
ECONOMIC EMPOWERMENT OF WOMEN IN RURAL AREAS

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ABSTRACT

Gender equality is a problem that not only affects the Republic of Serbia but also causes significant and challenging issues in the developed world. In rural areas, the problem of gender equality is even more pronounced, given the fact that women are working auxiliary unpaid jobs, that they are economically dependent, and, in a large percentage, low educated. The paper aims to point out the problems of gender equality in rural areas in the Republic of Serbia to offer ideas and possible solutions to some segments of this problem. The paper analyses the Republic of Serbia's strategies for gender equality in general and rural areas and mentions legislation in this area in the Republic of Serbia. The authors conducted a comparative analysis of women's entrepreneurship in selected EU countries and gave communication and knowledge management strategies for women's empowerment in rural areas.

Introduction

With its Constitution, laws, and the adoption of international standards, the Republic of Serbia has committed itself to introducing a gender perspective in all policies and levels. However, the gender equality index, according to Babovic (2016), says the opposite. There are inequalities between women and men in all areas, including health, work, power, knowledge, money, and time. The most considerable disparity lies in the domain of money and labour. Also, when analysing employment policy, the lack of a gender perspective can be observed, both in analysing the situation in the labour market and in measures for improving the problem that should affect the systemic and structural causes of gender inequality in the Serbian labour market. (Pantović et al., 2017).

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The biggest problem is the position of women in the countryside. The Committee on the Elimination of Discrimination against Women discusses this issue in its Concluding Observations. "There are inequalities between women in the city and women in the countryside in the member state regarding living standards and employment, especially older women. Therefore, Serbia must provide rural women, including older women, with unhindered access to adequate living standards and employment." (Janković et al. 2016; Committee on the Elimination of Discrimination against Women, 2017).

Inequality is also observed in the total rural population in the Republic of Serbia. The 2020 Eurostat Income and Living Conditions Survey points to the fact that the population in the villages of Serbia is at greater risk of poverty and social exclusion than the population in the cities. "The rate of risk of poverty and social exclusion is 46.8% in rural areas and 32.7% in urban areas". The gender gap in the labour market is more pronounced in other settlements than in the city. Although the difference in labour market indicators between men and women has the same direction in both settlements, the gender gap is more pronounced in rural settlements (the male unemployment rate is lower). The labour force survey from 2017 points to large differences between the city and the village: "The gap in employment rates in other settlements is 19.4%, while it is 11% in urban settlements." (Eurostat, 2020)

Regarding the quality of employment, the data are truly devastating. Namely, almost 50% of women in rural areas are in vulnerable employment.

According to Bradaš et al. (2018): "Women in the countryside do not have working hours, they are mostly engaged in unpaid domestic work, taking care of children and the elderly is exclusively theirs. In addition, most of them are engaged in agricultural work."

Women face more significant difficulties than men in accessing public services, social protection, employment opportunities and the local and national labour market, both due to cultural norms and security issues. Unpaid work that involves caring for children, the sick and the elderly further hinders the ability of rural women to take advantage of off-farm employment and market opportunities in the agricultural sector.

UN Women, FAO, IFAD and WFP agreed to provide a comprehensive response to the UN system to support rural women's economic empowerment through joint actions. Each agency has a comparative advantage for this work: FAO's professional and technical knowledge, policy assistance in agriculture and food security, and IFAD co-finances rural investment programs and has an intensive presence in rural areas. WFP helps in food production with its technical knowledge, and UN Women provides its expertise and knowledge in women's economic empowerment through its connection with women's movements and the fight for gender equality and women's empowerment within the system (UN Women, 2013).

In the second phase of UN Women's Empowerment, the Republic of Serbia joined with various programs.

Materials and methods

The paper used descriptive and content analysis methods, by which the authors analysed strategic documents on women's gender equality in the Republic of Serbia, with reference to women in rural areas. Also, these methods were used for comparative analysis of women entrepreneurship in rural areas of selected European Union countries, as well as for the presentation of financial assistance in the form of grants, which women entrepreneurs operating on the territory of the Republic of Serbia can receive at different stages of business development. A particular focus was placed on empowering women entrepreneurs in rural areas.

Results and discussions

Comparative analysis of female rural entrepreneurship in selected EU countries

According to research EURuraliTeast young and middle-aged rural women are well-educated. This is important for accepting new challenges and reflects a positive attitude towards entrepreneurship. The advantages of rural women in the labour market include education, qualifications, professional experience, ability to work in a team, creativity, resistance to stress, good work organisation, sense of responsibility, discipline and concentration when performing tasks.

Poland

Poland is characterised by a very high rate of women's self-employment (every seventh woman was self-employed in 2010). According to Eurostat data, Polish women occupy fifth place in Europe, behind Greek, Italian, Croatian and Portuguese women.

The village is an area that contributes to the development of entrepreneurship. In this context, a slight advantage of men over women can be observed, as almost 8% more men run their businesses than women (22.1%, primarily self-employed). Rural women in Poland have a positive attitude towards professional activism and can appreciate its benefits. Statistics show that they aspire to employment outside of agriculture. Many would like to start their own company rather than engage in agricultural work. Professional aspirations are mainly influenced by age, farm size, marital status or the woman's general condition on the farm. In the research of the Ministry of Agriculture and Rural Development, the following patterns were described 2012 (Banski, Mazur, 2016). The older a woman is, the more often her aspirations are related to agricultural activity, while for younger women, their aspirations are often not related to agriculture.

- The larger the agricultural holding, the more complex the aspirations of women related to agricultural activity;
- Aspirations not related to agriculture are more often noticeable in unmarried women, more often divorced;
- Non-agricultural endeavours are more common among non-agricultural women.

The main factors that support implementing measures related to multifunctional agriculture and cultural heritage are various projects and programs related to exploiting the potential of villages (REWARD, 2018). At the national level, the Responsible Development Strategy was adopted in 2017. It is a crucial document in medium and long-term economic policy. Many strategic programs were defined within its framework. The following projects are crucial in terms of increasing rural women's activity:

- Family policy and childcare - complex and systematic support for families with children, which, among other things, includes the systematic provision of institutional care for young children (up to 3 years old) and enables parents and guardians to return to work, as well as a program to increase the number of places for preschool education to improve the quality of education.
- New opportunities for the villages - a program for the professional activation of farmers and persons related to agriculture for the needs of the non-agricultural labour market, considering funding instruments from cohesion policy funds, the Rural Development Program 2014-2020, and national measures for the functioning of the labour market.
- Business packages - a new set of legal acts that comprehensively regulates the principles of conducting business activities in Poland, creates favourable, transparent, and stable business conditions, provides legal security, reduces business risk, and increases the willingness of entrepreneurs to take the technological risk associated with the implementation of innovative projects.

Slovenia

According to research conducted by TERA (Šterban et al 2022), women are the most burdened with work in the countryside, as many as 47% of them, compared to men, 16%. One-quarter of rural women live without rest. The research showed that women most often do gardening and care for small animals, while the jobs of keeping documentation, marketing, and economics are primarily assigned to men. What is positive in the research is that decisions are made jointly, confirmed by 52% of respondents.

Research conducted in 2022 by the Union of Agricultural Women and the Ministry of Labour, Family, Social Affairs and Equal Opportunities on the position of women in rural areas of Slovenia shows the following (FAO, 2022):

- Most female agriculturists are tired and have little free time;
- 35% of them have no personal income;
- 9% do not have their bank account;
- 15% of women employed in the agricultural sector earn less than men;
- 20% of women manage agricultural holdings; that percentage is 28% in Europe (Šterban et al., 2022).

The research mentioned above showed that many rural women do not have social or health insurance.

Based on these two mentioned researches and similar ones conducted in the TERA project, Slovenia is working intensively on empowering women for entrepreneurship in rural areas. Three key lines are used for conducting education:

1. Gender stereotypes and gender roles of men and women in the countryside;
2. Harmonization of professional and personal life and gender equality;
3. Challenges and obstacles when seeking a balance between professional and personal life in the countryside - how to proceed and live differently (Šterban et al. 2022).

Within the Ministry of Labour, Family, Social Affairs and Equal Opportunities, the Equality sector shapes the equality policy between women and men, prepares proposals for regulations and measures to improve women's and men's positions and to eliminate discrimination based on gender. In addition, it provides expert support to ministries and local communities in incorporating the aspect of equality between women and men in policies and measures. It prepares a national program for the equality of women and men, analyses, and reports, conducts information campaigns, and cooperates with the EU, international organisations, and civil society. At the systemic level, it coordinates the tasks of ministries and government offices following the Protection Against Discrimination Act (Črnčič, 2016).

Active employment policy measures implemented in Slovenia do not differ by gender. The Strategy for Smart, Sustainable and Inclusive Growth EUROPE 2020, the 2010 Report of the European Commission, states that the employment rate of people aged 20 to 64 should increase from the current 69% to at least 75%, including increased inclusion of women and older workers and more effective inclusion of migrants in the labour market. The measures for implementing the strategy are (Banski & Mazur, 2016):

1. Formal and informal training and education,
2. Workplace replacement and workplace sharing,
3. Employment incentives are primarily intended to employ unemployed persons from vulnerable groups.
4. Job creation is intended to encourage employment and social inclusion and to improve the expertise and work skills of the most vulnerable groups of unemployed persons.
5. Encouraging self-employment and supporting female entrepreneurship. Support for entrepreneurship implemented in Slovenia does not differ by gender. The Slovenian Entrepreneurial Fund is a public financial institution of the Republic of Slovenia, established to provide financial support and incentives to the entrepreneurial sector in Slovenia. It is also a co-founder of Slovenia's start-up ecosystem to achieve start-up companies' global success. (Perko, 2016).

Czech Republic

Women often start their entrepreneurial journey between the ages of 30 and 35. Many of them work in the business or trade sector. The percentage of women in the business sector in the Czech Republic is approximately 30%. However, that percentage also includes women who work for one employer as self-employed (the so-called Schwarz system). On the other hand, that percentage does not include women who work with their husbands in a family business, where the husband and wife are usually listed as entrepreneurs and owners. More than support for developing entrepreneurship in the Czech Republic is required (Mendel University, 2024). To create economic growth, taxes should be lowered because minimum taxes are high (above 30%), and high social security contributions cause many entrepreneurs to cease their activities, resulting in job losses for employees. Paradoxically, female entrepreneurs in the Czech Republic do not have the right to social benefits for the care of their sick children, and they also have worse access to increasingly limited kindergartens. Helping families (from nannies to kindergartens) is still not recognised as a tax benefit in the Czech Republic, and state measures do not encourage the creation of shorter-time jobs. The state also does not support establishing daycare facilities in the workplace. These deficiencies, along with high taxation and current poor social and health insurance adjustments, should be corrected in the future to improve the general position of women and provide more opportunities for them (Haubertova, 2011; REWARD, 2018).

Considering the situation in the labour market, where the percentage of unemployed women is higher than men, 40% of women were included in the Start program and received 37% of initial funds for starting a business. Female business owners received only 11% of funds from other business support programs. The Ministry of Industry and Trade in the Czech Republic supports some minor activities of non-profit organisations supporting female entrepreneurship, such as the Association of Entrepreneurs and Managers of the Czech Republic or the Association of Entrepreneurs in the Central Bohemian Region and Moravia. The Association of Women Entrepreneurs and Managers of the Czech Republic is a leading partner in the project “European Entrepreneur of the 21st Century” within the EQUAL Program, which aims to support the entrepreneurship of women, especially those disadvantaged in the labour market, in regions with a high unemployment rate in the northern Czech Republic (Bohemia) (European Commission, 2012).

Strategic documents on gender equality of women in the Republic of Serbia with particular reference to women in rural areas

The Republic of Serbia has developed a strategy for gender equality for the period 2021-2030 (Official Gazette of the Republic of Serbia, No. 103/21). This Strategy bases on planning documents, among others, on the Agriculture and Rural Development Strategy of the Republic of Serbia 2014-2024 (Official Gazette of the Republic of Serbia, No. 47/19), the Law on Agriculture and Rural Development (Official Gazette of the Republic of Serbia, No. 41/09 and 101/16), the Law on Incentives for Agriculture and Rural

Development (Official Gazette of the Republic of Serbia, No.10/13, 142/14, 103/15, 101/16). The previous Strategy for 2018-2020 could not pass the evaluation because the Action Plan for 2018-2020 was not adopted. Nevertheless, the state continued to implement measures aimed at gender-responsive budgeting, improving the position of women in rural areas. "This particularly refers to measures to encourage agriculture aimed at women, measures to support organic crop and livestock production, measures for active employment of women in rural areas, training for the application of IT for women entrepreneurs in rural areas, innovative social inclusion programs in rural areas, improvement of property situation of women in the countryside." (Evaluation of the Strategy for Gender Equality, objective 3.1.)

Since training for the application of IT for women entrepreneurs in rural areas is also planned among the measures, the Strategy for the Development of Digital Skills in the Republic of Serbia for the period 2020 - 2024 (Official Gazette of the Republic of Serbia, No. 21/2020, 8/2023-12) plans activities for affirmation of the field of ICT for women from rural areas and other vulnerable groups. This may seem unusual, but official statistics in the Republic of Serbia show that the representation of computers in the urban part is 73.3%. In rural areas, it is significantly lower and amounts to 54% (Statistical Office of the Republic of Serbia, 2022).

When it comes to the empowerment of women in the ICT sector, it is essential to note that in 2017, the Ministry of Trade, Tourism and Telecommunications, with the support of UNESCO, implemented the project "Retraining and additional training of women in the field of ICT", to reduce the gap between women and men, as well as project "Training for women in the field of IT". In 2018, 350 women from rural Serbia passed the digital literacy project for women from rural areas. In addition to digital literacy and developing digital skills, this project also included the digital promotion of traditional domestic products. It was all done in cooperation with different women's associations (The Program for Empowering Women in the Field of Information and Communication Technologies for the Period 2019-2020 "Official Gazette of the RS", no. 18/2019).

The Strategy mentioned above envisages the construction of a broadband communication infrastructure throughout Serbia's territory. Therefore, it is crucial to implement training and the use of ICT (Official Gazette of the Republic of Serbia, No. 21/2020, 8/2023-12).

The economic position of women in rural areas in Serbia is unfavourable. "The unfavourable economic position of women in rural areas, which is reflected in lower chances for sustainable employment, in addition to lower ownership of private resources, such as land, arable land and real estate, is also affected by inadequate access to community services that would increase their chances in the labour market (services of care and care for children, sick and elderly), transport, access to information on rights and available forms of support, access to Information Technologies, access to knowledge and lifelong learning programs that would create chances for sustainable employment, self-employment, entrepreneurship and social entrepreneurship." (Official Gazette of the Republic of Serbia, No. 103/21; section 5.1.1.6.) Also, the support

available to rural women is insufficient; it should be systematically addressed to improve their quality of life.

Another major problem for women in rural areas is health care. The Commissioner for the Protection of Equality states in his report that women in rural areas are discriminated against in comparison to others because health care is unavailable to them due to the closure of health clinics, they do not have a home care service, and integrated services at the local level undeveloped (The Commissioner for the Protection of Equality, 2021).

Programs for the economic empowerment of women's entrepreneurship in the Republic of Serbia

The women's entrepreneurship sector in the Republic of Serbia is considered increasingly crucial yearly. Following this, numerous national and international financial and non-financial support programs aimed at businesswomen in Serbia are formed and implemented (Chamber of Commerce and Industry of Serbia, 2022: 21). The report *Women Entrepreneurship in Serbia: 10 years later* states that the total number of active entrepreneurs has increased from 221,541 in 2011 to 290,387 in 2022. The participation of women's businesses in total entrepreneurship increased from 28.1% to 31.2%. (UN Women, SeCons, 2023: 23).

In March 2018, under the auspices of the National Assembly of Serbia, the mentioned campaign aimed at women's economic empowerment through women's innovative entrepreneurship, empowerment of women in the fight against domestic violence, and encouraging women to participate in preventive health examinations. (National Assembly of Serbia, Campaign Women Live in Rural Areas, 2024). Within the mentioned program, eight villages on the territory of the Republic of Serbia are organised forums with participants: rural women who stand out with innovative ideas and support the development of women's entrepreneurship in rural areas, representatives of organisations and associations dealing with the empowerment of women's entrepreneurship and protection of women's labour rights, doctors, representatives of municipalities involved in the implementation of the project.

As stated in the Analysis of the Women's Entrepreneurship Sector of the Serbian Chamber of Commerce in 2022, the critical area for the development of the sector of women's entrepreneurship, which forms the backbone of the Serbian economy, is the creation of a "various offer of financial instruments and sources of financing for micro, small, medium-sized enterprises and entrepreneurs, to establish a stimulating business environment" (Chamber of Commerce and Industry of Serbia, Women's Entrepreneurship Sector in Serbia, 2022:21). In this regard, compared to the countries of the European Union where the cult of female entrepreneurship has developed, the sources of financing in the Republic of Serbia are less favourable, especially for women who live and grow businesses in rural areas of the country.

Data from the Serbian Chamber of Commerce from 2022 indicate that out of 153 female entrepreneurs surveyed, as many as 95 businesswomen never applied for

support programs, which makes up 62% of the total number of respondents, while 38% of the surveyed businesswomen used available business support programs. Incentive state funds were allocated to businesswomen through institutions such as Ministry of Economy (5.9%), Development Fund (6.5%), Development Agency of Serbia (5.2%), Ministry of Agriculture, Forestry and Water Management (3.9%), Ministry of Labour, Employment, Veteran and Social Policy (4.6%), National Employment Service (20.9%), Local Self-Government (6.5%) (Chamber of Commerce and Industry of Serbia, Women's Entrepreneurship Sector in Serbia, 2022: 24-26).

When it comes to measures that encourage the development of entrepreneurship and strengthen the potential of female entrepreneurship, several different forms of state aid have been defined at the state level: support measures at the very beginning of the business, support for the growth and development of companies, and specially developed programs (support measures) related to those entrepreneurs who deal with the development of innovations, digitization and the development of the green economy (UN Women, SeCons, 2023: 18). In the phase of starting a business, women are the most discriminated against, and the fact that state support programs are less demanding and very accessible is very encouraging because they give women a specific advantage. After all, when assessing the fulfilment of conditions, women are treated as a vulnerable group (Popović Pantić, 2014: 159.) Within the first group of incentives support measures at the beginning of business, the State Government of the Republic of Serbia encourages women entrepreneurs. It provides a package of grants aimed at strengthening female entrepreneurship.

In 2021, Serbia launched a program to support women and young entrepreneurs with financial aid, including non-refundable funds and favorable loans from the Development Fund. The funds were used for equipment, delivery vehicles, business space maintenance, and operational costs (UN Women, SeCons, 2023: 17).

In 2022, the Ministry of Economy allocated 27.2 million dinars for grants, separating calls for youth and female entrepreneurs. Women entrepreneurs had access to up to RSD 600 million in non-refundable funds, with amounts ranging from RSD 400,000 to RSD 6 million. Additional funding could be obtained through loans with favorable terms from the Development Fund (Ministry of Economy, 2023).

In 2023, the EU PRO Plus program, in collaboration with the Ministry of European Integration, supported 45 women and young entrepreneurs in Serbia's less-developed municipalities with 375,000 euros. This funding aimed to enhance equipment, improve product quality, introduce innovations, and market positioning. The call targeted unemployed women and young people aged 18 to 30 in 43 underdeveloped municipalities, with nine info-sessions attended by over 170 participants (EU PRO Plus, 2023).

Communication strategies and knowledge management strategies as a prerequisite for women's empowerment in rural areas

Research confirms the importance of societies as generators and indicators of social capital in the countryside, which is attributed to the power to promote the neo-endogenous development of the countryside but also sheds light on the differences in the social engagement of the population. This most often refers to geographical and historical factors, political changes, reduction of economic capital, gender equality, proximity to the border and adverse demography. (Rac, et al., 2022).

Communication and knowledge management strategies are vital components for empowering women in rural areas of Serbia. It is necessary to determine and develop guidelines and branding tools, both locally and nationally. Creating and implementing a communication strategy would enable the provision of conditions for disseminating knowledge and learning, both internally and externally. Also, it would contribute to the dialogue on policies and good practices, enable the visibility of problems, and promote reasonable solutions. At the same time, it would enable the mobilization of more resources.

Effective communication for women in rural areas should be both oral and written, involving newsletters, online platforms, policy reports, and local contact points. A dedicated platform would facilitate information exchange, resource sharing, and mutual support across rural communities. Networking is essential for improving communication and knowledge management, as it connects women to their communities and supports local development. While social capital enhances community performance, declining inter-neighborly assistance due to emigration and modernization impacts women's independence and working conditions. Initiatives like driving license programs and digital literacy training are crucial for boosting mobility and economic independence for women in rural areas.

Conclusion

The United Nations General Assembly declared October 15 the International Day of Rural Women in 2008 (United Nations, 2024). This day is celebrated under the slogan, "Rural Women Cultivating Good Food for All". By marking this day, the UN wanted to highlight "the key role and contribution of women in the countryside for the improvement of agriculture and rural development, contribution to food sovereignty and eradication of poverty in rural areas".

Rural women represent the auxiliary labour force on family farms. Statistics indicate that among women who had the experience of inheriting property, more than half did not inherit anything, while in 60% of cases, the majority were inherited by male heirs. What is symptomatic is the fact that the most significant number of women renounce their inheritance in favour of their male relatives, which indicates their low awareness of their importance and contribution to the family, the village, and the immediate and broader social community, which supports our idea of the need to create communication and knowledge management strategies (Behram, Stein, 2023).

Statistical data from the Statistical Office of the Republic of Serbia (2023) show that only 19% of women in Serbia own agricultural land, and more than one-third are involved in food production and other related services.

A significant number of women in rural areas face economic hardships and struggle with accessing maternity benefits and pensions due to living in less developed regions. Improving their quality of life, reducing poverty, ensuring fair income distribution, and enhancing their social position are crucial for sustainable rural development in Serbia (Janković, 2021)

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Conflict of interests

The authors declare no conflict of interest.

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