natural resources. Climate change will also have an impact on seasonal workers in agriculture. Heatwaves and hot weather will adversely affect people’s health, particularly the health of the older population (which includes many rural women working in agriculture) and workers performing activity in open space. Another potential impact is job losses in specific sectors due to the decrease in GHG emissions as a result of the decrease in use of fossil fuels, which will in turn impact on agriculture. An increase in energy prices would also disproportionately impact on members of the rural population with lower incomes (ibid.).

Concurrently, as highlighted in Chapter 8, women generally, and rural women particularly, are not adequately included in the political decision-making process, including in climate change policies and mechanisms. As surveys have shown, the exclusion of women from decision-making processes in local government led to a set of problems in communities affected by the 2014 floods (Baćanović, 2014). In particular, women with children were at greater risk than women with male household members. Families with no adult male members were much more dependent on both organized assistance and informal support from neighbours, relatives and friends. Men were more engaged in flood-protection activities and they had access to more information, while greater numbers of women were left alone with children during the flooding (ibid.). During the post-flood recovery period, local communities developed emergency and recovery plans. However, there has been no assessment on whether and how gender-related recommendations were incorporated in these plans. With the support of the OSCE, an assessment of the emergency response to the COVID-19 pandemic and role of these emergency and DRR plans has been carried out, but the results are not yet available as the project is still in its initial phase.

The finalization of the Gender Action Plan to the UNFCCC for Serbia is ongoing and initial steps for the gender mainstreaming of reporting to UNFCCC have been initiated. The monitoring framework with gender-sensitive mitigation and adaptation indicators has been developed.
10. Impact of the COVID–19 pandemic on gender equality and the position of women in rural areas

Key findings

» The COVID-19 pandemic and its related socio-economic pressures demonstrate that the vulnerability of women living in rural areas increases in times of crisis.

» Rural women employed in non-agricultural sectors were most affected by the loss of a job, compared with women from urban areas and men from both rural and urban areas.

» During the pandemic, more rural women than rural men had to leave their job to fully take over the care of children who stayed at home.

» The pandemic has significantly affected the activities of women engaged in agriculture. Half of these women were unable to sell their products for a range of reasons including: the closure of markets; factors affecting the purchase of agricultural products; the interruption of supply chains; and a lack of adequate transportation.

» Those who were not dependent on the state and markets but on their own contacts/customers were in a better position, and the pandemic has had less of an impact on this group.

» Some women found innovative solutions to challenges related to product distribution and promotion.

» Direct financial support is the type of support most women perceive they need to recover from the crisis.

The COVID-19 pandemic has had a significant impact on the position of women living in rural areas, especially those involved in agricultural activities. Two research projects conducted by the SeConS Development Initiative Group114 have shown that in times of crisis, gender inequalities in rural areas become even more pronounced and the vulnerability of women living in these areas increases.

Women in rural areas who were not involved in agricultural activities and who were employed in other sectors before the crisis (prior to February 2020) found themselves in a more disadvantaged situation compared with both women from urban areas and men from any type of settlement (rural and urban). Although the rural population in general was at a higher risk of losing a job compared with the urban population, the rate of those who were not employed in April 2020 was the highest among women from rural areas (see Figure 41).

The decision by companies to cease activities was a key reason for job losses among all categories of salaried workers and the self-employed, including women from rural areas.

114 From April to June 2020, SeConS conducted comprehensive research in two phases. The first phase included a survey with a sample of 1 603 respondents, including 305 women living in rural areas who were not involved in agricultural activities in February 2020 (before the pandemic). In the second phase, SeConS conducted research that consisted of two components – a survey of 80 women engaged in agricultural activities and 10 interviews with the same target group. Both research phases were carried out in cooperation with UN Women, as part of the project “Key steps towards gender equality”, supported by the European Commission (see SeConS, 2020b).
However, the expiry of contracts and an inability to continue going to work due to childcare obligations were more often cited by rural women as reasons for losing or leaving a job compared with urban women. In contrast to men from rural areas, a larger number of rural women had to leave their job to look after children in the home for the whole day (24.2 percent of women and 9.7 percent of men from rural areas left their job for this reason).

The pandemic has had a significant impact on the activities of women from rural areas who were engaged in agriculture. As shown in Figure 42, half of this group were unable to sell their products for a range of reasons including: the closure of markets; factors affecting the purchase of agricultural products; the interruption of supply chains; and a lack of adequate transportation. In addition, over 30 percent of women from this category could not start certain activities on time, while over a fifth of them could not obtain the necessary raw materials. The lack of available workforce was another problem faced by 15 percent of women in the sample.

The data also show that before the pandemic, almost 60 percent of women used their personal contacts as a main channel for selling products, while only 2.6 percent used the internet and social media for this purpose. It is clear that the COVID-19 pandemic has brought about significant changes to the business strategies of women engaged in agricultural activities – they had to be adjusted, and in some cases, radically changed. Those who were not dependent on the state...
and markets but on their own contacts/customers were in a better position, and the pandemic has had a lower impact on this group.

Analysis of the responses from women engaged in agriculture who participated in the SeConS research, demonstrates that almost two-fifths said that the pandemic had no influence on the sale of products. Nevertheless, over 60 percent of women from the sample stated that something had changed due to the COVID-19 pandemic. Around 37 percent stated that nothing had changed as a consequence of the pandemic and lockdowns, while around 15 percent said they could no longer sell their products. Additionally, 33 percent were able to sell only part of their products, while 14 percent managed to sell their products because they changed the way in which they were selling them. Women who had an existing network of customers that could be accessed directly were less affected by the lockdown measures in comparison with those who relied more on remote markets.

Although some women succeeded in controlling the situation and continuing their regular production, many women needed support to maintain their business. Key agricultural support measures provided by the Government of Serbia included financial support to agricultural holdings115 and adjusted procedures for gaining loans for those who fulfil certain requirements.116 Research data show that women engaged in agriculture perceive direct financial support as the most effective support measure. Almost half of the women from the sample (45.8 percent) stated that this specific measure helped them to a certain extent to recover from the crisis, while almost 14 percent said that this measure was extremely helpful, 11.9 percent said that it was not helpful, and 28.8 percent were not able to provide an assessment. The effects of the second measure were not measurable at the time of the research, which is why half of the women stated that they could not assess whether or not the adjusted procedures for gaining a loan represented an effective measure. However, this measure was perceived as predominantly positive among those who evaluated its impact.

Women included in the rapid assessment had the opportunity to indicate what would be helpful to maintain or recover their agricultural production/business after the crisis. Interestingly, one-third of women said that they did not need any kind of support. On the other hand, a third of women stated the need for additional financial support and subsidies, and over a fifth suggested that increasing the prices of the products would help them.

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115 Payment of financial assistance to farmers in certain sectors amounted to a total of USD 10.6 million. This included payments of: 1) RSD 25 per m² to a maximum of RSD 90,000 for registered areas growing vegetables in a protected area; 2) RSD 3,000 per cow to a maximum of RSD 30,000; 3) RSD 500 per sheep or goat to a maximum of RSD 20,000; and 4) RSD 800 per beehive to a maximum of RSD 20,000.

116 Subsidies were available for part of the interest on a loan and for investments in agricultural inputs, machinery and equipment – both plant growers and animal farmers were eligible.
### 11. Recommendations

<table>
<thead>
<tr>
<th>Policy area</th>
<th>Recommendation</th>
<th>Responsible stakeholder</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policies</td>
<td>Develop a Gender Equality Strategy with related Action Plan for the 2021–2025 period that envisages structural measures for improving the situation of rural women. The measures envisaged under the current Gender Equality Strategy 2016–2020 were not effectively implemented, as demonstrated by an evaluation of this strategy. Revise the measures in the next strategic cycle, in line with the findings of this evaluation, and invest greater efforts into their effective implementation.</td>
<td>National Mechanism for Gender Equality; Ministry of Human and Minority Rights and Social Dialogue</td>
</tr>
<tr>
<td>Policies</td>
<td>An unbiased evaluation of the effects of rural development support schemes that envisage the preferential treatment of women is a prerequisite for formulating efficient, evidence-based rural development policies. To this end, undertake an impact analysis for each type of incentive, including analysis of the amount received by women beneficiaries and by type of incentive relative to the size of the holding and region.</td>
<td>Ministry of Agriculture, Forestry and Water Management; assistance could be provided by FAO and UN Women</td>
</tr>
<tr>
<td>Policies</td>
<td>Due to the absence of reliable sources of data in Serbia that would identify the barriers and restrictions encountered by women applying for budget-based incentive schemes for agriculture and rural development, undertake in-depth surveys on samples of women who have received incentives, as well as those who did not, so that their experiences can serve as a guide in creating support measures in the next programme period. These insights will assist in improving the transfer of knowledge and information about available support, and establishing new models of dissemination to and mobilization of rural women, especially women farm holders.</td>
<td>Ministry of Agriculture, Forestry and Water Management; assistance could be provided by FAO and UN Women</td>
</tr>
<tr>
<td>Policies</td>
<td>Strengthen the capacities of local government units to ensure that local budget-based programmes and incentives for agriculture are better suited to the real needs and possibilities of local women and their businesses.</td>
<td>Ministry of Public Administration and Local Self-Government; National Mechanism for Gender Equality; SCTM</td>
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<tr>
<td>Policies</td>
<td>Review the effects of the existing support system for women farm holders (additional points in ranking the applications for incentives, lower interest rates on loans and additional points for LEADER-like support), especially with respect to the possibilities for introducing special measures that are better suited to the specific type of agricultural business. Statistical data indicate that women farm holders are more likely to opt for specialization in primary agricultural production, therefore, more flexible measures should be considered (for example, flat rate payments), with flexible options related to the requirements and intended purpose of the funds.</td>
<td>Ministry of Agriculture, Forestry and Water Management; assistance could be provided by FAO</td>
</tr>
<tr>
<td>Policies</td>
<td>Improve all types of records on the recipients of incentives and make these available to analysts, to enable the monitoring of differences and changes in user profiles, holding typology, and recipients’ capacities and preferences.</td>
<td>Ministry of Agriculture, Forestry and Water Management</td>
</tr>
<tr>
<td>Employment</td>
<td>Encourage young women from rural areas to pursue education and employment in non-traditional areas that offer better employment opportunities, teleworking opportunities (such as ICT) and the potential to combine non-agricultural and agricultural economic activities.</td>
<td>Ministry of Education, Science and Technological Development; National Employment Service; Regional development agencies; Donors</td>
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<tr>
<td>Employment</td>
<td>Ministry of Agriculture, Forestry and Water Management; Regional development agencies; Donors</td>
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<tr>
<td>Develop new systems for the exchange of information, knowledge and best practice and strengthen existing systems; expand, innovate and adjust the range of these services to meet the needs of rural women and support their ability to use them.</td>
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<tr>
<td>Support initiatives contributing to the inclusion of women in market chains, not only for products processed on the holding. Considering that the share of women is higher in the small farm holders’ group, and that these are mostly elderly women whose business strategy is based on specialization in primary production, all forms of support for the development of short supply chains and for increasing competitiveness on local markets would be particularly useful to women.</td>
<td>Ministry of Agriculture, Forestry and Water Management; Regional development agencies; FAO</td>
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</tr>
<tr>
<td>Encourage local decision-makers to promote self-employment and entrepreneurship for rural women through subsidy schemes and mentoring support from civil society organizations in exploring business ideas.</td>
<td>Local governments; SCTM; Regional development agencies; FAO; UN Women; United Nations Office for Project Services (UNOPS)</td>
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<tr>
<td>Advocate for and design measures to empower women to establish independent farming or agricultural cooperatives.</td>
<td>Association of Cooperatives Serbia; Ministry of Labour, Employment, Veterans and Social Affairs; FAO; UN Women</td>
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<thead>
<tr>
<th>Access to resources</th>
<th>National Mechanism for Gender Equality; Ministry of Human and Minority Rights and Social Dialogue; UN Women; Women’s CSOs</th>
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<tr>
<td>Implement ongoing public awareness campaigns targeting change in traditional inheritance practices and promoting women’s ownership of land and other key assets crucial for agriculture and rural livelihoods.</td>
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<tr>
<td>Introduce data on the gender distribution of real property ownership by residence type (urban and rural) in gender statistics on real estate ownership.</td>
<td>Republic Geodetic Authority; Statistical Office of the Republic of Serbia</td>
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<tr>
<td>Examine the share of women who renounced their legal right to property in the procedure for the automatic registration of property in the cadastre, by residence type, relative to the total number of cases when the property is registered as the shared property of the spouses.</td>
<td>Republic Geodetic Authority; CSOs</td>
</tr>
<tr>
<td>Promote a more gender-equitable distribution of driving licences and car ownership through driving licence subsidies (driving schools are expensive, particularly for women in rural households whose access to income and money is limited), and subsidized car loans.</td>
<td>Ministry of Construction, Transport and Infrastructure; National Mechanism for Gender Equality</td>
</tr>
<tr>
<td>Improve public transportation services in rural areas, (greater frequency, optimized schedules, improved connectivity, affordable prices), taking into consideration the needs of women as the major users of public transportation in rural Serbia.</td>
<td>Ministry of Construction, Transport and Infrastructure</td>
</tr>
<tr>
<td>Organize computer and internet courses for women in rural areas to increase digital literacy and their capacities to use digital technologies to access markets, find employment and connect to other businesses or women’s organizations.</td>
<td>Women’s CSOs; UN Women; FAO</td>
</tr>
<tr>
<td>Improve internet access infrastructure in rural areas.</td>
<td>Ministry of Trade, Tourism and Telecommunications</td>
</tr>
<tr>
<td>In the banking sector, advocate for the creation of financial services that are tailored to the needs of rural women (for example, microloans with special interest rates for rural women).</td>
<td>Commercial banks</td>
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<tr>
<th>Education</th>
<th>Statistical Office of the Republic of Serbia; Research NGOs; FAO; UN Women; UNDP; UNOPS</th>
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<tr>
<td>Implement a digital literacy survey, taking into account gender and area of residence (urban and rural). This survey should demonstrate levels of ICT skills in both rural and urban settings. The existing survey on ICT use does not disaggregate data by sex and area of residence, and data on digital literacy for the full population are also missing.</td>
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<tr>
<td>Design additional support measures to increase the inclusion of Roma children from rural Serbia into the education system from an early age.</td>
<td>Ministry of Education, Science and Technological Development; Ministry of Labour, Employment, Veterans and Social Affairs; Social Inclusion and Poverty Reduction Unit (SIPRU)</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td>Undertake a comprehensive survey on the inclusion of children with disabilities living in rural Serbia into the education system, as well as on the effects of inclusive education on children from rural areas, taking into account gender differences.</td>
</tr>
<tr>
<td><strong>Social protection</strong></td>
<td>To reduce gender segregation with respect to career choices in rural areas, encourage educational institutions to initiate or participate in activities aimed at eliminating gender stereotypes and promoting equal career opportunities for women and men. For instance, schools in rural areas could organize roundtable discussions or other types of events where girls from rural areas could meet successful women in “non-traditional” careers.</td>
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<tr>
<td><strong>Health</strong></td>
<td>Amend the legislation to raise the tax base with a view to increasing the amount of the minimum agricultural retirement pension.</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td>Continuous monitoring of the delivery of social services at the local level to secure adequate data for informing the future development of social protection services in rural areas. Implement gender-sensitive statistics to improve the efficient development and proper targeting of social services and, accordingly, align the planning of future services to the specific needs of women and men.</td>
</tr>
<tr>
<td><strong>Social protection</strong></td>
<td>Enable greater availability of social protection services by finding sustainable forms of financing community-based services, and the partial institutionalization and licensing of service providers at the local level (such as civil society organizations and associations), so that these services are made more geographically accessible to the rural population. In line with this, promote community-based social care providers to alleviate the workload of women unpaid family workers related to care of the elderly and ill family members.</td>
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<tr>
<td><strong>Health</strong></td>
<td>Continuously monitor the situation related to child labour, in particular in agriculture, for the purpose of collecting data to inform the development of adequate policies and measures for the prevention of child labour. In line with this, it is important that an annual child labour survey be undertaken that includes child labour in agriculture, on a representative sample of children age 5 to 17 years, corresponding to the definition provided by the International Labour Organization (ILO). This type of survey would establish the precise rate of exploitation of children for work in the agricultural sector from year to year. It is very important that the survey identifies all causes of exploitation of child work, as well as the potential impact on children's development and the gender dimensions of child labour.</td>
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<tr>
<td><strong>Education</strong></td>
<td>Enable the continued monitoring of health and healthcare accessibility by area of residence (urban and rural) at the national level, to facilitate data comparability and the formulation of adequate measures to improve the status of rural women.</td>
</tr>
<tr>
<td><strong>Social protection</strong></td>
<td>Undertake a survey on the status and specific needs of women with disabilities in rural areas, with a focus on economic activity, access to health and social care services, and access to property, education and other important resources.</td>
</tr>
<tr>
<td><strong>Health</strong></td>
<td>Formulate measures to strengthen healthcare capacities in rural Serbia. Reduce distance to the nearest medical facilities, improve regular bus services, reduce waiting lists, and provide financial support to rural women, with the active involvement of local communities.</td>
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### Health

- **With the help of civil society organizations, advocate for and design measures aimed at promoting the use of modern contraception methods by rural women and increasing their availability.**
  - Ministry of Health; Women’s CSOs; UNFPA
- **Design measures to promote the more active participation of rural women in preventive gynaecological screenings and reproductive health services, while also improving infrastructural access to reproductive health services.**
  - Ministry of Health; Local governments
- **With the assistance of local organizations, improve the capacities of childbirth preparation programmes and organize the delivery of these programmes in rural areas.**
  - Ministry of Health; Local governments; Women’s CSOs; UNFPA
- **Quantify the value of women’s unpaid work, in particular for rural women, to acknowledge and raise awareness of its value.**
  - National Gender Equality Mechanism; UN Women; Women’s CSOs
- **Implement a public awareness campaign to eradicate gender stereotypes and promote a more equitable division of family care responsibilities.**
  - National Gender Equality Mechanism; UN Women; Women’s CSOs
- **Implement public awareness campaigns promoting zero tolerance for violence against women in rural areas, using popular media as one of the tools for promotion in rural Serbia.**
  - National Gender Equality Mechanism; UN Women; Women’s CSOs
- **Inform and empower women in rural areas to report the violence they experience and to seek the support of relevant authorities and organizations. Apply good practices developed by civil society organizations, such as “trusted persons” in rural communities – well-connected and respected women who can serve as the point of first contact in providing information and referring women to the appropriate services and organizations.**
  - Ministry of Labour, Employment, Veterans and Social Affairs; National Gender Equality Mechanism; UN Women; Women’s CSOs
- **Through continuous cooperation between the Ministry of Agriculture, Forestry and Water Management and civil society organizations representing the interests of rural women, facilitate a participatory approach in designing key policies and measures, acknowledging the specific interests and needs of rural women.**
  - Ministry of Agriculture, Forestry and Water Management; Women’s CSOs; FAO; UN Women
- **Strengthen cooperation between the National Gender Equality Mechanism, the Ministry of Human and Minority Rights and Social Dialogue and civil society organizations representing the interests of rural women, to enable the latter to influence policies and measures that concern them.**
  - National Gender Equality Mechanism; Ministry of Human and Minority Rights and Social Dialogue
- **Boost the participation of women in local community councils, and empower them to take an active role in decision-making.**
  - Ministry of Public Administration and Local Self-Government; Local governments; SCTM; National Gender Equality Mechanism; Women’s CSOs
- **Undertake a comprehensive survey of the gender aspects of agricultural practices associated with climate change, the impact of climate change on the economic participation and status of women and men in rural areas, and the climate adaptation strategies they use.**
  - Ministry of Environmental Protection; Ministry of Agriculture, Forestry and Water Management; FAO; UNDP; UN Women; Environmental and women’s CSOs
- **Include information on specific mitigation and adaptation patterns in rural areas in Serbia’s reporting on climate change, along with a gender-sensitive approach and gender-specific data.**
  - Ministry of Environmental Protection; UNDP; UN Women; FAO; National Gender Equality Mechanism; CSOs
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<th>COVID-19 recovery</th>
<th>RECOMMENDATIONS</th>
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<tr>
<td><strong>Increase the capacities of women from rural areas engaged in agricultural activities to integrate use of the internet (for example, social media, websites) in their business strategies – for instance, organizing free training for women interested in innovative ways of product promotion and delivery.</strong></td>
<td>Ministry of Agriculture, Forestry and Water Management; Women’s CSOs; National Gender Equality Mechanism</td>
</tr>
<tr>
<td><strong>Design measures that specifically target women from rural areas working in agriculture, for example, the provision of direct financial support to women, because in most cases, these women are not eligible to receive support because the agricultural holdings are registered to male household members.</strong></td>
<td>Government of the Republic of Serbia; Ministry of Agriculture, Forestry and Water Management</td>
</tr>
<tr>
<td><strong>Introduce a mechanism of support for women living in rural areas who work in non-agricultural sectors, to prevent job loss in the event of needing to take care of children in the home. For instance, local governments could introduce childcare support services for employed women in rural areas.</strong></td>
<td>Ministry of Labour, Employment, Veterans and Social Affairs; Local governments; Service providers</td>
</tr>
</tbody>
</table>
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Activity rate
The activity rate is the percentage of economically active persons (both employed and unemployed) in the total population aged 15 years and over (SORS, 2017a).

Annual work unit (AWU)
Annual work unit (AWU) is a measurement unit which represents the quantity of human labour used for undertaking agricultural activities at each holding. This unit represents the equivalent of the labour of a single person, i.e., the full amount of work time within a year: eight hours a day for 225 working days (SORS, 2018b).

Contributing family member / Unpaid family worker
Contributing family members / unpaid family workers are persons who help another household member in operating the family business or managing the agricultural holding without being paid for the work (SORS, 2017a).

Employment rate
The employment rate is the percentage of employed persons in the total population aged 15 years and over (SORS, 2017a).

Family agricultural holding (family holding)
The family agricultural holding is any family or other community of persons who live together and jointly use their income for meeting basic life needs (including single households), and whose members (one or more of them) undertake agricultural activities, either as a primary or secondary activity. The holding has single management and the holder is a natural person. Members of the holding jointly use the means of production (land, machinery and buildings) and cultivate land or breed at least two bovine animals, 50 poultry units or 20 bee colonies (SORS, 2018b).

Holder of the family holding
The holder of the family holding is the person (a natural person) who is economically and legally accountable for the work of the holding and in whose name the said holding functions, that is, the person who undertakes the operating risks (SORS, 2018b).

Inactivity rate
The inactivity rate is the percentage of the inactive population among the total population aged 15 years and over (SORS, 2017a). The inactivity rate differs from the unemployment rate (see below).

Manager of the holding
The administrator or manager of the holding is the person in charge of making and implementing daily decisions related to production and the finances of the holding (SORS, 2018b).

Self-employed
The self-employed includes persons who independently operate their own enterprise, private shop or agricultural holding, as well as persons who are engaged independently in a professional activity or any other job for their own account (SORS, 2017a).

Unemployment rate
The unemployment rate is the percentage of unemployed persons among the total population of economically active persons (SORS, 2017a).
Other FAO Country Gender Assessments in this series:

Gender, agriculture and rural development in Albania. Country gender assessment series (2016) – also available in Albanian

Gender, agriculture and rural development in Armenia. Country gender assessment series (2017) – also available in Armenian

Gender, agriculture and rural development in Georgia. Country gender assessment series (2018)


National Gender Profile of Agricultural and Rural Livelihoods: Kyrgyzstan. Country gender assessment series (2016) – also available in Russian

National Gender Profile of Agricultural and Rural Livelihoods: Republic of Tajikistan. Country gender assessment series (2016) – also available in Russian

National Gender Profile of Agricultural and Rural Livelihoods: Turkey. Country gender assessment series (2016) – also available in Turkish

National Gender Profile of Agriculture and Rural Livelihoods: Ukraine. (2021) – also available in Ukrainian
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Serbia