

## **ANNEX 8**

# **Gender Assessment and Gender action plan**

## **Scaling up Climate Resilient Flood Risk Management in Bosnia and Herzegovina**

July 2023

### I. Introduction

The GCF project will address the increasing vulnerability of BiH communities and livelihoods, to intensified climate-induced hydro-meteorological flood-related disasters (pluvial, fluvial, and torrential). One of the root causes of increasing vulnerability and damages from floods is lack of quality climate data and flood forecasting and early warning system. As a result, the BiH authorities are unable to make qualified decisions and the affected population cannot effectively cope with the risk. Lack of climate information and risk knowledge increase the vulnerability and costs from flooding.

The GCF project will build resilience of BiH communities and livelihoods to climate-induced floods by catalyzing a nation-wide shift from ad hoc, a posteriori response approaches to holistic a priori flood risk management and adaptation approaches based on enhanced climate information, risk knowledge, flood forecasting and early warning.

The project will scale-up successful prototypes tested under the UNDP supported GEF financed project “Technology transfer for climate resilient flood management in Vrbas River Basin”.

This Gender Assessment and Gender Action Plan has been prepared for the submission to the Green Climate Fund with the proposal “Scaling up climate resilient flood risk management in BiH”. The assessment aims to provide an overview of the gender situation in Bosnia and Herzegovina, identify gender issues that may be relevant to the project context, to develop recommendations for advancing gender equality and women’s empowerment through the financed activities, and to inform the development of the project’s gender action plan. Individual needs and contexts in a disaster situation are examined through the lenses of vulnerability, visibility, and voices. The analysis follows social vulnerability approach and further defines whose voice is seen as the default one, and whose is the most visible perspective. The assessment was based upon available data from the Agency for Statistics of Bosnia and Herzegovina, RS and FBiH, studies conducted by the Government of Bosnia and Herzegovina, international organizations, civil society organizations and any other sources as UNDP Technology transfer for climate resilient flood management in Vrbas River Basin project and includes:

1. Undertaking a desktop review and aligning approaches in this proposal with the national priorities of Bosnia and Herzegovina.
2. Incorporating information and lessons learned from past studies and assessments on gender in Bosnia and Herzegovina from the Government of Bosnia and Herzegovina, the United Nations, civil society organisations, and multilateral development banks.
3. Conducting stakeholder consultations, including consultations with the Agency for Gender Equality of Bosnia and Herzegovina and the two gender centers (of Republika Srpska and Federation BiH), and engaging women/men/youth affected by the project and incorporating all points raised; and
4. Integrating gender considerations in the project indicators, targets, and activities, identifying women as leaders and decision-makers

While it is noted that the Gender Analysis and Action Plan should specifically identify and analyze the most critical issues relevant to the project and whether the needs and priorities of an equal

number of women/girls/men/boys are being assessed, this Gender Analysis and Action Plan is based on available published and grey literature, consultation with civil society organizations participated in recovery project after the floods happened in 2014 in Bosnia and Herzegovina and Gender Agency of Bosna and Herzegovina. Further an institutional gender analysis has been undertaken (although there will be need for deeper analysis and close cooperation during the project implementation). During project implementation, further stakeholder consultation will be undertaken to assess the components in relation to gender, age, and other relevant intersecting social and economic strata. There may be a need for the Gender Analysis and Action Plan to be modified depending on stakeholder consultation during the implementation of the project.

UNDP prioritizes gender mainstreaming as its main strategy to achieve gender equality and women's empowerment. Gender mainstreaming is the process of assessing any planned action in all areas and levels to determine the implication for women and men. It is a strategy for making women's, as well as men's, concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of projects so that women benefit equally. Gender mainstreaming aims to transform unequal social and institutional structures in order to make them profoundly responsive to gender, and, when realized, it ensures that both women and men benefit equally from the development process. It involves much more than simply adding women's participation to existing strategies and programmes. Special attention and action are often required to compensate for the existing gaps and inequalities that women currently face.

The [UNDP Gender Equality Strategy 2022-2025](#) is aligned with the 2030 Development Agenda and UNDP's Strategic Plan. The strategy recognizes gender equality as a human right as well as instrumental to the achievement of sustainable development. It considers women and men as active agents of change and development, not simply beneficiaries and vulnerable groups and it recognizes how working with men and boys is of critical importance to change gender norms and attitudes and achieve gender equality. The gender assessment and action plan developed for the submission to the Green Climate Fund with the proposal "Scaling up climate resilient flood risk management in BiH" has been prepared to meet the requirements and standards in UNDP's Gender Equality Strategy which meets or exceeds the requirements set forth by the Green Climate Fund Gender Policy and Gender Action Plan.

### **Short background on Bosnia and Herzegovina and on EU Accession Process**

Bosnia and Herzegovina is a potential candidate for EU membership. The Stabilization and Association Agreement between Bosnia and Herzegovina and the EU was ratified in 2011. In February 2016, the country applied for EU membership and in September 2016 the European Council invited the European Commission to submit its Opinion on the merits of Bosnia and Herzegovina's application. In December 2016, the Commissioner for European Neighborhood Policy and Enlargement Negotiations handed over a comprehensive Questionnaire covering all EU accession criteria. The country's consolidated answers were finalized in February 2018 and the answers handed over to the President of the European Commission. The Commission has prepared its "Opinion" report in 2019, based on the country's answers to the Questionnaire and follow up inquiries, dedicated peer reviews as well as Commission's consultations with international organizations and civil society. This interim report on Bosnia and Herzegovina provides an update on the situation in the country as well as on key developments on

"fundamentals' first" areas: the rule of law and fundamental rights, public administration reform and economic development. According to the Opinion of EU the legislation and institutions on fundamental rights are largely in place; they should be fully implemented and substantially improved, including by harmonizing legislation within the country and aligning it with European standards, strengthening administrative capacity and providing adequate resources for the effective enforcement of fundamental rights. There are no countrywide strategies on human rights and on antidiscrimination. The equality of all citizens is not ensured. The laws on non-discrimination and on gender equality are in place but not sufficiently enforced, including on gender-based violence. Bosnia and Herzegovina does not have any policy areas where the country has a good level of preparation or is well advanced regarding its capacity to undertake the obligations stemming from EU membership. Overall, considerable adjustments of the legal and institutional framework and of administrative and implementation capacity are needed across all policy areas to align the legislation with the EU acquis and to implement it effectively.<sup>1</sup> Bosnia and Herzegovina continued to implement the Stabilization and Association Agreement and the meetings of the joint bodies under the agreement took place, except for the parliamentary committee which has yet to adopt its Rules of Procedures<sup>2</sup>.

### Overview on Bosnia and Herzegovina Government Construction

The current Constitution of Bosnia and Herzegovina came into existence in 1995 as an Annex to the General Framework Agreement for Peace in Bosnia and Herzegovina. While the General Framework Agreement for Peace in BiH ended the war and brought peace and stability, the extent to which the constitutional arrangement defined by its provisions is adequate under present circumstances, is widely debatable. According to the provisions of the Peace Agreement the State of Bosnia and Herzegovina is organized as a country composed of two entities with a broad set of competencies: the Federation of Bosnia and Herzegovina (FBiH) and Republika Srpska (RS). Some years after, an arbitration decision on the disputed areas of the country made Brčko District the third administrative unit of BiH. RS is a centralized entity whereas the FBiH is comprised of ten Cantons.

The State level comprises a tripartite rotating Presidency, a Council of Ministers (executive branch) and a bicameral Parliamentary Assembly consisting of a House of Representatives (lower chamber) and a House of Peoples (upper chamber). The judicial branch established by Dayton consists of a State-level Constitutional Court. The High Judicial and Prosecutorial Council, as well as a State Court and Prosecutor Office, were established later.

An international presence under UN auspices— the Office of the High Representative (OHR) — has been in place in Bosnia and Herzegovina since 1995. The Peace Implementation Council Steering Board has set objectives and conditions to be met for the closure of the OHR<sup>3</sup>. Since the decoupling of the European Union Special Representative's mandate from the OHR, the EU has reinforced its role in the country in line with the relevant Council Conclusions. The enhanced

<sup>1</sup> <https://ec.europa.eu/neighbourhood-enlargement/sites/near/files/20190529-bosnia-and-herzegovina-opinion.pdf>

<sup>2</sup> Bosnia and Herzegovina 2018. Report, <https://ec.europa.eu/neighbourhood-enlargement/sites/near/files/20180417-bosnia-and-herzegovina-report.pdf>

<sup>3</sup> See details on the OHR website ([www.ohr.int](http://www.ohr.int)) under '5+2 Agenda'

presence of the combined EU Special Representative and the EU Delegation in Bosnia and Herzegovina have continued to be instrumental in communicating EU priorities to citizens and in implementing the objectives of the EU agenda in key areas.

## II. Gender Equality/Inequality in Bosnia and Herzegovina

Before starting to analyze gender inequality in Bosnia and Herzegovina, it is important to make clear and to agree on the meaning of gender equality.

Gender equality refers to the equal rights, responsibilities and opportunities of women and men and girls and boys. Equality does not mean that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female. Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration, recognizing the diversity of different groups of women and men. Gender equality is not a women's issue but should concern and fully engage men as well as women. Equality between women and men is seen both as a human rights issue and as a precondition for, and indicator of, sustainable people-centered development (UN Women, [OSAGI Gender Mainstreaming - Concepts and definitions](#))

The fundamental principle of human development is for people to enlarge their choices, to realize their potential, and to enjoy the freedom to lead lives they value or have reason to value. Equal opportunities in all spheres, for all people, women, and men alike, are at the heart of the human development. However, those options remain unequally distributed within and across societies and unfortunately many are still largely unavailable to women. Disadvantage and discrimination, lack of insights into what particularly affects women's lives, including health (physical and emotional), reinforced by social norms and values, institutions, and public policies, exist in every sphere of women's lives, manifested differently in different country settings. They limit women's capabilities, opportunities, and choices, resulting in less progress than men in terms of health, education, standard of living, empowerment, personal security, and other critical dimensions of human development. Thus, the full potential of many women's lives cannot reach optimal level and humanity as a whole does not reap its potentials (Issue papers, "Gender Equality in Human Development – Measurement Revisited", Human Development Report Office, UNDP June 2015).

According to the latest UNDP Human Development Report (2020), Bosnia and Herzegovina's HDI value for 2019 is 0.780— which ranks it at 73 out of 189 countries and territories. Between 2000 and 2019, Bosnia and Herzegovina's HDI value increased from 0.679 to 0.780, an increase of 14.9 percent. Bosnia and Herzegovina's progress in each of the HDI indicators shows that between 1990 and 2019, Bosnia and Herzegovina's life expectancy at birth increased by 6.5 years, mean years of schooling increased by 2.8 years and expected years of schooling increased by 2.2 years. Bosnia and Herzegovina's GNI per capita increased by about 737.8 percent between 1990 and 2019. Bosnia and Herzegovina's 2019 HDI of 0.780 is above the average of 0.753 for countries in the high human development group and below the average of 0.791 for countries in Europe and Central Asia. The inequality HDI (IHDI) introduced in 2010, is basically the HDI discounted for inequalities. The 'loss' in human development due to inequality is given by the difference between the HDI and the IHDI and can be expressed as a percentage. When discounted for inequality, Bosnia and Herzegovina's HDI falls to 0.667, a loss of 14.5 percent due to inequality in the

distribution of the HDI dimension indices. This is above the average loss due to inequality for high HDI for Europe and Central Asia which is 11.9 percent.

With regard to Bosnia and Herzegovina, there can be no dispute that significant advances have been made in the realization of the principle of the equality of women and men, which is a result of activities taken by all parties (Gender institutional mechanisms, as well as citizens through civil society organizations) responsible for implementing the Law on Gender Equality in Bosnia and Herzegovina. Nonetheless, in spite of these positive changes, there are still a lot to be done.

Through the years, several indices have developed to quantify the concept of gender inequality. The United Nations Development Programme uses the Gender Inequality Index (GII) and Gender Development Index (GDI).<sup>4</sup> GII is a composite measure that shows inequality in achievement between women and men in reproductive health, empowerment, and the labour market while with a measures achievement in human development in three areas: health, education, and command over economic resources. The GDI considers the gender gaps on human development between men and women.

The Gender Development Index (GDI) based on the sex-disaggregated Human Development Index, defined as a ratio of the female to the male HDI is 0.937 for Bosnia and Herzegovina (female HDI = 0.753 and male HDI = 0.803). This is below the average for Europe and Central Asia, which is 0.953, and placing it in Group 3 – which comprises countries with medium equality in HDI achievements between women and men. The Gender Inequality Index (GII) reflects gender-based inequalities in three dimensions – reproductive health, empowerment, and economic activity. Reproductive health is measured by maternal mortality and adolescent birth rates; empowerment is measured by the share of parliamentary seats held by women and attainment in secondary and higher education by each gender; and economic activity is measured by the labour market participation rate for women and men. The GII can be interpreted as the loss in human development due to inequality between female and male achievements in the three GII dimensions. Bosnia and Herzegovina has a GII value of 0.149, ranking it 38 out of 162 countries in the 2019 index. In Bosnia and Herzegovina, 21.1 percent of parliamentary seats are held by women, and 74.0 percent of adult women have reached at least a secondary level of education compared to 89.3 percent of their male counterparts. For every 100,000 live births, 10.0 women die from pregnancy related causes; and the adolescent birth rate is 9.6 births per 1,000 women of ages 15-19. Female participation in the labour market is 35.4 percent compared to 58.1 for men.

The Multi-dimensional Poverty Index (MPI), which identifies multiple overlapping deprivations suffered by individuals in 3 dimensions: health, education, and standard of living. In Bosnia and Herzegovina, 2.2 percent of the population (73 thousand people) are multidimensionally poor while an additional 4.1 percent are classified as vulnerable to multidimensional poverty (135 thousand people). The breadth of deprivation (intensity) in Bosnia and Herzegovina, which is the average deprivation score experienced by people in multidimensional poverty, is 37.9 percent. The MPI, which is the share of the population that is multidimensionally poor, adjusted by the intensity of the deprivations, is 0.008. Compared to Income Poverty, the multidimensional

<sup>4</sup> United Nations Development Programme. Human Development Report. <http://hdr.undp.org/en/content/table-4-gender-inequality-index>.



poverty headcount is 2.1 percentage points higher which implies that individuals living above the income poverty line may still suffer deprivations in health, education and/or standard of living.

The Global Gender Gap Index (GGGI) of the World Economic Forum examines the gap between men and women in four categories: economic participation and opportunity, educational attainment, health, and survival; and political empowerment.<sup>5</sup> Out of 149 countries, Bosnia and Herzegovina ranks 16<sup>th</sup> out of 26 countries in the Europe and Central Asia Region and 76 out of 155 countries globally.:

Description	Score	Rank
Economic participation and opportunity	0.608	115
Educational attainment	0.967	110
Health and survival	0.974	64
Political empowerment	0.302	45
Gender Gap Index 2018	0.713	76

Table 1. Bosnia and Herzegovina rank based on GGGI in 2021, where Inequality = 0.00; Equality = 1.00. Source: The Global Gender Gap Report 2021

The Organization for Economic Cooperation and Development (OECD) developed the Social Institutions and Gender Index (SIGI), a composite index that scores countries (i.e., 0 to 1) on 14 indicators grouped into five sub-indices: discriminatory family code, restricted physical integrity, son bias, restricted resources and assets, and restricted civil liberties to measure the discrimination against women in social institutions across 160 countries. The 2018 SIGI value for Bosnia and Herzegovina is 22%, suggesting that discrimination against women is low.<sup>6</sup>

### Political participation and Public Life

According to the 2013 Law on Amendments to the Election Law of Bosnia and Herzegovina, equal representation of genders exists when one of the genders is represented by at least 40% of the total number of candidates on that list (previously, the quota was 33%). Nowadays, the percentage of women in legislative and executive authorities at all levels remains unsatisfactory (even the situation is better comparing 2014 and 2018 elections) and the newly introduced 40% representation quota has not yet been reached.

The last General Elections were held in 2018 in Bosnia and Herzegovina (State, entities, cantonal level, and Brčko District level). The Governments are still not fully established, but the available figures give an overview of the gender reality in B&H. There are 9 (21.4%) female representatives in the House of Representatives of the Parliamentary Assembly of Bosnia and Herzegovina out of 42 members<sup>7</sup> and 3 (20%) female delegates in the House of Peoples of the Parliamentary

<sup>5</sup> World Economic Forum. The Global Gender Gap Report 2021 Country Profiles.  
[https://www3.weforum.org/docs/WEF\\_GGGR\\_2021.pdf](https://www3.weforum.org/docs/WEF_GGGR_2021.pdf)

<sup>6</sup> OECD (2019), Gender, Institutions and Development Database, <https://oe.cd/ds/GIDDB2019>.  
<https://www.genderindex.org/wp-content/uploads/files/datasheets/2019/BA.pdf>

<sup>7</sup> Parliamentary Assembly of Bosnia and Herzegovina, Representatives of the House of Representatives, available at: <https://www.parlament.ba/Content/Read/27?title=Statisti%C4%8Dkipodaci&lang=en>

Assembly of Bosnia and Herzegovina, out of 15 members.<sup>8</sup> At the time, this analyze was done, (after 2018 Elections) the BiH Council of Ministers was still not established. The Presidency consists of three persons, and all three are male, as was the case, with the composition of the previous Council which is still in power. The Council of Ministers consisted of nine ministries, and during the 2014 – 2018 mandate there were only two female ministers (22.20%). But just to have a wider picture, this document has analyzed male/female ratio more deeply (ministers and deputy ministers – 18 persons), and there are only two women (11.11%) out of 18 more influential persons in the B&H Government.

In total, comparing to men, some more women are employed in state institutions (53%). However, gender imbalance is noticeable when observing the gender structure of managerial positions - the representation of men in managerial positions is considerably higher.

The House of Representatives of the FBiH Parliament consists of 98 representatives, out of which 25 (25.5%) are women<sup>9</sup> and the House of Peoples of the FBiH Parliament counts 22 (24.8%) female delegates out of a total 55 (usually there are 58, but only 55 were appointed until 28.03.2019.)<sup>10</sup>. The Government of FBiH (Prime-minister and 16 ministers), appointed after the last elections, in 2014, has had 4 female ministers (25%) and 12 (75%) male ministers<sup>11</sup>. The Prime minister was male.

National Assembly of the Republic of Srpska counts 23 (27.7%) female representatives out of 83 in total (Elections 2018)<sup>12</sup>. There are 6 (37.5%) female ministers, out of 16, appointed to the Government of the Republic of Srpska<sup>13</sup>

Local/ municipal election were held in 2020. The electoral cycle was marked in particular by the minimal participation of women as candidates for mayoral positions. In the end, four women out of 425 mayoral candidates in total (out of which 29 were women mayoral candidates) were elected as mayors, mostly in small municipalities, which is a drop of over 50% in comparison to 2016 local elections.

All the city mayors in BiH are, currently, men. In the municipal/city councils and assemblies of municipalities/cities in BiH, every fifth term belongs to women<sup>14</sup>.

When it comes to municipal/city councils/assemblies, in FBiH, women won 21.8% of mandates, i.e., 402 out of 1,845. Two municipalities (2.53%) elected less than 5% of women, namely municipalities Tešanj and Kalesija. Most of the municipalities (70.9%) elected between 11% and

<sup>8</sup> Parliamentary Assembly of Bosnia and Herzegovina, Delegates of the House of Peoples, available at: <https://www.parlament.ba/delegate/list>

<sup>9</sup> Federal Parliament, Representatives of the House of Representatives, available at: <https://predstavnickidom-pfbih.gov.ba/hr/page.php?id=8>

<sup>10</sup> Federal Parliament, Delegates of the House of Peoples, available at: <https://parlamentfbih.gov.ba/v2/hr/stranica.php?idstranica=6>

<sup>11</sup> Government of the Federation of Bosnia and Herzegovina, Ministers, available at: <http://www.fbihvlada.gov.ba/hrvatski/ministarstva/>

<sup>12</sup> National Assembly of the Republic of Srpska: <https://www.narodnaskupstinars.net/?q=en>

<sup>13</sup> Government of the Republic of Srpska: <http://www.vladars.net/eng/Pages/default.aspx>

<sup>14</sup> Official Gazette, Women and Men in Bosnia and Herzegovina, [http://www.bhas.ba/tematskibilteni/FAM\\_00\\_2017\\_TB\\_0\\_BS.pdf](http://www.bhas.ba/tematskibilteni/FAM_00_2017_TB_0_BS.pdf)



30% of women, and only four municipalities (5%) elected more than 40% of women, namely municipalities Drvar, Dobretići, Kiseljak and Trnovo (FBiH).

In RS, women won 17% of mandates, i.e., 214 out of 1,256. Seven municipalities (11.5%) elected less than 5% of women, namely municipalities Pelagićevo, Stanari, Ugljevik, Knežev, Bratunac, Rudo, Milići. No women were elected in the Pelagićevo municipality. Most of the municipalities (63.9%) elected between 11% and 30% of women. Two municipalities (3.3%) elected more than 40% of women, namely municipalities Kupres (RS) and Istočni Stari Grad. Kupres (RS) is the winner of the 2020 Local Elections when it comes to women's representation – the municipal council now consists of 63.6% of women, i.e., women hold seven out of 11 mandates.

Inhabitants <sup>15</sup>				Local	Elections	2020
Town	Total	Men	Women	Elected	Men	Women
Bugojno	31,470	15,635	15,835	25	21	4
Donji Vakuf	13,985	6,922	7,063	21	17	4
Gornji Vakuf-Uskoplje	29,933	10,532	10,401	23	18	5
Jajce	27,258	13,856	13,402	25	20	5
Cazin	66,149	33,072	33,077	30	23	7
Bosanska Krupa	25,545	12,548	12,997	24	20	4
Bihać	56,261	27,041	29,220	30	21	9
Sanski Most	41,475	20,826	20,649	31	25	6
Bosanski Petrovac	7,328	3,678	3,650	17	14	3
Ključ	16,744	8,365	8,379	25	20	5
Usora,	6,603	3,266	3,337	13	11	2
Tešanj,	43,0632	21,376	21,687	25	24	1
Maglaj	23,146	11,430	11,716	25	23	2
Lukavac	44,520	21,786	22,734	29	25	4
Tuzla,	110,979	52,745	58,234	30	21	9
Kalesija	33,053	16,597	16,456	26	25	1
Živinice	54,765	28,714	29,051	31	29	2
Žepče	30,2019	15,335	14,884	25	19	6
Zavidovići	35,988	26,574	26,908	29	27	2
Travnik	53,842	26,574	26,908	30	24	6
Zenica	110,663	54,660	56,003	30	27	3
Vitez	25,836	12,767	13,069	25	16	9
Visoko	39,938	19,705	20,233	25	21	4
Kakanj	37,441	18,651	18,790	29	24	5
Ilidža	66,730	32,359	34,371	31	21	10
Prozor-Rama	14,218	7,210	7,070	21	18	3
Jablanica	10,111	5,027	5,084	19	16	3
Konjic	25,148	12,360	12,788	27	22	5
Mostar	105,797	51,210	54,587			
Čitluk	18,140	8,937	9,203	25	20	5
Čapljina	26,157	12,947	13,210	25	19	6

<sup>15</sup> Popis stanovništva 2013 - <http://www.statistika.ba/#tab4>  
<http://fzs.ba/index.php/popis-stanovnistva/popis-stanovnistva-2013/konacni-rezultati-popisa-2013/>

Table 2<sup>16</sup>. Inhabitants and elected Members of Local Municipal Councils in the selected municipalities

All the analyzed figures are fare from 40% stipulated by BiH Gender Equality Law.

### Education and Economic participation of women

In general, BiH has adequate laws and regulations in place to ensure gender equality in the education sector. The right to equal education is provided by the Constitution of BiH (part II.3 (L)) and the constitutions of the entities, and the Law on Gender Equality in BiH (Article 10). The Framework Law on Elementary and Secondary Education in BiH and the Framework Law on Pre-school Upbringing and Education in BiH provide a legal framework for education. These laws empower and require that education authorities in the FBiH (including those in cantons), RS and BDBiH, implement and respect the principles and norms defined by these laws (GAP 2013-2017).

Here we first look at the working age population of BiH (15-64), consisting of employed, unemployed and inactive persons, in accordance with the Labor Force Survey standards, to identify the gender gaps in education.

Working aged women have lower educational attainment levels than men in BiH. 39.5 percent of working age population in BiH has only primary education, 51 percent has secondary or specialized education, and 9.5 percent has higher education. A considerably higher proportion of women than men have only a primary education (49 percent compared to 29 percent), with a similar achievement gap in favor of men present in secondary education (60.9 percent compared to 41.7 percent). The gender gap in higher education is considerably smaller, at only one percentage point in favor of men. The FBiH has the largest gender gap (over 20 percentage points) for primary and secondary education – more women with only primary and fewer with secondary. In the RS and BDBiH, this gender gap is in the 16 percentage point range for primary and 14 percentage point range for secondary education, respectively<sup>17</sup>.

Education achievements of working age women in the entities and the Brcko District are similar to BiH levels. In the FBiH and RS, almost 50 percent of working age women have only a primary education and 41 percent and 44 percent, respectively, have a secondary education. The FBiH has the highest ratio of women with higher education (9.7 percent) and the RS, the lowest (7.7 percent). The BDBiH has the highest ratio of women with only primary education (57.3 percent) and the lowest with secondary and tertiary (34.9 percent and 7.8 percent, respectively)<sup>18</sup>.

By contrast, in the labor force (employed + unemployed), there is a significantly higher percentage of women than men with a university education (20.7 percent of women and 12.3 percent of men), while it is the opposite for secondary education (60.4 percent of women and 70.7 percent of men)<sup>19</sup>. On average, a greater percentage of employed women than men have a higher education. Women with higher education account for a quarter of all employed women,

<sup>16</sup> Table created by the Author

<sup>17</sup> LFS, 2015

<sup>18</sup> LFS, 2015: Graphs 6.1-6.3

<sup>19</sup> LFS, 2015: Graph 7

compared to one in seven men. At the same time, a greater percentage of women than men have only a primary education (three percentage point difference).

Considering educational achievement and unemployment rates, except for primary education, women with secondary and university educations are also more likely to be unemployed than men with the same education. Among those with secondary education, women tend to be more often unemployed with a gender gap of nine percentage points. For university-educated women, the situation is slightly more favorable – the gender gap in favor of men is five percentage points<sup>20</sup>. For emphasis, note these figures do not account for men and women who are inactive.

Men with higher education are less likely to be employed than women and more likely to be inactive. 58 percent of men with higher education are employed, compared to 62 percent of women with higher education. Men with higher education are more likely to be inactive than women by nine percentage points. However, women with higher education are more likely to be unemployed than men by five percentage points. One in six highly educated women is unemployed compared to one in ten men.

Comparing the labor force (employed + unemployed) in the entities and BDBiH, found that the FBiH has the best educated female labor force. In the FBiH, 23.4 percent of women in the workforce have higher education, compared to 19.1 percent in the BDBiH, and 16.5 percent in the RS. The FBiH also has the lowest percent of workforce with primary education (16.5 percent). The FBiH and RS have almost equal proportions of workforce with a secondary education, 60.1 percent, and 61.2 percent, respectively. The BDBiH has the highest percent of women with primary education (26.9 percent) and the lowest with secondary education (54 percent) (LFS, 2015: Graphs 7.1 – 7.3). Looking at employed women only (LFS, 2015: Graphs 8.1-8.3), over half of them have a secondary education. The FBiH and BDBiH have the highest percent of employed women with higher education (27.9 percent and 26.6 percent, respectively). In the RS, 17.3 percent of employed women have higher education. The RS also has the highest percent of employed women with only a primary education (25 percent) and the FBiH has the lowest (16.2 percent). Women with secondary education also account for the highest percentage of unemployed women - 70.3 percent in the RS, 68.6 percent in the FBiH, and 50.6 percent in the BDBiH. The BDBiH stands out with 43.6 percent of unemployed women with primary education, compared to considerably lower rates of 15.2 percent in the RS, and 17.3 percent in the FBiH.

Women's and men's choices in education have an impact on their earnings later in life. The "World Bank study on Bosnia and Herzegovina: Gender Disparities in Endowments, Access to Economic Opportunities and Agency (2015)" is, for the time being, the most current and relevant source of information on the gender wage gap. Their estimates show that the hourly-wage gap for the population 16-64 years of age working for salaries or wages, is nine percent. This means that the difference between men's and women's average hourly wage is nine percent of the men's wage. The gap varies across education levels and age groups, but is always in favor of men, with the exception of the 15-24 and 55-64 age groups<sup>21</sup>. When controlled for factors such as age, industry,

<sup>20</sup> LFS, 2015, calculations

<sup>21</sup> WB, 2015: p. 52, based on LFS, 2013

occupation, gender and education, the latter being the main difference in observable characteristics between men and women, the wage gap persists<sup>22</sup>.

There is clear evidence that gender norms translate into preferences and choices when it comes to the fields of study chosen by male and female students. In a number of instances, these choices have led to a 'gender divide' and occupational segregation, creating 'feminization of professions.' Overall, these feminized professions are characterized by lower salaries and, consequently, translate into lower lifetime earnings and social benefits. Lower paid 'women's' jobs exist in both public and private sectors and in the informal economy. Sectors primarily associated with lower earnings include education, health, culture, and agriculture.

There is a serious problem of gender-based inequalities and discrimination in women's access to the labour market, combined with structural stereotyping and the problem of unpaid work, which affects women disproportionately. All these combined factors are reflected in the low number of employed women in 2019: with 20.47%, 16.85% and 62.68% of females employed in agriculture, industry, and services sectors respectively<sup>23</sup>. It is also alarming that there are twice as many women than men with university degrees who are unemployed. There is a serious problem of gender-based inequalities and discrimination in women's access to the labour market, combined with structural stereotyping and the problem of unpaid work, which affects women disproportionately. The current employment strategies do not seriously address the issue of female participation in the labour market, the improvement of which would contribute to reducing poverty.

### Access to resources

Women and men have equal legal rights to property ownership, management, and use, as well as equal legal status in relation to access to financing and services<sup>24</sup>. However, local traditions and customs persist in giving preference to men. Women are known to 'voluntarily' cede their right to a male relative or simply are not included in the deeds for land or housing (Interviews). Nationally, men account for over 70 percent of landownership and own 74 percent of dwellings. Women own 15 percent of all homes in 76 percent of female-headed households. Ten percent of dwellings has joint ownership<sup>25</sup>. Women hold joint ownership in 11 percent of male-headed households but only five percent of men have joint ownership in female-headed households. One possible explanation is that female-headed households are more likely to include women without partners. Across political entities, women own 16 percent of dwellings in the RS and BDBiH and 14 percent in the FBiH. However, the FBiH has the highest joint ownership – 13 percent – compared to three percent in the RS and one percent in the BD<sup>26</sup>.

There is considerable difference in dwelling ownership among men and women in urban and rural settings. Men own 80 percent of dwellings in rural areas and 66 percent in urban settings. For women, the trend is reversed – dwelling ownership among urban women is higher at 19

<sup>22</sup> WB, 2015

<sup>23</sup> WB Development Indices, 2021 data

<sup>24</sup> WB, Women, Business, and the Law, 2016: p. 94

<sup>25</sup> WB 2015: p. 79

<sup>26</sup> 2011 BiH Household Budget Survey, in WB 2015

percent compared with 12 percent for rural areas. The same holds true in cases of joint ownership – 13 percent in urban settings and 8 percent in rural. Among landowners, 70 percent are men<sup>27</sup>.

While only approximately 16 percent of women are heads of household, more non-poor than poor women are heads of households. In the top 60th percentile of the income category, women account for 17.8 percent of heads of household compared to 13.2 percent in the bottom 40th percentile category. More women are heads of household in urban settings (20 percent) compared to rural areas (13 percent). One explanation for this is that more income generation opportunities are available in urban areas than in rural and, consequently, women who are not able to support themselves and their families may not have an alternative option and choose to remain with their husbands (interviews). An additional likely factor is greater prevalence of traditional socio-cultural gender norms that support male ownership in rural areas. The share of households headed by women is similar in the three political entities: FBiH – 15 percent; RS – 17 percent; BDBiH – 16 percent<sup>28</sup>.

Level of financial inclusion in BiH is similar to the Europe and Eurasia (E&E) average but lags considerably behind upper-middle income countries. Financial inclusion has been broadly recognized as a central factor for promoting broad economic development and reducing poverty. According to 2014 FINDEX data, 53 percent of the BiH population had an account at a financial institution. This is slightly higher than the E&E average of 51 percent but considerably below upper-middle income countries at 71 percent. The percentage of account holders has declined by three percentage points in comparison with 2011, with a similar trend in E&E and upper-middle income countries. In 2014, 34 percent of the population in the 15-24 age group had an account, compared to 36 percent in E&E and 58 percent in upper-middle income countries. The rural population in BiH has higher ratios of access to a financial institution than in E&E – 52 percent compared with 46 percent. However, this falls considerably below the 69 percent in upper-middle income countries.

A considerable financial gender gap still exists in BiH. Only 47 percent of women have an account at a financial institution, compared to 59 percent of men. However, in comparison with 2011, the decline in the number of accounts among women was only one percentage point, compared to eight percentage points for men. While still low, men have higher ratios of savings than women – 12 percent compared to six percent. And women have slightly higher rates of borrowing than men – 16 percent of women compared to 12 percent of men borrowed money from financial institutions. Nationally, financial institutions are sources for 14 percent of loans, and 7 percent come from family and/or friends. Looking at all sources of funding as a group, 27.5 percent of women borrowed money in the past year, compared to 22.6 percent of men (FINDEX, 2014). Other sources of finance include informal lenders, family and friends, shops, and employers.

Women and men borrow for different purposes. According to FINDEX, women tend to borrow more for education or school fees (2.1 percent compared to 1 percent of men), health (4.5 percent compared to 3.6 percent of men) and other immediate needs, while men borrow more in order to start, operate, or expand a farm or business (2.7 percent of men compared to 2 percent of

<sup>27</sup> WB, 2015

<sup>28</sup> Ibid, WB 2015



women (FINDEX, 2014). The World Bank (WB) approach to financial inclusion relies on three main dimensions: holding an account, formal savings, and formal borrowing. This data is available sex-disaggregated, as well as per rural/urban, age group, and education categories within the Databank of the WB<sup>29</sup>.

### Women in Rural Areas

The agricultural sector employs slightly more men than women – 18.5 percent and 16.8 percent, respectively. For women, this represents a 2.4 percentage point decline since 2013. The RS has the highest percentage of their workforce employed in agriculture and the highest percentage of women in the sector. Twenty-nine percent of the workforce are in this sector in the RS, compared to 24.6 percent in the BDBiH, and 10.6 percent in the FBiH. Also in the RS, 28 percent of women are employed in agriculture, compared to 18 percent in the BDBiH, and 9.1 percent in the FBiH.

Men and women tend to engage in different types of farm-related activities. Women more often are engaged in lower levels of agricultural activity, own smaller business, and are more likely to be engaged in more local and informal markets. By contrast, men are engaged in a wider spectrum of activities, have different levels of ownership and are more likely to be engaged in larger, formal markets. Farm activities performed almost exclusively by women include milking, picking fruit, and activities that require greater precision. Men tend to engage in contract labor, operation/use of machinery, transport of goods, marketing, and negotiating contracts<sup>30</sup>.

In the RS, women in rural areas have very few (if any) opportunities for non-work or house social interaction. In preparation for developing a new strategic program for agricultural development by 2020, the RS Ministry of Agriculture conducted a detailed analysis of the situation in rural areas, administering 800 surveys to agricultural households. One issue raised by women that stood out and came as a surprise was the lack of and need for opportunities, services, and activities, for women to engage in socially. There are very few associations or activity groups that coalesce around different interests. This was surprising given the assumptions that in the age of global communication, even in rural settings, women would have more access to such activities. This finding provides additional validation to the existence of still-deep social gender stereotypes that restrict women's involvement outside of household and family. In response to this finding, the new agricultural development plan in the RS includes strong emphasis on addressing this issue. Engagement in this area is a continuity of the 2010 rural development strategy and the RS Action Plan for the Advancement of the Position of Women in Rural Areas. The biggest limitation is lack of resources to address all needs.

In many communities, NGOs were the first to assist in the protection and implementation of women's human rights and today are active in communities in empowering women at the local level. Their activities include providing free legal assistance in case of violation of women's rights, provide protection to victims of domestic violence and human trafficking, support women through programs of credit and economic literacy, employment, and self-employment, as well as activities aimed at empowering rural women, Roma women's organizations etc.

<sup>29</sup> Financial Inclusion Data/Global Index: <http://datatopics.worldbank.org/financialinclusion/country/bosnia-and-herzegovina>

<sup>30</sup> FARMA II Validation Workshop; Oxfam meeting, 2018



A significant mechanism for establishing partnerships between institutional mechanisms for gender equality and non-governmental organizations is the Financial Mechanism for the Implementation of the BiH Gender Action Plan (FIGAP), which operates since 2010. Its main objective is to strengthen capacity of gender institutional mechanisms and relevant institutions to integrate activities from the GAP BiH into regular plans and programs, as well as to support non-governmental organizations in the implementation of projects under FIGAP.

In 2011, through FIGAP funds, 36 non-governmental organizations from all over BiH were supported to implement projects in total value of BKM 710,000. Implemented projects addressed issues of prevention and supporting victims of domestic violence, strengthening women's entrepreneurship through self-employment and employment programs, and strengthening the role of women in political and public life.<sup>31</sup>

The actual number and types of women's association and NGO's that focus on gender equality in BiH is not known, but good reference is Women's Network of BiH which is an informal group of civil society organizations and individuals who represent and work on women's rights and encourage gender equality, promotes anti-discrimination, freedom of decision-making, equality, non-violence and anti-militarism, through acceptance of feminist values of action – peace, solidarity, trust, fellowship, equality and diversity. The network currently counts 40-member organizations, all from urban areas, of which 9 are registered in RS and 31 in FBiH. The network is supported by Royal Norwegian Embassy.<sup>32</sup>

Women (and men) in less developed and poorer municipalities face greater challenges than women living in more developed areas. For example, in the northern part of the RS, the socioeconomic position of women is considerably better than in East Herzegovina (RS Ministry of Agriculture, interview). More women are co-owners of land and houses, while in the more culturally traditional southern part, female ownership is negligible. Similar differentiation exists in terms of access to public services, especially to healthcare, due to distance from relevant services and inadequate transportation. In the FBiH, issues of access to services and gender norms which, in practice, lead to an unfavorable position of women compared with men, are particularly important in mountain areas, and often exacerbated by natural disasters, such as the devastating landslides of 2014.

The greatest obstacles to broader gender development and empowerment in rural areas faced by women are related to property rights, access to public services, finance, training, advisory services and mentorship, and limited time to engage in outside activities<sup>33</sup>. Only 12 percent of rural women own their dwellings compared to 80 percent of men and only eight percent of women have joint ownership, compared to 13 percent of urban women<sup>34</sup>. This likely holds true for other types of property, such as land, farm equipment, inheritance, and financial means (bank accounts, etc.). With absent support from a husband or other family members, this imbalance in

<sup>31</sup> Priručnik za ostvarivanje ravnopravnosti spolova na lokalnom nivou, mart 2015 (Manual for Achievement Gender Equality at Local Level, March 2015)

<sup>32</sup> <http://zenskamreza.ba/en/about-us/>

<sup>33</sup> Ibid, FARMA II validation workshop; Oxfam meeting

<sup>34</sup> WB 2015, p. 79

property rights makes it practically impossible for women who would like to undertake new entrepreneurial activity to secure credit at reasonable rates. However, the situation seems to be improving among the younger women in terms of asset inheritance, co-ownership of land and dwellings, and increased decision-making (RS MoA interview).

Women in rural areas have lower levels of employment and self-employment than women in urban areas. The UNDP 2013 report called, “Rural Development in Bosnia and Herzegovina, Myth and Reality,” indicates that self-employment rates and employment rates are lower for women in rural areas<sup>35</sup>. A World Bank analysis of the LFS data also confirms that the women’s inactivity rate in rural areas is much higher than in urban<sup>36</sup>.

Limited opportunities for employment and self-employment are perpetuated by low levels of understanding of such possibilities, which is linked to inadequate (or non-existent) opportunities for information and training. As part of the preparations for the new RS agricultural strategy, the RS Ministry of Agriculture undertook an agricultural household survey with tailored questions for women in the households. Eighty percent of female respondents said that they never took part in educational or training activities about business (Interview and unpublished findings). It is reasonable to assume that the situation is probably not much different in the FBiH, but this kind of information is currently not available.

Rural women have overall lower levels of education than women in urban areas, as well as limited facility with and access to the Internet. This limits their knowledge about what training opportunities might exist. In those instances that the services are available, women may not be able to access them because of the distance from their homes, times they are being offered, and the limited time they have for such activities because of their household responsibilities.

Lack of affordable childcare and pre-schools in rural and smaller settlements is one of the central obstacles to women’s participation in trainings, entrepreneurial activities, and consequently, employment. The Multiple Indicator Cluster Survey (MICS) showed that 25 percent of first-graders in urban areas attended preschool, compared to 13 percent from rural areas<sup>37</sup>, and 22.8 percent of urban children aged 36-59 months attended early childhood education compared to 7.9 percent of rural children<sup>38</sup>. Part of the reason for such a rural-urban gap may be the difference in awareness of the importance of pre-school education, or the fact that the level of the mother’s education impacts how she views children’s needs during the child’s formative years. However, a portion of the difference can likely be attributed to inadequate availability of accessible and affordable childcare and pre-school education facilities in the rural areas.

Women in rural areas have limited access to appropriate information and services. There is a very limited number of women associations and cooperatives which exacerbates the lack of access to relevant information and services. This undermines opportunities for women to engage, learn, and share information on more equal footing. Prevailing patriarchal/conservative social norms

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<sup>35</sup> UNDP, 2013: p. 80

<sup>36</sup> WB, 2015: p. 80

<sup>37</sup> UNICEF, 2013: p.xix

<sup>38</sup> UNICEF, 2013: p. 76

are not conducive to women's participation in associations with predominantly male membership. This is particularly true for women who are at the stage of considering entrepreneurial activity or who are engaged in micro-activity. Even women who are owners or co-owners of larger agricultural production firms face gender stereotypes in the market and often decide to include a husband or a male relative during business discussions<sup>39</sup>.

Women's participation in agricultural activities and decision-making varies by regions. Regional differences are along the levels of economic development, with less developed areas/municipalities showing lower levels of participation in agricultural activities and decision-making. Women noted that lack of adequate financial assets as well as under-developed market channels are the greatest obstacles to increasing levels of economic activity (Interviews).

### **Marginalized groups and Social Inclusion**

Marginalized groups considered in this section include Roma, persons with disabilities, and internally displaced persons, although the list of marginalized groups varies across agencies and institutions.

International human rights law directly applies through the BiH Constitution, but the Constitution does not protect equal rights for all groups and individuals. Human rights and fundamental freedoms for all individuals are enshrined in the International Covenants on Civil and Political Rights, and Economic, Social and Cultural Rights, as well as the European Convention on Human Rights and Fundamental Freedoms (ECtHR), directly applicable in BiH. Beyond clear-cut, direct discrimination issues confirmed in ECtHR judgments, gender-based discrimination, especially in the cases of multi-level discrimination (women with disabilities, Roma women with disabilities, etc.) is difficult to prove in court.

Persons with disabilities in BiH find themselves in an extremely difficult situation. Due to fragmented policies, persons with disabilities face discrimination on the basis of their place of residence. Authorities and the private sector ignore affirmative measures related to their employment and rehabilitation<sup>40</sup>. The most common forms of violation of the rights of people with disabilities in Bosnia and Herzegovina 'are in the areas of social protection, health, education, rights of access to information, labor and employment, and in the field of organized action for people with disabilities. Even where laws exist to regulate this area, there is an evident record of discrimination in practice<sup>41</sup>.

**Women with disabilities** face daily discrimination, both as women and as persons with disabilities. They often lack adequate health care and access to services and are often socially isolated. The latest census demonstrates that at least 294,058 out of the 3,531,159 residents of BiH (8,3% of the population) are diagnosed with some form of a disability and that 30% of the population is either directly or indirectly affected by the consequences of disability. Women make for 50.9% of the population and 54.7% of all disabled people.

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<sup>39</sup> FARMA II validation workshop

<sup>40</sup> Institution of the Human Rights Ombudsman of BiH, 2010

<sup>41</sup> MDG Progress Report, 2013

As the State and Gender Equality Agency recognizes, women with disabilities are especially vulnerable to being victims of multiple discrimination in BiH society, particularly in the areas of labour and employment, although BiH has ratified the UN Convention and adopted the EU standards, which require the rights of the disabled to be determined on the basis of their individual condition, not the cause of disability. However, this has never been implemented.

The rights of people with disabilities are determined differently in Bosnia's two entities and, within one of them (the Federation of BiH), in each of the ten cantons. Both entities have adopted strategies to improve the rights of disabled people, as required by the Convention, but neither has implemented them. In the Federation of BiH, 248 people with disabilities have started to work in 2015. Only 26.6% (66 out of 248) of them were women. In Republika Srpska, 547 disabled people were employed in the period from 2013 to 2016. An astounding 6.2% (34 out of 547) were women. The State has no special programs for employment, retraining or rehabilitation related to women with disabilities, nor does it have relevant statistics, data, or special measures for protection of women with disabilities in the areas of labour and employment<sup>42</sup>.

Almost two thirds of all disabled persons in BiH live close to or below the poverty line. One of the major obstacles is a lack of statistical data and information on the extent, nature, and characteristics of people with disabilities. There is also no central registry of people with disabilities and gender disaggregated data is not available. It is especially alarming since women with disabilities are also more likely to be victims of domestic violence. Health care is a very problematic field, especially reproductive health protection and protection and care for pregnant women.

In addition to the lack of appropriate examination tables for women in wheelchairs, the majority of health care workers are not trained for examinations or delivery when it comes to women with disabilities<sup>43</sup>. As it is mentioned in a report issued by NGOs on the Application of the Convention on the Rights of Persons with Disabilities in Bosnia and Herzegovina, women with disabilities have problems getting custody of children after a divorce since there is a common belief that the child should be with the "healthy" parent, ignoring the child's best interest, even in cases where the father was violent, and taking for granted that women with disabilities are not able to raise a child<sup>44</sup>.

The most severe and most common forms of violating the rights of people with disabilities in Bosnia and Herzegovina are found in the fields of social protection, health, education, rights of access to information, labour, and employment and in the field of organized action for people with disabilities.

<sup>42</sup> BiH Combined Fourth and Fifth Periodic Report on the Implementation of the CEDAW

<sup>43</sup> Annex to the 3rd Alternative Report on the implementation of CEDAW and women's human rights in BiH (2013)

<sup>44</sup> Prava za sve/ICVA: Izvještaj nevladinih organizacija. Primjena konvencije o pravima osoba sa invaliditetom u Bosni i Hercegovini (Report from the NGOs on the Application of the Convention on the Rights of Persons with Disabilities in Bosnia and Herzegovina). July 2013, available at <http://www.pravazasve.ba/publikacije-bs/docs-bs/izvjestaj-nevladinih-organizacija.pdf>

Levels of discrimination against Roma are not the same for men and women. **Roma women** experience multiple vulnerability factors compared to Roma men and are even less politically represented and economically secure than Roma men. The 2009 ruling of the ECtHR to amend the BiH Constitution and allow ethnic minorities to run as candidates for the presidency or the House of Peoples of BiH, has not yet been implemented. Even when the direct discriminatory provision gets removed, Roma women will still face indirect obstacles in running for office at any level. Among Roma representatives on municipal councils and assemblies, there are no Roma women, despite campaigning by the Roma Women's Network before the 2016 local elections.

Discrimination of Roma women is very evident when one considers the levels of their formal employment (Human Rights Ombudsman Institution, 2013). The Alternative Report on the Implementation of CEDAW for BiH (Prava za sve, 2010) reported that of the 595 Roma women surveyed, almost 82 percent were unemployed, only nine percent were working in the informal sector, and seven percent were begging for subsistence. Additionally, in 2008, only two to three percent of Roma, men, or women, were employed in the public sector<sup>45</sup>. Since the population census report did not include employment data broken down by ethnicity, it is not possible to cite more recent data on the employment of Roma women.

The discrimination toward Roma, especially toward Roma girls, is also reflected in their rights to education. Percentages of children of primary school age attending primary or secondary school in 2011-2012 varied by sex for Roma children. Gender differences were larger in the FBiH than in the RS. In the FBiH 70.8 percent of Roma boys attended school compared to 66.9 percent of Roma girls. In the RS, 74.9 percent of Roma boys attended school, compared to 73.1 percent of Roma girls<sup>46</sup>. The number of girls who dropped out of primary school was greater than the number of boys<sup>47</sup>.

However, 'there are still no programs in place that would systemically improve the education of Roma girls and employment of Roma women and their access to health and social protection<sup>48</sup>. Roma women also experience very high levels of violence. Over 43 percent of surveyed Roma women self-reported being subjected to some form of physical violence<sup>49</sup>. The same survey also identified that 76 percent of them know a Roma woman who had been a victim of physical violence and 46.5 percent know a woman who has been subjected to sexual violence. In addition, there is an increasing number of Roma girls vulnerable to trafficking for forced marriages and a high percentage of arranged or paid marriages.

Twenty-four years after signing of the Dayton Peace Agreement (DPA), 98,324 **internally displaced people** (IDPs), many of whom are women victims of war, and some 47,000 minority returnees in Bosnia and Herzegovina are still in need of solutions<sup>50</sup>. The revised strategy for implementation of annex VII of DPA was supposed to be implemented by 2014.

<sup>45</sup> Ministry for Human Rights and Refugees, MHRR, 2008

<sup>46</sup> UNICEF and BiH MHRR, 2013

<sup>47</sup> BiH Combined 4th and 5th CEDAW Reports, 2011

<sup>48</sup> UNICEF, 2013

<sup>49</sup> Rights for All, 2011

<sup>50</sup> MfHRR, 2017



The main issues are unclear status of IDPs after relocation, source of subsidized rents, lack of livelihoods solutions and inadequate public awareness. The public gaze of the media has long since moved on elsewhere and donors have shifted their resources. Displaced peoples have specific burdens over belonging, housing, occupation, welfare, security, and loss of communities. The decision whether to return to their homes is complex, with local and international political pressures adding to their uncertainties and insecurities. In addition, there is the impact of the war, the experiences of violence, the remembering and issues of reconciliation, and a variety of mostly unevaluated psychosocial programmes aimed at helping with these. All this has a profound impact on their health and well-being.

According to Norwegian Refugee Council/Internal Displacement Monitoring Centre (NRC/IDMC), Prijedor, Sanski Most, Banja Luka, Doboj, Modriča, Bijeljina, Zvornik, Bratunac, Srebrenik, Lukavac, Tuzla, Živinice, Zenica, Sarajevo, Gorazde, Mostar, Nevesinje, Čapljina and Trebinje are municipalities with the highest level of IDPs in Bosnia and Herzegovina.

BiH Ministry for Human Rights and Refugees, in close cooperation with UNHCR developed the Strategy of Supporting Solutions for Vulnerable Internally Displaced Persons and Returnees in BiH in 2017.

International arena (international partners and donors), as well as BiH, are facing a great challenge with the global migration crisis. However, given the great disproportion between the investment and the real needs for implementing the strategic goals of the BiH Strategy for Annex VII Implementation, BiH Government hope that this challenge will not cause them to hesitate in the continuation of the work on a well-traced road of support to the return process in BiH.

### **Gender-based Violence**

BiH ratified the Council of Europe Convention against Violence against Women and Domestic Violence in 2013 and the entities have their own strategic documents. In the RS, acts of domestic violence can be prosecuted as a misdemeanor or felony, and domestic violence is recognized in the Misdemeanor Code, and in the Criminal Code of the RS. The RS established an entity council for fighting domestic violence. In the FBiH, the acts are processed in accordance with the Criminal Code of FBiH. In this criminal code, each canton has a referral mechanism for responding to domestic violence.

Every second woman has experienced some form of gender-based violence since the age of 15, while every fifth woman has probably experienced it over the past 12 months. Working with perpetrators of violence against women, especially in cases of domestic violence, is not yet a standard practice. Financing of safe houses is problematic in both the RS and FBiH, leading to a near closure of two out of nine safe houses. Victims of conflict-related sexual violence (CRSV) still lack socio-economic rights and legal protection. Victims of sexual violence are not treated equally in the two entities. While the government in BiH has made significant efforts toward eliminating trafficking, it still does not fully meet the minimum standards for doing so.

The lesbian, gay, bisexual, transgender, and intersex (LGBTI) community in BiH is for the most part absent from the public sphere due to pervading hostile attitudes among the majority of the



population, fear for physical safety, and discrimination by family, friends, and coworkers. Following the 2014 general election, sustained advocacy on the part of civil society and changes in government led to progress on several fronts in the protection of LGBTI human rights.

Bosnia and Herzegovina has yet to implement coordination and cooperation between government institutions at all levels in the context of preventing and combating violence against women, as well as to harmonize laws and entity public policies in this area, which leads directly to the inability to ensure the equal status and protection of rights of women who survived violence and their access to justice. Safe houses run by NGOs have neither the same legal status in both entities, nor a secured system support, which directly threatens the existing limited services to help women in the period of acute violence.<sup>51</sup>

### III. Mechanisms to address Gender Inequality in Bosnia and Herzegovina

The introduction of the principle of the equality of women and men in all areas of public and private life does not only constitute the realization of one of the core standards required to achieve human rights and fundamental freedoms, nor can it be reduced merely to an issue of social justice, but rather and first of all it is a necessary precondition for the sustainable social and economic development of a country, with special emphasis on poverty reduction and the improvement of the quality of life for all citizens.

Over the past twenty years significant efforts have been made in Bosnia and Herzegovina to develop a national legal, institutional, and political framework for the implementation of the principle of gender equality.

Institutional gender mainstreaming mechanisms have been established within the system of legislative and executive power, at all levels, as a part of an overall effort to improve the status of gender equality (men/boys and women/girls) in Bosnia and Herzegovina.

The BiH Law on Gender Equality (LoGE) was adopted in 2003 (BiH OG 16/03) and amended in 2009 (BiH OG 102/09), including improved definitions and improved implementation provisions. An integrated text was published in 2010 (BiH OG 32/10). The law specifically addresses education, employment, labor and access to resources, social protection, healthcare, culture and sports, public life, and media. The Law provided the framework for the gender institutional mechanisms which implement it and monitor its implementation. The Law has established the Agency for Gender Equality of Bosnia and Herzegovina and the gender centres (Gender Centre of the Federation of Bosnia and Herzegovina and Gender Centre- Gender Equality Centre of the Government of Republika Srpska) which exist on the entity level. The Agency and the entity gender centres are public institutions i.e., governmental bodies.

The BiH institutional mechanism on gender equality forms a network which includes institutions on the municipal, cantonal, entity and state level, both in the executive and the legislature. Unfortunately, those institutions on municipal and cantonal level were established through different projects supported by international community (2004, 2005, 2006) and after the projects were over the gender mechanisms did not continue with their active role.

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<sup>51</sup> Alternative CEDAW Report, 2016

At the state (legislative) level there is a Commission for Gender Equality of the Parliamentary Assembly of B&H. At the entity level, there are Commissions for Gender Equality of the House of Peoples and the House of Representatives of the Parliament of the Federation of B&H, as well as the Equal Opportunities Committee of the National Assembly of Republika Srpska.

All institutional mechanisms have precisely defined mandate, which shows governments' commitment to achieve gender equality and inclusion of gender issue in all segments of social life. It is important to underline that the Agency and the entity Gender Centres represent the real drivers of the initiatives and measures, and the key implementers and monitors of the gender mainstreaming in BiH. These three institutional mechanisms for gender equality are crucial instrument in initiating and implementing activities in the area of gender equality. They have the prominent place considering their activities, projects, and measures which they have undertaken to strengthen and ensure sustainability of institutional mechanisms for gender equality.

The LoGE prescribes those victims of discrimination may seek judicial protection in accordance with existing procedures. Special proceedings for protection from discrimination are possible in compliance with the Law on Prohibition of Discrimination (Official Gazette of BiH, No. 59/09).

RS and FBiH Laws on Protection from Domestic Violence were adopted in 2012 and 2013, respectively. The laws replicate the definitions and elements of violence from an international framework. Domestic violence (DV), therefore, includes physical, psychological, or sexual pain and suffering, as well as economic damages against a family member.

The first BiH Gender Action Plan (GAP) was adopted for the period of 2006 – 2011 and financed through the Financial Instrument for the Gender Action Plan (FIGAP) which aggregated funds from various donors.

The new GAP for the period 2018 - 2022 builds on important international documents: CEDAW Convention and Recommendations of the UN CEDAW Committee, National Plan of Action based on the Beijing Declaration and Platform for Action, CoE recommendations, EU directives and regulations as well as a number of other binding and recommended UN, CoE and EU documents. GAP also refers to domestic documents such as the state, entity, and cantonal constitutions as well as the Gender Equality Law in BiH. GAP covers similar areas as the previous GAP and places significant focus on strengthening the gender machinery as one of the strategic goals, and on monitoring and reporting on the implementation of the GAP.

GAP is a policy document that guides gender equality policies at lower levels of governance and includes direct obligations not only for the BiH institutions, but also for its entities. In accordance with the LoGE, many local self-governance units were adopting local action plans (during the period 2013 – 2017) which operationalized the GAP's high-level priorities, bearing in mind local circumstances and competence of local self-governance units. However, the first local 3-5 year policies for women's empowerment developed by the municipalities were only the first steps in changing the mindset of local authorities and were often of lower quality due to low capacities for gender analysis and limited sources of sex-disaggregated, statistically representative data.

Increasingly, and with guidance from the entity gender centers, the quality of data available for gender analysis is improving, as is the quality of gender analyses and policies themselves.

Bosnia and Herzegovina developed an Action Plan for the implementation of Security Council Resolution 1325 on Women, Peace and Security, Bosnia and Herzegovina has failed to provide real mechanisms for its implementation and monitoring, without qualitative indicators of progress, and failed to ensure the involvement of institutions from lower governing levels and did not allow a broader involvement of civil society in its preparation and monitoring<sup>52</sup>.

Bosnia and Herzegovina has prepared and submitted the Sixth periodic report to the CEDAW Committee on 19.04.2018.

Institutional capacity to implement normative framework for gender equality remains to be one of the most serious challenges in BiH. The research about the institutional capacity to implement the Gender Equality Law and GAP in BiH, including Resolution 1325 (Ravnopravnost spolova i institucije BiH, GEA, 2014;) has shown that there is a serious limited capacity of public institutions to implement the established legal framework. The mailed questionnaire has been sent to 22 public institutions and 2,500 respondents. However, only a small percentage (325) has replied. Among those who replied, only 40% replied that they are familiar with the Law on Gender Equality, only 28% replied that they are familiar with the mandate of GEA, and only 9% that they had been involved with gender equality issues. Since it is reasonable to assume that responses were selective, in terms that those who were not familiar with the problem were also the ones who did not respond, this research is showing serious lack of present-day institutional support to gender equality in BiH. In addition, research revealed that great majority of responses has shown that there was a lack of institutional regulations related to gender discrimination and sexual harassment. This research actually has proven that there is a serious gap between normative and institutional aspects of gender equality in BiH which needs to be addressed by concrete set of measures and recommendations which will be fully contextualized in present day BiH society.

### **Civil Society organizations (women/gender/DRR)**

Prior to the 1990s the associations, organizations, media, and trade unions that existed at the time were mainly part of the governmental machinery and thus could hardly be viewed as elements of civil society. This means that there were only a few organizations in former Yugoslavia that were able to function as a factor able to monitor and control the socialist Government; their work was also not directly related to the needs of the country's population. These organizations generally included trade unions, chambers of commerce, sports and professional associations and women's associations, which acted in accordance with the interests of the ruling socialist system.

However, certain feminist initiatives were launched during the 1970s in the capitals of the former Yugoslav republics, in universities, academic circles and among intellectuals<sup>53</sup> The first NGOs in

<sup>52</sup> Alternative CEDAW Report, 2016

<sup>53</sup> Lepa Mladenović: An article titled "Development of Feminism – a Women's Movement in the Former Yugoslavia" (<http://www.womenngo.org.yu/sajt/sajt/istorija.htm#per2>).

the region, including BiH, were established at the start of and during the 1991-1995 war; they were aimed at calling for peace and organizing protests to support the cause of peace, to address the developing humanitarian crisis and to provide aid to refugees and the victims of war. Starting in 1996, after the Peace Accords were signed and the new Constitution had been adopted, a large number of NGOs were established in BiH in an attempt to rebuild confidence in the divided country, take part in the rebuilding of the country and its institutions and to provide services and support to people in need. A significant number of these newly established organizations were women's organizations. These organizations were the first to cross the entity separation lines and to start rebuilding communication and trust. They began the process of raising awareness in society in regard to the effects of inequality and they organized activities related to the participation of women in politics, combating violence against women, the provision of assistance for the posttraumatic recovery of female victims of war, education, the need to empower women with a view to establishing groups and associations across the country, etc. Some years later, women's NGOs even began to be established in the remote and rural areas of the country.

Some civil society interventions include fragmented approaches to gender equality, but there are several areas that could be improved. Project design is rarely preceded by a gender analysis. Implementation is rarely monitored using gender sensitive indicators and sex-disaggregated data. Finally, advocacy initiatives rarely take a gender transformative approach. One of the interviewees noted that civil society actors have a limited understanding of gender mainstreaming and gender equality. (Centar za ekologiju i energiju, Tuzla, Gender Centers of RS and FBiH). Another interviewee emphasized that, as in other sectors, men are primarily the leaders of the biggest CSOs which do not specifically deal with gender issues. (Gender Agency BiH, Gender Centers RS and FBiH). At the other end, there are gender equality organizations where nearly all organization directors are women. The expertise of the most advanced women's organizations is not properly deployed in the biggest civil society initiatives for capacity building and gender mainstreaming. On a positive note, organizations are increasingly working with men on gender equality in public and in private life.

#### **IV. Gender issue in addressing the increasing vulnerability to intensified climate and flood related disasters (pluvial, fluvial, and torrential) in Bosnia and Herzegovina**

The project objective is to address the increasing vulnerability of B&H communities and livelihoods to intensified climate-induced hydro-meteorological flood-related disasters (pluvial, fluvial, and torrential). This will be accomplished by adopting an integrated approach to flood risk management, resulting in strengthened institutional, technical, and financial capacity to implement long-term flood risk management strategies, including a combination of structural and non-structural measures which protect communities and employing eco-system-based approaches. In addition, strengthened early warning and emergency response systems will provide forecasts and early warning to at-risk populations. For achieving its objectives and targeting the GCF assistance the project employs social vulnerability approach. The various elements of this approach are discussed below in the context of gender equality and gender mainstreaming.

Climate change, climate variability and weather events pose a threat to the eradication of extreme poverty and should serve as a spur to hasten efforts not only to reduce greenhouse gas emissions but also to tackle other underlying risk drivers such as unplanned urban development, vulnerable livelihoods, environmental degradation, and gaps in early warnings.

Families are displaced and victims lose shelter. This is complicated further by immense shortages of food and drinking water. Severity of impact of natural hazards are often measured by the degree to which functioning of individuals, groups or organizations is disrupted. The disruption can be caused by death of family member or friends, displacement, injury, separation from family and community, damage to vegetation and infrastructure, epidemics of communicable diseases, loss of land, house, crops, livestock, productive assets, and other property, loss of employment and trade, damage to infrastructure.

Vulnerability describes the characteristics and circumstances of a community, system or asset that make it susceptible to the damaging effects of a hazard. There are many aspects of vulnerability, arising from various physical, social, economic, and environmental factors. The vulnerability is determined by the material and social assets that individuals and communities possess. The effect of possessing resources to a different degree is evident at all phases of disaster cycle, i.e., protection, response, impact, and recovery.

The vulnerability of households also depends on their composition. Gender and age of household members, number of dependents and persons with disabilities, economic status, human, social and political capital - all have an effect on protection from, response to and impact or recovery from natural disasters. Households can be nuclear, or three or four generational, male headed, or female headed, consisting of only a woman or a man. In all phases of disaster cycle it is important to consider composition of households and the ratio of dependents, these being children, seniors, and persons with disabilities (PWD). Concept of vulnerability is closely linked with resilience - "the capacity of a system to maintain its basic functions and structures in time of shocks and perturbations" (Birdman, 2006,15)

Social vulnerability approach to disasters emphasizes the roles of social, economic, and political relations, it describes social distribution of risks: as "some groups in society are more prone than others to damage, loss, and suffering in the context of differing hazards" (Blake, et al 1994,9). In dealing with disasters next to their physical impact the social conditions that underlie different outcomes should be taken into consideration. Households rather than individuals should be taken as a unit for intervention strategies.

Gender intersects with other characteristics such as poverty, disability, age, seniority, and displacement – which rarely act alone – to exacerbate inequality and vulnerability.

### **Gender**

During the third week of May 2014, heavy rains fell in Bosnia and Herzegovina (BiH) causing sudden and extreme flooding and landslides over one third of the country. A similar flood event also occurred again in 2019. Urban, industrial, rural areas and roads were submerged; thousands were displaced and isolated without electricity or communications. Many houses and businesses were destroyed or damaged, and the effect on agriculture and productive services was severe. More than one million people have been affected.



A government-led Post-Disaster Needs Assessment was conducted in 2014 by the World Bank, E.U. and UN, to identify damages, losses and needs, and to provide an estimate of national recovery costs<sup>54</sup>. UN Women responded to the emergency by contributing a humanitarian gender expert to the PDNA team, to support analysis of gender issues and to ensure these will be addressed in response and recovery planning. The PDNA estimates not only the replacement cost of damaged assets, but also the cost to “build back better”, to increase resilience and mitigate the effects of future catastrophic events.

Having in mind all earlier mentioned, throughout the Gender Analysis, as well as the 2014 PDNA, it is clear that Gender inequality in Bosnia-Herzegovina has significant implications for disaster recovery. There is a widely held perception that because of prevailing norms and attitudes flood-affected women will experience greater difficulty compared to men in obtaining assistance. Therefore the PDNA 2014 Report among others, recommends: provision of training in gender-sensitive disaster preparedness and response planning for municipal governments including preparation of gender-responsive disaster plans, compliance with existing requirements for disaggregated statistics at all levels of government, ensure transparency in the distribution of recovery funds and support that is equitably provided to women and men, strengthen economic empowerment programmes for women as part of DRR, ensure meaningful participation of women, including marginalised and excluded women, in decision-making processes relevant to housing, land, property and agriculture etc. Also, the PDNA recognizes that “funding for women’s economic and political empowerment, and for equal participation in all disaster-related discussions, is key to building back better to reduce future disaster risks”.

While the country is one of the most advanced in terms of legislation and policy on gender equality, women are largely excluded from political and decision-making processes; they have disproportionately limited access to employment and income, and many are subject to violence. There is particular concern with respect to women IDPs, disabled, elderly and Roma women in BiH, who are even more severely disadvantaged and marginalized.

However, there is one promising example. Gender specific issues in state of natural disasters are recognized by RS Gender Center. Based on experiences from floods 2014 the Center has developed a Gender Action Plan for conditions of natural disaster. The Plan, among others, anticipates constant communication with relevant institutions in order to introduce gender perspective in all their activities related to rehabilitation, reconstruction and disaster relief, monitoring of disaster impact through defined gender-sensitive indicators, constant communication with women’s NGOs and local communities in order to assess needs of women, men and children during disaster, raising public awareness and information exchange to support population in need etc. <sup>55</sup>

Resilience-building against future shocks will require attention and funding directed toward reducing the severe economic and decision-making disparities between women and men.

### **Gender issues related to different phases of disaster management cycle**

<sup>54</sup> <https://www.gfdrr.org/sites/default/files/BiH-rna-report.pdf>

<sup>55</sup> Gender Action Plan for conditions of natural disaster, Gender Center of RS, 2014



The impact of all mentioned vulnerabilities is revealed at all phases of disaster management cycle, i.e., at prevention and protection, response, impact, and coping. The purpose of the gender mainstreaming throughout various phases of disaster management is to empower women and see them as capable agents of change, who can manage crisis, deal with its aftermath, and take on leadership roles in the family and community. Women play important economic and community roles that help in reconstruction and resilience building. Women often take on leadership roles in family and community in the face of death or disability.

### Summary of gender differences in vulnerability and adapting to disasters

<p>Disparities that increase risks for women in disasters</p> <ul style="list-style-type: none"> <li>• Higher levels of poverty</li> <li>• Extensive responsibilities of caring for others</li> <li>• Domestic violence</li> <li>• Traditional women's occupations</li> </ul>	<p>Disparities that increase risks for men in disasters</p> <ul style="list-style-type: none"> <li>• Occupational segregation</li> <li>• Internalized norms of masculinity</li> <li>• Roles in the family and in the home</li> </ul>
<p>Gender experiences that can increase capacities for managing disaster situations: Women</p> <ul style="list-style-type: none"> <li>• Social networking</li> <li>• Caring abilities</li> <li>• Extensive knowledge of communities</li> <li>• Management of natural and environmental resources</li> <li>• High levels of risk awareness</li> </ul>	<p>Gender experiences that can increase capacities for managing disaster situations by: men</p> <ul style="list-style-type: none"> <li>• Professional and work contacts</li> <li>• Technical abilities</li> <li>• Limited childcare responsibilities</li> </ul>

### Prevention and protection:

Early warning system works as a potent protection mechanism against natural hazards. But as receivers of warnings are humans, for warranting the desired response a number of human related factors should be considered. Information on hazard risk can be delivered in time, but still the problem of understanding information, believing it, and acting according to provided recommendations and hence saving life, health and property remains problematic. That is for the messages on multi-hazard risk information are to be tailored to the needs and capabilities of vulnerable groups, targeting women, children, senior citizens, and persons with disabilities (PWDs). Education level, knowledge of language in which warning is communicated, problems of hearing and seeing constitute serious barriers for adequately grasping the threat.

Men appeared to be more confident in managing an emergency situation, including the perception that they were better prepared to take action, including physical preparedness and response. Additionally, women had fewer opportunities to maintain a high level of social networking in the community, which may lead to them being less informed. Effective targeting requires utilization of both sources.<sup>56</sup>

<sup>56</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6313390/>

In general, men are less vulnerable to climate induced hazards than women, hence less prone to take self-protective actions. Men often label evacuation calls as panic and do not react. Besides, acting according to stereotypical gender roles men may decide not to evacuate to safeguard property. On the other hand, women are readier to respond to risk, but lack of social power deters them to mobilize family to respond, they also may be slow to react according to instructions until securing family members.<sup>57</sup> Patriarchic structures and power imbalances in many countries tend to reduce women's status in society, their access to resources, opportunities and power and subsequently lead to higher female vulnerability to natural hazards.<sup>58</sup> Women's vulnerability to the impact of disasters is also increased by socially determined differences in roles and responsibilities of women and men and inequalities between them in access to resources and decision-making power.<sup>59</sup>

Children and people with low education level may encounter problems of understanding messages when they are worded in impersonal, official manner. Elderly citizens with the problems of hearing or seeing and living alone can be left out of reach in case of delivery of hazard risk messages only by printed or electronic media.

### **Response to disasters:**

Effectiveness of response greatly depends on a well-planned emergency behaviour, preparedness, and social cohesion of community. Therefore, outlined below features should be reflected in emergency planning. Timely evacuation is a challenging issue for small children, seniors, and persons with disabilities, especially with problems of moving and of persons with poor health. People dependent on health services for survival (dialyses, cancer treatment) are faced with life threatening circumstances in disaster.

Women's, children's, and elderly's' vulnerability is greater due to the mobility constraints. Both car ownership and having driver's license is less frequent among women than men.

It is important to have list of CSOs dealing with vulnerable groups in the flooding area and include them in the phases of disaster management cycle.

### **Impact of disasters and coping:**

Psychological reaction to natural disaster can be: withdrawal, stunning, apathy, disbelief, but also increase in community bond and social cohesion. Experience of natural hazards may result in stress, anxiety, depression, and other mood disturbances. Effect usually is not long lasting, only 25 percent of victims suffer psychological effects some months after disaster, but again a bigger percentage of women than men. Coping strategies of disaster affected population could include: raising of public awareness, information exchange and communication with citizens, improvement of preparedness, development of evacuation plans and preparation of evacuation centers, development of gender sensitive flood response plans (prior to floods), or leaving area,

<sup>57</sup> [https://socwomen.org/wp-content/uploads/2018/03/fact\\_10-2006-disaster.pdf](https://socwomen.org/wp-content/uploads/2018/03/fact_10-2006-disaster.pdf)

<sup>58</sup> Vulnerability to Natural Hazards: A Gender Perspective in Disasters, Carolin-Anna Achberger Karl-Franzens-Universität Graz

<sup>59</sup> [https://www.who.int/gender/other\\_health/genderdisasters.pdf](https://www.who.int/gender/other_health/genderdisasters.pdf)

over-exploiting resources in order to survive (e.g. cutting down trees for wood), liquidation of assets (e.g. livestock), reducing food intake (during the flood).

As women, more so than men, depend on natural resources for livelihood (23% of woman employed in agriculture comparing to 19% men)<sup>60</sup>, disaster has a more severe effect on women. At the same time women play key roles in the sustainable use and management of natural resources. As senior women considerably outnumber men, they are more likely to experience physical limitations that matter so much in emergencies. The burden of domestic work and care-giving to children, as well as to ill and disabled family members mainly falls on women, so caring in aftermaths of disasters becomes more challenging for women. As men can decide to migrate due to property or employment loss, family burden increases for women. But also, more and more women decide to migrate for providing for the family, as the demand for domestic labour increases in EU countries. The migration of family member also effects senior citizens as they have to look after grandchildren.

Lesser political and professional representation, low involvement in consulting process of key stakeholders make women more vulnerable as their perceptions and needs are not reflected in planning of recovery process. Gender stereotypes negatively reflect on men. Men often are overwhelmed with emotions after disaster, but are constrained to express them, which has health related consequences and often stimulates substance abuse, domestic violence, gambling, and engagement in risky behaviours.

### Recommendations

The analysis above shows that in order to set up effective national and community based early warning systems, climate-informed planning and improved resilience, gender consideration need to be integrated into the project implementation. The existing gender inequality factors (e.g., limited engagement of women in planning and decision making) and traditional distribution of gender roles in families and communities call for tailoring and targeting of the project solutions to outreach beneficiaries of both genders equally. Based on the analysis of the gender aspects of vulnerability to climate-induced natural disasters a number of recommendations for the proposed GCF project have been elaborated. These recommendations and the following Gender Action Plan are aimed at ensuring that the GCF project:

- narrows gender inequality;
- addresses the needs and constraints of women, girls, men, and boys;
- avoid any risks of adverse gender impacts;
- ensure women's participation, promotes their leadership qualities; and
- ensure women are included as planners, co-implementers and agents of change.

As a result of the project implementation more lives, property and productive assets will be secured from the impacts of climate induced disasters. Beneficiaries of this outcome will be all the population, but women's benefits will be bigger as for the livelihood women more than men

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[http://www.odraz.hr/media/280503/izvjestaj\\_zene%20u%20lokalnom%20razvoju%20bosne%20i%20hercegovine\\_web.pdf](http://www.odraz.hr/media/280503/izvjestaj_zene%20u%20lokalnom%20razvoju%20bosne%20i%20hercegovine_web.pdf)

depend on natural resources. They also are poorer than men and hence proportionally loose more. Moreover, after flood, majority of women is left with household and some farm works since their husbands are going out for cash. Women again have to be in charge of all the remaining stuff including restarting their productive work such as farms, preparing livestock for raising, or replanting vegetables for some small cashes. Food security, psychological stresses, households' debts, and more labor-intensive works have degraded the wellbeing of women in the post-flood scenario<sup>61</sup>. The recommendations and the Gender Action Plan as summarized below have been designed to ensure that both men and women have full and equitable access to the Project's resources and benefits, with specific actions and responsibilities aimed at ensuring the full participation of women in Project activities.

At Project inception, additional gender analysis will be undertaken to ensure that the baseline data set is sex- and age-disaggregated and adequate for assessment of the gender impacts of the Project. At this time, the Gender Action Plan will be presented to the Project Implementation Team, including Government staff and consultants. In particular, the Project team leaders will ensure that all specialists are briefed on their responsibilities in relation to the Gender Action Plan upon mobilization. Progress reports will provide periodic updates on the effect of the Project on women, and regular UNDP review missions and the midterm review mission will review and monitor the gender impacts.

**Carry out gender responsive vulnerability assessment**

- Ensure that risk assessments are informed by gender analysis.
- Subjecting 2013 Census data to additional analyses, providing sex- and age-disaggregated data on social vulnerability across regions, assessing employment, education, health problems connecting with adequate functioning, disability, physical abilities (to swim, climb and run), ownership of house and productive assets and farming opportunities, ratio of dependent persons in households, household composition-single member male and female, women headed households, livelihoods, unpaid care and domestic work responsibilities.
- Mapping households receiving state subsistence allowance assistance by analysing social assistance database across chosen regions.
- Carrying out group discussions and in-depth interviews with key stakeholders, ensuring an equal representation of women, persons over 65, disabled or family members of disabled, IDPs, community leaders and government officials for mapping hazards and risks, collection of existing community coping strategies, identifying local businesses and institutions able to contribute to DRM activities. To identify priority needs, responses to, separate coping mechanisms of women and men, elderly, disabled and poor.

**Ensure collection of sex- and age-disaggregated data for project indicators**

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<sup>61</sup> [https://reliefweb.int/sites/reliefweb.int/files/resources/KHM\\_0601\\_ImpactonWomen\\_AA2014-01.pdf](https://reliefweb.int/sites/reliefweb.int/files/resources/KHM_0601_ImpactonWomen_AA2014-01.pdf)

- Gender disaggregated reporting will be further introduced beyond the project level at the national level through the multi-hazard disaster risk information and knowledge system to be designed by the project

### **Enhance gender considerations in disaster preparedness activities**

- Disaster preparedness and response plans should be based on gender analysis and include gender considerations
- Men and women of different age groups, as well as those from vulnerable communities, should be involved in planning and implementation. Community consultancy groups with at least 40 percent representation of less represented sex should be established.
- Ensure that information on hazards, their character, probability of occurrence, threats to life, possible impact on livelihood, houses, crops, and livestock and on protecting measures is reaching both women and men through appropriately tailored channels.
- Increase preparedness of educational institutions. Provide information to teachers, pupils and students, academic and other staff on different types of disasters and on effective immediate response to them. Create emergency plans for kinder-gardens, schools, vocational institutions, and Universities. Inform parents on them. Ensure they are practicing periodically. Provide the staff with first aid training.
- Include Gender Mechanisms representative in disaster preparedness activities.

### **Warrant universal access to disaster warnings**

- Tailor warning to the gender-differentiated needs and capabilities of specific population groups, such as children, senior citizens, IDPs, the sick and persons with disabilities.
- Set up community based early warning systems and make sure that they are tailored to effectively serve both women and men, based on prior gender responsive assessment of proposed systems.
- Use multiple methods for targeting messages for reaching broadest group of people, including TV, radio, Internet, sirens, flashing lights, registration-based alert systems sending messages to cell phones with information clearly stated orally and graphically. Use network of CSOs.
- Include pregnant women, IDPs, the elderly and disabled in emergency planning. Include CSOs.

### **Mainstream gender considerations and engagement of women in resilience building activities**

- Target 40 percent representation of less represented sex in capacity building and training activities supported by the project.
- Make sure that women have equal access to livelihood generating activities facilitated by the project.

- Disseminate information and stimulate involvement of population of the hazard prone regions in insurance schemes, among them insurance of crops.
- Disseminate information on risk zones with recommendations for construction of dwellings, agricultural activities, and livestock husbandry.
- Support creation of employment opportunities for women and poor; ensure that women are part of employment-guarantee schemes planned in the framework of the community-based disaster risk management activities; provide social care services to redistribute burden of unpaid care work that falls on women. Provision of social care infrastructure can also generate jobs for women and men as part of disaster recovery.
- Strengthen social capital through creating community groups for planning for, safeguarding from and mitigating adverse effects of natural disasters with at least 30 percent less represented sex participations.

### **Conduct gender mainstreaming trainings and build capacity of national stakeholders targeted by project and responsible for various disaster risk reduction functions**

- In 2016 UNDP Istanbul Regional Hub (IRH) developed and piloted a three-module training manual on Gender mainstreaming in disaster preparedness and response (GMiDPR). The tool is designed for UNDP staff and government officers working in disaster preparedness and disaster response in the Europe and CIS region. In 2017 the tool was piloted with the DRR project practitioners in the Western Balkans countries. But still there is a lack of knowledge within the governmental institutions, as well as CSOs organizations on GMiDPR. There is a need to organize a series of training and capacity building workshop on gender mainstreaming based on the UNDP training manual targeting various stakeholders and practitioners (government, CSOs, community leaders, youth groups, women's groups, farmers' groups, as well as Gender institutional mechanisms) at the national and local levels.

### **Engage women in decision-making**

- Ensure at least 40 percent representation of less represented sex and their active participation in project stakeholder consultations, local and national decision-making bodies set up and/or facilitated by the project. This includes ensuring that women are properly represented in municipal investment planning process, formulation of community preparedness plans and that the of women are incorporated in all products are truly designed to promote and advance gender equality and social inclusion.
- Secure participation of the Gender Institutional Mechanism representatives from all the governmental level
- In line with the recent CO Engagement Strategy for Women CSOs and Grassroots, women's groups and women's advocacy organisations will be invited to contribute to advocacy and awareness raising as well as development of risk financing and transfer mechanisms products and tools to influence the offer of inclusive, responsible financial products. Women's associations know their real needs, barriers and main risks, which can support and guide the design of relevant products. Therefore, women's groups and gender equality advocates will be engaged with development and finance institutions, and governments, civil society and affected communities themselves – to develop mechanisms that bring transformative benefits to women and girls.



### Affirmative Measures

- The recent UNDPs Intersectional Analysis of the COVID-19 and Inflation on Women confirms that 55.5% of women experienced a worsened financial situation while Report on Mapping the Gender Component in Data and Legislation in the area of Climate Change, Environment and Biodiversity discusses women's reduced access to credit as it requires land/asset ownership in order for commercial banks to approve credit funds. Therefore, affirmative measures will be provided for women led businesses and businesses that employ at least 50% of women and companies that have achieved parity in managerial positions-boards, by awarding additional scores to such companies by virtue of being embedded in the selection criteria.
- Furthermore, feasibility studies on micro-insurance, regional disaster risk insurance program and catastrophe bonds will take into account specific barriers women face (taking into account local dynamics and whether insurance products are sold through male-dominated groups or cooperatives, and whether men have better access to these products and could purchase them more easily.), inform targeting and identify women centered solutions (for example, feasibility of women-specific micro-level risk insurance schemes)

### Requirements to the project staff

- Gender-responsive social vulnerability approach can be realized only by the gender and social vulnerability sensitive staff of the project. Therefore, project staff should be composed of both women and men represented at all levels of decision-making. Staff members should have a record of participation in trainings on gender mainstreaming and on social vulnerability approach. Also, it is suggested that staff members participate/complete a specific Gender mainstreaming in disaster preparedness and response trainings. Even employing new staff, the ToRs can consist of request of knowledge on gender mainstreaming.

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Prava za sve/ICVA: Izvještaj nevladinih organizacija. Primjena konvencije o pravima osoba sa invaliditetom u Bosni i Hercegovini (Report from the NGOs on the Application of the Convention on the Rights of Persons with Disabilities in Bosnia and Herzegovina). July 2013, available at <http://www.pravazasve.ba/publikacije-bs/docs-bs/izvjestaj-nevladinih-organizacija.pdf>

Lepa Mladenović: An article titled "Development of Feminism – a Women's Movement in the Former Yugoslavia" (<http://www.womenngo.org.yu/sajt/sajt/istorija.htm#per2>)

<https://www.gfdrr.org/sites/default/files/BiH-rna-report.pdf>

Gender Action Plan for conditions of natural disaster, Gender Center of RS, 2014

[http://www.odraz.hr/media/280503/izvjestaj\\_zene%20u%20lokalnom%20razvoju%20bosne%20i%20hercegovine\\_web.pdf](http://www.odraz.hr/media/280503/izvjestaj_zene%20u%20lokalnom%20razvoju%20bosne%20i%20hercegovine_web.pdf)

[https://socwomen.org/wp-content/uploads/2018/03/fact\\_10-2006-disaster.pdf](https://socwomen.org/wp-content/uploads/2018/03/fact_10-2006-disaster.pdf)

Table 1: Gender Action Plan

Gender Action Plan Template						
<i>Project-level outcome (e.g., Systems and capacity for sustainable land management established)</i>						
Gender-related activity	Indicator	Baseline	Targets, including sex-disaggregated targets	Budget	Timeline	Responsibility

Gender-related activity	Indicator	Baseline	Targets, including sex-disaggregated targets	Budget USD <sup>62</sup> 2,740,790	Timeline	Responsibility
<p><b>Impact Statement:</b> <i>Increase resilience and enhanced livelihoods of the most vulnerable people including women and girls, communities, and regions to the negative impacts of climate change.</i></p> <p><b>Outcome Statement:</b> <i>Gender-specific and gender-responsive climate risk and vulnerability information developed and used in decision-making; Reduced loss of life and assets of the most vulnerable including women, girls, disabled, old people through a strengthened country-wide gender-responsive flood forecasting and early warning system.</i></p> <p><i>Strengthened institutional and regulatory systems and capacity for gender sensitive climate responsive planning and decision-making; Increased climate risk financial resilience of the most vulnerable including women and female-headed households, through the development of a national flood and disaster risk insurance scheme and other risk financing mechanisms; Strengthened adaptive capacity and reduced exposure of the most vulnerable households, in particular female-headed households to climate risk through the implementation of structural, non-structural and EbA flood protection measures;</i></p> <p><b>Output 1:</b> Fully integrated impact-based Flood Forecasting and EWS facilitates timely preparation and response.</p> <p><b>Output 1 statement:</b> <i>Gender-specific and gender responsive climate risk and vulnerability information developed and used in decision-making.</i></p> <p><i>Reduced loss of life and assets of the most vulnerable including women, girls, disabled, old people through a strengthened country-wide gender-responsive flood forecasting and early warning system.</i></p>						

<sup>62</sup> A budget of \$100,640 has been allocated for the implementation of the Gender Action Plan and is included in the ESAR overall costs

<p><b>Activity 0:</b> Consider modifying Gender Analysis and Action Plan based on the outcome of stakeholder consultations during project implementation.</p>	<p><b>Indicators:</b> Reviewed Gender Analysis and Action Plan</p>	<p>Gender Analysis and Action Plan are not revised</p>	<p><b>Targets:</b> The Gender Analysis and Action Plan have been reviewed and adjusted to reflect the stakeholder's inputs following the consultation processes. This process will be done within the first 6 months of the project. <i>Note: The project is to ensure that the consultations process is participatory, consensus oriented, accountable, transparent, responsive, and inclusive. All potential changes to GAP will be communicated to the Secretariat through the APR.</i></p>	<p>8,000</p>	<p>Year 1-4</p>	<p>UNDP project team, stakeholders</p>
<p><b>Activity 1.1:</b> Upgrade and expand the coverage of the hydrometric network for enhanced monitoring of climate variables.</p> <p><b>Gender Mainstreaming Activities:</b> Upgrade and expand the coverage of the hydrometric network with the specific focus on ways in which climate</p>	<p><b>Indicators:</b> No of consultations on gender responsive hydrometric network expansion. No. of objections to new hydrometric network stations</p>	<p>Relevant consultations on hydrometric network expansion are not organized and women do not participate</p> <p>Women do not sufficiently benefit from work,</p>	<p><b>Targets:</b> In consultations on hydrometric network expansions at least 5 consultations are held within the first 2 years of the project, 40% are women participate, ensuring that their specific needs and experiences are adequately taken into consideration.</p>	<p>30,000</p>	<p>Year 1 - 2</p>	<p>UNDP project team Water agencies in cooperation with local communities</p>

variables affect and impact women. Assess options and propose ways in which women can benefit from hydrometric network expansion in terms of employment and income making opportunities. Ensure participation of both men and women in consultation process during the installation of the new hydrometric equipment at catchments and torrents where it requires community consultation	<p>Number of women participating in consultations</p> <p>% of women that benefit from work and employment opportunities generated by implementing these measures</p>	employment and income making opportunities generated in implementing these measures	<p>No concerns or objections related to expansion of hydrometric equipment.</p> <p>Any complaints made are adequately addressed and resolved through the project complaints/grievance process.</p> <p>At least 30% of women participants have benefited from work, employment, and income making opportunities.</p>			
<p><b>Activity 1.2:</b> Enhance climate-induced flood hazard, risk and vulnerability information for strategic risk management and sound decision making for climate induced flood management.</p> <p><b>Gender Mainstreaming Activities:</b> Datasets for socio-economic risk and vulnerability assessment support gender disaggregated data for analyses and decision-making. Gender Advisor engaged to support gender mainstreaming activities.</p>	<p><b>Indicators:</b> % of women in stakeholder consultations.</p> <p>% Of sex-aggregated socio-economic receptor vulnerability data collected for use in flood socio-economic risk and vulnerability modelling and mapping.</p> <p>% No. of datasets of gender-</p>	<p>17% women participated in stakeholders' consultations</p> <p>16.6% Flood hazard, risk and vulnerability mapping is gender sensitive (in Vrbas basin only).</p> <p>16.6% gender responsive climate risk</p>	<p><b>Targets:</b></p> <p>Gender expert, working as part of UNDP country office will be engaged immediately after project commencement and supported achievement of the following:</p> <p>At least 40% participants of consultations are women.</p> <p>100% Flood hazard, risk and vulnerability mapping is gender responsible.</p>	192,300 + 452,876 government co-financing	Year 1-3	<p>UNDP project team</p> <p>Water agencies in cooperation with local communities</p>



	responsive climate risk information produced and used.	information generated  Lack of expert support in gender mainstreaming in socio-economic assessment, vulnerability, and risk mapping	100% of climate risk information generated used in at least 1 sectoral planning document.			
<p><b>Activity 1.3:</b> Develop an integrated impact-based centralized and community-based flood forecasting and early warning system.</p> <p><b>Gender Mainstreaming Activities:</b> Secure equal participation and active role of women and men, in developing of FFEWS; Ensure that training and capacity building programme on EFEWS are engendered; Implement workshops on gender mainstreaming for FFEWS members and policy makers.</p>	<p><b>Indicators:</b> No. of men and women trained in the development, operation, and maintenance of the integrated centralized and community based FFEWS.</p>	<p>0% participated in the development, operation, and maintenance of the integrated centralized and community based FFEWS.</p>	<p><b>Targets:</b> At least 40% female participants trained in the development, operation, and maintenance of the integrated centralized and community based FFEWS.</p> <p>All the training and capacity building programmes in EFEWS are engendered (or gender expert participated in the development and implementation of the trainings and in the programmes.)</p>	337,500	Year 1 - 2	UNDP project team Gender centers

<p><b>Activity 1.4:</b> Develop and implement protocols and SoPs on data generation, data management and communication for effective impact based FFEWS and flood risk management.</p> <p><b>Gender Mainstreaming Activities:</b> Review National protocols and SOPs from gender point of view; Ensure that flood risk information and warnings are adapted to the needs and capabilities of women and other vulnerable groups (Roma women, children, elderly people, disabled, returnees); Develop communication products considering specific needs of man, women and other vulnerable groups, aiming to share information and raise knowledge on FFEWS; Use NGOs networks to reach women and the most vulnerable groups.</p>	<p><b>Indicators:</b> No. of Gender responsive national protocols and SOPs; Flood risk information and warning messages meeting the needs of women and other vulnerable groups (Roma women, children, elderly people, disabled, returnees). No. Communication products engendered and adapted to the needs of all vulnerable groups.</p> <p>Number of gender-focused NGOs involved in development of SoPs and protocols on awareness raising,</p>	<p>Data sharing platform protocol developed for Vrbas and Una-Sana</p>	<p><b>Targets:</b> Gender responsive national protocols and SOPs developed for data generation, data management and EWS communication. At least 3 different types of flood risk information and warning messages developed to meet the needs of women and other vulnerable groups (Roma women, children, elderly people, disabled, returnees).</p> <p>At least 2 gender-focused NGO groups engaged developing SoPs and protocols communication, awareness raising, knowledge and information sharing on FFEWS</p>	<p>176,000 _+ 100,000 government co-financing</p>	<p>Year 1 - 4</p>	<p>UNDP project team, water agencies, gender centers</p>
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	knowledge and information sharing on FFEWS.					
<b>Output 2: Non-structural flood risk reduction measures and nature-based solutions mainstreamed in sectoral policies and plans and effectively contribute to protection of people and livelihoods from climate-induced flood risk.</b> <b>Output 2 statement: <i>Strengthened institutional and regulatory systems and capacity for gender sensitive climate responsive planning and decision-making; Increased climate risk financial resilience of the most vulnerable including women and female-headed households, through the development of a national flood and disaster risk insurance scheme and other risk financing mechanisms;</i></b>						
<b>Activity 2.1:</b> Mainstream climate induced flood risk reduction into sectoral planning (agriculture, hydropower, critical infrastructure) and spatial planning.  <b>Gender mainstreaming</b> <b>Activities:</b> Ensure participation of both men and women, but also representation of vulnerable groups into consultative processes organized to mainstream climate induced flood risk reduction into sectoral planning.  Conduct gender mainstreaming trainings and build capacity of national stakeholders targeted by project and responsible for	<b>Indicators:</b> % of FRM decision makers and practitioners are trained on gender mainstreaming in FRM. No. of sectoral planning documents (reviewed by gender advisor) amended to include gender considerations. No. of women/men within the planning teams and consultation groups.	FRM decision makers and practitioners are not trained on gender mainstreaming in FRM  Sectoral planning documents are not consulted with gender advisor	<b>Targets:</b> At least 80% of FRM decision makers and practitioners are trained on gender mainstreaming in FRM. At least 3 sectoral planning documents amended to include gender considerations. Minimum of 40% of less represented gender participated the planning teams and consultation groups.	88,000 + 90,000 government co-financing	Year 2 - 6	UNDP, sectoral ministries, gender centers

various disaster risk reduction functions						
<p><b>Activity 2.2:</b> Implement and mainstream new ecosystem-based flood risk reduction and climate change adaptation methods</p> <p><b>Gender mainstreaming Activities:</b> Review of the community based EbA and EbA approaches piloted by the UNDP/SCCF Vrbas River project by gender expert to identify gender gaps, locate mainstreaming opportunities and uncover specific ways in which flood risk and climate change impact women, taking into account gender specific vulnerabilities and intersectional issues (single parenthood, age, income levels, disability, etc.); Mainstreaming of gender throughout all the new ecosystem-based flood risk reduction and climate change adaptation methods (e.g., afforestation, agroforestry) Conduct assessment and make</p>	<p><b>Indicators:</b> % of community based EbA approaches that are gender responsive. Gender mainstreaming annex of new EbA methods and guidance documents to be applied in communities.</p> <p>% Of participants in local consultations related to EbA measures are women.</p> <p>% of women benefitting from work, employment and income making opportunities generated by</p>	<p>EBA FRM measures are not implemented</p> <p>Women insufficiently benefit from work, employment and income making opportunities generated in implementing these measures</p>	<p><b>Targets:</b> 100 % of community based EbA approaches that are gender responsive.</p> <p>Gender mainstreaming annex of new EbA methods and guidance documents to be applied in communities.</p> <p>At least 40% participants in local consultations related to EbA measures are women.</p> <p>At least 30% of women participants have benefited from work, employment and income making opportunities.</p>	8,000	Year 2 - 4	UNDP project team, gender centers, local communities

adequate provisions to ensure that women can equally benefit from the work, employment and income making opportunities associated with implementing these measures.	implementing these measures.					
<b>Activity 2.3:</b> Codify and mainstream EbA solutions into policies and regulations and promote non-structural measures. <b>Gender mainstreaming Activities:</b> Review of the existing policies and regulations by a gender advisor to identify gender gaps and mainstreaming opportunities; Include gender expert in the teams working on the preparation of new policies, plans and regulations and in promotion of new FRM concepts.	<b>Indicators:</b> No. of policies and regulations related to EbA solutions including gender equality considerations and mainstreaming	Lack of policies and regulations related to EbA solutions	<b>Targets:</b> Country-wide best-practice guidelines, technical specification, standards, and protocols for the application of eco-system based non-structural measures include gender equality considerations and mainstreaming	63,000 + 90,000 government co-financing	Year 3 - 6	UNDP project teams, gender agencies, water management ministries

<p><b>Activity 2.4:</b> Review and strengthen institutional capacity and develop long-term institutional capacity development plans for climate resilient FRM.</p> <p><b>Gender mainstreaming Activities:</b> Gender sensitive review of institutional capacity. Participation of Gender expert in development of national training programmes in the technical and practical areas of flood risk management for practitioners, decision-makers, communities, emergency responders;</p>	<p><b>Indicators:</b> <i>No. of institutions for which assessments of gender equality, and gender responsiveness of FRM is undertaken.</i> No. of gender-responsive long-term Capacity Development and training FRM plan.</p> <p>Min % female attendees to training in technical and practical areas of flood risk management for practitioners, decision-makers, communities, emergency responders</p>	<p>Assessments of gender equality, and gender responsiveness of FRM are not implemented for FRM institutions</p> <p>Lack of coherent institutional capacity development framework that embeds FRM and FFEWS capacities into relevant institutions</p>	<p><b>Targets:</b> <i>Assessments of gender equality, and gender responsiveness of FRM is undertaken for all FRM institutions in both entities.</i></p> <p>Gender-responsive long-term Capacity Development and training FRM plan developed for institutions in both entities.</p> <p>At least 40 % female attendance to 3-day training courses in technical and practical areas of flood risk management for practitioners, decision-makers, communities, emergency responders held every year for the first 3 years of project duration,</p>	<p>151,000 + 150,000 Government co-financing</p>	<p>Year 1 – 6</p>	<p>UNDP project team, gender centers, water management ministries</p>
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<b>Output 3 - Climate-proof flood protection measures scaled-up through new and improved national and local investment frameworks increasing resilience of the most vulnerable groups to climate induced flooding</b> <b>Output 3 statement: <i>Strengthened adaptive capacity and reduced exposure of the most vulnerable households, in particular female-headed households to climate risk through the implementation of structural, non-structural and EbA flood protection measures</i></b>						
<b>Activity 3.1:</b> Develop investment framework for climate induced flood risk reduction and management.  <b>Gender mainstreaming</b> <b>Activities:</b> Representatives from the Gender mechanisms included in the teams for development of a national investment framework for climate induced floods risk reduction and management; Development of a gender responsive strategy and gender sensitive tools for private sector engagement in long-term climate-proof risk management. Development of risk financing and transfer mechanisms based on detailed gender sensitive assessment on socio-economic risk, damages, and losses.	<b>Indicators:</b> Gender responsive national investment framework for combating floods established and integrated into key development strategies/action plans.  Ratio of women owner of private companies informed, consulted, and participating and benefitting from the development of the strategies and tools to the development of risk financing and transfer mechanism.	Insurance product developed for Vrbas basin applied gender responsive approach  Gender mechanisms where not included in the teams for development of insurance products  No other private sector investment frameworks in place	<b>Targets:</b> Two gender responsive national investment frameworks for combating floods established and integrated into key development strategies/action plans (one for each entity).  At least 30% of private companies informed, consulted, and participating and benefitting from the development of the strategies and tools to the development of risk financing and transfer mechanism and women owned.  Gender sensitive socio-economic risk, damages, and losses assessment for each basin, for the development of risk financing and transfer mechanisms.	193,400 + private sector co-financing 285,714		UNDP project team, gender institutions, ministries of finance

	Gender responsive socio-economic risk, damages, and losses assessment for the development of risk financing and transfer mechanisms.					
<p><b>Activity 3.2:</b> Formulate multi-year climate resilient municipal investment plans and gender responsive community preparedness plans in selected municipalities (10-12) and in one canton.</p> <p><b>Gender mainstreaming Activities:</b> Both, men and women are adequately represented in municipal investment planning process; Men and women actively participate in formulation of community preparedness plans in selected municipalities; Needs of women and other vulnerable (elderly, disabled, children,</p>	<p><b>Indicators:</b> No. of gender-responsive municipal investment plans developed. % Of women comprising the community planning teams and consultation groups.</p>	Municipal investment plans are not developed;	<p><b>Targets:</b> 10-12 gender-responsive municipal investment plans developed. 40 % of women comprising the community planning teams and consultation groups</p>	200,000	Year 3- 6	UNDP project team, selected municipalities, gender institutions

Roma) groups are incorporated in developed plans.						
<p><b>Activity 3.3:</b> Implement climate-proof structural flood risk reduction and anti-erosion interventions in Vrbas, Una-Sana, Bosna and Drina River basins</p> <p><b>Gender mainstreaming</b>  <b>Activities:</b> Both, women and men, and other vulnerable groups (elderly, disabled, children, Roma) are included in processes of stakeholders' consultation related to implementation of climate-proof flood risk measures; Ensure that specific ways in which flood risk and erosion impact women are analyzed and considered. Ensure that women and vulnerable group members can equally benefit from technical assistance ensured with GCF funds, to develop climate proofed designs based on new climate risk information and design methods. Assess and make provisions for women to equally benefit from the work, employment and income making opportunities associated with implementing these measures.</p>	<p><b>Indicators:</b> % women and % men represented in the community consultation groups</p> <p>% Of women and men involved and benefited from GCF funds and technical assistance.</p> <p>% Of women that have benefited from the work, employment and income making opportunities associated with implementing these measures.</p>	<p>0%- climate-proof structural flood risk reduction and anti-erosion interventions are not implemented</p> <p>Women do not proportionately benefit from the work, employment and income making opportunities</p>	<p><b>Targets:</b> at least 40% of less represented gender comprising the community consultation groups;</p> <p>At least 30% of less represented gender involved and benefited from GCF funds and technical assistance.</p> <p>At least 50% of women participants have benefited from the work, employment and income making opportunities associated with implementing these measures.</p>	125,000	Year 2 - 6	UNDP project team, water agencies, local communities