



MONTENEGRO

**COUNTRY GENDER
ASSESSMENT**

May 2024

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CONTENTS

Acknowledgments	4
Abbreviations	5
1. Introduction	6
2. Legal and institutional framework	7
3. Endowments	11
3.1 Health	11
3.2 Education	16
4. Economic opportunities	22
4.1 Labor market participation and employment status	22
4.2 Need and provision of care	26
4.3 Labor market segregation	29
4.4 Wage gap	30
4.5 Neet	31
4.6 Entrepreneurship and financial inclusion	32
5. Voice and agency	34
5.1 Attitudes towards women	34
5.2 Political participation	36
5.3 Economic leadership	37
5.4 Violence against women	37
6. Conclusions	40
7. References	41

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ABBREVIATIONS

GEI	Gender Equality Index
GIZ	German Federal Enterprise for International Cooperation
EC	European Commission
EU	European Union
EU-SILC	European Union Statistics on Income and Living Conditions
FAO	Food and Agriculture Organization
HCI	Human Capital Index
GEGI	Gender Employment Gap Index
ILOSTAT	International Labor Organization Statistics
LFP	Labor Force Participation
LFTS	Life in Transition Survey
MONSTAT	Statistical Office of Montenegro
MISC	Multiple Indicator Cluster Survey
MSMEs	Micro, Small and Medium Enterprises
NEET	Not in Education, Employment or Training
OSCE	Organization for Security and Co-operation in Europe
STEM	Science, Technology, Engineering and Mathematics
UNDP	United Nations Development Program
UNICEF	United Nations International Children's Emergency Fund
WBL	Women, Business, and the Law

1. INTRODUCTION

Montenegro has made significant strides in promoting gender equality since gaining independence. Improving women's status is crucial for overall societal development, and Montenegro has seen progress in various sectors, including education, health, and mortality rates. However, disparities persist in the labor market, entrepreneurship, earnings, and unpaid labor.

This Country Gender Assessment analyzes gender equality in Montenegro using the framework proposed by the World Development Report on Gender Equality and Development (WDR 2012). The report examines recent progress and challenges across three dimensions: Endowments, Economic Opportunities, and Voice and Agency, drawing on extensive research and data from sources such as health, education, labor market dynamics, and gender-based violence.¹

This report updates and complements past work on gender equality in Montenegro, including the 2013 CGA (World Bank 2013). The analysis relies primarily on the World Development Indicators, 2020 Labor Force Survey (LFS), 2023 Life in Transition Survey, 2019 Enterprise Survey, 2021 Global Findex, and other data available through the World Bank Gender Data portal, as well as a variety of secondary sources, which provide a broad picture of the key gender issues in Montenegro. It highlights significant gender disparities in human capital and economic opportunities. The highlights can be summarized as follows:

- Montenegro could reap substantial economic benefits from reducing gender gaps, as highlighted by the value of 24 percent of the Gender Equality Gain Index (GEGI), identifying the potential rise in long-run GDP per capita from equalizing employment rates between genders.
- A significant gender gap favoring women is evident in tertiary education enrollment. Despite the noted achievements in tertiary education, fewer women enroll and graduate in STEM fields.
- Economic gender disparities persist, with women's workforce participation significantly trailing behind men's. Women are often relegated to part-time employment, while assuming the majority of family caregiving responsibilities.

¹ This note focuses on gender disparities specifically hindering the well-being and economic welfare of women in Montenegro. 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).

ties. This dual burden affects their career progression, especially considering the limited use of institutional caregiving services.

- A phenomenon known as “motherhood penalty” is observable in Montenegro. The transition to adulthood unfolds differently for young men and women: typically, young men see a decrease in inactivity rates and a rise in employment, whereas young women often move from school to inactivity. Employment rates between men and women start to diverge at the onset of family formation.
- Approximately one-quarter of Micro, Small, and Medium Enterprises (MSMEs) are owned by women, and they make up one-third of the entrepreneurial demographic.

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

While Montenegro has made rapid progress in its European Union accession process, there remains room for improvement in gender equality. Attention to gender equality has increased in the political and legislative arena, resulting in the ratification of several international treaties. However, progress toward gender equality has been slow despite well-developed legal and institutional frameworks within the Constitution and national legislation. Traditional gender stereotypes and poor policy implementation hinder greater gender equality (GIZ and FAO, 2021).

Montenegro’s legislative framework for gender equality has made significant strides, with an overall score of 85 out of 100 in 2023 according to the World Bank’s Women, Business, and the Law (WBL) index (Figure 1). This represents a marked improvement from 1975 when the WBL score was 58.1. The Constitution guarantees gender equality, prohibits direct or indirect discrimination, and mandates the development and implementation of equal opportunity policies. Post-2000, women face fewer legal constraints compared to 1970. Although Montenegro trails the EU-27 average (97 in 2023), it surpasses the regional average across

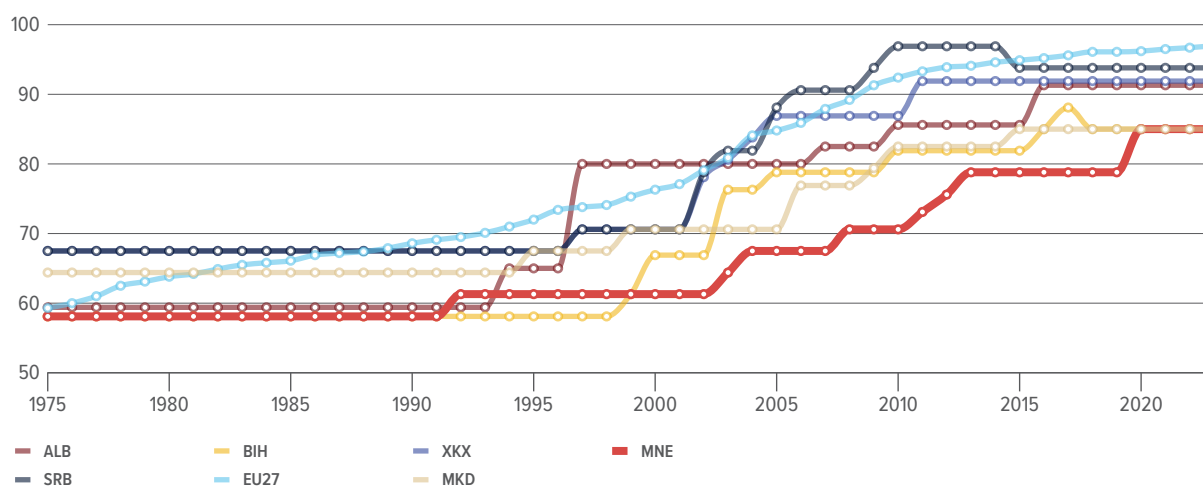
Europe and Central Asia (84.1) (Women, Business, and Law, 2024).² Montenegro matches Bosnia and Herzegovina and North Macedonia but falls behind Albania, Kosovo, and Serbia.

Montenegro has consistently performed well in terms of freedom of movement (Mobility Indicator), laws impacting women’s decisions to work, marriage constraints (Marriage Indicator), and property and inheritance laws (Assets Indicator) (Figure 2). However, there is room for improvement in laws affecting women’s work after having children (Parenthood Indicator), women’s pay (Pay Indicator) and the size of a woman’s pension (Pension Indicator). For instance, Montenegro scores relatively low on the indicator measuring laws affecting women’s pension, which increased from 25 in 1975 to only 50 twenty-six years later.

According to the new WBL 2.0 legal frameworks index,³ women in Montenegro have 80.0 percent of the legal rights of men. This update provides a deeper insight into the legal underpinnings of gender equality, revealing a notable decrease in Montenegro’s scores compared to the previous WBL 1.0 index (Figure 3). Key areas such as women’s pay, pension, and entrepreneurship support lag behind.

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

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

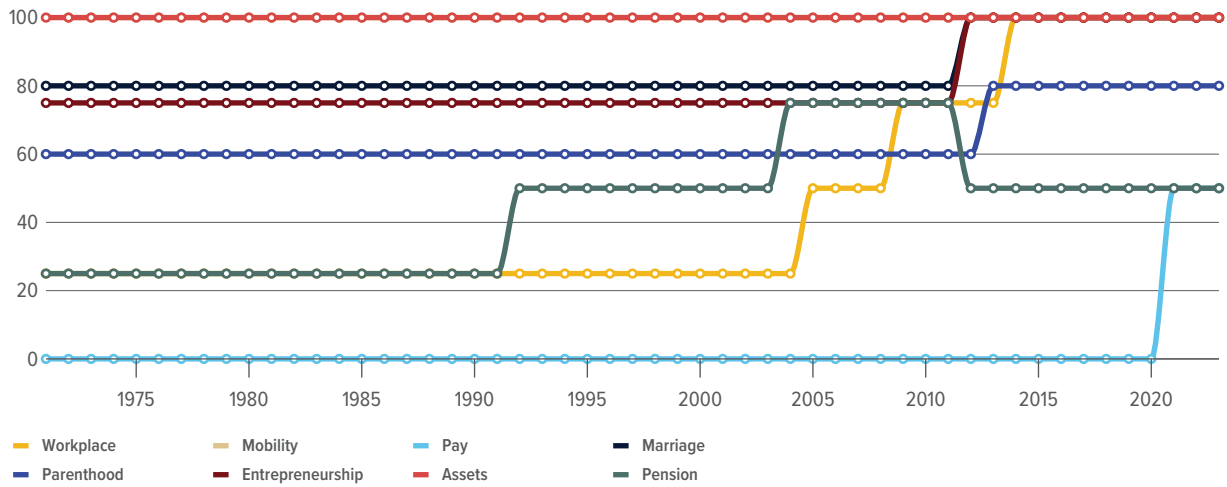


2 The WBL 1.0. index assesses how laws and regulations impact women’s economic opportunities across various areas, including Mobility, Workplace, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension. The score is calculated by taking the average of each index, with 100 being the highest possible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

3 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.

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

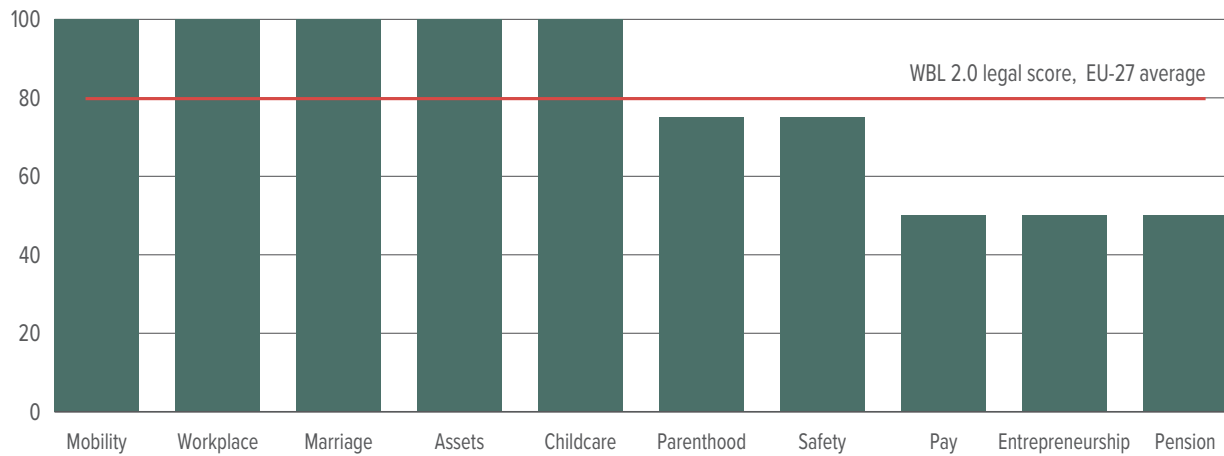
Source: World Bank: Women, Business, and the Law, 2024



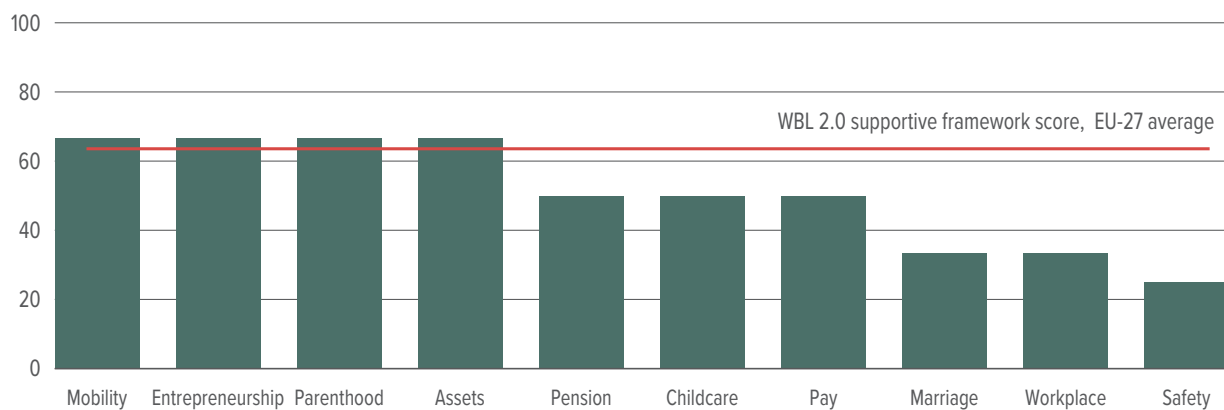
A comprehensive set of national legislation and strategic documents guides Montenegro's policy framework on gender equality. The Law on Gender Equality, enacted in 2007 and last amended in 2015, serves as the cornerstone, emphasizing equal participation and opportunities for individuals of all genders in both public and private sectors. Accompanying this, a national gender equality strategy for the 2021-2025 period, along with an Action Plan for 2021-2022, aligns with EU policies, notably the EU Gender Equality Strategy 2020-2025. Additionally, the Law on Anti-discrimination, established in 2010 and last amended in 2017, addresses various forms of discrimination and safeguards against discrimination based on personal characteristics. Complementing these laws, the Law on Protection from Domestic Violence, enacted in 2011, is supported by corresponding national strategies. Furthering the economic empowerment of women, the National Strategy on Women's Entrepreneurship for 2021-2024 outlines priorities and supportive measures for female entrepreneurs.

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

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

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

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



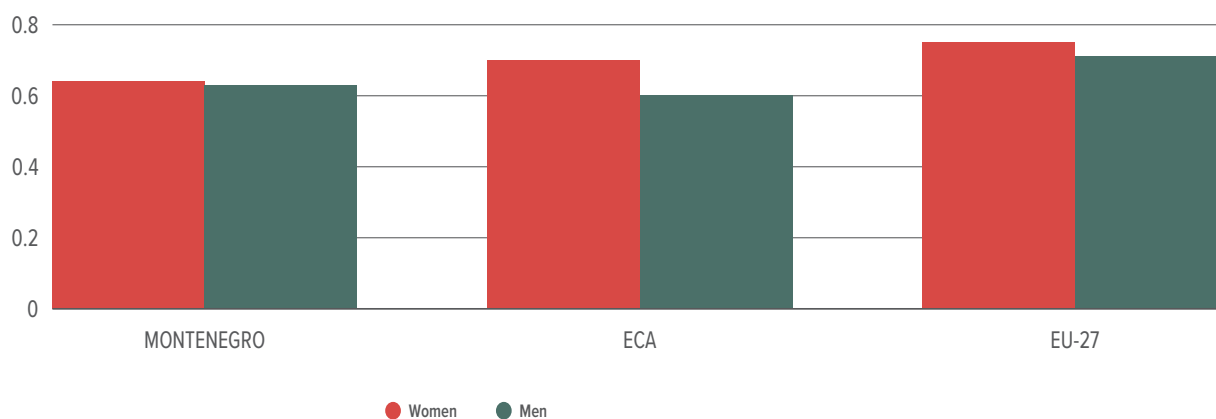
Even with equal laws in place, achieving women's rights and opportunities still faces significant challenges due to inadequate implementation and weak enforcement. The new WBL Legal Frameworks Index (WBL 2.0) supportive framework assesses the disparity between laws in theory and their application in practice (*de jure vs de facto*). It encompasses various instruments aimed at facilitating the law implementation, including national policies, plans and programs, services, budgets, special procedures, and sanctions for noncompliance with certain standards. Data for Montenegro reveal that the supportive frameworks needed to ensure the implementation of laws could be strengthened across all the indicators. In particular, supportive frameworks could be more robust in critical areas such as legislation on violence against women (Safety Indicator), protections in the workplace against discrimination and sexual harassment (Workplace Indicator), and legal constraints related to marriage and divorce (Marriage Indicator) (Figure 4).

3. ENDOWMENTS

The 2020 Human Capital Index⁴ reveals that in Montenegro, a girl born today will only reach 64 percent of her potential productivity as she grows up due to limitations in education and health, compared to 63 percent for a boy. These figures fall below the European and Central Asia regional averages of 70 percent for girls and 60 percent for boys, as well as the EU-27 averages (75 and 71 percent, respectively) (Figure 5).

Figure 5. Human Capital Index (2020)

Source: World Bank, 2020



3.1 HEALTH

Montenegro made some strides in increasing life expectancy outcomes for women, yet there remains a significant disparity between genders. In 2021, women had a life expectancy of 77 years, while men had a considerably lower expectancy of 70.8 years. This gender gap of approximately 6 years persists, with both genders trailing their EU counterparts by about 6.5 years. The COVID-19 pandemic has caused a decline in life expectancy levels, essentially reverting them to 2000 levels (Figure 6).⁵

⁴ Source: World Bank (2020). 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.

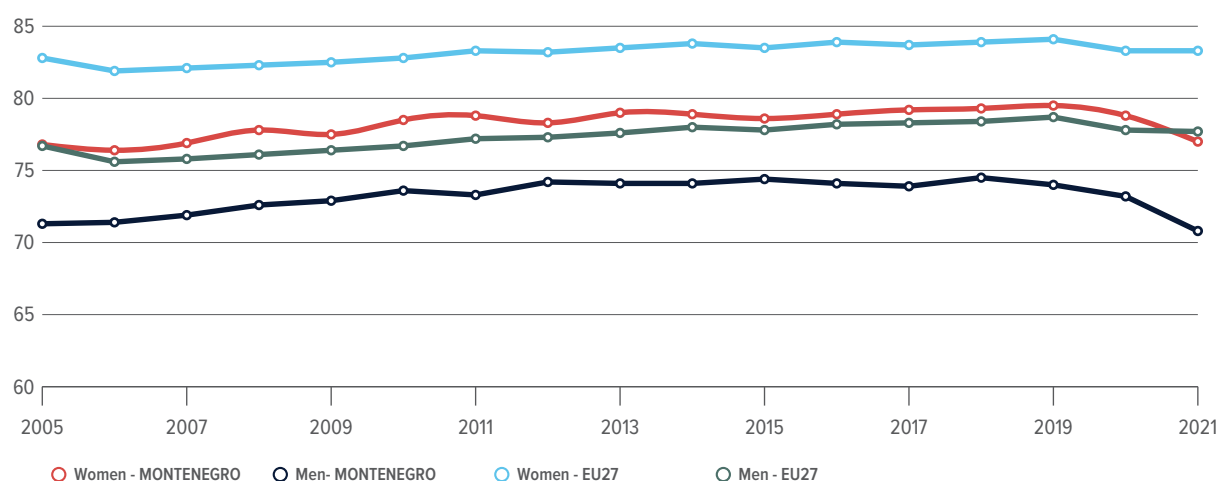
⁵ See UN (2021)

Since 2000, maternal and infant mortality rates in Montenegro have notably decreased, narrowing the gap with EU levels. Both indicators have shown a consistent decline over the years (Figures 7 and 8). The maternal mortality ratio has decreased from 11 to 6 deaths per 100,000 live births, aligning with EU levels as of 2020.

Montenegro faces challenges with imbalanced sex ratios at birth. The male-to-female ratio at birth⁶ began increasing in 1990, peaking at 1.10 in 2007. In 2021, the sex ratio at birth in Montenegro was 107 boys per 100 girls, still within the natural upper bound of 104 to 107 boys per 100 girls (Chahnazarian, 1988). Factors contributing to this imbalance include declining fertility rates, the availability of sex-revealing technology, and a system of property and inheritance rights that often favor men, all of which perpetuate son preference in the country.⁷

Figure 6. Life Expectancy at birth by gender (years) (2005-2021)

Source: The World Bank, Gender Data Portal. Original Source: Eurostat: Demographic Statistics. Accessed: January 9, 2024.

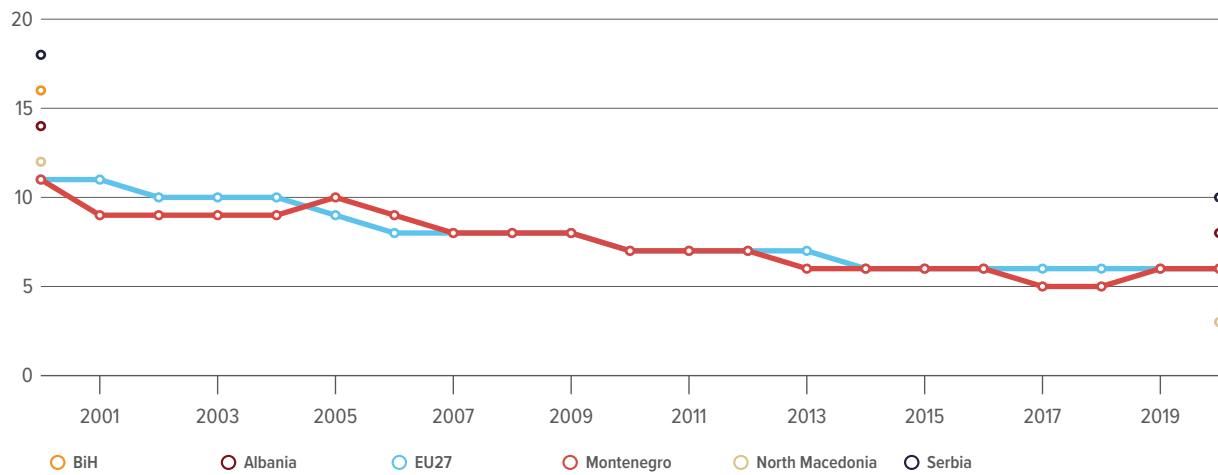


6 Sex at birth refers to male births per female births. The data are 5 years average. Source: World Bank Gender Data Portal. Original Source: United Nations Population Division. World Population Prospects: 2022. Accessed: January 9, 2024.

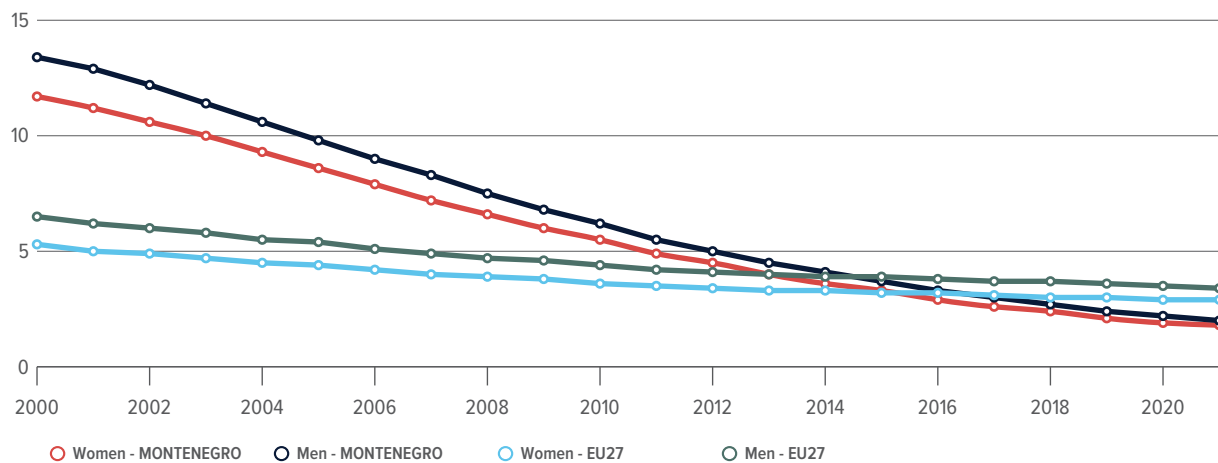
7 See Kiščenko (2021), Guilimoto and Duthe' (2013) and Duthe' et al (2012).

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

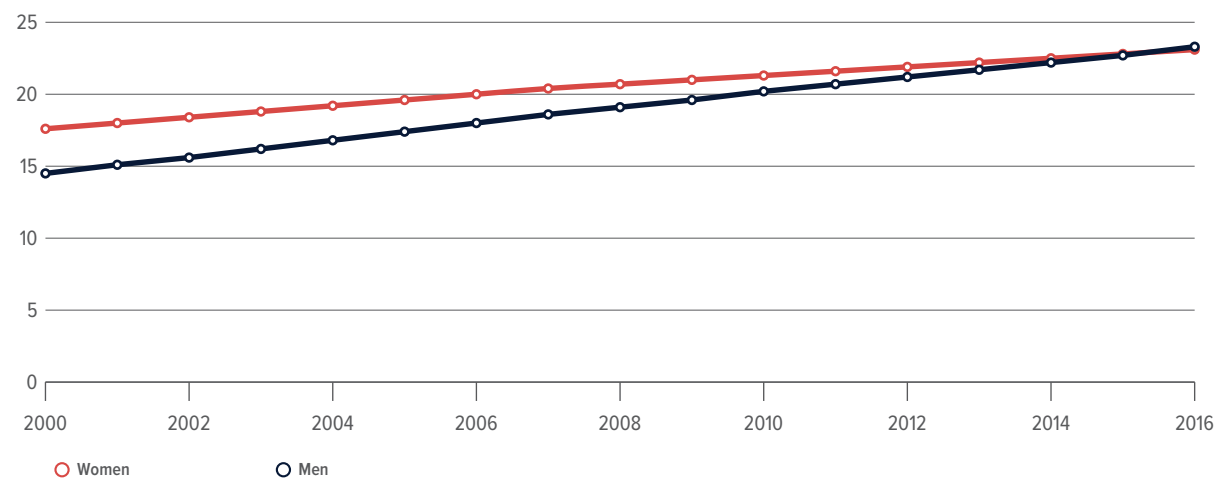
Source: Gender Data Portal. Original Source: WHO, UNICEF, UNFPA, World Bank Group, and UNDESA/Population Division, World Health Organization, 2023. Accessed: January 9, 2024.

**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. Accessed: January 9, 2024.

**Figure 9. 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 9, 2024.



The prevalence of obesity in Montenegro is on the rise for both genders, with the gender gap in obesity rates narrowing in recent years (see Figure 9). In terms of tobacco use, while there have been notable reductions in smoking prevalence among men since 2000—from 43.4 percent down to 31.6 percent in 2020—female tobacco use has remained persistently high. The rate for women has only decreased by 2.8 percentage points since 2000, currently at about 31 percent, similar to men and significantly higher than the EU average of 23.5 percent (Figure 10a).

Mortality due to suicide is considerably higher among men compared to women in Montenegro. The suicide rate among men has remained relatively stable since 2000, standing at 31.7 per 100,000 in 2019. This rate is notably higher than the EU average of 17.4 per 100,000 and is the highest among countries in the Western Balkans, highlighting a significant gender gap in mortality by suicide (Figure 10b).

Progress in adolescent fertility has been notable; the rate has significantly decreased since 2000, reaching parity with the EU level and ranking among the lowest in the Western Balkans, alongside Bosnia and Herzegovina and Kosovo (Figure 11). Meanwhile, Montenegro's overall fertility rate has remained relatively stable for 15 years, at around 1.75 children per woman—higher than the EU but below the replacement rate of 2.1 births per woman (Figure 12).

Figure 10a. 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 9, 2024.

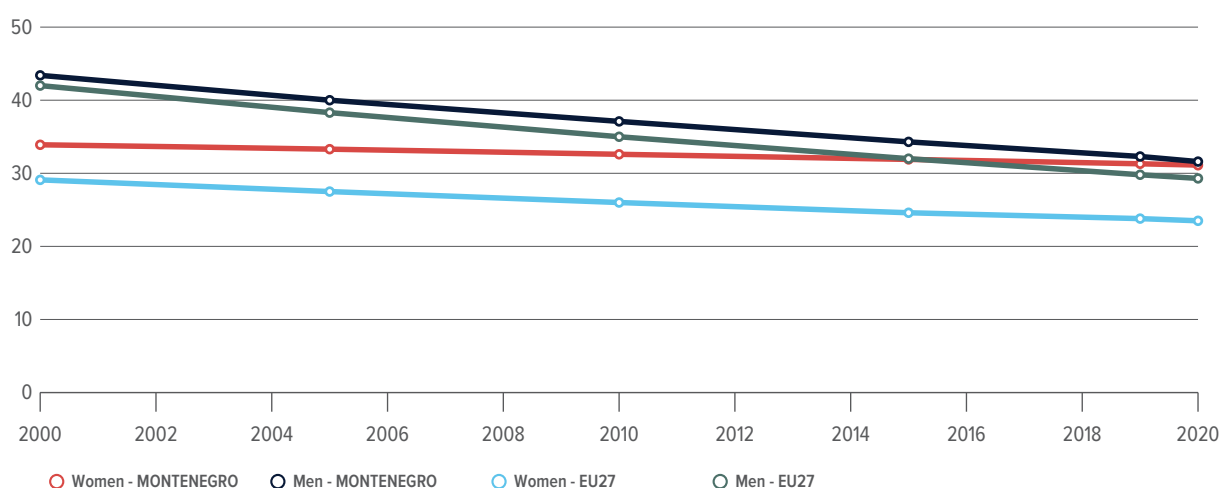
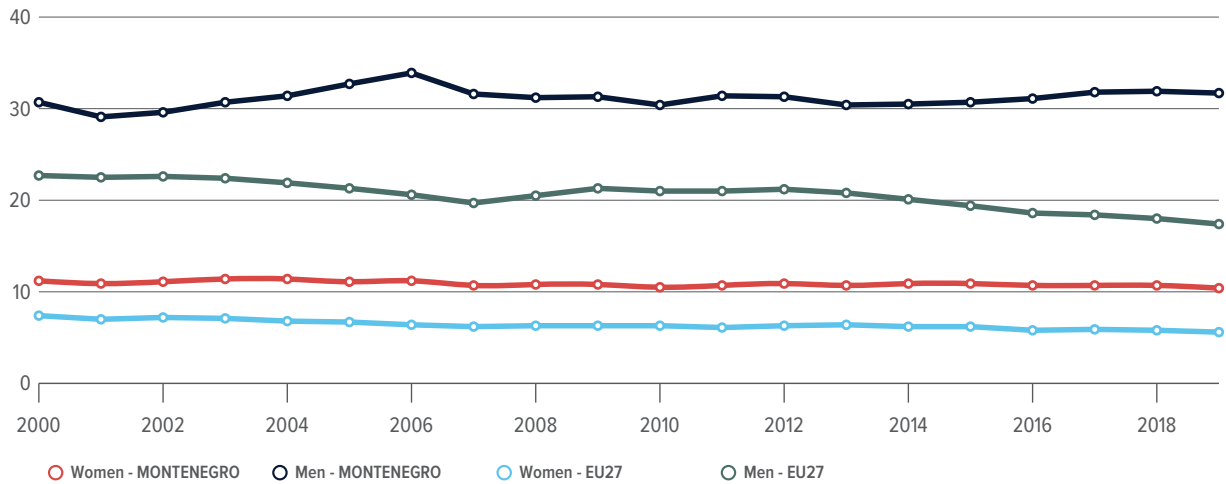
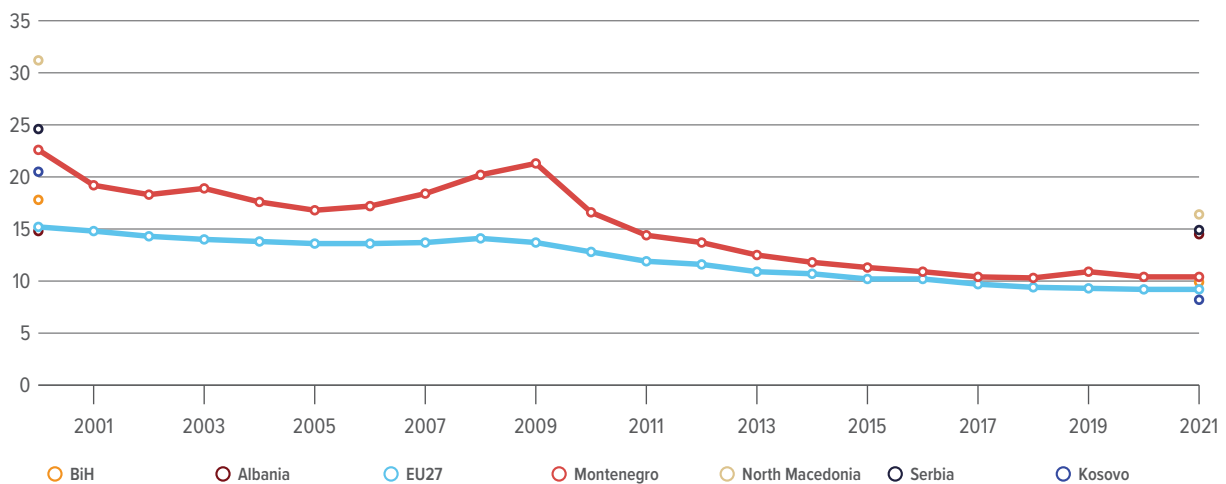


Figure 10b. Suicide Mortality Rate (per 100,000 population) (2000-2019)

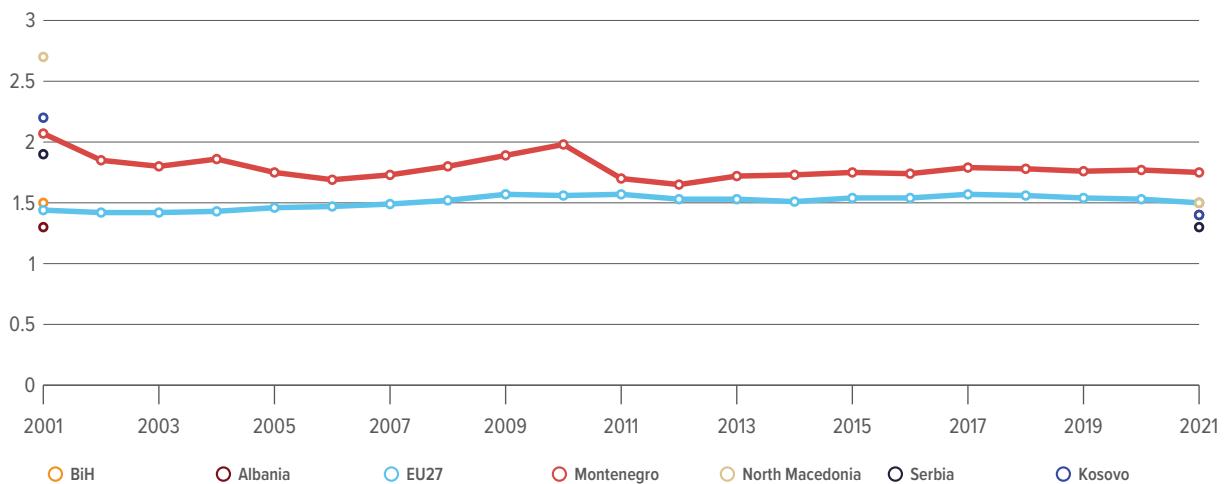
Source: The World Bank, Gender Data Portal. Original Source: World Health Organization, Global Health Observatory Data Repository. Accessed: January 9, 2024.

**Figure 11. Adolescent Fertility Rate (births per 1,000 women aged 15 – 19) (2000-2021)**

Source: United Nations Population Division, World Population Prospects. Retrieved from the Gender Data Portal. Accessed: January 9, 2024.

**Figure 12. Fertility Rate (2001-2021)**

Source: The World Bank, Gender Data Portal. Original Source: Eurostat: Demographic Statistics. Accessed: January 9, 2024.



3.2 EDUCATION

Montenegro has made significant strides in improving education outcomes, with gender gaps in education largely closing and enrolment rates steadily increasing since 2003. A gender gap favoring girls is observed in secondary enrollment (Figure 13), and this gap is most notable in tertiary education, where women dominate enrollment. The tertiary education enrolment rate stood at 64.4 percent for women and 47.4 percent for men in 2020 (Figure 14). Montenegro ranks third in the Western Balkans for tertiary enrollment rates among women, following Serbia and Albania. Despite still trailing behind the EU, both genders have experienced significant increases in tertiary education enrollment rates since 2000.

Figure 13. 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. Note: The gender parity index for gross enrolment ratio in pre-primary, primary, and secondary education is the ratio of girls to boys enrolled in public and private schools at each level. Accessed: January 9, 2024.

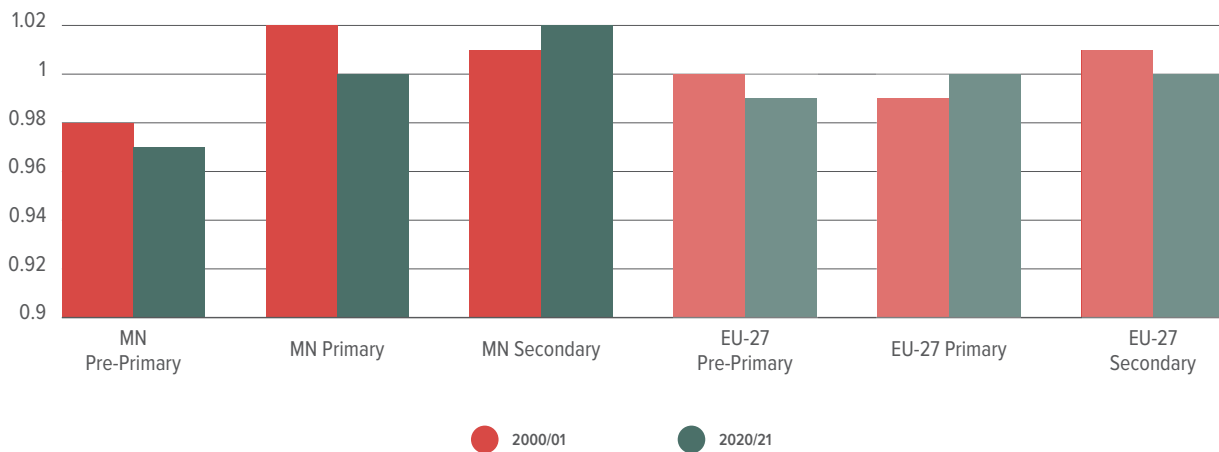
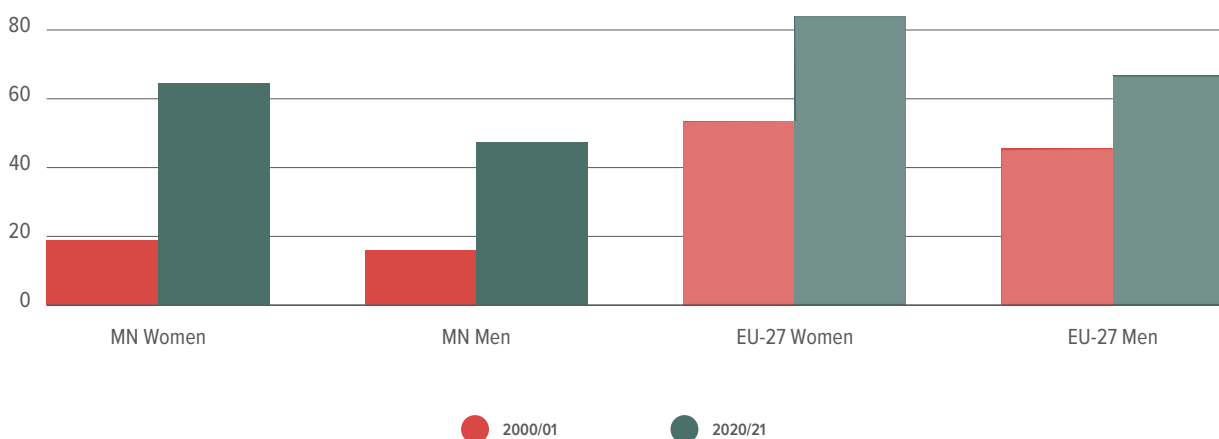


Figure 14. Gross Enrollment Rates in Tertiary Education (2000-2021)

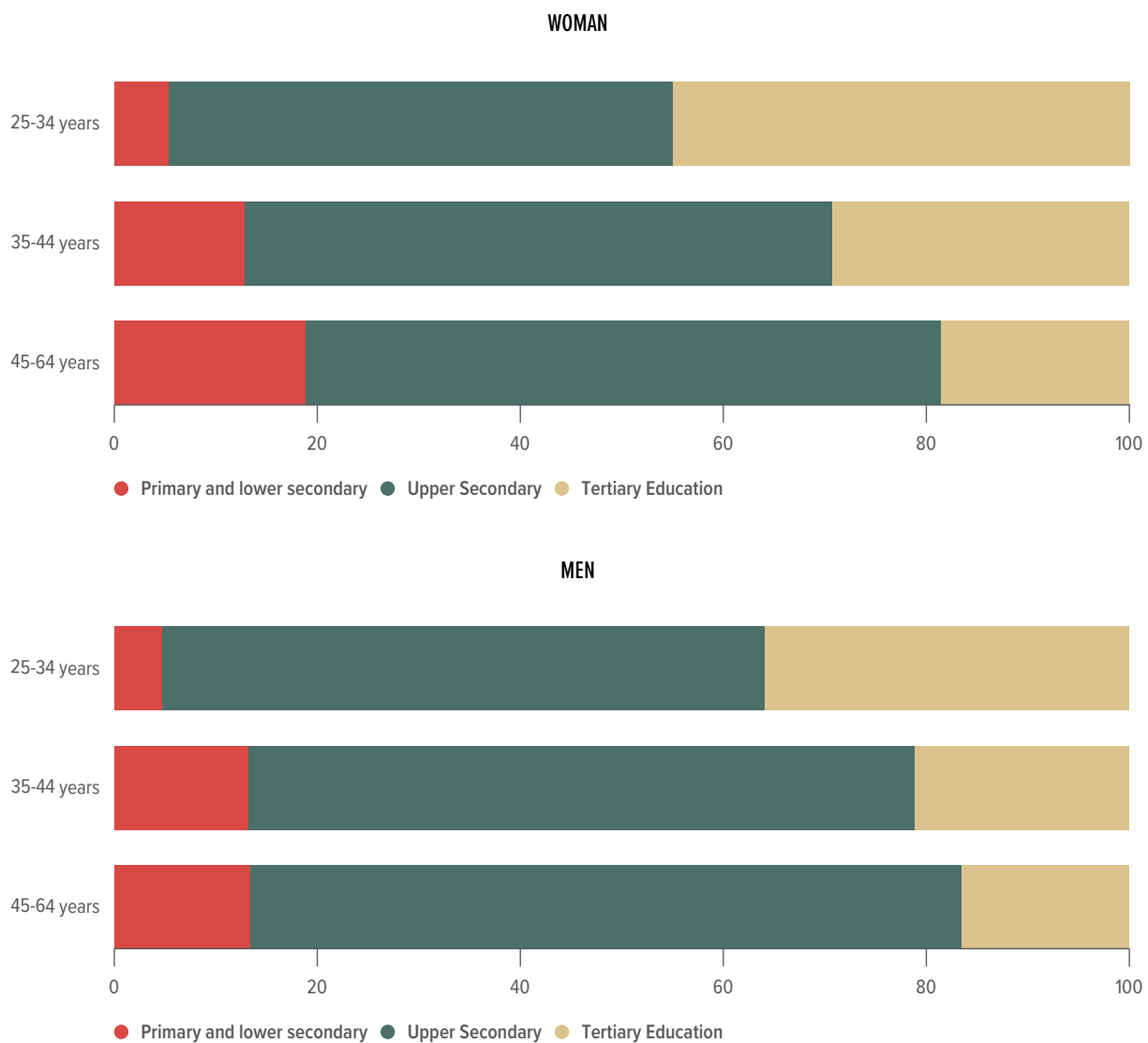
Source: The World Bank, Gender Data Portal. Original Source: UNESCO Institute for Statistics (UIS). UIS. Stat Bulk Data Download Service. Accessed: January 9, 2024.



On average, women tend to achieve higher rates of tertiary education compared to men. In 2020, the tertiary education attainment rate for women over the age of 25 was 28 percent, exceeding the 23 percent for men in the same age group. This trend is even more pronounced in younger age groups: for individuals aged 25-34 years, 45 percent of women have attained tertiary education compared to 36 percent of men (Figure 15). While the attainment of higher education decreases with age, women still maintain an advantage over men across all age groups. However, despite progress in tertiary education enrolment, women are lagging behind in upper secondary education. They are more likely than men to attain primary and lower secondary education, a disparity primarily driven by older generations.

Figure 15. Educational Attainment by Age-group (2020)

Source Eurostat, LFS. Accessed : January 9, 2024.

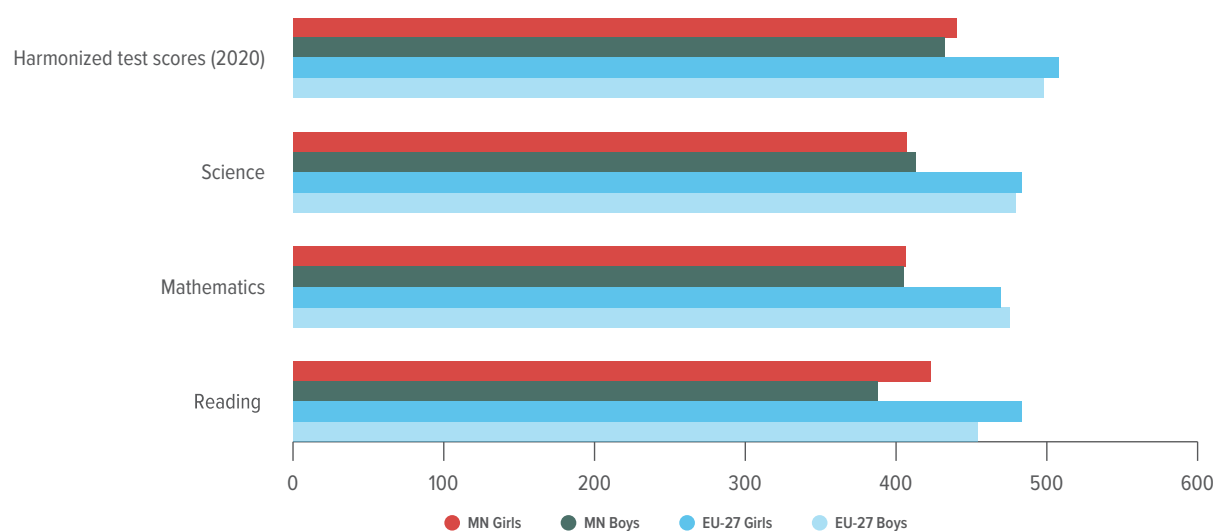


According to the 2022 PISA scores, girls outperform boys in reading, while boys lead in mathematics. Overall, there is a 20-point gap in school performance be-

tween 15-year-old girls and boys (Figure 16). The largest gap exists in reading scores, with a 35-point difference, followed by science with a 6 point difference in favor of boys. However, both girls and boys in Montenegro fall significantly below the OECD averages.

Figure 16. Student Performance 15 Years. Harmonized Test and PISA scores (2022)

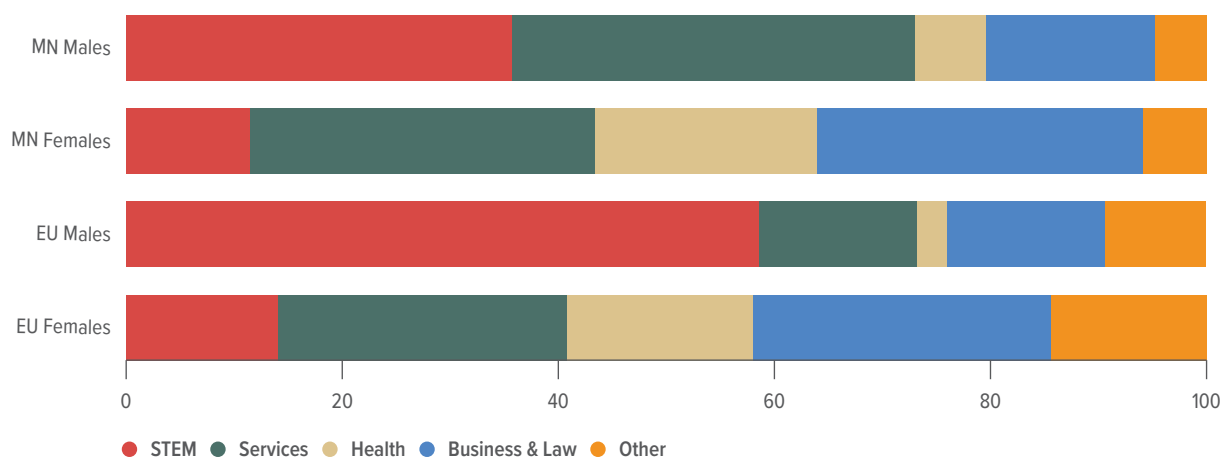
Source: PISA scores, 2022



Despite advancements in tertiary education, fewer women enroll and graduate in STEM fields in Montenegro, contributing to gender segregation within educational disciplines. However, these disparities are less pronounced compared to the EU. In vocational high schools, girls are more inclined towards general rather than vocational tracks, with approximately 36 percent opting for general schools, while only 27 percent of boys do so. These figures are significantly lower than those in the EU, where 58 percent of girls and 44 percent of boys choose general schools. Regarding vocational high schools, only 11.5 percent of girls are enrolled in STEM fields, contrasting with 35.7 percent of boys. This trend mirrors the EU, where the gap is more significant, with over half of boys enrolled in STEM fields. Conversely, girls in Montenegro are more likely to pursue business, law, or health vocational tracks (Figure 17). Additionally, data suggests that women are more prevalent in health, education, and arts fields at the university level, comprising 29.0 percent of enrollments, compared to 15.3 percent of men. However, this gender difference is even more pronounced in the EU, where 42.8 percent of women and 20.7 percent of men pursue these university programs.

Figure 17: Women and Men Enrolled in Vocational Secondary Education by Education Fields in Montenegro and the EU (2020)

Source: Eurostat. Accessed: January 9, 2024.



Women generally report lower levels of digital skills compared to men, with a significant gender gap observed, especially among individuals in the prime working age group (25-54 years old). In this age bracket, 66 percent of men and 61 percent of women are assessed to have at least basic digital skills (Table 1). This gap is also notable among those with medium formal education, with 50.5% of men and 47.7 percent of women. Among youth aged 16-24, girls exhibit slightly lower digital skills than boys.

Table 1. Individuals with basic digital skills or above (percent), by sex, age group, and level of education, 2023

Source: Eurostat, 2019

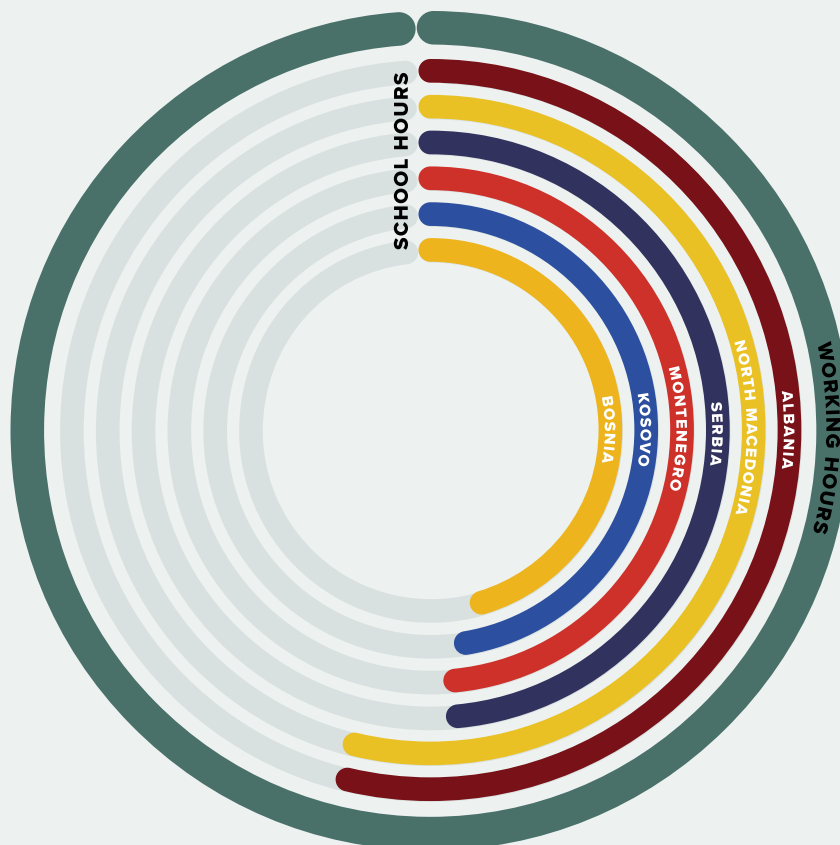
	Montenegro		EU-27	
	Men	Women	Men	Women
AGE-GROUPS				
16-24 years old	69	76.8	68.2	72.2
25-54 years old	66.4	61.1	63.4	64.3
55-74 years old	29.6	24.9	41	33.8
LEVEL OF EDUCATION				
Low formal education	22	32.6	36.2	31.1
Medium formal education	50.5	47.7	45.3	49.9
High formal education	74.3	78.3	81.4	63.7

SPOTLIGHT 1 - 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 afterschool 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

Although women dominate tertiary education, have fewer children, and live longer, these achievements have not translated into improved economic opportunities. Montenegro still grapples with challenges such as the wage gap, gender gap in labor force participation rates, and significant occupational segregation. The Gender Equality Gain Index (GEGI),⁸ which assesses the potential increase in long-run GDP per capita resulting from equalizing employment rates between genders, stood at 13.4 percent in 2021. This underscores the considerable economic and social benefit of narrowing the gender employment gap.

4.1 LABOR MARKET PARTICIPATION AND EMPLOYMENT STATUS

Significant and persistent gaps exist in labor market outcomes between women and men in Montenegro. While female labor force participation has shown slow growth since 2011, it remains notably lower than that of men. In 2021, there was a 12.9 percentage point difference in the labor force participation rates (Figure 18). These rates have stagnated for both genders, further entrenching the gender gap. Montenegro exhibits wider gender disparities in labor force participation compared to the EU-27, although it maintains a narrower gap compared to the rest of the Western Balkans over the past two decades.

Similarly, persistent disparities are evident in employment rates between men and women. Like the EU-27 countries, the employment rate for males aged 15-64 has consistently exceeded that of females since 2013. In 2022, the employment rates were 53.4 percent for females and 61.7 percent for males (Figure 19). A gender gap of 12.6 percentage points in employment rates existed prior to the COVID-19 pandemic in 2018, which reduced to 8.2 percentage points in 2022, primarily due to an increase in female employment. Among Western Balkan countries, Montenegro has the lowest gender gap in employment rates, followed by Albania.

The gender gap in the labor force participation and employment rates was notably higher among individuals who do not attain tertiary education. In 2020, men and women with upper secondary education only had a participation rate of 71.9 percent and 62.3 percent respectively, indicating a significant gender gap (Figure 20). However, this gap almost completely closed among those with tertiary educa-

⁸ 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.

tion, with men leading by 2 percentage points in the labor force participation rate. Similar trends are observed for the employment rate (Figure 21). Gender gaps in employment rates are particularly high among individuals with basic and intermediate education, while no relevant disparities are observed among those with tertiary education. Gender participation gaps are especially noticeable among the older population, with the activity rate for women aged 55-64 lagging behind men by 20 percentage points in 2020, compared to a gap of 13.7 percentage points in the EU.⁹ This difference is partially due to variances in retirement age, as women are eligible to retire earlier. Not only do women participate less frequently in the labor market, but when employed they are more likely to have part-time jobs. (Figure 22).

Figure 18. LFP Rates (percent population 15-64 years old) (2000-2021)

Source: Gender Data Portal. Original Source: the International Labour Organization. "ILO Modelled Estimates and Projections database (ILOEST)" ILOSTAT. Accessed: January 9, 2024.

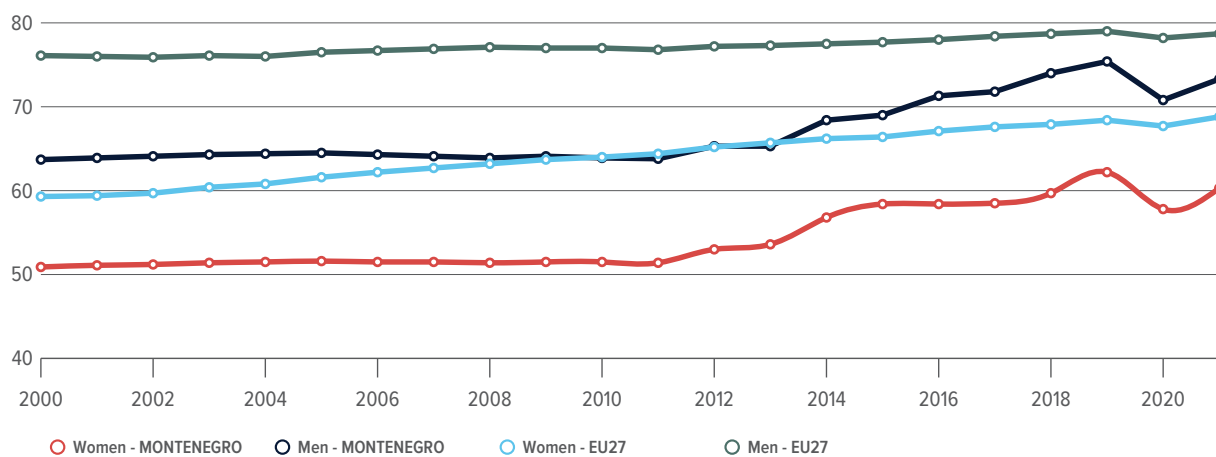


Figure 19. Employment Rates (percent population 15-64 years old) (2013-2022)

Source See Jobs Gateway. Accessed: January 9, 2024.

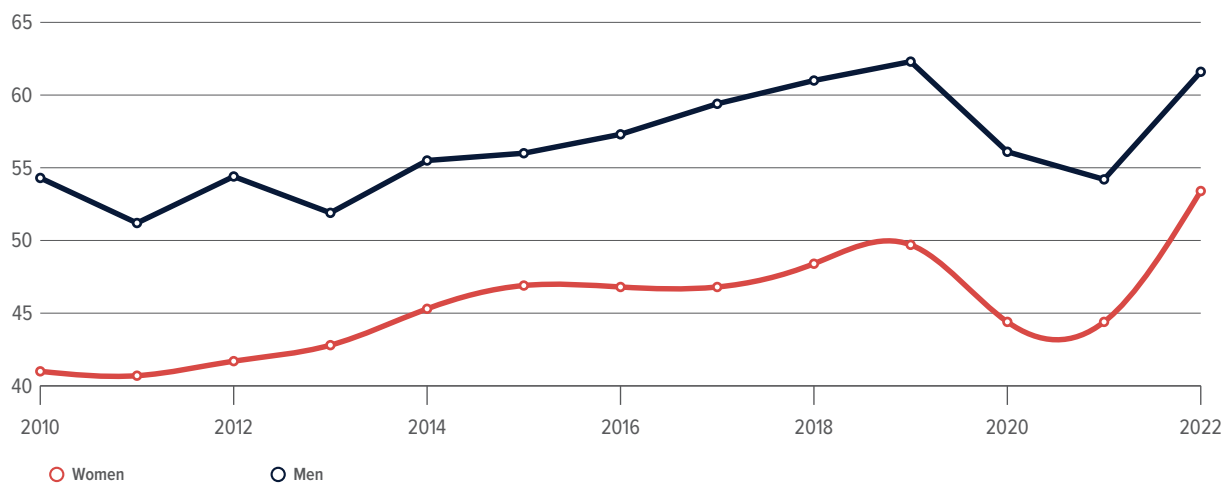


Figure 20. LFP Rate by Education Attainment in Montenegro (percent population 15-64 years) (2011-2020)

Source: Eurostat. Accessed: January 9, 2024.

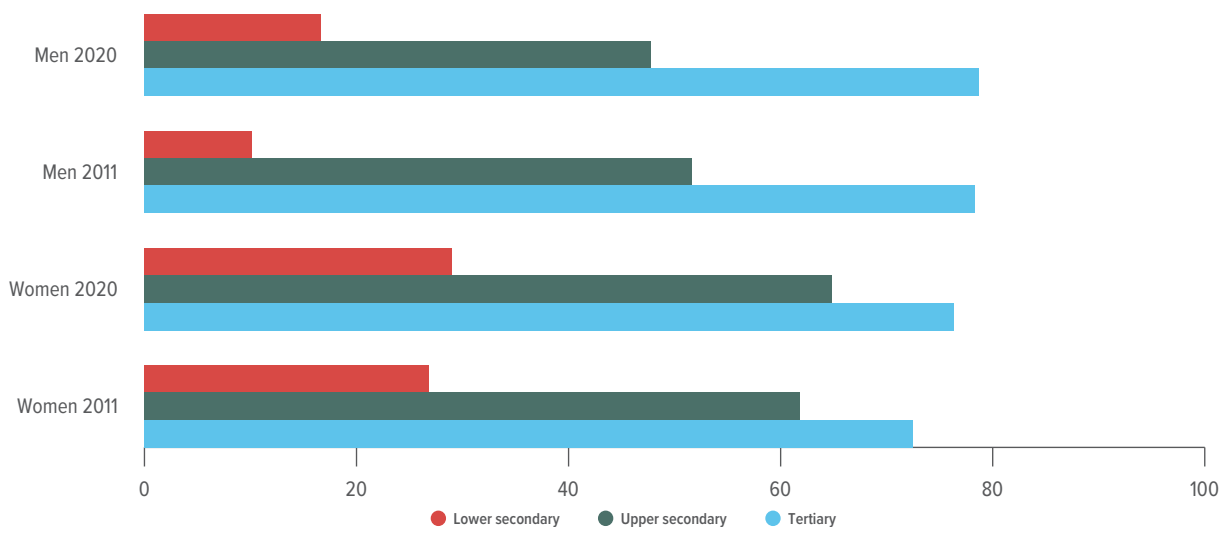


Figure 21. Employment to Population Ratio by Sex and Educational Attainment (percent population 20-64 years) (2020)

Source: Eurostat. Accessed: January 9, 2024.

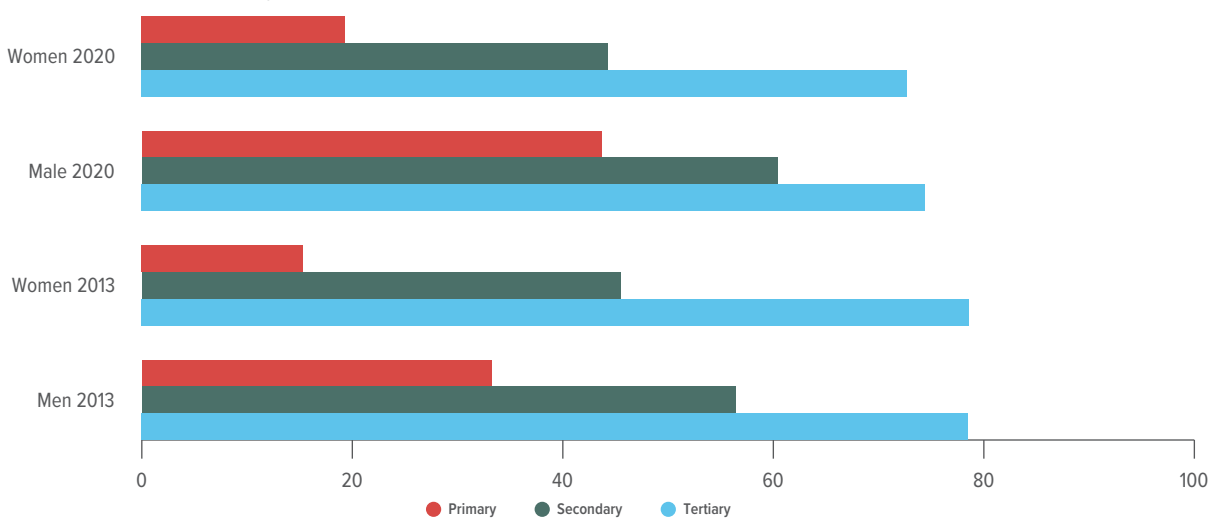
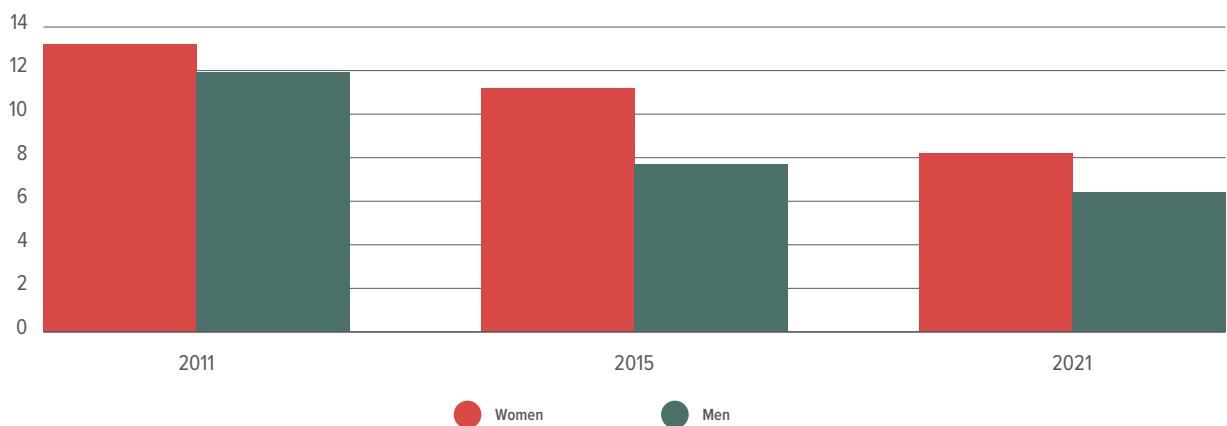


Figure 22. Incidence of Part-Time Employment by Sex (2011-2020)

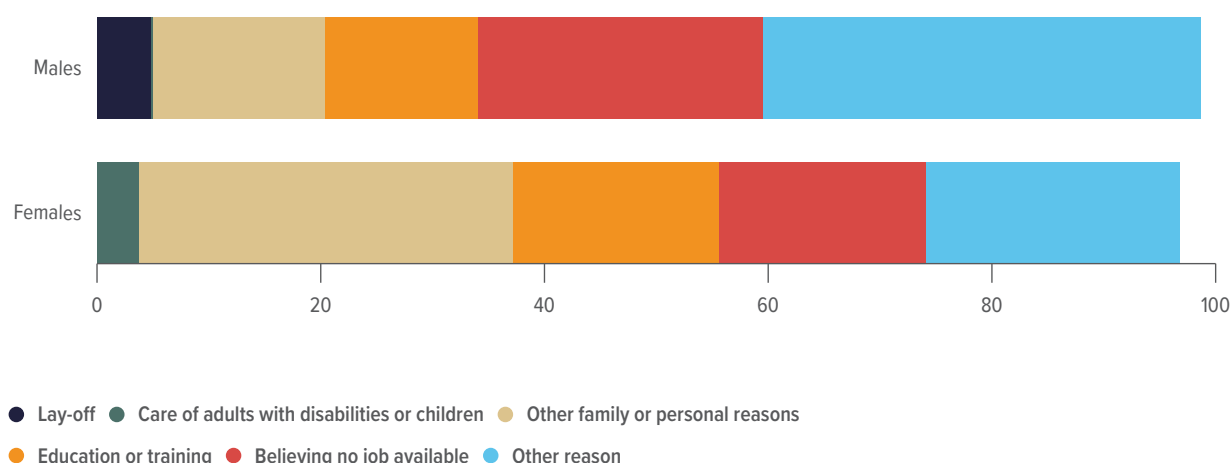
Source: ILOSTAT. Accessed: January 9, 2024.



The primary reason for inactivity among both genders is cited as “other personal or family reasons,” with 38.4 percent of women and 21.4 percent of men choosing this option (Figure 23). This suggests that the disproportionate burden of household care activities, rather than childcare alone, may significantly contribute to higher inactivity rates among women. This is further supported by the observation that the participation gap is most pronounced among individuals aged 40 to 49, unlike in the EU, where the highest gap occurs among those aged 25 to 34, which coincides with the main fertility period (Eurostat, 2020).

Figure 23. Reasons for Inactivity in Montenegro (population 15-64, percent, out of the labor force and wanting to work) (2019)

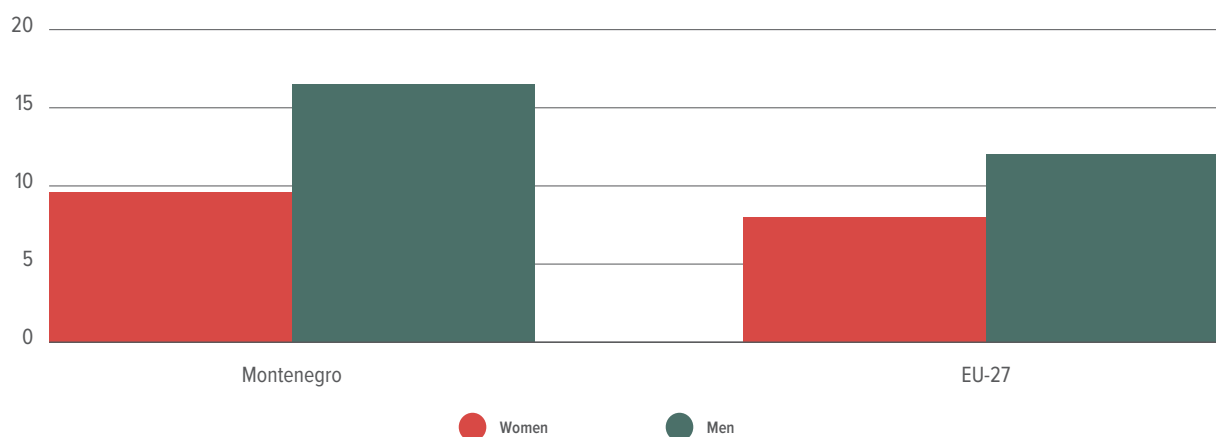
Source Eurostat, LFS 2020.



Men in Montenegro are more likely to be engaged in precarious jobs compared to women. They have a higher proportion of vulnerable employment compared to women and to men in the EU-27 (see Figure 24). However, women have a higher share of contributing family members, typically unpaid household positions, at 3 percent, compared to 1.7 percent for men. For both genders, these figures are higher than those in the EU, where the shares stood at 1.2 percent and 0.6 percent in 2019 (Eurostat, 2020). Approximately 3.9 percent of men and 2.5 percent of women are employed in wage employment without contracts, which, along with the shares of contributing family workers, represents the only estimate of informal employment in Montenegro.

Figure 24: Vulnerable Employment (2021)

Source: Gender Data Portal. Original Source: World Bank, World Development Indicators database. Estimates are based on data obtained from International Labour Organization, ILOSTAT. Accessed: January 9, 2024.



4.2 NEED AND PROVISION OF CARE

One of the primary factors affecting women’s economic participation is the division of care responsibilities across gender lines. Social norms often dictate that women bear a larger burden of caregiving responsibilities compared to men. These norms are reinforced when access to quality care, whether public or private, is limited, or when resources for hiring paid caregivers are scarce. As a result, women, who often shoulder the bulk of unpaid caregiving work, find themselves with less time available for paid employment or working longer hours to balance both paid and unpaid labor. This lack of time due to domestic responsibilities can hinder women from completing education, securing paid work, devoting time to building or expanding businesses, or working as many hours for pay as men. Consequently, women may find themselves concentrated in informal or lower-paying jobs.

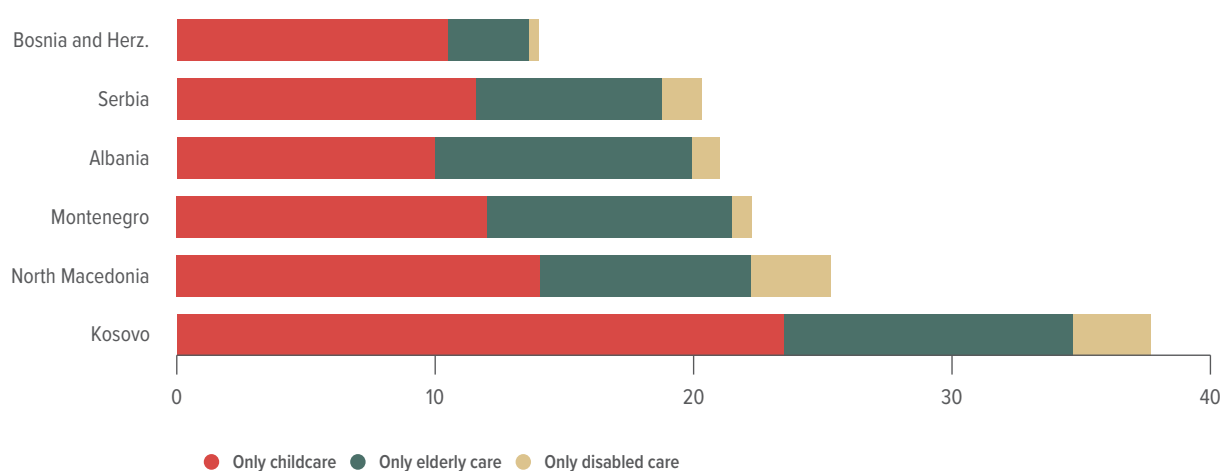
Women predominantly engage in unpaid care activities and domestic work in Montenegro, highlighting a significant disparity in household chores between genders. Specifically, 68 percent of women spend at least one hour daily on housework, compared to only 10.3 percent of men, resulting in a substantial gender gap of 57.7 percentage points. Additionally, a significant portion of both men and women in Montenegro adhere to traditional gender roles, with 61.4 percent of men and 44.5 percent of women agreeing that “A woman should do most of the household chores even if the husband is not working.”¹⁰ Women are also heavily engaged in caring for children, the elderly, the disabled, and relatives, with a gender gap of 18.9 percentage points (42.7 percent of women versus 23.8 percent of men), surpassing the EU-27 average gender gap of approximately 13 percentage points.

¹⁰ Source: Life in Transition Survey IV (2023)

The proportion of the population residing in households with young children (ages 0-6) and elderly individuals (ages 65+) is a significant indicator of care needs. In Montenegro, living with elderly individuals aged 65 or older is more prevalent than living with young children aged 0-6, with 26.6 percent of the population residing with elderly individuals compared to 12.8 percent residing with young children.¹¹ While living with elderly individuals may entail increased care responsibilities for other adults in the household, it may also result in reduced childcare duties if the elderly individuals themselves provide care for grandchildren.

Figure 25. Care Need in Households (percent of the population living in households with children, elderly and disabled), by country (2023)

Source: LITS IV (2023)



According to Life in Transition Survey (LITS) IV, 12 percent of the population in Montenegro reside in households with a childcare need, 9.5 percent in households with elderly care needs, and 0.8 percent in households with both child and elderly care needs (Figure 25).¹²

Household members are the primary providers of care in Montenegro, with 59.6 percent of households with childcare needs and 92 percent of households with elderly care needs relying on informal care arrangements rather than institutional care facilities.

Childcare availability has notably increased in the past decade in Montenegro, with a doubling in the enrollment of children in preschool education. During the school year, children change shifts every week and arrive home before their parents are back from work. Further, school summer holidays can last up to three

¹¹ LITS IV (2023)

¹² The LITS IV includes a question asking whether each household member needs care and whether they use institutional care facilities. . The question is asked for all children (0-6 years old), and elderly people.

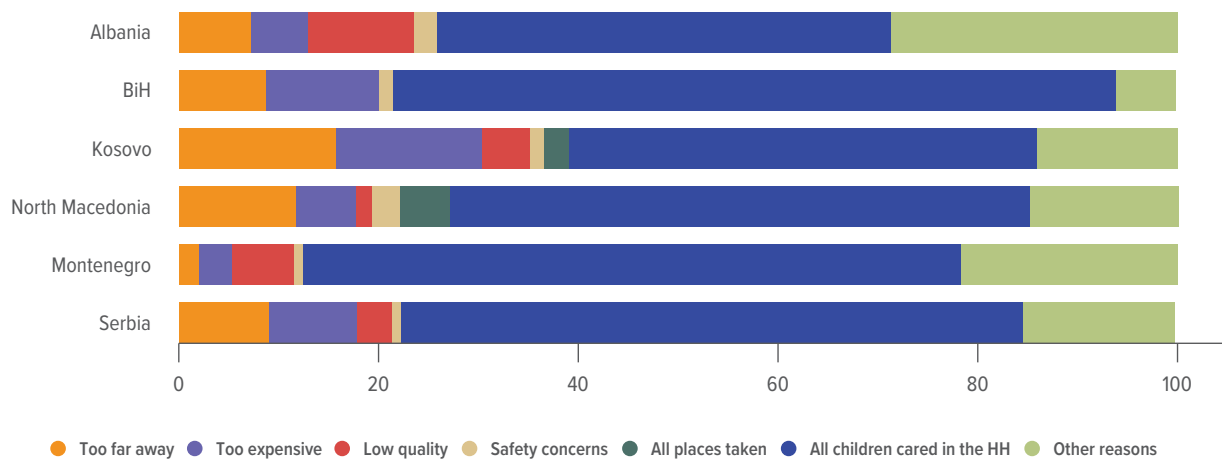
months making it challenging for parents to reconcile work and family responsibilities. According to the Ministry of Work and Social Welfare, the Labor law has been amended recently with the integration of the EU work-life balance directive to increase the involvement of Montenegrin fathers in child-rearing activities.

Reasons for not utilizing childcare facilities often include reliance on household members for childcare or concerns about the quality of childcare services, while elderly care facilities are less frequently chosen due to similar reasons or the use of live-in support (Figure 26).

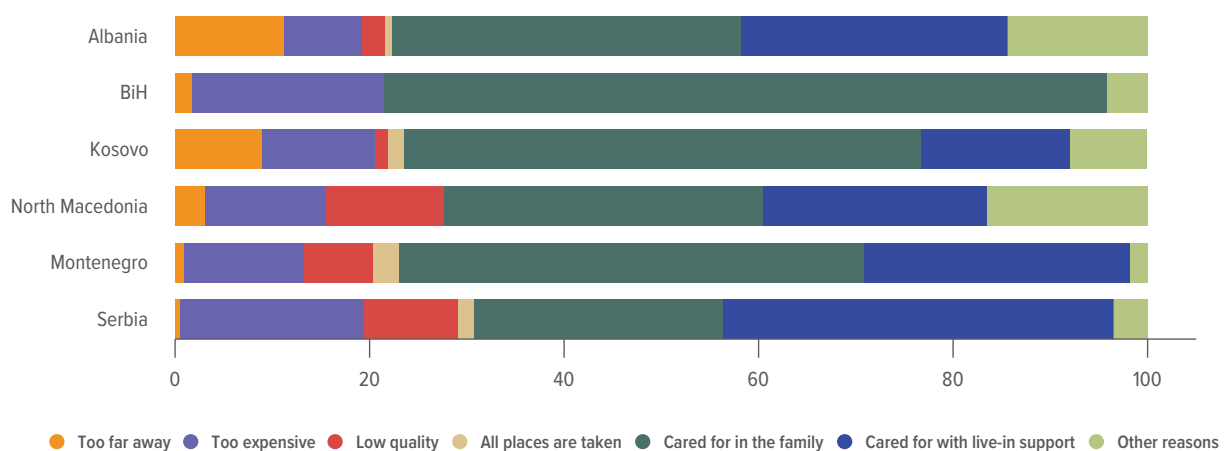
Figure 26. Reasons for Not Using Care Facilities by Type of Care Needed (2016)

Source: LFTS 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

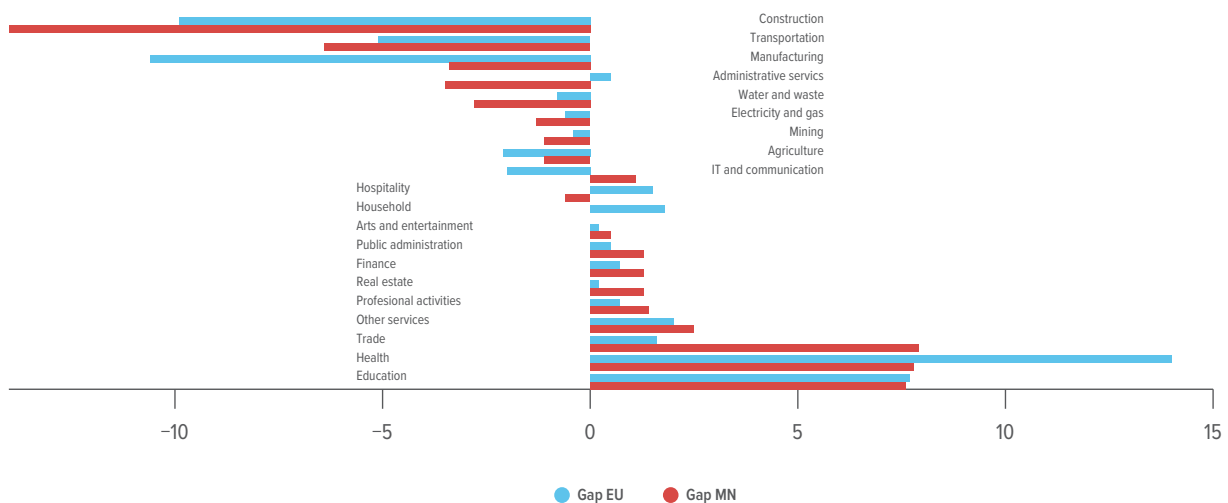


4.3 LABOR MARKET SEGREGATION

Labor market sector segregation exists in Montenegro but to a lesser extent than in the EU. Women are more likely to be employed in the education and health sectors, with shares 7.6 and 7.8 percentage points higher than men, respectively. However, the gender gap in the health sector is nearly half of what is observed in the EU. Additionally, women in Montenegro are more commonly found in the trade sector, with a gap of 7.9 percentage points, whereas in the EU, this difference is only 1.6 percentage points. Conversely, men are more frequently employed in manufacturing, transportation, and construction, with gaps of 3.4, 6.4, and 14.1 percentage points, respectively. While a similar trend is observed in the EU, differences in the shares of transportation and construction sectors are more pronounced in Montenegro, while the opposite holds for the manufacturing sector (Figure 27).

Figure 27: Gap in the Shares of Sectoral Employment in Montenegro and the EU (population 15-64) (2019)

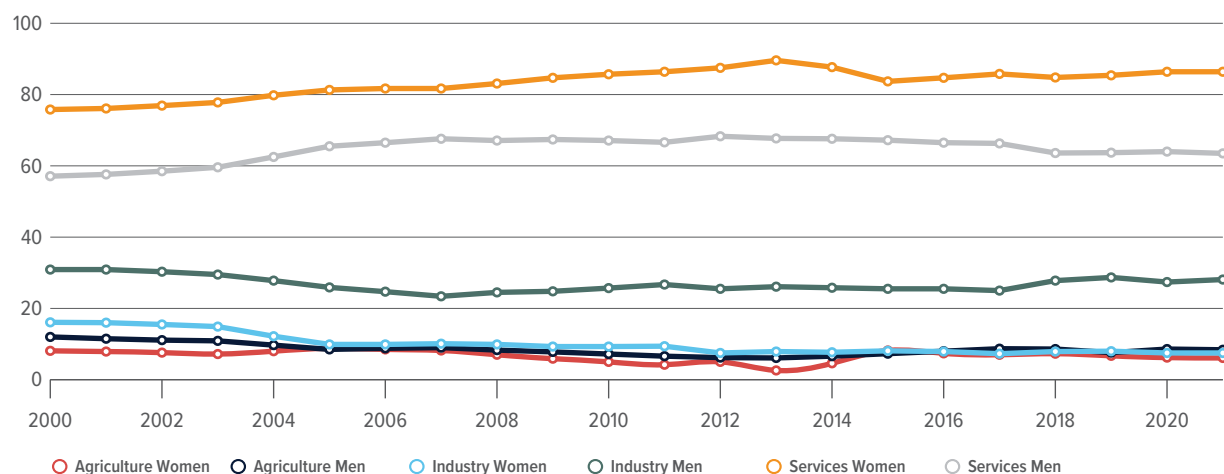
Source: Eurostat. Accessed: January 9, 2024.



Women are overrepresented in the services sector. The largest gender gap in employment is found in the services sector, with women outnumbering men by 21.4 percentage points, followed by the industries sector where men outnumber women by 20.5 percentage points (Figure 28). While employed women are less likely to hold managerial positions, they are more likely to work as professionals and technicians. This segregation tends to occur more prominently in low-skill occupations.

Figure 28: Employment by Sector (percent) (2000-2021)

Source: World Bank, Gender Data Portal. Original Source: International Labour Organization. "ILO modelled estimates database" ILOSTAT. Accessed: January 9, 2024.



4.4 WAGE GAP

Despite regulations aimed at ensuring gender equality in the workforce across developed nations, the global gender wage gap remains a significant issue.¹³ According to the ILOSTAT Global Wage Report 2018/19,¹⁴ the raw mean gender pay gap stood at 18.8 percent,¹⁵ indicating that for every dollar men earn, women earn 81.2 cents. However, regions such as Northern, Southern and Western Europe exhibit a lower raw gap of 13.3 percent,¹⁶ suggesting progress towards closing the gap.

Analysis of the EU-SILC (2019) reveals that in Montenegro women earned on average 11.9 percent less than men (Table 2). Montenegro had the second-highest raw gender gap followed by Serbia. Women earned on average less than men, even after controlling for education, occupation, and industry.

The gender wage gap widens to 15 percent after controlling for individual characteristics such as education level, age, and experience, hinting at potential barriers for women in entering profitable sectors and occupations. This discrepancy may also imply that employed women possess better labor market characteristics overall, concealing the true extent of the gap. In other words, women on average

13 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.

14 See ILOSTAT, 2018.

15 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.

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

have better labor market characteristics, which ‘hide’ the true magnitude of the gap. Most importantly, employed women have better educational characteristics. When individual and market controls, such as occupation and industry, are considered, the gender wage gap decreases to 9.4 percent. Nevertheless, the persistent gap raises concerns about potential discrimination or a wage premium for men based on their gender or unobservable characteristics.

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

Note: Log the 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.

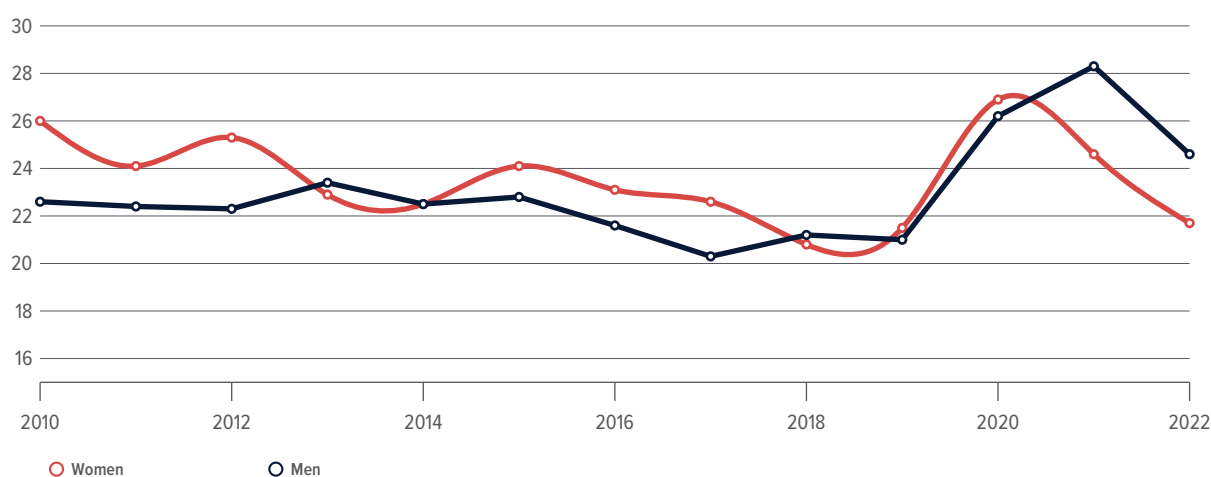
Country	ALB	MKD	MNE	SRB	XKX
YEAR	2020	2019	2019	2020	2018
RAW GAP	-0.091***	-0.098***	-0.119***	-0.132***	0.042*
INDIVIDUAL CONTROLS	-0.175***	-0.139***	-0.150***	-0.168***	-0.063***
IND. + MARKET CONTROLS	-0.117***	-0.076***	-0.094***	-0.139***	-0.083***

4.5 NEET

In Montenegro, the rate of youth not in education, employment or training (NEET) is slightly higher among men, with rates standing at 24.6 for men and 21.7 percent for women (Figure 29). In the group of those aged 20 to 34 who are within 1 to 3 years of completion of their highest level of education, the employment rate is slightly lower for women than for men (by 1.2 percentage points; 66.1 vs 64.9); however, this difference is lower than for the entire age group which is at about 7 percentage points.

Figure 29. Share of youth not in education, employment or training (2010-2022)

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



4.6 ENTREPRENEURSHIP AND FINANCIAL INCLUSION.

In Montenegro, women own approximately one-quarter of Micro, Small, and Medium Enterprises (MSMEs) and comprise about one-third of entrepreneurs. According to data from the Investment and Development Fund of Montenegro, around 23 percent of all MSMEs were owned by women in 2020, marking a significant rise from 2011 when the figure stood at only 16 percent. Similarly, women make up roughly 32 percent of entrepreneurs, a proportion that has remained stable over the past decade. However, World Bank Enterprise Survey data reveal that the share of women owners lags behind men, at 24 percent, contrasting with the EU's 39 percent.

Many women entrepreneurs in Montenegro have experienced a notable reduction in demand, particularly in the tourism and education sectors, during the COVID-19 pandemic. This decrease in demand has resulted in liquidity challenges and the inability to provide services, leading to significant financial losses, including rental payments for business premises. Economic support measures have not adequately addressed these challenges, especially in the educational services sector, which employs a large portion of women in Montenegro.

Women in Montenegro are just as likely as men to possess financial accounts, borrow from financial institutions, or utilize credit cards. According to Findex data from 2017, 22 percent of women and 26 percent of men have borrowed money from a formal financial institution. Women are more likely to borrow from family or friends, with 25 percent doing so compared to 22 percent of men. Additionally, approximately 70 percent of both men and women had financial accounts in 2017, showing an increase from around 60 percent in 2014.

SPOTLIGHT 2 - 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.

Sources:

European Union Agency for Fundamental Rights. 2020. *A long way to go for LGBTI equality*. https://fra.europa.eu/sites/default/files/fra_uploads/fra-2020-lgbti-equality-technical-report_en.pdf

World Bank Group. 2018. *Life on the Margins: Survey Results of the Experiences of LGBTI People in Southeastern Europe*. World Bank, Washington, DC. <https://openknowledge.worldbank.org/handle/10986/30607>

World Bank Group. 2019. *A Comparative Analysis of the Socioeconomic Dimensions of LGBTI Exclusion in Serbia*. World Bank.

5. VOICE AND AGENCY

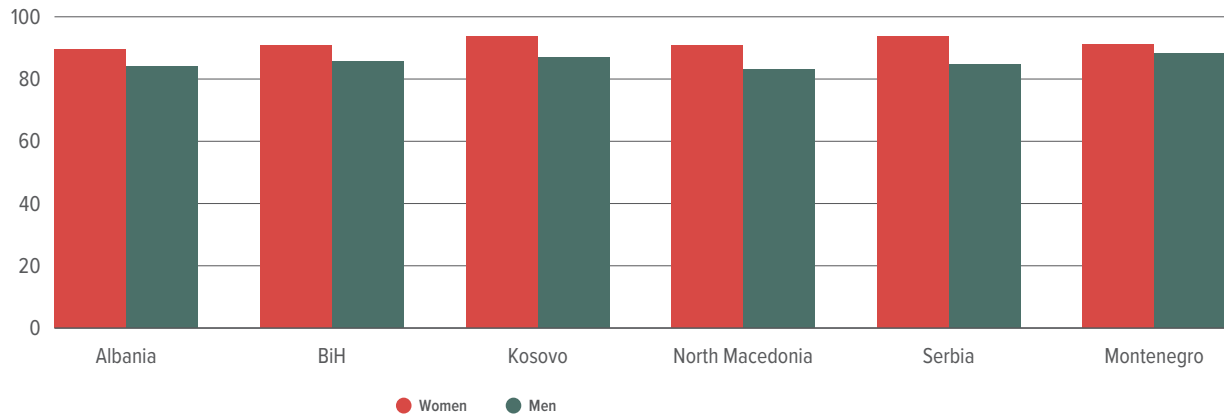
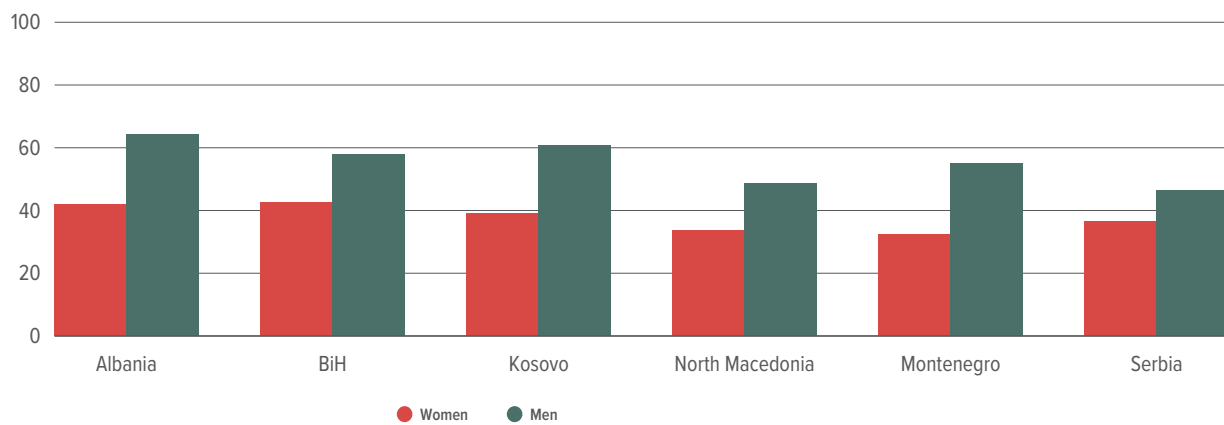
The evidence on voice and agency for women in Montenegro is mixed. While most people perceive men and women to be equally competent as business executives, a notable gender gap emerges regarding political leadership, with a substantial portion of men believing men make better political leaders. Despite improvements in political representation, women in Montenegro still face challenges in achieving economic leadership positions, as evidenced by lower female board membership and top management positions. Additionally, gender-based violence remains a prevalent issue, with a significant percentage of women experiencing various forms of violence, highlighting the need for continued efforts to address societal norms and provide support for survivors.

5.1 ATTITUDES TOWARDS WOMEN

Social norms often shape gender roles and stereotypes, which can have adverse effects on women's opportunities, both in public and private spheres. While most people perceive men and women to possess equal competence as business executives, a more substantial gender gap emerges regarding political leadership. About 91.2 percent of women and 88.3 percent of men agree that men and women are equally competent as business executives. However, when it comes to political leadership, there's a significant discrepancy, with 32.3 percent of women and 55 percent of men agreeing or strongly agreeing that men make better political leaders than women (Figure 30).

Figure 30. Beliefs Related to Women's Role in Public Life (2021)

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)**

5.2 POLITICAL PARTICIPATION

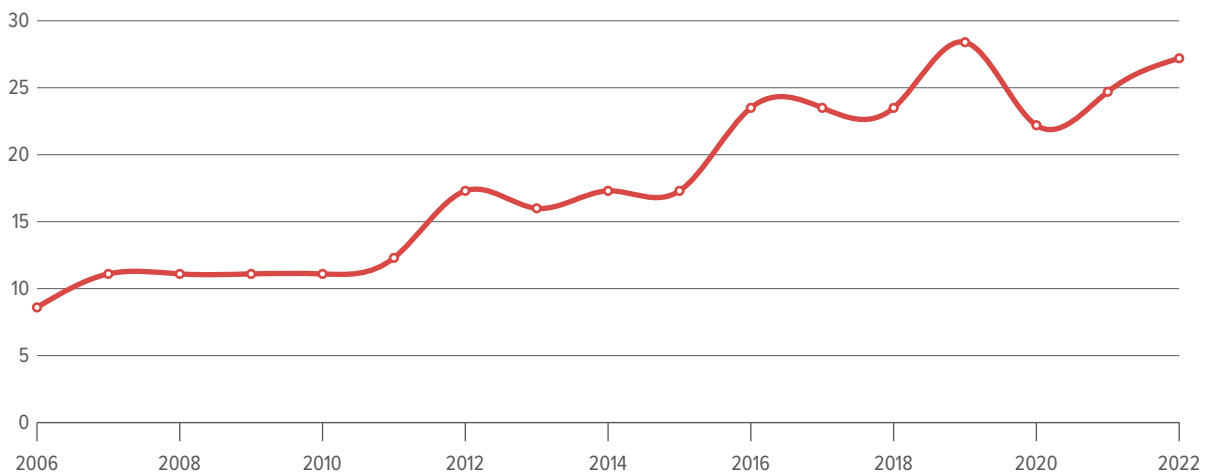
Women’s representation in political power is on the rise, marking a shift from their traditional underrepresentation across all levels of political engagement. The introduction of a 30 percent quota for women in the Electoral Law in 2012 has led to significant strides in female representation. This improvement has been notably swift for Montenegro, where women held only 8.6 percent of parliamentary seats in 2006. Since 2012, there has been a steady increase in the number of seats held by women, edging closer to the 30 percent quota. As of 2022, women held 27.2 percent of parliamentary seats (Figure 31). However, women’s participation in politics still lags behind the European average, which was 32.3 percent in 2020.

Figure 31. Share of Seats Held by Women in National Parliament (2000-2022)

Source: Gender Data Portal. Original Source: Inter-Parliamentary Union (IPU) (www.ipu.org).

Women in parliaments are the percentage of parliamentary seats in a single or lower chamber held by women.

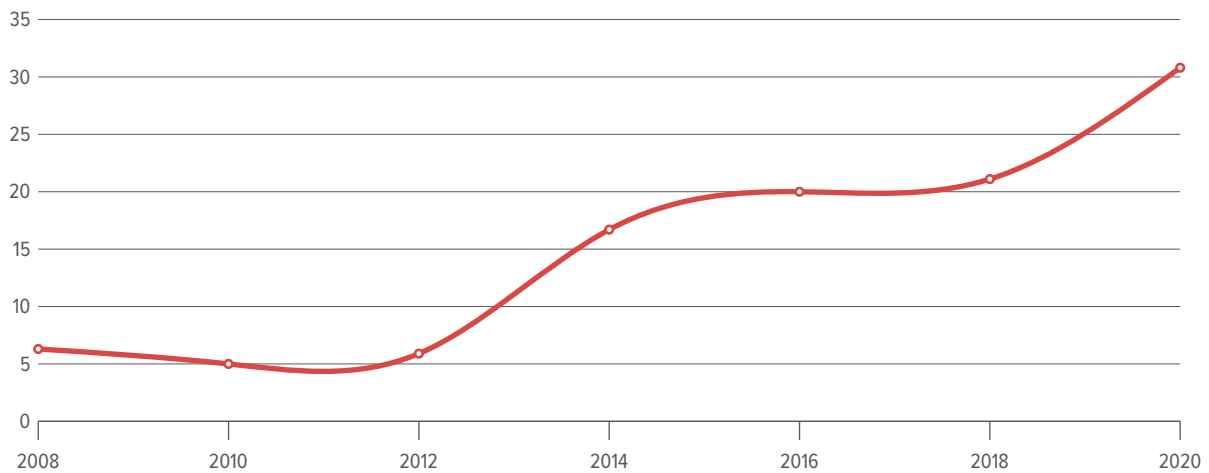
Accessed: January 9, 2024



As part of its commitment to gender equality, the government of Montenegro has made significant strides in increasing the representation of women in the Council of Ministers. The share of women in ministerial positions has risen from 5.3 percent in 2008 to 30.8 percent in 2020 (Figure 32), almost reaching the EU average of 32.3 percent. Additionally, the Gender Equality Index (GEI) for Montenegro, revealed a score of 35.1 in 2019 for the domain of power, composed of the sub-domains of political power, economic power, and social power. While there is a notable presence of women representatives in ministries, parliament, and regional assemblies in the political power subdomain, Montenegro still trails behind the EU-27 average by 16.8 points, indicating room for further improvement.

Figure 32. Proportion of Women in Ministerial Level Positions (percent) (2008-2020)

Source: Gender Data Portal. Original Source: Inter-Parliamentary Union (IPU). Women in Politics. Accessed: January 9, 2024.



5.3 ECONOMIC LEADERSHIP

Women are underrepresented in key economic decision-making roles compared to men. In the largest quoted companies in Montenegro, the average proportion of female board members has been just 22.9 percent over the last three years. Additionally, only one in ten members of the decision-making body in the National Central Bank is female, and merely 15 percent of firms in Montenegro have a female top manager. Despite advancements in labor force participation and tertiary education among women, they still encounter obstacles in attaining positions of economic decision-making significance in the country.



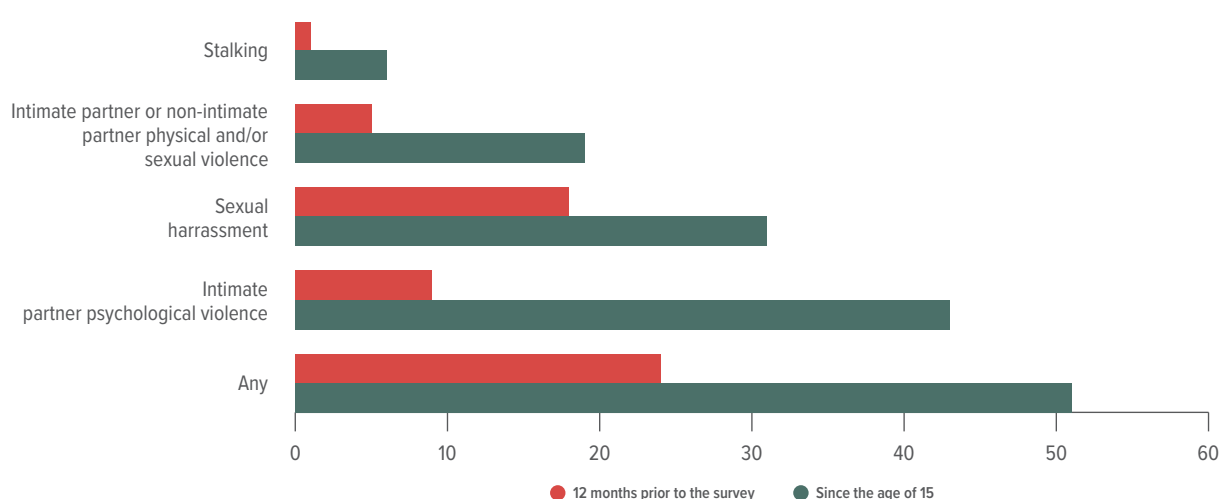
5.4 VIOLENCE AGAINST WOMEN

Gender-based violence remains a concern in Montenegro, with over half of women experiencing some form of violence, including intimate partner violence, stalking, and sexual harassment, since the age of 15, according to the 2019 OSCE-led survey on the well-being and safety of women in Montenegro (Figure 33). Physical or sexual violence has been encountered by 20 percent of women during their lifetime, with psychological violence being the most common form. Sexual harassment affects a significant portion of women, with 31 percent experiencing it since age 15, and 18 percent within the last year. This violence has profound effects on women's well-being, with over half reporting psychological consequences and nearly 40 percent experiencing physical consequences.

Social norms contribute to the acceptance of violent behavior towards women, which perpetuates intimate partner domestic violence. Despite the prevalence of violence, there are low levels of reporting and awareness among women in Montenegro. Fewer than one in ten women reported their most serious incident of intimate partner violence to the police, and similar patterns are observed for stalking and sexual harassment. Lack of awareness and support services exacerbates the situation, with many women feeling ill-informed about what to do in case of violence, particularly those facing financial difficulties.

Figure 33. Different Forms of Violence Against Women (percent) (2019)

Source: *Violence against Women and Girls, 2019*



6. CONCLUSIONS

Gender parity is not only a matter of fairness but also a crucial driver of economic development. Montenegro has made commendable progress in areas such as educational attainment, with women achieving higher rates of tertiary education than men, and in reducing health disparities, with notable declines in maternal and infant mortality rates. Additionally, the political participation of women has seen significant improvement, reflecting a positive shift towards inclusivity in governance.

Despite these positive strides, Montenegro continues to face significant challenges that hinder the full realization of gender equality. The labor market presents a notable gender disparity, with women's labor force participation lagging behind that of men. This discrepancy is further exacerbated by the prevalent societal norms that often allocate the bulk of unpaid care and domestic responsibilities to women, thereby impeding their professional advancement and economic independence.

Entrepreneurship emerges as a critical area for improvement, where various barriers, including access to finance and societal stereotypes, hinder women's representation and success in establishing and running businesses.

Furthermore, the educational disadvantage faced by boys, particularly in tertiary enrollment, poses a long-term challenge to gender equality and societal development. Ensuring that boys and girls have equal opportunities and support throughout their educational journey is crucial for building a balanced and skilled workforce.

In moving forward, Montenegro requires a holistic and integrated approach involving all sectors of society, including government, businesses, communities, and individuals. The approach to gender equality must be holistic, addressing the multifaceted nature of gender disparities. By fostering an environment that champions gender equality as a fundamental principle of societal progress, Montenegro can unlock the full potential of its human capital, driving forward economic development and building a more equitable and prosperous society for all.

SPOTLIGHT 3 – Intersectionality: gender and the Roma community

The Roma 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.

Based on data derived from the most recent Census of Population, Households, and Dwellings in Montenegro conducted in 2011, a total of 6,251 individuals self-identified as belonging to the Roma nationality, constituting approximately 1.01 percent of the overall population. The city with the highest Roma population is Podgorica (3,988), followed by Berane (531) and Nikšić (483), often residing in distinct settlements, accounting for 77 percent of the cases. Roma life expectancy was roughly 25 years lower than the general population for both genders. Roma women particularly face higher unmet healthcare needs—26% reported needing but not receiving medical examination, compared to 17% of Roma men. This disparity is largely due to socio-economic factors and the high cost of healthcare, exacerbated by low health insurance coverage. Roma communities also experience significantly higher adolescent fertility rates, about twenty times that of the general population, with an average of 4.5 children per woman, which is three more than the general rate. Early childbearing is notably higher in the poorest segments of the population. Additionally, infant mortality rates among the Roma were six times higher than the general population in 2014, with a significant portion of women in the poorest quintiles and Roma settlements not receiving any medical consultations during pregnancy.

Enrollment and completion rates for Roma, especially in secondary education, are markedly lower. Data from MICS shows that pre-primary attendance is significantly less for Roma children—40.5% for boys and 31% for girls. Primary school attendance rates in Roma settlements stand at 75.2% for boys and 78.8% for girls, but completion rates drop to 58.9% for boys and 51.4% for girls. Secondary school attendance plummets to 7.6% for boys and 6.5% for girls, with completion rates at a mere 2.6% for boys and 3.9% for girls, attributed to factors like early child marriage and limited access to schools. A large portion of the Roma community, particularly women, does not complete mandatory primary education, with 46.5% of Roma women and 25% of Roma men lacking primary education. Most have only primary education as their highest level, and very few complete secondary education—10.3% of men and 5.9% of women. According to MISC data, no Roma individuals have completed tertiary education, reflecting their minimal involvement in higher education due to almost non-existent secondary education enrolment and completion rates.

Roma women face low employment rates and high unemployment. In 2017, the UNDP-WB-EC Regional Roma Survey reported that only about 5% of Roma women were participating in the labor force, compared to 32% of Roma men, with their activity rates about 20% lower than the non-Roma population. A significant factor for this low participation is the challenging transition from education to employment, with NEET (Not in Education, Employment, or Training) rates for Roma women alarmingly high at 88%, versus 59% for men. Roma women contend with multiple barriers including discrimination, social exclusion based on ethnicity, gender, socioeconomic status, and educational level, alongside early marriage and patriarchal family structures. Despite active job seeking, both Roma women and men face unemployment rates around 50%, exacerbated by discrimination and insufficient skills.

Roma women face various forms of violence, including physical, psychological, sexual, and economic, with physical violence being the most reported yet significantly underreported. IPV victims often fear being separated from their children. Challenges for Roma domestic violence survivors are intensified by poverty, social exclusion, and scarce social services. Social stigma and shame deter public discussion and reporting of domestic violence. Additionally, violence against women is more tolerated within Roma communities, with 42% of Roma men deeming it acceptable for a husband to slap his wife. Furthermore, 52% of men and 42% of women find it acceptable for a boy to kidnap his bride to coerce parental consent for marriage.

Notes: 1. Roma is used to refer to a number of 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).

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

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