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INSTITUTI PER HULLUMTIME ZHVILLIMORE  
INSTITUTE FOR DEVELOPMENT RESEARCH

# THROUGH A GENDER LENS: WHO DECIDES WHAT IN RURAL HOUSEHOLDS IN KOSOVO?



**SIRE**  
Sustainable and Inclusive  
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# Through a Gender Lens: Who Decides What in Rural Households in Kosovo?

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## ABSTRACT

This study aims at providing evidence regarding household decision-making in rural areas in Kosovo. More specifically, its objective is to analyze to what extent men and women make decisions for various aspects of the household in rural communities. In order to analyze this issue, a survey with 1100 respondents was conducted in rural areas of ten municipalities across Kosovo. The findings suggest that, in most of the households, men, either as the only or co-decision maker, are more engaged in household decision making than women. However, in households that women are employed and/or well-educated, evidence suggests that decision-making is more gender-balanced. Given these findings, the economic empowerment of women seems to be a crucial factor that would contribute to gender-balanced decision-making in households located in rural areas.

## INTRODUCTION

Perception as well as the evidence about household decision-making have evolved over time. The unitary theory of the household assumes that households are a group of individuals who have the same preferences and fully pool their resources (Becker, 1981).<sup>1</sup> However, the empirical evidence has rather shifted the conventional wisdom of the centralized decision-making process to a “collective” model in which household members may have different preferences. This in turn implies that they may not completely pool resources and also may bargain over their contribution as well as consumption.

The main objective of this study is to analyze the role of gender in decision-making and to measure, to some extent, the level of equality between husband and wife within the households in rural areas in ten different municipalities across Kosovo. In addition, it also aims to contribute to the continuing debate on factors that influence women’s decision-making within households. Specifically, it focuses on the impact of income generation and education on women’s decision-making in rural households in Kosovo. Employment is often discussed in the literature as contributing to gender equality, and the importance of income for women has been highlighted in several initiatives and publications, too.

The study results show that there are differences in income generation and subsequently in household decision-making in terms of gender.<sup>2</sup> Employed women in rural areas have disproportionately higher autonomy and participation in decision-making compared to unemployed ones. Educational background matters as well. Nevertheless, the overall results suggest that for more “important” and more expensive decisions it is the husband that has more power in decision making.

The overall results imply that with their increased options for diverse employment opportunities, women in rural areas should have more potential to bring improvements to their position and participation in household decision-making. Improving women’s access to financial resources will empower them within their own homes, and their economic empowerment will in turn enable women to challenge more gender stereotypes within rural families in Kosovo.

This study is organized in four main sections as follows. The introduction provides a brief description of the purpose of the study; the second part covers the methodology of the study, while the third section elaborates key findings from the survey as well as the focus group discussion. Concluding remarks including relevant recommendations from the study, are summarized in the final section.

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<sup>1</sup> Becker, G.S. (1981). *A Treatise on the Family*, Cambridge, MA: Harvard University Press.

<sup>2</sup> For the purpose of this study, the term ‘household’ is limited to couple relationships in private households with or without children. Meanwhile, ‘decision-making’ is limited to couples reaching decisions for household resources.

## METHODOLOGY

The main goal of this analysis was to provide a gender perspective on decision-making within rural households in the 10 target municipalities of SIRED project implemented by Caritas Switzerland in Kosovo: Prishtina/Pristina, Prizren, Dragash/Dragaš, Gračanica/Gračanica, Theranda, Viti/Vitina, Kamenica, Ranilug/Ranillug, Štrpce/Shtërpca, and Novo Brdo/Novobërda. To conduct this study, Riinvest has adapted a methodology used by Kabeer (1999) and the United Nations Economic Commission for Europe recommendations for measuring intra-household power and decision-making.<sup>3 4</sup> However, this methodology was contextualized in order to internalize specific socio-cultural factors in Kosovo. The study uses both qualitative and quantitative data which consist of a survey conducted in 10 municipalities of Kosovo and included non-majority communities and a focus group discussion with Civil Society Organizations. It should be noted that for the purpose of the study

### Quantitative research (Survey)

Primary data were collected through a survey conducted with 1,100 household interviews in rural areas in 10 target municipalities which represent the population of interest. The sample size is considered sufficient to provide statistically representative results for the population of interest (i.e. rural population in target municipalities) with a margin of error of plus or minus 3 percentage points and a 95 percent confidence level. Moreover, the sample was distributed at the municipal level using a threshold of 9 percentage points of margin of error so the data, to a certain extent, can be analyzed at the municipal level.

Table 1. Number of respondents in each municipality

Municipality	Number of respondents
Prishtinë/Priština	116
Prizren	116
Suharekë/Suvareka	115
Viti/Vitina	114
Kamenicë/Kamenica	114
Dragash/Dragaš	114
Gračanica/Gračanicë	109
Štrpce/Shtërpce	102
Novobërdë/Novo Brdo	102
Ranilug/Ranillug	99
<b>Total</b>	<b>1,100</b>

It should be noted that the last census conducted by the Kosovo Agency of Statistics (KAS) in 2011 was used as a sample frame. After constructing the sample, the next step was drafting the questionnaire. Before launching the survey, the questionnaire was initially tested to see if certain questions needed to be modified in order to obtain true answers from the respondents. The last

<sup>3</sup> United Nations Economic Commission for Europe. (2020). Recommendations for measuring intra-household power and decision-making.

<sup>4</sup> Kabeer, N. (1999). 'Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment', Development and Change, Vol 30, pp. 435-464

step of the sampling process was the selection of respondents. In order to ensure proper representation of the population of interest, a simple random selection of households within selected locations was employed. Upon entering the selected household, enumerators were requested to identify the household members eligible for the interview according to the following criteria: (i) the person is 18 years or above, (ii) the person is living with a partner, and (iii) is not sick or suffering from any condition that might prevent him/her to participate in the interview. To ensure gender representation, within each household, among all couples living in that particular household, the one that had his/her date of birth closest to the interview date was selected.

Riinvest Institute team recruited 20 enumerators for data collection. All of them received proper two-day training that prepared them for data collection, questionnaire specification and to enable the enumerators to familiarize themselves with the survey objectives, needs, and design, as well as the subject matter of the survey, a special focus was given to gender-sensitive approach that enumerators had to use. Small groups of 2 to 5 enumerators worked under a team leader. The team leader revisited 15 percent of the respondents for each enumerator, ostensibly to thank them for their cooperation. During these visits, selected questions that were considered most crucial to the research were re-asked for verification. In addition, each questionnaire has been verified by the researchers to ensure the correctness of questionnaire completion and to see if it contains any non-logical response.

Once collected, the data was encoded by experienced personnel using EXCEL spreadsheets prepared with the data fields and popup tables indicating relevant codes. Next, the data were analyzed and pre-interpreted using SPSS statistical software to identify responses outside the expected ranges, including potential inconsistencies across variables. Changes were made as appropriate. Additionally, periodic checks were made by the project leader, primarily through comparing variable means and distributions across files, to ensure that the data have not been altered, intentionally or otherwise. The research analyses in this report are predominantly based on descriptive statistics using cross-tabulation techniques.

### Qualitative research

Following the completion of the fieldwork and preliminary data analysis, the team has conducted a focus group discussion to gather expert opinions and ideas on relevant topics for the study. The focus group method can help people to explore and clarify their views in ways that would be less easily accessible by an opinion public survey. To further analyze the data collected through the fieldwork, and discuss potential themes that emerge from these data, a focus group with experts in the field of gender equality, women's rights, and economic development was conducted. The absolute majority of participants were women from civil society who led organizations dealing with women's economic empowerment, decision-making, and women's rights. A semi-structured questionnaire was developed for this purpose by Riinvest and SIRE team as well. Working methodology with focus groups was mainly oriented towards structuring the main topic of discussion. The discussion was organized in a way that allowed the participants to not only comment on the findings of the research but also give their inputs on what these findings represent from a broader economic development and gender equality perspective. During the



discussion, questions were asked in an interactive group setting where participants were free to talk with other group members. Oral informed consent for recording the focus group was acquired at the beginning of the discussion.

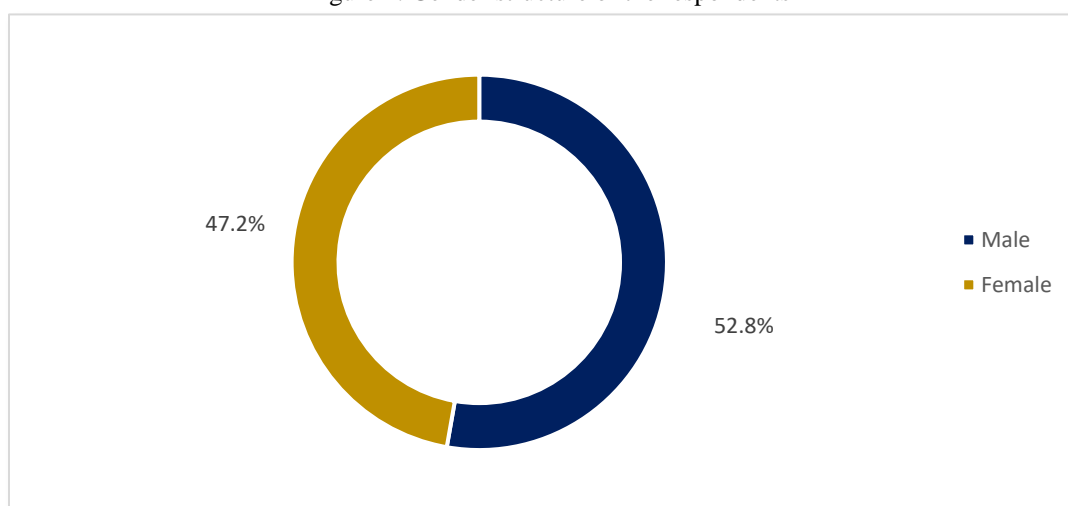
## FINDINGS

In this section, we will provide the main findings from the survey divided in three main parts. The first one provides demographic data of respondents such as gender, age, level of education, employment status, and income level. Results at the household level about various aspects of decision-making are presented in the second part. For some specific topics, results are gender-disaggregated in order to have a more in-depth gender perspective on such topics. Results from the focus group discussion are presented in the last part of the section.

### Demographic information

As shown in figure 1, almost 53 percent of the respondents are men, and the remaining part (more than 47 percent) are women. Despite that this structure generated from the sample is within the marginal error presented in the methodology section, it is not completely in line with the population data as, according to the Kosovo Agency of Statistics (KAS), there are more women than men in Kosovo.<sup>5</sup> This slight discrepancy may be due to some social norms that prevail in some rural areas.<sup>6</sup> In addition, the gender structure of the population in these municipalities not necessarily should be the same as the gender structure at the national level.

Figure 1. Gender structure of the respondents

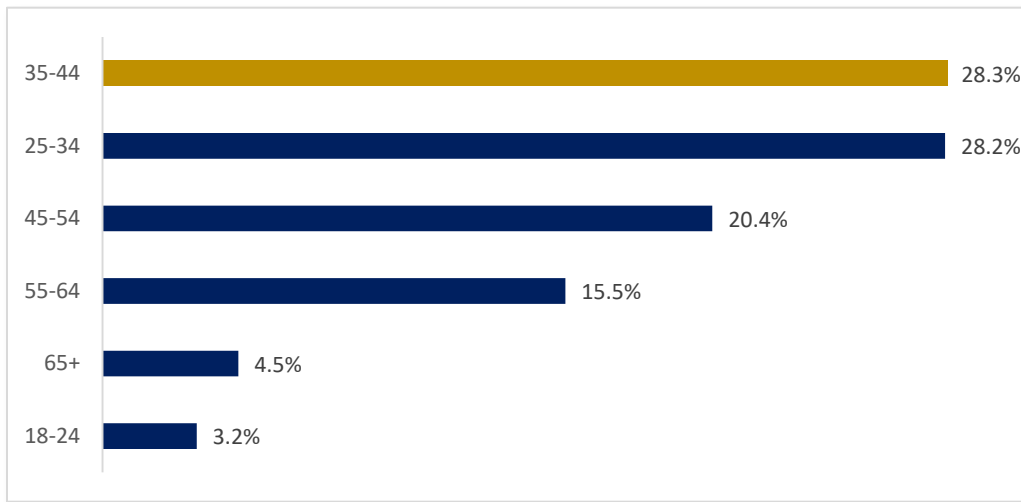


As far as the age of respondents is concerned, figure 2 illustrates the proportion of each age group in the sample. While more than 50 percent of respondents are between 25 and 44 years old, only 3.2 percent of respondents fall in the age group 18-24. The low percentage of younger respondents is reasonable given Kosovo's context as people within this age range are mostly unmarried which was one of the main respondent selection criteria, and therefore, they are excluded from the population we targeted.

<sup>5</sup> Kosovo Agency of Statistics. Population Census (2011) accessed through KAS data portal.

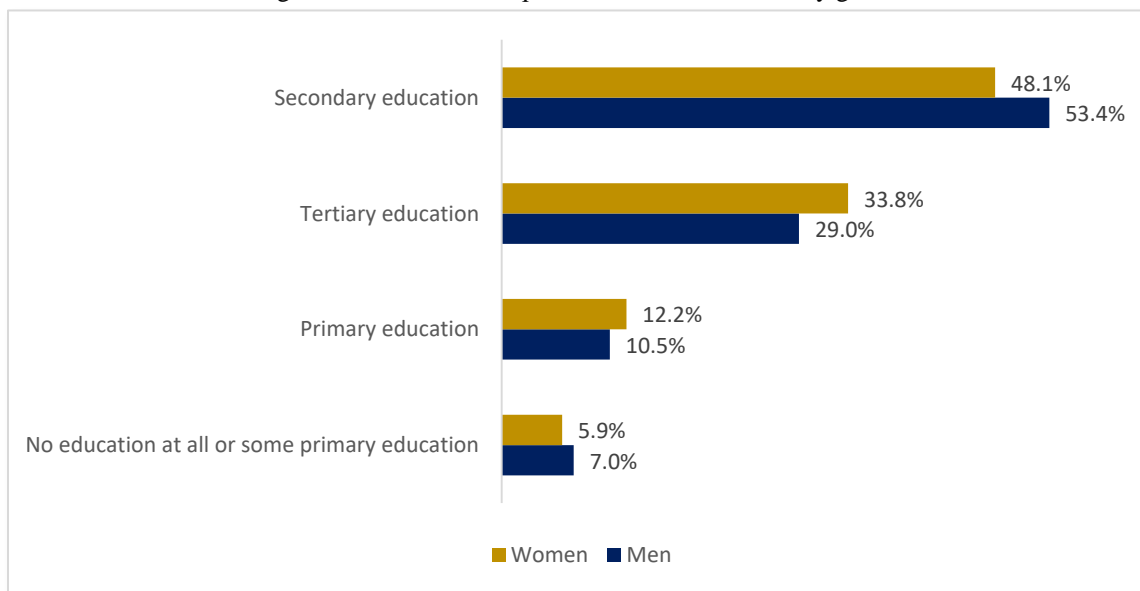
<sup>6</sup> For example, in rural areas, men, usually the head of household if present, tend to insist on being interviewed whenever a woman from the same household is randomly selected for the interview. When facing similar situations, enumerators were advised to skip that particular household and continue with the next one unless the number of households in that particular location (i.e. village) was so small so the replacement could not be made.

Figure 2. The age structure of the respondents



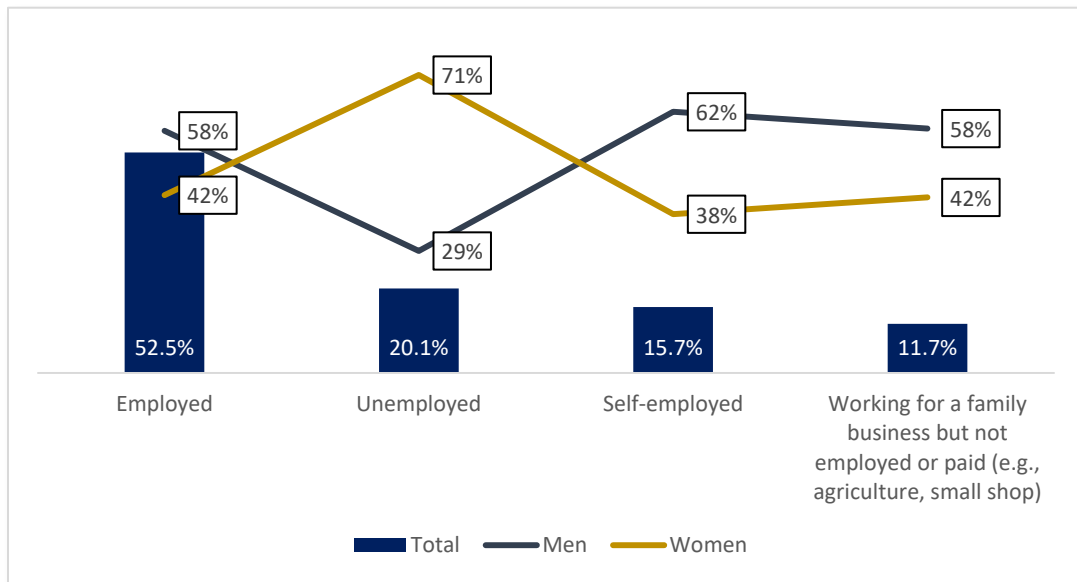
The educational attainment of the respondents is shown in figure 3. As illustrated, more than 50 percent of men have completed a secondary education program, while around 48 of women have completed the same level of education. On the other hand, more than 33 percent of women have completed tertiary education, which is higher than the percentage of men that have completed this level of education.

Figure 3. Structure of respondents' education level by gender



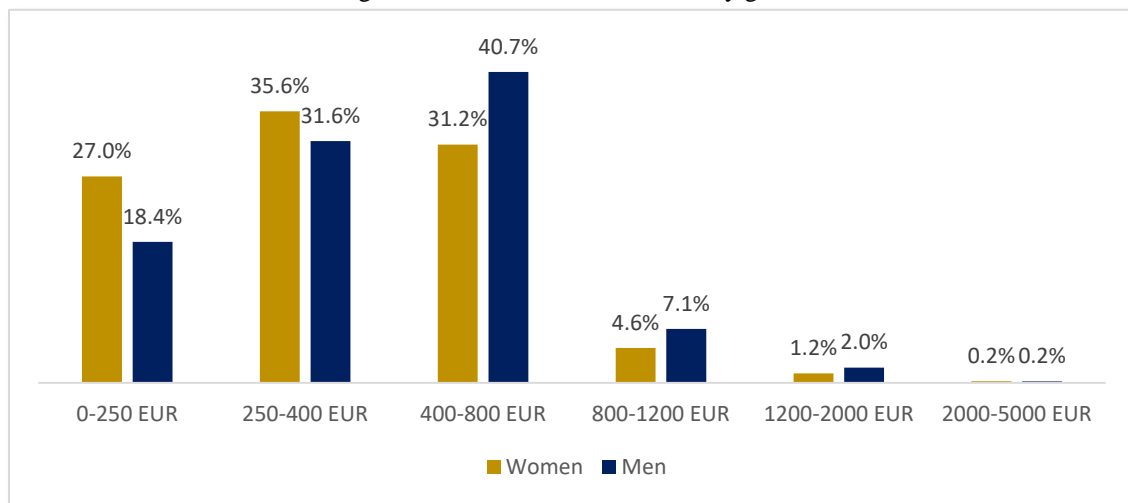
The results of employment status are similar to the population data (see figure 4). The lines in this figure show the gender structure within the certain status employment. Analyzing the structure of those unemployed, we notice a significant difference between men and women; around 71 percent of unemployed respondents are women and the rest are men. It is worth mentioning that a significant proportion of respondents (11.7 percent) work for a family business but are not employed or paid.

Figure 4. Employment status by gender structure



Regarding the net income of respondents, figure 5 illustrates the results of the survey disaggregated by gender. Most of the respondents from both genders fall into the range of 250-800 EUR. We notice that, while most of the men (40.7 percent) earn from 400 to 800 EUR, the most common range for women is the category 250-400 EUR.

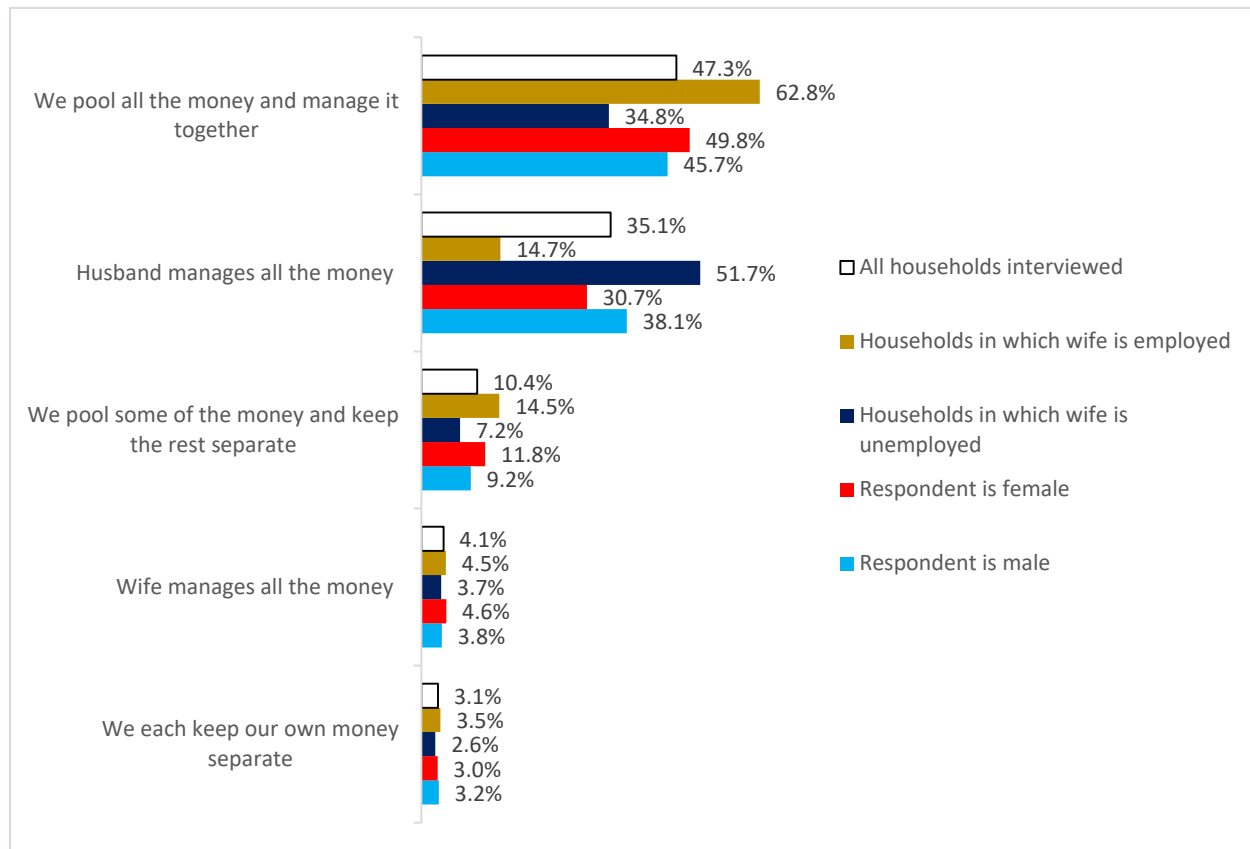
Figure 5. The net income structure by gender



## Decision-making at the households

The first question regarding decision-making asks respondents to share information about the management of the household income. In more than 47 percent of households, the representative from the couple said that they, as a couple, pool all the money and manage it together (see figure 6). Regarding the same question, in 35.1 percent of cases, the answer was that the husband manages all the money; this is a high percentage compared to the cases when the answer was that the wife manages all the money, which is only 4.1 percent.

Figure 6. The management of the household income



The wife's status of employment seems to play an important role when it comes to the management of the household income. In order to analyze this aspect, we generated results by creating two subsamples, one including only households in which the wife is employed and the other one with households in which the wife is unemployed. As shown in figure 6, in households that wife is employed, women are more engaged in decision-making compared to the households in which wife is unemployed.

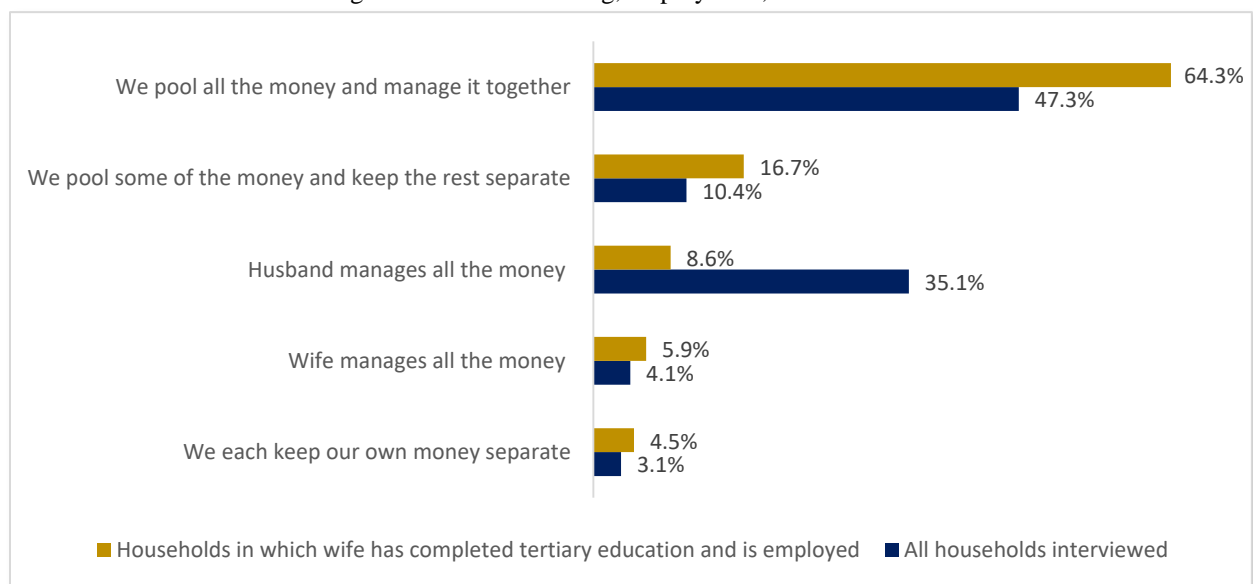
As some studies suggest that men tend to overestimate their contribution in the household,<sup>7</sup> we presented results disaggregated by sex of the respondent to see if there are any differences between answers of them. As shown in figure 6, there are differences between female and male

<sup>7</sup> Lee, Y.S. and Waite, L.J., 2005. Husbands' and wives' time spent on housework: A comparison of measures. *Journal of marriage and family*, 67(2), pp.328-336.

respondents (e.g. males said that husband manages the household income more often than females); nevertheless, in order to conclude if these differences are caused only because of the gender of the respondent or to measure whether these differences are significant or not, more characteristics of the households are needed which would make it possible for us to employ more advanced analysis.

As the management of household income is crucial regarding decision-making at household, especially from the economic point of view, we generated another subsample including only those households in which the wife has completed tertiary education and is employed and compared generated results to those generated from all respondents. As we can see, in households in which the wife has completed tertiary education and is employed, the decision-making is more gender-balanced (see figure 7).

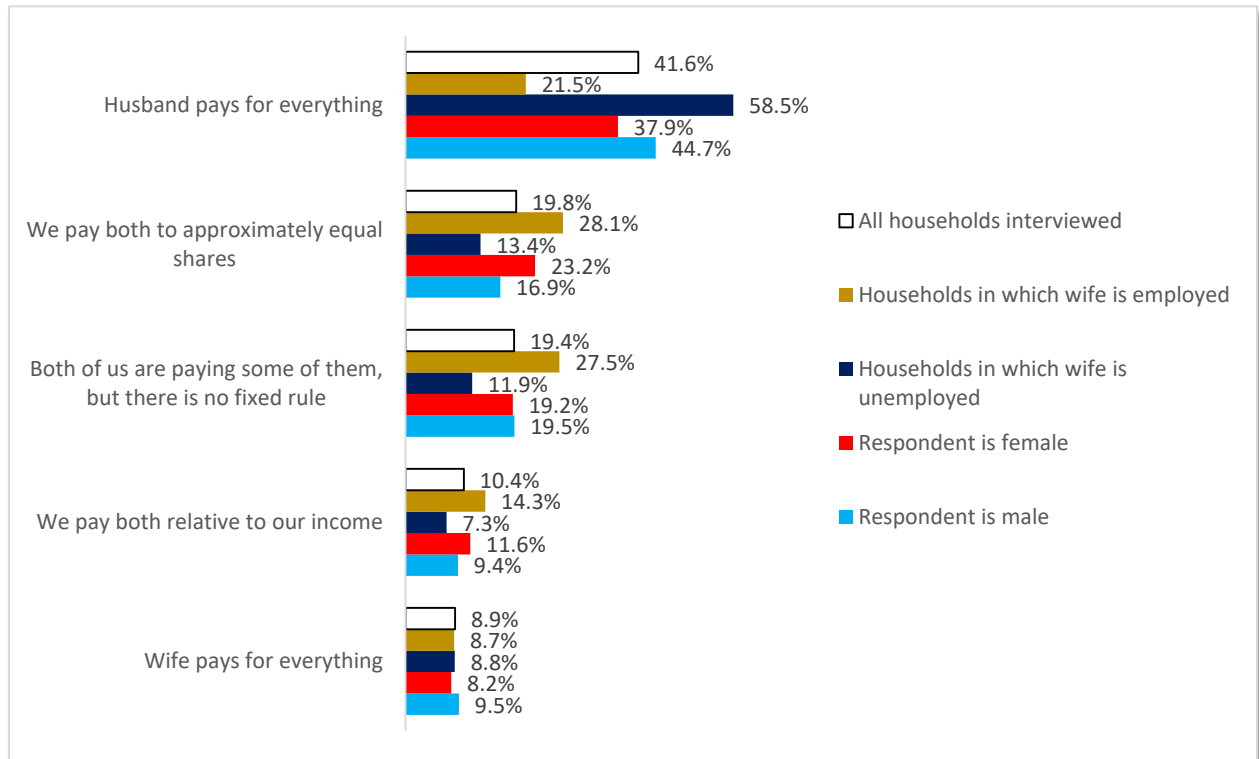
Figure 7. Decision-making, employment, and education



Next, respondents were asked to assess who pays for the monthly expenses for that particular household. As shown in figure 8, in almost 42 percent of cases the answer was that the husband pays for everything, on average. In almost 50 percent of cases, the answer was that, following a rule or not, they share the payment of monthly expenses. On the other hand, only in 8.9 percent of cases, the wife pays for everything.

As in the previous question, we generated two subsamples to see if there are any differences between households in which the wife is employed and in those in which the wife is unemployed. As expected, women that are employed are more engaged in the management of monthly expenses of the households as they have access to income in contrast to those who are unemployed. Additionally, we showed results disaggregated by gender of respondent to see if there is a difference regarding this issue.

Figure 8. The management of monthly expenses of the household



In another question, the respondents were asked who decides for the routine purchases in the household. In this question, the most common answer (35.4 percent) was that mostly the wife decides for routine purchases. Another common answer was that sometimes wife/sometimes husband with 27.5 percent, on average. Results for other options are shown in figure 9. Results disaggregated by gender of respondents are shown in this figure as well.

Figure 9. The person who decides for routine purchases of the household

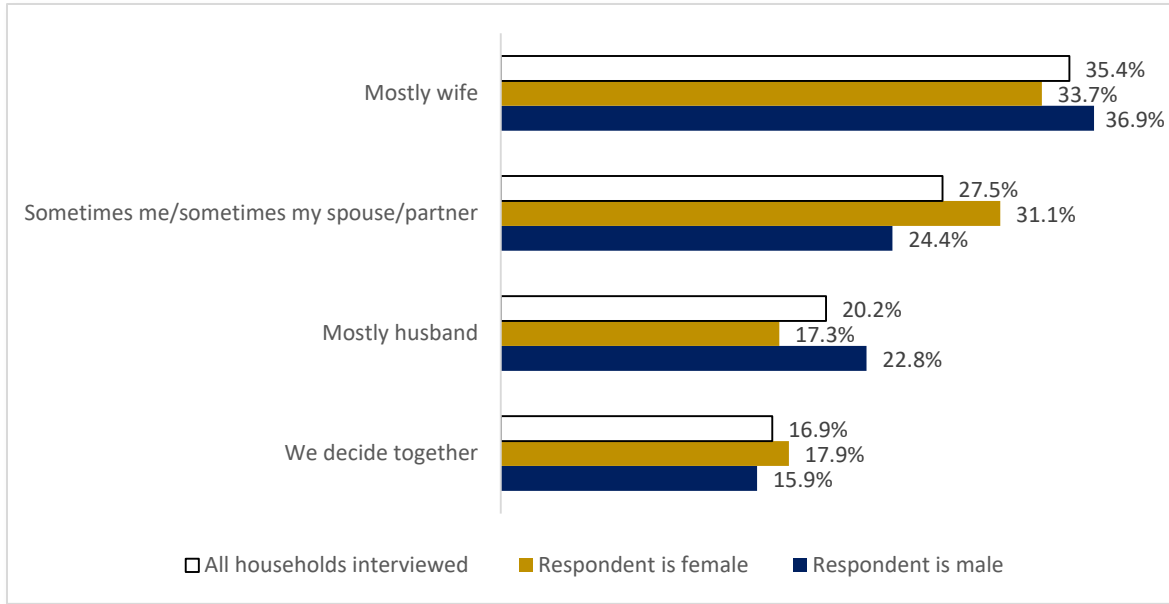


Figure 10 gives information regarding the person who decides for more expensive purchases in the household. As we can observe, in 48.4 percent of households is the husband who decides for this type of purchase most of the time. On the other hand, only in 1.7 percent of cases, the respondents said that wife decides for more expensive purchases most of the time. Disaggregating data based on wife's employment status, we observe that employed women are more involved when the decision for more expensive purchases is taken.

Figure 10. The person who decides about more expensive purchases of the household

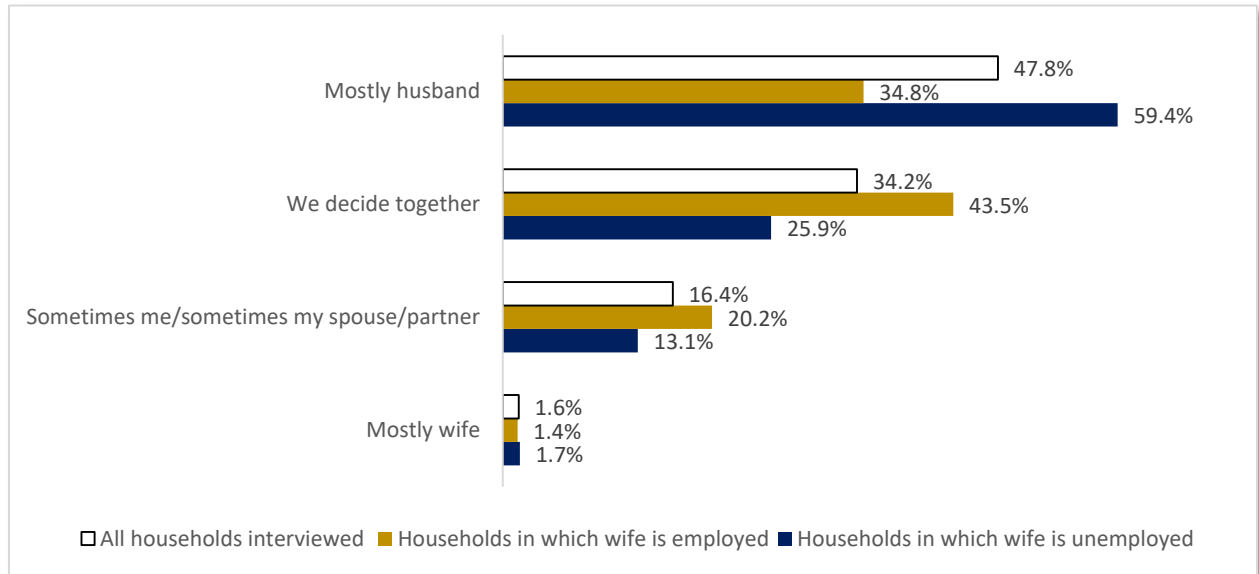
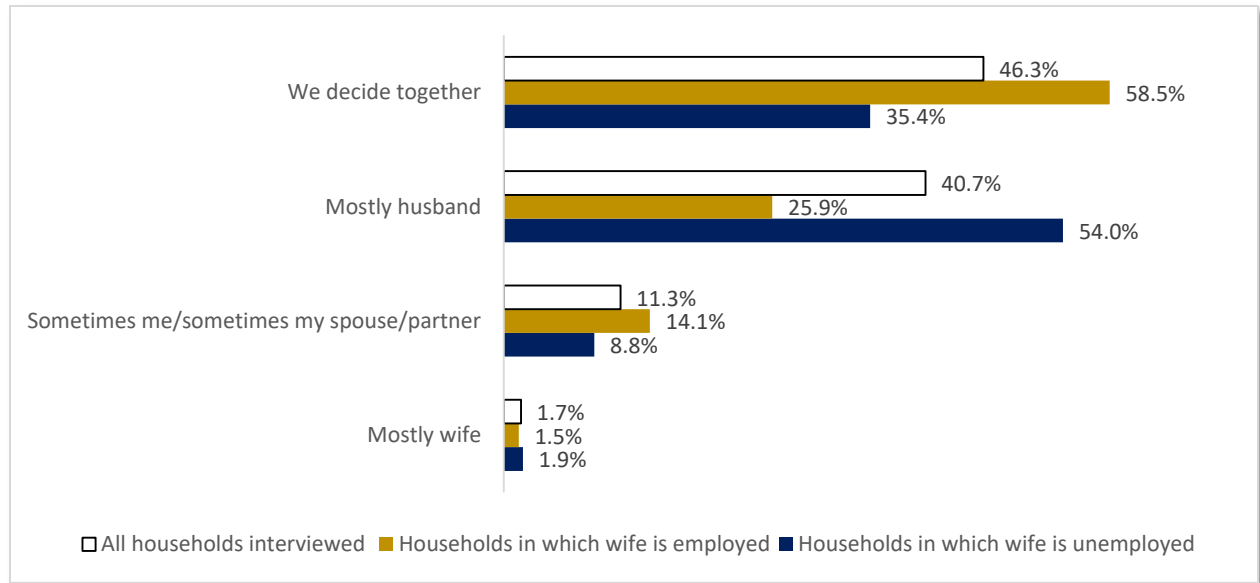


Figure 11. The person who decides for investments/buying major things of the household





As far as investments and purchase of major things for the household are concerned, we notice that decision is taken by both partners most frequently (see figure 11). However, this is not the case in the household in which the wife is unemployed, as the husband is the most frequent decision-maker concerning investments and purchases of major things of the household.

When asked about the decision for selling the household’s assets, the results showed that in more than 50 percent of cases, partners decide together (see figure 12). Despite that this high percentage suggests a more equal decision-making when analyzing the rest of the cases we notice that in 42 percent of households it is the husband that makes this decision, and only in 1.4 percent of cases wife decides.

Figure 12. The person who decides about selling the household assets

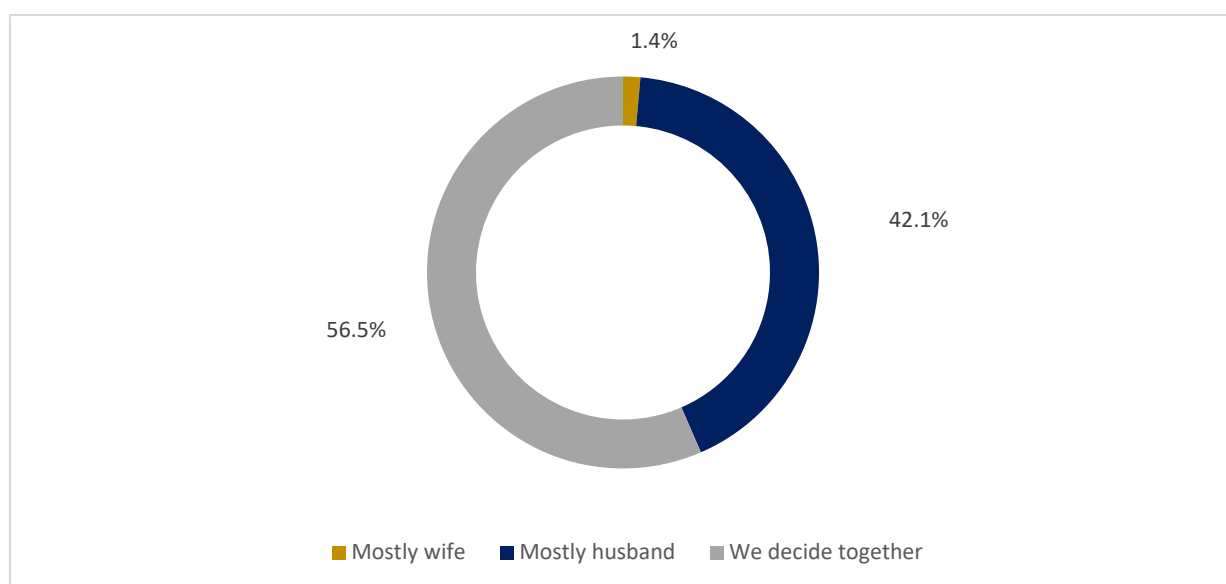
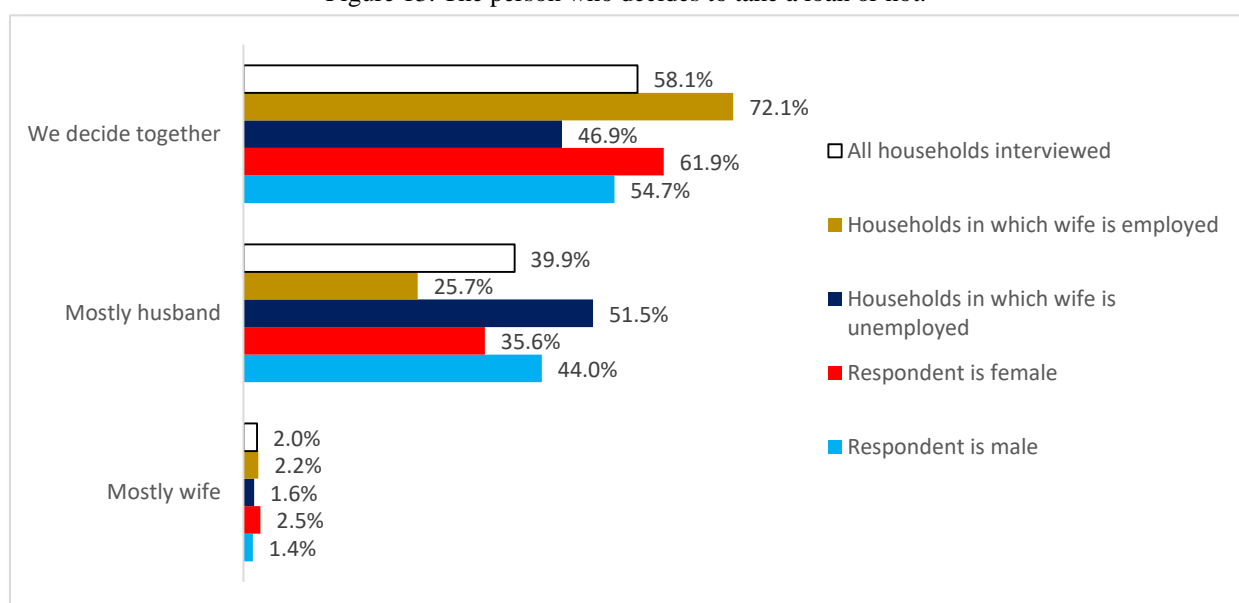


Figure 13. The person who decides to take a loan or not.

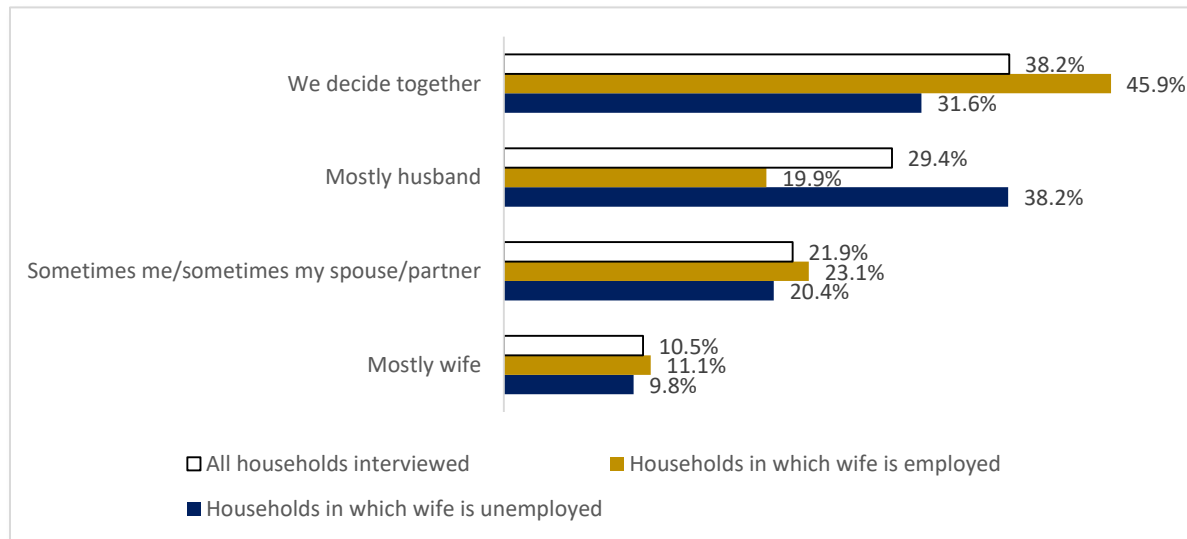


Based on the data from the Central Bank of Kosovo,<sup>8</sup> housing credit activity has systematically increased over the years in Kosovo; therefore, we consider the decision to apply for a loan and take it as an important issue to explore. In this context, household representatives were asked about the decision-making when it comes to loan applications. The evidence shows that this decision usually is made together by both partners, especially in households in which the wife is employed. On the other hand, in households in which the wife is unemployed, the husband is

<sup>8</sup> Central Bank of Kosovo (2011). Bank Lending Survey available at [https://bqk-kos.org/wp-content/uploads/2021/08/BQK\\_AKB\\_nr.-8.pdf](https://bqk-kos.org/wp-content/uploads/2021/08/BQK_AKB_nr.-8.pdf)

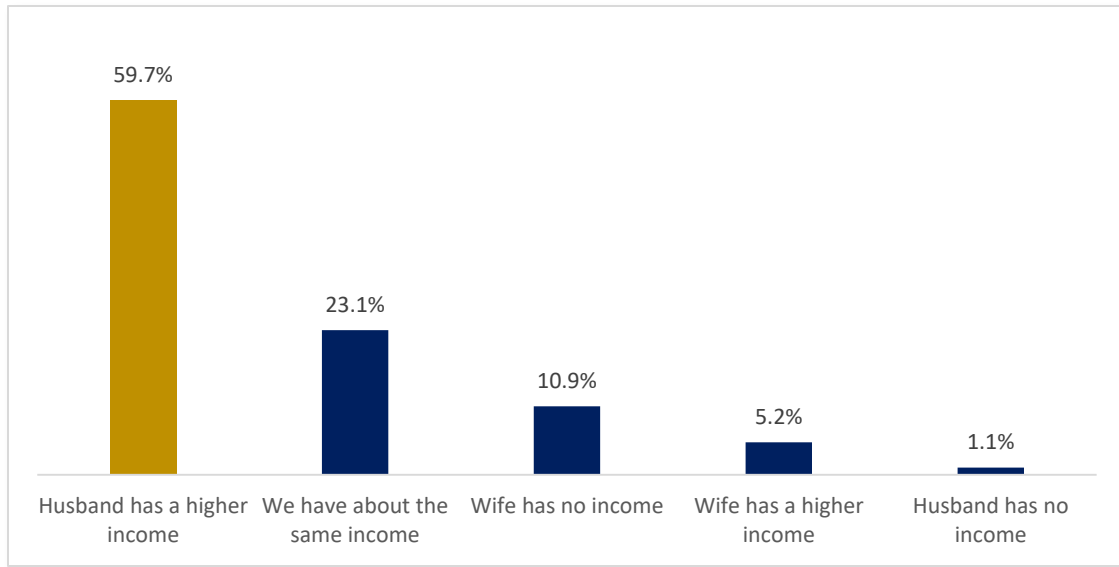
usually the decision-maker as far as taking a loan is concerned (see figure 13). Results are represented disaggregated by gender of respondent for this issue as well.

Figure 14. The person who decides how much money should be saved



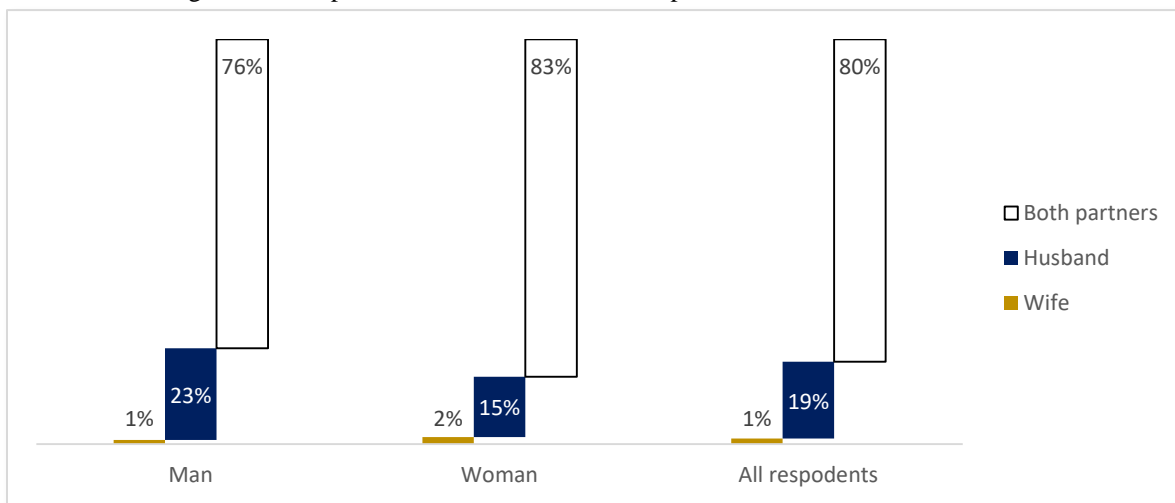
An important issue in the household is the decision on how much money to save. Asked who the decision-maker for this aspect is, in 38 percent of cases the representative of the household said that both partners decide together, 30 percent said that the husband is the decision-maker, and around 11 percent said that wife decides how much to save (see figure 14). As in some of the previous questions, we generated two subsamples with households in which the wife is employed or unemployed. Looking at results from these subsamples, we notice a higher involvement of women that are employed when deciding how much to save.

Figure 15. Who has a higher income?



As far as the income of partners is concerned, the representative of the household was told to assess which of the partners has a higher income. In almost 60 percent of the households, the husband has a higher income than his wife, in 5.2 percent of cases wife has a higher income, and in 23.1 percent of households, partners have approximately the same income.

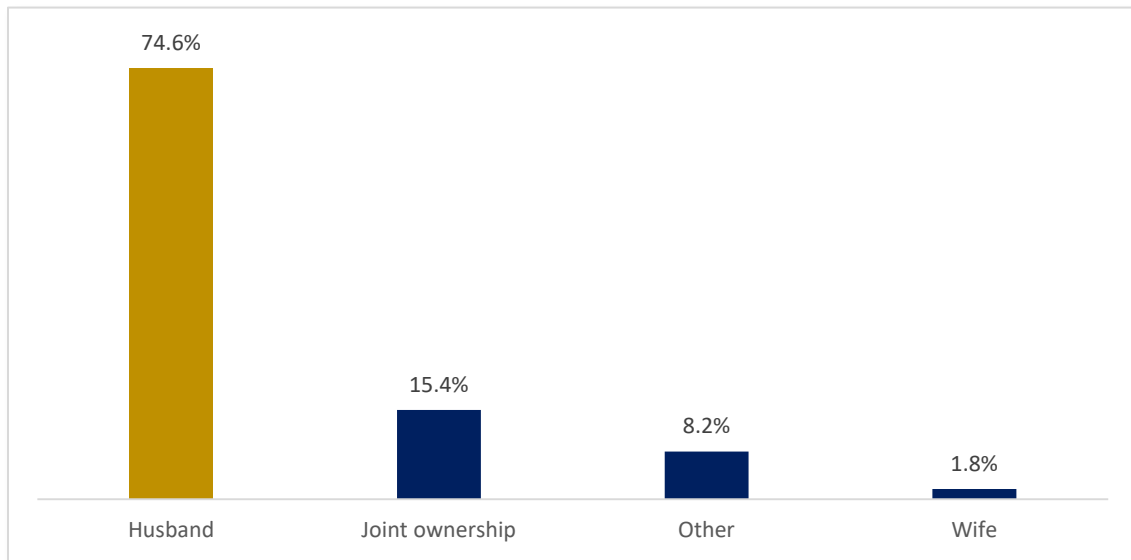
Figure 16. The person who should make the important decisions in the household



Respondents shared their opinion on who they think should make the important decisions in the household. Results show that the vast majority of them (79.6) think that both partners should make the important decision. When disaggregated at gender level, we notice that 23 percent of men think that husband should make an important decision in the household, while more than 83 percent of women think that important decisions should be made by both partners together (see figure 16).

When asked who is the legal owner of the property in which the household lives, in almost 75 percent of cases respondents said husband, while only in around 2 percent of cases they said that the legal owner is the wife (see figure 17). Joint ownership and other owners as two possible answers represent more than 23 percent of cases; this may be because in rural areas households consist of more than one couple, therefore, there might be more legal owners.

Figure 17. The legal owner of the property in which household lives



In order to analyze the process of decision-making, we asked respondents who is responsible for decisions such as education planning, family planning, residence, traveling, and family celebration. The results suggest that in most of the households in rural areas, both partners are responsible for the mentioned decision (see figure 18). While in 22 percent of the households husband is responsible for residence, in 11 percent of cases wife is responsible for a family celebration.

Figure 18. The person responsible for: Education planning, family planning, residence, family celebrations.

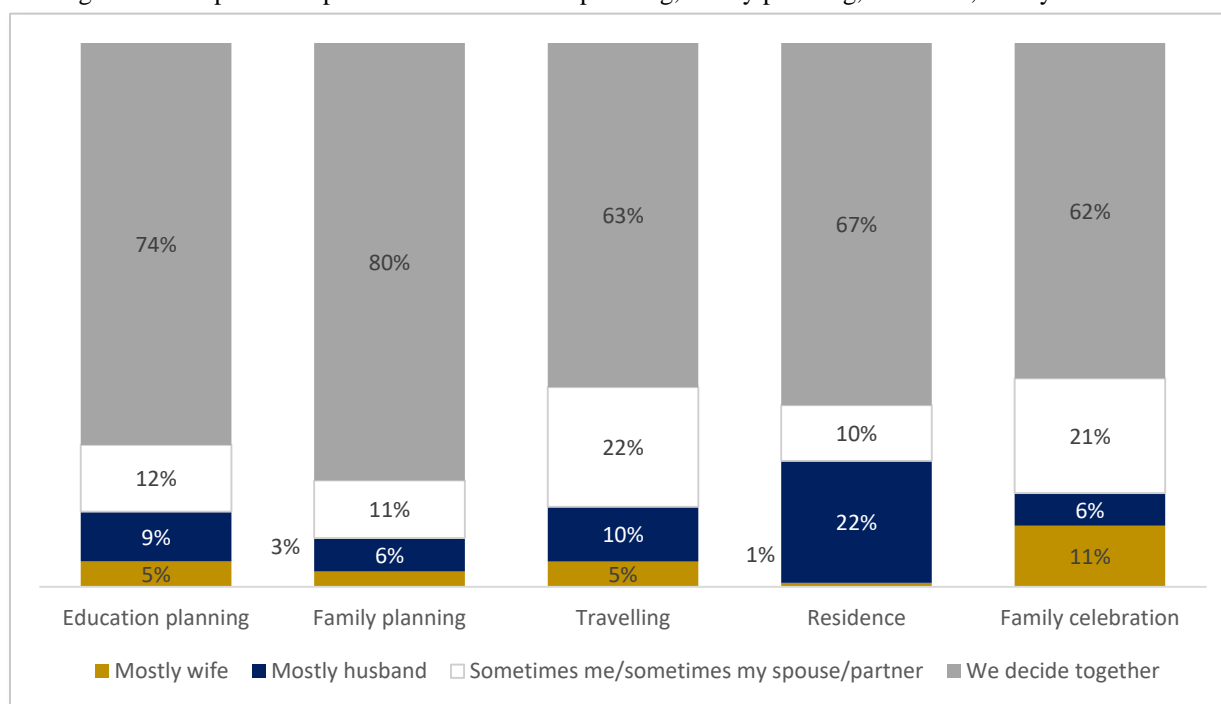
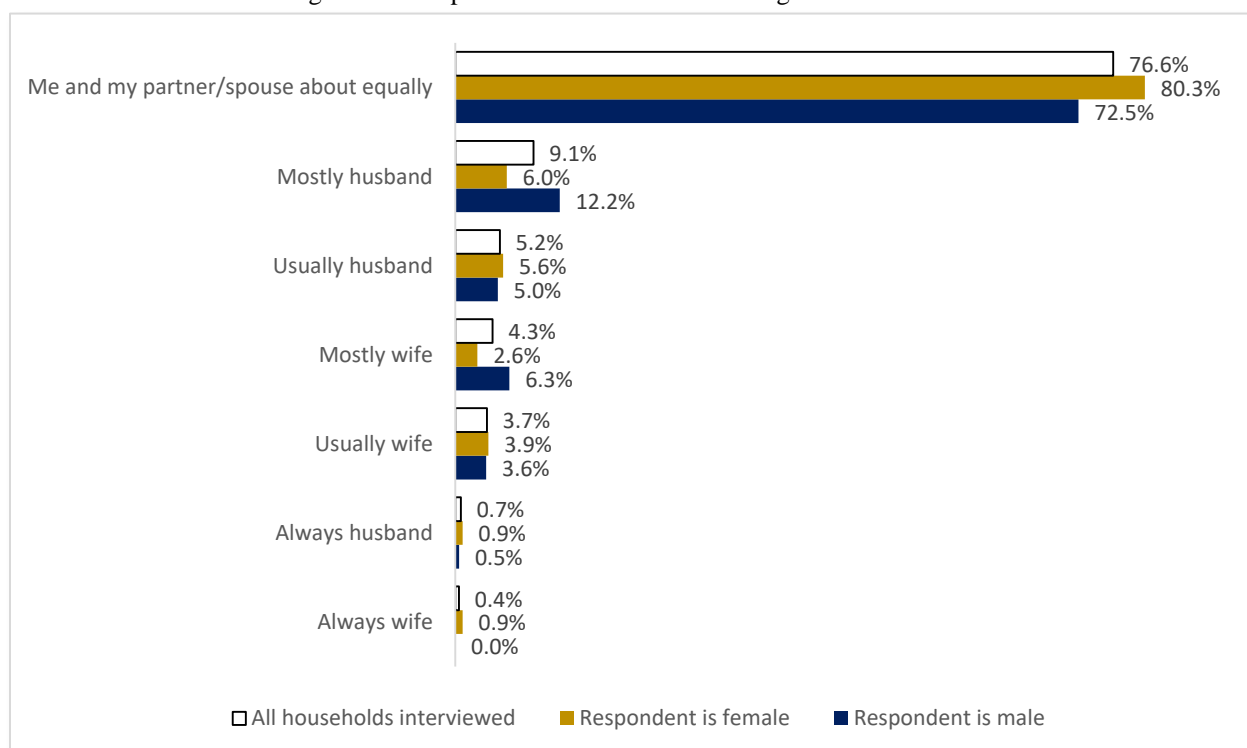


Figure 19. The person who decides how savings should be used



While in one of the previous questions, respondents were asked who decides how much money should be saved, in another question they were asked if they currently have any joint savings; in 42 percent of cases, the answer was positive. The following question asked them who is responsible for the way the saving should be used. The results are illustrated in figure 19; in more than 76 percent of the households, the representative said that he/she and her/his partner decide about equally. In addition, we presented the results disaggregated by the gender of the respondents.

In one of the questions, the respondents were asked if they felt free to spend money on themselves, children, or in a situation when an unexpected has occurred without asking for permission from the partner. The results are shown in figure 20. As we can see most men and women would feel free either always or sometimes to spend money on the mentioned situation without asking for permission. Even so, approximately one-third of women and men respondents would tend not to feel comfortable making such decisions without securing permission from their spouse.

Figure 20. Freedom to spend considering several scenarios

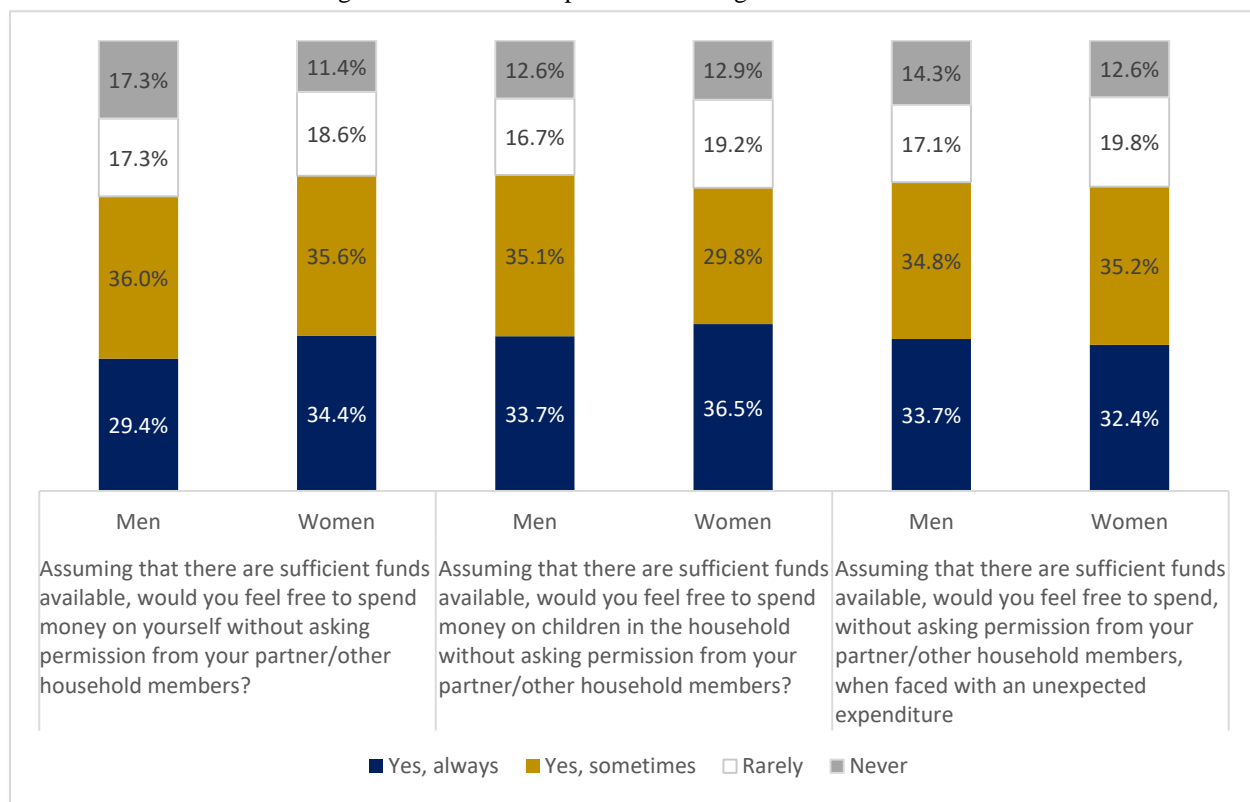
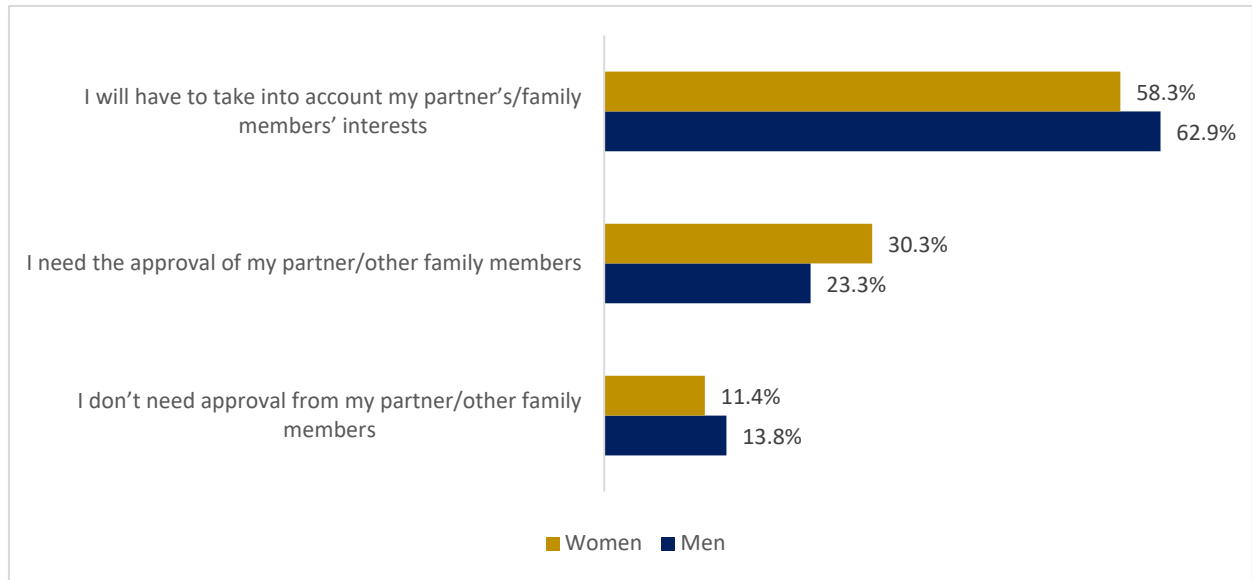
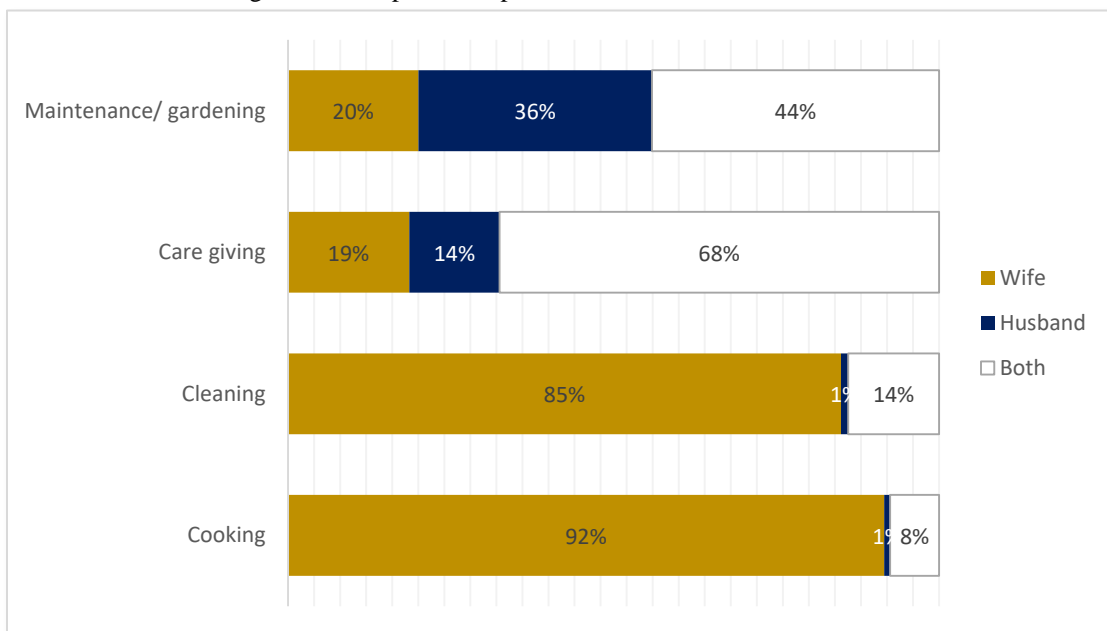


Figure 21. Independence of respondents if they had to make an important decision



Regarding the independence to make a decision, the respondents were asked what they would do if they had to make an important decision. As this was a personal question to the respondents, we presented results in figure 21 disaggregated by gender. Both genders in more than 50 percent of cases said that they would take into account their partner's or family member's interest before making an important decision. Another pattern we notice is that women more than men said that they needed the approval of their partner when they have to make an important decision.

Figure 22. The person responsible for various household works





Regarding the household works, the representative of the household was asked who is responsible for cooking, cleaning, caregiving, and gardening. Figure 22 gives information about the results generated from this question. As shown, in the vast majority of households, the wife is responsible for cooking and cleaning. On the other hand, for caregiving and gardening, most often both partners were chosen as equally responsible.

Finally, respondents were told to assess on a scale from 1 (completely unsatisfied) to 10 (completely satisfied) how happy they are with the way that household expenses are divided between partners. In figure 23, we presented the average of men's and women's responses. As shown, men are slightly more satisfied than women, on average.

Figure 23. Satisfaction with the way that expenses are divided between partners

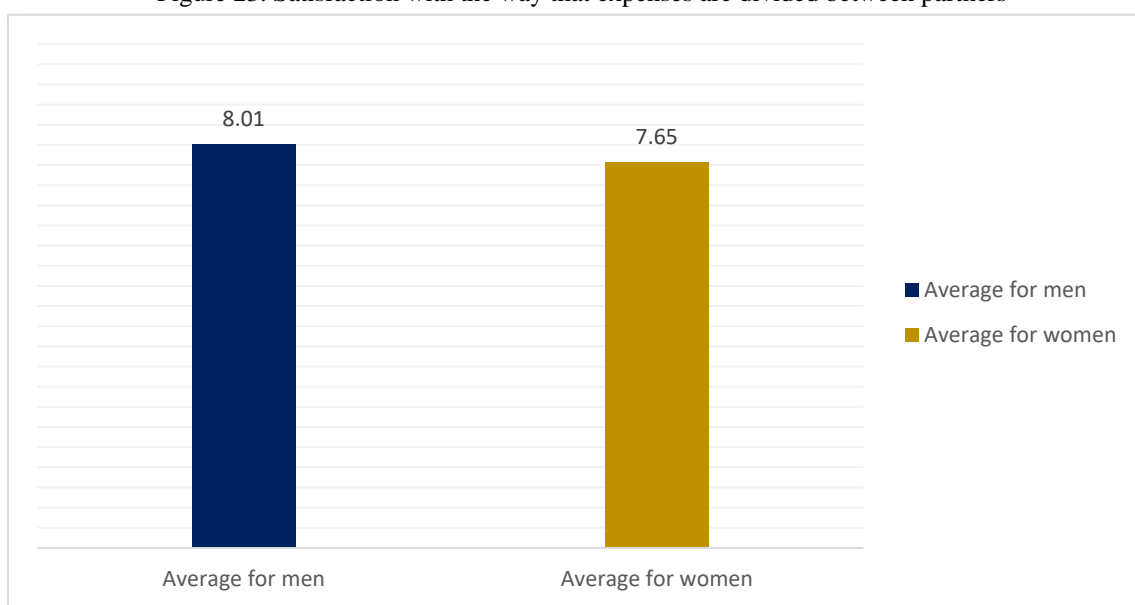


Table 2 contains the result disaggregated by sex and ethnicity of the respondents for the questions we considered as the most important for this topic. The reason we presented result disaggregated by respondent's sex is to see if there are any differences between male and female responses; as we mentioned earlier, some studies found that male respondents tend to overestimate their contribution in the household which could affect their answers for decision-making as well. As presented, there are differences between male and female respondents in some of the questions. However, these differences could be caused by other factors which include characteristics of that particular household that is being interviewed. In order to come to a more precise conclusion, more detailed data is needed which would make it possible for us to conduct more advanced econometric analysis.

As far as ethnicity is concerned, there are differences between Albanian and Serbian households regarding the management of income and decisions for various purchases of the household. A pattern we notice is that in Serbian households, for decisions we considered as the most important, both partners decide together more often than in Albanian household. Another finding

is that husband in Serbian households is the only decision-maker less often than in Albanian households.

Table 2. Summary of the results disaggregated by sex and ethnicity of respondents

Question	Possible answer	Respondent's sex		Respondent's ethnicity	
		Male	Female	Albanian	Serbian
Who manages the HH income?	Wife manages all the money	3.7%	4.5%	3.4%	5.2%
	Husband manages all the money	37.3%	30.1%	40.1%	24.8%
	We pool all the money and manage it together	44.6%	48.8%	44.9%	48.9%
	We pool some of the money and keep the rest separate	9.0%	11.6%	7.3%	15.0%
	We each keep our own money separate	3.2%	3.0%	1.3%	5.4%
	Other	2.3%	2.0%	3.0%	0.7%
Who manages the monthly HH expenses?	Wife pays for everything	9.3%	8.1%	7.9%	10.3%
	Husband pays for everything	43.6%	37.3%	42.9%	36.9%
	We pay both to approximately equal shares	16.5%	22.8%	17.3%	22.6%
	We pay both relative to our income	9.1%	11.4%	10.6%	9.3%
	Both of us are paying some of them, but there is no fixed rule	19.0%	18.9%	18.2%	20.9%
	Other	2.5%	1.6%	3.3%	0.0%
Who usually makes decisions about occasional more expensive purchases for the HH?	Mostly wife	1.9%	1.4%	2.1%	1.0%
	Mostly husband	49.0%	45.0%	47.6%	47.4%
	Sometimes me/sometimes my spouse/partner	15.0%	17.7%	15.1%	17.0%
	We decide together	31.4%	34.6%	31.9%	34.6%
	Someone else	2.6%	1.4%	3.3%	0.0%
Who usually makes decisions about investing/buying major things for the HH?	Mostly wife	1.6%	1.8%	1.5%	2.0%
	Mostly husband	43.7%	35.4%	46.9%	29.5%
	Sometimes me/sometimes my spouse/partner	9.5%	12.6%	11.4%	9.6%
	We decide together	41.4%	48.2%	35.8%	58.7%
	Someone else	3.7%	2.0%	4.3%	0.2%
When you and your spouse/partner make decisions about selling HH assets, who has the final say?	Mostly wife	1.6%	1.2%	1.8%	0.7%
	Mostly husband	42.9%	37.0%	46.5%	31.2%
	We decide together	51.4%	58.9%	47.4%	65.8%
	Other	2.3%	2.0%	3.0%	0.7%
	N/A	1.8%	1.0%	1.2%	1.5%
Who makes the decisions about taking a loan?	Mostly wife	1.2%	2.4%	1.5%	2.5%
	Mostly husband	39.4%	33.5%	36.8%	37.2%
	We decide together	49.0%	58.3%	50.8%	56.9%
	N/A	10.3%	5.9%	10.9%	3.4%
Who makes decisions about how much money to save from your HH income?	Mostly wife	9.8%	9.9%	9.7%	10.9%
	Mostly husband	27.9%	28.2%	25.0%	31.4%
	Sometimes me/sometimes my spouse/partner	21.3%	19.5%	25.0%	13.3%
	We decide together	35.3%	37.1%	34.7%	39.3%
	N/A	5.7%	5.3%	5.6%	5.2%

### Findings from focus group discussion

In addition to the quantitative data collected through the survey, the team has organized a focus group discussion as well. The focus group discussion took place in late October in Prishtina and consisted of eight participants that were selected based on their expertise, knowledge, and relevant experience in the relevant fields. Most of them work in areas related to gender analysis and development. The discussion was opened by the presentation of some of the most important survey findings. In general, such findings to a large extent were validated by all participants. According to the participants, as the data suggests, income inequality may be the main reason why men have more decision-making power in the rural households in Kosovo (in the majority of rural families, men are the only decision-maker or at least a co-decision maker).

Another important issue that was thoroughly discussed among the participants was the fact that in most rural family's monthly household income is lower compared to the urban areas which might affect the overall decision-making process as most of the household expenses are predetermined (i.e. utilities and other necessary goods). While some of the participants believe that regardless of the income level, there should be some sort of discussion and consensus among members when it comes to the distribution of the overall household budget. On the other hand, the other group believes that there is little room for discussion as far as the decision-making process is concerned since the budget is limited and most of it is spent on basic goods and services.

The decision for household purchases is another aspect that was discussed among the focus group participants. In principle, they agreed that, as findings suggest, men have more power when it comes to more expensive purchases and women usually decide for the routine purchases. Based on their experience, as well as anecdotal evidence, they believe that the situation is better in urban areas where the couples usually make the financial decisions together making the decision-making process more gender-balanced compared to the rural areas.

In the end, the participants agreed that the empowerment of women in the economy is the most important factor that would increase the engagement of women in household decision-making. Specifically, empowerment through improved access to the job market as well as education for women in rural areas is a key policy implication deriving from the survey data that need immediate attention from the policymakers. Lastly, it was also argued that systematic advocacy activities channeled through Civil Society organizations would improve the overall situation of women in rural communities in Kosovo.

## CONCLUDING REMARKS AND RECOMMENDATIONS

This report analyzes household decision-making in rural areas in Kosovo. To our understanding, there are very few studies of this kind in Kosovo, which are not published yet.<sup>9</sup> Therefore, by conducting this study we consider that we provide novel evidence which could be useful for policymakers and other relevant actors. Our findings, in line with the literature,<sup>10</sup> suggest that women's status of employment plays an important role in household decision-making. More precisely, the decision-making is more gender-balanced in the household in which the wife is employed. The key findings of this study are summarized as follows:

- Couples manage the household income together in 47 percent of the total interviewed households. While in 35 percent of cases husband manages the household income, a female spouse manages in only 4 percent of the total sample.
- Regarding the decision for purchases of the household, we observe that for routine purchases wife is usually the decision-maker, however, when it comes to more expensive purchases, the husband is the decision-maker most often. Regarding the investments and purchase of major things of the household, the decision is usually made together by both partners.
- When it comes to selling the household assets, in more than 50 percent of cases partners decide together. Nevertheless, when looking at results for the other options, the husband decides in 42.2 percent of cases and the wife only in 1.4 percent of the households.
- Taking a loan is a decision for which in 58 percent of households the partners decide together, whereas in 40 percent husband decides, and only in 2 percent wife makes this decision.
- As far as savings are concerned, 38 percent of respondents said that partners decide together on how much money to save, followed by 29 percent who said that mostly husband makes this decision and 10.5 percent who said that mostly wife decides.
- From those households in which partners have joint savings, in 76 percent of cases, the respondent said that partners have about equal say on how saving should be used.
- With respect to important decisions, in most of the households, the representative said that both partners decide together for issues such as education planning, family planning, traveling, residence, and family celebration. Looking at the gender aspect, we notice that while the husband is more often responsible for deciding the residence location, the wife is responsible for family celebrations (i.e. weddings, birthdays, etc.).

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<sup>9</sup> This information was provided by one of the focus group participants whose work is focused on gender studies.

<sup>10</sup> Acharya, D.R., Bell, J.S., Simkhada, P. et al. Women's autonomy in household decision-making: a demographic study in Nepal (2010).

- The vast majority of the representatives said that wife is responsible for cooking and cleaning in that particular household. Regarding gardening and caregiving, the most common answer was that both partners are responsible for these aspects.
- On average, men are slightly more satisfied with the way that household expenses are divided between partners.

The following recommendations derive from the data collected in the field showing that from a gender perspective the decision-making in rural households in 10 municipalities in Kosovo is affected by various factors mostly as a result of rooted gender norms, expectations, and roles that shape affect women and men differently. As such, women's decision-making at the household level, in general, is weaker compared to men mostly because of the unequal economic rights and opportunities, women's lower employment rate, women's lower land and property ownership.

Considering the above results, we recommend that certain aspects are considered when working with women in rural areas and towards their empowerment through more decision-making power:

- Support the Ministry of Agriculture and other relevant institution in addressing the informal economic activity of women, especially those in rural areas who are engaged in agriculture.
- Support and encourage the diversification of incomes and employment opportunities for women and men in rural areas.
- Empower women in rural areas through sustainable initiatives in the field of education, which will enable them to be economically and socially secure. Support designing and implementing programs that target girls' and women's participation in formal and informal education focusing on agriculture studies.
- Take the necessary measures during the implementation of the project to ensure that women's access to the property and their property rights are improved.
- Provide accessible information on women's property and land rights in rural areas.
- Provide support and guidance to project partners and relevant institutions to reduce the burden on women of registration and de facto enjoyment of their land rights, including promoting the collection of gender-disaggregated data on property access in compliance with Article 14 of The Committee on the Elimination of Discrimination against Women (CEDAW).
- The project should give special attention to places where future project meetings and training take place considering the mobility and accessibility of women in rural areas. Avoiding places where women's access can be more difficult.
- Local government to ensure that public transportation reaches all rural areas so that women have the necessary transportation for accessing public events or services.

- The CSO community and the project, in particular, to advocate for the involvement of actors representing the interests of women farmers and women living in rural areas in the drafting of policies, national action plans, and national strategies.

