



**IMPLEMENTATION OF THE STRATEGIC ACTION PROGRAMME (SAP) OF
THE DINARIC KARST AQUIFER SYSTEM: IMPROVING GROUNDWATER
GOVERNANCE AND SUSTAINABILITY OF RELATED ECOSYSTEMS**

OUTPUT 6.2.

NATIONAL WATER SECTOR GENDER ANALYSIS

Montenegro

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Gender Analysis of Water Sector Governance & Management in Montenegro

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ACRONYMS

CEDAW – Convention on the Elimination of All Forms of Discrimination against Women

CoE – Council of Europe

EIGE – European Institute for Gender Equality

EU – European Union

GBV – Gender-Based Violence

HRBA – Human Rights-Based Approach

ILO – International Labour Organization

IRIS – Regional Network of Women’s CSOs

LGBTI – Lesbian, Gay, Bisexual, Transgender and Intersex

NGO – Non-Governmental Organization

UN – United Nations

VAW – Violence against Women

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Executive Summary

This report presents a comprehensive desk review of the gender dynamics within Montenegro's water sector, synthesizing findings from official documents and data published by the Government of Montenegro, the United Nations, and the World Bank. The analysis reveals a complex and paradoxical landscape; while Montenegro has a robust legal and policy framework for gender equality, its practical application, particularly within the water sector, is inconsistent and undermined by systemic challenges.

The primary finding is a significant gap between policy and reality on the ground. Legislative successes, such as the high representation of women in national parliament (Inter-Parliamentary Union, 2024), have not translated into a fundamental shift in traditional gender roles, particularly within the water sector's workforce and in access to resources. This review identifies three core barriers to effective gender mainstreaming in water sector governance and management:

- **Structural Weaknesses:** The inherent fragmentation of water sector management across multiple government bodies and a pervasive lack of institutional capacity impede the implementation of cross-cutting policies like gender mainstreaming (World Bank, 2018).
- **Ingrained Gender Norms:** Traditional gender roles persist, contributing to the severe underrepresentation of women in technical and leadership positions—with women representing **less than one in five workers** in the water sector (World Bank, 2019). Although **61% of men aged 15 or older** are responsible for water collection in households without on-premises access (MONSTAT/UNICEF, 2018), women still bear the majority of the overall domestic care burden (World Bank, 2024).
- **Critical Data Deficit and Implementation Failure:** A pervasive lack of reliable, gender-disaggregated data is compounded by weak policy enforcement. Preliminary research indicates that only **26.8 % of public policies** address gender equality in some way, signaling a major disconnect between legal mandates and institutional action (Law on Gender Equality in Montenegro, 2021).

Based on these findings, the report concludes with strategic, multi-level recommendations aimed at bridging the policy-to-practice gap. These include prioritizing institutional reforms within the water sector, mandating the systematic collection of gender-disaggregated data, implementing targeted interventions to promote women's careers in water utilities, and developing specific programs to address the unique vulnerabilities of marginalized groups, such as rural women, of whom only **13 % are family farm holders** (UN Montenegro, 2025).

1. Introduction

1.1. Context and Background of Gender Equality in Montenegro

The pursuit of gender equality and sustainable water management are inseparably linked pillars of the global development agenda. As an aspiring member of the European Union, Montenegro has made commendable strides in establishing a robust legal framework for gender equality and women's rights (UN Women Constitutions Montenegro, 2007). This progressive stance is reflected in its constitutional guarantees (Article 18) and its ratification of key international instruments, such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), Beijing Declaration and Platform for Action and Council of Europe Convention on Preventing and Combating Violence against Women and Domestic Violence (Istanbul Convention),

However, a significant challenge persists in translating these legal and policy commitments into tangible improvements on the ground. Despite the existence of a Law on Gender Equality that requires state bodies to assess the impact of their decisions on the position of women and men, preliminary research shows that only **26.8 % of public policies** address gender equality in some way (Law on Gender Equality in Montenegro, 2021). This disparity is further highlighted by the CEDAW Committee, which has expressed concern about the persistence of discriminatory practices due to a perceived lack of political will to enforce the legal framework (OHCHR CEDAW Montenegro, 2024).

This disconnect acts as a fundamental barrier to achieving substantive gender equality, particularly in sectors such as water management, where daily realities are profoundly affected by service delivery and governance. The challenges are not merely a matter of legal or policy gaps, but are deeply rooted in societal and institutional issues, including the persistence of patriarchal norms, the burden of unpaid care work, and the underrepresentation of women in key economic and decision-making roles (World Bank, 2024). The analysis within this report is grounded in the multidimensional framework articulated in the World Bank's report, which posits that water is not only an economic asset but also a service and a social space (World Bank, 2017).

1.2. Purpose and Scope

This report provides a comprehensive gender analysis of water sector management in Montenegro, serving as a core component (**Output 6.2**) of the **DIKTAS II project**. The primary aim is to offer a detailed desk review by consolidating and critically examining existing official literature from the Government of Montenegro, the United Nations, the World Bank, and other key development partners. The review's purpose is to transcend a simple summary of facts.

The scope is limited to a strategic analysis of publicly available documents and data rather than an original field study. It seeks to correct disparities in reporting and substantiate its findings with a list of authentic, official reports, thereby creating a reliable foundation for future policy and programmatic development. The analysis is specifically confined to the water sector within Montenegro and applies the "Water as an Asset, Service, and Space" framework to conduct an initial, high-level assessment of gender dynamics. This foundational review lays the groundwork for future, more in depth studies and facilitates cross country

comparisons within the broader Dinaric Karst region, ensuring a consistent analytical lens across the project's geographic scope.

1.3. Hypothesis for Gender Analysis in Montenegro's Water Sector

Despite Montenegro's progressive constitutional and legal frameworks for gender equality, systemic gaps in policy implementation, weak institutional capacity, a persistent lack of gender-disaggregated data, and the influence of traditional gender roles lead to a disconnect between formal political representation and substantive societal empowerment, particularly within the water sector, thereby limiting women's economic participation and formal decision-making power.

This hypothesis is derived from a careful examination of the available information. The desk review highlights a contradiction: Montenegro has a strong legal framework and political representation for women, yet it also faces an "**insufficiently gender-mainstreamed**" public policy landscape and persistent traditional gender roles (Law on Gender Equality in Montenegro, 2021). This indicates a fundamental gap between policy and lived reality.

2. Methodology

2.1. Approach and Data Sources Utilized

This desk review constitutes Phase 1 of the broader Gender Analysis Methodology, specifically focusing on the systematic review of existing information. The approach involved a comprehensive examination of readily available documents, reports, and policy papers pertinent to gender equality and water sector management in Montenegro. A range of credible sources were reviewed for this desk review, including documents from the Government of Montenegro, European Union, the United Nations, the World Bank, and other key development partners (Law on Gender Equality in Montenegro, 2007; World Bank, 2024; UN Montenegro, 2025; REGAGEN, 2022). These sources offered a broad context, validated information, identified specific initiatives, and revealed deeper understandings of socio-economic challenges, gender dynamics, and policy implementation within Montenegro.

2.2. Application of the "Water as an Asset, Service, and Space" Framework

The analysis presented in this report is systematically structured around the "Water as an Asset, Service, and Space" framework (World Bank, 2017). This framework is a widely recognized and intuitive approach for conceptualizing the multifaceted relationship between water and gender. It provides a clear, intuitive, and holistic lens through which to examine gender relations across three distinct dimensions: material resources (Asset), practical provisions (Service), and socio-political dimensions (Space).

- **Water as an Asset:** This pillar examines gender dynamics related to access to, control over, and economic opportunities from water resources.
- **Water as a Service:** This pillar analyzes the time and health burdens associated with the provision, management, and collection of water and sanitation services.
- **Water as a Space:** This pillar explores the influence, voice, and decision-making power of women in water governance at all levels.

For the purpose of this desk review, the framework guided the extraction and categorization of relevant information from the provided documents. This systematic application allowed for the identification of specific gender inequalities within each pillar, ensuring consistency and alignment with the overall project methodology.

2.3. Limitations of the Desk Review

As a desk review, this analysis is inherently limited by its reliance on secondary data. The findings are based solely on existing documents, which may vary in terms of detail, recency, and the extent of gender disaggregation (World Bank, 2024). This desk review represents an initial assessment, designed to lay the groundwork for future, more in depth studies. A particular challenge identified in the research is the difficulty in collecting comprehensive gender-disaggregated data, especially concerning formal employment within the water sector, ownership of water resources, and representation in decision-making bodies (OSCE Mission to Montenegro, n.d.). This data gap can lead to an incomplete picture in certain areas, potentially obscuring specific gendered impacts and limiting the precision of policy recommendations.

3. Overview of Gender Equality and Water Governance in Montenegro

3.1. Demographics and Socio-Economic Landscape

Montenegro's demographic profile significantly influences its socio-economic landscape and the dynamics of gender equality. According to the 2023 census, the country's population stands at **623,633¹ people** (MONSTAT, 2024). Gender disaggregated data from 2022 shows that the overall sex ratio is **0.97 males per female**, indicating a slight majority of women in the total population (Wikipedia Demographics of Montenegro, n.d.). This distribution is largely influenced by the life expectancy disparity, which favors women (**80.27 years for females** compared to **75.32 years for males** in 2022) (Wikipedia Demographics of Montenegro, n.d.). This ratio varies significantly across age groups: at birth, the ratio stands at **1.04 males per female**, while for those aged 65 and over, the ratio drops to **0.69 males per female** (Wikipedia Demographics of Montenegro, n.d.). The total fertility rate in 2022 was **1.81 children per woman** (Wikipedia Demographics of Montenegro, n.d.). This data shows that while Montenegro's macro-level demographic trends are in line with those of a transitioning European economy, the journey toward substantive gender equality is still ongoing.

Gendered patterns in employment reveal significant disparities and occupational segregation. Despite the number of women being slightly higher than men in the population, women's contribution to Montenegro's GDP stood at **44 %** in 2018, compared to **56 %** for men (UNDP, 2020). This gap is driven by professional segregation: women are notably underrepresented in male-dominated, high-wage sectors such as mining, construction, electricity, gas, and water supply (World Bank, 2024). Conversely, they are overrepresented in lower-paying sectors like education, health, social services, finance, and insurance (World Bank, 2024). Furthermore, women dominate certain occupational categories, accounting for **57.5%** of professionals (Monstat, 2024). This situation is further exacerbated by the fact that women's contributions to the informal economy—particularly in agriculture—remain largely unrecognized. Women make up 73% of all family workers, compared to only 24% of the self-employed (MONSTAT, 2024), highlighting their overrepresentation in unpaid and informal labor. This professional

¹ No gender disaggregated information available

segregation is a critical issue that hinders women's economic empowerment. The Global Gender Gap Index for 2024 ranks Montenegro at **71.8%** (World Population Review, 2024). However, official analysis explicitly notes that the **largest gender equality gap is in the domains of money and power** (EEAS Montenegro Gender Equality Index, 2020). This confirms that while general literacy rates are high and equitable, with the youth female literacy rate (ages 15-24) at **98.91 % in 2021** (World Bank, 2021), this educational achievement does not automatically translate into equal economic opportunities. The World Bank notes that many women still prioritize family roles over careers, leading to high levels of inactivity and interrupted work patterns, which results in lower wages and financial dependence on family members (World Bank, 2024). This indicates that traditional patriarchal norms and the gendered division of labor persist at the micro-level, creating a significant barrier to women's full economic participation despite progressive national indicators.

3.2. National Legal and Policy Frameworks for Gender Equality

Montenegro has a comprehensive legal and policy framework for gender equality, with several key documents and laws in place. The country's Constitution, adopted in **2007**, guarantees equality between women and men and prohibits discrimination on any grounds (**Articles 17 and 18**), while also providing for special measures to create conditions for overall equality (Article 17) (Parliament of Montenegro, 2007). The foundational legislative documents include the **Law on Gender Equality (2007)** and the **Law on Prohibition of Discrimination (2010)**, which explicitly includes sexual orientation and gender identity as prohibited grounds for discrimination, as introduced through amendments in 2014 and 2017. The main policy document guiding national efforts is the National Strategy for Gender Equality 2025-2029.

Montenegro has made some progress in women's political representation, with women holding **27.2 % of parliamentary seats** as of late 2023 (Inter-Parliamentary Union, 2024). The country has a **30 % electoral gender quota** (Law on the Election of Councillors and Representatives, 2014) to promote this representation. However, this descriptive representation has not fully translated into a fundamental shift in male-dominated technical and management sectors, including water governance. This suggests that while women are gaining a formal voice in national legislative bodies, the informal and systemic barriers to their empowerment in specific, specialized fields remain largely unaddressed.

3.3. Water Sector Management Structure and Reforms

Montenegro's water sector management is a complex system involving multiple government bodies, which operate with a clearly defined but fragmented institutional structure (World Bank, 2018). This system partitions responsibilities across several key ministries:

- **Policy and Resource Protection:** The Ministry of Agriculture, Forestry and Water Management is responsible for the formulation and implementation of core policy in water management and ensuring the sustainable use and protection of water resources, and coordinating the harmonization of national legislation with EU water directives..
- **Utility and Infrastructure:** The Ministry of Ecology, Sustainable Development and Development of the North oversees critical areas like wastewater management, utility services, and the coordination of regional water supply systems.

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- **Public Health:** The Ministry of Health is responsible for the health and safety of water intended for human consumption (REGAGEN, 2022).

The sector is also regulated by the **Energy and Water Regulatory Agency of Montenegro (REGAGEN)**, an autonomous and independent body established in 2004, which regulates water services, issues by-laws, and approves tariffs (REGAGEN, 2022). Finally, **local governments** play a crucial operational role by regulating, developing, and ensuring the performance of utility services within their jurisdictions (REGAGEN, 2022).

This fragmentation of responsibilities across various ministries and agencies, while clearly defined, presents a significant barrier to the effective implementation of cross-cutting policies like gender mainstreaming. The World Bank notes that the competence in handling administrative matters is suffering due to "**institutional capacity issues**," which is considered a "**basic problem in both the short and long term**" (World Bank, 2018). This indicates that even with a legal mandate to consider gender impacts in all public policies, the system's inherent lack of coordination and capacity makes it difficult to translate these policies into coherent, cross-sectoral actions. The system's very structure is a significant hurdle to the fundamental change that gender mainstreaming requires.

4. Gender Analysis of the Water Sector in Montenegro: Key Findings

A gender analysis of Montenegro's water sector reveals significant disparities in women's access, control, and participation. This fragmentation of roles and lack of integration, viewed through the "**Water as an Asset, Service, and Space**" framework, highlights how women's vital contributions are often undervalued or overlooked, leading to unequal outcomes. The following table provides a summary of the key findings.

Table -1: Key Gender Disparities

Framework Pillar	Key Gender Disparity Identified	Supporting Evidence	Implications for Gender Equality
Water as an Asset	Women are underrepresented in formal, water-related employment and ownership of water-linked resources.	Women are underrepresented in the "water supply" sector (World Bank, 2024). Only 13 percent of family farm holders are women, with less than 20 percent of agricultural land registered in their name (UN Montenegro, 2025).	Limits women's economic independence, influence in resource management, and access to formal employment benefits within the water sector.
Water as a Service	A counter-intuitive gendered distribution of water collection responsibilities is observed, with men carrying the primary burden in households without on-premises	In households without water on premises, 61 percent of men aged 15 or older are primarily responsible for collecting drinking water (MONSTAT/UNICEF, 2018). Women still face a	While this challenges the global assumption of women's time burden for water collection, it emphasizes that women in Montenegro still face

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	water. Women still face a disproportionate burden of other unpaid care work.	disproportionate burden of unpaid domestic care work (UN Montenegro, 2025).	a "time poverty" trap from other domestic tasks, restricting their opportunities for education and formal employment (World Bank, 2010).
Water as a Space	Women are significantly underrepresented in water governance and decision-making bodies at all levels.	While women have made gains in national politics (Inter-Parliamentary Union, 2024), they "still have little influence on the major decisions" related to water governance (OSCE, 2015). Men most often cover key positions at the national and local levels (World Bank, 2021).	Leads to "gender-blind" policies that do not address the specific needs of women, limiting their agency and voice in water management.

4.1. Water as an Asset: Access, Control, and Economic Opportunities

Women's contributions to Montenegro's water sector are often unrecognized and undervalued. The available data indicates a significant underrepresentation of women in high-wage, non-traditional employment (World Bank, 2024). Specifically, women are severely underrepresented in the broader water sector workforce, often making up **less than one in five workers**, and are clustered in administrative rather than technical or managerial roles (World Bank, 2019). For instance, in sampled utilities, women represent, on average, only **23 % of licensed engineers and managers** (World Bank, 2019). This structural imbalance not only reinforces gender stereotypes but also prevents women from earning a fair wage and having influence over how water resources are managed. This is compounded by the fact that women's contributions in the informal economy, particularly in agriculture, are not fully accounted for; women account for **54.6 % of family workers** (Monstat, 2021) compared to only **25 % of the self-employed** (Monstat, 2021), indicating a high prevalence of informal, unpaid labor.

The issue of control over water as an asset is further highlighted by land ownership patterns. UN data notes that only **13 % of family farm holders are women**, and less than **20 % of agricultural land is registered in their name** (UN Montenegro, 2025). This disparity is critical because land ownership is intrinsically linked to access and control over water for irrigation and other agricultural purposes. Without formal land titles, women lack the collateral to access credit and invest in water-related technologies, thereby limiting their economic autonomy and perpetuating their dependence.

4.2. Water as a Service: Time and Health Burden

The analysis of water as a service reveals a unique and counter-intuitive finding that distinguishes Montenegro from many other countries. While the global trend suggests that women and girls bear the primary burden of water collection, official data from Montenegro

indicates the opposite. In households without water on premises, "**61 % of men 15 years or older are primarily responsible for collecting drinking water**" (MONSTAT/UNICEF, 2018). This is a crucial point of nuance when compared to countries in Sub-Saharan Africa, where women in nearly **80 % of households** lacking direct access bear this responsibility (World Bank, 2017).

However, this does not mean that women in Montenegro are free from the burdens of unpaid care work. On the contrary, a broader analysis suggests that women still carry a disproportionate burden of other domestic tasks. This unpaid labor remains **one of the most pressing and least addressed obstacles** to women's participation in public and economic life (UN Montenegro, 2025). The World Bank's assessment similarly notes that patriarchal and customary norms place the **majority of the care burden** on women (World Bank, 2024), presenting severe challenges to equally pursuing compensated employment (World Bank, 2024). The World Bank notes that many women still prioritize family roles over careers, leading to high levels of inactivity and interrupted work patterns (World Bank, 2024). Therefore, the "time poverty" trap for women in Montenegro is primarily due to the combination of other unpaid domestic responsibilities that limit their opportunities for formal employment, education, and community participation (World Bank, 2010).

4.3. Water as a Space: Voice and Decision-Making

Despite women's vital role in household-level water management, they are largely absent from formal decision-making bodies within the water sector (OSCE, 2015). While women have made significant strides in national politics, holding **27.2 % of parliamentary seats** as of late 2023 and benefiting from a **30% electoral gender quota** (Inter-Parliamentary Union, 2024), this success has not carried over to the technical and governance arenas of the water sector. Available research confirms the general pattern that women "**still have little influence on the major decisions** on how this precious resource is governed, be it at the local, national or **trans-boundary levels**" (OSCE, 2015).

The absence of women from these roles leads to "**gender-blind**" policies that often ignore the specific needs of women and girls. The lack of women in leadership positions, from water utility boards to national councils, means that their unique perspectives on access, sanitation, and health are not integrated into policy design and implementation (OSCE, 2015). Efforts to increase women's representation in these roles, such as the "**Women on Boards Montenegro**" programme implemented in cooperation with the European Bank for Reconstruction and Development (EBRD) (CBCG, 2023), are an important step, but they must be combined with a wider effort to challenge and change traditional patriarchal attitudes to be truly effective. A fundamental issue is that men continue to cover key positions at both national and local levels (World Bank, 2021).

5. Identified Gaps, Underlying Challenges, and Emerging Themes

5.1. Disconnect Between Policy and Practice

The most critical and pervasive challenge identified throughout this desk review is the significant gap between the strong legal framework for gender equality and its practical implementation. The problem is not that Montenegro lacks the right rules; the issue is that it struggles to apply them effectively. Several factors contribute to this: a pervasive lack of political will, insufficient institutional capacity, and the fact that state employees are often

"**undertrained**" and do not fully grasp gender equality concepts (Law on Gender Equality in Montenegro, 2021). This deficit is explicitly noted by the CEDAW Committee, which has pointed out that the lack of political will allows discriminatory practices to persist and slows down the democratic progress of the state and society (OHCHR CEDAW Montenegro, 2024). The analysis reveals that while the legal framework is a necessary foundation, without the corresponding institutional strengthening and a deep commitment to enforcement, the policies remain aspirational rather than transformative.

5.2. Data Deficiencies and Monitoring Challenges

A major obstacle in Montenegro's water sector is the lack of comprehensive gender-disaggregated data. This is not just a minor issue; it is a fundamental barrier that prevents effective policymaking and monitoring (OSCE Mission to Montenegro, n.d.). Without data that shows the specific impacts on men and women, it is impossible to understand how water policies affect different genders. This lack of information means that policies often remain "**gender blind**," failing to address the unique needs of men and women, and progress toward gender equality goals cannot be monitored effectively (World Bank, 2010). Acknowledging this, the OSCE Mission to Montenegro supports the collection of gender-disaggregated data to reduce gender gaps (OSCE Mission to Montenegro, n.d.). Furthermore, a preliminary study found that only **26.8 % of public policies** treat gender equality in some way (Law on Gender Equality in Montenegro, 2021).

5.3. Intersectional Vulnerabilities and Their Impact

The impacts of inadequate water governance in Montenegro are not distributed uniformly, but are disproportionately severe for vulnerable groups, a phenomenon explained by **intersectionality**. This concept recognizes that multiple disadvantages, such as gender, socioeconomic status, and lack of property rights, combine to create unique and compounded challenges (World Bank, 2024). The most at-risk populations are specifically identified as poor women in rural areas and those with limited land ownership (World Bank, 2024; UN Montenegro, 2025). This asset vulnerability is precisely quantified: only **13 % of family farm holders** are women, and less than **20 % of agricultural land** is formally registered in their name (UN Montenegro, 2025). This lack of control over land directly limits women's access to and decision-making power over crucial resources like water for irrigation and agricultural purposes. Consequently, effective water management strategies must adopt an intersectional lens to ensure that interventions, such as the UN's support for rural women from underprivileged municipalities (FAO, 2023), are specifically designed to address these multiple, overlapping forms of disadvantage, ensuring that no one is left behind.

5.4. Broader Socio-Economic and Environmental Linkages

The interconnected nature of water issues with larger socio-economic and environmental dynamics necessitates an integrated governance approach. Montenegro's commitment to sustainable resource management, particularly within the agrifood sector, demands that water policies recognize these linkages (FAO, 2023). For context, agriculture contributes **over 6 % to the national Gross Domestic Product (GDP)** and to the employment sector, making sustainable water usage crucial for economic stability (FAO, 2023). Environmentally, the stability of water resources is intrinsically linked to forest management, given that forests cover **over 60 % of the territory** of Montenegro, ranking it among the most forested countries in Europe (FAO, 2023). Furthermore, gender-responsive climate policies are explicitly needed

to address vulnerabilities stemming from climate change, which directly impacts water availability and quality (UNDP Montenegro, 2021). Therefore, gender-responsive water management must adopt a holistic and integrated approach that considers its essential linkages with public health, sustainable agriculture, and climate resilience to achieve equitable and sustainable outcomes.

6. Conclusion and Strategic Insights for Future Interventions

This desk review confirms that while Montenegro possesses strong legal frameworks for gender equality, systemic challenges in implementation, fragmented water governance, deeply entrenched patriarchal social norms, and a pervasive lack of gender-disaggregated data collectively perpetuate significant gender inequalities in the water sector. The analysis, structured around the "Water as an Asset, Service, and Space" framework, consistently highlights the disproportionate burden placed on women in unpaid care work, their limited formal participation in decision-making, and the underlying causes of these disparities.

A critical finding is the persistent gap between policy and practice. Despite progressive legislation, the translation of these commitments into tangible improvements on the ground is hindered by insufficient institutional capacity and a knowledge gap in implementing gender-responsive actions (Law on Gender Equality in Montenegro, 2021). This implementation deficit, characterized by the finding that only **26.8 % of public policies** address gender equality, represents a strategic bottleneck, where the challenge lies not in policy formulation but in effective enforcement (OHCHR CEDAW Montenegro, 2024).

Another crucial observation is the pervasive lack of comprehensive gender-disaggregated data. This deficiency is a fundamental barrier to effective governance and accountability, as it prevents accurate identification of gendered impacts, monitoring of progress, and the design of targeted interventions (OSCE Mission to Montenegro, n.d.; World Bank, 2010).

Furthermore, the review underscores the importance of addressing intersectional vulnerabilities. The impact of water deficiencies is particularly severe for poor women, those in rural areas, and women with limited land ownership, with only **13 % of family farm holders** being women (UN Montenegro, 2025). Strategies must adopt an intersectional lens to ensure that the most marginalized women and communities are not left behind. Finally, the analysis reveals that water issues are deeply intertwined with broader socio-economic and environmental challenges, where agriculture contributes **over 6 % to GDP** and where forest management (covering **over 60 % of the territory**) is essential for water stability (FAO, 2023). Gender-responsive water management, therefore, requires an integrated approach that considers these essential linkages.

To advance gender equality and achieve more equitable and sustainable water management outcomes in Montenegro, future interventions should strategically focus on the following areas:

- **Capacity Building and Accountability:** Implement targeted training programs for water utility staff, government officials, and community leaders on gender analysis, gender mainstreaming, and gender-responsive budgeting within the water sector. These efforts must be coupled with clear mechanisms to hold institutions accountable for fulfilling the **Law on Gender Equality (2007)** requirement to assess policy impacts.

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- **Data Systems and Evidence-Based Policy:** Establish robust and routine systems for collecting, analyzing, and utilizing high-quality, gender-disaggregated data across all levels of the water sector, from household access to employment and decision-making roles. This is critical for generating evidence to inform policy and monitor progress against national goals (OSCE Mission to Montenegro, n.d.).
- **Economic Empowerment in the Water Sector:** Promote women's access to formal, diverse, and non-traditional employment opportunities within water utilities, addressing the current imbalance where women are concentrated in administrative roles and represent **less than one in five workers** overall (World Bank, 2019). This includes mentorship and skills training for technical and managerial positions.
- **Participatory Governance:** Create and strengthen inclusive platforms for women's active and meaningful participation in water decision-making processes, particularly at local and river basin levels (OSCE, 2015). This ensures that policies reflect the lived realities and needs of diverse water users.
- **Cross-sectoral and Intersectional Linkages:** Integrate gender-responsive water management strategies with broader national development plans for rural development, public health, and climate resilience. Specific attention must be paid to addressing asset disparities, such as limited land ownership for rural women, which directly affects their control over water resources (UN Montenegro, 2025).

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