
Gender Assessment

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Annex 6. Overview of gender issues in the Facility's countries

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Purpose and scope: This is a short summary of a gender profile prepared in 2015 for EBRD and updated in 2016, using publicly available sources. It is not intended to be an exhaustive overview of all gender-related issues in this country.

6.1 Albania gender profileⁱ

Key points

- The Republic of Albania has a population of 2.8 million (2011 census). Some 70% of the population are Muslim, although there are sizeable Albanian Orthodox (20%) and Roman Catholic (10%) minorities (OECD, 2012). Albania is also home to an estimated 80,000-150,000 Roma and 200,000 ethnic Egyptians.
- Unemployment is a key concern for Albanian women and men alike. However, the 2013 election saw a marked improvement in women's political representation.
- The traditional gender paradigm places women's responsibility mainly within the private sphere (as wife, mother and carer) and men's in the public sphere (as household head). Albania's gender divide is most evident in rural areas where women are less likely to attend school and less likely to be employed.

Access to services

- **Rural-urban divide:** In rural areas, FAO (2014) notes that women have difficulties in accessing credit because they lack education in the areas of finance and farm business management. Some 87% of rural employed women are either self-employed or unpaid agricultural workers, the majority of whom work unpaid on small scale family farms (USAID, 2010).
- **Water and sanitation:** Despite Albania's abundance of water, the country faces significant problems in ensuring households have reliable access to safe water. In rural areas, infrastructure is largely underdeveloped, and there are frequent interruptions to supplies (IDM/ GADC, 2010). In urban areas, internal migration to cities has resulted in a strain on water and sewage systems, leading to health and environmental problems (USAID, 2011). As a consequence, 78% of households have access to piped water but the service is intermittent, the quality is often low and gastrointestinal illnesses caused by contaminated water are common (USAID, 2011). This is likely to put a particular strain on women who hold primary responsibility for caring for sick family members. A lack of safe drinking water and adequate sanitation facilities has also been identified as a key factor which causes girls to drop out of school prematurely.
- **Transport:** In rural areas access to transportation is particularly problematic because of a lack of sufficient transport infrastructure (including road and rail networks) (IDM/ GADC, 2010). Household

surveys suggest that women are more frequent users of public transport services than men, with 38% of women compared with 23% of men reporting using public transportation as their primary means of commuting to work (Pojani, 2011).

- **Education:** According to the latest figures for primary school girls' enrolment was 90% while boys' enrolment was 93% (UNESCO, 2003), while at secondary school level girls' enrolment was 64% while boys' enrolment was 66% (UNESCO, 2001).

More recently, CEDAW (2010) expressed concerns regarding the education of girls in rural or remote areas, as well as that of girls belonging to ethnic or linguistic minorities. These concerns particularly related to high dropout rates at secondary school level. World Bank (2013b) reports that while overall gender differences in education are low, poor rural girls are still less likely to be enrolled in primary school than any other group.

Boys are much more likely than girls to be enrolled in TVET education at the secondary school level – enrolment rates are 18.2% and 6.1% respectively (UNESCO, 2012).

Although schooling is ostensibly free, parents are expected to pay for uniforms, textbooks and even school heating costs. This has a disproportionate impact on girls since families are less willing to bear the costs of educating them, and often consider that they are more useful working at home (OECD, 2012). UNFPA (2014) report that in some communities girls are taught from an early age that learning how to cook, clean and be a good wife is more important than getting a good education.

CEDAW (2010) reports that further barriers to girls' education include early marriage, traditional sex-role stereotypes, and a lack of means of transportation. UN Women (2013) report a lack of 'girl-friendly' schools in Albania and that many girls are forced to drop-out because of a lack of safe sanitation facilities, a lack of drinkable water, and a lack of safe travelling options. OECD (2012) reports that in rural areas parents are reluctant to send older girls for school because of the very real threat of kidnapping.

Girls face more constraints on their time than boys and this can impede their ability to attend and succeed at school. Girls (10-14 years), spend close to four times more time on unpaid work than boys (one and a half hours vs. less than half an hour) (Institute of Statistics, 2013).

- **Health:** The government is currently implementing a National Strategy on Safety of Contraceptives (2012-2016) which aims to increase usage of modern contraceptives by 30% compared to 2008 and to ensure that all men and women have access to high quality family planning services (UN Women, 2013). More than 99% of all births in Albania are attended by a skilled health professional (Institute of Statistics, 2013).
- **Childcare:** Women are overwhelmingly responsible for carrying out unpaid work within the household, including caring for children, the sick and the elderly, as well as domestic work such as cleaning and cooking (GADC, 2010) and this affects their ability to participate fully in the labour market. Nursery provisions are of poor quality, insufficient in number and financially inaccessible for most women (GADC, 2010).

Access to employment

- **Labour Force Participation (LFP):** Women in Albania have a lower labour force participation rate than men (44.3% vs 61.8% for men) (Institute of Statistics, 2013). Women's labour force participation is also below the average for the Europe and Central Asia region (50.7% in 2012, ILO KILM). By comparison, in 1989 women's labour force participation rate was 85% (GADC, 2010b). During the transition period, public sector employment fell by over 70% and this had a disproportionate impact

on women, both in terms of lost employment in public sector enterprises and the loss of state-provided services such as childcare (WB, 2014). Although the overall economy subsequently recorded high growth rates (particularly between 1993 and 2001) and achieved good rates of job creation, women have not managed to fully recover their position in the labour market (UN Women, 2011). This can be partly explained by the fact that women's employment tends to be concentrated in agriculture and in other sectors which have not experienced significant employment growth (WB, 2013b).

- **Horizontal segregation:** Women's employment in Albania is concentrated in low-paid sectors including education, health and social work, and agriculture. More than half of all women in employment (53.5%) are employed in agriculture, compared to 37.4% of men in employment (Institute of Statistics, 2013). Wages in these sectors are significantly lower compared with other sectors - such as construction (12.9% of men in employment compared to 0.5% of women), mining (3.4% of men in employment compared to 0.7% women) and transport / administrative service (25.2% of men in employment compared 16.7% of women) - which predominantly employ men (MoLSAEO, 2011).
- **Vertical segregation:** Within particular sectors and occupations women are poorly represented in management positions (ITUC, 2010). For example, although women make up the majority of public sector employees, men are twice as likely to have senior positions in law-making and as senior executives, while women are mostly regular employees (UN Women, 2013). Women are also more likely than men to be 'under-employed' in jobs which are not commensurate with their educational attainment (ITUC, 2010).
- **Gender pay gap:** The gender pay gap stands at 28% (UNECE).
- **Women in informal employment:** Women are more frequently employed in more insecure forms of employment, including in the informal sector, in part-time jobs, and domestic services (GADC, 2010). Women in employment are twice as likely to be employed as 'contributing family workers' (51.9% of employed women, compared with 25.9% of employed men) (Institute of Statistics, 2013).

Access to finance

- **Land ownership:** There are low levels of land ownership among women. Overall, CEDAW (2010) reports that just 8% of women in Albania own property, while UN Women (2013) report that two-thirds of all new property titles issued between 2011 and 2013 were issued to men. OECD (2012) notes that even when women do legally own land it is usually considered to belong to the entire family meaning that women are not free to administer the land as they choose. In rural areas, CEDAW (2010) notes that only 6% of farms are owned or managed by women, despite the fact that around 70% of rural women work in agriculture. Although men and women have equal legal rights, land can only be registered in the name of the household head, which generally means the husband (over 90% of households are male-headed – MoLSAEO, 2011) (OECD, 2012). During the privatisation of land which followed the collapse of communism, the vast majority of cooperative land was titled in the name of men even when women had primary responsibility for working on it (USAID, 2011). Women are also less likely to inherit property from their families.
- **Access to credit:** Data from the Bank of Albania shows that, although 31.4% of business loans are taken out by women-owned or -managed businesses, these represent only 11.5% of the total value of business loans, indicating that loans taken out by women tend to be much smaller (UN Women,

2013). There are several reasons for this discrepancy. First, immovable property is generally registered in the name of the male spouse only, which makes it difficult for women to meet the collateral requirements for obtaining credit (GADC, 2010). This is further exacerbated by the fact that husbands and male relatives who do own property are usually reluctant to support loan applications on behalf of their wives or female relatives (OECD, 2012). Second, women's access to credit is further limited in practice by the fact that women's businesses are generally smaller and less well established than those of men as banks in Albania generally only offer credit to businesses that have existed for more than two years (MoLSAEO, 2011).

- **Women's entrepreneurship:** In 2012, women owned or administered 27.4% of all active enterprises in Albania (compared to 22.9% in 2005). These are disproportionately small – women own 29% of enterprises with 1-4 employees, compared to just 14% of enterprises with 50+ employees (Institute of Statistics, 2012). Women's enterprises are concentrated by sector: 33% of all enterprises in the retail sector are run by women, and 28% of all enterprises in the hospitality sector are women-owned. By contrast, women own just 9% of enterprises in the transport and communications sector, and 8% of construction enterprises (Institute of Statistics, 2012). USAID (2010) reports that women-owned businesses tend to be clustered around services such as hairdressing, child-care and tailoring. Women's entrepreneurship is not evenly distributed throughout the country – 61% of women-registered businesses are concentrated in the cities of Tirana and Elbasan. Women in rural areas are particularly under-represented – despite the fact that more than 50% of women in rural areas work in agriculture, they only own and manage 6% of farms, making agriculture the sector with the lowest % of enterprises run by women, despite the fact that over 50% of female employment is in this sector (Institute of Statistics, 2012).

Decision making

- **Representation in national parliaments:** Out of 140 parliament seats, 32 are occupied by women (23%) (IPU database).

Table 1. Key indicators: Women and men in the Albanian economy

		Female	Male	Female & Male
Labour market	Labour force participation (% of population aged 15+ who are economically active) <i>Institute of Statistics, 2013</i>	44.3	61.8	52.7
	Self-employment (% of female, male and combined employed population who are self-employed <i>Institute of Statistics, 2012</i>)	18.1	34.1	27.0
	Contributing family workers (% of female, male and combined employed population aged 15+ years who are contributing family workers) <i>Institute of Statistics, 2013</i>	51.9	25.9	37.3

		Female	Male	Female & Male
	Unemployment rate (15+ years) (% of female, male and combined population aged 15+ years who are unemployed) <i>Institute of Statistics, 2013</i>	13.2	17.5	15.6
	Youth not in employment or education (% of female, male aged 16-24 who are neither in employment or education) <i>ILO STAT, 2012</i>	27.6	25.1	26.8
	Public sector employment¹ (% employee distribution by sex and institutional sector) <i>ILO STAT, 2012</i>	6.4	8.1	14.5
	Child labour (% of children aged 5-17 who are engaged in child labour i.e. working in contravention of ILO C138 or 182), <i>Institute of Statistics / ILO, 2012</i>	3.9	6.2	5.1
	Gender pay gap (% gap between the average earnings of men and women) <i>WEF Global Gender Gap, 2012</i>	28		
Business	Enterprises with female participation in ownership (% of all active enterprises) <i>Institute of Statistics, 2012</i>	27		
	Bank account at formal financial institution (% female and male population aged 15+) <i>WB Global Financial Inclusion Database, 2011</i>	22.7	33.7	28.3
	Loans in the past year from a financial institution (% female and male population aged 15+) <i>WB Global Financial Inclusion Database, 2011</i>	6.0	9.0	7.5
Political Participation	Representation in national parliaments (% of seats in a lower chamber held by women/men) <i>Inter-Parliamentary Union, 2014²</i>	23	77	[100]

¹ For information on women's employment in other sectors, refer to Annex 1.

² For further information on women's representation in parliament, refer to Annex I.

absence of a male head of family. Consequently, it is thought that there are low levels of female land ownership although there are no statistics on the percentage of land currently owned by men and women (OECD, 2012).

- **Access to credit:** There exist several barriers to women-owned firms accessing credit. First, women tend to be concentrated in smaller firms and face difficulties in accessing credit because banks generally prefer to focus on larger clients. This also results in women-owned firms having to put up more collateral as a percentage of the value of loans than men-owned firms. Second, because banks tend to have less experience in lending to women-owned firms, they often have limited understanding of their needs and do not reflect women's preferences in decisions about the pricing or design of credit products ADB (2012).
- **Women's entrepreneurship:** The 2013 WB IFC Enterprise Survey found that 24.7% of surveyed firms have female participation in ownership, below the average for Eastern Europe and Central Asia (31.4%). Official statistics based on all registered MSMEs in Armenia suggest that women's rates of ownership may be even lower than this— only 11% of all active MSMEs are owned by women. There are also some reports that men sometimes register their businesses in the names of their wives or daughters either to reduce their potential exposure to debt payments (since women tend to have lower levels of income and wealth) or to access financial products which are targeted at women. There is limited information about the sectoral distribution of women's entrepreneurship. On the whole, women entrepreneurs are thought to be concentrated in less prestigious, less capital-intensive and smaller business enterprises, especially subsistence-based activities in trade and retail activities. Other fields where reports suggest there are high levels of women entrepreneurs include services (especially beauty salons, catering and tailoring) and agriculture (especially horticulture and vegetable cultivation). By contrast, relatively few women are engaged in 'growth sectors' such as agro-processing and tourism.

Decision making

- **Representation in national parliaments:** The Electoral Code (2011) sets a 20% quota for women's representation in party lists and specifies that there must be a woman within the first 6 places on the list and that thereafter at least every fifth person on the list must be a woman (Article 100). However, the new law has had limited impact: women's representation in parliament increased from 9% in 2007 to only 10.6% in 2012. A key reason for this is that the electoral law allows parties to replace women candidates who withdraw after the election with men. Women often face several barriers to participating in politics including societal opposition, lack of access to patronage networks, a lack of grass-roots pressure in favour of women's participation and the fact that few women have the financial independence necessary to run for office.
- **Patriarchal norms and values related to the sexual division of labour:** Traditional gender roles dominate the Armenian family structure (OECD, 2012). There is widespread societal acceptance that men are the main breadwinners and exercise sole control over family decision-making. This is clearly reflected in the fact that evidence suggests that family planning decisions are often made by husbands and the husbands' family.

Table 2. Key indicators: Women and men in the Armenian economy

		Female	Male	All
Labour market	Labour force participation (% of population that are economically active) <i>World Bank 2014</i>	55	73	64
	Self-employment (% of female, male and combined employed population who are own-account workers) <i>ArmStat, 2013</i>	29.3	30.9	30
	Informal employment (% of female, male and combined employed population in informal employment) <i>ADB and NSS, 2011</i>	53.4	51	52.1
	Unpaid family work (% of all employees who are classified as 'contributing family workers, by gender) <i>ILOStat, 2013</i>	18.4	6.5	12.2
	Unemployment rate (15+ years) (% of female, male and combined population aged 15+ years who are unemployed) <i>ArmStat, 2013</i>	10.1	10.5	10.3
	Public sector employment (distribution of all employees by gender and institutional sector) <i>ILO Stat, 2012</i>	24.2	16	40.2
	Gender pay gap (Women's average earnings as a % of men's average earnings), <i>ArmStat, 2013</i>	65.6		
Business	Firms with female participation in ownership (% of all enterprises which are registered) <i>WB Enterprise Survey, 2013</i>	24.7		
	Bank account at formal financial institution (% of population with an account at a bank, credit union, other financial institution or the post office) <i>WB Findex, 2011</i>	18.2	16.7	17.5
	Loans in the past year from a financial institution (% of population who report borrowing money from a bank, credit union, microfinance institution, or other financial institution such as a cooperative) <i>WB Findex, 2011</i>	19.5	18.1	18.9
Political participation	Representation in national parliaments (% of seats in a lower chamber held by women/men) <i>IPU, 2014³</i>	10.7%	89.3%	[100%]

6.3 FYR Macedonia gender profileⁱⁱⁱ

Key points

- The Former Yugoslav Republic of Macedonia has a population of 2.1 million, with ethnic minority populations of 25% Albanian and 3.9% Turkish.
- FYR Macedonia has the second highest in Europe (after Kosovo) level of unemployment at 35% and 54% among young people, 3.8 times above the EU level. As one in every two young persons in the national labour force is unemployed, youth unemployment and underemployment represent a major challenge for the country (ILO, 2015).
- Stereotypes concerning the roles and responsibilities of women and men in the family and society, which overemphasize the traditional role of women as mothers and wives, indirectly restrict women's economic opportunities (CEDAW, 2013).

Access to services

- **Rural-urban divide:** FYR Macedonia is a highly urbanized country, with 68% of the population living in cities, whereby more than a quarter of the total population resides in Skopje. Urbanization largely takes place in the form of unplanned urban sprawl, which necessarily increases the costs of infrastructure services, such as water, electricity, transportation, sewage and waste disposal (World Bank, 2014). The CEDAW Committee is concerned about rural women's disadvantaged position in terms of limited access to services, including education, health and social services, participation in decision-making processes, and the formal labour market. The percentage of rural women who own land and who have access to microcredit schemes is low (CEDAW, 2013).
- **Education:** The literacy rates are very high among both men and women (98.8% vs. 96.8%). There is considerable improvement in terms of educational attainment among 18-24 year olds in FYR Macedonia, as drop-outs at the level up to junior secondary school decreased from 31% in 2000 to 20% in 2008 (comparable with the EU average at 15%) (World Bank, 2014). Women tend to enrol in and graduate from health sciences (77%), humanities (63%) and law (59%), while men tend to enrol in and graduate from mining (100%), mechanical engineering (95%) and electrical engineering (88%).
- **Health:** Almost all births are attended by a skilled health staff and there is a low maternal mortality rate. The CEDAW Committee, however, is concerned about the 'financial, cultural and physical barriers to gynaecological services faced by Roma and rural women' (CEDAW, 2013).
- **Childcare:** Maternity leave is 270 days, and is fully paid by the government. Employed fathers enjoy up to 7 days of paid paternity leave following the birth of their child (Article 146 of the Law on Labour Relations) in parallel to their wives.

Access to employment

- **Labour Force Participation (LFP):** Females constitute 40% of the total labour force. Women in FYR Macedonia have lower rates of labour force participation than men (43.2% vs. 67.6%). Unemployment rate for females (28.1%) is similar to that of male's (27.7%). The CEDAW committee is concerned about the ongoing vertical and horizontal occupational segregation, the overrepresentation of women in low-paid jobs and the high unemployment rates (2013).
- **Horizontal segregation:** There is high occupational segregation in the labour market, with women predominantly employed in health services (75.2%) and education (62%) and men employed in

traditionally male-dominated sectors, such as mining (92%), electricity and gas (80%) and transportation and storage (85%) (Republic of FYR Macedonia, 2016).

- **Gender pay gap:** The law does not mandate equal remuneration for work of equal value (WBL, 2016). There is a medium gender pay gap and women’s average monthly earnings are approximately 8.8% of men’s (UNECE, 2014), which is lower as compared to other countries in the region such as Serbia (13.1%) and Croatia (11.3%).
- **Women in informal employment:** The share of informal employment is estimated at over 22.5% of the total employment in the country (51,328 out of a total 282,078 employed women are in some form of informal employment; and 89,314 out of a total 334,599 employed men) (Republic of FYR Macedonia, 2016).

Access to finance / property

- **Land ownership:** Women and men have equal rights to own and access land, as well as property other than land, under Articles 8 and 30 of the Constitution. According to Cozzarelli (2010), most land and property in FYROM is owned by men, mainly due to ‘traditional cultural practices’ that see land and property ownership as a male characteristic.
- **Access to credit:** Gender disparities are observed in terms of women’s access to finance. Data indicates that 64% of women compared to 80% of men have a bank account at a formal financial institution (WB Findex, 2014).
- **Women’s entrepreneurship:** About 30% of firms have female participation in ownership and 25.7% of firms have a female top manager (WB Enterprise Survey, 2013).

Decision making: Women’s position within the home / family / community / society

- **Representation in national parliaments, local government and the judiciary:** Women are well represented at the highest level of the judiciary: out of the 9 justices on the constitutional court, 4 are women and the chief justice is also a woman.
There are no quotas for women on corporate boards, in parliament or local government. However, there is a 33% quota for women on candidate lists for parliament, as well as 33% quota on candidate lists for local government. (WBL, 2016). The percentage of women in Parliament is high, as out of 120 parliamentary seats, 38 are occupied by women (IPU, 2016).
- **Labour legislation / industry restrictions:** Women cannot work in certain occupations the same way as men, such as mining, factory work or construction (WBL, 2016).

Table 3. Key indicators: women and men in the Macedonian economy

		Female	Male	All
Labour market	Labour force participation (% of female/male population aged 15+ years that are economically active) <i>World Bank 2014</i>	43.2	67.6	

		Female	Male	All
	Vulnerable employment (unpaid family workers and own-account workers) (% of male/female employment, by gender) <i>ILOStat, 2014</i>	19.4	24.9	
	Unemployment rate (15+ years) (% of female, male and combined population aged 15+ years who are unemployed) <i>World Bank 2014</i>	28.1	27.7	
	Gender pay gap (Women's average earnings as a % of men's monthly average earnings), <i>UNECE 2011</i>	8.8		
Business	Firms with female participation in ownership (% of all enterprises which are registered) <i>WB Enterprise Survey, 2013</i>	30		
	Bank account at formal financial institution (% of population with an account at a bank, credit union, other financial institution or the post office) <i>WB Findex, 2014</i>	64	80	-
	Loans in the past year from a financial institution (% of population who report borrowing money from a bank, credit union, microfinance institution, or other financial institution such as a cooperative) <i>WB Findex, 2011</i>	30.6	36.1	-
Political participation	Representation in national parliaments (% of seats in a lower chamber held by women/men) <i>IPU, 2016</i>	31.7	68.3	[100]

6.4 Georgia gender profile^{iv}

Key points

- Georgia is a representative democratic semi-presidential republic, with the President as the head of state, and Prime Minister as the head of government.
- Patriarchal attitudes and stereotypes regarding the roles and responsibilities of women and men in the family and in society remain deeply rooted, which compromises the social status, participation in public life and professional careers of women.
- A recent World Bank study (2015) showed that a high share of people prefer having a son to having a daughter manifested in a highly skewed ratio at birth in Georgia (111) is among the highest in the world.⁴

Access to services

- Women and men have equal rights to own and access land in Georgia. Marital status does not affect women's rights to property, as property acquired during the course of a marriage is commonly owned. The sale of jointly owned property requires the consent of both spouses. Nevertheless, in its Concluding Observations, CEDAW regrets the lack of sex-disaggregated data on land ownership.
- There are significant inequalities between Georgia's urban and rural women with regard to their access to social and health-care services, access to economic opportunities and participation in political and public life, including in decisions relating to the agricultural sector. The lack of childcare facilities in rural areas is particularly acute.

Access to employment

- Women's labour force participation rates are lower as compared to men's in Georgia. According to 2014 World Bank data⁵, the proportion of women in the labour force was 61% as compared to 79% for men. Similarly, young women's (ages 15-24) labour force participation rate stood at 26% as compared to young men's labour force participation rate at 42%. According to the United Nations Economic Commission for Europe (UNECE), in 2012 women earned on average 39.8% less than men, when median monthly earnings were taken into account.
- Georgia has the third largest gender pay gap in the Central Asia region, after Azerbaijan (53.1% in 2012) and Tajikistan (50.9% in 2011). Vertical segregation is highly noticeable in Georgia, meaning that women rarely occupy managerial positions, have less opportunity for career advancement and tend to occupy lower-paying positions within a sector. Even in sectors where most employees are women, such as education, healthcare and hospitality the pay is lower for women.
- According to UNESCO data⁶, in 2014 the proportion of women tertiary education graduates in Georgia was higher as compared to that of men (62.2% for women and 37.8% for men). Of note, however, is that in 2014, 14% of all male graduates were in the field of engineering, manufacturing and construction as compared to 3.6% of female graduates in these fields.
- This is because many occupations in Georgia are considered traditionally "male" or "female," which results in horizontal segregation. Reversely, 22.5% of women graduated from humanities and arts

⁴ http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2015/04/09/090224b082d7a2a3/1_0/Rendered/PDF/0Missing0girls000and0policy0options.pdf

⁵ <http://data.worldbank.org/indicator/SL.UEM.TOTL.MA.ZS/countries>

⁶ <http://data.uis.unesco.org/index.aspx?queryid=161&lang=en>

programmes as compared to 9% of men graduates in these fields. This gender segregation in education results in occupational segregation in the labour market.

- The mandatory minimum length of fully paid maternity leave is 183 days, paid at 100% of the salary by the government, and unpaid maternity leave is 547 days. The law does not provide for paternity leave.
- According to the 2016 Women, Business and the Law Report, there are no laws or constitutional provisions mandating equal pay for equal work in Georgia. Neither exist laws mandating non-discrimination in hiring practices on the basis of gender nor is the dismissal of pregnant women prohibited by law. It is noteworthy that Georgia is one of the three countries, Tunisia and Uzbekistan being the others, in the EBRD region that does not have equal-pay-for jobs of equal value legislation. The lack of these labour rights in the workplace may partially explain the unexpectedly high gender pay gap, alongside noticeable gender differences in the fields of study and subsequent occupational segregation in the labour market, cultural perceptions on what is considered an acceptable and desirable occupation for women to work in as well as the need to balance work with family responsibilities.

Table 4. Gender segregation in employment (Source: Laborsta, ILO, 2008⁷)

Georgia: total employment by economic activity	Men	Women
Construction	93%	7%
Transport, Storage and Communications	92%	8%
Mining and Quarrying	91%	9%
Electricity, Gas and Water Supply	81%	19%
Manufacturing	73%	27%
Real Estate, Renting and Business Activities	62%	38%
Agriculture, hunting and forestry	49%	51%
Financial Intermediation	46%	54%
Hotels and Restaurants	39%	61%
Education	17%	83%
Human health and social work activities	16%	84%

Access to finance

- The absolute number of people owning a bank account at a formal financial institution in Georgia is low for both men and women. According to the World Bank's Global Financial Inclusion database in 2014, 39.6% of men and 39.8% of women in Georgia owned an account at a formal financial institution. However, according to 2014 data from The EBRD of Georgia, only 25% of women-led SMEs received loans from formal financial institutions as compared to 75% men-led SMEs, thus pointing to a significant gender gap in access to finance for women entrepreneurs.

⁷ <http://laborsta.ilo.org/STP/guest>

- There are low to moderate levels of female entrepreneurship: According to the 2015 Business Environment and Enterprise Performance Survey (BEEPS), 34% of firms surveyed in Georgia had women among the owners and 32% had women top managers. Of the firms surveyed, women comprised 44% of full-time workers. Of all the firms surveyed, 25% had at least 50% women ownership.

Decision making: Women’s position within the home / family / community / society

- Significant gender differences persist in Georgia, influenced by the patriarchal culture and traditions. Even though women are highly educated and participate in the workforce (mostly in small business and self-employed), prevailing norms still dictate that women primarily are responsible for household duties and childcare. This restricts women’s role in the public sphere, especially in formal decision-making. This is particularly acute in rural areas, where most women are engaged in unpaid domestic labour.
- In general, women are significantly underrepresented in top leadership positions in business and politics (specifically legislative and executive branches), but instead are overrepresented in supportive and assisting roles. The number of women in local legislative bodies is continuously decreasing.
- Georgia has not established binding quotas for women candidates or elected members in either national or local government levels. The voluntary quota system adopted by the Parliament provides 30% more funding if at least three representatives of the minority sex are included among each 10 candidates in the list of political parties. This may explain why women members of parliament hold only 11% of the seats since the last elections in 2012. Women are better represented in the judiciary, where three out of nine constitutional judges are women.
- No quota has been introduced for women on corporate boards.

Table 5. Key indicators: women and men in the Georgian economy

		Female	Male	Female & Male
Labour market	Labour force participation ⁸ (labour force as a % of population over 15 years old) <i>WB 2014</i>	61%	79%	
	Youth labour force participation rates (ages 15-24) (labour force as a % of population between 15-24 years old) <i>WB, 2014</i>	26%	42%	
	Gender pay gap (Women’s average monthly earnings as a % of men’s average monthly earnings in the formal private sector) UNECE	39.8%		
Business	Firms with female participation in ownership (% of all firms) <i>BEEPS, 2015</i>	34%		

⁸ Labor force participation rate is the proportion of the population ages 15 and older that is economically active: all people who supply labor for the production of goods and services during a specified period.

		Female	Male	Female & Male
	Bank account at formal financial institution (% female and male population aged 15+) <i>World Bank Financial Inclusion Database, 2014</i>	39.8%	39.6%	
	Loans in the past year from a financial institution (% female and male population aged 15+) <i>World Bank Financial Inclusion Database, 2011</i>	29.3%	28.6%	
Govern ment	Representation in national parliaments (% of seats in a lower chamber held by women/men) <i>Inter-parliamentary union 2014</i>	11%	89%	
	Representation in the judiciary (% of women/men judges)	51%	49%	

Key national gender equality laws, documents and enforcement agency:

- The Constitution of Georgia upholds the principle of equal rights for men and women at article 14.
- The 2004 Labour Code regulates employment in the private sector, while employment in the public sector is regulated by a separate law. The Labour Code prohibits gender discrimination.
- There were amendments to the Labour Code, enhancing the protection of the rights of women in the workplace (2013) and to the Criminal Code, criminalizing the use of services of (statutory) victims of trafficking in persons (2007) and introducing provisions defining the scope and categories of domestic violence (2012).
- There were amendments to the Election Code and the Organization Act on the Political Unions of Citizens, providing for financial incentives to political parties that nominate women candidates for parliamentary elections, in 2011 and 2013, respectively;
- In 2010, the Act on Gender Equality defined the legal mechanisms and conditions for the implementation of equal rights and opportunities of women and men.
- The draft Non-discrimination Law was adopted in 2014. This Law clearly states the unacceptability of discrimination on the basis of one's gender identity and sexual orientation along with race, skin colour, language, national, ethnic or social belonging, sex, pregnancy or maternity, marital or health status, disability, age, nationality, origin, place of birth, place of residence, internal displacement, material or social status, religion or belief, political or any other ground (Article 2, of the draft Law).
- Key enforcement agencies: The Office of the Public Defender is the body responsible for the implementation of the Act on the Elimination of All Forms of Discrimination (2014).

International instruments:

- **CEDAW:** Georgia ratified the Convention on the Elimination of All forms of Discrimination Against Women (CEDAW) in 1994, and the Optional Protocol to CEDAW in 2002. The most recent CEDAW report (2014) highlights the following concerns: Stereotypical attitudes regarding the roles and responsibilities of women and men in the family and society; growing number of murders of women by their husbands and other forms of domestic violence; trafficking in women and girls; women's participation in political and public life; concentration of women in low-paid jobs, lack of equal pay for

work of equal value and lack of childcare facilities; sex-selective abortions, according to SIGI index. The male/female sex ratio for the working age population in 2013 is 0.94 while the sex ratio at birth is 1.01; child marriage: Early marriage appears to be increasingly common in Georgia, according to SIGI index 2016. This may indicate that the law on minimum age of marriage is not effectively enforced. An UNICEF report states that early marriages primarily affect girls aged 14 and over, but girls as young as 12 are married as well. In some cases, early marriage is associated with the practice of bride kidnapping.

- **ILO Conventions:** Georgia has ratified ILO Conventions 100 (equal remuneration) and 111 (discrimination).

Table 6. Gender indices in Georgia⁹

	Index / %	Ranking
Human Development Index	0.754	76
Gender Inequality Index ¹⁰	0.382	77
SIGI index ¹¹	0.2035	Medium Discrimination
WEF Global Gender Gap Index ¹²	N/A	82
Population living below PPP \$1.25/day (2002-2011):	18%	79
Population living below national poverty line (2002-2011)	14.8%	N/A

⁹ Source: UNDP Human Development Report (2014); OECD SIGI (2014); WEF Global Gender Gap report (2015).

¹⁰ **GII:** The Gender Inequality Index (GII) reflects gender-based disadvantages in three dimensions: reproductive health, empowerment and the labour market. The index shows the loss in potential human development due to inequality between female and male achievements in these dimensions. It varies between 0, where women and men fare equally, and 1, where either gender fares as poorly as possible in all measured dimensions.

¹¹ **SIGI:** The Social Institutions and Gender Index (SIGI) is a composite measure of gender equality based on the OECD's Gender, Institutions and Development Database. The index uses 12 indicators on social institutions, which are grouped into 5 categories: Family Code, Physical Integrity, Son Preference, Civil Liberties and Ownership Rights. Each of the SIGI indicators is coded between 0, meaning no or very low inequality, and 1, indicating very high inequality.

¹² **WEF Global Gender Gap Index:** measures the gap between men and women in four fundamental categories: Economic Participation and Opportunity, Educational Attainment, Health and Survival and Political Empowerment. It varies between 1 – indicating no gap between men and women, and 0, meaning a very high gap between men and women.

6.5 Jordan gender profile^v

Key points

- The Hashemite Kingdom of Jordan is a constitutional monarchy, with a high degree of legislative and executive authority vested in the monarch. It has a population of approximately 6.7 million that mostly reside in urban areas (WB, 2015). The population is predominantly Muslim (92%), with minority groups of Christians (6%), Druze and Shi'a Muslims (2% together).
- Women's labour force participation in Jordan is one of the lowest in the world (16%). This is attributed to the central importance of family in society and associated traditional gender roles, which locate women's primary responsibilities in the private sphere (reproduction, family care, household responsibility) and men's in the public (employment, entrepreneurship, political representation).
- Jordan continues to be deeply affected by the Syrian crisis: the ongoing influx of refugees (women and men) is placing a considerable strain on Jordan's labour market, educational and healthcare services, scarce natural resources and infrastructure. As of December 2015, more than 690,000 Syrians were registered with the United Nations Refugee Agency in Jordan. Eighty-four percent of these Syrians live in host communities as opposed to refugee camps. Women and girls refugees are particularly vulnerable.

Access to services

- **Transport:** Constraints on women's access to transport in Jordan include costs, personal safety and cultural perceptions of 'womanly' conduct (WB, 2009). Travelling alone on public transportation, particularly after dark, is often seen as unacceptable conduct for women (WB, 2011). Overcrowded trains and buses represent risks for women's personal safety as well as for their moral reputation. The lack of accessible transport services in rural and isolated areas primarily affects women (UNDP, 2013). Constraints on mobility also affect job searches: women are more likely to use indirect, impersonal methods of job searches, such as sending applications by post or registering with the government job service, rather than contacting employers in person (WB, 2013a). Women, especially unskilled women, generally live closer to work than men (WB, 2009). On average, only 5% of women travel more than 60 minutes to get to work, while only 11% of women (cf 27% of men) work in a different governorate than the one in which they live (WB, 2013a).
- **Water and irrigation:** Water scarcity is a major challenge in Jordan, one of the driest countries in the world. People living in rural areas are particularly affected by water scarcity as they generally pay more for their water, depend on fewer and more vulnerable water sources and earn much of their income from water-dependent agriculture (USAID, 2012). Problems are worse in the summer. Moreover, the large number of Syrian refugees in Jordan is placing considerable pressure on Jordan's already scarce water resources (NCCP, 2013). The governorate of Mafraq, whose population has doubled as result of refugee arrivals (including the Zaatari camp), has been particularly affected. This has included a rise in the cost of water for households, as a result of pipes running dry and households needing to buy more water from the tankers (Oxfam, 2013). Most households in northern Jordan are connected to piped water which is topped up by water trucks (Oxfam, 2013). The pipe system is old and it is estimated that as much as 50% is lost through leaks and people siphoning off water illegally (Oxfam, 2013). Many Jordanians pay extra for filtered water, claiming that piped water is not of drinking quality (Oxfam, 2013). Strain on water resources is expected to have a gendered impact in the country, where women are considered to have primary responsibility for household water consumption (USAID, 2010). Most

women do not work outside the home and so are responsible for household tasks (e.g. bathing, washing) involving water consumption (USAID, 2010). The care of those who fall sick as a result of waterborne illness caused by poor water quality is also likely to fall to women (USAID, 2010). Poor women in particular may need to exert more effort in order to secure and manage scarce natural resources, while men may be under pressure to migrate to urban areas to seek additional income sources (UNDP, 2013), leaving rural women at home.

Despite their overall household management of water, men are more likely to be responsible for decisions regarding purchase of water or water-saving devices (USAID, 2010). Men tend to be the point of contact for water utility companies; however, there is some evidence that women have increasingly been making decisions about buying extra water and lodging complaints with the water utility (USAID, 2010). In general, women report difficulties with access to water and dealing with water utilities (USAID, 2010). Women tend to be less aware of how water bills are calculated (USAID, 2010).

- **Waste services:** There is very little information available about gender and waste management in Jordan. It is thought that women are primarily responsible for waste generated in the household (USAID, 2010). Waste dumping in landfill site and open dumpsites represents a major health hazard for neighbouring communities. The large influx of Syrian refugees has aggravated this situation, both in the camps and in surrounding communities (MPIC, 2013).
- **Internet access:** While more people and more women are getting connected, the gender gap in internet users remains at 6.9 percent for internet users (UN Women 2014). Internet users who are economically active (both employed and unemployed) are mostly males and social norms can restrict women's access to the internet, which affects their agency and access to finance, employment and services.
- **Education:** Access to education is characterized by relatively higher gender equality. Jordan has achieved gender parity in primary and secondary education and the literacy rate is 99% for both female and male youth (UNICEF, 2011). However, young women's access to education becomes limited when they marry (CEDAW, 2012) and women are under-represented in vocational and technical training. Educational curricula perpetuate conservative views regarding women's place in society. If women represent just over 50% of undergraduate students in universities, they are less likely to enrol in courses which lead to better-paid positions (JNCW, 2011).
- **Health:** Health outcomes have improved markedly in the last 30 years, notably due to a result of increases in government spending on health (WB, 2013a). Women are legally free to choose their own physicians, visit health clinics, and make decisions about most aspects of their health care (Husseini, 2010). However, social restrictions on women's movement may affect women's ability to travel to health services, especially in rural areas. Issues of sexual and reproductive health are highly taboo.
- **Childcare:** Women are majorly responsible for childcare. The requirement to provide crèches in workplaces with more than 20 women employees is often not respected in practice (AWO, 2012) and the lack of access to childcare is a major barrier to women's employment.

Access to employment

- **Labour market participation:** Women's labour force participation is low (16%), even by regional standards, despite high levels of education. In nearly half of all sectors, women represent less than 15% of the workforce (WB, 2013a). There are 5.6 times as many men as women working in the private sector (MPIC/UNDP, 2011). More traditional families will not allow their daughters and wives to work in the private sector unless it is a completely female environment, a family-owned business or

a firm where they personally know the business owner (MPIC/UNDP, 2011). Women's employment is concentrated in the public sector, which is seen as a socially acceptable employer for women, with working hours and facilities that make it easier to combine family and work responsibilities.

Women in rural areas are particularly affected by unemployment: unemployment rates amongst women in the north and south of Jordan are more than twice or three times the rate in the centre (WB, 2013a).

- **Migration:** Female migrant workers are particularly vulnerable to economic and physical exploitation, including sexual harassment and assault in the workplace (US Dept of State, 2014). CEDAW (2012) attributes this vulnerability to a lack of government oversight (i.e. lack of regular inspection visits to factories and private homes (where women work as domestic workers) to monitor working conditions and support (i.e. lack of shelters for victims). Syrians and Iraqis are particularly susceptible to poor terms and conditions of employment. According to a joint report by the Ministry of Planning and the UN, Syrian women are mostly employed in home-based informal sectors and businesses (e.g. cooking, baking, tailoring, jewellery-making, petty commerce), which were previously dominated by low-income Jordanian women (MPIC, 2013). As a result of financial necessity, Syrian children as young as 7 years of age are reportedly working long hours for little pay, sometimes in highly exploitative conditions (UNHCR, 2013). Some girls are employed, notably in domestic service and agriculture, but working refugee children are predominantly boys (estd 97%) working in services and retail (UNHCR, 2013).
- **Youth unemployment:** Youth unemployment represents a major issue for Jordan's economy, politics and society as a whole. Unemployment rates in the early stages of life affect the job prospects across the working life span of young people (ILO, 2013a). Despite having good access to education, the number of youth in the labour market in Jordan is very low, especially among young women (ILO, 2014). Indeed, 54.7% of young women aged 15-24 are unemployed compared to 26.7% of their male counterparts (ILO STAT, 2014).
- **Horizontal segregation:** The majority of women are employed in the public sector (48%, UNECE 2012), followed by the education sector that employs 41.8% of working women, while the health and social work sector attracts 14.3% of them (JDoS, 2012a). In 2011, women represented 34.2% of employees in financial institutions (JDoS, 2012a). Women are under-represented in scientific and technical fields where there are more job opportunities, mostly because they are under-represented in these fields of education and training (WB, 2013a).
- **Vertical Segregation:** The glass ceiling is still firmly in place for women in Jordan (ILO, 2013). Women constitute an important proportion of managers (40%) and professionals (58.2%) (JDoS, Q4/2013); however, men still hold the top posts, including in the public sector (MPIC/UNDP, 2011). Men earn 23% more than women in management positions (MPIC/UNDP, 2011).
- **Informal employment:** According to UNDP (2012), 45% of all waged employment in the private sector is informal (NB this is significantly higher than official figures cited in 'Key Indicators'). Men are more likely to be in informal employment: 48% of all working men are in informal employment, compared to 26% of working women. Men in informal employment are most likely to work in retail/services (32%), while women are more likely to work in medical/social services (17%).
- **Gender Pay Gap:** There is a gender pay gap in Jordan and women's average monthly earnings are 9.3% of men's (UNECE, 2012). The relatively small overall gap can be explained by the large proportion of working women in the public sector where the wage gap is lower (JWU, 2012). However, the gender pay gap is 40.3% in manufacturing, 21.1% in education and 26% in health and social work activities (JDoS, 2012). The average monthly salary in Jordan is around JOD 315 (€325)

for men and JOD 277 (€286) for women (JWU, 2012). The principle of equal pay for work of equal value is not implemented thus resulting to a persistent gender pay gap.

Access to finance/credit

- **Access to credit:** If there are no legal restrictions on women's access to credit or bank accounts, access to finance remains an issue, in great part as a result of collateral requirements to secure a loan. More than 97% of loans in Jordan require collateral, compared to 72% in the rest of MENA (IFC Enterprise Surveys). Collateral requirements for loans are typically limited to immovable assets, while movable assets (such as jewellery) are rarely acceptable (WB, 2013b). Women are less likely to own property (incl. land) because of inheritance rights and divorce rules that favour men. As such, microfinance is a popular source of credit for women.
- **Land ownership:** Despite the absence of legal restrictions on the ownership, women represent a small proportion of land owners in Jordan. In practice, property acquired jointly by a couple is most often registered in the husband's name. This makes women more vulnerable in the event of divorce, as it gives the husband control over the division of assets once the marriage is over (SIGI, 2012).
- **Women's entrepreneurship:** There are low levels of women's entrepreneurship in Jordan: only 15.7% of firms have female participation in ownership. Women entrepreneurs are predominantly involved in SMEs in services and non-durable manufacturing (garments and clothes). The proportion of women business owners and self-employed women is very low. Only 3.6% of firms in Jordan have a woman as the majority shareholder (IFC Survey, 2013). According to JNCW (2011), low levels of business ownership are due to obstacles in accessing credit, lack of administrative skills and expertise and generally low levels of self-esteem and self-confidence among women.
- **Inheritance rights:** Although the Personal Status Law prohibits social practices that deprive women of their right to inheritance, it is not uncommon for women to waive part or all of their inheritance in favour of a male relative (a process known as *takharaj*) as a result of social pressure. In some cases this happens after pressure (sometimes physical violence) from brothers and other male relatives (Husseini, 2010). In general, women are thought to face considerable pressure to renounce their rights, particularly in rural areas (WB, 2013b). This pressure is often justified on the grounds that men are expected to provide for their families. Some families circumvent inheritance rules by transferring assets to their sons before their death (SIGI, 2012). A 2010 amendment to the Personal Status Law was introduced to offer protection for women's inheritance rights. This means that there is now a 3 month 'cooling off' period after the division of rights, during which time heirs cannot renounce their rights (WB, 2013a). Many rural women may not be aware of their inheritance rights or how to defend their rights in court (Husseini, 2010).

Decision-making

- **Representation in national parliaments, local government and the judiciary:** Jordan introduced parliamentary quotas for women in 2003. There is a 10% (15 seats) quota for women in the lower house of parliament (1 for each of the 12 governorates and 1 for each of the 3 tribal councils) and a 30% (297 seats) quota in municipal councils (quotaProject, 2014). In the 2013 parliamentary elections, 18 women were elected to the lower house (3 of whom won outside the quota system). There are 9 female senators, appointed by the King (US Dept of State, 2014).
- **Labour legislation/industry restrictions:** The Constitution provides for 'special conditions' for women's employment: women are prohibited from working at night, as well as undertaking a list of jobs specified by legislation, including mining.
- **Decision making in households:** In addition to legal provisions, social norms strongly position the father or husband as the head of household, giving him the role of family guardian and the responsibility to provide financial maintenance and make major decisions affecting the family (WB,

2013a). In return for financial maintenance, women are expected to defer to male family members in decision-making and control of economic assets (2013a).

Table 7. Key indicators: women and men in the Jordan economy

		Female	Male	Female & male
Labour force	Labour force participation rate (15+ years) (% of population aged 15+ who are economically active) <i>World Bank, 2014</i>	16%	67%	41.8%
	Self-employment (15+ years) (% of female/male population aged 15+ years that are economically active) <i>World Bank, 2012</i>	3.9%	18.2%	15.9%
	Unemployment rate (15+ years) (Share of labour force that is without work but available for and seeking employment) <i>ILO STAT, 2014</i>	21.2%	10%	11.9%
	Youth unemployment rate (15-24 years) (Share of labour force aged 15-24 <i>ILO STAT, 2014</i>	54.7%	26.7%	31.8%
	Informal employment (% of female, male and all workers without a contract or social security coverage) (MOL, 2011)	28%	17%	26%
	Public sector employment (15+ years) (% of workforce that is employed by government) (Q4/2013 figures, JDoS)	51.4%	36.6%	38.8%
	Gender pay gap (Women's average earnings as a % of men's average earnings) (UNECE, 2012)		9.3%	
	Unpaid family workers (% of female, male and combined employed population who work in family businesses without payment) (Q4/2013, JDoS)	<0.5%	0.5%	0.4%
	Child labour (% of workforce that is employed by government) (Q4/2013 figures, JDoS)	9.3% of child labour	90.7% of child labour	1.6% (of all children)
Business	Firms with women as majority shareholders (% of all firms) (IFC Enterprise Survey, 2013)		3.8%	
	Firms with female participation in ownership		15.7%	

		Female	Male	Female & male
	(% of all firms) (IFC Enterprise Surveys, 2013)			
	Bank account at formal financial institution (% female and male population aged 15+) <i>World Bank 2014</i>	17.4%	33.7%	-
	Loans in the past year from a financial institution (% female and male population aged 15+) <i>World Bank 2014</i>	3.6%	5.4%	-
Political Participation	Representation in national parliaments (% of seats in a lower chamber held by women/men) (2013 figures from WB Databank)	12%	88%	[100%]

6.6 Moldova gender profile^{vi}

Key points

- Moldova has a population of 2.9 million, with 45% of the total population living in urban areas. The country has ethnic Russian (6%) and Ukrainian (8.4%) populations.
- There is a strong legal framework that follows the general principles of gender equality. Legislation in Moldova guarantees women and men equal access to property, courts and credit. However, there are gender gaps in terms of access to economic opportunities, as the labour market is characterized by gender segregation by sector, occupation and leadership positions (World Bank 2014).
- Patriarchal attitudes and deep-rooted stereotypes regarding the roles and responsibilities of women and men in the family and in society still persist, according to the latest CEDAW report (2013). Moldova has one of the highest rates of human trafficking among neighbouring countries and is a source country (World Bank 2014).

Access to services

- **Rural-urban divide:** Rural settlements are disadvantaged in terms of physical infrastructure, public amenities, living conditions and access to social services. On average, female-headed households face a higher risk of poverty and access to services than men, because the main sources of income such as pensions and average wages are lower for women. There is a deficit of healthcare staff in rural areas and excess of health care staff in the urban space (NBS, 2012).
- **Water and sanitation:** HBS (Household Budgets Survey) data indicate that the share of households from the Centre¹³ and South connected to the water pipe in 2010 almost doubled compared to 2007, hence living conditions of the population have considerably improved in terms of access to services related to water supply, bathroom or shower. The most deplorable situation is in the North region, where only 34% of the households are connected to the water pipe. Access to water supply for the Central (41.1%) and South (54.3%) regions is higher. The sewerage system, toilet and bathroom are least accessible for population from the Central region. Housing amenities do not seem to depend on the sex of the household head. Even if there are some minor differences in the share of households headed by men or women in terms of bathroom availability or hot water installation in homes, these are mainly determined by the availability of these services in that region, and to some extent the overall household 'wellbeing' (NBS, 2012)
- **Transport:** There is no data available to indicate women's restricted access to public transport services.
- **Fuel and electricity:** The municipality of Chisinau is well connected to hot water (87.7%) and gas (90.1) services when compared to the rest of the country. Specifically, the North region population's access to hot water (18.8%) and gas (29.7%) is the lowest, followed by the Centre (hot water: 21.1%; gas:40.5%) and South (hot water: 31.4%; gas: 64.6%) regions (NBS, 2012)
- **Education:** Overall, gender gaps in net primary enrolment and completion rates are negligible, while net enrolment rates for both girls and boys at the secondary level are similar. However, boys and girls pursue different disciplines at the secondary level, leading to future occupational segregation. Gross enrolment rates for girls in higher education stood at 44% in 2010, compared to 33% for boys.
- **Health:** Male mortality in Moldova is high and of greatest concern; it is mainly attributed to road accidents and deaths resulting from alcohol abuse and homicides. In Moldova, alcohol consumption per capita for men is the highest in the world and is the leading health risk factor. In the past decade,

¹³ Data from NBS (2012) are analysed by region, as follows: Chisinau municipality, Centre, North and South regions.

female mortality declined in Moldova but still remains higher than that in ECA (147 versus 116 per 1000 in 2009). Notably, male mortality rate is still double the female mortality rate. Abortions are frequently conducted in unhygienic conditions using unsafe methods thus risking the health of Moldovan women, as a third of pregnancies end in abortion (World Bank, 2014).

- **Childcare:** Limited availability of childcare facilities for small children creates obstacles to women's professional development and advancement (National Strategy for Gender Equality, 2008), as the vast majority of preschool institutions receive children from the age of 3 years and up. According to a recent survey, women seem to be confused between maternity leave and childcare leave and tend to not distinguish between the two: when asked about the length of maternity leave – 57.4% of women gave a wrong answer and 38.8% said they do not know its duration, compared to 3.8% who answered correctly (Women's Law Centre, 2015). According to 2014 data, only 11.4% of children up to 3 years old are in preschool institutions.

Access to employment

- **Labour Force Participation (LFP):** Women in Moldova have lower rates of labour force participation than men (38% vs. 45%). According to the World Bank (2014), the causes for low male employment rates are poorly understood and require further analysis.

Women's LFP rate in Moldova is influenced by a number of factors:

- *Education:* There is gender segregation in education with more women and girls students in the education (72%), health care (69%), economy (63%), and arts (62%) fields of study. Men and boys are concentrated in physical culture and sports (80%), industry (65%), law (57%) and agriculture (55%) fields of study (World Bank 2014)
 - *Geographic location:* There is about an eight percentage point difference between the activity rates of urban and rural women and about a six percentage point difference between the employment rates of urban and rural women. This is mainly because the majority of the rural population is engaged in subsistence agriculture (usually not captured by national statistics). According to government statistics in 2014, 15.5% of men and 7.8% of women of working age were working abroad or looking for work abroad (United Nations, 2015)
 - *Social norms and values:* Among the factors for women's lower labour force participation in rural areas may be patriarchal norms that discourage women from actively seeking employment (World Bank, 2014)
 - *Family and marital status:* Employers have been said to discriminate against women with children (World Bank, 2014)
- **Horizontal segregation:** There is persistent gender segregation in traditionally female-dominated fields of study at the post-secondary level and women's underrepresentation in engineering, technological and other fields of education, negatively affecting their chances of integration into higher-paying sectors of the labour market (CEDAW 2013).
 - **Vertical segregation:** Women are overrepresented in the lowest paying sectors and jobs. Legislation stipulates different mandatory retirement ages for men and women (57 years for women and 62 years for men), resulting in unequal retirement, reinforcement of stereotypes and higher poverty rates among older women (CEDAW 2013). The overprotective maternity leave (126 days) in combination with the lack of paternity leave may reinforce the unequal division of family responsibilities between women and men.
 - **Gender pay gap:** There is a high gender pay gap and women's average monthly earnings are approximately 25.6% of men's (UNECE, 2011), which is comparable to other countries in the region

such as Ukraine and Belarus. The principle of equal pay for work of equal value is not implemented thus resulting to a persistent gender pay gap.

- **Women in informal employment:** While men and women participated equally in the informal job sector in the early 2000s, in 2013 the share of informal employment as part of total employment was 34.7% for men compared to 27.1% for women. This is mainly due to the higher share of informality in traditionally-male sectors, for instance construction (ILO, 2016). Women are much more likely to be engaged as unpaid family workers – 3.5% of women in employment compared to 1.3% of men are classified as contributing family workers (World Bank, 2014).

Access to finance/property

- **Land ownership:** Women and men have equal rights to own and access land in Moldova. According to the General Agricultural Census in Moldova (2011), the share of agricultural farms managed by women is 36.3% and 63.7% by men. Women's farms are mostly in the age group 65 years old and over (53.3%). Women's right to own property is irrespective of their marital status or type of marriage. The partial community of property regime means that all property purchased during a marriage is jointly owned by the spouses, while each spouse retains individual ownership of any property purchased prior to the marriage. According to SIGI (2014), real estate property is often inherited by the youngest son in the family, who is expected to care for his parents in their old age.
- **Access to credit:** Access to finance is an issue for both female and male owned firms regardless of the sector in which they operate. Data indicates that 19% of women compared to 16.4% of men have a bank account at a formal financial institution (WB Findex, 2014). Women are slightly more likely than men to use informal sources of financing.
- **Women's entrepreneurship:** The share of women-entrepreneurs in Moldova (27.5%) is comparable to the EU whereby on average women amount to 30% of the entrepreneurs (National Bureau of Statistics, 2012)
- The 2013 WB IFC Enterprise Survey found that 47.3% of surveyed firms have female participation in ownership, which is above the average for Eastern Europe and Central Asia (30.9%). Out of those, 56.9% are in the manufacturing sector. 25.7% of firms have a female top manager. Firms owned by women are more concerned about high levels of taxation and corruption than men are, but are still predominantly concerned about access to finance and a poorly educated labour force. The profiles of women and men entrepreneurs differ as follows: (a) Women entrepreneurs are less educated than men (64% of female and 70% of male entrepreneurs have higher education); (2) Unlike most men, women tend to have little or no prior experience in entrepreneurship (50% of women and 0.2% of men were mainly carrying out household tasks before becoming entrepreneurs) (3) Women tend to manage micro-enterprises and not engage in export; (4) Women usually borrow funds to start a business from relatives; (5) Women often establish enterprises in the following sectors: trade, hotel, restaurant and real estate; and (6) Women tend to work more at new or young enterprises (Aculai, 2009).

Women's low representation in leadership positions in the private sector is indicative of the fact that fewer women than men are employed in the private sector, there is a lack of established equal opportunities policies and practices (i.e. performance evaluation and staff promotion mechanisms), bias against women in leadership positions, hidden discriminatory practices, and lack of role models (World Bank 2014)

Decision Making

- **Representation in national parliaments, local government and the judiciary:** No quotas have been introduced for women in either parliament or local government. Candidate lists of political parties are also not required to include female candidates. The representation of women in parliament is low, at 22.8% (IPU, 2014), but higher than other countries in the region in Azerbaijan (16.9%) or Armenia (10.7%). However, in 2012 the representation of women at local levels of government and the judiciary was low (World Bank 2014). There are no women justices on the constitutional court (WB/IFC, 2015).
- **Labour legislation/industry restrictions:** Women have limited decision-making power on the type of employment they can do. The Moldovan Labour Code prohibits women from heavy work and harmful working conditions, including underground work, with the exception of work in sanitary services and work not requiring physical effort. It is also forbidden for women to lift and carry heavy weights (according to Government Decision No. 264 of 6 October 1993). This limits the range of jobs that women can hold, leads to occupational segregation and women's confinement to low-paying sectors and activities, which also further exacerbates gender pay gap.

Table 8. Key indicators: Women and men in the Moldovan economy

		Female	Male	Female & Male
Labour market	Labour force participation (% of female/male population aged 15+ years that are economically active) <i>World Bank 2014</i>	38	45	41
	Self-employment (% of female, male and combined employed population who are own-account workers) <i>World Bank 2014</i>	27.6	37.7	
	Informal employment (% of total employment) <i>ILOStat 2016</i>	27.1	34.7	14
	Unpaid family work (% of all employees who are classified as 'contributing family workers, by gender) <i>ILOStat, 2013</i>	3.5	1.3	-
	Unemployment rate (15+ years) (% of female, male and combined population aged 15+ years who are unemployed) <i>World Bank 2014</i>	2.6	4.2	3.4
	Public sector employment (distribution of all employees by gender and institutional sector) <i>NBS, 2011</i>	35	21	
	Gender pay gap (Women's average earnings as a % of men's monthly average earnings), <i>UNECE 2011</i>	25.6		
Business	Firms with female participation in ownership (% of all enterprises which are registered) <i>WB Enterprise Survey, 2013</i>	47.3		
	Bank account at formal financial institution (% of population with an account at a bank, credit union,	19	16.4	17.8

		Female	Male	Female & Male
	other financial institution or the post office) <i>WB Findex, 2014</i>			
	Loans in the past year from a financial institution (% of population who report borrowing money from a bank, credit union, microfinance institution, or other financial institution such as a cooperative) <i>WB Findex, 2011</i>	50.6	44.9	47.9
Business Government	Representation in national parliaments (% of seats in a lower chamber held by women/men) <i>IPU, 2014</i>	22.8	77.2	-

6.7 Mongolia gender profile^{vii}

Purpose and scope: This is a short summary of a gender profile prepared in 2015 for EBRD and updated in 2016, using publicly available sources. It is not intended to be an exhaustive overview of all gender-related issues in this country.

<p>Key points</p>	<ul style="list-style-type: none"> • Mongolia is a multi-party parliamentary democracy. Its large territory is sparsely populated by a small population (under 3 million) that is mainly of Mongol descent (85%). Minority groups include Kazakhs (4%), Dorvod (3%) and Bayad (2%). • The country has experienced rapid levels of economic growth in recent years (peaking at 17.5% in 2011), spurred on by the major expansion of the mining sector, which now represents around 20% of GDP (WB, 2014a). Agriculture (including livestock herding) remains a key sector, but is diminishing in importance, and large numbers of rural residents have migrated to urban areas as a result of deteriorating rural livelihoods. • Mongolia’s legal framework is supportive of formal gender equality; however, there are still gaps in gender equality in practice. Deep-rooted social norms stem from nomadic-pastoralist traditions, in which there is a clear division of labour, with men in charge of economic production and women responsible for household responsibilities and childcare.
<p>Access to services</p>	<p>Rural-urban divide</p> <p>Rural populations’ needs and demands are often not met because of a lack of basic services, infrastructures and modern facilities, which are challenging to build and maintain over Mongolia’s vast but sparsely populated territory (Gov. of Mongolia, 2011). Overall mortality rates are higher among rural communities, which are attributed to a lack of access to medical services and clean water and sanitation facilities (UN Special Rapporteur, 2013).</p> <p>Around half of the population lives in Ulaanbaatar (USAID, 2010), where access to services has been affected by a large wave of rural to urban migration. Many rural migrants have settled around Ulaanbaatar in gers, the traditional Mongolian herder tents: the population of the ger areas is now estimated to make up about 60% of the total population of UB (WB, 2010a). This large-scale migration has placed additional pressure on hospitals, schools, roads, water supply and engineering facilities, and has resulted in a shortage of housing.</p> <p>Water and sanitation</p> <p>Due to climate change and limited water resources, access to water is considered one of Mongolia’s biggest socio-economic problems, especially in rural areas. It is estimated that only 24% of the total population receive piped water directly in their homes (33% in urban areas); in rural areas, this proportion decreases to 2% (WHO/UNICEF JMP, 2014). An estimated 65% of the urban population and 100 % of the rural population must collect water from sources outside their homes (Hawkins and Seager, 2009). Collecting water is largely regarded as a woman’s or child’s task in Mongolia. In practice, men and women are both significantly involved</p>

	<p>in water collection, but women perform the majority of water collection when done by hand, especially in rural areas (Hawkins and Seager, 2009).</p> <p>Some 32% of the rural population do not have access to any type of sanitary facilities (WHO/UNICEF JMP, 2014). Households in <i>ger</i> districts use pit latrines that have no ventilation (WB, 2010a). Various donors have offered programmes to improve latrines in these areas, but these have had limited impact (WB, 2010a).</p> <p>Transport</p> <p>Transportation costs reportedly increased as a result of the global financial crisis. This has had an impact on poorer workers, including women, who left formal wage employment for informal activities because the costs of transportation to go to work were too high (Reva et.al, 2011).</p> <p>Fuel and electricity</p> <p>Given harsh weather conditions, reliable and affordable heating is a key issue for Mongolian households. However, inadequate heating systems and fuel sources are contributing to worsening air quality in Ulaanbaatar and serious health risks (UN Special Rapporteur, 2013). The main sources of energy used by women for cooking in Mongolia include wood (34%), dung (23.3%) and coal (19.4%) (WB, 2011). Collecting dung for heating and cooking is generally a female task (Reva et.al, 2011). Because they remain primarily responsible for cooking and other indoor tasks, women could face health risks from exposure to indoor pollutants.</p> <p>Education</p> <p>A gender gap is observable at the highest levels of education. Girl's enrolment in tertiary education stands at 72%, compared to 50% for boys (UNESCO Institute for Statistics, 2012). Women are also reportedly more likely than men to seek additional training after leaving school (ADB, 2010). About two-thirds of the university graduates in 2009 were female (ADB, 2014). This is believed to reflect the general trend in Mongolia for families to invest more in girls' education than boys'. Boys are more frequently withdrawn from school to help earn income (ADB, 2014). As a result, educational attainment tends to be lower among male youth (ADB, 2010).</p> <p>Health</p> <p>Women generally enjoy equal access to health services in Mongolia, but there are some barriers, especially in rural areas (Gov. of Mongolia, 2011). Both men and women are at a higher risk of suffering from high blood pressure compared to regional averages (WHO, 2014).</p> <p>Childcare</p> <p>Only 11% of poor families have children in preschool. According to some reports, Mongolian families have to pay bribes in order to secure a place for their children in a childcare facility (Bazilli, 2012). It is believed that women's unpaid care workload</p>
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	<p>has increased since transition. Reductions in health and social services resulted in women having to spend more time caring for the young, sick, and elderly (ADB, 2010). Women spend roughly twice the amount of time as men on household and care duties, and this does not decline even when they are engaged in paid productive work in the labour market (WB, 2013).</p>
<p>Access to employment</p>	<p>Labour Force Participation (LFP)</p> <p>Female labour force participation stood at 57% in 2014 compared to 69.8% for men (LFS via ILOSTAT). This is a similar level to that of Central Asian countries (59%), but below the average for countries in the East Asia and the Pacific region (70%) (WB, 2012).</p> <p>Horizontal segregation</p> <p>There are strong patterns of gender-based occupational segregation: women are not encouraged to enter jobs that are deemed “unsuitable and unsafe” and it is considered that women should be protected from “hard jobs” (WB, 2013a). This tends to close off new employment opportunities for women in emerging sectors such as mining and mechanical engineering. In contrast, sectors with typically higher shares of female employment (such as the public sector) are currently shrinking (ADB, 2010).</p> <p>Vertical segregation</p> <p>Mongolian workplaces remain vertically segregated, although female representation in top management positions is relatively high by regional standards. A little more than 36% of businesses have a female top manager (vs 29.4% for East Asia and Pacific) (WB/IFC, 2013). The likelihood of having a woman as a female top manager is higher in small businesses (42%) than in medium-size businesses (32.4%) or large businesses (14.4%) (WB/IFC, 2013). Women are generally concentrated in mid-low level managerial and support staff positions both in the public and private sector (WB, 2013).</p> <p>Women in informal employment</p> <p>There is a significant informal economy in Mongolia, with an estimated 66% of the economically active population working in the informal economy, mostly in agriculture (WB, 2013). There is no gender-disaggregated data on informal employment, but it is thought that women are more likely than men to work informally. Over a third (35.1%) of Mongolian women who take part in the labour force are unpaid family workers (vs 10.3% of men) (WB, 2013b). Also, women account for an estimated 65% of informal traders or ‘street vendors’ in Mongolia (ADB/ILO, 2011). The gender wage gap is thought to persist in the informal economy: it is estimated that informal women workers earn on average only half of men’s wages (ADB, 2010).</p> <p>Gender pay gap</p> <p>There is a persistent gender wage gap in Mongolia: on average, women earn 81% of men’s monthly wages (2011 data via ILOSTAT). The wage gap is particularly pronounced in manufacturing, mining and financial sectors (WB, 2013). Women in high-level positions such as managers, specialists and engineers earn on average</p>

	<p>19-30% less than men (ADB, 2011). The gender wage gap is widening rather than closing (Ronnas, 2011). In 2000, women’s average wage was 92% of men’s average wage; by 2007, it had fallen to 86%; and by 2011 it was 83% (Ronnas, 2011). To a certain extent, this reflects an overrepresentation of women in low-wage sectors such as trade, and the overrepresentation of men in high-wage sectors such as mining and construction; however, the gender wage gap has also increased within individual sectors (Ronnas, 2011). According to ILO (2014), the government is trying to address the issue by increasing women’s employment in higher paid sectors and occupations, including mining and heavy machinery operation.</p>
<p>Access to finance/property</p>	<p>Ownership of land and other assets</p> <p>The law grants equal rights to men and women in terms of ownership of land and other assets. Women enjoy relatively high levels of land ownership, although the majority of land remains held by men (USAID, 2010). Approximately 49% of land titles in Ulaanbaatar and 36% of land titles in 8 regional aimag (provincial) centres have female participation in ownership (MCC, 2011). This is significantly higher than in Central Asian countries such as the Kyrgyz Republic (where 13% of land titles are owned by women), Kazakhstan (where 9% of farms are owned by women) and Tajikistan (where 8% of farms are owned by women) (UNESCAP, 2012; ADB, 2013; NAST, 2012). While titles in just one name are generally registered in the male name, most titles are registered in multiple names, indicating the value of continuing this practice to ensure women’s land rights (MCC, 2011). Despite the default property regime of joint ownership in marriage, assets acquired during marriage (including businesses) are more likely to be registered in the husband’s name: 58% of asset registrations are in the husband’s name, compared to 34% in the wife’s name (ADB, 2011; US Dept of State, 2014).</p> <p>Access to credit and financial services</p> <p>For women and men alike, lack of collateral is thought to be a major barrier to accessing credit. This is because bank lending in Mongolia is almost exclusively collateral-based, with immovable assets being the predominant form of collateral (Buckley and Rynhart, 2011). The required value of collateral to loans is high, which means that the size of loans is usually constrained by the value of collateral (Dulamragchaa and Izumida, 2011). Collateral requirements can pose particular challenges for women, as they are likely to own less land and other assets than men.</p> <p>Women’s entrepreneurship</p> <p>The World Bank / IFC Enterprise Survey indicates that women have an ownership share in 39% of Mongolia’s businesses, which is low by East Asian standards (the average is 55% for East Asia and Pacific) but closer to the Central Asian average of 36% (WB / IFC, 2013; WB, 2012). According to the WB/IFC Enterprise Survey, 35% of small businesses and 39% of medium-size businesses have female participation in ownership. This proportion rises to 88.4% for large businesses,</p>

	<p>which is very high compared to other countries in the region such as Kazakhstan (12.5%) and the Kyrgyz Republic (45.3%) (WB and IFC, 2013).</p> <p>Types of small business activities performed by women in Mongolia are thought to include running food stores, cafes and motorbike parts stores as well as spinning wool, producing souvenirs or making shoes (Reva et. al, 2011). In urban areas such as Ulaanbaatar, women entrepreneurs are reportedly actively involved in activities including tourism, manufacturing and trade (Aramand 2013).</p> <p>Women entrepreneurs have repeatedly identified insufficient access to finance and business development services as major constraints to doing business in Mongolia (IFC, 2014). Because of limited employment opportunities for women, Mongolian women are also less likely to have acquired the necessary managerial skills and experience to start a business in their previous careers (WB, 2013).</p>
<p>Decision making</p>	<p>Representation in national parliaments:</p> <p>Women’s political representation sharply decreased following the transition, from 25% of women Parliamentarians in 1990 to less than 5% in 2010. There is now a 20% legal quota policy in the 2012 Electoral law for women in Parliament, although there are no penalties for non-compliance (UNDP, 2012). There is a 40% quota for women in local government (WB, 2014).</p> <p>Impact of parental status</p> <p>There is evidence to suggest that parental status has an impact on Mongolian women’s participation in the labour force. Research indicates that the presence of children aged 15 years or younger in a household reduces the probability of female labour force participation (WB, 2013). According to Pastore (2009), the share of long-term and very long-term unemployment is significantly higher for young women with children.</p> <p>Parental status also influences the type of jobs chosen by women. Following the global financial crisis, some organisations reportedly chose to hire men over women for fear of incurring losses due to women’s entitlement to maternity leave (Reva et.al, 2011).</p>

Table 9. Key indicators: Women and men in the Mongolian economy

		Female	Male	Female & Male
Labour market	Labour force participation (% of women, men and combined working age population that are economically active) (2014 LFS data via ILOSTAT)	57	69.8	-
	Self-employment (% of female, male and combined employed population who are self-employed) (2011 data via WB, 2013)	55	62	N/A

		Female	Male	Female & Male
	Informal employment (% of women, men and combined working age population that work in the informal economy) (2009 LFS via WB, 2013)	N/A	N/A	66
	Unpaid family work (% of active population that are unpaid family workers) (2011 data via WB, 2013)	35.1	10.3	N/A
	Unemployment rate (15+ years) (% of female, male and combined population aged 15+ years who are unemployed) (2014 LFS via ILOSTAT)	4.8	4.9	-
	Public sector employment (% of workforce that is employed by government) (2012 LFS via ILOSTAT)	13.2	11.2	24.4
	Child labour (% of girls & boys who are child labourers – i.e. those aged 5-17 working in contravention of ILO C138 or 182) (UNICEF, 2012)	10.6	10.3	10.4
	Gender pay gap (unadjusted and calculated as the difference between average earnings of men and average earnings of women expressed as a percentage of average earnings of men) (2015 data via ILOSTAT)	11.1		
Business	Firms with female participation in ownership (% of all firms) (WB Enterprise Surveys, 2013)	37.8		
	Bank account at formal financial institution (% female and male population aged 15+) (WB FINDEX database, 2014)	93.2	90.3	N/A
	Loans in the past year from a financial institution (% female and male population aged 15+) (WB FINDEX database, 2011)	43	48.8	N/A
Government	Representation in national parliament (% of seats in a lower chamber held by women/men) (IPU, 2016)	17.1	82.9	[100]

6.8 Serbia gender profile^{viii}

Purpose and scope: This is a short summary of a gender profile prepared in 2015 for EBRD and updated in 2016, using publicly available sources. It is not intended to be an exhaustive overview of all gender-related issues in this country.

<p>Key points</p>	<ul style="list-style-type: none"> • The Republic of Serbia is a unitary parliamentary constitutional republic, with a population of 7 million. • The gender equality index in the Republic of Serbia is 40.6%, and the index of the EU-28 Member States is 52.9%. This number indicates that Serbia is lagging behind in achieving gender equality when compared to European standards. The greatest success in terms of gender equality has been achieved in the domain of decision-making power at the national level, which shows that the introduction of quotas for women’s political participation has been successful. On the other hand, the biggest setback in achieving gender equality in relation to the EU-28 was recorded in terms of women’s participation in the labour market and women’s access to financial resources.
<p>Access to services</p>	<p>Education</p> <p>The gap in the participation rates in tertiary education has been growing in favour of women. Gender segregation in educational fields remains high though, with much more concentrated female students in the areas of social sciences, humanities and arts.</p> <p>Health</p> <p>There are not prominent gender gaps in terms of access to health care. In 2014 among women was recorded slightly more persons with unmet needs for medical examinations (0.7 percentage points).</p> <p>Childcare:</p> <p>Labour force participation rates drop for women in childbearing years, and only 13% of children under the age of three in Serbia were enrolled in child care centres between 2010 and 2011 (UNECE 2010). This situation is even more pressing among the Roma population, where women’s employment rates are particularly low.</p>
<p>Access to employment</p>	<p>Labour Force Participation (LFP)</p> <p>Female labour force participation at 44.6% is particularly low, in part due to legislation on social security contributions, to the lack of affordable access to early childhood education and childcare for women during childbearing years and to cultural attitudes about gender equality. While achieving universal access to early childhood education is an essential long term developmental goal, increased access for low-income groups and Roma should be given priority. Measures addressing constraints to part-time work, however, can be taken in the short term. While primary and secondary enrolment rates are similar, in labour markets gender gaps become more salient.</p>

	<p>Horizontal segregation</p> <p>Gender differences in time use, limited child care enrolment, and skills profiles contribute to employment segregation and act as constraints on women’s ability to work and become entrepreneurs (USAID 2010).</p> <p>Vertical segregation</p> <p>Serbia is ranked higher than half of the EU Member States in terms of women’s decision-making power. This is partly the consequence of the introduction of legal quotas for the representation of lower represented gender (women) in the legislative bodies – National and Provincial Parliaments which is still not achieved in a number of EU Member States. However, this should not distract the attention for still prominent gender gaps in this domain: women’s representation in the national parliament stands at 34%, while 21% of Ministers are women and 19% of the regional assemblies are women. Only 15% of members of boards in largest quoted companies are women.</p> <p>Gender pay gap</p> <p>A gender wage gap exists at 16.7% and is highest among low skilled workers, where it is more than 20 percent (Avlijas et al. 2013).</p> <p>Women in informal employment</p> <p>In 2014, the female share of the informally employed in total employment was 23.5% for women and 20.9% for men (EIGE, 2016).</p>
<p>Access to finance/property</p>	<p>Land ownership</p> <p>Women and men have equal rights to own and access land and property other than land, under the Constitution (CEDAW, 2006), but respect for traditional customs might sometimes restrict women’s ownership rights. In rural areas, women often do not have de facto access to land, as if women buy or inherit land, tradition obliges them to register it in the name of their husband or another close male relative. The 2011 CEDAW report notes that a survey conducted in 2008 in one rural area found that women made up 10% of landowners. In Serbia, 18% of agricultural holdings were held by women (Cozzarelli, 2010). According to the official CEDAW report (2011), just 0.2% of property registered to Roma is registered in the name of Roma women.</p> <p>Access to credit</p> <p>According to USAID, women often experience difficulty in obtaining credit, because few women own property or land to act as collateral (USAID/Cozzarelli, 2010).</p> <p>Women’s entrepreneurship</p> <p>The 2013 WB IFC Enterprise Survey found that 29.8% of surveyed firms have female participation in ownership, below the average for Eastern Europe and Central Asia (30%). Only 14.3% of firms have a female top manager.</p>

Decision making	<p>Representation in national parliaments:</p> <p>Under the Law on Election of Members of Parliament, for every three candidates on an electoral list, one must be of the underrepresented sex. This is the case for national elections and local elections (SIGI, 2014).</p> <p>Patriarchal norms and values related to the sexual division of labour</p> <p>Stereotypes relating to gender roles remain strong in Serbia, with men considered to be the head of the household, and the role of breadwinner closely linked with that of being a 'real' man (World Bank, 2011). Women are seen as primarily responsible for childcare and domestic work in the home. Reflecting this, mothers receive an allowance from the state for their first, second, third, and fourth children (CEDAW, 2011).</p>
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Table 10. Key indicators: Women and men in the Serbia economy

		Female	Male	All
Labour market	Labour force participation (% of population that are economically active) <i>World Bank 2014</i>	44.6	61.1	
	Unemployment rate (15+ years) (% of female, male and combined population aged 15+ years who are unemployed but available for and seeking employment) <i>World Bank 2014</i>	25.9	19.4	-
	Gender pay gap (women's average earnings as a % of men's average earnings), UNECE 2015	16.7		
Business	Firms with female participation in ownership (% of all enterprises which are registered) <i>WB Enterprise Survey, 2013</i>	29.8		
	Bank account at formal financial institution (% of population with an account at a bank, credit union, other financial institution or the post office) <i>WB Findex, 2014</i>	83	83.2	-
	Loans in the past year from a financial institution (% of population who report borrowing money from a bank, credit union, microfinance institution, or other financial institution such as a cooperative) <i>WB Findex, 2014</i>	8.2	9.6	-
Political participation	Representation in national parliaments (% of seats in a lower chamber held by women/men) <i>IPU, 2016¹⁴</i>	34	66	[100%]

6.9 Tunisia gender profile^{ix}

Key Points

- The Republic of Tunisia is a constitutional republic with a multi-party system. Islam is the State religion, and 98% of the population is Muslim. The country is still undergoing a political transition initiated by the 2011 Revolution, which led to the removal of President Ben Ali and marked the beginning of the political transition.⁷
- In general, Tunisia is regarded as the most progressive country on women's rights in the SEMED region; in practice, however, Tunisian society also remains governed by social norms that define women as caregivers and homemakers and men as breadwinners. Despite the Tunisian Code of Personal Status has been one of the most liberal in the region, its enforcement remains challenging for certain aspects. Women's access to the public sphere is often conditional on their ability to simultaneously continue to fulfil their domestic responsibilities.
- Tunisian women's socio-economic status is strongly affected by their place of residence and level of education. Rural women are more likely to be illiterate than their urban counterparts and less likely to be economically active or have access to prenatal care.

Access to services

Transport

Access to transport is reportedly most difficult in rural areas, with a negative impact on rural women and girls' access to education and health services. Lack of access to transport is one of the main obstacles in reducing maternal mortality rates in rural areas, mainly because it impedes the delivery of emergency health services. (UN DSEA, 2011). Sexual harassment is also a concern for women who use public transport in Tunisia. This can affect women's economic opportunities, as fear of being harassed or assaulted in public transport may discourage some women from being economically active (EconoWin, 2013).

Education

Young women (15-29 years old) with tertiary education have a 90% participation rate (WB, 2013). However, the reverse is true for unemployment rates: women who have not completed primary education generally face lower levels of unemployment than women with tertiary-level education (WB, 2013). This may be attributed in part to the fact that women with primary education tend to work in lower skilled occupations such as domestic work or in the agricultural sector, which are less costly for employers in terms of wages and benefits (Bali moune, 2011).

Health

Tunisia has accomplished significant improvements in human development since gaining independence in 1956, and investments in women's health have been considered key to the success of the national development strategy (Bali moune, 2011). Today, women's health indicators in Tunisia are usually above international recommended averages (Euromed, 2010). However, in rural regions of the country's interior, residents still lack convenient access to health care, compared to their counterparts living in urban centres and coastal areas (WB, 2012).

Childcare

Pre-primary education is free for children aged 3 to 6 years (*Loi d'orientation sur l'éducation et l'enseignement scolaire*, art.4; 16). An estimated 44.3% of Tunisian children are enrolled in pre-primary education (MISC4, 2013). Ben Salem (2010) reports that women in modern Tunisia have less opportunity to benefit from the traditional support of their mothers, mothers-in-law, or sisters to help with childcare and housework, in part because these women may have their own careers or live some distance away. As a result, women who are strongly attached to their traditional domestic role reportedly suffer career

setbacks, and those who concentrate on their career rely on paid domestic help when they cannot count on family support (Ben Salem, 2010).

Access to Finance

Access to credit

According to a 2011 IFC survey, while 75% of Tunisian women business owners have sought bank credit for their business, the percentage of female entrepreneurs that obtained financing from banks only reaches 47% (IFC, 2011). Some 55% of Tunisian businesswomen report having encountered obstacles when seeking finance. High interest rates were the main obstacle mentioned by women (36%), followed by lack of collateral (11%). The relationship between women entrepreneurs and financial institutions is also influenced by bias and discrimination deriving from prejudices based on the traditional roles and responsibilities of men and women (Drine and Grach, 2010). Due to these obstacles, women tend to turn towards informal sources of finance instead, such as personal savings and family (Drine and Grach, 2010). Tunisian businesswomen generally report a higher level of use of personal and business bank accounts compared to their MENA counterparts (Vital Voices, 2013). Microcredit loans are available to women, and the government has taken measures to encourage women's economic participation through access to financial credit (UNICEF, 2011). In 2007, 43.9% of microcredit clients were women (Euromed, 2010).

Land ownership

Although both Tunisian law and Islam recognise women's right to own property, including land, women rarely exercise this right in practice (Ben Salem, 2010). There are thought to be low levels of female land ownership, although official data on the subject is lacking. In rural areas, women represent only 6.4% of farm owners, and hold approximately 4% of agricultural land. This suggests women farmers own on average less land than their male counterparts (UNDP/CAWTAR, 2010). In practice, land and real estate are rarely registered in the woman's name, and rental contracts for family residences are usually under a man's name as well (Ben Salem, 2010). This makes women more vulnerable in the event of divorce, as it gives the husband control over the assets once the marriage is over under the default separate ownership regime.

Women's entrepreneurship

There are low levels of female entrepreneurship: only 13% of Tunisian entrepreneurs are women. Trade (40%) is the main sector for female-owned businesses, followed by industry (31.4%) and services (28.6%). Some 55% of Tunisian businesswomen are sole owners of their firms, and most operate in urban areas.

Inheritance rights

Due to inheritance laws derived from Shari'a principles, women are not always entitled to inherit equal shares of land and property compared to male heirs, in line with traditional views that emphasise the importance of keeping family land and property within the patrilineal line. This leads to low levels of land ownership amongst women, which affects their ability to apply for loans that require collateral. UN HRC (2013) describes Tunisian inheritance laws as 'profoundly unequal'. In rural areas, women who inherit land sometimes renounce their inheritance in favour of male family members to ensure that it stays within the patrilineal family (Ben Salem, 2010).

Access to employment

Labour market participation

Women account for about a quarter (27%) of the active employed population (ILO estimate, 2015). The main sectors for women's employment are services (47.8%), manufacturing (30.77%) and agriculture (19.62%) (MFPE, 2012). Evidence shows that levels of female labour force participation are lower in regions with high unemployment rates, which suggests that many women have become discouraged from looking for work, and dropped out of the labour force (WB, 2013). Women with family responsibilities reportedly find it particularly difficult to enter the labour force, partly because they must continue to fulfil their domestic responsibilities. The proportion of married women in work in 2008 was 16% lower than the national average for women as a whole (UN HRC, 2013). Young women (15-29 years old) with tertiary education have a 90% participation rate (WB, 2013). However, the reverse is true for unemployment rates: women with lower levels of education are less likely to be unemployed than women with tertiary-level education (WB, 2013).

Discrimination in recruitment

There are reports that the extra costs arising from special measures required for women workers (e.g. nursing facilities for employers with more than 50 women employees) represent a disincentive for employers to hire women workers (EconoWin, 2013).

Unemployment

Women (22.6%) are more likely to be unemployed than men (12.5%). National unemployment has risen by approximately 19% between 2011 and 2013 (UN HRC, 2013). Unemployment is not uniformly distributed between regions and between age and gender categories; youth and women have far more trouble finding jobs than male adults (UN HRC, 2013). Women who have not completed primary education generally face lower levels of unemployment than women with tertiary-level education (WB, 2013).

Horizontal segregation

Tunisian women's employment tends to be concentrated in a few sectors, where they work in lower-skilled positions and/or in occupations that are deemed socially acceptable for women. These include garment manufacturing, agriculture, education and health, ICT and domestic work.

Vertical Segregation

Social norms and traditional views about women's roles and abilities are a disadvantage for women when it comes to attaining managerial positions. Nevertheless, the numbers of women in decision-making positions has increased in recent years. In 2008, only 13% of the 30 largest Tunisian companies had women on their supervisory boards, but female representation increased to 37% for executive boards. Across all sectors, Tunisian women held 10% of executive directorships. Sectors with the highest proportion of women executive directors were the beauty services and banking sectors (Singh, 2008).

Informal employment

The informal economy accounts for one third of the Tunisian economy and employs nearly 54% of its workforce (African Manager, 2014; French Embassy in Tunisia, 2012). 73.5% of workers in the informal economy are men, which represents 57.9% of the total male workforce. 41% of all women workers are employed in the informal economy (French Embassy in Tunisia, 2012).

The gender pay gap

There is a persistent gender wage gap. Women earn on average 75% of men's wages: women's average monthly wages are estimated at 459 TND (€ 207), compared to 615 TND (€277) for men. The 165 TND (€ 74) difference corresponds to 34% of women's wages (ILO/CRES, 2012). Research on the distribution of salaries suggests that, while the gap between men and women is not significant for small earners (those

who earn between 200 and 400 TND (€90-180) per month), it widens as salaries increase. Moreover, far more women than men earn less than 200 TND (€90) per month (Ben Salem, 2010).

Agriculture

The agricultural sector is also an important employer of women: 32% of the agricultural workforce is female (UNDP/CAWTAR, 2010). However, most of women's employment in the sector is vulnerable. The share of women among unpaid agricultural family workers is estimated at 58% (UNDP/CAWTAR, 2010). Women working in agricultural enterprises are mostly employed as seasonal workers (Ben Salem, 2010). 38% of seasonal agricultural wage workers are women; in governorates such as Nabeul and Gabes, this proportion reaches 75-80% (UNDP/CAWTAR, 2010).

Decision Making

Representation in national parliaments, local government and the judiciary

Since 2011, there must be an equal number of men and women on electoral party lists (WB, 2013). In practice, however, few parties put women at the top of their electoral lists, which limited the impact of the reforms. As a result, the law has not yet translated into significant results for more women in Parliament and women are under-represented in top decision-making positions (UN HRC, 2013). There are ongoing reports of negative stereotyping and comments, verbal harassment, and aggressive behaviour toward women MPs (NDI, 2014).

Labour legislation/industry restrictions

Women are prohibited from working at night, i.e. for at least 12 consecutive hours that must include the period between 10pm and 6am (LC, art.66). This restriction does not apply to women working in establishments where the work involves raw materials, materials in elaboration or perishable agricultural products, women in managerial positions and women working in social services and who do not carry out manual work (LC, art.68). The Ministry of Social Affairs can modify the hours during which women are prohibited from carrying out night work or revoke the prohibition in certain sectors or professions (LC, art.68-2). It is also prohibited to employ women in underground work in mines and quarries (LC, art.77) and in the recuperation, transformation or storage of scrap metals (LC, art.78).

Decision making in households

The law establishes the husband as head of household (Personal Status Law, art.23). UN HRC (2013) considers that this legal status, combined with customs and traditional practices, entrenches the dominant decision-making role of men in their households, even though Article 23 also states that husband and wife should cooperate in family matters. In practice, husbands and male relatives often exert control over household income. For example, there are reports that women entrepreneurs are frequently pressured to turn over the management and benefits of their businesses to male family members (Ben Salem, 2010).

Table 11. Key indicators: Women and men in the Tunisian economy

		Female	Male	Female & Male
Labour market	Labour force participation (labour force as a % of population over 15 years old) (ILO estimation, 2015)	27%	73%	-

		Female	Male	Female & Male
	Informal employment (% of female, male and combined employed population who are informally employed) (2009 data via French Embassy in Tunisia)	41%	57.9%	53.5%
	Self-employment (% of female, male and combined employed population who are self-employed) (WB World Development Gender Indicators, 2014)	19.8%	31.4%	28.2%
	Unemployment rate (15+ years) (% of labour force who are unemployed) (Q4/2015 figures from INS)	22.6%	12.5%	15.4%
	Public sector employment (% of workforce that is employed by government) (Tunisian Secretariat for women and family issues (SEFF), 2014)	37.4%	62.6%	[100%]
	Child labour (NB age 5-14) (% of children aged 5-14 engaged in child labour i.e. working in contravention of ILO C138 or 182) (MICS4, 2011-2012 figures)	36.77% of child labour	63.23% of child labour	2.6% of all children
	Gender pay gap in the formal private sector (Women's average earnings as a % of men's average earnings in the formal private sector) (via ILO/CRES, 2012)	75%		
Business	Firms with female participation in ownership (% of all firms) (SEFF, 2013)	6.5%		
	Bank account at formal financial institution (% female and male population aged 15+) (World Bank Financial Inclusion Database, 2014)	20.5%	34.1%	27.3%
	Loans in the past year from a financial institution (% female and male population aged 15+) (World Bank Financial Inclusion Database, 2011)	2.8%	3.6%	-
Government	Representation in national parliaments (% of seats in a lower chamber held by women/men) (Inter-parliamentary union 2014) (Note: See Annex I for further data on women in decision-making roles and information on parliamentary quotas)	31.34%	78.6%	[100]

Note: For further statistical data see Annex I. No data for % of women on boards.

Annex 7. Gender strategy advisory services in the Green Cities Facility

The benefits of adopting greener practices will not be achieved and sustained unless the approach incorporates the needs and concerns of both men and women. The EBRD's experience from municipal infrastructure investments demonstrates that gender inequalities exist with regards to access to services, such as urban transport or the provision of water and the management of solid waste, which can impact upon men and women's lives in different ways. If not provided in a customer-responsive manner, more often than not it is women who are disproportionately affected. For example, in many countries women, girls and boys often suffer harassment on public transport as a result of inadequate lighting, poor security, crowded carriages or unsuitable infrastructure. It is typically women who spend time collecting water, waiting for refuse collection etc. This is time that could otherwise be spent in employment or being involved in some form of economic activity. Importantly, women are often excluded from 'green' jobs due to gender-segregated employment patterns as the bulk of these jobs, such as those involving reducing energy intensity, minimizing waste, improving public transport infrastructure or retrofitting buildings are often male-dominated.

The proposed activities, which are in line with and contribute to the implementation of the Green Cities Facility aim to address multiple barriers that women face in accessing municipal services and employment opportunities by relevant service providers through a combination of the following steps:

1. Gender assessment and baseline setting
2. Technical support to service providers and municipalities to ensure greater gender equality in access to and use of municipal services and access to employment
3. Policy support to foster an enabling environment for green city investments and actions via policy dialogue on gender equality
4. Networking and learning opportunities through the Green Cities Facility's knowledge platforms

1. Gender assessment and baseline data setting:

- 1.1. Municipal sector gender assessments that further contextualise gender profiles (Annex 5) relevant to the Facility will be developed in order to better understand the distinct vulnerabilities of women and men and ensure that the Facility's activities address the different needs and priorities of women and men in beneficiary cities. The assessments will complement the existing profiles by providing more nuanced information on gender inequalities in terms of the sub-sectors in which the investments are envisaged.
- 1.2. Mainstream gender in the preparation and development of Green City Action Plans: the objective is to ensure that the planned work under GCAP (e.g. technical assessment which looks at social impacts amongst others as well as stakeholder-based prioritization) integrates the needs and priorities of men and women where relevant. The EBRD will ensure that the consultant teams contracted to prepare GCAPs include a suitably qualified social/gender expert.
- 1.3. At an investment level: all EBRD investments are subject to environmental, social and gender due diligence. MEI projects require systematic gender assessments within feasibility studies so as to better inform design; the requirement that all stakeholder engagement plans be gender-responsive to better inform delivery; and that corporate development plans address the needs of men and women for enhanced sustainability. It is assumed that standard due diligence, which

accompanies each investment, will in most cases be sufficient to develop a gender baseline. Should the gender assessment not be robust enough due to lack of data, which is sometimes the case especially in the area of municipal services, GCF funding will be used to undertake a detailed assessment (1.1) and to enhance the analysis.

2. Technical support to service providers and municipalities to ensure greater gender equality in access to and use of municipal services and access to employment

2.1. Technical support to service providers: subject to the results of the gender assessment, through its investments the EBRD will support its clients to develop a process to include gender considerations in the design and delivery of demand driven municipal services and to promote equal opportunities in Human Resources (HR) policies and practices, identify specific actions as may be appropriate and support clients with their implementation. This is to ensure greater gender equality in their HR policies and practices and in their services provision so that the Facility's benefits are more equally distributed between men and women. This will be done through specialised technical support to clients including staff training (training will be context specific and may cover various issues from basic gender awareness of staff to more tailored ones aimed at enhancing gender responsiveness of staff in planning and delivery of services in those specific areas in which they operate, non-discrimination and sexual harassment, etc.), study tours, etc. Please see the Annex 10 for EBRD project examples.

3. Policy dialogue on gender equality to foster an enabling environment for green city investments

3.1. Policy support on gender equality to foster an enabling environment for green city investments: facilitating access to employment or services via direct investments is not often sufficient to economically empower women unless institutions, laws, policies and social norms allow women to access and benefit from arising economic opportunities on the same footing as men. For example, women, girls and boys often suffer harassment on public transport as a result of inadequate lighting, poor security, crowded carriages or unsuitable infrastructure. There are numerous policy issues that create impediments to equality of economic opportunities and include discriminatory laws and discriminatory norms which adversely affect women's ability to participate in the economy; legal restrictions relating to women's working hours and the professions women can pursue or the absence of legislation, which penalises all forms of harassment or gender-based violence in the work place and public spaces, which affect women's rights and capabilities. For example, women in many countries across the world including in 6 countries of the Facility's region face some sort of legal barrier to employment, such as partial or complete employment bans in a number of occupations¹⁵, or restrictions on working hours, sectors and occupations that limit the range of jobs that women can hold and which lead to occupational segregation and women's confinement to low-paying sectors and activities. Most of these industries with employment bans for women are also the highest paid, which further exacerbates existing gender pay gap.

¹⁵ such as mining or construction, jobs requiring lifting objects above a certain weight, jobs considered too hazardous for women, jobs considered too arduous or morally inappropriate for women

In order to be effective in achieving 'greener' practices, diverse groups of citizens, women and men alike, need to be able to fully participate in and benefit from the Green Cities investments. The Facility proposes to provide policy support to foster an enabling environment for the Green Cities investments via policy dialogue on gender equality and women's economic empowerment. In line with the anticipated pipeline and the results of the GCAP assessment, the EBRD will engage in policy dialogue with relevant stakeholders at national, regional and municipal levels. Key themes for policy dialogue might include safe transport for all and increasing their awareness of gender-specific needs in transport; the importance of incorporating gender concerns into the design and delivery of municipal services; including provision of inclusive transport, water, waste water services and district heating and cooling systems.

4. Networking and learning opportunities through the Green Cities Facility's knowledge platforms

4.1. The Facility, as part of Component 3 (see Section C.3), provides knowledge building opportunities to share best practice amongst the Facility's beneficiaries and to tap into a larger network of urban sustainability initiatives and associated stakeholders. Gender will be mainstreamed into the activities provided under Component 3. Events such as an annual Green Cities forum will include panels and discussions focused on the gender challenges cities face, while providing beneficiary cities a chance to share their experience of incorporating gender considerations into the design of GCAPs and green city investments. GCAPs will also feature stakeholder engagement and capacity building workshops, where gender can be an area of discussion. Within the wider Global Platform for Sustainable Cities, the Facility's efforts on gender will be a valuable example to bring to international forums, where the Facility can demonstrate how integrating gender considerations can contribute to urban sustainability objectives.

Reporting and evaluation:

Assessing and reporting the progress towards the objectives of this Facility will require ongoing monitoring to be carried out by a consultant (most likely to be housed in the EBRD) with close supervision of the EBRD's Gender team. The activities and results of the Gender Advisory Services programme will be reported annually to the GCF as a part of EBRD's regular reporting responsibilities. The EBRD will be responsible for providing information in line with the indicators and targets described in the Facility's Gender Action Plan in Annex 8. The proposed results framework will be revisited and further refined based on the lessons learned from the first interventions and as and when needed. The reporting timing and format will be agreed with the GCF upon approval of this proposal.