



SERBIA

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# COUNTRY GENDER ASSESSMENT

**May 2024**

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# ABBREVIATIONS

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CARE	Cooperative for Assistance and Relief Everywhere
EU	European Union
EUROSTAT	The statistical office of the European Union
EU-SILC	European Union Statistics on Income and Living Conditions
GRS	Government of the Republic of Serbia
HCI	Human Capital Index
GEGI	Gender Employment Gap Index
ILOSTAT	International Labor Organization Statistics
ISCED	International Standard Classification of Education
LFP	Labor Force Participation
LITS	Life in Transition Survey
MISCS	Multiple Indicator Cluster Survey
NEET	Not in Education, Employment or Training
NGO	Non-Governmental Organization
OECD	Organisation for Economic Co-operation and Development
OSCE	Organization for Security and Co-operation in Europe.
PISA	Programme for International Student Assessment
SORS	Sexual Offense Resource Services
STEM	Science, Technology, Engineering and Mathematics
UNDESA	United Nations Department of Economic and Social Affairs
UNFPA	United Nations Population Fund
WBL	Women, Business and the Law
WHO	World Health Organization

# 1. INTRODUCTION

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Promoting gender equality and enhancing women’s involvement in the economy are crucial for Serbia’s growth trajectory. It’s vital to actively engage, cultivate, and fully utilize the diverse skills and potential of the population, especially those currently inactive in the workforce, to reduce poverty and foster shared prosperity. Over the past decade, Serbia has made strides in gender equality, evident in reduced educational disparities, improved life expectancy for women, increased political engagement among women, and lower birth rates. However, significant gaps persist in areas such as employment, business ownership, wage disparities, gender-segregated jobs, unpaid domestic work, and instances of gender-based violence.

This Country Gender Assessment provides empirical evidence and analyzes gender equality in Serbia. Methodologically, the report adopts the Gender Assessment framework proposed by the World Development Report on Gender Equality and Development (WDR 2012). Through this framework, the report examines recent progress and ongoing challenges across three critical dimensions: Endowments, Economic Opportunities, and Voice and Agency. Extensive research was conducted, drawing from various data sources to assess indicators such as health, education, labor market dynamics, and gender-based violence, among others.<sup>1</sup>

This report updates and complements past work on gender equality in Serbia, relying primarily on data from sources such as the WDI, the 2021 Labor Force Survey (LFS), the 2023 Life in Transition Survey, the 2019 Enterprise Survey, the 2021 Global Findex and other available through the World Bank Gender Data portal, as well as various secondary sources. The analysis highlights significant gender disparities in human capital and access to economic opportunities. Key findings include:

- Serbia could achieve substantial economic benefits by reducing gender gaps, with the Gender Equality Gain Index (GEGI) estimating a potential increase in long-run GDP per capita from equalizing employment rates between genders.
- Gender disparities persist in economic opportunities, with women’s labor force participation notably lower than men’s. Women are disproportionately

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<sup>1</sup> This note focuses on gender disparities specifically hindering the well-being and economic welfare of women in BiH. However, gender gaps can arise in the outcomes and opportunities enjoyed by females and males across several dimensions. (WDR 2012). In many instances, men—rather than women—may suffer as a result of gender disparities. Regardless of whether these inequalities create disadvantages for men or for women, gender equality matters intrinsically, as well as instrumentally, to foster economic efficiency and development outcomes (WDR 2012).

engaged in part-time employment, and caregiving responsibilities predominantly fall on women, hindering their workforce participation and career advancement, exacerbated by limited formal care services.

- While women outnumber men in tertiary education enrollment, men have higher overall educational attainment. However, recent improvements are observed among younger age groups. Girls outperform boys in reading, science, and digital skills, yet fewer women pursue STEM fields.
- A phenomenon known as the motherhood penalty is observable in Serbia. Young men and women experience different transitions to adulthood, leading to divergence in employment rates at the onset of family formation.

Advancing gender equality presents significant opportunities beyond fairness, essential for fostering inclusive growth and poverty alleviation. Enhancing women's economic prospects, improving resource access, and bolstering their voice and influence are critical steps in addressing key challenges in Serbia, including enhancing labor productivity, stimulating private sector growth, and building resilience.

The structure of the report is as follows. Section 2 delves into the legal and institutional framework. Section 3 assesses gender equality from the perspective of human endowments. Section 4 discusses progress and challenges in economic opportunities. Section 5 focuses on issues related to voice and agency.

## 2. LEGAL AND INSTITUTIONAL FRAMEWORK

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The progress towards achieving gender equality has been notable, with legislation aligning with international and EU standards. Over the last 15 years, Serbia has established a comprehensive legal and policy framework. However, despite improvements in public policies and programs, full implementation has been hindered by the low institutional capacity within government structures and entrenched societal gender norms. As a result, progress toward gender equality has been slow and continuous, as noted by the Gender Equality Index in 2021.

Serbia's legislative framework for gender equality has made significant strides, garnering an overall score of 93.8 out of 100 in 2023 in the World Bank's Women,

Business, and the Law 1.0 index (WBL 1.0). This marks a notable improvement from 1975 (Figure 1). In the 1970s and 80s, a typical woman in Serbia had just two-thirds of the legal rights of men in access to economic opportunities (WBL 1.0 index of 67.5). The late 1990s and early 2000s showed improvements in the legal environment in the labor market, and by 2015, the WBL 1.0 index was 93.8. Serbia has moved at a slower pace compared to the EU-27 average (97 in 2023) but is the country with the highest WBL index in the Western Balkans.

The articles of the Labor law primarily delineate the legal framework governing the labor market in Serbia.<sup>3</sup> Wage taxation and social security contribution are outlined in the Laws on Income Taxation<sup>3F4</sup> and Contributions to Mandatory Social Insurance<sup>45</sup>, while provisions for retirement are regulated by the Law on Pension and Disability Insurance<sup>6</sup>. Measures to prevent harassment and discrimination in the labor market are regulated by the Laws on Prevention of Harassment at Work<sup>7</sup> and Anti-discrimination Law<sup>8</sup>, as well as the Law on Gender Equality.<sup>9</sup>

Serbia has consistently performed well in various aspects related to gender equality, including freedom of movement, laws influencing women's decisions to work, working after having children, pay equity, marriage-related constraints, entrepreneurship opportunities, and gender disparities in property and inheritance, achieving a perfect score in 2023 (Figure 2). However, concerning laws affecting the size of women's pensions, Serbia could explore further reforms to enhance legal equality for women. Notably, one of the lowest scores pertains to laws impacting the size of women's pensions. Law on Pension and Disability Insurance establishes a lower length of service for women compared to men (35 versus 40 years old). However, to equalize pensions, women's pensions are increased by 6 percent

2 The WBL 1.0 index assesses how laws and regulations impact women's economic opportunities across various areas, including Mobility, Workplace, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension. The score is calculated by taking the average of each index, with 100 being the highest possible score. The index is based on the analysis of the domestic laws and regulations, updated to October 2023.

3 Employment Act, Off. Herald of RS, Nos. 24/2005,61/2005, 32/2013, 75/2014, 13/2017 Decision of the CC, 113/2017 and 95/2018

4 Individual Income Tax Law, Off. Herald of RS Nos. 24/01 of 12 April 2001, 80/02 of 26 November 2002, 80/02 of 26 November 2002 (other law), 135/04 of 21 December 2004, 62/06 of 19 July 2006, 65/06 of 28 July 2006 (Corrigendum), 31/09 of 30 April 2009, 44/09 of 9 June 2009, 18/10 of 26 March 2010, 50/11 of 8 July 2011, 91/11 of 2 December 2011 (Decision CC), 93 /12 of 28 September 2012, 114/12 of 4 December 2012 (Decision CC), 47/13 of 29 May 2013, 48/13 of 31 May 2013 (Corrigendum), 108/13 of 6 December 2013, 57/14 of 30 May 2014, 68/14 of 3 July 2014 (other law), 112/15 of 30 December 2015, 113/17 of 17 December 2017, 95/18 of 8 December 2018, 86/19 of 6 December 2019, 153/ 20 of 21 December 2020, 44/21 of 29 April 2021, 118/21 of 9 December 2021 and 138/22 of 12 December 2022

5 Law on Contribution for Mandatory Social Insurance Službeni glasnik RS, Nos. 84/04 of 24 July 2004, 61/05 of 18 July 2005, 62/06 of 19 July 2006, 5/09 of 22 January 2009, 52/11 of 15 July 2011, 101/11 of 30 December 2011, 47/13 of 29 May 2013, 108/13 of 6 December 2013, 57/14 of 30 May 2014, 68/14 of 3 July 2014 (other law), 112/15 of 30 December 2015, 113/17 of 17 December 2017, 95/18 of 8 December 2018, 86/19 of 6 December 2019, 153/20 of 21 December 2020, 44/21 of 29 April 2021 and 118/21 of 9 December 2021

6 О ПЕНЗИЈСКОМ И ИНВАЛИДСКОМ ОСИГУРАЊУ Сл. гласник РС», бр. 34/2003, 64/2004 - одлука УСРС, 84/2004 закон, 85/2005, 101/2005 - др. закон, 63/2006 - одлука УСРС, 5/2009, 107/2009, 101/2010, 93/2012, 62/2013, 108/2013, 75/2014, 142/2014, 73/2018, 46/2019 - одлука УС, 86/2019 и 62/2021

7 Law on Prevention of Harassment at Work, Službeni glasnik RS, No. 36/10 of 28 May 2010

8 Law on Prohibition for Discrimination, Službeni glasnik RS, Nos. 22/09 of 30 March 2009 and 52/21 of 24 May 2021

9 Law on Gender Equality Službeni glasnik RS, No. 52/21 of 24 May 2021

10 See Zakon o penzijskom i invalidskom osiguranju (paragraf.rs) art. 69



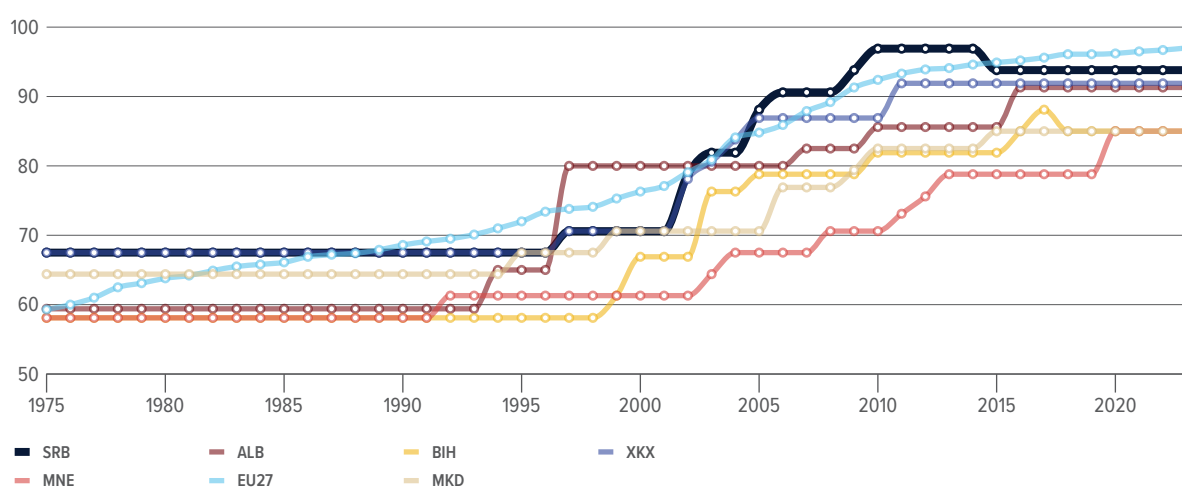
compared to men to ensure that women who retire with 35 years of service have the same pension as men with 40 years of service.<sup>11</sup>

According to the new WBL 2.0 legal frameworks index,<sup>12</sup> women in Serbia have 82.5 percent of the legal rights of men. This update offers a deeper insight into the legal underpinnings of gender equality compared to the previous WBL 1.0 index (Figure 3). It highlights how critical areas such as entrepreneurship support, pensions, and women's safety still require further improvements.

The Serbian government adopted the Gender Equality Strategy for the period from 2021-2030. It aims to bridge the gender gap and achieve gender equality, seen as a precondition for the development of society and the improvement of the lives of all individuals. The vision is for a gender-equal Republic of Serbia, where individuals of all genders have equal rights and opportunities for personal development, contribute equally to the sustainable development of society, and share equal responsibility for the future.<sup>13</sup>

Figure 1. WBL Index 1.0. (1975-2023)

Source: World Bank: Women, Business, and the Law, 2024



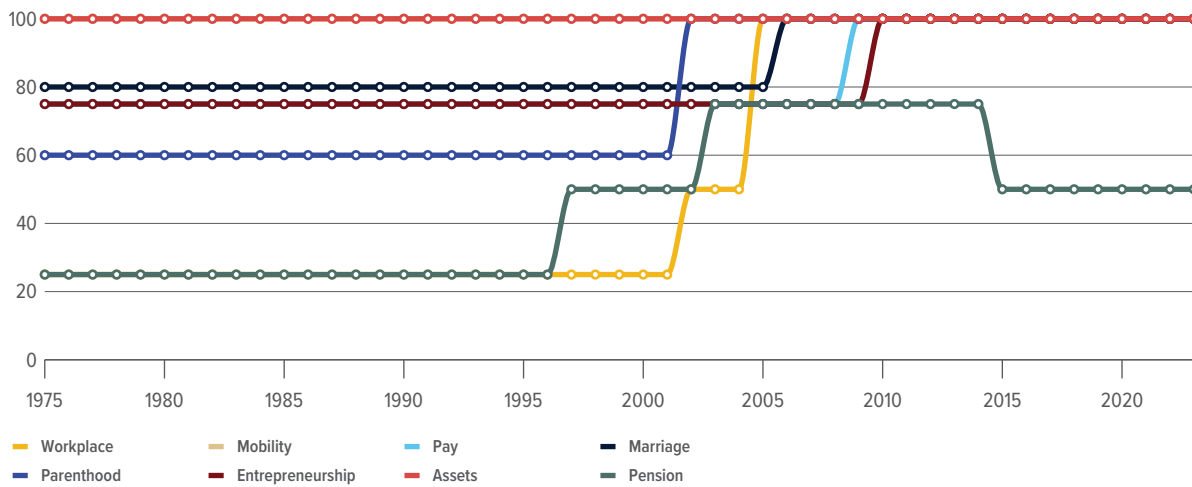
11 Law on Pension and Disability Insurance of 2 April 2003, Arts. 19 and 19a, Law on Pension and Disability Insurance of 2 April 2003, Arts. 19b, 19c, 70a and 70b. The pension indicator shows a decrease between 2014 and 2015 due to a change in the regulation that established that men and women cannot retire with partial pension at the same age. (see World Bank Women, Business and the Law dataset)

12 The new WBL 2.0. index includes two additional indicators – Safety and Childcare – and new and revised questions under the original WBL indicators. The analysis continues to be based on domestic laws and regulations. The new Safety indicator expands the measurement legislation on violence against women. Previously, WBL 1.0. addressed only two forms of violence: sexual harassment in employment (under Workplace indicator) and domestic violence (under Marriage indicator). The new Safety indicator now covers two additional forms of violence against women: child marriage and femicide. The new Childcare indicator assesses childcare services offered in center-based settings to children from birth to two years and 11 months.

13 GRS (2021).

Figure 2. WBL 1.0. Score by Indices (1975-2023)

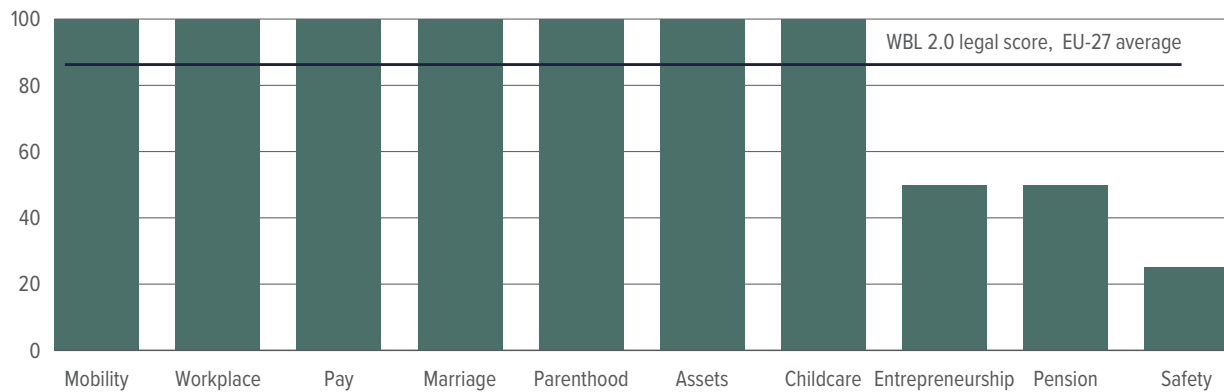
Source: World Bank: Women, Business, and the Law, 2024



In Serbia, various institutional mechanisms oversee the promotion of gender equality at the national level. The Coordination Body for Gender Equality, established in 2014, plays a pivotal role in this regard. Additionally, the Ministry of Human and Minority Rights and Social Dialogue, established in 2020, has assumed responsibilities related to anti-discrimination, gender policy, and gender equality from the Ministry of Labor, Employment, Veterans, and Social Affairs. Since 2003, the National Assembly has housed the Committee on Human and Minority Rights, which reviews draft laws and other general acts from a gender aspect. Moreover, a women's parliamentary network, comprising female MPs from all parliamentary groups, focuses on key objectives such as women and family health, combating violence against women and children, economic empowerment of women, women's education and knowledge promotion, and enhancing women's participation in political and public life. Additionally, one of the deputies of the Protector of Citizens oversees children's rights and gender equality. Furthermore, there is the Commissioner for the Protection of Equality. At the local government level, Gender Equality Councils also play a crucial role in promoting gender equality.

**Figure 3. WBL 2.0. Legal Score by Indices (2023)**

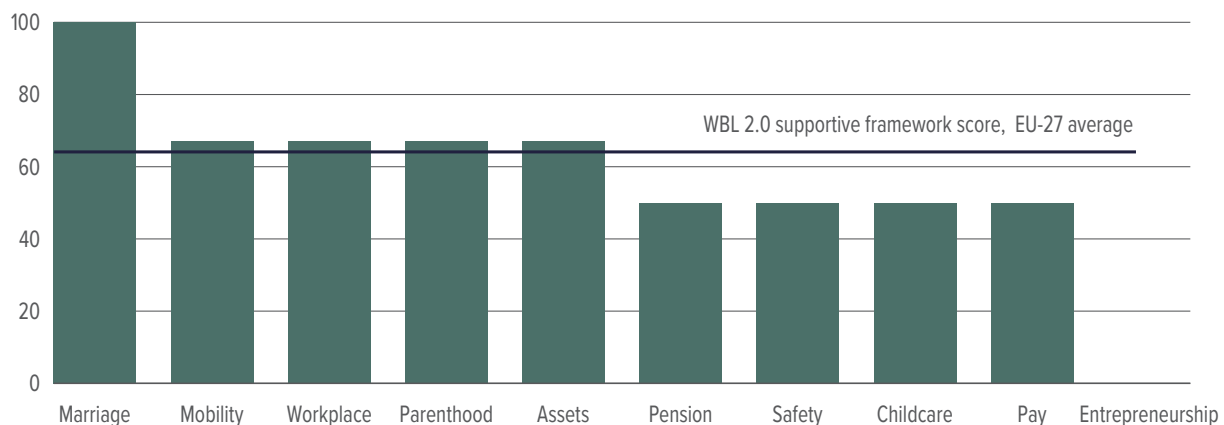
Source: World Bank: Women, Business, and the Law, 2024



Even with equal laws in place, achieving women’s rights and opportunities still faces significant challenges due to inadequate implementation and weak enforcement. WBL 2.0 supportive frameworks assesses the disparity between laws in theory and their application in practice (*de jure vs de facto*). It encompasses various instruments aimed at facilitating the implementation of laws, including national policies, plans and programs, services, budget, special procedures, and sanctions for noncompliance with certain standards. Data for Serbia indicate that the supportive frameworks necessary for the implementation of laws could be strengthened across all the indicators, except on legislation on marriage (Marriage Indicator). In particular, supportive frameworks could be more robust in critical areas such as laws affecting occupational segregation and the gender wage gap (Pay Indicator), laws affecting the size of a woman’s pension (Pension Indicator), the legal frameworks governing the provision of childcare (Childcare Indicator) and legislation on violence against women (Safety Indicator). They should be created for the laws affecting women’s ability to start and run a business (Entrepreneurship Indicator) (Figure 4).

**Figure 4. WBL 2.0. Supportive Frameworks Score (2023)**

Source: World Bank: Women, Business, and the Law, 2024



## SPOTLIGHT 1 – Gender-Responsive Budgeting

Gender Responsive Budgeting (GRB) is an approach to budgeting that seeks to promote gender equality by ensuring that public policies and expenditures are designed and implemented in ways that take into account the different needs and priorities of women and men. It is an important tool to improve the transparency, accountability, effectiveness, efficiency, and equity of public expenditure.

GRB brings into focus issues that are frequently overlooked within budget analysis and decision making. These issues include the role that unpaid work plays in economic and social outcomes, especially the unequal distribution of and responsibility for unpaid work that is placed on women and the extent to which women can voice their needs and participate in decision-making on budgets. GRB not only assists governments in innovating when it comes to the resources for financing the SDGs but also allows them to track allocations for gender equality and to assess the extent to which they are making this information publicly available and transparent.

In Serbia, GRB has been an integral part of the Budget System Law since 2015 and institutions at all governmental levels are included in its implementation, while the entire process is governed by the Ministry of Finance, Provincial Secretariat of Finance, and the Coordination Body for Gender Equality, with the support of UN Women. The gradual introduction of this practice in creation, financing, implementation, and monitoring of public policies has so far yielded great results: 71 institutions at national and provincial level have included gender perspective in 104 budget programs (82% of the total number of budget programs), 369 budget objectives and 732 gender responsive of their 2022 budgets.

*Source: UN Women*

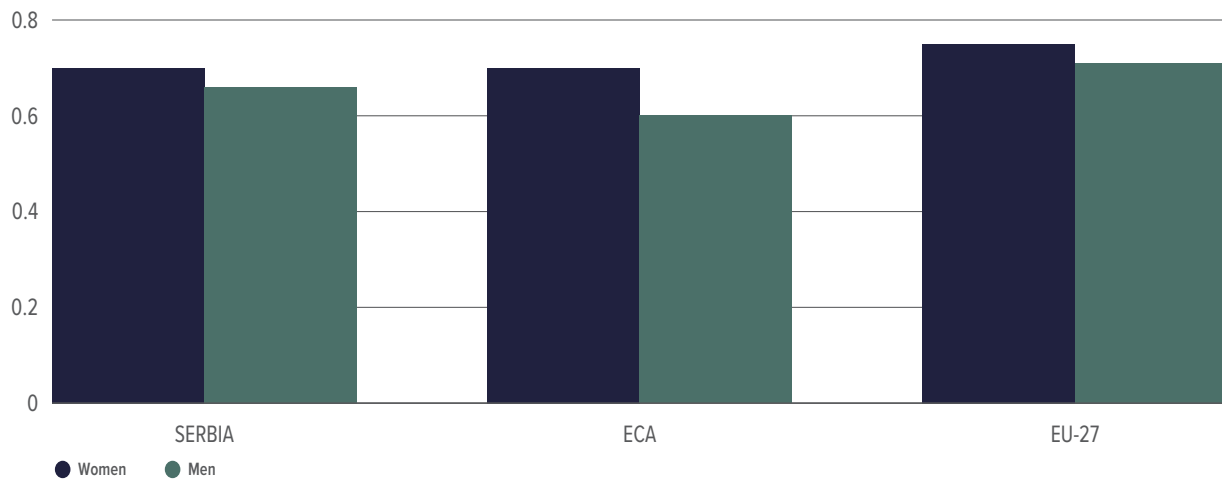


## 3. ENDOWMENTS

Serbia has made several advancements in improving health outcomes of its population, including increases in life expectancy and reductions in infant mortality. However, certain areas of public health still lag behind those of peer countries. While women have achieved notable progress in education, even closing the gender gap in enrollment, men are falling behind in educational attainment. Gender segregation persists in educational fields. According to the 2020 Human Capital Index,<sup>14</sup> a girl born in Serbia will only achieve 70 percent of her potential productivity as an adult due to limitation in education and health, compared to 66 percent for a boy. These figures align with the regional average for girls in European and Central Asia but are lower than the average for boys in the region, which stands at 60 percent. They also fall short of the averages for EU-27, where the rates are 75 percent for girls and 71 percent for boys (Figure 5).

Figure 5. Human Capital Index (2020)

Source: World Bank, 2020



### 3.1 HEALTH

In Serbia, women typically live longer than men. In 2021, the average life expectancy was 75.6 years for women and 70 years for men. Since 2019, life expectancy for both genders has been decreasing (Figure 6). This increase has led to a rise in

<sup>14</sup> Source: World Bank (2020b). The HCI calculates the contributions of health and education to worker productivity. The final index score ranges from zero to one and measures the productivity as a future worker of child born today relative to the benchmark of full health and complete education.

the old-age dependency ratio from 23.6 to 32.4 percent. However, despite these improvements, life expectancy for both genders still trails behind that of the EU by approximately 8 years. In 2021, the average life expectancy in Serbia was slightly lower than in Montenegro and North Macedonia but notably lower than in Albania.

Figure 6. Life Expectancy at Birth by gender (years), (1995-2021)

Source: The World Bank, Gender Data Portal. Original Source: Eurostat: Demographic Statistics. Accessed: January 12, 2024

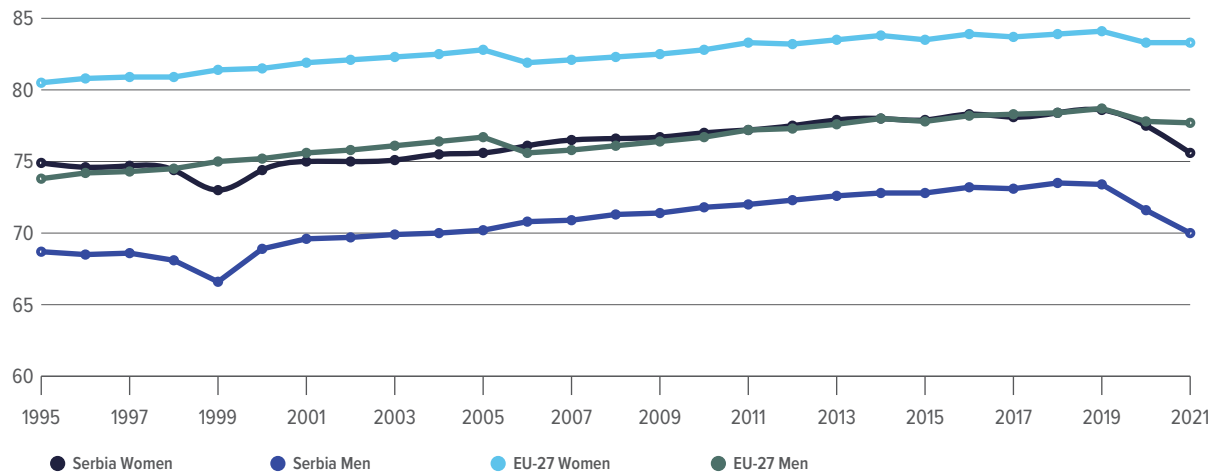
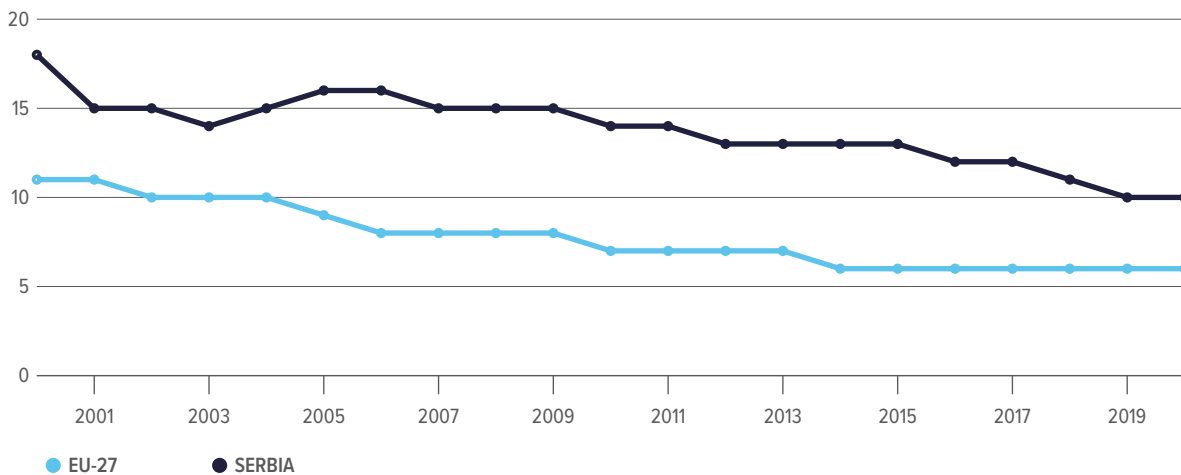


Figure 7. Maternal Mortality Rate (per 100,000 live births) (2000-2020)

Source: The World Bank, Gender Data Portal. Original Source: WHO, UNICEF, UNFPA, World Bank Group, and UNDESA/Population Division, World Health Organization, 2023. Accessed: January 12, 2024.



While access to prenatal care and institutional births remain high in Serbia, maternal, and infant health outcomes present a mixed picture and fall below EU levels. In 2019, 96.6 percent of pregnant women received prenatal care with a minimum of four visits,<sup>15</sup> and skilled health attendance during births has been nearly univer-

15 Source: World Bank Gender Data Portal. Original Source: UNICEF, State of the World's Children, Childinfo, and Demographic and Health Surveys. Accessed: January 12, 2024.

sal over the past two decades (99.9 percent in 2018).<sup>16</sup> The infant mortality rate is higher for male than for female infants (5.4 and 4.5 per 1,000 live births, respectively). Despite a slight decrease in maternal mortality over the last twenty years, in 2020, it was almost twice as high as the EU average (Figure 7). Infant mortality rates have significantly decreased for both genders over the same period, narrowing the gender gap, although it remains higher than in the EU (Figure 8).<sup>17</sup> Although the infant mortality rates<sup>18</sup> have decreased since 2000, at 4.3 for girls and 5.2 for boys, they are still above the EU level of 2.9 for girls and 3.4 for boys.

In terms of health conditions related to unhealthy behaviors, Serbia lags behind. The use of tobacco remains high among women, and the prevalence of obesity is increasing for both genders. Female smoking prevalence in Serbia, though lower than that among men, is significantly higher than the EU average (Figure 9). Obesity rates, especially among men, have seen a notable rise, with approximately 11 percent of men and 15 percent of women in Serbia considered obese in 2016, a significant increase from 2000, particularly for men – rising from 6.7 percent (Figure 10). High smoking and obesity rates likely contribute to poorer health outcomes and a higher prevalence of non-communicable diseases and deaths in the Serbian population compared to the EU. Mortality due to suicide among men dropped from 33 per 100,000 men in 2000 to 17 per 100,000 men in 2019. The suicide rate has been consistently higher for men than for women (Figure 11).

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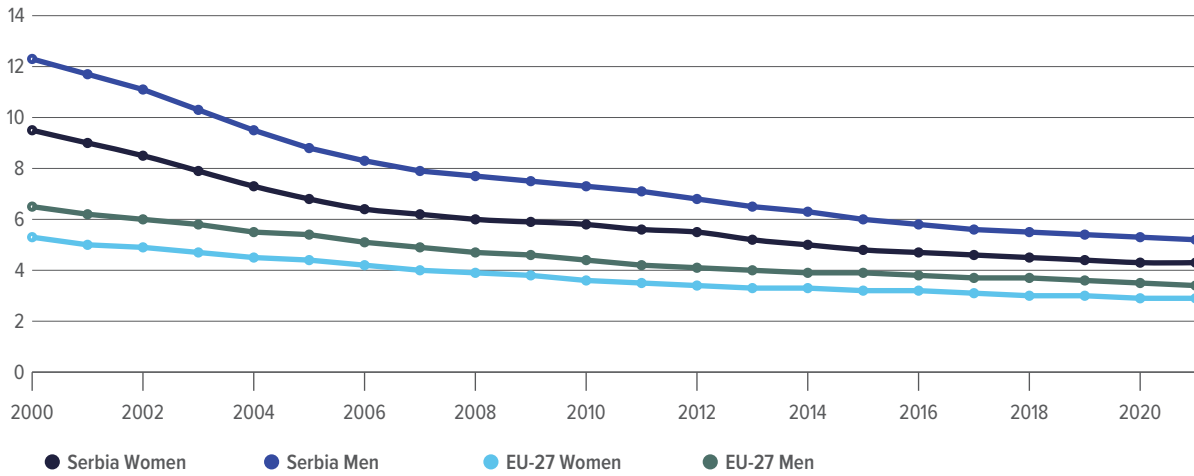
16 Births attended by skilled health staff are the percentage of deliveries attended by personnel trained to give the necessary supervision, care, and advice to women during pregnancy, labor, and the postpartum period; to conduct deliveries on their own, and to care for newborns Source: World Bank Gender Data Portal. Original Source: UNICEF, State of the World's Children, Childinfo, and Demographic and Health Surveys.

17 While infant mortality continues to be more prevalent among boys than girls, this might be in line with sex differences in genetic and biological conditions, with boys being biologically weaker and more susceptible to diseases or premature death.

18 Infant mortality rate is the number of infants dying before reaching one year of age, per 1,000 live.

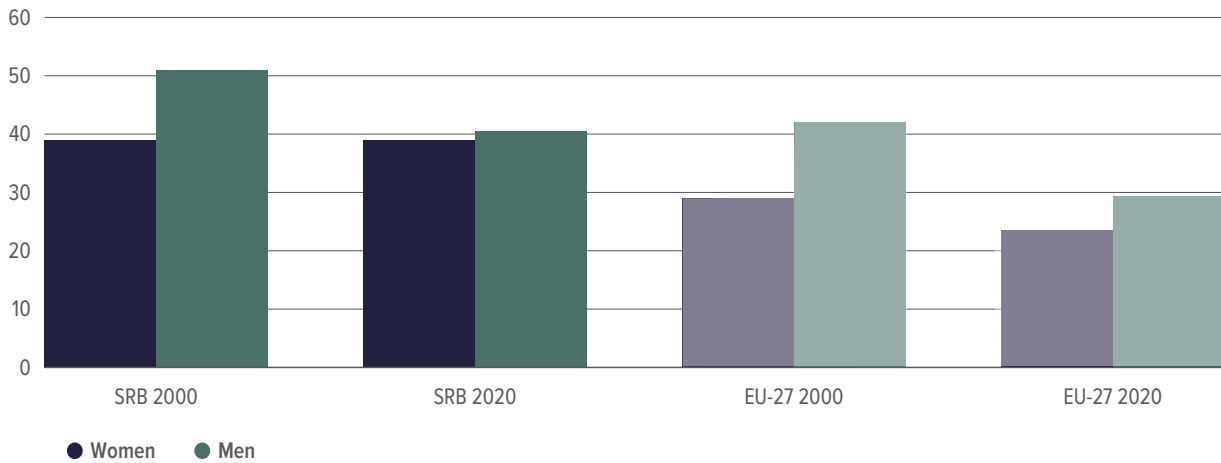
**Figure 8. Infant Mortality Rate by Sex (per 1,000 births) (2000-2021)**

Source: The World Bank, Gender Data Portal. Original Source: Estimates developed by the UN Inter-agency Group for Child Mortality Estimation (UNICEF, WHO, World Bank, UN DESA Population Division) at [www.childmortality.org](http://www.childmortality.org). Accessed: January 12, 2024.



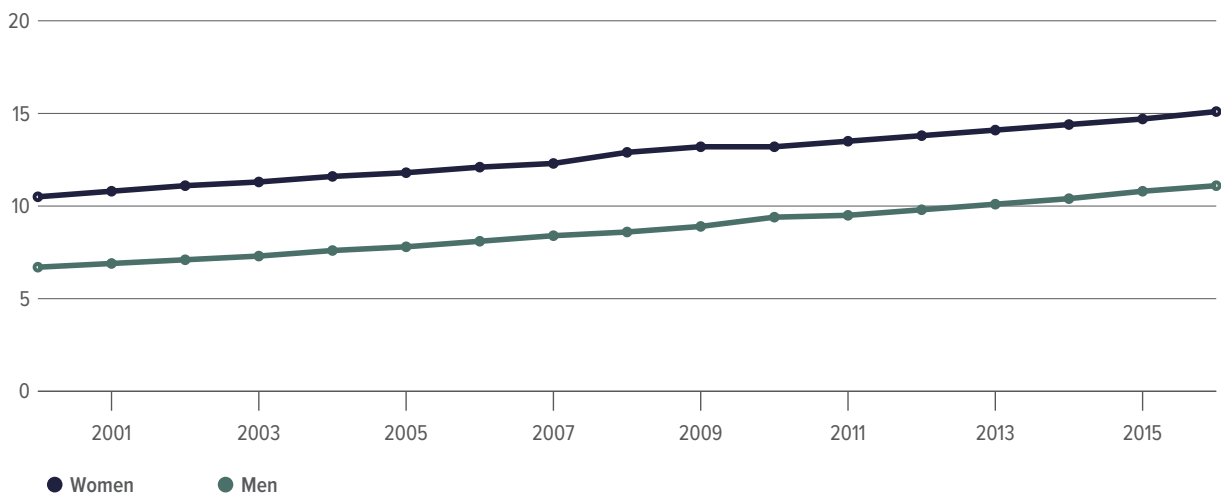
**Figure 9. Prevalence of Current Tobacco Use (percent of population 15 years old and over) (2000-2020)**

Source: The World Bank, Gender Data Portal. Original Source: World Health Organization, Global Health Observatory Data Repository. Accessed: January 12, 2024.



**Figure 10. Prevalence of Obesity (percent of population 18 years old and over) (2000-2016)**

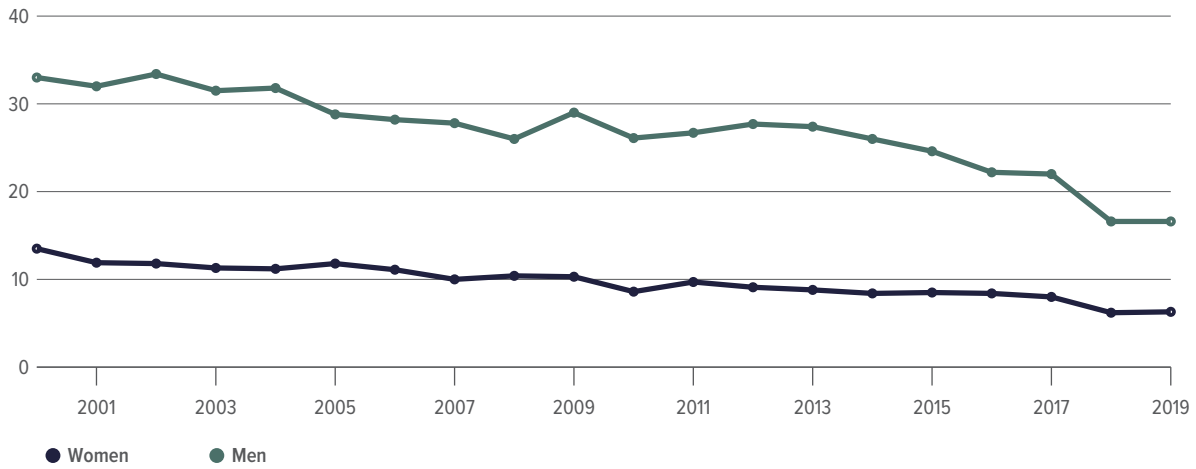
Source: The World Bank, Gender Data Portal. Original Source: World Health Organization (WHO): Global Health Observatory Data Repository. Accessed: January 12, 2024.





**Figure 11. Suicide Mortality Rate (per 100,000 population) (2000-2019)**

Source: The World Bank, Gender Data Portal. Original Source: World Health Organization, Global Health Observatory Data Repository. Accessed: January 12, 2024.



The adolescent fertility rate has seen a significant decline since 2000, yet it remains higher than in the EU. From 2000 to 2021, the rate dropped from 24.6 to 14.9 children born to women aged 15-19 per 1,000 women in the same age group. Notably, the gap between Serbia and the EU in terms of these rates has also narrowed substantially, as the decrease in the EU was less pronounced (Figure 12).

The fertility rate decreased at the beginning of the 2000s, but since then, it has been on a slow rise. Currently, fertility levels are similar to those in the EU but below the replacement rate of 2.1 births per woman (Figure 13). Compared to other countries in the Western Balkans, Serbia has a higher fertility rate than Albania (1.4), North Macedonia (1.3), and Bosnia and Herzegovina (1.36), and a lower than Kosovo (1.53) and Montenegro (1.75) as of 2021.

**Figure 12. Adolescent Fertility Rate (births per 1,000 women aged 15 – 19) (2000-2021)**

Source: The World Bank, Gender Data Portal. United Nations Population Division, World Population Prospects. Accessed: January 12, 2024

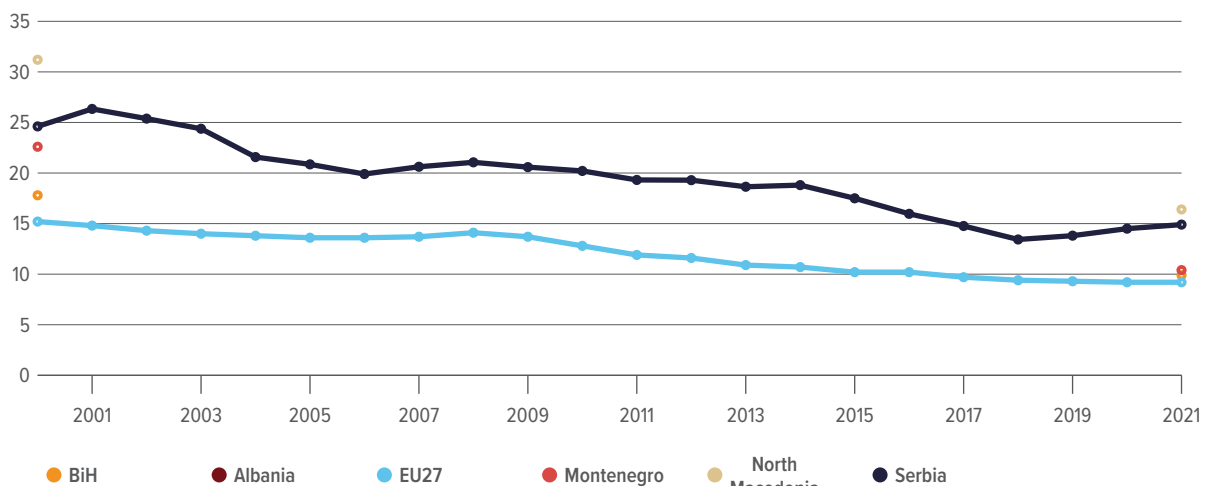
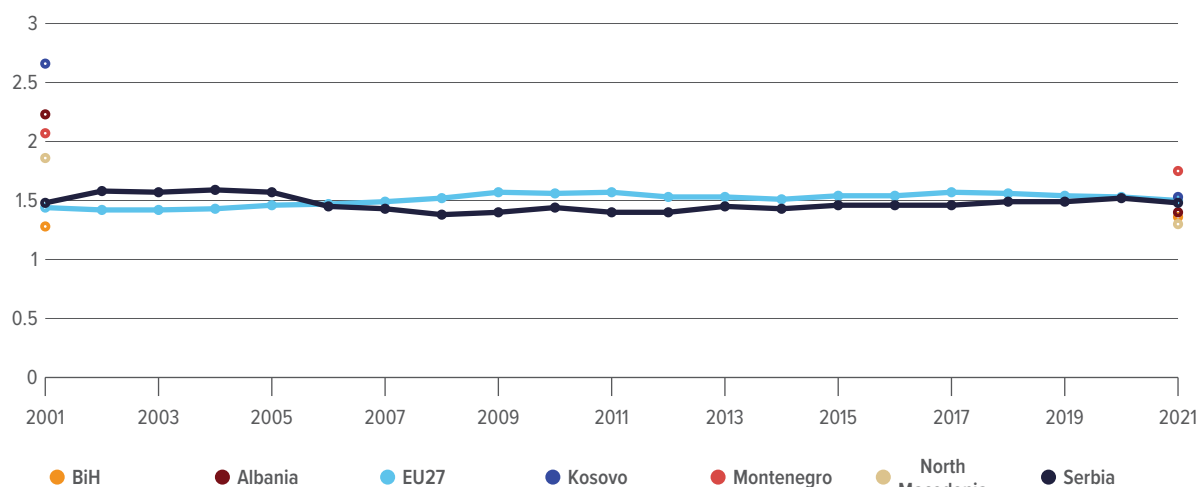


Figure 13. Fertility Rate (2001-2021)

Source: The World Bank, Gender Data Portal. Original Source: Eurostat: Demographic Statistics. Accessed: January 12, 2024.



Due to the low fertility rate and significant migratory outflows from Serbia,<sup>19</sup> the total population is projected to decrease from 6.834 million in 2021 to 6.816 in 2040.<sup>20</sup> If this trend continues it will result in a population in 2041 lower than in 2011. Overall, the fertility rate decreased by about 0.1 and has resulted in a decrease in the child dependency ratio in Serbia from 24.6 to 22.2 percent from 2000 to 2022, indicating a lower average burden in childcare. However, given the reversal of the fertility rate trends, the child dependency ratio in recent years has an increasing trend and it's projected to increase to 23.1 in 2040.<sup>21</sup>

Work and fertility decisions are jointly defined, with the compatibility of family and career as a key determinant of fertility.<sup>22</sup> In particular, while in most medium and high-income countries, there has been a shift in women's plans and aspirations, significant disparities still exist in the attainability of simultaneously pursuing a career and a family for women.

<sup>19</sup> Serbia started intensively exporting – mostly unskilled – workers to Germany and other Western European countries in the 1960s. The next big wave came in the 1990s, as a result of the political turmoil and economic hardship caused by the dissolution of Yugoslavia. This time, the structure of the migrant stock was far more diversified, with many high-skilled people leaving the country for a wider variety of destinations. With the return of stability in the early 2000s, emigration continued at a somewhat slower pace, but it has started to pick up again in more recent years. According to conservative United Nations statistics, the total number of migrants from Serbia is some 950,000, which is around 14 percent of the total resident population in the country itself

<sup>20</sup> Source: Statistical Office of the Republic of Serbia, 2021

<sup>21</sup> Source: Statistical Office of the Republic of Serbia, 2021

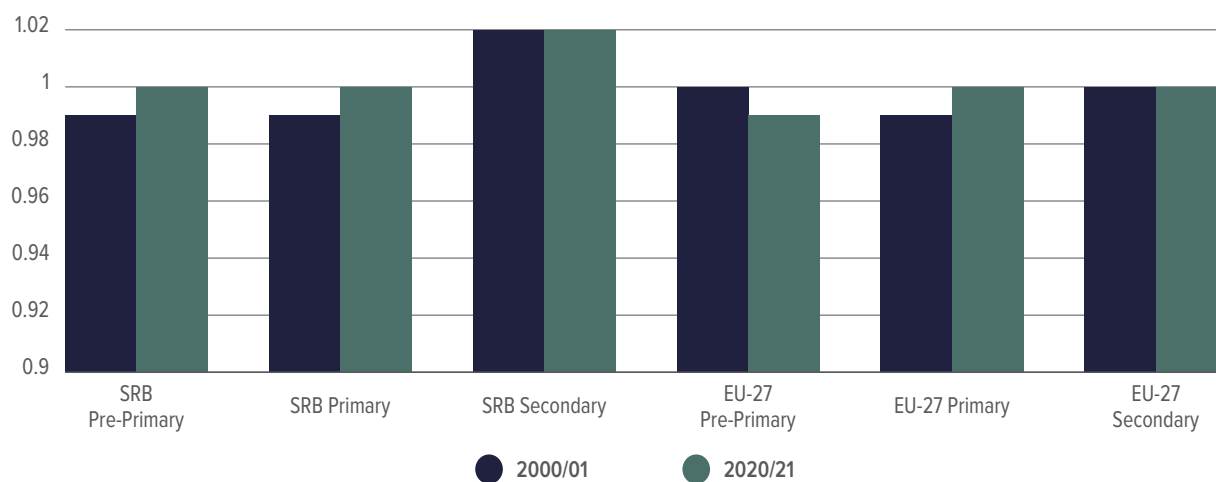
<sup>22</sup> For an analysis of the relation between fertility and women's LFP see also Ahan and Mira, 2002, Del Boca 2002, Adsera, 2004.

## 3.2 EDUCATION

While enrollment rates in pre-primary, primary, and secondary education have been approximately equal for both genders in 2000 and 2021, women outnumber men in tertiary education. Enrollment rates in pre-primary, primary and secondary education both in 2000 and 2021 were approximately equal for both genders (Figure 14). Despite increasing enrollment rates over the past two decades, narrowing the gap with EU-27 countries, women dominate tertiary education with a gross enrollment rate of 81.8 percent in 2021, compared to 57.3 percent for men (Figure 15). Moreover, women constitute the majority of graduates from bachelor's (58.8 percent) and doctoral studies (56.6 percent).<sup>23</sup> Dropout rates are low overall, with boys more likely to drop out of high school. Approximately 1.4 percent of boys entering high schools (ISCED level 4) do not complete this level of education, while the corresponding figure for girls is 0.7 percent. Dropout rates for elementary schools (ISCED 2 and 3) are lower, standing at 0.8 for boys and 0.5 percent for girls in 2020.<sup>24</sup>

Figure 14. Gender Parity Index for Gross Enrollment Rates by Education Level (2000-2021)

Source: The World Bank, Gender Data Portal. Original Source: UNESCO Institute for Statistics (UIS). UIS. Stat Bulk Data Download Service. Accessed: January 12, 2024.

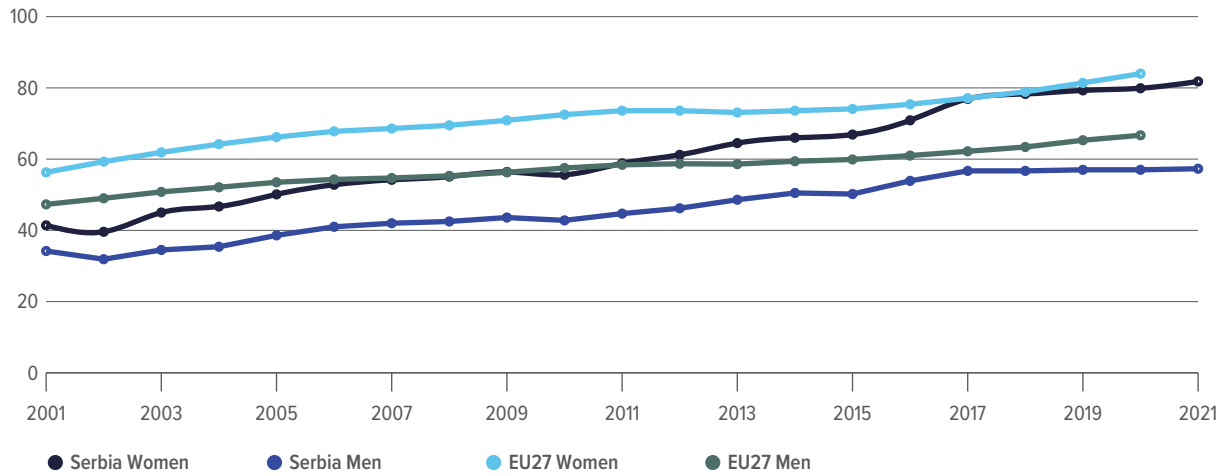


<sup>23</sup> Source: Own calculation based on the Women and Men in Serbia, 2021 data.

<sup>24</sup> Source: Women and Men in Serbia, 2021 data.

**Figure 15. Gross Enrollment Rates in Tertiary Education (2000-2021)**

Source: The World Bank, Gender Data Portal. Original Source: UNESCO Institute for Statistics (UIS). UIS. Stat Bulk Data Download Service. Accessed: January 12, 2024.

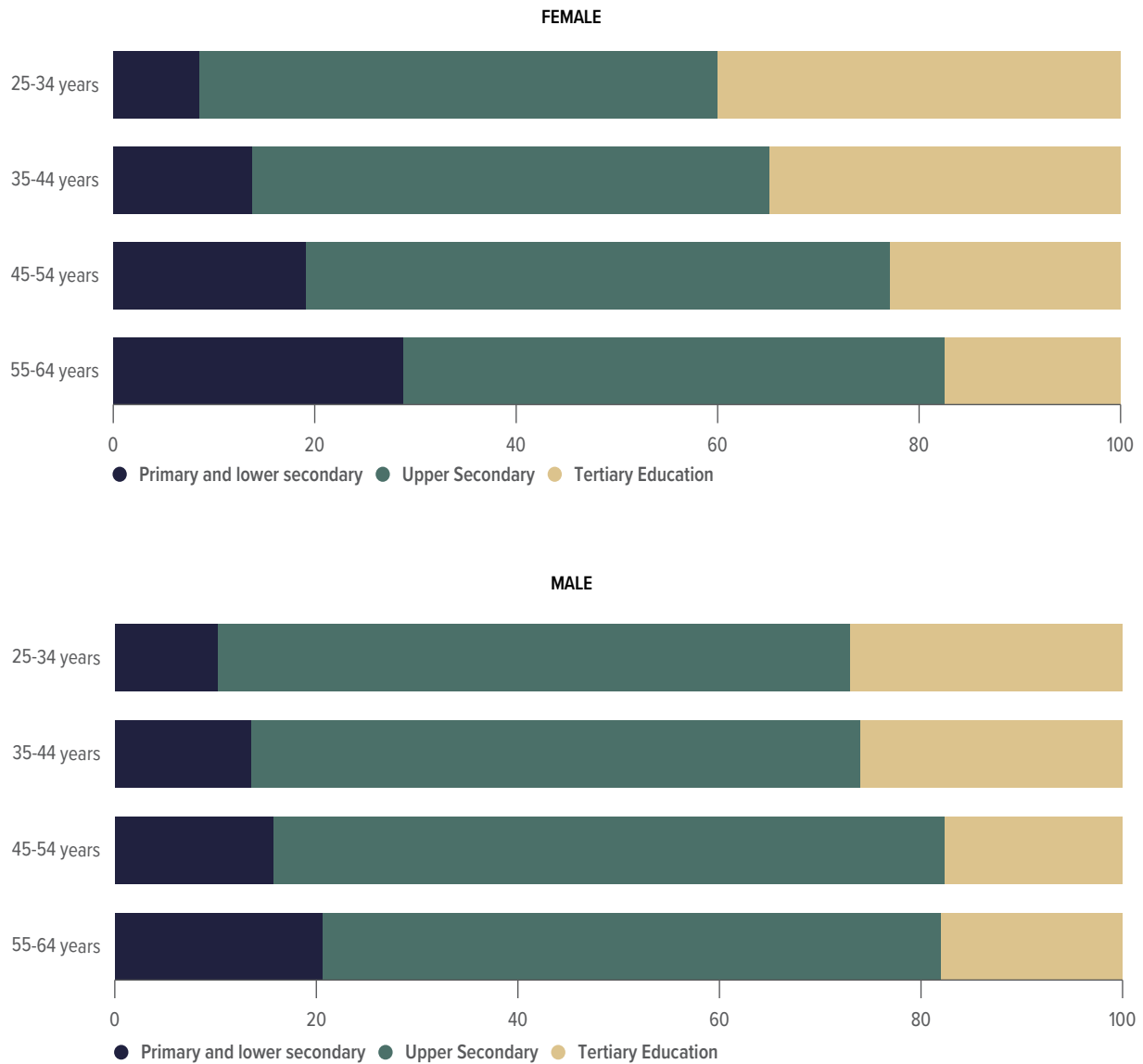


On average, women exhibit higher rates of tertiary educational attainment than men. In 2022, 28.3 percent for women aged 25 and above had attained tertiary education, compared to 21.4 percent for men in the same age group (Figure 16).<sup>25</sup> This gender gap is more pronounced among younger age groups. For individuals aged 25-34 years, 41.4 percent of women have attained tertiary education compared to 26.7 percent of men. While the attainment of higher education decreases with age, the gender gap remains in favor of women in the 45-64 years age group, where 19.4 percent of women have attained tertiary education compared to 17.0 percent of men. The proportion of tertiary-educated men and women in Serbia are similar to those in Montenegro and North Macedonia.

<sup>25</sup> Eurostat, 2021. The following ISCED levels are included in three levels of education. Primary: Less than primary, primary, and lower secondary education (ISCED levels 0-2); Secondary: Upper secondary and post-secondary non-tertiary education (ISCED levels 3 and 4); Tertiary level education (ISCED levels 5-8).

**Figure 16. Educational Attainment by Age-group (2022)**

Source: Eurostat. Accessed: January 12, 2024.



Girls consistently outperform boys in school, as evidenced by the 2022 PISA scores. Harmonized test results reveal that girls excel over boys in reading and science competency levels, with an overall 20-point gap between 15-year-old girls and boys (Figure 17). The largest gap exists in reading scores, with a 25-point difference, followed by a 3-point gap in science. However, boys outperform girls in mathematics, with a 16-point difference. In Serbia, both boys and girls achieve the highest scores among Western Balkan countries. However, compared to EU countries, Serbian students, both girls and boys, achieve lower results, with significant gaps of 30 points in reading, 34 points in science, and 35 points in mathematics compared to OECD averages for girls. Similarly, there are gaps of 26 points in reading, 33 points in science, and 25 points in mathematics compared to OECD averages for boys.

Women are less likely than men to enroll in STEM<sup>26</sup> fields in tertiary education, although these differences are less pronounced than in the EU. The share of women enrolled in STEM fields at the tertiary level in 2021 was 21.6 percentage points lower than men (25.8 vs. 47.4 percent). This trend is also observed in the EU, where the gap is more pronounced at 25.6 percentage points (16.2 percent of women and 41.8 percent of men enrolled in STEM fields). Women are more likely to be enrolled in health, education, and arts and humanities at 34.9 percent, while the corresponding share among men is 18.2 percent. Similar trends can be observed in the EU (Figure 18).<sup>27</sup>

Figure 17. Student Performance 15 years. Source: Harmonized Test and PISA scores (2022)

Source: PISA scores, 2022

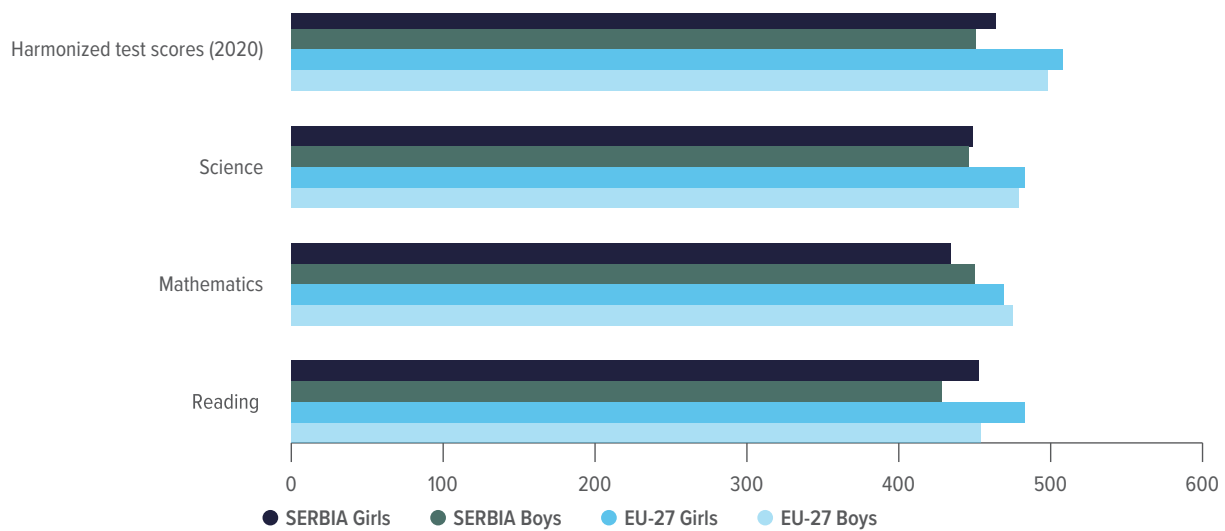
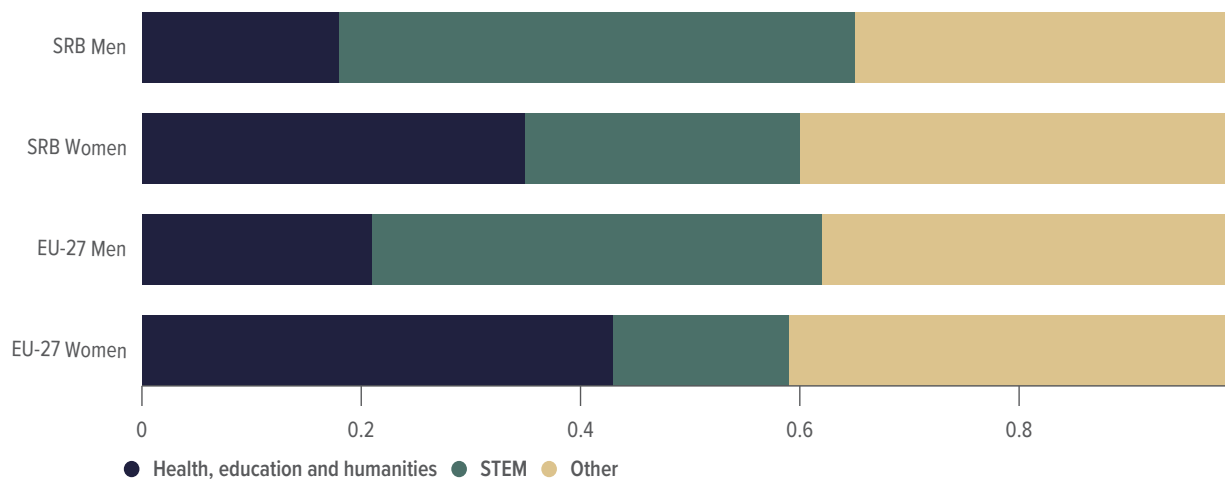


Figure 18: Women and Men Enrolled in Tertiary Education by Education fields in Serbia and the EU (2021)

Source: Eurostat. Accessed: January 12, 2024.



26 Includes ISCED-F group 5 (Natural sciences, mathematics, and statistics), ISCED-F group 6 (Information and Communication Technologies), and ISCED-F group 7 (Engineering, manufacturing, and construction).

27 Data suggests that educational segregation is also present in secondary schools, where girls are significantly less likely to complete Machinery and metal processing and Electrical engineering degrees and more likely to complete Economics, health, and social welfare degrees (See SORS database 2019/2020).

Lower-educated women generally exhibit lower levels of digital skills compared to men. Women with low formal education are 14 percentage points less likely than men to possess basic or above basic digital skills, with rates of 25 percent for women and 11 percent for men (Table 1). This disparity is notably higher than in the EU, where the gap is 5 percentage points (36 percent of men and 31 percent of women). However, when considering higher levels of education, the differences in digital skills between genders are less pronounced. Additionally, the gender gap in digital skills persists across both younger and older age groups, while no gap is observed within the prime working age group.

**Table 1. Individuals with Basic Digital Skills or Above (percent, by sex, age group, and level of education) (2023)**

Source: Eurostat, 2021. Accessed: January, 12 2024.

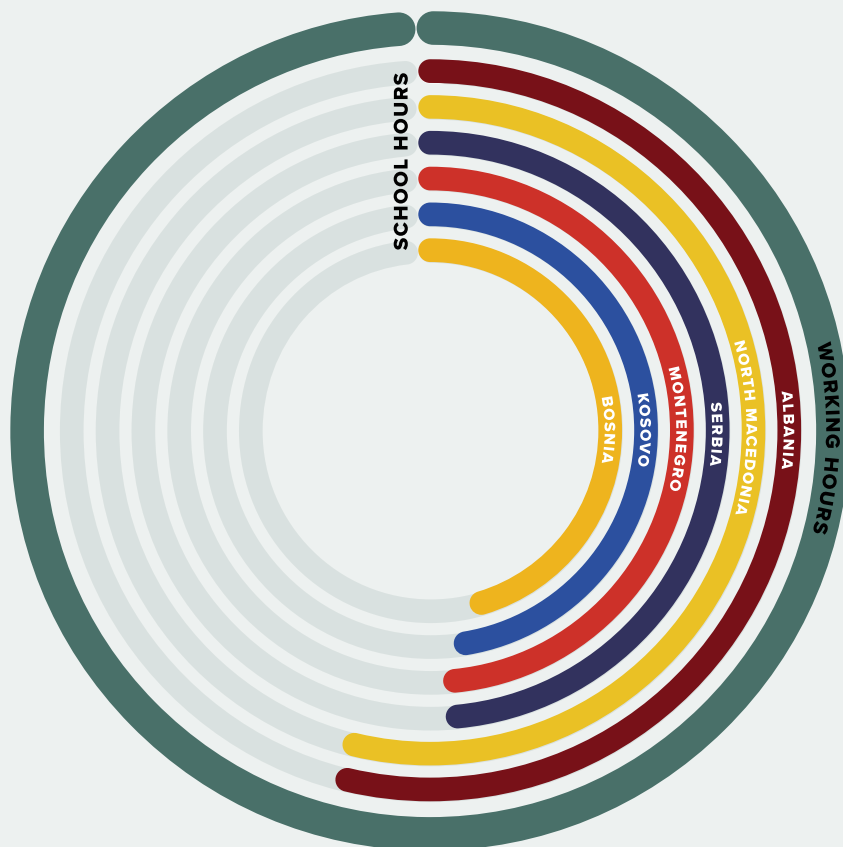
	Kosovo		EU-27	
	Men	Women	Men	Women
<b>AGE-GROUPS</b>				
16-24 years old	58	40	68	72
25-54 years old	41	44	63	64
55-74 years old	14	10	41	34
<b>LEVEL OF EDUCATION</b>				
Low formal education	25	11	36	31
Medium formal education	29	28	52	50
High formal education	58	56	81	78

## SPOTLIGHT 2 - School Hours

Parents of young children face the daunting task of juggling childcare responsibilities with earning an income. The scarcity of childcare facilities exacerbates this challenge, leaving parents with few options, such as relying on untrained caregivers, reducing work hours, or even quitting their jobs altogether. This issue extends beyond early childhood care; even when children reach primary school age, parents continue to grapple with the balance between work and childcare due to school hours and breaks. This struggle is amplified for single parents or households where both parents work full-time.

Analyzing school calendars in the Western Balkans reveals that children spend only half the working hours of a full-time employee in school annually. This underscores the necessity for accessible and affordable preschool and after-school care. The lack thereof not only impedes parents' ability to work but also forces them into difficult decisions regarding their children's care quality.

Thus, the shortage of accessible and affordable preschool and afterschool care can have a profound impact on parents and families. It can limit parents' ability to return to work or force them to make difficult choices about the quality of care their children receive.





## 4. ECONOMIC OPPORTUNITIES

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Although women dominate tertiary education, have fewer children, and live longer, such gains in endowments have not been reflected in gains in economic opportunities. Serbia continues to face challenges such as the wage gap, gender gap in LFP rates, and high occupational segregation. The Gender Equality Gain Index (GEGI),<sup>28</sup> which assesses the potential rise in long-run GDP per capita from equalizing employment rates between genders, stood at 15.6 percent in 2022. This underscores the economic and social impact of bridging the gender employment gap.

### 4.1 LABOR MARKET PARTICIPATION AND EMPLOYMENT STATUS

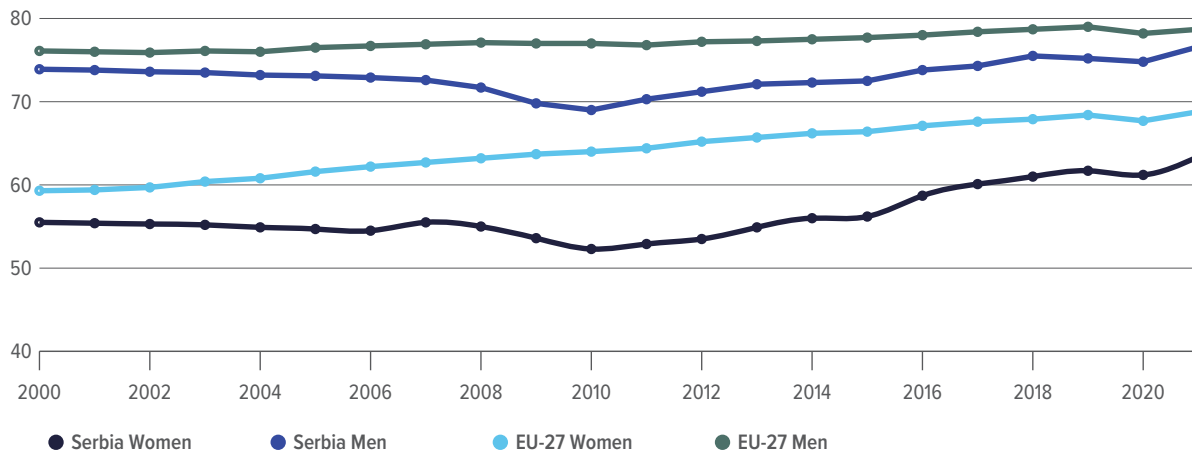
Since 2010, female labor force participation has shown a gradual increase, although it remains notably lower than that of men. In 2021, there was a 13.2 percentage point difference in the labor force participation rate, with 63.4 percent for women and 76.6 percent for men (Figure 19). Compared to the EU-27, Serbia exhibits wider gender gaps in labor force participation, primarily due to a lower percentage of women participating in the labor force. Meanwhile, male labor force participation levels are similar between Serbia and the EU-27. Over the past two decades, Serbia has consistently maintained a narrower gender gap compared to other Western Balkan countries.

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<sup>28</sup> Source: Penning (2020). GEGI index measure of gender employment gaps equal to the long-run GDP per capita gains from increasing women's employment rates, so they are equal to men's. The basic GEGI is defined as the gap between male and female employment as a share of total employment.

**Figure 19. LFP Rate (percent population 15-64 years) (2000-2021)**

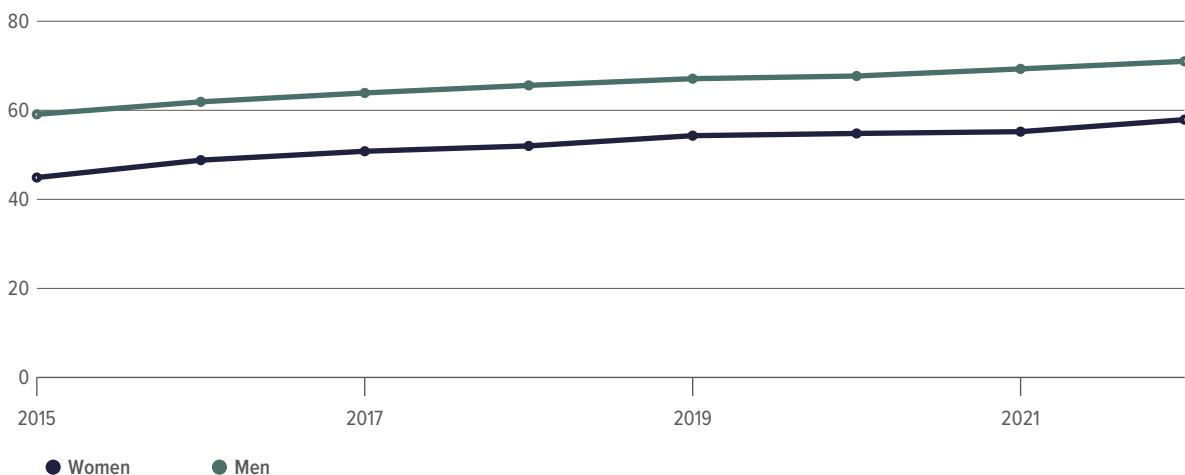
Source: The World Bank, Gender Data Portal. Original Source: International Labour Organization. "ILO modelled estimates database" ILOSTAT. Accessed: January 12, 2024.



Similarly to the labor force participation rate, persistent gaps exist in employment rates between men and women in Serbia. Since 2015, the employment-to-population ratio for males aged 15-64 or older has consistently exceeded that of females. In 2022, the employment rates for women and men were 57.9 percent and 71 percent, respectively (Figure 20). Among Western Balkan countries, Serbia has the lowest gender gap in employment rates, except for Montenegro.

**Figure 20. Employment to Population Ratio by Sex (percent population 15-64 years old) (2015-2022)**

Source: See Jobs Gateway. Accessed: January 12, 2024.



There is a noticeable gender disparity in labor force participation among individuals without tertiary education. As of 2022, men with medium education have a participation rate of 82 percent, while women with the same level of education have a rate of 66 percent, indicating a significant gender gap (Figure 21). However, this gap decreases considerably among those with tertiary education. Similarly,

gender gaps in employment rates are particularly pronounced among individuals with lower and upper secondary education but diminish among those with tertiary education (Figure 22).

Figure 21. LFP Rate by Education Attainment (percent population 15-64 yo) (2022)

Source Eurostat. Accessed: January 12, 2024

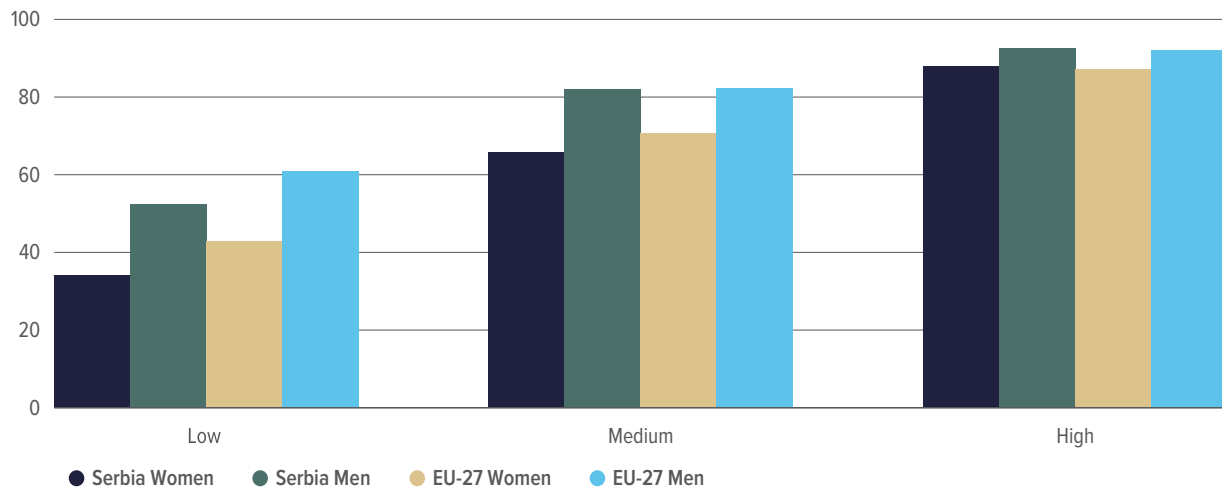
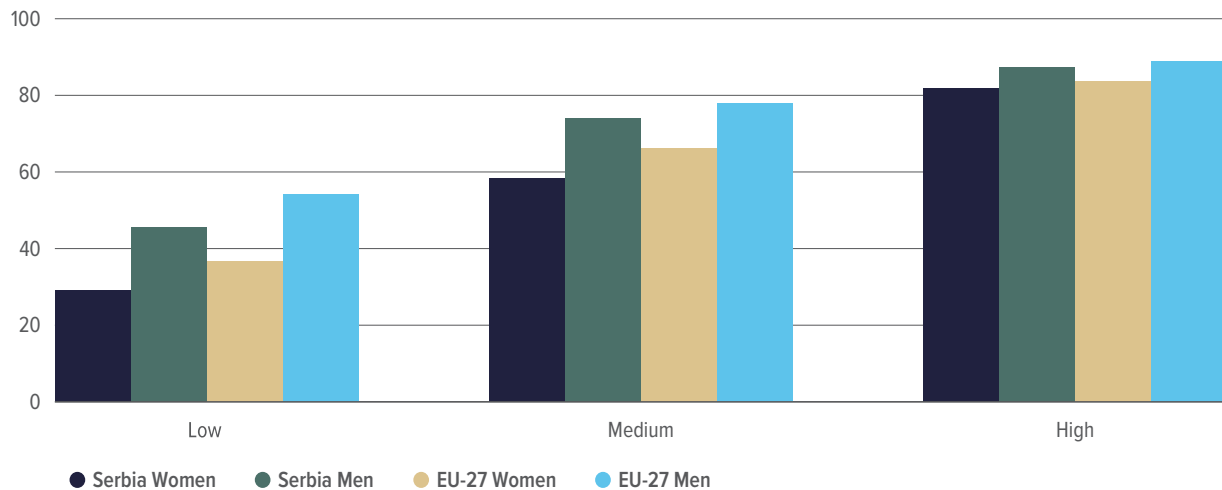


Figure 22. Employment To Population Ratio By Sex And Educational Attainment (percent population 15-64 years old) (2022)

Source: Eurostat, 2019

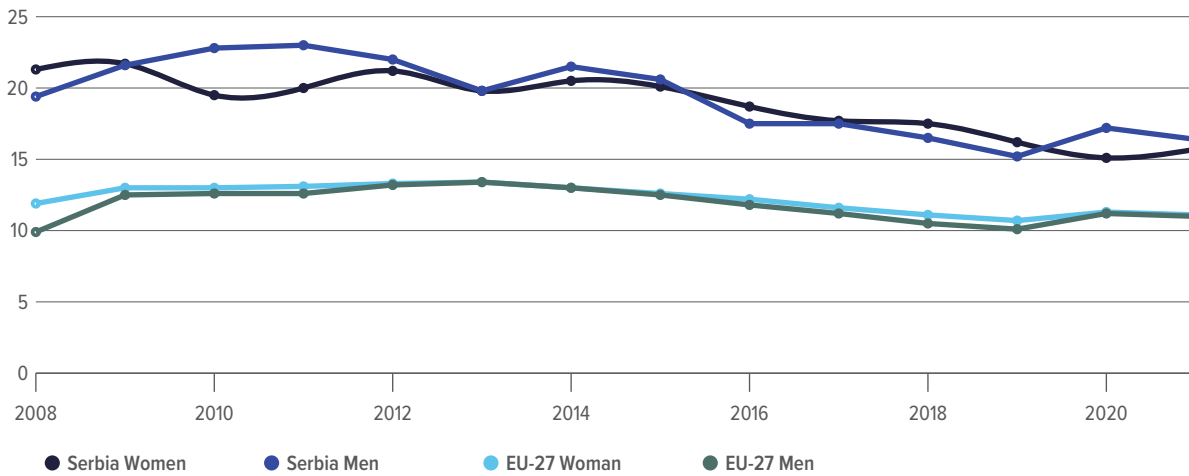


The share of youth not in education, employment, or training (NEET) is roughly equal for both genders, at around 16 percent, and although a gap still persists, it has been converging to the EU levels of 11 percent (Figure 23). The employment rate for individuals aged 20 to 34, within 1 to 3 years after completing their highest level of education, is lower for women than for men by 3.4 percentage points (64.9 percent for women compared to 68.3 percent for men).<sup>29</sup>

29 Eurostat, 2021

**Figure 23. Share Of Youth Not In Education, Employment, Or Training (percent, population 15-24 years old) (2008-2021)**

Source: World Bank, Gender Data Portal. Original Source: International Labour Organization. "Labour Force Statistics database (LFS)" ILOSTAT.  
 Accessed: January 12, 2024.



In Serbia, the transition to adulthood differs between young men and women. While young men typically experience a reduction in inactivity rates and an increase in employment, young women often transition from school to inactivity (Figures 24 and 25). This pattern corresponds to the early formation of families among women, which continues into their twenties and thirties. During this period, the proportion of inactive men remains steady or decreases, while the rate of women not engaged in employment, education, or training peaks around the age of 30. This trend appears to be linked to the significant caregiving and household responsibilities that women in Serbia often shoulder. It aligns with the globally observed “motherhood penalty,” where the employment trajectories of men and women tend to diverge notably after becoming parents (Kleven et al., 2023). Lebedinski et al. (2022) find that mothers in Serbia are, all else being equal, less likely than non-mothers to be active in the labor market when their children are very young. However, this effect is temporary, as mothers of older children are more likely to be active than non-mothers, with no similar effect found for fathers.

Figure 24. NEET Rates by Age

Source: Labor Force Survey, 2021.

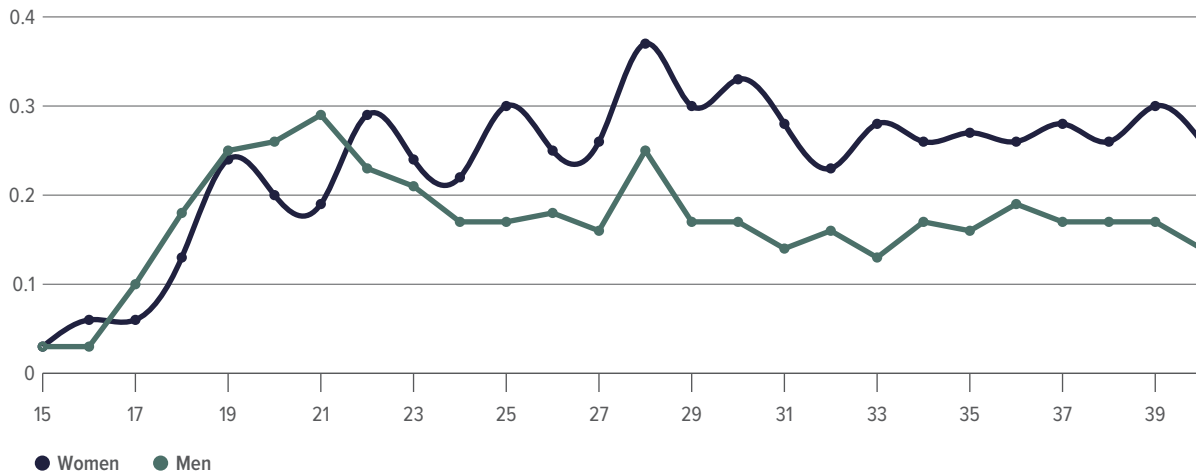
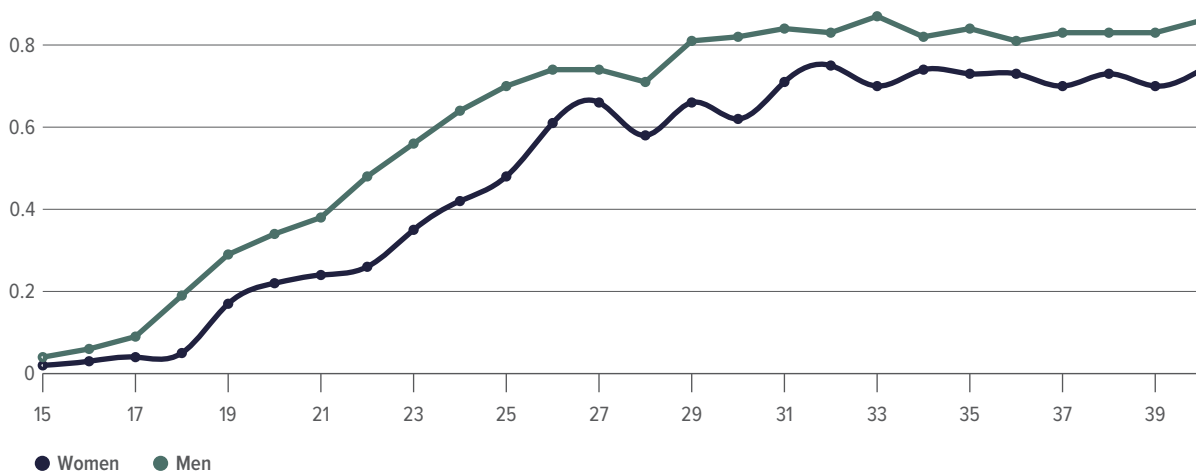


Figure 25. Employment Rates by Age

Source: Labor Force Survey, 2021.



The reasons for inactivity among men are mainly related to market-related factors, such as pursuing education and training or perceiving a lack of available jobs, with nearly 35 percent of men citing these reasons. In contrast, only 15 percent of women attribute their inactivity to market factors. Conversely, 64 percent of women attribute their inactivity to personal or family obligations, which is significantly higher compared to the 32 percent of men who report the same (Figure 26). The share of female part-time workers in Serbia is significantly higher than that of men, at 18.4 percent for women and 13.2 percent for men in 2022 (Figure 27). When considering only formal employment, the share of part-time work decreases further.<sup>30</sup>

30 World Bank, (2016).

Figure 26. Reasons for Inactivity by Sex (25-64 years old) (2021)

Source: Labor Force Survey, 2021.

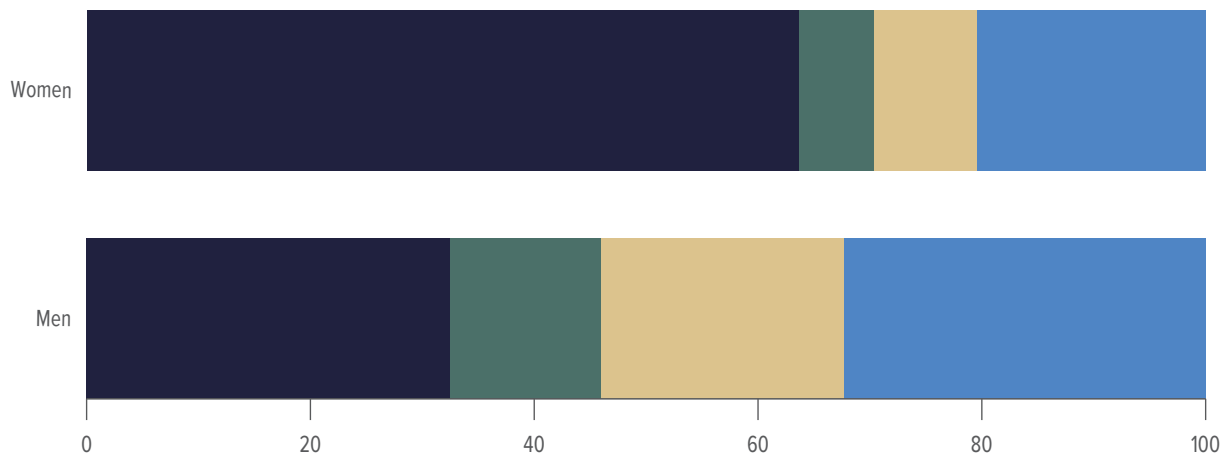
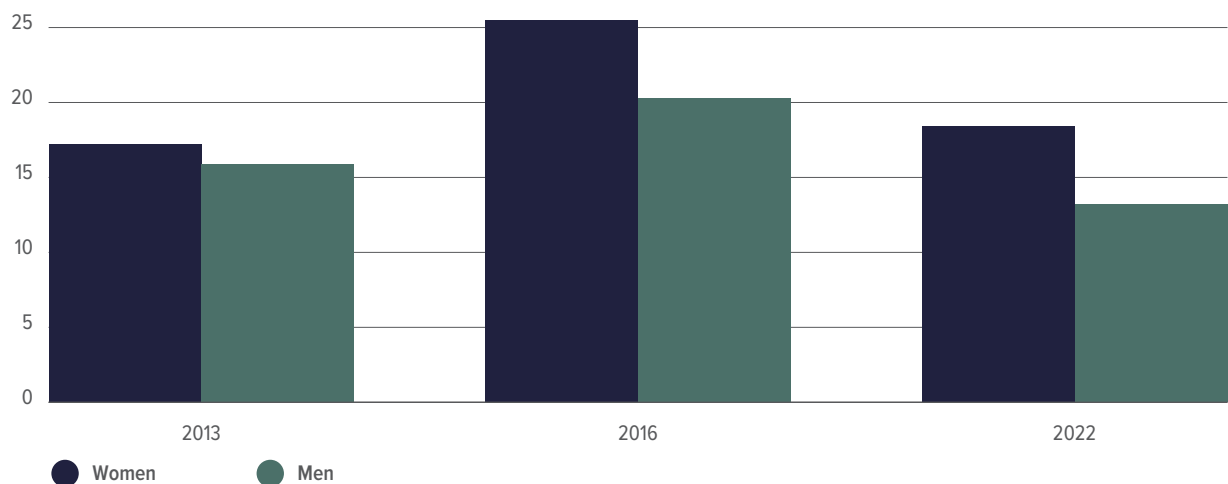


Figure 27. Incidence Of Part-Time Employment By Sex (2013-2021)

Source: ILOSTAT, 2022



While women have lower employment rates, there are no significant differences in the likelihood of working in precarious jobs compared to men. In 2019, 15 percent of non-agricultural employment in the informal sector<sup>31</sup> was held by men, compared to only 11 percent held by women. Additionally, 15.9 percent of women and 22.4 percent of men were in vulnerable employment.<sup>32</sup> However, the percentage of vulnerable workers is above the average in European countries (8 percent for women and 12 percent for men) and in line with the average for the Western Balkans (20.7 percent for women and 24.3 percent for men).

31 This includes all jobs in unregistered and/or small-scale private unincorporated enterprises that produce goods or services meant for sale or barter. Self-employed street vendors, taxi drivers, and home-based workers, regardless of size, are all considered enterprises. However, agricultural and related activities, households producing goods exclusively for their use, and volunteer services rendered to the community are excluded. Source: World Bank, World Development Indicators database. Estimates are based on data obtained from International Labor Organization, ILOSTAT at <https://ilostat.ilo.org/data/>. Accessed January 12, 2024.

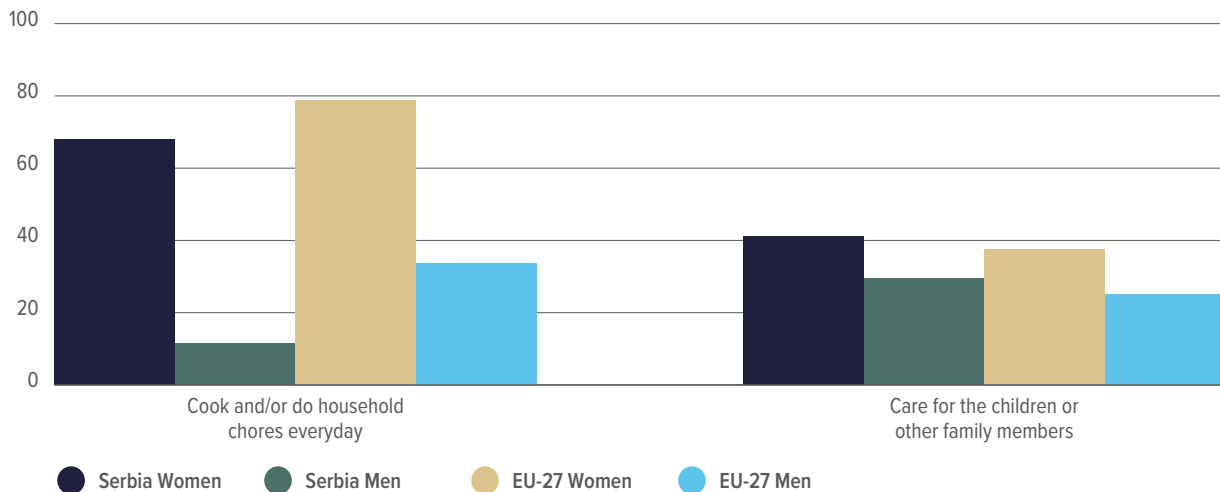
32 Source: Gender Data Portal. Original Source: World Bank, World Development Indicators database. Estimates are based on data obtained from International Labour Organization, ILOSTAT. Access: January 12, 2024.

## 4.2 NEED AND PROVISION OF CARE

The gender-based division of caregiving responsibilities significantly impacts women’s economic participation in Serbia. Social norms often dictate that women bear a disproportionate burden of caregiving, limiting their ability to engage in paid work or work longer hours. Women’s extensive unpaid care work leaves them time-poor, hindering their educational attainment, job opportunities, and earning potential.

Figure 28: Household Chores Performed by Women and Men In Serbia and The EU (2016)

Source: EQLS, 2016



In Serbia, there is a prevailing societal belief that women should primarily handle household chores, even if their husbands are not working.<sup>33</sup> Consequently, women overwhelmingly undertake the majority of unpaid care activities and domestic work. This disparity is starkly evident, with 67.9 percent of women in 2016 engaging in daily domestic tasks compared with only 11.5 percent of men (Figure 28). This gap is higher than the one for the EU where a higher share of men participate in everyday cooking or household chores (33.7 percent). Furthermore, women play a significant role in caring for and educating their children, with a gender gap of 12 percentage points (41.2 percent of women versus 29.5 percent of men). This gap is similar to the EU-27’s average gender gap of approximately 13 percentage points.

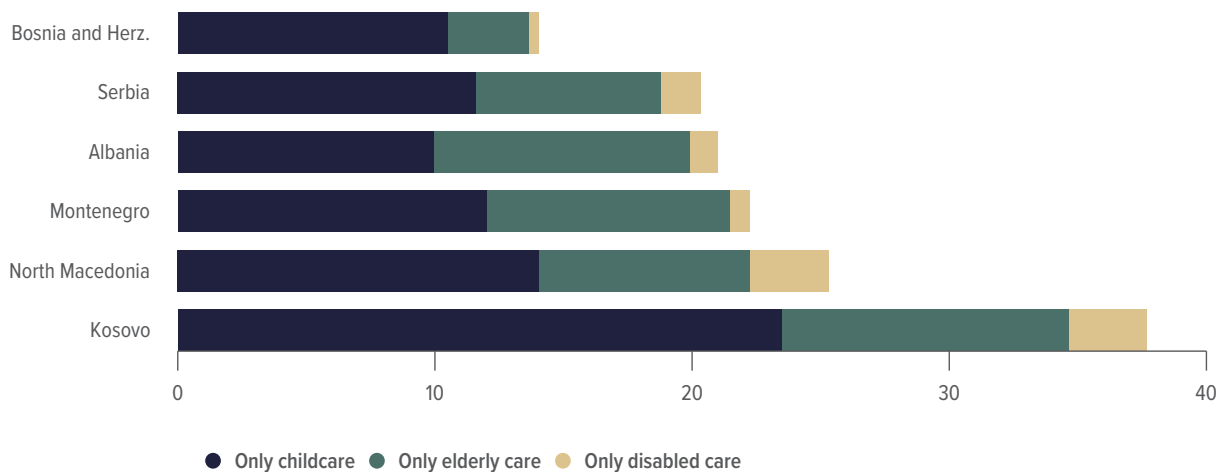
33 Source: Life in Transition (LITS) Survey IV, 2023

Due to increased longevity and population aging resulting from lower fertility rates and higher life expectancy, eldercare needs have become as important as traditional childcare needs in Serbia. This shift places an additional burden on women within households. An important indicator of care needs is the percentage of the population living in households with young children (ages 0-6) and elderly individuals (ages 65+). In Serbia, living with elderly individuals is more common than living with young children. Specifically, 38 percent of the population lives with an elderly person, compared to 31 percent living with young children. While living with an elderly person may mean more care work for the other adults in the household, it may also result in less childcare work if the elderly person is providing care for grandchildren themselves.

According to Life in Transition Survey (LITS) IV, in Serbia 11.6 percent of the population live in a household with only childcare need, 7.2 percent in a household with only elderly care need and 1.5 percent in a household with both (Figure 29). Compared with other Western Balkans countries, Serbia has the second highest level of need for care of any type.

Figure 29. Care Need in Households (percent of the population living in households with children, elderly and disabled), by country (2023)

Source: LITS IV (2023)



Household members are the primary source of care provision. Care needs are most often met by members of the household rather than institutions or other sources of care (such as nannies, relatives, or friends). Although institutional care is more common for children, institutional care use is almost non-existent for the elderly and disabled needing care. Still, even for children, institutional care is limited due to supply or demand-side constraints. In Serbia, 37.4 percent of households with childcare needs and 94 percent of households with elderly care needs

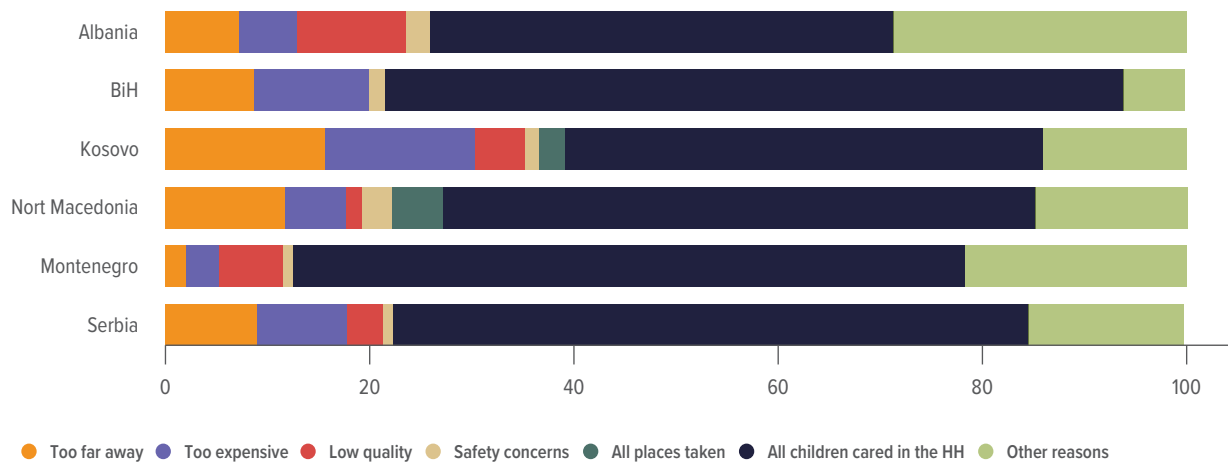


do not use institutional care facilities. The most common reasons for not using childcare facilities often include relying on household members and issues related to distance. Conversely, when it comes to elderly care facilities, the primary reasons for not choosing them are typically caring for elders by household members or opting for live-in support. (Figure 30).

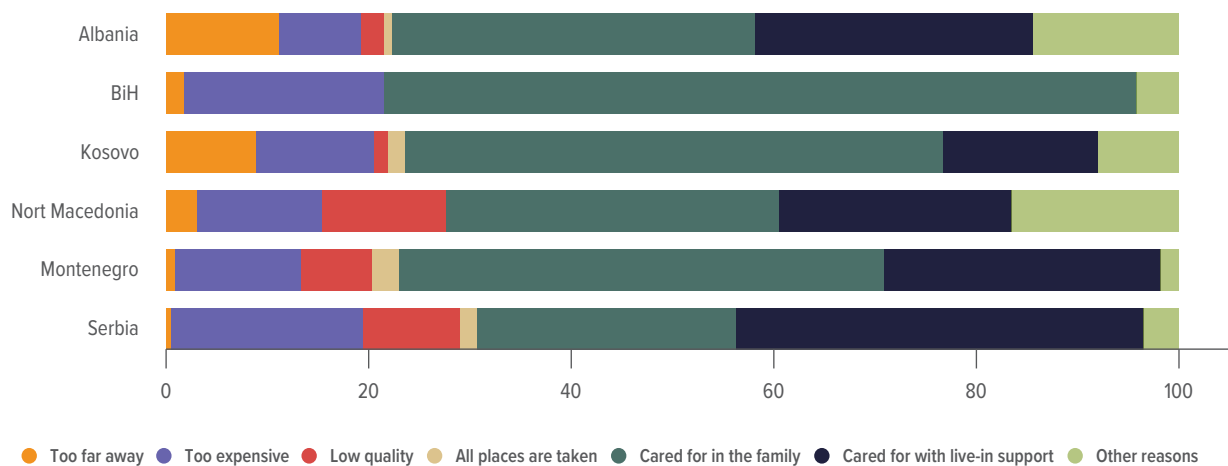
Figure 30. Reasons for not Using Care Facilities by Type of Care Needed (2023)

Source: LITS IV (2023)

A. Reasons for not using childcare facilities (% of the population living in households with childcare needs), by country



B. Reasons for not using elderly care facilities (% of the population living in households with elderly care needs), by country



## 4.3 LABOR MARKET SEGREGATION

Men are often overrepresented in industries traditionally seen as male-dominated, although sectoral segregation, while still present, is less pronounced compared to the EU. Women are more likely to work in Education, Health and Social Work, and Trade sectors, and less likely to work in Manufacturing, Transportation, and

Construction. Similar patterns are observed in the EU, with notable differences in shares seen in the Manufacturing and Construction sectors (Figure 31).

Occupational segregation is also apparent. Employed women are less likely to hold managerial, craft, plant and armed forced positions but are more likely to work as engineers, professional associates and technicians, and civil and other servants. On average, women have a more favorable occupational structure due to their higher education levels. However, within occupational groups requiring lower skill levels, women are less likely to work as craft workers or plant/machine operators but more likely to work as service and sales workers or in elementary occupations (Figure 32).

Figure 31: Gap in the Shares of Sectoral Employment in Serbia and the EU (population 15-64) (2023)

Source: Eurostat. Accessed: January 12, 2024.

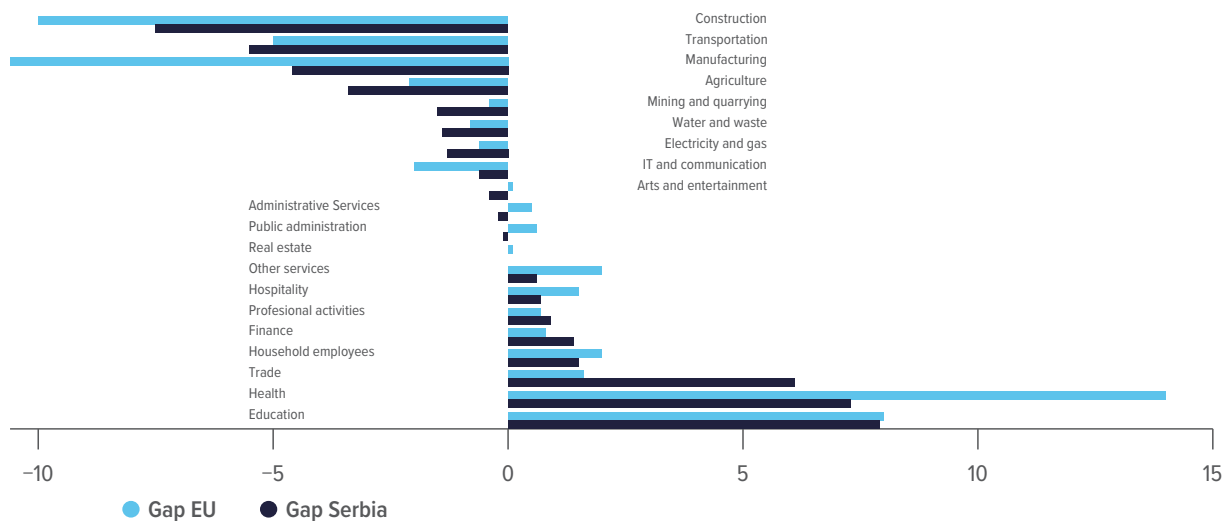
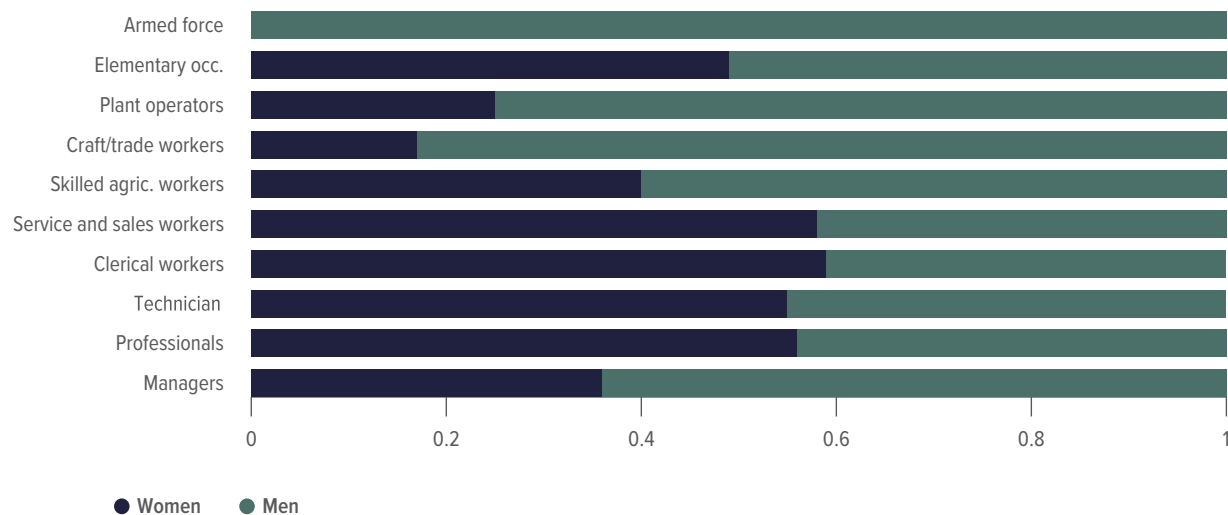


Figure 32: Employed by Occupation and Sex, 2019 (percent)

Source: Labor Force Survey, SORS, 2019



## 4.4 WAGE GAP

In the past decade, nearly every developed nation has implemented regulations promoting the fair treatment of women in the workforce.<sup>35</sup> While strides have been made in reducing the global gender wage gap, it remains a relevant issue across labor markets. According to the ILOSTAT Global Wage Report 2018/19,<sup>36</sup> the raw mean gender pay gap was equal to 18.8 percent,<sup>37</sup> meaning that for every dollar men earn, women earn 81.2 cents. Notably, Northern, Southern, and Western Europe exhibit a lower raw gap at 13.3,<sup>38</sup> positioning the region on a stronger foundation in the ongoing efforts to close the gender pay gap.

Data from EU-SILC (2020), reveals that Serbia has a negative raw gender gap, with women earning on average 13 percent less than men (Table 2). Compared to other Western Balkans, Serbia has the highest raw gender gap in earnings. Upon controlling for individual characteristics, occupation, and industry, the gender wage gap widens further. Specifically, the gap increases to 16.8 percent after controlling for individual characteristics such as education level, age, and experience. This result may suggest a higher return to education and experience for men, potentially highlighting barriers for women in accessing the labor market and more lucrative sectors. It may also mean that, on average, employed women exhibit higher skill levels than their male counterparts. However, after controlling for individual and market controls such as occupation and industry, the wage gap decreases to 13.9 percent, which is still the largest in the Western Balkans. The persistent gender wage gap may indicate potential discrimination and a wage premium for men based on their sex or attributed to unobservable characteristics.

35 Data from Women, Business and the Law (2024) show data 98 out of 190 countries had a law on equal pay for men and women. This has increased from 21 out of 190 countries in 1991.

36 See ILOSTAT (2018)

37 The data refers to the factor weighted mean gender pay gap using hourly wages. The gender pay gap is higher when the estimate is based on monthly wages rather than hourly wages and it's equal to 20.5 percent, reflecting the fact that in most countries women and men differ significantly in respect of working time – specifically, that part-time work is more prevalent among women than men.

38 The highest average gap is noted in Sub-Saharan Africa (21.8 percent) and West Asia (20.8 percent).

**Table 2. Gender Wage Gap in Hourly Wages in the Western Balkans**

Note: Log difference between female and male full-time employee hourly wages in each country. Individual controls: Education level, age and age squared, experience, and its square. Market controls: Occupation and Industry. Kosovo does not include experience due to high levels of non-response. Montenegro's education and industry variables are less disaggregated than in the other countries. Source: EU-SILC, 2018)

Country	ALB	MKD	MNE	SRB	XKX
YEAR	2020	2019	2019	2020	2018
RAW GAP	-0.091***	-0.098***	-0.119***	-0.132***	0.042*
INDIVIDUAL CONTROLS	-0.175***	-0.139***	-0.150***	-0.168***	-0.063***
IND. + MARKET CONTROLS	-0.117***	-0.076***	-0.094***	-0.139***	-0.083***

## 4.5 ENTREPRENEURSHIP AND FINANCIAL INCLUSION

Entrepreneurship offers women a pathway to economic opportunities, contributing to job creation and overall economic growth. However, in Serbia, women represent less than one-third of all entrepreneurs, with firms featuring female ownership accounting for 28.5 percent of all businesses in 2019. This figure is notably lower compared to the average share in European countries, which stood at 40.1 percent in 2021, and is in line with other Western Balkan countries where it was 22.5 percent during the period 2016-2021. The share in 2019 has decreased from 2013 when it was at 34.9 percent but remained consistent with the share from 2009, which was 28.8 percent.<sup>39</sup> Women are more likely to be owners of medium-sized enterprises (20 to 99 employees), with 32.9 percent of enterprises in this category having women among the principal owners. However, the shares of female owners are lower in small firms (26.9 percent) and large firms (22.4 percent).<sup>40</sup>

The COVID pandemic impacted female enterprises to a great extent, but this impact was temporary. Administrative data indicate that there was no jump in the rate of closure of women's businesses during the period of the pandemic crisis. Women have temporarily experienced deterioration in business in the sense of temporary closure, reduction of the volume of work, more difficult access to clients, suppliers, but successfully overcame that period.<sup>41</sup>

Women are more likely than men to receive start-up loans, which represent the most extensive support program to start a business in Serbia, as 35.6 percent of the loans are granted to female enterprises. This share is higher than the propor-

39 World Bank, Gender Data Portal. Original Source: World Bank, Enterprise Surveys.

40 World Bank, Enterprise Surveys.

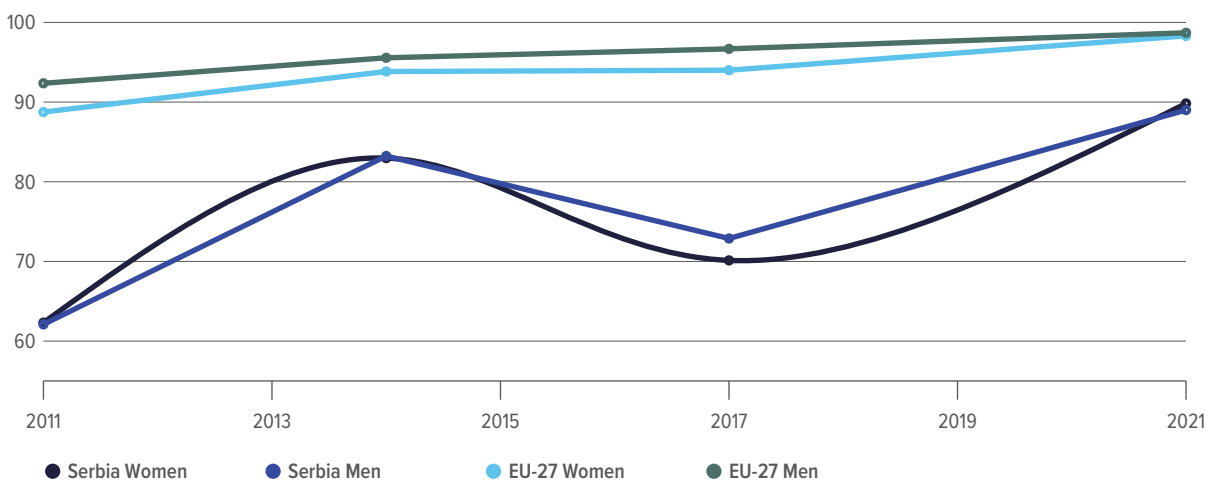
41 SeCons (2023a)

tion of women-owned enterprises.<sup>42</sup> Notably, there are no differences in the total amounts requested by the male and female businesses.

Access to financial resources and credit is crucial for entrepreneurship. While both male and female individuals in Serbia have a significantly lower ownership rate of financial institution accounts compared to their counterparts in EU-27 countries, there are no significant gender differences in Serbia (Figure 33).

Figure 33. Financial Institution Account Ownership, by Sex (percent) (population 15+) (2011-2021)

Source: World Bank, Global Financial Inclusion



In Serbia, the majority of both women and men borrow through informal channels, often turning to family or friends for financial support. While borrowing rates from informal sources were similar for both genders in 2014 and 2017, there's been a shift in 2021 where men are now more likely than women to borrow from family and friends (33.3 percent vs. 26.9 percent) (Table 3). Additionally, men in Serbia consistently exhibit slightly higher rates of borrowing from formal financial institutions compared to women, maintaining a 3-percentage-point gender gap over the past decade. This trend could be attributed to the lower rates of immovable property and land ownership among women, potentially impeding their access to formal credit. Notably, the proportion of individuals borrowing through informal channels is nearly double in Serbia compared to the EU-27 countries and is the highest among Western Balkans countries.

42 SeCons (2023b)

**Table 3. Borrowing from Formal and Informal Channels by Sex (percent) (population 15+) (2011-2021)**

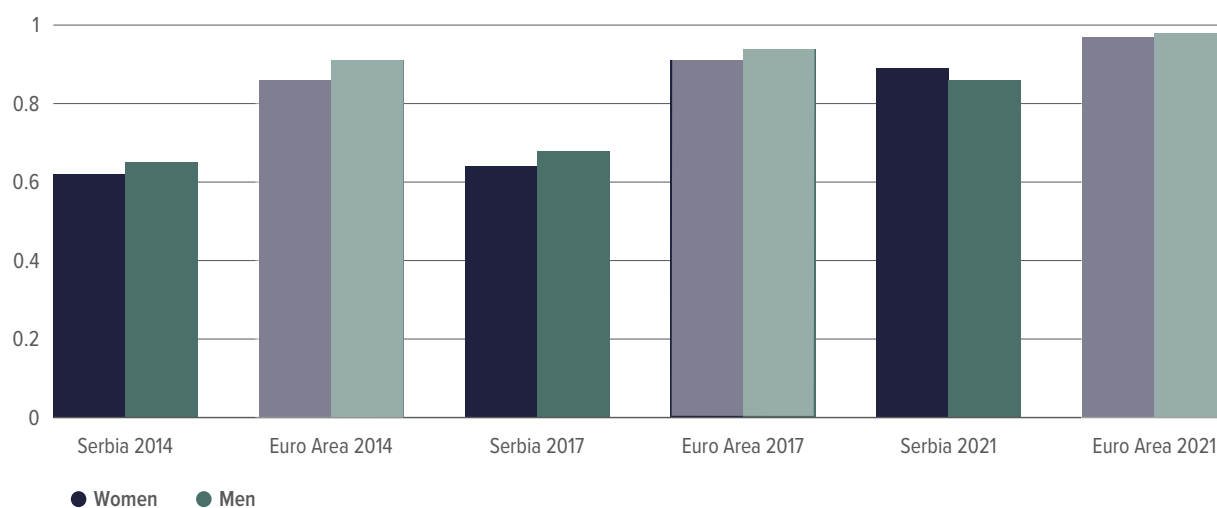
Source: World Bank, Global Financial Inclusion

		2011	2014	2017	2021
Borrowed from family or friends	Female	13.3	45.5	24.2	26.8
	Male	8.3	43.2	24.7	33.3
Borrowed from a formal financial institution	Female	6	12.5	11	11.9
	Male	9	14.5	14.2	14.9

Gender disparities in the use of digital payments are negligible. Data from 2014 indicates that 62 percent of women and 65 percent of men in Serbia made or received digital payments (Figure 34). By 2021, these rates had increased for both genders, with 89 percent of women and 86 percent of men engaging in digital payments. However, the utilization of digital payments by both genders in Serbia still lags significantly behind that of EU-27 countries.

**Figure 34. Made Digital Payments in the last year, by sex (% population 15+) (2014-2021)**

Source: World Bank, Global Financial Inclusion

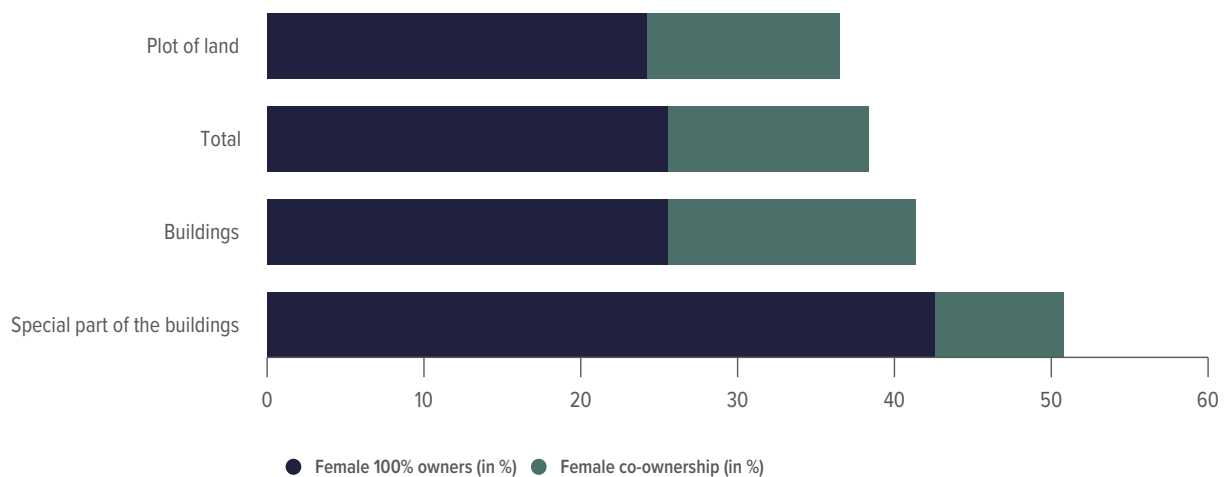


Women in Serbia are less likely to own property compared to men, which can be attributed in part to societal discrimination and patriarchal values. Women have ownership stakes in 38.3 percent of real estate in Serbia, whereas men own 74.4 percent. Specifically, women have full ownership of 25.6 percent of real estate, while another 12.8 percent is co-owned with men, and 0.3 percent is jointly owned. Despite legal provisions granting equal property rights to men and women, and equal inheritance rights for sons and daughters, discriminatory practices persist, contributing to lower property ownership among women.

In terms of the type of real estate owned, women are more likely to possess special part of buildings, such as apartments or office spaces, accounting for approximately 50 percent of ownership in this category (42.6 percent as sole owners and 8.2 percent as co-owners) (Figure 35). Conversely, women are less likely to own entire buildings and are least likely to own land, whether agricultural, forested, or for construction purposes.<sup>43</sup> This discrepancy partly arises from the tendency for male spouses to be registered as property owners when new real estate is acquired. This can be attributed to factors such as higher male employment rates or earnings. Although the law allows for joint property disposal during marriage and recognizes women’s non-monetary contributions, in practice, proving these contributions in divorce cases often requires lengthy and costly legal proceedings.

Figure 35: Immovable Property Ownership in Serbia (2020)

Source: Serbian Cadastre data for 2020.



43 However, these estimates represent an upper bound of the female shares, as the estimated shares include all household types, including single-family households, in which there is no intra-household distribution of the property. Single-person households are the only households in which the majority are women – 60 percent, and this is partially due to their higher life expectancy. In the cases of non-single households, men are the majority of heads of households and given the traditional roles of men and women, they are more likely to be property owners than women.

## SPOTLIGHT 3 - SOGI

The Western Balkan countries have made strides in protecting fundamental rights, including those of sexual and gender minorities. However, the European Commission emphasizes the need for stronger implementation to combat discrimination and violence. The EU enlargement process offers an opportunity for SOGI inclusion, with support from various development partners. Limited data on SOGI reveal the profound impact of discrimination, exclusion, and violence on LGBTI individuals and the region as a whole.

**Endowments** - LGBTI individuals in the Western Balkans face significant challenges in education, employment, and accessing essential services due to discrimination, bullying, and violence. A 2018 World Bank survey revealed alarming rates of negative comments and conduct towards LGBTI people in schools, with a notable impact on mental health, including increased suicide rates. Discrimination extends to healthcare, where nearly 40% of respondents reported mistreatment or avoided treatment due to fear of discrimination. Widespread violence against LGBTI individuals further exacerbates the situation, with many cases going unreported. Additionally, accessing housing presents hurdles, as evidenced by higher refusal rates for same-sex couples compared to heterosexual counterparts. Montenegro's recent passage of a same-sex partnership law signals progress towards equality in various domains.

**Economic Opportunity** - Data on labor market outcomes for LGBTI people remains extremely limited across the Western Balkans. A 2019 World Bank study in Serbia found that 15 percent of LGBTI people have experienced discrimination at work. Discrimination adversely affects their socio-economic outcomes; 10 percent of respondents have quit a paid job, and 7 percent have taken unexpected leave from work due to the discrimination they experienced. The same survey found that LGBTI people who reported experiences of workplace discrimination also reported lower incomes. A 2020 survey by the EU Fundamental Rights Agency found that LGBTI people in North Macedonia and Serbia frequently experience discrimination in the workplace: 25 percent of respondents in North Macedonia and 24 percent in Serbia respectively.

**Voice and Agency** - Discrimination, exclusion, and violence remain widespread, and LGBTI people often lack trust in the institutions designed to protect their human rights. Research in Serbia, for example, found that the vast majority of LGBTI people have low trust in the political system (95 percent), the legal system (93 percent), and the police (91 percent). The World Bank approaches sexual orientation and gender identity (SOGI) inclusion through its commitments to gender equality as well as social inclusion – two crucial components of the World Bank's twin goals to eradicate extreme poverty and promote shared prosperity. Like heterosexual and cisgender women and girls, lesbian, gay, bisexual, transgender, and intersex (LGBTI) people are held to and impacted by prevailing restrictive gender norms and thus struggle to equally participate in markets, services, and spaces. In the Western Balkans, the same restrictive norms that hinder women and girls from achieving their full potential lie at the root of stigma, prejudice, and violence against LGBTI people.

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## 5. VOICE AND AGENCY

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Women's agency in Serbia has substantially improved, primarily through increased political participation and decision-making. Overall, limited data availability poses a major barrier to fully understanding and addressing issues related to GBV and reproductive rights.

### 5.1 ATTITUDES TOWARDS WOMEN

Social norms can shape gender roles and stereotypes, impacting women's outcomes by restricting their participation in the public sphere and within the household. While most people perceive women and men as equally competent business executives, there is a wider gender gap regarding perceptions of political leadership. 93.6 percent of women and 84.6 percent of men perceive both genders as equally competent business executives. Regarding the statement "Men make better political leaders than women do," 36.5 percent of women and 46.4 percent of men agree or strongly agree. (Figure 36).

Social norms may foster acceptance of violent and abusive behaviors toward women, contributing to the prevalence of intimate partner domestic violence. According to the OSCE-led survey on violence against women (OSCE, 2019), thirty percent of surveyed women in Serbia tend to agree that domestic violence is a private matter and should be handled within the family, more than double the EU average (14 percent). While the great majority of women do not think that having sexual intercourse without the woman's consent can be justified, 10 percent of Serbian women think it is justifiable in a marriage or among partners who live together, 7 percent if the woman is wearing provocative clothing and 7 percent if the woman is flirting beforehand.

### 5.2 POLITICAL PARTICIPATION

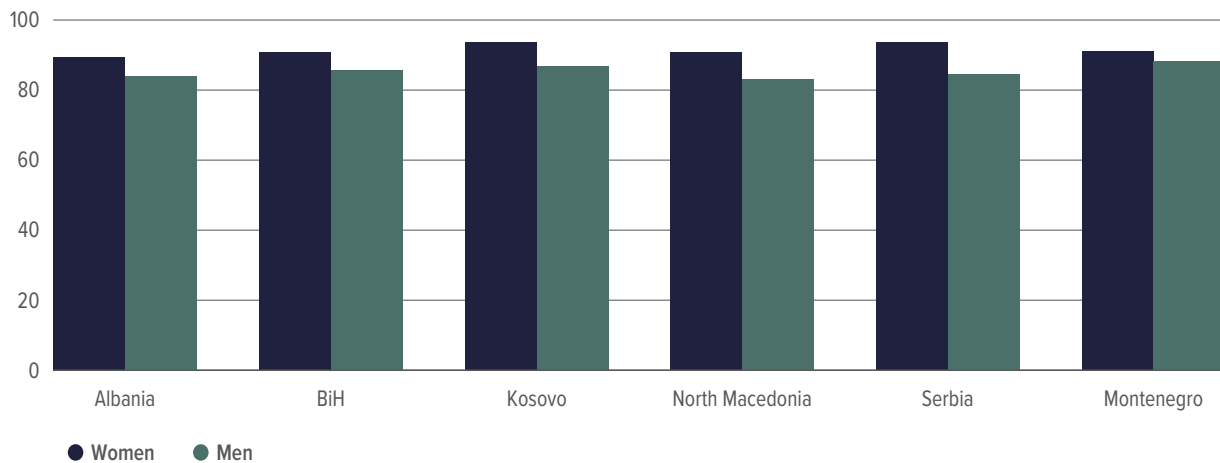
Women's representation in political power has been on the rise. Historically, women have been underrepresented in politics across all levels of governance. However, since 2012, there has been a notable increase in the number of women holding parliamentary seats, approaching the 40 percent mark. As of 2020, women occupy 38.8 percent of seats in the national parliament (see Figure 37). While significant progress was made in achieving gender parity in national parliament seats as early as 2012, a turning point for local representation occurred in 2016. Following local

elections, the proportion of women among members of local assemblies surged from 19 percent to 36 percent, marking a substantial increase at the local level.<sup>44</sup>

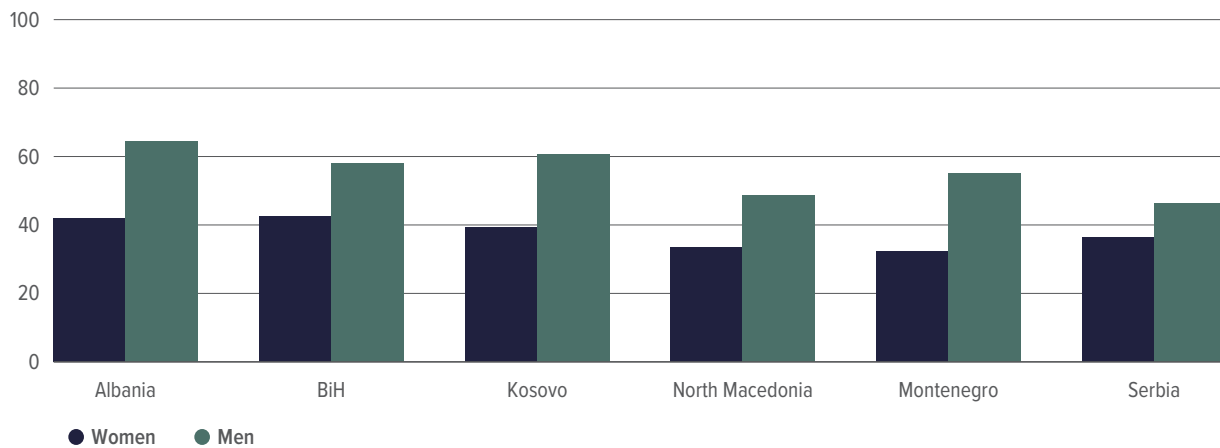
Figure 36. Beliefs related to women's role in public life. (2023)

Source: LITS IV (2023)

A. Women are as competent as men to be business executives (% of the population agreeing (agree/strongly agree))



B. Men make better political leaders than women do (% of the population agreeing – agree/strongly agree)



The representation of women in ministerial positions has seen a significant increase, rising from 16.7 percent in 2008 to 43.4 percent in 2020. This surge in female representation is notably higher than the average among European countries (32.2 percent) and other Western Balkan nations (32.8 percent). The most substantial leap occurred in 2015, with the proportion of women in the Council of Ministers climbing to 22.2 percent from just 9.1 percent in 2014 (see Figure 38).

44 UN Women (2021)

## SPOTLIGHT 4 – Intersectionality: gender and the Roma community

The Roma<sup>1</sup> constitute the largest ethnic minority in Europe, and they rank among the most marginalized, vulnerable to human rights violations and socially isolated communities in the European Union. Although Roma segregation is an issue affecting countries across Europe, the Balkans have historically served as the birthplace of Roma societies on the continent. In Hungary, Romania, and Bulgaria, 5 percent to 10 percent of the overall population identifies as Roma. According to the 2002 census, there were 108,193 Roma in Serbia but domestic and international sources estimate Serbia's Roma population to be 300,000-460,000. Roma face multiple barriers and constraints that hinder their ability to accumulate human capital, participate in the labour market on an equal basis, and generate economic gains, with Roma females being particularly affected. The government passed the "Law on Prohibition of Discrimination in 2009 and developed the Strategy and Action Plan for Social Inclusion of Roma (2016-2025) which features women and girls as specifically vulnerable collective within Roma communities. The Roma Social Inclusion Coordination Body is the institution in charge of the Roma agenda.

In 2002, the Roma population's life expectancy was only 48 years, significantly lower than the national average of 72.<sup>2</sup> Men predominated in all age groups up to 60, unlike the wider population where this shifts at 40, indicating a smaller gender gap in life expectancy among the Roma, attributed to higher youth ratios, greater mortality of women in their reproductive years, and a focus on male offspring, with Roma infant mortality rates being double. Over half of the Roma women aged 16-50 in settlements near Belgrade are undernourished, and smoking is prevalent.<sup>3</sup> Roma, especially women, face more unmet healthcare needs, with 30% of women reporting unmet medical needs. These disparities are linked to socio-demographic factors like family size and employment. Roma settlements report adolescent fertility rates over ten times higher than the national average, at 163 versus 12, and a total fertility rate of 3.5 children per woman, indicating early and higher childbearing especially in poorer and rural segments.

Roma children, especially from secondary education, have significantly lower enrolment rates, with girls slightly less enrolled than boys. In Roma settlements, preschool and primary enrolment rates are 73% for girls and 79% for boys, compared to 97% in the general population. Primary education sees 93.1% enrolment for boys and 91% for girls among Roma, versus 99.6% and 97.3% in the general population. The gap widens in secondary education, with only 30% of Roma boys and 26% of Roma girls attending, against 94.7% and 93.3% in the general population. Drop-out rates in Roma settlements are significantly higher, at 33% for both genders in primary education. Roma women have lower education completion rates than men, with only 63% completing primary and about 10% secondary education. Tertiary education completion is rare, yet 2% of Roma women aged 26-29 have achieved it. High costs, social norms, early marriage for girls, and income needs for boys are significant educational barriers. Despite these challenges, Roma girls tend to outperform boys in school, a trend attributed to their adaptability in a patriarchal society.

Roma women face notably low employment participation and high unemployment rates. In 2016, their participation was around 20%, significantly lower than Roma men's, and exacerbated by low education levels, with only 10% completing secondary education. NEET rates for Roma women reach 78%, far above the 57% for men. Factors contributing to this include poverty, isolation, limited education and training, early marriage, patriarchal norms, inadequate access to services like childcare, and low wage expectations. Despite active job seeking, unemployment among Roma women and men is high, around 50%, due to discrimination and skill deficits.

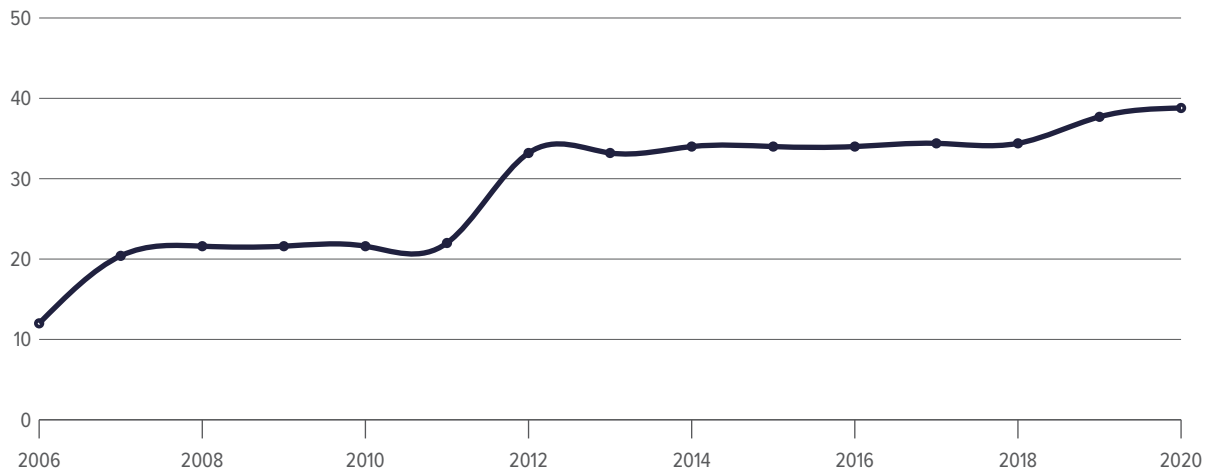
In Roma settlements, 22% of women aged 15-49 believe it's justifiable for a husband to hit or beat his wife under certain conditions, with child neglect (16%) and arguing or leaving without informing (10% each) being top reasons. A smaller percentage endorse this for sexual refusal (7%) or cooking mistakes (4%). However, 82% are aware of where to report domestic violence, with most knowing they can turn to the police (77%), followed by social work centers (27%) and safe houses (11%). Early marriage is prevalent among Roma girls in Serbia, with 40% of those aged 15-19 already having been pregnant or given birth. Cultural norms around virginity and controlling adolescent sexuality contribute to this, despite recognition of its harm within the community.

*Notes: 1. Roma is used to refer to several groups (for example, Roma, Sinti, Kale, Gypsies, Romanichels, Boyash, Ashkali, Egyptians, Yenish, Dom, Lom, Rom, Abdal), including travelers, without denying the specificities of these groups. These groups are all considered under the wider Roma umbrella in the European Union (EU) Framework for National Roma Integration Strategies (European Commission 2011). 2. However, data by gender are not available. Vuksanović-Macura, Z. (2012). 3. Crowley et al (2013).*

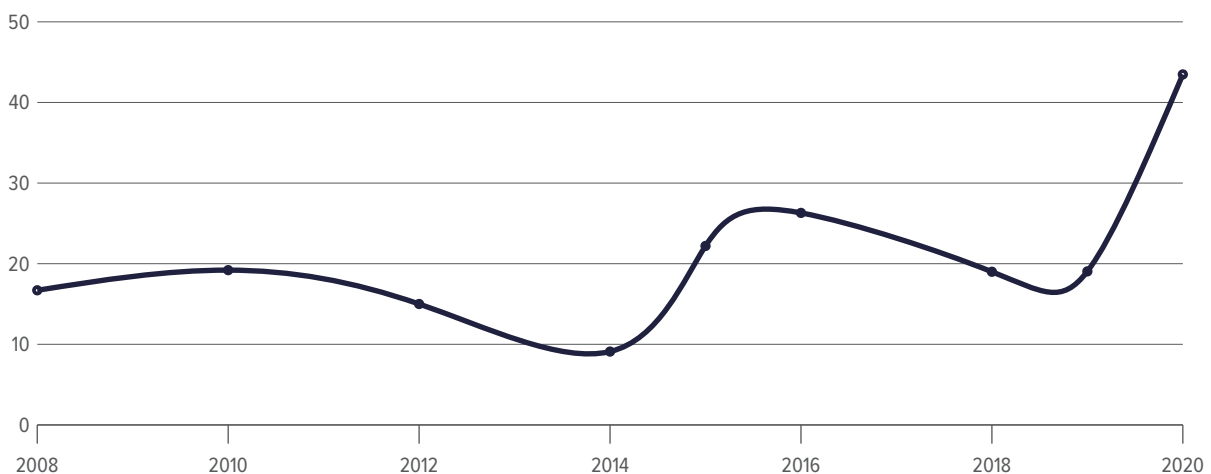
*Sources: Robayo-Abril et al., 2019; Hughson, 2014; UNICEF, 2014, World Bank, 2015*

**Figure 37. The Portion of Parliament Seats Held by Women (2006-2020)**

Source: The World Bank, Gender Data Portal. Original Source: Inter-Parliamentary Union (IPU). Women in Politics.

**Figure 38. Proportion of Women in Ministerial Level Positions (percent) (2008-2020)**

Source: The World Bank, Gender Data Portal. Original Source: Inter-Parliamentary Union (IPU). Women in Politics. Accessed: January 12, 2024.



In 2019, women constituted 70 percent of judges in courts of general jurisdiction, with the highest representation found in courts of appeal, where they accounted for 77 percent of judges. Notably, at the Misdemeanour Court of Appeals, women made up 89 percent of judges, while men comprised only 11 percent.<sup>45</sup> Despite progress, there is still room for improvement in other areas of representation. For instance, women held only 6 percent of the positions of presidents of municipalities/mayors, and their representation among members of municipal and town/city assemblies stood at 31.3 percent in 2019. Regarding public prosecutor's offices, women constituted 39 percent of public prosecutors, with men accounting for the remaining 61 percent. Women were most represented at higher and

45 Source: SORS, Women, and Men in the Republic of Serbia, 2020.

basic public prosecutor's offices, comprising 38 percent respectively, and held 62 percent of deputy public prosecutor positions at basic public prosecutor's offices. Overall, women held 58 percent of deputy public prosecutor positions compared to men's 42 percent. However, the representation of women as deputy public prosecutors was lowest (25 percent) at the Organized Crime Public Prosecutor's Office, while the lowest share of men in such positions (38 percent) was observed at basic public prosecutor's offices.<sup>46</sup>

## ECONOMIC LEADERSHIP

The representation of women on the boards and in executive positions within the largest companies listed on the stock exchange saw significant growth from 2014 to 2021, rising from 15 to 23 percent and from 23 to 32 percent, respectively. Meanwhile, the proportion of women among members of the executive board of the National Bank of Serbia remained stable during this period (2014-2021) (Table 4). Additionally, in 2019, 18.2 percent of firms had a female top manager, aligning with the EU-27 average. This marked an increase of about 2 percentage points from 2013. Notably, the share of firms with female top managers in Serbia is the highest among Western Balkans countries.

Table 4. Share of Women Among Members of Boards And Executives in Largest Quoted Companies, and Share Among Members of National Bank of Serbia (2014-2021)

Source: European Institute for Gender Equality, Gender Statistics Database/ Women and men in decision making/Business and Finance/Business

	2014	2017	2021
Board members at the largest listed companies	15.3	19.7	22.8
Executives at the Largest listed companies	23.5	20.9	31.8
Women in Central banks: governors, deputy/vice-governors, and members (% of total)	30	22.2	33.3

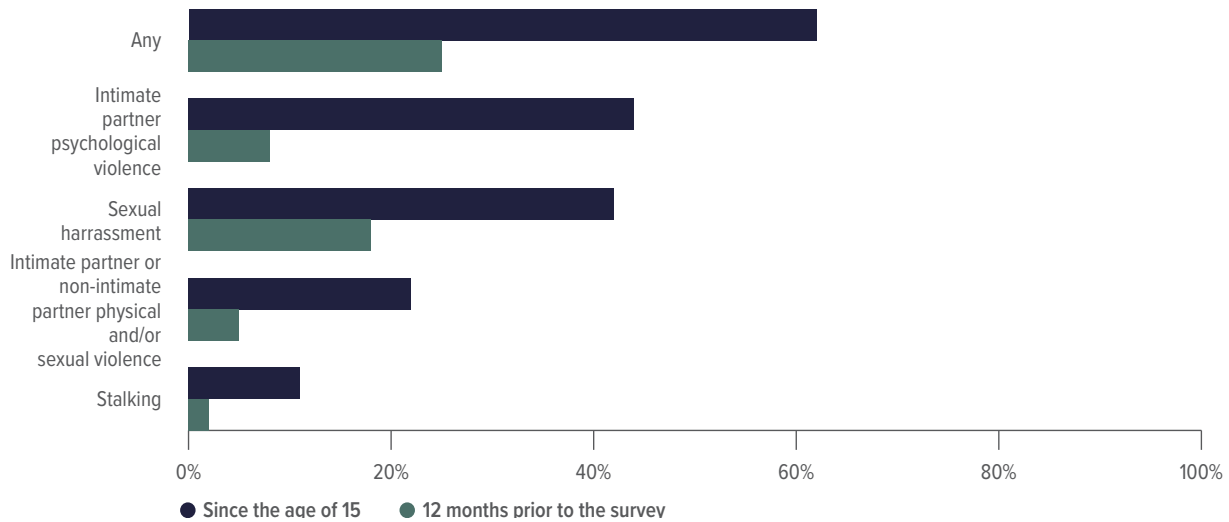
46 Source: SORS, Women, and Men in the Republic of Serbia, 2020.

47 Source: World Bank Enterprise Survey

## 5.3 VIOLENCE AGAINST WOMEN

Figure 39. Experiences of Violence Against Women and Girls

Source: *Well-being and Safety of Women (OSCE), 2019*



Violence against women remains a concern in Serbia, with cultural norms and attitudes contributing to perpetuating such violence. According to the WHO (2018) survey, fifteen percent of women aged 15 to 49 report having experienced intimate partner physical and sexual violence at some point. Another survey led by OSCE reveals that two in five women surveyed indicated had experienced sexual harassment since age 15, and 18 percent reporting such experience within the 12 months preceding the survey. Twenty-two percent of women surveyed reported experiencing physical or sexual violence at the hands of a partner or non-partner since the age of 15, with 18 percent of women who had a previous partner reporting such violence at the hands of the partner. Among women with current partners, ten percent reported experiencing physical or sexual violence from their current partner, while nine percent reported similar experiences from non-partners. Stalking affected one in ten women surveyed (Figure 39). The most prevalent forms of violence are intimate partner violence and psychological abuse, often manifested as controlling and abusive behavior.

Police involvement in cases of physical violence appears to be limited, with a significant number of women viewing domestic violence as a private matter that should remain within the family. Although NGOs focused on violence against women are widely recognized, they are not typically the first point of contact for women seeking help. There are several barriers preventing women from accessing services, including feelings of shame and fear or mistrust of the police, social workers, and healthcare professionals due to perceived stereotypes among representatives of

48 The survey was conducted in 2019 among a representative sample of women between 18 and 74 years old.

these professions. Particularly in rural areas, support services are simply not available, while other women face physical barriers to access or lack long-term and practical support for housing and money.<sup>49</sup>

## 6. CONCLUSIONS

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Gender equality is pivotal for Serbia's economic advancement and its journey toward becoming a high-income nation and achieving European Union membership. The country has made commendable strides in several key areas, contributing to a more equitable society and laying the groundwork for sustainable economic development. Notably, the significant achievements in educational attainment among women, their increased representation in political arenas, and the strengthening of legal frameworks for gender equality are fundamental milestones.

Despite these advancements, Serbia continues to grapple with deep-seated challenges that hinder the full realization of gender equality. The persistent gap in labor force participation between genders underscores a critical area of concern. Despite women's higher educational achievements, their engagement in the workforce is markedly lower than that of men, pointing to systemic barriers that limit their economic opportunities. This discrepancy not only undermines the potential economic contributions of women but also perpetuates income inequality and hampers poverty reduction efforts.

Furthermore, the educational disadvantages faced by boys, particularly in higher education, present a complex challenge that merits attention. Ensuring that boys and young men have equal opportunities and support in their educational journey is essential for their personal development and for mitigating the long-term impacts on the labor market and society at large.

Serbia can unlock the full potential of its human capital and drive sustainable economic growth by persistently striving for gender equality. This requires a united effort from all sectors of society, including government, businesses, communities, and individuals. By dismantling barriers that impede women's full participation in economic, social, and political spheres, Serbia can foster a more inclusive, equitable, and resilient society.

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49 See also Djikanovic, B. et al (2018)

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