



Bosnia and Herzegovina: Gender Disparities in Endowments, Access to Economic Opportunities and Agency



BOSNA I HERCEGOVINA
AGENCIJA ZA STATISTIKU
BOSNE I HERCEGOVINE



*BOSNIA AND HERZEGOVINA
AGENCY FOR STATISTICS OF
BOSNIA AND HERZEGOVINA*



FBIH Institute for Statistics



RS Institute for Statistics

Public Disclosure Authorized
Public Disclosure Authorized
Public Disclosure Authorized

Bosnia and Herzegovina: Gender Disparities in Endowments, Access to Economic Opportunities and Agency

The World Bank, Agency for Statistics of Bosnia and Herzegovina, FBiH Institute
for Statistics and RS Institute for Statistics

May 2015

Acknowledgements

This report is a joint product of the World Bank and the three Statistical Agencies of BiH: Agency for Statistics of BiH, FBiH Institute for Statistics and RS Institute for Statistics. It is authored by Cesar Cancho and Nihal Elwan (consultants, World Bank) under the guidance of María E. Dávalos (Senior Economist, Task Team Leader for the Gender in the Western Balkans Program of the World Bank, Global Poverty Practice). The teams is grateful for comments received from Isabelle Maquet, Josefina Posadas, and Frederique Rychener.

ACRONYMS AND ABBREVIATIONS

BEEPS	Business Environment and Enterprise Performance Survey
BiH	Bosnia and Herzegovina
CEDAW	Committee on the Elimination of Discrimination against Women
EBRD	European Bank for Reconstruction and Development
ECA	Europe and Central Asia
EVS	European Values Survey
FBIH	Federation of BiH
GAP	Gender Action Plan
FINDEX	Financial Inclusion Database
GNI	Gross National Income
IFC	International Finance Corporation
IT	Information technology
LITS	Life in Transition Survey
MDG	Millennium Development Goal
OECD	Organization for Economic Co-operation and Development
RS	Republika Srpska
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
WDI	World Development Indicators
WHO	World Health Organization

TABLE OF CONTENTS

EXECUTIVE SUMMARY	7
INTRODUCTION.....	11
CHAPTER 1: AGENCY	16
1.1 Legal and Institutional Framework	16
1.2 Gender Related Views of Society.....	18
1.3 Domestic Violence	19
1.4 Political Participation	21
1.5 Life Satisfaction	22
CHAPTER 2: ENDOWMENTS.....	24
2.1 EDUCATION	24
2.1.1 Attendance rates.....	24
2.1.2. Educational Attainment	25
2.1.3. Field of Education	27
2.2 HEALTH.....	28
2.2.1 Health Overview.....	28
2.2.2 Subjective Health Self-assessment	31
2.3 ACCESS TO FINANCE.....	32
2.3.1 Access to Credit.....	32
2.3.2. Ability to Deal with Unexpected Expenses	34
2.3.3. Asset Ownership	34
CHAPTER 3: ECONOMIC OPPORTUNITIES.....	36
3.1 Labor Participation.....	36
3.2 Unemployment	40
3.2.1 Males vs. Female Unemployment Rates.....	40
3.2.2 Duration of Unemployment.....	42
3.3 Employment.....	42
3.3.1. Employment Rates.....	42
3.3.2 Types of Employment	46
3.3.3. Branch of activity	50
3.3.4 Gender gap in wages.....	52
3.4 Female Entrepreneurship	56
CHAPTER 4: CONCLUSIONS AND POLICY RECOMMENDATIONS	59

REFERENCES	63
Appendix	67

List of Tables:

Table 1: Gender Distribution by Categories
Table 2: Prevalence of Different Forms of Violence in Different BiH Entities.
Table 3: Changes in BiH Crude Birth Rate (2000-2012)

List of Figures:

Figure 1: Gender of the Household Head
Figure 2: Refugees by Gender
Figure 3: Perceptions of Gender Roles by Gender
Figure 3: Perceived Satisfaction with Life
Figure 5: Attendance to School: Non-attendance by School Age Group
Figure 6: Educational Attainment by Economic Groups (25+ years old), Whole Population.
Figure 7: Educational Attainment by Gender and Age Group
Figure 8: Fields of Education for Secondary or More Education (25+)
Figure 9: Improvement in Life Expectancy in BiH vs. ECA
Figure 10: Breakdown of Causes of Death in BiH.
Figure 11: Self-assessed Health Status
Figure 12: Uses of Bank Accounts (%)
Figure 13: Ability to Deal with Unexpected Expenses
Figure 14 (a): Dwelling Ownership across income and poverty divisions
Figure 14 (b): Dwelling Ownership Gender of the Household Head
Figure 15: Male vs. Female Labor Force Participation
Figure 15 A: Labor Force Participation by Gender for different age groups
Figure 15 B: Labor Force Participation Levels by Income Group and Urban/Rural Dwelling.
Figure 16: Male vs. Female Labor Force Participation by Education Levels
Figure 17: Male vs. Female Unemployment Rates
Fig 18: Unemployment Rates across Age Groups
Figure 19: Unemployment Rates across Education Levels
Figure 20: Male vs. Female Unemployment Duration
Figure 21: Male vs. Female Employment Rates
Fig 21 A: Employment across Age groups
Fig 21 B: Employment by Education Attainment
Fig 22: Employment Types
Fig 22 A: Employees vs. Self-Employment
Figure 23: Type of Employment, 2013 (15-64)
Figure 23 A: Type of Employment: 2013 (age brackets)
Fig 24: Male vs. Female Economic Activity
Fig 24A: Public vs. Private Sector

Figure 25: Average Hourly-Wage by Gender and Gender Gap Expressed as Percentage of Men Hourly-Wage.

Figure 26: Gender Hourly-Wage Gap Decomposition

Figure 27: Percentage of Female vs. Male Top Manager with Female Participation in Ownership

EXECUTIVE SUMMARY

This assessment presents a broad picture of the main gender disparities in Bosnia and Herzegovina (BiH) in endowments, economic opportunities, and agency. The report builds on the framework of the 2012 World Bank *World Development Report 2012 on Gender and Development* and the World Bank's regional gender report on *Europe and Central Asia: Opportunities for Men and Women*, that focuses on the household and individual members' bargaining power and their ability to access (i) endowments -- education, health and physical assets, (ii) economic opportunities -- labor market, employment, entrepreneurship, and (iii) agency -- political participation and voice, gender-based violence, and the legal framework. The assessment takes a quantitative approach using a wide range of different international data sources including the Bosnia and Herzegovina 2013 Labor Force Survey (LFS) and 2011 Household Budget Survey (HBS) - produced by the Statistics Agencies of Bosnia and Herzegovina - as well as the World Bank's World Development Indicators, the European Values Survey (EVS) and Life in Transition Survey (LiTS). One of the key contribution of this note is to provide an updated overview of gender gaps in BiH with relatively more recent data than what previous gender analyses have used.

Overall findings show that despite progress in closing the gender gap in endowments - mainly in education among the younger generation - BiH still faces a number of gender equality issues particularly in women's access to economic opportunities. Even alongside improved educational outcomes significant gaps remain in labor market participation and employment in favor of men, as women continue to face challenges in accessing economic opportunities. Additional obstacles continue to exist for women in the area of agency, particularly in regard to a lack of political representation and participation as well as widespread gender-based violence.

Identifying and addressing gender gaps, largely centered on women's access to economic opportunities, is key to improving the growth prospects of the country and the living standard of households. It is estimated that BiH forgoes around 16 percent of gross national income due to gender disparities in labor force participation.¹ A poverty note accompanying this gender assessment² shows that less-well off women – those in the bottom 40 percent of the consumption distribution – have even weaker labor market engagement than their better-off counterparts. While 23 percent of working-age women were employed in 2011 among the bottom 40 percent, this reached 40 percent for those in the top 60 percent of the distribution. Improving women's access to labor markets can therefore increase their and their households' income-generating capacity, and contribute to poverty reduction.

Endowments: Education, Health, and Physical Assets

¹ Teignier, Marc and David Cuberes (2015). "How Costly are Labor Gender Gaps? Estimates for the Balkans and Turkey." World Bank.

² World Bank, Agency for Statistics of BiH, FBiH Institute For Statistics And RS Institute For Statistics (2015) "Braving the Storm: Poverty and Inequality in Bosnia and Herzegovina 2007-2011".

The gender gap in education has decreased significantly over the past decade, particularly among the younger generation. Primary school attendance rates of boys and girls at the national level are very close, and have increased consistently overall since the 2000s – bringing BiH on par with the EU average. However at the secondary school level, there is a gender imbalance favoring women, with more women of secondary school age attending school than men. In terms of educational attainment, overall numbers point to a gender imbalance in favor of men, as there are more men with secondary school, college, university and graduate degrees than there are women- however, this gap decreases significantly among younger groups. Women and girls from the Roma population continue to suffer from particularly low levels of education compared to Roma men and to BiH women in general. Despite improvements in educational attainment, men and women still tend to select fields of education that do not contradict widespread traditional notions about appropriate jobs for men and women. Across various economic backgrounds, far more men than women prefer to study engineering and construction, whereas women opt mostly for secondary degrees in education, social sciences, health, business, law and services

Health indicators improved significantly since the 2000s in BiH, for both men and women. Increased access to contraception and reproductive information has contributed to a decline in fertility and birth rates leading to a negative population growth. Similar to other ECA countries, life expectancy increased for both men and women. Associated with a significant increase in the percentage of pregnancies attended by skilled birth staff, maternal mortality declined dramatically to rates lower than the average for the European Union. Infant mortality rates have also improved significantly, exceeding the average of the ECA region. However, access to contraceptive methods is still not universal in BiH, which contributes to higher adolescent fertility rates and while precise figures on abortion are yet to be produced, some evidence points to high abortion rates. However, challenges do remain in the health sector. In addition to an aging population, women and men in BiH tend to live an unhealthy lifestyle where smoking, unhealthy diet, alcohol and drug abuse are common. Women tend to assess their health overall as lower than men, however this trend is driven mostly by older women who most likely went through poorer health services.

Overall, women seem to face greater barriers in accessing productive inputs and physical assets—such as credit and land- than men. Both men and women in BiH lag behind other ECA countries in terms of financial inclusion, though the percentage of BiH women with an account at a formal financial institution is lower than that of the men. While there is no difference in the percentage of men vs. women who take out loans, due to stricter regulations in the wake of the financial crisis it has become increasingly hard for women to access credit as they rarely own the property or assets needed to provide as collateral. While from a legal perspective men and women are equally entitled to owning assets, local customs and traditions often favor male ownership. When it comes to dwelling and land ownership, there is a visible gender gap favoring men, even in the case of female headed households. Similarly, men represent over 70% of land owners in the country. Female headed households are more vulnerable to economic instability as they are reportedly less able to cope with sudden changes in their financial situation, especially if they belong to poorer economic groups.

Economic Opportunities: Labor Market Participation, Employment, and Entrepreneurship

Across different age groups, income brackets and locales, men participate more than women in the labor force. Female labor force participation in BiH is significantly lower than what would have been

expected for its level of development. Although labor force participation in BiH is low for both men and women compared to regional averages in Europe and Central Asia and OECD countries, the gender gap is much larger than in these comparators. The gap declines with women's increased education levels and becomes reversed at the secondary school level where women's participation surpasses men. While there is no large gender gap in unemployment across the country, the gender gap increases with women's increased educational attainment, leading women to experience longer periods of unemployment compared to their male counterparts at higher levels of educational achievement. The gap in unemployment is at its worst among women who are very poor with limited educational achievement. Further, across the country, more men than women are employed specifically among individuals aged (45-54) years of age, however women's employment opportunities increase with higher educational attainment with the caveat of longer waiting periods until they secure jobs.

Men and women are faced with unequal opportunities in the labor market, and are often treated differently despite the existence of laws prohibiting such differentiation. When it comes to the type of employment, women are subjected to biases stemming from traditional patriarchal social norms about the type of work that is suitable for women as well as face various difficulties preventing them from accessing higher decision-making positions. Women hoping to start families and those already with families are often discriminated against by employers who do not have confidence in their abilities to juggle a family and a career. Despite the existence of laws and regulations that penalize any gender based discrimination, women at work are often faced with inconsistencies and irregularities that make it difficult to implement these laws such as different maternity leaves across different BiH entities and the lack of a solid redress mechanism should women need to report a case of discrimination.

Entrepreneurship remains largely underdeveloped among BiH women due to a general preference for secure, predictable public sector jobs, to averseness to risk taking, and the lack of available support services such as child care and benefits for the self-employed. Women are generally reluctant to start their own businesses because of their limited exposure to the business world, limited financial skills and a difficult business environment. These are also exacerbated by the impact of the recent economic downturn leading banks to tighten their requirements for granting credit, and women's inability to meet these conditions.

Agency: Political Participation, Gender-Based Violence, and the Legal Framework

Women's participation in public life and political participation remains low in BiH with few decision-making positions at all levels of the hierarchy being held by women; limited female political representation and low levels of political participation among women. Women in government are usually confined to 'feminine ministries' and are often discriminated against when hiring at all political and administrative levels, most likely because of traditional view of women's role in society and their inability to balance high level positions with household responsibilities. Most important administrative positions are held by men who are usually reluctant to hire women in sensitive, higher up positions. One of the main obstacles facing women's equal representation in politics is political parties' inability to provide women the necessary support to develop programs that would make them attractive for the public.

Gender based violence, mostly taking the form of domestic violence, is rampant across BiH. More than half the women of BiH have experienced at least one form of violence starting age 15, with psychological violence being the most frequently experienced form followed by physical and sexual violence. Women usually experience more than one kind of violence at the same time, mostly inflicted by a husband or a life partner, thus making the home more dangerous than public spaces. Younger women, poorer women, women from rural areas and Roma women are the most vulnerable to violence. This situation is made worse by the fact that women often do not recognize violence for what it is when inflicted upon them and very few seek help when they fall victim to abuse. This is generally caused by the prevalence of a patriarchal culture where women rarely talk about violence. Human trafficking is another issue facing BiH, especially following the war, with increased poverty, limited employment, and displacement.

Bosnia and Herzegovina's legislation is gender neutral with several laws in place to ensure gender equality; however, inconsistencies in the system limit the full implementation of these regulations thereby leaving room for discrimination to take place. Gender based discrimination is clearly prohibited through the constitution, Bosnia and Herzegovina (BiH) being a signatory to several legal conventions such as the CEDAW, as well as a number of laws promoting gender equality. This is combined with a series of National Action Plans on Gender Equality and several institutional mechanisms aiming to mainstream women at all levels. Nevertheless, instances of limited harmonization of the laws across political entities, lack of clear reporting mechanisms, accessible data on gender discrimination seem to limit the positive impact of the legal and institutional framework on women.

Policy Implications

A comprehensive policy agenda to reduce gender inequality in BiH will require tackling a multiplicity of existing barriers, however a focus on improving women's access to economic opportunities will be paramount. Further analysis is needed, based on the overview provided by this note, to better understand the limited access to economic opportunities of women. It is key to understand the role of potential disincentives to work and to hire workers, labor regulations – such as maternity leave-, education and skills – including socio-emotional skills -, and other barriers to work or to being hired that affect women in particular. The latter include access to childcare and more flexible working arrangements, and combating detrimental or discriminatory attitudes and social norms towards women. Finally, actions should be taken which address the issues of domestic violence, health standards, and the social and economic inclusion of Roma women – as these issues remain widespread throughout BiH. While this gender assessment provides an overview of key constraints, knowledge gaps still remain on the specificity of these obstacles and successful policy options for women in Bosnia and Herzegovina. Additional research and evaluation needs to be done which can capitalize on the ongoing efforts by the Government, international organizations, civil society and other stakeholders. Ongoing analytical work in some of these areas – such as child care - will contribute to filling these knowledge gaps to define a policy agenda for gender equality in BiH.

INTRODUCTION

- 1. Bosnia and Herzegovina (BiH) is situated in the South-West of the Balkan Peninsula with a population of approximately 3.8 million.** The political system in BH is complex, reflecting the provisions of the country's constitution established to end bitter ethnic conflict nearly twenty years ago. The general government sector consists of four units: the State (or central) level, two entities— Federation of Bosnia and Herzegovina (FBiH) and Republika Srpska (RS)—and Brcko District (BD). The State is governed by the Council of Ministers; each entity has its own government and local government units. In the FBiH, 10 cantons, each with its own government, represent an additional layer between the Government of the FBiH and local government units. BiH is categorized as an Upper Middle Income country with a Gross National Income per Capita (GNI using Atlas method) of \$4,750 in 2012 and about 15% of the population living under the poverty line in 2011³. Today BiH is a European Union potential candidate moving to align itself with the EU's requirements.
- 2. Challenging post-conflict transition** including a series of political and institutional transitions, combined with the global financial crisis, have had a negative impact on some of BiH's economic and social indicators, and have undermined gains during the period of relatively robust economic growth during the period 1996-2007. The annual Economic Growth rate has declined from 7% in 2007 to -1% in 2012. The UN Human Development Index (HDI) for BiH in 2012 was 0.735 which, despite placing it in the high human development category and positioning the country at 81 out of 187 countries and territories, falls below the average of 0.758 for countries in the high human development group and below the regional average of 0.771 for countries in Europe and Central Asia. According to the Life in Transition Survey, an average of 61% of BiH households were affected by the financial crisis compared with 49% of households in countries of the transition region. Despite significant investments in the education and health of its men and women that has practically closed the gender education gap among the younger generation, BiH still faces a number of gender equality issues particularly in the areas of employment opportunities, political participation, and gender based violence.
- 3. This assessment analyzes gender disparities in three major areas of concern:** (i) endowments-education, health and asset ownership, (ii) economic opportunities – labor market, employment, entrepreneurship, and (iii) agency-political participation and voice, gender based violence, trafficking, and the legal and institutional framework,. The report aims to identify and address critical problems and suggest some critical gaps the Government may wish to address. It builds on the framework of the World Bank's regional gender report, Europe and Central Asia: Opportunities for Men and Women (World Bank, 2011a), and the World Development Report on Gender and Development (World Bank, 2011b). A wide range of data sources are used to empirically capture the status and trends in gender disaggregated statistics across a wide range of indicators. The study also explores gender gaps across socio-economic groups (the poor⁴ and the less well-off,

³ World Bank, Agency for Statistics of BiH, FBiH Institute for Statistics And RS Institute For Statistics (2015) "Braving the Storm: Poverty and Inequality in Bosnia and Herzegovina 2007-2011".

⁴ Poverty defined based on annual per capita consumption and an absolute poverty line of BAM 2,454 at 2007 prices.

the latter measured as the bottom 40 percent of the population⁵), education levels, age groups and location. For international comparison we mostly rely on the World Bank's World Development Indicators. Whilst most of the analysis is conducted using national data, wherever possible and appropriate, the paper makes a comparison to countries in the wider Europe and Central Asia (ECA) region⁶. In order to make these comparisons, the paper has relied on several internationally recognized data sources including: World Development Indicators (WDI), the UN Human Development Index, WHO databases, OECD database, as well as a few national and international surveys: European Values Survey (2008), Life in Transition Survey (2010), and BEEPS (2009). Finally, two national surveys were used namely the 2011 Household Budget Survey (HBS), the 2013 Labor Force Survey (LFS).

4. The analysis of gender disparities in BiH can be summarized in the following key points:
 - BiH constitution and legal system treats men and women equally in most key respects. However, certain inconsistencies in the system, namely the lack of harmonization of laws across political entities, inconsistent implementation, and lack of monitoring leave room for discrimination based on sex.
 - Women's improved access to education is associated with increased female participation in the labor force and employment rates. However, there remains a gender gap in employment in favor of men with women experiencing longer unemployment periods, lower wages, and several obstacles in the work place compared with men.
 - BiH health indicators have improved significantly, often surpassing ECA countries. Noncommunicable diseases and unequal access to reproductive services are the main challenges presenting health risks to the population.
 - Domestic violence is highly prevalent in BiH with most women experiencing at least one form of violence in their lifetime, most likely inflicted by a partner. Human trafficking is also common, specifically following the war.
 - Social values in BiH remain conservative with most men and women expressing traditional perceptions of gender roles. This impacts women's employment trajectories and upward mobility in the labor market as well as their entrepreneurship prospects.
 - There is a lack of adequate research on the impact of the economic downturn on women that would help to inform future policies and measure to support women who have been affected.

5. The remainder of the report is organized as follows. The next subsections provides general patterns of gender gaps across socio-demographic groups. Chapter 1 discusses "agency" and describes factors which may shape the process how men and women use their endowments and utilize economic opportunities to achieve desired outcomes. Chapter 2, in turn, analyzes gender disparities in endowments, such as health and education. Chapter 3 focuses on gender gaps in the

⁵ This is in line with the recently adopted World Bank goal of promoting shared prosperity, measured as boosting income growth for the bottom 40 percent of the population.

⁶ ECA (developing countries) include: Albania, Armenia, Azerbaijan, Belarus, Bosnia & Herzegovina, Bulgaria, Croatia, Czech Republic, Estonia, FYR Macedonia, Georgia, Hungary, Kazakhstan, Kosovo, Kyrgyz Republic, Latvia, Lithuania, Moldova, Montenegro, Poland, Romania, Russian Federation, Serbia, Slovak Republic, Slovenia, Tajikistan, Turkey, Turkmenistan, Ukraine, Uzbekistan.

labor market, entrepreneurship and earnings, access to finance and poverty. The last section, Chapter 4, presents conclusions and policy recommendations.

BiH Gender Population Distribution

The population distribution along poverty and consumption in BiH shows little to no gender imbalance. According to Household Budget Survey (HBS) data, men and women are equally distributed in terms of their poverty status, with about 50% of the population's poor being male and the remaining 50% being female⁷ (Table 1). Of the poorest 40% of the population, 50.3% of individuals are women and 49.3% are men, highlighting an equal gender distribution in terms of income. This pattern remains consistent across political entities and degree of urbanization with no imbalance in the gender composition of the population. An analysis of the male and female populations individually indicates that their distribution along poverty, consumption groups, political entities and degrees of urbanization is consistent with the distribution of the overall population (See Annex, Table A1).

Table 1: Gender Distribution by Categories

	Male	Female	Total
Total	49.0	51.1	100.0
Top 60%	48.5	51.5	100.0
Bottom 40%	49.7	50.3	100.0
Non poor	48.8	51.3	100.0
Poor	50.1	49.9	100.0
Total	49.0	51.1	100.0
Federation BiH	48.9	51.1	100.0
Rep. Srpska	49.1	50.9	100.0
Brcko District	49.5	50.5	100.0

⁷ Note: Poverty is defined based on annual per capita consumption and an absolute poverty line of BAM 2,454 at 2007 prices.

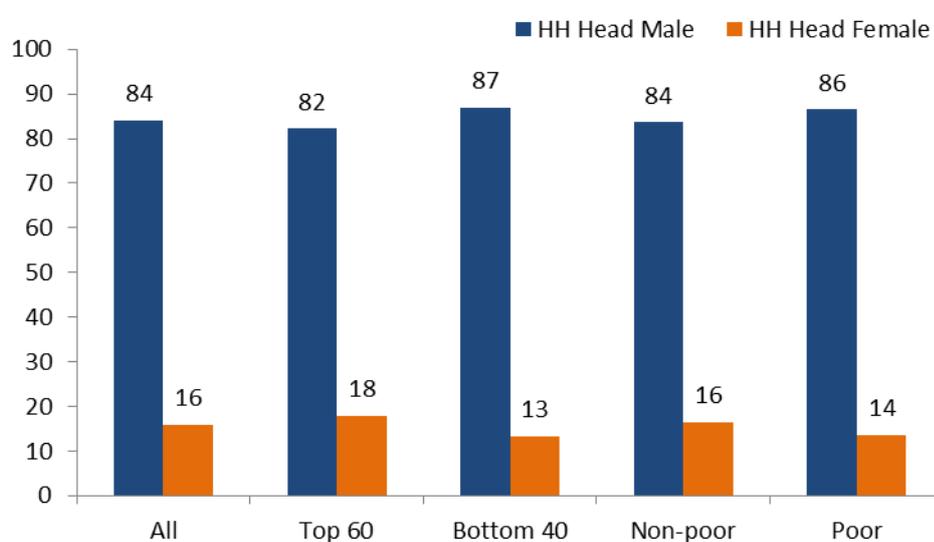
Rural	49.8	50.2	100.0
Urban	47.7	52.3	100.0

Source: BiH Household Budget Survey, 2011.

Gender Distribution by Socio-demographic Categories

Overall, there seem to be more female headed households among affluent groups than among their poorer counterparts. It is estimated that 16% of households in BiH are headed by women, based on self-reported household head status (Figure 1). This figure increases somewhat among more affluent groups where the percentage of female headed households among the non-poor population rises slightly to reach 16.4%, and 17.8% among the 60% of the population. Counterintuitively however, the percentage of female headed households declines among poorer groups where 13.5% of poor households and 13.2% households belonging to the lowest 40 are headed by women. It is important to note that the low percentage of female headed households among poorer segments of the population could be attributed to a possible self-selection. Poor women who manage to make ends meet on their own are the ones who make up female headed households. On the other hand, there are many poor women who cannot fend for themselves and their families on their own and choose to live with a husband, father or brother, thus bringing down the number of households run by women among the poor. Across political entities, the share of households headed by women is very similar. However, across degrees of urbanization, urban households have higher shares of female heads (20%) than rural ones (13%). This last result is consistent with the intuition for having more female-headed households in the more affluent categories, as more economic opportunities are available in urban areas. For more detail on the relationship between household head and degree of urbanization, refer to (Figure 1A, Annex).

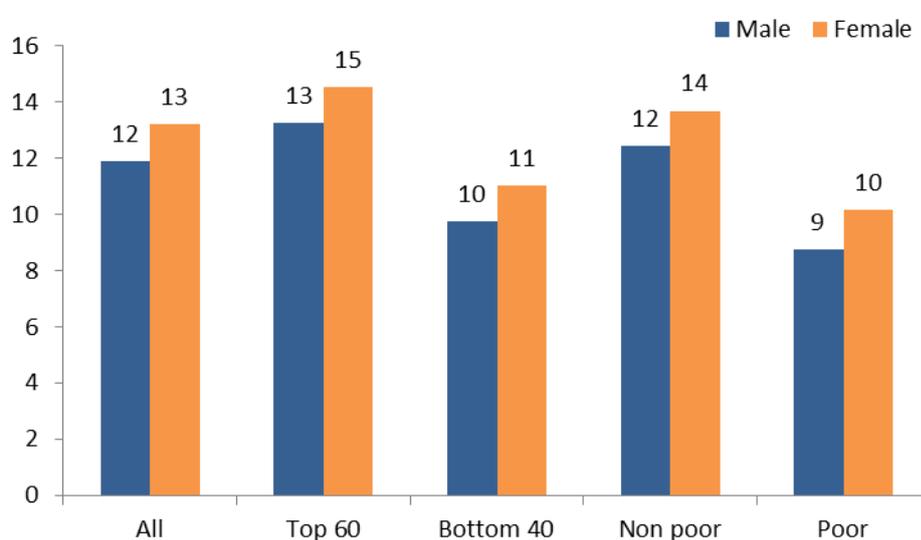
Figure 1: Gender of the Household Head



Source: BiH Household Budget Survey, 2011.

Refugee status⁸ is slightly higher among women than men. This pattern is consistent across all income groups (Figure 2). The incidence of refugee status among women increases to represent 15% on the top 60 percent of the population and decreases to 11% at the bottom 40%. Across entities and degrees of urbanization, the share of female refugees remains higher than that of male refugees for all groups, although differences are usually within 1 or 2 percentage points (Figure 2A, Annex). In addition, the gender distribution for Internally Displaced People does not show any gender imbalance across consumption and poverty groups, or across entities and degrees of urbanization. The only exception to the pattern lies in the Brcko District, where there is a small gap of 2 percentage points between females (33%) and men (31%). A detailed breakdown of the gender distribution of the internally displaced population aged 15+ by income levels and by entity and degree of urbanization can be found in (Figure 2B, Annex).

Figure 2: Refugees by Gender



Source: BiH Household Budget Survey, 2011.

⁸ Measured at the individual level.

CHAPTER 1: AGENCY

This chapter looks at agency, defined as the various factors that contribute to shaping an individual's ability to "act independently and to make his or her own free choices". Individual agency manifests itself in different forms such as exerting control over resources and endowments, freedom from the risk of violence and being able to voice opinions and participate in society. Individual agency is influenced by three main factors namely: legislation, social norms about gender roles and responsibilities, and voice and representation. This chapter discusses these factors along with an overview of how satisfied men and women are with their lives.

1.1 Legal and Institutional Framework

BiH has taken significant legal steps to address gender based discrimination and ensure equality for women at all levels. The constitution of BiH, the constitution of FBiH, and the constitution of RS all provide equal opportunities for all citizens and prohibit discrimination on the basis of gender⁹. The constitution of BiH however does not include any clause on ensuring particular representation of sexes (through quotas, proportions, etc.) in public life, nor in executive, legislative or judicial power.

In 1994, BiH ratified the Convention on the Elimination on all forms of Discrimination against Women (CEDAW) and, in 2003 it adopted the Law on Gender Equality (and its amendments in 2009 to meet EU and Council of Europe standards). The law on Gender Equality offers the legal structure through which a gender lens can be adopted at the policy and legislative levels while raising awareness of the issue of equality for women. It aims to promote women's equality in multiple areas of public and private spheres and penalizes any discrimination on the basis of gender or sexual orientation.

BiH made further progress with the adoption of the National Action Plan (GAP 2006-2010) on Gender Equality in 2006 as well as the adoption of the detailed Anti-Discrimination Law in 2009. The National Action Plan is a five year document that delineates gender mainstreaming mechanisms at different levels, provides 15 areas of activities, and includes partners and institutions. The GAP was prepared by the BiH Gender Equality Agency in cooperation with the Gender Centers of FBiH and of RS¹⁰.

Several laws were established to ensure equal participation and representation of women in politics. The Election Law of BiH stresses that election candidates' list must include both male and female candidates. The number of candidates of the less represented sex must be at least equal to a third of the total number of candidates on the list. Similarly, the Law on Political Party Financing adopted in 2009, stipulates that parliamentary groups that have nominated a candidate of the less represented sex should be allocated 10% of total available funds.

Furthermore, given the prevalence of domestic violence in the country, several strategies were adopted, in cooperation with civil society organizations, to address the problem including the BiH Strategy for Preventing and Combating Domestic Violence 2009-2011; the Strategy for Combating Domestic Violence in Republika Srpska 2009-2013, the Strategic Plan for the Prevention of Domestic

⁹ Mi-Bospo, IFC, 2008.

¹⁰Ministry of Human Rights and Refugees in BiH, 2010.

Violence in the Federation of BiH 2009-2010 and the three Action Plan for prevention of trafficking in human beings in BiH, the last being for the period 2008-2012¹¹.

At the institutional level, several mechanisms were adopted in order to push the gender mainstreaming agenda forward. In 2007, the Gender Equality Agency of Bosnia and Herzegovina and Gender Centers of the FBiH and RS Governments were established in order to support the enforcement of the laws.¹² In 2010, the Funding Mechanism for implementing the Gender Action Plan (FIGAP) became operational; and in the same year, BiH adopted the Action Plan on the Implementation of UN Security Council Resolution 1325 on Women, Peace and Security (2010-2013), that deals specifically with the impact of war on women and girls and on women's potential contribution to conflict resolution and peace. The Resolution stresses the importance of drawing more women into decision making, peace negotiations, and operations as well as need to protect women and girls from violence during times of war.¹³ Implementation of the Resolution is described through Chapter V of the GAP on Political Life and Decision Making through activities aiming to increase the participation of women at decision making levels¹⁴.

Despite the importance of these measures, certain inconsistencies in the system limit the regular implementation of such laws and regulations, therefore limiting their potential beneficial impact on women. The Gender Equality Law has not been implemented across the country as the state is yet to ensure the harmonization of this and other gender sensitive laws at state, entity and cantonal levels. Further, mechanisms introduced to ensure gender equality at various institutional levels are sidelined due to the sometimes limited understanding of women's roles and issues, and to a lack of clarity about these institutions' exact roles. For example, BiH's Gender Equality Agency has not yet been situated in such a way as to directly report to the Council of Ministers and it is yet to develop clear indicators to measure advancements in the area of awareness raising and capacity building on gender issues¹⁵.

The main obstacle to gender development in BiH seems to be the persistence of traditional social norms about women's roles. Legal and institutional measures undertaken by BiH to ensure gender equality have not yet been fully successful at creating different attitudes towards women and their traditional role in society. Women's lives continue to be governed by a patriarchal value system, the remnants of communism, and a state of post war transition, all of which limit their capacities and prospects¹⁶. Further, statistical data on the impact of the Law on Gender Equality and the result of the introduction of various mechanisms on the status of women is limited¹⁷ making it difficult to measure their impact and to make a case for areas requiring urgent attention.

¹¹ UNDP, 2013.

¹² IFC, 2013.

¹³ Ministry of Human Rights and Refugees in BiH, 2010.

¹⁴ Ministry of Human Rights and Refugees in BiH, 2010.

¹⁵ CEDAW, 2010

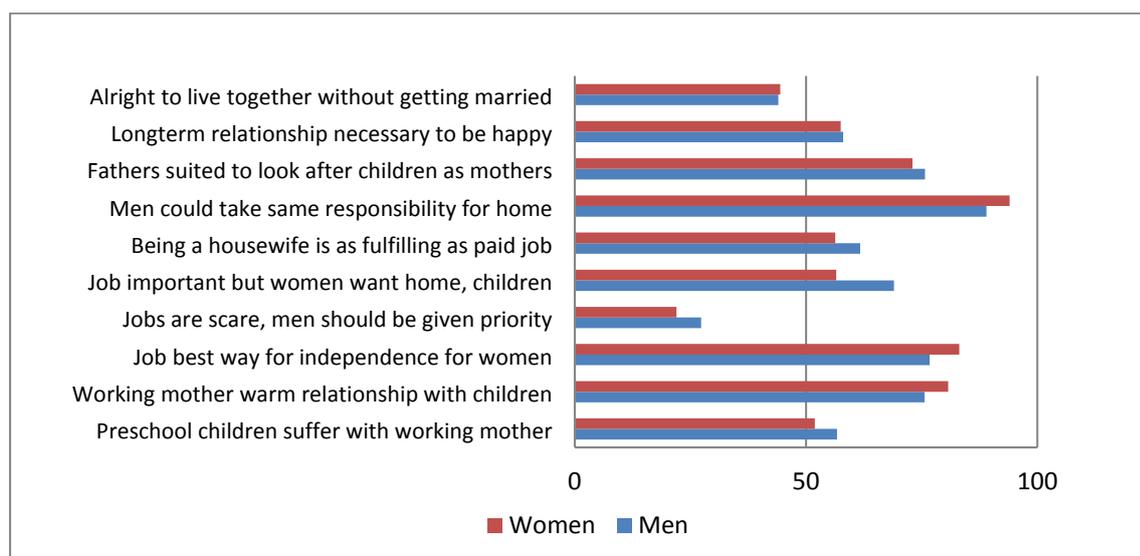
¹⁶ CEDAW, 2010

¹⁷ European Commission, 2013.

1.2 Gender Related Views of Society

Traditional views of gender roles are still prevalent in BiH. The European Values Survey (EVS) presents individuals' opinions of appropriate roles and responsibilities for men and women. As seen in Figure 3, men and women tend to agree over women's traditional role in society, although with significant differences in the extent of agreement.

Figure 3: Perceptions of Gender Roles by Gender.



Source: EVS (2008).

Although both men and women feel that men should take the same responsibility for the home and children, across various questions, men tend to express less support to gender equality statements. For instance, 67% of men believe that what women really want is a home and children compared with a little over 50% of women. Similarly, over 60% of men believe being a housewife is as fulfilling as a paid job compared with a little over half of the women. The traditional social perception of women as mothers, wives, housekeepers or the “guardians” of the family inevitably impacts male and female attitudes towards women, often limiting the impact of laws and regulations aimed at protecting women from discrimination¹⁸.

Perceptions of gender roles impact opinions of men and women's roles in the labor market. For instance, 27% of men and 22% of women believe that when jobs are scarce, men should be given priority in the labor market. This could be reflected in some employees' preference to hiring men compared with women as the latter ultimately focus more on their families. In terms of roles to support the family, more men than women also feel that both the husband and wife should contribute to the household income which is an extension of the prevalent opinion that men are meant to be the main income generators. According to the IFC however, while women face many difficulties being treated equally in the labor market, when asked whether they are discriminated against, most BiH women would answer in the negative. This perception is expressed not because gender based

¹⁸ CEDAW, 2010.

differentiation does not exist; rather it is because there is very little awareness about the notion of discrimination¹⁹.

1.3 Domestic Violence

Gender based violence remains one of the biggest problems facing BiH women²⁰. In the past, it has been difficult to assess the extent of violence against women in the country due to the sensitive nature of the problem, underreporting and the lack of reliable statistical data. Increasingly however, there has been an increased awareness of violence as a social issue meriting further legal focus, social attention and research initiatives. As a result, the first study on domestic violence in BiH was conducted in 2013 revealing the pervasiveness of the issue within BiH society²¹.

According to the survey, more than half the women of BiH have experienced at least one form of violence starting age 15; and around 12% of women surveyed had experienced violence in the twelve month period prior to the survey. Research data points to psychological violence as the most frequently experienced form with almost 42% of women subjected to it during their lifetime and almost 11% experiencing it during the year preceding the survey. Physical violence is also common with almost a quarter of the population experiencing it during their lifetime and 2.4% during the previous year. Six percent of BiH women have been subjected to sexual violence in their lifetime and 1.3% of women experienced it during the year prior to the survey. Violence committed by a partner is much common than that committed by other members of the community, with almost 72% of violence cases being committed by a partner (past or present). Thus the domestic sphere where the influence of a partner is at its highest is often considered less safe than public spaces that present less of a risk to women.

Being subjected to violence rarely means experiencing one form of violence to the exclusion of others. Survey data indicates that, across different BiH entities, the majority of women experience both psychological and physical violence at the same time. The following table presents a breakdown of the prevalence rates of different forms of violence as experienced by women in different parts of BiH. Data also indicates that incidents of violence are not single occurrences; rather they turn into frequently practiced repeated behavior²².

Table 2: Prevalence of Different Forms of Violence in Different BiH Entities.

Form of Violence	BiH	FBIH	RS
Psychological violence only	42.7%	46.1%	36.5%
Physical violence only	7.6%	5.6%	11.2%
Sexual violence only	0.8%	0.7%	0.9%

¹⁹ Mi-Bospo, IFC, 2008.

²⁰ Gender Action Plan of BiH, 2013-2017.

²¹ UNDP, 2013

²² Gender Equality Agency of Bosnia and Herzegovina, 2013

Economic violence only	2.1%	1.4%	3.4%
Psychological and physical violence	29.4%	30.4%	27.6%
Other	17.4%	15.8%	20.4%
Total	100	100	100

Source: BiH Violence against Women, 2013

Several factors could influence the prevalence of violence against women including age group, poverty status, regional location, and social values. According to the survey, young women are more often subjected to violence than older women. Women aged 18-24 suffer from violence prevalence rates as high as 56% compared to 44% for women over 65. Rural women are also more vulnerable to violence than their urban counterparts with the prevalence of violence among women residing in rural areas reaching 49% compared to around 44% among urban women. Further, women belonging to poorer subgroups suffer more from violence than their more affluent counterparts²³. Violence is equally prevalent among women suffering from poor health and disabled women. Certain characteristics of the partner also affect the incidence of violence including the partner's education levels that, when increased, tend to decreased the possibility of inflicting violence. Partners who hold patriarchal values about the traditional role of a man, who have problems of alcoholism or drugs or have participated in the war tend to be much more violent towards their partners.

Women and girls from the Roma population, estimated at 80,000-100,000 in BiH²⁴, continue to be the most vulnerable group given their double burden of gender and community²⁵. As a result of low education and traditional values, Roma women are especially vulnerable to violence with almost 44% of Roma women aged 15-49 believing it is acceptable for a man to beat his wife or partner compared with only 4.8% of the general population²⁶. Further, Roma women are reluctant to seek help because of their lack of trust in state institutions and law enforcement bodies. They are also often prevented from seeking medical help because they do not have medical insurance. More often than not, Roma women do not report cases of violence out of fear of repercussions and of being subjected to violence again, out of shame, and out of community dynamics and prevents them from seeking help outside the group²⁷.

Interestingly, many women BiH fail to recognize violence inflicted upon them for what it is. While many women do report having been subjected to some form of violence, most of them do not see themselves as victims of violence against women. There is a general lack of understanding of various forms of violence as well as identification of personal experiences of violence inflicted upon them. According to the BiH Survey on Violence Against Women, almost 60% of women who have been subjected to physical violence fail to see themselves as victims of this type of violence and an even larger percentage of women who have experienced psychological, sexual or economic violence do not

²³ Ibid.

²⁴ UNDP, 2013.

²⁵ UNDP, 2006.

²⁶ UNDP, 2013

²⁷ CEDAW, 2010.

recognize themselves as victims of these practices. As a consequence, only a small percentage of women who have experienced violence take some measure to extract themselves from this situation with only 17% of violence victims trying to seek divorce, separation or leaving their house and a mere 4% resorting to consulting²⁸.

While most women express their belief that victims of violence need to seek the support of relevant institutions, only 5.5% of them actually did reach out to said institutions. Once they themselves are victims of violence, most women do not see themselves as needing support, while others are too fearful, embarrassed or simply do not trust institutions. Most women who have sought help have positive accounts of support from the police or healthcare workers. However, some women did express that they did not receive sufficient protection once they have reported incidents of violence, where they were treated as the cause of the violence or were not directed to proper avenues for receiving support. This points to several areas meriting attention including raising women's awareness of notions of violence, enabling them to identify situations where they become victims of violence, and introducing them to reporting mechanisms and organizations to reach out to; in addition to training the police and healthcare workers on how to deal with reports of violence and victims²⁹.

Human trafficking is another increasingly pressing issue facing BiH women specifically following the end of the war. The post war period has brought difficult living conditions for many BiH families including rising poverty, limited employment opportunities and increased displacement. As a result, many young girls and women fall victims of fake employment opportunities that lead to their trafficking as human beings and as prostitutes. Between the years 2006 and 2011, BiH has seen a total of 239 registered victims and 240 registered perpetrators. Victims are often young Roma women whose situation is exacerbated due to the certain biases against them within State institutions tasked with fighting trafficking³⁰. In 2008, the Council of Ministers of BiH adopted the (2008-2012) Action plan for Prevention of Trafficking in Human Beings that delineated the objectives and measures to prevent and protect trafficking victims and penalize perpetrators³¹ however, efforts need to intensify and adapt to the changing patterns of this global industry.

1.4 Political Participation

Women's participation in public life is still very low with few decision-making positions at all levels of the hierarchy held by women. Men are usually appointed at top levels of management and authority and rarely choose to place women at high political and administrative levels. However, progress has been made with a female Prime Minister in RS and five ministerial positions occupied by women. In the FBiH, there is one female minister. The overall low participation of women in high level Governmental positions is likely partly due to the traditional view of women's role in society and a perception of their inability to balance high level positions with household responsibilities³².

²⁸ Gender Equality Agency of Bosnia and Herzegovina, 2013.

²⁹ Ibid.

³⁰ CEDAW, 2010.

³¹ Gender Action Plan for Bosnia and Herzegovina, 2013-2017.

³² CEDAW, 2004.

Women's political representation is also low. 21% of seats in parliament are held by women which, although disproportionately low, has improved in recent years.³³ In the 2008 elections, out of an electorate made up of 51% men and 49% women, 85% of elected officials were men and only 15% were women. The lowest percentage of women elected was for the position of mayors at 2.8%. Further, only 9 women were selected as diplomatic ambassadors and general consults out of 58 positions. There are fewer female political representatives at the municipal level than the entity and state levels with only a small number of women compared to men voting during elections. In 2008, the percentage of women elected to Municipal Assemblies and Councils was only 15% of the total number of representatives, with seven municipalities voting for exclusively male representation. In running for elections, women generally do not have the necessary support to help them develop programs making them visible and desirable to potential voters.

Women are less likely to hold higher public administration positions than men. While there is almost the same number of male as female civil servants working in BiH government positions, more important and sensitive positions (e.g. assistant ministers and chief inspectors) tend to be held by men mostly. Only within the judiciary are there more women than men with the percentage of women reaching 43.1% in BiH court, and as high as 67.5% in municipal courts³⁴. Noteworthy is that gender sensitive language is generally absent as the titles of functions in legislative, executive and judiciary branches of the government are in the masculine form³⁵. Interestingly, the BiH Ministry of Defense started introducing and observing gender equality to ensure equal opportunities are provided to men and women applying for positions. The Ministry's objective is to introduce a 10% women participation by 2015³⁶.

One of the main obstacles facing women's equal representation in politics is political parties' inability to provide women the necessary support to develop programs that would make them attractive for and selected by the electorate leading to low numbers of female political representatives³⁷. While a few political parties have declared their commitment to ensuring gender equality, the traditional patriarchal view of women's role, combined with a lack of an adequate legal framework that enshrines women's equal participation leads to women's inability to access seats in influential and decision making bodies³⁸. This pattern is also reflected in the makeup of the body of voters as female turn out during elections is lower than males, especially among young women³⁹.

1.5 Life Satisfaction

Overall life satisfaction is low in BiH compared to other countries in the region. According to the Life in Transition Survey data (LiTS), while satisfaction with life has increased slightly between 2006 and 2010 particularly among younger and more affluent groups, only a third of survey respondents

³³ World Bank World Development Indicators.

³⁴ UNDP, 2013.

³⁵ Ministry of Human Rights and Refugees for BiH, 2010

³⁶ Ibid.

³⁷ Ministry of Human Rights and Refugees for BiH, 2010

³⁸ Gender Action Plan for Bosnia and Herzegovina, 2013-2017.

³⁹ OSCE, Mission to Bosnia and Herzegovina.

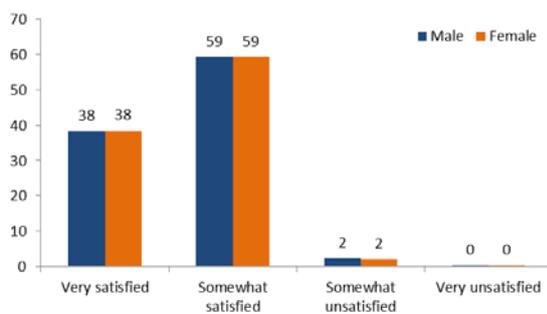
expressed satisfaction with life, compared to over 40% of respondents in the transition region and 72% of respondents from Western Europe.

Nevertheless, there are no significant gender related differences in life satisfaction, save for the school experience. According to the HBS, there is very little difference in the perceived Life Satisfaction expressed by men and women for different life variables including family, friends and satisfaction with oneself (Figure 4). When it comes to family, an equal percentage (38%) of men and women felt very satisfied with their families, followed by over half (59%) of men and women expressing they were ‘somewhat satisfied’ with their families. In terms of friends, almost three quarters of the male and female populations felt ‘somewhat satisfied’ compared to 27% of the men and women feeling ‘very satisfied’. Finally when it comes to satisfaction with oneself, the vast majority of women (69%) and men (68%) men felt ‘somewhat satisfied’ with themselves.

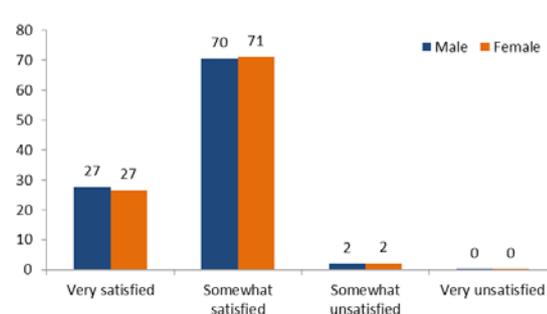
The only difference in perceived satisfaction seems to be in terms of satisfaction with the school experience. (Figure 4, Panel(c)) Women tend to feel less satisfied with their school experience compared to their male counterparts with 14% of women feeling somewhat unsatisfied with their school experience compared to only 10% of men. The pattern of expressed dissatisfaction seems to be consistent across the income and poverty disaggregation. This finding merits more research to identify the reasons why women are consistently less satisfied with their early educational experience compared to their male counterparts.

Figure 4: Perceived Satisfaction with Life

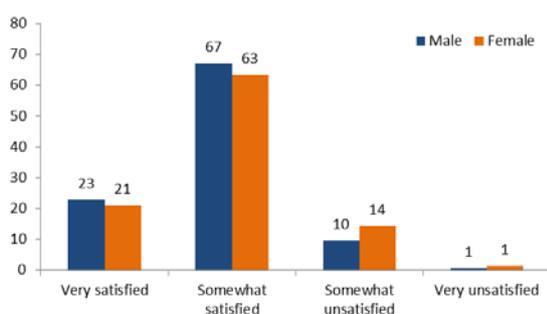
(a) With Family



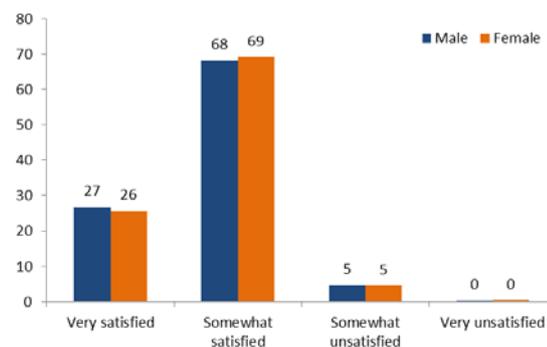
(b) With Friends



(c) With School Experience



(d) With Yourself



Source: BiH Household Budget Survey, 2011.

CHAPTER 2: ENDOWMENTS

This chapter provides an overview of the main gender disparities in various components of human capital and other assets -otherwise known as endowments- focusing on education, health and the ability to access credit and own assets.

2.1 EDUCATION

The education gap between girls and boys has narrowed down significantly over the past decade especially among the younger generation. BiH primary school enrolment rates have increased and are now on par with the EU average⁴⁰. In terms of school attendance, the gender gap at the primary school level has practically been closed and the difference between the genders at different education levels continues to decrease for younger age cohorts. Between the years 2000 and 2012, the girls/boys (number of girls per 100 boys) education ratio has improved from 94.7 to 101 at the primary level; from 99.4 to 103 at the secondary level; and from 122 to 129 at higher levels of education⁴¹, meaning improved education attainment for women, surpassing men at higher levels.

2.1.1 Attendance rates

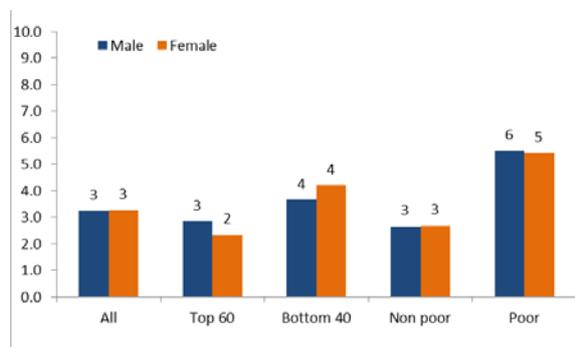
In terms of attendance to school, HBS data suggests there is no observable gender disparity for Primary school age whereas, by contrast, there is an imbalance favoring women of Secondary school age. For children between 7 and 15 years old, the normative age for Primary school, the observed attendance rates of boys and girls at the national level are very close. Across poverty and consumption groups, entities, and degree of urbanization, attendance rates see no significant disparity, and even if they do, differences are not statistically significant (Figure 5, Panel (a), Figure 5A, Panel (a)). In contrast, at the Secondary School level, there are some noticeable differences by gender. There are more women of Secondary school age currently attending school than there are men of the same age group. This pattern is consistent across different economic backgrounds, except in the case of poor households that exhibit the opposite trend. For individuals belonging to this group, there are more men of school age attending school than there are women (Figure 4, Panel (b)). More detail on the relationship between school attendance and political entity and degree of urbanization can be found in (Figure 4A, Annex).

⁴⁰ UNDP, 2013.

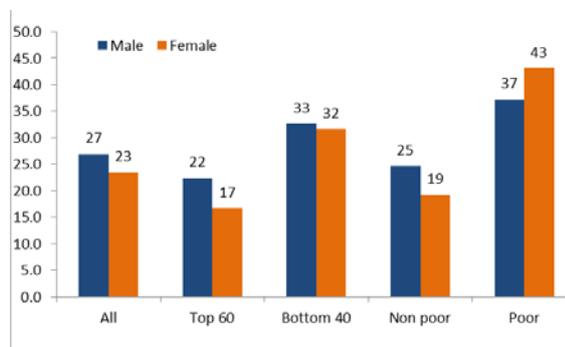
⁴¹ UNDP, 2013.

Figure 5: Attendance to School: Non-attendance by School Age Group

(a) Primary (7-15)



(b) Secondary (16-19)

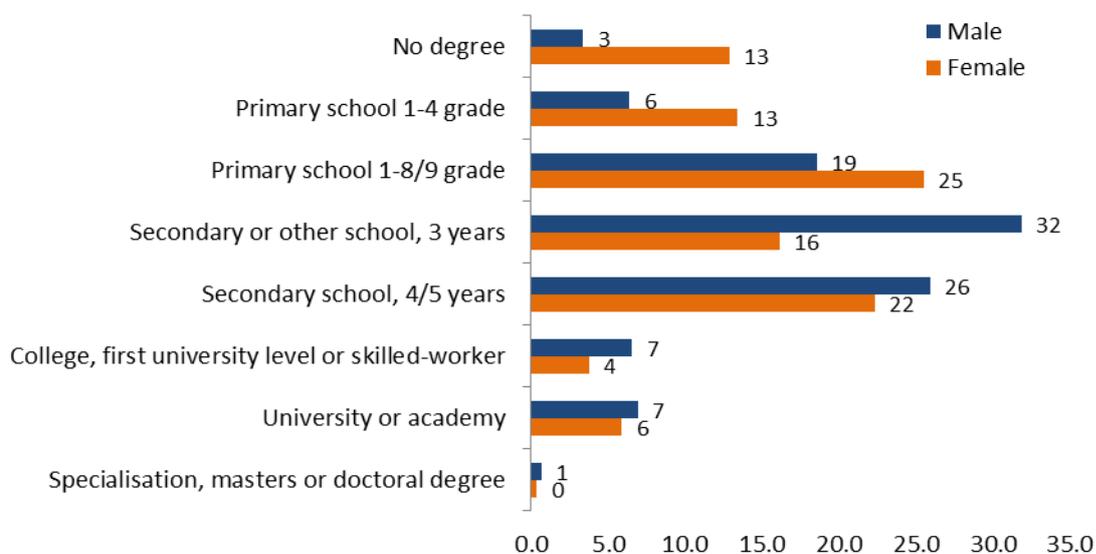


Source: BiH Household Budget Survey, 2011.

2.1.2. Educational Attainment

While overall numbers for educational attainment point to a gender imbalance in favor of men, this gap decreases significantly among younger groups. At first glance it seems that women have consistently lower levels of education than men (Figure 6). There are more women than men with no degrees and more girls who have dropped out after the primary school level. Conversely, there are more men with secondary school, college, university and graduate degrees than there are women. This pattern is consistent across different economics groups. It is important to note that the most significant gap in educational attainment among men and women is at the Secondary school level. The gender gap starts to decrease at levels higher than secondary school. A more detailed breakdown of the levels of educational attainment by economic group, entity and urbanization for individuals aged 25+ can be found in (Figure 6A, Annex).

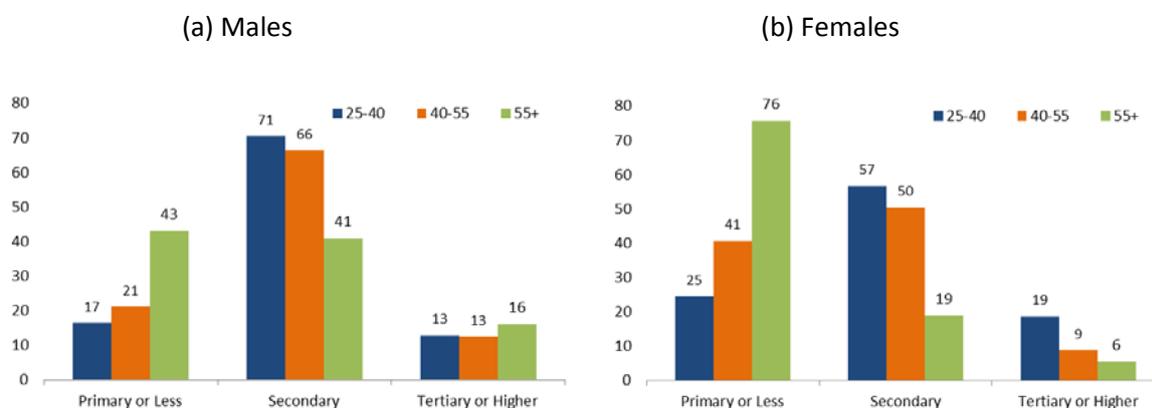
Figure 6: Educational Attainment by Economic Groups (25+ years old), Whole Population.



Source: BiH Household Budget Survey, 2011.

Closer analysis of the data however indicates that this gender difference is driven mostly by individuals older than 55 years of age, the generation where there was a high gender gap in educational attainment (Figure 7, Annex). However, it seems that the distribution is more balanced among younger groups and women aged 25-40 have higher tertiary attainment levels than men. These results are echoed by LFS data pointing to an increase of the percentage of the population of working age females whose educational attainment is higher than secondary school from 7.6% in 2011 to 8.9% in 2013. This increase has not been matched by their male counterparts where the percentage of working age males who have gone beyond secondary school increased a mere 0.4 percentage points between 2011 and 2013 (LFS, 2013).

Figure 7: Educational Attainment by Gender and Age Group



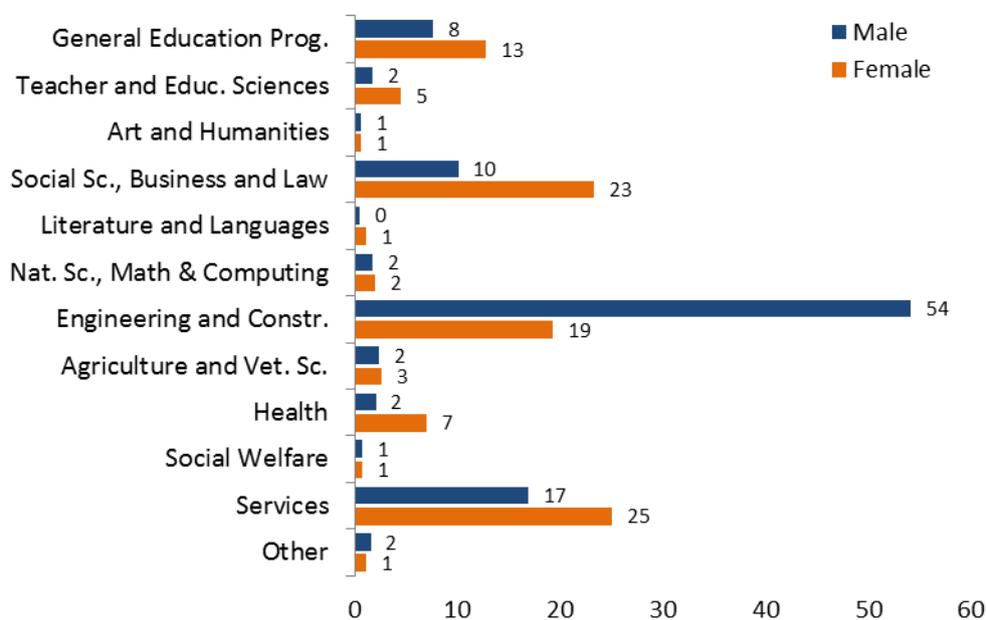
Source: BiH Household Budget Survey, 2011

Women and girls from the Roma population continue to suffer from particularly low levels of education compared to Roma men and to BiH women in general. The literacy rate for young Roma women aged 15-24 is estimated at around 69% compared to almost 99% for other BiH women⁴². Only 47% of Roma girl are enrolled in Primary school and almost 80% of those do not see this phase of schooling to the end. At the secondary school level, only 4.5% of women graduate with a Secondary school degree compared with 9.2% of Roma men. These discrepancies lead to a marked gender gap in literacy among the Roma population with literacy rates for females aged 15-24 estimated at around 69% compared to 90.4% for males of the same age group⁴³.

2.1.3. Field of Education

There is a clear difference between male and female study fields of choice mostly determined by available economic opportunities for both genders. Across various economic backgrounds, far more men than women prefer to study Engineering and Construction. Women on the other hand, opt mostly for secondary degrees in education, social sciences, health, business, law and services (Figure 8). Further detail on fields of education by economic group, political entity and degree of urbanization can be found in (Figure 8A, Annex). Women often tend to opt for fields of education that could facilitate their transition to employment opportunities deemed acceptable for women. Due to existing social norms about the traditional role of women, it is highly difficult for most women to break into professional areas considered more suitable for men therefore they tend to select certain fields of study and employment.

Figure 8: Fields of Education for Secondary or More Education (25+)



Source: BiH Household Budget Survey, 2011.

⁴² UNDP, 2013.

⁴³ The Ministry for Human Rights and Refugees of Bosnia and Herzegovina et al., 2011–2012.

2.2 HEALTH

This section on health and demographics examines key gender differences in health indicators, including life expectancy, mortality, fertility, communicable and non-communicable diseases, lifestyle-associated problems, and general demography indicators. Each section examines both the figures for BiH and comparative patterns over time in the ECA region.

2.2.1 Health Overview

Since the 2000's, BiH has been seeing a continuous pattern of negative population growth and an ageing population (Table 3). The decline in population growth is caused by decreasing fertility rates partly due to the increased access to contraception and reproductive information for the majority of the population. Fertility rates dropped from, 1.7 in 1990 to 1.3 in 2012, less than Europe and Central Asia's fertility rate of 1.7⁴⁴. This continuing trend is expected to eventually add more pressure on health, social protection and pension mechanisms in the country⁴⁵.

Table 3: Changes in BiH Crude Birth Rate (2000-2012)⁴⁶.

2000	2001	2002	2003	2006	2008	2010	2011	2012
10.2	9.6	9.1	8.7	8.3	8.4	8.6	8.7	8.8

Source: World Bank, World Development Indicators.

Life expectancy at birth continues to improve in BiH. In 2012, life expectancy averaged at 77 years compared to 93 in 1990, which is higher than the 72 year average for ECA⁴⁷ and close to the average years of life expectancy in Europe at 76 years. Similar to the rest of the region, there is a gender gap in life expectancy in favor of women; in 2012 life expectancy for BiH women has gone up to almost 80 compared to 75 for men⁴⁸ (Figure 9).

⁴⁴ World Bank, World Development Indicators.

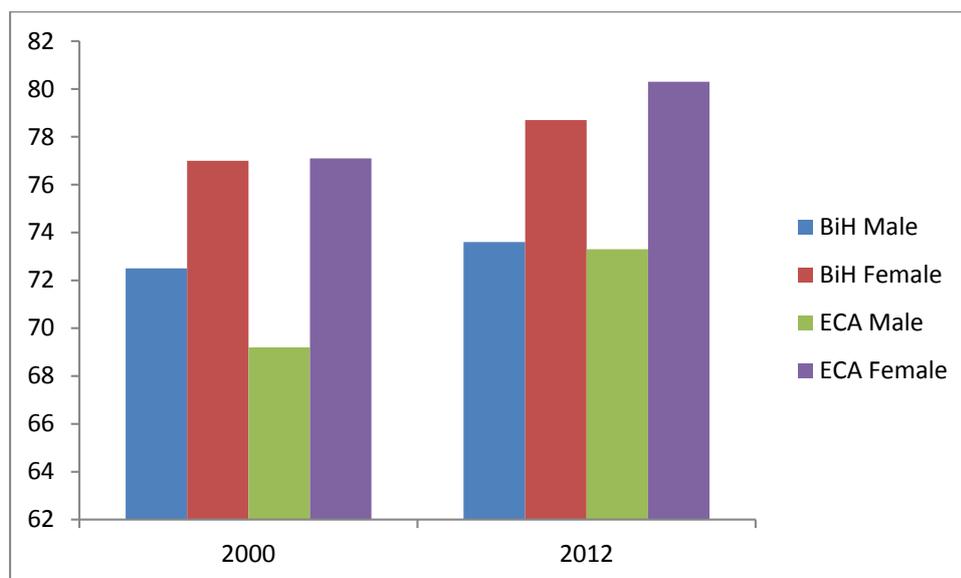
⁴⁵ UNDP, 2013.

⁴⁶ Crude Birth Rate is defined as the number of live births occurring during the year, per 1,000 population.

⁴⁷ World Bank, World Development Indicators.

⁴⁸ WHO, 2013.

Figure 9: Improvement in Life Expectancy in BiH vs. ECA.



Source: World Bank, World Development Indicators (WDI).

BiH has also seen dramatic improvements in Maternal Mortality that decreased dramatically from 18 (per 100.000 live births) in 1990 to 8 by 2013, which is lower than the average of Europe of 20⁴⁹. The improvement in maternal mortality rates could be associated with the significant increase in the percentage of pregnancies attended by skilled birth staff reaching a 100% of total deliveries in 2012⁵⁰. Antenatal care has also increased to reach 87% in 2012. Noteworthy is that while access to reproductive services is legally guaranteed to all BiH women, most women have to pay for these services through employment health insurance, which adds pressure on women who are unemployed or are working informally⁵¹.

Infant mortality rates have improved significantly exceeding the average of the region. Between 2004 and 2012, the number of infants dying before reaching age 1 per 1000 live births in BiH declined from 7.8 to 5, thereby reaching its MDG Goal 3 of reducing child mortality. BiH's infant mortality rate is lower than the estimate for ECA where infant mortality is estimated at 10 infant deaths per 1000 live births. BiH is also faring much better than some of the countries in the region such as Moldova where the average is 15 deaths and FYR Macedonia at 6.5⁵², yet its infant mortality rates are still higher than the EU average of 4.2 deaths⁵³.

Access to contraceptive methods is still not universal in BiH. In 2012, the rate of contraceptive prevalence-defined as the percentage of women who are practicing or whose partners are practicing any form of contraception- was estimated at 49%, which is considered low compared to the average for OECD which is 73%⁵⁴. By contrast, the total unmet need for contraception in BiH is estimated at

⁴⁹ WHO, 2013.

⁵⁰ World Bank, World Development Indicators.

⁵¹ UNDP, 2013.

⁵² WHO, 2014.

⁵³ OECD, 2012.

⁵⁴ Ibid.

9%. According to UNICEF, the prevalence of any contraception use is affected by a woman's education level and increases with a woman's increased education attainment, meaning that most women who choose to and access contraception are among the higher educated. Similarly, the rate of unmet need is affected by wealth meaning that more affluent women have easier access to contraception.

The lack of universal access to contraception contributes to higher adolescent fertility rates. In 2012, the adolescent fertility rate in BiH per 1,000 women was estimated at 15.7⁵⁵. This figure, while better than the average of 20 adolescent births in the ECA region, is higher than the average rates for the European Union of 11. BiH's adolescent fertility rates could be caused by the inability to afford contraception for most young people, lack of awareness about positive effects of contraception, as well as prevalent misconceptions on the negative side-effects of using contraceptives⁵⁶.

It is difficult to estimate abortion rates in BiH. Most abortions are not recorded according to legislative regulations possibly due to the stigma associated with it. A study conducted in 1998 indicated that among the sample aged 15-49, a third of women had an intentional abortion. This could be caused by resistance to use birth control, women's limited power to enforce safe sex practices and the ease of getting an abortion. Despite the existence of liberal laws permitting abortion, there are fears that religious conservatives might try to limit the availability of these services⁵⁷.

Currently, there are no State or Entity level policies on reproductive health, family planning or reproductive health commodity security. According to the UNFPA, there is currently little systematic forecasting, procurement and warehousing of reproductive health commodities which increases the cost of contraceptives especially as they are not subsidized by the state. The lack of a reproductive health commodity security mechanism in the country leads to limited access to contraceptive methods and other similar services for women and couples⁵⁸.

The leading cause of morbidity and mortality in BiH is noncommunicable diseases. According to the WHO, about 50% of deaths in BiH are attributable to cardiovascular diseases and about 20% to cancer. Road crashes and injuries (intentional and unintentional) are also increasing. In addition to the population aging, an unhealthy lifestyle where smoking, unhealthy diet, alcohol and drug abuse are common are all factors contributing to the population's causes of death⁵⁹ (Figure 10). According to a research on risk factors for chronic non-infective diseases in the Federation of Bosnia and Herzegovina, in 2002 there were 37% of adult smokers (25-64 years), 49% of whom were men and 30% women⁶⁰.

⁵⁵ World Bank, World Development Indicators.

⁵⁶ UNFPA, 2014.

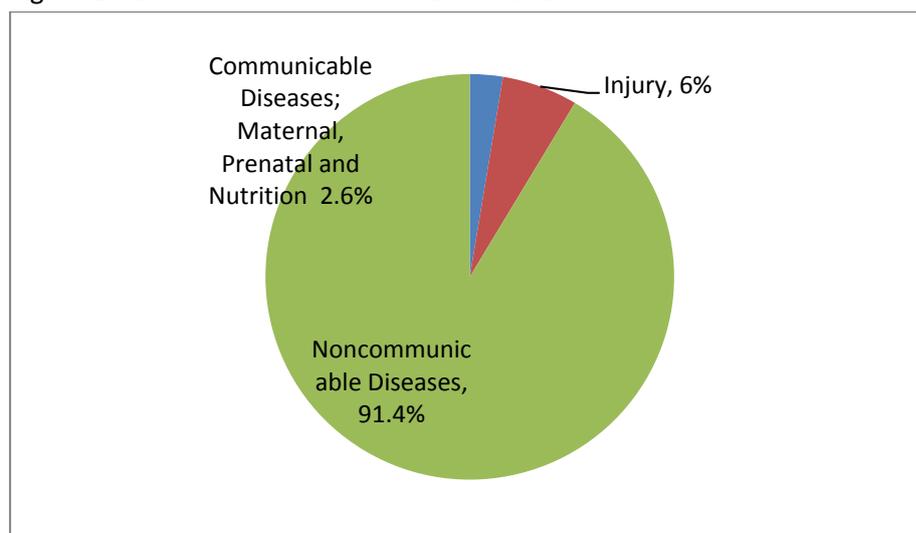
⁵⁷ UNDP, 2013.

⁵⁸ UNFPA, 2014.

⁵⁹ WHO, 2013.

⁶⁰ Laatikainen et.al, 2003.

Figure 10: Breakdown of Causes of Death in BiH.



Source: World Bank, WDI.

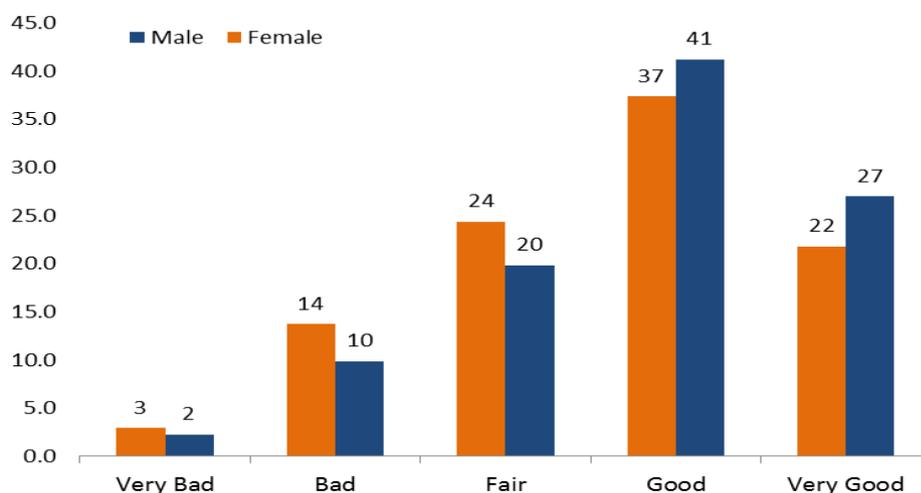
Most women and young people in BiH are aware of ways of transmission of HIV. According to the Multiple Indicator Cluster Survey (MICS) carried out in 2006, adolescents up to 19 years of age, and women above 30 years of age, are the least knowledgeable about possible ways of HIV transmission, especially mother to child transmission. The survey also indicates that only about 20 per cent of pregnant women receive information on ways of HIV transmission and advice for the use of protection and prevention services during pregnancy⁶¹. Precise estimates of HIV prevalence in BiH are not available at this moment.

2.2.2 Subjective Health Self-assessment

In general, women tend to express poorer health self-assessments than men, an estimate that is mostly driven by women in older cohorts. The percentage of men assessing their health as “Very Good” and “Good” is 27% and 41% respectively, compared to a lower 22% and 37% respectively among women (Figure 11). Conversely, the percentage of rating their health as “Bad” or “Very bad” is 14% and 3%, compared to the lower 10% and 2% according to men. This pattern can be found across all economic backgrounds with both poor and non-poor women having feeling less healthy than men belonging to the same economic subgroups. More detailed information on health self-assessments by income group, entity and degree of urbanization can be found in (Figure 11A, Annex), and a breakdown of health self-assessments by age group can be found in (Figure 11B, Annex).

⁶¹ UNFPA, 2014.

Figure 11: Self-assessed Health Status



Source: BiH Household Budget Survey, 2011.

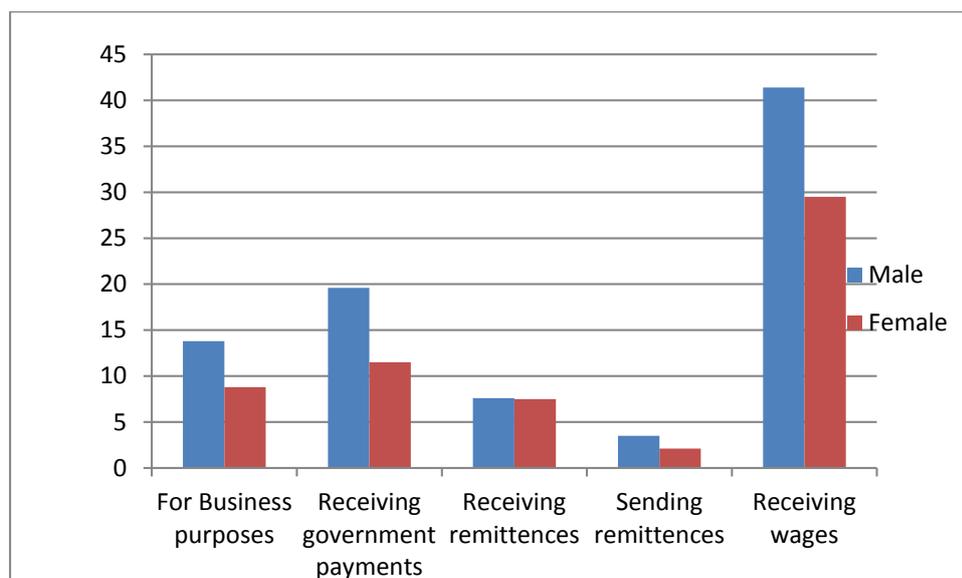
Closer analysis of the data however indicates that the difference in health assessment is mainly driven by the cohort aged 30-50, and especially by the cohort older than 50 (Figure 9). Once broken down by group, it appears that the vast majority of young women aged 18-30, tend to assess their health as positively as men do. The percentage of young women assessing their health as ‘Very Good’ and ‘Good’ is 53% and 43% respectively, compared to 54% and 43% of men. In contrast 25% of women aged 50+ would rate their health as “Bad” and 5% would rate it as “Very Bad”, compared to 19% and 4% of men of the same group, therefore affecting the overall health assessment of women and men.

2.3 ACCESS TO FINANCE

2.3.1 Access to Credit

The population in BiH still lags behind the rest of the ECA region in financial inclusion. This is estimated by comparing the percentage of men and women who have access to the banking system and to loans. According to the FINDEX data, the percentage of BiH men aged 15+ with an account at a formal financial institution is 67.2% compared to 47.7% of women. These figures are lower than the average for ECA countries where the percentage for males in 72.7% and 66.4% for women (Figure 12). There are no significant differences in the frequency at which men and women deposit and withdraw from their accounts but there are differences in what they use the accounts for as demonstrated by the figure below.

Figure 12: Uses of Bank Accounts (%)



Source: FINDEX, 2012 (Demirguc-Kunt & Klapper, 2012).

No significant gender differences are observed in the percentage of men and the percentage of who take out loans. The World Bank WDI indicates that in 2011, over 30% of women and 26.6% of men had taken out loans. There is a difference, however, in the source of the loans as more women than men tend to resort to family, friends, store credit or a private lender for loans; whereas more men than women prefer to take out loans from a financial institution. Many women take out a loan for immediate use rather than short term investment therefore they invest less in their own businesses. Women are also more likely to use personal or family resources to fund their businesses rather than resorting to loans⁶².

In general women in BiH are somewhat in better standing when it comes to accessing credit than many women in the rest of the Southern-Eastern Europe region⁶³. A study informed by the Europe's Business Environment and Enterprise Performance Survey indicated that businesses owned by women in the region face fewer obstacles than male businesses when it comes to accessing and the cost of finance. However, this finding could be the result of self-selection as there are very few businesses owned by women to begin with.

Nevertheless women do face several difficulties when attempting to access credit. The global economic crisis' impact on banks in BiH has led to stricter rules when applying for loans⁶⁴, making it increasingly hard for women to access credit as they rarely own property or assets to provide as collateral. As a result, women usually take out loans that are smaller in size than those taken out by men (2,702.50KM (US\$2,169) versus (3,395.82KM (US\$2,725)). One type of discrimination that BiH women face in many credit markets is the requirement of a male family member's signature for opening a bank account or for getting credit⁶⁵. Further, the length of time required to access loans

⁶² Mi-Bospo, IFC, 2008.

⁶³ Mi-Bospo, IFC, 2008.

⁶⁴ Ibid.

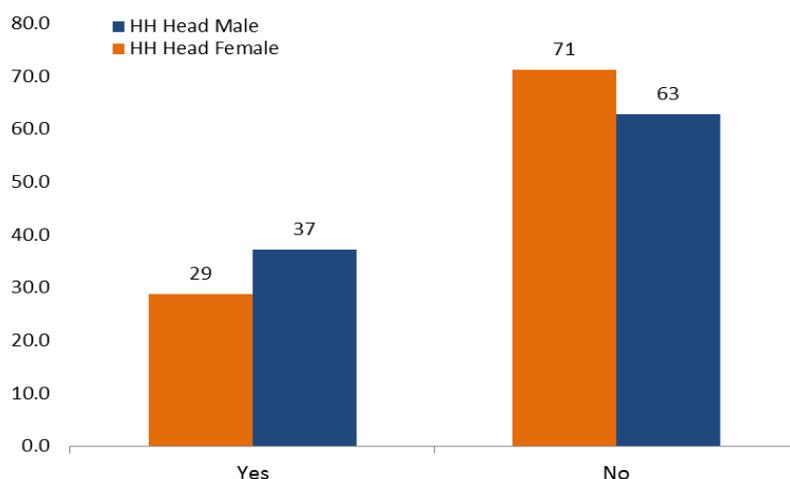
⁶⁵ Narain, 2009.

from banks, in addition to extensive paperwork and bureaucratic requirements encouraged BiH women entrepreneurs to resort to micro finance institutions as an alternative⁶⁶.

2.3.2. Ability to Deal with Unexpected Expenses

Compared to male headed households, female headed households are more vulnerable to economic instability and are less able to cope with sudden changes in their financial situation. When asked whether they would be able to deal with unexpected expenses 71% of female headed households found they would not be able to do so, compared to 63% of male headed households (Figure 13). This pattern is consistent across all economic subgroups across income and poverty divisions. As expected, the percentage of women who felt they could not withstand financial unpredictability is highest among women in the bottom 40% of the population with as much as 88% of women in this group responding to this question in the negative. A breakdown of male and female's ability to deal with unexpected expenses by economic group; entity and degree of urbanization can be found in (Figure 13A, Annex).

Figure 13: Ability to Deal with Unexpected Expenses



Source: BiH Household Budget Survey, 2011.

2.3.3. Asset Ownership

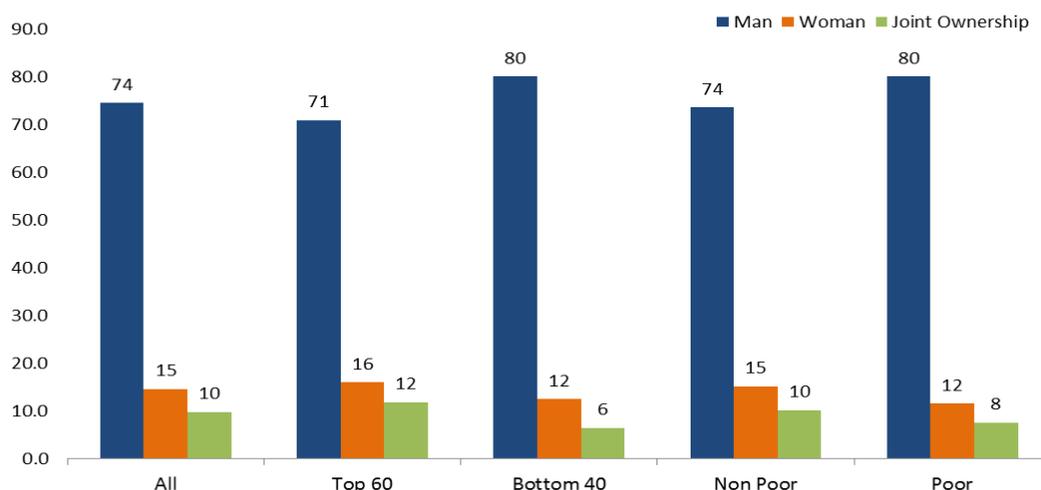
While from a legal perspective men and women are equally entitled to owning assets, local customs and traditions often favor male ownership. When it comes to dwelling and land ownership, there is a visible gender gap favoring men. According to the HBS survey data, ownership of a house closely follows the gender of the household head. While on a national level 15% of all homes are owned by women, 76% of female headed households are owned by women, whereas a mere 3% of male headed households are owned by women (Figure 14). This pattern is also present across different economic and poverty divisions of the population. However, there are some nuances behind these estimates. First, woman-headed households are more prone to have opposite gender ownership of the dwelling.

⁶⁶ Mi-Bospo-IFC, 2008.

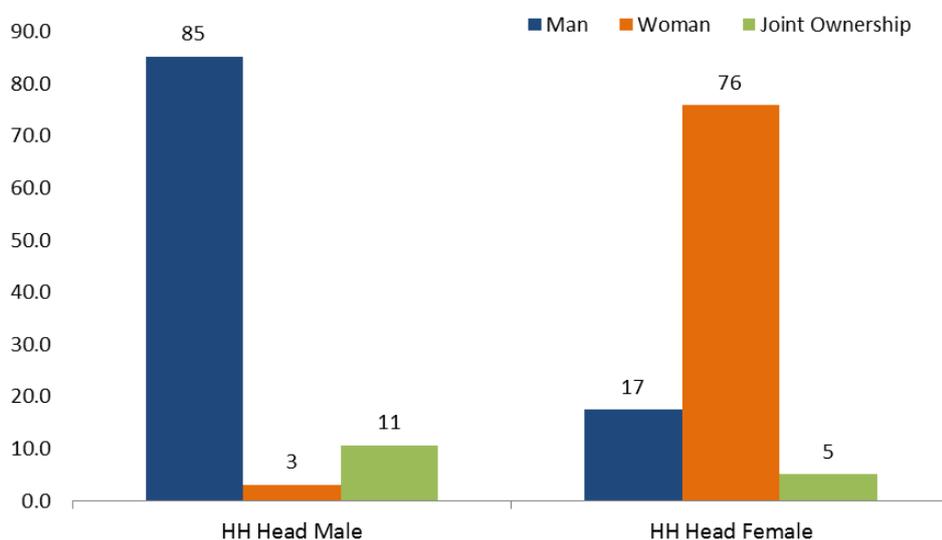
While in 17% of woman-headed households the dwelling is owned by a man, only in 3% of man-headed households the dwelling is owned by a female. Also, while in woman-headed households only 5% have joint ownership of the dwelling, in man-headed households this share increases to 11%, suggesting that woman-headed households are more likely to be led by an adult without partner. For more detail on dwelling ownership across entities and degree of urbanization, see (Figure 14A, Annex).

Figure 14: Dwelling Ownership by Gender of the Household Head

(a) Dwelling Ownership across Income and Poverty Divisions



(b) Dwelling Ownership Gender of the Household Head



Source: BiH Household Budget Survey, 2011.

Land ownership is also affected by gender despite equal standing against the law. According to the World Bank's data on Land and Gender⁶⁷, between 2003 and 2013, men have consistently represented

⁶⁷ World Bank, 2014.

over 70% of land owners, with a slight increase in the percentage of female owners from 24.7% in 2003 to 26.8% in 2013.

CHAPTER 3: ECONOMIC OPPORTUNITIES

BiH's Gender Action Plan (GAP) identified several conditions limiting women's full participation in the area of employment and income generation. The GAP includes three chapters focusing on women's employment issues namely: employment and labor market, reconciliation of professional and family life, and macroeconomic development strategies. The GAP's research indicates that certain circumstances are the main causes behind's women's inability to achieve equality in the labor market namely: the prevalence of traditional notions of women's role in society; men tend to be preferred during hiring; widespread low education levels and access to information among women from rural areas; elevated interest rates and lack of collateral limiting women's ability to access credit⁶⁸. To date, there has been little adequate research on the impact of the recent financial crisis on women⁶⁹.

Despite women's improved performance, often surpassing men, in the area of education, they are yet to be rewarded with better employment opportunities and continue to face multiple obstacles in the labor market. With higher education, women's labor force participation increases. However, their unemployment rates also increase compared to their male counterparts, with men maintaining higher numbers of employment. As employers still consider some jobs to be better suited for males and others for females⁷⁰, young women with higher levels of education are trapped in a context where jobs available for them are limited and the labor market is somewhat biased against them. Further, the transition process has deeply affected BiH women and rendered their employment situation even more difficult. For example, many women were laid off during the privatization process and are finding it very difficult to find new positions given that most employers are looking for younger women especially for tourism, shops and hospitality⁷¹. As quoted by a store worker in BiH: "*In the process of privatization, no one cares what will happen to us - if we are going to be dismissed as redundant, or get the appropriate retirement benefits at all, as the contributions have not been paid for years*"⁷².

3.1 Labor Participation⁷³

There is a significant disparity between male and female labor participation rates in favor of males that is consistent across different populations and divisions. Across the country, a total of 65.7% of males aged 15-64 years are actively participating in the labor force compared to only 41% of females of the same age group, meaning approximately a 24.7 percentage point difference between the genders (Fig 15). The gender gap is somewhat smaller among younger age groups (aged 15-24) at around 17% percentage points but increases consistently across older age groups to reach 27.2

⁶⁸ ILO, 2011.

⁶⁹ CEDAW, 2010

⁷⁰ UNDP, 2013

⁷¹ CEDAW, 2010.

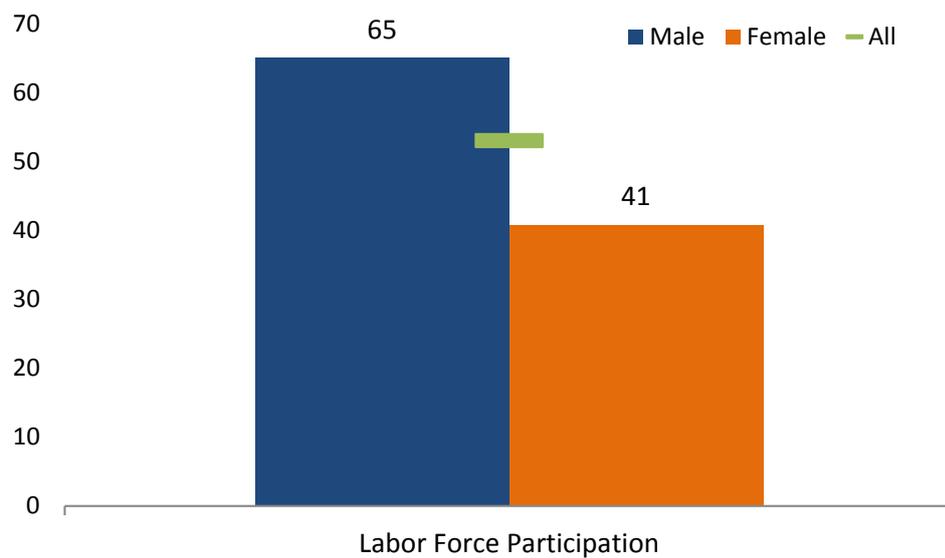
⁷² CEDAW, 2010.

⁷³ The age group for this entire section is restricted to the 15-64 bracket.

percentage points among individuals aged 25-49 (Figure 14A). Female labor force participation in BiH is significantly lower than what would have been expected for its level of development. Although labor force participation in BiH is low for both men and women compared to regional averages in Europe and Central Asia and OECD countries, the gender gap is much larger than in these comparators.

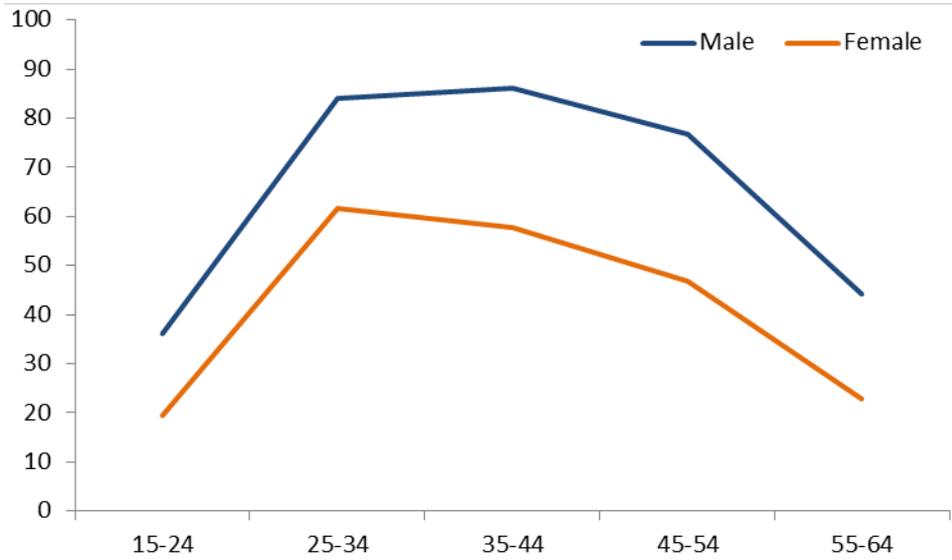
The gender gap in labor force participation is more significant among poorer members of the population, and among individuals residing in rural areas. A breakdown of male/female participation rates by poverty status highlights the marked increase in the labor force participation gap between men and women from 20 percentage points among the wealthiest 60 percent of the population to a significant 31 percentage points among the poorest 40% of the population. Similarly, the male/female labor participation gap is far striking for individuals residing in rural areas where the gap reaches as high as 30 percentage points in favor of males, compared to 16 percentage points for individuals residing in urban areas (Fig 15B). More detail on the Labor Force status for different political entities can be found in (Figures 15C, Annex).

Figure 14: Male vs. Female Labor Force Participation



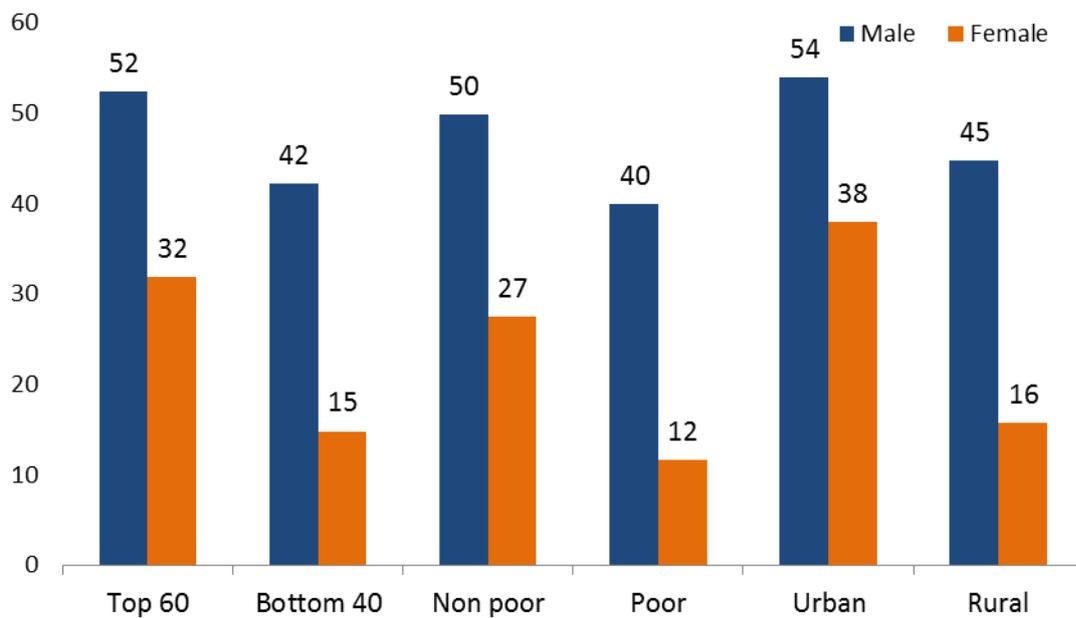
Source: BiH Labor Force Survey, 2013

Fig 14 A: Labor Force Participation by Gender for different age groups



Source: BiH Labor Force Survey, 2013

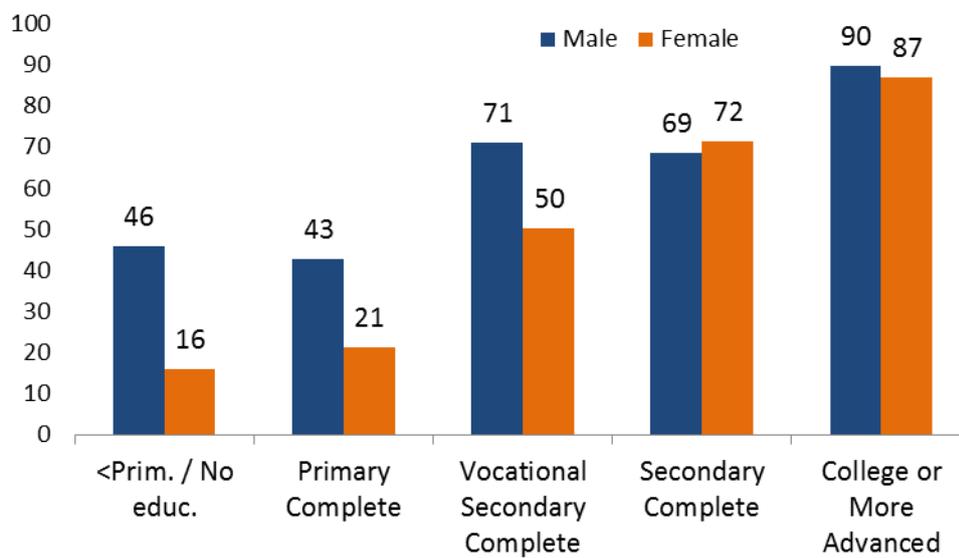
Fig 14 B: Labor Force Participation levels by income group and urban/rural dwelling.



Source: BiH Household Budget Survey, 2011.

The labor force participation gap favoring males tends to decrease to the point of reversal with higher education attainment among females. According to the LFS, the male/female labor participation gap flips in favor of females upon attaining secondary school level education and higher. Among men and women with less than primary or no education, there is a 30 percentage point labor force participation gap in favor of males. This gap remains persists across groups with primary school and vocational secondary school completion. However, females who have finished secondary school show higher rates of labor force participation (72%) than males of the same education levels (at 69%) (Figure 16). Among individuals with college degrees or higher, there is a small 3 percentage point gap in favor of men; however, the marked increased in female participation highlights the positive impact of education on women’s ability and desire to join the labor force.

Figure 16: Male vs. Female Labor Force Participation by Education Levels.



Source: BiH Labor Force Survey, 2013

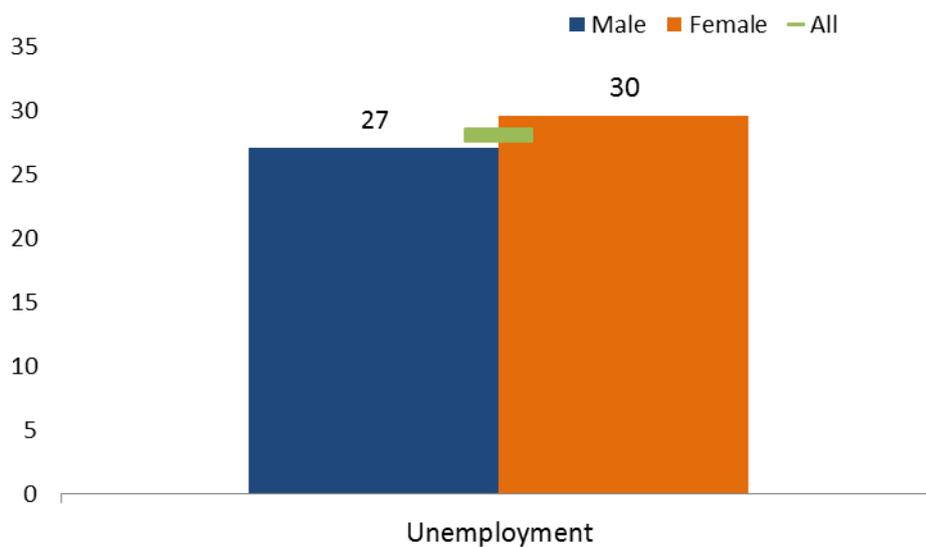
Increasingly, the population of working age women is becoming more educated at faster rates than their male counterparts. Examining LFS data on the educational attainment of the labor force for male and female indicates that the percentage of women in the labor force with college and university degrees and higher had increased by 2.7 percentage points from 18.4% in 2011 to 21.1% in 2013. Simultaneously, the percentage of women in the labor force with primary school or less decreased by 1.8 percentage points from 22.8% to 21%; and those with secondary school certificates from 58.8% to 57.9%. By contrast, the percentage of male labor force with college/university degrees increased only by 0.7 percentage points from 12.7% in 2011 to 13.4 in 2013. Similarly, male members of the labor force with primary school education or less decreased by a mere 0.3% from 19.3% to 19% for the same period.

3.2 Unemployment

3.2.1 Males vs. Female Unemployment Rates

The gender gap in unemployment for the total population is not a large one. The unemployment rate for males aged 15-64 is 27%, only three percentage points lower than that of women in the same age group (Figure 17).

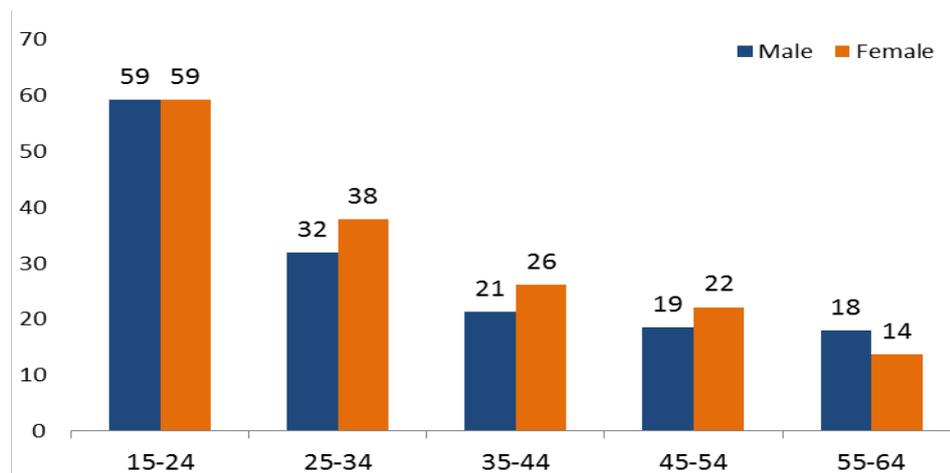
Figure 17: Male vs. Female Unemployment Rates (aged 15-64)



Source: BiH Labor Force Survey, 2013

The difference in unemployment rates among men and women is almost constant across different age groups older than 24 years. Unemployment rates for men and women aged 15-24 are equal at a significant 59% with zero gender gap (Figure 18). This elevated unemployment rate could be explained, among others, by the fact that young male and female job seekers at this age often lack the skills, networks, information and experience necessary to secure a job. Among older age groups, the unemployment gap grows in favor of men yet remains relatively constant at around 4 or 5 percentage points across age groups.

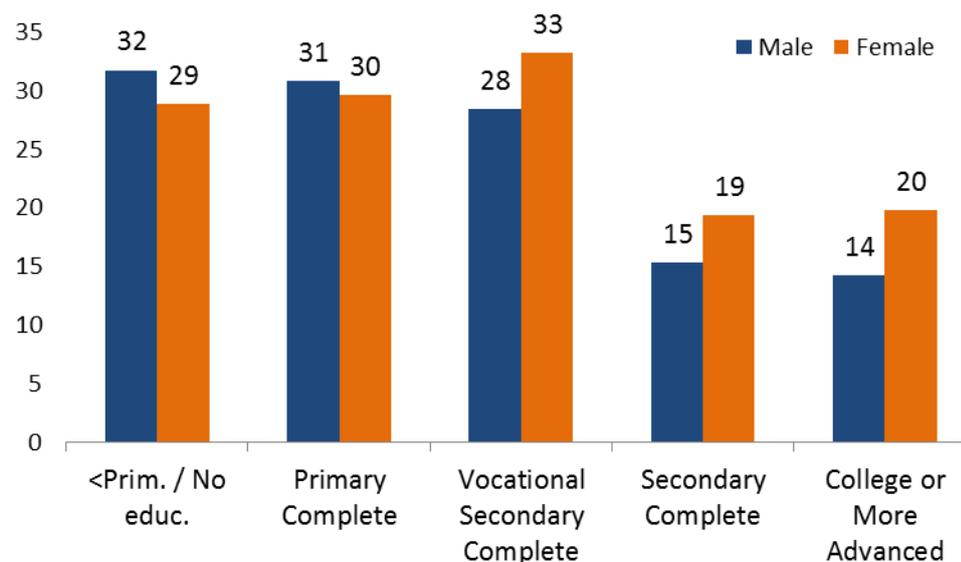
Fig 18: Unemployment Rates across Age Groups.



Source: BiH Labor Force Survey, 2013

The gender gap in unemployment is affected by the level of educational attainment. Unemployment rates for women with no or primary level education levels are lower than those of men with the same level of education. In contrast, with vocational and secondary education levels and higher, women’s unemployment levels tend to surpass those of men. This graph highlights the difficult situation educated women find themselves in as they enter the job market: with increased education, women are more willing or capable of entering the job market than men of the same education attainment (higher labor force participation); yet they find it increasingly difficult to obtain and secure jobs (higher unemployment rates). This could indicate that the job market is somewhat biased for men to the detriment of the prospects many hopeful, educated female job seekers (Figure 19).

Figure 19: Unemployment rates across education levels.



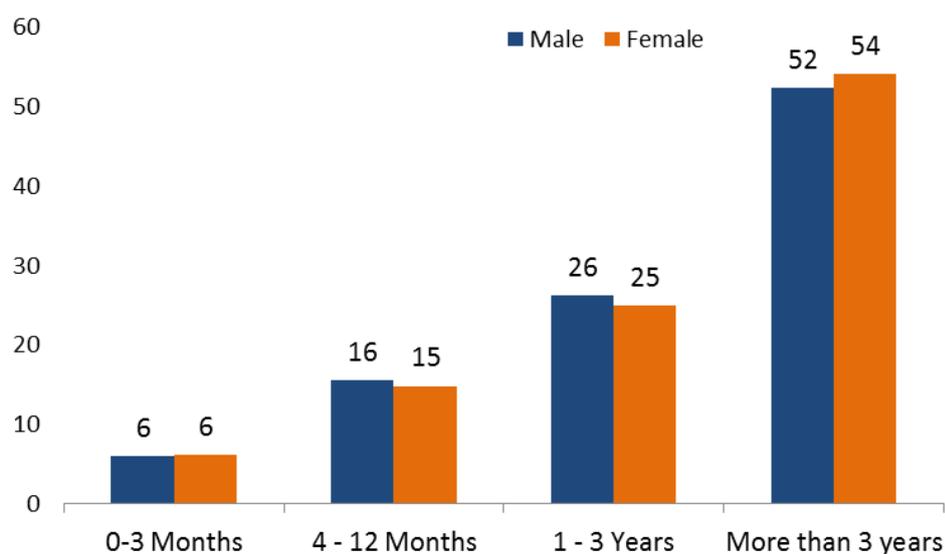
Source: BiH Labor Force Survey, 2013

The most excluded group in terms of employment prospects are Roma women. Low levels of education, limited employment opportunities, and traditional patriarchal value system leads to more than 80% of Roma women being unemployed, 9% working in the informal sector, 7% resorting to begging and only 2-3% of women being employed in the public sector⁷⁴.

3.2.2 Duration of Unemployment

There is no significant difference in the duration of unemployment between men and women. A small percentage of men and women (6% for both genders) experience an unemployment duration of less than three months, and practically equal percentages of men and women experience unemployment durations of less than two years. Slightly more women than men experience a duration of unemployment lasting longer than two years. This extended ‘waiting period’ could be a symptom of the previous finding that educated women tend to suffer from unemployment more than males of the same level of educational attainment, thereby leading to longer periods of trying to secure a job (Figure 20).

Figure 20: Male vs. Female Unemployment Duration.



Source: BiH Labor Force Survey, 2013

3.3 Employment

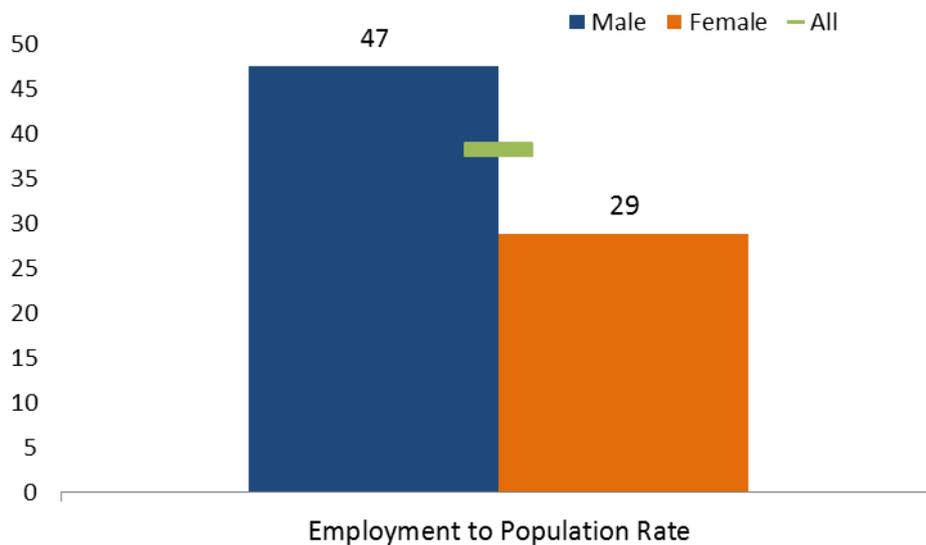
3.3.1. Employment Rates

Overall, there is a significant gender gap in the employment to population rates favoring men. Across the country, 47% of active males aged 15-64 are employed compared to only 29% of their female counterparts (Figure 21). This gender gap is consistent across different age groups but is most pronounced with individuals aged 45-54 years of age, where the gap is as high as 26 percentage points, closely followed by individuals aged 35-44 years of age where the difference remains high at 25 percentage points in favor of men. The gender gap decreases for younger and older gap group yet

⁷⁴ UNDP, 2013.

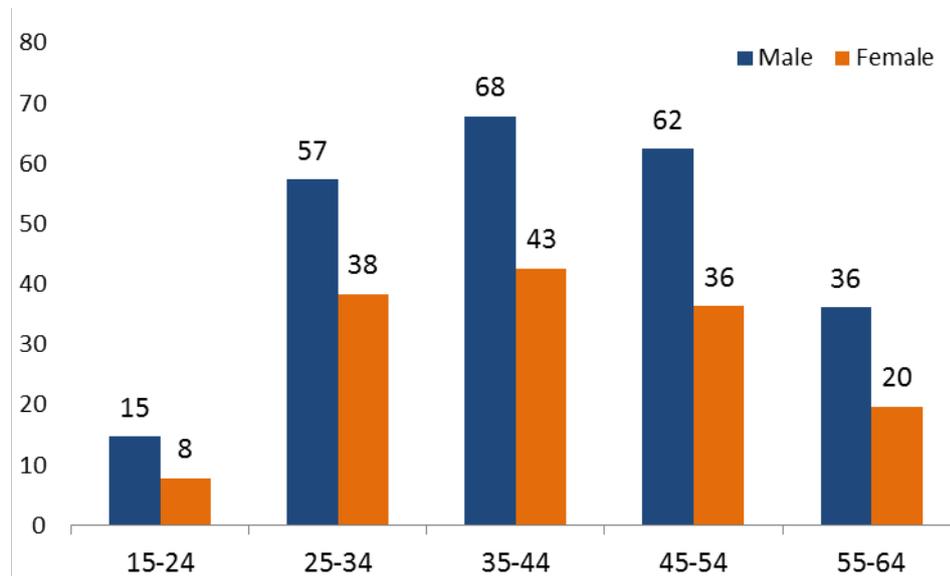
remains favoring males (Figure 21A). Given the fact that there are no significant gender differences in unemployment rates, the gap in employment favoring men is most likely driven by the similar gap in labor force participation.

Figure 21: Male vs. Female Employment Rates



Source: BiH Labor Force Survey, 2013

Fig 21 A: Employment across Age Groups

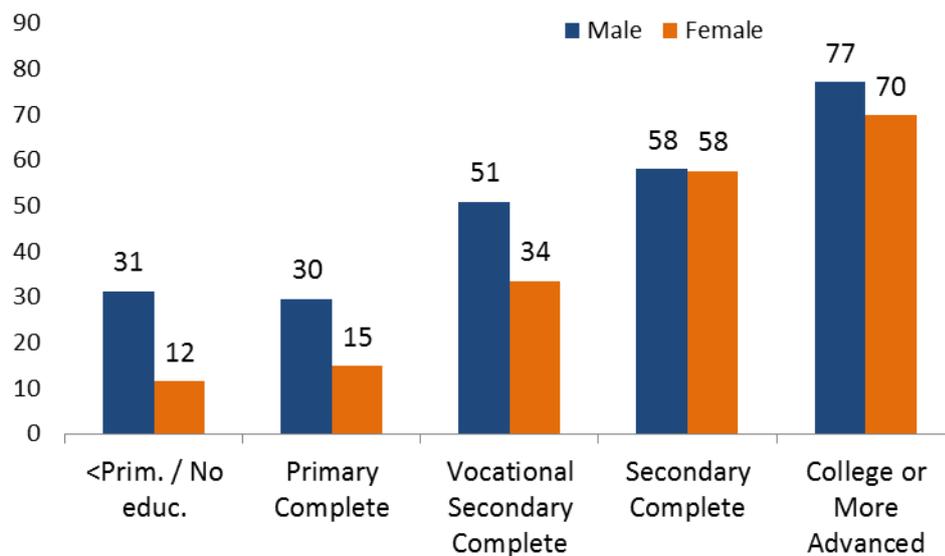


Source: BiH Labor Force Survey, 2013

Employment opportunities for females are positively affected by an increase in educational attainment. The gender gap in employment favoring men is consistently high (between 12%-16%) among individuals with no education, with primary and vocational secondary school certificates. However, the gap decreases remarkably between men and women with secondary school certificates; then reappears among individuals with college education or higher with a 7 percentage point gap in

favor of men, making educated women equally or more employed than their male counterparts (Figure 21B). Similar to its impact on the labor force, education seems to positively affect women’s opportunities to find jobs- with the caveat that they tend to suffer much longer waiting periods than the men- up to a certain level of education where, past the secondary school level, the labor market does not absorb as many women as men. This could be an indication that men are more likely to be selected for more sophisticated, professional positions than women. A more detailed breakdown of employment by education rates and gender can be found in (Figure 21C, Annex).

Fig 21 B: Employment by Education Attainment



Source: BiH Labor Force Survey, 2013

Despite their improved educational attainment, women tend to participate less in the labor market due to unequal opportunities. According to a qualitative study conducted by the World Bank in preparation for the forthcoming ‘Jobs, Mobility and Gender in Bosnia and Herzegovina’ report, women participate in the labor market less than men because of unequal opportunities and obstacles. Such obstacles include more household responsibilities for women, less work opportunities, little motivation for women to continue their education, more difficulty in accessing and owning assets, limited enforcement of legal regulations, in addition to traditional social values in BiH. Rural women find the labor market especially difficult as their education levels are lower than their urban peers and because of the limited number of child care services in rural areas.

Men and women are faced with unequal opportunities and are often treated differently despite the existence of laws prohibiting such differentiation. Although the laws (Gender Equality Law, 2006, and Labor Law, 1999) prohibit gender discrimination in employment, in the case of public servants, a lack of clear criteria for measuring performance, promotions are often made based on managers’ preference and connections. Even when better educated than men, women face far more difficulty reaching higher private sector executive positions⁷⁵. An IFC survey on ‘Women Board Members’ for instance indicated that the average number of women on boards of companies is 1.5 compared with

⁷⁵ ILO, 2011.

2.6 men. The average age of women on the boards of companies is 51 years whereas the average age of men is around 40, pointing to the fact that women are made to wait much longer until they access high up positions. This is despite the fact that women on boards of companies have much higher education levels and years of experience (most women have over 20 years of experience) compared to the men in similar professional positions (none of whom have over 20 years of experience). These observations indicate that men have a better opportunity of achieving better career outcomes within companies than women while having lower education levels than women.

Women with families often face difficulties finding and securing employment due to traditional beliefs about their proper role in society. According to a survey conducted by the IFC, women in their 20's and 30's are often asked, directly or indirectly, during interviews about their marital situation and plans to have children. Women report that companies tend to consider women with children as too family oriented and not sufficiently focused on their careers. A lack of child care facilities and other support services generally makes it difficult for most women with children to maintain their careers. Indeed, almost 80% of women and 50% of men participating in the IFC survey are of the opinion that HR policies are generally not supportive of women and their careers and career plans for women are not flexible enough to accommodate women's roles and ambitions⁷⁶. According to a female employment agency officer in a rural community: "In general, it is harder for women to find work. Even though the employment agency directs them, when they go to a job interview, women usually come after men. The employers always ask women whether they are married, and do they have children. If they don't, they will have them eventually. That is why it is difficult for women to find employment"⁷⁷.

Self-employed women and single mothers are in a particularly difficult situation. Self-employed women cannot take advantage of maternity leaves that would force them to act as employers of themselves, and they would be obligated to pay contributions such as pensions and health insurance. Single mothers are also very vulnerable as most of them are struggling to make ends meet, are unemployed, have receive little or no support from the state⁷⁸.

The existence of laws prohibiting gender discrimination is not supported by a solid structure to ensure the observance of these laws⁷⁹. Government policies are not accompanied by clear regulations and a legal mechanism to inspect, detect, report, and act upon unfair treatment of women in the work place⁸⁰. For example, while there is a fairly good legal structure to protect employed women during their pregnancy and maternity leave, there is very limited enforcement and, as a result, employers tend to manipulate their employees⁸¹. For instance, the labor law stipulates that women are allowed one full year of maternity leave. However, reports indicate that women often do not get paid while on maternity leave, are subjected to pressure to come back to work while on leave⁸², and some lose their

⁷⁶ IFC, 2013.

⁷⁷ World Bank, 2014.

⁷⁸ CEDAW, 2010.

⁷⁹ CEDAW, 2011.

⁸⁰ ILO, 2011.

⁸¹ ILO, 2011.

⁸² Unions confirm that most women come back to work a month or two into their leave.

jobs when they become pregnant. Furthermore, the impact of labor regulations on, including maternity leave, on women's employment is yet to be determined.

Disparities in the enforcement of labor regulations, including regional disparities, exist. Regulations governing working women's maternity leaves follow different rules for different BiH political entities⁸³. Women on maternity leave do not get paid equally in all parts of the country and the payment depends on where the woman is residing. For example, in RS, payments are made from a single Public Fund for Child Care and NGOs report that women often have to wait for three years to get their benefits. In the FBiH, benefits differ depending on the area and cantons of the beneficiary and some cantons do not pay these benefits⁸⁴. It is important to note that the State does not have a specific judicial mechanism to deal with gender based discrimination. There is limited capacity and understanding on the part of members of the judicial system to deal with such cases; while on the other hand, women wishing to file cases have to deal with extremely long cases, high financial cost and the burden of proof, all of which ultimately discourage them from taking legal action⁸⁵.

3.3.2 Types of Employment

Within the universe of employed individuals, the vast majority of men and women tend to work as full-time employees with minimal differences between male and female employment types.

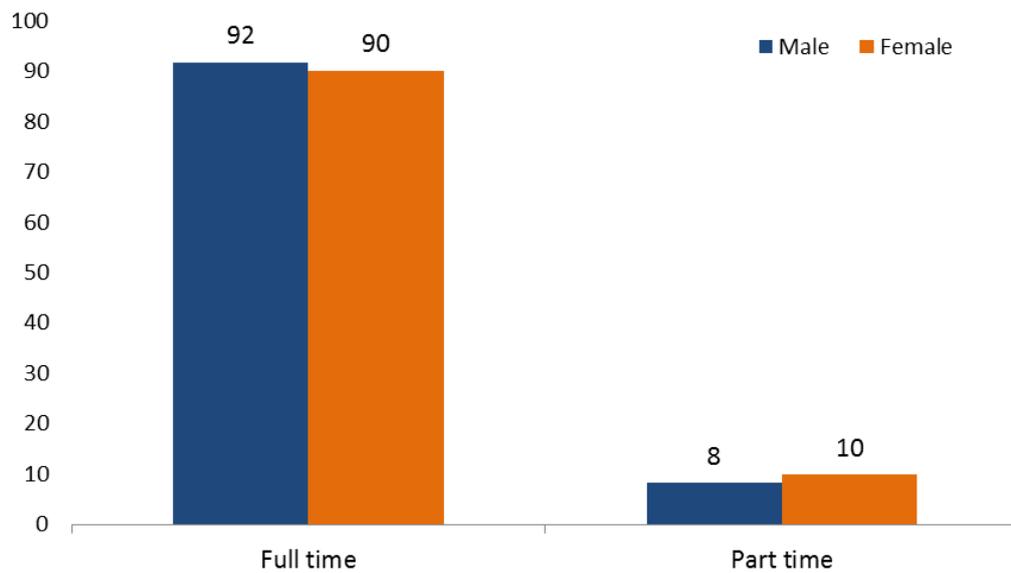
Ninety two percent of employed males and 90% of employed women tend to work full time, while 8% of employed men and 10% of women choose to work part time (Figure 22). As discussed in the section on Entrepreneurship, there tends to be slightly more self-employed men (24%) than women (22%) while the remaining employed men and women work as employees (Figure 22A). According to the HBS, the percentage of individuals employed full time tends to rise for individuals belonging to higher income brackets and peaks among the top 60% of the population with 61% of males and 59% of females working full time. Similarly, the percentage of full time employment decreases with the poorer economic brackets. More detail on the status and type of employment by different income groups, entities and degrees of urbanization for individuals aged 15+ can be found in (Figure 22B, Annex).

⁸³ UNDP, 2013.

⁸⁴ CEDAW, 2010.

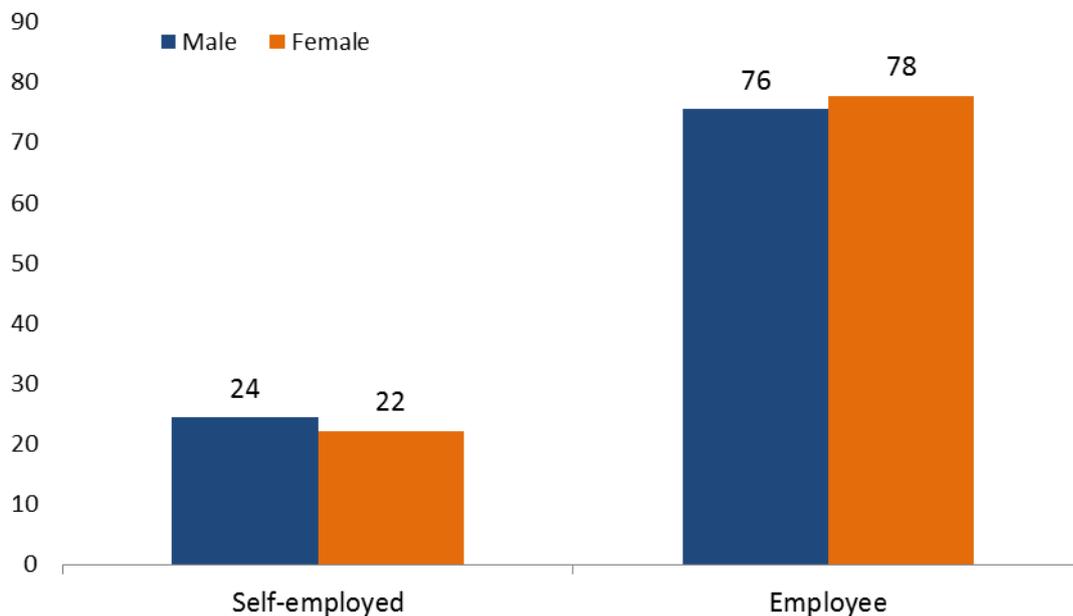
⁸⁵ Ibid.

Fig 22: Employment Types



Source: BiH Labor Force Survey, 2013

Fig 22 A: Employees vs. Self-Employment

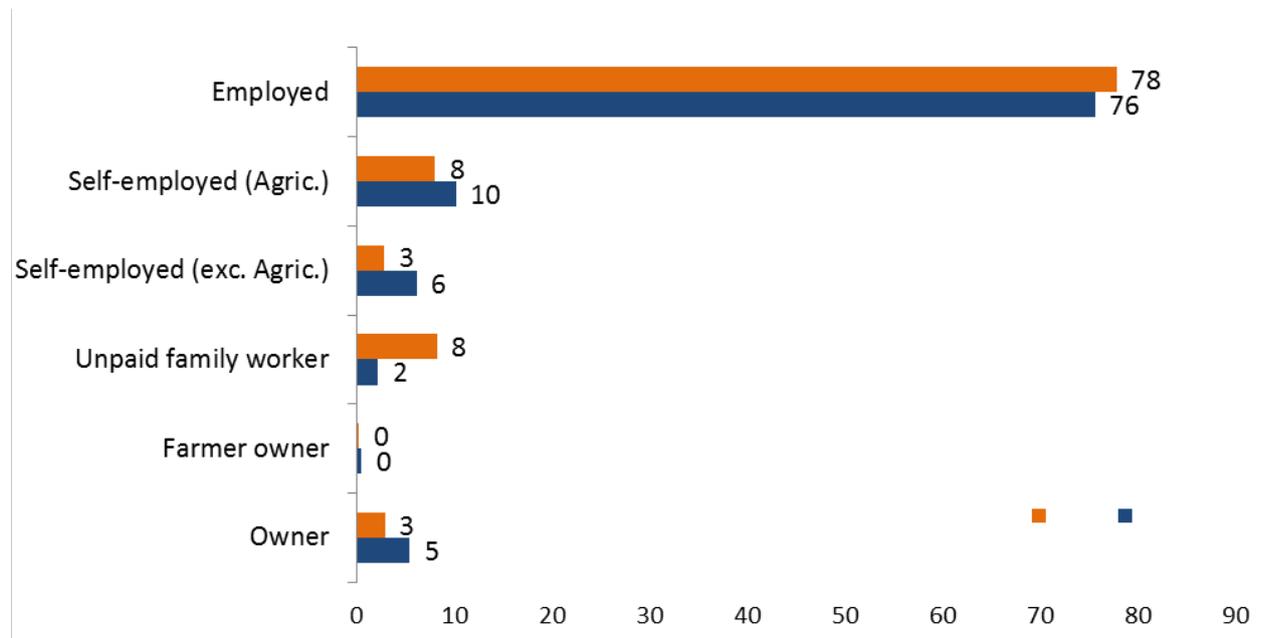


Source: BiH Labor Force Survey, 2013

There is a significant gender gap in favor of men when considering the numbers of unpaid family workers; however, the percentage of female unpaid family workers has decreased over the past three years. LFS data indicates that in 2013, the percentage of female unpaid family workers reached approximately 8% of the female employed population compared to male unpaid family workers representing 2% of the male employed population. It is interesting to note however, that the percentage of female unpaid workers has declined from 10.3% in 2011 to 9% in 2013, simultaneous

to an increase of employed females from 74.4% to 75.9% for the same years. For men on the other hand, the percentage of unpaid family workers has remained constant between 2011 and 2013 with a decrease in the percentage of employed males from 74.9% in 2011 to 73.8% in 2013 and an increase in self-employed men from 22.8% to 24%.

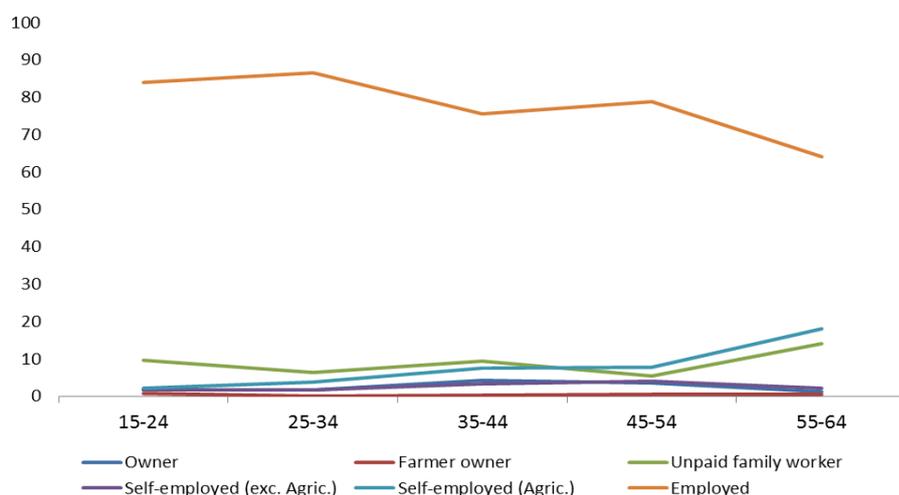
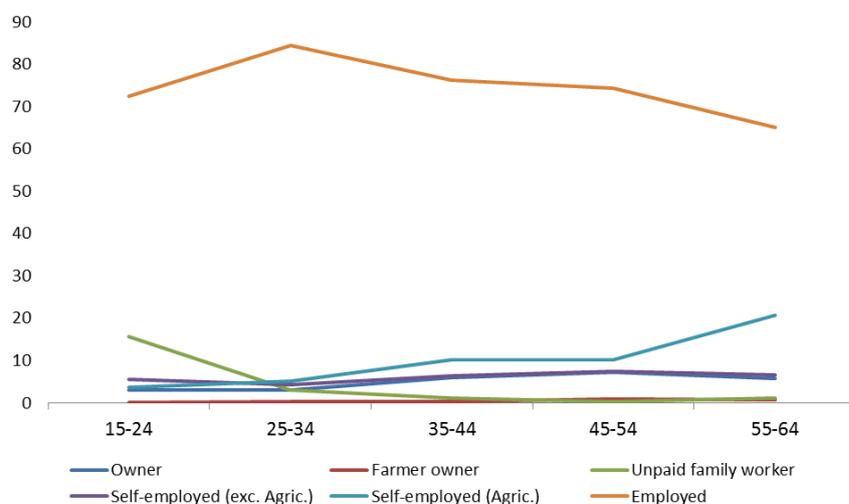
Figure 23: Type of Employment, 2013 (15-64)



Source: BiH Labor Force Survey, 2013

Younger men are more engaged in unpaid family work including in agriculture than their female counterparts. According to the LFS data, 44.7% of young men aged 15-24 work at home or in agriculture without pay, compared to only 5.6% of girls in the same age group. This could reflect the fact that more girls are in school than boys during this phase of their lives. As they age, women start to get more engaged than men in unpaid family work with 44.1% of women aged 25-44 compared to 40.2% of men of the same age group working under such arrangements. Beyond 45 years of age, women are definitely more responsible than men for unpaid family work, with 50.3% of women in this age group compared to only 15% of men working without pay.

Figure 23 A: Type of Employment: 2013 (age brackets)



Source: BiH Labor Force Survey, 2013

Among the unemployed population, gender differences exist in their employment history. Specifically, there is a gender disparity in favor of men with a two percentage point difference between employed men and women who have been employed before, and a significant 8 percentage points among unemployed men and women who have never had a job. This points to the difficulty women face in the labor market, especially younger women, when seeking a job. This result may seem contradictory to the unemployment shares reported for labor force status, but these are not directly comparable. The gender gap in unemployment in favor of men is observed among members of the active labor force, in contrast no gender gap in unemployment is observed when examining the entire working age population, where there is a high share of inactive women that creates an imbalance thereby reducing the gap.

The pattern of higher unemployment among women who have never held a job compared to men before is consistent across all economic groups but is far more pronounced among the poor and the

bottom 40%. Among the poor, 43% of females compared to 23% of males are unemployed with no previous job history. Similarly, 36 % of women among the bottom 40% of the population who have never worked before are unemployed, compared to 19% of men. This suggests the job market is even more difficult for young women of poorer backgrounds than their wealthier counterparts, and that young men of poorer backgrounds have a higher chance than women of securing employment.

3.3.3. Branch of activity

The male and female workforces have different distributions across sectors and occupational groups. The agriculture sector absorbs around 20% of employed males and 18% of employed females. In general, women tend to be more employed in services, trade, professional jobs and skilled agriculture. Only 1 percent of women work in construction and in administrative services while no women are employed in the armed forces. By contrast, men are more concentrated in the areas of crafts and related trade, manufacturing, services, plant and machine operations and construction. Only 2 percent of men work in professional activities and in financial and real estate (Fig 24). Some of the sectors in which women are employed contributed highly to growth up to the global economic crisis – after all sectors experienced a deceleration in growth- such as trade. Agriculture, education and health also had a positive contribution to economic growth pre-crisis.⁸⁶ This suggests that there are other barriers and disincentives to hire women or for women to work in growing sectors, that keep the level of employment low.

The majority of the employed labor force work for the private sector that absorbs 65% of working men and 59% of working women. Women tend to exhibit a preference for the public sector that employs 37% of women compared to 30% of working men (Fig 24A). This pattern is consistent among most economic groups except in the case of the manufacturing sector, where there is a high representation of women than men among the poor and the poorest 40% of the population. This could suggest factories and workshop tend to absorb significant numbers of working women of poorer economic backgrounds. More detail on the branch of economic activity by income group, entity and degree of urbanization can be found in (Figure 24A, Annex).

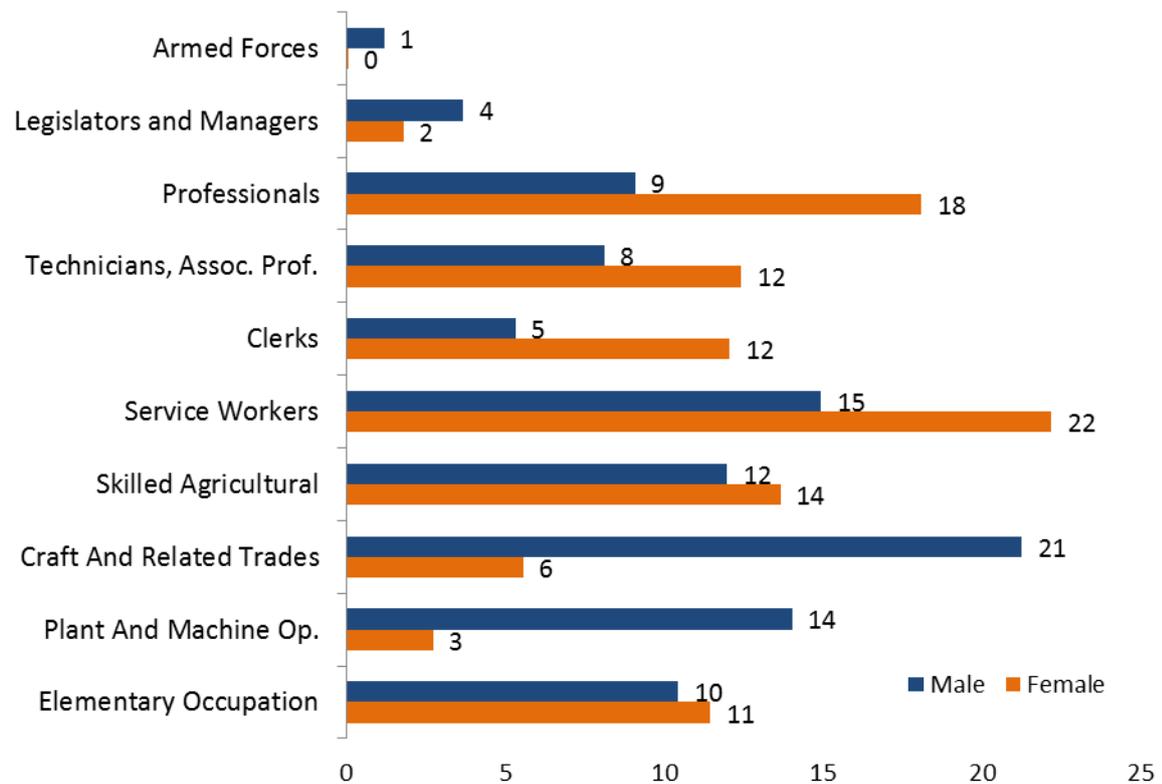
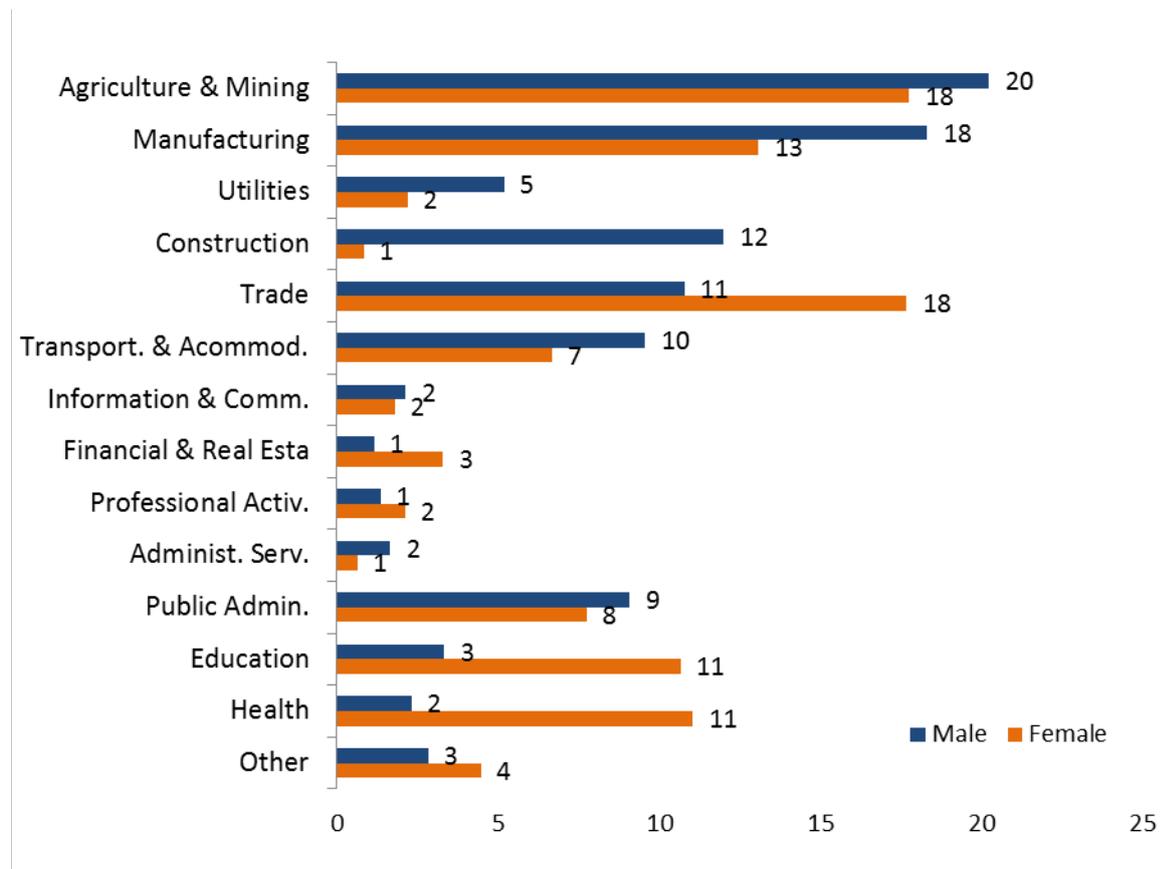
The past three years saw some changes in the occupational breakdown of men and women along different sectors of the economy, however women continue to select education and career paths that follow accepted roles for women in society⁸⁷. According to the LFS⁸⁸, between 2011 and 2013, the percentage of working females engaged in services increased from 62.8% to 64.7%, while the percentage of women working in agriculture declined from 20.9% to 19.2% and percentages of women working in industry remained almost constant. By contrast, the percentage of men working in services has decreased by 2.4 percentage points from 44.8% in 2011 to 43.4% in 2013; more men are working in industry with an increase from 36.3% to 38%, while the percentage of men working in agriculture remained almost constant.

⁸⁶ World Bank, Agency for Statistics of BiH, FBiH Institute For Statistics And RS Institute For Statistics (2015) "Braving the Storm: Poverty and Inequality in Bosnia and Herzegovina 2007-2011".

⁸⁷ CEDAW, 2010.

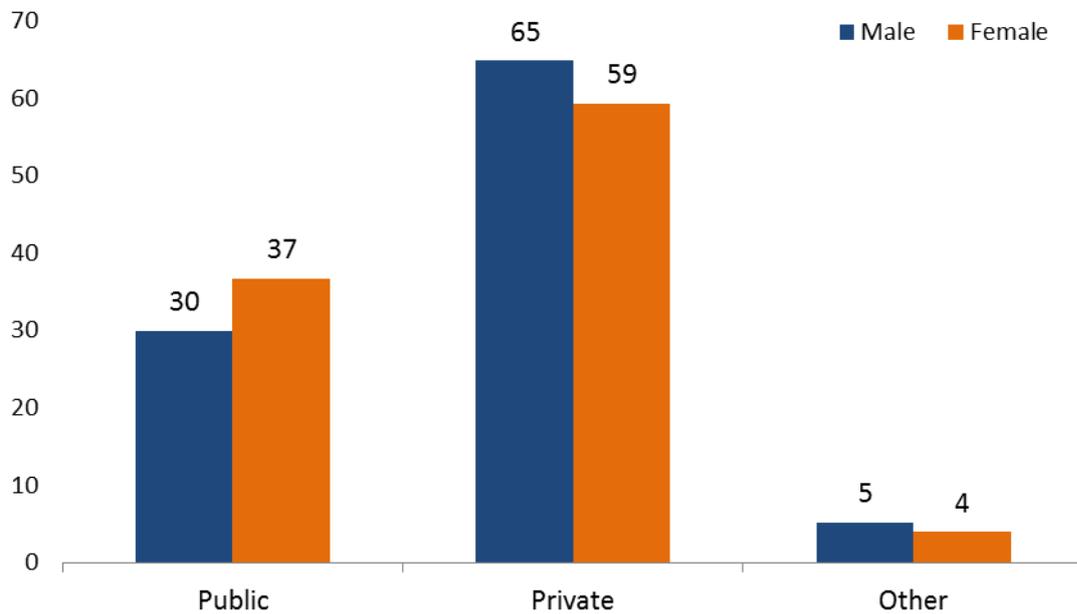
⁸⁸ The LFS breaks economic activities into three broad sectors: agriculture, industry and services.

Fig 24: Male vs. Female Economic Activity



Source: BiH Labor Force Survey, 2013

Fig 24A: Public vs. Private Sector

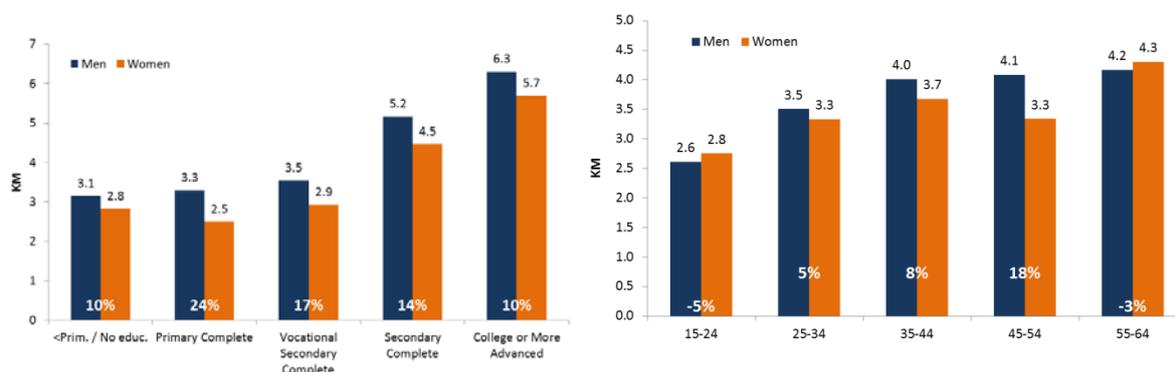


Source: BiH Labor Force Survey, 2013

3.3.4 Gender gap in wages

There is a visible gender difference in the hourly wages in favor of men that is persistent across levels of education, age groups, occupations and industries. Considering only the population working for salaries or wages, and restricting the ages from 15 to 64 years old for homogeneity, the gender hourly-wage gap is estimated at 9% of the average hourly-wage of a male worker (KM 3.9 for men against KM 3.5 for women). Following Figure 25, across levels of education and age groups, this gender gap is persistent, and is only reversed, though slightly, for the youngest and oldest age groups considered (15-24 and 55-64). Across industries and occupations the pattern is also largely in favor of men, with some minor nuances. While across occupations, men always earn more per hour than women, across industries there are some exceptions, as is the case in Agriculture and Mining, in Real Estate, and, considerably, in Administrative Services (Figure 25A, Annex).

Figure 25: Average Hourly-Wage by Gender and Gender Gap Expressed as Percentage of Men Hourly-Wage.



Note: Sample includes only individuals working for salaries or wages, ages from 15 to 64 years old and reporting their monthly salary as a continuous variable (not in brackets).

Source: BiH Labor Force Survey, 2013

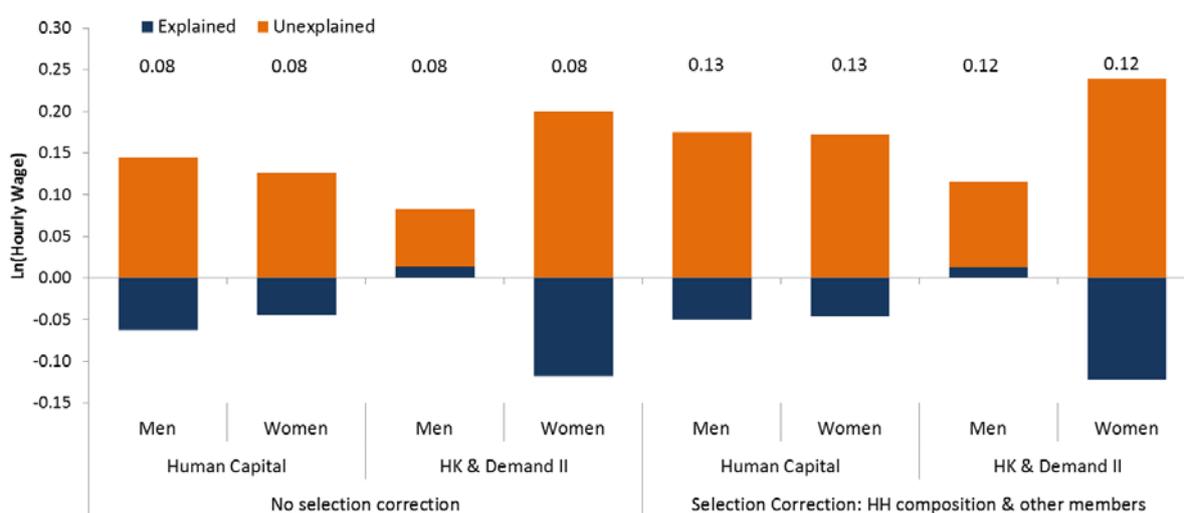
The difference across genders increases slightly (to 10-12 percent) when we account simultaneously for the differences in observable characteristics. In order to account for the effect of several factors jointly, we estimate a linear regression on the logarithm of the wage, using as explanatory variables observable characteristics as age, education, industry or occupation; and gender. The results indicate that in all cases, women received a penalty in their wages that is not explained by these characteristics. This adjusted gender wage gap oscillates between 12 percent, when controlling only for differences in age and education, to 10 percent, when including all the observable characteristics available (See Table A2 in the Appendix). The gender wage gap may be, in addition to discrimination, capturing other characteristics associated with gender not included in the regression that could be associated with a lower wage for women.

The gender wage gap is largely explained by unobserved factors. Based purely on observable characteristics, women should earn more than men; however, unexplained factors counterbalance this effect, to the point of reversing it. We performed an analysis trying to disentangle the source of the gender gap, following the Blinder-Oaxaca methodology (Blinder, 1973; Oaxaca, 1973) and adding two refinements from the literature (See Box 1 for full details). In contrast with a single regression framework, this type of analysis allows for different returns to endowments by gender, providing more flexibility for the estimation (Christofides and Michael, 2013). As showed in the four leftmost columns in Figure 26, in all cases women should be earning higher wages than men given their better endowments. However, this effect is more than counterbalanced by the considerably lower returns to these endowments that women receive. The most important factor behind the difference in endowments is education (gender wage gap-reducing), while the main factor behind the unexplained gap is the difference in returns observed across regional parameters (gender wage gap-increasing) (Table 3A in the Appendix). This suggests that the main difference in observable characteristics of male and female workers is their level of education. Mostly women with high levels of education participate in the labor market, in contrast to men. However, because of unobservable factors like discrimination or limited access to information), these higher levels of education do not translate into higher wages.

The regional dummies driving the unexplained gaps indicate that the main differences between returns are observed across regions. Under this specification, the regional dummies may be capturing demand side factors that vary across regions and that lead to a much lower return for women.

When considering not only employed, but all working-age men and women, the wage gap against women increases but the results for the gap decomposition persist. Correcting by the self-selection of workers into the labor force does not alter dramatically the results obtained for the gap. Results indicate that only workers with potential wages higher than average enter the labor market, both for men and women. However, the four rightmost columns in Figure 26 present analogous results to the previously discussed: a negative explained component of the wage gap and a positive unexplained component of the wage gap.

Figure 26: Gender Wage Gap Decomposition Using Blinder-Oaxaca Methodology



Source: World Bank staff elaboration based on BiH Labor Force Survey, 2013

Note: Numbers at the top of the bar represent the size of the gap, in natural logarithms of hourly wage. See Box 1 for methodological details.

Box 1: Applying Blinder-Oaxaca methodology to disentangle explained and unexplained gender gaps

While the unconditional hourly-wage gaps are informative to identify patterns in the labor market, they could be the consequence of differences in observable variables, like education or experience, or be product of differences in unobservable characteristics like discrimination in the labor market, different levels of unobservable ability (e.g. motivation, confidence), or different ability to access to higher paid jobs (e.g. networks, information). For this reason, we performed an analysis trying to disentangle the source of the observed gender gap, following the Blinder-Oaxaca methodology (Blinder, 1973; Oaxaca, 1973), a methodology that decomposes the gap in explained and unexplained parts. The explained part represents how much of the gap is driven by differences in endowments (education, experience or regional location), while the unexplained part captures the remaining. We decided to include two refinements to the methodology (see Jann, 2008). First, we performed two sets of decompositions, one using men’s returns and another using women’s returns. By doing this, we do not assume one particular set of returns contains no

biases due to unobservable and we can analyze the components of the gaps both from the perspective of women getting returns as men, and men getting returns as women. The second refinement included is that we corrected the earnings regression by including the inverse mills ratio of labor force participation, following the two-step Heckman methodology (Heckman, 1979). The intuition to use this second modification is to obtain estimates representative for the whole working age population, given the well-known fact that men and women self-select themselves to participate in the labor market.

Results are presented in Figure 26. The four leftmost bars present the results of the decomposition without selection bias correction, while the four rightmost include the correction. Within each of these groups, the two leftmost bars represent the results from the first specification used to model earnings, which is based only on age, education and region of residence. We call this model the Human Capital (HK) model. The two rightmost bars represent an enhanced version of this model, which in addition to the variables mentioned also include occupation, sector of activity and characteristics of the position held (supervisory role, permanent contract and full time schedule). This model is called the HK & Demand II model. The Men and Women labels indicate which parameters were used to construct the counterfactuals. Finally, the inverse mills ratio is based on a model of participation in the labor force that include education, age, region, household composition, and labor earnings and employment status of the other members of the house (see Table A4 in the Appendix for details). Other specifications for the labor force participation model were tested, following Gamberoni and Posadas (2013), but endogeneity concerns for the variables used and similar results when using comparable specifications made us decide to focus the discussion only on the estimates here presented. Results of the earnings and labor force participation estimations can be found in Tables A3 and A4 of the Appendix.

The first bar on the left in Figure 26 shows that the explained part of the gap reduces the gap to the point of reverse it, but is almost half the size of the unexplained gap, which points on the opposite direction. This explained gap is estimated as the difference in endowments between men and women, “valued” by the men’s return to each characteristic. Under the assumption of returns being positive, the negative explained gap means women have higher endowments. In the second bar, the differences are “valued” at women’s returns, and the results are similar although smaller in magnitude. The unexplained part on the first bar is based on “valuing” women endowments by the difference in returns between men and women. On the second bar, is based on “valuing” men endowments by the same difference between returns. In both cases, the gap is in favor of men and considerable in magnitude, signaling that under this specification men have much higher returns to their endowments than women. The third and fourth columns present results including also demand factors in the earnings equation (occupation, sector, position). Results on the third column indicate that considering the additional demand factors, the differences in endowment play in favor of men. However, since the added demand factors come from a labor market equilibrium, they can be reflecting adverse conditions for women in the labor market (e.g. men concentrating in occupations with high returns), and hence is not surprising to observe a gap against women. The unexplained part in this same column indicates the higher returns for men, but now considering also the added characteristics. These two results imply that men concentrate in categories where they obtain their highest returns, and on average across all categories they earn more. The fourth column, in contrast, depicts a result more consistent with the first and second bars for the explained gap. The reason behind the differences in the explained gaps between the third and fourth columns is the returns used to value the differences in endowments. An explanation for these results is that within each gender, higher returns are observed in the categories in which they are concentrated, but across genders, men have higher returns on average. For instance, one of the highest returns observed for men is in the occupational category “Craft and related trades”, which also has the highest concentration of working men (21% vs. 6% for women). For women, the occupation category with the highest return is Professionals, which also has a high concentration of working women (18% vs. 9% for men). Hence a higher concentration for men than women in “Craft and related trades” (difference of +15%) “valued” by the high

positive return for men leads to a positive explained gap, while the higher concentration of women in “Professionals” (difference of -9%) valued by the high positive return for women, leads to a negative gap. For other categories differences in concentration and magnitude of returns are smaller, resulting in the size of the explained gap being driven by cases like the described. However, since on average the returns to men are higher, the unexplained gaps end up always being positive.

3.4 Female Entrepreneurship

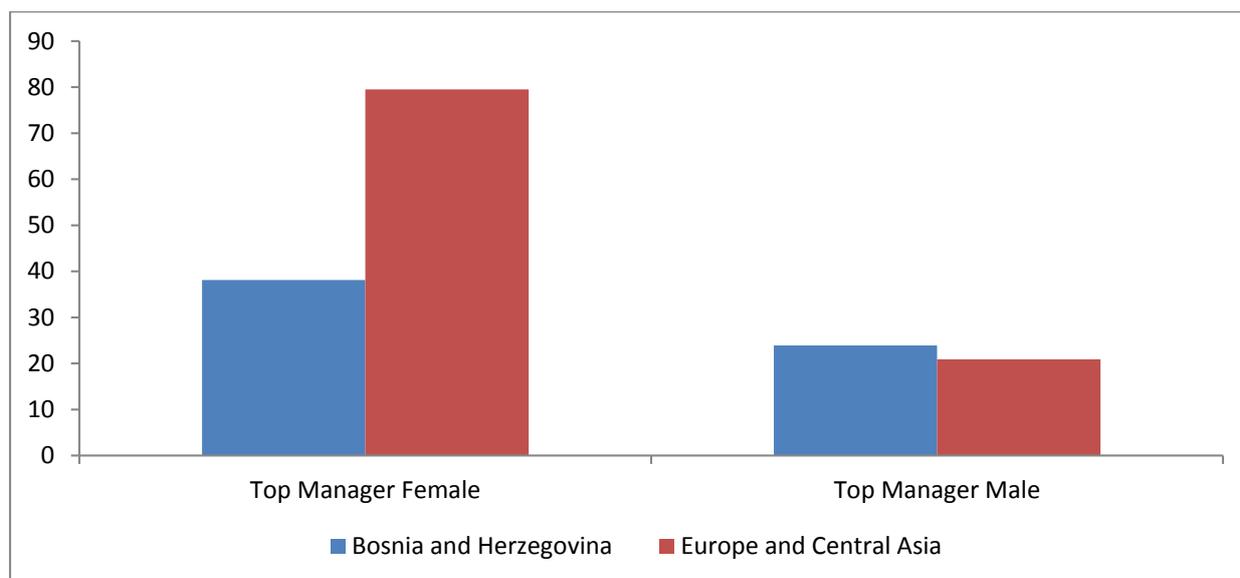
Female entrepreneurship remains a largely underdeveloped sector in BiH. In addition to the fact that the numbers of small, medium, and micro enterprises per capita in BiH are the lowest in the Eastern European region, self-employment among citizens of BiH, especially women, is extremely low.⁸⁹ The lack of motivation on behalf of women to become entrepreneurs could be due to their large preference for formal, public employment—a legacy of the communist era— that guarantees stability; to the lack of availability of and confidence in support services such as child care, maternity leave and benefits if they were to start a business⁹⁰; or to a social environment that is not yet accustomed to and encouraging of women starting up their own initiatives.

Men are much more likely to have ownership of and to manage firms. According to the BEEPS database, the percentage of firms with female ownership is 27.3%, which is lower than the ECA average of 33%, with little difference according to firm size. BiH women a slightly higher chance of bring top managers of firms, as the percentage of firms with female top managers is 24.2%, which is somewhat higher than the ECA average of 21.3%. Women’s chances of being top managers are much higher in medium sized firms (29.2%), much higher than the average for ECA, and in smaller firms (22.5%). As expected, the chances of a woman being hired as a top manager are much higher in a firm owned by a woman than if owned by a man. However, the rates of having a female manager are still lower than the ECA average.

⁸⁹ Mi-Bospo, IFC, 2008.

⁹⁰ Ibid.

Figure 27: Percentage of Female vs. Male Top manager with Female Participation in ownership



Source: BEEPS (EBRD and World Bank, 2009). Note: Results are taken from <http://www.enterprisesurveys.org/>.

Other difficulties facing women wishing to start their own business include limited skills, confidence, and a difficult business environment. Women are faced with traditional notions about their proper role in society and some invisible resistance to them being the main income generator that create obstacles to them opening their own business. Women’s limited training and skills in areas such as financial management, marketing and information necessary to run their own businesses decreases their confidence in their ability to run a business successfully⁹¹. According to the World Bank Group’s 2008 “Doing Business Report”, BiH’s rank declined from 95 to 105 due to the slowing down of the country’s reforms. While this trend affected all business owners, the impact was more palpable on women due to the smaller size of their business and their limited capacity in a difficult environment⁹².

While the State does furnish a few programs and financial resources to support female entrepreneurship, these are not always implemented and utilized. In 2008 for instance, women used a mere 4% of resources allocated by the government for women entrepreneurs in FBiH⁹³. Given women’s limited training and smaller size of business, they find it more difficult to deal with government processes such as taxation, licensing, and various levels of the bureaucracy⁹⁴. Further, BiH’s high level of decentralization and fragmentation of government renders it more complex for entrepreneurs in general, and women in specific to undertake such projects.

Despite of multiple barriers, there is growing interest among BiH women to engage in entrepreneurship. Limited economic opportunities and rising poverty increase women’s motivation, particularly women heading households, to consider entrepreneurship as a source of income generation. Between 1998 and 2002, the percentage of women who expressed an interest in having

⁹¹ CEDAW, 2010.

⁹² World Bank, 2008.

⁹³ Mi-Bospo, IFC, 2006.

⁹⁴ Mi-Bospo, IFC, 2008.

their own business increased from 18% to 60%⁹⁵. Indeed, women's household burdens are often a reason for them to exit regular employment and opting to be their own boss. However, women are likely to spend less time managing their business than their male counterparts (29.2 hours per week for women vs. 46.9 for men) because of added household pressures on their time. Given their limited experience, capital, and possibilities, women's businesses are usually focused on trade, handicrafts and services. BiH government, donors and non-governmental organizations therefore need to pay more attention to boosting women's opportunities in the area of entrepreneurship through providing avenues for women to boost their business and management skills; building networks among women's organizations and businesswomen to support potential entrepreneurs; and facilitating women's access to credit; spreading information on how to access financial capital; and raising awareness of female entrepreneur role models that have managed to succeed despite the social value system and bureaucratic hurdles.

⁹⁵ Baksic-Muftic, Jasna et al. (2003).

CHAPTER 4: CONCLUSIONS AND POLICY RECOMMENDATIONS

Despite progress in some areas of gender equality, gaps still remain in Bosnia and Herzegovina. The regulatory framework for gender equality has been strengthened with a number of fundamental gender equality policies adopted, and efforts to introduce gender mainstreaming in policy making and budgeting. Government and other stakeholders, including civil society and the international community have been working on advocacy for gender equality principles, protection from discrimination on the grounds of sex, prevention of gender-based violence, and promotion of gender equality values in the Bosnian society. However, gender inequalities in some dimensions still exist.

Utilizing the framework of the World Development Report 2012 on *Gender and Development*, this national gender assessment aimed to provide an overview of the main gender gaps in endowments, access to economic opportunities, and agency in Bosnia and Herzegovina. The analysis suggests that while significant advancements have been made in areas such as education and health, looking forward, BiH needs to capitalize on women's increased access to education and facilitate their access to the labor market. Gaps in employment and labor market participation in favor of men are significant in BiH, and emerge amidst widespread traditional patriarchal norms, discriminatory employment practices, and barriers to accessing productive inputs. Building a more vibrant and inclusive labor market in BiH is of particular importance to boost the growth prospects of the country and increase living standards, particularly for the less well-off. Additional constraints facing women include gender-based violence and improved health standards. In all cases, specific attention should be paid to the social and economic inclusion of Roma women.

Policy decisions need to focus on overcoming constraints to accessing economic opportunities

Numerous programs in BiH are aimed at providing women with better access to jobs. A review of available evidence on programs aimed at improving women's economic empowerment reveals that most of the efforts (90% of the 70 projects identified) have focused on women's capacity building for finding employment, starting self-employment, and starting and developing their own businesses.⁹⁶ The review shows that there is still room to better understand what actually works for closing gender gaps in labor markets, to improve coordination among stakeholders and to tackle key barriers that women face to accessing jobs.

While this gender assessment can provide a broader policy direction to identify and address gender gaps, more in-depth work is needed to fill knowledge gaps and define a more specific policy agenda. Nevertheless, relevant lessons can be drawn from the Europe and Central Asia regional jobs report⁹⁷ to explore some of the key policy areas for building a more inclusive and better quality labor market, an area in which gender inequalities are more salient in BiH. Beyond reigniting growth and boosting employment creation, policies should focus on (i) potential disincentives to work and to hire women; (ii) gaps in education and skills and (iii) barriers to work or to being hired for women.

⁹⁶ World Bank (2015) "What works for women in BiH".

⁹⁷ O. Arias, C. Sánchez Páramo, and others, *Back to Work: Growing with Jobs in Europe and Central Asia* (Washington, DC: World Bank, 2014).

Potential disincentives to work and to hire women

Regulations, taxes and social protection systems can create disincentives to work and to hire women. More work is needed to understand the role of regulations – including maternity leave provisions – in women’s access to jobs. In addition, tax and social protection systems also play a critical role in creating the right incentives for women and other potential workers to join the labor market. Evidence in Arias et al (2014) suggests that combined disincentives from labor taxation and social protection systems have the potential to keep individuals out of formal employment, either in inactivity or unemployment in BiH. These disincentives arise from high implicit tax rates that capture both labor taxation and forgone social benefits in the take-up of formal employment. Together, labor taxation and social protection can make the cost of moving out of inactivity or unemployment higher for women, as they are overrepresented among low-wage and part-time workers. Further insights into this are needed. Potential disincentives to work for women could also arise from the lower wages received compared to equally qualified male counterparts.

Education and skills

Significant gains have been made in closing the gender gap in education, with women’s performance, often surpassing men. However, in addition to preparing women with the strong general cognitive skills needed for the labor market, an emphasis should also be placed on quality of education and on developing the necessary socio-emotional, or “soft,” skills among both men and women that employers value and require. For example, ongoing work in Kosovo and Serbia through the World Bank’s STEP Skills Measurement Program (STEP) could help inform on tools to close this knowledge gap. STEP gathers policy-relevant data to enable a better understanding of skill requirements in the labor market, backward linkages between skills acquisition and educational achievement, personality, and social background, and forward linkages between skills acquisition and living standards, reductions in inequality and poverty, social inclusion, and economic growth. In Kosovo and Serbia, the Employ Survey component of STEP has introduced a stronger gender lens to capture richer information on gender gaps in skills, including employers’ perceptions on differences in skills between men and women.

Barriers to work

In addition to potential obstacles from disincentives and skills, women face barriers such as a lack of child care and flexible working arrangements which constrain them from accessing economic opportunities. A lack of child care facilities – especially in rural areas- as well as a lack of flexible working arrangements generally makes it difficult for most women with children to maintain their careers. Almost 80% of women in an IFC survey state that HR policies are generally not supportive of women and their careers and career plans for women are not flexible enough to accommodate women’s roles and ambitions. 92% of employed men and 90% of employed women tend to work full time. The lack of available support services such as child care and benefits for the self-employed also contribute to the large underdevelopment of female entrepreneurship in BiH. Ongoing work by the World Bank in BiH includes a survey to assess care needs of families with children and to fill knowledge gaps on how women use their time - as women and men often contribute differently to household responsibilities. Additionally, the work has conducted a supply and demand assessment of childcare

in BiH in order to better understand the type of services available to households, their quality, cost and accessibility.

Limited access to information, networks and productive inputs are also barriers which women in BiH face to accessing the labor market. Weaker labor market engagement of women might result in a vicious circle of lack of access to information and networks which in turn limits their ability to find and keep jobs. Working with NGOs and MFIs, the state could work on developing support groups connecting women entrepreneurs, providing services to improve women's business and financial skills, as well as raising awareness of successful businesswomen and their stories of success. In addition, efforts should be made to increase women's access to credit.

Attitudes and social norms— including outright discrimination - can have a strong impact on labor market decisions and opportunities for women. Prevalent social norms about the traditional role of women make it very difficult for most women to break into professional areas considered more suitable for men. A parallel analysis based on qualitative surveys point to barriers that women face related to social norms.⁹⁸ This contributes to early sex segregation in fields of study, and ultimately manifests itself in sex segregation by occupational sector, as reported in this note. Traditional attitudes and norms in many instances may also prevent women from accessing higher decision-making positions. On a more comprehensive level, the state needs to develop a comprehensive gender mainstreaming mechanism that harmonizes different laws dealing with discrimination, ensures women's full integration at different levels of the hierarchy and guarantees equal treatment to men on all fronts. There is a need to develop a discrimination reporting system, as well as a clear set of indicators against which it would be possible to measure the impact of gender mainstreaming mechanisms on women, in addition to ensuring the penalization of all forms of discrimination.

A comprehensive policy agenda would also include a focus on domestic violence, health standards, and Roma women

Domestic violence remains a serious and widespread issue affecting women in BiH. The state and NGOs working with women need to raise awareness of domestic violence, expand services providing support to women who are victims of abuse and improve the performance of the police and health services catering to these women. There is also a need to further train police forces and healthcare workers on how to deal with reports of violence and interact with victims while eliminating the stigma around reporting incidents of abuse.

While significant advances have been made in health outcomes, there is still room for improvement in standards regarding non-communicable diseases and reproductive health options. Health standards in BiH could be improved through organizing campaigns and showcasing role models promoting healthy lifestyles and raising awareness of the negative impacts of unhealthy practices such as smoking, a sedentary lifestyle and alcohol consumption. Universal access to reproductive services and family planning methods as well as eliminating the stigma around contraceptives are essential to decreasing rates of adolescent pregnancies and ensure the reproductive health of all women in BiH. Nevertheless, more data and insights are needed into gender-related gaps in access to health.

⁹⁸ World Bank qualitative analysis on Economic Mobility, Labor Market and Gender in BiH.

BiH specifically needs to address the social and economic exclusion of Roma women. Roma women continue to be the most vulnerable group given their double burden of gender and minority status. They tend to have the lowest levels of education, limited employment opportunities, and live within very traditional patriarchal value systems. Frequent domestic violence among the Roma population is a particularly deep problem that requires support from the state, police forces and NGOs.

Moving forward, it is key to promote public debate and continue to close existing knowledge gaps on challenges and develop concrete solutions to promote gender equality in BiH, capitalizing on the ongoing efforts by the Government, international organizations, civil society and other stakeholders.

REFERENCES

Agency for Gender Equality of Bosnia and Herzegovina, Ministry for Human Rights and Refugees of BiH, 2010. "Action Plan for the Implementation of UNSCR 1325 in Bosnia and Herzegovina 2010-2013". Available online at:

http://www.peacewomen.org/assets/file/bosniaherzegovina_nationalactionplan_2010.pdf

Agency for Gender Equality of Bosnia and Herzegovina and EUPM, "Women in Politics: Condition in Bosnia and Herzegovina", 2010.

Agency for Gender Equality of Bosnia and Herzegovina, Ministry for Human Rights and Refugees, "Gender Action Plan for Bosnia and Herzegovina 2013-2017". Published in: "Official Gazette of Bosnia and Herzegovina" no 98/13. Available online at: <http://arsbih.gov.ba/?project=gender-action-plan-of-bosnia-and-herzegovina>

Agency for Gender Equality of Bosnia and Herzegovina, Ministry for Human Rights and Refugees of BiH, 2013. "Prevalence and Characteristics of Violence against Women". http://www.vladars.net/sr-SP-Cyrl/Vlada/centri/gendercentarrs/media/vijesti/Documents/prevalency_study.pdf

Agency for Statistics for Bosnia and Herzegovina, Sarajevo, 2013. "Labor Force Survey".

Agency for Statistics for Bosnia and Herzegovina, 2011. "Household Budget Survey".

Baksic-Muftic, Jasna et al. 2003. "Socio-Economic Status of Women in BiH: Analysis of Results of a Star Pilot Survey." World Learning STAR Network. Jez, Sarajevo.

Blinder, A. S. 1973. Wage discrimination: Reduced form and structural estimates. *Journal of Human Resources* 8: 436–455.

Bosnia and Herzegovina Council of Ministers. March 2013. "Strategy to Counter Trafficking of Human Beings in Bosnia and Herzegovina 2013-2015". Available online at: <http://crs.org/bosnia-herzegovina/protection-from-trafficking/>

CEDAW, 2011. "Consideration of Reports submitted by States Parties under Article 18 of the CEDAW, Combined Fourth and Fifth Periodic Report of States Parties, Bosnia and Herzegovina". Available Online at: <http://www2.ohchr.org/english/bodies/cedaw/docs/CEDAW.C.BIH.4-5.pdf>

Christofides, L. N., & Michael, M. (2013). Exploring the public-private sector wage gap in European countries. *IZA Journal of European Labor Studies*, 2, 1-53.

EBRD and World Bank (2009). EBRD-World Bank Business Environment and Enterprise Performance Survey (BEEPS).

EBRD and World Bank (2011). The Life in Transition survey II.

European Commission, Commission Staff Working Document. "Bosnia and Herzegovina 2013 Progress Report", Brussels October 2013. Available online at:
http://ec.europa.eu/enlargement/pdf/key_documents/2013/package/ba_rapport_2013.pdf

Gamberoni, Elisa and Josefina Posadas (2013) Gender gaps on labor market outcomes in FYR Macedonia. Participation, Unemployment and Wage Gaps 2007-2011. The World Bank. Photocopied.

Global Rights, Partners for Justice, 2004. 'Shadow Report on the Implementation of CEDAW and Women's 'Human Rights in Bosnia and Herzegovina'. Available Online at: http://www.iwraw-ap.org/resources/pdf/Bosnia&Herzegovina_SR.pdf

Hasibovic, Sanin. November 19, 2007, "Country Report Bosnia and Herzegovina: Executive Summary". Available online at:
http://typo3.univie.ac.at/uploads/media/Executive_Summ_BiH_02.pdf

Heckman, J. J. 1979. Sample selection bias as a specification error. *Econometrica* 47: 153–161.
Helsinki Citizens' Assembly Banja Luka, Project Links for Change: Support to the Implementation of Gender Equality Law in BiH, Report for 2009: "Discrimination against Women in the Workplace", January 2010, local version available at: <http://www.hcabl.org/images/stories/pdf/partnerstvo.pdf>;

International Finance Cooperation (IFC), May 2013. "Women on Corporate Boards in Bosnia and Herzegovina, FYR Macedonia and Serbia".
http://www.ifc.org/wps/wcm/connect/region_ext_content/regions/europe+middle+east+and+north+africa/publications/women+on+corporate+boards+in+bosnia+and+herzegovina,+fyr+macedonia+and+serbia

International Labor Office (ILO), Bureau for Gender Equality, 2011. "Gender and Employment in Bosnia and Herzegovina-A Country Study".

Jann, 2008 The Blinder–Oaxaca decomposition for linear regression models. *The Stata Journal* **8**, Number 4, pp. 453–479

LAATIKAINEN T, HAUKKALA A, RAVLIJA J, OMANIC J, FILIPOVIC-HADZIOMERAGIC A, VILIC-SVRAKA A, MULAOMEROVIC M, ZELJKO M. Non-communicable Disease Risk Factor Survey, Federation BiH 2002 (Federal Institute for public health, Sarajevo/Mostar, 2003).

MI-BOSPO and the International Finance Corporation (IFC), 2008. "Voices of Women Entrepreneurs in Bosnia and Herzegovina".

Ministry for Human Rights and Refugees of Bosnia and Herzegovina, 2008. "Action Plan on Employment, Housing and Health Care".

Ministry for Human Rights and Refugees of Bosnia and Herzegovina et al., Multiple Indicator Cluster Survey (MICS), Bosnia and Herzegovina: Roma Survey, Final Report, 2011–2012.

Narain, Sushma, 2009. 'Gender, entrepreneurship and Access to Finance', United Nations Economic Commission for Europe and World Bank Institute. Available Online at:

https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=1&cad=rja&uact=8&ved=0CCsQFjAA&url=http%3A%2F%2Fsiteresources.worldbank.org%2FEXTGENDERSTATS%2FResources%2F32373351291150268507%2Fmod8_Gender_entrepreneurship_and_access_to_finance.ppt&ei=bwVbU5GiNqH62gW_1YG4Bg&usg=AFQjCNGDuKiS3Ak_vWid384r26KSwDdJjg&sig2=qlx3EgzlaYKr_ecVhnRPZg&bvm=bv.65397613,d.b2l

Oaxaca, R. 1973. Male–female wage differentials in urban labor markets. *International Economic Review* 14: 693–709.

OECD iLibrary, 2012. 'Health at a Glance: Europe 2012'. <http://www.oecd-ilibrary.org/sites/9789264183896-en/01/08/index.html?itemId=/content/chapter/9789264183896-11-en>

Organization for Security and Cooperation in Europe (OSCE), Mission to Bosnia and Herzegovina. 'Women in Local Elections'. <http://www.oscebih.org/Default.aspx?id=130&lang=EN>

Petric, Alexandra et al. October 2010. "Alternative Report on the Implementation of CEDAW and Women's Human Rights in Bosnia and Herzegovina". Supported by CARE International in B&H, UNIFEM, and Fondation Open Society Institute (Zug). Available online at: <http://www.unitedwomenbl.org/docs/CEDAW2010eng.pdf>

Sattar, S. 2011. "Opportunities for Men and Women in Emerging Europe and Central Asia", World Bank.

http://siteresources.worldbank.org/ECAEXT/Resources/258598322580725430/WB_genderReportFINAL.pdf

UNDP, 2006. "At Risk: Roma and the Displaced in Southeast Europe".

http://europeandcis.undp.org/uploads/public/File/rbec_web/vgr/vuln_rep_all.pdf

UNDP, 2013. "Progress towards the Realization of Millennium Development Goals in Bosnia and Herzegovina". http://www.ba.undp.org/content/bosnia_and_herzegovina/en/home/library/mdg/-napredak-u-realizaciji-milenijumskih-razvojnih-ciljeva-u-bih-20/

UNFPA, 2014. 'Population Brief Bosnia and Herzegovina' <http://www.unfpa.ba/stranica/population-brief-bosnia-and-herzegovina>

UNICEF and TransMonee (Monitoring the Situation of the Women and Children in Central and Eastern Europe and the Commonwealth of Independent States-CEE/CIS). TransMonee Database. 2013. Available online at: <http://www.transmonee.org/>

WHO, 2013. 'Bosnia and Herzegovina Country Assistance Strategy At a Glance'. Available at: <http://www.who.int/countryfocus/en/>

WHO Global Health Observatory Data Repository, 2013. Bosnia and Herzegovina. Available online at: <http://apps.who.int/gho/data/node.country.country-BIH?lang=en>

WHO Regional Office for Europe, European Health for All Database, 2014. Bosnia and Herzegovina.

World Bank. 2007a. *Doing Business in 2008*. World Bank, Washington, DC

World Bank, 2014. 'Land and Gender: Improving Data Availability and Use in the Western Balkans'.

World Bank. "World Development Indicators," Washington DC

World Bank, forthcoming. Working title: "World Bank Report on Jobs, Mobility and Gender in Bosnia and Herzegovina".

World Bank, Global FINDEX (Global Financial Inclusion Data).

[http://databank.worldbank.org/data/views/variableselection/selectvariables.aspx?source=global-findex-\(global-financial-inclusion-database\)](http://databank.worldbank.org/data/views/variableselection/selectvariables.aspx?source=global-findex-(global-financial-inclusion-database))

Appendix

Table A1: Population Distribution by Gender

	MALE	FEMALE	TOTAL
TOTAL	100.0	100.0	100.0
TOP 60%	59.4	60.6	60.0
BOTTOM 40%	40.6	39.4	40.0
NON POOR	84.8	85.5	85.2
POOR	15.2	14.5	14.9
FEDERATION BIH	64.4	64.6	64.5
REP. SRPSKA	33.5	33.4	33.5
BRCKO DISTRICT	2.1	2.1	2.1
RURAL	60.1	58.0	59.0
URBAN	39.9	42.0	41.0

Figure 1A: Gender of the Household Head by Entity and Degree of Urbanization

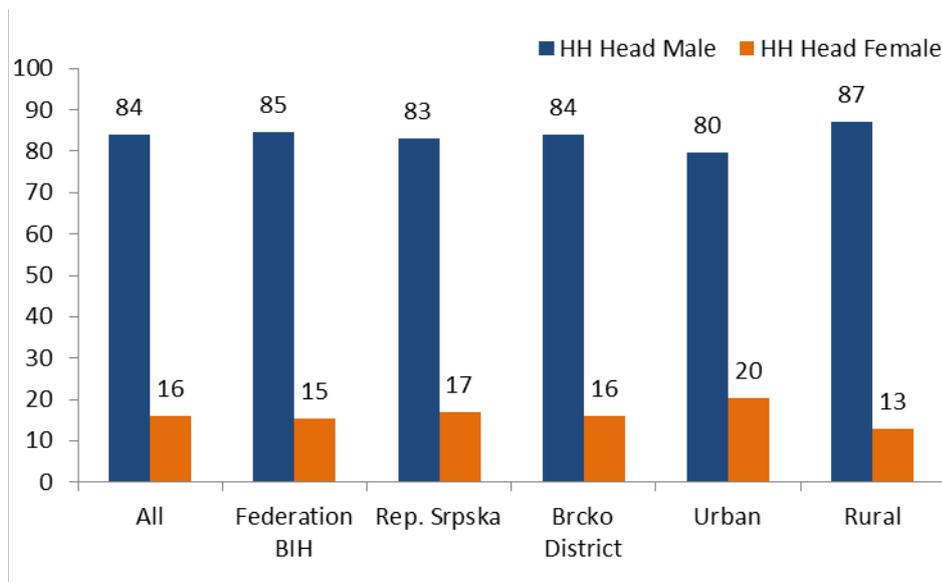


Figure 2A: Gender distribution of Refugees by Entity and Degree of Urbanization (15+)

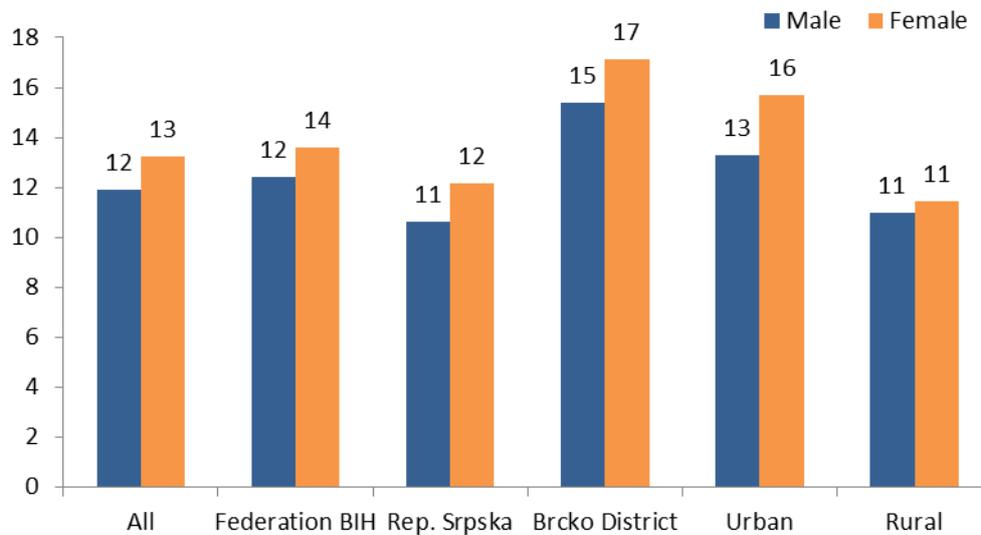
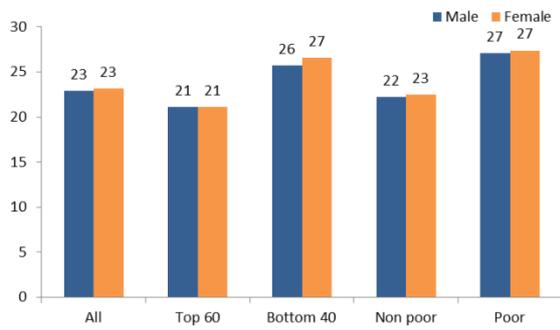


Figure 2B: Gender distribution of Internally Displace Population (15+)

(a) By Income and Poverty Groups



(b) By Entity and Degree of Urbanization

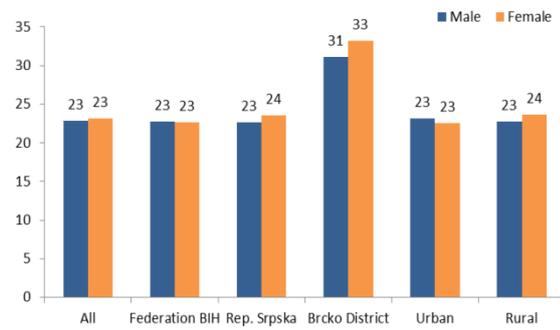
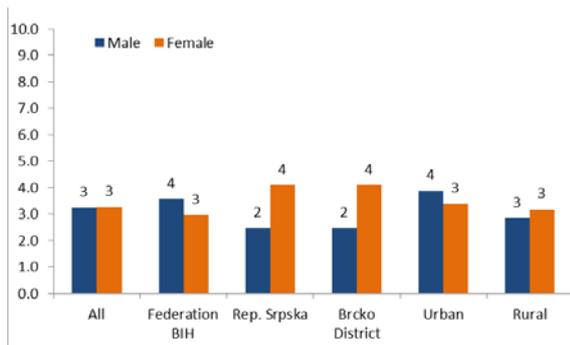


Figure 5A: Attendance to School: Non-attendance by entity and degree of urbanization

(a) Primary (7-15)



(b) Secondary (16-19)

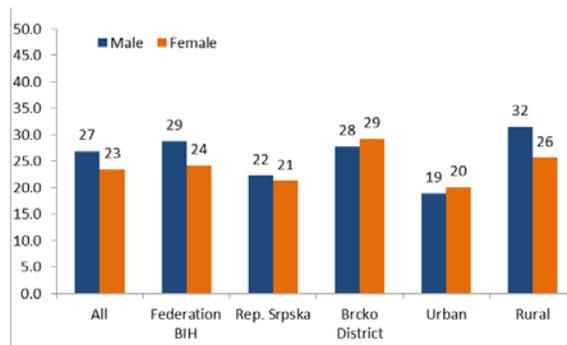
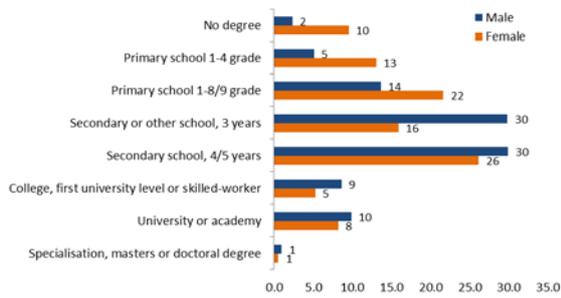
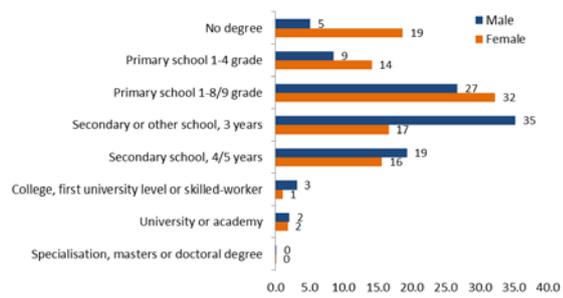


Figure 6A: Educational Attainment by Economic Groups (25+ years old)

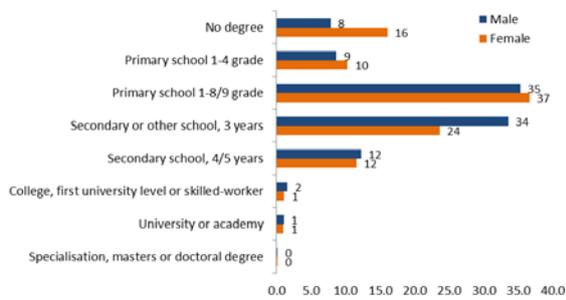
(a) Top 60 Percent



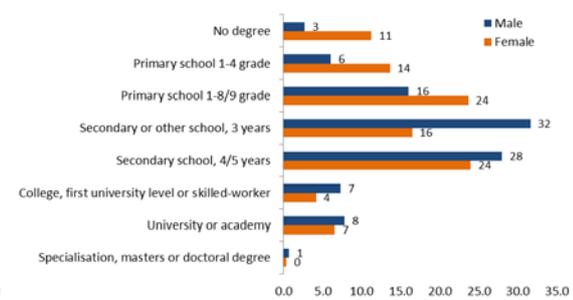
(b) Bottom 40 Percent



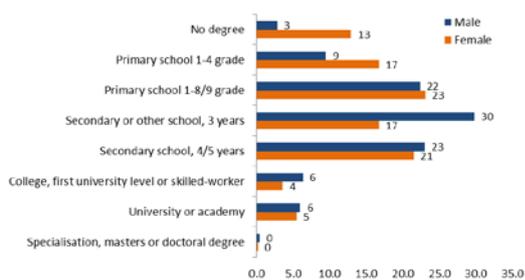
(c) Non-poor



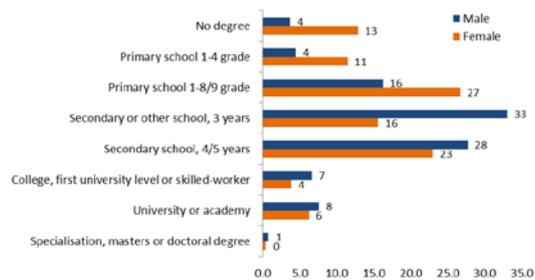
(d) Poor



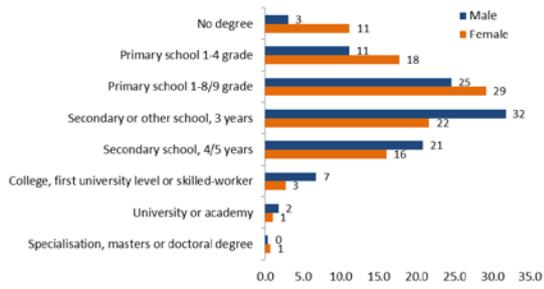
(e) Federation BIH



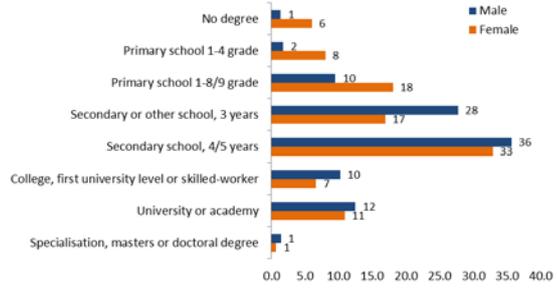
(f) Rep. Srpska



(g) Brcko District



(h) Urban



(i) Rural

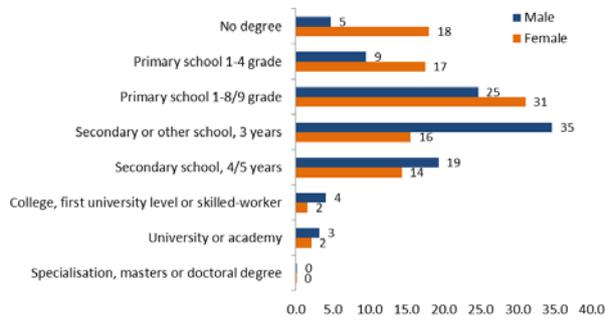
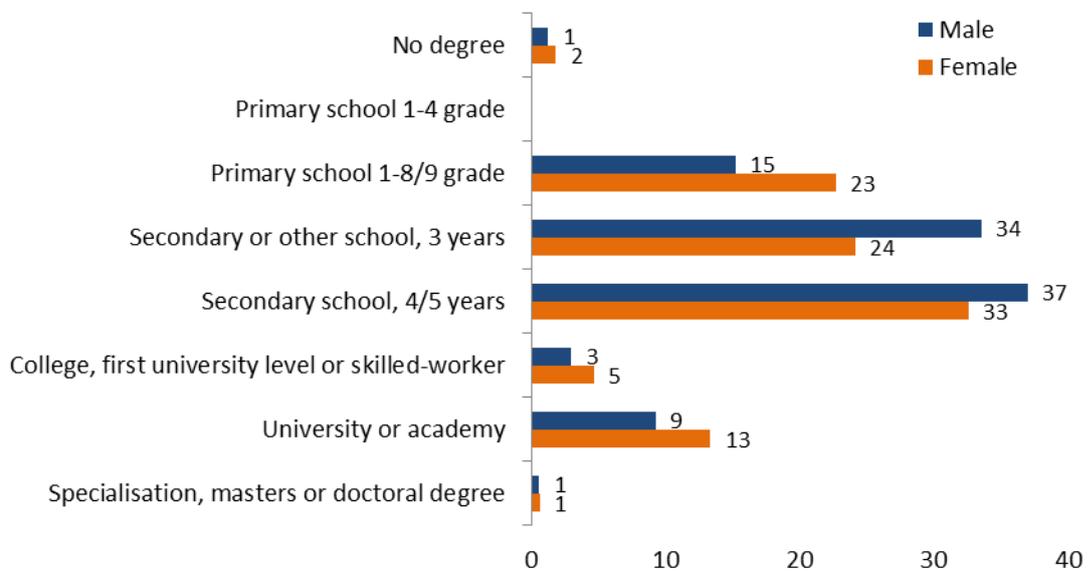
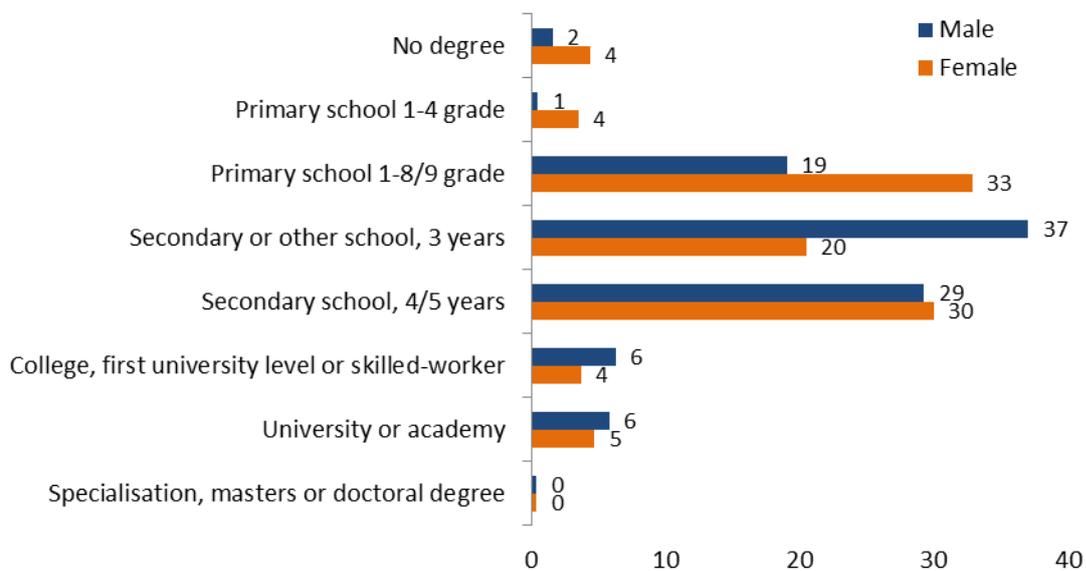


Figure 6B: Educational Attainment by Age Groups (25+ years old)

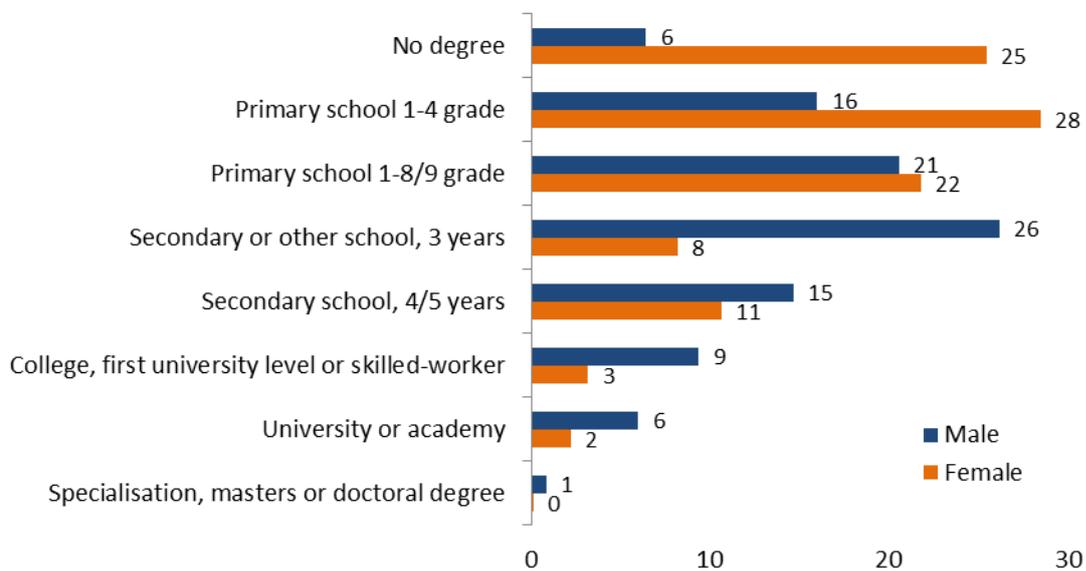
(a) 25-40



(b) 40-55



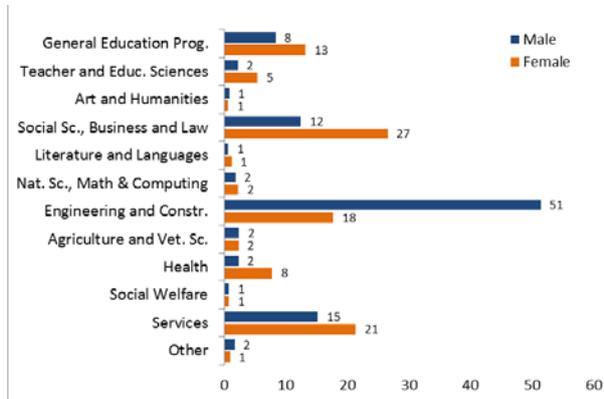
(c) 55+



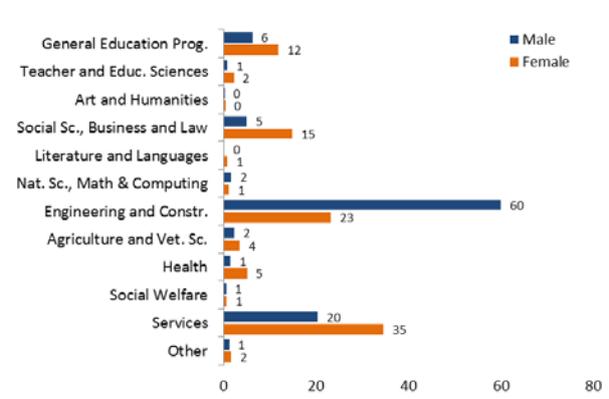
Source: BiH Household Budget Survey, 2011.

Figure 8A: Fields of Education for Secondary or More Education (25+)

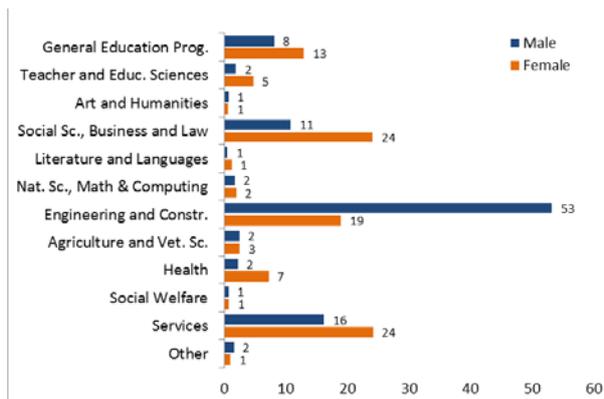
(a) Top 60 Percent



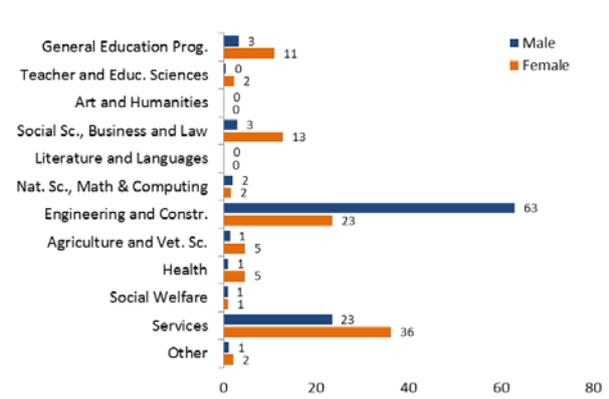
(b) Bottom 40 Percent



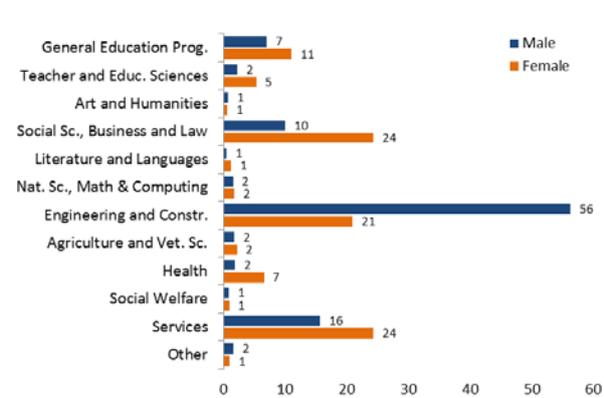
(c) Non Poor



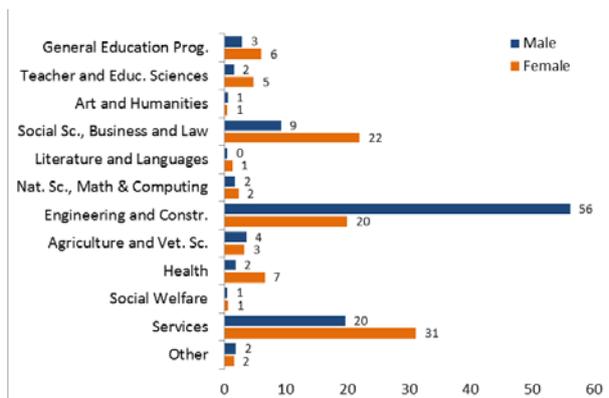
(d) Poor



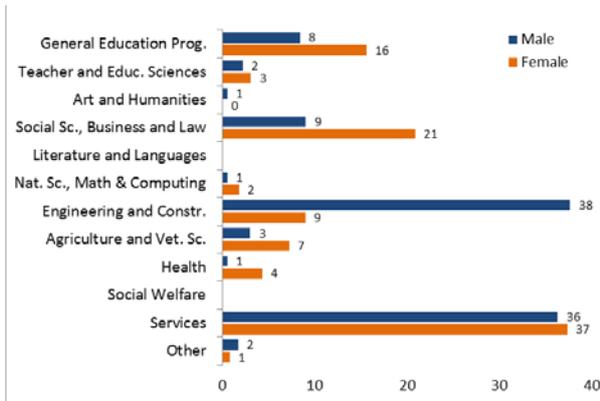
(e) Federation BIH



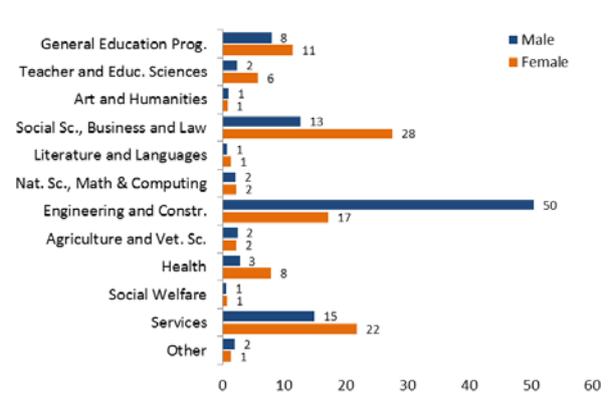
(f) Rep. Srpska



(g) Brcko District



(h) Urban



(i) Rural

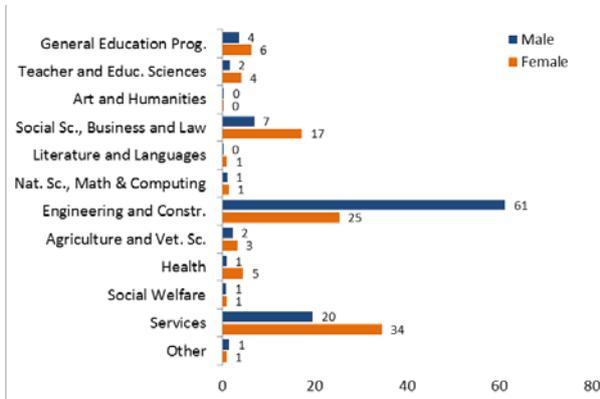
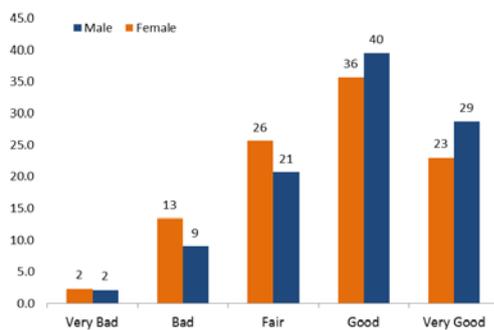
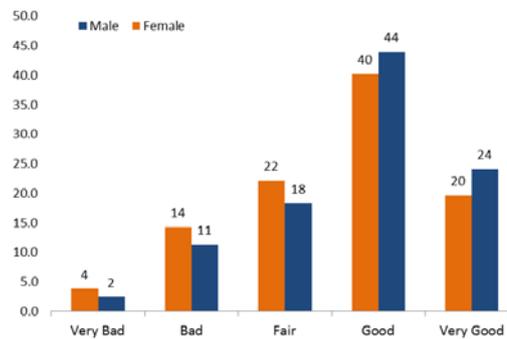


Figure 11A: Self-assessed Health Status

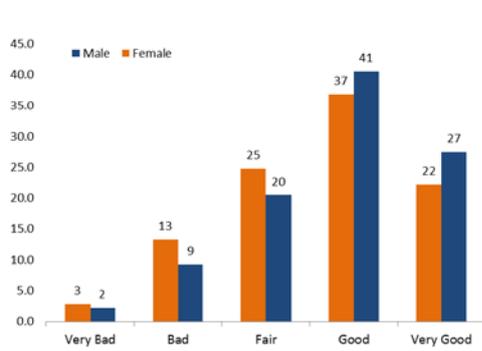
(a) Top 60 Percent



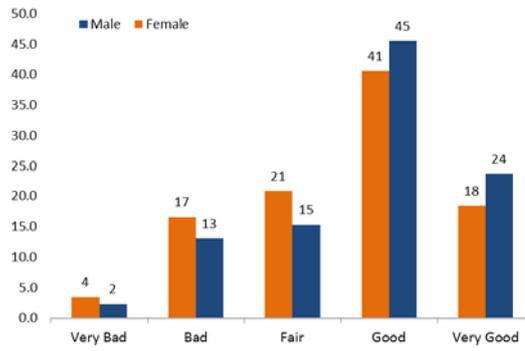
(b) Bottom 40 Percent



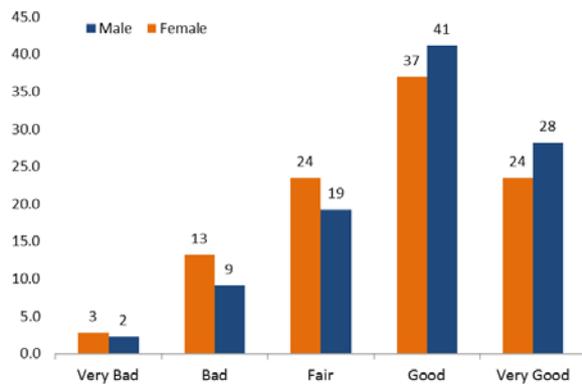
(c) Non Poor



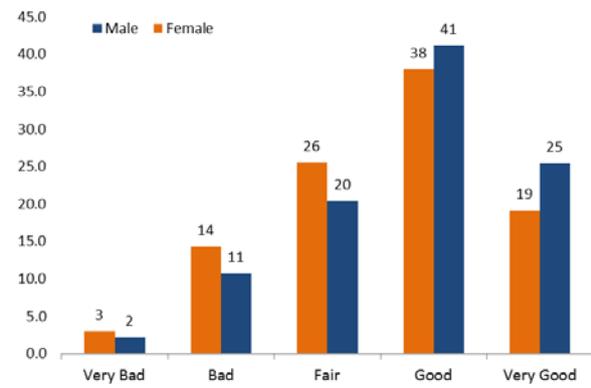
(d) Poor



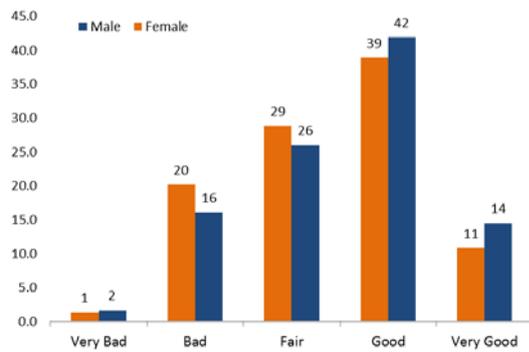
(e) Federation BIH



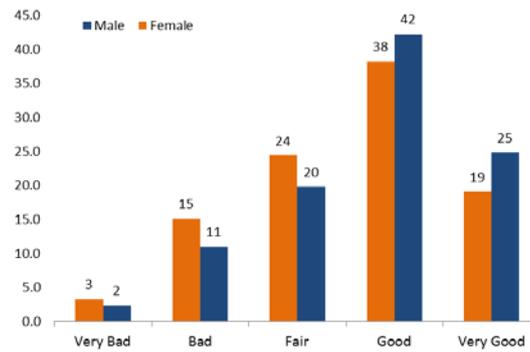
(f) Rep. Srpska



(g) Brcko District



(h) Urban



(i) Rural

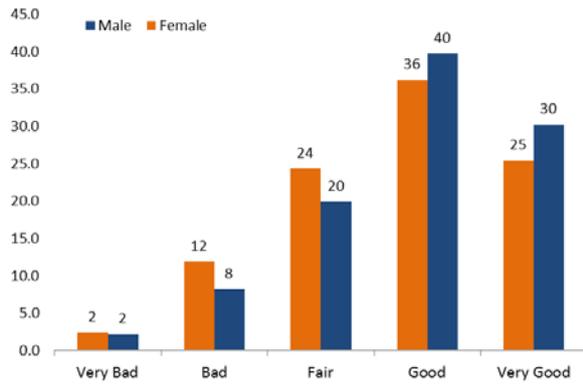
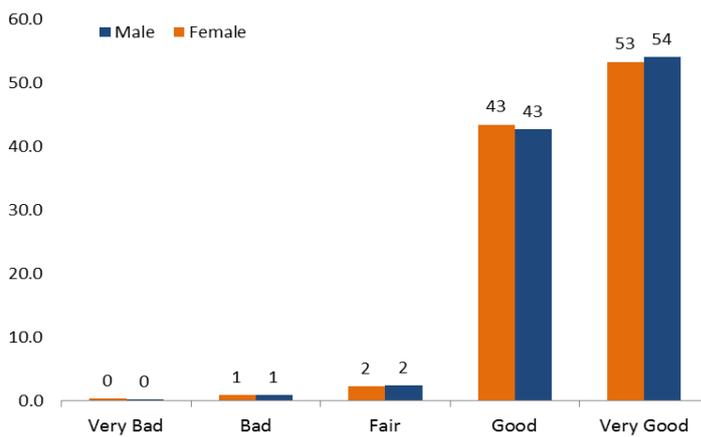
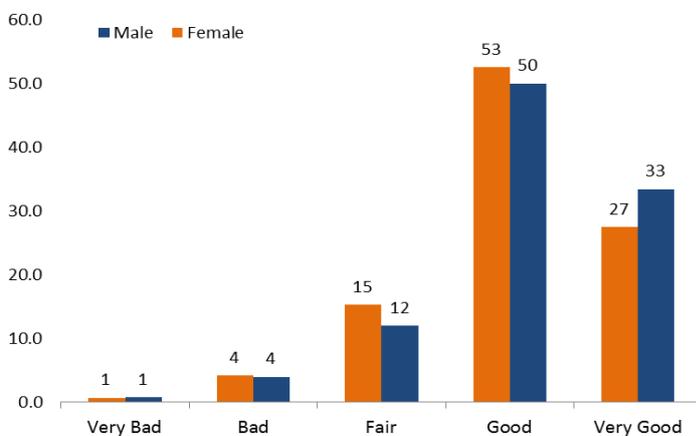


Figure 11B: Self-assessed Health Status by Age Group:

(a) 18-30



(b) 30-50



(c) 50+

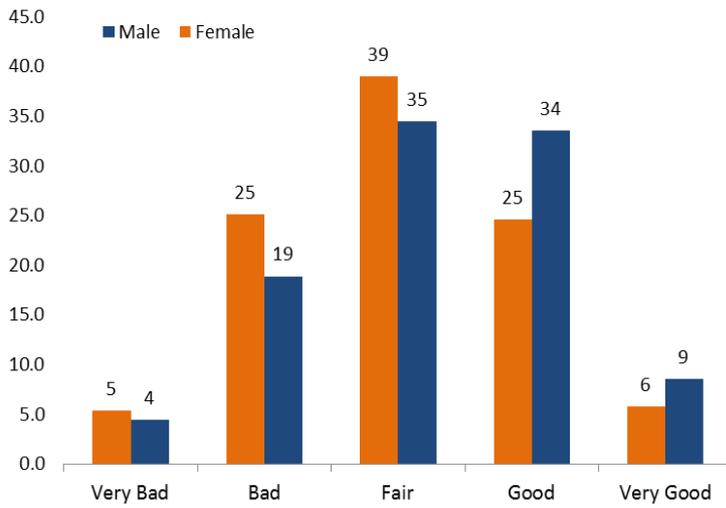
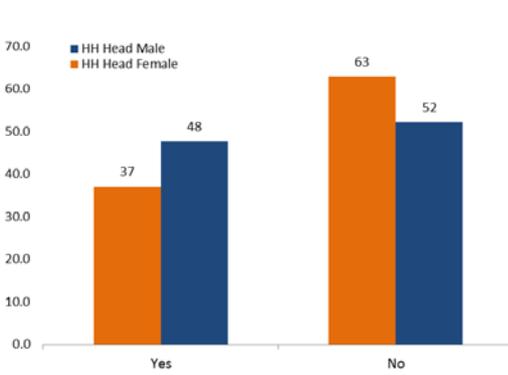
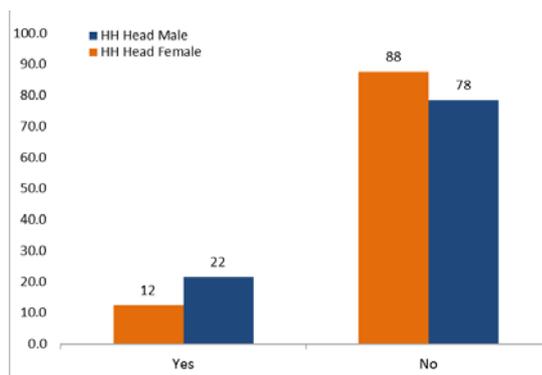


Figure 13A: Ability to Deal with Unexpected Expenses

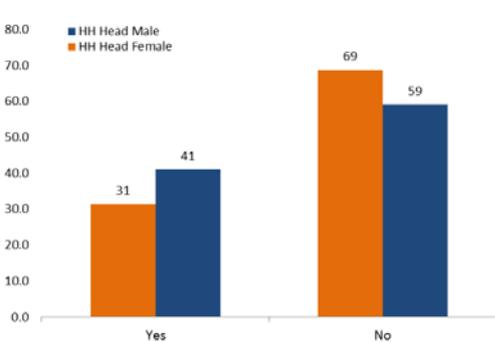
(a) Top 60 percent



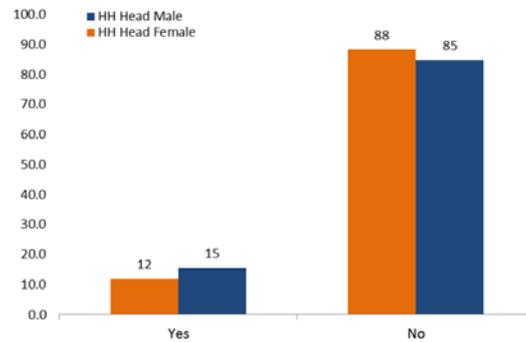
(b) Bottom 40 percent



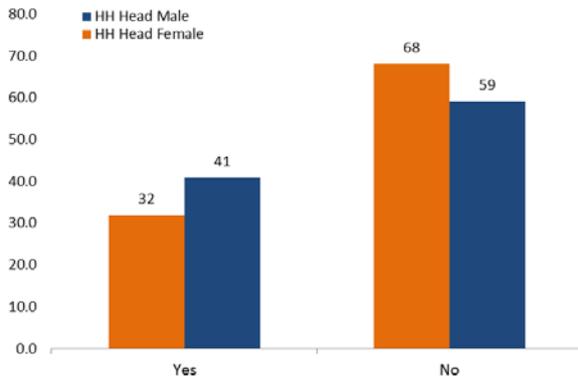
(c) Non Poor



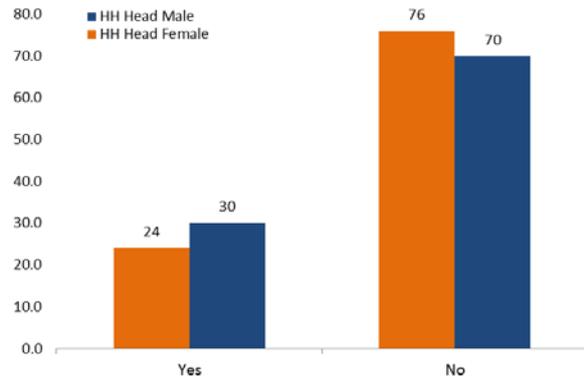
(d) Poor



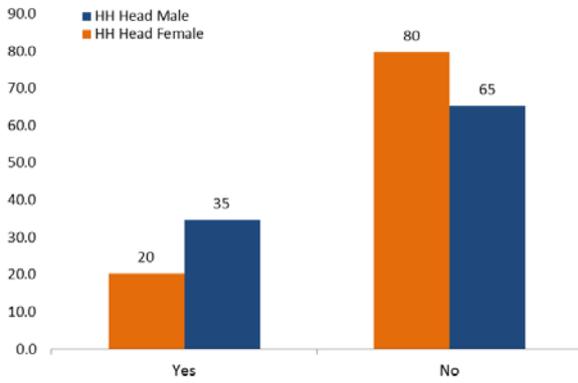
(e) Federation BIH



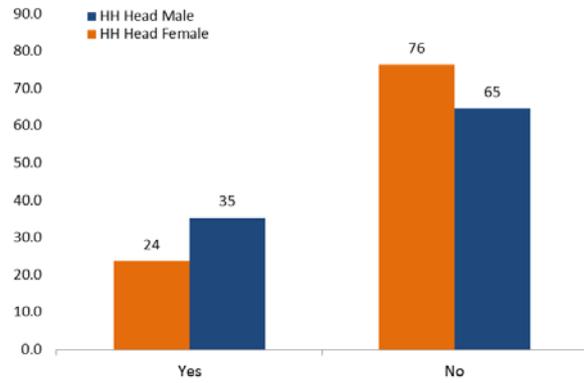
(f) Rep. Srpska



(g) Brcko District



(h) Urban



(i) Rural

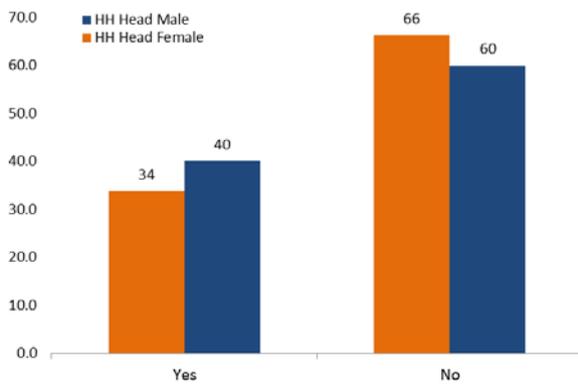


Figure 14A: Dwelling Ownership across entities and degree of urbanization

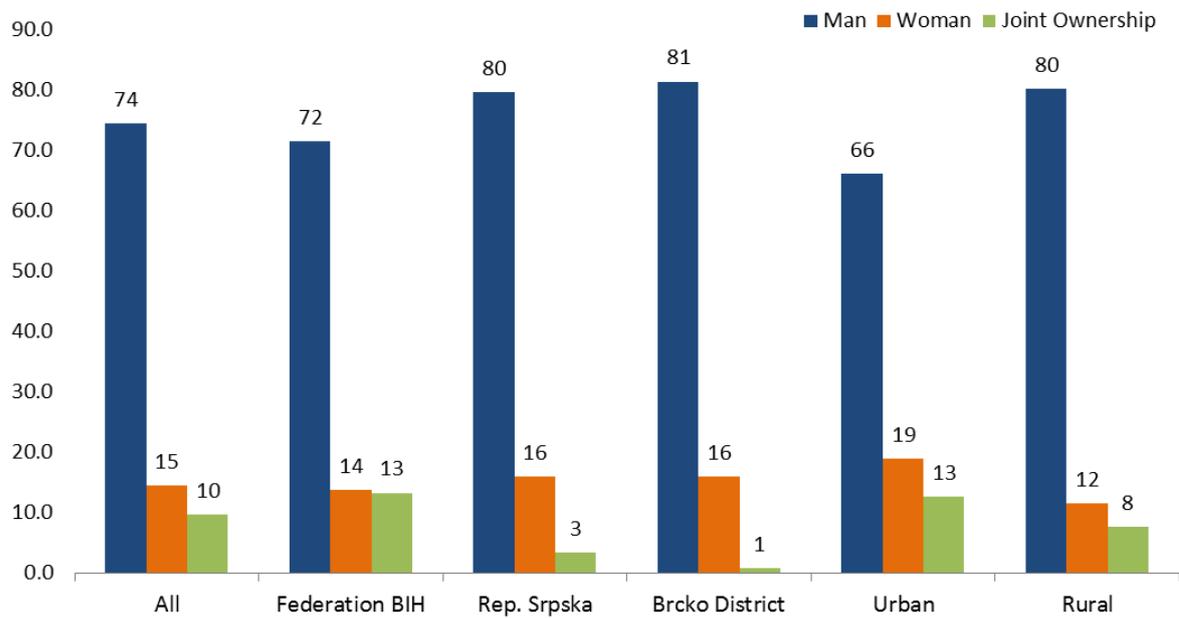
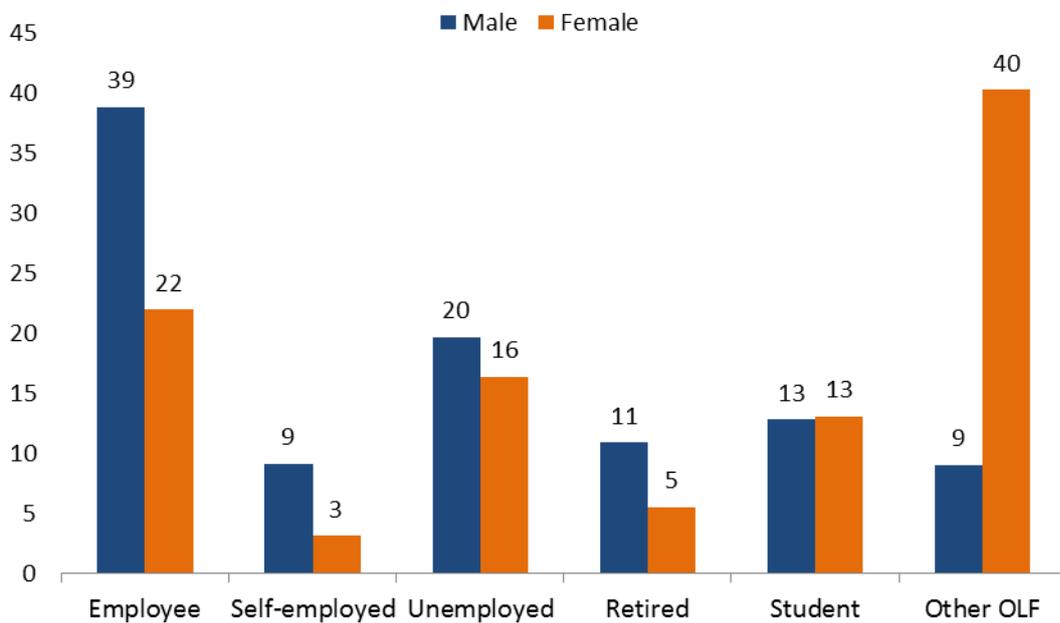


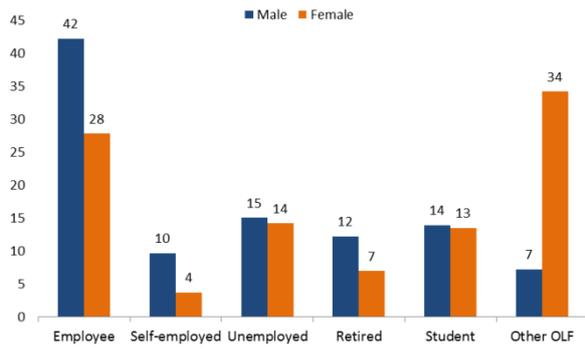
Figure 15C: Labor Force Status (15-65)

(a) Whole population

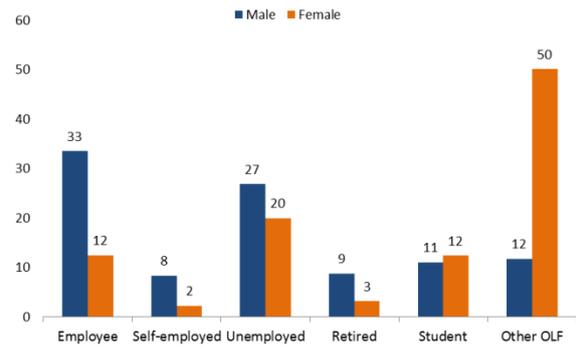


(b) Top 60 percent

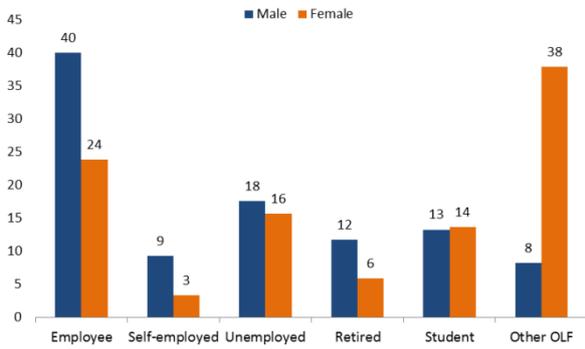
(c) Bottom 40 percent



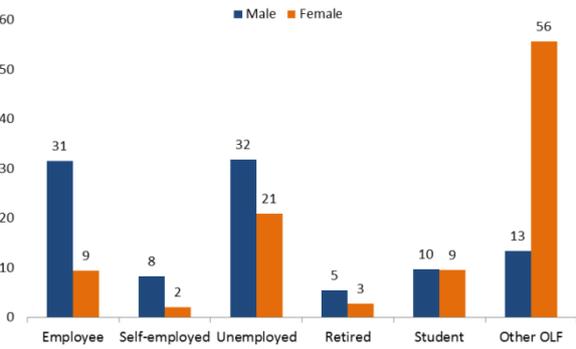
(d) Non Poor



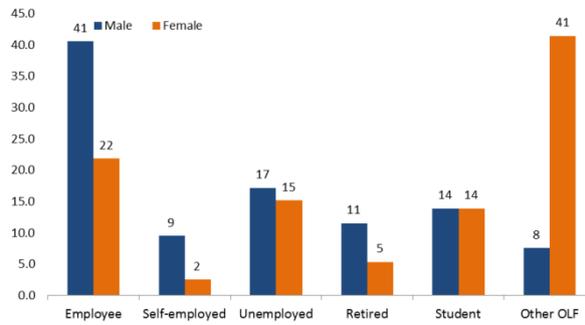
(e) Poor



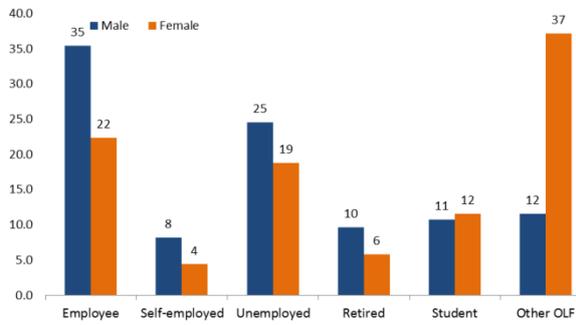
(f) Federation BIH



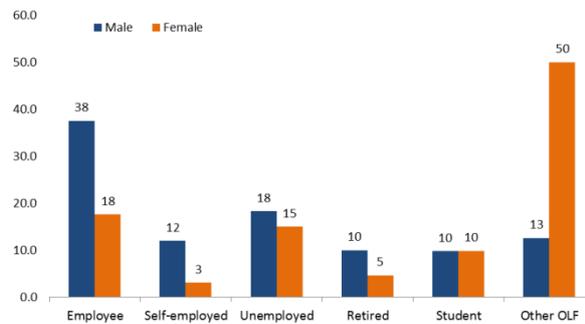
(g) Rep. Srpska



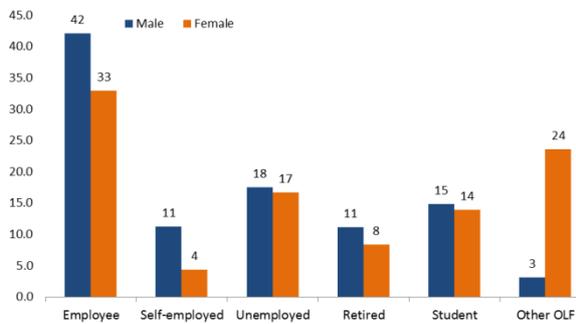
(h) Brcko District



(i) Urban



(j) Rural



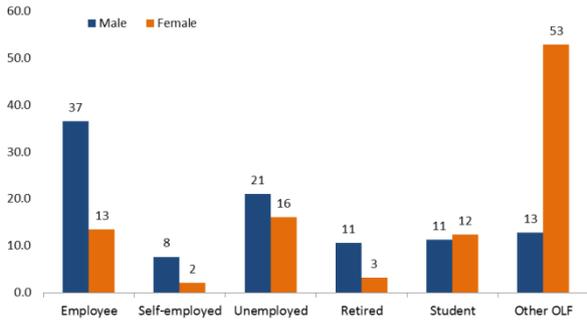
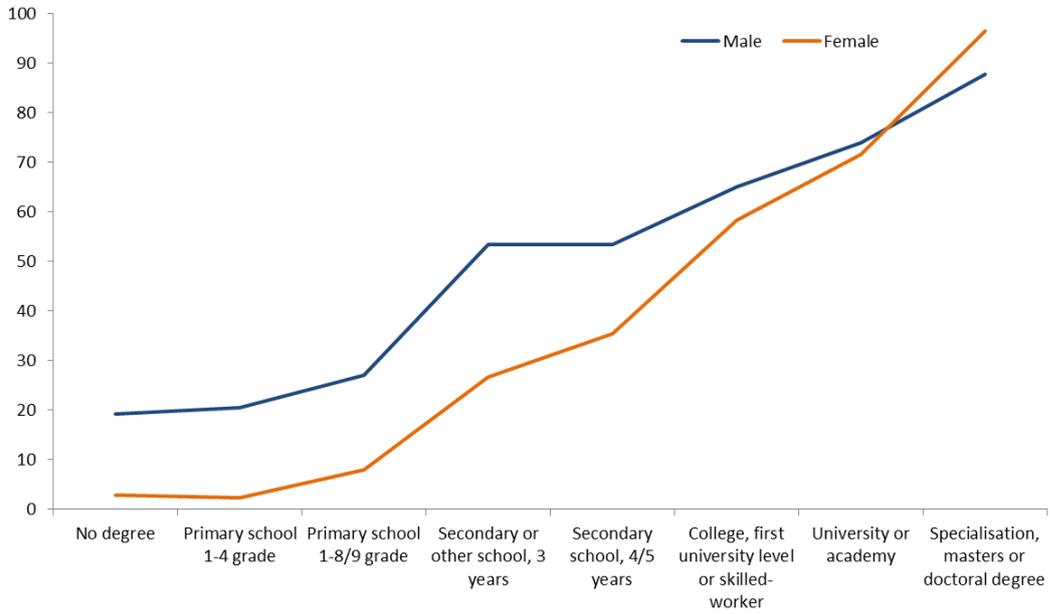


Figure 21C: Employment by Education Level and Gender

(a) Employment Rate by Education Level and Gender



(b) Distribution of the Employed by Education Level and Gender

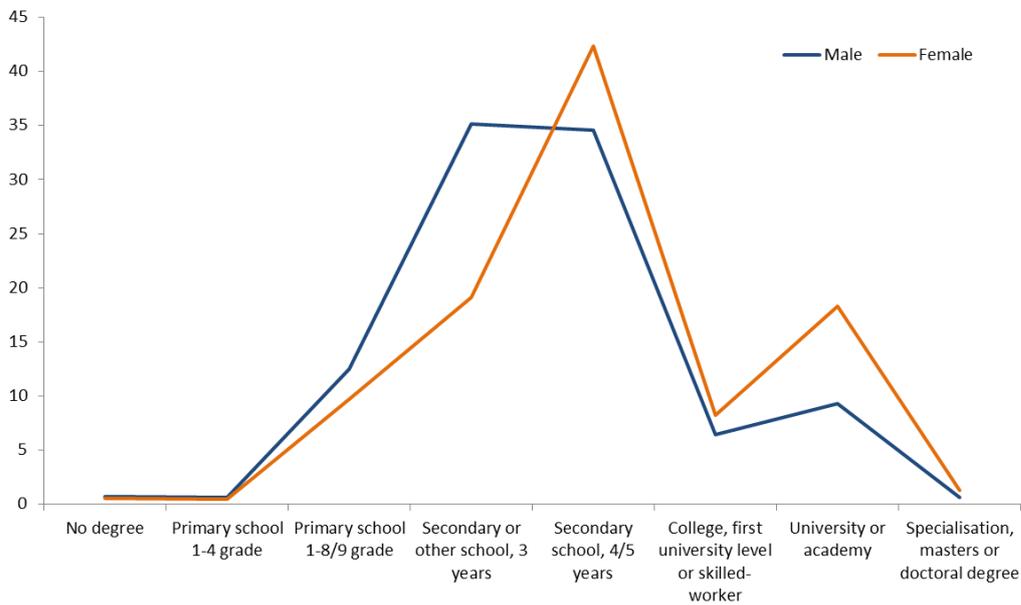
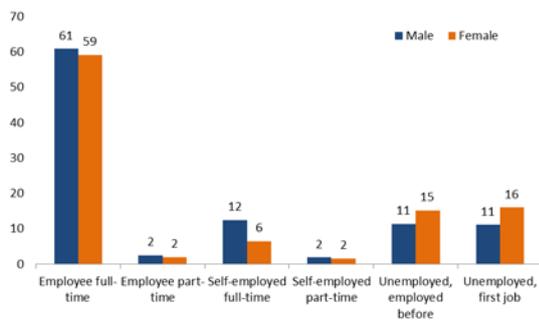
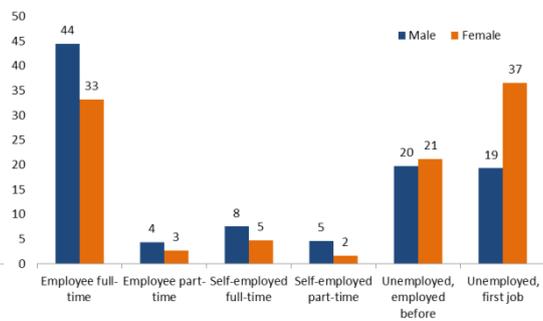


Figure 22B: Type of Employment (15-64) by income group and entity:

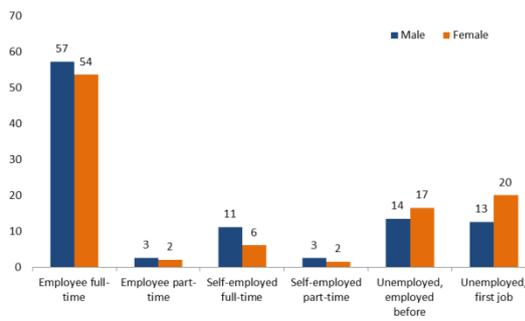
(a) Top 60 percent



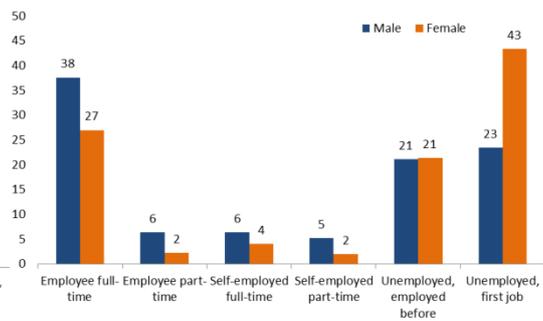
(b) Bottom 40 percent



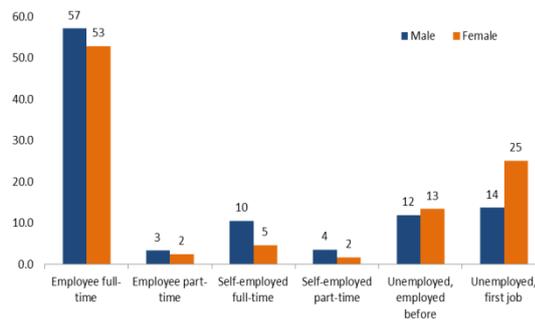
(c) Non Poor



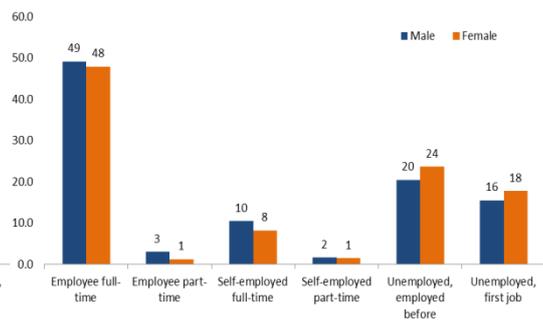
(d) Poor



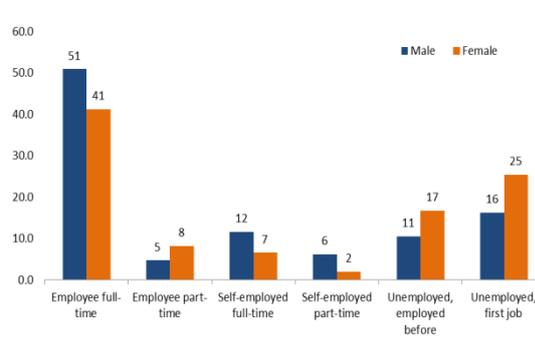
(e) Federation BIH



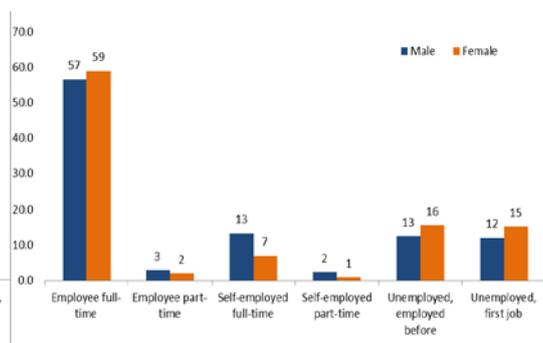
(f) Rep. Srpska



(g) Brcko District



(h) Urban



(i) Rural

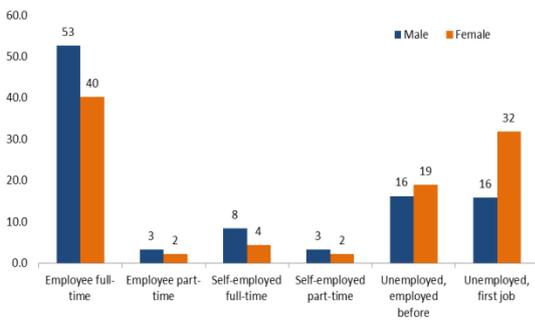
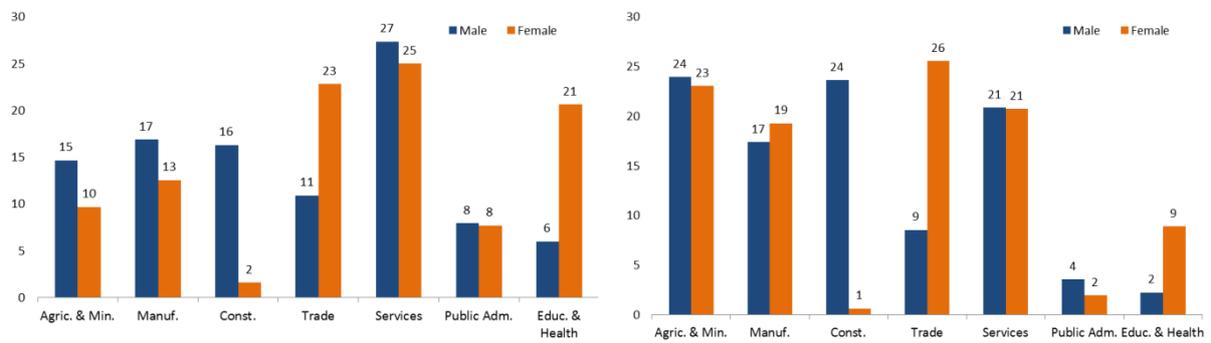


Figure 24B: Branch of Economic Activity (15-64)

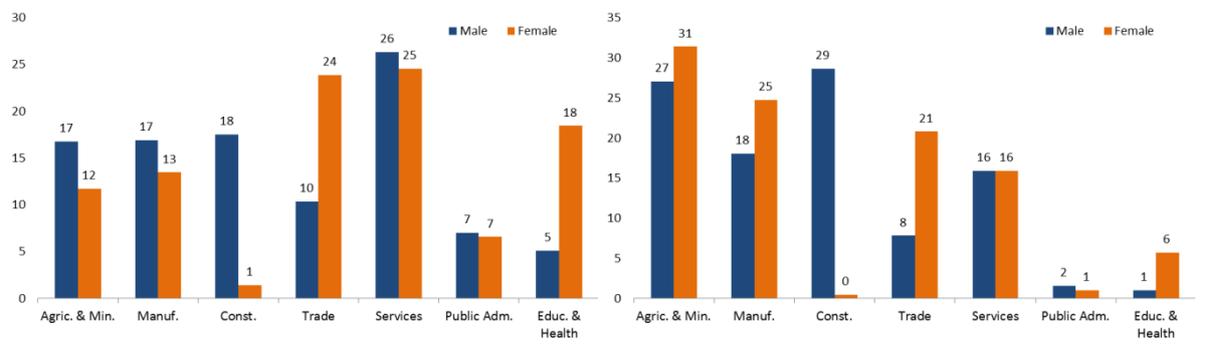
(a) Top 60 percent

(b) Bottom 40 percent



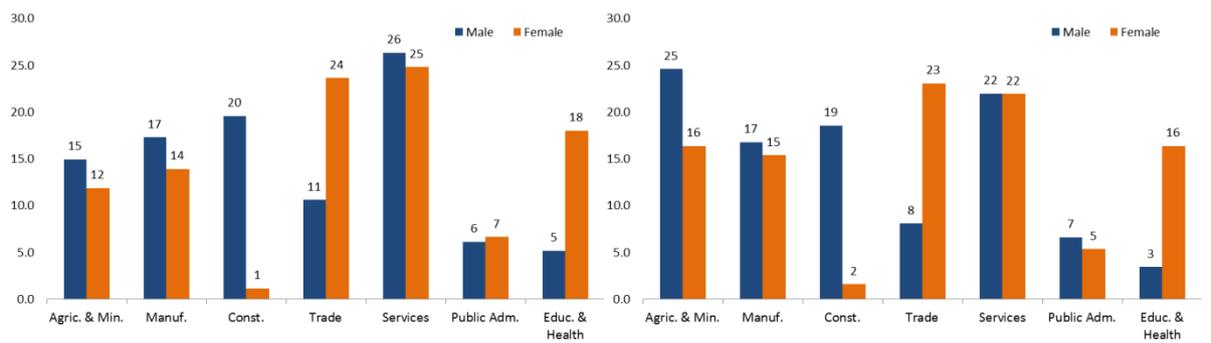
©Non Poor

(d) Poor

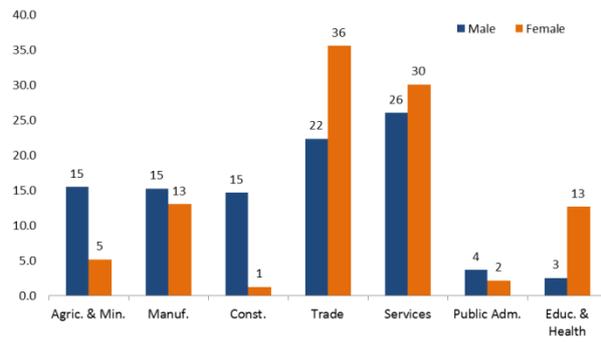


(e) Federation BiH

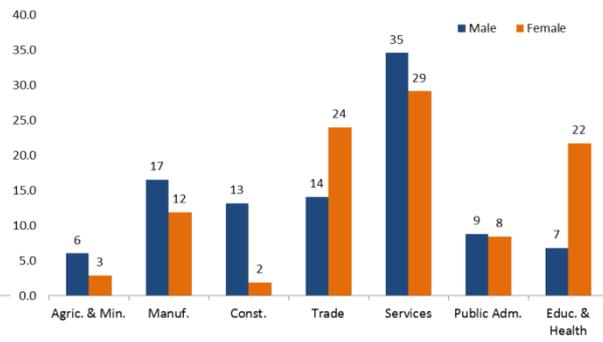
(f) Rep. Srpska



(g) Brcko District



(h) Urban



(i) Rural

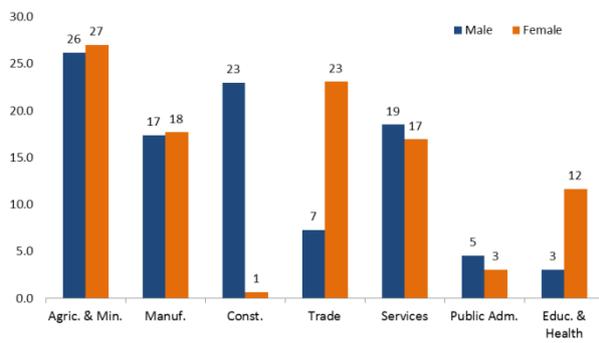
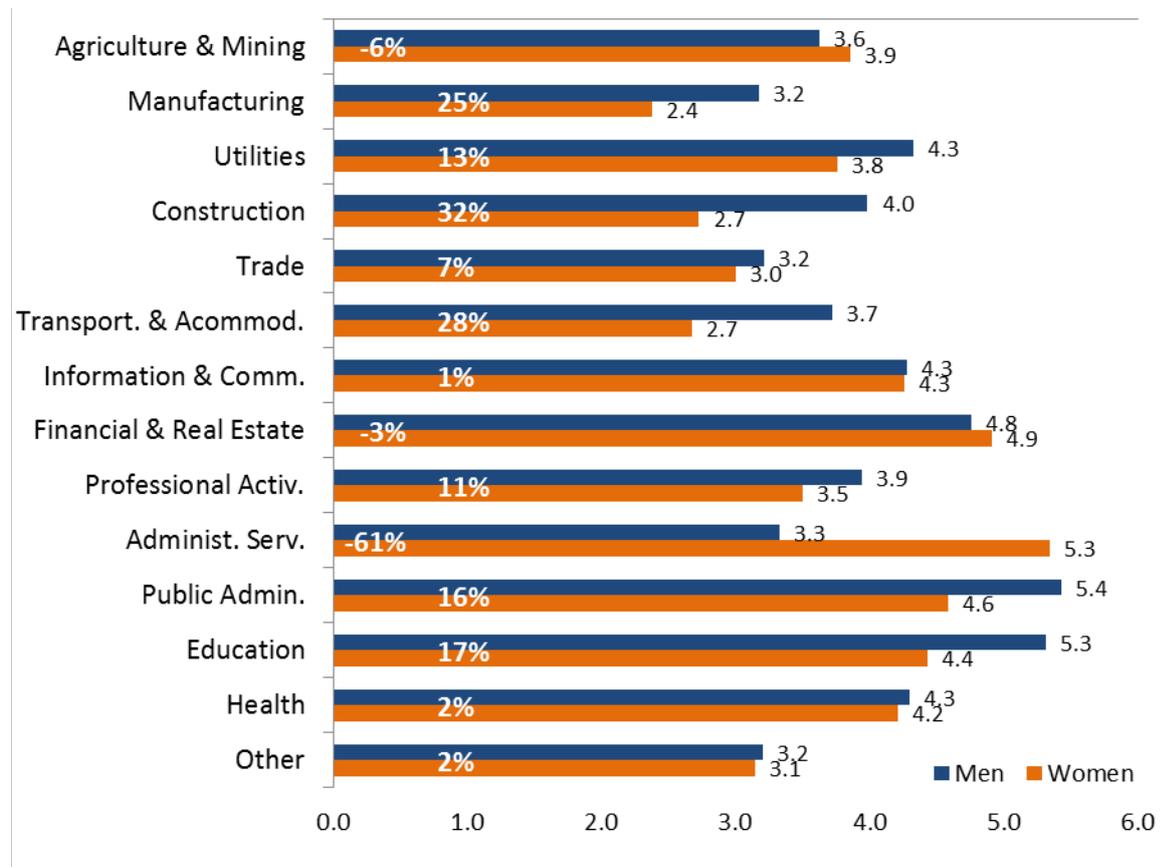


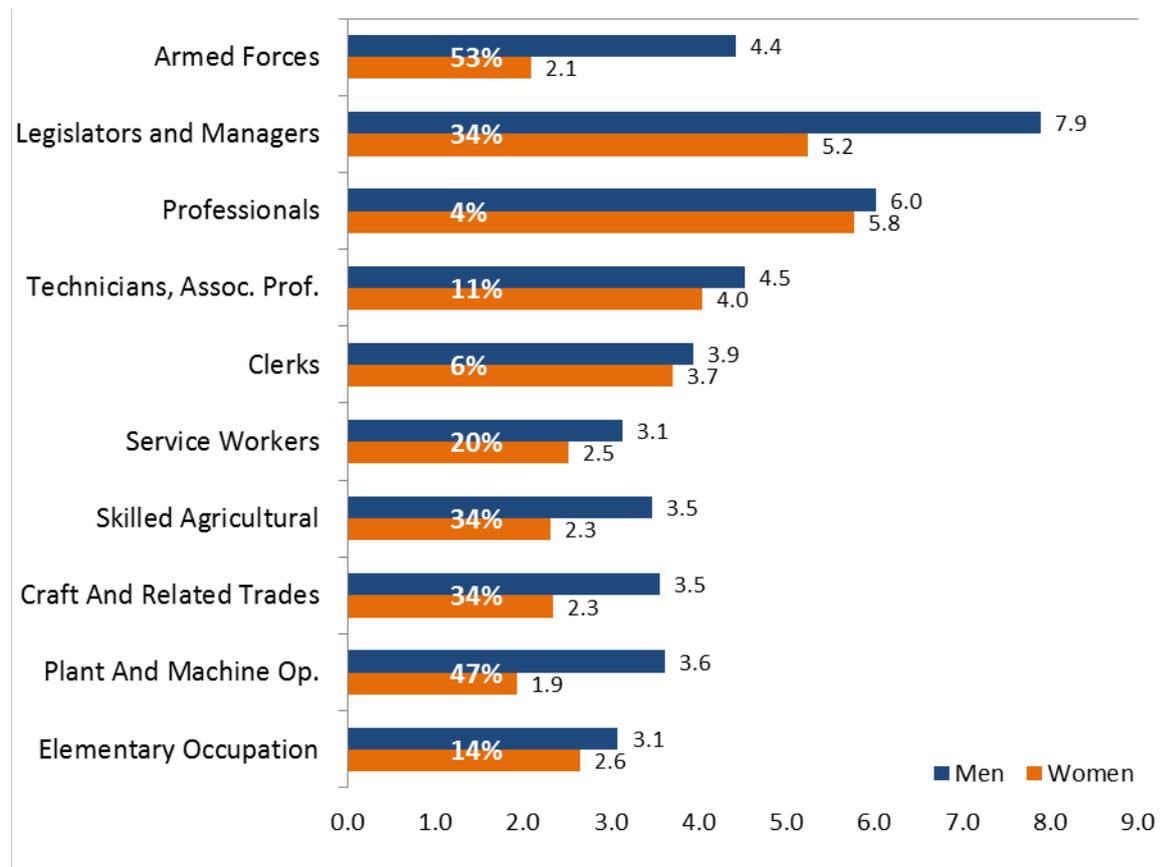
Figure 26A: Average Hourly Wage by Industries and Gender, and Gender Hourly-wage Gap across Industries



Note: Sample includes only individuals working for salaries or wages, ages from 15 to 64 years old and reporting their monthly salary as a continuous variable (not in brackets).

Source: BiH Labor Force Survey, 2013

Figure 26B: Average Hourly Wage by Occupations and Gender, and Gender Hourly-wage Gap across Occupations



Note: Sample includes only individuals working for salaries or wages, ages from 15 to 64 years old and reporting their monthly salary as a continuous variable (not in brackets).

Source: BiH Labor Force Survey, 2013

Table A2: Conditional Hourly Wage Gaps

	(1)	(2)	(3)	(4)	(5)
Female	-0.06 (0.048)	-0.120** (0.047)	-0.113** (0.046)	-0.119** (0.054)	-0.104** (0.052)
<Prim. / No educ. (Base)					
Primary Complete		-0.180* (0.101)	-0.190* (0.104)	-0.204** (0.103)	-0.167 (0.104)
Vocational Secondary Complete		0.031 (0.068)	0 (0.076)	-0.044 (0.075)	-0.021 (0.076)
Secondary Complete		0.372*** (0.131)	0.361*** (0.122)	0.092 (0.123)	0.148 (0.118)
College or More Advanced		0.615*** (0.091)	0.563*** (0.097)	0.132 (0.121)	0.200* (0.110)
15-24 (Base)					
25-34		0.043 (0.102)	0.039 (0.104)	0.005 (0.107)	0.015 (0.106)
35-44		0.279*** (0.095)	0.259*** (0.100)	0.195* (0.105)	0.164 (0.107)
45-54		0.225** (0.099)	0.198* (0.103)	0.117 (0.107)	0.091 (0.108)
55-64		0.294*** (0.106)	0.272** (0.109)	0.172 (0.115)	0.139 (0.115)
01-10 workers (Base)					
11-19 workers					-0.078 (0.091)
20-49 workers					0.071 (0.063)
50-99 workers					0.029 (0.075)
100-249 workers					-0.185 (0.121)
250+ workers					0.082 (0.088)
Don't know					0.026 (0.068)
Public firm (Base)					
Private					-0.06 (0.081)
Other					-0.254* (0.141)
Supervisor role					0.099 (0.063)
Permanent contract					0.038 (0.078)
Constant	1.107*** (0.032)	0.828*** (0.111)	0.830*** (0.128)	0.482 (0.481)	0.343 (0.475)
Regional dummies			X	X	X
Sector of activity				X	X
Occupation				X	X
N	1634	1634	1634	1634	1616
R ²	0.0009	0.0674	0.1006	0.1367	0.1505

* p<0.10, ** p<0.05, *** p<0.01

Table A3: Gender Wage Gap Decomposition Using Blinder-Oaxaca Methodology

Benchmark	No selection correction				Bias Correction: HH composition & other members			
	Human Capital		HK & Demand II		Human Capital		HK & Demand II	
	Men	Women	Men	Women	Men	Women	Men	Women
Overall								
Prediction Men	1.125*** (0.032)	1.125*** (0.032)	1.125*** (0.032)	1.125*** (0.032)	1.124*** (0.056)	1.124*** (0.056)	1.129*** (0.055)	1.129*** (0.055)
Prediction Women	1.042*** (0.039)	1.042*** (0.039)	1.042*** (0.039)	1.042*** (0.039)	0.998*** (0.054)	0.998*** (0.054)	1.012*** (0.049)	1.012*** (0.049)
Difference	0.082 (0.051)	0.082 (0.051)	0.082 (0.051)	0.082 (0.051)	0.125 (0.078)	0.125 (0.078)	0.116 (0.074)	0.116 (0.074)
Explained	-0.063** (0.025)	-0.044* (0.025)	0.014 (0.049)	-0.118** (0.053)	-0.050** (0.024)	-0.046** (0.024)	0.013 (0.049)	-0.122*** (0.044)
Unexplained	0.145*** (0.051)	0.127*** (0.046)	0.069 (0.066)	0.200*** (0.062)	0.175** (0.078)	0.172** (0.080)	0.103 (0.085)	0.239*** (0.084)
Explained								
Education	-0.061*** (0.017)	-0.057*** (0.017)	-0.032** (0.015)	-0.011 (0.016)	-0.050*** (0.016)	-0.048*** (0.018)	-0.024* (0.013)	-0.008 (0.016)
Age	-0.005 (0.008)	-0.005 (0.008)	-0.004 (0.006)	-0.007 (0.008)	-0.008 (0.010)	-0.004 (0.007)	-0.006 (0.009)	-0.005 (0.007)
Region	0.003 (0.015)	0.018 (0.016)	0.004 (0.015)	0.024 (0.017)	0.009 (0.013)	0.005 (0.012)	0.007 (0.013)	0.017 (0.014)
Occupation			0.017 (0.033)	-0.105*** (0.040)			0.028 (0.036)	-0.076** (0.031)
Sector			0.015 (0.040)	-0.014 (0.035)			-0.014 (0.039)	-0.043 (0.027)
Position characteristics			0.014 (0.011)	-0.005 (0.009)			0.022 (0.018)	-0.008 (0.009)
Unexplained								
Education	-0.053 (0.045)	-0.057 (0.051)	-0.054 (0.050)	-0.075 (0.060)	-0.085* (0.047)	-0.088* (0.050)	-0.103* (0.054)	-0.119* (0.061)
Age	0.006 (0.009)	0.006 (0.007)	0.003 (0.009)	0.006 (0.007)	0.01 (0.011)	0.005 (0.008)	0.009 (0.011)	0.008 (0.008)
Region	0.162 (0.121)	0.147 (0.119)	0.163* (0.098)	0.143 (0.097)	-0.007 (0.038)	-0.004 (0.039)	-0.011 (0.038)	-0.021 (0.040)
Occupation			0.031 (0.081)	0.153* (0.079)			0.015 (0.085)	0.119 (0.082)
Sector			0.194 (0.191)	0.223 (0.187)			0.056 (0.220)	0.084 (0.214)
Position characteristics			1.160* (0.602)	1.179* (0.611)			1.739* (0.929)	1.769* (0.943)
Constant	0.03 (0.141)	0.03 (0.141)	-1.428** (0.628)	-1.428** (0.628)	0.258*** (0.099)	0.258*** (0.099)	-1.602* (0.951)	-1.602* (0.951)
Lambda								
Men					0.119 (0.310)	0.119 (0.310)	0.087 (0.300)	0.087 (0.300)
Women					0.174* (0.104)	0.174* (0.104)	0.14 (0.099)	0.14 (0.099)
Observations								
Men	1,501	1,501	1,501	1,501	1,347	1,347	1,347	1,347
Women	938	938	938	938	831	831	831	831
Women	563	563	563	563	516	516	516	516

* p<0.10, **p<0.05, *** p<0.01

Source: World Bank staff elaboration based on BiH Labor Force Survey, 2013. Only workers with monthly salary reported as continuous variable between 25 and 60 years old included.

Table A4: Labor Force Participation Probit Regressions: Marginal Effects

	Male			Female		
	HH composition	HH composition & spouse	HH composition & other members	HH composition	HH composition & spouse	HH composition & other members
	(1)	(2)	(3)	(4)	(5)	(6)
<Prim. / No educ.						
Primary Complete	0.071*** (0.021)	-0.057 (0.057)	-0.035 (0.044)	0.069*** (0.020)	0.109** (0.052)	0.110** (0.045)
Vocational Secondary Complete	0.117*** (0.018)	-0.029 (0.051)	0.005 (0.039)	0.258*** (0.017)	0.332*** (0.045)	0.310*** (0.040)
Secondary Complete	0.144*** (0.031)	-0.05 (0.066)	-0.049 (0.052)	0.493*** (0.037)	0.566*** (0.089)	0.512*** (0.075)
College or More Advanced	0.302*** (0.027)	0.113 (0.072)	0.091* (0.050)	0.602*** (0.027)	0.617*** (0.078)	0.632*** (0.060)
25-29						
30-34	0.064*** (0.022)		0.044 (0.038)	0.060** (0.025)	0.124* (0.072)	0.045 (0.047)
35-39	0.049** (0.023)	-0.083 (0.090)	0.042 (0.042)	0.076*** (0.027)	0.133* (0.074)	0.044 (0.052)
40-44	0.008 (0.023)	-0.11 (0.082)	-0.031 (0.042)	0.064** (0.027)	0.148* (0.078)	0.002 (0.052)
45-49	-0.024 (0.023)	-0.156** (0.078)	-0.031 (0.041)	0.018 (0.027)	0.102 (0.081)	-0.007 (0.055)
50-54	-0.091*** (0.023)	-0.228*** (0.077)	-0.081** (0.039)	-0.045 (0.028)	0.033 (0.081)	-0.044 (0.055)
55-60	-0.237*** (0.022)	-0.329*** (0.076)	-0.154*** (0.039)	-0.160*** (0.028)	-0.08 (0.085)	-0.106* (0.056)
HH Head						
Spouse	0.018 (0.039)	-0.034 (0.064)	-0.008 (0.056)	-0.002 (0.019)	-0.195** (0.086)	-0.025 (0.042)
Children	-0.061*** (0.018)		-0.065* (0.035)	0.078*** (0.030)		0.011 (0.066)
Other member	-0.093*** (0.033)		-0.107** (0.053)	0.004 (0.029)		-0.014 (0.057)
HH Size	0.016*** (0.004)	-0.01 (0.010)	-0.016** (0.008)	0 (0.005)	-0.038*** (0.014)	-0.039*** (0.012)
Share Children 0-6	0.211*** (0.056)	0.216 (0.143)	0.542*** (0.134)	-0.198*** (0.059)	-0.044 (0.153)	-0.041 (0.122)
Share Children 7-14	0.147*** (0.047)	0.261** (0.114)	0.294*** (0.087)	-0.013 (0.048)	0.17 (0.122)	0.226** (0.107)
Share Elderly 65+	-0.026 (0.040)	-0.078 (0.190)	0.208** (0.101)	-0.095* (0.048)	0.324 (0.256)	0.313** (0.151)
Log(Hourly Wage Spouse)		-0.027 (0.027)			-0.052*** (0.019)	
Spouse employed		-0.079** (0.033)			-0.166*** (0.040)	
Labor income other members hh			-0.000*** (0.000)			-0.000*** (0.000)
Share employed other members hh			-0.160*** (0.029)			-0.235*** (0.043)
N	6,645	850	1,394	6,572	982	1,412

* p<0.10, ** p<0.05, *** p<0.01