

SITUATION OF RURAL WOMEN IN SERBIA REPORT

Shadow Report to the Committee for the Elimination of All Forms of Discrimination against Women regarding the fourth reporting cycle of Serbia

Report submitted by the members of an
informal network of women's organisations
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Belgrade, March 2017.

Situation of rural women in Serbia - report

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Design: Imre Sebestyén, jr.

Print: Pannonia Print

Copies: 200

The Cataloguing in Publication (CIP)

The National Library of Serbia, Belgrade

Situation of rural women in Serbia - report, 2017

ISBN 978-86-900100-0-4

This publication was produced with support of The United Nations Entity for Gender Equality and the Empowerment of Women (UN Women). The views and analysis contained in the publication are those of the authors and do not necessarily represent the views of UN Women, the United Nations or any of its affiliated organizations.



United Nations Entity for Gender Equality
and the Empowerment of Women

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Acronyms

APR	APR – Business Registry Agency (Ser. Agencija za privredne registre)
APV	Autonomous Province of Vojvodina
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CEDAW Committee	Committee on the Elimination of Discrimination against Women
CSO	Civil Society Organisation
CSW	Centre for Social Work
EBRD	European Bank for Reconstruction and Development
FL	Family Law
FRY	Federal Republic of Yugoslavia
ICT	Information and communication technologies
IDP	Internally Displaced Person
LHI	Law on Health Insurance
LI	Law on Inheritance
LSG	Local Self-government
NES	National Employment Service
NGO	Non-Governmental Organisation
PDIF	Pension and Disability Insurance Fund
SFRY	Social Federative Republic of Yugoslavia
SCTM	Standing Conference of Towns and Municipalities
SORS	Statistical Office of the Republic of Serbia
UN	United Nations
UNICEF	United Nations International Children's Fund
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women

1. Summary

Research has shown that in Serbia, the differences between the rural and urban population are great, and that twice as many people living below the poverty live in rural areas. Serbia is still predominantly a patriarchal and traditional society, which has a direct impact on gender equality. Although discrimination is prohibited, women continue to be discriminated in all spheres of public and private life, with multiply discriminated groups of women being in a particularly disadvantaged situation, including rural women. Women living in rural areas do not participate equally in the positions of authority and decision-making at all levels, do not have adequate access to health, education, social and other services, finances and other resources. Lifestyle of rural women is traditional and patriarchal, housework and child care are almost exclusively the tasks handled by women, on top of intensive agricultural work, and in the household, they mostly have limited access to income, property and decision-making. In Serbia, men constitute the majority of

individuals whose main sources of income are paid work and property-related income, while women constitute the majority of individuals whose main sources of income are pension and social benefits. Women have a far lower probability of being holders or owners of the agricultural holding or immovable property. The majority of family agricultural holdings are registered to men. According to the results of the 2011 Census, only 17.3% of holdings are registered to women, out of which the majority use very little agricultural land. A 2015 research by UN Women shows that the number of holdings registered to women, according to the data of the Directorate for Agrarian Payments, increased to 26.7%, 23% of which are commercial agricultural holdings. The participation of women in decision-making on the agricultural holding is very low, with only 15.9% of the women managing the holdings, that is, making decisions on the organisation of the agricultural production on the holding. Women are rarely employed full-time on the holding, while most often

- **26.7%** holdings registered to women
- **15.9%** women manage holdings
- Men own around **3/5** of total property
- **88%** of houses in rural areas are owned by men
- **84%** women do not own agricultural land

they are informally engaged labour force doing agricultural work. Men own around 3/5 of the total property, and women 2/5. The percentage of men owners of agricultural land is twice as high as the percentage of women, with as many as 88% of the houses in rural areas owned by men, while 84% of women do not own agricultural land.

Rural women face numerous obstacles in the attempt to access their rights and are often deprived of rights due to patriarchal and cultural norms, gender-neutral laws that do not identify gender-specific needs and differences, lack of cooperation between different public sectors, lack of availability of services, as well as insufficient knowledge of their rights. The laws in Serbia do not include special provisions related to rural women, and also lack special measures targeting rural women. The adverse situation of rural women in Serbia was also indicated by the CEDAW Committee (Committee on the Elimination of Discrimination against Women) in 2013, which expressed concern related to the inequalities between women living in rural areas and women living in urban areas, especially with relation to the standard of living and employment, as well as *de facto* discrimination of rural women in relation to ownership rights over immovable property because of traditional and social patterns favouring men as holders of property. Serbia was recommended to ensure that rural women, including older women, have unimpeded access to adequate standards of living and employment, as well as to undertake the necessary measures to eradicate stereotypes regarding the role of women in rural areas and eliminate practices of discrimination against women concerning property rights.

Certain issues related to the situation of rural women or concern rural women may be addressed by introducing changes to

laws. In Serbia, civil union and marriage are equal, except related to inheritance, considering that only marital partners can inherit each other's property. The marital property regime is joint ownership, but mandatory written consent of the other spouse is not always sought before every transaction related to marital property. In addition, the system of automatic joint registration of property has not been established. Such legal solutions are unfavourable to women, because, due to traditional views, property is mainly registered to the man. Spouses can be registered in only one family holding, and there are no such limitations for other family members, so even though this provision equally refers to both men and women, in practice this leads to women giving up the rights to their holdings, and the majority of new holdings are registered to men. Pregnant women or new mothers, who are holders or members of agricultural holdings, are at a particular disadvantage because they are legally not recognised as employees or entrepreneurs, which is why regulations related to the right to financial compensation for maternity leave do not apply to them.

Although there are certain regional disparities, the most common issues and obstacles for rural women's access to health service are the lack of health institutions in villages, distance of villages from towns, irregular bus lines, transport costs, time needed for the visit, scheduling specialist examinations as well as long waiting lists for examinations.

Poor infrastructure, distance from centres and unfavourable financial situation, represent the causes of enhanced social exclusion of rural women. Women living in rural areas are at a higher risk of poverty, and the current social security system does not contribute sufficiently to poverty reduction.

Social security services, including those aimed at elderly and socio-economically vulnerable individuals, are largely provided by social security system institutions. In addition to a lack of variety of services provided, the availability, accessibility, efficiency and quality of services are not adequate.

In Serbia, there is a higher number of illiterate and computer-illiterate women compared to men across all age groups, and differences are even more pronounced between urban and rural environments. The situation with the attained level of education is also similar, with significant discrepancies between the urban and rural population, and rural women are at the most unfavourable situation, because of the lowest level of education both compared to other women and compared to rural men. Furthermore, women living in urban areas are considerably more ICT literate than women living in rural areas.

Rural women are in a particularly adverse situation with regards to pension and disability insurance, and data show that only one-third of women from rural areas that have not reached pension, have pension and disability insurance. Women with the status of supporting household members can obtain this insurance via the registered agricultural producer in the household, who is most often the husband or another male member of the household, but in the situation of high risk of poverty in rural areas and overall financial crisis in the society, pension and disability insurance is mostly paid for the holder of the agricultural holding.

In cases when they are not formally employed, the work of rural women, especially the work in the household and on the holding, is never formally and legally recognised as labour. The main reasons that influence

high formal unemployment of rural women is the lack of jobs, lack of kindergartens and other child-related services, low attained level of education and lack of information, distance of villages from towns and similar.

Rural women are not directly represented in any level of government, nor in bodies dealing with development, they are not included in local policy-making, the majority of them do not have knowledge on the ways to achieve gender equality at the local level, nor have the opportunity to initiate change. Although positive steps have been taken in national-level institutions related to women's participation and their increased visibility, the situation is much less positive in local self-governments (LSG), there being towns in Serbia with not a single woman in the municipal council, and most often there are no women in local community councils in rural settlements. On the other hand, rural women are the ones that most often initiate and participate in activities related to local life, protection of cultural heritage, organisation of events, handicraft and local food exhibitions, as well as humanitarian actions.

Practices related to inheritance also present an issue with effects on gender equality, because a small number of women acquire property through inheritance. Although legally, there are no differences with regard to the sex of the heir, it is not rare that women renounce their inheritance in favour of male heirs. This is why they may find themselves in the situation where they do not have any property, which makes them economically dependent on their partners and/or descendants.

Economic dependence exposes women to the risk of domestic violence, especially economic risks, making it difficult for them to leave "the cycle of violence" and makes

it more difficult or impossible to decide equally with men on the economic aspects of household management. Furthermore, in Serbia there is no adequate support to the development of women's entrepreneurship, and the majority of women do not have enough starting capital, which is a precondition for getting a credit. Banks mostly do not have specialized products or services for women, nor any of those for rural women.

Poverty is also linked with living conditions, or with access to adequate services, which differ depending on the geographic location of rural settlements and distance from urban centres. However, certain issues arise in nearly all rural areas, such as poor quality of roads, inadequate or badly organised transport, issues related to water supply, drainage of rainwater, sewage, power supply, telephone lines, slow internet connections and similar.

In addition to being exposed to discrimination in nearly all spheres of public and private life, rural women are also exposed to violence. Violence is present but is not sufficiently spoken of publicly, which makes it difficult to perceive its prevalence. The issue is addressed in the closed family circle, because the attitude of not interfering in "family matters" is still present, so violence is under-reported.

Rural women are in a less favourable situation compared to other women and men, but they are not a unique and homogenous group, that is, there are extreme differences among them. As with other marginalised groups, there are groups of rural women at risk of multiple discrimination – Roma women, women from national minorities, elderly women, younger women, women with disabilities, refugee and IDP women, single mothers, women of different sexual orientation than heterosexual and other.

2. Introduction

2.1. Previous periodical reporting to the CEDAW Committee

Socialist Federative Republic of Yugoslavia (SFRY) ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1981¹, as well as the Optional Protocol to CEDAW in 2002.² After the political changes in October 2000, the Federal Republic of Yugoslavia (FRY) made a statement to the United Nations in March 2001, relating to succession and the new accession to international legal instruments in the field of human rights, including CEDAW.³ Having in mind the specific circumstances in which the FRY had found itself in the period from the dissolution of the SFRY to October 2000, it was agreed with relevant United Nations bodies for FRY to submit initial reports on the implementation of ratified international conventions covering the period 1992-2003 (the first six months), instead of periodic reports.⁴

The initial report on CEDAW Convention implementation for the period 1992-2003 was submitted in October 2006.

The initial report contains very little information on rural women. It indicates that rural women are equal with men in relation to property and inheritance rights, but in some rural areas, the existing tradition does not expect women to register property, including land, in their own name, but the property is registered on men's names⁵. It is similar with inheritance – women are expected to renounce their inheritance in favour of their male family members.

The second and third period report on the implementation of CEDAW Convention were submitted by the Republic of Serbia in late December 2010.⁶ This report gives more information on the position of rural women, most of which are cause for concern indicating a very difficult and adverse situation of rural women in Serbia. It states that research has shown the existence of great differences between rural and urban population, and that the percentage of the population living below the poverty line is more than twofold in rural areas (9.8%) in

1 The Law on Ratification of the Convention on the Elimination of All Forms of Discrimination against Women, Official Gazette FRY – International Agreements, No. 11/81.

2 The Law on Ratification of the Optional Protocol to the Convention on the Elimination of All Forms of Discrimination against Women, Official Gazette FRY – International Agreements, No. 13/2002.

3 Initial Report on the Implementation of CEDAW Convention, 17 October 2006, CEDAW/C/SCG/1.

4 Ibid.

5 Ibid.

6 Second and Third Periodic Report on the implementation of CEDAW in the Republic of Serbia, 28 December 2010, CEDAW/C/SRB/2-3.

The percentage of the population living below the poverty line is more than twofold in rural areas in relation to urban.

9.8%

RURAL AREAS

4.3%

URBAN AREAS

relation to urban (4.3%). One-half of the citizens living in rural areas report that they are not satisfied with their quality of life, mainly because there is insufficient accessibility and poor quality of healthcare, educational and cultural institutions and other services.⁷ Also, it indicates the adverse situation of rural women living in South-East Serbia, considering that the situation of the population living in this region is less favourable than the rest of the rural population in Serbia, with the situation of women being far more unfavourable (poverty, unemployment rate and similar).⁸

The National Strategy for Improving the Position of Women and Promoting Gender Equality⁹ identifies rural women as a group suffering multifold discrimination, but neither the Strategy nor its Action Plan deal specifically with them, but include them throughout the six areas provided in the Strategy. Specific activities for the improvement of the position of rural women are listed in the report to the CEDAW Committee, which were implemented in the reporting period on the national level and

in the Autonomous Province of Vojvodina (APV), underlining that in the period 2009-2015, the following activities would be implemented: public campaigns with the aim to change patriarchal values in the country (by informing women about their rights and protection mechanisms, raising awareness of women about the importance of ownership over land and immovable property earned jointly, economic contribution to family estate through household work), encourage women in rural areas to form associations and cooperatives (so as to increase employment of rural women, increase the number of women's cooperatives, associations and newly registered agricultural holdings), and develop programmes of outright stimulating funds to support the development of rural tourism as well as to develop women's entrepreneurship connected to rural tourism.¹⁰

Considering that in the previous reporting period, the CEDAW Committee recommended Serbia¹¹, inter alia, to ensure the access to social rights of women with the status of supporting household members

⁷ Ibid.

⁸ Ibid.

⁹ National Strategy for Improving the Position of Women and Promoting Gender Equality, Official Gazette RS, No. 15/2009.

¹⁰ Second and third period reports on the implementation of CEDAW in the Republic of Serbia, 28 December 2010, CEDAW/C/SRB/2-3.

¹¹ Concluding comments on the Initial Report on the Implementation of CEDAW, 11 June 2007, CEDAW/C/SRB/CO/1.

and strengthen income generating activities of women in rural areas, the Second and third period reports Serbia on the implementation of CEDAW Convention also presents the results of the research conducted by SeConS with regards to these recommendations.¹² The research has shown troubling results with regards to the position of rural women in Serbia. Namely, the situation of women with the status of supporting household members cannot be improved systematically without improving the overall situation of agricultural holdings or employment opportunities. The gender dimension of the social situation indicates that the social situation is conditioned by pronounced economic inequalities, exclusion and limited participation in decision-making on the economy of the holding, limited access to household income and unbalanced distribution of responsibilities and activities related to household maintenance and family-related work.¹³

After this report was submitted, the CEDAW Committee sent a list of issues and questions to Serbia, only one of which refers to the situation of rural women.¹⁴ Serbia was required to also state in what way inequality was impacting women in rural areas, including older women, as well as in which way these inequalities were addressed in order to ensure their equal access to health, education, employment and microcredit. Furthermore, and considering that the report also said that there was de facto discrimination of rural women with regards to ownership over property, the CEDAW Committee asked Serbia to also list the measures undertaken in order to change traditional social patterns according to which men/

spouses dominate as property owners, and how efforts were directed toward informing and empowering women in rural areas to demand their rights, such as for example, the right to ownership over property.

The Republic of Serbia submitted to the CEDAW Committee replies to the List of issues and questions, stating that in 2009, the Ministry of Agriculture, Forestry and Water Management published a call to award incentives to support rural development through investments in expanding and improving economic activities of the rural population, with the aim to support rural activities and thus reduce unemployment among the rural population, particularly women, which would have an effect on the increase of income of agricultural holdings.¹⁵ Also, it was stated that the Decree on using funds to support the development of non-agricultural activities in rural areas for 2010, provided that associations could get incentives¹⁶ for projects focusing simultaneously on the purchase of raw materials and employment of women from rural areas doing handicraft, in which way incentives were given to seven agricultural holdings led by women and 12 women's associations.¹⁷ Furthermore, in 2010, the Decree on the conditions and manner of the use of incentives to support rural development through investment in agricultural holdings for the production of vegetables, industrial plants, and investments for procuring livestock unit for production, women holders of the agricultural holding would get 10 points more each, and 117 applications with women holders of agricultural holdings

12 *Žene na selu kao pomažući članovi poljoprivrednih domaćinstava: položaj, uloge i socijalna prava* (2008), <http://secons.net/frontend/project.php?p=45>, accessed on 4 February 2017.

13 Ibid.

14 List of issues and questions of 26 March 2012, CEDAW/C/SRB/Q/2-3.

15 Replies to the List of issues, 6 August 2012, CEDAW/C/SRB/Q/2-3/ADD.1.

16 Women were awarded 10 points more each, and the grant amount on this call was 100% of the value of the project.

17 A total of 223 applications were submitted, out of which in 80 cases the holders of agricultural holdings were women, i.e. women's associations. A total of 70 requests were approved, out of which 19 holders of agricultural holdings were women or women's associations (7+12).

were approved.¹⁸ The Decree on the conditions and manner of the use of incentives to support rural development through investment in agricultural holdings for the production of milk and meat, stipulated that women would get additional five points, so three agricultural holdings with women holders were awarded funds.¹⁹ Finally, the reply also stated that the government invested efforts in employing hard-to-employ individuals, including rural women, in accordance with the National Employment Strategy for the period 2011-2020; that the 2012 Work Plan of the Development Fund of the Republic of Serbia allocated resources to credit women's entrepreneurship; and that the Gender Equality Directorate awarded funds to women working in tourism in rural areas and opened E-clubs in five LSG units.

However, this did not respond to all CEDAW committee questions related to the position of rural women, so in its Concluding observations for Serbia for 2013²⁰, the CEDAW Committee expressed concerns due to inequalities between women living in rural areas and women living in urban areas, especially regarding standard of living and employment, including older women. The Committee was additionally concerned because of the de facto discrimination against rural women related to ownership rights over immovable property because of traditional and social patterns favouring men as holders of property titles.²¹

Having this in mind, the CEDAW Committee recommended Serbia to²²:

- **Ensure that rural women, including older women, enjoy unimpeded access to adequate standards of living and employment;**
- **Take the measures necessary to eradicate stereotypes regarding the role of women in rural areas and to eliminate practices of discrimination against women concerning property rights.**

2.2. Fourth periodic reporting cycle on the implementation of CEDAW in the Republic of Serbia

The Republic of Serbia is to submit the fourth periodical report on CEDAW implementation on 1 July 2017.²³ This is why this report has been prepared as an alternative report to the CEDAW Committee, because at the time of its development, the government report has as yet not been published.

This report will be supplemented after presenting it to decision-makers, civil society organisations and other stakeholders, as well as after the publication of the government report on the fourth reporting cycle period on CEDAW implementation in Serbia. The supplemented report will be submitted to the CEDAW Committee, as Shadow Report by the informal network of women's organizations dealing with the situation of women in rural areas.

18 A total of 1,219 applications were submitted, and 517 approved. Out of the total of 216 applications with women holders of agricultural holdings, 117 were approved.

19 A total of 74 applications were submitted and 36 approved. Out of the total of 14 applications made by women holders of agricultural holdings, three were paid out.

20 Concluding observations on the combined second and third periodic reports of Serbia on the implementation of CEDAW, 30 July 2013, CEDAW/C/SRB/CO/2-3.

21 Ibid., point 34.

22 Ibid., point 35.

23 Office of the UN High Commissioner for Human Rights, http://tbinternet.ohchr.org/_layouts/TreatyBodyExternal/Countries.aspx?CountryCode=SRB&Lang=EN, accessed on 2 February 2017.

2.3. Background and methodology

Considering that rural women are multiply marginalized social group, which is in a less favourable situation than both men living in rural and in urban areas, as well as than women living in urban areas, it is not surprising that the situation of rural women in Serbia has not been researched more.

With the support of UN Women Serbia (United Nations Entity for Gender Equality and the Empowerment of Women), activists from four civil society organizations (CSOs) working on improving the situation of rural women, came together with the idea to collect available data on the situation of rural women, and present their report to the public, decision makers in Serbia and the CEDAW Committee. The research team members were Radmila Gujaničić from Women's Centre Užice, Ruža Rudić Vranić from the Femina Creativa organisation Subotica, Zora Čelović from the Women's Initiative Priboj, Radmila Nešić and Gordana Simonović Veljković from the organisation Ternipe from Pirot, and Kosana Beker, independent consultant, in charge of the legal part of the report, analysing results and compiling the report.

The report also included data from available official statistics, available research and reports by government authorities and CSOs, as well as previous state reports to the CEDAW Committee. Furthermore, in the period October-December 2016, eight focus groups with rural women from different parts of Serbia were organised for the purpose of this report, as well as around twenty in-depth interviews. A special guidance was developed for the focus group discussions, which was applied to four focus groups. This guidance was also supplemented by additional questions for

specialized focus groups, depending on the group of rural women participating in the focus group discussion. Four specialized focus groups were organised, two with Roma women from rural areas and one each with young rural women and rural women from national minorities. A total of 72 women participated in focus groups discussions, from Pirot, Zlatibor, North Bačka and West Bačka districts, with each group including women from different municipalities. As organising specialized focus groups with older rural women was not feasible, because of the issues related to transport and winter weather conditions, in-depth interviews were conducted with nine women living in remote mountain villages.

The following general focus groups were organised in November and December 2016:

- On 6 November in Priboj, with eight women participating, ages 30-58;
- On 3 December in Kula, with twelve women participating, ages 20-60;
- On 3 December in Užice, with eight women participating, ages 38-68;
- On 8 December in Pirot, with eleven women participating, ages 21-68.

The following specialized focus groups were organised in the period October-December 2016:

- First focus group with Roma women, nine women participated, ages 27-74;
- Second focus group with Roma women, nine women participated, ages 17-52;
- Focus group with young women, six women participated, ages 15-30;
- Focus group with women from minority communities, nine women participated, ages 20-60.

In general focus group discussions, the criteria for participation were defined as rural woman wishing to participate in the

discussion and share her experiences with researchers and other participants. In specialized focus groups, participating rural women also shared another personal characteristic – being of Roma national minority, other national minority, older women and younger women. Focus group participants were explained the objectives of the discussions organised, that the participation was voluntary and that they could end their participation at any moment; also, that it was confidential, meaning that their names or any other identifying personal information would not appear anywhere. The participants had the opportunity to respond to each question they wished to respond to. Discussion topics related to education, health care, social security, property issues, division of labour in the household, employment, political participation, activities in the local community, infrastructure in the local community, violence against women and discrimination. The participants were asked to describe key issues faced by rural women, to say who they turned to for assistance and support, and offer their proposals for the improvement of the situation of rural women.

Also, considering that in Serbia, discriminatory practices related to women's property rights persist, among other things also in relation to inheritance, for the purpose of this report, requests were sent out to courts for access to information of public importance on the total number of decisions on inheritance made in the courts for the period 1 January 2015 – 1 September 2016, as well as impersonalized copies of 10 decisions on inheritance made by the court in the stated period, from inheritance proceedings in which at least one man and one woman were called to inherit. The requests were sent to the following 34 basic courts, out of a total of 66 basic courts on the entire territory of the Republic of Serbia, taking into

account geographic coverage: basic courts Užice, Valjevo, Kragujevac, Loznica, Čačak, Jagodina, Velika Plana, Kraljevo, Negotin, Subotica, Kikinda, Sombor, Pančevo, Vršac, Zrenjanin, Šid, Majdanpek, Priboj, Prijepolje, Novi Pazar, Raška, Sjenica, Brus, Kruševac, Bor, Surdulica, Prokuplje, Pirot, Niš, Lebane, Vranje, Leskovac, Dimitrovgrad and Kuršumlija.

Considering that it is very important for the situation of rural women the access they have to financial services, applications were sent to the addresses of all 30 banks in Serbia operating in October 2016.²⁴ The banks were asked to provide information on credits they offered, whether they had special credits for men and women entrepreneurs and agricultural producers, including the criteria for getting such credits, especially the forms of collaterals accepted for these credits. Furthermore, the banks were asked to provide information on any special credits or other services for rural women, with the criteria for the provision of such credits and/or services. Finally, information was requested on how many credit applications were approved to women in the period 1 January 2015 – 1 October 2016, as well as what type of credit it was.

During October 2016, requests for access to information of public importance were sent out to 12 centres for social work (CSW).²⁵ Although this is a very small sample, the aim was to gain an insight into the existence and use of social security services, as well as to identify any regional disparities. The questionnaire contained questions on the access of rural women to social security services, obstacles faced, services provided, the existence of services or programmes

²⁴ The list of banks operating in Serbia is available on the National Bank of Serbia website, https://www.nbs.rs/internet/cirilica/50/50_2.html.

²⁵ Subotica, Sombor, Majdanpek, Prokuplje, Bor, Vranje, Novi Pazar, Kruševac, Priboj, Kragujevac, Čačak and Valjevo.

specifically for rural women, knowledge of social security related rights and services, cooperation with the LSG and competent institutions on removing the obstacles faced by rural women, as well as the existence of safe houses in LSGs and access of rural women to these houses.

This report follows the structure of CEDAW Convention, particularly Article 14 related to rural women, as well as General Recommendation No. 34 of the CEDAW Committee on the rights of rural women.²⁶ The General Recommendation underlines that the provisions of CEDAW Article 14 are the only provisions in international human rights documents which specifically pertain to rural women, but that also all other provisions of the Convention apply equally to rural women, so Article 14 needs to be interpreted both independently and in relation to all other CEDAW articles. The guidance for writing reports on CEDAW defines a list of questions to be asked to assess the situation of rural women.²⁷ This list of questions served as general guidance for the development of this report, i.e. as general structure for obtaining information necessary to assess the position of rural women in Serbia. Certain information was also available in official state statistics, research and reports of international and domestic institutions and organisations, and this information is presented under the relevant headings. Furthermore, during focus group discussions and in-depth interviews with rural women, valuable information was obtained on how rural women perceive their

situation, which problems they face and what proposals they have for improving their situation.

The information on the overall situation of rural women, knowledge of rights guaranteed to them by CEDAW, discrimination faced by them in everyday life, different treatment experienced by rural women in relation to their marital status, the division of labour within the family, traditional practices and patriarchal norms prevailing in rural areas and other more general issues was not presented as a separate section or topic, but was provided in the introduction, as well as in other appropriate places in the report, with the aim to better present the fundamental inequalities they face.

Access to health services and health care, social services and social security, education and professional development, employment and self-employment were presented as separate topics, followed by political participation and participation in community activities, ownership over land and access to financial and other services, as well as access to adequate living conditions. Finally, results of focus group discussion with specific groups of multiply discriminated rural women were presented.

²⁶ CEDAW Committee General Recommendation on the rights of rural women, CEDAW/C/GC/34, 4 March 2016, available at: http://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/1_Global/INT_CEDAW_GEC_7933_E.pdf, accessed on 23 February 2017.

²⁷ Assessing the Status of Women – manual on reporting under the CEDAW Convention, Commonwealth Secretariat, International Women's Rights Action Watch Secretariat, Division for the Advancement of Women, UN Department of Economic and Social Affairs, United Nations, 2003, Article 14. Rural Women, Accountability and Implementation: Questions to be Asked, p.35-36.

3. The situation of rural women

CEDAW is the only international human rights document that addresses specifically rural women, but there are more documents at the international – universal and regional levels, which indicate the specific and unfavourable situation of rural women.²⁸ The United Nations General Assembly Resolution on the improvement of the situation of women in rural areas urges member states, in collaboration with the organizations of the United Nations and civil society to continue their efforts to create an enabling environment for improving the situation of rural women.²⁹ This document establishes the International Day of Rural Women (15 October), with the aim to recognise and acknowledge the important contribution of rural women in food production, which contributes to development and eradication of poverty in rural areas globally.

On the occasion of marking the International Day of Rural Women, the Standing Conference of Towns and Municipalities (SCTM)³⁰ surveyed its members with the aim to provide an overview of the current

situation of rural women and with the aim to raise this issue and put it on the agenda of local self-governments. Data were collected in October 2016 from 40 LSGs³¹, and only three surveyed LSGs replied positively on the question related to marking the International Day of Rural Women. Two LSGs from Vojvodina help rural women's associations participate in the event traditionally organised by the Provincial Secretariat for Economy, Employment and Gender Equality, and one municipality from Central Serbia announced that on this occasion it would organise a meeting of the focus group for the development of the local gender equality action plan, with rural women as participants.

Furthermore, it should be reiterated that the Beijing Declaration and Platform for Action recognise women living in poverty in remote and rural areas as a group particularly vulnerable to violence, deserving special attention given the stagnation of development in remote areas.³² It also indicates that the majority of rural women continue

28 See more in: Special Report of the Commissioner for the Protection of Equality on discrimination against women in Serbia, Belgrade 2015, pp. 101-102.

29 United Nations General Assembly Resolution on the improvement of the situation of women in rural areas, A/RES/62/136, 18 December 2007, available at: http://www.un.org/en/ga/search/view_doc.asp?symbol=A/RES/62/136.

30 More on Standing Conference of Towns and Municipalities available at: <http://www.skgo.org/>.

31 Golubac, Čuprija, Batočina, Žabalj, Trstenik, Dimitrovgrad, Ljig, Srbobran, Smederevo, Požega, Požarevac, Kučevo, Bela Palanka, Velika Plana, Zemun, Užice, Bor, Veliko Gradište, Piroć, Ruma, Irig, Subotica, Apatin, Beograd, Pančevo, Novi Bečej, Prokuplje, Žagubica, Knjaževac, Smederevska Palanka, Kruševac, Rača, Priboj, Arilje, Novi Kneževac, Petrovac na Mlavi, Niš, Paraćin, Šabac and Varvarin.

32 Beijing Declaration and Platform for Action, available at: http://beijing20.unwomen.org/~media/headquarters/attachments/sections/csw/pfa_e_final_web.pdf, accessed on 7 February 2017.

to live in conditions of economic underdevelopment and social marginalization, which is why a number of measures to improve health, education and social services to women are proposed, particularly to women from rural and remote areas, as well as developing potentials for income generation of rural women to increase their participation in sustainable development.

Documents acknowledging the adverse situation of rural women with proposals and recommendations for improving it exist also at the level of the Council of Europe and the European Union, such as the 1997 Recommendation of the Parliamentary Assembly of the Council of Europe No. 1321 on the improvement of the situation of rural women³³, the 2011 Parliamentary Assembly of the Council of Europe Resolution no. 1806³⁴ on rural women in Europe and Regulation No. 1305/2013 of the European Parliament and Council on support for rural development.³⁵

In its general recommendations, the CEDAW Committee addresses the situation of rural women, for example in General Recommendation no. 16³⁶ referring to unpaid women workers in rural and urban family enterprises, in General Recommendation No. 19³⁷ on violence against women and in

General Recommendation No. 24.³⁸ Considering the extremely adverse situation of rural women, the CEDAW Committee finally adopted the General Recommendation No. 34 on the rights of rural women.³⁹

Demographic data

The 2011 Census of the population and the 2012 Census of Agriculture⁴⁰, which was conducted in Serbia after nearly half a century, provide a very important insight into the changes that have occurred in rural areas. The rural population in Serbia used to be composed of only peasants, which today is no longer the case, and is one of the most important socio-demographic changes in modern villages.⁴¹

The process of demographic transformation is manifested in a series of changes in the structure, spatial distribution and characteristics of the population, the most important of which related to the rural population is the process of deagrarianization, or leaving agriculture as the primary line of work, and for the settlements the process of urbanization, reflected in, inter alia, accelerated and mass migration from villages to towns, which increases the share of urban population in the total population size.⁴² This leads to a decrease in the size of the rural population, and to depopulation, while on the other hand, urbanization

33 Recommendation of the Council of Europe, Parliamentary Assembly, No. 1321 on the improvement of the situation of women in rural areas, available at: <http://assembly.coe.int/Mainf.asp?link=/Documents/AdoptedText/ta97/EREC1321.htm>, accessed on 7 February 2017.

34 Resolution of the Council of Europe, Parliamentary Assembly, No. 1806 on rural women in Europe, available at: <http://eur-lex.europa.eu/legal-content/HR/TXT/HTML/?uri=CELEX:32013R1305&from=HR>, accessed on 07 February 2017.

35 Regulation No. 1305/2013 of the European Parliament and Council on support for rural development available at: <http://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:32013R1305&from=EN> accessed on 07 February 2017.

36 General Recommendation of the CEDAW Committee no. 16 on unpaid women workers in rural and urban family enterprises, CEDAW/C/GC/16 (1991), available at: http://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=INT/CEDAW/GEC/3730&Lang=en.

37 General Recommendation of the CEDAW Committee no. 19 on violence against women, CEDAW/C/GC/19 (1992), available at: http://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=INT/CEDAW/GEC/3731&Lang=en.

38 General Recommendation of the CEDAW Committee no. 24, CEDAW/C/GC/24 (1999), available at: http://tbinternet.ohchr.org/_layouts/treatybodyexternal/Download.aspx?symbolno=INT/CEDAW/GEC/4738&Lang=en.

39 General Recommendation of the CEDAW Committee no. 34 on the rights of rural women, CEDAW/C/GC/34, 04 March 2016, available at: http://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/1_Global/INT_CEDAW_GEC_7933_E.pdf, accessed on 23 February 2017.

40 More information available on SORS website, Census of Agriculture, <http://popispoljoprivrede.stat.rs/?lang=en>, accessed on 01 March 2017.

41 Prof. dr Milovan M. Mitrović, *Sela u Srbiji – Promene strukture i problemi održivog razvoja*, Statistical Office of the Republic of Serbia, Belgrade, 2015, p. 37–38.

42 Ibid.

also represents modernization, or expanding the urban way of living reflected in urban development of rural settlements and changes in the manner of work, housing, diet, dressing and in general taking over urban patterns of living and culture.⁴³

The 1991 Census was the first to record a higher share of the urban population, and the population size in towns has been constantly growing since. Urban settlements in Serbia comprise 3.6% of all settlements, with nearly 60% of the population living in them, out of which 23.1% of the total population of Serbia is living in Belgrade alone (Table 1).⁴⁴

going on in these areas, making these places even less desirable for living.⁴⁷ According to the last Census results, as many as 80.76% of the total number of settlements in Serbia have under 1,000 inhabitants, with 16.2% of the total population living in them.⁴⁸

There are more women (51.3%) than men in Serbia, whereas there are more men among the younger population and they are more numerous under the age group 40-44 also. In this age group, the number of men and women becomes equal, and in older age groups there are more women than men.⁴⁹

Table 1: The increase in the share of urban population⁴⁵

	1991	2002	2011
Urban population	51%	56.4%	59.4%
Other	49%	43.6%	40.6%

An indicator of depopulation of rural settlements is the number of villages with population under 100 people, which is increasing in Serbia. For instance, in 1961, there were 72 such villages, while in 2011 there were

In the period 1971-2011, the birth rate in Serbia dropped drastically, death rate increased, and the population growth rate decreased significantly, especially in non-urban settlements, in which it is at -9.8‰ (Table 2).⁵⁰

Table 2: Birth, death and population growth rates 1971-2011

	1971	2011
Birth rate	14.4	9.1
Death rate	9.1	14.3
Population growth rate	5.2	-5.2 → -9.8‰ (non-urban)

as many as 1,034.⁴⁶ These are settlements in which mainly elderly people remain, the usual age and sex structure of the population has been disturbed, so there is no construction or infrastructure maintenance

The 2011 Census shows that the average number of live births for women that gave birth was 1.96, which is insufficient for simple demographic reproduction, whereas differences have been perceived in the

43 Ibid.

44 Ibid.

45 Ibid., p. 40-41.

46 Ibid., p. 48.

47 Ibid.

48 Ibid., p. 56.

49 Ibid., p. 67.

50 Ibid., p. 46.

Table 3: The number of children of women over 14 years of age who gave birth

	One child	Two children	Three children	Four children	Five and more children
Women over 14	26.5%	57.5%	12%	2.6%	1.4%

fertility rates between women living in rural and women living in urban settlements.⁵¹

Out of the total number of women over 14 years of age that gave birth, over one-half had two children, followed by women who had one child, and then by women with three and more children (Table 3).⁵²

Women in urban areas bear fewer children. Data show that 2/3 of women who did not give birth or gave birth to one child live in urban areas, that 44.6% women in rural areas gave birth to two children in contrast to 40.7% of women in towns, as well as that 11.8% of women in villages and 7.2% women in towns gave birth to three children.⁵³ There are also notable differences in the average number of births in relation to nationality and religion of women, so Muslim women (e.g. Roma, Bosniacs, Albanians, Gorani) give birth to considerably more children on average (between 2.48 and 2.93), while Serbian, Romanian, Hungarian and women of other nationalities, give birth to less than average number of children per woman in her fertile period (e.g. Serbian women 1.92).⁵⁴

Economic situation

The economic situation of women and men is determined by their sources of income, ownership over property and production assets. According to the data from the

National Gender Equality Strategy 2016-2020 with its Action Plan 2016-2018, in Serbia men make the majority of individuals with main income sources being pay (59%) and property related income (63.8%), while women make the majority of people with pension as the main income source (57%) and social benefits (55.5%).⁵⁵ Women are much less likely to be holders/owners of agricultural household and immovable property. The situation of women living in rural areas is even worse because they do not have equal access to guaranteed rights in all areas of public and private life and are invisible to the public.

According to the results of the 2011 Census, the share of agricultural households⁵⁶ in the total number of households⁵⁷ is 25%, and the total number of individual agricultural producers and supporting members working on the agricultural land is 3.5% of the total population. The 2012 Census of Agriculture shows that there are 631,552 agricultural holdings in Serbia, all of which are family agricultural holdings, with only 0.5% of agricultural holdings being owned by legal entities and entrepreneurs.⁵⁸ According to the 2011 Census results, the majority of family agricultural holdings are registered to men, and there are only 17.3% of women

51 Ibid., p. 73–76.

52 Ibid.

53 Ibid.

54 Ibid.

55 National Gender Equality Strategy 2016-2020 with Action Plan 2016-2018, Official Gazette RS, No. 4/2016.

56 In the 2011 Census, agricultural holdings are considered as the households in agricultural production, using arable agricultural land, breeding cattle and/or selling their agricultural products, and the same category includes the households in which agriculture, in addition to pension or other form of income from non-agricultural activity, is one of the additional sources of income.

57 Prof. dr Milovan M. Mitrović, *Sela u Srbiji – Promene strukture i problemi održivog razvoja*, op. cit., p. 78–79.

58 Ibid., str. 118.

Only 15.9 per cent of women run the holdings, which means that they make decisions in relation to the organisation of agricultural production on the holding. Women are rarely permanently employed on the holding, while most often they are informally engaged labour force for agricultural activities.

15.9%

WOMEN RUN THE HOLDINGS

14.8%

PERMANENTLY EMPLOYED

63%

INFORMALLY ENGAGED

holders of family agricultural holdings.⁵⁹ It should be also noted that 22% of holdings registered to women use very little agricultural land (under 1 ha), and the number of holdings registered to women drops with the increase of the size of agricultural land⁶⁰ and amounts to around 10% for holdings using over 10 ha of agricultural land.⁶¹ A 2015 research conducted by UN Women shows that the number of households registered to women, according to data of the Directorate for Agrarian Payments, rose to 26.7%, out of which 23% are commercial agricultural holdings.

The participation of women in decision-making in the holdings is very low. Only 15.9% of women run the holdings, which means that they make decisions in relation to the organisation of agricultural production on the holding.⁶² Women are rarely permanently employed on the holding (14.8%), while most often they are informally engaged labour force for

agricultural activities (63%).⁶³ Research shows that women are intensively included in agricultural production in holdings, that they mostly work longer than full-time, and that during the works season around 65% of women perform agriculture-related work all seven days in a week.⁶⁴

According to Gender Barometer data, differences in ownership between men and women in Serbia are linked to differences in inheritance and differences in registration of property.⁶⁵ In addition to the differences between men and women in employment and the labour market, as important indicators of gender-based economic position, it is also important to highlight the importance of inequalities in property ownership.⁶⁶ Economic inequality between men and women, on the individual and group levels, cumulatively results in differences in property, so property, rather than employment and income, is the most important measure of economic inequality.⁶⁷

59 *Census of Agriculture 2012, Agriculture in the Republic of Serbia*, Statistical Office of the Republic of Serbia, Belgrade, 2013.

60 19.4% – holding size 1.01–2 ha, 15.8% – holding size 2.01–5 ha, 12.1% – holding size 5.01–10 ha.

61 *Census of Agriculture 2012, Agriculture in the Republic of Serbia*, op. cit.

62 *Ibid.*

63 National Gender Equality Strategy 2016–2020.

64 *Ibid.*

65 Marina Blagojević Hewson, *Rodni barometar u Srbiji – razvoj i svakodnevni život*, UN WOMEN, Belgrade, 2013.

66 *Ibid.*

67 *Ibid.*

Table 4: Manners of acquiring property

	Gift	Inheritance	Purchase
Women	34.7%	35.6%	42.4%
Men	65.3%	64.4%	57.6%

Men are more often owners of immovable property and automobiles, while women are more often co-owners.⁶⁸ In Serbia, men own around 3/5 of overall property and women around 2/5, while the percentage of men owners of agricultural land is twice as high as the percentage of women.⁶⁹ Furthermore, there are considerable differences in the way that property is acquired. Men much more often acquire property through inheritance and gift, while the situation is more balanced with property acquired through purchase (Table 4).⁷⁰

We should also indicate the fact that as many as 88% of the houses in rural areas are owned by men, that 84% of women do not own agricultural land, as well as that women present 55% of unemployed rural population and 74% of unpaid "supporting members"⁷¹ in agricultural holdings.⁷²

According to data from the Strategy of Agriculture and Rural Development of the Republic of Serbia for the period 2014-2024, the situation of the rural population on the labour market is somewhat more favourable

than of the urban population.⁷³ Rural population of work age has higher activity and employment rates and lower unemployment and inactivity rates in relation to urban areas, because rural areas provide more opportunities for employing individuals with lower attained level of education.⁷⁴ Income of rural households come largely from labour relations-related sources (35-42%) and pensions (30%), while agriculture-related income share is 6-9%.⁷⁵ Gender inequalities are very pronounced among the rural population, there is a lower share of active individuals among women fewer employed individuals and fewer individuals working outside of agriculture in comparison with men. The situation of women in AP Vojvodina is somewhat more favourable than the situation of women in South and East Serbia, where gender differences are particularly notable in all segments of the labour market.⁷⁶

Everyday life

Serbia continues to be predominantly a patriarchal and traditional society, which has a direct impact on achieving gender equality. Although discrimination is prohibited in Serbia, including gender-based discrimination, women are still discriminated against in all public and private spheres.⁷⁷ Women

68 Ibid.

69 Gender Disaggregated Data – Western Balkans, Statistical Reports 2005-2013, FAO, available at: http://www.fao.org/fileadmin/user_upload/nr/land_tenure/Genders_Report_WB.pdf.

70 Ibid.

71 According to the 2012 Census of Agriculture, agricultural holding members include: holder of the holding who performed agricultural activity on the holding in 2011/2012, family members and relatives of the holder (spouse or common-law partner, children, parents and siblings of the holder of the holding or spouse) who worked on the holding in 2011/2012, regardless of whether they live on the holding or are paid in some way for their work on the holding.

72 *Pristup žena i dece uslugama u ruralnim oblastima Srbije i predlog mera za unapređenje*, SeConS – Development Initiative Group and Unicef, Belgrade, 2011, available at: <http://secons.net/files/publications/46-publication.pdf>.

73 Strategy of Agriculture and Rural Development of the Republic of Serbia 2014-2024, Official Gazette RS, No. 85/2014.

74 Ibid.

75 Ibid.

76 Ibid.

77 Special Report of the Commissioner for the Protection of Equality on discrimination against women in Serbia, Belgrade 2015, available at: http://ravnopravnost.gov.rs/images/files/Posebna_izvestaj_o_diskriminaciji_zena_priprema_korigovana-1.pdf, accessed on 23 February 2017.

living in rural areas are even more marginalized, they cannot participate equally in the positions of power and in decision-making at all levels, or access health, education, social and other services, financial and other resources. Housework and child care are almost entirely their responsibility, on top of intensive agricultural work. The way of life of rural women is mostly traditional and patriarchal, which is why they are additionally marginalized: because they are women from rural households and because they have limited access to income, property and decision-making in the household organisation.⁷⁸

Rural women often lose their rights due to patriarchal and cultural norms, inaccessible services, gender-neutral laws not acknowledging gender specific needs and differences, lack of cooperation between different public sectors, as well as lack of knowledge of their own rights. For instance, rural women are much less covered by health insurance, and over 60% of women are not covered by pension insurance.⁷⁹ Health care of rural women is not satisfactory, nor accessible enough, which is why most women have to travel to the closest larger settlements to undergo specialist examinations, which generates additional expenses in money and time.⁸⁰

Women organisation activists assess that rural women mostly do not know about their rights deriving from CEDAW Convention. Although there are certain regional differences, measures and activities in relation to awareness-raising and learning about the rights are implemented almost entirely by CSOs within their projects and programmes. Similar programmes were

organised in Vojvodina by the Provincial Secretariat for Social Policy, Demography and Gender Equality.⁸¹ In South and South-East Serbia, CSOs implemented activities that largely related to economic empowerment of women and resulted in the establishment of rural women's associations, focusing on providing catering services and participating in fairs.

There are no women's rural organisations in remote and mountain villages, which are characterised by a large number of elderly households, lack of resources, poor infrastructure, lack of schools, kindergartens, health institutions and similar. In these areas, the predominantly traditional decision-making mechanisms persist, which exclude women from community life, helping maintain customs and practices discriminatory towards women and making gender inequalities even more complex and more pronounced. Even where there are CSOs working on economic empowerment of rural women, their activities produce results in villages closer to towns with elementary infrastructure and basic conditions for life and work.

The attitude of the local community toward women is conditioned also by their marital and family status. Widows, divorcees, unmarried women and women without children are treated differently to married women. They are mostly treated as less valuable community members, and married women are told by the family that divorced and unmarried women are not suitable for socializing. Women without children are often subject of pity, but also gossip in rural

81 In December 2016, the Provincial Secretariat for Social Policy, Demography and Gender Equality approved projects in the area of gender equality to CSOs from the territory of AP Vojvodina. Projects promoting gender equality, encouraging economic empowerment and education of women and promoting women's creativity were supported, as well as projects with the aim to eliminate violence against women and strengthen CSO capacities advocating for vulnerable women. More information is available at the Provincial Government website: <http://vojvodina.gov.rs>, accessed on 5 March 2017.

78 Ibid.

79 Marina Blagojević, *Žene na selu u Vojvodini: svakodnevni život i ruralni razvoj*, Provincial Institute for Gender Equality, Novi Sad, 2010, p. 40–45.

80 Ibid.

When looking at all days in total, women work nearly one hour longer than men per day, except that they spend 65% of their time doing unpaid work, while men spend 69% of their time doing paid work.

WOMEN spend

65%

OF THEIR TIME
DOING **UNPAID** WORK

MEN spend

69%

OF THEIR TIME
DOING **PAID** WORK

areas. If widows, divorced and unmarried rural women collaborate with men, whether by accepting assistance during agricultural works or as friends, they are usually labelled as their lovers and stigmatized for it. In rural areas, strong mechanisms persist, labelling and not seldom excluding from the community women who do not fit the expected social norms.

It is embedded in our mentality that the woman should shut up and put up, because she is the only one to blame if the marriage is not right, and she was beat up because she deserved it. And if she, god forbid, returns to her parents, then she and her family are marked, she is a grass widow, and men think they can treat her more freely, that is, with complete disrespect (focus group participant)

Time use

The results of Time Use Surveys in the Republic of Serbia⁸², show that women, regardless whether they are employed or not,

work twice as long in the house as men, because they spend half as much time doing paid work.⁸³ On work days, women spend the majority of time doing some type of work – paid or unpaid; on average, they spend almost eight hours working, doing more unpaid activities (60%), while men on work days spend nearly seven hours working, out of that nearly $\frac{3}{4}$ of the time doing paid work.⁸⁴ On the weekend, women also work longer than men, they work six hours unlike men who work five hours, but more than $\frac{4}{5}$ of their work is unpaid (house) work, while for men this work is a little under one-half (48%).⁸⁵ When looking at all days in total, women work nearly one hour longer than men per day, except that they spend 65% of their time doing unpaid work, while men spend 69% of their time doing paid work.⁸⁶

While men from rural (other) settlements work half an hour longer than men from urban settlements, women work nearly the same. However, differences between work in rural and urban areas are greater when it

82. *Time Use in the Republic of Serbia*, research conducted in 2010 and 2015, more information available at the Statistical Office of the Republic of Serbia website, <http://www.stat.gov.rs/WebSite/Public/PageView.aspx?pKey=3>.

83. *Time Use in the Republic of Serbia 2010 and 2015*, the Statistical Office of the Republic of Serbia, Belgrade, 2016, p. 23–24.

84. *Ibid.*

85. *Ibid.*

86. *Ibid.*

comes to paid work – both men and women from rural areas do more unpaid work compared to men and women from urban settlements.⁸⁷ Women from rural settlements spend over five hours doing unpaid work, compared to women from urban areas, who spend four and a half hours doing unpaid work.⁸⁸ The 2010 and 2015 time use research in Serbia shows that in the period of five years between the two studies, time spent in total work reduced by nearly 20 minutes for women from urban settlements, with more of this time spent on unpaid activities, while for women from other settlements the differences in time use are minimal.⁸⁹

The amount of time that rural women spend working depends on many factors, such as geographic area, type of agricultural production, level of development of the area they live in, family relations and relations in the local community and similar. The experiences of women's organisations show that rural women do almost all the work in the household and much of the work on the agricultural holding. It should be considered that doing household work is not separated from doing other agricultural work, but is overall seen as the woman's responsibility.

A rural woman must be a housewife, she must work in the house and on the holding, take care of children by herself because there are no kindergartens, take care of elderly and both his and her parents, so much is on the woman's shoulders it is difficult to describe. She should be available to everyone 24 hours in the household. But this is not all, she

is to tend to the crops and animals if they are close to the house (focus group participant).

Rural men mostly work in crop and animal production, if there is a number of animals, as well as meat processing and wine and spirits production. On the other hand, women are included in all agricultural activities, they work in the garden and greenhouses, process fruit, vegetables and milk, while they do work on the land and in the orchards together with men. Results of a research implemented by the association Women of the South during 2010, show that a high number of women (72-89%) almost exclusively do the following work: ironing, cleaning, washing dishes and laundry, cooking and caring for children and the household.⁹⁰ Nearly 80% of respondents feel that men should be more involved in the housework, and even 93% feel that men should participate more in raising and educating children. Similar data were also provided by the Women's Initiative Priboj research, and respondents assessed that they did agricultural work as much as men, while housework in over 90% of the cases was done exclusively by women.⁹¹ Around 80% of respondents from rural areas feel it is right for women to do housework, that work around raising and educating children should be shared, but that women should be relieved of agricultural work.

I get up at four-thirty, start cleaning for cattle, then milking, then feeding them, then alfalfa, then always a bit around sheep and when I'm done with the milk, around seven thirty I have a break. My husband helps me, he mostly goes out into the field but he can't do physical work because of his health. We stop at nine,

87 *Time Use in the Republic of Serbia 2010/2011*, Statistical Office of the Republic of Serbia, Belgrade, 2012, p. 23.

88 *Ibid.*

89 *Time Use in the Republic of Serbia 2010 and 2015*, the Statistical Office of the Republic of Serbia, op. cit., p. 23–24.

90 Within the project: *Rural Women – Unutilized Potential*, 2010.

91 Within the project: *Women's Coordination Group for Agribusiness Development*, 2012/13.

because I make lunch and if there is some work in the meantime, laundry – washing, ironing and so on. When the children were little I used to work at night. Now my daughter is bigger, she helps, and my son too. In the afternoon, around four, I start again, and by eight again I feed everyone. Then I like the garden to be tidy, so I stay as late as nine thirty at night. I don't have a Saturday or a Sunday... If there is a celebration, a birthday, then I go, but before that I do everything that needs to be done, I call a woman from the neighbourhood to milk and do what's necessary. I don't spend much time with friends and I haven't had a holiday in my life. I sacrificed to give more to my children, however it may be for me (excerpt from the interview with a woman holder of agricultural holding).

3.1. CEDAW Articles 1-5

The provisions of CEDAW Articles 1-5 define discrimination, stipulate the obligation of state parties with the aim to eliminate discrimination against women, including undertaking all the necessary measures to eliminate discrimination against women, and introducing special measures with the aim to accelerate de facto equality between men and women. It is important that these provisions stipulate the obligation of states to undertake all appropriate measures to modify social and cultural patterns of conduct of men and women, with a view to achieving the elimination of prejudices and customary and all other practices which are based on the idea of the inferiority or the superiority of either of the sexes or on stereotyped roles for men and women.

Equality between women and men in Serbia

The legislative framework in Serbia related to the equality between women and men is quite good and modern. Serbian Constitution guarantees a wide spectrum of human rights and liberties and civil, political and socio-economic rights.⁹² The provisions of Article 15 of the Constitution guarantee equality between men and women, while the government has committed to implement the equal opportunities policy. Provisions of Article 21 of the Constitution guarantee equality before the law, stipulating prohibition of discrimination and non-discriminatory nature of special measures. It is also stipulated that all are equal before the Constitution and the Law, that everyone has the right to equal legal protection, without discrimination. Discrimination is prohibited, direct and indirect, on any grounds, and particularly on the grounds of race, sex, nationality, social origin, birth, religion, political and other beliefs, material status, culture, language, age, mental or physical disability. Furthermore, it is also stipulated that special measures which the Republic of Serbia may introduce to achieve full equality of individuals or group of individuals in a substantially unequal position compared to other citizens shall not be deemed discrimination. Provisions of Article 62 stipulate equality of men and women in relation to marriage and divorce, as well as equating civil union with marriage, in accordance with the law. Everyone has the right to decide freely on entering and dissolution of marriage, and marriage is entered into based on free consent of man and woman before a government authority. Entering, duration and dissolution of marriage rest on the equality of man and woman.

⁹² Republic of Serbia Constitution, Official Gazette of the Republic of Serbia, No. 98/2006.

The Anti-Discrimination Law further elaborates the constitutional prohibition of discrimination.⁹³ The provisions of Article 2.1(1) stipulate that “discrimination” and “discriminatory treatment” designate any unwarranted discrimination or unequal treatment, that is to say, omission (exclusion, limitation or preferential treatment) in relation to individuals or groups, as well as members of their families or persons close to them, be it overt or covert, on the grounds of race, skin colour, ancestors, citizenship, national affiliation or ethnic origin, language, religious or political beliefs, gender, gender identity, sexual orientation, financial position, birth, genetic characteristics, health, disability, marital and family status, previous convictions, age, appearance, membership in political, trade union and other organisations and other real or presumed personal characteristics.

The provisions of Article 4 of the Anti-Discrimination Law stipulate that all persons are equal and enjoy equal status and equal legal protection regardless of personal characteristics, and that everyone must respect the principle of equality, that is to say, the prohibition of discrimination. Article 14 of the same law stipulates non-discriminatory nature of special measures, i.e. that measures introduced for the purpose of achieving full equality, protection and progress of an individual or a group of persons in an unequal position shall not be considered to constitute discrimination. This law defines and prohibits discrimination based on sex (Article 20) which occurs in the case of conduct contrary to the principle of the equality of the genders; that is to say, the principle of observing equal rights and freedoms of women and men in the political, economic, cultural and other aspects of public, professional, private and family

life. It is also prohibited to deny rights or publicly or covertly grant privileges pertaining to sex or sex change. Physical and other violence, exploitation, expression of hatred, humiliation, harassment based on sex are prohibited, as well as public advocating, supporting and acting in accordance with prejudice, customs and other social patterns of behaviour based on the idea of inferiority or superiority of the sexes, or stereotypical roles of the sexes.

Article 2 of the Law on Gender Equality stipulates that equality of the sexes includes equal participation of women and men in all spheres of the public and private sectors, in accordance with the generally accepted rules of international law, ratified international contracts, Constitution and laws of the Republic of Serbia and everyone shall respect it.⁹⁴ Gender equality is guaranteed and public authorities must monitor the achievement of gender equality in all spheres of society, and the implementation of international standards and constitutional rights in the area. Furthermore, it is stipulated that public authorities must develop active equal opportunities policy in all spheres of the society, which includes equal participation of the sexes in all stages of planning, making and executing decisions influencing the position of women and men (Article 3).

This law also defines gender based discrimination (Article 4), and stipulates that special measures to remove and prevent unequal position between women and men and achieving equal opportunities for both sexes are not considered to constitute discrimination (Article 7). All persons are equal, regardless of family and marital status (Article 26) and married couples and civil partners are equal, in accordance with the law (Article 27).

93 The Law on the Prohibition of Discrimination, Official Gazette RS, No. 22/2009.

94 The Law on Gender Equality, Official Gazette RS, No. 104/2009.

The results of the last three censuses show a decrease in the number of inhabitants who are married.



The above provisions related to gender equality and prohibition of discrimination in Serbia show that the legal framework is in accordance with international standards. However, there are no special provisions related to rural women, and there are no special measures, even though the Constitution and anti-discrimination laws explicitly provide the possibility to establish them.

Existing issues that can be addressed with amendments to the laws

Civil unions and inheritance

The provisions of the Family Law (FL)⁹⁵ and Law on Inheritance (LI) are also important for understanding the position of women in Serbia.⁹⁶ Marriage is defined as a legally governed cohabitation of man and woman, it can be concluded exclusively based on free consent of future spouses, while the equality of the spouses is guaranteed (Article 3, FL). Civil union is defined as a long-lasting cohabitation of man and woman, between whom there are no obstacles to concluding a marriage, and civil partners have the same rights

and obligations as spouses, under the conditions stipulated by the law (Article 4, FL).

In practice, civil partners are equal with married couples on all issues and in public and private spheres, except for inheritance, considering they cannot inherit property from each other. The Law on Inheritance stipulates that the spouse is the first or second line heir (Art. 9-12 LI), which excludes civil partners from inheriting. This solution is not in line with reality in Serbia, considering that the number of marriages is decreasing. The results of the last three censuses show a decrease in the number of inhabitants who are married, with 67.09% of the population married in 1991, in 2002 this percentage was reduced to 60.44% and in 2011 it was 55.12%.⁹⁷

Registration of property rights for property acquired in marriage or in civil union

According to the provisions of the Family Law, men and women are equal in rights to property and property related rights, regardless of their marital status, or regardless of whether they are married or in civil

95 Family Law, Official Gazette RS, No. 18/2005, 72/2001 – other law and 6/2015.

96 Law on Inheritance, Official Gazette RS, No. 46/95, 101/2003 – CC decision and 6/2015.

97 2011 Census of Population, Households and Dwellings in the Republic of Serbia, Population, Census book no. 5, Marital Status: Data by municipalities and cities, Statistical Office of the Republic of Serbia, Belgrade, 2013, p. 13.

union. Family property relations are regulated by the law and can also be regulated voluntarily (Article 9, FL). Property of the spouses may be shared or separate (Article 29, FL). The property regime that is automatically implemented is joint ownership, i.e. it is considered that the property acquired through work by the spouses during the term of the marriage represents their joint property, but spouses may also regulate their property relations by a marriage agreement (Art. 188, FL), which excludes the automatic application of the legal regime of joint ownership. There is also the assumption that the participation of spouses in the joint ownership is equal (Art. 180, FL). It is also stipulated that spouses manage joint property and dispose of it together and in agreement (Art. 174, FL). It is considered that regular property management is always taken over by one spouse with consent of the other spouse, while spouses cannot dispose of their own share of joint property or encumber it by legal affairs among the living.

It is necessary to improve this regulation of family property relations, considering that mandatory written consent of the other spouse is not required before each transaction including marital property. In addition, there is not an established system of automatic joint registration of property. These legal solutions are unfavourable to women, because due to traditional views, property is predominantly registered to the man's name, which is also confirmed by the above-mentioned information on ownership over property in Serbia.

These issues were also identified in the study *Database on Gender and Land Rights*, which provides recommendations for the improvement of the situation of women in Serbia, also stating the necessity of explicit stipulation of the need for written consent

of the other spouse before any legal activity including the disposal of marital property or its encumbrance.⁹⁸ It is also said that it is necessary to stipulate the obligation of public notaries to ask for written consent of the spouse when certifying any type of agreement related to marital property, with the obligation of the notary to warn spouses of the consequences of giving the written consent.⁹⁹ It also indicates to the issue of the lack of obligation of joint registration of marital property in the registry of immovable property, and recommends changes to the laws and bylaws, with the aim to stipulate mandatory joint registration of joint property of marital and civil partners, except in cases when a marriage agreement has been signed.¹⁰⁰

We need to present a positive example, which is a special measure aimed primarily at women, with regard to joint registration of property rights. The Republic Geodetic Institute adopted a Rulebook on amendments to the Rulebook on the amount of fees for the provision of services of the Republic Geodetic Institute, which entered into force on 9 January 2017.¹⁰¹ This Rulebook recognises for the first time marital and civil partners as different categories of cadastral service users. Marital and civil partners buying property together, whose names are in the purchase agreement, can register their rights on the property with the lowest applicable fee of 300 dinars.¹⁰² Joint registration of property rights of spouses was possible even before that, but the full amount of fees

98 Kosana Beker, *Profil Republike Srbije – Baza podataka o rodu i pravu na zemljištu*, GIZ and FAO, 2016.

99 Ibid.

100 Ibid.

101 Rulebook on amendments to the Rulebook on the amount of fees for the provision of services of the Republic Geodetic Institute, Official Gazette RS, No. 110/2016.

102 Tariff No. 9, Point 12a of the Rulebook on the amount of fees for the provision of services of the Republic Geodetic Institute

was paid, which was 9,807 dinars.¹⁰³ This initiative was supported by the World Bank, and the rationale for applying the Rulebook was the improvement of the position of women, particularly taking into account that 61% of the property in the cadastre was registered to men and only 39% to women.¹⁰⁴ Additional reasons for this were contribution to achieving the gender equality principle, increasing the number of women registered in the cadastre, as well as the impact on reducing violence against women, and it was also indicated that the man's name is most often the only one in purchase agreements, who is then, based on the agreement, registered as owner of the property in the cadastre, and the ownership of the woman over the property remains invisible, which has complex effects on the division of property.¹⁰⁵ Considering that this is a new measure, it is still too early to talk about its effects, but the assumption is that the implementation of this measure will have a positive impact on the increase of number of women registered as property owners.

The registration of agricultural holdings

In Serbia, there are several more issues that could be overcome by changes in regulations which affect women adversely, especially women agricultural producers. Article 2 of the Law on Agriculture and Rural Development provides definitions, according to which an agricultural holding is a production unit on which a company, agricultural cooperative, institution or other legal entity, entrepreneur or agricultural producer performs agricultural production; a family agricultural holding is an agricultural

holding on which a natural person – agricultural producer, together with household members, performs agricultural production.¹⁰⁶ The holder of the family agricultural holding is a natural person – agricultural producer or entrepreneur performing agricultural production, who is registered with the Agricultural Holding Registry as holder of the family agricultural holding, and a member of the family agricultural holding is an adult household member who works continuously or periodically in the holding and who is registered with the Agricultural Holding Registry, as well as a minor holding member, based on parents' or legal guardian's statement. It is stipulated that the Agricultural Holding Registry should be kept, for registering companies, agricultural cooperatives, other legal entities, such as institutions, schools, monasteries, churches and other organisations, entrepreneurs and agricultural producers, who deal in agricultural production. An agricultural producer may be registered as a holder or member of only one family agricultural holding (Art. 19-21).

Provisions of Article 3 of the Rulebook on registration and renewal of registration in the Agricultural Holding Registry, and on conditions for registering a passive status of the agricultural holding, stipulate that in case of registering a family agricultural holding in the Agricultural Holding Registry, the agricultural producer is registered (natural person) as the holder and it is possible to register members of the family agricultural holding. Provisions of Article 4.2 stipulate that spouses may be registered only in one family agricultural holding.¹⁰⁷

103 B92, Apartment Registered to Both Spouses 300 instead of 10,000 RSD, 6 January 2017, http://www.b92.net/biz/vesti/srbija.php?yyyy=2017&mm=01&dd=06&nav_id=1217620, accessed on 20 January 2017.

104 Legal Database Paragraf, <http://www.paragraf.rs/dnevne-vesti/281216/281216-vest20.html>, accessed on 20 January 2017.

105 Ibid.

106 Law on Agriculture and Rural Development, Official Gazette RS, No. 41/2009 i 10/2013 – other law.

107 The Rulebook on registration in the Agricultural Holding Registry and renewal of registration, and on conditions for passive status of the agricultural holding, Official Gazette RS, No. 17/2013, 102/2015 and 6/2016.

This provision of the Rulebook was the reason to initiate proceedings before the Commissioner for the Protection of Equality (CPE) by three CSOs dealing with the situation of women – Women's Centre Užice, Femina Creativa Subotica and Rural Educational Centre Subotica, which resulted in the opinion with recommendation no. 07-00-166/2013-03 of 15 July 2013.¹⁰⁸ The complaints indicated that in practice it can be expected that men would not renounce the role of the holder of agricultural holding, although this provision refers equally to men and women, but women will be expected to close down their holdings which will have a negative effect on them. After the proceedings were implemented, it was determined that the provision of Article 4.2 of the Rulebook on registration and renewal of registration in the Agricultural Holding Registry, and on conditions for registering a passive status of the agricultural holding are discriminatory. The opinion stated that there were no objective reasons to stipulate the disputed rule, which refers to marital partners only, but not other relatives living in the household together, and that there is no proportionality between the measure taken and the desired objectives.

It is very important that this opinion points out the duty to, when adopting regulations, perform prior analysis of the impact of regulations from the gender perspective. Had this analysis been conducted in the concrete case, it could have been determined how this provision would affect the position of women in agriculture, or whether this regulation would affect women producers disproportionately. Considering the still prevailing patriarchal concept of marriage and family relations, undoubtedly women would be expected to close

down their registered holdings in the majority of cases, which would potentially disrupt the equality of the sexes, equality in marriage and economic weakening of women living in rural households. Considering that the Ministry of Agriculture, Forestry and Water Management has not removed the discriminatory provision from the Rulebook, a proposal to evaluate constitutionality was submitted by the CPE, no. 011-00-11/2014-02 dated 4 August 2014¹⁰⁹, but at the time of drafting this report the Constitutional Court of Serbia has not yet made a decision on this issue.¹¹⁰

Financial compensation for women agricultural producers

The following issues faced by rural women are interconnected and refer to the financial compensation for the period of temporary incapacity to work because of illness or complications related to pregnancy or maternity leave. Considering lower availability of health, educational, social institutions and services for rural women, coupled with the changes related to the registration of households, it is obvious that rural women find themselves in an unfavourable situation. Among them, the particularly unfavourable situation of agricultural producers, pregnant women and new mothers, who are holders or members of agricultural holdings, should be underlined, because they are legally not recognized either as employees or entrepreneurs, which is why the regulations regulating the right to financial compensation for maternity leave do not apply to them.

The Law on Health Insurance (LHI) is relevant for the access to rights of agricultural

108 Opinion with recommendation of the Commissioner for the Protection of Equality no. 07-00-166/2013-03 of 15 July 2013, available at: <http://www.ravnopravnost.gov.rs/sr/druga-1%C4%8D-na-svojstva/2013-07-15-pritu%C5%BEba-a-z-%C5%BE-e-i-f-c-protiv-ministarstva-poljoprivrede-zbog-diskriminacije-po-osnovu-podrid%C4%8Dnog-statusa>, accessed on 10 February 2017.

109 The proposal to evaluate constitutionality by the Commissioner for the Protection of Equality no. 011-00-11/2014-02, 4 August 2014, available at: <http://www.ravnopravnost.gov.rs/sr/zakonodavne-inicijative-i-mi%C5%A1ljenje-o-propisima-predlog-za-ocenu-ustavnosti-i-zakonitosti-pravilnika-o-upisu-u-registar-poljoprivre>, accessed on 10 February 2017.

110 Constitutional Court of Serbia jurisprudence, available at: <http://www.ustavni.sud.rs/page/jurisprudence/35/>, accessed on 25 February 2017.

The scarce research on this topic shows that 17.8% of women do not have any health insurance, and the reasons stated are lack of money to pay for the insurance (19%), lack of money to pay taxes (19%), informal agricultural work (14%) and lack of willingness on the part of household members to pay insurance for the woman (4.8%).¹¹⁴ Women are most often insured through their husbands and very few of them personally, as registered agricultural producers.

53.9%

**OF WOMEN ARE
INSURED THROUGH
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9.1%

**OF WOMEN ARE
REGISTERED AGRICULTURAL
PRODUCERS**

producers, considering that it regulates the compensation for the time of temporary incapacity due to illness or complications related to pregnancy.¹¹¹ An agricultural producer may access the right to health insurance if she is employed, through an insured family member, based on pension or based on the status of agricultural producer (Art. 16-17 LHI). Among others, the category of insurance holders with mandatory health insurance also includes agricultural producers over 18 years of age, who perform agricultural activity as the only or main occupation, in accordance with the Law (Art. 17.1.18 LHI).¹¹² When applying for mandatory health insurance, it is necessary to provide documents helping determine the status of the insurance holder, which shows that ownership over land represents grounds for accessing this right.¹¹³ Based on ownership over land

tax is paid, and based on the tax paid the contributions related to health and pension insurance are regulated, which the insurance holders must pay themselves. Having in mind the data on the number of women holders of agricultural holdings, as well as data on ownership over land, it is obvious that agricultural producers face problems in accessing the rights to health insurance. The scarce research on this topic shows that 17.8% of women do not have any health insurance, and the reasons stated are lack of money to pay for the insurance (19%), lack of money to pay taxes (19%), informal agricultural work (14%) and lack of willingness on the part of household members to pay insurance for the woman (4.8%).¹¹⁴ Women are most often insured through their husbands (53.9%) and very few of them personally, as registered agricultural producers (9.1%).¹¹⁵

111 Law on Health Insurance, Official Gazette RS, No. 107/2005, 109/2005 – corr., 57/2011, 110/2012 – CC decision, 119/2012, 99/2014, 123/2014, 126/2014 – CC decision, 106/2015 and 10/2016 – other law.

112 Under the condition that they are not: employed, insured as independent workers, insurance holders who are founders, members or shareholders of companies, in which they are not employed but perform certain tasks, pension beneficiaries, persons attending school.

113 For instance, for holders of agricultural holdings it is necessary to submit, inter alia, the proof of the Treasury of the registration of the holding and proof of registration with the Republic Pension and Disability Fund, while to gain the status of insurance holder – agricultural producer performing agricultural activity as the only or basic occupation, it is necessary to submit, inter alia, also the proof from the Cadastre and proof of paid taxes from the Tax Administration.

This issue is additionally important because the Law on Health Insurance regulates the rights to compensation during temporary incapacity to work due to illness or complications related to pregnancy (Art. 74.1.3 LHI). The right to compensation during

114 *Žene na selu kao pomažući članovi poljoprivrednih domaćinstava: položaj, uloge i socijalna prava*, SeConS – Development Initiative Group and UNDP, Belgrade, 2008, p. 47–48.

115 Ibid.

temporary incapacity for work belongs to insurance holders (employees, entrepreneurs, clergy), if the health status of the insurance holder, or member of their closest family is such that the insurance holder is incapacitated for work for the reasons stipulated in this Law, regardless of the payer of the compensation (Art. 73 and 74.1 LHI), which means that agricultural producers are not recognised as insurance holders that may access the right to compensation during the time of temporary incapacity for work due to illness or complications related to pregnancy, because they are not formally employed.

Furthermore, the Law on Financial Support to Families with Children regulates the area related to compensation during maternity leave and leave to provide special care to the child, by stipulating that these rights belong to employees of legal entities and natural persons (employed with employers) and persons performing activity independently (Article 10).¹¹⁶ The definition of persons performing activity independently is provided in Article 12 of the Law on Pension and Disability Insurance¹¹⁷, from which it can be derived that women agricultural producers are not recognised as persons performing activity independently.¹¹⁸ This has very negative effects for agricultural producers who

pay their contributions independently on the grounds of agricultural work, and legally are not formally employed, nor do they fall under the category of persons performing activity independently. This is why they cannot access the right to compensation during maternity leave or leave to provide special care to the child.

In early 2016, draft Law on Financial Support to Families with Children was published and a public hearing was organised.¹¹⁹ It is positive that this draft law corrects some provisions causing difficulties in practice, introducing new categories of beneficiaries, with the explicit goal to balance work and parenting, special incentives and support to parents to achieve the desired number of children, as well as to improve the financial situation of families with children (Article 1). The change relates to persons who are holders of the family agricultural holding and have the status of person performing activity independently according to the law regulating the income tax of citizens, who will be able to access the right to compensation of other income on the grounds of child birth and care and special care for the child. (Art. 16.1.1 and 16.1.2). This compensation is determined as equal to average monthly base for contributions for mandatory social insurance, for the last 18 months prior to the first month of starting leave because of complications related to pregnancy, or maternity leave, if the leave because of complications related to pregnancy has not been used, or date of birth of the child, and up to the maximum of three average monthly pays in the Republic of Serbia, according to valid information on the date of the start of the leave (Art. 17.1).

116 Law on Financial Support to Families with Children, Official Gazette RS, No. 16/2002, 115/2005, 107/2009 and 104/2014 – CC decision.

117 Law on Pension and Disability Insurance, Official Gazette RS, No. 34/2003, 64/2004 – CC decision, 84/2004 – other law, 85/2005, 101/2005 – other law, 63/2006 – CC decision, 5/2009, 107/2009, 101/2010, 93/2012, 62/2013, 108/2013, 75/2014 and 142/2014.

118 These are individuals performing business or other activity independently, in accordance with the law, if they do not have mandatory insurance on the grounds of employment; persons who are founders or members of companies in accordance with the law, regardless of whether they are employed in the company; persons doing work based on authorship or temporary work agreement, as well as work based on other agreements for which they are compensated and they are not insured on other grounds; clergy and religious workers, if they do not have mandatory insurance on the grounds of employment; as well as persons who have ceased to perform independent activity, while they have financial compensation according to regulations on labour and employment.

119 Draft Law on Financial Support to Families with Children Available at: <http://www.paragraf.rs/dnevne-vesti/291215/291215-vest13.html>, accessed on 25 February 2017.

However, although the idea of adopting the new regulation was positive, there were many negative comments to the new solutions. The Provincial Ombudsman, in their opinion to the Draft Law on Financial Support to Families with Children, particularly complemented the provision of the right to compensation of pay and other income for persons who are holders of family agricultural holdings and persons who did contract-based temporary work in the 18 months prior to childbirth.¹²⁰ The opinion indicated that the majority of women are not holders of agricultural holdings and are most often supporting members, they are most often not owners of the houses they live in and do not own land or production resources. These resources, which are key for the standard of living, basic economic activity and regulating the economic status, are most often owned by their husbands or other male household members. This is why the Provincial Ombudsman recommended to include female members of agricultural holdings in the circle of individuals that have the right to this compensation.

The Commissioner for the Protection of Equality, in her opinion to this draft law, also praised the proposed changes, but simultaneously pointed out to the fact that these persons are put at a disadvantage in relation to persons employed by an employer (Art. 11-20).¹²¹ The compensation of pay during maternity leave and leave to provide special care to the child are paid to employees working for employers, while the so-called compensation of other income on the grounds of child birth and care and special care for the child is paid to persons performing their activity independently,

holders of family agricultural holding and persons performing or previously performing temporary and periodical work on contractual basis. Both compensations are set at the level of average monthly base for contributions for mandatory social insurance for the 18 months prior to the first month of the beginning of leave. However, the changes propose that maximum amount for compensation for employees be in the amount of five average monthly pays in the Republic of Serbia, while the maximum amount of compensation of other income is set at the amount of three average monthly pays in the Republic of Serbia, which puts these individuals in an unequal position in accessing the same rights. Also, they are put in an unequal position related to the duration of the right to compensation, because it proposes to receive compensation based on other income over one year after the birth of the child, regardless of the order of the birth of the child, while a woman employed with an employer has the right to maternity leave for third and subsequent children in total duration of two years. Considering this is the same factual and legal situation, on the grounds of pregnancy, childbirth, child care and special care for the child relates to women working with an employer and women working independently, in agriculture or doing work based on temporary and periodical contractual work, the CPE issued a recommendation to equate these categories.

Although more than one year has passed since the text of the Draft Law on Financial Support to Families with Children has been published, this draft has not entered the Parliamentary procedure, i.e. it has not been amended. This maintains the unequal position of certain categories of women, especially agricultural producers. The Minister of Agriculture's statements that in 2017 agricultural holding members would

¹²⁰ Opinion of the Provincial Ombudsman to the Draft Law on Financial Support to Family with Children, no. VII-OM-D-13/2016 of 15 February 2016.

¹²¹ Opinion of the Commissioner for the Protection of Equality to the Draft Law on Financial Support to Families with Children, no: 011-00-8/2016-04, 12 February 2016.

have paid maternity leave are encouraging, saying that it is a measure which would be implemented together with the Ministry of Labour, Employment, Veteran and Social Affairs, although he did not explain in which way this measure would be implemented.¹²²

Agricultural pensions

There are specific issues related to the right to agricultural pensions. The essence of the problem will be described in short, although we must say there are no data on how this issue affects women. The request to access information of public importance from the national Pension and Disability Insurance Fund (PDIF) was meant to reveal data on the number of persons whose debt for outstanding contributions for pension and disability insurance is deducted on the grounds of agricultural insurance, as well as data on how many among these persons are women. In official correspondence no. 181-592/2017 of 25 January 2017, PDIF issued information that the total number of beneficiaries whose debt had been deducted on the grounds of agricultural insurance was 21,777, out of which 2,681 from the territory of AP Vojvodina. PDIF stated that it did not have any information on the number of women beneficiaries whose debt on the grounds of agricultural insurance was deducted from their pension, because data is not processed by disaggregating beneficiary groups by sex, but rather for all pension beneficiaries together.

Mandatory pension insurance for agricultural producers was introduced with the 1985 Law on Pension and Disability Insurance for Agricultural Producers, with the aim to include as many agricultural

producers in the system of mandatory pension and disability insurance.¹²³ Insurance holders, in accordance with this law, were land farmers (holders of household), members of their households and other persons investing personal work in agricultural activity as the only or main occupation. This law stipulated that insurance holders should submit insurance registrations themselves. However, this way of self-registration did not yield the desired results, so the Law on Pension and Disability Insurance that was implemented in the period 1992-1997 stipulated that the municipal administration should submit the registration with the Pension and Disability Insurance Fund for the initiation, change or termination of agricultural activity of a land farmer, and a similar provision was also in the law implemented 1997-2003. Therefore, the system of self-registration, which was applied until 1992, was replaced by transferring this obligation to municipal administrations, which further complicated the situation regarding the registration for insurance. One of the issues that occurred was that all members of the agricultural household were registered for the insurance, i.e. municipal administration staff in some cases did not check to see if a member of the agricultural household could be registered for insurance (regular students, pension beneficiaries, individuals serving in the army could not register for the insurance), and there was also the issue of that the records from which data were taken on insurance payers were not updated.¹²⁴ Local offices had the obligation to provide the insurance holder with a signed and stamped application, but many insurance holders did not get their copy of the

122. Agro Smart, Women agricultural producers will have paid maternity leave as of 13 March 2017, <http://www.agrosmart.net/vesti/poljoprivrednicama-biti-placeno-porodiljsko.html>, accessed on 15 March 2017.

123. More information about this issue available at: National Parliament, The Legislator Really Did Wrong Here – mandatory pension insurance for agricultural producers from 11 March 2014, <http://www.parlament.org.rs/baza-problema/republike-agencije-fondovi-zavodi/obavezno-penzijisko-osiguranje-poljoprivrednika/>, accessed on 23 February 2017.

124. Ibid.

application, so they did not know that they were insured as agricultural producers and that they had the obligation to pay contributions.¹²⁵ The tax administration did not inform tax payers on the amount of unpaid contributions, so interests were calculated, sometimes very high, which they would find out about only when submitting the request to receive their pension.¹²⁶ Also, there was the issue of retroactive registration of insurance holders, so it would occur that a registration form related to a certain period of time would be signed and stamped even ten years later, which automatically incurred the obligation for the insurance holder to pay taxes plus interest, because they did not pay their dues in time.¹²⁷ Considering that mandatory pension insurance for agricultural producers was introduced in 1986, similar issues may be expected to appear in the future, particularly related to pension rights. During this research, in November 2016, an in-depth interview was conducted with a woman who faced this issue when she submitted the request for pension.¹²⁸

When the regulation on insurance of agricultural producers was adopted in 1986, rural women signed as agricultural household members and registered for the insurance only because they lived in rural areas, while women who lived in towns and had property in rural areas and generated income from agricultural production only paid property-related taxes, which is discriminatory against rural women. I called a member of the community who worked with the PDIF, and she told me: "Well, this happens all over the place," which defeated me... I didn't know that I was registered, because I was registered with the National Employment Service,

and the woman that signed women up said that whoever registered with the NES did not have to register for agricultural insurance. And so, I didn't even know I was registered until I was to retire, after 25 years of working at a hospital. Only then did I find out I owed over 300,000 dinars, for the period 1986-1990, when I was employed. And nobody ever warned my father-in-law about having outstanding taxes in the household. They applied tax rates that were applicable when I was retiring, not those that were applicable in the period 1986-1990, which I find to be a particularly aggravating circumstance... I think that this law should be void and citizens relieved of this obligation. A few times the government helped people bridge together their years of service, never agricultural producers ... I received a temporary pension decision for the amount of 14,000 dinars, which said that a third of my pension would be deducted until I have paid the entire debt. I complained to this decision, but it was rejected and another decision issued, for which I filed charges in the Administrative Court in February 2015, but I still haven't got any response. Over 4,000 dinars are deducted from my pension and nobody cares how I support myself. I will probably die before I pay off the entire debt...

Lack of specialized measures for improving the situation of rural women

Finally, the lack of specialized measures targeting rural women should be mentioned, despite the fact that the results of various research implemented over the recent years show that rural women are one of the most marginalized groups. The National Strategy for Improving the Position of Women and Promoting Gender Equality (2009-2015)¹²⁹, which expired in 2015, and Action

125 Ibid.

126 Ibid.

127 Ibid.

128 A woman from Zlatibor District.

129 National Strategy for Improving the Position of Women and Promoting Gender Equality (2009-2015), Official Gazette RS, No. 157/2009.

Plan for the implementation of this Strategy for the period 2010-2015¹³⁰, defined a number of activities that were meant to support economic empowerment of rural women. Some of the activities were public campaigns with the aim to support the change of patriarchal values in rural areas and inform women about their rights and the mechanisms to access them, and the expected outcome was increased awareness of rural women of the importance of ownership over land and immovable property and jointly acquired property, as well as of the economic contribution to the family property through work on the holding. One of the objectives was to encourage rural women to join cooperatives and register as owners or co-owners of family agricultural holdings.

Based on the evaluation of this Strategy in early 2016, the National Gender Equality Strategy 2016-2020 was adopted, with Action Plan for its implementation for the period 2016-2018.¹³¹ The Strategy states that measures undertaken in the area of employment, entrepreneurship, economic empowerment and improvement of the situation of women exposed to multiple discrimination, have yielded mediocre results, and that the new Strategy contains concrete measures related to this. One of them is the adoption of the Strategy for Improving the Situation of Rural Women, which should include measures that would guarantee women equal rights to ownership and control over land, as well as specialized measures aimed at improving the situation of rural women.¹³²

In 2013, the Provincial Secretariat for Economy, Employment and Gender Equality¹³³ initiated the procedure for developing the strategy for improving the economic situation of rural women in the Autonomous Province of Vojvodina.¹³⁴ The draft strategy was developed based on facts and information on the quality and characteristics of the situation of rural women in order to improve gender equality, increase visibility of rural women and their position, support entrepreneurs, education, employment, self-employment and economic independence of women in Vojvodina. The Strategy has not been adopted yet, and the draft has not been presented to the public.¹³⁵

The Strategy of Agricultural and Rural Development of the Republic of Serbia (2014-2024), presents issues related to agricultural and rural development in Serbia, including gender inequalities, the necessity to achieve the level of wellbeing of the rural population that would prevent further exacerbations of demographic movements and understanding the vulnerable position of youth and women, as well as other sensitive social groups, in the rural labour market.¹³⁶ Inter alia, the objectives defined relate to improving social structure and strengthening social capital, poverty reduction in rural areas and improving the position of sensitive rural population, improving the social position of agricultural labour force and promoting women and young entrepreneurs in rural areas. It is positive that the National Programme for Agriculture and Rural Development of the Republic of Serbia for the period 2015-2020, in the selection criteria for financial support,

130 Action Plan for the implementation of the National Strategy for Improving the Position of Women and Promoting Gender Equality, Official Gazette RS, No. 67/2010.

131 National Gender Equality Strategy 2016-2020 with Plan of Action for its implementation 2016-2018, Official Gazette RS, No. 4/2016.

132 The Strategy is planned under Specific Objective 2.5.

133 Provincial Secretariat for Economy, Employment and Gender Equality, more information available at: <http://www.spriv.vojvodina.gov.rs/index.php/lat/>.

134 Kosana Beker, *Profil Republike Srbije – Baza podataka o rodu i pravu na zemljištu*, op. cit.

135 Special Report on Discrimination against Women in Serbia, Commissioner for the Protection of Equality, Belgrade 2015.

136 Strategy of Agricultural and Rural Development of the Republic of Serbia (2014-2024), Official Gazette RS, No. 85/2014.

gives advantage to women entrepreneurs and holders of agricultural holdings.¹³⁷ Specific measures of crediting support were also announced by the Minister of Agriculture in March 2017, stating that women agricultural producers would be offered better interest rates, i.e. that the Ministry would invest more funds in these cases, so the interest rates would be 1% for women agricultural producers.¹³⁸

Other issues and challenges faced by rural women will be described below, in relation to special topics within the provisions of Article 14 to the CEDAW Convention.

3.2. CEDAW Article 14

Provisions of CEDAW Article 14 stipulate:

1. *States Parties shall take into account the particular problems faced by rural women and the significant roles which rural women play in the economic survival of their families, including their work in the non-monetized sectors of the economy, and shall take all appropriate measures to ensure the application of the provisions of the present Convention to women in rural areas.*
2. *States Parties shall take all appropriate measures to eliminate discrimination against women in rural areas in order to ensure, on a basis of equality of men and women, that they participate in and benefit from rural development and, in particular, shall ensure to such women the right:*

- (a) *To participate in the elaboration and implementation of development planning at all levels;*
- (b) *To have access to adequate health care facilities, including information, counselling and services in family planning;*
- (c) *To benefit directly from social security programmes;*
- (d) *To obtain all types of training and education, formal and non-formal, including that relating to functional literacy, as well as, inter alia, the benefit of all community and extension services, in order to increase their technical proficiency;*
- (e) *To organize self-help groups and co-operatives in order to obtain equal access to economic opportunities through employment or self-employment;*
- (f) *To participate in all community activities;*
- (g) *To have access to agricultural credit and loans, marketing facilities, appropriate technology and equal treatment in land and agrarian reform as well as in land resettlement schemes;*
- (h) *To enjoy adequate living conditions, particularly in relation to housing, sanitation, electricity and water supply, transport and communications.*

Rural women have an important role in the economic survival of their families and communities, but often do not receive any acknowledgement for this effort, and are often denied access to the results of their work or benefits of development processes.¹³⁹ In Article 14 to the CEDAW Convention, this issue is underlined and state parties are asked to commit to enabling access to all the rights in the Convention to rural women, to eliminate discrimination and enable them to participate in rural development and benefit from this development.¹⁴⁰

137 National Programme for Agriculture and Rural Development of the Republic of Serbia for the period 2015-2020, available at: <http://www.fruskagora-dunav.rs/wp-content/uploads/2015/01/IPARD-II.pdf>; see also: <http://www.poljosfera.rs/agro-teme/ostalo/1235-nacionalni-program-za-poljoprivredu-i-ruralni-razvoj-republike-srbije>.

138 Agro Smart, Agricultural producers will have paid maternity leave as of 13 March 2017, <http://www.agrosmart.net/vesti/poljoprivrednicama-bit-i-placeno-porodiljsko.html>, accessed on 15 March 2017.

139 Assessing the Status of Women – manual on reporting under the CEDAW Convention, Commonwealth Secretariat, International Women's Rights Action Watch Secretariat, Division for the Advancement of Women, UN Department of Economic and Social Affairs, United Nations, 2003, p. 34.

140 Ibid.

CEDAW Convention applies to all women, however, considering the specific situation of certain groups of women, some provisions of the Convention additionally clarify everything that the state parties need to ensure in order for all women to enjoy equal rights. First, state parties need to undertake measures for rural women to participate in development planning at all levels, in order to ensure that development plans meet their expectations and specific needs. Rural women must have access to health services, including reproductive health and family planning and benefit directly from social security programmes, as well as have access to education and professional development, employment and self-employment.

Rural women must be provided with equal access to economic opportunities, market benefits, agricultural credits and subsidies, as well as land and agricultural reform programmes. Finally, it should be ensured that rural women participate in all activities in the community and enjoy adequate living conditions, particularly in relation to housing, sanitation, electricity and water supply, transport and communications.

3.3. Access to health services and health care

The provision of health care in Serbia is organised at three levels (primary, secondary and tertiary), with a developed network of health institutions at all levels. However, health care is not equally accessible to all men and women citizens in Serbia, that is, it is more accessible in towns than in rural and remote areas. As a result of migration and depopulation, some primary health-care institutions – health stations and

clinics in rural areas are closed, and home care and assistance services are not established because of the low number of residents. The result of this is impeded access of the rural population to primary health-care services.¹⁴¹

In addition to availability of health services, access to healthcare also depends on access to health insurance. Research results show that among women who have the status of supporting household members working in agriculture, even 14% do not have health insurance, and the most common reason is that there are no grounds on which they could access it (63%).¹⁴² Health insurance is free for children under 18 years of age and is not conditioned on the health insurance of parents, but there are still children who do not have a health card.

The research of the United Nations International Children's Fund (UNICEF)¹⁴³ shows that more girls than boys have health cards¹⁴⁴, and a higher number of children living in urban areas compared to rural children in the general population have health insurance, while in Roma settlements more children living in rural areas have insurance.¹⁴⁵

Although there are certain regional disparities, the most common issues and

141 *Ljudska prava u Srbiji 2016* (Human Rights in Serbia 2016), Belgrade Centre for Human Rights, Belgrade, 2017, p. 305-308.

142 *Pristup žena i dece uslugama u ruralnim oblastima Srbije i predlog mera za unapređenje stanja*, SeConS – Development Initiative Group and Unicef, op. cit., p. 40–41.

143 MICS (Multiple Indicator Cluster Survey), *Istraživanje višestrukih pokazatelja položaja žena i dece u Srbiji 2014*. (Women and Children in Serbia) and *Istraživanje višestrukih pokazatelja položaja žena i dece u romskim naseljima u Srbiji* (Women and Children in Roma Settlements in Serbia), 2014, UNICEF and Republic of Serbia Statistical Office, Belgrade, 2014.

144 The percentage of 98.1% girls compared to 96.9 boys in the general population and 93% of girls compared to 91.6% boys in Roma settlements.

145 In urban areas, 97.9% of children under 5 years of age have health cards, and there are 96.7% of them in rural areas, while 93.6% of children under 5 years of age living in Roma settlements have health cards compared to 91.8% of Roma children living in urban settlements.

obstacles for rural women's access to health service are the lack of health institutions in villages, distance of villages from towns, irregular bus lines, transport costs, time needed for the visit, scheduling specialist examinations as well as long waiting lists for examinations. Weak infrastructural equipment, remoteness from the centres and poor economic situation represent causes of enhanced social exclusion of rural women.¹⁴⁶

She is 70 years old and living in a mountain village, 25 km away from the town. The bus to and from this village is operating on Fridays and Sundays only. We agreed to meet when she comes into town, because she was supposed to go for a follow-up examination after heart surgery. I found her humble in the clinic hallway, and the doctor was reproaching her saying she had to be there at 7 in the morning and get a number to be examined, and that he could not see her like that. He didn't accept her explanation of where she was coming from, that she lived in a village from which the buses to town are infrequent. We went to the Director of the Health Centre together, and he was pretty upset when he heard what happened. he wrote on a piece of paper: "See the woman, she is coming from village G.", he stamped the paper and told her: "Take this to the doctor, and let's see if he will see you now." I insisted to return to the clinic, but she told me that she would go to the examination the next day. The next day I called her daughter and she told me that she had returned to the village without the examination, because she was frightened and confused and she did not want to go back to see the doctor.¹⁴⁷

The majority of women that participated in general focus groups organised had health insurance, on different grounds, most often through their husbands. One participant said she had a health card from another municipality, which is why they would not see her in the local clinic until she regulated this. Another pointed out the high costs of health insurance through the agricultural holding, saying that her family paid over 36,000 dinars per year for health insurance, and if they did not pay in time they refused to extend their health cards. One time when her child of primary school age fell ill in the period while they did not have health insurance because they were late with the payment, the children's clinic refused to see the child, and only after she "intervened with the health insurance fund" was the child examined.

The issue of lack of availability of health care was highlighted in all focus groups. In the majority of villages there are no clinics open over the whole week, like there used to be. Mostly there is a doctor who comes to the village from time to time – ranging from once in two weeks to three times a week. This does not provide adequate continuity of health care, especially having in mind the fact that it is not always the same doctor that comes, so sometimes it is a problem to reach the chosen doctor, or as one participant said – *we have to plan when to fall ill*. The chosen doctor is important because of the trust placed in him/her, as well as his/her knowledge of each patient, and when another doctor comes, they need to look at the chart, learn about the patient history, which takes up additional time and reduces the quality of healthcare. A particular issue is evident in mountain villages, where doctors go once a week and only to bigger local communities, and stay up to two or three hours. There are villages in which people are carried in blankets several kilometres

¹⁴⁶ Pristup žena i dece uslugama u ruralnim oblastima Srbije i predlog mera za unapređenje stanja, SeConS – Development Initiative Group and Unicef, op. cit., p. 40-41.

¹⁴⁷ Story recorded by one of the researchers.

to the asphalt road, continuing from there in a taxi to the clinic, if they do not secure transport in another way, which presents an obstacle and burden and leads to more costs. Doctors go to only four mountain villages around Priboj, once a week, and these are villages accessible by asphalt roads.

An important issue for rural women is also that the specialist examinations are never available in villages, but for each specialist examination they have to travel to the closest town. In relation to this, they report problems with scheduling specialist examinations, stating that waiting lists are long and that this jeopardises their quality of life and health. One participant stated that she was scheduled a specialist examination with a rheumatologist in three years' time, and then a relative helped her reschedule it for sooner. Participants feel that such functioning of health care leads to corruption, although they say that they are also contributing to it because they are used to "filling up bags" when they go to the doctor's.

The situation for rural women regarding the availability of services related to reproductive health, gynaecological examinations and family planning counselling, is even less favourable. Data show that the coverage of women with preventive gynaecological examinations is very low, especially of women who are multiply vulnerable, and there is also the trend of a decrease in the number of doctors in women's health services.¹⁴⁸ These services are either not available or not sufficiently available, according to focus group participants. Some participants did not want to answer questions on visits to gynaecologists, other than that they were "too old for that", although these were middle-aged women. Some were embarrassed

to talk about it openly, and it was also perceived that they connected gynaecological examinations with pregnancies and child-births, but not with other reproductive health issues. In some focus groups, the discussion was free and these women said they went regularly to gynaecological examinations and breast examinations, but that counselling services were not available enough to women in villages. There are areas in which there is no gynaecologist even in the nearby larger municipal settlement, which makes access to these services additionally difficult. It is rather worrying that among focus group discussion participants there were women who had not had a gynaecological examination for over 20 years.

The results of the MICS survey show a similar situation, i.e. show the differences between rural and urban women, as well as differences between the situation of Roma women compared to women from the majority population.¹⁴⁹ Data on Roma women will be presented in more detail in the section on multiply vulnerable groups of women.

Data show that girls from rural areas more often give birth to children early in comparison with girls from urban areas, similarly as in adulthood, and the differences are even more notable for Roma girls, and will be presented in the section of the Report related to multiple discrimination against Roma women (Table 5).¹⁵⁰

There are also differences in relation to the use of contraception, so women from urban areas, in comparison with rural women, more often use modern contraception methods, fewer use no contraception, and

148 Special Report on Discrimination against Women in Serbia, Commissioner for the Protection of Equality, Belgrade, 2015.

149 MICS (*Multiple Indicator Cluster Survey*), Istraživanje višestrukih pokazatelja položaja žena i dece u Srbiji 2014. and Istraživanje višestrukih pokazatelja položaja žena i dece u romskim naseljima u Srbiji, 2014, op. cit.

150 Ibid.

Table 5: Early child births

	Urban settlements	Other
Had a child before the age of 15	0	0.4%
Had a child before the age of 18	1.1%	1.8%

Table 6: Use of contraception

	Urban settlements	Other
Use modern contraception methods	21.4%	14.2%
Never used contraception	21.6%	28.3%
Experience of abortion	13.9%	15.6%

fewer urban women have the experience of abortion (Table 6).¹⁵¹

The preparation programme for childbirth was attended by 17.9% of urban women and 8.2% of rural women in the general population¹⁵², and 332.6% of women did not attend the preparation programme for childbirth because it was not organised on the location where they resided, compared to 11% of urban women, who gave this reason.¹⁵³ A significant difference between rural and urban areas was also noticeable in relation to the reason "I did not feel the need to attend the preparation programme for childbirth", which was given by 61.2% of urban women and 38.4% of rural women. Field nurses visited 92.7% of rural women in the general population during the first week after return home, four times on average.¹⁵⁴

Women's NGOs are also active in the field of improving access to health services for rural women. For example, in 2013, Women's Initiative Priboj organised workshops on reproductive health and a campaign for the prevention of breast cancer and cervical cancer

in five local communities. During that time, the mobile mammograph was also available in Priboj, so around 750 women registered for the examination, out of whom 30% of women from rural areas. On the territory of Užice, there is an action called Medical Village, which includes all villages. On this occasion, doctors of all specialities are present, and it is a unique opportunity for women in the village to have specialist examinations. However, focus group participants in Užice consider that the turn-out for these actions is not high enough, and that older women visit doctors more during this action.

3.4. Access to social services and social security

In its 2016 Report for Serbia, the European Commission indicated that in the area of social security and social inclusion, the changes to the Law on Social Security, Family Law and Law on Financial Support to Families with Children, had still not been adopted.¹⁵⁵ According to the results of the

151 Ibid.

152 Ibid. 12.5% of rural women did not attend this programme because they did not know it existed, compared to 7.1% of urban women, who gave the same reason for not attending this programme.

153 Ibid.

154 Ibid.

155 European Commission Report 2016 for Serbia, European Commission, available at: http://www.seio.gov.rs/upload/documents/eu_dokumenta/godisnji_izvestaji_ek_o_napretku/izvestaj_ek_srbija_2016.pdf, p. 60.

2015 survey on income and living conditions, the poverty risk rates decreased slightly and were 25.4%, with the highest rate among young people, ages 18-24, children and the unemployed.¹⁵⁶ The current system of social benefits does not contribute enough to poverty reduction, which is also seen in the data showing that only 15% of the population exposed to risk of poverty is accessing the right to financial social assistance (Table 7).¹⁵⁷

for social assistance, but we were rejected because of the car we own, which we use when it's raining and the weather is bad to take the children to school and transport flour and other food items we need, because there is around 3 km to the shop. The sale of the car which is 30 years old would put our basic needs at risk. Unfortunately, assistance is provided to people who don't need it, rather than those that don't even have enough for the basics.¹⁶⁰

Table 7: Financial social assistance and child allowance¹⁵⁸

	Urban settlements	Other
Financial social assistance	3.2%	4.6%
Child allowance	22.4%	33.9%

Social security services, including those targeting older and economically vulnerable individuals, are largely provided by the social security system institutions. It is necessary to develop extra-institutional forms of security, provide pluralism of service providers and improve availability, efficiency and quality of social security services.¹⁵⁹

We live in the mountains and a hilly village, which is not very good for life, it is a bad stone road, when it snows nobody clears it, but my husband clears the path for the children to get to school which around 3 km from the house. We live off agriculture, and we work on our land manually, because we don't have machines for cultivating the land and we cannot afford them to make our work easier. The only income we have is the child allowance of 8,000 dinars and it's not enough even for our basic needs. We asked the Centre for Social Work in Kuršumljija

General focus group participants feel that rural women have access to social security services. Some of them used the allowance for external care and assistance, usually because of a sick family member or family member with disability, and many have accessed the right to child allowance. The majority of participants connect social security services exclusively with poverty, or with different forms of financial assistance, when report that they did not have the need to use social security services. Only one participant said that she had used the service of assistance in the house for adults when her husband was very ill, and one said that the services were of poor quality and that her family decided for a private service provider. Also, participants reported that they did not know whether there were any services or social security programmes for rural women.

With the idea to look more closely at the situation of rural women and their access to social security rights and services, requests

¹⁵⁶ Ibid.

¹⁵⁷ *Ljudska prava u Srbiji 2016*, Belgrade Centre for Human Rights, op. cit., p. 295–296.

¹⁵⁸ MICS (*Multiple Indicator Cluster Survey*), Istraživanje višestrukih pokazatelja položaja žena i dece u Srbiji 2014. and Istraživanje višestrukih pokazatelja položaja žena i dece u romskim naseljima u Srbiji, 2014, op. cit.

¹⁵⁹ European Commission Report 2016 for Serbia, European Commission, op. cit., p. 60.

¹⁶⁰ Sanja Milosavljević, *It Is Nice that Someone Remembered Rural Households with Children*, entire text available in Serbian at: <http://socijalnoukljucivanje.gov.rs/rs/lepo-je-sto-neko-misli-na-seoska-domacinstva-sa-decom/>, accessed on 30 March 2017.

to access information of public importance were sent to 12 CSWs.¹⁶¹ It is evident that this research does not include a representative sample, but information was requested from CSWs from all parts of Serbia, in order to gain an insight into the existence and use of social security services and identify any regional disparities. Requests to access information of public importance were sent during October 2016, and only four CSWs responded – from Subotica, Priboj, Kragujevac and Čačak.

Although it is a very small sample, responses received from CSWs are important to understand the situation of rural women. The questionnaire contained questions on access of rural women to social security services, obstacles they face, services provided and (non-)existence of services/programmes specifically for rural women, (lack of) information about social security rights and services, cooperation between the local self-government and competent institutions on removing the obstacles faced by rural women, as well as the (non-)existence of safe houses in local self-governments and access of rural women to safe houses. All CSWs responded that rural women had access to social security services with a view of the fact that social security services are available to all, but also that their access is not the same as that of the women from urban areas. The main reason why rural women do not have the same access to social security services are the following: distance of villages from towns, lack of financial resources, undeveloped traffic infrastructure, as well as some services not being delivered in rural areas. All CSWs report that there are no special services aimed at rural women. One centre indicates that occasionally, according to a pre-determined schedule,

CSW professionals meet with beneficiaries in local communities, making their services more accessible, inter alia, to rural women.

Considering that the conditions for using social security services and for accessing assistance and support in this system are regulated by laws, by-laws and LSG decisions, we were interested to see whether rural women were well-informed about their rights in the area of social security, as well as whether CSWs independently, or in cooperation with LSG authorities, undertake measures to increase the level of knowledge of rural women. Centre representatives consider that rural women have basic information on the conditions for accessing certain social security-related rights, and most often they are informed through the media, local offices or friends. One CSW reports that experience shows that rural women are less informed, they have difficulties using the internet or websites containing important information, and that there is not enough information material nor info sessions in rural areas. Three CSWs report that the LSG, in cooperation with competent institutions, undertakes measures to remove obstacles faced by rural women, while one CSW reports that the obstacle is that institutions of the system and CSOs are in towns, and programmes and services provided by them do not meet the needs of rural women. As an example of measures for removing obstacles for access to social security services, two CSWs report that they cooperate with the local community and organise information sharing with citizens on social security-related rights and services. Furthermore, one CSW reports that applications for certain rights can be submitted through local offices, and that in certain situations, when it is necessary or required by the specific case, professionals from the CSW go into the field and respond to individual requests.

161 Subotica, Sombor, Majdanpek, Prokuplje, Bor, Vranje, Novi Pazar, Kruševac, Priboj, Kragujevac, Čačak and Valjevo.

Table 8: Literacy¹⁶²

	Urban settlements	Other
Total illiterate	1.03%	3.31%
Women	1.57%	5.48%

Two CSWs consider that the existing system of social security is efficient enough and adapted to the needs of rural women, while the other two consider that it is neither efficient enough nor sufficiently adapted to the needs of rural women. CSW representatives feel that, in order to improve efficiency of the social security system and adapt it to the needs of rural women, it is necessary to improve information sharing with rural women, increase the number of different types of support targeting rural women with the aim to ensure the utilization of existing resources, as well as that it is necessary to reorganise work by returning to the integral social security model, in which one professional is in charge of one local community and responds to all requests from this area (the so-called territorial principle). This working model includes field work and engages all relevant stakeholders in responding to individual cases.

Regarding social security services provided at the local level, there is a variety of them and their number varies between four and nine in the observed municipalities. Some of such services are: shelters for violence victims, home assistance for adults and elderly, day care for children with developmental issues, day care for the elderly, marriage and family counselling, supported housing, personal assistance, personal escort for children and similar. To the question of how they assessed the coverage of the territory with social security services, the CSWs replied that the coverage of services was mostly satisfactory for residents of urban areas, while suburban and non-urban areas were not covered enough. For

example, once CSW reported that the service of home assistance was implemented in only four rural local communities, which means that the majority of rural local communities are not covered with this service, which is similar also with other services. All CSWs report a considerably lower number of social security service beneficiaries from rural areas compared to beneficiaries from urban areas.

Finally, it should be noted that the service of shelter for women victims of violence exists in three municipalities, but it is also used less by rural women. For example, one CSW says that this service in the period January – November 2016 was used by 52 women, 13 of whom came from rural areas.

3.5. Access to education and professional development

In Serbia, there is a higher number of illiterate and computer illiterate women compared to men across all age groups. According to the results of the 2011 Census, there is 1.96% of illiterate persons in the total population, out of which 0.72% men and 3.12% women. If we look at the differences between urban and other areas, the differences are even more accentuated (Table 8).

¹⁶² The 2011 Census of Population, Households and Dwellings in the Republic of Serbia, Population, Census book no. 3, Educational Attainment, Literacy and Computer Literacy: data by municipalities and cities, Statistical Office of the Republic of Serbia, 2013, p.104.

The highest share of illiterate women, as well as the greatest disparities between the literacy of women living in urban in comparison with women living in rural areas, are present in the age group of women over 50 years of age.¹⁶³

consider it has become clearer how important education is, especially for girls, and that obstacles in relation to education that exist in rural environments are connected to other reasons, i.e. that they have nothing to do with gender. There were participants

Table 9: Education level¹⁶⁴

	Urban settlements		Other	
	M	F	M	F
No primary school	3.8%	9.9%	16.6%	30.4%
High school education	58.0%	50.0%	50.0%	36.0%
Higher education	23.0%	23.0%	6.2%	6.0%

The situation is similar with the level of education, where there are also considerable differences between the urban and rural population, and rural women are in the worst situation, being the least educated both compared to other women and compared to rural men (Table 9).

Research results show that 18.5% of rural women did not complete high school because of the pressures by the family to stay and work in the household or on the farm, 26% because of the attitude of the family that women do not need to attain higher education levels, 18% because of a lack of financial resources, and 10% because of early marriage and family care.¹⁶⁵

The majority of focus group participants consider that the attitude towards education in rural areas has changed, and that lately there have been no obstacles for girls to go to school, as it was before. They

that consider that in rural areas, family and community support for girls' education is still lacking, especially for higher levels of education. On the other hand, the participants themselves are very supporting in relation to their daughters' and girl children's education, and the main reasons they give are *that it enables women to be independent, to have their own cash, to have more confidence, not to depend on their husbands* and similar.

However, they mostly agree that rural girls used to have fewer chances for education, mainly because of the prejudices that girls should not go to school, but assist in the household, get married, have children and similar. Among the participants of all focus group discussions, there are women that did not get the education they wanted, either because they were forbidden to go to school or because their parents chose the school for them, particularly among the generations of women over 55 years of age.

My father wouldn't let me go to school, so late in my life (when she was 33, note by researcher) I completed a typing course. I didn't like being an unqualified worker, I preferred working in an office. My father could not command then anymore, but I

163 Ibid. In the age group of women between 50 and 64 years, there are 6,294 of illiterate rural women and 3,706 illiterate urban women, and in the age group of above 65, rural women are the majority among the illiterate with the highest differences – 60,435 illiterate women from rural areas and 21,313 illiterate women from urban areas.

164 Ibid., str. 32–33.

165 *Pristup žena i dece uslugama u ruralnim oblastima Srbije i predlog mera za unapređenje*, SeConS – Development Initiative Group and Unicef, op. cit., p. 37.

Table 10: Children outside the education system

	Urban settlements	Other
Primary school age	0.3%	2.1%
High school age	6.8%	9.6%

had to deal with my husband. My parents had two sons and me, they made them study and they wouldn't let me go to high school, although I was an excellent student in the eighth grade. It was important for me to go to any school, just to continue with my education. I struggled and managed to complete high school for economics, and I started university only when I got married and I finished it alongside work – which I am very proud of. My father wouldn't let me go to school, he thought school wasn't a place for girls.

In the past, but today also, one of the most significant obstacles to education is the lack of financial resources, because there are only primary schools in villages and not all of them, so any further education increases costs – distance of schools, costs of transport, costs of eating and/or living away from home. Costs additionally increase for higher education, which is available in bigger towns only.

There were no financial possibilities for my education, for daily commute or living in the town. Because of finances and the war, I couldn't go to university. Belgrade was too expensive for us, so I tried to enrol university in Niš. I didn't manage to get on the government budget, so I was transferred to Priština, but I was afraid to go study there.

Data should be added to this showing that around one-half of the children¹⁶⁶ ages 36–59 months attend early childhood education, but there are great disparities here – early childhood education is attended by

¹⁶⁶ Percentage of 51.8% of boys and 48.5% of girls.

62.6% of urban children and 27.3% of rural children.¹⁶⁷ There are also significant differences between urban and rural children in relation to the knowledge of letters and numbers¹⁶⁸ in favour of urban children.¹⁶⁹

Although in Serbia the coverage of children with primary and high school education is satisfactory, there are children who are outside of the educational system, more in rural than in urban areas (Table 10).¹⁷⁰

There are also differences in relation to computer literacy, which is very important today, especially related to employment opportunities and access to information. Urban households in Serbia more often own a computer with an internet connection in comparison with rural households.¹⁷¹ Rural women are the least represented among computer literate population in Serbia¹⁷², being the majority of computer illiterate people.¹⁷³

¹⁶⁷ MICS (*Multiple Indicator Cluster Survey*), Istraživanje višestrukih pokazatelja položaja žena i dece u Srbiji 2014. and Istraživanje višestrukih pokazatelja položaja žena i dece u romskim naseljima u Srbiji, 2014, op. cit.

¹⁶⁸ Percentage of 40.1% of urban children, compared to 26.7% of rural children.

¹⁶⁹ MICS (*Multiple Indicator Cluster Survey*), Istraživanje višestrukih pokazatelja položaja žena i dece u Srbiji 2014. and Istraživanje višestrukih pokazatelja položaja žena i dece u romskim naseljima u Srbiji, 2014, op. cit.

¹⁷⁰ Primary school is attended by 98.5% of urban girls and 97.2% of rural girls in the general population, while high school is attended by 93.9% of urban girls and 91.7% of rural girls.

¹⁷¹ Computer is owned by 52.8% of rural and 70.4% of urban households, and internet connection by 43.8% of rural and 66% of urban households.

¹⁷² There are 2,108,144 computer literate persons, among whom only 235,805 rural women, while there are 3,142,854 computer illiterate persons, among whom 858,323 rural women.

¹⁷³ The 2011 Census of Population, Households and Dwellings in the Republic of Serbia, Population, Census book no. 3, Educational Attainment, Literacy and Computer Literacy: data by municipalities and cities, Statistical Office of the Republic of Serbia, 2013, p. 140.

According to research results, considerably more women living in towns are IT literate than women living in villages, and the reasons influencing such a high level of difference were said to be lower financial living conditions in rural areas, insufficient level of education of rural women and undeveloped infrastructure.¹⁷⁴ Some of the recommendations from this research were to organise ICT service centres for women in rural areas and free training on using computers and internet within local communities, LSG units, rural centres and various associations, with continued monitoring of the implementation.¹⁷⁵

Organisations that work on improving the situation of rural women also report the fact that there is no organised education or professional development for rural women, except for activities implemented by civil society organisations. Many rural women are aware of the need to get further education, both in agriculture and to gain different or additional qualifications, to improve their employment opportunities. Research results show that only 2.8% of unemployed rural women attended some additional form of education, and the reason they give is lack of money, distance, lack of interest and lack of adequate courses offered.¹⁷⁶

Focus group participants have had different experiences in relation to additional trainings. Some have not heard at all about the opportunities to get additional training or re-training, while some say that they have not had the time because of their duties around children and the household, some could not afford it, while some consider

their age to be an obstacle for participating, while others' husbands would not allow them attend training.

I went through it (re-training – note by researcher). I went down from level six to level three of education. It is very hard when a workman with primary school orders you about. Now I've lost interest. I used to be interested, but I got married and got pregnant, so I couldn't go. I don't know if there are such opportunities in our municipality. I don't think there are. And it's important to me to be able to work and make my living.

Rural women have much knowledge and many skills, but these skills are not adapted to the changes that occurred in the labour market. Traditional crafts and handicrafts are reported by 44% of women, 32% speak a foreign language, 31% have certain technical knowledge and skills, while 15% can operate agricultural machinery.¹⁷⁷ Even lower results are presented in the research implemented in Pirot District villages, in which 20% of respondents said they could do handicraft and drive a car, 17% had certain technical knowledge and skills, while 15% had knowledge in the area of computers and foreign languages.¹⁷⁸ The highest number of respondents would like to have knowledge in the area of computers and foreign languages, and for 61% of them the reason for unfulfilled wishes for additional education is their bad financial situation.

Having all this in mind, we can conclude that educational capital of rural women is low, with very limited opportunities to acquire additional knowledge and skills, which is

174 Nataša Gospić et al., *Istraživanje o ulozi znanja iz oblasti IKT i položaj žena na tržištu rada*, Ministry of Labour, Employment, Veteran and Social Affairs, Belgrade, 2014, p. 106.

175 Ibid., p. 122.

176 *Pristup žena i dece uslugama u ruralnim oblastima Srbije i predlog mera za unapređenje*, SeConS – Development Initiative Group and Unicef, op. cit., p. 37.

177 Ibid.

178 Research within the project Rural Women – Unutilized Potential, implemented by the association Women of the South and Association for Environmental Protection Stara Planina, supported by UNDP, Gender Equality Directorate and Pirot Municipality, 2009-2010.

why diverse and accessible courses aimed specifically at rural women are necessary, in the areas such as entrepreneurship and self-employment, modernization of agricultural production, organic production, co-operatives, etc.

3.6. Employment and self-employment

The employment status of rural women is not only determined by their formal unemployment or employment status with an employer, in a company, institution and similar, but also the specificities of different work engagements within agriculture and rural economy, including different forms of self-employment. Economic and social position of rural women is also determined by ownership over land, or holding, decision-making and management of the holding. The majority of women have the status of supporting member of the household, which leads to discrimination against rural women, because of unpaid work, as well as lack of health and pension insurance, which additionally exacerbates their situation.

With regard to association and self-organisation, there are no obstacles that would refer specifically to rural women. There are many rural women's associations in Serbia, and the most numerous and best organised rural women's associations are on the territory of Vojvodina. Women's activist groups are a common form of association for rural women, registered as CSOs. At the moment, there are around 500 women's activist groups in Vojvodina. The registration of the association is simple, all the information is available on the Business

Registry Agency (APR) website¹⁷⁹, and there are also CSOs providing assistance and support to citizens with establishing the associations.¹⁸⁰ In this respect, there are no obstacles for rural women's self-organisation and self-help. However, the majority of these groups are focused on the preservation and fostering tradition, while rarely there are groups working on different topics and activities. The analysis of the purpose and allocation of funds of the Provincial Secretariat for Labour, Employment and Gender Equality shows that this Secretariat, for several years while it was in existence, published calls for organisations and individuals.¹⁸¹ Although it is commendable that investments were made in support to rural women, the fact that these calls and funds awarded were much more focused on women's practical needs and the preservation of traditional values than their strategic interests and the improvement of overall position of rural women must be underlined.¹⁸² The aims of the calls were to improve the situation of women and promote women's creativity, but approved projects were mainly about the organisation of events keeping women most often in the traditional roles of housewives. Projects advancing the craftsmanship and creativity of rural women which can lead to actual improvement of their status, enhancing competitiveness, representation in the market and strengthening the position of women's associations, that is, realistic improvement

179 Business Registry Agency, more information available at: <http://www.apr.gov.rs/eng/Registers/Associations.aspx>, accessed on 27 February 2017.

180 See more at Civic Initiatives' website: <http://www.gradjanske.org/>, accessed on 27 February 2017.

181 More about the new organisation of provincial secretariats available at the Provincial Government's website, <http://www.vojvodina.gov.rs/sr/%D1%81%D0%B5%D0%BA%D1%80%D0%B5%D1%82%D0%B0%D1%80%D0%B8%D1%98%D0%B0%D1%82%D0%B8>, accessed on 14 June 2017.

182 Ruža Rudić Vranić et al., *Platforma za radno odgovornu politiku subvencija u poljoprivredi i ruralnom razvoju*, Femina Creativa, Subotica, 2012.

of the situation of rural women in the local community are rare.¹⁸³

In South and South-East Serbia, rural women started forming associations relatively recently, during the last decade. There are still not many cooperatives among rural women, and it is also possible that they do not have enough information about this form of association. For example, on the territory of the Pirot Administrative District there are no women's agricultural cooperatives, while since 2010, six rural women's associations have been established, including the association of rural Roma women, and the establishment of another such association has been announced. Economic empowerment of women is the main aim of all rural women's associations that have been formed in this district until now, and the associations achieve their goals through activities predominantly related to the preparation of traditional food and preserves, catering and participation in fairs. Associations have ten members on average, and operate with support of local self-governments and tourist organisations.

At the national level, there are two women's agricultural cooperatives, but they cannot boast great business success. Still, women's agricultural cooperatives have been important for a certain number of women that succeeded in securing funds to equip greenhouses or purchase other equipment for the production of traditional fruit and vegetable products. Except in Vojvodina, there are no records of the number of rural women's associations in Serbia. The representatives of the women's association working on improving the situation of rural women on the territory of Užice say that the experience has shown that the first three rural women's associations in

Užice have been disfavoured compared to other associations and that they regularly receive the least amount of funds on LSG calls. Although there are no formal obstacles for rural women to form associations, there are pressures in the society that are sometimes so strong that women withdraw and give up.

If travel was organised for women in our village (fairs, exchange of experiences with other associations and similar – note by researcher), I think that none of the women would dare sign up and the action would fail. They would say – well you can see that women don't want to go – when actually, they don't dare say they want to go.

In Serbia, there are organised and developed green markets, but there are no special provisions related to rural women. A particular problem for rural women in the access to green markets lies in the fact that women selling extras from their gardens or different smaller product quantities cannot pay for the stall, and so they sell their products outside the green market area, most often on the pavement. In this case, they are exposed to sanctions by inspections, and they often have issues with resellers on the green market, because they see them as competition. Focus group participants pointed out that rural women found it an issue that they cannot sell their organic product on the green markets in large towns, because they are required to have a certificate of organic origin of the product.

Focus group discussion participants assess that among those working on green markets, there is at least 70% of women, but the number of agricultural producers selling their product on the market is negligible in relation to resellers. For example, in Pirot, an exception is the dairy product market

183 Ibid.

organised once a week in the closed space of the green market, and more than 90% of milk and dairy producers selling their products there are women.

There is a specific issue of the sale of home processed products, because regulations do not address the area of home production, which means that regulations related to large producers apply. Women selling jams, preserves and all other processed products that may be treated as fruit and vegetable preservation, often pay fines issued by the inspection. Since 2003, there have been several initiatives by women's civil society organisations to regulate this area, but they have not been successful.

Inspections still occasionally take their fee and then let us work, and it's always like that.

Results of a research conducted in Pirot District show that nearly one-half of the participants did not engage in income-generating activities.¹⁸⁴ The extraordinary activities through which they generated income they most commonly reported were agricultural activities (41%), followed by crafts and manual labour with 6% each and care for elderly and sick 3%, and the majority of them assessed the income generated in this way to be around 5,000 dinars.¹⁸⁵ On the question related to employment, even 34% of respondents said that they had never been employed, while 33% had not been employed for over five years. The majority looking for work did that through the National Employment Service, while 22% of women said they were not seeking employment at all.¹⁸⁶

Rural women are in a particularly adverse situation with regards to pension and disability insurance, and data show that only 35.5% of women from rural areas that have not reached pension, are covered by this insurance.¹⁸⁷ This issue is particularly pronounced among women with the status of supporting household members because they can only obtain this insurance via the registered agricultural producer in the household, who is most often the husband or another male member of the household. The patriarchal power relations are also present in this area, because in the situation of high risk of poverty in rural areas and overall financial crisis in the society, pension and disability insurance is primarily paid for the holder of the agricultural holding, who is in the majority of cases a man, and only after that to the women in the household.¹⁸⁸

Although the position of the rural population on the labour market is somewhat more favourable than the position of the urban population, gender inequalities are distinct among the rural population, and in comparison, with men, there is lower participation of active persons among women, fewer employed and fewer working outside of agriculture.¹⁸⁹

Participants of focus group discussions are mostly formally unemployed, i.e. their work in the household and on agricultural holdings is not legally and formally recognised as work. Focus groups were attended by a certain number of employed women, as well as entrepreneurs and holders of agricultural holdings.

184 Research conducted within the project Rural Women – Utilized Potential, implemented by the association Women of the South and Association for Environmental Protection Stara Planina, supported by UNDP, Gender Equality Directorate and Pirot Municipality, 2009-2010.

185 Ibid.

186 Ibid.

187 Special Report on Discrimination against Women in Serbia, Commissioner for the Protection of Equality, Belgrade, 2015.

188 Ibid.

189 Strategy of Agriculture and Rural Development of the Republic of Serbia for the period 2014-2024, Official Gazette RS, No. 85/2014.

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34%

**NEVER BEEN
EMPLOYED**

33%

**NOT BEEN
EMPLOYED FOR
OVER FIVE YEARS**

22%

**NOT
SEEKING FOR
EMPLOYMENT**

I feel as an employed person, regardless that I'm not formally registered although no pension or disability insurance, nor health insurance is paid for me. Work on the land and around the cattle needs to be done, and if I didn't do it then we would have to employ someone, and we would have to pay this person. What would we be talking about then? Not every woman can be employed in a factory or elsewhere. The so-called housewife, especially in the village, works all day both in the house and in the field, but it is not considered "work" so it's not paid, and then people say she doesn't work because she doesn't have a paid job. It should be changed already. This is why each housewife should get a pension because she's working from morning until the evening, regardless that it's not called employment. As an unemployed person, I take care of my sick mother, I cook, wash, iron, clean and do everything else around the house. And then I work in the field – I plant, dig, pick the soya, corn and we rent the land because we don't have our own. I'm in the field from March until November, but it's all unpaid and I'm called unemployed or housewife or dependent person.

During group discussions, the following main reasons influencing high formal unemployment among rural women were stated: not enough jobs, or very small offer; no kindergartens in the village, so women with younger children cannot work if they don't have anyone to take care of their children; a particular problem for women in the reproductive period is that employers avoid employing younger women because of the future commitments they will have because of the children; some women are not sufficiently educated or informed well enough about the opportunities; the jobs that used to be in the villages no longer exist, rural areas have lost all production capacities, except for agricultural; it is easier for town women to find employment because employers won't pay travel costs to rural women and current obstacles also refer to membership in political parties, because as the respondents say, the jobs only go to members of the ruling party, whichever is in power.

There is in general a problem with employment. I looked for work everywhere, I even went to the Centre for Social Work, asked them to give me children to foster or take care of the elderly, I couldn't find anything. And I need the job so I can support myself. Another obstacle is that we

are women. In the factory, they look for men as labour, regardless that we are equally capable to do physical work. It's only a few years ago after the so-called "feminization of the company" that they introduced gender quotas for jobs and this started changing.

Among the participants of focus group discussions there are many of those working on the holding and not looking for work on the labour market. Several respondents work within their family business, but they cannot afford to pay their contributions and taxes. Also, several of them indicate that the competition is a big issue, that when they start doing a family business outside of agriculture, it is very difficult to survive on the market. Often, they find lack of information an obstacle, as the majority of them has not learned to think in market terms, it is difficult to place surplus products from the holding, because the purchase power of the population is very low. On the other hand, barter still functions in rural areas, which may have negative effects on market thinking and initiative.

Women think only about their own household, and then if there's something they don't have in the garden they go to the neighbour and exchange for it. And then there is no motivation. The purchase or sale of surplus is not considered.

Some participants say that producers are not organised well enough, that even when they do gather, the groups tend to be very small. On the other hand, they indicate that bee-keepers are well organised, which enables them to influence government policy in the area.

3.7. Political participation and participation in community activities

Rural women are not directly represented in the Government or in bodies dealing with development planning. The interests of rural women are mainly represented by CSOs dealing with these topics. CSO representatives who participated in the development of the Draft National Strategy for Rural Development, insisted on gender mainstreaming and on the need to provide rural women with specialized institutional support. However, these proposals were rejected, with the explanation that the Strategy should only deal with professional aspects and that there is no room for gender equality in it. Also, representatives of women's organisations working on improving the position of rural women tried several times to schedule a meeting with the former Minister of Agriculture, to present the problems faced by rural women, but they did manage to meet her because there was no response from the Ministry.

The work of CSOs in the field shows that women practically do not participate in the development of economic policy, except in special cases, when local women's organisations are successful enough to obtain funds through public calls and different projects. The implementation of such activities may contribute to improving the economic situation in rural areas, especially if there is cooperation and understanding on the part of local community leaders. Examples are local fairs initiated by women's organisations, starting production and developing tourist capacities. The impact of women is higher in the domain of cultural policy. Cultural events in rural areas are largely initiated

by women, such as exhibitions or events with the topic of preservation of traditional heritage or humanitarian actions.

The president of the women's association in Ruski Krstur says:

When we started our association, we defined empowering women in the villages of our municipalities as goals, in the sense of building their confidence to work and earn something along the way. But our goal is also for our association to enter the tourist offer. If the municipality decides for such a step, we also promote our village, considering that Ruski Krstur is the oldest settlement of Rusyns and original place to which Rusyns came to settle 270 years ago. We spoke already with some people from the Cultural Institute and the National Culture Council, to think of and propose a type of souvenir, so we can find a thing for our women to produce and make money, and they could use it or the Cultural Centre, even schools or I don't know where... We made some steps, but we are still at the beginning. Still, we see changes in our community, i.e. our village, because the response is positive. We recently had the 50th jubilee Rusyn Culture Festival called Red Rose, we were in the newspapers and on television. I think that our association has been very well perceived and that everybody likes the idea. As a village, we applied for the competition of 10 most beautiful villages in Serbia, we were shortlisted, and now there's a delegation coming to see what next. We've given our best to show them our traditional food, wear traditional costumes, show the offer of Ruski Krstur. I mean to say that the village leadership has been including us in all activities since the beginning. And to say the most important thing, our organisation initiated the procedure to establish a Local Tourist Organisation, which we are very proud of.

In Vojvodina, rural women most often initiate actions related to the preservation of cultural heritage, organisation of events, exhibitions of handicraft and local specialities and humanitarian actions, although there are different examples. There are no religious traditions that would prevent women from participating in these activities, especially because this is a multi-confessional community, in which such types of prohibitions have not been customary for a long time. Still, depending on the society and the environment, patriarchal forms of behaviour prevail, and in some cases women must ask for the permission of their husband or family to participate in such actions.

I didn't know that I was the one who's vulnerable in my family, unfortunately for 20 years I wasn't aware, I didn't understand or realise, I didn't know what gender equality was, now I already see all this because last year you opened my eyes at the conference. So, in less than one year, I achieved that my husband, when he has time of course, makes me coffee, makes his own breakfast and dinner, while I used to be the one who would serve it all on a platter and of course clean afterwards. They (the family) are now used to my going to conferences and seminars on agriculture and other things. They've mostly embraced changes over the last year, and the last time I didn't even ask, I just told them I was invited and had to go. That's it in short.¹⁹⁰

The situation is similar also in Zlatibor District. Rural women participate in cultural policy though events with touristic and

¹⁹⁰ Ružica Rudić Vranić, Tatjana Obradović Tošić, *Rodno određeni lokalni razvoj* (Gender-Specific Local Development), excerpts from interviews conducted within the project Gender Sensitive Local Development Planning: Examples from Kula, Kovin and Subotica, supported by UN Women, 2011-2012, Femina Creativa, Subotica, 2012.

ethnic contents, largely as exhibitors and competitors, rather than creators of content. There are widespread competitions of ethnic singing groups, including women's groups, as well as competitions in food preparation and handicraft production. Rural women from all religious and national communities participated in the exhibitions organised by Women's Initiative Priboj – in 2010, exhibition of handicraft and in 2014, exhibition of typical and traditional products – and similar activities were organised by CSOs in Novi Pazar, Zlatibor, and by other associations. Rural women are happy to participate in such exhibitions and take their products. However, in mountain areas, there are no women's organisations in villages, nor any initiatives for them to organise activities in their communities. There are only a few local communities in which it would be realistically possible to organise such activities, because in others, due to poor infrastructure, remote households and lack of younger rural women, there are no conditions for their initiatives or self-organisation.

Results of the research on the situation of rural women on the territory of Pirot Administrative District, show that 78% of women from rural areas agree with the attitude that a woman should be engaged in work and social and political spheres, but even one-half of respondents do not know if there are such women in their environments.¹⁹¹ Regarding personal work and socio-political engagement, in nearly 80% of the cases respondents state they are not ready for this form of engagement, but still consider it would be quite different if women were publicly active in the rural community. Only 20% of respondents are satisfied

with the status of women in the rural community. On the other hand, as many as 22% of respondents do not see any opportunities for the improvement of the situation of rural women, while approximately the same percentage of women consider that rural women's situation would improve if they were engaged in work or more engaged in women's organisations.

The results of the research implemented in Aleksinac, which included 400 respondents from 20 villages from the Municipality Aleksinac, demonstrated that 60% of women felt that the role of the rural woman was not appreciated enough either by family members or by the wider community; 89% recognised that there were no women in local-level leadership structures; even 98% of respondents had never had the opportunity to participate in the development of local plans; 97% of respondents felt that there was no form of association in the villages of Aleksinac Municipality, while 60% of respondents expressed willingness to get involved in any form of organised joint action at the local level.¹⁹²

As shown by the results of the research on poverty and social exclusion in rural parts of Serbia, women have unmet needs for social and cultural participation.¹⁹³ For example, tourist travel, excursions or visits to cultural monuments are undertaken by only around 14% of respondents, and main reasons given for this are the lack of financial resources, lack of time and similar. Rural women would prefer to spend their free time travelling (25%), doing sports and recreational activities (19%), and passively

¹⁹² Research of the needs and rights of rural women, within the project Local Women's Turn, implemented by the Society for the Development of Creativity from Aleksinac in the period 2013-2014, more information available at: <http://www.okaleks.org.rs/seoske-zene-na-potezu/>, accessed on 24 March 2017.

¹⁹³ *Pristup žena i dece uslugama u ruralnim oblastima Srbije i predlog mera za unapređenje*, SeConS – Development Initiative Group and Unicef, op. cit., p. 48.

¹⁹¹ Research conducted within the project Rural Women – Unutilized Potential, implemented by the association Women of the South and Association for Environmental Protection Stara Planina, supported by UNDP, Gender Equality Directorate and Pirot Municipality, 2009-2010.

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89%

NO WOMEN IN
LOCAL LEADERSHIP
STRUCTURES

98%

NEVER HAD THE
OPPORTUNITY TO
PARTICIPATE IN
THE DEVELOPMENT
PROCESS

97%

NEVER HAD THE
OPPORTUNITY TO
PARTICIPATE IN
THE DEVELOPMENT
PROCESS

60%

EXPRESSED WILLINGNESS
TO GET INVOLVED
IN ANY FORM OF
ORGANISED JOINT
ACTION AT THE LOCAL
LEVEL

resting at home (11%).¹⁹⁴ Social participation of rural women is extremely low, and cultural participation is mostly passive, which is the result of a lifestyle in which much time is used for different work-related activities, and motivation and interest is weak.¹⁹⁵

Rural women are most often not included in defining local policies, nor do they have knowledge on the ways to achieve gender equality at the local level, nor opportunity to initiate change. Most often there are no women in local community councils in rural settlements, through which the citizens can start initiatives related to their lives in local communities.

In a patriarchal society such as in rural communities, particularly in less developed areas, it is still considered that women have no place in politics nor in the public sphere in general, so they often do not even think in that direction. Compared to the past, women's associations have to a certain extent changed this view and rural women more often join in the activities of associations, but they still do not participate sufficiently in decision-making or public policy-making.

In the period May-June 2013, an analysis of the composition of the council of urban, suburban and rural local communities of the town of Užice was conducted.¹⁹⁶ The analysis showed that women are very little represented in local communities.¹⁹⁷ In urban local communities, women are on average represented with 15.4%, while in rural areas they are represented in only two local communities. Women in local community councils are between 35 and 55 years old, they are politically active, they have high school or university education and they regularly participate in the work of the council. The Gender Equality Council of the town of Užice, on occasion of the International Women's Day in 2013, sent out a draft cooperation agreement for local communities related to respecting the quota of at least 30% of the less represented sex.¹⁹⁸ The councils positively accepted this proposal, but it was not implemented

¹⁹⁶ Research implemented within the project Increased Participation of Women in Decision-Making – Developed Community of the Women's Centre Užice, with UN Women support, more information available at: <https://sites.google.com/site/zenskicentarue/ekonomsko-osnazivanje-zena/saradnja-sa-savetom-za-rr>, accessed on 30 March 2017.

¹⁹⁷ The analysis included eight urban, one suburban and 19 rural local communities, but the aim of the analysis was to overview methods and operations of the existing councils, develop gender analysis of the councils, and based on the results of the analysis, define recommendations to increase women's participation in the work of the council.

¹⁹⁸ In accordance with the provisions of Article 39 of the Gender Equality Law.

¹⁹⁴ Ibid.

¹⁹⁵ Ibid.

The decision of Municipal Assembly Bela Crkva no. 011-67/2016-01 of 16 December 2016, established two registration areas for the entire territory of the Bela Crkva Municipality, which closed down local Registry Offices in villages, including villages inhabited by national minorities. One of the villages in which the Registry Office was closed was Grebenac, which is the only Romanian village in Bela Crkva municipality. Having in mind that this is the oldest settlement of the Romanian national minority in South Banat region, dating from 1341, as well as that the local office existed for over one century and its archives are of invaluable importance both for the village itself and for the Romanian national minority in Serbia, in late December 2016, the president of the Local Community Council called for a citizens' assembly, to decide on the steps to take in response to the decision of the municipality. This decision attributed Grebenac to the registration area of Jasenovo, which is about 10 km away and which is inhabited mainly by the majority population. This is a particular problem for villagers for several reasons: the rights of the Romanian national minority are taken away; the over 100 year-old archives are moved; inhabitants are exposed to unnecessary expenses of travelling to a different place, especially having in mind that there is no regular bus line between these two places, and there is also the issue related to the use of the national minority language, because the majority of the population in Grebenac speak Romanian as mother tongue, which they could use in their Registry Office.

This situation has a particularly adverse effect on women, and among them older women, who are poorer, most of them are unemployed, fewer of them educated, they own property less than men, nearly none of them own cars and most of them do not have driver's licenses. This is why the lack of option to access certain rights in the Registry Office in the village will put them in a particularly unfavourable situation compared to men, and make accessing some of their fundamental rights more difficult.

The citizens' assembly that was held on this occasion was not attended by any women. One of the researchers talked with a total of seven women, of different ages, about this issue. They all felt that the decision to close down the Registry Office in the village was unfair and discriminatory, which they connected to the fact that the village was mostly inhabited by the minority population. All women knew that the citizens' assembly was called for, but none of them considered the possibility to go, even though it was a problem that affected the entire community. "It is for men..." – "Men make decisions in the village, they always go, women never go there..." – were some of the answers to the question why they did not go to the citizen's assembly. They all agreed that their situation would be worse off than men's, because of the money and/or lack of transport they would depend on men when they needed to access any right or service in the registry office, but they did not see this issue as the issue of discrimination against women. None of them ever participated in the citizens' assembly in the village, although they said that assemblies were held relatively often, and even more often in the past.

because the mandate of the Council expired. The Council members agree that women's participation may contribute to improve its operations, and they state the following issues related to increased participation of

women in the council's operations: lack of interest among women to participate more in their operation; focus of women on the family; fear of being ridiculed in the local society. Council members feel they cannot influence

the increase in the participation of women directly, as well as that the role and importance of local communities is not recognised enough, so additional social content in local communities might help influence the motivation among women. Some of the recommendations of this analysis for increased participation of women in local community councils are: use women's resources in rural women's associations and women's resources in political parties to increase the number of women candidates; work on developing mechanisms for higher inclusion of women in the work of the council of rural local communities; work on motivating women through good practice examples from rural areas; and work on motivating women to get involved in the work of the council by organising additional social content in local communities.

After the research and discussions conducted by the Women's Centre Užice before the 2013 elections, with the aim to inform them about the opportunities and needs for participation in the local community operations, the number of women in rural local communities increased considerably. Until then there were only four women, and in 2013, rural local communities elected 25 women, 4 of whom were elected Presidents. However, research on their real influence on creating programmes and content has not been conducted. In other areas of Zlatibor District, the situation is worse. For example, in Priboj, there is only one woman in all local community councils. None of the committees in the local assembly include rural women. Rural women and women in general do not participate in government and there are none of them in decision-making positions. In Sjenica, Novi Pazar and Prijepolje, the situation is similar, with the only difference that local communities are more active – the representation of women in local community councils varies between two to three women.

Focus group discussion participants consider that main obstacles for higher participation of women in politics and decision-making are the following: in villages, it is still considered that the women's place is in the home; support is lacking for political engagement; men often do not see them as decision-makers, they do not respect their opinions and proposals and think that they can resolve everything and make decisions themselves. Furthermore, rural women are overburdened with work, in the household, on the holding and all the work around children and elderly in the family, and do not have time for additional political engagement or to go to meetings. On the other hand, participants feel that increased participation of women in politics is necessary on all levels, because they have different perspectives to men, especially because women care about the family and the society.

A woman has much to do. Work, home, children, politics on top of it... It's an additional obligation, if she wants to do it she needs to have support from her husband, his parents, her parents... And this is rare.

Focus group participants from around Užice state that there is a very active women's association in Potpeć, that they got organised and had their candidate in the elections, who became president of the Local Community Council, and she is doing her job very well. One of the participants said that she ran for the assembly, but finally withdrew. She said that the "whole village was disturbed" and that villagers pressured her and her husband.

I couldn't take the pressure and I withdrew. There is a lot of jealousy in the village if someone is succeeding and they try to disrupt you in every way.

In one local community women organised for local elections, wishing to have women represented in the local community and to participate in decision-making. During the election, there was a counter-campaign with the slogan “A hen house in which the hen sings should be set on fire”, and finally they this action did not succeed, so there are no women in their local community council.

Although there are positive developments in institutions at the national level related to women’s participation and visibility, situation is very different in local self-governments, so there are towns in Serbia in which there are no women in municipal councils. Research on the participation of women in decision-making at the local level indicate significant underrepresentation of women in local authorities.¹⁹⁹

- In the sample of 81 LSGs, only four were headed by women (4.9%);
- After the 2013 elections, there were nine women Mayors in municipalities and one in town, but two were replaced in the meantime, so in 2014 there were seven (4.26);²⁰⁰
- There are only 8.3% of women Deputy Mayors;
- Women are the majority on the position of Chief of Staff of the Mayor (72.5%);²⁰¹
- In municipal and town councils, there are 16% of women, and in as many as 23 municipalities/towns there are no women.

It is interesting that the municipalities in which there is the most women in municipal councils are those with a woman heading the municipality: Vršac, Nova Crnja and Rača with over 50% and Gadžin Han with 60% of women in the municipal council, which shows that one woman leader builds the trust in other women on decision-making positions, but also supports other women, which enables higher participation of women in the work of local self-governments.²⁰²

3.8. Land ownership and access to financial and other services

As mentioned above, according to Gender Barometer data, differences in ownership between men and women in Serbia are linked to differences in inheritance and differences in registration of property.²⁰³ Men are more often owners of immovable property and automobiles, while women are more often co-owners.²⁰⁴ Men own around 3/5 of the entire property, and women around 2/5, while the percentage of men owners of agricultural land is twice as high as the percentage of women.²⁰⁵

Practices in Serbia regarding inheritance are an issue which reflects on gender equality – there are few women who acquire property through inheritance. According to the Law on Inheritance, all inheritance-related rights belonging to the deceased at

199 Višnja Bačanović, *Učešće žena u odlučivanju na lokalnom nivou*, Ministry of Labour, Employment, Veteran and Social Affairs, Bačka Topola, 2014.

200 Ibid. There were women Mayors in Barajevo, Surčin, Bačka Topola, Mali Idoš, Rača, Merošina, Kovin, Nova Crnja and Smederevo, but in the meantime, Mayors in Nova Crnja and Merošina have been replaced.

201 . Women take up operational and executive positions, but not decision-making positions.

202 Ibid

203 Marina Blagojević Hewson, *Rodni barometar u Srbiji – razvoj i svakodnevni život*, op. cit.

204 Ibid.

205 Gender Disaggregated Data – Western Balkans, Statistical Reports 2005-2013, FAO, available at: http://www.fao.org/fileadmin/user_upload/nr/land_tenure/Genders_Report_WB.pdf

the moment of death are inherited.²⁰⁶ In Serbia, property may be inherited based on the law²⁰⁷ and based on a will (testament). The Law provides that the deceased, among other, is inherited by the spouse, which makes it evident that the civil partner is excluded from inheritance, regardless of the duration of the civil union. The first line of inheritance are the deceased's descendants and his/her spouse, who inherit equal parts. If the deceased has no descendants, the spouse is not in the first line of inheritance, but in the second, together with the deceased's parents and their descendants. The deceased's spouse inherits half of the estate, and the other half is equally inherited by the deceased's parents. Regarding inheritance by will (testament), the deceased may leave his/her estate to whomever he/she likes, but there is a part of the inheritance which cannot be disposed of, and it belongs to his/her heirs, and is called the forced share.²⁰⁸

From the moment of death of the individual, their heir can renounce inheritance by stating so in the court before the end of the first-degree inheritance proceedings, and in this case, it is considered that the heir that renounces the inheritance has never even been an heir.²⁰⁹ If the heir renounces his/her part in favour of another heir, this statement is considered statement

of acceptance of inheritance with simultaneous relinquishing of the share of inheritance.

As we can see, there is no legal difference in relation to the sex of the heir, i.e. men and women have equal rights to inheritance. However, it is not seldom that women renounce inheritance in favour of male heirs, which is why they may be left without the property that belongs to them by law and become economically dependent on their partners, descendants and other male relatives. Economic dependence exposes women to risk of domestic violence, especially economic risk, making it difficult for them to leave the cycle of violence if they are in the situation of domestic violence, and making it harder or impossible for women to decide on equal grounds with men on the economic aspects of household management.

A woman that renounces inheritance in favour of a man gives a statement about it in court, and does not explain the reasons for this decision, which is why reasons for renouncing inheritance cannot be found in the decisions on inheritance.²¹⁰ The property acquired through inheritance represents special property, which means that if the heir is married, this property is not considered joint property of the spouses. The heir is free to manage and dispose of the inherited property independently, which represents considerable security and may provide independence and autonomy.

206 Law on Inheritance, Official Gazette RS, No. 46/95, 101/2003 – CC decision and 6/2015.

207 According to the law, the deceased is inherited by: descendants, adoptees and their descendants, spouse, parents, adoptive parents, brothers and sisters and their descendants, grandparents and their descendants and other ancestors. Inheritance lines apply, and heirs in closer inheritance lines exclude from the inheritance heirs in farther inheritance lines.

208 Forced heirs are the deceased's descendants, adoptees and their descendants, spouse, parents, adoptive parents, brothers and sisters, grandparents and other ancestors. If a forced heir cannot or will not inherit, his/her necessary part does not belong to other forced heirs. The forced share of descendants, adoptees and their descendants and the deceased's spouse is one-half, and the forced share of other forced heirs is one-third of the share that would belong to each of them by legal order of inheritance.

209 Renouncing of inheritance cannot be partial, and the statement of renunciation is irrevocable.

210 Article 122, paragraph 2, Law on Contentious Procedure (Official Gazette SRS, No. br. 25/82 and 48/88 and Official Gazette RS, No 46/95 – other law, 18/2005 – other law, 85/2012, 45/2013 – other law, 55/2014, 6/2015 and 106/2015 – other law). The decision contains information on the deceased, immovable and movable property owned, information on the heir, the relation between the heir and the deceased – whether they are inheriting as legal or testimonial heir, and if there is more than one heir, also their share of the inheritance, then, whether the right to inheritance is postponed, dependable or limited for specific reasons, then the information on the person that was granted other rights to the estate (endowment, usufruct and similar).

At the inheritance proceedings, the number of women and men legal heirs was near equal – 51.5% of women. The analysis of the decisions on inheritance shows a troubling information that 36% of women renounced inheritance, or shared inheritance with the male heirs in a way that the woman was left with a negligible part of the inheritance, which is a de facto renouncing of the inheritance. On the other hand, in this sample only 19% of men renounced.

36%

**OF WOMEN
RENOUNCED
INHERITANCE**

19%

**OF MEN
RENOUNCED
INHERITANCE**

Research shows that the de facto practice in inheritance is not in accordance with the legal framework, and one research states that inheritance practices in some parts of Serbia can shortly be described in the following way: women who have brothers do not inherit their father's estate, nor his immovable property.²¹¹ Nearly all property in marriage is registered to the father, so brothers usually inherit it entirely. Women must appear before the court and renounce their part in favour of the male heirs. Although renouncing inheritance is an option of each heir during the proceedings, in practice, only women renounce their part of the inheritance. This does not mean that women who have brothers never inherit anything, but it is not the usual practice, especially not in rural areas. On the other hand, women usually inherit the mother's property – usually the mother's separate property that she received from her family as dowry.²¹²

For the purposes of this report a survey was conducted to check whether women

still renounce their inheritance in favour of their male family members. Through requests for information of public importance, courts were asked for data about how many decisions on inheritance were made in total in the period between 1 January 2015 and 1 September 2016, as well as to submit 10 anonymized copies of inheritance decisions made in the court in the said period, related to inheritance proceedings in which at least one man and one woman were called to inherit. The requests were sent out to 34 basic courts, out of the total of 66 basic courts that exist on the territory of the Republic of Serbia, taking into account geographic distribution.²¹³ An analysis of jurisprudence was conducted based on decisions on inheritance from 28 basic courts in Serbia, which submitted their responses. Main data analysed were the following: who were legal heirs in the inheritance proceedings, the sex of the heir and their relationship with the deceased; who of the heirs accepted the inheritance and who stated that they renounced inheritance; in favour of whom did the heir renounce inheritance, as well as what was the object

211 Jadranka Đorđević Crnobrnja, *Zakonsko nasljeđivanje u domenu idealnog i realnog*, Gazette of the Ethnography Institute of SANU 2009, Volume 57, Issue 2, p. 111–121, available at: <http://www.doiserbia.nb.rs/img/doi/0350-0861/2009/0350-08610902111D.pdf>, quoted in: Kosana Beker, *Profil Republike Srbije – Baza podataka o rodu i pravu na zemljištu*, op. cit. 212 Ibid.

213 Basic courts Užice, Valjevo, Kragujevac, Loznica, Čačak, Jagodina, Velika Plana, Kraljevo, Negotin, Subotica, Kikinda, Sombor, Pančevo, Vršac, Zrenjanin, Šid, Majdanpek, Priboj, Prijepolje, Novi Pazar, Raška, Sjenica, Brus, Kruševac, Bor, Surdulica, Prokuplje, Pirot, Niš, Lebane, Vranje, Leskovac, Dimitrovgrad and Kuršumlija.

The majority of women who renounced inheritance in favour of a different heir were daughters of the deceased who decided to give their share of inheritance to their brother/s, followed by mothers who renounced their inheritance in favour of their sons, and then mothers who renounced inheritance in favour of their daughters.

55%

**DAUGHTERS WHO
DECIDED TO GIVE
THEIR SHARE OF
INHERITANCE TO
THEIR BROTHER**

13%

**MOTHERS WHO
RENOUNCED THEIR
INHERITANCE IN
FAVOUR OF THEIR
SONS**

2%

**MOTHERS WHO
RENOUNCED THEIR
INHERITANCE IN
FAVOUR OF THEIR
DAUGHTERS**

of inheritance, i.e. which property of the deceased was discussed in the inheritance proceedings.

At the inheritance proceedings, the number of women and men legal heirs was near equal – 51.5% of women. The analysis of the decisions on inheritance shows a troubling information that 36% of women renounced inheritance, or shared inheritance with the male heirs in a way that the woman was left with a negligible part of the inheritance, which is a de facto renouncing of the inheritance. On the other hand, in this sample only 19% of men renounced inheritance. Most often inheritance was renounced by the deceased's daughter (81%), followed by wife (16%), while in a small percentage sisters and granddaughters appeared. This situation is not surprising, considering that daughters and wives are in the first line of inheritance, as well as the fact that the deceased had descendants excluded other heirs.

The difference in the number of men and women making the decision to renounce inheritance shows that the decision to renounce inheritance is undoubtedly based on gender roles of men and women in our society. However, to get a clearer picture

of this thesis it is also necessary to analyse in whose favour do women most often renounce inheritance, or whether they do it in favour of other women or in favour of men.

The majority of women who renounced inheritance in favour of a different heir were daughters of the deceased who decided to give their share of inheritance to their brother/s (55% of all cases of renounced inheritance), followed by mothers who renounced their inheritance in favour of their sons (13%), especially if this percentage is compared with the percentage in which mothers renounced inheritance in favour of their daughters (2%). In addition to brothers, in 24% of the cases the deceased's daughter renounced inheritance in favour of her surviving parents, and it is interesting to note here that it was done somewhat more often in favour of the mothers.²¹⁴ However, this information should be taken with reserve, having in mind that the majority of the deceased in the analysed decisions were individuals of male sex²¹⁵, or fathers of women that renounced inheritance.

²¹⁴ The percentage is 14% renounced in favour of mothers and 10% in favour of fathers.

²¹⁵ 57% of the deceased in analysed decisions were men.

Such a high percentage of women leaving their share of inheritance to their brothers indicates that the reasons are probably hidden in traditional and patriarchal gender patterns, according to which man is the heir who should take over the entire estate left after the parent's death and the female child should find economic security through marriage and move to the home of her husband. It seems that such patriarchal attitude has become an integral part of women's beliefs, but also their way to preserve tradition, which is "usual and normal" in our society, but also stay on good terms with their brothers who are expecting their sister to give them their share of the inheritance. This thesis is supported by a woman with whom an in-depth interview was conducted, who renounced inheritance two decades ago in favour of her younger brother, after the parents' death. Her decision to give over her parents' entire property to her brother is described also by saying:

If I hadn't given up the inheritance I'm sure my brother would have been mad at me. He and I thought I should do it and it goes without saying. What's more, even to this day he doesn't feel I did something for him, I gave him something. He just took it for granted that I should give up the inheritance in his favour. If I had done it differently, if I had accepted the inheritance, he would have thought it wasn't normal.

On the other hand, there are differences in relation of brothers toward sisters, because out of all cases in which men renounced inheritance, in 24% of the cases they did it in favour of their sister.

The analysis of decisions on inheritance showed that in a large number of cases when women renounced inheritance, it was

valuable property including one or several immovable property units. Some of the examples from the decisions are:

Wife and daughter renounced in favour of son or brother. The object of the estate was family housing building of 82 m², land under and around the building, 9.86 acres of forest, 111.43 acres of grassland, financial claims from a company, money in the current account, stocks and off-the-record property left by the deceased.

Deceased's daughter renounced the inheritance in favour of two brothers. The object of inheritance were three immovable property units, one of which was the area of 53.80 ha, hunting rifle and unpaid pensions.

Two daughters of the deceased renounced their inheritance in favour of their brother. The object of inheritance was a family building, auxiliary building, lot sized 4.79 acres, automobile Mercedes and unpaid pensions.

As mentioned above, renouncing of inheritance means renouncing it in its entirety. However, according to the provisions of the Law on Inheritance, there is the possibility for the heirs to agree on the division during inheritance proceedings, and the way in which the division will be done. Analysing the content of such agreements signed by women, it can be concluded that it is an issue of a de facto renunciation of inheritance, because the part of the inheritance belonging to women is disproportionately smaller than the part of the inheritance that belongs to the men after the division.

Husband, son and daughter of the deceased were called to discuss inheritance consisted of fields, grassland and forest land of total size of 8.60 ha and unpaid pension claims. The decision on inheritance included the agreement according to which the husband of the deceased inherits unpaid pensions, daughter a share of $\frac{1}{4}$ of immovable property of 1 ha, and the son the rest of the immovable property, of 7.60 ha.

Wife, son and daughter of the deceased reached an agreement on the division of the estate consisting of two family buildings, fields and grassland of 7.5 ha, tractor, hunting rifle and unpaid pensions. According to the agreement, the daughter inherits the family building and field of 0.74 ha, and the wife unpaid pensions. The son inherits the other family building, the rest of the fields and grassland and hunting rifle.

In cases in which men renounce inheritance in favour of women, analysis shows that they do it differently compared to women. Namely, in 66% of the cases, men that renounced inheritance did it together with their sisters, in favour of their parents.

Son and daughter of the deceased renounced inheritance including two-bedroom apartment and unpaid pensions in favour of the mother.

In cases when only men renounced inheritance, in even 70% of the cases they renounce estate including exclusively movable property.

Brother renounced inheritance including foreign currency savings and securities in favour of his sister.

Husband and three sons of the deceased renounced inheritance in favour of the daughter or sister. The estate is consisted of free stocks, travel expenses and other claims with PDIF.

Also, unlike women, men who enter agreements on the division of inheritance with female heirs, as a rule only renounce movable property.

Brother renounced the share of the inheritance including passenger vehicle Zastava in favour of his sister and accepted the share of the inheritance including immovable property he is entitled to by the law.

By the law, the wife and son of the deceased divide the estate including one-half of the family building, money in the current account and unpaid pensions. Mother renounced inheritance in favour of the son and the son renounced movable property (money in the account and financial claims) in favour of the mother.

Regarding the region in which women who renounced inheritance in favour of male relatives live in, we cannot make certain claims about regional disparities in inheritance practices because the sample is relatively small. However, it is worth noting that in this sample, there is a significant difference between women living in Subotica and Sombor, who very rarely renounced inheritance – and women living in Kraljevo, Valjevo and Prijepolje, many of whom did it. As an example, in Sombor, the wife and daughter of the deceased renounced inheritance in favour of the son and brother only

in one case, while in Kraljevo nine out of ten women renounced inheritance in favour of male heirs, sons and brothers.

As mentioned above, decisions on inheritance do not contain reasons for the heir's decision to renounce inheritance, which means that we do not have any information on the causes and reasons behind many women's decisions to renounce their inheritance in favour of their male relatives. However, the presented results of the analysis indicate that women most often renounce their entire inheritance (92%), and when they divide property with male heirs, they keep only a negligible part of the property, predominantly movable property. It can be concluded that this is a mechanism perpetuating gender inequalities, as well as that such inheritance practices are the result of a traditional and patriarchal mentality which persists, despite gender neutral laws. Such practices and attitudes change very slowly, and some women who renounced inheritance many years ago say they would do the same now. This can also be seen in the story of a woman who renounced her parents' property, including a three-bedroom apartment in the centre of the town, one-half of her grandmother's house, hunting rifle, automobile, and forest of unknown size. She renounced the inheritance in favour of her brother, she lives in the house of her husband's parents and does not own any immovable or movable property. The reasons she gave for renouncing inheritance in favour of her brother were the following:

I renounced inheritance in favour of my brother because I thought this is how it should be done, I never thought I could make a different decision, nor that any of that property belonged to me. I felt it should all go to my brother. I couldn't imagine the situation in which I took the

flat in which he was living, and as for the rest of the property, I wasn't interested at all. It is very difficult to explain my reasons, because at that moment it was the only normal, right and possible thing to do. My brother felt the same way, so I did the only possible thing for the both of us. Of course I am aware I renounced my parents' entire estate and of course I know the law and that I didn't have to renounce all of it. But from this perspective, ten years later, I would do it all the same again. I think that women should not give up on their inheritance and this is how I raised my children, because I deeply believe in equality, but if I could turn back time, I would renounce it again. I don't think it's the right thing to do, I don't think it's normal, but for myself personally I don't see any other way, because my relationship with my brother is important for me and I still feel I made the only decision I can stand behind.

However, later on she says she does feel some remorse for her decision to renounce the inheritance.

I'm not sure that my decision is fair to my primary family, my husband and children. My daughter won't surely give up on her inheritance because I raised her in the spirit of equality and I know she wouldn't even think of giving our house to her brother, for which I am immensely proud. I made the decision that I did, but I didn't teach my daughter that it was right or normal, nor do I think that other women should renounce their inheritance and deprive themselves of economic security.

The situation is similar also with the participants of focus group discussions, because many of them renounced inheritance in favour of the male relative, most often the brother. One participant said she did not

inherit anything because her parents were poor, so *there was nothing to inherit apart from the house and the area around the house which was inherited by my brother*, while another said she would not take the inheritance so she *wouldn't have to pay property tax*.

In our village, it all comes down to the husbands. But it's important for me that the children have a place to live and that it's good for them. My mother she's still alive and she has a flat, but I think she already decided who she'd give it to. If I got a part of the flat, I wouldn't accept it, I'd give it up in favour of my children, so they can have it...

Regarding access of rural women to financial services, it has been mentioned above that special measures aimed at improving the situation of women are few. Special programmes that at least partly meet the needs of rural women, are predominantly initiated by CSOs applying to various public calls. Some advances have been made through public hearings in the National Parliament, where women's organisations working on improving the situation of rural women had the opportunity to present their findings, opinions and recommendations for improving the situation of rural women several times. End results were amendments to the budget requesting allocation of funds for the needs of rural women. However, although these smaller-scale actions are important for creating opportunities, we still cannot speak of a comprehensive, designed and long-term policy to improve the situation of women on the national level. The situation at the level of AP Vojvodina is considerably better because the new APV Government is continuing practices of supporting rural women's activist groups. For instance, the current public calls of the Provincial Secretariat

for Agriculture are favourable to women by awarding them more points for applying.²¹⁶

Focus group participants consider that there is no real support to the development of entrepreneurship, and the majority of women do not have enough starting capital, nor conditions to apply for credits.

For example, if a woman wishes to register a holding, she can do it even without land, for beekeeping the area around the house is enough. If she wants to get a credit from the APV Development Fund, the guarantee for the credit can only be arable land. This means that one thing contradicts the other.

A research on the situation of women entrepreneurs in AP Vojvodina, they were defined as women who established independent shops and perform independent activity, with forms of business defined in the law regulating entrepreneurship; individuals registered as entrepreneurs with the APR, i.e. owners and co-owners and formal representatives of companies registered with the APR.²¹⁷ Data from the APR show that there are around 22% of women entrepreneurs in Vojvodina, among the total number of entrepreneurs. There are considerably more women representatives in partnerships, 59.8%, or co-owners of a

216 See the following calls published in late 2016: Call for Investments http://www.psp.vojvodina.gov.rs/upload/2016/Konkursi/2016_10_19_Mere_Pravilnik.pdf; Call for Beekeeping http://www.psp.vojvodina.gov.rs/upload/2016/Konkursi/2016_10_19_Pcelarstvo_Pravilnik.pdf; Call for Cattle Breeding http://www.psp.vojvodina.gov.rs/upload/2016/Konkursi/2016_06_06_MlekareMesare_Pravilnik.pdf; Call for Fruit, Grapes and Vegetable processing and Equipment http://www.psp.vojvodina.gov.rs/upload/2016/Konkursi/2016_03_01_MPK_Pravilnik.pdf; Call for Co-Funding Structures and Equipment for Vegetable Production http://www.psp.vojvodina.gov.rs/upload/2016/Konkursi/2016_01_29_Plastenici_Pravilnik.pdf; and it is also applied to irrigation and installation of anti-hale nets. Vojvodina Guarantee Fund also publishes calls for support to women, see more at: <http://www.garfondapv.org.rs/konkursi/>.

217 The research of the situation of women in entrepreneurship in AP Vojvodina, Gender Equality Institute, 2014, available at: <http://zir.rs/wp-content/uploads/2016/03/lzvestaj-o-polozaju-zena-u-preduzetnistvu-u-APV.pdf>, accessed on 20 March 2017.

share, 41%, but this information should be taken with caution because available data bases do not enable us to see the number of women who are founders or authorised representatives of companies and entrepreneurship.²¹⁸ The majority of women entrepreneurs, owners of shops, are in the South Bačka District, and regarding the sector, women mostly work in trade, production and processing, professional and scientific services and hospitality. 136 out of 11,658 women entrepreneurs are engaged in agriculture.²¹⁹

The results of this research show that women's entrepreneurship goes beyond the category of self-employment and includes preparedness for risk, idea, vision and ambition. Obstacles faced by women entrepreneurs are linked more with the limiting factors of gender identity, rather than being practical or technical in nature. Women's entrepreneurship is always the expression of women's emancipation or its beginning at least, and transforms family relations, integrating women in the local community and different networks and organisations. Support available to entrepreneurship is insufficient and most often comes down to small financial resources. In addition to a lack of finances, women mostly do everything themselves in their businesses, which simultaneously represents the greatest obstacle for their personal and professional development.²²⁰

Furthermore, rural women do not always have sufficient information on subsidies and other available opportunities, and sometimes the administration is also complicated.

We do not have information on subsidies, deadlines, calls. When animals need to be immunized and money taken, they know where we are and how to find us. And when they need to inform us, no one comes to the house. They say we have a professional service, we should visit and ask them. I'm in the village, I'm not in the town, I can't go there every day. Last year through my fault we lost 1,200 Euro because I forgot to report animals when registering. I submitted an empty sheet and when we filed for subsidies they called and said we didn't have any cattle. I told them that we had 180 sheep and they told me that the error could not be corrected. I made a mistake, but there are witnesses, vets and I proposed we formed a committee that would confirm that we did have cattle. They still said it was my mistake and I had to pay for it. Then I asked them what would have happened if it were their officer that made the mistake. They told me they would correct it. So, they can correct their mistakes but they cannot correct mine.²²¹

Over the last two years, subsidies provided by the Ministry of Agriculture included support for greenhouse vegetable production. Although these subsidies were not directly aimed at women, representatives of organisations working on improving the situation of rural women reported that their experience from the field showed that many women were included in this type of agricultural activity, which is why this measure could be considered as support to women in agriculture. Women's Centre Užice analysed subsidies for agriculture in Užice, and one of the recommendations was to include greenhouse production in subsidies. This analysis later on served to the Women's Parliamentary

218 Ibid.

219 Ibid.

220 Ibid.

221 Statements by rural women from the territory of Pirot, during focus group discussions for the project Serbia We Want, December 2013.

Network to propose the same measures at the national level. In 2016, the Rulebook on Subsidies for Support to Investment in Primary Agricultural Production was adopted, which included grants for purchasing new greenhouses and equipment for the production of plants in protected environment.²²²

In one earlier research conducted by the women's organisation Femina Creativa, which included 11 banks in Serbia, banks were recognised as commercial entities that may act as agents of change, through specific programmes aimed at agriculture and rural development.²²³ The crediting policies of banks, supporting measures and openness toward agricultural producers, and those interested in entrepreneurship, say a lot about the stability of the Serbian market.²²⁴ This research has shown that the problem is the attitude of the banking system towards the rural population. Although banks no longer require the opening of an earmarked account for the registration of holdings, holders of holdings still predominantly open earmarked bank accounts. On one hand, there is a distrust in the banking system, as explained by the statements "it's safer in cash" or "it's better like this, I spend as much as I have", while on the other hand, banks do not have elaborated marketing strategies targeting the rural population and do not promote sufficiently the benefits that the rural population can have if they use credit cards, additional credit-related benefits and similar. Banks approve credits but with mortgage insurance, which is unfavourable to women, because very few of them own agricultural land and buildings. With the exception of the AP Vojvodina

Guarantee Fund, it can be concluded that in Serbia, banking policy that will encourage credit ratings for women in rural areas using specific measures is not developed.²²⁵ Within this research, 11 banks' agricultural programmes were analysed, and the results have shown that none of these banks have incentives for women within their agricultural programmes. Good practice examples are represented by special programmes of the Opportunity Bank Novi Sad – *NajGazdarica* (The Best Boss Lady) and *Žena za sva vremena* (All-Times Woman) in 2010, as well as *Žena za 5* (A+ Woman) in 2011. Furthermore, Banka Intesa Belgrade is implementing a programme from women entrepreneurs implemented in cooperation with the AP Vojvodina Guarantee Fund.²²⁶

Considering that for their situation it is very important what kind of access rural women have to financial services, a request was sent to the addresses of all 30 banks operating in Serbia in October 2016.²²⁷ The banks were asked to submit information on the credits offered, on whether they had special credits aimed at entrepreneurs and agricultural producers, as well as what the conditions for receiving such credits were, especially what types of collaterals they accepted. Furthermore, the banks were also asked to provide information on whether they had special credits or other services specifically aimed at women, i.e. at rural women, and explain the criteria for the provision of such credits and/or services. Also, information was requested about how many credits the bank approved to women in the period between 01 January 2015 and 01 October 2016, as well as what type of credit it was.

222 Official Gazette RS, No. 38/2016.

223 Agrobanka AD, Credit Agricole Banka Srbija AD, Hypo-Alpe-Adria-Bank AD, Komercijalna banka AD; Poštanska štedionica AD, Societe Generale Banka Srbija AD, NLB Banka AD Beograd, Opportunity Banka AD Novi Sad, AIK Banka AD, Procredit Bank AD, Banca Intesa AD.

224 Ruža Rudić Vranić et al., *Platforma za rodno odgovornu politiku subvencija u poljoprivredi i ruralnom razvoju*, op. cit.

225 Ibid.

226 Ibid.

227 The list of banks operating in Serbia is available at the National Bank of Serbia website, https://www.nbs.rs/internet/cirilica/50/50_2.html.

Most of the banks that responded to the request did not have any special products or services targeting women or rural women. For instance, the Opportunity Bank reports that it is a micro financing bank providing credits and other financial services to entrepreneurs, micro and small companies, rural households and agricultural holdings in the Republic of Serbia, as well as other clients who have difficult access to financial services. They also offer credits for entrepreneurs, agricultural producers and natural persons, and the most common type are the so-called micro credits in small amounts. They do not have specific credit products for women, but they measure the share of women clients the share of whom in the credit portfolio is currently around 40%, while the share of clients from rural areas, men and women has reached 60%. Regarding credits paid out between 01 January 2015 and 31 October 2016, there were 43,428 credits, out of which 33.8% to women. Out of the credits paid out to women, 58.3% of the credits were paid out to women from rural areas, 33.4% of whom work in agriculture (holders of agricultural holdings) and others were cash credits.

In October 2015, as support to business women, and in cooperation with the European Bank for Reconstruction and Development (EBRD), Banca Intesa presented the *Women in Business*, special credit line for revolving funds and investments with numerous benefits for women entrepreneurs and women in business. Women are offered the opportunity to improve their business using advisory services of the EBRD for support to small and medium enterprises, refunding part of the costs up to 10,00 Euro. Women entrepreneurs who are interested in a loan may also use advisory support and financial education services by co-funding the costs of advisory services, but also participate in interactive workshops and expert seminars

for improving business performances of their companies.²²⁸ The placement of funds for business women, between 01 January and 15 November 2016 was: EBRD credit line Women in Business – 398 credits in the amount of 4,409,430 Euro, and credits for women in business in cooperation with the APV Guarantee Fund – nine credits in the amount of 96,440 Euro. There is also the programme *Loans for unemployed women and women entrepreneurs on the territory of AP Vojvodina*, including loans to finance equipment for women entrepreneurs and founders of small companies operating for less than three years, as well as loans for funding start-up programmes for unemployed women.²²⁹ During the last *Intesa Farmer* cycle, which ended in November 2016, more than 550 agricultural producers applied to the call. The evaluation committee used general criteria as guidance, including annual results achieved through agricultural production, ownership over storage facilities, involvement of family members in the process of production, as well as established cooperation with Banca Intesa. There were two women among the winners.²³⁰

The Poštanska Štedionica Bank (Post Savings Bank) reported it had no subsidized agricultural credits, but only cash credits for agricultural producers, as well as that looking at a representative sample of approved credits to natural persons, women received

228 A total of five seminars for women entrepreneurs was held in cooperation with EBRD, which were attended in Belgrade, Novi Sad, Niš and Kragujevac by a total of 190 business women.

229 As stated in the letter of the bank, in the desire to contribute to sustainable development of agriculture, the offer is adapted to the specific needs of agricultural producers – family agricultural holdings, agricultural cooperatives and agricultural companies. There are also credits in the *Intesa Farmer* programme, which can be used by agricultural producers to finance development, purchase equipment and revolving funds, and a number of credits offered to agricultural producers: Farmer Revolve, Farmer Invest, credit framework for the purchase of agricultural land, credits in cooperation with AP Vojvodina Guarantee Fund and Agroprotect – credit with insurance.

230 More information available at: <http://bancaintesa.rs/medija-centar/saopstenja-za-medije.385.html>.

The share of household members who live in the poorest quintile of wellbeing is higher in rural settlements (35%) than in urban (10%), and women are more often owners of the poorest households.

23.1%

**WOMEN ARE OWNERS
OF THE POOREST
HOUSEHOLDS**

19.2%

**MEN ARE OWNERS
OF THE POOREST
HOUSEHOLDS**

49.44% of the total placements to natural persons.

The majority of other banks say they have no special services for women, that the criteria are the same for all, and they depend on the credit worthiness and success of the business. Also, the majority of banks do not have information on how many credits were paid or how many services provided to women.

3.9. Access to adequate living conditions

The share of household members who live in the poorest quintile of wellbeing is higher in rural settlements (35%) than in urban (10%), and women are more often owners of the poorest households – 23.1% of women in comparison with 19.2% of men in the overall population.²³¹ Poverty is also linked with living conditions, i.e. access to

adequate living conditions. The situation regarding access to adequate living conditions differs in relation to the geographic position of the village and distance from urban centres. Although Vojvodina is the most developed, focus group participants in West Bačka District report that roads are not developed and that it is a huge security issue. There are also issues with transport – old buses that operate between settlements and poorly organised transport. In some villages, there are issues with water supply and drainage of rain water. In one local community, there are over 100 households which do not have power supply, and there are also issues related to water supply and telephone connections. Participants report that pressure in the gas line is weak, and that they have poor quality internet, i.e. low speed.

The biggest issue in mountain villages is the road infrastructure, where there are villages that are not connected by asphalt roads, or if there is an asphalt road it is of poor quality, so in winter, when it is snowing or when it is raining hard, the village is impossible to reach. Focus group participants indicate that there is no organised outside transport, or when there is, it is of poor quality and not regular.

²³¹ MICS (Multiple Indicator Cluster Survey), Istraživanje višestrukih pokazatelja položaja žena i dece u Srbiji 2014. and Istraživanje višestrukih pokazatelja položaja žena i dece u romskim naseljima u Srbiji, 2014, op. cit.

In Zlatibor District around Užice, participants report that the roads are solid, but the situation differs between villages. Zlakusa, village known for pottery, has issues with sewage and access roads, because overpasses are low and buses cannot drive underneath them. There are also issues in Potpeć, where the famous cave is, and a number of households are registered for

the issue of access were addressed. The only village which used to be developed became a dead end, because of the roads and bus lines, so now the roads are very bad. Another village has bad roads and the removal of municipal waste is not regulated; they do not have public lighting, the internet is weak, sewage bad in form of septic tanks draining into the local stream.

With the construction of the railroad line Belgrade-Bar, on the section from Požega to Užice, four underpasses were built connecting the main road Požega-Užice with the villages Zlakusa, Potpeć, Krvavci and Potočanje. The problem is that the underpasses are too low for normal traffic, only one of them is 3.60 m high while others are quite lower, and two underpasses are hardly passable for passenger vehicles.

This situation with roads is directly endangering the local population, it is an obstacle to starting businesses and thus employment, hinders agricultural development and disables the inflow of tourists. There is a famous cave in Potpeć, with the highest portal in Europe, visited annually by 7,000 tourists. However, because buses cannot go through the underpasses, access is not possible for school trips and larger tourist groups. This is why this cave is visited by half the number of tourists than the neighbouring Stopića cave, which is much less attractive. An additional problem is a lack of signs on the main road to the cave. The association of women from the village Potpeć has secured funds to put up signs for tourists on the main road, but this attempt failed because the association did not get consent from the public road company Putevi Srbije within the time required to use the donation. Namely, to install traffic and tourist signs, a design is required which in Serbia can be developed by very few experts because they need the so-called high license. The procedure for consent lasts at least six months and the donation was limited to three months.

These villages are quite prosperous: in Potpeć, apart from the cave, there are also three fish restaurants, twenty trout farms, households for the accommodation of tourists, agricultural production, while in Zlakusa, a half of the population is successfully producing pottery – so because of the inadequate underpass, 2,000 people are directly affected. It is also evident that these are villages that young people do not leave like others, but they often stay in family agricultural holdings or start their own businesses.

Association of Potpeć Women, letter to Minister Zorana Mihajlović, Chair of the Coordination Body for Gender Equality, February 2015.

rural tourism. Because of the issues with the overpass in Zlakusa, Potpeć also has fewer guests than other tourist destinations, and participants estimate that these villages would be 80% more developed if

In the Pirot district, the situation is similar as in other parts of Serbia, roads are good, but there are issues regarding public transport. On weekends and during holidays, the number of departures reduces, and some

Table 11: Household equipment, running water, sewage system and toilets

	Urban settlements	Other
Cable TV	76.2%	38.5%
Air-conditioning unit	44.2%	16%
Running water in household ²³³	84%	77%
Sewage system	83.3%	19.5%
Toilets		
No toilet	0	0,2%
Covered outdoor toilet	1.5%	9.1%
Uncovered outdoor toilet	0.4%	2.2%

villages have only one or two buses that go on the weekend. Remote mountain villages have one bus line a week. Ticket prices are high, and women from Pirot area are particularly frustrated because bus tickets to their villages cost three times more than to neighbouring villages which have recently been classified as suburban areas. Water supply is regular, but people in the villages in which the so-called rural telephone was installed several years ago are not satisfied with the quality of the lines. There is no sewerage in any of the villages from which focus group participants come. Power supply is irregular, but in villages with more inhabitants there is an information-sharing system on power outages, while in others there is none.

We, milk processors, get a call about e.g. we won't have any power tomorrow between 7 and 2, while in smaller villages they don't. We sometimes have no power for over 24 hours. People always fear for the meat they keep in freezers. This summer there were power outages every other day from 7-8 in the morning until 2-3-4 in the afternoon. And nobody tells us about it. My husband couldn't grind the food for animals.

The multiple cluster indicator survey of the situation of women and children in Serbia has shown that there are certain differences

between urban and rural areas in relation to household property, personal property, running water and improved drinking water sources, sewerage system and existence of a toilet (Table 11).²³²

Regarding subjective assessment of satisfaction with own life, 91.3% of women from the general population, between 15 and 24 years of age, report that they are overall satisfied with their lives, as well as 95.9% of rural women; while 91.9% of urban women and 96.1% of rural women from the general population consider themselves very happy or partly happy.²³⁴ The subjective feeling of wellbeing of women between 15 and 24 years of age is assessed by several chosen aspects of life – family situation, friendship, health, living conditions, treatment of others toward them, physical appearance, education, employment and income.²³⁵ The satisfaction of women from the general population with these aspects of life is not considerably different according to the type of settlement they live in, except with regards to satisfaction with work. Nearly the same percentage

232 Ibid.

233 Ibid. Improved drinking water sources (water from water supply system, drilled well, covered well, covered source or rainwater) are used by 99.9% of people living in urban and 98.9% of people living in rural areas. In households in which there is no drinking water, 21.6% of rural women bring water in relation to 19.6% of women living in towns.

234 Ibid.

235 Ibid.

of women from urban and rural areas have jobs (11.1% urban – 11.6% rural), which corresponds with the data in the Strategy of Agriculture and Rural Development 2014-2024, but 92.1% of rural women are very or partly satisfied with their jobs, in comparison with 59.7% of urban women.²³⁶

The Strategy of Agriculture and Rural Development states that improving the quality of life of women in rural areas and poverty reduction, more equal share in the distribution of income and economic opportunities, as well as achieving a more equitable position in the society, represent important aspects of sustainable development efforts in rural communities in Serbia.²³⁷ To achieve sustainable and inclusive development, it is necessary to renew the social cohesion in villages and create a favourable economic environment and good living conditions, while rural development planning includes action in several directions – in the economic, social and cultural spheres, and on several levels – national, local self-government and rural community levels.²³⁸

3.10. Discrimination and violence

As mentioned above, in Serbia, discrimination is prohibited by the Constitution and antidiscrimination laws. Discrimination against women is also forbidden, as well as multiple discrimination, whereas the government has committed to leading an

236 Ibid. Slight differences are perceived among women who are very or partly satisfied with their family life (urban 91.1%, rural 95.4%), by the way they are treated by others (very or partly satisfied 80.2% of urban women and 87.5% of rural women).

237 Strategy of Agriculture and Rural Development of the Republic of Serbia for the period 2014-2024, Official Gazette RS, No. 85/2014.

238 Ibid.

equal opportunities policy. In spite of a relatively solid legislative framework, women in Serbia are still discriminated against in all spheres of public and private life, and certain groups of women are exposed to the risk of multiple discrimination.

Rural women are discriminated both compared to women from urban areas and compared to men from rural areas. There is almost no area in which rural women are not discriminated, which is represented by the statistical data and results of various research. One of the topics that was discussed during the focus groups was the discrimination against rural women. The participants were asked the question of whether they were exposed to discrimination, or whether they knew any women who were exposed to discrimination and in what way. The majority of women felt discrimination was present because they lived in rural areas alone.

Discrimination is there just because the village is far from the town and the greater the distance the greater the discrimination. Life is more expensive for people in villages, only because they have to pay to visit a doctor or complete any other business.

They also consider discrimination that the rural population does not participate in the creation of budget-related programmes, and that the local communities no longer have the roles they used to.

Now it's all political, one and the same people are involved and they are dictated by their superiors in the party. All associations in towns have more financial support than in villages. It is easier to get work space in towns too. There are empty spaces in villages also, but what good is that when you can't use them for women's activism.

- During a woman's life span, the incidence of violence against women and in intimate partner relationship is 54.2%;
- The most common form of violence is psychological (48.7%), then physical (21.6%), economic (15.8%) and sexual violence (3.8%);
- Men are perpetrators of gender based violence much more often than women: nearly 90% of cases of physical violence, 85.3% of cases of economic violence and 79% of cases of psychological violence are perpetrated by men, most often husbands and partners;
- In 40% of the cases of physical violence against women, children witnessed the violence and in 10.2% of the cases children also suffered physical injuries;
- 17% of boys think that sexual violence against a woman is caused by her "inappropriate behaviour", 14% have offended their girlfriend or other young female, • while 7% were violent in pressing for sexual intercourse.

Integrated Response to Violence Against Women in Serbia, 2012-2014.²³⁹

Some participants feel that they are discriminated by men, especially in relation to the participation in politics and decision-making. Also, they consider that there is discrimination because of affiliation or non-affiliation to certain political parties. The perception is similar related to participation of women in the activities of different associations, because participants feel that women who are active in associations and who work on projects, are discriminated against in villages. They also see it as discrimination that women are less accepted in certain positions and public functions, especially in rural areas. Some women report they are discriminated against because of the specific dialect they use.

When we go somewhere else, we cannot talk. They laugh at us because of the way we speak. They think we are stupid or illiterate.

There are also situations that essentially may not be discrimination, but women experience them as such.

Police discriminated against me because I'm a woman, and on top of it woman from the village. And I told them so. I was coming back from the green market, all those jeeps drove by, driving irregularly, showing off, and he stopped me and tried to write me a ticket. And he did because I didn't tie up the sacks. And then I said it was because I was a woman.

One participant described discrimination against women in rural areas like this:

We are all exposed to discrimination in rural areas. We work a lot, no income, husbands either beat you or tell you all sorts of stuff, and if you answer back you get slapped. They only settle down when they get sick or old, then they become quiet.

Gender based violence is a specific form of discrimination against women. In Serbia, violence against women is widespread. Over the last several years, certain steps have been made in the legislative sphere. Although several national campaigns with the aim to raise awareness of the general public that violence against women is unacceptable, laws are still not adequately implemented and there is a certain level of tolerance to violence.

239 Integrated Response to Violence Against Women in Serbia, Factsheet, UNTF, UN Women, UNDP and Unicef 2012-2014, available at: http://www.sigurnakuca.net/upload/SRP_factsheet%20UNTFVAW.pdf, accessed on 29 March 2017.

Although there is no special research on exposure of rural women to violence, one study on rural women in Vojvodina²⁴⁰ contains a section on violence in rural areas and on domestic violence. Violence exists, but it is not talked about much and not talked about publicly, which is why it is difficult to understand its prevalence. Institutions are very rarely engaged, so that the response to the issue stays within the closest circle and the logic of “non-interference” prevails, because these are “family matters”. As causes of violence, women most often report money, alcohol and jealousy, which they simultaneously use to rationalize and justify violence in a way.²⁴¹ Women report the existence of violence both in their parental family and in their present family, and they also indicate the presence of the control of movement and control of money exerted by husbands and partners.

Violence against women is still underreported, and due to existing stereotypes and prejudice, women from marginalized groups are least encouraged to report it.²⁴² Rural women are one of the marginalized groups of women, and the 2014 report of the Gender Equality Directorate says that it is necessary to undertake measures to inform women from rural areas on the existing mechanisms of protection against violence and assistance to victims, as well as to raise awareness among staff in government bodies and support services.²⁴³ As a good practice example, it was reported that in the period 2013-2014, the Provincial Ombudsman implemented activities aimed at increasing access to institutions for women from rural areas, and that

they visited 37 settlements in 15 LSGs in Vojvodina.²⁴⁴

Focus group discussion participants report that there is a lot of violence in rural areas. Some feel that physical violence is not present in the extent it used to be until some ten years ago, but that psychological violence is very much pervasive. They report that violence is not discussed openly, that everything goes on “behind closed doors”, and that women most often do not report the violence. The majority of respondents have encountered violence in their immediate surroundings, and some even helped to address the issue. Some drastic cases of violence in the closer family which resulted in death were also mentioned during the focus groups.

Our reality is devastating, especially in villages. There is so much domestic violence that I was told by the Centre for Social Work that they are out in the field all the time and that all the women who used the shelter this year came from villages. There is a married couple in our neighbourhood, they sell goods from the house and around 40-50 people go to them daily. She is always blue somewhere, and she often wears sunglasses to hide it. It is a public secret that he beats her inhumanely, but no one reacts. She complains to people but is afraid to report him. She doesn't dare because she says – he will find her and beat the life out of her. It is very difficult to help if the woman doesn't break away herself and doesn't let herself be helped. My cousin is unemployed. She got married, had four children with a violator, they parted and reunited numberless times. He brought her to such a condition that she is medicated all the time. Once I managed to get her to come to my village

240 Marina Blagojević, *Žene na selu u Vojvodini: svakodnevni život i ruralni razvoj*, op. cit., p. 55–59.

241 Ibid.

242 Report on the first interval of monitoring the implementation of the CEDAW Committee recommendations, 25 July 2013 – 25 March 2014, Gender Equality Directorate, 2014.

243 Ibid.

244 Ibid.

and I treated her with herbal teas. Then she stopped taking medication and was revived. Unfortunately, she went back to the violator, and after a short time she was medicated again, and he managed to proclaim her mentally incompetent and get guardianship over her. Now she is imprisoned for life. Even if she comes to, he takes her to the doctor and says she won't take the medication, and the doctor won't help either, just tells her she has to take the medication. While my mother-in-law was alive, she'd say bad things to me, that I was such-and-such because I used to work as a waitress before I got married. She talked her son into sending me away, because the child I was carrying wasn't his. Now I have problems with my brother-in-law and his wife, and my husband is better with me.

Participants feel that the police do not respond adequately when women report violence.

You call them, they come, make a note, leave... Then what? When my ex-husband was beating me, I called the police, they came only two days later. And he beat the living daylight out of me, he pushed me in a ditch, stepped all over me... In our neighbourhood, there is a woman living with a drug addict. He sells everything from the house, beats her and her sister. She called the police, and the policeman came and said: "What do you want now, you made a child with him and now you complain". And later when he realized the situation was serious, he said: "Well wait for him to leave the house and then lock him out (change the locks)."

The reasons why women do not report violence are numerous. In addition to inadequate reaction of the authorities that are supposed to protect them, focus group

participants also report that rural women are ashamed, they see it as their own "embarrassment and shame", that non-reporting is influenced by traditional and patriarchal upbringing and poverty, that they are afraid of the perpetrators, because of the lack of financial resources, lack of availability of protection services (safe houses and shelters), or the temporary character of protection when it is there at all, as well as lack of support in the family.

They are ashamed, they don't want to embarrass themselves. Here the rule is that the woman should put up with it. The problem here are finances. Women wonder what they will live on, where they will live and what will happen with the children. That's why they put up with it. If they had their own money, if they were economically independent, they would report violence. A woman must have support from her parents, her brothers, to report violence and get through it. And this is rare. When my husband once beat me, he beat the living daylight out of me, I was blue all over. My mother gloated and said she was glad that finally someone was there to "blunt my horns".²⁴⁵

The participants agree that there are not enough available safe houses and shelters, as well as that such support is of temporary character because there is a time limit for staying in safe houses, after which the majority of women do not have anywhere to go. Furthermore, participants agree that due to exposure to psychological violence, psychological support would be valuable to women who are in the situation of violence, but that there is almost no such support available to rural women.

²⁴⁵ Expression used in the area of Pirot, wishing to say that someone stood in the way of someone who is wilful, stubborn.

Table 12: Attitudes of women towards domestic violence

It is justified for the husband to hit or beat the wife:	Urban settlements	Other
if she neglects children	2.0%	5.4%
if she goes out without his knowledge	0.7%	1.8%
if she refuses to have sex with him	0.4%	1.4%
for any of the above reasons	2.3%	6.3%

It's very hard to pull out of the cycle of violence. Who hasn't experienced it cannot understand it. If you don't have anyone to really help you, listen to you and be with you fully until the thing is resolved, you will find yourself in a hopeless situation, passing judgement yourself. Because the violator will go all the way and won't give up. So far it's been the case that the government or the police simply can't and sometimes won't deal with the violator. The only real assistance is a strong pyramid of all institutions working together on protecting the victim.

Important data regarding violence against women refer to the incidence of early marriages, which expose younger women to a higher risk of violence, as well as attitudes that women have in relation to violence. In the general population, 0.4% of girls from urban areas and 1.3% of girls from rural areas get married, while before the age of 18, 4.7% of urban and 10.1% of rural girls get married.²⁴⁶

Data on attitudes towards domestic violence show that 3.8% of women believe it is justified for the husband to beat the wife, primarily if she is neglecting children. The majority of these women live in rural areas, have a low level of education and belong to

the poorest quintile.²⁴⁷ Attitudes regarding violence are different in relation to whether the woman is living in urban or in rural areas (Table 12).²⁴⁸

3.11. Multiple discrimination against certain groups of rural women

Rural women, as demonstrated also by this report, are in a less favourable situation in comparison with other women and men. However, rural women are not a unique and homogenous group and there are great differences among them. As with other marginalized groups, there are groups of rural women who are at risk of multiple discrimination. For the purposes of this report, focus group discussions were organised with young rural women, representatives of national minorities and Roma women. It was not possible to organise focus groups with older rural women, because they could not all come to one place at the same time – because of old age, illness, distance of the villages, bad roads and lack of regular

²⁴⁶ MICS (Multiple Indicator Cluster Survey), Istraživanje višestrukih pokazatelja položaja žena i dece u Srbiji 2014. and Istraživanje višestrukih pokazatelja položaja žena i dece u romskim naseljima u Srbiji, 2014, op. cit.

²⁴⁷ Kosana Beker, *Dečiji brakovi u Srbiji – Analitički izveštaj*, op. cit., p. 42.

²⁴⁸ MICS (Multiple Indicator Cluster Survey), Istraživanje višestrukih pokazatelja položaja žena i dece u Srbiji 2014. and Istraživanje višestrukih pokazatelja položaja žena i dece u romskim naseljima u Srbiji, 2014, op. cit.

transport, which is why in-depth interviews were conducted with them.

One focus group was organised with each of the said groups of women. The results are not representative, because the number of women is too low, but they still indicate some of the specific issues faced by these groups of rural women, with a note that the problems differ depending on the geographic position of the village, proximity of urban centres and similar.

Older women

As it was not possible to organise special focus group discussions with older rural women, because of issues with transport and winter weather conditions, in-depth interviews were conducted with nine women ages 65 to 89 living in remote mountain villages. The researcher noted in her report:

We reached the village. First, we were on a bumpy but gravel road, then on to the country road hard to drive on even though it was a sunny late autumn day. After a few kilometres of very slow driving we reached the first houses. We asked for directions to her house there and they told us to park and continue on foot in the mud. The village is reached from Priboj partly through an asphalt road, partly gravel and partly country road. A part of the country road is possible to drive on only when the weather is good. Considering that it had been raining for several days before we went, even though it was nice on that day, we had to walk around 1.5 km to the house over a bumpy muddy road.

As shown also by census results, older women have a very low level of education, especially women from rural areas. The highest attained

level of education among women participating in in-depth interviews, was the fourth grade of primary school. The reasons they give is that their parents would not let them get an education, that it was embarrassment for female children to go to school at that time, as well as that because of poverty they had to work in the household. The majority of them feel that the times have changed and that now girls equally go to school.

I completed four grades of primary school, it was mandatory, I didn't do more because at that time it was embarrassing for a female child to go on to school. I did all the housework by myself and work around the cattle. I went for only one year, I travelled, and afterwards my father wouldn't let me because I had to take care of the cows.

For four years they had to send girls to school and afterwards they didn't, it was embarrassing for a girl to go to school, but there were some who sent them to school and didn't mind what was said. Now everyone goes to school, only there are no children here in the village. My daughter went for eight grades, she travelled to school 7 kilometres, so she didn't go on. We were poor and she didn't want to go on.

I went for four years, what was mandatory. I was a good student but my father wouldn't let me go to school because sons are meant to go to school. I don't think so; female children should be equally schooled if they learn well.

I didn't go to school, I learned to read print by myself. I didn't go to school because at that time children weren't educated. It used to be so, it's not like that anymore.

I completed only two grades of primary school, they didn't have any money to send me to school anymore, they were poor, my father died early, so when I was young I worked in buildings and cleaned apartments. I sent my daughter to school, only primary school, so she went on to work in other people's homes too.

They all married very young, and their parents were the ones who decided on it. Also, they all report they worked a lot, both in their parents' homes and later, when they got married. All women did housework on their own, and all field work together with other household members, which meant getting up before six o'clock and working until late at night.

When I was 16 they had me married to a man whose wife died, he was much older than me, and my parents heard about him and got me married, one mouth less to feed in the house. When I was 21 I lost my husband and I married him when I was 16. I did all sorts of things, knitted, cleaned other people's homes, good neighbours helped me, they gave me food, I told them I wasn't hungry, but they packed the food for me to take home, to my children. A sister of mine died and a brother of 19, so I feared I would die too, because in the village everyone said it was the house of death, so I decided to get married. I got married without much choice, there were only two bachelors in the village, so I chose the better one. He had a 5-year-old son, and his wife died. My parents wouldn't agree for me to marry a widower with a child, but I eloped after a wedding. At first my parents wouldn't let him in their house. I had it difficult both in my family and when I got married too. I worked a lot around the house, made brandy, I had two cows, I made and sold cheese. I worked hard and a lot, both in the house and outside, I would get up at five, at four in the summer, and I'd work until it was dark. I worked a lot both at my parents', my father couldn't support me, I had three sisters and brothers, so he rented me out to work with a farmer when I was 13, and he fed me. I did all the work, dug, ploughed with oxen until I was married. They had me married when I was 16.

Access to social and healthcare services is quite difficult, mainly because of remoteness and poor roads. CSW representatives usually do not visit these women, or sometimes they visit only those that get outside care and assistance or social assistance. None of these mountain villages have a school, shop or clinic. Only in three villages that are possible to reach by asphalt road, the doctor goes once a week, working in inadequate spaces and stays a short time.

Neighbours called the ambulance when I was feeling bad, but they wouldn't come. No one comes, even from the centre for social work. A long, long time ago when my children were little, a nurse came to advise me on how to care for the children and never again. I am lucky I am not sick, I have medicines for my heart, in summer my son takes me for a check-up and gets me the medicines. I don't go to the doctor's, I do suffer. A few months ago, the doctor came to visit and gave me medicine for the blood pressure. Now they don't come, they used to, over two years now. I gave away my property so I get from the centre now 9,000 a month, but it's not enough for medicines and food. If only they would increase it, even by 1,000 dinars. I have insurance through agriculture, but I never go to the doctor's. I can't see well, I went for treatment a long time ago in Belgrade, but my eyesight got worse after the treatment. Now I only use medicines for my bladder. I'm supposed to get tests done, I can't go by myself, and there's no one to take me. I go to the doctor myself, it's not far, I pay for the taxi, and when I'm too sick these children take me.

Living conditions are inadequate. Villages are in the mountains, quite remote from urban centres, infrastructure is poor and there is no regular transport. Only four of the women interviewed have water, electricity,

television and bathroom in the house, while others do not have water or bathroom.

Life would be better in the village if the road was done and repaired. In the winter, the sick are carried in a blanket and then on a tractor to get to the health centre. We are around 30 km away from the town, but in winter, when it's raining a lot, you can't get here in the car, you have to walk for 8 km. I have a television set, one programme, a watch it a little in the evening. I don't have a landline, they haven't been installed. The water is great, from the mountain, and there are often power cuts, as soon as it rains or snows we don't have electricity until someone comes and fixes it. Only if the roads were better so one can get here in the car, everything would be better, you do it yourself, it's difficult to get here when it's raining, only in a jeep, and in winter there's no way. I don't have a bathroom in my house, but I have a fountain outside the house. We get the supplies in a different village, and in winter the access to the shop is not good so we can't take the car to the shop and we have to buy everything before winter. A few days ago, I was in the dark for three days, there was no one to replace my lightbulb, but I go to sleep as soon as it gets dark. There is no water in the house, I don't have a bathroom, but the water is not far away.

Interviewed women live in poverty, two of them have only agricultural pension, three get assistance from the CSW, one has a son with disability and they don't have any support, and in principle, they all live at the verge of existence. Only one inherited property from her parents, and one still has not decided whether she will accept the inheritance. The reason is because their parents were poor and there was nothing to inherit, or they renounced inheritance in favour

of their brothers. The majority of them do not have any property in their name, or the property is of very little value.

I have 14,000 pension from my husband. I spend the money on medicines that my son and my neighbours buy for me in the town, and they also get me some groceries. I have a bit of arable land, it's still in my late husband's name. Everything was transferred to me during my lifetime, after my husband died. We lived here together with my father-in-law, mother-in-law, sisters-in-law and brothers-in-law until they got married. We all shared the work and lived well. We worked a lot while my husband was alive, we made brandy. Now I have everything, potatoes, beans, pumpkins in my field, my son brings me the rest, only now I'm alone. I have 7,000 from my agricultural pension, my son withdraws it and gets me everything I need, he probably adds money on top of it because it's not enough. I have a lot of brothers and sisters and here it is a custom for sisters to give up in favour of the brothers. I also wanted to, so I didn't go to the court, I thought if I didn't go, I gave it up. Then they called me and told me I accepted. Now I'm thinking, if that is so, why not get a bit of the forest and have some wood for construction and heating. If it were up to me, I'd leave the land and the property to the child that takes best care of me in my old age. I have a bit of land under forest and some arable land. It's still registered to my late husband. My husband has 20,000 of disability pension. I dispose of it or I make a list for him to buy what we need. We have 1.7 hectares of land, both arable and non-arable. We produce fruit and vegetables only for ourselves. I make cheese for myself and for my children, I have two cows. I haven't inherited anything from my parents, they didn't have anything, they're poor. The

little property I had I gave to the centre for social work, and they're giving me monthly assistance. The property I live on is registered in my brother's son's name, it's a family estate. After my father and mother's death, my late brother inherited it all, me and my sister gave up in favour of my brother. Now I live on the family estate and they gave me this old house, I can't even remember when it was made, but they treat me as their household member.

Women who were interviewed report that violence against women exists in villages, and four out of seven women who had husbands, experienced violence and abuse. They mostly did not report the violence.

My leg hurt so much I thought I was going to die, he beat me and threw a pumpkin at me, I cried out, but nobody dared come near to help me. I decided to poison myself with tranquilizers. I hid it all from my son so I don't upset him, but when I poisoned myself and ended up in hospital, the doctors had to report me and I had to admit to everything. When the centre for social work asked me where I was going to live, I said I was going to stay with him. After the hospital, I went back to him because he asked me to. My husband said we had a quarrel and signed in the centre for social work that he wouldn't kill me when I got back home. I agreed to go back home on my own. The hospital told the centre for social work to go and see me so he doesn't kill me and they came for a short while and afterwards they didn't. I wouldn't dare sleep at night because I was afraid he would strangle me. My son found out everything only after the poisoning, but he thought he wouldn't hurt me anymore because he was sick. For the last two years he couldn't walk and when I went to help him he would suffocate me

and he hurt my spine when I took him out of the bathtub after his bath. While he was lying in bed he had this insane energy and then he would harass me. Well, I certainly did live with my husband, he beat me and I took it, once I ran away to the village and spent the night there and he was looking for me, wanted to kill me. Sometimes my daughter got slapped when she defended me, but if it wasn't for her he would have killed me. It was a different time then, nobody would report it, it was shut up and put up. And now I hear on television that women do report when they are beaten. When we were young my husband was always drunk. When he came drunk, I would keep quiet and move away so he wouldn't hit me, and he went to sleep quickly when he was drunk. Now I won't allow him to harass me. There was a woman nearby whose husband beat her, you could always hear the screaming. They wanted to report it to the police, but she denied it and said her husband loved her. She was judged because she went around the neighbourhood and she often lied to him. He harassed me and beat me so I lost my hearing because of him. He also beat his first wife, that's why she left him. He pierced my stepdaughter's throat with a fork. His sister lived close to my grandfather's house and told them to have me marry him that he would be good from then on. It wasn't even three months since I got married that he beat me up and I lost my hearing in one ear. I didn't have anyone to protect me, so I didn't report it to anyone.

Older women who live in mountain villages say they feel lonely, their relatives are in towns and seldom visit them, and the neighbours are mostly old and not in the mood for socialising. During the winter, the village cannot be reached anyway and in the summer, they are visited by their

relatives. They are mostly afraid of illnesses in old age, as well as that they would not be able to take care of themselves. Some of them say their children invite them to come to live with them, and one says her grandson explained to her that there are good homes for the elderly, but they do not want to leave their homes.

I am a little afraid of the illness, but other things don't scare me. I'm not afraid of wolves or bears. The wolves only come down in the winter, one time they strangled our sheep and started on the other. But I have everything in the house, water, bathroom, so I don't have to get out.

Now the thing I want the most is to die before I can't go to the bathroom by myself..

Young women

Young women from Zlatibor District, ages 15-30, participated in this focus group. They were all unemployed, which also illustrates the position of young women in rural areas.

All the participants chose their own form of education, but the majority had suggestions from their parents regarding education.

I could go to grammar school even, but I decided for school for hair stylists, because I like it very much, and my parents supported me. I plan on opening my own shop. My mother is my greatest role model, she gives me the most support.

In general, they do not feel there are obstacles to education, but they predominantly choose to get education in the nearest town. What they see as possible obstacles are finances and increased workload in the household. Some of them feel that female children are not supported enough in relation to education, while others report that

they have not noticed male children being favoured in this respect.

I think that in my environment people do not support their female children enough, especially regarding higher education.

The majority of older participants learned about programmes offered by the National Employment Service when they registered with it. Younger participants, especially those still going to school, do not know about re-training programmes or they are not interested in such programmes.

I know about all their programmes, but I guess I went to school to work in the field I trained for and not again learn something new. This is my last option, if I really have to. Now I'm not interested in it, I want first to finish the school I started, and only then I will see, if I don't find work in my field, what I will do next.

They all agree that education is extremely important. It is the most important for them to be economically independent because this provides them with the opportunity to fight for their wishes and priorities.

I don't want anyone to give me charity, I want to dispose of my own money.

All the participants have health insurance through their parents, husbands or through the National Employment Service. They consider that health care is not available enough, considering that there are no clinics in the majority of villages and in some villages doctors come twice a week.

We don't have the basic conditions, you have to go into town for everything, it is particularly difficult when it is an injury, then the response needs to be fast and we depend on transport. There is no dentist,

so I have to plan when I'll have a tooth-ache, because I have to get organised, god forbid it happened over the weekend, then it's even worse. I have to plan everything when I'm in town, to go to class, to go to the doctor's or the dentist's, to buy all I need, and it's a lot for me.

Participants feel that services related to reproductive health, family planning and contraception are generally available, but they are not satisfied with the provision of these services and they wish they were more tailored to their needs. All participants agree that different lectures on the topic of reproductive health should be organised in villages, especially with regards to prevention.

I don't go to the gynaecologist happily, because it's very awkward for me to wait with much older women, who as a rule think I'm pregnant. Prevention is only talked about, it doesn't exist in practice. I think that not enough attention is paid to what our real needs are.

The majority of participants do not have a clear attitude about whether they would accept or refuse inheritance, and the youngest participants are not at all interested in this issue. The participants that have sisters, they feel that sisters should share property, and the one taking over the care of parents should have the right to the bigger share of the inheritance. Regarding participants who have brothers, they have certain dilemmas about inheritance, whereas all of them agree they are not equal with their brothers in this respect, but they accept this fact as part of customary law.

Out of a total of six young women who participated in the focus group discussion, two participants had driver's licenses, three were planning on passing the driver's test, and only one was not interested because

of health-related reasons. They consider it is very important for living in rural areas and that driving also represents their independence.

If I depended on someone to drive me, I couldn't do the majority of the things I had to. I prefer to drive alone and not have anyone nag about what sort of a driver I am.

The majority of participants report that there is a clear division of tasks in rural areas, to men's and women's. Men do agricultural work, while women do housework, work in the garden and with the cattle. Women help during field works, and equally participate in the picking of raspberries and other fruit. They feel that this division of work is mainly all right because it is difficult to function differently in rural areas, although they agree the burden is heavier on the women. Young women in rural areas mainly assist with the farm, do housework and child care. Younger participants (15-20 years old) mostly help their mothers do house work and seasonally they participate in the picking of raspberries and collecting hay, because these works go on in the period when there are no school related duties.

I like picking raspberries best, because it gives me additional allowance for the seaside or for shopping, and I hate collecting hay because there is no additional motivation. I have a small child and I don't have time for additional work, I most often prepare food and my mother-in-law does the rest.

The participants that completed school report that they are looking for a steady job, which means a town job, and they see work in the village as additional source of income. They report that it is a problem that there is not enough work, as well as that employers

will not pay for transport to women who come from villages. On the other hand, none of them see agricultural activities as a form of self-employment.

The participants are not politically active and they do not have ambition to go into politics. They feel it would be good if there were more women in politics, because they can better identify the needs of the family because of the work they do, and they also consider that they make wiser decisions than men. They report that young people in politics are not taken seriously, that people see them as children.

All the participants agree that social life of young people in rural areas is very poor, and apart from a pub and local event here and there, there is nothing. They mind the most that they do not have their own space in the village where they could gather and organise their activities.

We have only one pub where both older and younger people go and there is always some problem. This is why it's closed more than it's open. We have the local community office space, but they won't let us use it to get together. We mainly meet at someone's home, and this is how we spend our free time, or when we can go into town, but very often there is a problem with the transport. I don't think there's enough interest of young people to organise ourselves. I, for example, led an action to put asphalt in my street, and believe it or not – it worked. I didn't go around the village to look for permission, but I went to the Land Development Agency and they told me what I needed, I did all of it, served it to the neighbours, they accepted and the asphalt came to our street. They didn't mind that I was young or that I was a woman, the only important thing was for the asphalt to get there.

Participants feel that violence has nothing to do with whether people live in rural or urban areas, but that violence in rural areas is more visible because it is a small environment, where everybody knows everybody else. Violence is a big taboo, people often turn their heads away from obvious violence, and nobody likes to interfere. They report peer violence in schools. The most prevalent is verbal violence, but mostly nothing is done until it comes to physical violence.

They called me names, I'd get away, my parents reacted in school, and nothing until it all ended on its own, I wasn't interesting to them anymore so they left me alone.

Young women generally know about the mechanisms of protection from violence, i.e. which institutions they should address and how. They say they would use these mechanisms in case their personal safety was at risk. However, most of them are not sure whether they would report violence around them. As an obstacle to reporting cases of violence, they mention patriarchal upbringing and petty-bourgeois morality.

I reported violence in the neighbourhood to the police and they put me through so much trouble that I was appalled. In the end, it turned out like it was all alright, just a little family dispute, although everyone knows that's not it. But never mind, I'd report it again.

The majority of participants say they do not feel discriminated against because they are rural women, that their generations have overcome that. They mostly feel gender-based discrimination, because men enjoy more rights than women, but this depends on and is different from one family to the next.

There was an old woman in the neighbourhood who called all girls little pissers, and stood up for the boys to sit down, although she was much older. I minded that a lot, especially when I was little because I had the impression that there was something wrong with us girls. I was lucky that my family said to ignore the crazy old woman, so that's how I started to see her.

The participants are mainly satisfied with the existing infrastructure. They have water supply system, regular power supply, telephone, television and internet. They feel that road infrastructure should be improved, particularly road maintenance in winter, and more bus lines introduced, more departures, that is. Furthermore, they feel it is necessary to provide more available kindergartens and schools, and provide social activities in the village that would be tailored to young people's needs.

Women from national minority communities

The focus group with women from minority communities included women from the Hungarian, Romanian and Slovakian national minorities. In addition to all the problems faced by all women from general focus group discussions, this focus group particularly emphasised the issue of the use of national minority languages.

Regarding education, some participants say they did not get the education they wanted because of poverty, family situation, and some because their parents would not let them continue education or they would not let them go to the school they wanted to.

There wasn't a Hungarian class in the high school I wanted to go to, so I had to go to a different school.

They also report that traditional views of girls not attending school existed in the past, they did not let them go to schools from the farms because they were to stay in the household and take care of the parents when they got old. Today this has changed, so many parents try to educate the girls so they would have an easier and better life. The participants feel that the education of girls is important because it provides them with independence, because of their future existence and better life.

They are generally satisfied with health care, all except one have health insurance, but a problem for them is that they have to travel for specialist examinations, which they must schedule beforehand, and the waiting lists are long.

In this focus group of the total of nine women, six women accepted their parents' inheritance, and three live in houses registered in their names. The majority have cars registered to male household members and more than one-half have a driver's license. They consider there are no obstacles to using banking and financial services for rural women, but only two participants have used some of these services.

The division of responsibilities in the household is such that mainly women do all the housework – cooking, cleaning, washing, ironing, tidying the house and the yard. Their workday is long and as a rule they are busy during the entire day. In addition, women also work in the holding, garden, in the field, vineyards and orchards.

Political participation of women at the local level is low, but participants feel there are no special obstacles for women if they wish to go into politics. Also, they report that there are activities in the local community, and that these activities are often organised by women's activist groups and associations. Infrastructure is relatively satisfying, and they

Only one-half of Roma children that enrol in primary school continue high school.

72%

OF ROMA BOYS
CONTINUE HIGH
SCHOOL

40%

OF ROMA GIRLS
CONTINUE HIGH
SCHOOL

have no special comments related to power and water supply, television or internet.

Having in mind that they are representatives of national minorities, they report some situations in which they feel discriminated against.

We live in a multinational environment, we are used to it and it is not often that explicit, open discrimination occurs. The most problems of the kind happen in different public services where clerks do not want to apply the law according to which in places with a high percentage of the minority population, services must be provided equally in Serbian and the local language. Some awkward situations can occur there, even harm, because you can't finish what you came for. And to get to the service you must go into town, and your entire day goes away, and there's the cost, and you still haven't done what you were supposed to. And afterward you need to find someone to help you do the thing you need to do. Younger people mostly speak Serbian but for older ones it can be a big problem. I do have to say that public calls of the Provincial Secretariat are available in minority languages also, and this is a very good thing.

As the biggest obstacles faces by them, they report lack of knowledge and lack of relevant information, followed by excessive work done by rural women, without taxes and contributions paid so they cannot get a pension when they grow old, lack of diverse cultural life in the village, as well as language barriers when they leave their settlement, especially for the elderly who do not speak Serbian well.

Roma Women

According to the results of the focus group discussions and comparison with other groups of women interviewed, it can be said that rural Roma women are in a much worse situation compared to other rural women. None of all the Roma women who participated were employed. They have, on average, lower education levels, they live in bigger poverty, they have more children, they are more exposed to violence and they are discriminated against in all spheres of public and private life.

Therefore, primary school dropouts among Roma children are high, especially girl dropout rates. Only one-half of Roma children that enrol in primary school continue high school, out of which, 72% of Roma boys and only 40%

of girls from Roma settlements.²⁴⁹ The situation is even worse with high school education, net rate of attendance is the lowest for girls from Roma settlements. Furthermore, lack of role models of educated girls in the family or in the community may also be defined as an obstacle, in combination with lower educational status of parents, which can have an impact on their motivation to make decisions in relation to the education of girls.²⁵⁰ Focus group discussion participants also came across obstacles in relation to education.

My father wouldn't let me go to school, only my brothers went, and I liked it. We were very poor and there was no school in our village, we were three children but we couldn't go to school. I went until the fifth grade and afterwards I was supposed to go to town to school, but my parents wouldn't let me go to town.

Those that completed primary school report that they were not interested to continue with education, that no one forbade them, but they decided so on their own. One of them completed high school, she reports that she travelled every day, that it was very hard, but she was motivated because she thought that a vocation would give her more chances for her own existence. All participants felt that girls should go to school and have the support of the family, and they see poverty as the most important obstacle. They say that the education image of rural Roma women is changing, that younger women complete high schools, some of them colleges and universities. There is will and motivation for higher education, but the problem is a lack of funds to continue education.

Focus group participants have health insurance through the centre for social work, or

249 Kosana Beker, *Dečiji brakovi u Srbiji – Analitički izveštaj*, op. cit., p. 41.

250 Ibid.

as unemployed. They say that health care is available to them, but not to a sufficient extent, because there is no adequate access to health services in rural areas. Furthermore, they find the system of scheduling and costs and time needed to go into town for examinations to be a problem for them.

I have a problem when I'm feeling ill and I haven't scheduled. First, I need money to get into town to schedule, and then again when there's the examination in the office, then again in the hospital, a lot of hassle, so I often give up. To go to a specialist, you have to wait for a long time for the examination, and this is why our Roma women don't go so they get seriously ill. The biggest problem is when my children get a fever, I need time to provide transportation, to get an appointment with the doctor if our chosen doctor is on duty then, while I explain to them that we are coming from the village and that I need transport, so much time goes by, and the children get worse by the time we get to the examination. It would be good if we had a paediatrician in the village.

Regarding reproductive health, the situation is quite unfavourable. Roma girls much more often give early births in comparison with the general population (Table 13).²⁵¹

There are differences also in relation to using contraception compared to the general population. Women from Roma settlements less often use modern contraception, a vast majority of them do not even use contraception, and a number of them have the experience of abortion (Table 14).²⁵²

In Roma settlements, rural women did not attend the preparation programme for

251 MICS (*Multiple Indicator Cluster Survey*), Istraživanje višestrukih pokazatelja položaja žena i dece u Srbiji 2014, and Istraživanje višestrukih pokazatelja položaja žena i dece u romskim naseljima u Srbiji, 2014, op. cit.

252 Ibid.

Table 13: Early child births – Roma settlements

	Urban settlements	Other
Had a child before the age of 15	3.3%	5.1%
Had a child before the age of 18	40.5%	31.8%

Table 14: Use of contraception – Roma settlements

	Urban settlements	Other
Using modern contraception methods	7.2%	6.9%
Never used contraception	39.8%	33.9%
Experience of abortion	29.8%	33.1%

childbirth (0%), because they did not know it existed (34.7%) or because it was not organised in their place of residence (18.2%), while 3.5% of Roma women from urban settlements attended this programme.²⁵³ Field nurses visited 83.3% of Roma women living in rural areas during the first week after childbirth, three times on average.²⁵⁴

allowance, but there are obstacles with accessing the right to financial assistance, which they cannot get as single mothers if they live with their parents.

On the issue of division of housework, they all agree that women in their community do “both men’s and women’s work”, while men only do

Table 15: Financial social assistance and child allowance – Roma settlements²⁵⁵

	Urban settlements	Other
Financial social assistance	48.0%	51.9%
Child allowance	61.4%	57.2%

How can I go to a gynaecologist when I lose the whole day, who will take care of my children during that time, I'm a single mother. I went to regular check-ups when I was pregnant. I am pregnant now, but I don't go to a gynaecologist, I don't have time because of the kids, and I also need money to get to town.

The degree of poverty in which Roma population is living is also seen in the data on financial social assistance and child allowance (Table 15).

Focus group discussion participants report that they mostly have access to the child

the work that is in the traditional division considered to be the man’s work. Only one said that her husband helped with the housework and child care. Money stays mainly with the men and they dispose of it. Some can dispose of the money on their own, but the majority have to ask the husband for the money.

It's hard for us rural women. It is especially troubling that no one asks us about anything, nor do they acknowledge our work. It's all the same, working or not working. They treat us with disrespect, first in the home and then in the community. With us Roma in the village, men behave like the ones in Turkish series. It must be the way he wants. If you oppose – you're finished.

253 Ibid.

254 Ibid.

255 Ibid

Respondents feel that rural women primarily need work and their own income, and that this is the only way to improve their position in the community. They say that educational situation of rural Roma women is changing, that there are young educated Roma women, but that there is not enough work. All participants are unemployed and looking for work, except for one, who is working in agriculture. In the meantime, they do seasonal work, or find other ways to secure the basic existence. They say that obstacles to employment, in addition to a lack of jobs, are also insufficient level of education, lack of information, as well as the fact that they are discriminated against because they are Roma.

I've worked my whole life, but I don't have the years of service. I worked everywhere unregistered, working two-three months, and when the time comes for them to register me, they let me go. I got paid cash in hand, with no contract. Often they didn't pay anything, it was like, probation period, and when it expires – they fire me. My husband and I worked on the flea market. He is sick now, so he goes there less often. I had a womb operation last year. The operation wasn't done well, they damaged my bladder. I'm not able to work anymore, and I don't have social assistance nor support from anyone. They say the problem is because we have a car registered in our name. I work on the green market, where I sell flowers. The conditions are terrible, lighting is bad, it's cold, dirty... We bought the place on the market for 56,000 dinars for one year, but I still pay the rent. The man charges me as he sees fit, although there is a pre-determined cost by square meter. My rent is between 300 and 1,200 dinars, and my colleagues around me get charged less. I think this is because I am Roma. I experience a lot of harassment and humiliation. Once I wouldn't pay an insane rent, so the man and his boss kicked my flowers in pots. Afterwards they called the inspection.

They know about the programmes of the National Employment Service, they are interested in additional training, re-training and other training, but they report that sometimes they find out about the opportunities only when all the calls have finished, and that it is a problem for them to pay for transport to participate in these trainings.

None of the focus group participants have immovable property registered in their name, nor did they have any inheritance from their parents. They live in the houses of their husbands' and partners', in parents' houses, and one says she is a single mother with nowhere to go, so she is forced to live in her father-in-law's house, in which her ex-husband also lives with his second wife and child. The money is mostly disposed of by the husband or parents, they handle the money very rarely. The property they acquire or acquired during marriage is registered to their husbands, or to their husbands' parents.

They are not politically active neither on the national nor on the local level. They state that rural women have many obligations, which do not leave them time to participate in politics. They hope that educated young Roma women will participate in politics and in this way ensure their rights also. They do not participate in activities in the local community, they report that no one invites them to participate in any activities, apart from one women's NGO, which organises workshops from time to time.

They say they have issues with transport, especially on weekends and holidays, because the number of departures is lower then. Furthermore, they feel that transport costs are quite high. Infrastructure in villages is not ideal, they do not have sewerage,

Table 16: Running water, sewage system and toilets – Roma settlements²⁵⁶

	Urban settlements	Other
Running water in the household ²⁵⁷	83.1%	51.2%
Sewage system	50.8%	18%
No toilet	1.4%	5.2%

but they do have electricity and water (Table 16).

The participants report a lot of violence against Roma women living in rural areas. They feel that physical violence has been reduced, but that there is a lot of psychological violence, which they say “cannot be proven”.

There is a lot of violence, physical and psychological. We get beaten for nothing. Sexual relations are also a problem. We have a fight, then he asks me to sleep with him, I can't, I won't, then I get beaten again. Women are in all ways below men. Even more so if you're divorced or a widow...

They feel that violence is not reported sufficiently, but they give inadequate police response as a reason. They also feel that when they call the police they do not receive adequate protection, that the police respond only after several calls, they tell them they do not have units available, that the units are out in the field and the village is far away. Usually they tell them to “go to relatives until the situation settles down”, and even when they do, they only write down what happened and comment that it is “gipsy business”. Furthermore, rural Roma women do not report violence because of embarrassment, patriarchal upbringing, economic dependence and lack of support.

²⁵⁶ Ibid

²⁵⁷ Ibid. Rural Roma women in 54.5% of the cases carry drinking water, and 2.8% of Roma families in rural areas take more than 30 minutes to reach improved source of drinking water.

They're ashamed, they don't want to embarrass themselves. Here it's the rule that the women must put up with it.

Finances are a problem for us. Women wonder what they'd live on, where they'd live and what will happen with the children. This is why they suffer. If they had their own money, if they were economically independent, they'd report the violence. A woman can't report because she needs to have support from her parents, her brother, to report violence and pull through, but this doesn't exist, it was your own choice, now put up with it, that's the parents' reaction.

Research shows that Roma women much more often get married very young, even before they are 15. Also, many more Roma women, in comparison with the general population of women, justify domestic violence. Around 37% of Roma women between 15 and 49 years of age feel that the husband has the right to hit or beat his wife for some of the following reasons: if she goes out without his knowledge, if she neglects the children, if she argues with him, if she refuses to have sex with him, or if she burns the cooking (Table 17).²⁵⁸

Focus group discussion participants feel that Roma women are exposed to multiple discrimination in relation to the majority population because they are Roma, in relation to Roma men and women from towns because they do not speak Romani, and they also say that men from the community compare

²⁵⁸ Ibid.

Table 17: Early marriages – Roma settlements²⁵⁹

	Urban settlements	Other
Married before the age of 15	16.5%	18.2%
Married before the age of 18	57.6%	55.4%

them with Roma women from the town and say that they are “stupid and illiterate”. Key problems for rural Roma women, according to the participants, are poverty, poor living conditions, too much work and too many duties, lack of inclusion in the social life and lack of emancipation of women.

259 Ibid.

4. Final considerations and recommendations

There are many ways to improve the situation and quality of life for rural women, but it is necessary to undertake a number of measures on all levels, starting with the national level, through local self-governments, to the level of local village communities. Stronger general support to agricultural development, followed by political will to improve the situation in rural areas, as well as continuous care for villages as a resource to prevent their deterioration and disappearance are needed.

First it is necessary to change regulations which, despite of being gender-neutral, have negative and adverse effects on women and present obstacles for full achievement of their rights.

Changes to regulations on inheritance – equating marriage and civil union

Marriage and civil union are equal in all spheres in public and private lives except related to inheritance, because the provisions of the Law on Inheritance provide that the spouse is the heir in the first or second line, which excludes civil partners from inheritance. Taking into account the information presented in this report about the adverse situation of women in relation to ownership over property, as well as taking into account

the fact that the number of marriages entered into in Serbia is reducing, it is evident that inheritance related regulations need to be brought in line with reality.

- **Equate marriage and civil union with regard to rights to inheritance**

Registration of property rights

Regarding ownership over property, the provisions regulating ownership over marital property are also important. The automatic regime of marital property is joint ownership, but there are certain shortcomings in regulations that affect women adversely. Namely, the system of automatic joint registration of property has not been established, and written consent of the other spouse before any legal affair including marital property is not sought. Such legal solutions are unfavourable to women, because due to traditional views property is mainly registered on the man's name.

- **Stipulate mandatory joint registration (on both partners' names) of joint property of spouses and civil partners, except in cases when a marriage agreement has been signed.**
- **Stipulate the necessity of written consent of other spouse before any legal**

affair that includes the disposal of marital property or its encumbrance.

- **Promote registration of property on women's names, inter alia through specifically created programmes for reducing the fees and other expenses related to ownership registration.**

Changes of regulations on registration of agricultural holdings

The regulations on registration of agricultural holdings regulate the procedure of registration by stipulating that in the case of registration of the agricultural holding with the Agricultural Holding Registry, the agricultural producer (natural person) who is the holder of the family agricultural holding is registered, and that also members of the family agricultural holding can be registered, but spouses can only be registered in one family agricultural holding. As mentioned previously in this Report, these regulations have a disproportionately adverse effect on women, and simultaneously represent discrimination based on marital status.

- **Change the discriminatory provision stipulating that spouses may only be registered in one family agricultural holding.**

Provide compensation of earnings to agricultural producers – in relation to pregnancy and child birth

Pregnant women and new mothers who are holders or members of agricultural holdings are not legally recognized as employees or entrepreneurs, which is why the regulations on the right to compensation of earnings during temporary inability to work because of illness or complications in

relation to pregnancy, or the financial compensation for maternity leave do not apply to them. Such legal solutions lead to very negative effects for agricultural producers who pay contributions based on agricultural activity, and legally are neither employed nor fall under the category of persons that are self-employed.

- **Change the regulations regarding insurance for women agricultural producers so as to enable them to get compensation for earnings during the time of temporary inability to work because of illness or complications related to pregnancy, as well as compensation for maternity leave.**

Regulate the issue of agricultural pensions at the national level

Having in mind the issues presented related to agricultural pensions, it is necessary to, at the national level, address the issues arising from unpaid taxes and contributions of individuals who were registered to agricultural insurance, as members of agricultural households, sometimes without their knowledge.

- **Adopt a programme or in other way address, at the national level, the issue related to outstanding unpaid taxes and contributions of individuals who were registered to agricultural insurance as members of agricultural households.**
- **Mandate the Pension and Disability Insurance Fund to keep gender disaggregated statistics, in order to determine whether women are disproportionately affected by the issue of agricultural pensions.**

Health care, social security and services

This Report has presented certain issues faced by rural women with regard to accessing health care and social security. Although there are certain regional disparities, the most common issues and obstacles for rural women's access to health services are the lack of health institutions in villages, distance of villages from towns, irregular bus lines, transport costs, time needed for the visit, scheduling specialist examinations as well as long waiting lists for examinations, and a special problem is low availability of services in relation to reproductive health, gynaecological examinations and family planning counselling. The situation is also similar with social security services, especially in relation to poverty reduction.

- **Improve availability, efficiency and quality of health care services, with respect to the situation and needs of women living in rural areas, including services related to reproductive health.**
- **Ensure plurality of social service providers and improve availability, efficiency and quality of social services, with respect to the situation and needs of women living in rural areas.**

Education and professional training

Regarding literacy and computer literacy, and adult education, it is necessary to design special measures for rural women, to improve their situation and for them to become more competitive and trained for changes and challenges at the labour market.

- **Organise computer, language and other courses, in accordance with the needs of rural women.**

- **Provide retraining and additional training, adult education and other programmes, in accordance with the needs of rural women.**

Employment and self-employment

Rural women need to form associations and networks, because in this way it is easier for them to implement their ideas and they are engaged more. To achieve this, it is necessary to empower rural women, train them in economic and social rights and gender equality, and provide other training related to employment, self-employment, associations and co-operatives. Women should be supported to be more independent and better organised, to enable them to find employment or self-employment in their own holdings, companies or shops, and it is necessary to enable them to be more active in their communities through different organisations, cultural and humanitarian, and various other associations.

- **Provide programmes for empowering rural women, trainings on social and economic rights and gender equality, and trainings on entrepreneurship, innovation in the area of agricultural production, as well as forming co-operatives.**
- **Provide financial and other necessary support aimed at employment and self-employment of rural women.**

Political participation and participation in community activities

The government needs to start implementing the rural development principle, in accordance with the Rural Development Strategy and EU standards. Rural women must be included in all segments of decision-making

in rural areas and be asked for their opinion. Rural women are not directly represented in any level of government, and they are not included in the work of the bodies dealing with development planning, or defining local policies, they have no knowledge of the ways to achieve gender equality at the local level, nor the opportunity to initiate change. Most often there are no women in local community councils in rural settlements, and these councils are the authority through which the citizens can start initiatives related to their lives in local communities.

- **Promote higher participation of women in all levels of government, especially at the local level.**
- **Provide quotas for participation of women in local community councils, modelled on the quotas for the National Assembly and Local Assemblies in towns and municipalities.**

Access to adequate living conditions

In addition to poor infrastructure, which affects everyday lives of rural women, making their private and social lives difficult, rural women also have unsatisfied needs for social and cultural participation.

- **Improve complete rural infrastructure – roads, transport links, traffic between settlements, as well as availability of basic services of adequate quality.**
- **Enable more social and cultural events in rural areas.**

Ownership over land and access to financial and other services

In Serbia, practices related to inheritance represent an issue that reflects on gender

equality, which is why there are few women who acquire property through inheritance. Women often renounce inheritance in favour of their male relatives, in which way they are left without property and may end up in a situation of economic dependence on their partners, descendants and other male relatives, and not being able to participate in decision-making on household management.

- **It is necessary to undertake measures to overcome stereotypes in relation to the roles of rural women, as well as to raise awareness of both men and women on the importance of economically empowered women.**
- **Implement continuous campaign on the importance of ownership of immovable property for rural women.**
- **Implement continuous campaigns with the aim to change traditional inheritance practices.**

It is important to implement, at the national level, a clear and consistent agrarian policy, and allocate funds in the budget accordingly, which will initiate agriculture and rural development and create good conditions for progress and survival of holdings, employment or self-employment in rural areas, with respect to the needs of rural women. This process must be followed by a simulative tax policy and well-designed subsidy policy, so as to take into account specific situations and needs of women, including creating jobs for production, processing and services based on agriculture and local and natural resources. Also, conditions for women entrepreneurship should be enabled, based on a system of traditional local knowledge – indigenous, traditional knowledge is local knowledge unique to the culture and social characteristics of a society, ethnic group, region or

local community.²⁶⁰ Also, conditions for the development of women's entrepreneurship should be improved, using the existing women's entrepreneurship resources strategically and ensuring special products and services targeting rural women with commercial banks. Furthermore, it is also necessary to address the issue related to the production and sale of home processed products, i.e. regulate this area specifically.

- **Ensure gender budgeting on all levels – national, provincial and local, as well as a gender sensitive subsidy policy, with networking and cooperation of all sectors.**
- **Promote and improve conditions for the development of women's entrepreneurship, including entrepreneurship based on the system of traditional local knowledge.**
- **Encourage diversification of rural economy.**
- **Provide support for rural women's business start-ups, as well as favourable credits and other banking services targeting specifically rural women.**
- **Regulate the area of production and sale of processed domestic products.**
- **Provide adequate support to women entrepreneurs in agriculture and other fields, as well as support to good and innovative ideas for production and placement of women's products.**

Discrimination and violence

This report has demonstrated that rural women are exposed to multiple discrimination, as well as that they are often victims

of violence, which is not sufficiently reported. Rural women are in a less favourable situation than both urban women and men from urban and rural areas. Additionally, we should have in mind that rural women are not a unique or homogenous group, and that there are great differences among them.

- **Undertake necessary measures to raise awareness of discrimination among rural women, as well as to inform them about the mechanisms of protection from discrimination.**
- **Undertake measures to increase rural women's knowledge of the existing mechanisms of protection from violence and assistance to victims.**
- **Undertake measures to raise awareness of employees in government bodies and support services on specific issues faced by rural women, and particularly groups of women under increased risk of multiple discrimination and violence – Roma women, women with disabilities, older women, women from national minorities and others.**

Finally, we should underline once more the lack of specific measures tailor-made for rural women, despite the fact that the results of various research implemented over the last years show that rural women are among the most marginalized social groups. This is why it is necessary to design and implement specialized measures for rural women in various public and private spheres.

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