

ANNEX 2: Poverty Reduction Strategy Paper (PRSP)

6. Gender Aspects of Poverty

6.1. Current Status

Poverty among women should be understood, first of all, as a problem of the social discrimination of women which takes place through ignorance of the actual, real, working contribution of women and non-payment or underpayment of their work, as well as the constantly lower esteem accorded to 'women's' occupations, aggravated professional promotion, or as of late the 'flexibilization' of work which often marginalizes women in a new way. Women's work is either not recognised, or not paid for, or insufficiently paid for. In that respect poverty among women is equally determined by factors that affect the scope of poverty in the population as a whole, as well as by those factors that are related particularly to women. Hence the strategy against poverty of women also necessarily includes the entirety of the Poverty Reduction Strategy, but also specific, additional measures related to women, so as to avoid increased inequality and to ensure its reduction. It is important to stress that there is no automatic link whatsoever between the reduction of poverty and of gender inequalities: poverty can be reduced but gender inequalities can increase and, vice versa, poverty can grow, and gender inequalities can be reduced.

On the basis of the Survey of the Living Standard of the Population (SLSP) and other surveys, the indicators of the unfavourable economic status of women are:

- Over 40% of women over 15 years of age do not have any regular personal income (as opposed to less than 30% of men in the same age group);
- The unemployment rate (self-declared) is higher (26%) among women as compared to that among men (20%);
- On average, women's wages are 15% lower than men's;
- More demanding requirements for the employment of women;
- Longer time spent waiting for employment by women;
- Open and hidden discrimination in workplace promotion (the higher the level, the smaller number of women);
- Higher probability that women will be exposed to poverty as single parents because, after divorce, they either predominantly or entirely support their children, and also due to births outside marriage;
- Higher probability of poverty in old age as a consequence of a smaller relative number of retired women and lower pensions (due to higher unemployment and inequality in wages);
- Lower qualifications and levels of education, particularly among the older age categories of the population;
- Inequality in ownership of property (only 17% of women possess apartments, as compared to 31% of men);
- Inequality in inheritance as a result of common law practices;
- The proportion of female employers (owners/co-owners of enterprises or shops) is only 30%;
- Low participation of women in ownership transformation;
- Women much more often fall into the category of employees than the category of employers, compared to men (at least twice less);
- A particularly high share of women in the category of 'helping household members' (up to three quarters);

- A particularly high difference in unpaid housework between men and women (about 4-5 hours difference per day);
- The spread of the 'sex industry' which results in intensification of the negative stereotypes about women in general and 'legitimises' their sexual exploitation.

Economic status is closely linked to political power, and the unfavourable status of women in institutions is a good reflection of that. Women are particularly under-represented in political institutions: in the Parliament (11.2%), in the Government, at local levels of government, in political parties, and in trade unions.

Poverty among women is very much related to their family and marital status. So, for example, it is more severe when they are single parents. It is also worth mentioning that household consumption, as a unit of measure, in no way means that women in families, either as parents or children, obtain an equal share and have their needs satisfied in the same way as the male members of the household.

The vicious circle of poverty is also often reinforced by violence against women, both within families and outside them. There is quite a clear relationship between economic independence and opportunities for dealing with the issue of violence in families. But violence can also be the grim side of economic dependence. The prevalence of violence in families, which reaches dramatic levels in Serbia, also has its economic price (it is neither socially nor economically rational to undertake anything because, in any further cycle, in the circle of violence, the costs will grow, and the social price will become unbearably high, including the consequences to the younger generations). Finally, trafficking of women and poverty are also directly related, but, for the time being, this is manifested rather as a relationship between the economic situation of a state and the probability that women will be the object of trafficking, than as a clear relationship at a group or individual level.

6.1.1. Legal status

Although the legislative framework contains presuppositions on gender equality in different fields, the practice largely deviates from the formal regulations. As a country signatory to the Convention on Abolishing All Forms of Discrimination against Women, and the optional Convention Protocol, this country is obliged not only to harmonize its regulations with the rules set out by the Convention, but also to secure their active implementation. These guarantees are currently contained in the highest legal acts and relevant laws.

The current situation results from the inefficient implementation of rules that guarantee gender equality. A particularly aggravating factor is the traditional view on women's status and role in society.

In order to secure actual gender equality it is necessary to undertake adequate measures aimed at raising public awareness of the importance of women's rights (as an integral aspect of human rights), strengthening the capacities of immediate beneficiaries of these rights, and also empowering and informing the representatives of institutions in charge of the protection of human rights.

6.2. Problems and Constraints

The **particular constraints** in establishing the economic equality of women can be identified as:

- Low level of general knowledge on gender inequality;
- Lack of gender sensitive statistics that would include the time-budget;

- The burden of childcare is predominantly in the private sphere and predominantly on women (also, care for the elderly);
- Insufficient representation of women in the political decision-making bodies and insufficient sensitisation or readiness of women in politics to protect the interests of women;
- Continued gender segregation in education and as a result by occupation ;
- Non-integrated knowledge on gender inequalities in the regular education system;
- Accelerated deterioration of female human resources, of health first of all, due to an economy of ‘survival’ and inadequate health protection;
- Lower participation of women in ownership, which is aggravated by the transformation of ownership;
- Administrative obstacles for establishing cooperatives and encouraging the entrepreneurship of women;
- Non-existence of institutional mechanisms that would ensure that women are paid equally for a job of the same value, that they are equally promoted under the same criteria, and are not exposed to discrimination at work, including sexual blackmail and harassment.

The greatest poverty risks exist with the following categories of women; individuals can be in more than one category, resulting in greater levels of marginalisation:

- Single mothers (particularly of small children with special needs);
- Housewives;
- Elderly women;
- Diseased and women with disabilities (persons with special needs);
- Some rural women (the elderly and without property);
- Refugees;
- Women who are “helping members” of family firms ;
- Roma women;
- Uneducated women;
- Unemployed women;
- Women who are the victims of violence.

From the experience of countries in transition, two categories are the most vulnerable: elderly rural women and single mothers. At the same time, they also represent two completely different challenges to programmes of assistance. Additional surveys should be conducted in Serbia on this issue.

6.3. Goals

In respect of gender equality, the Poverty Reduction Strategy involves, first of all, the reduction of the scope of poverty and the elimination of specific barriers that produce women's poverty. In that sense, it is important to completely clarify the relationship between unpaid housework and competitiveness of women in the labour market. The goal of the strategy targeted on women should be to establish a clear functional distinction between those who need income support and those who, apart from income support, need specific measures of assistance to help them realise their potential and which would empower them to break out of the circle of poverty.

Qualitative Goals:

- Reduction of gender inequalities;
- Economic and political empowerment of women at all levels, in all areas, simultaneously;

- Incorporation of these goals in all development programmes, including the PRSP;
- Greater concrete responsibilities of all the social stakeholders in achieving this goal in addition to monitoring;
- Raising gender awareness in all social and state institutions;
- Incorporating gender aspects into the budget, i.e. establishing transparent and gender-sensitive indicators on the effects of financing certain areas;
- Establishing gender-sensitive statistics in all fields;
- Better dissemination of information about the problems and possibilities of achieving gender equality.

In view of the fact that poverty among women cannot be reduced to the overall problem of poverty, it is necessary to incorporate specific elements into the process of implementing the strategy, by including relevant measures, such as:

- Measures against the discrimination of women (in employment and work and desegregation of education);
- Assessment of the overall working contribution of the female population, including both paid and unpaid work, as well as formal and informal work, i.e. productive work and work related to children and the family;
- Assessment of the quality of human resources of the female population (level of education, knowledge, skills, and technological/engineering literacy, business ambitions);
- Analysis and monitoring of changes in legislation and their effects on gender inequality;
- Stimulation of women's cooperatives and women's entrepreneurship.

6.4. Strategic Options

There are two dominant, complementary approaches in dealing with poverty among women. The first is focused on the problem of discrimination against women and on poverty among women as a consequence of various cumulative discriminatory processes, past and present. Discrimination is a cause of poverty, but it is also a frequent consequence of poverty, the problem of exercising human rights, i.e. women's human rights, and is a specific form of social exclusion, which is in the most direct relationship with other forms of exclusion (educational, economic, political). Such an approach insists on the moral justification for working towards the economic equality of women.

The second approach is more pragmatic and explicitly establishes a relationship between development and female human resources. Economic discrimination against women, as well as any other form of discrimination, is counterproductive in terms of the use of their human resources, in particular at a time when the economy relies on human resources and knowledge as the key resource. Women in the countries in transition, and even in Serbia, have very good educational qualifications, but more so in terms of quantity than quality, because a severe segregation by educational profiles has been retained.

The relationship between poverty among women and development is not totally straightforward and linear. Thus, it is not possible to affirm that intensified development will necessarily lead to more proportionate inclusion of women in 'profit sharing', or that pauperisation of women will not favour one specific type of 'development', which is actually taking place in the process of 'transition'. Public services in which women are most often employed and which are also particularly important for the quality of life of women can be most affected particularly in transition. Therefore, political pressure will decide how much a part and which part of the population will gain, i.e. how high a price will be paid by which part of the population.

However, it is possible to establish a relationship between development and female human resources, whereby both the strategy of development and the improvement in the position of women will go in the same direction. The idea of sustainable development needs to take into account the specific accumulated discrimination that has produced and reinforces the unfavourable position of women, and at the same time needs to set free female economic potential for future development. It is particularly important that there will be no sustainable demographic growth, i.e. simple replacement of the population, if women cannot achieve economic security and conditions for raising children that correspond to the expectations of civilised society. The low birth-rate in Serbia is predominantly the consequence of the heavy responsibility of parenthood, in particular mothers towards their children, which requires adequate conditions (Blagojevic, 1997).

In order to better tackle the issue of poverty among women, it should be differentiated. Women's poverty originates from different sources and that is why specific measures should be formulated for each vulnerable groups.