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POLICY BRIEF

EMPOWERING RURAL WOMEN IN THE WESTERN BALKANS

Agricultural Policy Dialogue
Germany – South East Europe

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Rural areas in the Western Balkans Six (WB6—Albania, Bosnia and Herzegovina, Kosovo*, Montenegro, North Macedonia, and Serbia) are undergoing rapid social, demographic, and economic change. Women are central to farming, entrepreneurship, caregiving, and community life, yet their contributions remain undervalued and constrained by unequal access to assets, services and finance, restricted decision-making, and heavy unpaid care work. These barriers slow rural development and reinforce outmigration pressures.

To better understand these challenges, the Regional Rural Development Standing Working Group in South East Europe (SWG), with scientific input from IAMO and WB6 national experts, conducted a mixed-methods study in 2023/24. It combined desk research, qualitative approaches, and a Female Empowerment Survey (FES) of 2,164 respondents across the WB6. The FES supports cross-country comparison across five empowerment domains—access to resources, decision-making in production and work, control over income, leadership and representation, and time use—revealing persistent constraints, emerging opportunities, and notable variation between countries. Detailed results are summarized in the report *The Role of Women in Rural Areas in the Western Balkans*; the report and additional tables are available in the online appendix via the QR code at the end.

*This designation is without prejudice to positions on status, and is in line with UNSCR 1244 and the ICJ Opinion on the Kosovo declaration of independence.

South Eastern Europe SWG RRD Regional Rural Development Standing Working Group

GFA CONSULTING GROUP General Agent BMLEH Berlin Office

IAK AGRAR CONSULTING

Appendix

CROSS-COUNTRY INSIGHTS
FROM THE FIVE FEMALE EMPOWERMENT DOMAINS

1. ACCESS TO RESOURCES.

Rural women are rarely registered as sole land owners (10%), with titles typically held by men, limiting women's access to subsidies, grants, and collateral-based credit. Inheritance practices often lag behind legal provisions, and joint titling exists in only around one third of surveyed households. Nearly 40% of women report constraints in accessing bank loans, with those not formally employed facing even greater barriers. Access to services linked to resource use and investment is also uneven: agricultural extension, advisory programs, and financial services reach women less often and are rarely tailored to their needs. Together, these gaps restrict women's ability to invest, expand their income, and assume leadership roles.

BOX 1

ENABLERS OF FEMALE ENTREPRENEURSHIP

In Bosnia and Herzegovina, Nejra Salkić turned an initial business failure into a successful niche product—rose juice marketed as "Sherbetlook". Her experience shows five core enablers:

- **Skills & continuous learning**
- **Tailored technical and marketing support**
- **Financial discipline and book-keeping from day one**
- **Strategic use of digital tools**
- **Professional networks and family backing**

Takeaway: When rural women gain skills, support, and visibility, they innovate, grow sustainable businesses in the green economy, and challenge traditional norms.

2. WORK AND PRODUCTION DECISION-MAKING.

Women's bargaining and decision-making power remains low, even when they are active in or manage farm and non-farm businesses. Their roles are often informal or unrecognized, and many report not participating in key decisions (44% in farming and 25% in non-farm businesses). At the same time, new opportunities are emerging: women are increasingly active in value-added food processing, non-farm businesses linked to tourism and local identity, and green and circular economy initiatives. **BOX 1** illustrates key success factors through an example from Bosnia and Herzegovina.

3. CONTROL OVER INCOME AND EXPENDITURES.

Women often manage daily household expenses and small earnings, while men typically control sales revenues, loans, and major business and investment decisions. Around one third of surveyed women report having no or very limited control over the use of their personal income, constraining their ability to reinvest in education, productive assets, or business growth. Yet some opportunities are emerging: women engaged in value-added processing and small non-farm ventures often achieve greater financial autonomy. Nevertheless, limited access to tailored financial products, business training, and reliable markets continues to keep most of these activities small-scale and economically vulnerable.

4. LEADERSHIP AND REPRESENTATION.

Although more than one-third of surveyed women report membership in an organization, women remain underrepresented in producer organizations, cooperatives, and local governance structures. Persistent barriers include traditional expectations about women's public roles, limited time due to care responsibilities, thin professional networks, low self-confidence, and unequal access to transport, information, training, and organisational support. As a result, women's contributions are often confined to operational or consultative tasks, while agenda-setting positions remain male-dominated.

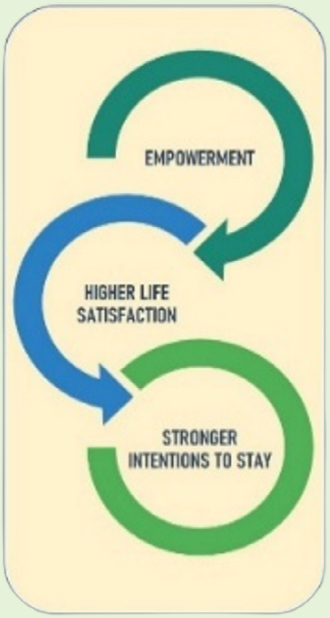
5. TIME USE.

Heavy unpaid domestic and care work remains one of the most limiting constraints for rural women. A majority spend four or more hours per day on unpaid household chores and care work, while in nearly half of the households, men do not contribute to these tasks. Time poverty limits women's ability to participate in training, community initiatives, and income-generating activities. Gaps in childcare and eldercare services, transport, and digital connectivity deepen this problem and further reduce women's economic and civic participation.

Limited opportunities—especially for women—continue to drive strong outmigration pressures across the Western Balkans, with around one-fifth of surveyed women intending to leave. Yet empowerment can create a counter-trend, as discussed in **BOX 2.**

BOX 2

EMPOWERMENT, LIFE SATISFACTION AND INTENTIONS TO STAY IN RURAL AREAS



Rural women with high empowerment tend to report greater life satisfaction (21% increase) and stronger intentions (8% increase) to remain in rural areas. They are also more likely to want their children and grandchildren to build their futures in rural communities—with Albania as a notable exception.

This pattern suggests an indicative empowerment–migration link: women who have more agency, time, resources, and voice perceive rural areas as more viable places to live. Yet overall aspirations to stay remain low across the WB6, underscoring that empowerment alone cannot curb outmigration

Differences in constraints and opportunities also vary across the WB6. **FIGURE 1** summarises the overall regional empowerment profile and highlights country differences by showing leaders and laggards across the five domains, providing a starting point for the national profiles that follow.

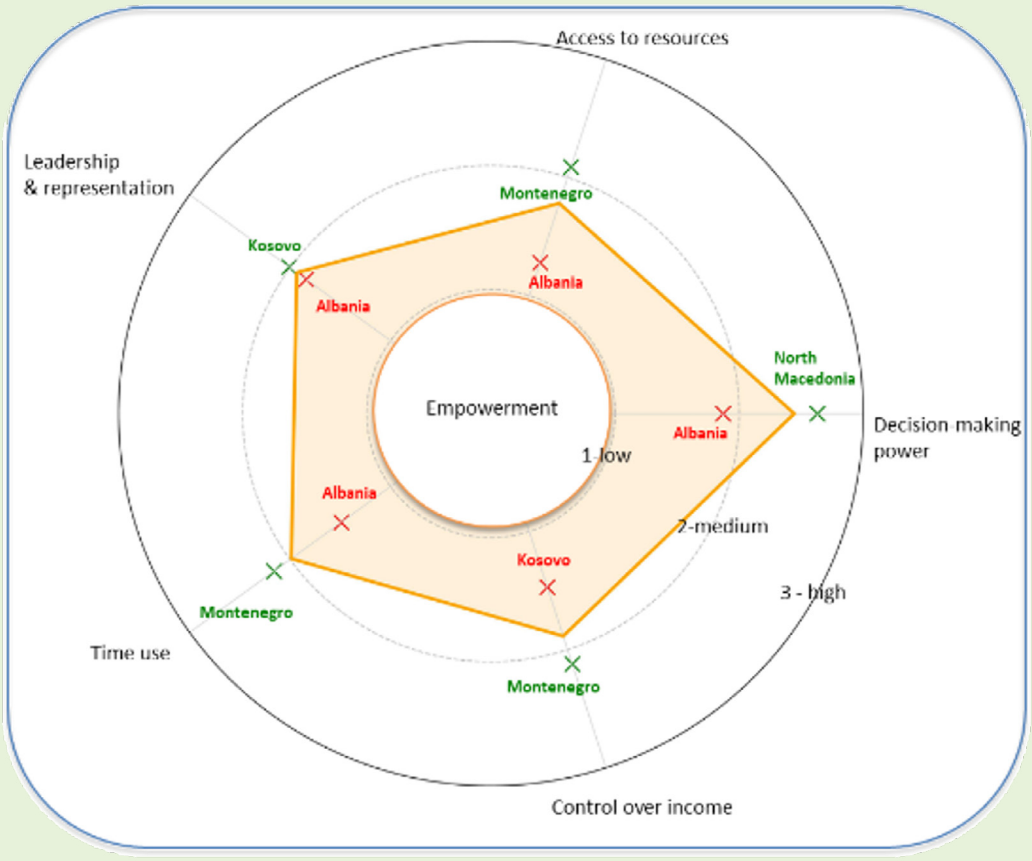


Fig. 1
WB6-FES Empowerment Snapshot (2023): Highlighting Leaders and Laggards Across Five Domains

COUNTRY PROFILES: PROGRESS, GAPS, AND STRUCTURAL CONSTRAINTS

National contexts vary in terms of legal enforcement, institutional capacity, and gender norms. Albania and Serbia rank relatively high in the Global Gender Gap Index (GGI), while North Macedonia, Montenegro, and Bosnia and Herzegovina fall in the middle range (Table 1). However, national gender-equality gains have not fully reached rural areas, where structural barriers remain deeply entrenched. Differences across countries shape how, and to what extent, rural women can access resources, participate in the economy, and exercise their voice. **TABLE 1** summarizes these country-specific patterns and highlights both areas of progress and the persistent gaps that continue to limit rural women's empowerment across the region.

TABLE 1

GENDER EQUALITY IN THE WB6: DIVERGING PROGRESS AND SHARED GAPS

COUNTRY	GGI RANK	KEY FEATURES AND CHALLENGES
ALBANIA	23rd	Strong legal frameworks and gender budgeting; rural women are heavily engaged in farming but lack secure property and inheritance rights, struggle to access credit and childcare, and face high unpaid care burdens.
BOSNIA AND HERZEGOVINA	78th	Gender Action Plans and gender centres exist at state and entity level, but fragmented governance and weak coordination undermine implementation, especially for rural women.
KOSOVO*	n/a	Policy focus on women's economic empowerment and entrepreneurship; dynamic female participation in markets and informal savings groups, yet credit and land titling barriers and mobility-restrictive norms persist.
MONTENEGRO	67th	Strong legal base and relatively high female engagement in income-generating agriculture and agro-tourism potential, but women rarely own land or assets and gender strategies are only partially implemented.
NORTH MACEDONIA	58th	Among the regional frontrunners on rural gender-responsive measures; however, weak access to finance, poor cooperative structures and limited bargaining power constrain rural women's opportunities.
SERBIA	26th	Robust institutional framework and targeted programs, with growing examples of women's leadership in cooperatives and councils; property rights gaps and underrepresentation persist in less-developed rural regions.

Note: GGI ranks in 2024 from the World Economic Forum's Global Gender Gap Report. Kosovo* is not covered by the index.

KEY POLICY RECOMMENDATIONS

Across the WB6, rural women continue to face structural barriers—limited asset ownership, weak access to finance and services, heavy unpaid care burdens, and low representation in rural governance. Targeted, well-resourced measures aligned with the five empowerment domains are needed to close these gaps and strengthen rural development. Country-specific priorities differ and are summarized in **FIG. 2**.

All interventions should be backed by harmonized gender-disaggregated data systems and gender-sensitive extension and advisory services that effectively reach rural women.

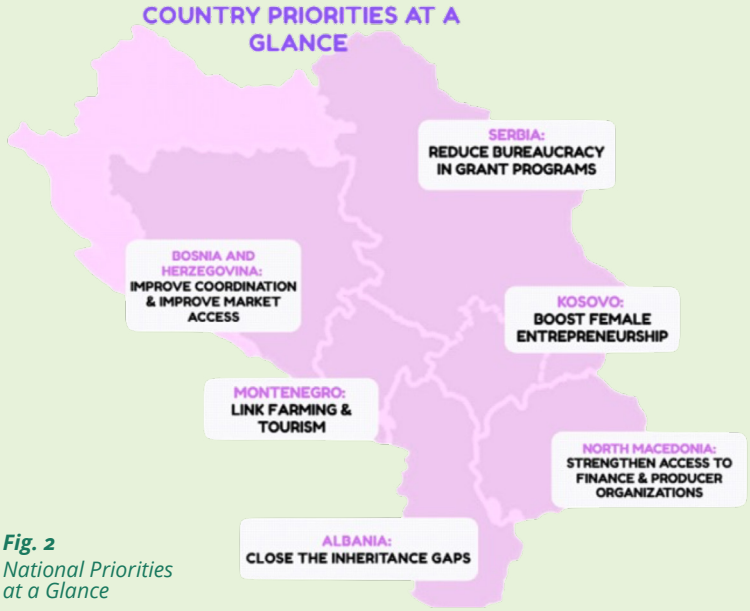


Fig. 2
National Priorities at a Glance

1. SECURE WOMEN'S LAND, PROPERTY AND INHERITANCE RIGHTS

- Simplify cadastral and property-registration procedures and enforce equal succession through notaries, courts, and local authorities and introduce
- Expand joint land and housing titling within public programmes to strengthen women's legal and economic security.

2. IMPROVE GENDER-SENSITIVE FINANCE

- Establish dedicated credit lines, guarantees, and reduced-collateral schemes for women farmers and rural entrepreneurs.
- Strengthen rural financial inclusion through digital banking and tailored financial literacy and advisory services.

3. REDUCE TIME POVERTY THROUGH SERVICES AND INFRASTRUCTURE

- Expand accessible childcare and eldercare services, including community-based and mobile options.
- Improve rural transport, healthcare, and digital infrastructure, and promote flexible work and learning opportunities.

4. STRENGTHEN WOMEN'S REPRESENTATION AND LEADERSHIP

- Introduce incentives or quotas to increase women's participation in cooperatives, producer groups, and local councils.
- Provide leadership training, mentoring, and peer-learning opportunities for rural women, with emphasis on younger and first-time leaders, and stable support for women's organizations.

5. SUPPORT FEMALE EMPLOYMENT AND ENTREPRENEURSHIP

- Expand tailored business development services and incubation programs for rural women.
- Strengthen women's integration into value chains in food processing, crafts, tourism, and other green sectors, and prioritise their participation in renewable-energy and sustainable-processing support schemes.

6. CHALLENGE RESTRICTIVE SOCIAL NORMS

- Promote equal caregiving, household responsibilities, and leadership through community-level campaigns and education.
- Engage men and boys in gender equality initiatives and train local service providers in gender sensitivity.

REFERENCES

Report: The Role of Women in Rural Areas in the Western Balkans

IMPRESSUM:

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ONLINE APPENDIX

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APPENDIX

TABLE 1

FEMALE EMPOWERMENT SURVEY (FES): SELECTED DESCRIPTIVES

	ALBANIA	BOSNIA AND HERZEGOVINA	KOSOVO*	MONTENEGRO	NORTH MACEDONIA	SERBIA	WB6
NUMBER OF RESPONDENTS	292	511	236	100	251	774	2,164
AVERAGE AGE	41	44	31	43	40	43	41
HOUSEHOLD SIZE	4	4	6	5	4	4	4
CHILDREN IN HOUSEHOLD	62%	77%	38%	58%	67%	72%	67%
None or Primary	4%	9%	6%	5%	2%	6%	6%
Secondary	24%	41%	10%	34%	6%	43%	32%
High school	39%	7%	33%	6%	41%	11%	205
Tertiary	32%	42%	51%	55%	51%	40%	43%
STAYING PROBABILITY*	80%	85%	65%	87%	74%	85%	81%
PREFERRED FUTURE RESIDENCE OF (GRAND)CHILDREN							
URBAN DOMESTIC	51%	33%	32%	27%	36%	33%	36%
RURAL DOMESTIC	5%	37%	34%	46%	18%	43%	33%
ABROAD	43%	26%	28%	17%	44%	19%	28%
OTHER PREFERENCE	1%	4%	6%	10%	2%	4%	4%

Note: * The staying probability or staying intention was measures on a scale from 0%-100%, indicating the likelihood of staying in the village within the next two years. 0% means that the person will definitely move, 50% means that the chance to move or to stay is 50:50, and 100% means the person will stay for sure.

TABLE 2

EMPOWERMENT LEVELS ACCORDING TO AVERAGES OF FIVE EMPOWERMENT DIMENSIONS

	ALBANIA	BOSNIA AND HERZEGOVINA	KOSOVO*	MONTENEGRO	NORTH MACEDONIA	SERBIA	WB6
LOW EMPOWERMENT	60%	13%	24%	6%	15%	12%	20%
MEDIUM EMPOWERMENT	36%	57%	63%	59%	53%	56%	54%
HIGH EMPOWERMENT	4%	30%	13%	35%	33%	32%	26%

Note: The five empowerment dimensions are presented in Table 3.

TABLE 3

EMPOWERMENT IN FIVE EMPOWERMENT DIMENSIONS MEASURED BY THE FES

	ALBANIA	BOSNIA AND HERZEGOVINA	KOSOVO*	MONTENEGRO	NORTH MACEDONIA	SERBIA	WB6
DECISION MAKING POWER							
Low empowerment	38%	11%	6%	4%	7%	9%	13%
Medium empowerment	38%	28%	30%	37%	24%	28%	30%
High empowerment	24%	61%	64%	59%	70%	62%	58%
DECISION MAKING POWER							
Low empowerment	38%	11%	6%	4%	7%	9%	13%
Medium empowerment	38%	28%	30%	37%	24%	28%	30%
High empowerment	24%	61%	64%	59%	70%	62%	58%
LEADERSHIP & REPRESENTATION							
Low empowerment	24%	24%	22%	24%	31%	20%	23%
Medium empowerment	68%	61%	54%	61%	43%	62%	59%
High empowerment	8%	15%	23%	15%	25%	19%	17%
TIME USE							
Low empowerment	54%	17%	15%	7%	20%	13%	20%
Medium empowerment	43%	61%	62%	70%	60%	58%	58%
High empowerment	3%	22%	23%	23%	20%	28%	22%
CONTROL OVER INCOME							
Low empowerment	56%	29%	60%	21%	31%	30%	36%
Medium empowerment	34%	33%	32%	46%	33%	36%	35%
High empowerment	10%	38%	8%	33%	36%	34%	29%

Note: The items used for each of the five empowerment dimensions are described in more detail in Tables 4 to 10.

TABLE 4

DECISION MAKING POWER ITEMS: WORK CHOICE, FARM- AND NON-FARM DECISION MAKING

	ALBANIA	BOSNIA AND HERZEGOVINA	KOSOVO*	MONTENEGRO	NORTH MACEDONIA	SERBIA	WB6
WORK CHOICE – Who decides what job/work you do? *							
NOT APPLICABLE	6%	5%	2%	2%	1%	5%	4%
Low empowerment	8%	4%	4%	1%	4%	3%	4%
Medium empowerment	47%	24%	13%	15%	11%	19%	22%
High empowerment	46%	72%	83%	84%	85%	78%	74%
FARM BUSINESS DECISIONS – Who normally takes the business decisions in the farming business? *							
NOT APPLICABLE	32%	81%	75%	63%	83%	70%	69%
Low empowerment	66%	35%	39%	38%	51%	31%	44%
Medium empowerment	30%	48%	42%	46%	40%	51%	42%
High empowerment	4%	16%	19%	16%	9%	19%	13%
NON-FARM BUSINESS DECISIONS – Who normally takes the business decisions in the non-farm business? *							
NOT APPLICABLE	95%	98%	89%	92%	92%	96%	95%
Low empowerment	44%	17%	42%	0%	24%	14%	25%
Medium empowerment	50%	17%	38%	25%	52%	40%	40%
High empowerment	6%	67%	19%	75%	24%	46%	35%

Note: Empowerment levels calculated as share in applicable cases, defined as low = decision making by others; medium = decision making by respondent and others; high = decision making by respondent alone.

***For joint decisions, please tick all relevant options. °Self °Spouse °Other male household member(s) °Other female household member(s) °Non-household member(s) °Not applicable (e.g. not working)

TABLE 5 ACCESS TO RESOURCES: CREDIT, BANK ACCOUNT

	ALBANIA	BOSNIA AND HERZEGOVINA	KOSOVO*	MONTENEGRO	NORTH MACEDONIA	SERBIA	WB6
Do you think you could get (in your name alone) a formal credit, e.g. from a bank, if you would ask for it? °Yes °No | Do you have formal bank account registered in your name? °Yes °No							
CREDIT ACCESS	21%	73%	53%	81%	79%	67%	63%
BANK ACCOUNT	40%	86%	66%	90%	91%	87%	79%

TABLE 6 REPRESENTATION: ADVOCATING POLITICAL VIEWS, VOTING BEHAVIOUR, NEWS

	ALBANIA	BOSNIA AND HERZEGOVINA	KOSOVO*	MONTENEGRO	NORTH MACEDONIA	SERBIA	WB6
Do you usually advocate your political views? °Yes °No | Do you usually vote? °Yes °No | Do you follow political news? °Yes °No							
ADVOCATE VIEWS	51%	19%	61%	22%	38%	20%	30%
VOTE	87%	88%	73%	88%	80%	89%	85%
FOLLOW NEWS	74%	75%	73%	76%	69%	75%	74%

TABLE 7 LEADERSHIP: MEMBERSHIP, LEADERSHIP ROLE

	ALBANIA	BOSNIA AND HERZEGOVINA	KOSOVO*	MONTENEGRO	NORTH MACEDONIA	SERBIA	WB6
Are you a member of an organisation? | Do you have a leadership role in one of these organisations, e.g. cashier, president, etc.? °Yes °No							
MEMBERSHIP	11%	40%	31%	28%	34%	44%	35%
LEADERSHIP ROLE	4%	7%	13%	7%	8%	13%	9%

TABLE 8 ACCESS TO RESOURCES: AGRICULTURAL LAND, HOUSES, CARS

	ALBANIA	BOSNIA AND HERZEGOVINA	KOSOVO*	MONTENEGRO	NORTH MACEDONIA	SERBIA	WB6
AGRICULTURAL LAND – Are you the registered/legal owner of agricultural land or plots beyond house and garden? *							
NOT APPLICABLE	23%	49%	26%	25%	32%	38%	36%
Low empowerment	65%	52%	67%	49%	61%	53%	57%
Medium empowerment	34%	34%	29%	32%	23%	36%	33%
High empowerment	0%	14%	3%	19%	16%	11%	10%
HOUSE/FLAT – Are you the registered/legal owner of a house/flat? *							
NOT APPLICABLE	11%	13%	26%	18%	17%	15%	16%
Low empowerment	57%	39%	67%	46%	57%	47%	49%
Medium empowerment	41%	44%	30%	39%	32%	39%	39%
High empowerment	2%	18%	2%	15%	11%	14%	12%
CAR – Are you the registered/legal owner of a car?*							
NOT APPLICABLE	56%	28%	28%	26%	22%	25%	30%
Low empowerment	84%	36%	64%	34%	48%	42%	47%
Medium empowerment	10%	31%	25%	26%	27%	27%	26%
High empowerment	6%	33%	11%	41%	25%	31%	27%

Note: Empowerment levels calculated as share in applicable cases, defined as low = no ownership; medium = joint ownership; high = sole ownership.
* °Yes, I am the sole owner °Yes, jointly °No °Not applicable (household does not own a car)

TABLE 9 TIME USE: HOUSEHOLD CHORES AND CARE WORK

	ALBANIA	BOSNIA AND HERZEGOVINA	KOSOVO*	MONTENEGRO	NORTH MACEDONIA	SERBIA	WB6
HOUSEHOLD CHORES AND CARE WORK (RESPONDENT) – On a normal workday, how many hours do you spend on household chores and care work? __Hours |Empowerment levels are defined as low = 8 hours or more; medium =4 - 7 hours; high = 0 - 3 hours.							
Low empowerment	25%	27%	16%	14%	22%	19%	21%
Medium empowerment	61%	40%	40%	37%	47%	39%	43%
High empowerment	14%	34%	44%	49%	32%	43%	36%
MEN'S SHARE IN HOUSEHOLD CHORES – Within a normal workday, how are the household chores divided between male and female household members? ___ % of male involvement. Empowerment levels are defined as low = 0- 4%; medium =5- 44%; high = 45- 100%.							
Low empowerment	73%	44%	44%	47%	27%	46%	47%
Medium empowerment	23%	25%	35%	24%	39%	22%	27%
High empowerment	4%	30%	21%	29%	34%	32%	27%
MEN'S SHARE IN CARE WORK – Within a normal workday, how are the household chores divided between male and female household members? ___ % of male involvement. Empowerment levels are defined as low = 0- 4%; medium =5- 44%; high = 45- 100%.							
Low empowerment	57%	21%	19%	14%	52%	19%	28%
Medium empowerment	37%	37%	36%	44%	21%	34%	34%
High empowerment	7%	42%	44%	42%	27%	48%	38%

TABLE 10 CONTROL OVER INCOME

	ALBANIA	BOSNIA AND HERZEGOVINA	KOSOVO*	MONTENEGRO	NORTH MACEDONIA	SERBIA	WB6
TOTAL HOUSEHOLD'S EXPENDITURE – How much influence do you have on the spending of household's total income? *							
Low empowerment	25%	27%	16%	14%	22%	19%	21%
Medium empowerment	61%	40%	40%	37%	47%	39%	43%
High empowerment	14%	34%	44%	49%	32%	43%	36%
INCOME GENERATED /MONEY TRANSFERRED TO FEMALE RESPONDENT – To what extent do you have control over the income generated by you/or money transferred to you? *							
Low empowerment	51%	27%	56%	18%	28%	29%	34%
Medium empowerment	24%	18%	25%	24%	20%	17%	20%
High empowerment	25%	56%	19%	58%	52%	54%	47%

Note: Women without income-generating activities were labelled as having no control.
***** °No/small extent °Medium extent °High extent. Empowerment is defined along the three levels from low to high.

TABLE 11 SELF-REPORTED SATISFACTION INDICATORS (OVERALL AND DOMAIN-SPECIFIC)

SATISFACTION DOMAINS	ALBANIA	BOSNIA AND HERZEGOVINA	KOSOVO*	MONTE-NEGRO	NORTH MACEDONIA	SERBIA	WB6
LIFE (OVERALL)	8	9	8	9	8	9	8
ECONOMIC SITUATION	5	4	5	4	9	5	5
POLITICAL SITUATION	6	3	5	3	3	5	4
FAMILY SUPPORT	10	10	9	10	9	9	9
PERSONAL HEALTH	8	9	9	9	8	8	8
HOUSING	8	9	9	9	9	9	9
MOBILE PHONE COVERAGE	9	9	8	9	9	9	9
PUBLIC TRANSPORT	8	5	6	4	5	6	6
EDUCATION FACILITIES	7	7	6	6	8	8	7
LEISURE FACILITIES	6	6	6	5	6	6	6
HEALTHCARE FACILITIES	7	6	6	5	5	6	6
ELDERLY CARE FACILITIES	4	5	4	4	5	5	5

Note: Numbers reflect averages of an answer scale which depicts satisfaction levels from 1 = not satisfied at all to 11 = very satisfied.