What Works for Women Assessment of Interventions for Economic Empowerment of Women Bosnia and Herzegovina

I. Introduction

Women's issues have started to receive due political and technical attention in Bosnia and Herzegovina in the aftermath of armed conflict. This is demonstrated by a number of fundamental gender equality policies adopted, and attempts to introduce gender mainstreaming in policy making and budgeting. Both the governmental and non-governmental sector in Bosnia and Herzegovina have been working together, with the financial, technical and, at times, political assistance of the international community, on advocacy of gender equality principles, protection from discrimination on the grounds of sex, prevention of gender-based violence, and promotion of gender equality values in the Bosnian society. However, the status of women and the respect for their rights are still not satisfactory.

During the armed conflict in Bosnia and Herzegovina, many women lost their family members, houses and property. Since the conflict, women have been sidelined during the comprehensive political, economic and social reforms aspiring toward achieving democracy and the rule of law, along with the transformation into market economy. Namely, despite the democratization and economic transition processes, the traditional patriarchy, cultural stereotypes concerning the gender roles, and the revival of religious doctrines about the role of women in the society have preserved, if not even further deteriorated the less favorable status of women in relation to men. The social values changed in the transition period and the slow economic transition and development created a wide gender gap, to the disadvantage of women, in the power relations and opportunities.

Women and Employment

The gender gap is the widest in the spheres of the economy and employment, as well as political decision making. In 2013, the employment of women was at 23 percent and the employment of men at just over 40 percent. In March 2014, women constituted 50.52% of the unemployed labor, that is,
those who are actively seeking jobs. However, the inactivity of women on the labor market is high and alarming. Close to 70% (67.59 percent) of working age women are inactive on the labor market and are not seeking jobs, which is much higher than the inactivity rate for men (44.63 percent). One of the possible reasons for this, along with the deeply embedded tradition of women being solely tied to the households and caring for families, is the unfairly regulated issue of maternity benefits, which have been uneven and unreliable across the country. Moreover, women largely outnumber men in the informal economy, particularly in the sectors of agriculture, catering, and retail, with the only sectors where this is not the case being the processing industry and construction. This indicates the still prevalent occupational segregation based on gender, but also the poorer and less secure working conditions for women, including irregular and lower salaries, lack of health and pension benefits, irregular working hours, and inadequate protection and safety at work.

Specific categories of women have been facing particular challenges concerning their economic empowerment. Women with lower education, rural women, who largely do not own land and other property, and particularly marginalized groups of women, such as the members of ethnic minorities, and women with disabilities, have particular difficulties finding jobs or starting self-employment. Although the data on primary education shows equal numbers of boys and girls in primary and secondary school enrolments, and even higher figures for young women in the context of higher education enrolment and graduation, marginalized groups have had limited access to education and difficulties finding decent work. Apart from the Roma women and women with disabilities, women over the age of 40, whose skills and knowledge may be considered unadjusted to the current labor market needs, and who are sometimes unemployed for longer periods of time, may also be considered marginalized in the sphere of employment. Moreover, particularly vulnerable groups, such as victims of domestic violence, have had difficulty breaking the cycle of violence and accessing the labor market to become independent from their abusive family members.

Women and Decision Making

This unfavorable context for women on the labor market is coupled with the general representation of women on the positions of political or economic decision making. The representation of women of

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10 Ibid., p. 15.
around 21% in the legislature at the state level\textsuperscript{11} is close to the European average. However, at the lower levels of government, this percentage has a decreasing tendency. The number of women in the executive government is extremely low at the state (0 percent female ministers) and the Federation (6 percent, that is, one minister) levels, while the figures are much higher in Republika Srpska, with the female prime minister and 37.5 percent female ministers. With the exception of the latter, it could be argued that women hardly participate in decision making at the top government levels, while their position is generally poor at the local level too, where women act as mayors in only five municipalities, constituting 3.58 percent of all mayors in Bosnia and Herzegovina.\textsuperscript{12} Women are also underrepresented on the positions of economic decision making. According to the International Finance Corporation research published in May 2013,\textsuperscript{13} the average number of women on corporate boards is 1.5 and men 2.6. However, women in the sample have higher levels of education than men but still obtain board positions later in life than men. The survey also concluded that men with less working experience than women have greater opportunity to become board members. However, women stay longer on the positions (5 years) than men (3.5 years).

\textit{Researching What Works in Economic Empowerment of Women}

The discrepancies in the political and economic opportunities for men and women in the Bosnian society have been observed by a number of governmental, non-governmental, and international institutions/organizations in Bosnia and Herzegovina. This resulted in a great number of programs/projects for the political and economic empowerment of women. This paper gives an overview of the economic empowerment initiatives, the methods applied (to the extent available), and the reported results. The paper aims to analyze the existing and available evidence of effectiveness and sustainability of projects implemented in Bosnia and Herzegovina with the aim of economic empowerment of women.

The paper is based on a research conducted in Bosnia and Herzegovina from February to July 2014, applying the methods of documentary search, interviewing, data compilation and collating, as well as quantitative and qualitative analysis. Challenges to the data collection as part of this research were many, largely related to the failure of respondent organizations to keep record of their activities and results in line with sound monitoring and evaluation frameworks, and sometimes even unwillingness of organizations to share their information. Certain formalities were required in some cases for the researcher to be granted access to information.

The paper, however, attempts to give an overview of the identified projects -- the funding and implementing agencies, budget scales, number and selection of participants, and documented outcomes. It also critically evaluates the availability of data, and project data recording and evaluation

\textsuperscript{11} Ibid., p. 32.
\textsuperscript{12} Ibid, p. 56.
\textsuperscript{13} International Finance Corporation (2013) \textit{Women on Corporate Boards in Bosnia and Herzegovina, FYR Macedonia and Serbia}, available at http://www.ifc.org/wps/wcm/connect/c0e2ab804fb037b6ad8cef0098cb14b9/PublicationBalkansBD2013.pdf?MOD=AJPERES.
practices. Illustrations are further given of instances where individual projects had direct results, although their sustainability could not be measured for the lack of impact evaluations. Finally, the concluding remarks summarize the main features of the economic empowerment of women projects in Bosnia and Herzegovina, which are further linked with recommendations for future action.

II. What is being done?

A total of 70 projects, identified through comprehensive research, have been found to be relevant for the analysis of what works in the economic empowerment of women. The projects were identified largely through communication with the government gender equality agencies, international donors, and the implementing organizations. The review matrices were filled in for all identified projects based on the information available in project reports, publications, evaluations, or obtained through interviews with the project funding or implementing organizations. Although it is possible that not all projects for the economic empowerment of women have been identified, this could be either a result of their poor visibility, missing records, or unresponsiveness of the funding or implementing organizations.

Project Timeframes and Locations

The review found that most of the projects reviewed were implemented over the past five years and that most projects lasted from one to four years, largely implemented at the local and regional level. The total of 14 projects are still in progress. The review goes back to the year 2006, although one project started in 1998 and is still ongoing. No project starting in 2005 was identified as part of the review. The biggest number of identified projects started in 2013 (24, or 34.3 percent) and 2011 (21, or 30 percent). Just under a half of 70 projects (45.71 percent) lasted between one and four years. The total of 27 (38.57 percent) projects lasted up to one year and 11 (15.71 percent) lasted five or more years.

The review covered the whole country - Bosnia and Herzegovina, with most of the projects having been implemented at the local (29, or 41.42 percent) and regional levels (27, or 38.57 percent), and 14 (20 percent) on the national level.

Project Budget Scales

Concerning the projects' budget scale, the projects range from roughly 2,000 USD to 21 million USD, varying in length, scope, and gender aspects. Most of the projects (30 percent) had budgets ranging from 10,500 to 19,300 USD.

<table>
<thead>
<tr>
<th>Budget scale</th>
<th>Number of projects</th>
<th>Percentage of projects</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,000 to 8,500 USD</td>
<td>8</td>
<td>11.42</td>
</tr>
</tbody>
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14 Gender Equality Agency of Bosnia and Herzegovina, Federation of Bosnia and Herzegovina Gender Center, Gender Center of the Republika Srpska Government.
Table 1 Budget scale of projects for economic empowerment of women

<table>
<thead>
<tr>
<th>Number of participants</th>
<th>Number of projects</th>
<th>Percentage of projects</th>
<th>Common features</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 50</td>
<td>30</td>
<td>42.85</td>
<td>Implemented largely at the regional and local level, with funds ranging from 2,085.54 USD (for 43 participants), to 70,065.26 USD (for 22 participants); all but two targeted only women</td>
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<tr>
<td>50 to 100</td>
<td>10</td>
<td>14.28</td>
<td>All but one project implemented at the local or regional level, with funds ranging from 8,055.12 USD (for 67 participants) to 445,756.61 USD (51 participants); all but one project targeted only women</td>
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<tr>
<td>101 to 200</td>
<td>7</td>
<td>10</td>
<td>All but one project implemented at the local or regional level, with funds ranging from 6,998.32 USD (for 177 participants) to 40,610.29 USD (for 150 participants); all projects targeted only women</td>
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<tr>
<td>399 to 500</td>
<td></td>
<td></td>
<td>All projects implemented at the local and regional level, with funds ranging from 27,664.54 USD (for 500 participants) and 69,699.07 USD (for 400 participants); all targeting women, but with several male participants too</td>
</tr>
<tr>
<td>501 to 1,000</td>
<td>5</td>
<td>71.42</td>
<td>Three projects implemented at the regional and two at national level, with funds ranging from 100,000 USD (for 950 participants) to 5,367,021.72 USD (for 518 participants); all but the latter targeting only women</td>
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<tr>
<td>1,001 to 2,000</td>
<td>2</td>
<td>2.57</td>
<td>These projects were had budgets ranging from 33,367.66 USD (1,100 participants) to 21,000,000 USD (1,930 female participants). Among these projects, four projects targeted only women, while</td>
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<tr>
<td>2,001 to 3,000</td>
<td>2</td>
<td>2.57</td>
<td></td>
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<tr>
<td>3,000</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>8,000</td>
<td>1</td>
<td>1.42</td>
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Based on the review of 70 projects, it could be concluded that around 93,200 female beneficiaries were involved in project activities as participants. The total of 62, that is, just over 86 percent of projects have targeted women only (90 to 100 percent gender target). The number of participants was not available for six projects.
Table 2 Projects for economic empowerment of women by number of participants and key features

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>1.42</th>
<th>others had 24, 51, 53 and 60 percent of female participants.</th>
</tr>
</thead>
<tbody>
<tr>
<td>15,542</td>
<td>1</td>
<td>1.42</td>
<td></td>
</tr>
<tr>
<td>18,000</td>
<td>1</td>
<td>1.42</td>
<td></td>
</tr>
<tr>
<td>35,000</td>
<td>1</td>
<td>1.42</td>
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</tbody>
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The predominant method of participant selection is demographic (74.28 percent) targeting largely unemployed women of all ages, users of social welfare and socially marginalized women, single mothers, and victims of violence, but sometimes also working women - members of specific professions, for example, nurses, and women managers. However, as 34 percent of the projects reviewed focused on agricultural activities and other forms of rural economy, the criteria of residence in rural areas has been the second most frequent among the participant selection criteria (25.71 percent).

Project Activities for Economic Empowerment of Women

On the basis of a total of 70 projects reviewed, it can be concluded that most of the efforts to economically empower women in Bosnia and Herzegovina have focused on women's capacity building for finding employment, starting self-employment, and starting and developing their own businesses (63 of 70 projects, that is, 90 percent). It is evident from the breakdown of these projects that a significant number of the capacity building initiatives (23, or 36.5 percent) aimed at job finding, or boosting women's entrepreneurship in general, without defining, or targeting specific economic sectors. The training is considered a part of the lifelong learning concept by some projects, such as the "The Equality and Labor Market" (2008) and "Necessary Knowledge and Skills for Unemployed Youth" projects implemented by the Research and Organizational Development Association (RODA) (2013), and the "Support to Adult Education" project implemented by Deutsche Gesellschaft für internationale Zusammenarbeit (GIZ) (2011-2016), to name only few. Whilst it is indicative that women have been provided training in order to acquire general skills, that is, IT skills, the English language skills, communication and other soft skills, as well as business/enterprising skills, individual projects provided training across economic sectors. The target group of these projects generally comprises unemployed women registered with the employment offices, women users of social welfare, women of different age groups, and, in some cases, single mothers and women who are victims of violence. General capacity building projects are largely implemented in urban areas targeting less employable women, some of whom have been unemployed for longer periods of time.

The review of projects indicated that specialized training has been largely restricted to the agriculture, handicraft, and textile sectors, with several projects also focusing on training in care giving and rural tourism. Naturally, the capacity building for agricultural production and rural tourism targeted women living in rural areas with the aim of equipping women who are largely inactive on the labor market with skills to start production or service provision in their households, or on their land, and that way generate income for themselves and their families, and boost their self-confidence. The capacity building projects in rural economy are sometimes combined with the provision of materials, equipment, greenhouses, livestock, or grants, although the number of such projects is small, just over 20 percent of the overall number of capacity building projects. The same applies to handicraft and textile production capacity
building, although the budgets for textile projects have been considerable in some cases. These projects, including care giving projects, targeted women from both rural and urban areas.

Apart from these two specific groups of projects (general capacity building for women for employment, and specialized capacity building in rural economy, handicraft, and care giving), other capacity building projects included those focusing on mentoring, for example, the Centre for Promotion of Civil Dialogue's "mentorRING program" (2012-present), or promotion of women's entrepreneurship by successful and already established business women, and consultancies for women's businesses. The latter include, for example, the EBRD's "Small Business Support (SBS) - Women in Business Programme in Western Balkans" (2011-present), the project "Women Entrepreneurship – A Job Creation Engine in South East Europe" implemented by the Gender Task Force (GTF) and the South East European Centre for Entrepreneurial Learning (SEECEL), coordinated by Regional Cooperation Council (2012-2015), and the International Finance Corporation's (IFC) "IFC Europe and Central Asia Corporate Governance Program - Women on Corporate Boards" (2012-2015).

Very few project/programs focus on direct employment of women, with some of the exceptions noted in the Bosnian Federation Employment Bureau's programs targeting women directly as part of its Active Employment Policy (2010-2013). One micro crediting program reviewed (Mi-Bospo's program funded by IFC in 2006 and 2008) had close to 35,000 active loans to women at the end of 2008, while more recent figures were not captured. Several projects focused on public advocacy for gender-sensitive budgeting (for example, projects implemented from 2010-2014 the NGO Lara based in Bijeljina), life-long learning with gender components (GIZ-implemented Adult Education project), women's working rights, including maternity benefits (project funded by GIZ and the British Embassy and implemented in 2013-2014 by the Boosting Innovations in Development Foundation (BID)), and board diversity, as advocated by the IFC.

**Project Funding**

All but one project reviewed, were financed either entirely or partly by international organizations/donor, while 63 (90 percent), were financed entirely by international funds, and only seven received funding from either sub-national\(^{15}\) and local governments,\(^{16}\) or businesses. The most frequent donors among the reviewed projects are the European Commission (through the UNDP), the Swiss Agency for Cooperation and Development, the Swedish International Development Agency, Austrian Development Agency, UK Department for International Development (through the FIGAP - Financial Instrument for Gender Action Plan), the Norwegian Embassy, the Swiss Agency for Cooperation and Development, Swedish International Development Agency, Austrian Development Agency and the German Federal Ministry for Economic Cooperation and Development (BMZ), individually, and the USAID.

The total funding invested in the 70 projects for the economic empowerment of women is 52,291,756.40 USD. The national or subnational governments in Bosnia and Herzegovina funded the

\(^{15}\) Sub-national governments in the context of Bosnia and Herzegovina are the entity and cantonal governments.

\(^{16}\) Local governments in Bosnia and Herzegovina are constituted at the levels of cities and municipalities.
projects with less than 7 million USD. However, several larger donor-funded projects, such as FIRMA and FARMA, which have been funded by USAID and SIDA, and Support to Adult Education and the Youth Employment Project, which have been funded by the Swiss, German and Austrian development agencies, are multimillion projects targeting general population, but with 24 to 60 percent female participants. The gender target projects, which constitute 87.14 percent of all identified projects, have been funded with the total of 8,608,576 USD.

**Implementing organizations**

A large majority of projects have been implemented by Bosnian non-governmental organizations.

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**Figure 1** Breakdown of type of organizations implementing projects for economic empowerment of women
III. What is being measured?

This review is based largely on the information received about projects for the economic empowerment of women from the funding agencies, and, more rarely, the implementing organizations. The communication with these sources followed after an initial mapping of all relevant actors. The research found that the recording of information about project implementation for the purposes of monitoring and evaluation, as well as other assessments and measurements, varied from one organization to another.

*Project Monitoring and Evaluation Frameworks*

Most of the projects have been subject to some form of monitoring and evaluation by funding or implementing organizations, although the soundness of the monitoring and evaluation frameworks and instruments could not be confirmed. Close to 65 percent of the projects reviewed have been monitored regularly by the funding organizations through regular progress and final reports. Evidence of regular project monitoring was found within the projects funded by the European Commission (through the UNDP), the Norwegian Embassy, and the FIGAP donors. Based on these reports, these funding organizations were able to provide information about project descriptions, participants, timeframes, budgets, and the results at the level of outputs, and more rarely at the level of outcomes, to the researcher. The projects funded by the USAID/Sida provided relevant information for the researcher via their monitoring and evaluation officers, who have been in charge of internal project monitoring and evaluation, taking into account the gender issues. The information available is largely quantitative, providing the number of participants reached, or assisted, with limited information about the qualitative impact. The projects funded by the Swiss Agency for Cooperation and Development, Switzerland’s State Secretariat for Economic Affairs (SECO), the German Federal Ministry for Economic Cooperation and Development (BMZ) provided input for the researcher by contributing to the review matrices with information available from their internal, though for the purpose of this research undocumented, project monitoring and evaluation data.

*Project Information Availability*

The information about identified projects was collected largely through publicly available information on the Internet and interviews. Some respondents delivered information by contributing to the review matrices used for the research. Only two of the reviewed projects (Localizing Gender in the Federation of Bosnia and Herzegovina, which was implemented by SNV Netherland’s Development Organization and Federation of Bosnia and Herzegovina Gender Center from 2011 to 2013, and Establishment of Women’s Business Network in Bosnia and Herzegovina, implemented by MI-Bospo from 2010 to 2013) made available the external final project evaluations to the researcher. The information about other projects was gathered through interviews with funding and implementing organizations, from the project information available on the Internet, including annual project reports (e.g. Support for Vulnerable Groups, implemented by the NGO Power of Woman from 2007 to 2010; Federation Employment Bureau’s Active Employment Policy from 2010 to 2013). The Federation Employment
Bureau, reported on the economic empowerment of women largely by providing figures of employed or trained women, as part of their annual reporting.

Still, most of the projects and/or donors failed to provide their annual reports to the researcher, nor could these be found on the Internet. However, individual organizations, such as the German Embassy in Sarajevo, formally informed the researcher that it was not able to share their project and funding information, claiming data protection reasons.

As noted earlier, the information about project results that was available for the researcher was related largely to the projects' outputs, and only occasionally outcomes. None of the projects reviewed, but one, have made available any project impact evaluations for the researcher. Namely, despite attempts to note some impact in the project progress and final reports, these reports do not contain information about the impact of the project on the economic empowerment of women. Only one project provided a research paper that resembled an impact evaluation (Economic empowerment of women in Bosnia and Herzegovina implemented by CARE International from 2011 to 2014). This evaluation was conducted by the project staff before the end of the project. The lack of impact evaluations was the key impediment to gaining knowledge about what works for women in economic empowerment.

The information about projects for the economic empowerment of women is not easily accessible. With the exception of few projects, which posted relevant information on their websites, most of the projects are not very visible. Certain formalities were required before the consultant could get access to project information. In some cases, it was evident that the implementing agencies did not keep regular record of the project results, nor did they have solid monitoring and evaluation frameworks in place within their organizations. With this in mind, it could be argued that, by failing to record and publicize their results, the organizations have not done themselves justice.

Individual implementing organizations, mostly local NGOs, on the other hand, clearly expressed concern that their project reports, if they were made available publicly, would be misused by other organizations and their project ideas copied. It could be argued that this possibility has not been observed as an opportunity for multiplication of efforts and results in the economic empowerment of women, but a risk of competition for donor funds. In fact, overlap has been observed in several projects. However, it also became evident that several organizations replicated their projects from year to year, and this could largely be attributed to the donor priorities, and in fewer cases, follow up on earlier results. However, this trend cannot be described as prevalent among the reviewed projects.
IV. What is working?

The review of women’s economic empowerment projects in Bosnia and Herzegovina has demonstrated that the monitoring and evaluation of results are largely done at the output level, if at all, which means that long-term effects of project results have hardly been measured. In this context, it was difficult to measure "what works for women", if one considers that the end effects of economic empowerment projects/programs should be their employment, self-employment, starting of business, expansion of business, and income generation, or any significant policy change that could contribute effectively to the aforementioned forms of the economic empowerment of women.

Focus on Capacity Building

As mentioned above, the majority of all projects reviewed focused on capacity building, that is, training of women either in general skills necessary for job seeking, or specialized skills for self-employment or starting of their own businesses. However, these projects largely reported that their beneficiaries were trained, although with very few information about the end effects of training. The majority of such projects were implemented as part of larger local development or gender equality programs, with smaller funds (less than 35,000 USD) for individual projects implemented by non-governmental organizations, local focus, and shorter timeframes (generally, not more than 12 months). It could be argued that these projects achieved what they in fact could with the funds and timeframe given, that is, only equipped women, to a certain extent, for job seeking and generating business ideas. The review indicated that these projects were replicated over the years, although there is no information on potential sequencing of projects with the same beneficiaries. However, because the projects were not rigorously evaluated, donors failed to change their expectations and demand greater impact.

Another type of projects, which focused on the promotion of women in business, creation of networks, and mentoring programs, failed to report on the impact of their initiatives, although their potential for long-term advocacy of the role of women in business and economy is high. At the same time, the projects aiming at policy development and/or policy change have been few, and largely aiming at improving conditions for and boosting of women’s entrepreneurship, gender sensitive budgeting, and adult education. The results of these projects are embodied in policy recommendations (e.g. women on corporate boards) and even policies adopted by the authorities (e.g. strategies for boosting women's entrepreneurship, women entrepreneurship databases), as well as adult education programs. However, the effects of these policies and programs have not been measured so far. The Bosnian

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17 IFC (2013), op.cit.
18 'Women Entrepreneurship – A Job Creation Engine in South East Europe' project funded by Sida and implemented from 2012 (to 2015) by the Gender Task Force (GTF) and the South East European Centre for Entrepreneurial Learning (SEECEL), coordinated by Regional Cooperation Council.
19 'Support to Adult Education' project funded by German Federal Ministry for Economic Cooperation and Development (BMZ) and Swiss Agency for Development and Cooperation (SDC) implemented by GIZ from 2011 to 2016.
entities have also been providing subsidies for women's businesses, but the results in terms of their impact could not be measured due to a lack of relevant information in form of impact evaluation reports.

Examples of Projects' Measured Effects

In light of the above, it cannot be argued with certainty which projects and methods worked, or did not work, in terms of the economic empowerment of women in Bosnia and Herzegovina. However, the information about the outcomes of some projects, which was collected through various sources about individual projects subject to this review, could serve as an illustration of certain results at least at the level of outcomes. In this context, taking into account undocumented and unmeasured longer term impact, the projects with reported individual outcomes in women's employment, self-employment, or business can be divided into several groups:

1. Rural business - projects supporting rural women by provision of training in agricultural production, provision of equipment and materials, and technical assistance have yielded significant results.

For example, as part of the four-year project Economic empowerment of women in Bosnia and Herzegovina implemented by CARE International from 2011 to 2014 (with the budget of 337,604.58 USD), the first women's cooperative in agriculture was formed in Bosnia and Herzegovina, after the project beneficiaries developed the need to issue receipts for their products. The project beneficiaries doubled their resources generated from the initial social loans and bought additional livestock. Some of them received further support from municipalities and other organizations through allocation of free business space, or agricultural land. The research paper on the impact of the project suggests that beneficiaries feel more free, independent, and confident as women. The total of 98.5 percent of the businesses launched were still active as of 2013.

The four-year project implemented by the NGO Snaga zene (Power of Woman, in English) from 2007 to 2010 with the Royal Netherlands Embassy funds (1,088,315.45 USD) resulted in large-scale vegetable, medicinal herbs, and flower production by women, survivors of war, following the project's supply of greenhouses, seeds, beds, and plants, and training in production and marketing skills. Although the total figures of generated income were not reported, it was reported that the beneficiaries found markets for their goods and ensured regular sales either at green markets, or to pharmaceutical companies and herbs processing factories.

As part of the SNV's three-year Localizing Gender in the Federation of Bosnia and Herzegovina project, funded by the UN Women’s Fund for Gender Equality (UNW FGE), SNV Netherland’s Development Organization with 1,816,540 USD from 2011 to 2013, the total of 11 of 14 grants paid to local organizations resulted in providing of necessary means for production, ensuring employment and/or

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20 For example, the Federation Ministry of Development, Entrepreneurship and Crafts has allocated funds for women-run businesses in 2012 and 2013 in the sectors of catering, tourism, trade, primary agriculture, health care and freelance activities.

self-employment of women, and raising self-confidence of beneficiaries. According to the Final Program Evaluation Report, the 11 women economic empowerment projects trained women and provided production equipment for some of them, thus securing self-employment of 156 women and employment of 32 women. In a survey that followed a project of co-financing of greenhouses, the total of 47 percent beneficiaries stated that their self-confidence in further economic empowerment increased and that they planned to expand their production; 30 percent felt that they would keep the current production levels; 23 percent were unsure about expanding/keeping current levels, and 63 percent beneficiaries were interested in starting their own agriculture business.

A larger six-year project FARMA (2009-2015), funded by USAID and Sida with 19,247,300 USD, aiming at support of agricultural production across Bosnia and Herzegovina, had effects on agricultural business. On average, from 2010 to 2012, 456 farmers, 398 of whom are women, increased their income by 25 percent. Furthermore, the agricultural association of women from Usora-Tesanj region increased their production of milk by 31 percent in 2012 (in relation to 2010) while increasing the production of “extra class” milk from 10 percent to 72 percent during the same period (2010-2012).

The UNHCR-supported project (1,364,362.18 USD) for survivors of violence against women also demonstrated results in the economic empowerment of women. As a result of this multi-year project implemented by the Foundation of Local Democracy, from 2007 to 2012, 873 women victims of war and their families were supported, 207 of which became self-employed thanks to training and provision of equipment and materials by the project. However, there is no information about the survival rate of businesses, or about what happened to the other 666 women.

Moreover, even smaller scale projects demonstrated impact in terms of women's economic empowerment. For example, the Women for Women International’s project of just under 16,000 USD from 2009 to 2010, resulted in 15 primary beneficiaries having been donated cattle in the first year and generating 100 to 300 BAM (69.65 USD to 208.96 USD) from milk and dairy production and sale initially. The income grew with the maturity of cattle. Apart from milk and dairy products, the beneficiaries could also sell male offspring. Those beneficiaries who had the necessary infrastructure, increased their farms, after donating the first female offspring to other beneficiaries. This ensured a long term cycle of donations to socially vulnerable families and the number of beneficiaries grew from 15 to 46 during the two-year project.

Another example of a successful small scale project is the construction of a green market in Doboj, as a result of Norwegian Embassy's cooperation with the Doboj Jug female mayor in the course of 2013. With just over 12,000 USD, the green market was constructed and ten stands installed for women who were, until then, selling their goods on the side of street. The total of 10 unemployed women of the average age of 40 were given opportunity to generate income by presenting and selling their products.

2. In the sector of care giving, thanks to a one year project of Tuzla Canton Red Cross funded by FIGAP with just under 7,000 USD in 2011, following training of caregivers, the Red Cross and the Employment Bureau brokered employment of trained caregivers, so 15 of them (56 percent) found jobs, while three caregivers found jobs in Germany and Austria thanks to the training certificates received.
3. In the textile industry, thanks to the EU-UNDP funded project (23,834.80 USD) implemented by UG Plamen in Zavidovici from 2011 to 2012, some beneficiaries started their own self-employment projects, working mostly at homes, following training in cutting, sewing and hairdressing. More specifically, 10 women, of 42 who participated in the project, started the procedures for self-employment, while three women were recruited to sew bed linen for export to Italy.

As a result of the Association of Nada’s project Economic Empowerment of Women in Prijedor funded by FiGAP with 10,504.40 USD in 2013, after three-month training in sewing in 2013, two of 50 participants in the project found permanent employment in a nearby factory.

Considerable funds have been invested in textile production by socially vulnerable women by the associations Udruzene (245,694.36 USD from the Norwegian Embassy in 2013-2014) and BH Crafts (712,526.69 USD from a number of donors from 2000 to 2009). BH Crafts claims helping 700 women generate regular monthly income during the period 2000-2009.

3. Significant results have been achieved by the Federation Employment Bureau in employing general female population with the total budget of 6,402,959.35 USD for the period 2010-2013. The Employment Bureau’s Program for Employment of Persons with Disabilities and Less Employable Groups resulted in the employment of 180 persons from the target group in 2010, including three women victims of violence. In 2011, the total of 167 persons were employed (77 women), including two victims of violence. In the same year, the cantonal branch offices employed three women victims of violence.

The Bureau’s Program of Employment or Self-employment of Women resulted in the employment of 579 women (270 by starting their own business) in 2010 and employment of the total of 530 women (418 by starting their own businesses) in 2011. As part of the Social, Entrepreneurial and E-inclusion of Women over 40 program, two women who wrote their business plans were selected and awarded with 10,000 BAM for their businesses (production of spices and production of souvenirs). As part of the program of co-financing employment of youth without working experience „400+”, total of 323 persons were employed (129 women). The sustainability of these employments has, however, not been assessed, as the employers or the unemployed are usually given only one-off funds for employment for 12 months while continued employment depends on the success of their business and finances. It has not been reported in which sectors women were employed.

4. Only one micro-crediting program was reviewed, but this program has been considered the largest program for women. It was supported by the IFC in 2006 and 2009 (12.13 million USD). The micro-crediting organization Mi-Bospo is distinguished for targeting women entrepreneurs and stands as one of the largest and most profitable microfinance institutions in Bosnia and Herzegovina. Mi-Bospo has targeted small businesses, crafts, services and agricultural activities. As of December 31, 2008, Mi-Bospo had a loan portfolio of $54.2 million equivalent which more than doubled since 2006. While the original target was to increase the number of active women borrowers by 5 percent, MI-BOSPO reported an increase of 32 percent in its female borrowers, going from 18,000 in 2006 to 26,000 in 2008. The project demonstrated that banking with women was good business. However, the micro-crediting programs
have become controversial in Bosnia and Herzegovina for their unmeasured impact on the economic empowerment of women and the creating of over-indebtedness of women.

Despite evident individual outcomes in terms of employment of women, new women business start-ups, or merely income generation by women, it is unclear why some of these projects seemed to have worked, at least for some time (as sustainability information is not available), and others failed to report similar specific results. This is a result of poor monitoring and evaluation frameworks within projects and inadequate target setting. Namely, the information on the methods employed for the economic empowerment of women was largely unavailable for this research, except when it comes to training details, which are usually practical and interactive. Possible conclusions regarding apparent results of these initiatives could be related to the following:

- Training in agriculture was accompanied with equipment and material provision, access to space and funds, facilitation of access to markets
- Training in care-giving and results in terms of employment of women demonstrate how an unoccupied market niche was used for the economic empowerment of women
- Training in textile was also accompanied with equipment and material provision, access to working space, and access to market
- The employment of women via the official job brokering institutions proved to be effective because of the funds allocated specifically for this purpose as a demonstration of affirmative action in employment; however, the sustainability of employment was not monitored
- Micro-crediting demonstrated results in terms of an increasing number of female borrowers, but the effects on their actual and sustainable empowerment were not reported.

Difficulties in Projects for Economic Empowerment of Women

The general difficulties encountered during the reviewed projects implementation are generally summarized as the stereotypical and patriarchal interpretations of the role of women in the economy and business. For example, some projects reported women not being allowed by their husbands to participate in project activities. The IFC's Women on Boards project (2012-2015) reported that there was no empirical evidence that female participation on boards directly leads to improved business performance and that therefore advocating for increasing the numbers of women was difficult from the business case point of view. On the practical side, some project implementers regretted not having funds to complement training with funds for business startups. One project reported issues with discrimination of ethnic minorities and refusal of local community residents to buy products of a Romani woman, doubting cleanliness.

The project implementers/funders did not report occupational segregation among sexes as a difficulty in the implementation of projects. However, the review of projects clearly indicates investment in business activities that are stereotypically ascribed to women, such as agriculture, textile, and care-giving. Although these projects in fact demonstrated results, they could, on the other hand, be perceived as ones reinforcing the stereotypical interpretations of the roles of women in Bosnia and Herzegovina.
V. Conclusions and recommendations

This review is based on the information about the total of 70 projects for the economic empowerment of women identified in Bosnia and Herzegovina in the period from 2005 to the present day. The projects were identified through a mapping of the donor activity in Bosnia and Herzegovina and initiatives of the national and sub-national governments in this country, and documentary search and interviews with relevant funding and implementing agencies. All information about identified projects was recorded in the review matrices for individual projects and a summary spreadsheet was used as an additional evidentiary and analytical tool.

Key Findings

The key features of the projects for economic empowerment of women in Bosnia and Herzegovina, as identified by this review indicate that the economic empowerment of women has largely been supported by international donors in this country and implemented by local non-governmental organizations. Some of the other key features of these projects include the following:

- The biggest number of identified projects started in 2013 (24, or 34.3 percent) and 2011 (21, or 30 percent)
- A majority of projects (45.71 percent) lasted between one and four years
- A vast majority of projects (90 percent) were financed entirely by international funds, one project was funded by sub-national government, and seven projects were funded both from international and domestic sources
- The most dominant donors for the projects aiming specifically at the economic empowerment of women are the FIGAP - Financial Instrument for Gender Action Plan, the Norwegian Embassy, the Reinforcement of Local Democracy project (LOD), which is funded by the European Union’s Instrument for Pre-accession Assistance (IPA) and implemented by UNDP, the Royal Netherlands Embassy, UN Women’s Fund for Gender Equality (UNW FGE), SNV Netherland’s Development Organization, UNHCR, USAID, and the Swedish International Development Agency.
- The majority of projects had budgets from 10,500 to 19,300 USD (21), and 20,000 to 29,600 USD (12), while there are several multimillion projects, although not necessarily targeting the female population only
- A great majority of projects (67.14 percent) were implemented by Bosnian non-governmental organizations, 14.28 percent by foreign/international organizations or businesses, 12.85 percent by Bosnian governmental institutions at different levels, 4.28 percent by Bosnian local development agencies, and 1.42 percent by Bosnian micro-crediting organization
- Total of 62, that is, just over 86 percent of projects have targeted women only (90 to 100 percent gender target), while several multimillion projects have had 24 to 60 percent female participants of overall targeted population
- The efforts to economically empower women in Bosnia and Herzegovina have focused on women’s capacity building for finding employment, starting self-employment, and starting and developing their own businesses (63 of 70 projects, that is, 90 percent)
• The capacity building focused either on training in general skills (IT skills, the English language skills, communication and other soft skills), or specialized training largely in agriculture, handicraft, and textile sectors, and to a lesser extent in care giving and rural tourism.

• Other initiatives include mentoring, support to already existing women's businesses, micro-crediting, and policy recommendations and advocacy.

• Only one project aimed at direct employment of women.

• The selection criteria for participants in projects are largely demographic (74.28 percent), including mostly unemployed and marginalized women, and rural residence (25.71 percent).

• Most of the projects targeted less than 50 participants (42.85 percent).

Concerning the availability of information about evaluation of identified projects and results:

• Close to 65 percent of the projects reviewed showed evidence of regular monitoring by the funding organizations through regular progress and final reports.

• Larger, multimillion projects appointed monitoring and evaluation officers, taking into account gender issues.

• Only two projects provided final project evaluation reports.

• One project provided research paper on the project impact.

• Available project reports and other information received from project staff indicated solely the project outputs, and rarely outcomes.

• Impact evaluations are almost non-existent.

As a result of lack of impact evaluations of the projects identified for this review, it cannot be argued with certainty what works in the economic empowerment of women and what does not work. Examples given in the section IV of this paper illustrate the effects of some projects on women’s employment, self-employment, business start-up, and income generation, but not long-term effects on economic empowerment of women and the sustainability of empowerment. Project information available suggests that results in terms of women’s income generation through agriculture have been achieved through provision of training, equipment supply, and facilitated access to market. A modest number of women were employed as a result of projects in the textile and care-giving sectors too. On the other hand, a formal employment program has resulted in the employment of close to 1,500 women. However, due to a lack of impact evaluations, the sustainability of their employment, or survival rate of women’s startups could not be assessed. These conclusions suggest that the following is necessary for ensuring that future economic empowerment projects in Bosnia and Herzegovina are designed, implemented, and evaluated in the way that guarantees greater effectiveness and sustainability:

• Project planning should be based on analysis of earlier and current initiatives, their timeframes and locations, and needs identification for meaningful replication and avoiding of overlap.

• Mechanisms for exchange of information on previous and existing initiatives/projects for the economic empowerment of women should be created.

• Number of project participants should be proportional to project budget.
• Funding and implementing organizations should develop elaborate project monitoring and evaluation frameworks, with clear indicators of success and monitoring and evaluation schedules, already in the planning stages of projects.
• Every project should be followed by a timely impact evaluation.
• Projects should focus on specialized training of and brokering of employment for women in line with market needs, not in line with assumptions about stereotypical occupations for women.
• Capacity building projects in agriculture should be accompanied with equipment provision, access to finance, and facilitation of access to market.
• Projects should engage in policy making and advocacy in local communities for ensuring sustainable solutions for women.