



GENDER ASSESSMENT

USAID DEVELOPING SUSTAINABLE TOURISM ACTIVITY IN BOSNIA AND HERZEGOVINA [TURIZAM]

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JULY 16, 2021, REVISED FEBRUARY 2022

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ACRONYMS

B&B	Bed and Breakfast
BHAS	Agency for Statistics of Bosnia and Herzegovina
BiH	Bosnia and Herzegovina
BD BiH	Brčko District of Bosnia and Herzegovina
CCs	Chambers of Commerce
CSOs	Civil Society Organizations
DG NEAR	Directorate General for Neighborhood and Enlargement Negotiations of the European Commission
DV	Domestic Violence
EAs	Employers' Associations
EC	European Commission
EU	European Union
F2F	Face to Face
FARMA	Fostering Agricultural Markets Activity
FBiH	Federation of Bosnia and Herzegovina
FMAFWM	FBiH Ministry of Agriculture, Forestry and Water Management
FMET	FBiH Ministry of Environment and Tourism
FMDEC	FBiH Ministry of Development, Entrepreneurship and Crafts
GAP	Gender Action Plan
GBV	Gender-Based Violence
GC	Gender Center
GEA	Gender Equality Agency of BiH
GRB	Gender Responsive Budgeting
GREVIO	Group of Experts on Action against Violence Against Women and Domestic Violence
HoReCa	Hotels, Restaurants, and Catering Businesses Association
ILO	International Labor Organization
LGBTIQ	Lesbian, Gay, Bisexual, Transgender, Intersex, Queer
MHRR	BiH Ministry for Human Rights and Refugees
MSMEs	Micro, Small, and Medium-Sized Enterprises
RS	Republika Srpska
SNBTO	Sustainable Nature-based Tourism Organization(s)
Turizam	Developing Sustainable Tourism in Bosnia and Herzegovina
UN	United Nations
UNDP	United Nations Development Program
UN Women	United Nations entity for gender equality and empowerment of women
USAID	United States Agency for International Development
WA	Women's Associations
WB	The World Bank Group

EXECUTIVE SUMMARY

BACKGROUND

USAID's Developing Sustainable Tourism in Bosnia and Herzegovina Activity (Turizam Activity) is implemented by Chemonics International and public and private sector partners. It aims to increase broad-based tourism-driven economic growth and promote social harmony by capitalizing on BiH's cultural heritage and natural beauty. Strengthening gender equality is one of the goals of the Turizam Activity.

Bosnia and Herzegovina (BiH) is facing significant workforce outflows of tourism workers, including women, and the country is left with few courses of action - improving conditions for the workforce, activating the inactive working age population, and opening the job market to immigrants. In tourism development, BiH has an opportunity to better meet differential needs and expectations of gender diverse tourists and to promote gender sensitive representations of its heritage, which is both smart business and a global commitment at the same time (UNWTO/UNDP 2017).

This gender assessment was conducted between March 3 and May 10, 2021, to inform the implementation of the Turizam activity by identifying the main challenges and necessary interventions to create more opportunities for women in tourism and other related sectors. It was updated in February 2022 with most recent data and tailored to other stakeholders in tourism. A key focus of the assessment is to develop understanding of the heterogeneity of women who are involved in various tourist activities: women from rural and urban areas, with little education to advanced degrees, women at different nodes of the tourism value chain from agricultural producers to business owners and their employees to the consumers of tourism products and services, women living with disabilities, and LGBTIQ persons. These diverse groups will participate in and benefit differently from tourism activities.

The report draws on a literature review complemented by qualitative and quantitative information from interviews with stakeholders in the tourism industry and a survey with women's associations in the country. A total of 33 individual and group consultation sessions with 7 men and 30 women were organized online, over the phone, or face-to-face. The survey responses drew from 20 women's associations.

This report follows the USAID guidance to conduct the gender analysis based on data collected across specific domains of information, with attention to clarifying how these areas of national laws, power relations, resources access, time use, and stereotypes influence gender-based opportunities or constraints in the tourism sector in BiH. The report also offers recommendations for four groups of stakeholders – tourism governing bodies, employers, tourism education and research institutions, and civil society organizations. The findings, conclusions, and recommendations reflect information gained from both the literature review as well as the interview and survey data.

CONCLUSIONS

The first assessment question explored *how well the laws and policies in BiH protect women workers from discrimination and promote equal opportunities and benefits from tourism development.* The assessment focused on laws and policies at the intersection of gender equality and tourism. It is worth noting that new tourism strategies are only being developed, while the earlier 10-year strategies expired in 2020 in Republika Srpska (RS) and in 2018 in the Federation of Bosnia and Herzegovina (FBiH), while Brčko District of BiH (BD BiH) did not

have a strategic framework on tourism. **Conclusion I:** Anti-trafficking standards are underdeveloped for tourism businesses, despite some recognition of tourism businesses' role in the state anti-trafficking strategy and action plan, while labor laws and antidiscrimination policies are of good quality, but not sufficiently enforced, especially regarding parenthood, despite some progress in recent years. Gender responsive tourism development planning is not a continuous practice in BiH although there have been gender responsive budgeting initiatives in at least one of the tourism ministries. One obstacle to gender responsive tourism development is the fact that sex-disaggregated statistics on tourism supply and demand are rarely collected and used in policy planning, the key areas of necessary improvement being business ownership and management structures, tourism education data, and tourists. Tourism is a significant sector for women's employment and entrepreneurship, which can be carefully curated in future tourism development with gender-responsive policies.

The second assessment question explored the *power relations in tourism, namely how participatory and gender responsive it has been so far*. **Conclusion II:** Although women and men participate in similar shares as employees in tourism, numeric representation should not be mistaken for substantive influence – women workers rarely join tourism unions and do not have influence in social dialogue, they are overrepresented in the lowest paying jobs (cleaning and housekeeping) and exposed to discriminatory employers' practices relating to parenthood more often than men. Key government partners in social dialogue are hotels, restaurants, and catering business associations and tourism unions to a degree. These associations are dominated by men, although women are well represented in tourism governance. Tourism institutions and businesses, including women in leadership positions of those structures have not contributed significantly to gender responsive tourism, with exception of few initiatives that were driven by the entity Gender Centers, although there are issues which need to be addressed. Some civil society and private sector initiatives are first steps towards gender-responsive tourism in BiH.

The third assessment question explored whether women have equal access to resources in tourism and related sectors. The key resources explored in this respect are assets, finance, and business knowledge needed for starting and scaling up businesses in tourism, social capital required to reach tourists, as well as access to education and professional development. **Conclusion III:** Like in other sectors, women are at a disadvantage compared to men in starting and scaling up their businesses in tourism – they face more difficulty accessing property and finance, bank loans, government and donor grants, and knowledge for starting a business or registering their informal income generating activities, as well as more limited technical capacities to bring their operations, products, and services to a higher level. Rural businesses, and especially women's businesses, have limited access to tourists because of disconnect from tourism intermediaries, and limited language and online communication, booking, and sales skills to reach tourists without those intermediaries. The level of tourism demand in most rural areas in BiH is still insufficient to incite new tourism businesses or adaptation of existing ones to tourism in rural areas. Women working in the lowest paying jobs (housekeeping, cleaning) have limited opportunities for adult education and professional development, although there are no issues in access to regular tourism education.

The fourth assessment question focused on *the influence of traditional roles and time use on the jobs which women apply for and can get in tourism and related activities*. Key types of traditional roles explored in this question relate to women's caring role and role as carriers of cultural, natural, and agricultural heritage. **Conclusion IV:** Women's and men's domestic roles influence the type of jobs they apply for and can get in tourism, which leads to occupational

segregation and their concentration in the lowest-paying jobs, as well as inefficiencies in tourism job allocation. Women are given advantage in some jobs in tourism based on their domestic caring roles (housekeepers, cleaners, spa workers, beauticians) and roles as carriers of cultural heritage (city guides and cultural workers) but employers at times take those same domestic roles as a liability when considering them for employment and promotions or women are relegated to their traditional, often subdued positions in rural tourism, not recognized for their role in protecting authenticity, the key tourism's currency in the future. The training and certification of guides is not gender sensitive. Women entrepreneurs are still rare in tourism activities, especially in nature-based activities, as the male-dominated sector is difficult to penetrate. As tourists, women, LGBTIQ persons, and persons with disabilities have been invisible in government policies and data, while interviews suggest a need for tailored approaches for those groups.

RECOMMENDATIONS

Recommendation 1: Improve gender mainstreaming in tourism policies

Ministries of Tourism (MoTs) and Tourism Organizations (TOs) are the key duty bearers for gender mainstreaming in tourism development in BiH. To meet their legal obligations from the Law on Gender Equality, MoTs and TOs should: **(i)** Require and collect sex-disaggregated data on tourists, workers, tourist guides, salaries and other payments, business owners and managers in tourism, and on tourism education, and use it for policy evaluation and development; **(ii)** Seek inputs from entity Gender Centers in developing and evaluating policies; **(iii)** Include at least 40 percent of either sex in working groups developing policies; and **(iv)** Identify areas of gender inequalities, needs, expectations, and experiences and integrate measures to address those issues in tourism strategies and action plans. When municipal, city, or cantonal policies on tourism are evaluated and developed, MoTs, TOs, and other public institutions can engage women's associations and gender equality commissions of city/municipal representative bodies to provide their inputs, while other points above apply also to those lower levels of governance. Key partner institutions to rely on in gender mainstreaming in tourism development are entity **Gender Centers** and donors such as UN Women. **Women's Associations (WAs)** should advocate gender mainstreaming in tourism development and can engage in specific initiatives. **Tourism Education and Research (TER)** institutions should also **(v)** meet legal obligations from the Law on Gender Equality regarding sex-disaggregated data on students, teachings staff, and other employees, even if they are private education institutions, **(vi)** while those with research operations should also collect, seek, and use data on tourism supply and demand disaggregated by sex.

Recommendation 2: Advance tourism business ethics and workers' rights

The **MoTs and TOs** can: **(i)** develop and promote standards of conduct for tourism businesses that would need to be adopted by any company that receives government support and translated into organizational policies and procedures against discrimination in work, salaries, promotions, and training opportunities; harassment and sexual harassment; mobbing; and trafficking for labor and sexual exploitation; **(ii)** promote those standards in any events the MoTs and TOs participate in and organize; **(iii)** support adaptation of the UNDP Gender Equality Seal or the Excelling in Diversity Certificate by the Diversity and Inclusion Coalition from BiH for the tourism sector; **(iv)** in partnership **with WAs**, encourage establishing of workers' associations, such as housekeepers' and cleaners' association, waiters' association, and engage them in social dialogue alongside unions. **Hotels, Restaurants, and Catering Association (HoReCa), Chambers of Commerce (CCs), or other Employers'**

Associations (EAs) can: related to point (i) cooperate with tourism governing bodies on standards of conduct for tourism businesses because discrimination, harassment, mobbing, and trafficking create disloyal competition, inefficiencies in job allocations, and workforce outflows, but also (v) encourage individual employers or clusters to adopt their own standards of conduct to prevent discrimination, harassment, mobbing, and trafficking, even when sector-wide standards are absent; and specifically (vi) promote fathers' parental leave in tourism businesses. **WAs** should also (vii) invite tourism business owners, managers, and staff, as well as TOs to trainings and public events on policies against discrimination, harassment, mobbing, GBV, and human trafficking, but more importantly, related to point (i), women's organizations should advocate for adoption of standards of conduct for tourism businesses. **TERs** can contribute to business ethics and workers' rights by: (viii) researching the experiences of short-term, seasonal workers, especially those of immigrant background whose numbers may be on the rise in the coming years due to workforce shortages; and (ix) Educating students at secondary and tertiary levels on international and domestic policies against discrimination, mobbing, harassment, and trafficking.

Recommendation 3: Advance women's participation in outdoor and adventure activities

MoTs can: (i) Provide grants for education, training, and certification of women outdoor guides, and promote women outdoors and adventure guides to raise interest of other women; (ii) Make outdoor cluster safety standards more gender responsive by encouraging search and rescue services and organizers of activities in nature to establish a response protocol and train staff for cases of gender-based violence; (iii) Encourage tour agents and activity suppliers to feature women-only nature tours. Related to point (ii), **outdoor cluster employers** can establish a safety protocol in cases of gender-based violence, in addition to general anti-discrimination and safety policies, but also (iv) apply strategies to recruit more women as outdoor guides by encouraging women participants in outdoor activities and **women's associations** to get certified and work as guides, creating a safe environment and zero tolerance for discrimination and harassment, retaining flexibility towards women's other priorities, especially at times of crisis. As noted, **WAs** can (v) explore possibilities to provide women-only guided tours for adventure and nature-based activities, as well as advocate for gender-responsive safety standards (point ii) for outdoor activities and assist organizers of outdoor activities to establish a response protocol or policy in case of gender-based violence (point iii).

Recommendation 4: Increase women's entrepreneurship opportunities in tourism

MoTs can: (i) Apply/continue applying affirmative measures in tourism business support, including and especially during crises (e.g., prioritize women-owned and women-centered businesses over others in case of equal number of points or give additional points for such applicants). (ii) Work with entity Guarantee Funds to improve access to guarantees for women's businesses in agriculture, crafts, and tourism, and with banks to develop tailored banking products and ensure sensitivity to gender-specific obstacles and business traits; (iii) Develop advisory functions in TOs to support women in starting a business in tourism, applying for loans and grants to register or scale up their economic activities, and to reach high-yield markets. **HoReCa, CCs, and EAs** can (iv) establish women's sections (this example already exists in the RS) which could act as women entrepreneurs' voice, organize learning, mentoring, and business exchange between women's businesses in tourism and related sectors, and cooperate with institutions, women's associations, and international

organizations. **TERs** have a particular role in encouraging business mindsets of youth and should **(v)** add entrepreneurship courses to tourism education at secondary and tertiary levels, encouraging students, especially women, to consider starting their own businesses.

Recommendation 5: Increase rural businesses' access to tourists, especially women-owned rural businesses

TOs can: **(i)** Assist women's businesses to connect with tour operators and guides or to self-organize into tourism suppliers (e.g. as tourism cooperatives) where intermediaries are sparse; **(ii)** On **TOs'** websites, host multilanguage online presentations and contacts of local suppliers of tourism services, crafts, and food and assist them in promotion at key physical locations; **(iii)** Organize targeted trainings on online booking, sales, and marketing for micro-businesses in tourism and related sectors in rural areas, making certain that women's representation is minimum 40 percent in such trainings; **(iv)** Implement promotional activities to drive visitors to rural areas surrounding urban tourist locations. **WAs** can: **(vi)** organize tourism cooperatives or social businesses or sections to enable for standardization and risk distribution across micro-producers of food products and handcrafts, and accommodation and food service providers.

Recommendation 6: Advance gender sensitive representations of BiH and advance the role of women as carriers of cultural and other heritage

MoTs & TOs can: **(i)** support civic and private initiatives which research and promote women's roles and contributions in history, culture, arts, technology, and traditional practices, as well as women's innovative businesses; **(ii)** map practices still performed in nature, agriculture, and culture that women are crucial in as carriers and advocate protection of some of those practices; **(iii)** support cooperation between women's associations, individual women artisans, and designers to develop better quality designs, products, packaging, and services around traditional and modern handcrafts (model: DUGA Banja Luka & Imaginarium Studio, Bazerđan & individual artisans). Promote fair pay and paid social contributions for involved women; **(iv)** encourage development of tourism products around economic activities such as forest foraging (herbs, mushrooms, forest fruits) and traditional food processing where women can easily adapt to roles of guides and teachers in learning tourism. **WAs** can, related to point (iii), organize partnerships with designers and IT experts to advance presentation of women's products and services in tourism, as well as explore business models which enable paid contributions for engaged women. **HoReCa, CCs, and EAs** can: **(v)** adopt fair practices in engaging rural households in tourism supply, ensuring that women's work is valued and recognized; related to point (iv) cooperate with women's associations to develop nature-based and learning activities with women carriers of traditional practices as guides; **(vi)** train guides to promote men's and women's contributions to history and culture and empower guides to act against gender-based violence.

Recommendation 7: Advance gender-sensitivity of guides and guiding activities

MoTs can: **(i)** In training and certification of tour guides, include materials which: sensitize guides to different needs of men and women as tourists; promote men's and women's contributions to history and culture of localities; and which help them act against sexual harassment and harassment they personally experience or witness; **(2)** Establish a response protocol for reporting of violence, abuse, discrimination, harassment, and trafficking by guides, tourists, and other stakeholders in tourism contexts.



Interpretation of traditional embroidery on an Orthodox folk costume from Sarajevo region called "ćurdija".
Work of women from the Jajce Culture and Arts Association (Owner: KUD Jajce; Photo by Maja Barisic)

I. INTRODUCTION

Tourism is a promising sector for revitalization and economic growth in BiH. Women are not underrepresented in the tourism sector, as in energy or IT, but they are overrepresented in lower-wage service jobs with little opportunities for promotion, professional development, and have little influence over policy in the sector.

This report presents the results of a gender analysis to identify the main challenges and necessary interventions to create more equitable opportunities for women in tourism governance, administration, and education, and the many other positions filled by women along the entire tourism value chain, e.g., on family farms, as wage workers, or as entrepreneurs.

The gender analysis was originally conducted to provide guidance for the Developing Sustainable Tourism Activity in Bosnia and Herzegovina (Turizam), which is funded by the United States Agency for International Development (USAID) in its programming. However, the document at hand is a Gender Assessment report adapted for the use of four key stakeholders: **A.** tourism governance institutions, most importantly Ministries of Tourism (MoTs) and Tourism Organizations (TOs); **B.** Employers' Associations (EAs), Hotels, Restaurants, and Catering Business Associations (HoReCa); **C.** Tourism Education and Research (TER) institutions and researchers; and **D.** Women's Associations (WAs). Considering invested work and the limited similar studies on the topic in BiH and the region, Turizam considers the report a valuable input for the public, private, educational, and civil society sectors.

This gender analysis notes the importance of recognizing the heterogeneity both in women's work (both legal and illegal, such as those who are exploited or trafficked in sex work) as well as the heterogeneity of women tourists.

In acknowledging this diversity among actors, it is critical to consider how the future development interventions and government policies will benefit men and women, who may be unintentionally excluded from benefits of those interventions and policies (not on purpose, but by negligence), and how these interventions and policies can help to "level the playing field" to ensure that all those who want to be engaged can do so.

GENDER AND VALUE CHAINS

Interest in value chains as "the linked set of activities and enterprises that bring a product from conception to its consumers through to its disposal" with the emphasis on how each node adds value to the previous one (Kaplinsky and Morris 2000: 4) emerged with the growth of global commodity chains to understand subnational, regional, and international trade (Rubin 2019). Approaches to addressing gender in value chains typically begin by mapping the value chain itself and then identifying the number of men and women at each node of the chain, as well as the different types of jobs they perform (Rubin, Manfre, and Nichols Barrett 2009), with more inclusive approaches now also addressing youth (Cassinath and Mercer 2016) and people living with disabilities (Jerdee 2019).

In BiH there are several types of tourism, each with different gender issues. Urban tourism is characterized by international and domestic visitors to primary BiH cities who use domestic and local transport, frequent hotels and restaurants, and visit museums and historical sites, and purchase souvenirs. Most of the employment categories here are in retail and in service positions.

The second type is Sustainable Nature-Based (SNB) tourism¹ characterized by visits to rural locations, combined with active or passive activities such as hiking, climbing, biking, and river tours. While it shares many aspects of urban tourism—the need for lodging and catering – there are additional suppliers for specialized equipment and trained guides. Agro and Rural Tourism in the BiH context focus less on agriculture and farm homestays than on providing a pleasant rural setting and eating excellent and farm-fresh food, with the opportunity to purchase specialty food and other farm items. It is distinguished from SNB by its focus on consumption rather than athletic activity, but there are clear areas of overlap from a value chain perspective.

METHODS AND DATA

The key research questions the assessment responds to are:

- Q1. How well do laws and policies in BiH protect women workers from discrimination and promote equal opportunities and benefits from tourism development?
- Q2. How participatory is the tourism sector and how gender responsive has tourism development been so far?
- Q3. Do women have equal access to assets and resources in tourism and related sectors?
- Q4. How do traditional roles and time use influence gender equality in tourism, and in particular the roles which women perform in tourism and related activities?

Desk Review: The main methodological approach relied on collection of qualitative data in interviews, complemented with qualitative and quantitative information from desk review and a survey with women’s associations in the country. Between March 3 and May 10, 2021, the team conducted a desk review and data collection, drawing on four bodies of work:

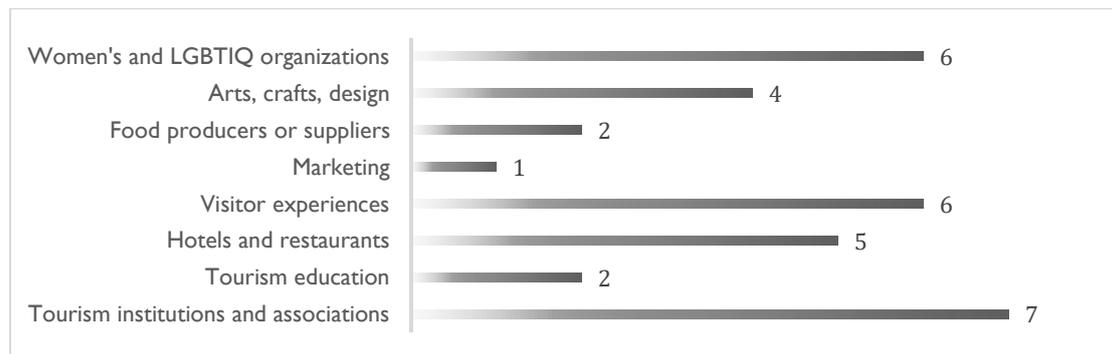
- Documentation about BiH to provide background on government laws and policies related to the tourism industry, such as employment, education, and gender-based violence (GBV) and relevant statistics on population and employment;
- Previous gender analyses of gender issues in BiH;
- Research on gender and tourism in BiH and more broadly in Eastern Europe and elsewhere to identify potential gender-based constraints and opportunities; and
- Literature about gender and value chain development and operation to present a model for the tourism value chain in BiH.

Key Informant Interviews: A total of 33 individual and group consultation sessions with 7 men and 30 women were organized online, over the phone, or face-to-face (F2F) between March 24 and May 10, 2021 . The larger number of online interviews was a response to the

¹ The label of “sustainable” is intentional to distinguish it from extractive businesses that deplete natural resources as their business model.

COVID-19 pandemic. Table 1 shows the distribution of the consultations across different types of tourism organizations, including 12 businesses, 9 associations, 6 government institutions, 3 workers, and 2 educators.

Figure 1. Consultation sessions by tourism value chain nodes



Online Survey: An additional survey was conducted with community level women’s associations. Twenty of the 35 associations invited to participate completed the survey.

Data from both the interviews and the survey were analyzed using a thematic analysis based on the gender analysis domains recommended in the USAID standards (2017). Special attention was paid to the effects of COVID-19 as a cross-cutting issue.

STRUCTURE OF THE REPORT

Following this introduction, the main body of the report addresses the critical gender issues in the tourism value chains in BiH drawn from both the literature review and the interview and survey data. Where appropriate, the data from these diverse sources are integrated to provide perspectives on each topic. These gender issues are distributed across the USAID-recommended domains to be explored in gender analyses for specific sectors, in this case, in the BiH tourism sector. Key domains (USAID, 2017) explored in this gender analysis are (1) laws, policies, and institutional practices, (2) patterns of power and decision-making, (3) access to, and control over assets and resources, and (4) gender roles, responsibilities, and time use, while (5) gender norms and beliefs are integrated in the previous four.

The final section presents findings, conclusions, and recommendations for governments, employers, civil society organizations, and education institutions.

LIMITATIONS OF THE DATA

The main limitation of the methodological approach is the low generalizability of the primary data given the relatively small number of interviews and survey responses and the wide variability of potential tourism actors in different parts of the diverse BiH physical, economic, and social landscape.

The interview data are complemented with official statistics, which themselves presented a challenge considering limited availability of sex-disaggregated data, especially on businesses in tourism, membership in unions, updated statistics on gender-based discrimination and sexual harassment cases in the BiH system, and fragmented information on disbursement of government support to businesses.

Some interviews were conducted with union and government representatives. However, the COVID-19 pandemic made it difficult to reach some business owners. Workers were even harder to reach, and only three interviews could be conducted, and only one interview was held with a housekeeper, even though they are the largest group of tourism workers. To gain a broader sample than might have been provided by workers recommended by their employers, the team contacted unions and used personal contacts to gain interviews with a chef, a former head of reception, and one housekeeper.

Lastly, there were no interviews with foreign tourists, although gender activists, tourist guides, tour operators, and educators gave their perspectives on a tourist's point of view.



Shutterstock Image

2. CRITICAL GENDER ISSUES IN TOURISM IN BIH

BiH is a complex country, with weak centralized state powers, and strong constitutional powers exercised by two entities and the Brčko District (BD). The Republika Srpska (RS) is a Serb-majority entity encapsulating 49 percent of the BiH territory. The Federation of Bosnia and Herzegovina (FBiH) is primarily populated by Bosniaks and Croats and takes up around 50 percent of the territory of BiH. The FBiH territory is further divided into ten cantons, each with its own government and different ethnic majorities. The BD is a local self-government unit whose 1 percent of the territory forms an integral part of both entities, the RS and FBiH, but which also has its own independent institutions. Political power is shared between three constituent peoples: Serbs, Bosniaks, and Croats, who are all given equal status under the BiH constitution (Ortlieb et al. 2019). A sizeable portion of the population does not identify with ethnic identities and therefore, because of the current constitutional setup, has little influence over decision-making. The urban population is about 41 percent; 59 percent live in rural areas. Two-thirds of the population live in FBiH and one third in RS (Agency for Statistics of Bosnia and Herzegovina (BHAS) 2015).

Tourism policy institutions exist at all four levels of formal governance. The state-level Ministry of Foreign Trade and Economic relations, entity and district MoTs, and cantonal ministries with tourism portfolios all have a formal policy role depending on constitutional competence, while entity, cantonal, and local TOs function as destination management organizations, although they do not operate in all cantons and municipalities.

In 2018, tourism contributed 2.0 billion EUR to the BiH economy comprising 10.2 percent of GDP, while employing 93,500 people, 11.7 percent of the total workforce (BiH Investment in Tourism Brief 2020). Despite recent improvement, with a current rank of 105 in the latest Travel and Tourism Competitiveness Index, BiH has the subregion's least-competitive travel and tourism economy, as well as the worst business environment (134th) and overall infrastructure (97th) (WEF 2019: 40). The country's poor ranking (106th) in the Human Resources and Labor Market pillar of the index is strongly influenced by the low female labor force participation, one of the pillar's nine indicators, as well as by the strong outflow of the tourism workforce to neighboring and EU countries (WEF 2019).

Institutions defining and implementing gender equality policies exist at different levels of government. At the national level, there is the Gender Equality Agency (GEA) within the Ministry for Human Rights and Refugees (MHRR) of BiH, while FBiH and RS have Gender Centers (GCs) – these institutional mechanisms are tasked with providing expert opinions in government policy making, among other functions. The state, FBiH, RS, and BD also have commissions for gender equality within their legislatures. Similar commissions exist in representative bodies at the municipal level, while many local self-government units and cantonal governments have gender focal points in public administration.

The Gender Inequality Index for BiH shows a decline in inequality since its introduction in 2010 (FAO 2021). But gender disparities persist that may have repercussions on the tourism sector, including:

- Key sectoral legislation is not harmonized with international and country policies on gender equality;
- Women in general have little influence in decision-making and low political power;
- Women are underrepresented in formal, wage employment relative to men;
- Women carry the burden of unequal childcare and household responsibilities; and
- Gender-based violence (GBV) and sex-trafficking remain serious issues (USAID/BiH Gender Analysis 2019; CEDAW 2019).

Before delving deeper into the relevant gender analysis dimensions for BiH, it is worth noting that the typical gender issues in tourism identified for EU member states (EIGE, 2016) include:

- Gender segregation in the labor market, with women more often employed in low-skilled, poorly paid jobs,
- Women's unpaid labor in family tourism businesses,
- Women's underrepresentation in decision-making within tourism businesses,
- The risk of gender-based violence in tourism,
- Constraints to traveling as a result of gender stereotypes and domestic work.

2.1. LAWS, POLICIES, AND INSTITUTIONAL PRACTICES

This sub-section discusses *policies in BiH at the intersection of gender equality and tourism* (1st research question). The sub-section includes an overview of the current international gender equality frameworks and national policies relevant to the tourist industry and notes their implications on labor legislation and workers' position in the sector. While gender equality and antidiscrimination laws are in place in BiH, the review finds that implementation is often weak, and that women workers do not sufficiently use legal redress, including in tourism and hospitality sectors. In addition to the government's obligation to protect workers from gender-based discrimination, line ministries are required to track gender statistics, identify inequalities in their sectors, and adopt programs with measures to address identified inequalities and discrimination, in accordance with the Law on Gender Equality. One example of such measures are additional points awarded to women's businesses applying for government support.

GENDER EQUALITY AND ANTIDISCRIMINATION POLICIES

BiH has signed all major international conventions and documents on gender equality and has taken over commitments to integrate gender equality and anti-discrimination standards in its own constitutions and laws. The European Convention on Human Rights (ECHR) and its Protocols apply directly in BiH through its Constitution (Art. II, para.2) and are above all domestic law, while the UN Convention on Elimination of All Forms of Discrimination against Women (CEDAW) is listed in Annex I of the BiH Constitution as one of the international conventions BiH continues to be a party to after the dissolution of the former Yugoslavia. Since signing a Stabilization and Association Agreement in 2008, BiH has committed to aligning its legal system with European Union (EU) law and began adopting legal frameworks provided by the United Nations and EU into its own legislation (Ortlieb et al. 2019).

BiH's Law of Gender Equality² defines equal representation of men and women as existing when one sex is represented by at least 40 percent in public sector bodies at state, entity, cantonal, and municipal levels and in decision-making positions. This law also stipulates that government institutions must provide effective mechanisms to protect against discrimination and harassment (Ortlieb et al. 2019). Further, the law requires that line ministries disaggregate all people-level data by sex and consult gender centers (GCs) and the BiH Gender Equality Agency (GEA) when developing new policies. The ministries should also adopt their own programs of measures to address inequalities and implement the BiH Gender Action Plan (GAP) and other policies.

BiH regularly adopts five-year Gender Action Plans (GAP) to outline measures to reduce gender inequality throughout the country. The GAP in force (2018-2022) identifies several priority measures specific to women's involvement in the labor market that are relevant to the tourism sector: (1) Increased participation of women in the workforce, entrepreneurship, agricultural production, and registered employment; (2) Addressing career gaps, lower average

² BiH Official Gazette 32/10

salaries and other imbalances; (3) Gender mainstreaming in rural development, sustainable development, and environmental protection; (4) Skills development for retraining, self-employment, and entrepreneurship; and (5) Harmonization of professional and private life (MHRR 2018). Donor assistance in addressing these gaps is desired, as specified in a Financial Instrument for GAP (MHRR 2019). In comparison, the EU Gender Action Plan III (2021-2025) puts special attention on gender mainstreaming in EU external assistance, especially in women's access to financial services, entrepreneurship opportunities, managerial and leadership roles, STEM professions, and economic, labor, and social rights, as well as improved care services and equal division of domestic and care work, and for transition to the formal economy for women (EC 2020). Even though timelines do not match, the priority areas in the BiH GAP are well attuned to EU priorities. The EU supports domestic gender equality institutions through its multi-year Gender Equality Facility for BiH, which was entrusted to UN Women in 2018 for implementation until 2022 (DG NEAR, 2018).

In 2013, BiH ratified the Council of Europe Convention against Violence against Women and Domestic Violence. Each entity implements the Convention with its own legislation and action plans. Since its signing, there has been significant progress in addressing issues of domestic violence, but not other forms of GBV, (GREVIO 2020).

Sexual and other forms of harassment against women in the workplace remain frequent, but reporting is low. Many women are not aware of their rights or do not trust the judicial system (Demir (2015) cited in Ortleib et al., 2019). The BiH Gender Action Plan (2018-2022) aims to prevent and combat GBV for marginalized people and human trafficking (Dokic et al. 2019). Women and girls, particularly migrants or those from marginalized communities such as the Roma people, are continuously targeted for sex or labor trafficking purposes, and may be exploited by tourists or in tourist areas, given the lack of a legal framework to address such issues (US Department of State 2020). Trafficking and exploitation of children, particularly those from Roma communities, has been rising in tourist areas (Sathyanarayanan et al 2018).

The intersection of violence and gender is relevant to the tourism sector. Experience of GBV in BiH is high (USAID 2016; Dokic et al. 2019). Approximately one in two women has experienced some form of GBV in BiH since the age of 15 (USAID 2016; Miftari 2019; Dokic et al. 2019; OSCE 2019). The most common form of GBV cited in BiH is psychological violence, followed by physical and sexual violence (Dokic et al. 2019). There are few services such as shelters, counseling, and treatment (USAID 2019), and only 5.5 percent of survivors of GBV have accessed and received support from institutions (UNFPA 2013). Even more limited are services to victims in the lesbian, gay, bisexual, transgender, and intersex, and queer (LGBTIQ) community (Muftic et al. 2016).

Violence linked to gender inequality affects both producers and consumers of tourism, where issues of sexual harassment, human trafficking, mobbing, and domestic violence pose risks for women working in tourism and those visiting BiH as tourists (Eger 2021; Ortleib et al. 2019; EIGE 2016). Improving tourism policies in BiH is urgent, given recent increases in the tourism industry (prior to the COVID-19 pandemic) to prevent aggravating existing levels of sexual exploitation of women and children for sexual tourism (ECPAT 2018). Child marriage is high for Roma girls (ECPAT 2018), and their sexual and labor exploitation may be aggravated by a growing tourism sector. Urban areas frequented by tourists are often where the highest frequency of child begging is observed (MHRR 2013: 35). Although prohibited by law, reporting to the police is low.

The 2008 Bosnia and Herzegovina Disability Policy specifically takes a gender perspective to all aspects of the lives of persons with disabilities, but does not address issues of violence against persons with disabilities (Dokic et al. 2019). In 2010, BiH ratified the Convention on the Rights of Persons with Disabilities, making disabilities a human rights issue and not solely a medical problem. Entity laws on professional training, education, and employment of persons with disabilities³ state that public sector employers, including public institutions and companies, should employ at least one person with disabilities per every 16 employees. If failing to do so, they are obliged to contribute funds for professional training, education, and employment of persons with disabilities to the entity. These provisions also pertain to tourism organizations.

Inequalities exist in the treatment of some ethnic groups, for example, when laws only apply to constituent people, excluding others, like the Roma people (Ortlieb et al. 2019). Roma people in BiH face disproportionate levels of discrimination and exclusion while Roma men and women face different levels and types of discrimination; the women experience multiple vulnerabilities, are less politically represented, less economically secure, have little to no access to healthcare or social protection, and face high levels of violence (USAID 2016).

ENFORCEMENT OF POLICIES IN TOURISM

Finding 1. Anti-trafficking standards for tourism businesses do not exist in BiH, while labor regulations, gender equality and anti-discrimination laws provide sufficient legal basis for protection from discrimination, but women workers do not use legal redress sufficiently, considering that discrimination around pregnancy and parenthood is present in tourism.

The World Travel and Tourism Council (WTTC) warned that travel and tourism is used for human trafficking with the purpose of forced labor and sexual exploitation and recommended a four-step framework for the tourism sector – awareness, education and training, advocacy, and support (WTTC 2021). The BiH Strategy to Fight Human Trafficking (2020-2023) recognizes the accommodation providers' responsibility in cases of human trafficking on their premises (BiH Council of Ministers 2020a). The Action Plan also envisages a role for BiH embassies to provide protection to BiH workers from labor exploitation in tourism sectors of other countries (BiH Council of Ministers 2020b). However, anti-trafficking standards for businesses in tourism do not exist in BiH and there is limited awareness about the problem in the sector.

Regarding anti-discrimination policies, the Law on Gender Equality stipulates that discrimination is prohibited in vacancy advertisement, recruitment and selection procedures, employment, dismissals, pay, promotion, training, maternity/paternity leave, among others (Ortlieb et al. 2019; USAID 2016). Direct and indirect discrimination is prohibited on the grounds of sex, gender, sexual expression or orientation, gender identity, disability, age, and other grounds in the BiH Law of Prohibition of Discrimination, as well as harassment,

³ FBiH Official Gazette 9/10, RS Official Gazette 37/12

mobbing,⁴ segregation, and instruction or incitement to discriminate (Ortleib et al. 2019). These two acts enable administrative and judicial redress on discrimination cases. The FBiH Labor Law⁵ explicitly prohibits discrimination in gaining employment, working conditions, professional education, advancement, and termination of the contract on the grounds of sex, sexual orientation, marital status, family obligations, age, disability, pregnancy, and other personal attributes. Harassment, violence, and mobbing are also explicitly prohibited, and civil and criminal procedure in a relevant court is possible. The RS Labor Law⁶ also explicitly prohibits discrimination pertaining to sex, but not sexual orientation; prohibits harassment, sexual harassment, and mobbing; and enables for civil and criminal proceedings. These laws include protections for women before and after childbirth and parental rights.

Despite these protections, only 23 percent of plaintiffs in all discrimination cases (not only labor-related) are women, although they experience discrimination more often than men (OSCE Mission to BiH 2018). Gender-based discrimination and low reporting rates are noted in legal and policy analyses (Bakšić Muftić and Grubešić 2012; Ortleib et al. 2019; Kadribašić 2013). Some notable cases of discrimination (OSCE Mission to BiH 2018; Hadžiomerović et al. 2018) include:

- A policewoman prevented from promotion by a seemingly gender-neutral precondition of positive performance appraisal for the previous three years of service, when in effect she was on one-year maternity leave and did not have performance appraisal (indirect discrimination based on sex confirmed);⁷
- A woman worker in hospitality laid off for getting pregnant (discrimination not confirmed, the business owner, also a woman, provided evidence that the business ceased to operate, and all workers were laid off);⁸
- An employer did not extend the employment contract for a woman worker who got pregnant (discrimination confirmed, other women workers who were not pregnant received extended contracts).⁹

⁴ Mobbing refers to bullying, ganging up on, and/or isolating a worker through gossip and emotional abuse.

⁵ FBiH Official Gazette 26/2016, 89/2018, 23/2020

⁶ RS Official Gazette 1/2016, 66/2018

⁷ Tuzla Municipal Court, number: 32 0 Rs 195153 14 Rs, from December 22, 2014

⁸ RS Supreme Court, number: 80 0 Rs 044018 13 Rev, from September 17, 2014

⁹ Zenica Cantonal Court, number: 43 0 Rs 113133 16 Rsž, from April 11, 2016

Interviewees stated the situation is improving, especially in RS, but contracts for women who get pregnant are still terminated, if only rarely reported to authorities. To be able to hire a replacement if a woman gets pregnant, some employers require young women employees to sign a blank notice for termination of the labor contract in advance, in case they get pregnant.

Finding 2. Both men and women workers experience some common labor issues, while they think that no one, including courts, protects their rights.

Three women workers said that most of the problems they experience are a consequence of the general position of workers in those sectors and affect men and women equally. The most typical problems include mobbing (including by female supervisors), unpaid overtime, inability to use annual or sick leave, or getting a weekly day off. Two women workers reported having their salary cut or withheld if taking sick leave. A third said that her workplace respects sick leave regulations but pays overtime in cash and annual leave regulation is not respected. One believed she was laid off during the pandemic because of her long-term activism in a court case against her employer and general activism for workers' rights. None were union members and believed along with others that unions are unhelpful and even self-serving.

Union representatives said there are no workers from the tourism sector in the FBiH union which has tourism in its name, and unionization is very low in the RS as well. Only around 5 percent of workers in tourism are union members in the RS, the reason being employers' negative reactions to workers joining the union and gradual expulsion of union representatives from former large state-owned hotels. In unions' opinion, businesses without established social dialogue with workers or those which are known to systematically violate workers' rights should not be supported through grants. Promoting equal rights policies in the workplace and ensuring that workers understand their rights and how to enact them are effective approaches to increase gender equality in the workforce (USAID 2012).

GENDER MAINSTREAMING IN TOURISM

Finding 3: Several key public institutions are not collecting, or publishing data disaggregated by sex (business ownership structure, salaries, tourists, students) despite legal obligation, which makes policy planning in tourism governance and tourism education blind to gender inequalities.

The BiH Law on Gender Equality, art. 22 requires all public institutions to disaggregate data by sex (paragraph 1), include such data in official statistics and make them available for public use (paragraph 2). Further, all public institutions are required to adopt programs of measures to address inequalities, while these programs should be based on assessment of the gender equality situation in the relevant sector (art. 24 of the Law on Gender Equality). In short, institutions should collect data disaggregated by sex, analyze it, and use it for planning adequate measures to address identified inequalities. Interviewed entity ministries of tourism do not use all relevant sex-disaggregated data in decision-making, apart from a few initiatives that relied on donor incentives, while some data is also not available for decision-making.

Number of employees in the accommodation and food service activities is available disaggregated by sex from entity statistics agencies and taxation authorities – women were 49 percent of the registered employees in those activities in February 2021 (Table 4 and Figure 2 in Appendix II). Tourism is a significant sector of employment for women and female workforce is represented in tourism more than in some other sectors. Economic activity

subclassifications include passenger transport agencies and operators, tour agencies, and other services relevant to tourism, but employment statistics are not published to such level of detail.

BiH Agency for Statistics publishes regular tourism press releases about tourists also without gender statistics. For comparison, Croatia publishes similar reports with data on arrivals and nights by sex and age.

Statistics for primary and tertiary tourism education are also not systematically available disaggregated by sex.

Data on business ownership within tourism activities is collected by taxation authorities and public statistics agencies, while some of the categories of data enable disaggregation by sex, but the data is not readily available or published on the websites of any of those institutions. The interviewed entity ministries of tourism do not seek this information for decision-making, although business ownership data disaggregated by sex is used in some government policies. Based on information in the RS Strategy for Development of Small and Medium-Sized Enterprises (SMEs) for the period 2021-2027, women owned 27 percent of SMEs in RS in 2019 (data from the RS Tax Administration). The RS Strategy for Development of Women's Entrepreneurship (2018-2022) notes that 14 percent of SMEs in women's ownership operated in accommodation and food service activities. Tax authorities should be able to provide percentages of SMEs within tourism economic activities disaggregated by sex. This data is scattered across different documents and rarely published systematically, especially for FBiH. The Action Plan for Development of Women's Entrepreneurship in FBiH for the period 2018-2020 aimed to improve availability of quality data on women's entrepreneurship as the current Registry of SMEs in FBiH does not enable for disaggregation of data by sex; the implementation report (FBiH Gender Centre, 2021) noted little systematic progress in this respect. Interviewees noted that the Registry of Sole Proprietors will be established in the coming period, but they were not certain whether disaggregation will be built into the system.

As of 2022, the usual annual BHAS publication on Women and Men in BiH includes data on average salaries per areas of economic activity. Average salaries of men and women in accommodation and food serving activities were nearly equal in 2021, but these are also the lowest paying jobs among all sectors (BHAS 2022). Further disaggregation of salaries per sex in tourism sub-activities could serve as a calculation basis for the tourism-related gender pay gap, as equal pay is one of the targets in the Sustainable Development Goals Global Indicator Framework (UNSTATS, E/CN.3/2018/2). Entity statistics agencies collect reports on employee salaries from business entities but the monthly forms (RAD-1)¹⁰ do not enable for disaggregation of data by sex. The annual form in FBiH is gender sensitive, while annual forms were not found during the desk review for the RS and BD BiH.

¹⁰ Forms available at <http://fzs.ba/index.php/klasifikacije-i-metodologije/english-metodologije/trziste-rada-zaposlenost-nezaposlenost-i-place/obrasci/> and at https://www.rzs.rs.ba/front/category/14/181/?left_mi=25&up_mi=12&add=25

Finding 4. Gender centers and some entity line ministries recognize and support women’s entrepreneurship through affirmative measures, but support has not been systematic and has dwindled during the pandemic, although the situation has been better in RS than in FBiH.

Both entity gender centers work on gender responsive budgeting (GRB) with UN Women’s support, focusing on several line ministries at a time. The RS GRB initiatives in agriculture resulted in an evolved framework for support to women’s agricultural businesses in the RS through multiannual action plans to improve the position of women in rural areas, the last expiring in 2020.

The RS also has a Strategy for Development of Women’s Entrepreneurship (2019-2023), a Women’s Entrepreneurship Council within the RS Chamber of Commerce, and similar councils in local chambers of commerce. Based on the Strategy, the RS plans to establish a special government fund for women entrepreneurs, encourage banks and financial institutions to establish special financial loans for support to women entrepreneurs, create tailored guarantee programs with the RS Guarantees Fund, and encourage angel investment and venture capital investment in women’s startups (RS Government 2019). It also plans to support training, professional development, mentoring, and networking of women entrepreneurs. The Strategy also emphasizes the importance of protecting and preserving household production, handcrafts, and artisan products, and the role of women as bearers of those activities. Specific measures are planned to support women’s crafts and handcrafts, as well as women’s agribusinesses.

FBiH GRB initiatives focused on the Ministry of Environment and Tourism (FMET), Ministry of Agriculture, Water-Management and Forestry (FMAWMF) and Ministry of Development, Entrepreneurship and Crafts (FMDEC) (GC FBiH 2016).

The FBiH government approach to stabilization during the pandemic has negatively affected new business creation because all government grants went into preserving existing ones. Consequently, a tourist guide or a chef who was laid off and wanted to start their own business could not receive government support. The situation varied across BiH and across ministries. While in 2019 FMET adopted affirmative measures for women in allocating government support to tourism and hospitality businesses, in 2020, all tourism grants were directed exclusively to sector survival. Since the Ministry viewed effects of the pandemic on men and women as equal, there were no affirmative measures for women. In the recent FMDEC public call for grants, affirmative measures for women’s businesses, many of which begin in crafts, are included (getting 5 extra points out of maximum 80), but for the first time in years, crafts businesses were not eligible to apply.

In the FBiH, the BiH Association of Businesswomen together with the government developed an action plan for development of women's entrepreneurship, for the new FBiH Business Development Strategy, although its adoption has slowed during the pandemic.

Finding 5. Providing small-scale services to tourists are an attractive opportunity for rural and urban households, but the legal framework does not recognize the barriers to registration that women and rural households may face.

International and local organizations and institutions often promote agritourism as an option for women and families who want to sell their farm products and host tourists in private

accommodation. The entity Laws on Tourism Activities¹¹ and Laws on Hospitality Services¹² enable households to register different services for tourists.

Women's associations in the survey noted that agritourism service providers among their members often operate without registration because their municipalities have not created conditions for agritourism, the taxes and contributions are too high, while there is no reciprocity in the government support and quality of government services to such businesses. To register an agritourism household, the owners should have legal construction permits for buildings used for accommodation and food serving. Still, illegal construction is very common in rural areas in BiH.

Women begin businesses in crafts because of lower startup and operation costs and easier closeouts. But currently the crafts businesses are not allowed to obtain a customs registration number, so the Law on Crafts in FBiH¹³ and the RS Law on Crafts Entrepreneurship¹⁴ do not enable importing supplies and exporting of products according to at least two interviewees from FBiH. A draft FBiH Law on Crafts may improve the situation; one interviewee expects that it will bring more flexibility into registration of small businesses. Institutional support for exporters is limited in BiH, but not tailored to small women's businesses. An outdated and unharmonized application of the Classification of Economic Activities also hampers registrations, as it does not include, e.g., herbal cosmetics production, despite their recent success in BiH.¹⁵ Application of the classification is not consistent across municipalities.

SUMMARY OF FINDINGS

This sub-section focused on the international gender equality framework and national policies on gender equality and antidiscrimination, followed by a discussion on their application in labor legislation, as well as in gender mainstreaming in tourism. Laws provide sufficient legal basis for protection of women workers from discrimination in general and in the tourism and hospitality services, but women workers do not use legal redress sufficiently, considering that discrimination around pregnancy, maternity, and parenthood continues to be present in tourism jobs (Finding 1). Some labor issues are common to men and women workers, while workers rarely report violations of their rights because they do not trust that the system can

¹¹ FBiH OG, 32/09; RS OG, 45/2017

¹² FBiH OG, 32/09

¹³ FBiH OG, 35/09 and 14/11

¹⁴ RS OG, 117/2011, 121/2012, 67/2013, 44/2016 and 84/2019

¹⁵ Alma Derm, founded by Alma Čamdžić is a woman-owned company started in 2013. It has become a successful manufacturer of essential oils, soaps, and cosmetics using natural products from north-east BiH. It has a shop in Sarajevo and has recently begun exporting to customers in the United Arab Emirates (www.almaderm.ba).

protect them (Finding 2). In addition to government obligation to protect workers from gender-based discrimination and violations of labor rights, governments are required to collect and publish sex-disaggregated statistics and use such statistics to identify inequalities and discrimination, as well as to adopt affirmative measures to address them. Despite legal obligation, taxation authorities and statistics agencies do not publish or do not collect data on business ownership and salaries disaggregated by sex to the level of detail necessary for tourism governance and education, and tourism authorities do not systematically seek or use sex-disaggregated data in tourism planning (Finding 3). Despite lack of data, gender centers and some entity line ministries recognize and support women's entrepreneurship through affirmative measures, but support has dwindled during the pandemic (Finding 4). Tourism sector is an opportunity for women's self-employment. Rural households which rely on agriculture may improve their income generation if they diversify into rural tourism services. However, the legal framework does not recognize the barriers to registration that women and rural households may face, such as lower women's property ownership compared to men's or more common construction without permits in rural compared to urban areas (Finding 5). Some of the pre-existing affirmative measures for women in government support to businesses were discontinued during the pandemic.

2.2. PATTERNS OF POWER AND DECISION-MAKING IN TOURISM

This sub-section describes *gaps in women's influence which affect or are affected by tourism* (2nd research question). Women's influence is explored in public and private decision-making structures in tourism, such as Ministries of Tourism, Tourist Boards of different constitutional units, unions, and employers' associations, and company boards and top management positions of private companies for tourism sector. The sub-section also explores the influence of the gender responsiveness and openness principles in tourism development in BiH, uncovering potential space for improvements.

Women are underrepresented in political and decision-making positions in BiH (USAID 2012; World Economic Forum 2019); violence, intimidation, and harassment are often used to dissuade women from participating in politics or discredit those already engaged in politics (Miftari 2019). Women decision-makers are still expected to prioritize and fulfill their gender normative roles as mothers and caregivers (OSCE 2020). Only 24.1 percent of firms had women in top management positions in BiH in 2020 (World Economic Forum 2019). Women are also underrepresented in management and supervisory boards of public companies (Selimović et al. 2021; Rahimic et al 2014).

Company culture that now tolerates or encourages sexual harassment, discrimination, glass ceilings, insensitivity for gendered care work, and inflexible working hours needs to change (Ortlieb et al. 2019; Selimović et al., 2021). Men in managerial positions however have little incentive to address gender-based discrimination in the workplace (Somun-Krupalija 2011; Miftari 2019; Sehic et al. 2010). Having more women in decision-making positions in government, public and private companies is insufficient if these women are not aware of how discrimination affects different groups of women.

WOMEN'S REPRESENTATION IN TOURISM GOVERNANCE AND MANAGEMENT

Finding 6. Although women are a majority in the tourism public governing structures, the governments' key partners on tourism are primarily men, and half of the private sector registered employees are women who are mostly not represented in the social dialogue.

The ministers of tourism in both entities, the head of the RS Tourism Organization, and majority of the employees in those ministries are women. Most cantonal governments have tourism portfolios within line ministries. Many TOs at local and cantonal level are not operational but, based on an incomplete review of data from the internet, there seems to be parity between men and women at local and cantonal level, and a stronger women's role at higher levels. However, men predominate in among employers and union representatives.

Men are presidents and majority members of the Hotels, Restaurants, and Catering (HoReCa) business association in the RS and the BiH Association of Hotels and Restaurants Owners, reflecting the ownership structure in the sector. Most of the members in the RS union of tourism workers are women, but the union director is a man. Only around five percent of the tourism and hospitality sector workers in RS are in that union. The FBiH union of workers in tourism, whose director is a man, is a social partner in the FBiH Economic and Social Council but currently has no members working in tourism. Thus, women working in tourism have little or no influence on government policies, while their influence in the RS and the FBiH is mediated by leaders who are men.

Finding 7. Men own and manage most hotels, but there are women in key management. The distribution of women in middle management positions reflects the sex segmentation of departments. Women's managerial positions do not guarantee that women workers they manage are better protected.

According to one interview, nearly all the 10 largest men-owned hotels in Sarajevo have women in top management positions, but elsewhere the gender balance in top management positions still favors men. Women are perceived as having the soft skills necessary for human resources, as being more responsible than men and better organized. These interviewees' perceptions are possibly a reinterpretation of women's organizing role in the household. Housekeeping heads and staff are usually women, while security heads and staff are mostly men. Interviewees stated that women rarely become chefs, noting that this is because of the double burden of their domestic work that makes them appear unreliable for positions that require constant availability. Women who want to succeed as chefs are often not taken seriously. One interviewee said that to break that glass ceiling and become chefs, women need to build resilience and respect, which comes also from sacrificing some family needs for work, putting the responsibility on women to change rather than changing the system. Another respondent, a man, commented that men have their wives to take care of family and can dedicate more to their career as chefs.

However, the sex of the manager is not a guarantee that women workers' rights will be protected. Two women, a former head of reception and a housekeeper, reported that their previous supervisors who were women were less protective of their rights as workers than other men in supervisory positions.

What matters more than numeric representation in tourism governance is gender responsiveness of tourism policies, i.e., to what extent those policies reflect the different

needs of men and women, their different starting positions, and opportunities to participate in tourism development, and benefit from it.

GENDER-RESPONSIVENESS AS A PRINCIPLE FOR TOURISM DEVELOPMENT

Finding 8. Gender responsiveness, and openness to diversity on the supply and demand side have not been among the guiding principles in tourism governance and businesses despite women’s representation in governance, management, and in the workforce, with the exception of few gender responsive budgeting initiatives.

Although women are well represented in tourism governance, gender-responsive vision of tourism has not become the norm in governments’ tourism policies yet. As noted earlier, the entity ministries of tourism do not actively seek gender statistics on tourism and have not been basing their approach on those statistics, although there have been exceptions. FMET implemented a gender responsive budgeting initiative together with the FBiH Gender Center, but the established approach was dropped during the pandemic. While affirmative measures in business incentives are one segment of gender responsiveness, there are several others that need to be considered.

Gender-responsive tourism requires better adaptation of tourism sites and packages to meet the preferences of diverse women and men tourists, e.g., single mothers, women and men with disabilities, older women and men, and women from different religious backgrounds. Examples include a range of safety measures, from safe toilets to visible and accessible police contact information to report GBV and other crimes, as well as a more developed system of prevention and response in cases of labor and sex exploitation in tourism.

Gender-responsive tourism content would include promoting women’s businesses in the tourism chain and the role of women in histories and cultures of tourism destinations. One innovative example is a mobile application HerStories (CURE and TAKO 2019) that maps narratives about women important in Sarajevo’s history developed through cooperation between the Sarajevo Canton’s Tourism Board, women’s organizations, artists, and a business entity. Another example is an arts project Urban Herstories from Zenica (Naš Most 2020). However, these examples failed to produce wider effects without adequate promotion and remain exceptions in BiH as local and higher-level tourism authorities rarely recognize the gender inequalities and women’s potentials in tourism development.

Gender responsive tourism also requires improvement of standards on the supply side, pertaining to labor and gender equality conditions in the tourism public and private sector. Mobbing perpetrated by both men and women is the most reported, while workplace sexual harassment is the least reported type in courts or in the Ombudsman Institution for Human Rights, with men as the most typical perpetrators (Gačanica 2019). Only one interviewee admitted experiencing mobbing and did not take a complaint to court, even though mobbing does not need to have grounds to be legally prosecuted. Perpetrators are often persons in higher-ranking positions, making these acts an abuse of power. A recent online survey found that 37.5 percent of women reported experiencing sexual harassment at work, some of them working in hospitality and tourism (Gačanica 2019), compared to 28 percent of women in the general population (OSCE 2019). None of the interviewed businesses in tourism reported having specific written policies prohibiting sexual harassment or mobbing, and only one noted the presence of openness to diversity clauses in vacancies.

Improvement and certification programs that advance human rights and social justice in the private sector can be adapted for tourism businesses in BiH. Good examples are the UNDP Gender Equality Seal¹⁶ which has already been adapted for tourism businesses and governance in Egypt, or the Excelling in Diversity Certificate¹⁷ by the Diversity and Inclusion Coalition from BiH. These certification programs have not been applied to tourism businesses in BiH yet.

Finding 9. Outdoor tourism is seen as the strategic direction in BiH in the coming years, but women are underrepresented in ownership and as guides in outdoors, especially in adventure tourism, and delegated to traditional roles in rural tourism which is expected to cater to the needs of outdoor tourists and adventurers.

Tourism development to date has in some areas led to overexploitation and unsustainable use of resources. Changes in Krupa na Vrbasu, Jahorina, and Mostar old town were cited as examples from interviews. As in other countries, the need for a strategic shift towards sustainability in tourism is becoming evident in BiH. Most interviewees saw outdoors and adventure tourism as the strategic directions for BiH, “a green destination for an active vacation.” However, when asked in which types of tourism women are indispensable, interviewees’ responses mentioned: workers in rural tourism, gastro, health, spa, anti-stress, and cultural tourism. Unless supported with gender-empowering strategies and programs, this vision for tourism development might perpetuate the current situation, where women are underrepresented as business owners in tourism in general and may exacerbate the specific shortage of female guides in outdoors, and especially in adventure tourism.

Most guides in outdoor activities in BiH are men, with notable exceptions in snowshoeing, mountaineering, hiking, trailing, and canoeing, while in some cases it is not only a matter of equality, but of good business to have female guides, e.g., zip line operators working with female tourists from the Arab countries. Few services are offered by women-owned businesses according to interviews. One reason may be that women are taught to value safety more than men, and do not seek outdoor adventures without a group and structure and are discouraged from becoming outdoor guides.

The key to sustainability is preserving natural diversity and authenticity¹⁸ in clothes, everyday objects, food sources and practices. Most interviewees noted that all outdoor activities connect well to rural tourism where women have key roles. However, these roles are still

¹⁶ Details at <https://www.genderequalityseal.org/programme/>

¹⁷ Details at <https://diversity.ba/?fbclid=IwARlvGBHBLv9-lnkeVW3Q2qJl8syt-tWUGp8j0kclhWPkGY-8RI2MFTHRedA>

¹⁸ The desire for “authenticity” needs to be further unpacked in working with the Activity participants to ensure it does not support a process of “retraditionalization” of gender roles, e.g., a focus on handicraft production for women that works against expanding more lucrative women’s opportunities and greater gender equality in other types of businesses.

mostly “traditional,” limited to cooking, cleaning, preserving, knitting, or embroidering or general household management. A woman activist noted that while these rural economic activities offer some income, they are far from empowering. In a few interviews, it was suggested that women would benefit more from organizing in associations and cooperatives or registering their own businesses.

Examples include the humanitarian association Duga from Banja Luka that organizes women into a handicrafts and clothing production using the UNESCO-protected Zmijanje Embroidery patterns. The Slow Food Convivia from Trebinje and Goražde protected the Cheese in a Sack (sir iz mijeha) and Požegača Plum Slatko (plum preserve from Goražde) as Presidia, products from BiH that are in danger of extinction. Women from Čelinac are preserving old seeds, while organic producers Eko Jasmina, Mostar and Halilović, Nišići Plateau, are influencing their wider communities to support organic produce and regenerative agriculture.

SUMMARY OF FINDINGS

This sub-section discussed women’s representation and influence in the tripartite social dialogue on tourism, which usually includes representatives of governments, employers, and workers. While women are generally underrepresented among government ministers and among the employed persons in BiH, in tourism, women are a majority in the governing structures and at least a half of the private sector employees. However, women workers are mostly not represented in the social dialogue, as the governments’ key partners on tourism are primarily men in employers’ associations and unions (Finding 6). Men own and manage most hotels, but there are women in key management positions and in middle management of those departments where women are also the majority of employees (housekeeping, cleaning); yet this pattern is different in restaurant kitchens where chefs are mostly men, despite large shares of women among kitchen staff (Finding 7).

The sub-section also discussed the degree to which tourism development has been gender responsive and open to diversity in BiH, because both men and women in tourism governance, as well as other stakeholders, hold a legal obligation to eliminate discrimination and enable for equitable tourism development. Women’s managerial positions do not guarantee that women workers they manage are better protected; in the same way, high women’s representation in tourism governance has not ensured gender-responsive tourism development so far, with few initiatives that represent exceptions rather than a rule (Finding 8). Gender responsiveness and openness to diversity is required on the supply and demand side. Demand side pertains to making tourism responsive to needs and interests of tourists who are women, LGBTIQ persons, persons with disabilities, and other marginalized groups. Supply side refers to working conditions, opportunities in tourism, and benefits from tourism development for those groups. On the supply side, despite its widespread presence, many tourism businesses have no written policies on gender-based discrimination or on sexual harassment and mobbing, while there are no anti-trafficking guidelines or standards for the tourism sector in the country. Rigorous certification initiatives can improve the situation. In addition to gender responsiveness and openness to diversity, sustainability is another desired principle from the interviewed’ women’s perspective. Sustainable outdoor tourism is seen as the strategic direction in BiH in the coming years, but women are underrepresented in ownership and as guides in outdoors, especially in adventure tourism, and delegated to traditional roles in rural tourism which is expected to cater to the needs of outdoor tourists and adventurers (Finding 9).

2.3. ACCESS TO AND CONTROL OVER ASSETS AND RESOURCES

This sub-section discusses *gender gaps in resources which affect or are affected by tourism* (3rd research question). The text covers access to and control over assets and resources that shape opportunities to open and manage businesses linked to tourism, as well as education and literacy rates that can be prequalifying conditions for employment. Access to health insurance is also discussed, since it is often denied to tourism and agribusiness workers. This section also addresses social norms and beliefs surrounding assets and resources, and COVID-19's effects on women's ability to manage them. In general, "women in rural and remote areas are more vulnerable to poverty as they suffer most from the lack of access to and control over productive resources such as land, property, financial resources, education, marketable skills, and access to information and modern technology (UN Women 2021b: 12).

Women are disadvantaged in access to land, credit, education, and employment. Laws about property ownership in BiH do not discriminate against women, but progressive measures to ensure equitable ownership are lacking, according to the Sustainable Development Goals benchmarking report for 2019 (BHAS 2021d). Local customs and social norms give preference to men in property ownership (USAID 2016; 2019). Currently, women own or jointly own only a third of property in BiH (FAO 2020) and 18 percent of farms (FAO and UN Women 2021). Ownership of assets (including land) can secure loans or credit; women and youth typically need other guarantees as they often do not own assets (FAO 2012; USAID 2019). Women in BiH earned only 46 percent of men's salaries and are disproportionately represented as workers in the lowest salary ranks (Somun-Krupalija 2011). Although the country's Law on Gender Equality obliges institutions and agencies with public mandates to disaggregate data by sex, the administrative and Labor Force Survey data on salaries in BiH are not disaggregated by sex, and the BiH gender wage gap is not estimated. The country does not report data to the indicator 8.5.1. of the Sustainable Development Goals - Average hourly earnings of managers (ISCO-08) by sex (UNECE, 2021) and is not included in the most recent global report on the gender wage gap (ILO 2018/19). At least 70 percent of unpaid family workers are women (BHAS 2019).

The situation has worsened under the pandemic. Generally, according to a UN Women survey on the impact of COVID-19, respondents stated that "unemployment will increase, that decrease of income by the municipality and consequently decrease of local budgets, will result in closure of small and medium size businesses as well as the decrease in salaries for those that will stay in work. These negative consequences will similarly affect both women and men in economic aspect, but the potential social negative consequences for women are much more likely to happen than for men" (Music 2020: 4).

In 2020, international tourism arrivals into Bosnia and Herzegovina fell by over 83 percent and domestic tourism by 22 percent (BHAS, 2021). A survey conducted by UN Women reports that tourism, hospitality, and catering were hit the most badly of economic sectors affected by pandemic lockdowns. Women and households reliant on tourism-related income, particularly those in rural areas, may be disproportionately affected as they have limited alternatives to replace their incomes (Music 2020: 11; YZ 2020).

Compared to other former Yugoslav countries, BiH has the lowest rates of girls' enrollment in primary and secondary education (USAID 2016). However, within BiH, more girls

successfully complete primary and secondary education than boys, and more women are enrolled in university and post-graduate degree programs and receive master's degrees than men (BHAS 2020). Despite this educational progress, women's degrees do not propel them into higher paying employment, and sex-segregation by degree persists (USAID 2019).

ASSETS AND FINANCE FOR BUSINESSES IN TOURISM, AGRICULTURE, AND CRAFTS

Finding 10. Emerging entrepreneurs who are women typically own fewer assets, have low access to startup capital, and are rarely eligible for banking loans. They also lack opportunities to apply for and receive grants tailored to their capacities and needs.

As noted earlier, current bylaws regulating registration of rural household-based businesses can be more limiting for women, as they are rarely the sole owners of land, buildings, and businesses, and without personal sources of income or capital, face additional gender-based constraints in starting a business according to three interviews. Among women's associations (WA), two-thirds of respondents considered having no startup capital and having low ownership and control over assets to be among the key reasons for women's low self-employment and business ownership. These different constraints are also among findings of a World Bank study on gender issues in access to finances for businesses (2018). Three interviewees and one WA respondent reported that there are no tailored banking products for women's startups, especially in tourism, arts, design, and organic production.

Having no startup capital and collaterals, some women then turn to microcredits with high interest rates when starting a business, as reported in two interviews.

Government grants are also often inaccessible for women in rural areas or new business owners. In the FBiH Government support for agriculture and rural development in 2019, only around 10 percent of the amount of incentives to enterprises and a quarter of farm incentives were allocated to women, although their share among applicants was higher than that (16 and 38 percent, respectively) (FAO and UN Women 2021). In the RS, women are 18 percent of recipients of the incentives from the Agrarian Payments Agency and a tenth of the total allocated amount of incentives went to women in 2019 (FAO & UN Women 2021). Grant applications for international organizations rarely include startups in agriculture, tourism, or crafts, and are often too demanding for even mature women's businesses. The EU4Agri support program for rural tourism activities was repeatedly mentioned as an example of an excessively demanding application procedure. At least three businesses among the interviewees applied to the call, but ultimately no grants were awarded. These applicants noted that the application procedure was too demanding and costly, while a government employee noted that the application form was beyond the reach of women's rural businesses.

SOCIAL CAPITAL FOR REACHING TOURISTS AND SUPPLY CHAINS

Finding 11. Women-owned agritourism, handcrafts, and tourism businesses were not well connected to receptive tour operators and destination management companies even before the pandemic; distribution and access to tourists have now declined further.

In open-ended questions in the survey, women's associations noted that service-providers in tourism and hospitality among their members have limited access to tourists, who rarely visit

their towns and villages, while the providers also have limited cooperation with tourist agencies. Recently, receptive tourism agencies are growing, and local government TOs and tour guides are the tour organizers directing tourists to women's businesses in tourism, agriculture, and crafts. As with other tourism enterprises, most agritourism businesses, reported by agritourism stakeholders, have not operated during the pandemic, and have put plans for development on hold.

The primary distribution channels for women's crafts and food products are local TOs with their shops like Krajina House and the Herzegovina House in RS, artisan and food fairs, local farmers' markets, Drogerie Markt (DM), and a few concept shops such as Bazedžan for more sophisticated products.

Tourist oriented products originating in household production are sold in fairs or open markets, now closed during the pandemic. Even these fairs were becoming unsustainable before the pandemic, according to one key informant, and a new model is required. The RS Gender Centre and UN Women currently implement a project in Banja Luka to increase training and financing options for rural women in agribusiness (UN Women 2020c). The project worked with local representatives of Banja Luka to open sales areas for women to market their agricultural products. Particularly during the COVID-19 pandemic, these women and their households relied on their savings and consumed their home-produced food (UN Women 2020c).

Designers have also felt sharp declines in sales and have contracted their operations to survive. Studio Imaginarium in Banja Luka closed its downtown space because the costs were too high, while Bazedžan in Sarajevo redirected part of its savings into meeting the costs of operation.

Two women business owners noted difficulties exporting their products and importing the supplies they need to produce artisan and organic products that can satisfy the tourist demand in the future. To list some examples, posting and courier services that micro-businesses use for exports of artisan products have become unreliable and expensive during the pandemic, while imports of organic fabrics and compostable packaging have become also more difficult, and there are no local producers of these supplies. Imports and exports difficulties are not inherent to women's businesses only, but they are typical for micro businesses, a category into which nearly all women-owned businesses fall (see introduction to sub-section 2.4). Interviewees' recommendations for women producers and rural agritourism businesses include self-organizing in associations and cooperatives, and using them to standardize products, produce, and services and connect to local or regional tour operators.

BUSINESS KNOWLEDGE FOR STARTING AND ADVANCING A BUSINESS

Finding 12. Both informal and formal women's businesses need technical guidance, although at different levels. The lacking areas for informal economic activities and startups include financial literacy, business plan development, and business registration, while established businesses need support in standardizing products and services, getting certification, designing more sophisticated products, packaging, promotion, pricing diversification, digitalization of business, and connecting to high-yield markets.

Key observations from at least three interviewees are that women with ideas sometimes either discard daring ideas that distinguish them from the competitions, or delay

implementation of their ideas for fear of risks and failure. Caution is sometimes justified, but it can also be a conditioned, gendered response, or social pressure to instead find a “steady” job, especially for younger women. Women starting a business in tourism lack capacities on financial literacy, business plan development, business registration (especially different forms of tourism businesses). Both starting and established business owners in tourism need technical assistance on price-setting for diverse markets, sophisticated packaging, branding and marketing to create an appealing visual identity and tailoring promotion to targeted markets, online communication, booking, and sales skills to link to tourism intermediaries and diverse booking sites. Foreign language skills, especially in agritourism, are also lacking. While these gaps are typical for men and women entrepreneurs, they are also more present in micro- and small-enterprises, and almost all women-owned businesses fall into that category.

Existing businesses need support for both short-term and strategic priorities. The interviewees observed that tour operators or organizers often cannot depend on a standard quality of service, especially in outdoors and rural tourism. Several entrepreneurs seek support in quality and ethics certifications, such as HACCP, organic, kosher, halal, zero waste, and fair trade, since tourists and the local market increasingly trust those labels and seek them. Women’s businesses include those who have yet to meet the standards, those who already meet the standards but need certification, and those who are already certified and want to promote it to their consumers. As stated above, existing businesses also need tailored technical assistance to improve their online presence, booking, and sales, including assistance to establish website in English, European, and Asian language to reach a global audience.

Many household and crafts products are of high quality, but do not tell a story, are not branded nor visually appealing, and are not packaged and priced adequately for tourists. Women’s associations were asked in the survey to assess key characteristics of souvenirs and traditional food that their members produce (all 20 associations had such members), as well as food and lodging services of their members (9 had such members). For products, quality was assessed as being adequate to high, but packaging, promotion, and distribution were assessed low to adequate. Prices for products were seen as adequate to high. For tourism services, women’s associations assessed promotion and prices of those services as being at a low level, while quality, cleanliness, and service-orientation were seen as adequate to high. In open-ended questions, women’s associations noted that service-providers in tourism and hospitality lack presentation skills (telling the story behind their service), have limited access to tourists and limited cooperation with tourist agencies, low social media skills and limited use of online booking engines, including peer-to-peer engines such as Airbnb, and uncreative culinary strategy.

Mentoring can help women to overcome socially conditioned caution and risk-avoidance, to take their businesses from idea to implementation, as well as to grow their businesses. Jajce Cultural, Historical, and Natural Heritage Agency produced a useful guidebook (2019) for women entrepreneurs in tourism with support from the Slovenian Government. The guidebook specifically focuses on women’s entrepreneurship in preservation of cultural heritage, covering traditional and innovative forms of entrepreneurship.

Finding 13. Online marketing, booking, and sales are a solution for many women entrepreneurs, but it has serious shortcomings for women in rural areas who lack the knowledge, or funding to pay experts for help. Virtual tours hold potential for women guides but are still rare in BiH.

The expansion of the digital economy is an opportunity, especially during the global pandemic. Eko Jasmina, LLC in Mostar, started household deliveries to provide organic produce during the first lockdown in 2020, using online ordering, and strengthened an already high trust from their customers. However, those who miss out on this opportunity will be left behind. Women in rural areas are experiencing a triple divide – a rural, digital, and a gender divide (FAO 2018). The 5-percentage points gap in internet usage in BiH is among the highest in Europe (ITU 2021) – 72.8 percent of men aged 16-74 use the internet in BiH, compared to 67.5 percent of women (ITU 2019), and the gap is likely even higher in rural areas.

In both urban but especially in rural areas, finding skilled staff to set up and run online marketing and sales is difficult. Few accountants can ensure legal compliance in online sales, and they charge almost double the price of regular accountants, according to one interviewee.

There are other examples when online sales have gone down, or online shops and websites have gone inactive during the pandemic (BH Treasures and Vila Mejra). Women's businesses leaning onto the tourism sector often do not have websites in English, especially in the agritourism, arts, and crafts categories, and outside larger cities. Digital tourism or virtual tourism is an opportunity for women and men. A designer from Banja Luka, plans to adapt and join in on the global virtual tours trend and personally intends to make the local culture accessible online to virtual tourists around the world. One such company that is already providing virtual tours is CulTour from Sarajevo, which adapted to new circumstances. Most hotels, including small private renters, need more diversified booking engines and online systems.

Finding 14. Cooperation between women producers, women's associations, and designers can help to improve quality of souvenirs and other cultural products. There is a lack of high-quality souvenirs in BiH, even in major tourist locations.

“We can't keep selling bullets and importing souvenirs from Turkey!” said one interviewee. Designers have been engaged in product design for women handcrafters in BiH in recent years to help them make more visually attractive products. For example, the BiH Association of Businesswomen connected designers and artists with associations gathering women handcrafters that culminated in a fashion show.

For sustainability, women's associations need to register their cooperatives or other social enterprises, while women crafters need to be paid fairly by their customers. Those employed need labor contracts enabling regular pension contributions. All actors in the chain need to honor contract arrangements, which, according to few interviewees, does not always occur. Cooperation between Banja Luka designers and women organized in the association Duga from Banja Luka is a good example of ethical and sustainable cooperation, as well as cooperation between Bazerdžan designers from Sarajevo and Bogda Rukotvorine from Visoko. Benefits for all stakeholders depend on formal registration, legally binding fair contracts, and honoring such contracts in practice, informal initiatives and working arrangements create greater inequalities.

TOURISM EDUCATION AND PROFESSIONAL DEVELOPMENT

Finding 15. Sex-segregation in formal education is less pronounced than 10-15 years ago, although gaps exist in adult education and learning, professional

development, and training. There is a lack of sex-disaggregated statistics in tourism education, despite legal requirements.

Tourism and hospitality schools usually provide 3-5 education programs for vocational and high schools. According to one educator, the gender balance is improving in all programs in larger cities. In university education, gender balance is also present, according to another educator, although a former student noted that 10-15 years ago, most students in tourism programs at university level were women. There were no consistent sex-disaggregated statistics on students enrolled in tourism education programs at secondary and tertiary level in BiH.

For employers, the bigger problem is a shortage in trained housekeepers, cooks, receptionists, and waiters in the tourism sector, so some employers, e.g., Hotel Europe from Sarajevo and Hotel Student from Mostar (Learning Hotel), organize their own informal trainings. Vocational training for housekeepers does not exist in BiH and housekeepers usually learn their work on-the-job, while there are informal employers' initiatives or informal adult education programs, like at the Social Educational Center in Banja Luka, which are not easily accessible to housekeepers.

For women, the majority in the sector, lifelong learning is a necessity, according to one interviewee, although they were only 4 of 33 attendees in a recent course in one employer academy; most of the participants were men who were waiters. The modules in the Hotel Europe and Hotel Student adult training initiatives do not address labor laws or workers' rights. Some unions offer union schools, but workers in tourism are rarely in unions, especially in FBiH. Only foreign programs serve cooks and chefs who want to specialize, and may leave BiH for training and better jobs, according to two interviewees. However, tourism workers leave mostly because of better working conditions outside the country. Employers then rely on untrained staff who try to leave as soon as they can.

SUMMARY OF FINDINGS

This sub-section discussed women's access to assets and finance necessary for starting a business, the social capital needed to reach tourists, the business knowledge for starting and operating a successful business, and segregation in education. Although starting and doing business in BiH is difficult in general, women emerging entrepreneurs face additional obstacles compared to men, including in tourism. Women typically own fewer assets, have low access to startup capital, they are rarely eligible for banking loans, and lack opportunities to apply for and receive grants tailored to their capacities and needs (Finding 10). Once established, typical small businesses related to tourism that women own (agritourism, handicrafts, household products) have difficulty connecting to receptive tour operators and destination management companies, while their access to tourists has declined further during the pandemic (Finding 11). Women generating income through informal economic activities and micro businesses in the area of agritourism, handicrafts, and household products need financial literacy, business plan development, and business registration skills for starters, while established businesses need support in standardizing products and services, getting certification, designing more sophisticated products, packaging, promotion, pricing diversification, digitalization of business, and connecting to high-yield markets (Finding 12). Women entrepreneurs in rural areas lack the knowledge on online marketing, booking, and sales, or funding to pay experts for help, although virtual business strategies are taking hold in small tourism businesses that women in urban areas own (Finding 13). Women's associations are often intermediaries delivering some

of the technical knowledge and social capital necessary for progression of women's economic activities from informal to registered, from micro- to small. Their intermediary role between women producers and designers can help to improve quality of souvenirs and other cultural products, as there is a lack of high-quality souvenirs in BiH, even in major tourist locations (Finding 14). There are gaps in adult learning and professional development for lower paid jobs in tourism, but women and men have equal access to tourism education at secondary and tertiary levels, although the absence of segregation in education is not entirely possible to attest because of the limited availability of sex-disaggregated statistics on tourism education (Finding 15).

2.4. GENDER ROLES, RESPONSIBILITIES, AND TIME USE

This sub-section explores *how traditional roles and time use patterns influence roles women take in tourism* (4th research question). The sub-section first starts from roles of caregivers and carriers of natural and cultural heritage, and explores how these roles are reflected in the tourism supply and demand.

BiH ranks 69th out of 153 countries for the gender gap in economic participation and opportunity (World Economic Forum, 2020). Women's labor force participation rate rose from 42.7 percent in 2017 (BHAS, 2019) to 46.8 percent for women ages 15-64 in December 2020 (BHAS 2021a). Employment rate for women ages 20-64 also increased from 35.1 percent in 2017 to 40.2 percent in December 2020 (BHAS 2019 and 2021a). Gender gaps in labor force participation and employment rates between women and men have increased during the pandemic (Appendix 2). Only 5.4 percent of women in the labor force were self-employed in 2019 (20.4 percent of employed women), compared to 10.2 percent of men in the labor force (22.8 percent of all employed men) (BHAS 2019). Only 9.3 percent of all firms in BiH were owned by women in 2020 (World Economic Forum, 2020). There are no unified country-wide statistics on businesses ownership per sector or size disaggregated by sex. In the RS, in 2017, 10,988 (27.3 percent) of 40,322 business entities were women-owned, and in additional 761 business entities (1.9 percent), women were co-owners (RS Government, 2019). Nearly all (over 97.23 percent) of women-owned businesses in the RS are micro-businesses with up to 9 employees (RS Government 2019).

Childcare services are scarce, although the rate of child enrollment in pre-school educational services is increasing (USAID 2019). In BiH, women are typically expected to prioritize their roles as mothers and household caregivers over paid employment or careers (USAID 2016). Men are expected to work outside of the household to financially provide for the family (Somun-Krupalija 2011). Women often leave the paid workforce to start a family, or, if unable to find a job after graduation, some women will choose to start a family and stop looking for work (Somun-Krupalija 2011).

Due to the pandemic, approximately 35 percent of the registered workforce lost paid hours across sectors. Women were more impacted than men; 13 percent of working women lost their jobs while only 8 percent of men lost theirs (UN Women 2020b). The pandemic is estimated to drastically reduce women's spending power and personal wealth compared to men's (UN Women 2020b). During the first lockdown in early 2020, public transportation was almost entirely shut down, putting many women workers into a difficult position, because women use public transport more than men, at least in Sarajevo Canton (Petrović 2019).

CARERS, CLEANERS, HOUSEKEEPERS, BEAUTICIANS, AND MANAGERS

Finding 16. Women’s and men’s roles at home influence the types of jobs they apply for and can get in tourism, while this gender-based segregation and discrimination lead to low efficiency in allocation of jobs to job seekers in tourism. Women are half of the registered workforce in accommodation and food service activities (percentage is lower in tourism overall), but informal employment is said to high in tourism and related sectors.

Women are half of the registered workforce in accommodation and food service activities, but their registered employment was cut by one-fifth due to the pandemic, and women’s share among employees declined. In February 2021, 17,532 women worked in accommodation and food service activities in BiH (49 percent of 35,808 workers) (BHAS, 2021), compared to 22,246 women in the same activities in February 2020 (out of 44,050 workers, or 50.5 percent). Accommodation and food service is only the sixth sector of employment for the female workforce after wholesale and retail, manufacturing, education sector, healthcare and social services, and public administration.

Estimates from the Human Capital Needs Assessment and Forecast Survey however place women’s share in all tourism activities at around 42 percent, and in accommodation and food service at around 41 percent (USAID Turizam 2021). More details on registered employment by area of economic activity and sex is available in Appendix 2.

The largest departments in most large hotels are housekeeping and cleaning according to the preliminary data from the USAID Turizam Human Capital Needs Survey (2021). These departments almost exclusively employ women, while security and maintenance employees are exclusively men. One interviewee from a hotel had a male applicant interested in a housekeeping position that he had trained for, but neither the other women housekeepers nor the male hotel owner wanted the man to get the post. The numbers are more balanced among receptionists, cooks, and waiters in hotels.

Some respondents offered explanations of the different jobs reflecting gendered interpretations of biological differences, suggestion that young, attractive women are placed into face-to-face posts such as receptionist. Women are also crucial in spa and beauty tourism, which according to two interviewees, holds strong potential in BiH, because of good quality and affordability of those services.

According to one government employee, most of the waiters in tourism and hospitality are men because “women do not want those types of jobs.” According to a tourism expert, men and women seek different things in tourism jobs: women seek regular working hours and flexibility because of their responsibilities at home, while men seek opportunities for advancement because they do not participate equally in care and domestic work.

Women workers may be seen as not giving priority to work over family if they seek flexibility in working arrangements. The seasonal waiters (mostly men), housekeepers (exclusively women), and especially day laborers are often unregistered and work irregular working hours. These precarious working conditions affect the quality of their work. Despite more equal distribution of physically demanding work in recent years, women are still perceived as physically and mentally weaker than men, according to one interviewee, especially when professional advancement is at stake.

Women are represented in top management posts, as well as in middle management of those departments where majority staff are women. Reliable statistics are not available however.

Wages in tourism and hospitality are low and on average equal for men and women (BHAS 2022), but the proportion of unregistered cash payments is said to be high. At least four interviewees spoke about the practice of paying minimum wage in addition to overtime and supplemental payments in cash to unregistered employees, especially day laborers. Over a third of workers in the service industries, including many in tourism, are informal (ILO 2019), as confirmed also in interviews with workers and union members. More men work in posts that get tipped more, e.g., waiters, taxi drivers, delivery persons, and similar. The informal payments and tipping practices make it difficult to estimate the actual numbers of workers and wages in tourism. According to interviewees, women and men are paid equally for the same job, although entity financial agencies and the statistics authorities do not disaggregate data about wages per sex, occupation, and level of employment.

Finding 17. Women's roles in childbearing and care are also seen as a challenge while working and an obstacle to career advancement in tourism, especially in top culinary and other managerial roles, although interviewed women workers did not personally experience discrimination pertaining to pregnancy and motherhood.

While the role in elderly and childcare drives women towards jobs in tourism in which those skills are professionalized, their real-life caring roles are also considered a burden in the sector. Two workers who are mothers, noted that those periods in their lives when their children were still in early age were some of the most difficult in their lives, same as for two women who owned businesses. Their families' support was crucial according to all four. However, they personally did not feel discriminated based on their sex in that period of their lives. According to two chefs among interviewees, women have difficulty advancing in the culinary profession – as mothers, they are often in a position of having to prioritize family over work because this is expected from mothers, and they are considered unreliable by employers.

An interviewee from the government noted that women workers' maternity leaves are often cut short from the legal guaranteed one year, partially because of the seasonality of work in tourism, but, she noted, for women business owners, maternity leave is even shorter. According to a union representative, women tourism workers in the RS were facing more discrimination, layoffs, and violations of rights before the government introduced a fund for children's protection from which all maternity benefits in the RS are currently paid out. RS institutions and the union promoted anti-discrimination provisions towards employers also. In the FBiH, maternity benefits are not harmonized across cantons, although all cantons have some level of maternity benefits paid out to women working in the private sector for one year after childbirth. The problems arise from the fact that some payments function as remuneration to employers or that employers still need to continue paying for taxes and contributions in some cantons, which is a significant share of the salary in BiH. This is considered a burden by employers who used to evade these obligations by laying off pregnant workers or simply not extending their short-term contracts. An interviewee working in tourism said that women with full-time long-term contracts are likely protected by law if they get pregnant, but those on short-term contracts would definitely not get their contracts extended (more on discrimination in 2.1).

The COVID-19 pandemic has exacerbated women's time burdens on unpaid household activities, while reducing their financial security. UN Women (2020b) found that compared to

56 percent of men, 66 percent of women reported increased time spent on unpaid household activities during the pandemic; women (34 percent) were more likely to work from home than men (24 percent) and care for children at home due to school and day care closures.

DOMESTIC PRODUCERS, CULTURAL GUIDES AND WORKERS, CARRIERS OF HERITAGE

Finding 18. While women are indispensable for preservation of natural, cultural, and agricultural heritage of rural areas, the key crafts, crafts makers, and their products are not sufficiently recognized locally, insufficiently promoted towards tourists, and the organized tours sometimes even undervalue women's importance in cultural heritage. Women's labor in agriculture is largely unregistered and unpaid.

Agriculture serves a dual purpose in tourism supply – supplying the growing tourism sector with food and preserving authenticity of cultural, agricultural, natural heritage.

At least half of the female workforce in agriculture is informal. In 2019, labor force surveys found that 18 percent of the employed persons worked in agriculture (BHAS 2019). Women are around 45 percent of persons working in agriculture according to the labor force surveys (BHAS 2022), but less than a quarter among registered employees (BHAS 2021). Quarterly labor force surveys from 2020 suggest that employment in agriculture is also sharply declining due to the pandemic, but accurate figures are not available.

In agricultural households, many women work as unpaid family members and depend on their husbands and children financially. They rarely have a right to a personal pension, although there is a broad consensus and a legal option for such women to inherit a family pension if widowed. Responses in the survey from women's associations about the reasons for poverty in their areas listed short-term and seasonal work as the most important, and no or low pensions in the old age as the second. They also listed unpaid work in the family business or a farm as the most common reason for low participation in the labor market, followed by care work women provide for the family.

Women's position in agricultural rural households is not entirely powerless however, as their traditional skills provide opportunities for income generation and influence in their communities, as well as potential for new roles in rural tourism.

Women play an important role in preserving the protected and unprotected cultural heritage of BiH, according to interviewees. For example, Zmijanje Embroidery (Zmijanjski vez) is on the UNESCO list of Intangible Cultural Heritage since 2014, and it is practiced exclusively by women; Konjic woodcarving and Kupres grass mowers' competition, two other activities on the UNESCO list, are practiced almost exclusively by men, while picking of Iva grass in Ozren mountain, is a family tradition. Other authentic products in BiH that have already been protected are Slow Food Presidia - Cheese in a Sack and Požegača Plum Preserve (Slow Food Foundation for Biodiversity, 2021). Both Presidia products rest on women's dominant role in milking and cheese making, and food preservation.

Another endangered practice is making of Bosnian Qilims, and in order to preserve the practice, women who still know the craft, such as Arifa Šabanović from Srebrenica, are indispensable for transferring the skill onto younger generations. These crafts makers and their products or produce are still not sufficiently recognized locally or promoted towards tourists.

Slow Food Convivium in Trebinje has only started receiving more interest from tourists before the pandemic, especially from Southern and Southeast European countries through the Green Visions tour operator. Such partnerships are opportunities for agritourism households to reach higher income tourists, as well as a way to attract more youth into agribusiness.

Some specific locations in the country are particularly valued for authenticity and natural diversity, such as Lukomir in Bjelašnica Mountain, Očevija in Zvijezda Mountain, or Pecka locality with Sana River springs. Women in those areas see little benefit from tourist visits. Some tour organizers undervalue the cultural value of these places and underappreciate women's role in hospitality. Two interviewees spoke specifically of such practices which they consider unjust to local communities and families hosting visitors. One interviewee noted that this concept of rural tourism is that tour guides bring groups of tourists, women bring out everything they cooked or produced, tourists eat and drink, and then leave, while women are given pocket money and left to clean up. The visits do not provide a regular income or paid pension contributions, and the level of remuneration is inadequate.

Finding 19. Women are a majority of cultural workers and guides, while men dominate among outdoors guides. Guides, especially women sometimes experience prejudiced and unpleasant, verbal sexist abuse in work, while they are not trained to deal with these situations systematically, nor are they trained to include gender responsive content into city and cultural representations.

Women's contribution to representations of local culture is visible in their roles as cultural workers and tourist guides. Based on registered employment data, women are 65 percent of registered workers in arts, recreation, and entertainment activities (BHAS 2021b), although paid on average a quarter less than men working in those economic activities (BHAS 2022). Looking only into the public cultural sector, women constitute 55 percent of employees, but only 35 percent of managers (UNESCO -).

In the RS Tour Guides Association, 80-90 percent of its members are women, and this is reflective of the general composition of city tour guides. Most tour guides work part-time on such jobs, especially outside major tourist sites, as there is not sufficient demand for full-time jobs. City walking guided tours are on decline and people are turning to their mobile applications and maps for self-guided tours, according to an educator, suggesting that city tour guides and cultural institutions need to adapt to this trend quickly. Some interesting startups in this type of work are innovating the field and making supply more gender responsive.

For example, CulTour, women-owned cultural tours agency is providing live interactive virtual tours with a personal guide, virtual visits to museums, or the experience of making a Bosnian coffee. A mobile application HerStory maps important women's histories on the Sarajevo map. Foundation CURE and TAKO association created the app both for tourists and tour guides because tour guides in Sarajevo, who often do not know women's histories. In Zenica, a local association Naš Most developed online and offline audio and video tours (Žensko lice Zenice/Urban HerStories) with living women tellers, connecting their life stories with women who were important in Zenica's history. Such innovations require upscaling, extensions into other parts of BiH, endorsement from tourist organizations, and promotion towards tourists.

Unlike in urban contexts, women are underrepresented among outdoor and adventure guides, primarily because few women even participate in some of the outdoor activities and adventure sports, with notable exceptions. Still, some stereotypical attitudes about women guides

outdoors reflect a part of the reasons for low share of women among outdoor guides. Examples of women being distrusted as mountain rescuers, mountaineering guides, canoeist guides by guided groups and by male outdoor guides were mentioned in interviews.

Green Visions, a receptive tour operator implemented campaigns to increase the appeal of outdoors tourism for women as participants, as well as to encourage more women to apply to their training and certification programs for outdoors guides. But women are often discouraged from such certifications by their families and social environment, they often internalize the fear from the outdoors, but they also consider it an underpaid, unpredictable, and short-term engagement. According to two informants, spending 15 days alone with foreigners on a cyclotour is not acceptable to some families or partners. Women city tour guides are more common because their jobs are more acceptable to their social surrounding.

Sanja Kavaz was a pioneer in trail running in BiH, and she personally worked on attracting more women into that sport, as she was building the Jahorina Ultra Trail brand for BiH. In her view, women need organized infrastructure for adventure sports, as few will dare to go explore routes alone, like she did. Therefore, it is important to attract more local women, as well as tourists, into adventure sports through tailored tours and online promotion.

One woman who guides both city and outdoors tours noted that verbal abuse and sexual harassment do not happen in outdoors situations, “but as soon as you walk into a village or a city, you can expect some negative reactions if you are a woman and if you are dressed up”. She sometimes receives negative reactions also from tourists. Two women who are exclusively outdoors guides had different experiences – one has never experienced such abuse in activities she organizes, although she was not welcomed as a competent guide among some male colleagues, while the other did experience male-to-female controlling behaviors from a colleague guide. A male tour guide however, said that male guides also experience abusive situations, although it is much more common for women. Tourists sometimes drink excessively and become abusive.

Tourist guides are not systematically trained to deal with these situations, or to be gender sensitive, while there is a need for this. Canton Sarajevo Training Manual for Tour Guides (Bibanović, 2015) includes no rules or guidance on dealing with issues of sexual harassment, it is not written in gender-sensitive language, while some gender stereotypes are deeply engrained in the narrative: “A Sarajevo professor Džemal Čelić cites, without comment, a German travel writer from the end of the 19th century, who, while writing about Bosnian Muslims, wrote: ‘The law allows them four wives. It is a rarity though to find anyone with even as many as two (wives); for them, same as for us, even one is enough and too many’” (Bibanović, 2015: 124). This is offered as an anecdote in a part about important sites to take tourists to in Sarajevo, but without any comment regarding stereotypes. The training manual issued by the FMET (Redžić, et al., eds, 2008) is seemingly gender neutral, but in fact gender-blind in language and content, with references only to different gender roles in the different tourist markets. There is no guidance or protocols for sexual harassment or other forms of GBV, while women’s role in history and culture is ignored.

MICRO- AND SMALL ENTREPRENEURS

Finding 20. Women generally own up to a third of formal and informal business overall and most of these are micro enterprises, while tourism activities are a small proportion of women’s businesses. The cited reasons include prejudice from

their social surrounding, internalized risk aversion, time poverty due to care work, low access to resources, finance, knowledge, and social capital.

From estimated 145 000 self-employed persons in BiH based on labor force survey estimates, 30.4 percent in 2018 were women - 44 000, of whom around 18 000 in FBiH, 24 000 in RS and around 2 000 in BD BiH (BHAS, 2018b). These estimates are come with wide confidence intervals and should be taken with caution. Nevertheless, the key estimate is the share of women who run informal or informal businesses, including in agriculture. A comparison of labor survey data across years also suggests that the numbers of self-employed are sharply declining.

Accommodation and food service activities are the second most common area of activity for women's businesses in RS, with 14 percent of women-owned businesses in this category, while wholesale and retail account for 42 percent of businesses that women own (RS Government, 2019). There were no women sole owners of agricultural businesses in the RS registry, while there were some among women's co-owned businesses. Further, there are currently 33 sole proprietors in the RS who are preserving the authenticity of traditional products, services, and crafts, 13 of whom are women-owned businesses (RS Government, 2019). The FBiH Ministry of Environment and Tourism does not have a clear overview of businesses in tourism and of the sex-disaggregated data on ownership. The registry of business entities in tourism is only now being established, according to interview data.

USAID Turizam data from Access to Finance Survey (2021) shows that women make up a quarter of business owners among those businesses which responded to the survey. Although the survey is not representative, it is illustrative of the general situation in the sector. More specifically, women owned a third of restaurants, tour operators, and tour guides services, around 28 percent hotels, and only 15.6 adventurism providers in the Access to Finance Survey. State institutions should have more precise data on ownership structure.

As noted earlier, all women's associations that participated in the Gender Assessment survey had members producing souvenirs and traditional food and nine out of 20 had members providing food and lodging services. These activities can all be considered informal businesses which have some potential for formal economic activity, either through individual, joint, or social entrepreneurship forms.

At least four interviewees recognize women's aversion to risk as an obstacle in starting a business – women avoid risk, as this is how they were usually brought up. Two women entrepreneurs faced disapproval from their social environment because they were more willing to undertake risks by traveling around the world and starting their own businesses, compared to staying in their hometown and settling for a secure (public administration, education, healthcare) job. At least four women emphasized a need for women to be “strong”, “resilient”, “self-reliant” if wanting to succeed in business and career. For a woman to enter the male club of hotel or restaurant owners in BiH, she needs to have either a strong backing from her father or a husband, one of the women said. Women entrepreneurs also may experience degrading treatment in environments where men are a majority, e.g., credit boards. According to one interviewee, women have less time at disposal to start and develop their business because of care work. Women entrepreneurs said it was difficult to raise small children and run a business at the same time, and that family support was indispensable in that respect.

At least two interviewees confirmed that there are differential effects of the COVID-19 pandemic on women's businesses because of their caregiving work. Some business owners have closed their crafts (these are much easier to close in BiH than LLCs) and are now working from home, according to one interviewee. The COVID-19 economic crisis has pushed some of the businesses into the informal economy.

DIVERSITY OF TOURISTS IDENTITIES, ORIENTATIONS, AND TRAVELING STYLES

Finding 21. Data on different experiences and expectations of men, women, and other groups as tourists is not collected and used for tourism policies in BiH, although the country is generally regarded as safe for tourists. Verbal abuse has occurred for women tourists due to their cultural background and dress, although very rarely, while LGBTIQ persons have faced physical harassment or other security concerns, especially around the Sarajevo Pride March.

BiH tourism policy institutions do not conduct gender responsive research into trends in tourism markets and tourists' experiences in BiH, and it is difficult to estimate how women's and men's expectations and experiences as tourists differ for BiH. Without data, it is difficult to tailor tourism supply to meet those different expectations and improve tourists' experiences in a gender-responsive manner. Some general information was extracted from international tourism reports and interviews.

BiH is ranked 92nd among developing countries according to the Adventure Tourism Development Index, while it is scored the lowest among the countries of former Yugoslavia on the Safety indicator (ATDI 2020). Safety indicator of the ATDI is based on the Transparency International's Corruption Perception Index, United Kingdom Foreign and Commonwealth Office (FCO) Travel Advice, and expert opinions. This assessment does not consider the perceptions that tourists or potential markets have about BiH as a tourist destination, including their concerns about safety.

Some groups of women tourists have experienced verbal abuse in the country, e.g., if they try to enter places of worship dressed inappropriately or if they are dressed in a more conservative religious style, according to several informants. Another government employee however noted that local populations, even in rural areas, are increasingly adapting to rising numbers of tourists in their communities, and that incidents rarely happen.

Women are still a minority among those tourists traveling independently, particularly outdoor and adventure sports tourists, although there are women tourists in hiking and cycling, snowshoeing, climbing, mountaineering, and rafting. Organizers can increase the number of women guides in such activities, especially in those that are less popular or well-known as a way to attract more women tourists. Women solo travelers are rare, although women who are outdoors guides feel perfectly safe outdoors when they are exploring routes in BiH. Solo traveling, although a rising trend, is still challenging for women – some have documented sexual harassment experiences while traveling solo in the region of Western Balkans (see e.g., Evadinaricaproject.com, July 3, 2016).

Two government employees, four activists, and a tour guide noted that BiH is not a safe destination for same-sex couples and transgender persons, whether tourists or locals. There were three incidents of LGBTIQ persons being attacked in Sarajevo when they arrived for the first Sarajevo Pride March in 2019, one of them a foreign activist. The attacks were investigated

as misdemeanor, although one of the investigations was recently reopened under criminal charges. In some instances, persons who have changed their legal sex may experience problems at the border. A guide witnessed a verbal attack from another guide on a couple of tourists who were displaying their rainbow flag. Rights of LGBTIQ persons are generally better respected when there are local associations advocating their rights, such as KVART in Prijedor, Sarajevo Open Center, and Tuzla Open Center. However, activists in these organizations are targets of hate crime in BiH. An informal list of LGBTIQ-friendly tourist places exists but is not intended for publishing, although some businesses may be open for such promotion.

SUMMARY OF FINDINGS

The stereotypical roles that men and women continue to hold in the family are often translated into the type of work they occupy in the tourism industry, which results in reinforcing limited opportunities for women and the occupational segregation results in inefficiencies in tourism job allocation (Finding 16). Since women workers hold half of service jobs in tourism, this can lead to a misconception that women hold an advantage in tourism, without recognizing that these jobs are mostly among the lower-paid and less secure, as discussed above (Finding 16). Women however are the majority in housekeeping and cleaning, the lowest paying jobs on which the quality of tourism services largely depends. However, administrative data documents equal average salaries for men and women in accommodation and food service activities. Informal employment is significant in tourism, however. Women who work unregistered or on short-term contracts are more vulnerable to discrimination (especially those of childbearing age and those over 50) and sexual harassment, while women workers are in general more constrained than men by their household roles and inflexible working arrangements and consequently have limited opportunities for advancement (Finding 17). The tourism industry, due to its seasonality of work, contributes to higher frequency of short-term contracts, and renders it difficult for employees to use annual leave or day off during the high season, and encompasses problems such as unpaid overtime. In addition, it does not recognize women's childbearing and caregiving role, and in fact, sometimes punishes women for it. Women are commonly forced to choose between career advancement and family only because of unequal distribution of domestic work and inflexible working conditions in tourism businesses. No interviewed employers have developed adaptations to accommodate for women's domestic roles or to encourage men to undertake the family caring roles more frequently, although the law enables them to. Part of these issues may be addressed through standardization and certification initiatives in the Activity, such as the Gender Equality Seal, as well as through promotion of antidiscrimination and antiharassment standards through capacity building.

Women's role as carriers of cultural, natural, and agricultural heritage is only becoming recognized in general government policies (e.g., RS Women's Entrepreneurship Strategy), although it is still not sufficiently recognized in tourism or among tourism workers. Preserved cultural practices, including culture of food and agriculture, are key to authentic tourist experiences. Women in rural areas are indispensable for preservation and representation of rural heritage (e.g. Zmijanje Embroidery, Bosnian Qilim, Cheese from the Sack, Požegača Plum Preserve), although still unrecognized and undervalued (Finding 18). In urban contexts, women are a majority of cultural workers and city guides, including some who are innovating the field through digitalization of tours (Finding 19). Still, guides, especially women, are exposed to verbal abuse in city contexts and women guides to prejudice and distrust in outdoor tourism (Finding 19). In outdoors tourism, this is one of the reasons for lower shares of women outdoor guides, other reasons being prejudice and discouragement from family, partners, and

their reference groups, as well as internalized aversion to risks that outdoor and adventure activities entail. Women are a third of self-employed persons in BiH, partially because of socially instructed aversion to risk, discouragement, time poverty, and lower access to resources, while women-owned businesses are mostly micro-enterprises, and tourism-related activities are a small share of those businesses (Finding 20). Although BiH does not collect and use data on gender differences in tourists' expectations and experiences about BiH as a tourist destination, general observations from interviews are that women solo travelers still need safety provisions in the region of Western Balkans, especially in outdoor activities, even though actual incidents are rare. LGBTIQ persons are not safe in all parts of BiH, while some women may also experience verbal abuse based on cultural background (Finding 21).



Naturegeist nettle egg and walnut pasta with wild mushrooms from the wider Jajce region.
(Owner: Esma Zjajo; Photo by Maja Barisic)

3. FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

The findings, conclusions, and recommendations presented below are structured by key research questions and reflect information gained from both the literature review as well as the interview and survey data and are focused on steps that can be taken to improve the situation. Recommendations are tailored to four groups of stakeholders important for tourism supply (governments, businesses, education authorities, and civil society). The recommendations can be incorporated into the stakeholders' workplans and policies for the coming years, based on available resources and opportunities.

FINDINGS AND CONCLUSIONS

The **first assessment question** sought to explore how well the laws and policies in BiH protect women workers from discrimination and promote equal opportunities and benefits from tourism development.

Conclusion I: While labor laws and antidiscrimination policies enable for protection from gender-based discrimination, gender responsive tourism development planning is not a continuous practice in BiH and sex-disaggregated statistics on tourism supply and demand are rarely collected and used, although there have been gender responsive budgeting initiatives in at least one of the tourism ministries. Tourism is a significant sector for women's employment and entrepreneurship, which can be carefully curated in future tourism development with gender-responsive policies.

There is no strategic promotion of women's achievements in history and culture of the country in tourism, and the governments' approach to tourism development in BiH has not been gender responsive to different starting positions of men, women, and other groups as tourism workers and entrepreneurs, or the differing expectations and experiences of men, women, and other groups as tourists; non-responsiveness is partially consequence of inadequate data collection and use of sex-disaggregated statistics about tourism (**Finding 3**); some gender responsive initiatives have been implemented in the past, although they did not continue because of the pandemic (**Finding 4**). Despite vulnerability to shocks such as the one caused by the pandemic, future tourism development is the key opportunity for employment of women, including those who are currently not participating in the labor market (roughly three out of five women aged 20-64 are inactive), and women's entrepreneurship (women are a third of self-employed persons in BiH) (**Finding 5**). Although not reflected in tourism policies in the past, gender equality standards are reflected in labor laws which are still inefficiently enforced (**Finding 1**), especially in gender-based labor discrimination in the tourism private sector, partially because of low workers' confidence (**Finding 2**). For women to fully benefit from tourism development, better enforcement of labor regulations and antidiscrimination policies is required.

The **second assessment question** explored how participatory the tourism sector is and how gender responsive tourism development has been so far.

Conclusion II. Women workers have had little voice in tourism development, including during the pandemic although they are half of the employees in largest tourism activities - accommodation and food service. Tourism institutions and businesses, including women in leadership positions of those structures have not contributed significantly to gender responsive tourism, with exception of few initiatives, although there are issues with workplace discrimination and harassment, gender gaps in business ownership, especially in outdoor

tourism considered the future of BiH, and exclusion of women in rural areas from benefits of tourism development, while gaps in meeting differential gender needs of tourists are still unexplored.

Women are a majority in the tourism governance in BiH, while employers' and union representatives in the social dialogue are men as they own and manage most hotels, restaurants, and catering businesses, and chair unions (**Finding 7**); women workers, especially in F BiH are mostly unrepresented as few workers even join unions (**Finding 6**). Middle management posts in tourism businesses, while often held by women, mostly reflect the occupational segregation between the key departments. Women's nominal representation in top or middle management, government, or in social dialogue does not immediately translate into gender equality in the sector if gender responsiveness is not one of the guiding principles of government policy. Gender responsiveness would entail government measures to address inequalities on the tourism supply side, such as sexual harassment and discrimination that women and other groups face in the workplace, as guides, or when starting a business, anti-trafficking standards for tourism businesses, as well as the demand-side measures to meet different needs and interests of tourists who are women, LGBTIQ persons, or persons with disabilities, such as safety and inclusion standards for tourism businesses (**Finding 8**). While sustainability is another desirable principle in tourism development in BiH, women have mostly been delegated to traditional roles in rural tourism, with little opportunities to benefit from outdoor and adventure tourism development as a minority of guides and business owners (**Finding 9**).

The **third assessment question** explored whether women have equal access to assets and resources in tourism and related sectors.

Conclusion III: In tourism, as in other sectors, women have more difficulty accessing property and finance, loans, grants, and knowledge for starting a business or registering their informal income generating activities, as well as more limited technical capacities to bring their operations, products, and services to a higher level, compared to men. Some women's associations are bridging those gaps. Tourism-specific problem is rural communities', and especially women's disconnection from tourism intermediaries, and limited language and online communication, booking, and sales skills to reach tourists without those intermediaries, as tourist groups' visits to most rural areas are still a rarity. Women working in the lowest paying jobs (housekeeping, cleaning), have limited opportunities for adult education and professional development.

Although starting and doing business in BiH is difficult in general, women typically own fewer assets, have low access to startup capital, they are rarely eligible for banking loans, and lack opportunities to apply for and receive grants tailored to their capacities and needs (**Finding 10**). Typical small businesses related to tourism that women own (accommodation, handcrafts, household products) have difficulty connecting to receptive tour operators and destination management companies so to reach higher-yield markets, while the numbers of tourists have declined further during the pandemic (**Finding 11**). Women generating income through informal economic activities and micro businesses in the area of agritourism, handcrafts, and household products need financial literacy, business plan development, and business registration skills for starters, while registered businesses need support in standardizing products and services, getting certification, designing more sophisticated products, packaging, promotion, pricing diversification, digitalization of business, and connecting to high-yield markets (**Finding 12**). Women entrepreneurs in rural areas lack the knowledge on online

marketing, booking, and sales, or funding to pay experts for help, although virtual business strategies are taking hold in small tourism businesses that women in urban areas own (**Finding 13**). Women's associations are often intermediaries delivering some of the technical knowledge and social capital necessary for progression of women's economic activities from informal to registered, from micro- to small. Their intermediary role between women producers and designers can help to improve quality of souvenirs and other cultural products, as there is a lack of high-quality souvenirs in BiH, even in major tourist locations (**Finding 14**). There are gaps in adult learning and professional development for lower paid jobs in tourism, but women and men have equal access to tourism education at secondary and tertiary levels, although the absence of segregation in education is not entirely possible to attest because of the limited availability of sex-disaggregated statistics on tourism education (**Finding 15**).

The **fourth assessment question** focused on the influence of traditional roles and time use on the roles which women perform in tourism and related activities.

Conclusion IV: Women's domestic roles influence the type of jobs they apply for and can get in tourism (housekeepers, cleaners, spa workers and beauticians), as well as their opportunities for advancement. Many women with children prioritize flexibility of working arrangements and are therefore considered unreliable for promotions to better-paid and managerial posts, although their work burden in some cases may be physically and intellectually as demanding as men's work in tourism. Women are delegated to traditional roles in rural and outdoor tourism but there are opportunities to leverage on women's traditional roles as carriers of cultural and agricultural heritage, and a need to strengthen women's role as carriers of natural heritage considering the disbalance in numbers of outdoors guides and business owners. Further, women are only a third of self-employed persons in BiH, their businesses are mostly micro-enterprises, and tourism activities are a small share of women's businesses. Women and LGBTIQ tourists have been invisible in government policies and data, while interviewees suggest that investments in data collection and safety of those tourists are required.

The stereotypical roles that men and women continue to hold in the family are often translated into the type of work they occupy in the tourism industry, which results in reinforcing limited opportunities for women, over-representation of women in the lowest-paying jobs, and inefficiencies in tourism job allocation (**Finding 16**). Administrative data documents equal average salaries for men and women in accommodation and food service activities (the lowest among groups of economic activity), although informal employment suggests this data is unreliable, while women who work unregistered or on short-term contracts are more vulnerable to discrimination (especially those of childbearing age and those over 50) and sexual harassment (**Finding 17**). The tourism industry does not recognize women's childbearing and caregiving role, and in fact, sometimes punishes women for it in advancements and training opportunities. Women are commonly forced to choose between career advancement and family only because of unequal distribution of domestic work and inflexible working conditions in tourism businesses. No interviewed employers have developed adaptations to accommodate for women's domestic roles or to encourage men to undertake the family caring roles more frequently, although the law enables them to. As authenticity in art and culture, food and agriculture, is in increasing demand, women in rural areas are indispensable for preservation and representation of rural heritage (e.g. Zmijanje Embroidery, Bosnian Qilim, Cheese from the Sack, Požegača Plum Preserve), although still unrecognized and undervalued (**Finding 18**). In urban contexts, women are a majority of cultural workers and city guides,

including some who are innovating the field through digitalization of tours (**Finding 19**). Still, guides, especially women, are exposed to verbal abuse in city contexts and women guides to prejudice and distrust in outdoor tourism (**Finding 19**). In outdoors tourism, this distrust from tourists and colleagues, prejudice and discouragement from family, partners, and their reference groups, as well as internalized preferences may explain for low numbers of women outdoor guides, with notable exceptions (**Finding 19**). Women are a third of self-employed persons in BiH and tourism activities are a small share of those businesses (**Finding 20**). Although BiH does not collect and use data on gender differences in tourists' expectations and experiences about BiH as a tourist destination, general observations from interviews are that women solo travelers still need safety provisions in the region of Western Balkans, especially in outdoor activities, even though actual incidents are rare. LGBTIQ persons are not safe in all parts of BiH, while some women may also experience verbal abuse based on cultural background (**Finding 21**).

Finally, as a general conclusion, BiH tourism employs a large female workforce like other services, and shares gender issues as nearly all services – low pay, unregistered payments and unregistered overtimes, unregistered workers, and discrimination of women workers who are almost entirely absent from social dialogue and government tourism policies. Some of the issues presented here are common to all tourism workers, but women's burden is more difficult because of their domestic roles which they are at the same time punished for and segregated by. Tourism development which relies on undervalued and precarious labor of the female workforce that is at the same time excluded from the social dialogue and policy making, as well as overburdened by domestic care work is unsustainable (Moreno Alarcón & Cole 2019). Still, some of the issues require sector-wide measures to strengthen protection of workers' rights, which was beyond the scope of this assessment. While business owners benefit the most from tourism development, women are currently underrepresented among entrepreneurs in general, as well as among guides and entrepreneurs in outdoor and adventure activities considered key to the future of BiH tourism. Instead, women are relegated to their traditional roles in rural tourism, underpaid and undervalued, and without recognition for their role in preserving authenticity of the country. On a positive note, tourism is an opportunity to activate at least part of the inactive working age women (roughly 840 000, BHAS 2018), employ at least part of the unemployed women (around 80 000, BHAS 2018), and to attract women from other sectors to join the tourism workforce, which may be a good solution to the sector's workforce shortages, provided that working conditions in the sector improve. Lastly, tourism responsive to different needs, experiences, and expectations of tourists of different genders, abilities, and ages currently does not exist in BiH, with some exceptions.

RECOMMENDATIONS

Because of interconnectedness of some of the Findings and Conclusions, the first column condenses recommendations per 7 broad areas of concern:

1. Limited gender mainstreaming and absence of gender responsive tourism development.
2. Weak application of antidiscrimination and anti-harassment policies and labor laws in tourism, the non-existent anti-trafficking guidelines or standards for tourism businesses in BiH, exclusion of women workers from social dialogue, and occupational segregation and gender discrimination which lead to inefficient job allocation.

3. Low share of women guides and business owners in outdoors and adventure tourism and unpreparedness for women outdoor travelers and adventurers, including women solo travelers.
4. Low share of women entrepreneurs and women's lack of collateral and gender-specific obstacles in access to finance, loans, and grants for starting and scaling up their businesses in tourism, crafts, and food processing, as well as aversion to risk-taking.
5. Difficulty reaching tourists for women who run tourism services, crafts, and food processing businesses in rural areas.
6. Undervalued role of women in rural areas as carriers of intangible cultural heritage.
7. City guides' exposure to abuse and a need to make their training more gender sensitive.

Recommendations are listed for four key groups of stakeholders:

- Ministries of Tourism (MoTs) and Tourism Organizations (TOs),
- Tourism education and research (TER) institutions,
- Employers, including employers' associations, Chambers of Commerce (CCs), Hotels, Restaurants, and Catering Businesses Association (HoReCA),
- Women's Associations (WAs).

Table I. Relevant gender issues and recommendations

CONNECTION	KEY STAKEHOLDER	RECOMMENDATIONS
<p>Issue 1. Limited gender mainstreaming and absence of gender responsive tourism development (Conclusion I, Findings 3 and 4, Conclusion II, Finding 8, and Conclusion III, Finding 15)</p>	<p>Ministries of Tourism (MoTs) and Tourism Organizations (TOs)</p>	<p>MoTs can meet their legal obligations defined in the Law on Gender Equality by:</p> <ul style="list-style-type: none"> • Requiring, collecting, and using sex-disaggregated data for policy evaluation and development, including on tourists, workers, tourist guides, salaries and other payments, business owners and managers in tourism, as well as tourism education data. • Seeking expert opinions from entity Gender Centers and, where relevant, the state Gender Equality Agency. • Including at least 40 percent of either sex in working groups developing policies. • Identifying areas of gender inequalities, needs, expectations, and experiences and integrating measures to address those issues in tourism strategies and action plans. <p>TOs can engage women’s associations when municipal, city, or cantonal policies on tourism are evaluated and developed.</p> <p>MoTs & TOs can support civil society and business initiatives which focus on women’s roles and contributions in history, culture, arts, and traditional practices (such as HerStory mobile app), as well as women’s innovative businesses (such as CulTour).</p>
	<p>Tourism Education & Research (TER)</p>	<p>Require and use sex-disaggregated data in research on tourists, workers, tourist guides, salaries and other payments, business owners, and managers in tourism, as well as tourism education data.</p>
	<p>Civil society organizations (CSOs)</p>	<p>Advocate gender mainstreaming in tourism development (e.g., allocation of grants, use of gender statistics, sector, or cluster standards)</p>
<p>Issue 2. Weak application of antidiscrimination and anti-harassment policies and labor laws in tourism (Conclusion I, Findings 1 and 2), the non-existent anti-trafficking guidelines or</p>	<p>MoTs & TOs</p>	<p>Develop and promote standards of conduct for tourism businesses that would be adopted by any company that receives government support (organizational policies against discrimination in work, salaries, promotions, and training opportunities, harassment and sexual harassment, mobbing, and trafficking for labor and sexual exploitation).</p> <p>Consider cooperating with initiatives such as the UNDP Gender Equality Seal, UN Women Gender Equity seal, Women’s Empowerment Principles (WEPs) or the Excelling in Diversity Certificate by the Diversity and Inclusion Coalition from BiH and adapting them for the tourism sector in BiH.</p> <p>Include awareness-raising on policies against discrimination, mobbing, harassment, and trafficking in any trainings, roundtables, discussions for managers, workers, guides, entrepreneurs, and government staff, rather than as separate events.</p> <p>Encourage establishing of workers’ associations, such as housekeepers’ and cleaners’ association, waiters’ association, and engage them in social dialogue alongside unions.</p>

CONNECTION	KEY STAKEHOLDER	RECOMMENDATIONS
standards for tourism businesses in BiH (Conclusion II, Finding 8), exclusion of women workers from social dialogue (Conclusion II, Findings 6 and 7), and occupational segregation and gender discrimination which lead to inefficient job allocation (Conclusion IV, Findings 16 and 17)	HoReCa, EAs, CCs,	Cooperate with tourism governing bodies on standards of conduct for tourism businesses to prevent discrimination, harassment, mobbing, and trafficking, all of which create disloyal competition, inefficiencies in job allocations, and workforce outflows. Promote opportunities for fathers' parental leave in tourism businesses. Individual employers or clusters can adopt their own standards of conduct to prevent discrimination, harassment, mobbing, and trafficking, even when sector-wide standards are absent.
	WAs	Encourage women workers in tourism to establish workers' associations and support them in advocacy for their rights. Help them establish links with CSOs providing legal advice and assistance in discrimination and GBV cases. Invite tourism business owners, managers, and staff, as well as TOs to trainings and public events on policies against discrimination, harassment, mobbing, GBV, and human trafficking. Advocate adoption of standards of conduct for tourism businesses that would be adopted by any company that receives government support (organizational policies against discrimination in work, salaries, promotions, and training opportunities, harassment and sexual harassment, mobbing, and trafficking for labor and sexual exploitation). Help employers develop their own standards when sector-wide standards are absent.
	TER	Research experiences of short-term, seasonal workers, especially those of immigrant background whose numbers may be on the rise in the coming years due to workforce shortages. Educate students at secondary and tertiary levels on international and domestic policies against discrimination, mobbing, harassment, and trafficking.
Issue 3. Low share of women guides and business owners in outdoors and adventure tourism (Conclusion II, Finding 9) and unpreparedness for women outdoor travelers and adventurers, including women solo travelers (Conclusion IV, Finding 21)	MoTs & TOs	Provide grants for education, training, and certification of women outdoor guides and promote successful women outdoors and adventure guides to raise interest of other women. Make outdoor cluster safety standards more gender responsive. Encourage search and rescue services and organizers of activities in nature to establish a response protocol and train staff for cases of gender-based violence. Encourage tour agents and activity suppliers to feature women-only tours for adventure and nature-based activities.
	Employers (organizers of outdoor activities)	Establish a safety protocol in cases of gender-based violence, in addition to general anti-discrimination and safety policies. Apply strategies to recruit more women as outdoor guides (encourage women participants in outdoor activities and women's associations to get certified and work as guides; create a safe environment and zero tolerance for discrimination and harassment; retain flexibility towards women's other priorities, especially at times of crisis).
	WAs	Explore possibilities for women's associations to engage in women-only guided tours for adventure and nature-based activities.

CONNECTION	KEY STAKEHOLDER	RECOMMENDATIONS
		Advocate gender-responsive safety standards for outdoor activities and assist organizers of outdoor activities to establish a response protocol or policy in case of gender-based violence.
Issue 4. Low share of women entrepreneurs and women's lack of collateral and gender-specific obstacles in access to finance, loans, and grants for starting and scaling up their businesses in tourism, crafts, and food processing (Conclusion III, Findings 10 and 12), as well as aversion to risk-taking (Conclusion IV, Finding 20)	MoTs & TOs	<p>Apply/continue applying affirmative measures in tourism business support, including and especially during crises (e.g., prioritize women-owned and women-centered businesses over others in case of equal number of points or allocate additional points for such applicants).</p> <p>Work with entity Guarantee Funds to improve access to guarantees for women's businesses in agriculture, crafts, and tourism, and with banks to develop tailored banking products and ensure sensitivity to gender-specific obstacles and business traits.</p> <p>Develop advisory functions in TOs to support women in starting a business in tourism, applying for loans and grants to register or scale up their economic activities, and to reach high-yield markets.</p>
	CCs, HoReCa	<p>EAs, Establish women's sections of Chambers of Commerce, Employers' Associations, HoReCa and similar organizations at different levels, such as the one already established in the RS Chamber of Commerce. These sections could:</p> <ul style="list-style-type: none"> act as women entrepreneurs' voice researching their needs and advocating better access to grants and loans, organize learning, mentoring, and business exchange between women's businesses, especially those in tourism and related sectors; cooperate with institutions, women's associations, and international organizations.
	WAs	Organize tourism cooperatives to enable for standardization and risk distribution across micro-producers of food products and handicrafts, and accommodation and food service providers.
	TER	Add entrepreneurship courses to tourism education at secondary and tertiary levels, encouraging students, and in particular women, to consider starting their own businesses.
Issue 5. Difficulty reaching tourists for women who run tourism services, crafts, and food processing businesses in rural areas (Conclusion III, Findings 11 and 13)	MoTs & TOs	<p>TOs could assist women's companies to connect with tour operators and tourism guides from the neighboring urban tourist sites, as well as to self-organize into activities suppliers ("tourism cooperatives") in those areas where such intermediaries are sparse.</p> <p>TOs could encourage development of tourism products around those economic activities such as forest foraging and traditional food processing where women are dominant and can easily adapt to roles of guides and teachers in learning tourism.</p> <p>TOs' websites could host presentation and contacts of local suppliers of tourism services, crafts, and food in multiple languages and assist them in promotion at key physical locations.</p> <p>MoTs and TOs could organize targeted trainings on online booking, sales, and marketing for micro-businesses in tourism and related sectors in rural areas, making certain that women's representation is minimum 40 percent in such trainings.</p>

CONNECTION	KEY STAKEHOLDER	RECOMMENDATIONS
		MoTs and TOs could implement promotional activities to increase the numbers of visitors in rural areas surrounding central urban tourist locations.
Issue 6. Undervalued role of women in rural areas as carriers of intangible cultural heritage (Conclusion IV, Finding 14 and 18).	MoTs & TOs	<p>TOs: Map practices still performed in nature, agriculture, and culture of rural areas that women are crucial in as carriers, determine the ones that should be protected, and advocate protection of those practices.</p> <p>MoTs: Provide support to women's associations and designers to develop designs, products, packaging, and services around those activities (model: DUGA Banja Luka & Imaginarium Studio, Bazedžan & individual artisans), while requiring fair pay and paid social contributions for women artisans and food producers.</p>
	WAs	<p>Establish tourism cooperatives or social businesses or sections for tourism within existing cooperatives and social businesses.</p> <p>Organize partnerships with designers and IT experts to advance presentation of women's products and services in tourism.</p> <p>Explore employment models which enable employment options with paid contributions.</p>
	Employers (receptive operators agencies) tour and	<p>Adopt fair practices in engaging rural households in tourism supply, ensuring that women's work is valued and recognized.</p> <p>Cooperate with women's associations to develop nature-based and learning activities with women carriers of traditional practices as guides.</p>
Issue 7. City guides' exposure to abuse and a need to make their training more gender sensitive (Conclusion IV, Finding 19)	MoTs & TOs	<p>In training and certification of tour guides, include materials which:</p> <ul style="list-style-type: none"> • Sensitize guides to different needs of men and women as tourists. • Promote men's and women's contributions to history and culture of localities. • Help them act against sexual harassment and harassment in work. <p>Establish a response protocol for reporting of violence, abuse, discrimination, harassment, and trafficking by guides, tourists, and other stakeholders in tourism contexts.</p>
	Employers (receptive operators agencies) tour and	<p>Adopt standards of conduct to prevent discrimination, harassment, mobbing, and trafficking, even when sector-wide standards are absent, and protocols in cases when such situations occur.</p> <p>Train guides to be sensitive to different needs of men and women tourists and to promote men's and women's contributions to history and culture and empower guides to act against GBV.</p>



(Owner: Jasmina Cusic, Eko Jasmina d.o.o. Mostar; Photo by Maja Barisic)

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5. APPENDICES

APPENDIX I: RELEVANT GENDER-RELATED STATISTICS

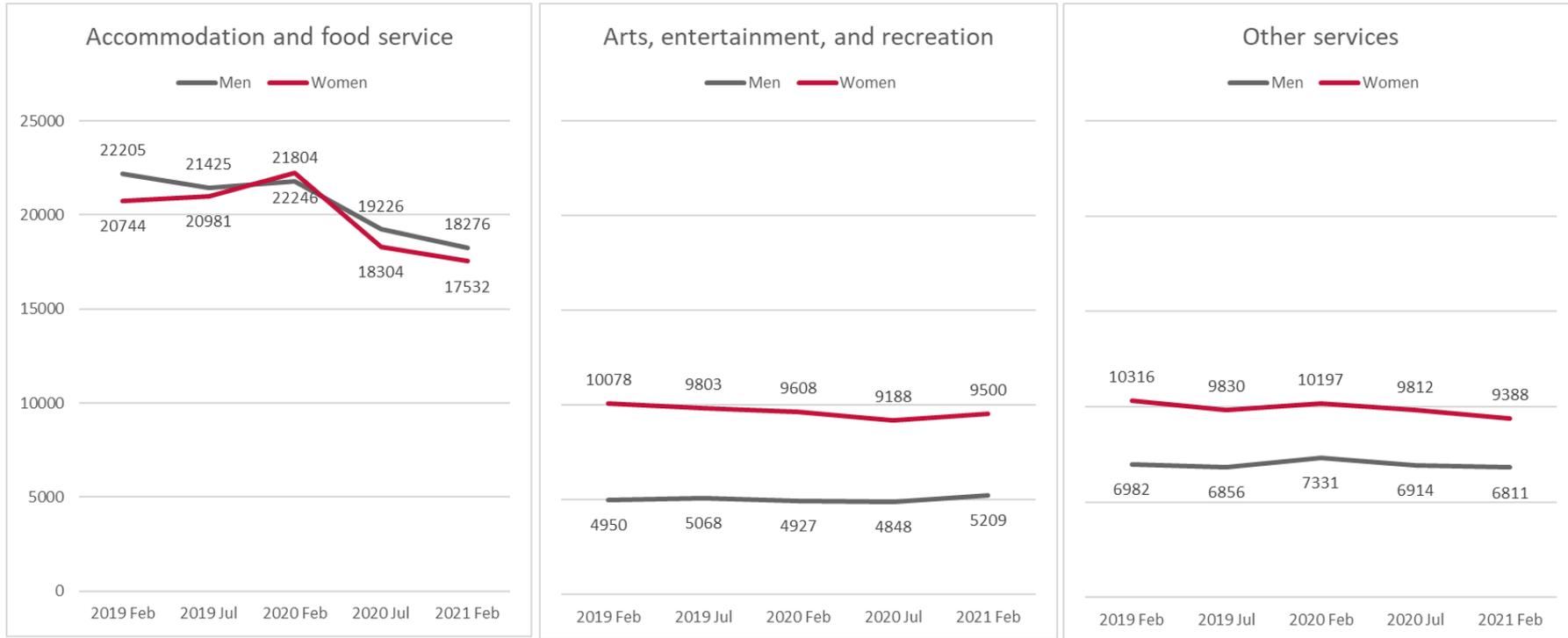
Table 2. Selected indicators of women in the labor market

GROUP	INDICATOR	2017	2018	2019	FEB-20	SEP-20	DEC-20	FEB-21	UNIT
Registered employment in tourism-related activities (BHAS 2021b)	Women employed in accommodation and food as percent of all employed women				6.16%	5.14%		5.02%	Percent
	Women employed in arts, entertainment, and recreation as percent of all employed women				2.66%	2.61%		2.72%	Percent
	Percent of women among those employed in accommodation and food service				50.50%	48.80%		48.96%	Percent
	Percent of women among those employed in arts, entertainment, and recreation				66.10%	65.61%		64.59%	Percent
	Percent of women among all employed persons				43.37%	43.06%		43.20%	Percent
	Percent of women among unemployed persons				56.82%	56.99%		56.97%	Percent
Activity based on Labor Force Surveys (BHAS 2019; BHAS 2021a)	Women's activity rate (age 15-64)	42.70%	41.80%	44.40%	n/a	47.30%	46.80%	n/a	Percent
	Gender gap in activity rate (age 15-64) (F-M)	-23.4	-24.6	-22	n/a	-22.8	-24.3	n/a	P. Points
	Young women's activity rate (25-34)	66.90%	66.10%	63.30%	n/a	64.70%	65.10%	n/a	Percent
	Gender gap in youth activity rate (25-34) (F-M)	-20.4	-21.5	-21.8	n/a	-21.00	-22.40	n/a	P. Points
	Women 50-64 activity rate	31.30%	32.30%	34.10%	n/a	35.90%	32.40%	n/a	Percent
	Gender gap in 50-64 age group activity rate (F-M)	-25.1	-25	-26	n/a	-24.7	-28.9	n/a	P. Points

GROUP	INDICATOR	2017	2018	2019	FEB-20	SEP-20	DEC-20	FEB-21	UNIT
Employment based on Labor Force Surveys (BHAS 2019; BHAS 2021a)	Women's employment rate (20-64)	35.10%	35.80%	38%	n/a	42.30%	40.20%	n/a	Percent
	Gender gap in employment rate (F-M)	-23	-23.7	-23.6	n/a	-23.10	-25.00	n/a	P. Points
	Young women's employment rate (25-34)	44.90%	44.60%	44.90%	n/a	50.00%	49.00%	n/a	Percent
	Gender gap in youth employment rate (25-34) (F-M)	-20.1	-21.4	-23.4	n/a	-20.40	-23.60	n/a	P. Points
	Women 50-64 employment rate	27.20%	28.90%	29.90%	n/a	33.50%	29.20%	n/a	Percent
	Gender gap in 50-64 age group employment rate (F-M)	-22.5	-21.8	-25.3	n/a	-21.70	-25.70	n/a	P. Points
Unemployment based on Labor Force Surveys (BHAS 2019; BHAS 2021a)	Women's unemployment rate (20-64)	23%	20.40%	19%	n/a	16.20%	19.60%	n/a	Percent
	Gender gap in unemployment rate (F-M)	4.4	3.4	5.4	n/a	3.5	5.2	n/a	P. Points
	Young women's unemployment rate (25-34)	32.90%	32.50%	29.20%	n/a	22.70%	24.80%	n/a	Percent
	Gender gap in youth unemployment rate (25-34) (F-M)	7.3	7.8	9.4	n/a	4.8	7.7	n/a	P. Points
	Women 50-64 unemployment rate	13.80%	10.60%	12.30%	n/a	n/a	n/a	n/a	Percent
	Gender gap in 50-64 age group unemployment rate (F-M)	2	-0.9	4.2	n/a	n/a	n/a	n/a	P. Points
Human Capital Survey (USAID Turizam 2021)	Average percentage of female employees in hotels before the pandemic			n/a	46.0%	n/a	n/a	n/a	Percent
	Average percentage of female employees in restaurants before the pandemic			n/a	52.2%	n/a	n/a	n/a	Percent
	Average percentage of female employees in tour agencies before the pandemic			n/a	61,78%	n/a	n/a	n/a	Percent
	Average percentage of female employees in tourism organizations before the pandemic			n/a	64.08%	n/a	n/a	n/a	Percent
Access to Finance Survey for MSMEs	Average percentage of women business owners among private sector respondents				25.27%				

GROUP	INDICATOR	2017	2018	2019	FEB-20	SEP-20	DEC-20	FEB-21	UNIT
(USAID Turizam 2021)	Percentage of private sector - restaurant activity respondents which are women-owned				32.65%				
	Percentage of private sector tour operators and agencies which are women-owned				31.25%				
	Percentage of private sector tour guides service providers which are women-owned				30.77%				
	Percentage of hotels/motels respondents which are women-owned				28.33 %				
	Percentage of adventurism respondents which are women-owned				15,63%				
	Percentage of private accommodation respondents which are women-owned				15.00%				

Figure 2. Employed in tourism-related activities by sex over time



Source: BHAS. 2021b. Persons in paid employment by activity