



United Nations in Bosnia and Herzegovina

Female Headed Households Report

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A c k n o w l e d g m e n t s

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Abbreviations

BiH	Bosnia and Herzegovina
ECOSOC	Economic and Social Council of the United Nations
FBIH	Federation of Bosnia and Herzegovina
RS	Republika Srpska
ILO	International Labour Organisation
KM	Convertible Mark
LSMS	Living Standards Measurement Survey
OSI	Open Society Institute
OSCE	Organisation for Security and Co-operation in Europe
UNDWG	United Nations Development Working Group
UNFPA	United Nations Population Fund
WHO	World Health Organisation

Executive summary

This report examines the poverty condition for female heads of household on the basis of the data extracted from the Living Standards Measurement Survey (LSMS). The findings suggest that, in the generally impoverished situation for people in BiH, female headed households are usually worse off where they exhibit one or more of these traits:

- the heads are of pensionable age or older, which indicates that they receive relatively lower incomes,
- they are headed by widows living alone, which suggests an absence of family care,
- the household is made up of refugees or displaced persons, which indicates that they will face greater difficulties obtaining secure housing or enforcing health insurance,
- they are based in the RS, which makes them twice as likely to be living in poor housing.

As the majority of female heads of households are older widows most of whom live alone, the conclusion this report draws is that female headed households are more vulnerable to poverty than the average household.

Further, the poverty condition of female heads of household cannot be measured by their economic situation alone, but through levels of empowerment and choice. Despite long-established trends of comparative female longevity, leading to women becoming head of household in older age, older women are drawn towards a culture of dependency, rather than one of independence. This reliance is largely predicated by their non-involvement at a younger age in formal employment and their low

participation rate, particularly in further education (although there is some improvement). Moreover, there is a tendency within society at all ages, including amongst older women themselves, to devalue their possible contribution to society and the more proactive role within it which older women could take.

Accordingly, much needs to be done to improve the perception of women's role in society, to avoid the condition that older women are left unprepared for the challenges of life alone at that age. Women should be made aware that they can no longer rely on living with an extended family in their old age, when their husbands pass away, and when they eventually become too frail to take on income-earning tasks. Younger women need to be encouraged to find sustainable, financially suitable employment or to start their own businesses, on the basis that workforce participation can afford them a cushion against poverty in later years: through higher pensions on retirement, and the possibility of accumulating assets or making investments in their early years.

The key to the long-term solution to poverty for female heads of household is giving younger Bosnian women better employment and business prospects: through improved access to education and training in appropriate vocational skills, and through programmes targeting their participation in paid work or entrepreneurial activity. Nevertheless, any activity which is undertaken with a view to alleviating the situation should be tempered with an understanding that an ageing society is a problem for many wealthy countries, and one which does not offer up obvious solutions.

I Introduction

The female headed household and poverty

While evidence of the feminisation of poverty is widely based on the fact that households headed by women are more impoverished than those headed by men¹, the study of the female headed household is sometimes criticised for being an exercise in convenience². The household is a traditional unit of poverty study and female headed households are the main gender-transparent factor within that. They therefore make convenient but not necessarily representative or insightful tools for understanding female poverty. It is clear that in BiH a minority of households (25 percent) are headed by women, and the focus on the causes of poverty and quality of life in these households could obscure an understanding of the true causes of poverty and quality of life for women in general in BiH³. For instance, the study of female headed households would not invoke a discussion of domestic violence prevalent in male-headed households⁴, or the control of household resources by wage-earning men. However, both these factors may be important indicators of a cultural perception of women as subordinate and dependent, and could go some way towards explaining the root causes of female poverty in BiH.

To compensate for the limitations inherent in the female headed approach, therefore, gender theorists advocate a wider understanding of poverty. One should seek to understand "gender and age-based power relations within households, the mechanisms of co-operation and conflict as well as the dynamics of bargaining that shape the distribution of work income and assets"⁵. That said, a startling 78 percent of all female headed households in BiH are widows. The female headed household might normally be a tool of convenience, but where there is an apparent homogeneity of such a substantial proportion of the group, it may be short-sighted to view 'female heads' as simply a filter through which one can arrive at an understanding of "gender and age-based power relations within households". This is particularly true in the context of BiH, which has endured a particularly brutal war, with massive population upheavals and the killing of up to 250 000 Bosnian men. If the majority of female headed households are run by war

widows, it would be particularly important to consider their needs as a distinct group.

Accordingly, this report attempts to strike a balance between two approaches. It begins by satisfying itself as to the root causes of the phenomenon of female headed widows in BiH. Once it has satisfied itself about the standing and poverty condition for this group, it then looks more widely at the implications for female poverty in BiH. To that end, it adopts a particularly helpful 'hybrid' conceptualisation of poverty put forward by ECOSOC, which atomises the absence of power so that it forms one element within the whole. Poverty is therefore defined here as: "a human condition characterised by the sustained or chronic deprivation of the resources, capabilities, choices, security and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political and social rights"⁶.

II Causes of female headed households in Bosnia and Herzegovina

Selecting the household head: choosing tradition

If the average Bosnian household has a choice in its selection of the head, it will almost certainly nominate a man. In 98 percent of cases identified in the LSMS, the married man was selected in preference to his wife to stand as household head. The LSMS does not ask for reasons justifying the selection. Nevertheless, if we are look for economic reasons to explain the nomination, the 2 percent of cases where the wife heads the household do display a different distribution of economic criteria from the norm. Married female heads of household are more likely to work (and receive incomes) than the wives of male heads, and their husbands are less likely to work than male heads. Nevertheless, half the married female heads do not work, many of their husbands are employed and, while households with married heads constitute the majority of all households in BiH, the sample headed by women is extremely small. It cannot be relied on to determine a clear rule. It is also the case that up to half of married male heads do not work, and that, therefore, economic criteria alone cannot plain the preference for male heads.

¹ Women's Political Participation and Good Governance in the 21st Century, Chapter 4, Gender, Governance and the Feminisation of Poverty, Sally Baden, UNDP, 2000.

² Gender and Poverty, Working Paper Series, Nilufer Cagatay, Social Development and Poverty Elimination Division, UNDP 1998.

³ Concepts explored in consultation with Nada Ler-Sofronic, OSI and Zeljka Mudrovic, UNFPA in December 2002.

⁴ Sexual and Gender-Based Violence in Post Conflict Regions: The Bosnia and Herzegovina case, Zeljka Mudrovic, 2001.

⁵ An understanding of gender and age power relations within households is of particular interest when exploring the possibilities for women to exercise a right of choice, *ibid* note 2.

⁶ Poverty and the International Covenant on Economic and Social and Cultural Rights, 10/05/2001. E/C. 12/2001/10 ECOSOC, pp. 8

Qualitative studies have remarked on the surprising tenacity of traditional gender models in post-war BiH⁷. The effect of the war for women appeared to be a heightening of their traditional roles, despite indications that they had been empowered in some situations. In more urban areas, the war meant loss of employment for younger females, and a focus on the domestic role. Yet, with men away in combat, women also tended to take on greater responsibility for income-provision and decision-making within the household. Nevertheless, this was seen to complement their traditional home-care function, rather than extend it into territory traditionally governed by men. Many of the statements made by interviewees on male and female roles seemed to be retroactive in nature, shying away from confronting the reality of changes for women that had occurred during the war. The continuing traditional relations between the sexes was affirmed with such comments as "that's the way it's always been and how it should be".

Female heads and the demographics of war

If a man is the household head of choice in BiH, it would follow logically that Bosnian women only become heads inadvertently, or in the absence of choice. This assumption is consistent with a situation in which widows form the large majority of female heads, as these are clearly women who have suffered the involuntarily loss of their husband, who was probably the previous household head. Also consistent with the inadvertent nature of their becoming female heads is a hypothesis that their widowhood was caused by the recent war. Although statistics about the war victims in BiH have not been accurately disaggregated by age and gender, it is generally thought that the two hundred [and fifty thousand] people who were killed were mainly men. The Human Development Report for 2002 notes that in the FBiH in the year 2000, "26, 122 children were missing one parent, and in 22, 774 (87 percent) of these cases it was the father". Current demographics derived from the LSMS are consistent with a pattern of male-centric deaths: there is a noticeable dearth of men in the age group between 30 to 60 years. While there are 5 percent more males than females for the population between 10 and 30 years, there are 7 percent fewer males between 30 to 50 years, a drop of 12

percent. There are fourteen percent fewer men than women for the age group 50 to 60 but after the age of 60, the difference is even greater, with 20 percent fewer men between 60 and 70 years, and about 30 percent fewer men between 70 and 90 years.

However, looking at the demographics for persons above 60, it is not immediately apparent that the larger number of older women at this age group is primarily the result of the recent conflict. The evidence indicates that women have traditionally out-lived men at advanced ages in BiH⁸. Statistics gathered in the early 1990s show that up to two thirds of the elderly population before the war in the north of the country were older females (Bosanka, Dunica and Odzak). Western localities with a high proportion of elderly women included Biha, Bosanski Brod, Bosanski Noci, Bosanski Amac Deventa, Oracije and Prijedor). In these areas, 59 percent to 65 percent of the total elderly population were reportedly female. In some parts of Herzegovina, the proportion of elderly females was as much as 71 percent of the total elderly population (Capljina, Irluk and Ljubiski). In towns such as Litica, Mostar, Nerum, Stolac and Trebinje it was between 59 percent and 65 percent⁹. The suggestion from the demographic evidence is that the gender gap from the 1990s is broadly consistent with the gender gap revealed by the LSMS today. The war in all probability exacerbated the gender disparity at this age, but it cannot, on the evidence, be said to be the primary cause.

It therefore becomes less clear that the reason that 78 percent of female headed households are widows is because they lost their husbands in the war. Given the prevailing tendency for men to marry younger women particularly in traditional societies, we would expect war widows to be in the same age group or younger than the men who were killed. Yet, the age distribution for widowed heads shows the majority of them to be older than 30 to 60: they are largely in their mid-sixties. It is true that the average age of a widowed head with children is 50, which would bring them within the age group of the men who were more likely to have been killed in the war rather than died of natural causes at an older age. However, the proportion of female heads of household with children is extremely small. Only 5.5 percent of households in

⁷ See Consultations with the Poor, Bosnia and Herzegovina National Synthesis Report, World Development Report on Poverty and Development, World Bank, 2000/1; Post-conflict Bosnia and Herzegovina: Integrating women's special situation and gender perspectives in skills training and employment promotion programmes, Martha Walsh, ILO, 1997.

⁸ Average life expectancy at birth is currently 73.3 years, but is 74.8 for women and 70.8 for men. See the Human Development Report, UNDP, 2002.

⁹ Human Development Report, Bosnia and Herzegovina, UNDP, 2002

BiH are female headed and include a child or person under 18 living in that household. Moreover, the average widow with children is noticeably older even than other categories of female heads with children (divorcees or women who are single, married or co-habiting), who are generally in their thirties and forties. This is not to say that the war did not leave a considerable number of widows currently between the ages of 30 to 60: on the contrary, a substantial number of women undoubtedly lost their husbands in the killings in the war. However, the available evidence strongly suggests that widows in this age group have not gone on to become household heads. It is possible that they were absorbed into the households of other relatives, or that they have permanently emigrated¹⁰.

A European comparison

A comparison with their German counterparts¹¹ may help to shed further light on the phenomenon of widowed heads in BiH. 38 percent of female heads are widows in Germany, as compared with 78 percent in BiH, meaning that a household in BiH is almost twice as likely to be headed by a widow. However, this seemingly wide disparity must be examined in context of the demographics of both countries. 83 percent of all German heads of household who have suffered the death of their spouse are women. In other words, German widows are over four times more likely to head households than German widowers. Surprisingly, this is the almost exactly the same probability as for widows and widowers in BiH. As is the case in BiH, over three quarters of all German widows are aged 65 and above. Accordingly, the most probable reason a married woman in either country becomes the head of household is because she outlives her spouse. One should also bear in mind that only 50 percent of German households are headed by married persons, as compared with 68 percent in BiH. A Bosnian household is therefore one-and-a-half times more likely to be headed by a married person, which in 98 percent of cases is the male. If, as we have indicated, a man is four times as likely to be survived by his spouse, it is

then less surprising that 78 percent of female household heads in BiH are widows.

Singles

Moreover, the main reason there are fewer married household heads in Germany is because a much higher number of German men and women leave home to set up households before they are married. The ratios of single German men and women heading households are roughly equal, suggesting that the phenomenon is not restricted to men alone.

A substantial 30 percent of single German women head households as compared with only 8 percent in BiH. This means that a single German woman is four times as likely to head a household than her Bosnian counterpart. The suggestion here is that if single Bosnian persons felt more able to set up households on their own, there would be more women heading households in BiH. In other words, the high incidence of widows heading households is largely influenced by the fact that single women are unwilling - or unable - to leave home in BiH. If they could, there would be far smaller percentage of widowed female heads.

A pre-war history of emigration

Another factor which may have contributed to the imbalance in the gender ratio should be mentioned here. Since the Second World War, BiH society has been characterised by a high outward migration of the young¹². For example, Bosnian artisans or "gastarbeiters" were an important feature in the construction industries of West Germany in the sixties¹³, while the mining industry in Slovenia attracted a large Bosnian population which eventually became important minority groups¹⁴ in towns such as Velenje (formerly Titovo Velenje) and Maribor¹⁵. While it was more common for men to leave BiH for work, they were often joined by their wives, if their stay was more than short-term. A report which examined the German national census in 1999¹⁶ shows that Bosnian

¹⁰ In the UK, for instance, a Bosnian war widow would more readily have been granted asylum because the ethnic-based killing of her husband would clearly have strengthened her claim to have a 'well-founded fear of being persecuted' under the UN Convention relating to the Status of Refugees, 1951.

¹¹ Germany makes an interesting comparator because of the large sample size (a population of 88 million) and the fact that the statistics are aggregated for West and East Germany, which makes it more representative of the average European situation (rather than just Western Europe). See Das Statistische Jahrbuch, 2002 für die Bundesrepublik Deutschland,

Bevölkerung, section 3.17 at p. 63.

¹² Ibid, note 9.

¹³ Germany National Report of Statistical Information on Men's Practices, EU FPV Thematic Network: The Social Problem and Societal Problematisation of Men and Masculinities, Ursula Mueller, 2001/2.

¹⁴ Slovenia received its greatest immigration flow between 1971 and 1981, which represented 41 percent of population growth. Most immigrants came from Croatia and BiH. See Human Development Report, Slovenia, 1998, which does not mention a preponderance of Bosnian men.

women would constitute between 42 to 50 percent of the 410 000 Bosnians considered permanent (non-refugee) members of the German population. This is not dissimilar to the gender ratio for most economic migrants into Germany, and better than the ratio for immigrants from African countries. Another report which examines the transition from temporary to permanent stays for *gastarbeiters*, notes that "when many migrants tend to stay, the family joins and...their centre of living is more and more concentrated in the host country....Many German companies favoured family unification, since the wives of the 'guestworkers' were also able to work. Moreover, the presence of the wives assured the experienced and trained migrants to remain..." (sic)¹⁷. Nevertheless, not all *gastarbeiters* were husbands. Many were single men and it is likely that this outward economic migration contributed to the gender imbalance. Still, its effect will be less visible within the gender ratios than the decimation to the male population clearly attributable to the war.

Ageing and alienation

Even if Bosnian women have traditionally outlived men, this does not fully explain why they become household heads at an advanced age. Old age in BiH is normally regarded as a state of vulnerability and dependency. One example of this perception is a study of the elderly in BiH just before the war which revealed that the view that the elderly have of themselves and which others have of them is as part of a household and a community¹⁸. Unemployment of the elderly turns into helping their children to find a job, thus ensuring the survival of the household, and because of that, their own survival. Another example of this dependency derives from statistics from the LSMS, which indicate that where persons of pensionable age from both sexes live with an extended family, they do not automatically assume the position of titular head. The suggestion here is that older persons are perceived as being in dependent positions within the household, reliant on a younger (probably male¹⁹) wage-earner. Nevertheless, 45 percent of female heads of

household live alone, and 80 percent of these solitary women are widows whose average age is 68. In this context, some analysts attribute to the war the primary responsibility for widows heading households. Research conducted into BiH society after the war suggests that "the traditional family unit broke down overnight" as a result of the war²⁰. The huge movements of population, documented in nearly every report on BiH, are likely to have led to an increased disconnection of older people from younger family members. Visits to elderly homes across the country suggest that the residents are there because they have lost connections with their daughters and sons after the ar²¹.

A sterling example of the capacity of NGOs to reverse the dependency trend amongst older persons is Osmijeh-Gracanica. An association for psychosocial support and the development of volunteer work within the community, in 1996 it set up an initiative aimed at older people: Local Community Development through the Volunteer Work of Older People. Today, 52 groups of mainly older people each with a leader operate in towns near Gracanica. There are more than 600 people involved with self-help groups, working with children and young people, and providing community care for older people who are house-bound. (Featured in *A generation in transition: Older people's situation and civil society's response in East and Central Europe*, HelpAge International, 2002).

Yet, evidence from a number of sources indicates that a traditional family structure has always co-existed uneasily²² with established migratory patterns in BiH. Although the population of BiH increased by 71 percent in the 40 years after the Second World War, BiH as was discussed earlier, was equally characterised by a high economic emigration rate, particularly for youth. During the course of Josip Broz Tito's presidency, 37.4 percent of the migratory population were under 20, while 38.1 percent were between the ages of 20 to 29. A total of 75.5 percent of migrants were aged 30 and under²³. The war can be said to have greatly increased prevailing migratory flows of young people in the region, including outward migration from BiH. It is also important to set the phenomenon of

¹⁵ Information on Titograd and Maribor gathered from field visits by Ren Kukanesen to Slovenia, as part of Magdalen College Aid to Bosnia and Herzegovina, a UK-based NGO, in 1995. Thriving Bosnian ethnic minority communities of men, women and children, existed in both locations, and had been established long before the outbreak of hostilities in Slovenia in 1991.

¹⁶ Germany National Report of Statistical Information on Men's Practices, EU FPV Thematic Network: The Social Problem and Societal Problematisation of Men and Masculinities, Ursula Mueller

¹⁷ From Guests to Permanent stayers? From the German "Guestworker" Programmes of the Sixties to the Current "Green Card" Initiative for IT Specialists, Heinz Werner, *Budesanstalt fur Arbeit, Federal Employment Services*, No, 43, 2001.

¹⁸ J. Vincent and Zeljka Mudrovic, *Lifestyles and Perceptions of Elderly People and Old Age in Bosnia and Herzegovina*, in: S. Arkez, M. Evandron, *Ageing, Independence and the Life Course*, JKP, London, 1993, as referred to in the Human Development Report for 1998.

¹⁹ See discussion on employment, post.

²⁰ *Ibid*, note 18.

female headed households headed by older women in a regional context. A recent regional survey of the elderly in Central and Eastern Europe concluded that: The governments of the East and Central European countries featured in this publication - Bosnia-Herzegovina, Croatia, Estonia, the Federal Republic of Yugoslavia (Serbia), Estonia, Macedonia, Romania and Ukraine - all face a common task. Like most other nations across the world, they must now plan systematically for increasing numbers of older citizens (for example, by adopting the United Nations Principles for Older Persons²⁴). In 1990, older people aged 60 and over formed about 20 percent of total population in this region. By 2025, about 40 percent of Estonia and Ukraine's populations will have reached this age²⁵. The sobering suggestion emerging here is that, irrespective of the war, Bosnian women should have been aware, and should continue to be aware, of the real possibility of becoming a female head of household in their later years. This is particularly so if younger family members migrate, and, if, as younger wives, they can anticipate surviving their husbands by a significant number of years. While the effect of the war was the tragic, unexpected loss of young and middle-aged Bosnian men, this did not leave an unexpected number of younger women struggling to cope with the sudden duties of the household head. Rather, it has increased a long-standing risk for older women that they could end up deprived of the choice to be with their families, who may emigrate and lose touch, leaving women unprepared to fend for themselves in their later years.

II Poverty condition of female heads of household

Accommodation

Surprisingly, the results derived from the LSMS indicate that 81 percent of female heads of household consider that they live in basically good or good conditions. The majority of these households also appear to have access to electricity and running water of some sort. A substantial number

also enjoy security of tenure. 65 percent of female headed properties are owner-occupied, and a further six percent are in the process of becoming acquired by a household member under privatisation schemes for state-owned property. This situation compares well with male headed households, 68 percent of which are owner-occupied. By contrast with these home-owning households or households with rental agreements, only 22 percent of female headed households are housed in 'temporary', 'illegal' or 'emergency' accommodation. Presumably, this category of people in insecure housing would include most of the 18 percent of female heads who have indicated that they are displaced persons or refugees.

Also revealing is the fact that the percentage of female heads of households living in good accommodation is significantly lower in the RS. 25 percent live in bad or worse conditions as opposed to 15 percent in the FBiH. This means that the chances of living in bad accommodation in the RS are almost twice as high for female heads of household. The poverty gap between the entities widens further for women living alone. 31 percent of women living alone in the RS considered their accommodation poor, when only 15 percent of women living alone in the FBiH endured bad conditions. More persons in the RS do not have access to a telephone and is it unlikely that the situation will improve for older people after privatisation, particularly in respect of provision of telephones to impoverished rural households²⁶.

Income Pensions and wages

As the majority of female heads of household are pensioners, and only 32 percent of the remaining female heads are in employment, pension entitlements are potentially a valuable source of income to female heads. According to the Federal law on pension invalid insurance, OG 29/98, art. 60-71²⁷, a widow has the right to a family pension if she fulfils one of the following criteria:

- is 45 years old at the time of her husband's death,

²¹ Information provided by Zeljka Mudrovcic, UNFPA, 2003.

²² Other analysis takes the perspective that, prior to the war, the traditional family unit was enhanced rather than threatened as a result of pre-war economic migration by younger family members leading to an increase to household income. Ibid note 18.

²³ Ibid, note 9.

²⁴ For further discussion of these principles, see The Ageing & Development Report: Poverty, Independence and the World's Older People, HelpAge International, 1999.

²⁵ Making our voices heard: older people and decision-making in East and Central Europe, Paul Hinchliff and Bo Priestley, HelpAge International, 2001.

²⁶ From information gathered from discussions with Barbara McCallin, Legal Advisor, Social and Economic Rights, Human Rights Department, OSCE Mission to Bosnia and Herzegovina in November 2002.

²⁷ Information provided by Zenica-Doboj Canton Assistant Minister for Labour and Social Issues, Mr. Topalovic and Raphael Fisera, Democratisation Officer, OSCE Mission to Bosnia and Herzegovina.

- if disabled,
- if she becomes disabled (for work) less than one year after her husband's death,
- if she has children, under 18 or if attending school,
- if she gives birth less than 300 days after her husband's death.

In 2002, the average pension in the FBiH was 190 KM per month and 120 KM in the RS. The average pension incomes in both entities of BiH would in theory be sufficient to keep a recipient above the general poverty line of 1,843 KM per person per year²⁸.

However, the reliance on pensions as a source of income is problematic. The percentage of pension a widow receives, depends on the number of family members, with a sliding scale from 70 - 100 percent of the pension, depending on the number of members in the family. Only a family of four or more members would be entitled to 100 percent. The basic calculation schemes for determining rights to pension and disability insurance are different in each entity, leading to even lower pension incomes in the RS. Moreover, there is no guarantee against poverty enshrined in law. Minimum pension payment prescribed by law in the FBiH was 140 KM per month, and only 80 KM in RS (albeit it is generally acknowledged that the cost of living is lower in the RS), which would not be sufficient to keep a recipient above the poverty line. Refugees and displaced persons may face additional difficulties. A HelpAge International study²⁹ notes that in post-conflict societies, many older people are displaced and face difficulties in obtaining entitlements such as pensions. Quoting from interviews with older refugees living in BiH, the study noted: "People who worked all their lives in Croatia and Serbia but who now live in Bosnia receive nothing," despite pension agreements between governments.

Further, it was evident even prior to the war that the pension system based on 4.5 workers paying in for every pensioner drawing was effectively bankrupt. Pension fund revenues in BiH depend on contributions from formally registered employees and a number of sources confirm that these contributions are insufficient to provide normal pensions. The ageing population, combined with the collapse of the formal employment sector will not

see a quick reversal of the trend. Predictably, therefore, pensions are far from a reliable source of income. Delay in receiving pensions has been identified by the World Bank as a major cause of insecurity for pensioners, with many experiencing delay of two or more months. It is not surprising then that "many participants described living with their adult children and signing over the pension to them when it does arrive. Pensioners who did not do this themselves were familiar with the practice among their friends and discussed this in detail."³⁰ At the same time, it should also be born in mind that the provision of pensions in general and for women in particular is a significant problem for even the most developed economies. As is the case in many of the wealthiest countries, BiH society is ageing. If the population ages, whether due to a low birth rate, emigration or war deaths, the ratio between the number of people receiving pensions and the number of people paying for them becomes worse. Unlike many poorer countries, BiH does not have a young population which could reverse the trend. For women in general, the pensions problem is made worse by their greater life expectancy and less visible economic activity (particularly so in BiH, as discussed below). It is very difficult to provide any pension beyond the most basic without linking it to paid work, and women for a variety of reasons do less of that. It is even harder to rectify the resulting problems retrospectively. Since women live longer than men, tend to be younger than their partners and have poor pension provision there are structural reasons to expect substantial poverty among older women. The death and economic disruption caused by the war will have made the problem worse but there is a structural problem that extends beyond that and any attempt to tackle poverty among the elderly widows of Bosnia must take this into account.

One-person households

Even the combined income and wages income per head of female heads of household living alone is very low, somewhere between the minimum pension and the average pension for the respective entity. This suggests that they do not receive a significant amount in alternative income (discussed below). However, the average per head income for households of more than two persons appears to be less than for persons living alone, as each receives an average per head combined income

²⁸ The LSMS Poverty Lines are problematic, see discussion, post.

²⁹ A generation in transition: Response within civil society, Help Age International, 2002

³⁰ Consultations with the Poor, Bosnia and Herzegovina National Synthesis Report, World Development Report on Poverty and Development, World Bank, 2000/1

which is just equal to or less than the average pension income in the RS (120 KM). Regardless, it should be remembered that two persons can share overheads, such as utilities bills and rent, meaning that they could have a higher disposable income than one-person households.

It also seems as if divorcees and single persons living alone fare noticeably better than widows living alone. The discrepancy could be explained partly by the fact that divorcees and single persons are more likely to have had the choice of heading a household, and are therefore better equipped financially for solitary life. A more significant factor may be age: widows are generally much older than divorcees and single people, being in their late sixties or seventies. The older the female head of household, the less her income-generating potential. The point is brought home when we look at income figures for widowers living alone. Even older than widows on average at age 71 years, their income figures suggest that they are no better off than widows living alone, putting them in an unfavourable position as compared with the younger single females and divorcees.

Alternative income

The long-established custom of outward migration from BiH and the vestigial framework of the traditional extended family network, suggests that there are other sources of income available to households living in BiH. The history of economic migration which characterised BiH since the Second World War suggests that the society is geared towards receiving supplementary aid from a diaspora of BiH citizens abroad, although it is inevitable that war would have disrupted the support networks, and that older persons are suffering as a result. It is also likely that women in the villages would have access to home-grown produce, although if they live alone, they would face increasing difficulty tending to even small plots themselves, and it is difficult to conceive how they get through the winter months. Another study³¹ notes that households are sometimes subsidised unofficially by the state in the form of non-enforcement of unpaid utilities bills. How this situation will pan out in the rapidly unfolding plan to privatise state-owned companies is yet unclear.

Poverty Line

It is acknowledged that confirming levels of poverty are problematic in the BiH context, given the apparent similarity in reported of income figures, which obscure informal, agricultural and overseas supplements to income. The UNDWG for BiH has noted the difficulties with drawing a line, as it would appear that:

" a large part of the population are living just above or underneath the poverty line. This means that if you adjust the poverty line by a few KMs, a large group will either fall below or above the line. The same concern relates to keeping a static poverty line, as small variations in the macro economic situation will lead to a large mobility of people over the poverty line"³².

Nevertheless, qualitative evidence suggests that the average pensioner cannot make ends meet. A World Bank study³³ suggests that the majority of pensioners interviewed "stressed hunger as an impact of poverty". The impact of hunger appears to be even-handed between the cities and villages. Pensioners in Zenica and Sarajevo explicitly mentioned hunger. Even those in villages, perceived as having more secure food source than city-dwellers, saw hunger as a principal impact. In another report³⁴, the interviewees considered that "many public services that women relied upon before the war are no longer available or have become unaffordable; these include health care, social benefits, child benefits, maternity leave, and advisory and support services". Anecdotal evidence³⁵ gathered from inter-governmental organisations responsible for securing the return of property suggests that ethnic minority returnees face particular problems. They can be charged extravagant amounts (in one case up to 900 KM) for state services, such as the reconnection of their telephones.

Employment

Pension entitlement in BiH is linked to number of years worked in the formal sector, and so there is a real problem in respect of low rates of female employment in BiH. Overall labour force participation for the BiH workforce is very low at 48 percent, but the gender gap is substantial: male participation rate stands at 62 percent while the female

³¹ A Social Assessment of Bosnia and Herzegovina, Europe and Central Asia Region, Environmentally and Socially Sustainable Development Unit, World Bank, 1999.

³² Information gathered from UNDWG, Sarajevo, February 2003.

³³ Ibid, note 30

³⁴ War Torn Lives, Voices of the Poor from Many Lands, Bosnia and Herzegovina, World Bank, 2000/1.

³⁵ Including conversations with Barbara McCallin, *ibid*, note 25; and with Charles Philpott and Sebastian Gerlach, formerly part of the team with responsibility within the OSCE for administering the Property Law Implementation Plan in BiH

participation rate is only 28 percent. By international standards these numbers are very low, particularly for women, but these figures are also low as compared with other Balkan countries³⁶. One would expect the employment figures to be better for female heads. However, if we exclude pensioners, only 32 percent of the remaining female heads of household are in employment of some sort. This figure is substantially less than the 71 percent of comparable male heads in employment.

A detailed examination of the statistics, however, throws up more surprising facts. Despite the low participation rate in absolute numbers, the share of women in formal employment has stayed remarkably stable: it was 34.6 percent in 1990 and after slightly increasing in the postwar years, reached 36.3 percent in 2000. The stability is even more surprising in the context of a significant brain drain of educated women from BiH during and after the war.

There is a large informal sector in BiH with 362,000 workers in the informal sector or 36 percent of total employment. Although one might have predicted that women would gravitate towards informal employment, characterised by low wages and poor job security, women appear to have even less access to this sector. One review, interpreting the LSMS results, considered that the groups which are particularly over-represented in the informal sector are young and unskilled men, and not women, noting that high barriers to entry into the formal sector may have contributed to the high share of informal employment³⁷. This suggests that the barriers for entry for women into both the formal and informal sectors are higher even than those for young and unskilled men.

Wages

Other than an entitlement to pensions in their own right, women who do not work in the formal sector are disadvantaged in two further ways. First, wages in the formal sector in the Federation reflect a strong correlation with age: old people earn more than young. Research has shown that the advantage associated with age does not diminish in relative terms at the age of over 50, that is, it seems that the relationship between the age and wages is linear and not of the inverse U shape, as usually

found for market economies³⁸. Due to their low participation rate, female heads of household in BiH are more disadvantaged than men at the same age group,

Second, the gender wage gap which was small in 1990 became even smaller in the two postwar years for which there are data (1998 - 99). In 1999, the average women's wage was nearly equal to the average men's wage - the gap was only 1.2 percent. Note that this is a comparison of raw wage data (unadjusted for skills and other personal and job characteristics), but it is important to note that such a low gap is highly unusual in both transition and OECD countries. A possible explanatory factor may be the very low participation rate of women, with greater than usual self-selection of higher skilled women into the workforce³⁹.

Legal rights

A comprehensive legislative framework of laws preventing gender (and race) discrimination exists in BiH⁴⁰, but the ability of the courts to implement this law is severely limited. The ordinary courts are facing a formidable backlog, and there are no separate employment tribunals to prioritise the hearing of employment claims. There is also a general perception amongst key public authorities and NGO players in the employment sector, that while the economic condition continues to decline in BiH, it would be risky to encourage a litigious climate in order to hold firms accountable for discriminatory behaviour, when legal action might cripple the firm altogether⁴¹.

All the evidence points to a complex interaction of factors which disincentivize women and act as barriers to their finding work. Further investigation is needed and steps must be taken to encourage them to join the workplace. While it is widely accepted that the current economic outlook for BiH is bleak, it should be obvious that increasing women's participation in the workforce is a necessity and a priority for the BiH state, in the context of the likelihood that they will head households in their later years in a heightened state of vulnerability. The poor economic outlook cannot exculpate attempts to limit or altogether avoid efforts to target their participation.

³⁶ Labour Market in Postwar Bosnia and Herzegovina: How to Encourage Businesses to Create Jobs and Increase Worker Mobility, Human Development Unit, Southeast Europe Country, Europe and Central Asia Region, World Bank, 2002.

³⁷ Ibid. ; ³⁸ Ibid. ; ³⁹ Ibid.

⁴⁰ Section II, Prevention and elimination of discrimination in

employment, Fair Employment Practices Strategy, Revised Policy Paper, October 2001.

⁴¹ Information gathered from Ren Kukanesen's attendance at the Round Table on Discrimination, organised by Josko Mandic, Project Manager, Fair Employment Project, OSCE Mission to Bosnia and Herzegovina, in November 2002.

Education

The question arises as to whether the low participation rate of women in the workforce could in part be attributed to lower education levels for women. A poorly educated female population is detrimental to the poverty condition of women in two ways. A lesser education hinders women from accessing more highly-skilled and relatively better paid work. A poorly-educated female population also encourages conservative thinking in the continuance of traditional roles for women as well as men. The LSMS does not allow a breakdown of the education levels of the female heads of household. However, looking at data from other sources, certain conclusions can be drawn.

Clearly illiteracy was higher among older groups: over 40 percent of persons over 50 were illiterate in 1991, and this same age group encompasses a high percentage of the female heads of household (now in their sixties and seventies). In 1991 it was estimated that almost 70 percent of adult women in BiH had no more than primary education. Among the population over 15 years, over half were women, out of which 22 percent were without any education, 22 percent with incomplete primary education, 24 percent had completed primary education and 25 percent secondary education (high school) while 2 percent had completed first university degree and under 3 percent had a bachelor's degree. Rural urban differences are also important. Education, particularly of female children, was not a recognised need when most of the elderly rural population were growing up. Women, with or without schooling, were directed towards marriage, housekeeping and child-raising, and "it was well known that in some rural areas of BiH (Bihac region, East Herzegovina, East Bosnia) girls were leaving school to work in rural households"⁴².

Despite the high level of illiteracy amongst older groups, however, the current indicators are that education levels for women are increasing dramatically. In 1991, of a total of 532, 468 primary school students, 49 percent were female pupils. 1999-2000 data indicates that the trend for balanced enrolment has continued. 49 percent of secondary school students in the Federation were girls, 50 percent in the RS. Women accounted for 52 percent of enrolment at technical colleges or university (although the structure of university students in 1991/1992 and 1997/1998 indicates

that women prefer the so called women's professions, such as social sciences or medicine). The improvements to education levels have almost entirely closed the gender gap.

Yet overall attendance levels are still very discouraging. According to the statistics cited in the draft Poverty Reduction Strategy Paper (BiH:2002), for example, secondary school attendance is only 57 percent in FBiH, and considerably lower in the RS, although precise data is not available⁴³. Therefore, the evidence still suggests that only approximately half of the population, both male and female, is attending secondary school. The suggestion from this data is that, while the position for women is improving, a large section of the BiH population will be continue poorly educated, leading to the fur-

Before the war, both Kosana and her husband worked in the metal factory in Sekovici, and they also tended their land and animals in the village of Zeljeznik. Kosana's husband became an invalid in the war, and now Kosana must support her husband and two children. She says, "I started to work twice as much on the land so that I could manage to produce some to sell. I sell milk, cheese, cream, but it is all very little. The money leaves the house far more easily than it makes its way in. The children always need textbooks or sneakers.... I buy my husband medication every seven days as with every change in the weather he is struck down with pain. I am lucky he has not started to drink the way others do." War Torn Lives, Voices of the Poor from Many Lands, Bosnia and Herzegovina, World Bank, 2000/1.

therance of traditional conceptions of women and older persons in society, and the continuance of low levels of participation in the work force.

Health

According to a WHO study of the elderly population in Sarajevo⁴⁴ it would appear that the elderly do not have chronic illnesses any more than other age groups. The study indicates that general neglect of health (smoking, poor or unbalanced diet) results in chronic illnesses generally associated with old age, including dementia, Alzheimer's and osteoporosis. Qualitative research⁴⁵ suggests that poor health is widely seen as an effect of poverty. However, amongst older interviewees, poor health is equally perceived as being caused by old age⁴⁶. Psychological ill-health was mentioned at every site under study, and older participants, both male and female, connected the psychological effects of

⁴² Statistics and information supplied by the Human Development Report, 1998.

⁴³ Information supplied by Courtney Clark, UNESCO

⁴⁴ Health of Population in Sarajevo Canton, WHO, Sarajevo 1996.

⁴⁵ Ibid, note 30.; ⁴⁶ Ibid, note 9.; ⁴⁷ Ibid, note 30.

stress with specific physical manifestations, such as high blood pressure and heart trouble⁴⁷. Despite the theoretical framework of comprehensive health coverage for all persons in BiH, a large number of persons fall outside the system, particularly if that person has been a refugee or displaced person⁴⁸. Medication is an extra, unexpected expense which is paid for in an ad hoc manner, often by increasing the number of hours worked. A number of qualitative reports tell the story of younger female heads of household who are married, and who face the double burden of having to work to support unemployed husband and working additional hours to pay for medication when a family member is ill.

In Stupari, south of Tuzla, a young mother of two says her husband is unemployed and they have no health insurance. When one of her family members falls ill, they have no choice but to pay for treatment and drugs, despite the Federation health care law's legal provision that guarantee them free basic and emergency health care. With no money and no hope for any in the future, paying any amount for health care is a serious challenge for refugee families. "If someone gets sick, we simply have to find some way to pay for it, whether that means selling some of our possessions or trying to borrow money from someone". Benefactors and Beneficiaries, Health Care in Bosnia and Herzegovina: A Pauper in Prince's Clothing, UNDP, WHO, 2002.

Although their situation is very hard, it is possible that the position may be worse for elderly female heads living alone, if they are too ill to work. There is evidence to suggest that households themselves are strongly in favour of increasing funding for health provision to the poor and especially the elderly⁴⁹. While this may seem a direct and effective method of alleviating some of the misery of old age, an increase in subsidies by itself is not a sustainable basis on which to proceed in the regional context of ageing populations, particularly when the existing health insurance system guaranteeing affordable health care is already failing to work.

IV Recommendations

The UN Agencies are in a strong position to influence the development of policies in BiH, which can improve the life for female heads of household. This report recommends a pincer approach, which addresses both ends of the problem of aging widows: whereby on the one hand, younger women

are encouraged to develop their capacities leading to a long-term amelioration of their vulnerable condition in older age, and on the other hand, more is done to improve the immediate situation for older women. Accordingly, the recommendations are to:

1. Support the capacities of younger women and girls

The model of older, poorly-educated, dependent women, supported by younger family members has been vulnerable for some time, due to an ageing population, and high outward migration by the young in BiH, and its shortcomings have been cruelly exposed in the recent war. It must gradually be replaced by a pattern of educated, financially self-sustaining women, who are willing and able to head households if need be.

Key Action Points:

- Promote the practical implementation of the new Gender equality law.
- Develop a national, integrated strategy to raise the status of women as independent, dynamic individuals entitled to lead healthy and fulfilling lives even in old age.
- Spread awareness of the destructive stereotyping of women as domestic, passive and dependent on men for support, contradicting their active and responsible role in maintaining the household (for instance, during the war).
- Adopt the education of girls as a priority for UN Agencies, with the aim of increasing their participation in education to at least 70 percent within five years.
- Set and measure development targets, measuring the progress made by women and girls in various key areas.
- Target the participation of women in relevant vocational skills training at Bosnian women of all age groups, so that they are not disadvantaged as the market economy develops.
- Develop economically viable, sustainable cottage industries and entrepreneurial skills amongst Bosnian women, so that they can supplement their pensions and develop a sense of economic self-sufficiency.

⁴⁸ Health Care in Bosnia and Herzegovina: in the context of refugees and displaced persons, UNHCR, Sarajevo 2001.

⁴⁹ Household Perceptions of Health Care in the Republika Srpska of Bosnia and Herzegovina, Findings from the 1999 Health Expenditure and Perceptions Survey, 1999

- Encourage employers to target women's participation in the work force, by giving them subsidies or tax benefits to improve women's training and access to childcare.

- Encourage the development of employment tribunals prioritising gender discrimination claims.

2. Encourage national development policies to support older people

The growth of the older population in Bosnia does not need to be a crisis for the BiH governments. Systematic, strategic planning to develop new policies that address the changing demographic balance can do enormous amounts to alleviate the burden of poverty in old age. The UN Agencies can assist in promoting a shift in policy that will move from a youth-centric approach to planning, to a more holistic approach, "from the cradle to the grave".

Key Action Points:

- The BiH Government should adopt the United Nations Principles for Older Persons as a legally binding charter of rights
- Increase data, research and analysis relating to the special needs and capacities of older people. Involve older people in this analysis, allow them room to vocalise their needs and concerns.
- Set and measure development targets, together with appropriate indicators, which relate to older people, particularly in areas such as health, status, income and poverty.
- Improve the pensions and benefits allocation to meet older people's basic income and health needs, and to increase their sense of financial security. Focus particularly on the needs of older women who have never worked and are not entitled to pensions in their own rights, or only limited pensions.
- Raise awareness of a holistic approach to healthcare, promoting healthy lifestyle options, such as not smoking or increasing exercise levels.
 - Monitor the housing situation for older women who are refugees and displaced persons, and examine the housing situation more closely for women in rural areas, particularly in the RS.
- Increase research into the feasibility of increasing access to communal housing for older persons in BiH. It would be particularly helpful to learn if

older, single, female heads of household would prefer to live in such accommodation, rather than manage a household on their own. More resources could then be directed into communal housing.

- Monitor the privatisation of the state telecommunications companies, and the development strategies of private mobile companies, to ensure that telephone infrastructure is developed in rural areas.

- Encourage advocacy and networking efforts for older people, supporting and integrating the work of NGOs already engaged in this area.

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Female Headed Households Report

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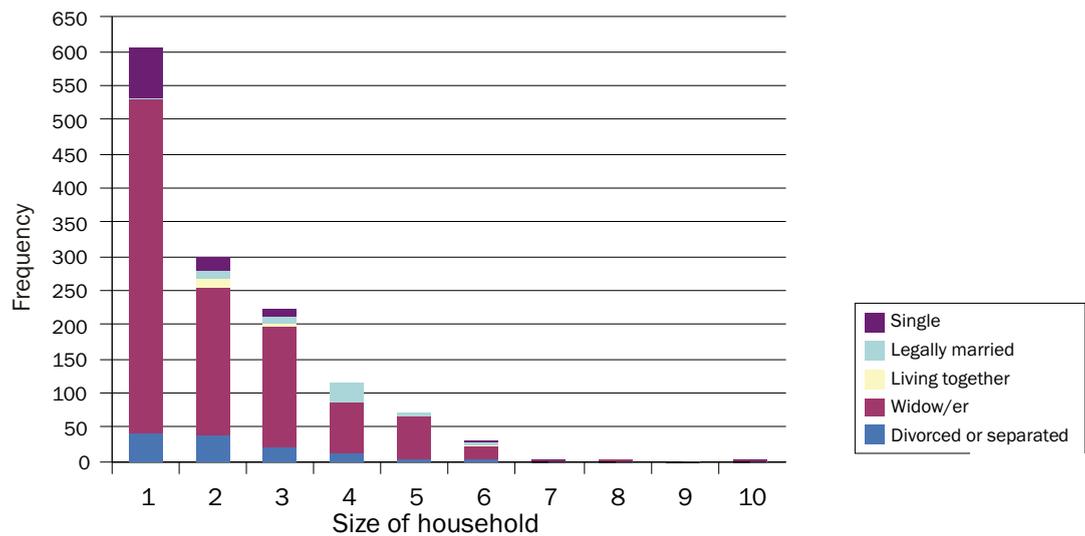
- 6.1 Occupational status of married household heads
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-

1. Frequencies

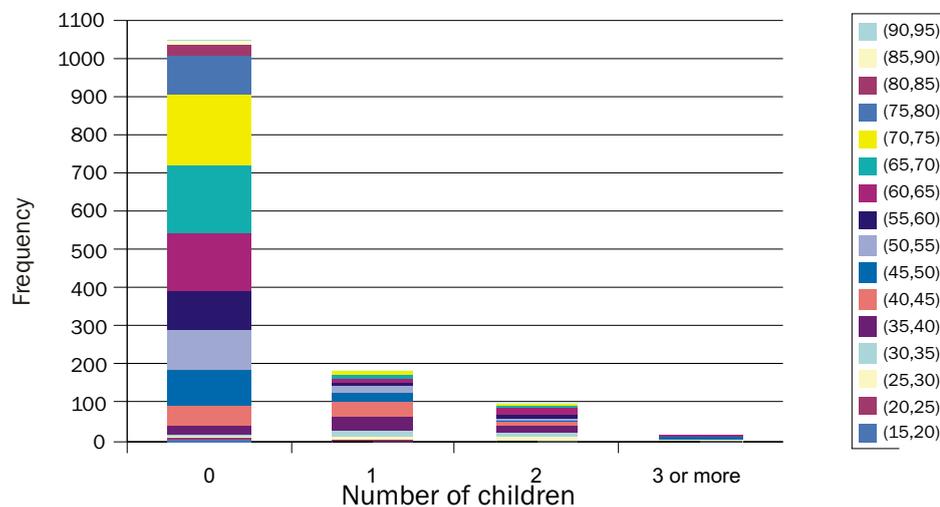
1.1 Number of households by gender and marital status of household heads

Status/Gender	Female	Male
Divorced or separated	112	46
Widow/er	1045	220
Living together	16	42
Legally married	65	3629
Single	107	119
Total	1345	4056

1.2 Numbers of female headed household by household size



1.3 Numbers and ages of female heads of household with children in the household



2. Age

2.1 Relative distribution of population by gender and age

Age groups	Male	Female
0 - 10	940	931
11 - 20	1283	1219
21 - 30	1216	1156
31 - 40	1098	1175
41 - 50	1278	1369
51 - 60	903	1040
61 - 70	887	1106
71 - 80	431	625
81 - 90	64	88
91 -100	6	7

2.2 Average age of female head of household and number of children in the household

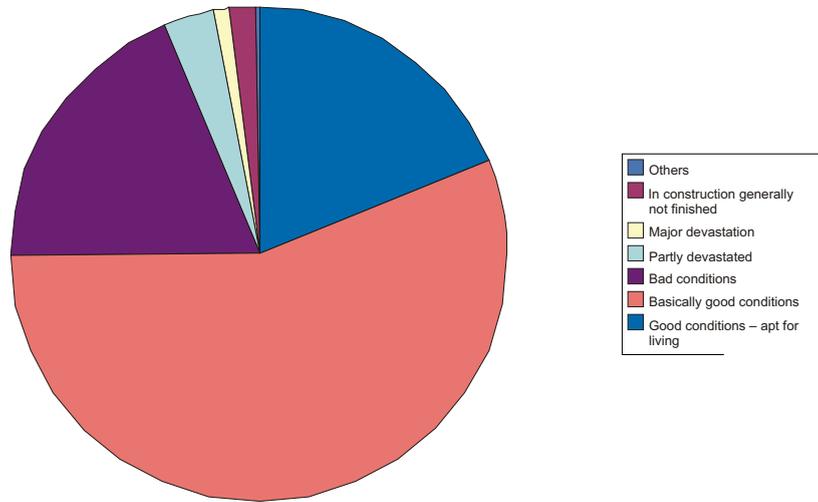
Average age of female headed households by marital status/Number of children in the household	0	1	2	3
Divorced or separated	58	45	39	36
Widow	66	50	51	49
Living together	50	43	NA	NA
Legally married	52	48	43	37
Single	55	41	46	NA

2.3 Average age of head of household which includes at least one household member of pensionable age (over 60)

Status/Average age of Head	Female	Male
Divorced or separated	53	54
Widow	62	69
Living together	48	43
Legally married	48	52
Single	53	41

3. Accomodation

3.1 Standard of accommodation for female headed households



3.2 Standard of accommodation for female headed households by entity

Standard of accommodation (female heads)/ Entity	1 (RS)	2 (FBIH)
Others	1	0
In construction generally not finished	9	5
Major devastation	5	5
Partly devastated	17	32
Bad conditions	100	78
Basically good conditions	294	442
Good conditions apt for living	99	259

3.3 Standard of accommodation in all households by entity

Standard of accommodation (all households)/ Entity	1 (RS)	2 (FBIH)
Others	2	5
In construction generally not finished	74	48
Major devastation	26	29
Partly devastated	56	89
Bad conditions	343	237
Basically good conditions	1401	1612
Good conditions apt for living	498	982

3.4 Ownership status of property occupied by female headed households

Status Gender	Owned by household member	Under privatisation by household member	Tenancy right holder	Rent	Temporary occupied	Uses free of charge	Illegally Occupied	Emergency accomodation	Other
Divorced or separated	63	10	8	6	17	6	1	1	0
Widow	715	54	64	11	150	26	9	14	2
Living together	6	1	3	1	4	1	0	0	0
Legally married	37	11	7	1	5	3	0	0	1
Single	56	8	8	5	16	14	0	0	0
Total	877	84	90	24	192	50	10	15	3

3.5 Ownership status of property occupied by male headed households

Status Gender	Owned by household member	Under privatisation by household member	Tenancy right holder	Rent	Temporary occupied	Uses free of charge	Illegally Occupied	Emergency accomodation	Other
Divorced or separated	25	3	7	2	5	3	0	0	
Widower	176	10	3	2	16	8	1	1	
Living together	16	4	4	5	8	4	0	1	
Legally married	2488	110	195	103	494	151	40	25	
Single	81	5	62	15	6	1	3	0	
Total	2786	132	271	127	529	167	44	27	

3.6 Residency status of female heads of household

Marital status	Permanent resident - lived in settlement since birth	Permanent resident - no change in war	Returnee - displaced person	Returnee - Refugee	Temporary residents (refugees and displaced person)
Divorced or separated	*	56	1	0	15
Widower	*	493	62	13	186
Living together	*	6	0	1	6
Legally married	*	19	3	3	11
Single	*	39	5	2	22
Total	402	613	71	19	240

4. Income

4.1 Average wage and pension income per person in female headed households by number of persons in the household

Marital status/average income by number of persons in household	1	2	3	4	5	6	7	8	9	10
Divorced or separated	220	172	104	104	0	123	0	0	0	0
Widow	138	171	155	136	125	83	23	77	0	25
Living together	0	131	122	145	205	0	0	0	0	0
Legally married	40	276	129	130	127	83	0	0	0	0
Single	168	123	155	106	232	27	0	0	0	0

4.2 Average wage and pension income per person in male headed households by number of persons in the household

Marital status/average income by number of persons in household	1	2	3	4	5	6	7	8	9	10
Divorced or separated	203	99	258	161	183	167	0	0	0	0
Widow	164	183	138	334	71	97	54	125	0	139
Living together	600	188	106	126	117	50	0	0	0	0
Legally married	756	145	177	135	102	89	70	86	92	38
Single	180	148	92	166	100	0	0	0	0	0

5. The poverty line in BiH in KM (as detailed in the Human Development Report 2002)

Extreme poverty per person/year	747
General poverty per person/year	1843
Extreme household poverty 4 members/month	249
Household poverty 4 members/month	606

6. Employment

6.1 Occupational status of married household heads

Employment status	Female heads	Male heads
Employed in private or public sector	26	1458
Self-employed (own business, farm, shop, professional)	1	225
Contract worker	0	31
Seasonal worker	1	62
Supporting member in family enterprise (shop, farm)	1	13
Housewife	13	3
Student	0	2
Pensioner	12	1161
Could not (couldn't find a job, did not want to work)	11	603
Military service	0	1
Incapable of work	0	70
Total	65	3629

6.2 Occupational status of household heads and partners (including spouses) of household heads

Employment status	Female heads	Male heads	Male partners	Female partners
Employed in private or public sector	208	1557	24	793
Self-employed (own business, farm, shop, professional)	17	251	2	53
Contract worker	3	32	0	7
Seasonal worker	6	67	0	10
Supporting member in family enterprise (shop, farm)	5	17	0	38
Housewife	364	5	0	1954
Student	8	6	4	8
Pensioner	615	1347	18	358
Could not (couldn't find a job, did not want to work)	72	673	19	377
Military service	0	3	0	0
Incapable of work	48	98	2	51
Total	1346	4056	69	3649



United Nations in Bosnia and Herzegovina

Office of the Resident Coordinator
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