



# Foreword

Yugoslavia disappeared from the world map almost 20 years ago: the borders for Bosnia and Herzegovina (B&H) were settled under the 1995 Dayton Agreement and Kosovo's were set in 1999 when Serbia agreed to international (UN) administration. Today, the agenda for both countries is set for integrating them into international affairs and institutions (notably the EU) and it is rare to see either country referred to as 'post-conflict'.

Yet people in both countries are still struggling to rebuild their lives. Almost half the population of both countries are unemployed and, as our reports show, women are disproportionately affected and face discrimination throughout their lives. They are discriminated against despite the laws that are in place to protect, respect and fulfil women's rights, resulting in the perception that these laws are merely tick-boxes for international donors/institutions.

This report highlights the impact that discrimination has on so many women in B&H and Kosovo – many of them did not see the point in looking for work. For us, this emphasises the importance of supporting women so that they can be in control of how they earn a living.

The discrimination that women face in their economic lives is pervasive: from education to recruitment, training and staying in work as well as starting a business. As this research demonstrates, this discrimination is underpinned by gender stereotypes which make it difficult for women – even when they earn an income – to be fully economically empowered. Such discrimination is evident not only within the household or community level but also at the government level in terms of resource allocation and policy implementation.

## We don't have all the answers for this gap but we believe that the proven success of our programmes can be part of it:

Since opening doors in **Bosnia and Herzegovina** we've had over 35,250 enrolments in our programmes:

- 2012 graduates reported earning an average of £1.47 (\$2.29) a day compared to £0.95 (\$1.48) at the beginning of the programme;
- 98% of 2012 graduates had good knowledge of their rights (compared to 61% at the beginning of the programme);
- Large and consistent increase in Women for Women International (WfWI) graduates who reported educating another woman on her rights from 7% at enrolment, to 19% at graduation, 74% at 12 months post-graduation, and 84% at 24 months post-graduation.

In 1999, we opened WfWI **Kosovo** and have since had over 30,000 enrolments:

- 2012 graduates reported earning an average of £0.59 (\$0.92) a day, up from £0.11 (\$0.17) a day at enrolment;
- Almost all women reported practicing family planning at 24 months post-graduation, from 20% at enrolment, 83% at graduation (2009/2010), and 99% at 12 months post-graduation;
- Almost all women reported having educated another woman on her rights, demonstrating the benefits of educating women in the local community, at enrolment, only 3% of women reported doing so. This increased to 78% at graduation (2009/2010), 98% at 12 months post-graduation and 99% at 24 months post-graduation.

The role of women in achieving sustainable development has never had as much attention as it has now in the run up to the 2015 deadline for the Millennium Development Goals. Understanding why there is a gulf of difference between laws and the daily reality for women is key to ensuring that these laws both protect women and achieve effective change. Not only is this of the utmost importance for women, but it delivers important and sustainable benefits for their families and communities. I hope that the voices of the women and the findings of this research will contribute to the important discussions in the next few years and beyond 2015.

**Brita Fernandez Schmidt**  
Executive Director, Women for Women International



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## Bosnia and Herzegovina in brief

The current borders of **B&H** were settled under the 1997 Dayton Peace Agreement. B&H is governed under a three-member Presidency (one from each member ethnic group) this is, however, largely decentralised and done through two autonomous entities: Federation of Bosnia and Herzegovina (consisting of 10 cantons) and Republika Srpska, with a third region, the Brčko District, governed under local government. Amongst other international institutions, it is a member of the UN (1992) and the Council of Europe (2002) and is a 'potential candidate' for EU membership.

Women's literacy in B&H is 96% and life expectancy is 78. The average age a girl leaves school is 14. 32.8% of women in B&H are unemployed and only 8% of businesses are owned by women. A third of parliamentary candidates (in the lower house) have to be women (37% registered to run for the 2010 elections) at both the national and sub-national level due to a quota.

## Kosovo in brief

In 1999, Serbia agreed to pass the administration of **Kosovo** to United Nations Interim Administration Mission In Kosovo (UNMIK) and Provisional Institutions of Self-Government of Kosovo (PISG). Since Kosovo's declaration of independence in 2008, UNMIK and the NATO Kosovo Force have considerably scaled down their activities. Kosovo is not officially recognised as a state by the UN (recognised by 103/193 member states; 7/15 members of the Security Council) or the Council of Europe (34/47) and is recognised by the EU as a potential candidate (although only 23/28 member states recognise it). Due to its political status, Kosovo is not a signatory to international laws (such as CEDAW) although many standards have been applied to domestic legislation (due to UNMIK).

According to the UN (2005) adult women's literacy is 90.9% and life expectancy is 75. Women account for an estimated 56.4% of the unemployed population and only 10.4% of businesses are owned by women. 30% of parliamentary candidates have to be women (due to a quota) but women are underrepresented in other public and private decision making fora.



## Introduction

Women's right to participate fully in the economic life of their country is enshrined in the UN Convention for all Forms of Discrimination against Women (CEDAW) and other key international and regional human rights instruments. Their full participation in economic life also has important benefits for households, for businesses and for development at a national and international level.

The promotion of women's economic empowerment is an important focus for the work of **Women for Women International (WfWI)**. In 2011 and 2012 WfWI partnered with the European Bank for Reconstruction (EBRD) to co-host conferences on the theme of women's economic empowerment. A recurring topic at both events was the role of legal frameworks in shaping the economic opportunities for women both in terms of the contents of the laws and their practical application/enforcement.

In September 2013, WfWI and EBRD will co-host a third conference focusing on this issue. Both organisations have commissioned research to inform the discussions at this conference. This report summarises the findings of two qualitative research studies commissioned by WfWI to **examine the impact of the rule of law on women's economic empowerment in both Bosnia and Herzegovina (B&H) and Kosovo.**

# Methodology

WfWI commissioned in-country research in both countries.

The research focused on two main areas of women's economic empowerment in each country: **women's employment** (including access to employment, both formal and informal, and employment conditions) and **women's entrepreneurship** (including access to credit, markets and support).

Both researchers identified gender-sensitive indicators within these areas such as: education relevance; skills; training; recruitment processes; employment conditions (e.g. sexual harassment, maternity leave); and paid/unpaid work.

Data collection methods included desk research to review existing legal frameworks and relevant literature and to gather data on laws and statistics about women's employment and entrepreneurship.

It also involved qualitative analysis of the contents, application and enforcement of the legal frameworks through a combination of focus group discussions and semi-structured interviews with legal experts, WfWI beneficiaries and key staff.

WfWI works with women survivors of war who are socially excluded. They include women of various ages, some have disabilities, some are from minority groups (e.g. Roma). They are therefore not representative of the whole women's population of either Bosnia & Herzegovina (B&H) or Kosovo.

## Limitations

We set out to present research that would provide an initial 'light-touch' analysis of the law and its application in each country. Further research is warranted and we have identified key areas in our recommendations.

Where possible, this summary draws out any similarities and differences between the two studies, although the very different characteristics and context of each country (particularly Kosovo's political status) means in many instances that data and information available are not directly comparable. Both researchers reported a lack of available data (in different areas) and consistency in available data.

## Key findings

### The legal framework

Both countries have a number of gender equality and labour laws in place that purport to conform to international standards and have made progress in recent years in bringing their legislation into line with EU standards. They have also established various institutional mechanisms with responsibility for promoting gender equality, including women's economic empowerment:

Country	Gender equality laws & policies	Labour laws	Institutional mechanisms
Bosnia and Herzegovina	<ul style="list-style-type: none"> <li>Constitution of Bosnia and Herzegovina (1995)</li> <li>Law on the Prohibition of Discrimination (2009)</li> <li>Law on Gender Equality (2003)</li> <li>Gender Action Plan (2006)</li> </ul>	<ul style="list-style-type: none"> <li>Law on labour (1999)</li> <li>Law on the Agency for Labour and Employment (2003)</li> <li>Law on state service in the institutions of B&amp;H (2002)</li> <li>Additional 12 relevant labour laws at canton level.</li> </ul>	<ul style="list-style-type: none"> <li>Gender Equality Agency (part of the Ministry for Human Rights and Refugees)</li> <li>Institute of Human Rights Ombudsman</li> <li>Gender Centres</li> <li>Ministry of Civil Affairs B&amp;H</li> <li>State Employment Agency</li> <li>Additional 176 various institutions between the 3 cantons.</li> </ul>
Kosovo	<ul style="list-style-type: none"> <li>Constitution of the Republic of Kosovo (2008)</li> <li>Law on Gender Equality (2004, UNMIK)</li> <li>Law against Discrimination (2004, UNMIK)</li> </ul>	<ul style="list-style-type: none"> <li>Labour Law (2010)</li> <li>Law on Breastfeeding (2006, UNMIK)</li> <li>Law on Business Organisation (2007, UNMIK)</li> <li>Law on Supporting Small and Medium-Size Enterprises (SME) (2005, UNMIK)</li> <li>Law on Civil Service (2010)</li> </ul>	<ul style="list-style-type: none"> <li>Agency for Gender Equality (in the Prime Minister's Office)</li> <li>Gender Equality Unit (Ombudsman's office)</li> <li>Offices for Gender Equality within government ministries and inter-ministerial Gender Equality Council</li> <li>SME Support Agency</li> <li>Labour Inspectorate</li> <li>Municipal Gender Affairs Officers and Committees for Gender Equality</li> </ul>

According to the research, Kosovo has made some developments to ensure greater gender equity in entrepreneurship and 'create an environment that fosters entrepreneurial talent and interest' and has aligned itself to the EU Small Business Act (2008) and amended the Law for Small and Medium Enterprises (2008) to this end (such as reducing registration barriers).

However, the Bosnia and Herzegovina (B&H) report highlights a number of weaknesses of the existing legislation: policies and laws in B&H are generally designed to satisfy international standards and EU accession requirements and, very often, do not reflect the Bosnian context adequately, particularly the most marginalised within the population; gender and employment related policies are often not evidence-based and there is a lack of comprehensive, country-specific research in this area.

Both reports cite the lack of human, financial and technical resources available to the institutional mechanisms responsible for monitoring the implementation of gender equality commitments as a further challenge. In B&H there is an absence of sanctions for non-compliance with the laws in B&H and co-operation between the existing gender equality bodies and Ministries is uncoordinated and limited. The Kosovo study also highlights the lack of available data as an obstacle to the effective monitoring of progress on gender equality commitments.

## Women's employment

Despite the adoption by both countries of legislation that the governments' claim meet international standards, both research studies highlight significant gaps between legal provisions for women's economic rights and their full and effective implementation and enforcement in practice.

### Access to employment

In both countries women constitute a majority of the economically inactive labour force: in Kosovo only 18.6% of women are economically active and the unemployment rate among economically active women is 44.4%, which is 12.4% higher than men (32%); in B&H, women represent over 60% of the inactive labour force, and the unemployment rate among economically active women is almost 42%.

There are differences between rural and urban areas – women in rural areas have less access to formal labour and are more likely to be engaged in entrepreneurship - and women belonging to disadvantaged groups face even higher exclusion from the formal labour market.

*"Women in rural areas have less opportunities than in urban ones."*  
(Sarajevo and Zenica, WfWI staff)

Women are typically employed in the service sector in both countries, with agriculture a much more significant source of employment in rural than urban areas. They are more likely than men to work in the public sector and to work part-time and they are also over-represented in the informal sector.

In the focus groups, women from older age groups were significantly less optimistic about the probability of securing work.

**Enesa Heldovac** lives in the small city of Zavidovići (B&H). She was a saleswoman in a private company and had no insurance, "I had some medical problems and had to go for a surgery, but I had to work until two days before my surgery. After my recovery, I had no chance to work again in that company and I have never been called by them."

After graduating from the WfWI programme, she and other graduates formed the association 'Zejneb' in 2011. Zejneb now has 30 active members who are all WfWI graduates and were all unemployed when they started the association. They produce handiwork crafts, medical herbs and tea and some food processing. The final products are usually sold at fairs and local markets as well as to individual customers. Through these activities, the association produces sufficient income to support the families of the members. Enesa is the Vice President for the association.

*"When it comes to [financial or technical] support of our projects, we do not receive anything from local authorities. Our association has better recognition and has more relations in other municipalities such as Žepče and their development agencies than in Zavidovići."* Mrs Enesa Heldovac (Zejneb Vice President).

Zejneb only has plans to grow: "We will go further. If you do nothing, then you lose your moral. Therefore, we will work more and more".



## Skills and education

Desk research and focus group findings in both countries highlight the central role that education plays in determining women's access to economic opportunities: in both countries the women who are least economically active are those that have been educated to primary school level; conversely those that are most economically active are those who have completed secondary education and, to a lesser extent, tertiary education.

However, some WfWI beneficiaries expressed frustration that even when they qualify, they are unable to secure work or work commensurate with their skills and experience. They attribute this largely to a lack of suitable training opportunities.

*"I have never worked what I am qualified for. I work only on a part-time basis."*

(Zenica, WfWI programme graduate)

*"It is much easier for men to attend the [training] seminars than women."*

(Sarajevo, WfWI programme graduate)

Desk research confirms that women are less likely to participate in education and professional development due to the double burden of combining unpaid domestic work with their professional life (see paid and unpaid section).



Photo: Simon Wheeler

*"Highly educated women have more chances to solve the problems."*  
(Zenica, WfWI staff)



Photo: Simon Wheeler

## Employment conditions

While employment law in both countries clearly spells out employer's responsibilities for their staff, the literature review and focus group discussions point to serious discrepancies between the law and its practical application.

*"I had a case when I was sick and informed the agency about my condition, the owner did not approve my sick leave ... when I've insisted to have my sick leave then the owner threatened me with firing"*  
(Kosovo focus group one)

*"I've worked mostly with private companies, one thing that bothers me most is job description, because they change it very often without even informing you...whilst the compensation is the same. As for health insurance, I never had one"*  
(Kosovo focus group one)

Despite the prohibition of discrimination in the workplace by law, the majority of women participating in focus groups in the two countries cited instances of sex, but also age discrimination during recruitment processes and in the workplace. In Kosovo, the research noted that private sector employers were more likely to discriminate on the basis of age and sex during recruitment.

*"Younger people will be employed first."*  
(Sarajevo, WfWI programme graduate)

*"Who would employ a 45 year old women?"*  
(Sarajevo, WfWI programme graduate)



The available literature confirms that ageism and sexism are rife in the workplace. In B&H, women commonly find employers reluctant to recruit or retain them in their jobs if they choose to start a family. Typically women don't register as unemployed and they thus become listed as 'inactive' or 'housewives' in national statistics.

Both studies find the institutional mechanisms responsible for monitoring workplace conditions and implementation of the labour law inadequate. For instance, in Kosovo the labour inspectorate does not disaggregate the data it collects to monitor violations of the labour law (such as salary payment, health and safety protection, employment contracts) by sex making it difficult to analyse the gender dimensions of workplace discrimination.

**Remzije Berisha** lives in the village of Progocv, Vushtrri (Kosovo). She has five children and lost her husband 12 years ago. She was heavily reliant on her wider family for financial support. With the support of her brother, she was able to go onto a WfWI programme.

*"Only I know how hard it was, when I started to attend my first course with WfWI. I did not have anybody to look after my children; hence they were staying alone at home. Moreover, being a single mother, people in the village started rumours... and this was worst, but I did not stop. I graduated, got a job for which I'm very thankful."*

Remzije is taking classes to complete her secondary schooling and works as an elderly caregiver and makes traditional handmade knitted products and traditional food for various clients. *"When I sold my first product, although it was not much in money value, that was my happiest day in life, because then I knew that I could provide for my family ... that kept me going on and made me realise that I can do more..."*

In 2010, Remzije founded the Women Farmers Organization, 'Alba', which has grown from 15 to 40 members. The organisation receives funding from various donor programmes and is currently establishing a small factory for fruit and vegetable processing, which will provide other women in the community with employment.



## Health & safety

In B&H, the focus groups reported a general lack of adherence to health and safety standards and attributed the lack of collective action (e.g. forming trade unions) to job insecurity. Within this context, employer obligations to addressing women's safety issues (e.g. identification and reaction to cases of violence against women) were not raised as an issue by the women.

Feedback from the focus groups regarding sexual harassment suggests women lack awareness about legal protections and prefer to quit their job rather than seek justice, due to the perceived challenges involved and poor likelihood of success. The research concluded that many cases of harassment and violence go unreported.

In Kosovo, women reported that employers would often not issue a written contract so there was no health insurance and leave (sick, annual and maternity) was usually unpaid. Even when women were aware of their rights, they did not report abuses to the Labour Inspectorate.



## Maternity leave

In B&H, maternity leave is characterised by huge differences between the amount, requirements and procedures related to the right to maternity leave and the maternity pay for employed and unemployed mothers among the cantons (districts). This results in a 'postcode lottery' with women in some parts of the country accessing better maternity provision than others. The government is currently preparing a new Law on the Protection of Families and Children that is aimed at equalising maternity pay, although there are concerns it may result in indirect discrimination against women in recruitment as employers are obliged to pay maternity pay and attempt to avoid this by not hiring women.

**"My cousin had to choose: to stop maternity leave after four months or to leave the company"** (Sarajevo, WfWI programme graduate)

In Kosovo, the maternity leave provisions of the existing Labour Law are currently under debate, with some government departments saying that the existing maternity leave provision presents a burden for employers, but others arguing that to reduce the leave provisions would discriminate against the mother and child.

A number of women participating in the Kosovo focus groups confirmed that maternity leave was often not compensated, but they did not complain for fear of losing their jobs. However, women who had worked in the public sector reported that their maternity and other leave provisions were more likely to be protected.

**"Men will be employed rather than women – they do not use maternity leave."** (Sarajevo, WfWI programme graduate)



## Paid and unpaid work

One of the biggest obstacles to women's economic empowerment identified by both studies is the double burden of women's paid and unpaid work - women and girls are still expected to take responsibility for the majority of unpaid care duties in the home, such as child or elderly care, which leaves little time for paid employment.

Deep-rooted gender stereotypes reinforce the inequitable distribution of care and the expectation that women should stay at home. Women, particularly in rural areas, reported needing permission from their husbands to work:

In B&H universal childcare facilities used to be provided by the state under the socialist system, but now the majority of quality childcare is provided by private actors and is too expensive for most families. The Kosovo research noted some cases where the costs of monthly expenses (such as child care, transportation, etc.) exceeded their income and acted as a disincentive for women to seek work:

**"... One other hurdle impacting my employment was my husband. He was influenced by his family members, and for some time did not allow me to work. He was not working either...When our family's welfare was at risk, then I decided to find a job."** (Kosovo focus group two)

**"There are kindergartens but it is expensive. Therefore, we use our family."** (Zenica, WfWI programme graduate)

**"Tradition still has an influence on women. Their husbands do not like women to work out of home or to travel to work."** (Zenica, WfWI staff)

## Pay gap

The literature review of both studies highlighted significant pay gaps between the earnings of women and men, although interestingly this issue was not raised as a concern in any of the focus groups, possibly because pay scales and salaries are rarely transparent and access to this data is often limited.

In B&H, women earn an average salary of 200–400 KM (Convertible Marka) per month, while the men's average salary is 300–500 KM per month. The OECD states that men in B&H earned two-thirds more than women (2006 data). In Kosovo, recent data shows that women earn an average salary of 180.2 euros per month compared to an average salary for men of 202.9 euros per month, 12% more than women.

# Women's entrepreneurship

## Access to credit

The biggest challenge for women entrepreneurs, identified in the desk research and focus groups in both countries, is access to finance. Where loans and other forms of finance are available, these are often registered in the names of male relatives.

In Kosovo, for instance, it is estimated that 92% of collateral assets needed to start businesses are registered to men. As a result, only three per cent of bank loans for the establishment of businesses go directly to women. In both countries, bank loans were hard to secure because they require collateral that most women entrepreneurs can not provide and loans from microcredit organisations and banks were often too costly. The risks of losing collateral were seen as a significant disincentive by the women.

Additionally, in B&H, the focus groups felt that opportunities to apply for grants were not viable due to the complex administrative procedures, including completing and providing the required documentation.

Interviews conducted with a similar target group by the same researcher in 2011 in B&H found that women entrepreneurs often have no way to save money or to plan ahead, because of the insecurity of their work.

Women from both countries reported a lack of awareness (e.g. about starting businesses and creating partnerships) as well as a lack of self-confidence.

*"I would rather keep working in this way than to take a loan and to risk everything."*

(Sarajevo, WfWI programme graduate)

On a more positive note, the research noted a certain degree of satisfaction amongst women entrepreneurs with their way of life and achievements. It also concluded that the level of a woman's education does not significantly affect her entrepreneurial orientation.



Photo: Simon Wheeler



**Ćamila Imamović** is from the small town of Jablanica in central B&H and is the mother of three daughters (two of them are university graduates and one is a secondary school student). She told us *"Every day we listen to many stories about discrimination of women. There are more and more stories of young mothers who are faced with discrimination in employment, mostly in the private sector. This is a huge problem for us and we have to keep working on solving this."*

After going on the WfWI programme, she and some fellow graduates formed the association 'Most' in 2009. Ćamila is the President of 'Most' and it now has over 100 members who are mostly unemployed women from rural areas. The association produces souvenirs, handiworks and green-house goods.

*"The programme was the only way for women to go out of their houses and to do something themselves. Our women are great fighters. We did it and succeeded. Now, we are respected in our families and in local community. This has helped our association to be involved in all local activities. Thanks to our association, our members are able to earn money which provides them with some independence."*

By partnering with local partners, the association has also been organising a fair to promote healthy food, herbal medicine and beekeeping twice a year since 2009.

'Most' is a rare example of where associations receive recognition from local authorities - it receives 1, 200 KM (\$820 USD) per year from the municipal budget and was also granted space by the authorities for a souvenir shop in the museum.

# Conclusions

While both countries have made progress in bringing legislation related to women's economic empowerment into line with international and EU standards in recent years, the findings of the two research studies conclude there are large gaps between existing employment and gender equality laws and policies and the realities of women's lives in B&H and Kosovo.

Kosovo has the lowest rate of women's participation in the labour force in the Western Balkan region and in B&H women represent over 60% of the inactive labour force. Women entrepreneurs in both countries experience difficulty accessing credit and often face financial insecurity and lack the support needed to start and run their businesses.

Many of the obstacles women face to enjoying their full economic rights are similar in the two countries and include: lack of awareness about employment law and the mechanisms available for challenging discrimination in this area; a lack of education and inadequate vocational training and skills development opportunities; discriminatory employment practices such as sexual harassment and ageism and sexism in recruitment processes and in the workplace; and the double burden of balancing their paid work and unpaid care duties. Women belonging to disadvantaged groups, particularly women in rural areas and older women, report facing even greater obstacles to fulfilment of their economic rights.

The two studies identify a number of structural and institutional barriers that need to be tackled in order to ensure existing legislation is implemented in full. These include: the lack of both quantitative and qualitative data on women's employment and entrepreneurship necessary for evidence-based policy and legislative decision-making; inadequate monitoring and penalty mechanisms to assess and remedy any challenges to women's economic empowerment and, where these mechanisms do exist, inadequate human and financial resources to adequately fulfil their function; and a lack of co-operation and information sharing amongst some of the institutions and bodies responsible for promoting women's economic empowerment.

## Recommendations

### National governments:

- Ensure that existing national labour and gender equality laws are in line with international standards on women's employment and entrepreneurship and address any existing gaps in legislation;
- Strengthen the implementation of existing employment and relevant gender equality laws by ensuring there are sufficient monitoring mechanisms and institutional resources, including where necessary penalty systems for employers that fail to comply with the law;
- Monitor the working conditions of women in the informal sector and those employed with temporary contracts, by strengthening labour inspections, and ensure their access to social services and social security;
- Challenge the stereotypes that lead to discrimination in employment and entrepreneurship, such as appearance-based sex discrimination and assumptions about women's suitability to work in certain sectors that lead to gender segregation in the labour market, through education curriculum development and the promotion of positive role models in the media and education system, including measures that encourage women and girls to enter into traditionally male-dominated fields of education and the workplace;
- Promote shared domestic responsibilities between women and men in areas such as care giving and parenting and increase the availability of affordable childcare;
- Increase access to credit, savings and other financial instruments, training and advisory services and networking opportunities for women entrepreneurs;
- Integrate measures to address women's economic empowerment with efforts to tackle other forms of discrimination they face. For instance, measures to increase women's economic independence should also monitor their experiences of physical and sexual violence by an intimate partner and shifts in gender attitudes within the home/community to better understand how economic empowerment influences levels of violence and women's decision-making powers;

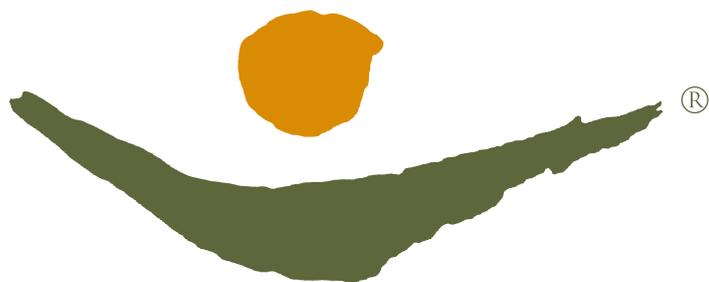
- Strengthen the collection of data to monitor implementation of national and, where applicable, international commitments to women's economic empowerment to inform law and policy development and ensure that sex-disaggregated data are routinely collected as part of research into economic empowerment issues in each country, in co-ordination with the relevant Gender Equality oversight bodies;
- Ensure adequate resources are allocated in national budgets for the promotion of measures, including the above, to promote women's economic empowerment;
- Invest and provide more support to women's cooperatives and networks.

### Businesses:

- Carry out pay audits to encourage effective action plans to be developed to make equal pay a priority and to empower women to challenge pay discrimination;
- Develop confidential and secure systems for filing complaints related to gender-based discrimination and sexual harassment in the workplace and ensure that victims have effective access to such means of redress.

### Non-Governmental Organisations:

- In order to more fully explore the role that the private sector can play, conduct further research into the divide between private/public practice and the impact that businesses can have on encouraging economic empowerment of the most socially excluded women and their communities;
- Further explore how and why women are able to effectively challenge gender stereotypes and how they can be effectively supported as agents of change in their communities.



# WOMEN *for* WOMEN International

Since 1993, Women for Women International (WfWI) has worked to provide women survivors of war, civil strife, and other conflicts with resources to move from crisis and poverty into stability and self-sufficiency. WfWI delivers these resources through a year-long programme that begins with direct financial aid and emotional support.

Along with helping more than **372,000** women in the past 20 years to rebuild their own lives and those of their families and communities after war, WfWI uses its voice to call global attention to the unique role that women play in advancing peace throughout society. WfWI works in **Afghanistan, Bosnia and Herzegovina, Democratic Republic of the Congo, Iraq, Kosovo, Nigeria, Rwanda and South Sudan.**

For more information and to sponsor a woman, please visit [womenforwomen.org.uk](http://womenforwomen.org.uk)

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Women for Women International  
32 – 36 Loman Street  
London SE1 0EH  
T: +44 (0)20 7922 7765  
F: +44 (0)20 7922 7706  
E: [supportuk@womenforwomen.org](mailto:supportuk@womenforwomen.org)  
W: [www.womenforwomen.org.uk](http://www.womenforwomen.org.uk)

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