

**Shadow Report to the Committee for the Elimination of
All Forms of Discrimination against Women regarding
the fourth reporting cycle of Serbia**

SITUATION OF RURAL WOMEN IN SERBIA

**Report submitted by the members of an informal network of
women's organisations dealing with the situation of rural
women**

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Report on the Situation of Rural Women in Serbia

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Women's Centre Užice was established with the main goal to advance the status and quality of life of women, particularly women belonging to disadvantaged groups, by: recognizing their needs and problems, as well as potentials; raising public awareness of women's status and increasing the visibility of the obstacles they are faced with; and support women to enhance their economic empowerment, self-confidence and independence (womencenue@gmail.com)

Femina Creativa Subotica is an Association for economic empowerment of women, with main objectives to provide opportunities for strengthening and promotion of women's economic, social and cultural rights; to enhance women's equal and efficient participation in development and decision making processes, as well as to support public and personal efforts towards economic advancement of women (ruzarosen@gmail.com)

Women's Initiative Priboj aims are strengthening civil society, especially women and marginalized groups, through informing the wider public about human rights, women's empowerment and development; support consistent achievements in enhancement of women's rights, and creating conditions for sustainable community development (zoracelovic1@gmail.com)

Ternipe Pirot was established with the aim to create capacity for education, informing, raising awareness and integration of Roma, especially young Roma people, through organization of public debates, seminars, trainings, advocacy, volunteerism, peer education, and working with Roma women (nvoternipe@gmail.com)

Informal network of women's organizations dealing with the situation of rural women in Serbia would like to thank the CEDAW Committee the opportunity to send written submission addressing the situation of rural women in Serbia in relation to the fourth reporting cycle of Serbia on the implementation of the CEDAW. We hope that our submission will be valuable for discussions before the Committee, as well as for recommending to Serbia measures for improving current situation.

Informal network of women's organizations informs the CEDAW Committee that this report can be posted on the CEDAW website for public information purposes.

Report on the Situation of Rural Women in Serbia

Introduction, background and methodology

The report focuses on the situation of rural women in Serbia, one of the groups of women exposed to multiple and intersectional discrimination. This report is based on the more detailed report [Situation of Rural Women in Serbia](#), which will be submitted to the members of the CEDAW Committee, together with this report.

During 2016, activists from four civil society organizations (CSOs) working on improving the situation of rural women, came together with the idea to collect available data on the situation of rural women, and present their report to the public, decision makers in Serbia and the CEDAW Committee. The report included data from: available official statistics; research and reports by government authorities and CSOs; previous state reports to the CEDAW Committee; results from eight focus groups¹ with rural women from different parts of Serbia, conducted between October and December 2016 for the purpose of this report; twenty in-depth interviews with rural women, nine of which with older women living in remote mountainous areas; decisions on inheritance made in the 34 basic courts (out of 66) for the period 1 January 2015 – 1 September 2016; information obtained from banks in Serbia operating in October 2016² on credits they offered, existence of special credits for men and women entrepreneurs and agricultural producers, including the criteria for getting such credits, especially the forms of collaterals accepted for these credits, existence of special credits or other services for rural women, with the criteria for the provision of such credits and/or services, and on number and type of approved credit applications to women in the period 1 January 2015 – 1 October 2016; information from 12 centres for social work on the access of rural women to social security services, obstacles faced, services provided, the existence of services or programmes specifically for rural women, knowledge of social security related rights and services, cooperation with the LSG and competent institutions on removing the obstacles faced by rural women, as well as the existence of safe houses in LSGs and access of rural women to these houses.

The report follows the structure of CEDAW Convention, particularly Article 14 related to rural women, as well as General Recommendation No. 34 of the CEDAW Committee on the rights of rural women.³

¹ Four general focus groups with rural women and four special focus groups (Roma women, young women, women belonging national minorities), as well as interviews with older women. A total of 72 women participated in focus groups discussions and nine in-depth interviews were conducted with older women.

² The list of banks operating in Serbia is available on the National Bank of Serbia website, https://www.nbs.rs/internet/cirilica/50/50_2.html.

³ CEDAW Committee General Recommendation on the rights of rural women, CEDAW/C/GC/34, 4 March 2016, available at: http://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/1_Global/INT_CEDAW_GEC_7933_E.pdf, accessed on 23 February 2017.

Report on the Situation of Rural Women in Serbia

Due to the constraints with the length of this report, main issues related to the situation of rural women in Serbia will be presented briefly, depicted with the excerpts from focus group discussions and in-depth interviews with rural women, as well as with recommendations for the improvement. More detailed elaboration of problems is presented in the report [Situation of Rural Women in Serbia](#)⁴.

Previous periodical reporting to the CEDAW Committee

In the previous reporting period, the CEDAW Committee recommended Serbia (2007)⁵, inter alia, to ensure the access to social rights of women with the status of supporting household members and strengthen income generating activities of women in rural areas. In the List of issues and questions (2012)⁶, Serbia was required to state in what way inequality was impacting women in rural areas, including older women, as well as in which way these inequalities were addressed in order to ensure their equal access to health, education, employment and microcredit. Furthermore, the Committee asked Serbia to list the measures undertaken in order to change traditional social patterns according to which men/spouses dominate as property owners, and how efforts were directed toward informing and empowering women in rural areas to demand their rights, such as for example, the right to ownership over property. Finally, in its Concluding observations for Serbia for 2013⁷, the Committee expressed concerns due to inequalities between women living in rural areas and women living in urban areas, especially regarding standard of living and employment, including older women. The Committee was additionally concerned because of the *de facto* discrimination against rural women related to ownership rights over immovable property because of traditional and social patterns favouring men as holders of property titles. The Committee recommended Serbia to:

- ✚ **Ensure that rural women, including older women, enjoy unimpeded access to adequate standards of living and employment;**
- ✚ **Take the measures necessary to eradicate stereotypes regarding the role of women in rural areas and to eliminate practices of discrimination against women concerning property rights.**

⁴ Available at:

http://rs.one.un.org/content/dam/unct/serbia/docs/Publications/Situation%20of%20rural%20women%20in%20Serbia_ENG_final.pdf

⁵ Concluding comments on the Initial Report on the Implementation of CEDAW, 11 June 2007, CEDAW/C/SRB/CO/1.

⁶ List of issues and questions of 26 March 2012, CEDAW/C/SRB/Q/2-3.

⁷ Concluding observations on the combined second and third periodic reports of Serbia on the implementation of CEDAW, 30 July 2013, CEDAW/C/SRB/CO/2-3, paragraphs 34-35

Report on the Situation of Rural Women in Serbia

Main issues and Recommendations

Research has shown that in Serbia, the differences between the rural and urban population are great, and that twice as many people living below the poverty live in rural areas. Serbia is still predominantly a patriarchal and traditional society, which has a direct impact on gender equality. Although discrimination is prohibited, women continue to be discriminated in all spheres of public and private life, with multiply discriminated groups of women being in a particularly disadvantaged situation, including rural women. Women living in rural areas do not participate equally in the positions of authority and decision-making at all levels, do not have adequate access to health, education, social and other services, finances and other resources. Lifestyle of rural women is traditional and patriarchal, housework and child care are almost exclusively the tasks handled by women, on top of intensive agricultural work, and in the household, they mostly have limited access to income, property and decision-making. In Serbia, men constitute the majority of individuals whose main sources of income are paid work and property-related income, while women constitute the majority of individuals whose main sources of income are pension and social benefits. Women have a far lower probability of being holders or owners of the agricultural holding or immovable property. The majority of family agricultural holdings are registered to men. According to the results of the 2011 Census, only 17.3% of holdings are registered to women, out of which the majority use very little agricultural land. A 2015 research by UN Women shows that the number of holdings registered to women, according to the data of the Directorate for Agrarian Payments, increased to 26.7%, 23% of which are commercial agricultural holdings. The participation of women in decision-making on the agricultural holding is very low, with only 15.9% of the women managing the holdings, that is, making decisions on the organisation of the agricultural production on the holding. Women are rarely employed full-time on the holding, while most often they are informally engaged labour force doing agricultural work. Men own around 3/5 of the total property, and women 2/5. The percentage of men owners of agricultural land is twice as high as the percentage of women, with as many as 88% of the houses in rural areas owned by men, while 84% of women do not own agricultural land.

Rural women face numerous obstacles in the attempt to access their rights and are often deprived of rights due to patriarchal and cultural norms, gender-neutral laws that do not identify gender-specific needs and differences, lack of cooperation between different public sectors, lack of availability of services, as well as insufficient knowledge of their rights. The laws in Serbia do not include special provisions related to rural women, and also lack special measures targeting rural women. Certain issues related to the situation of rural women or concern rural women may be addressed by introducing changes to laws, which despite of being gender-neutral, have negative and adverse effects on women and present obstacles for full achievement of their rights. Other issues are more

Report on the Situation of Rural Women in Serbia

complex, but could be solved through well planned and tailor-made measures targeting specifically rural women.

Changes to regulations on inheritance – equating marriage and civil union

Marriage and civil union are equal in all spheres in public and private lives except related to inheritance, because the provisions of the Law on Inheritance provide that the spouse is the heir in the first or second line, which excludes civil partners from inheritance. Taking into account the adverse situation of women in relation to ownership over property, as well as taking into account the fact that the number of marriages is decreasing⁸, it is evident that inheritance related regulations need to be brought in line with reality.

Recommendation:

- + Equate marriage and civil union with regard to rights to inheritance**

Registration of property rights

The automatic regime of marital property is joint ownership, but there are certain shortcomings in regulations that affect women adversely. Namely, the system of automatic joint registration of property has not been established, and written consent of the other spouse before any legal affair including marital property is not mandatory sought. Such legal solutions are unfavourable to women, because due to traditional views property is mainly registered on the man's name.

Recommendations:

- + Stipulate mandatory joint registration (on both partners' names) of joint property of spouses and civil partners, except in cases when a marriage agreement has been signed.**
- + Stipulate the mandatory written consent of other spouse before any legal affair that includes the disposal of marital property or its encumbrance.**

⁸ The results of the last three censuses show a decrease in the number of inhabitants who are married, with 67.09% of the population married in 1991, in 2002 this percentage was reduced to 60.44% and in 2011 it was 55.12%. Source: 2011 Census of Population, Households and Dwellings in the Republic of Serbia, Population, Census book no. 5, Marital Status: Data by municipalities and cities, Statistical Office of the Republic of Serbia, Belgrade, 2013, p. 13.

Report on the Situation of Rural Women in Serbia

- + Promote registration of property on women's names, inter alia through specifically created programmes for reducing the fees and other expenses related to ownership registration.**

Provide compensation of earnings to agricultural producers – in relation to pregnancy and child birth

Pregnant women and new mothers, who are holders or members of agricultural holdings, are at a particular disadvantage because they are legally not recognised as employees or entrepreneurs, which is why regulations related to the right to compensation of earnings during temporary inability to work because of illness or complications in relation to pregnancy do not apply to them. As regards the financial compensation for maternity leave, the new Law on Financial Support to Families with Children has been adopted and will come into a force from 1st July 2018⁹, by which the right on financial compensation for maternity leave is extended to the women agricultural producers. However, they are still not equal with other employed women, since the conditions for them are different than for other women (i.e. compensation is calculated based on the last 18 salaries for all women except for the agricultural producers in which case it is calculated based on the last 24 salaries)¹⁰.

Recommendation:

- + Change the regulations regarding insurance for women agricultural producers so as to enable them to get compensation for earnings during the time of temporary inability to work because of illness or complications related to pregnancy, as well as compensation for maternity leave, equally as for other employed women.**

Health care, social security and services

Although there are certain regional disparities, the most common issues and obstacles for rural women's access to health services are the lack of health institutions in villages, distance of villages from towns, irregular bus lines, transport costs, time needed for the visit, scheduling specialist examinations as well as long waiting lists for examinations, and a special problem is low availability of services in relation to reproductive health, gynecological examinations and family planning counselling. The situation is similar with social security services, especially in relation to poverty reduction. Women living in rural areas are at a higher risk of poverty, and the current social security system does

⁹ Law on Financial Support to Families with Children, Official Gazette RS, No. 113/2017

¹⁰ Article 17, paragraph 2 of the 2017 Law on Financial Support to Families with Children

Report on the Situation of Rural Women in Serbia

not contribute sufficiently to poverty reduction. Social security services, including those aimed at elderly and socio-economically vulnerable individuals, are largely provided by social security system institutions. In addition to a lack of variety of services provided, the availability, accessibility, efficiency and quality of services are not adequate.

Neighbours called the ambulance when I was feeling bad, but they wouldn't come. No one comes, even from the centre for social work (focus group participant).

A long, long time ago when my children were little, a nurse came to advise me on how to care for the children and never again. I am lucky I am not sick, I have medicines for my heart, in summer my son takes me for a check-up and gets me the medicines (focus group participant).

There is no dentist, so I have to plan when I'll have a toothache, because I have to get organised, god forbid it happened over the weekend, then it's even worse (focus group participant).

How can I go to a gynaecologist when I lose the whole day, who will take care of my children during that time, I'm a single mother.

We live off agriculture, and we work on our land manually, because we don't have machines for cultivating the land and we cannot afford them to make our work easier. The only income we have is the child allowance of 8,000 dinars¹¹ and it's not enough even for our basic needs. We asked the Centre for social work for social assistance, but we were rejected because of the car we own, which we use when it's raining and the weather is bad to take the children to school and transport flour and other food items we need, because there is around 3 km to the shop. The sale of the car which is 30 years old would put our basic needs at risk. Unfortunately, assistance is provided to people who don't need it, rather than those that don't even have enough for the basics.¹²

Recommendations:

- + Improve availability, efficiency and quality of health care services, with respect to the situation and needs of women living in rural areas, including services related to reproductive health.**

- + Ensure plurality of social service providers and improve availability, efficiency and quality of social services, with respect to the situation and needs of women living in rural areas.**

¹¹ Approx. EUR 70

¹² Sanja Milosavljević, It Is Nice that Someone Remembered Rural Households with Children, entire text available in Serbian at: <http://socijalnoukljucivanje.gov.rs/rs/lepo-je-sto-neko-misli-na-seoska-domacinstva-sa-decom/>, accessed on 30 March 2017.

Report on the Situation of Rural Women in Serbia

Education and professional training

There is a higher number of illiterate and computer-illiterate women compared to men across all age groups, and differences are even more pronounced between urban and rural environments. According to the 2011 Census, there is 1.96% of illiterate persons in the total population, out of which 0.72% men and 3.12% women. If we look at the differences between urban and other areas, the differences are even more accentuated.

Table 1: Literacy¹³

	Urban settlements	Other
Total illiterate	1.03%	3.31%
Women	1.57%	5.48%

The highest share of illiterate women, as well as the greatest disparities between the literacy of women living in urban in comparison with women living in rural areas, are present in the age group of women over 50 years of age.¹⁴

The situation is similar with the level of education, where there are also considerable differences between the urban and rural population, and rural women are in the worst situation, being the least educated both compared to other women and compared to rural men.

Table 2: Education level¹⁵

	Urban settlements		Other	
	M	F	M	F
No primary school	3.8%	9.9%	16.6%	30.4%
High school education	58%	50%	50%	36%
Higher education	23%	23%	6.2%	6%

Research results show that 18.5% of rural women did not complete high school because of the pressures by the family to stay and work in the household or on the farm, 26% because of the attitude of the family that women do not need to attain higher education levels, 18% because of a lack of financial resources, and 10% because of early marriage and family care.¹⁶ Nowadays the attitude towards education in rural areas has changed, and lately there have been no so many obstacles for girls to go to school, as it was before.

¹³ The 2011 Census of Population, Households and Dwellings in the Republic of Serbia, Population, Census book no. 3, Educational Attainment, Literacy and Computer Literacy: data by municipalities and cities, Statistical Office of the Republic of Serbia, 2013, p.104.

¹⁴ Ibid. In the age group of women between 50 and 64 years, there are 6,294 of illiterate rural women and 3,706 illiterate urban women, and in the age group of above 65, rural women are the majority among the illiterate with the highest differences – 60,435 illiterate women from rural areas and 21,313 illiterate women from urban areas.

¹⁵ Ibid., str. 32–33.

¹⁶ *Pristup žena i dece uslugama u ruralnim oblastima Srbije i predlog mera za unapređenje*, SeConS – Development Initiative Group and Unicef, op. cit., p. 37.

Report on the Situation of Rural Women in Serbia

However, cost of education is still one of the major obstacles, especially the cost of higher education (transport, living away from home, etc).

My father wouldn't let me go to school, so late in my life (when she was 33, note by researcher) I completed a typing course. I didn't like being an unqualified worker, I preferred working in an office. My father could not command then anymore, but I had to deal with my husband (focus group participant).

There were no financial possibilities for my education, for daily commute or living in the town (focus group participant).

Also, adult and life-long learning, as well as different professional training are not specifically designed to address the needs of rural women.

I went through it (re-training – note by researcher). I went down from level six to level three of education. It is very hard when a workman with primary school orders you about (focus group participant).

Now I've lost interest. I used to be interested, but I got married and got pregnant, so I couldn't go (focus group participant).

Thus, it is necessary to design special measures for rural women, to improve their situation and for them to become more competitive and trained for changes and challenges at the labour market.

Recommendations:

- + Organise computer, language and other courses, in accordance with the needs of rural women.**
- + Provide retraining and additional training, adult education and other programmes, in accordance with the needs of rural women.**

Employment and self-employment

Rural women are less formally employed and are less likely to form associations and networks in order to implement their business ideas. To achieve this, it is necessary to empower rural women, train them in economic and social rights and gender equality, and provide other training related to employment, self-employment, associations and co-operatives.

I feel as an employed person, regardless that I'm not formally registered although no pension or disability insurance, nor health insurance is paid for me. Work on the land and around the cattle needs to be done, and if I didn't do it then we would have

Report on the Situation of Rural Women in Serbia

to employ someone, and we would have to pay this person. What would we be talking about then? (focus group participant)

As an unemployed person, I take care of my sick mother, I cook, wash, iron, clean and do everything else around the house. And then I work in the field – I plant, dig, pick the soya, corn and we rent the land because we don't have our own. I'm in the field from March until November, but it's all unpaid and I'm called unemployed or housewife or dependent person (focus group participant).

Another obstacle is that we are women. In the factory, they look for men as labour, regardless that we are equally capable to do physical work. It's only a few years ago after the so-called "feminization of the company" that they introduced gender quotas for jobs and this started changing (focus group participant).

- ✚ Provide programmes for empowering rural women, trainings on social and economic rights and gender equality, and trainings on entrepreneurship, innovation in the area of agricultural production, as well as forming co-operatives.**
- ✚ Provide financial and other necessary support aimed at employment and self-employment of rural women.**

Political participation and participation in community activities

Rural women are not directly represented in any level of government, and they are not included in the work of the bodies dealing with development planning, or defining local policies, they have no knowledge of the ways to achieve gender equality at the local level, nor the opportunity to initiate change. Most often there are no women in local community councils in rural settlements, and these councils are the authority through which the citizens can start initiatives related to their lives in local communities.

Rural women most often initiate actions related to the preservation of cultural heritage, organisation of events, exhibitions of handicraft and local specialities and humanitarian actions, although there are different examples. However, social participation of rural women is extremely low, and cultural participation is mostly passive, which is the result of a lifestyle in which much time is used for different work-related activities, and motivation and interest is weak.¹⁷

¹⁷Pristup žena i dece uslugama u ruralnim oblastima Srbije i predlog mera za unapređenje, SeConS – Development Initiative Group and Unicef, op. cit., p. 48.

Report on the Situation of Rural Women in Serbia

In a patriarchal society such as in rural communities, particularly in less developed areas, it is still considered that women have no place in politics nor in the public sphere in general. Furthermore, rural women are overburdened with work, in the household, on the holding and all the work around children and elderly in the family, and do not have time for additional political engagement or to go to meetings.

A woman has much to do. Work, home, children, politics on top of it... It's an additional obligation, if she wants to do it she needs to have support from her husband, his parents, her parents... And this is rare (focus group participant).

Even if rural women organize themselves, there are many obstacles and challenges regarding their political participation.

I ran for the local assembly, but finally withdrew. The whole village was disturbed and villagers pressured me and my husband. I couldn't take the pressure. There is a lot of jealousy in the village if someone is succeeding and they try to disrupt you in every way (focus group participant).

In addition, in one local community women organised for local elections, wishing to have women represented in the local community and to participate in decision-making. During the election, there was a counter-campaign with the slogan "A hen house in which the hen sings should be set on fire", and finally this action did not succeed, so there are no women in their local community council.

Although there are positive developments in institutions at the national level related to women's participation and visibility, situation is very different in local self-governments, so there are towns in Serbia in which there are no women in municipal councils, while in majority women are significantly underrepresented.¹⁸

Recommendations:

- ✚ Promote higher participation of women in all levels of government, especially at the local level.**
- ✚ Provide quotas for participation of women in local community councils, modelled on the quotas for the National Assembly and Local Assemblies in towns and municipalities.**

Inheritance practices and ownership over land and immovable property

¹⁸ Višnja Baćanović, *Učešće žena u odlučivanju na lokalnom nivou*, Ministry of Labour, Employment, Veteran and Social Affairs, Bačka Topola, 2014.

Report on the Situation of Rural Women in Serbia

Practices related to inheritance represent an issue that reflects on gender equality, which is why there are few women who acquire property through inheritance. Although legally, there are no differences with regard to the sex of the heir, women often renounce inheritance in favour of their male relatives, in which way they are left without property and may end up in a situation of economic dependence on their partners, descendants and other male relatives, and not being able to participate in decision-making on household management.

I renounced inheritance in favour of my brother because I thought this is how it should be done, I never thought I could make a different decision, nor that any of that property belonged to me. I felt it should all go to my brother. I couldn't imagine the situation in which I took the flat in which he was living, and as for the rest of the property, I wasn't interested at all. It is very difficult to explain my reasons, because at that moment it was the only normal, right and possible thing to do. My brother felt the same way, so I did the only possible thing for the both of us. Of course I am aware I renounced my parents' entire estate and of course I know the law and that I didn't have to renounce all of it. But from this perspective, ten years later, I would do it all the same again. I think that women should not give up on their inheritance and this is how I raised my children, because I deeply believe in equality, but if I could turn back time, I would renounce it again. I don't think it's the right thing to do, I don't think it's normal, but for myself personally I don't see any other way, because my relationship with my brother is important for me and I still feel I made the only decision I can stand behind (in-depth interview).

If I hadn't given up the inheritance I'm sure my brother would have been mad at me. He and I thought I should do it and it goes without saying. What's more, even to this day he doesn't feel I did something for him, I gave him something. He just took it for granted that I should give up the inheritance in his favour. If I had done it differently, if I had accepted the inheritance, he would have thought it wasn't normal (focus group participant).

In our village, it all comes down to the husbands. But it's important for me that the children have a place to live and that it's good for them (focus group participant).

Recommendations:

- ✚ It is necessary to undertake measures to overcome stereotypes in relation to the roles of rural women, as well as to raise awareness of both men and women on the importance of economically empowered women.**
- ✚ Implement continuous campaign on the importance of ownership of immovable property for rural women.**
- ✚ Implement continuous campaigns with the aim to change traditional inheritance practices.**

Report on the Situation of Rural Women in Serbia

Access to financial and other services

Economic dependence makes it more difficult or impossible for women to decide equally with men on the economic aspects of household management. Furthermore, in Serbia there is no adequate support to the development of women's entrepreneurship, and the majority of women do not have enough starting capital, which is a precondition for getting a credit. Banks mostly do not have specialized products or services for women, nor any of those for rural women. It is important to implement, at the national level, a clear and consistent agrarian policy, and allocate funds in the budget accordingly, which will initiate agriculture and rural development and create good conditions for progress and survival of holdings, employment or self-employment in rural areas, with respect to the needs of rural women. This process must be followed by a simulative tax policy and well-designed subsidy policy, so as to take into account specific situations and needs of women. Also, conditions for women entrepreneurship should be enabled, based on a system of traditional local knowledge,¹⁹ using the existing women's entrepreneurship resources strategically and ensuring special products and services targeting rural women with commercial banks. Finally, it is also necessary to address the issue related to the production and sale of home processed products, i.e. regulate this area specifically.

If a woman wishes to register a holding, she can do it even without land, for beekeeping the area around the house is enough. If she wants to get a credit, the guarantee for the credit can only be arable land. This means that one thing contradicts the other (focus group participant).

We do not have information on subsidies, deadlines, calls. When animals need to be immunized and money taken, they know where we are and how to find us. And when they need to inform us, no one comes to the house. They say we have a professional service, we should visit and ask them. I'm in the village, I'm not in the town, I can't go there every day (focus group participant).

Recommendations:

- ✚ Ensure gender budgeting on all levels – national, provincial and local, as well as a gender sensitive subsidy policy, with networking and cooperation of all sectors.**

¹⁹ Indigenous, traditional knowledge is local knowledge unique to the culture and social characteristics of a society, ethnic group, region or local community. Source: Indigenous knowledge and sustainability, UNESCO, available at: http://www.unesco.org/education/tlsf/mods/theme_c/mod11.html

Report on the Situation of Rural Women in Serbia

- ✚ **Promote and improve conditions for the development of women's entrepreneurship, including entrepreneurship based on the system of traditional local knowledge.**
- ✚ **Encourage diversification of rural economy.**
- ✚ **Provide support for rural women's business start-ups, as well as favourable credits and other banking services targeting specifically rural women.**
- ✚ **Regulate the area of production and sale of processed domestic products.**
- ✚ **Provide adequate support to women entrepreneurs in agriculture and other fields, as well as support to good and innovative ideas for production and placement of women's products.**

Access to adequate living conditions

Poverty is also linked with living conditions, or with access to adequate services, which differ depending on the geographic location of rural settlements and distance from urban centres. However, certain issues arise in nearly all rural areas, such as poor quality of roads (especially in mountain villages)²⁰, inadequate or badly organised transport, issues related to water supply, drainage of rainwater, sewage, power supply, telephone lines, slow internet connections and similar.

We reached the village. First, we were on a bumpy but gravel road, then on to the country road hard to drive on even though it was a sunny late autumn day. After a few kilometres of very slow driving we reached the first houses. We asked for directions to her house there and they told us to park and continue on foot in the mud (researcher's note).

We, milk processors, get a call about e.g. we won't have any power tomorrow between 7 and 2, while in smaller villages they don't (focus group participant).

We sometimes have no power for over 24 hours. People always fear for the meat they keep in freezers. This summer there were power outages every other day from 7-8 in the morning until 2-3-4 in the afternoon. And nobody tells us about it. My husband couldn't grind the food for animals (focus group participant).

²⁰ There are villages that are not connected by asphalt roads, or if there is an asphalt road it is of poor quality, so in winter, when it is snowing or when it is raining hard, the village is impossible to reach.

Report on the Situation of Rural Women in Serbia

There are certain differences between urban and rural areas in relation to household property, personal property, running water and improved drinking water sources, sewerage system and existence of a toilet.²¹

Table 3: Household equipment, running water, sewage system and toilets

	Urban settlements	Other
Cable TV	76.2%	38.5%
Air-conditioning unit	44.2%	16%
Running water in household ²²	84%	77%
Sewage system	83.3%	19.5%
Toilets		
No toilet	0	0,2%
Covered outdoor toilet	1.5%	9.1%
Uncovered outdoor toilet	0.4%	2.2%

Recommendation:

- ✚ Improve complete rural infrastructure – roads, transport links, traffic between settlements, as well as availability of basic services of adequate quality, such as water supply, drainage of rainwater, sewage, power supply, telephone lines, internet, etc.**

Discrimination and violence

Rural women are exposed to discrimination, as well as that they are often victims of violence, which is not sufficiently reported. Rural women are in a less favourable situation than both urban women and men from urban and rural areas. Rural women are not a unique or homogenous group, and there are great differences among them. As with other marginalised groups, there are groups of rural women at risk of multiple discrimination – Roma women, women from national minorities, elderly women, younger women, women with disabilities, refugee and IDP women, single mothers, women of different sexual orientation than heterosexual and other.

Discrimination is there just because the village is far from the town and the greater the distance the greater the discrimination. Life is more expensive for people in

²¹ MICS (*Multiple Indicator Cluster Survey*), Istraživanje višestrukih pokazatelja položaja žena i dece u Srbiji 2014. and Istraživanje višestrukih pokazatelja položaja žena i dece u romskim naseljima u Srbiji, 2014

²² Ibid. Improved drinking water sources (water from water supply system, drilled well, covered well, covered source or rainwater) are used by 99.9% of people living in urban and 98.9% of people living in rural areas. In households in which there is no drinking water, 21.6% of rural women bring water in relation to 19.6% of women living in towns.

Report on the Situation of Rural Women in Serbia

villages, only because they have to pay to visit a doctor or complete any other business.

We are all exposed to discrimination in rural areas. We work a lot, no income, husbands either beat you or tell you all sorts of stuff, and if you answer back you get slapped. They only settle down when they get sick or old, then they become quiet.

Besides discrimination, violence against women is widespread in Serbia. Over the last several years, certain steps have been made in the legislative sphere, but laws are still not adequately implemented and there is a certain level of tolerance to violence.

Data on attitudes towards domestic violence show that 3.8% of women believe it is justified for the husband to beat the wife, primarily if she is neglecting children. The majority of these women lives in rural areas, have a low level of education and belong to the poorest quintile.²³ Attitudes regarding violence are different in relation to whether the woman is living in urban or in rural areas.²⁴

Table 4: Attitudes of women towards domestic violence

	Urban settlements	Other
It is justified for the husband to hit or beat the wife:		
- if she neglects children	2%	5.4%
- if she goes out without his knowledge	0.7%	1.8%
- if she refuses to have sex with him	0.4%	1.4%
- for any of the above reasons	2.3%	6.3%

Our reality is devastating, especially in villages. There is so much domestic violence that I was told by the Centre for social work that they are out in the field all the time and that all the women who used the shelter this year came from villages.

There is a married couple in our neighbourhood, they sell goods from the house and around 40-50 people go to them daily. She is always blue somewhere, and she often wears sunglasses to hide it. It is a public secret that he beats her inhumanely, but no one reacts. She complains to people but is afraid to report him. She doesn't dare because she says – he will find her and beat the life out of her. It is very difficult to help if the woman doesn't break away herself and doesn't let herself be helped.

When my ex-husband was beating me, I called the police, they came only two days later. And he beat the living daylight out of me, he pushed me in a ditch, stepped all over me...

²³ Kosana Beker, *Dečiji brakovi u Srbiji – Analitički izveštaj*, op. cit., p. 42.

²⁴ MICS (*Multiple Indicator Cluster Survey*), Istraživanje višestrukih pokazatelja položaja žena i dece u Srbiji 2014. and Istraživanje višestrukih pokazatelja položaja žena i dece u romskim naseljima u Srbiji, 2014, op. cit.

Report on the Situation of Rural Women in Serbia

There is a lot of violence, physical and psychological. We get beaten for nothing. Sexual relations are also a problem. We have a fight, then he asks me to sleep with him, I can't, I won't, then I get beaten again. Women are in all ways below men. Even more so if you're divorced or a widow...

It's very hard to pull out of the cycle of violence. Who hasn't experienced it cannot understand it. If you don't have anyone to really help you, listen to you and be with you fully until the thing is resolved, you will find yourself in a hopeless situation, passing judgment yourself.

Recommendations:

- + Undertake necessary measures to raise awareness of discrimination among rural women, as well as to inform them about the mechanisms of protection from discrimination.**
- + Undertake measures to increase rural women's knowledge of the existing mechanisms of protection from violence and assistance to victims.**
- + Undertake measures to raise awareness of employees in government bodies and support services on specific issues faced by rural women, and particularly groups of women under increased risk of multiple discrimination and violence – Roma women, women with disabilities, older women, women from national minorities and others.**

Finally, we should underline the lack of specific measures tailor-made for rural women, despite the fact that the results of various research implemented over the last years show that rural women are among the most marginalized social groups. This is why it is necessary to design and implement special temporary measures for rural women in various public and private spheres.