



**WE  
EFFECT**



# An overview of THE POSITION OF RURAL WOMEN In the Western Balkans region

September, 2025.

## Impress

**Title:** An Overview of the Position of Rural Women in the Western Balkans Region

**Report prepared by:** Dragana Dardić

### **Contributors:**

Albana Rexha, Kosovo  
Aleksandra Vladislavljević, Serbia  
Aurela Bozo Albania  
Dragana Dardić, Bosnia and Herzegovina  
Kire Vasilev, North Macedonia  
Vanja Zorić Šundić Montenegro

**Publisher:** Regional Platform for improving the social and economic status of rural women in the Western Balkan:

Vive Žene (Bosnia and Herzegovina)  
National Federation of Farmers (North Macedonia)  
Unë Gruaja (Albania)  
Rural Development Network of Montenegro (Montenegro)  
EcoKosWomen (Kosovo)  
Udahni Život (Serbia)  
HKPD Matija Gubec (Serbia)

### **Disclaimer**

**This report has been prepared by Vive Žene with support by Sweden through the Swedish development organization We Effect. Sweden and We Effect do not necessarily share the views expressed in this material. The responsibility for its content rests entirely with the authors.**

*Vision: United, loud and powerful rural women from the region to drive positive change in rural areas, and turn the impossible into possible*

Regional Platform for improving the economic and social status of rural women in the Western Balkans

### Introduction

Rural women in the Western Balkans play vital roles in agriculture, entrepreneurship, and family welfare. Yet they face persistent gender disparities in property rights, employment opportunities, unpaid work burdens, and access to development resources. This regional overview provides a comparative analysis of economic empowerment indicators for rural women in the Western Balkans countries (Albania, Bosnia and Herzegovina, Kosovo, Montenegro, North Macedonia, and Serbia), highlighting the latest available data (mostly 2020–2024) and identifying key barriers.

Shortfalls in land ownership, gaps in formal employment, heavy unpaid care duties, and low inclusion in subsidy programs all underscore the need for gender-responsive rural development policies.

An Overview is one of the key activities of the Regional Platform for improving the economic and social status of rural women in the Western Balkans that was officially established on October 15, 2023, in Kruševo, Republic of North Macedonia. Member organizations include: National Federation of Farmers (North Macedonia), Unë Gruaja (Albania), Network for Rural Development of Montenegro (Montenegro), EcoKosWomen (Kosovo), Drita e Llapit (Kosovo), Udahni Život (Serbia), HKPD Matija Gubec (Serbia), and Vive Žene (Bosnia and Herzegovina).

In addition to an analysis of key indicators of women's economic empowerment and independence in rural areas (land ownership, women's participation in the labor market, unpaid work and care responsibilities, and participation in rural development programs and subsidies), the report also includes six empowering stories of rural women or associations. These stories illustrate the strength and potential of rural women, who are often insufficiently recognized as agents of change not only within their local communities but also within society at large.

## Land Ownership and Inheritance Rights

Land ownership and inheritance rights are central to women's economic empowerment in the Western Balkans. Access to and control over land not only determine livelihood security but also shape women's ability to participate in agricultural production, access credit, and engage in entrepreneurship. Across the region, however, women continue to face systemic barriers to land ownership despite legal frameworks that formally guarantee equality. Traditional norms, patriarchal inheritance practices, weak enforcement of laws, and insufficient sex-disaggregated data reinforce women's economic dependency and vulnerability.

In Albania, women's access to land remains extremely limited. There are no recent data on percentage of rural women owning land or property. Even though rural women are the backbone of the rural economy, they own only about 11 percent of agricultural land (INSTAT, 2022). These low levels of ownership place women in a dependent position and limit their resilience to economic shocks. The barriers are deeply rooted in cultural traditions that prioritize male heirs, leaving legal protections largely ineffective.

Kosovo presents a similar picture. Although the constitution and laws guarantee gender equality in property and inheritance rights, in practice, women remain excluded. Only 4.9% of agricultural landowners are women, and women are significantly underrepresented among property heirs, with only 23% registered. In rural areas, women often resign their legal rights to brothers or sons to avoid family conflict. Focus group discussions confirm that women who do inherit land typically receive smaller, less productive plots. Cultural traditions, combined with discriminatory practices, undermine women's rights despite policy efforts such as administrative instructions in 2016 and 2025 encouraging joint property registration. These reforms resulted in only a modest 4% increase in women's property ownership.

In North Macedonia, women face multiple intersecting barriers. Women head only 10.4% of agricultural holdings and constitute just 12.01% of landowners (only 5% of women that leave in rural areas are landowners), and ownership is often gained only after the death of a spouse. Land fragmentation is severe, with more than 60% of holdings under one hectare, which diminishes productivity and limits investment. Despite several strategies—including the Gender Equality Strategy 2022–2027, the National Agriculture and Rural Development Strategy 2021–2027, and targeted programs such as Measure 115 Support for Active Female Members of Agriculture Household as part of State Rural Development Programme—progress is limited.

In Bosnia and Herzegovina, the structural imbalance in land ownership is equally visible. Data show that only around 20% of family farm holders in the Federation of BiH are women, and just 15% in Republika Srpska. Women farmers, on average, have smaller land plots, with most holdings in the Federation under 1.5 hectares compared to 6.3 hectares, on average, in Republika Srpska. Official estimates suggest that about 30% of women are property owners, but only 12% of rural women are sole homeowners, compared to 19% in urban areas. Cultural practices strongly shape inheritance outcomes, with women frequently renouncing their rights in favor of their brothers. Testimonies from women confirm that such practices remain deeply embedded in rural communities, leaving many women without independent property rights.

Montenegro shows some of the lowest levels of women's land ownership in the region. Out of more than 26,000 agricultural holdings, only 12.9% are managed by women. Women are more likely to hold tiny plots, while they account for only 6.9% of ownership of land parcels over 50 hectares. Patriarchal inheritance practices, combined with complex administrative procedures, low legal literacy, and high registration costs, discourage women from formalizing their rights. Social norms that consider farming a male occupation further limit women's incentives to register land in their names.

In Serbia, women's ownership is slightly higher but remains limited. Women own just over 25% of real estate and head 22.8% of agricultural households. When it comes to land ownership according to NALED/PwC only 7.4% is owned by women. Inheritance practices continue to privilege men, with many women renouncing their rights in favor of brothers. Moreover, women in informal unions are excluded from inheritance rights, since the Law on Inheritance does not recognize extramarital partners as legal heirs. This creates additional layers of vulnerability for women in rural areas. Taxation policy indirectly disadvantages women, as inheritance exemptions benefit male heirs, while women remain underrepresented in property ownership. Since 2016, reforms have required co-registration of property acquired during marriage, which has slightly improved visibility of women's ownership. However, this measure mainly applies to new transactions, and under-registration from earlier periods persists, especially in rural communities.

Taken together, these country cases reveal a common regional pattern: women's access to land is constrained by the combined effects of patriarchal traditions, structural barriers, and weak policy enforcement. While legal frameworks formally guarantee equality in all Western Balkan countries, women continue to face cultural expectations that they renounce inheritance in favor of male relatives. When women own land, it

is often in the form of smaller and less productive plots, which limits their ability to leverage land for economic empowerment.

The region also shows some important differences. Serbia and Bosnia and Herzegovina record higher levels of women’s ownership compared to Kosovo, Albania, and Montenegro, where ownership rates remain extremely low. North Macedonia stands out for the breadth of its gender equality strategies and rural development programs, but their impact has been undercut by weak implementation and monitoring. Kosovo has introduced specific administrative measures on joint property registration, but with limited results.

For NGOs and policymakers, these findings point to several priorities. First, enforcement of existing inheritance and property laws must be strengthened, ensuring that women’s rights are protected in practice. Second, legal literacy and outreach programs should be expanded to rural women, helping them understand and claim their rights. Third, systematic collection of sex-disaggregated data on land ownership must be established across all cadasters and agricultural censuses, to provide evidence for more effective policy design. Finally, targeted financial incentives—such as grants, subsidies, or credit schemes linked to women’s land registration—should be scaled up to create tangible benefits for rural women who secure ownership rights.

Table 1. Female rural property ownership in the Western Balkan (most recent data)

Country	% Women Landowners	Women as Agricultural Holders / Farm Owners	Typical Land Size / Type	Key Barriers
<b>Albania</b>	11% overall landowners; 4.7% women sole landowners (2018)	No recent farm-level data	Not specified	Patriarchal traditions, cultural barriers
<b>Kosovo</b>	4.9% women agricultural landowners	23% of women registered as heirs; women typically own smaller plots	Smaller plots, often non-commercial	Social norms, inheritance bias, weak enforcement
<b>North Macedonia</b>	12.01% women landowners; 5% of them are rural women	22.3% of agricultural holdings list women as holders	Highly fragmented, most <1 ha; women own smaller/less productive plots	Land fragmentation, unpaid care work, inheritance norms

<b>Bosnia and Herzegovina</b>	~30% women property owners; only 12% rural women sole homeowners	20.3% of family farm holders are women in Federation; 15% in Republika Srpska (2022)	Avg. farm size: 1.45 ha (FBiH), 6.3 ha (RS); women typically own smaller plots	Women renounce inheritance, patriarchal practices, cohabitation norms
<b>Montenegro</b>	12.9% women as family farm holders	Women manage smaller plots; 16.6% of parcels <0.1 ha vs. 6.9% of parcels >50 ha	Smaller, subsistence-oriented plots	Patriarchal inheritance customs, administrative costs, stereotypes
<b>Serbia</b>	7.4% landowners 25.59% women real estate owners, 22.8% of farms headed by women (2023)	Women co-owners of real estate in 12.77%; joint spousal ownership 0.29%	Women less represented in larger agricultural holdings	Cultural inheritance practices, extramarital unions excluded from inheritance, taxation bias

## Employment and Self-Employment and Entrepreneurship

Regionally, informality and unpaid family work are the dominant features of women’s rural employment.

Albania illustrates this acutely: although 61.8% of women aged 15–64 are employed, a large share of employed women in agriculture work as unpaid family workers, and women’s average earnings remain lower than men’s, including an 8.4% wage gap in agriculture. Montenegro likewise reports that women comprise the majority of family workers and shoulder far more unpaid care and domestic tasks than men. Serbia’s data depict the same pattern in starker relief: women head fewer agricultural households but constitute most unpaid family workers, and among women in agriculture, informal and seasonal work without contracts predominates. These structural features depress women’s earnings and social protection coverage and reduce visibility in official statistics. Care burdens are a second, cross-cutting constraint. Kosovo’s labour statistics show women selecting part-time work far more often due to family responsibilities, while Montenegro documents far higher daily rates of unpaid care and domestic work among women. North Macedonia’s rural series similarly shows women consistently over-represented among the inactive population, which aligns with evidence of extensive unpaid labour in rural households. Sectorally, women tend to concentrate in agriculture and selected service activities, with low

## AN OVERVIEW OF THE POSITION OF RURAL WOMEN IN THE WESTERN BALKANS REGION

representation in construction, transport, and energy; where pay gaps are measured (Albania, North Macedonia, Bosnia and Herzegovina), women earn less on average, including within agriculture in Albania.

Important differences also emerge. On headline participation, Albania reports comparatively high female employment (61.8%), while Bosnia and Herzegovina reports one of the lowest female employment rates in the region (about 37.7%). The visibility of rural women in agriculture varies widely: in Bosnia and Herzegovina, only 5.9% of employed women are in agricultural activities, and in Montenegro just 0.7% of employed women are in agriculture, whereas in Albania many women in agriculture are unpaid family workers, and in Serbia self-employment is significantly less common among women than men. Women make up only 23.4% of the self-employed, while men account for 76.6%. Women are mostly engaged in small-scale farming, food processing, trade, and services. In agricultural enterprises, women account for only 15.3% of managers, while on farms larger than 100 hectares, their share drops to just 5.8%.

Entrepreneurship footprints differ as well. Albania reports that 32,6% of owners or administrators of active legal entities are women, with the share highest in micro-enterprises, and Republika Srpska in Bosnia and Herzegovina records that 27.97% of business entities have women owners or co-owners. In North Macedonia women make up only 19% of employers. A mere 0.5% of rural women are employers, and only 3.5% of them are self-employed. In Kosovo, monthly enterprise registrations by women hover around one quarter of the total. In Serbia total participation of women businesses in overall entrepreneurship is 31.2%. (2021).

Table 2. Female labor in the Western Balkan (most recent data)

Indicator (latest available in inputs)	Albania	Bosnia and Herzegovina	Kosovo	North Macedonia	Montenegro	Serbia
Women's employment rate (15–64)	61.8%	37.7%	20%	38,3% (2021)	n/a (overall employment 56.6% for total pop.)	45,1% women, vs.58.2 men (2204); 43% in rural areas female employment vs.58.8% men)
Female unemployment rate	11.3% (women)	n/a	18% women; men 7.7% men	55.1 (2021)	employment	8.8% women vs. 8.4% men (2024)

## AN OVERVIEW OF THE POSITION OF RURAL WOMEN IN THE WESTERN BALKANS REGION

Female inactivity (headline)	30.4% of women 15–64 outside LF	n/a	74.1% (2024)	Women dominate inactive in rural areas	56.6% for	50.6% High rural inactivity
Women in agriculture (share/structure)	In 2024, 41.5% of women were employed in agriculture	5.9% of employed women in ag	2.7% of Kosovo's total employment population is in agriculture, forestry, and fishing, 10–13% of the workforce in this sector are women.	High unpaid family work in rural areas	total pop.)	Women head 22.8% ag households; dominate unpaid family work (58.7%)
Self-employment (women)	21.7% of female employment (15–64)	11.7% self-employed (overall)	2.1% (with employees) + 4.0% (without)	22% (2021)	n/a	Women = 26.4% of self-employed; 73.6% of informally employed
Gender pay gap (overall)	Men earn an average gross monthly wage 4.9% higher than women (2024)	Women earn ~15% less; gap widened in 2025	Women more in <€400; men more in €400–600 (gap implied)	12.9% (2022)	n/a	12,1 % less than men while in some industries the gap is even more deep (RZS, 2022)
Gender pay gap in agriculture	8.4% (2023; 7.6% in 2022)	n/a	n/a	n/a	n/a	n/a
Women owners/administrators (businesses)	31.2% (2022)	RS: 27.97% (2023)	Enterprise registrations by women 24.8–26.1% (May–Jun 2025)	19% (2021)	n/a	In ag enterprises: women 23% workers; 15.3% managers
Cooperatives/NGOs participation	Largest share of women ministrators in NGOs & public	Rich ecosystem of women-led coops/NGOs, but under-represented in apex bodies	Only 3% of rural women members of ag assoc./coops/unions; volunteering slightly lower among women	30% (youth and rural women are member in coops (2024) NFF (247 members)	NGOs key providers of training; state support limited	Women are very active as members and founders of rural NGOs, and some cooperatives

Policies and programmes also diverge in scope and delivery.

In Bosnia and Herzegovina, both entities have established SME strategies to 2027, and Republika Srpska has adopted a dedicated Women's Entrepreneurship Strategy for 2025–2031. Budgeted self-employment programmes exist—7.2 million KM in Republika Srpska for 2021–2027, and a 2025 co-financing programme in the Federation of Bosnia and Herzegovina allocating 4 million KM for self-employment in agriculture. These measures demonstrate concrete but still modest outcomes and highlight the need for systematic tracking of rural beneficiaries.

North Macedonia has expanded childcare capacity and introduced a Programme for Social Security Support of Women Farmers to enable access to maternity benefits during periods when agricultural work cannot be performed due to childbirth, while acknowledging the need for a systemic maternity-leave solution for women farmers.

In Montenegro, by contrast, the NGO sector largely fills the training and empowerment gap in rural areas, with limited systemic state support identified in the inputs.

Kosovo recognizes gender gaps but faces design issues: eligibility requirements in rural development measures that presuppose multi-year asset ownership exclude many women, and gender-disaggregated data for employment services in rural versus urban areas are unavailable.

Albania's policy implications flow from the tension between relatively high reported female employment and the invisibility of unpaid work in agriculture.

Women's entrepreneurship is most visible in micro-enterprises, and women hold a substantial share of ownership or administrative roles in active legal entities. Still, rural women's formal management of businesses remains more limited.

Looking forward, the policy directions that flow from these findings are straightforward. First, formalisation pathways tailored to unpaid family workers in agriculture should be prioritised—through simplified registration, micro-tax regimes suited to smallholders, and portable social-insurance contributions—so that women's work is visible and protected. Second, expanding affordable childcare and eldercare in low-density rural areas is pivotal to unlocking women's full-time participation; North Macedonia's recent childcare expansion offers a template to adapt. Third, entrepreneurship and self-employment instruments should be redesigned to fit women's starting points by removing exclusionary asset-ownership preconditions, ring-fencing resources for rural women, and bundling finance with advisory services

and market access. Fourth, women's collective economic action merits sustained support: women-led cooperatives need capacity-building and fair representation in apex bodies, and countries with very low female membership in producer groups would benefit from targeted outreach and facilitation. Fifth, sectoral wage and opportunity gaps—especially in agriculture and selected services—should be addressed through skills upgrading and placement into higher-productivity roles. Finally, routine data collection must improve: gender-disaggregated, rural-urban statistics for employment services, active measures, and SME development are essential to monitor reach and outcomes and to adjust programmes accordingly.

In Serbia, rural women face significantly higher risks of poverty and exclusion. In 2023, 41.8% of rural women were at risk of poverty or social exclusion, compared to only 19% of urban women. This sharp disparity underscores the economic vulnerability of rural households headed by women. Education and training gaps reinforce these inequalities: only 5.8% of rural women aged 25–64 participated in adult learning in 2024, compared to 15.9% of urban women. Limited access to re-skilling and professional training reduces their ability to transition into formal employment or entrepreneurship.

### **Unpaid Work and Care Responsibilities**

Unpaid work and care responsibilities form the invisible backbone of rural life in the Western Balkans. Across all countries, rural women perform a disproportionate share of domestic work, childcare, eldercare, and unpaid agricultural labour. This unpaid contribution sustains households, supports agricultural production, and underpins national economies, yet it remains undervalued and unrecognized in policy and economic planning.

The data presented below demonstrate striking similarities in the gendered distribution of time and labour, but also reveal significant differences in how countries measure, acknowledge, and attempt to address these inequalities.

In Albania, women spend on average five hours and forty-three minutes daily on unpaid domestic work, compared to just over two hours for men. Women dedicate 21.7% of their day to unpaid domestic and care work, compared with only 3.47% for men. Within the labour market, women are 1.4 times more likely than men to be contributing family workers without pay. In 2023, more than one-quarter of employed women (25.7%) worked as unpaid contributing family workers, compared to 15% of

men. These figures illustrate both the scale and the persistence of gender disparities in unpaid work. Women's high rates of informal and unpaid agricultural work, alongside household responsibilities, leave them with little access to financial independence and fewer opportunities to participate in formal employment or entrepreneurship.

In Bosnia and Herzegovina, the gender gap in unpaid work is even wider. Women spend on average six hours and thirty-two minutes daily on care and household activities, compared to three hours and thirty-one minutes for men. Rural women dedicate slightly more time (six hours and fifty minutes) than their urban counterparts (six hours and twenty minutes). Testimonies from women underscore the intensity of their workload: rising early to manage livestock and crops, maintaining greenhouses and beehives, while also cooking, cleaning, and caring for their families. Many describe working twelve-hour days without recognition or income. Access to childcare is highly unequal: kindergartens are scarce in rural areas, transport to urban centres is costly, and public facilities cannot meet demand. With private kindergartens outnumbering public ones and charging higher fees, rural women are left with few accessible options. Maternity benefits are available for both employed and unemployed mothers, but in Republika Srpska the flat allowance of 406 KM is significantly lower than allowances in wealthier cantons of the Federation, where women can receive up to 1,000 KM. Fathers rarely take parental leave, accounting for just 1% between 2016 and 2023, reflecting policy frameworks that fail to incentivize shared responsibilities. Elderly care remains primarily a family duty, with women overrepresented among those without pensions due to unpaid family labour on farms or in small businesses. Women caring for children with developmental disabilities bear an additional burden, with many marriages breaking under pressure, leaving mothers as sole caregivers and breadwinners.

Kosovo presents similar dynamics, with women averaging 6.2 hours per day on unpaid care, compared to 3.5 hours for men. The economic value of this unpaid work is estimated at €2.8 billion, representing one third of Kosovo's GDP. Rural women carry an even heavier load, devoting twice as much time as men to caring for children and grandchildren, and spending more hours weekly on cooking and housework. Their voices echo a life of constant work: rising before dawn for fieldwork, returning to domestic duties, and ending the day exhausted. These obligations limit women's time for education, rest, or business activities, while men, with more free time, are better positioned to pursue opportunities and access resources. Rural women are also twice as likely to work as unpaid family labourers in agriculture, reinforcing gendered stereotypes that position men as decision-makers and women as workers without pay. Despite this, unpaid work remains largely unmeasured in national statistics, and rural

development programmes often exclude women by requiring prior land or business ownership. Policy responses highlight the need to integrate unpaid work into official statistics, expand rural childcare and eldercare infrastructure, and reform social assistance rules that inadvertently penalize women for formalizing their labor.

In North Macedonia, the shortage of childcare infrastructure is a central barrier. With 85,482 children aged 0–4 but only 37,804 childcare places in 2023, more than half of preschool-aged children lack access to formal care. This gap forces families to rely on women, particularly in rural areas, to provide unpaid childcare. Only 10.4% of men participate in domestic tasks such as cooking and cleaning, leaving women to carry the overwhelming share of household responsibilities. As a result, women spend significantly less time than men on leisure, volunteering, or civic participation. Despite these realities, national employment and informality strategies fail to recognize or address unpaid care burdens. Informal agricultural labour remains high—over 42,000 people worked informally in agriculture in 2022—yet gender dimensions are absent from policies. In 2021, the largest number of unpaid family workers - 18,634 (41.7% of total) were women from rural areas. Additionally, 59% of inactive women aged 20-64 are inactive in the labour market due to their domestic obligations as opposed to the 2.3% of inactive men. No rural gender-disaggregated data exist in employment programmes, making it impossible to track or adapt measures for rural women. This lack of policy responsiveness exacerbates inequalities, leaving rural women excluded from targeted support while shouldering disproportionate unpaid workloads.

Montenegro shares many of these challenges. The CEDAW Committee has expressed concern about the heavy unpaid work burdens faced by women alongside poor access to essential services such as water, transport, childcare, and healthcare in rural areas. Labour Force Survey data confirm that women form 37.1% of employees in agriculture, many of whom are engaged as unpaid family workers. Despite this, systemic support remains minimal, leaving NGOs as the primary providers of training and empowerment for rural women.

Serbia's evidence reinforces the regional pattern of deeply unequal time use. Women spend an average of 4 hours and 29 minutes per day on unpaid domestic work, compared to 1 hour and 43 minutes for men. When care for family members is added, women's total unpaid work rises to nearly six hours per day, while men contribute less than half that. Rural women devote 21.1% of their daily time to unpaid care and domestic work, far more than rural men (8.7%). They are also disproportionately represented among unpaid family workers in agriculture: 58.7% of all unpaid family members are women. The cumulative impact is what studies describe as the "triple

burden” of agricultural labour, domestic chores, and caregiving. The economic cost of unpaid work is substantial, estimated at 21.5% of GDP, of which women contribute 14.9%. Without systemic investments in childcare, eldercare, and recognition of unpaid work, rural women will remain excluded from equal participation in economic and civic life.

Another gap concerns maternity protection for agricultural producers in Serbia. Current rules calculate maternity compensation for farm holders and self-employed women using a less favorable formula than for employees, reducing benefit amounts. Despite a 2024 Constitutional Court ruling that corrected one aspect of discrimination, the systemic disadvantage created by the divisor in calculating benefits persists. This inequity weakens women farmers’ access to fair social protection.

Table 3. Unpaid female work in the Western Balkan (most recent data)

Country	Avg. hours/day unpaid domestic work (women vs men)	Total unpaid work incl. care (women vs men)	Women as unpaid contributing family workers	Policy/service context
<b>Albania</b>	5h43 vs 2h06	n/a	25.7% (women) vs 15% (men)	No systemic recognition
<b>Bosnia and Herzegovina</b>	6h32 vs 3h31 (rural women 6h50)	n/a	No %; testimonies of unpaid ag/domestic work	Childcare gaps; maternity allowance uneven; very low father uptake of leave
<b>Kosovo</b>	6h12 vs 3h30	6.2h women vs 3.5h men; ~33% of GDP	Women twice as likely as men in agriculture	No national measurement; weak rural services;
<b>North Macedonia</b>	No hours; 10.4% of men engage in domestic chores	Rural women work 11.06 hours per day, with 41.7% on unpaid work	High informal agricultural work, largely women	Childcare deficit; policies not gender-responsive; no rural gender data
<b>Montenegro</b>	n/a	n/a	Many women among 37.1% of ag employees	CEDAW flags service gaps (water, transport, childcare, healthcare, social security)
<b>Serbia</b>	4h29 vs 1h43	5h47 vs 2h29; ~21.5% of GDP (women 14.9%, men 6.6%)	58.7% of unpaid family workers are women	Rural social services underdeveloped; recognition of unpaid work needed

The regional similarities are stark. In every country, women spend significantly more time than men on unpaid domestic and care work, often double or more. Rural women carry even heavier loads than their urban counterparts. In agriculture, women often act as unpaid family workers, their contributions vital yet often invisible. Services that could reduce these burdens—childcare, eldercare, and disability care—are underdeveloped or inaccessible in rural areas across the region.

Differences arise in measurement, recognition, and policy response. Albania and Serbia provide time-use data that clearly quantify the gender gap, while Kosovo has calculated the economic value of unpaid work as one third of GDP. Bosnia and Herzegovina and North Macedonia highlight service gaps, particularly in childcare provision, and policy frameworks that fail to target rural women specifically. Republika Srpska has introduced maternity allowances, though uneven across cantons in the Federation, while North Macedonia has expanded childcare places but still covers less than half of preschool children. Kosovo has yet to institutionalize time-use surveys at the national level, and Montenegro's state response remains minimal, leaving NGOs to fill the gap.

The evidence calls for urgent action to integrate unpaid work into economic policy and planning. First, systematic time-use surveys should be institutionalized in all countries to measure and value unpaid contributions. Second, investment in rural childcare and eldercare infrastructure is essential to reducing women's care burden and enabling greater labour-market participation. Third, social-protection and maternity-benefit systems must be equalized and designed to avoid regional inequalities or exclusions. Fourth, agricultural and rural development programmes must explicitly recognize and target women's unpaid contributions, offering pathways into formalized and remunerated work. Finally, public campaigns and legal reforms should challenge stereotypes that devalue unpaid domestic and agricultural labour, promoting a more equal division of responsibilities between women and men.

### **Participation in Rural Development Programs and Subsidies**

Across the region, women remain underrepresented among beneficiaries of rural development programs and agricultural subsidies and face barriers such as restrictive eligibility requirements, limited access to information, weak advisory support, and patriarchal norms around land ownership. At the same time, a number of initiatives at national and donor levels have begun to target women more directly, with varying results. The evidence below demonstrates regional patterns of exclusion as well as emerging opportunities for systemic reform.

In Albania, government data show a growing number of rural women receiving support through training and national schemes. In 2024, 380 rural women attended capacity-building sessions organized by the Center for Transferring Agricultural Technologies, while 6,404 women farmers received advisory services through regional agricultural extension agencies. Out of 66,358 total beneficiaries of national support schemes in 2024, 7,456 were women. Under the National Scheme, female beneficiaries numbered 2,425 in 2024 and 859 in 2025, with additional support programs such as diesel subsidies reaching 5,043 women in 2024. By contrast, participation in IPARD II, the EU pre-accession rural development program, was minimal: only 11 women in 2024, and none in 2025 after the program's closure. To complement these schemes, the Municipality of Tirana established a Fund for Women Entrepreneurs in 2021, with an annual budget of at least 10 million ALL, specifically targeting women in tourism, ICT, services, crafts, and vulnerable groups. While promising, barriers related to eligibility criteria and access to information persist, limiting wider participation.

In Bosnia and Herzegovina, women's access to public incentives and subsidies remains limited compared to men. Between 2022 and 2024, 7,440 women in Republika Srpska received subsidies worth 32.7 million KM—only 11% of the total funds—while men received nearly eight times more. Similar disparities exist in the Federation of BiH: in 2020, male holders of agricultural holdings received 1.07 million KM in support, while female holders received just 0.16 million KM. Legal entities headed by men captured nearly 89% of subsidies, while those led by women received only 11%. Special measures have been introduced to encourage women's participation, such as extra quotas or bonus points for female applicants, but their impact has been modest. Advisory services exist in both entities but remain under-resourced, with only 32 agricultural advisors in RS covering over 800,000 hectares of land. Donor-funded projects have attempted to bridge these gaps. UN Women and FAO's program "Women Driving Development" offered grants of up to 10,000 KM for rural women, while CIHEAM Bari's project invested over 1 million KM in infrastructure and strategies in 11 municipalities. The Muslim Aid Association's "Sustainable Livelihood Program" has reached more than 12,000 people in rural areas since 2009, significantly improving incomes for many households. Local NGOs such as Vive Žene and UDAS also play an important role, offering training, financial literacy, and small grants for vulnerable women. Despite these efforts, women still face systemic barriers: limited land ownership, fear of indebtedness, lack of information, and patriarchal norms that keep men as recognized farm holders.

Kosovo demonstrates even sharper disparities. Of nearly 29,000 applicants to rural development programs in 2022, only 5% were women. Among those, 97%

of female applicants did receive direct payments, showing high success rates once women apply. However, major structural barriers prevent wider participation. Women often lack the Farmer Identification Number (FID), a prerequisite for accessing subsidies, because it requires land ownership documents. As a result, women farmers are excluded despite affirmative action provisions in grant schemes. Focus groups confirm that women struggle with application complexity, lack of proposal-writing skills, and insufficient outreach. Monitoring systems also lack gender-disaggregated analysis, making it difficult to assess the true impact of existing measures. These findings point to the need for reforms that broaden eligibility criteria, provide tailored advisory services at the municipal level, and ensure data transparency.

In North Macedonia there is a pronounced gender gap in access to financial services among rural populations. While 67% of male farmers have applied for institutional or financial support related to agriculture, only 35% of women farmers have done so. Moreover, 65% of women farmers and over 82% of rural women in general report never having applied for financial support or loans, most often citing ineligibility or lack of control over collateral as the main reasons. The country shows modest but noteworthy progress in women's collective participation. Although rural women remain less represented in agricultural associations, cooperative membership has gradually improved. By 2025, at least 30% of members in 80% of cooperatives were women or youth, largely due to National Measure 131, which awarded extra points for female or youth leadership. The National Federation of Farmers has also been active in organizing rural women, with 247 women participating through the Network of Women Farmers. Women's representation on boards of farmer organizations has increased, including leadership at the national level. These institutional gains have amplified women's voices in policy advocacy. However, regular reporting on women's access to subsidies remains limited, and transparency in program outcomes needs strengthening.

Serbia highlights the paradox of women's substantial contributions to agriculture and their continued marginalization from support schemes. The 2023 Census shows women head only 22.8% of agricultural households, while making up nearly 59% of unpaid family workers. Analysis of subsidy measures reveals that in 2021, women submitted 24.2% of applications and received 23.9% of approvals, amounting to 25.5% of total funds disbursed. In 2022, their participation declined slightly, with 22.5% of applications and 23.2% of approvals, again linked to 25.5% of funds. Women's access is highest in perennial plantations (28%), but lowest in machinery and livestock investments (19%), where collateral requirements and land ownership restrict eligibility. Complementary activities such as food processing, rural tourism,

and handicrafts are largely unregistered, making women ineligible for subsidies and social insurance. Policy recommendations emphasize formalizing complementary activities, simplifying applications, scaling advisory services to the village level, and linking women’s entrepreneurship to agri-tourism and eco-food initiatives.

Table 4. Policy interventions for rural women in the Western Balkan (most recent data)

Country	Women beneficiaries (latest data)	Share of support for women	Key barriers	Policies/interventions
Albania	7,456 women out of 66,358 beneficiaries in 2024; 2,425 women under National Scheme (2024); 11 women under IPARD II (2024)	Share not specified; participation increasing over time	Limited access to information; eligibility hurdles; low IPARD uptake	National Scheme; Tirana Fund for Women Entrepreneurs (10m ALL annually); trainings for 380 rural women; advisory outreach to 6,404
Bosnia and Herzegovina	7,440 women in RS (2022–24); small share in FBiH allocations	RS: women = 11% of subsidies; FBiH: women received 0.16m KM vs. men 1.07m KM (2020)	Lack of land titles; fewer advisors; fear of indebtedness; patriarchal norms	Entity quotas (+5–10% for women); UN Women–FAO “Women Driving Development”; CIHEAM Bari investments; Muslim Aid Livelihood Program; NGO initiatives
Kosovo	1,335 female applicants (5% of total applications in 2022); 97% approval rate once applied	Extremely low participation (5% women applicants, 95% men)	FID requirement (land ownership); lack of outreach; low skills; complex applications	Affirmative action in grants; reform discussions on FID; proposed municipal advisory support
North Macedonia	35% women farmers applied for institutional or financial support related to agriculture	Lack of data on approved applications	Lack of transparency on subsidy outcomes	National Measurer for youth and women (bonus points for female/youth managers); Programme for Social Security Support of Women Farmers, Measures 115 Support for Active Female Members of Agriculture Household

Serbia	Women submitted 24.2% of applications (2021), 22.5% (2022); approvals ~23% both years	Women received ~25.5% of disbursed funds	Low land ownership; collateral barriers; digital exclusion; unpaid work burden	Women's applicants receive more points. However this measure did not improve access to resources.
--------	---	--	--	---

There are a lot of similarities between countries when it comes to incentives for rural women - women account for a minority of direct beneficiaries of subsidies and support schemes, often receiving less than one quarter of funds. Structural barriers recur throughout: lack of land ownership, property titles, or collateral; insufficient access to information and advisory services; and application processes too complex for women with limited time and digital literacy. Advisory support is scarce everywhere, whether in RS with 32 advisors for the entire entity, or in Kosovo where municipal-level assistance is absent. Patriarchal norms further entrench male dominance in subsidy access, reinforcing the invisibility of women's contributions.

Differences are visible in the scale and design of interventions. Albania's numbers suggest gradual improvements in women's participation, supported by targeted municipal funds and outreach services. Bosnia and Herzegovina stands out for its extensive donor involvement, with multiple international and NGO programs targeting women, though systemic gaps remain in public budgets. Kosovo reveals the most acute exclusion, with only 5% of applicants being women, largely due to the FID system that structurally excludes them. North Macedonia offers a positive example of cooperative reform, where bonus points for women and youth managers increased participation and leadership representation, even if subsidy access data remain opaque. Serbia, meanwhile, has the most comprehensive gender-disaggregated analysis of subsidy measures, showing women consistently at 20–25% participation rates.

While Serbian women account for around one quarter of subsidy applications and approvals, many remain excluded because their economic contributions take the form of complementary activities such as food processing, herb collection, handicrafts, or rural tourism. These activities are mostly unregistered, leaving women invisible in official statistics and ineligible for subsidies, pensions, or social security. Targeted projects in handicrafts have had cultural and social value, but they rarely generate sustainable income on their own. Linking handicrafts to more profitable sectors — such as tourism or branding of local products — and formalizing complementary

activities would allow rural women to access support and strengthen their role in the rural economy.

Two cross-cutting barriers also shape women's economic participation in rural Serbia. Digital exclusion—limited internet infrastructure and low digital literacy—restricts access to subsidy applications, financial products, and market information. At the same time, aspects of taxation policy indirectly disadvantage women: inheritance exemptions and property taxation rules reinforce gender gaps in ownership and collateral, deepening structural inequalities in access to credit and resources.

The evidence suggests several priorities for reform. Governments should collect and publish gender-disaggregated data for all subsidy and development schemes, allowing transparent monitoring of women's participation. Eligibility requirements tied to land ownership must be revised to recognize use-rights, shared ownership, and complementary activities. Advisory services need to be scaled up at municipal and village level, with specific mandates to support women farmers. Donor programs should transition from one-off small-scale projects to systemic, budget-backed initiatives integrated into national strategies. Finally, targeted support for profitable and sustainable sectors—such as vegetable production, food processing, eco-tourism, and rural services—would allow rural women to transform from unpaid contributors into recognized entrepreneurs and leaders of rural development.

## Conclusion

Rural women in the Western Balkans are indispensable to household welfare, agriculture, and local economies, yet their economic empowerment is constrained by overlapping structural barriers that recur across countries. Despite formal legal equality, ownership and control of land remain low for women, weakening collateral access, eligibility for subsidies, and bargaining power. Patriarchal inheritance practices, weak enforcement, and high transaction costs suppress women's ownership and leave many with smaller, less productive plots. Where reforms exist—such as joint registration measures in Kosovo or co-registration rules in Serbia—their impact has been modest, particularly in rural communities where norms and legacy under-registration persist. Without secure rights to land and property, women struggle to leverage collateral for credit, register as farm holders, or qualify for subsidy schemes. Labour market outcomes are shaped by the same structural dynamics. Informality and unpaid family work dominate women's rural employment. Care responsibilities further depress participation: women devote substantially more time than men to unpaid domestic and care work, and in rural areas this burden is heavier still. Where childcare capacity has expanded—such as in North Macedonia—coverage remains insufficient to close participation gaps, and in several countries policy frameworks have yet to integrate the reduction of unpaid care as a labour-market objective. The cumulative effect is a visible gender gap in employment, self-employment, and entrepreneurship, alongside invisible contributions in unpaid agricultural labour.

Participation in rural development programs and subsidies is similarly uneven. Across settings, women make up a minority of beneficiaries and often receive a smaller share of total funds. Barriers include eligibility rules tied to land ownership or collateral, limited outreach and advisory support, complex application procedures, and weak gender-disaggregated monitoring. There are encouraging signs—such as targeted municipal funds in Albania, cooperative incentives for women's leadership in North Macedonia, and entity-level programs and donor initiatives in Bosnia and Herzegovina—but these remain either small in scale, unevenly implemented, or insufficiently tracked for impacts on rural women. Serbia offers the most systematic gender analysis of measures, yet women's participation still hovers well below parity, particularly in investments requiring collateral.

### Policy recommendations

In terms of policy priorities, governments should **first close the gap between law and practice regarding land and inheritance.**

- Enforcing existing rules, expanding legal literacy and outreach to rural women and accelerating joint registration where appropriate would increase the visibility and security of women's property rights.
- Linking selected financial incentives to verified registration in women's names can create concrete benefits, while ensuring that administrative costs and procedures do not deter uptake.

**Second, care infrastructure** must be expanded and treated as a core economic policy.

- Expand affordable childcare and eldercare in rural areas—building on recent expansions where they have begun—would directly reduce the unpaid care burden that restricts women's labour-market participation.
- Align maternity/parental benefits for self-employed and agricultural producers with employee schemes (eliminate discriminatory formulas). Where maternity support for women farmers has been piloted, measures should be consolidated into systemic solutions rather than ad hoc programs.

**Third, pathways from unpaid and informal work into formal**, protected employment should be prioritized.

- Introduce simplified registration options for smallholders and complementary rural activities, micro-tax regimes suited to small-scale production, and portable social insurance would make women's agricultural and service work both visible and covered.
- Help women move from informal to formal work and connect them to buyers at the same time—for example by setting up local collection/processing points, offering shared packaging/labeling and branding support, and giving hands-on help to register and use digital portals

**Fourth, subsidy and grant schemes should be redesigned** to fit women's starting points.

- Eligibility rules that rely on sole land ownership or high collateral requirements systematically exclude many rural women. Recognizing use-rights and shared ownership, and admitting complementary activities such as processing, rural tourism, and services, would widen access. Application support located in villages—through advisory, digital assistance, and paralegal help—would reduce informational and administrative barriers that women repeatedly face.
- Governments and donors should invest in digital skills training tailored for rural women and link it directly to employment and self-employment opportunities

outside agriculture. This means offering free or subsidized digital literacy and e-commerce training in villages, combined with practical support to access jobs in rural services (tourism, care, crafts, retail, ICT) and to start small businesses online. Mobile digital hubs and mentorship programs can ensure women without prior experience are included.

**Fifth, collective action and representation** should be strengthened.

- Incentives that reward women's leadership in cooperatives and producer groups have shown promise and should be scaled.
- Ensuring women's meaningful representation in apex bodies and monitoring committees for agriculture and rural development will help align program design with lived constraints and improve accountability for results.
- Support umbrella organizations of rural women (federations or networks) to connect producers to markets, assist with certification (e.g., organic, food safety), and advocate on behalf of members with the government.

**Finally, routine measurement and transparency are essential.**

- All employment services, active labour measures, rural development programs, and subsidy schemes should publish gender-disaggregated, rural-urban data and track outcomes for women, not merely participation. Mandate routine gender-disaggregated (and rural/urban) reporting for employment services, SME measures, and all rural support schemes.
- Where time-use and unpaid work remain unmeasured, institutionalizing regular surveys — and, where feasible, estimating the economic value of unpaid care — will allow policymakers to target resources where they have the greatest impact.





**EMPOWERING STORIES  
OF RURAL WOMEN OR ASSOCIATIONS  
ACROSS THE REGION**

## NORTH MACEDONIA:

### Breaking Barriers for Women Farmers –First Maternity Benefits Program for Registered Women in Agriculture

Through the strong advocacy of the National Federation of Farmers (NFF) and its Rural Women's Network - which unites 247 women members - a historic milestone in social security for rural women was achieved in 2023.

Lidija Bogdanovska, a dedicated female farmer from the village of Chichevo in the Municipality of Gradsko, owns a 2-hectare vineyard. She is among the first beneficiaries of the **Program for Social Security Support for Women Engaged in Agriculture**, which provides grants for registered women farmers' maternity benefits during childbirth—a right they had been denied for over 30 years under labor regulations.

“This support is crucial for us as registered women farmers, who until now had no support during maternity leave. It allows us to spend precious time with our children while maintaining our livelihoods. I believe it's essential for institutions to promote this program so more women like me can receive the support they deserve,” Lidija says.

This groundbreaking initiative grants registered women farmers a one-time financial benefit, enabling them to exercise their right to maternity leave during the first nine months of caring for their newborns. With strong support of Sweden this program was established in early 2023 through the joint efforts of the National Federation of Farmers (NFF), the Swedish development organization We Effect, in collaboration with the Ministry of Agriculture, Forestry and Water Economy and the Ministry of Labour and Social Policy. This partnership resulted in the first program in over three decades granting paid maternity benefits to registered women farmers. Born from strategic NFF advocacy and government collaboration, the initiative marks a major step toward ensuring social security, gender equality, and the recognition of human rights for women in agriculture.

Designed to offer targeted financial assistance to women farmers, this government Program specifically supports women registered as individual agricultural workers, who are otherwise ineligible for paid maternity leave under standard employment contracts. Eligible women receive a one-time, non-refundable payment of 100,000 MKD (cca. 1620 EUR), provided they meet specific criteria related to their insured status and agricultural income level.

Beyond financial aid, this initiative represents a recognition of women's agricultural labour as a profession, a stride toward gender equality, and a safeguard of their human rights. The programme stands as a testament to how 15 years of persistent

## AN OVERVIEW OF THE POSITION OF RURAL WOMEN IN THE WESTERN BALKANS REGION

NGO lobbying - including institutional meetings, policy analyses, public addresses in the Parliament of the Republic of North Macedonia, reports to the United Nations, and public advocacy on women farmers' issues - can bring positive changes for women farmers.



*Lidija Bogdanovska, first applicant of the Program for Social Security Support for Women Engaged in Agriculture*

*Meeting in 2022 of NFF and institutions for finding solutions for maternity leave for registered women farmers*



## **MONTENEGRO:**

### **The community that has her is truly fortunate - Selma Haxhi**

In the hilly hinterlands of Montenegro, where it was once believed that olive growing could never succeed, one woman proved otherwise – through perseverance, knowledge, and a deep love for the land. Selma Haxhi from Tuzi, founder and director of the “Lučka” olive mill, has become a symbol of authentic female strength and leadership in rural entrepreneurship.

Lučka Olive Mill was born out of a family’s love for the olive tree – a symbol of life and health. The first modest plantation of 140 trees laid the foundation for what is today an impressive olive grove with over 3,500 trees. With investments in state-of-the-art cold-pressing equipment and continuous professional development, the Haxhi family was not just creating a product – they were creating a vision. Selma graduated from university but chose to stay in the countryside and start something no one in Montenegro’s inland had attempted before: the first olive mill outside the coastal region. “Although I could have chosen a different path, I felt a strong need to continue what the women in my family had started,” Selma says.

The road to success was not easy – it involved years of research, quality testing, fighting for market position, and constant investment in product development. Even the seasonal nature of production and climate change presented additional challenges. Yet, the key turning point came during the COVID-19 pandemic – instead of halting, Selma realized what was needed. Together with her husband, she wrote and won an IPARD project, which enabled them to build one of the most modern olive mills in the country.

Today, Lučka is much more than a production facility. It is a center for gathering, education, and empowerment of women and youth. Through workshops, harvests, lectures, and mentorship, Selma encourages other women to start their own initiatives, especially in the field of natural cosmetics and olive processing. In the olive grove, you can regularly see children – not only hers, but also from the community – learning about the land, plants, and work.

Her products, from olive oil to balms and soaps made from her grandmother’s recipes, have won numerous awards: four gold medals at the Novi Sad Fair, the award for the best Montenegrin extra virgin product, awards for innovation (the first olive leaf extract in Montenegro), and praise for social responsibility.

As president of the Regional Association of Olive Growers (RUM) – the first from continental part of the country – Selma brought together a community that had not even realized how powerful it could be. The female olive growers of Tuzi are now known for their patience, precision, and connection to the plant and the land. The knowledge

## AN OVERVIEW OF THE POSITION OF RURAL WOMEN IN THE WESTERN BALKANS REGION

once passed down by the hearth is now institutionalized through workshops, fairs, and international collaborations.

Selma emphasizes that women not only harvest and process olives – they manage, plan, and innovate. “The greatest success isn’t just in bottles of oil – it’s in the network of women who now know their worth and pass it on,” she says.

Selma’s story proves that an authentic Montenegrin product isn’t just in the taste of the oil – it’s in the strength of the women who create it. She is not just an entrepreneur – she is an educator, innovator, leader, and role model. Lučka is not just a brand – it is a story of what happens when tradition, knowledge, and vision are combined in the hands of a woman who never gave up.



*Selma Haxhi*



## ALBANIA: A women-led business in village of Leshnicë

Leshnica a village, within the municipality of Pogradec in Albania, has an economy primarily based on agriculture and livestock farming. Residents cultivate grains, vegetables, and fruit trees, and raise livestock for dairy and meat products. The local economy faces several challenges, including limited market access, inadequate infrastructure, and a lack of modern farming techniques. An important contribution to the local economy comes from Ms. **Mukades Gjona** a 60 years old farmer who produces traditional local products, primarily baked goods, preserved products, and dried goods: petka (traditional pasta), trahana (a type of dried fermented dough), various jams, pickles from different vegetables, and dried plums.

The main ingredients (eggs, flour and milk) are secured by the women in the village who keep chicken, cows and sheep. She purchases around 1.5 tons of plums from local residents, which she uses to make jam and for drying. Additionally, she buys fruits like blackberries, from a five-person family that forages them from the local hills, to make jam and molasses. Ms. Gjona's business engages many women from the village. She regularly employs around 10 women in her workshop for seasonal work, and around 6 young girls from the village, on a part-time basis for 4-5 hours a day, to prepare the products for sale all over Albania, including Tirana.

It is a very interesting model of collaboration, of around 16 women from the same village. In addition to the incomes, women are generating by selling their products to Ms. Gjona, they are also benefiting by being engaged in the process of production of jufka and trahana. By this, the business is engaging all women in the village, hence having a strong socio-economic impact to their life. This is why, all women are openly showing their strong trust, to Ms. Gjona and validate their way of doing business as incredible, in terms of, being highly sensitive, supportive, and loyal to the efforts made by all women in the village. A beautiful example of how cooperation can bring successful results.



## KOSOVO: Successful Women Farmer Case

Kadrije, a resident of Kamenica, turned the employment challenges in her region into an opportunity by starting her own agribusiness in 2016. Her business, “Bio-Alta”, specializes in the cultivation of medicinal and aromatic plants (MAPs) such as mint, dill, rosemary, oregano, and basil. She also grows sage, nettle, and primrose tea, while the hilly and mountainous terrain of Kamenica allows her to harvest wild apples and elderberries.

A typical day for Kadrije begins early with watering, plowing, weeding, and harvesting crops. Later, she dries the plants professionally—an improvement made possible through support from various donors—before moving on to packaging and shipping customer orders.

Thanks to her collaboration with the SIREN project, Kadrije has expanded her business, increasing production capacity and setting up a collection center for medicinal and aromatic plants in the local area. Additionally, after attending EKW training on the benefits of joint property registration and women’s ownership rights, she registered her property in her own name.

Today, Bio-Alta works with 13 local farmers, creating additional income opportunities in the community while ensuring Kadrije’s family’s financial well-being. Reflecting on her journey, she says: “Agriculture has given me the means to support my family. With hard work and dedication, I believe anything is possible.”



**BOSNIA AND HERZEGOVINA:**  
**Olivera Stanišić: “I try, I work, I don’t give up”**

**Olivera Stanišić**, from Vlasenica, is engaged in fruit and vegetable processing. Her most well-known product is **ajvar**, which she makes in the “old-fashioned,” traditional way – roasting and peeling peppers. By November, she has no jars left, as she sells everything, producing around 100 jars of ajvar each season.

Olivera is also the holder of a commercial agricultural household and is one of the rare women who have taken that step. “Commercial farms are mostly registered under men’s names. I don’t know of a single woman here, or in the wider area, who has that status, apart from me,” Olivera notes.

Thanks largely to the support and cooperation with the association *Vive Žene* from Tuzla, Olivera managed to develop her own fruit and vegetable production and processing, but also to run the women’s association “Podrinje” Vlasenica. The association regularly takes part in agricultural fairs, and more recently has also been providing free legal aid, not only to women in the local community, but to anyone else in need of such assistance.

“*Vive Žene* empowered me to take over the Association, which I have now been leading for two years. And thanks to them, we have built connections with women from Bratunac, Srebrenica, Skelani, Kladanj... we go to fairs, write project proposals – in short, we try and we work hard.”

Olivera’s cooperation with *Vive Žene* started by chance. She was supposed to attend a fair in Tuzla, but since there was one in Vlasenica the same day, she did not go; instead, she sent a few jars of her homemade ajvar through a colleague. The ajvar sold immediately, and Tuzla has remained one of the main markets for Olivera’s sweet and savory products – raspberry jam and ajvar.

She regularly applies for incentives provided by the Ministry of Agriculture of Republika Srpska. Through this, she obtained 50% funding for capital investments – the construction of a facility for fruit and vegetable processing on her property.

Vlasenica is a hilly and mountainous municipality in the eastern part of Bosnia and Herzegovina which, like many other small places, faces population outflow, cancellation of bus lines, and declining healthcare services. Still, despite everything, Olivera is content with her life. “I try, I work, I don’t give up,” she says.



*Olivera Stanišić, Vlasenica*



**SERBIA:**  
**Udruženje žena Stanišić, Vojvodina House**  
**“From Tradition to Transformation”**

Stanišić is a village in northern Serbia, in the fertile Vojvodina region, where opportunities for women and youth have long been limited. In 2008, local women founded the association *Udruženje žena Stanišić – Udahni život* (Breathe Life), formally registered in 2010, to empower women economically, support marginalized groups, and revitalize community life. [https://www.youtube.com/watch?v=RPXEX\\_OwrVg&ab\\_channel=BeFem](https://www.youtube.com/watch?v=RPXEX_OwrVg&ab_channel=BeFem).



In 2015, the association was granted the use of an abandoned house and land, which they transformed into the Vojvodina House. With support from the Heinrich Böll Foundation, BeFem, UN Women and the Delta Foundation, they built greenhouses and acquired equipment for processing organic vegetables. Their flagship product is tomato juice, complemented by sauces, preserves, and fresh produce sold locally. The Vojvodina House became both a production site and a hub for training, teamwork, and innovation.

The association has visibly changed women's lives in Stanišić. Many gained new skills, income, and their first opportunities in entrepreneurship outside traditional handicrafts. The group is also recognized as a local leader: when the municipal government tried to close the village library, the women mobilized and successfully prevented it. They now cooperate with women's groups from 13 surrounding villages, participate in the Vojvodina Rural Women's Network, and contribute to national advocacy processes such as the CEDAW Shadow Report.

Running a rural social enterprise also brings challenges. The association could not access national incentives because they operate as association and not agricultural household. Despite this, they continue to diversify activities, build partnerships, and expand cooperation.

By investing in knowledge, solidarity, and networking, they have created new pathways for themselves, their families, and their village. They have proven that women's energy and creativity can turn abandoned spaces into productive greenhouses, neglected houses into community centers, and isolated individuals into confident entrepreneurs and leaders.

Their vision for the Vojvodina House embodies this transformation: a self-sustaining social business that combines organic production, food processing, traditional culture, education, and agro-tourism. It is not only about creating income — it is about making meaning, community, and a sustainable rural future led by women.





## Organisations in project



**НАЦИОНАЛНА ФЕДЕРАЦИЈА  
НА ФАРМЕРИ**

**The National Federation of Farmers (NFF)** is a national umbrella organization in the Republic of North Macedonia that actively advocates and lobbies for the interests and rights of farmers. NFF unites 500 individual members and 21 local agricultural organizations. The individual members include 247 women from rural areas, and our network reaches more than 8,000 people.

Our vision is “Profitable Agriculture – Stable Village,” with a mission to strengthen rural communities through organized farmers, improve social well-being, and provide strong support to young and women farmers. NFF actively works on advocating and lobbying for the rights and needs of farmers before state institutions, with the goal of improving rural development policies and enhancing life in rural areas. It is committed to reducing poverty in rural areas, promoting gender equality, including marginalized groups, and addressing agricultural challenges posed by climate change.

[www.nff.org.mk](http://www.nff.org.mk)



**Vive Žene** is a non-governmental organization based in Tuzla, Bosnia and Herzegovina, dedicated to providing psychosocial support, rehabilitation, and empowerment for women and children survivors of war trauma and gender-based violence. Since its establishment

in 1994, *Vive Žene* has been at the forefront of promoting peacebuilding, human rights, and social justice through community-based programs, advocacy, and professional support services. The organization also works extensively on strengthening civil society and advancing gender equality, especially in rural and marginalized communities. *Vive Žene* also plays a leading role in developing and implementing programs related to transitional justice, support for survivors of conflict-related sexual violence, and capacity building of local organizations. It collaborates with national and international partners, contributing to policy development and human rights monitoring.

[www.vivezene.ba](http://www.vivezene.ba)

**EcoKosWomen (EKW)** is a non-governmental organization from Kosovo that was established in July 2019 at the initiative of six women with long experience in international organizations and institutions, NGOs, and local companies. We aim to drive social progress in agriculture, environment, and socio-economic issues. The special focus of our work is the advancement of women in the field of agriculture, environmental issues, and general gender topics. Through support schemes, we aim to increase the inclusion of women in the economy through self-employment, which remains a major social challenge. *EKW* is committed through our activities aimed at raising awareness of inclusive gender policies in all areas. Through our activities, we aim to advocate specifically for more favorable policies for women in rural areas. *EKW* is spread throughout the territory of Kosovo. Our offices are located in Prishtina (where most of the institutions are located), and we are specifically committed to being close to women in rural areas of Kosovo.



[www.ngo-ekw.org](http://www.ngo-ekw.org)

**Drita e Llapi** is an organization from Kosovo representing around 20 women dedicated to the cultivation of small fruits, including raspberries, aronia, and blueberries. The organization operates under the leadership of a representative who also manages a central collection hub, gathering approximately 5 tons of fruit annually from its members. Through consistent efforts, Drita e Llapi has secured a stable market for the sale of its products. In addition to cultivating and processing natural products—which currently cover around 60% of the market for such goods in Kosovo—Drita e Llapi plays an active role in community development. The organization regularly hosts and facilitates trainings provided by various institutions and organizations, to empower women and enhance their economic and social roles within rural areas.





**Agromedicine**

Empowering Women. Cultivating Futures

The purpose behind the establishment of the **AGROMEDICINE** Association from Kosovo has been, and continues to be, the empowerment of rural women through their active involvement in organic agriculture and the medicinal and aromatic plant sector. For over 15 years, AGROMEDICINE has operated in the field of organic agriculture, with a special focus on medicinal and aromatic plants— from wild herb collection to cultivation on certified

organic land. Through sustainable practices and traditional processing methods, the association has successfully maintained high product quality while also raising awareness about health and environmental issues. Empowering rural women has been central to every activity, from hands-on training and involvement in production and processing to promotion of their products in various markets. Today, AGROMEDICINE represents a strong network of women engaged in organic production, contributing to both the family economies and the preservation of biodiversity, as well as advancing social equality in rural communities.

[www.organika-ks.org](http://www.organika-ks.org)



MREŽA ZA RURALNI RAZVOJ CRNE GORE  
NETWORK FOR RURAL DEVELOPMENT OF MONTENEGRO

Since 2012, the **Network for Rural Development of Montenegro (NRDM)** has been actively driving change in rural communities, relying on the LEADER approach and strong support for women and youth in rural areas. Focusing on those who are often invisible yet essential to the life and future of the village, **NRDM** consistently encourages social and economic progress through concrete initiatives. Educational activities in the field of digital literacy, financial management, and leadership, as well as initiatives such as the *Rural Women Parliament*, enable rural women to have a direct dialogue with decision-makers, strengthen their own capacities, and be more involved in the processes that shape their lives and communities. Recognizing their immeasurable contribution to rural development, the network strives to create a more just society in which rural women are equal, respected, and supported.

[info.ruralnamreza@gmail.com](mailto:info.ruralnamreza@gmail.com)

The Women's Association **Breathful Life** in Stanišić, Serbia, focuses on women's entrepreneurship, education, and advocacy for women's rights and social issues within the community and region. The production and processing of vegetables according to organic standards take place on the property of the *Vojvođanska Kuća* association. To support the economic empowerment of rural women, we have organized numerous educational programs on utilizing agricultural land through traditional production and processing methods. The association collaborates with women's organizations in the region and is a founder of the *Women's Rural Network of Vojvodina*. In addition to these efforts, the association works to empower other marginalized groups, such as rural children and the elderly, through humanitarian initiatives, as well as by organizing fairs, forums, and cultural activities.



The **Croatian Cultural and Educational Society Matija Gubec** in Tavankut, Serbia, actively contributes to improving the status of women in rural areas of Vojvodina through diverse cultural, educational, and social activities. These activities include handicraft preservation and promotion, provision of educational programs and workshops for women, organization of cultural events focused on women's creativity, encouragement of women's roles in management and organization, collaboration with organizations advocating for women's rights, and involvement of young girls in the cultural life. *HKPD Matija Gubec* Tavankut demonstrates through its activities how cultural societies can play a significant role in empowering women in rural communities through culture, education, and economic initiatives, serving as a model of best practice.



[www.hkpdmatijagubec.org.rs](http://www.hkpdmatijagubec.org.rs)



Founded in 2003, **Unë, Gruaja** is a non-profit organization from Podgradec, Albania, focused on empowering women and youth in the Pogradec and Korça regions. Its activities focus on gender-based violence prevention and support, rural development, women's economic empowerment, and environmental protection. The organization offers psychological and legal counseling, advocacy, training, awareness-raising, and local government monitoring from a gender perspective. It is a member of national and international networks like *AWEN* and cooperates closely with local institutions, civil society, and educational and media actors. Recent initiatives include promotion of food security, sustainable livelihoods, and environmental education through "Eco Days" and rural community programs.

[une\\_gruaja@yahoo.com](mailto:une_gruaja@yahoo.com)

