



On Significance of Strengthening Strategic Framework of Rural Women's Entrepreneurship in Serbia

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Keywords:

Gender transformative policies;
Gender analysis;
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Rural development



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Abstract: *Despite progress in supporting the economic empowerment of women, the environment in Serbia is still not friendly for female entrepreneurs. This is particularly cased in rural areas, where women face more prominent obstacles such as pronounced gender roles, stereotypes and gender-based property inequalities. This paper aims to indicate the significance of having efficient policies in this area. They are beneficial not only for rural women but also for economic growth, decreasing poverty, holding up the depopulation trend and revival of underdeveloped municipalities. Gender analysis of the relevant strategies (agriculture and rural development, employment, development of digital skills and smart specialization) shows that they are not sufficiently or not at all gender sensitive, and do not address the specific position and vulnerability of rural women. This may be eliminated by using gender analysis and gender impact assessment in the process of designing strategies. Creating a business-friendly environment also needs implementing complementary policies in other sectors, such as fiscal policy, health care, infrastructure and transportation.*

1. INTRODUCTION

Strengthening domestic entrepreneurship and innovation are crucial forces for the development and economic recovery of the Republic of Serbia. The geoeconomic reality imposes a need for building and supporting domestic companies and entrepreneurs, as well as for renewal and protection of agriculture, besides manufacturing (Babić, 2019, p. 196). The micro, small and medium-sized enterprises (MSMEs) sector is an important segment of the Serbian economy, accounting for 99.5% of the total active enterprises, employing 57% of employees and participating with 50% in the Gross Value Added (GVA) of Serbia.² Development of entrepreneurship demands, amongst others, better usage of the economic potentials of women. This issue was recognised by the 2015-2020 Strategy for Supporting the Development of Small and Medium-Sized Enterprises, Entrepreneurship and Competitiveness (“Official Gazette of the Republic of Serbia” no. 35/15). It included stimulative measures aimed at enhancing women’s entrepreneurship.³ As a consequence, the percentage of registered female business owners increased from 7.9% in 2007 (Babović, 2012, p. 47), to 31% in 2019 (SORS, 2020, p. 88). However, the progress in this field is still very slow, and the environment in Serbia is still not supportive of women’s entrepreneurship.

The Ministry of Economy and the Serbian Development Fund continue to provide measures for women entrepreneurs, such as financial support (Development Fund of Serbia, 2021), mentoring, training, and counselling (Ministry of Economy of the Republic of Serbia, 2021). Affirmative measures have been also provided by the Ministry of Agriculture, Forestry and Water Management. For example, it included women among priority beneficiaries of the financial

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² Smart Specialization Strategy Serbia (4S) for the period 2020-2027 (“Official Gazette of the Republic of Serbia”, no. 30/18), p. 118.

³ For example, within the 2016 Year of Entrepreneurship, the Ministry of Economy implemented measures aimed at fostering entrepreneurship of women such as financial support, support of start-ups, training programmes, and public promotion of successful women’s entrepreneurs (Dokmanović, 2016, p. 64).

support to small-scale farming households in its announcement of the project with the World Bank in April 2021 (Ministry of Agriculture, Forestry and Water Management of the Republic of Serbia, 2021). The gender equality principle has been taken into consideration in preparing the Instrument for Pre-Accession Rural Development (IPARD) Programme for 2014-2020 and supportive measures were implemented for entrepreneurial women (Dokmanović, 2016, p. 55). In June 2017, the Coordination Body for Gender Equality launched the “Employment for 1000 Women in Rural Areas” Initiative implemented in cooperation with the Ethno Network and the National Alliance for Local Economic Development (NALED) (SIPRU, 2017). The Government of the Autonomous Province Vojvodina and the Provisional Institute for Gender Equality have been particularly active in implementing various supportive programmes aimed at encouraging rural women to enter businesses and promoting their products, services, and successes (Institute for Gender Equality).

Despite evident progress, women who live and work in rural and remote areas still experience a disadvantaged status. Their position is framed not only by the prevalent patriarchal context they live in but also by the economic and social underdevelopment of rural areas. They are widely exposed to the risk of intersectional discrimination, and their vulnerability increases when the geographical setting intersects with other grounds of discrimination, such as age, ethnicity, disability, and health condition. Therefore, they are among the most disadvantaged groups in society that need the special attention of policy makers to improve their fragile position. Moreover, this is the obligation of the State, as the United Nations Committee on the Elimination of Discrimination against Women has recommended Serbia to adopt measures to ensure that rural women have access to formal employment, ownership, education, healthcare, and other human rights on an equal basis with men and that their specific needs are met. Recommended measures include creating more opportunities for accessing employment and entrepreneurship and implementing gender-responsible policies.⁴

This issue was particularly addressed by the National Gender Equality Strategy for the period 2016-2020 (“Official Gazette of the Republic of Serbia”, no. 4/16). It recognized that improving the position of rural women would strongly contribute to rural development and enhance the economy of the country. Several strategic goals are specifically aimed at enhancing female entrepreneurship in rural areas. Strategic Objective 2.3 related to improving the economic and labour market status of women foresaw measures related to creating a favourable environment for the development of rural women’s entrepreneurship. Specific Objective 2.5 called for achieving equal contribution of women and men in rural areas to development and their equal access to development results. The defined measures included establishing counselling centres, designing training for start-ups and in the green economy; creating models of production that particularly benefit women, such as organic and small-scale farming; enhancing capacities for farming women-led households by providing incentives and introducing criteria for priority in the purchase of their agricultural products; stimulating micro businesses such as the social economy and rural tourism which are particularly attractive for rural women; and introducing incentives for local governments to invest in the development of infrastructure in rural areas, including public transport, to increase the availability of services and programmes and mobility of rural women. The Strategy’s accompanying Action Plan included specific measures related to enhancing female social entrepreneurship and cooperatives in rural areas.

⁴ United Nations Committee on the Elimination of Discrimination against Women, Concluding observations on the fourth periodic report of Serbia. CEDAW/C/SRB/CO/4 of 8 March 2019.

The implications and efficiency of these measures are still to be evaluated, as the Strategy expired recently, at the end of 2020, and an independent evaluation of its effects has not been finalised yet. The new Gender Equality Strategy for the coming period 2021-2026 has not been adopted yet.

The Gender Equality Strategy 2016-2020 has recognised that gender equality is a cross-cutting issue, so it has obliged the Government, ministries, local self-government and other policy makers to mainstream gender in all policies at all levels (Strategic Objective 3.2). This implies that the issue of female entrepreneurship, including in rural areas, should be addressed in all relevant sectoral strategies, including on employment, agriculture, and rural development. This paper provides the assessment of the policy framework related to the entrepreneurship of rural women from a gender perspective. The aim of the paper is to indicate the significance of efficient policies in this area not only for the sake of the advancement of rural women but also for the sake of the economic and rural development of Serbia.

2. METHODOLOGY

With respect to the method, gender analysis was used. It enables to identify differences between and among women and men concerning their relative position in society and the distribution of resources, constraints, opportunities, and power in the given context. Using this tool allows for the development of interventions that address gender inequalities and meet the different and specific needs of men and women. Gender analyses include consideration of women's, and specifically rural women's, particular experiences, gender-specific needs, priorities, roles and responsibilities, and their access to resources and decision-making.

This paper analysed through gender lenses the relevant sectoral strategies (on agriculture and rural development, employment, development digital skills and smart specialization) that are in place and directly target enhancing entrepreneurship in Serbia. The first step was collecting available data and statistics, and the next one identifying gender differences and the underlying causes of gender inequalities in the research area. The main research questions were: Who is both direct and indirect target of the proposed policies, women and/or men? Who will benefit and who may lose? Who has access to and control of resources? Is there a gender gap in the allocation of resources? Does the policy document take into consideration the specific position, priorities and needs of rural women? Does the policy address the identified gender gaps and inequalities? Gender analysis also involves acknowledging the historical, economic and social inequalities of rural women in Serbia. This includes taking into account their specific experiences, needs and roles, and their access to resources and decision making. Gender analysis provides information on the different gender roles women and men have in the particular sector, as well as gender disparities and inequalities, and enable understanding of the causes and consequences of these issues.

3. OVERVIEW OF ECONOMIC AND SOCIAL POSITION OF RURAL WOMEN ENTREPRENEURS IN SERBIA

Rural areas, particularly in Southern and Eastern Serbia, are underdeveloped and characterised by poorer access to basic infrastructure amenities, limited access to education, professional training, health care, social and other services. The social status of employed in agriculture has not been solved, so working in this sector is not attractive and competitive in comparison to oth-

er jobs in the labour market. The poor education and age structure, the low level of digital and other additional professional skills hinder labour market opportunities of the rural population, particularly of women and youth. Thus, they tend to migrate to urban communities where is easier to find a job and the quality of life is better. In the period 2002-2013, the rural population declined by 10.9%. The central part of Serbia loses 7.000 inhabitants annually due to the negative internal migration balance; on the other side, the only region that has a constant increase in population is Belgrade (SORS, 2020). Due to depopulation currently, there are 200,000 abandoned houses in those areas.

Existing literature and studies on the economic and social position of rural women indicate their unfavourable status, and vulnerability to discrimination, social exclusion, domestic violence and poverty, particularly of girls, Roma women, women with disabilities and elder and widowed women.⁵ Women comprise 55% of the unemployed rural population and 74% of unpaid helping members of agricultural households (SIPRU, 2016). More than a half of them who are able to work are formally unemployed, three out of four women work without being paid, 60% of them are not eligible for a pension, and only 12% own property and 14% own land (SIPRU, 2017). The socio-economic position of rural women is particularly hindered due to a lack of equal access to social services and benefits. Two-thirds of rural women working in agriculture and family households do not have a pension and disability insurance, and 10% do not have paid health care insurance (SIPRU, 2017).

The vulnerability of the female rural population has been particularly visible during the current pandemic (SeCons, 2020). Women employed out of agriculture have been significantly hit by the pandemic and emergency measures concerning job loss. The majority of them have been employed in the private sector, and 20% had to commute to/from work, so they lost a job due to closure of firms or had to leave it due to increased burden of care economy and restrictions of public transportation (SeCons, 2020a, p. 33).

Women present the majority of the potential labour resource, but they experience more constraints than men to self-employ or to start their own business. Out of the total number of self-employed in 2019, 61,000 women (31.1%) and 203,000 men (43.7%) were in the agricultural sector (SORS, 2020, p. 76). Despite the past State's efforts to stimulate women's entrepreneurship, less than 15% of female entrepreneurs live and work in rural areas. In comparison to women in urban areas, they face more prominent obstacles related to starting or leading their businesses, such as pronounced gender roles, stereotypes and prejudices, and gender-based property inequalities. For them, lack of access to assets, markets, transport, support programmes, and training on entrepreneurial and digital skills plays a critical role in their participation in economic activities.⁶

In rural areas, how women participate in the labour market strongly correlates with the prevalence of gender roles. In more traditional regions, like Sandžak, women entrepreneurs often are limited to businesses that align with gender roles, such as establishing private kindergartens or supporting family businesses through enterprises that support a husband, father, or another male family member (Oliver-Burgess et al., 2020, p. 43).

Women's associations and networks are leading in supporting the entrepreneurship of rural women. For example, the Association of Business Women in Serbia provided activities aimed

⁵ See Additional Reading section.

⁶ The study of the Center for Research of Public Policies (Anđelković, Jakobi & Kovač, 2019) showed importance of digital literacy for economic empowerment of women.

at strengthening capacities of female entrepreneurs for digitalisation of business processes and provision of advisory and technical support for the market launch of rebranded traditional food products from Southwestern Serbia; building capacities of women in Raška region to promote handicrafts using digital tools; promoting the involvement of women's small and micro enterprises in the value chain of big corporations; and provided technical support for female organic and traditional food producers in the Western and Southern Serbia (Association of Business Women in Serbia, 2020). Associations of rural women have been also active in supporting entrepreneurial initiatives (Blagojević, 2010).

4. GENDER ANALYSIS OF THE RELEVANT SECTORAL STRATEGIES

The Strategy of Agriculture and Rural Development for the period 2014-2024 ("Official Gazette of the Republic of Serbia", no. 85/14) has confirmed the high level of gender inequalities with respect to economic participation and opportunities of rural women. The related regional disparities are very prominent. The position of women in Southern and Eastern Serbia is far more unfavourable than in other parts of Serbia and the Autonomous Province of Vojvodina. Gender differences are pronounced in all segments of the labour market. Recognising the significance of the elimination of gender inequalities for agricultural and rural development, this sectoral Strategy included achieving the well-being of the rural population with full respect for the vulnerable position of women in the rural labour market among its key principles. Affirmation of women's entrepreneurship is therefore listed among the operational objectives that should contribute to the improvement of the social structure and the strengthening of social capital. The Strategy has recognised that the development of the critical mass of local food producers and other people that work in rural areas contributes to strengthening the social structure and the internal potential of rural communities. However, the Strategy missed to pay more attention to the entrepreneurship potential of rural women and define specific measures.

Development of entrepreneurship is listed among priorities and objectives of employment policy in the 2021-2026 National Employment Strategy ("Official Gazette of the Republic of Serbia", no. 18/21 and 36/21 - cor.). The Strategy recognises the unfavourable position of women and their lack of access to measures aimed at economic empowerment and independence. It admits that the gender employment gap and gender pay gap still exist despite certain improvements in women's position in the labour market in recent years. Recognising the increasing interest of women to start their own businesses, the Strategy in its Measure 2.4 underlines the need to intensify activities aimed at the promotion of women's entrepreneurship, increasing the number of educational programmes, supporting subsidies, and ensuring continuous mentoring during a start-up period. Support to entrepreneurship includes an expert and financial assistance in the form of a one-off subsidy to an unemployed person to start-up one's own business. The accompanying 2021-2023 Action Plan ("Official Gazette of the Republic of Serbia", no. 30/21) envisages an increase of participation of women who have started their own businesses by a subsidy for self-employment in the total number of awarded subsidies from 49.8% in 2019 to 53% in 2023. The activities include special measures for encouraging non-active women in less developed and devastated areas, such as information campaigns and caravans of employment. The Action Plan also includes stimulating entrepreneurship of Roma women and men by additional support and mentoring.

The Strategy recognises the necessity to pay special attention to improving the position of vulnerable groups of women, such as young women, Roma women and girls, women 50+, and women

with a low level of education. However, rural women are not specifically listed among vulnerable groups who would need support in self-employment and/or in entering small businesses.

Nowadays digital skills have become essentials for the needs of the labour market. Therefore, improving basic and advanced digital skills for rural women expands their opportunities at the labour market and in start-up and managing micro and small businesses. This need has been recognised by the Ministry of Trade, Tourism and Telecommunication which supported relevant activities in this field. For example, in 2018, more than 350 women passed the programmes of development of digital skills, which include improving their skills in the digital promotion of their traditional domestic products.

The 2020-2024 Strategy of Development of Digital Skills (“Official Gazette of the Republic of Serbia”, no. 21/20) recognises the importance of digital work and platforms for persons in rural areas in which the employment opportunities are limited or in which workers face obstacles in accessing the labour market due to their age, health conditions or gender-based discrimination. The Strategy underlines that particular attention should be paid to vulnerable groups, such as the young, elderly, and rural population, and the significance of realisation of gender equality.

The priority strategic areas of education, labour market, citizens, and ICT professionals, are set following New Skills Agenda for Europe. The overall objective of this Strategy is to improve the digital knowledge and skills of all citizens, including members of vulnerable groups, to meet the needs of the economy and the labour market. This policy document recognises that the digital gap is particularly present for persons with disabilities, Roma, and the rural population. The relation regarding the usage of computers in urban and rural areas is 73.3% in comparison to 54%. The Strategy considers that training in this field contributes to decreasing socio-economic differences and developing an inclusive society. Training programmes should be accessible and affordable to avoid potential discriminatory effects to women, young, poor, rural, unemployed, elder and persons with disabilities. It underlines the need to focus activities on women and girls, particularly in rural areas, and to adapt programmes to their position, needs and interests.

Therefore, the measures to improve basic and advanced digital skills include developing training models for easing access to citizens who belong to vulnerable groups, such as the rural population, considering the need to decrease gender differences and inequalities in developing digital skills. Besides training, the Strategy calls for implementing gender awareness-raising campaigns to contribute elimination of gender-based stereotypes that advanced digital skills are intended only for men and to encourage girls and young women to persevere in their interests in science and technology.

The Strategy gives space to enhance the digital skills of the rural population, particularly those who intend to start their own business, small entrepreneurs, and owners of craft shops. The document recognises that besides training programmes and trainers, the key prerequisite is related to building the communication infrastructure that is currently particularly poor or does not exist at all.

Another policy document that is related to the subject of this paper is the 2020-2027 Smart Specialisation Strategy Serbia (4S) (“Official Gazette of the Republic of Serbia”, no. 30/18). It is relevant for several reasons: further growth of the entrepreneurial sector is one of its important goals, and food production is among its priority areas defined as “Food for Future”. The general

vision in this area is to achieve sustainable high-technology production of high value-added food for the future. The 4S stresses that the "Food for Future" priorities are in the synergy of the Agricultural and Rural Development Strategy with smart specialisation and through the involvement of farmers with advisory work and the establishment of a system of records in agriculture. However, the 4S misses integrating gender perspective, as well as its accompanying Action Plan for the period 2020-2021 ("Official Gazette of the Republic of Serbia", no. 42/21). Presented data and statistics are not desegregated by sex. The specific position of women as entrepreneurs, food producers, and service providers is not addressed.

5. CONCLUSION

All the above leads to the conclusion that certain progress has been made in engendering a strategic framework related to rural women's entrepreneurship, but special policies and support measures are further required. It is encouraging that the National Employment Strategy insists to include the gender dimension in all systematic interventions related to enhancing the entrepreneurship of young people, as it recognises the huge gap between young women and men regarding their position in the labour market. It is also affirmative that the Strategy of Agriculture and Rural Development included achieving the well-being of the rural population with full respect for the vulnerable position of women in the rural labour market among its key principles.

However, in general, the sectoral strategies are not friendly to micro family businesses. Moreover, some important strategies, such as the one related to smart specialisation, are gender blind. The 4S neglects the gender perspective, the specificities of the position of rural women and the importance to make training on digital skills accessible. Young rural women would particularly benefit, as that would raise their opportunities to get or increase their source of income and enable livelihood for their families. This policy document missed to recognise fully the economic and innovative potential of rural women and to formulate measures aimed at increasing their employability and self-employability, digital and other skills necessary to bring more of them into formal-sector value chains and markets.

The gender analysis of the relevant strategic framework also shows that the designed measures are fragmented and poorly gender transformative. They do not consider gender equality as a cross-cutting issue and do not provide measures for the elimination of gender stereotypes. There is a shortage of gender-sensitive measures that would stimulate start-ups and work of micro firms that are favourable to women, such as rural tourism, organic food production, green economy, family businesses, and social cooperatives. The opportunities of developing female micro firms in the care sector, such as childcare, care of elderly or persons with disabilities, are also neglected. A lack of gender desegregated data and gender indicators are also observed. This shortage will aggravate efficient monitoring and evaluation of the implemented policies.

The policy makers have missed to recognise the fact, proved by the research (Blagojević, 2010), that rural women and their associations contribute not only to women's empowerment but to improving the quality of life in local communities. They are problem-solving oriented and are acting on their initiative in an area that has become run-down due to the transition, poverty, erosion of institutions and social negligence. Economic empowerment of women, particularly young women, would contribute to decreasing poverty and holding up the depopulation trend in the rural underdeveloped municipalities. Apparently, developing rural women's entrepreneurship has multiple positive effects not only concerning contributing to the national economy

but to increasing the overall quality of life in local communities. The identified gaps could be prevented if the ministries would do gender analysis of the sector and *ex-ante* gender impact assessment in the phase of designing a strategy and before its adoption. It would be also helpful to include associations of rural female entrepreneurs in a consultation process.

Slow advancement in this sector is also caused due to neglecting to observe and address the wider context in which rural women and men live and work. Namely, it is not possible to create favourable business opportunities in the rural areas by fragmented policies targeting only employment, entrepreneurship, and agricultural production, but also developing and implementing effective and complementary policies and measures in other sectors such as fiscal policy, health care, social policy, education, professional training, culture, and transportation. For example, building roads and other infrastructures are of essential importance for accessing markets, and for making rural areas attractive for living. Developing the relevant effective strategic framework requires narrow intersectoral and interministerial cooperation and a holistic approach to the economic and rural development of the country that would be beneficial for both citizens and society.

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