



FACILITATING EMPOWERMENT

FACTORS INFLUENCING
WOMEN'S ECONOMIC
DECISIONS IN KOSOVO

2018



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ACRONYMS

EEC	→	European Economic Community
EU	→	European Union
EUI	→	Economist Intelligence Unit
FDI	→	Foreign Direct Investment
FLFP	→	Female Labor Force Participation
GDP	→	Gross Domestic Product
IFC	→	International Financial Corporation
ILO	→	International Labour Organization
IMF	→	International Monetary Fund
KAS	→	Kosovo Agency of Statistics
KGSC	→	Kosovo Gender Studies Center
KWM	→	Kosovo Women's Network
MLFP	→	Male Labor Force Participation
MLSW	→	Ministry of Labor and Social Welfare
MTI	→	Ministry of Trade and Industry
NGO	→	Non-governmental Organization
OECD	→	Organization for Economic Co-operation and Development
RROGRAEK	→	Network of Roma, Ashkali and Egyptian Women Organizations of Kosovo
UN	→	United Nations
UNDP	→	United Nations Development Programme
WEF	→	World Economic Forum

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EXECUTIVE SUMMARY

Women in Kosovo's economy are still subjected to many challenges, in the labor force, more than 80 percent of the women are inactive, and for the remaining women who are active, the unemployment rate is around 40 percent.¹ While there have been steps taken to empower women in the workforce, such as vocational education and training, as well as specific professional trainings targeting women; grant-giving schemes for women-owned businesses and startups; as well as an increase in disposition from institutions to propose policies and improve infrastructure to incorporate the needs of women in the labor market, there are still essential policy interventions and actions that need to be put into place to foster improvements in the labor markets that will encourage women to seek jobs and find employment. Considering that the existing research on women's economic inactivity and labor force statistics focuses almost exclusively on the reasons for their inactivity and the barriers they face once in the workforce, this research aims to provide concrete results on the means for increasing the activity level of women in the economy and lowering their workplace barriers.

This report provides an analysis of the data collected through a survey with 500 women across Kosovo, a representative sample, which covers specifically ways to improve women's labor market experiences through potential policies and actions that lower the barriers to entering the labor market and barriers linked to the work environment. The survey has delivered data on impediments to work related to infrastructure, most importantly on child and elderly care facilities; sectors and types of jobs more likely to be in demand by women; and discriminatory and problematic issues in the workplace. The survey also contained questions on individual characteristics, sector disaggregated differences, differences in barriers as well as perceptions between employed and unemployed women, as well as other data, which are analyzed in this report.

¹ Kosovo Agency of Statistics, 2017.

KEY FINDINGS

MAIN FINDINGS REGARDING EMPLOYED WOMEN:

Sectors:

- ➔ Of the employed women surveyed, 60 percent are employed in the private sector and roughly 28 percent in the public sector, whereas the remaining are either self-employed, work in a non-governmental organizations or international organizations.

Income levels

- ➔ Overall, the average salary for women who are employed is 336 euros.
- ➔ Almost two thirds (around 66 percent), of women have stated to have a monthly salary ranging from 200 to 500 euros.
- ➔ Sectoral differences in earnings show that women working in the public sector earn on average 432 euros monthly compared to women working in the private sector who earn on average 327 euros monthly.

Contractual arrangements

- ➔ One in three women working in the private sector do not have a working contract.
- ➔ More specifically, the survey results show that the foremost vulnerable occupations women hold are: sales clerk (with 32 percent), hairdresser (with 19 percent), dressmaker (with 15 percent), cook (with 11 percent), cleaning lady (with 7 percent), and pharmacist (with 6 percent).

Workplace Barriers

- ➔ More than half, around 60 percent, of women consider they face some barriers in their workplace.
- ➔ The top three barriers women consider as hindering in their workplace are: (i) low salary level, (ii) lack of

enforcement of workers' rights, and (iii) lack of employment benefits.

Working days

- ➔ Data show that women in the private sector work, on average, one day longer weekly, that is 20 percent more than women employed in the public sector, while being paid on average 24 percent less.

Barriers during job-search

- ➔ The primary reason (in 72 percent of the cases) that has driven the surveyed women to look for a job in the first place has been the need for additional family income.
- ➔ Roughly 23 percent of women state to having experienced some kind of obstacle or issue, when applying for their current job.
- ➔ The top three barriers identified are: (i) the lack of appropriate jobs available; (ii) lack of time to work due to child care obligations and lack of access to child care; as well as (iii) lack of part-time or flexible work opportunities.

MAIN FINDINGS REGARDING WOMEN WHO ARE CURRENTLY NOT WORKING:

Reasons for unemployment

- ➔ Of the women who are not currently working, 51 percent cite job-market related reasons for their unemployment. More specifically, 45 percent claim they face supply side problems, that is – that is either (i) inability to find a suitable job (40 percent) or (ii) inadequate qualifications (5 percent). The remaining 6 percent claim their employment status is a result of demand side problems, that is lack of suitable jobs.
- ➔ On the other hand, more than 24 percent of women, cite care obligations to be the main reason for not working, including (i) lack of time to work due to child care or (ii) elderly care obligations (10 percent and 5 percent respectively), followed by (iii) lack of time to work due to household work and (iv) lack of support to work from the partner.

Barriers in job-search

- ➔ In 68 percent of the cases women stated that lack of adequate jobs is the main barrier they have faced; followed by lack of time to work due to child care obligations, for 47 percent of women.
- ➔ Lack of flexible or part time jobs, inadequate qualifications, and lack of transportation to workplace, are also considered among top five barriers to women.

OVERALL PERCEPTIONS ON ECONOMIC EMPOWERMENT:

Economic empowerment

- ➔ In terms of economic empowerment and perceptions of gender roles, 70 percent of women completely disagree with the statement that “a woman must give up paid work if it interferes with the fulfilment of domestic duties.”
- ➔ Moreover, 83 percent fully disagree with the statement that “a man should have the final say in decision-making at home.”
- ➔ Around 81 percent of women fully agreed with the statement that “having a job is the best way for a woman to be independent,” a further 17 percent partially agree.

Time use

- ➔ Women, regardless of their employment status, spend on average 3 hours and 30 minutes engaged exclusively in household work (that is, not including care work).
- ➔ Employed women, spend a little less than 3 hours in household work, on top of their paid work, whereas, unemployed women, spend, on average, 4 hours doing household chores.

Childcare

- ➔ More than 60 percent of women stated that they, themselves, shoulder the main responsibility for childcare. For the remaining, around 4 percent of women stated that their partner is the main caretaker of children and about 10 percent rely on their or their partner's parents.

- ➔ For the employed, there are a lower number of women who claim sole responsibility in taking care of children, to 38 percent.
- ➔ On the other hand, unemployed women, in 76 percent of the cases are the solely responsible for childcare.

Facilitative interventions

- ➔ Of women who are not working, 75 percent have stated that having access to adequate jobs, would improve their labor force participation.
- ➔ In terms of trainings, 56 percent of not-working women state that having access to professional trainings that improve their chances of being employed, would be helpful to them, and 55% consider that if there were more part-time jobs or jobs that allowed for more flexibility, they would be more likely to join the labor force or be employed.
- ➔ Similarly to women who are not working, 74 percent employed women consider access to adequate jobs as the main improvement to their employment and working conditions. Moreover, 63 percent of already employed women stated that they would prefer access to professional trainings that would improve their opportunities for finding better jobs in the future.

- ➔ On the other hand, 58 percent of employed women consider that having opportunities to work part-time or have flexible working schedules, would be advantageous to their working situation.
- ➔ More importantly, from a policy perspective, 52 percent women who are currently working, consider that interventions in child care, both in terms of more access to child care facilities, and on a more personal note a higher level of involvement from their partners, are important to their employment.
- ➔ Furthermore, while unemployed women do not place this a as a priority, almost half of women who work, believe that more balanced parental leave provisions, which would involve fathers in childcare from the beginning, is beneficial.

RECOMMENDATIONS

- ➔ The Ministry of Labor and Social Welfare (MLSW), along with other responsible government agencies, need to ensure a higher level of effectiveness of the labor inspectorate. More specifically, the number of labor inspectors needs to increase in line with the needs of the current labor market.
 - As the main sector in women's employment, the private sector needs to be under more scrutiny in terms of labor law enforcement, especially when it comes to labor informality.
 - Moreover, women working in the private sector are subject to working in schedules that are in violation of the labor law, which can be rectified with more frequent labor inspectorate visits, ensuring that scheduling in the private sector is in line with the legal provision in the law on labor.
- ➔ Labor Law provisions regulating work from home and part time work, need to ensure that workers who are employed full time under regular contracts, are allowed to work from home or work part time under certain circumstances.
 - These provisions are especially important for women and men who return from maternity, paternal, or parental leave - to use part time work to transition back.
- ➔ The Law on Labor needs to foresee that all workers are provided with a minimum number of guaranteed hours, and give them a say in their work schedules, including limiting the variability of their working hours.
- ➔ Finally, the Ministry of Labor and Social Welfare, needs to foresee legal provisions that encourage employers to offer flexible and part time working hours – in the professions where this is possible, either in the Law on Labor or through other legal documents.
 - While this decisions remains in the discretion of individual employers, promoting this through legislation, is one step further to ensuring such work arrangements become possible. These changes would provide more work opportunities for all, especially for women and youth.
- ➔ The Ministry of Education, Science and Technology (MEST) needs to develop curricula and provide 5th level qualification trainings and certifications for skills identified as needed by the labor market.
 - The focus of these trainings should be in the sectors with growth potential, such as ICT, services, and other specific specializations, and aim at greater recruitment of women, so that they are offered the opportunity for specializing in these areas, and thus improving their career opportunities.
- ➔ Specifically, the Ministry of Education, Science and Technology, in cooperation with the Ministry of Labor and Social Welfare, should ensure that VETs and VTCs providing trainings in these sectors, especially in those where women are under-represented, offer scholarship opportunities to attract a higher number of women.
- ➔ The Ministry of Labor and Social Welfare needs to ensure that the proposed Law on Maternity and Parental Leave provides leave for mothers, fathers, and both parents combined, to minimize the discrimination women in the labor market face.
 - The proposed provisions need to ensure that the leave guaranteed by law serves to balance parental obligations of mothers and fathers.
 - This proposed law will have a long-term impact on the socio-economic development of the country, particularly in the economic empowerment of women and their participation in the labor market, as a result, it needs to make sure that women are not continuously discriminated in this regard.
- ➔ The proposed Law on Maternity and Parental Leave should foresee a model of balanced family leave, in line with the EU Directive 2010/18/EU where mothers are guaranteed 8 months of paid leave (that is – combined maternity and parental leave) and fathers are guaranteed 5 months of paid leave (combined paternity and parental leave).
- ➔ At the central level, the Ministry of Education, Science and Technology and the Ministry of Labor and Social Welfare need to create a joint task force that will draft a common strategy on child-care and preschool education.

- MEST needs to support higher enrollment of children in child care, day care, and preschool institutions and to improve the quality of preschool education.
 - MLSW needs to employ child care support schemes for low-income families; single parents; unemployed people while attending job interviews; unemployed people attending vocational training; as well as survivors of gender-based violence.
- ➔ At the local level, municipalities should explore possible models for investment in increasing childcare opportunities.
 - Specifically, municipalities need to consider co-operation with central level institutions, private businesses, and donors, or a combination of models that would best work with the target group, based on local needs, resources and resources available.

1. LITERATURE REVIEW

Studies centered on women's economic empowerment in developing countries are focused on increasing women's participation in paid work and their time constraints to do so. The body of literature and empirical work on women's economic opportunities has increased in the past three decades. Studies often focus on specific areas that impact women's economic empowerment, ranging from socio-cultural norms, to education, to the business environment in an economy, but less so in ways to facilitate women's labor force participation.

In developing countries, policies are not always aligned to promote women's economic activities, especially their labor force participation. Paired with socio-cultural expectations of women's role and time being reserved largely for the private domain, these policies enable a further increase in the gap in women's participation in the paid economy and the public domain. When they are engaged in the labor force, however, due to the unfavorable position they hold in the society, women often are subject to more vulnerable work and lack of respect for their labor rights.

Women, youth, and migrants are particularly susceptible to weak labor standards, lack of collective bargaining rights, and low employability for skilled labor (International Labour Organization, 2013). A cause of pay differentials between men and women is gender segregation that forces women into lower paying jobs, particularly women in the Global South who are often restricted by cultural and social norms (UN Women, 2015). This frequently leads women to the informal sector and jobs that are not subject to legislation on fair wages, resulting in poor pay and working conditions, skills mismatch, and a lack of social protection and job security for workers (Chen and Carr, 2004; UN Women, 2015; International Labour Organization, 2013). Looking into certain developing countries, Jayachandran (2014) finds that a combination of the cultural and societal constraints, with the set-up of the economy contribute to lower labor force participation rates. As a result, it finds that because of the societal expectations for women to work in unpaid care work, as well as a considerable lack of jobs considered fit for women, leads to lack of women in the labor force, resulting in a high economic gender gap.

Women's disproportionate representation in service jobs, especially in care work has led to continuous scholarly support for the positive impact of changes in the economy to

contribute positively to women's segregation (See Folbre, 2012). Earlier studies worked on empirically proving that occupational and industry segregation explains much of the gender wage gap as well as the gap in employment and activity (see Blinder, 1971; Fuchs, 1971; Oaxaca, 1973; Sorensen, 1990; Levanon et al., 2009). Due to this, literature largely agrees that shifts in the economy, from agriculture to services, are likely to produce better economic opportunities for women (see Jayachandran, 2014; Blau and Kahn, 2016).

However, it is clear that changes in policies are just as important as shifts in the economy. Regardless of the policies, the positive impact of the institutions in offering a more suitable environment for women to work in is undeniable. Gender sensitive policy action is needed to rectify the socio-economic obstacles of women, gender segregation in the workforce, and the gender wage gap (UN Women, 2015). Several studies have assessed the impact of fiscal policies that are drafted with country-specific norms and economic indicators in mind showing that these policies have a positive impact in both raising the female labor force participation rate and providing a better environment for women to actively participate in the economy. Fiscal policies both from the revenue and expenditure side can prove successful in improving the environment for women's economic empowerment. Policies such as tax benefit to stimulate labor force participation of women, or changes in income taxation, around the world, have empirically been proven successful in stimulating women's economic participation (see International Monetary Fund, 2012; Aguirre et al., 2012; Duflo, 2012; Thevenon, 2013). On the expenditure side of fiscal policy, social welfare policies, especially those that provide affordable and accessible child care, have proven successful in increasing women's economic participation as a result of freeing women from child care obligations (see Gong et al., 2010). Moreover, overall institutional investment in improving infrastructure, ranging from better access to public transportation, to improved access to child-care, have had a positive impact on women's economic activities around the world (see Norando, 2010). In Kosovo, an assessment of the fiscal expenditures on infrastructure, most particularly on child and elderly care infrastructure, has been published by the Kosovo Women's Network, and has provided specific recommendations that a better care infrastructure has a direct positive impact on women's labor force participation – something that needs

to be addressed by the Kosovo institutions (Farnsworth et al., 2016).

Apart from fiscal policies, legal provisions ensuring no discrimination and gender equality are the cornerstone of women's empowerment in general. Restrictive and discriminatory legislation has a negative impact on women's participation in public life, including here their economic activities. Legislation that does not provide equal access to the labor force, or that does not address gender based violence or family related law impedes women's economic participation as well (see Klugman and Twigg, 2012; World Bank and International Financial Corporation 2013).

Moreover, literature shows that poor social policies on maternity leave, elderly care, health care, minimum wage, and education have led to weak outcomes (see ILO, 2013; UN Women, 2015). However, the results of the impact of maternity leave on women's labor force participation shows ambiguous results. While well designed maternity and family legislation can support women's labor force participation, if legislation allows long period for women to be out of the labor force, it can lead to deskilling of these women and reduce their competitiveness in the labor force (see Jaumotte, 2013; Ruhm, 1998; Edin and Gustavsson, 2008).

2. METHODOLOGY

This section provides a general description of the methodological approach used in this study. In order to analyze the labor market, women's participation and lack thereof, as well as perceptions towards gender roles and barriers women face, Riinvest research team used primary data gathered through a survey with women across Kosovo. Moreover, the team has also used literature review and comparative analysis of qualitative data as a combination of research techniques to provide the most comprehensive research results.

The core data were collected through a survey including women who work and those who do not throughout Kosovo. Riinvest team used a stratified random sample, where both

population groups (women who are working and women who are not working) were grouped within homogeneous groups and simple random samples were selected within each group. This method was used to allow for a level of precision in estimation for both the strata and population.

To ensure that this research study produces representative data, the overall sample has included 500 respondents throughout Kosovo, who were selected randomly. Calculations have shown that a sample of 500 respondents is sufficient to generate representative results with an 85 percent confidence level and a 4 percent margin of error.

TAB. 01 SAMPLING DISTRIBUTION ACROSS KOSOVO REGIONS

	Total number of women in population	Employment level	Number of questionnaires
Prishtina	179,069	40.30%	134
Prizren	140,519	13.20%	101
Gjilan	65,445	9.80%	56
Peja	78,981	9.70%	73
Ferizaj	56,041	8.00%	42
Mitrovica	68,026	7.60%	59
Gjakova	37,470	7.30%	35
TOTAL	625,551		500

SOURCE: AUTHORS' CALCULATIONS

After constructing the sample, the next step was drafting of the questionnaire according to the sections which were pre-determined based on both academic and policy research conducted by Riinvest staff. The questionnaire included generic questions regarding the profile of the employed and non-working women, more specifically socio-economic and demographic related questions. The second part of the questionnaire was divided to capture data from women who are employed and those not working separately. The third part of the questionnaire was focused on questions regarding economic empowerment and perceptions of gender roles.

The survey was conducted by engaging our experienced enumerators who were trained on the specifics of the survey. All enumerators underwent a three-day training, where they were informed about the content and importance of the survey; were trained on the survey methodology (contact with the respondent, ways of gathering information, ways of completing the questionnaire); and were tested on their ability to conduct surveys by simulating a sample survey.

Before the start of the survey, the questionnaire was tested by the Riinvest research team to ensure the efficiency of time and a logical sequence of questions. Small groups of 2 to 5 enumerators have worked under the supervision of one team leader. Besides monitoring the enumerators in the field and conducting logical control, verification of the surveys was also done through phone calls made by the research team and the project leader. Around 40 percent of the survey questionnaires, selected randomly, were re-verified by the research team, who contacted the respondents to make sure that the answers correspond to those that were filled in by enumerators. In addition, each questionnaire has been verified by the researchers to en-

sure correctness of questionnaire completion and to see if it contains any non-logical response. This methodology improves the quality of data and helps avoid potential defects within the survey.

The sample unit in this survey were women across Kosovo, whether working or not. Households were selected randomly and women within a household was surveyed. If there were 2 or more adult women in the household, only one of the women was surveyed, the one whose birth date was closest to the date of the survey.

Once collected, the data was encoded by experienced researchers using the operating software especially designed for the purposes of the project. Next, the data were analyzed and pre-interpreted using SPSS to identify responses outside of 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. Once the data was tabulated and cross-tabulated, the experienced research team has been engaged in interpreting and analyzing the findings.

Beside the survey, relevant studies and research reports have been utilized to complement on the primary research. Moreover, secondary research has been conducted in order to verify and consolidate the information received from the questionnaires. Following the data collection, from both primary and secondary research, a detailed report has been prepared, entailing analysis and providing recommendations on the findings.

3. SURVEY RESULTS

This section describes and analyses the output of the quantitative part of the study, the survey conducted with 500 employed and unemployed women in Kosovo. Subsection 3.1 portrays general overview of the socio-economic nature of the surveyed sample. This subsection provides information on age, education, income, civil status and family dynamics on those interviewed. In addition, several cross tabulations are performed to analyze the findings in more detail and to see if specific factors such as education impact certain aspects. Subsection 3.2 provides detailed picture on work-related issues pertaining to employed women. Here working conditions; contractual agreements; workplace barriers; as well as barriers to seeking employment are analyzed. Moreover, details of the sectoral differences are portrayed.

Subsection 3.3 is focused on women who do not work, specifically on reasons for their unemployment as well as barriers to entering the labor market or finding jobs. Specific issues women face, especially in terms of their previous experience, are analyzed more in detail. In subsection 3.4 the report provides an analysis of the impact of economic independence on women's empowerment in the household and the improvement of their decision making power, followed by an analysis of the double shift and the child care responsibilities within the household. Finally, subsection 3.5, looks into policy interventions and actions that are essential to improving women's labor market experience and even more so their participation in the job market. These interventions are explored in detail to provide specific recommendations for changes, stemming directly from research and from women's perspective on the issue.

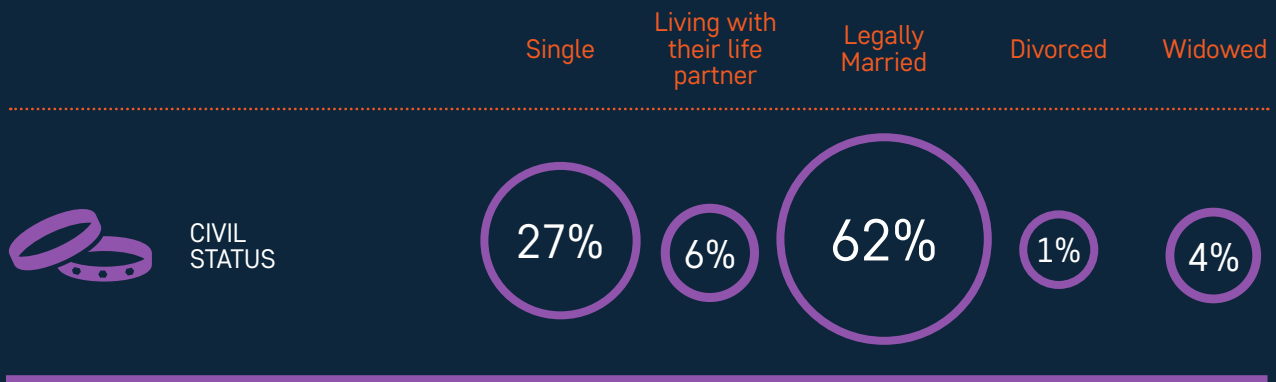
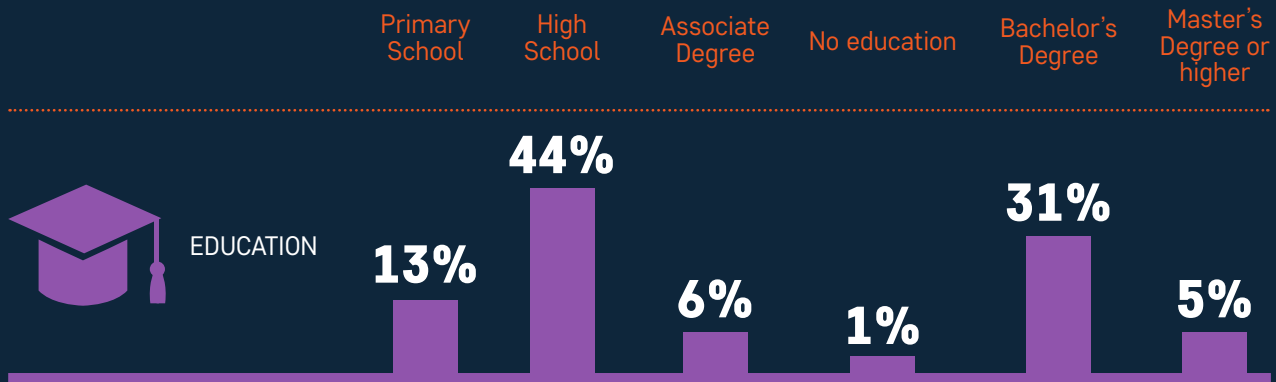
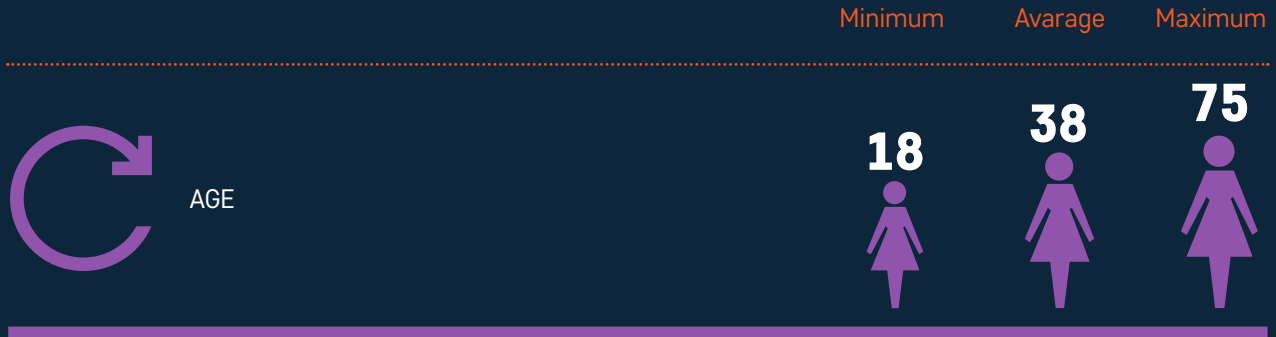
3.1. General Overview

The age of the employed women surveyed, ranges from 18 to 75 and is on average 38, same as the age group with the highest labor force participation rate in Kosovo. With regards to marital or civil status, roughly 62 percent of the surveyed women are legally married, around 27 percent are single, roughly 6 percent have declared to live with their life partner, about 4 percent are widowed and 1 percent divorced. The average number of family members in the sample is 5.

Around 31 percent of them have completed a bachelor's degree, around 6 percent have an associate degree, nearly 44 percent have completed high school and around 13 percent have completed only primary education. Around 5 percent have declared to have completed a master's degree or more, whereas the remaining 1 percent have no education.

Those married or living with their partner, in turn, gave details on their partner's education as well. That is, around 49 percent of the partners have completed some kind of higher education degree (6 percent a master's degree, 30 percent a bachelor's degree, 13 percent an associate degree) and around 51 percent have a high school degree or less. More than 80 percent of the partners are employed and in the majority of cases.

INFOGRAPHIC 1: GENERAL PROFILE OF WOMEN IN THE SURVEY



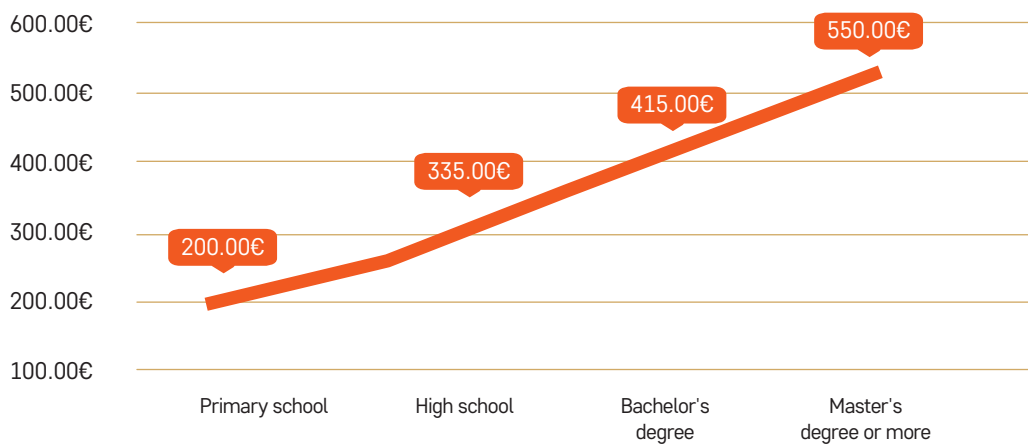
3.2. Employed Women

In terms of income received, on the other hand, the majority of employed women have stated to have a monthly salary ranging from 200 to 500 euros, namely around 66 percent. Nearly 11 percent of the surveyed women earn between 500-700 euros monthly, around two percent stated to earn between 700-1,000 euros and another two percent earn more than 1,000 euros in a month. Roughly 9 percent stated to earn less than 200 euros a month. Out of the total number of interviewed women, around 10 percent have refused to

give out details concerning their level of earnings. On the whole, the average salary of the surveyed women is 336 euros.

As expected, income in relation to the level of education, shows a positive trend. The average monthly salary of a woman with primary education has turned out to be 200 euros; with high school degree it is 335 euros; with associate degree it is 318 euros; with bachelor's degree it is 415 euros; and with master's degree or more it is 550 euros (see Figure 1).

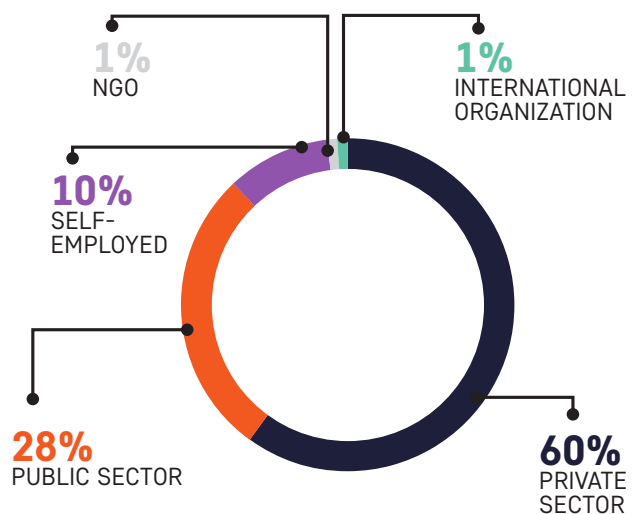
FIG. 01 AVERAGE SALARY BY LEVEL OF EDUCATION



SOURCE: AUTHORS' CALCULATIONS

Regarding sector of employment, the majority of 60 percent of the surveyed women are employed in the private sector and roughly 28 percent in the public sector, whereas the remaining are either self-employed, work in a non-governmental organization or international organization (as can be seen in Figure 2).

FIG. 02 EMPLOYMENT BY SECTOR

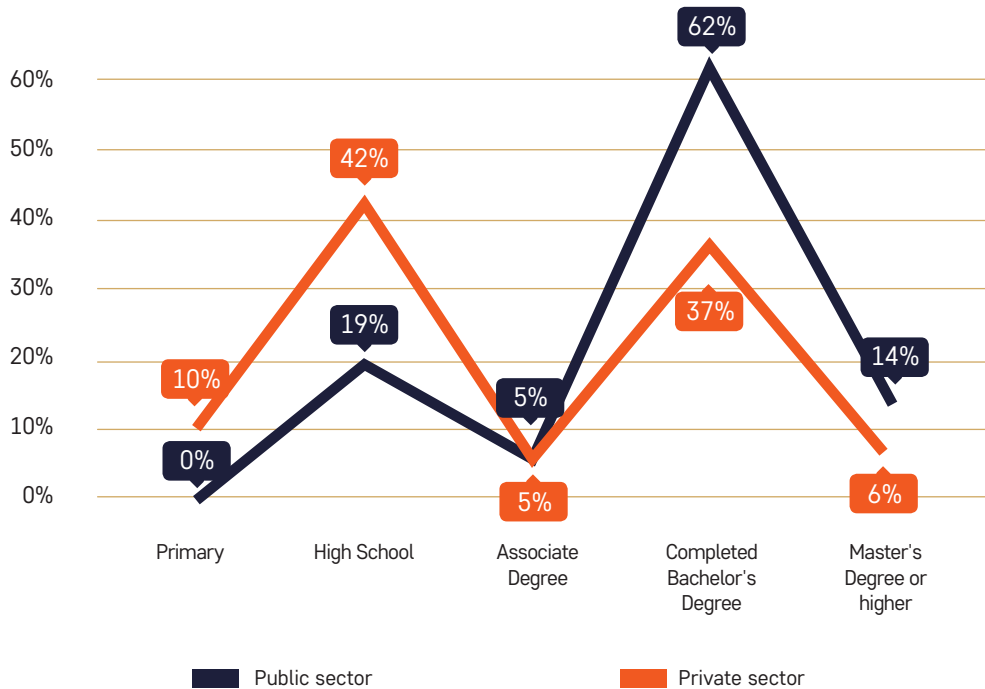


SOURCE: AUTHORS' CALCULATIONS

In a comparison between the private and public sectors, as the main sectors of women's employment in our sample, it is clear that the public sector has a higher educated workforce than the private sector. As illustrated in Figure 3, almost 10 percent of the women working in the private sector have only completed primary school, whereas there are no women working in the public sector with only a completed primary education. Similarly, around 42 percent of

the women in the private sector have a high school degree, more than twice as much as women in the public sector. On the other hand, while roughly 37 percent of the women in the private sector have completed their bachelor's studies, the same holds true for as much as 62 percent of women in the public sector. Likewise, around 6 percent of women in the private sector hold at least a master's degree, less than half as much women in the public sector, with 14 percent.

FIG. 03 EDUCATION LEVEL BY SECTOR OF EMPLOYMENT

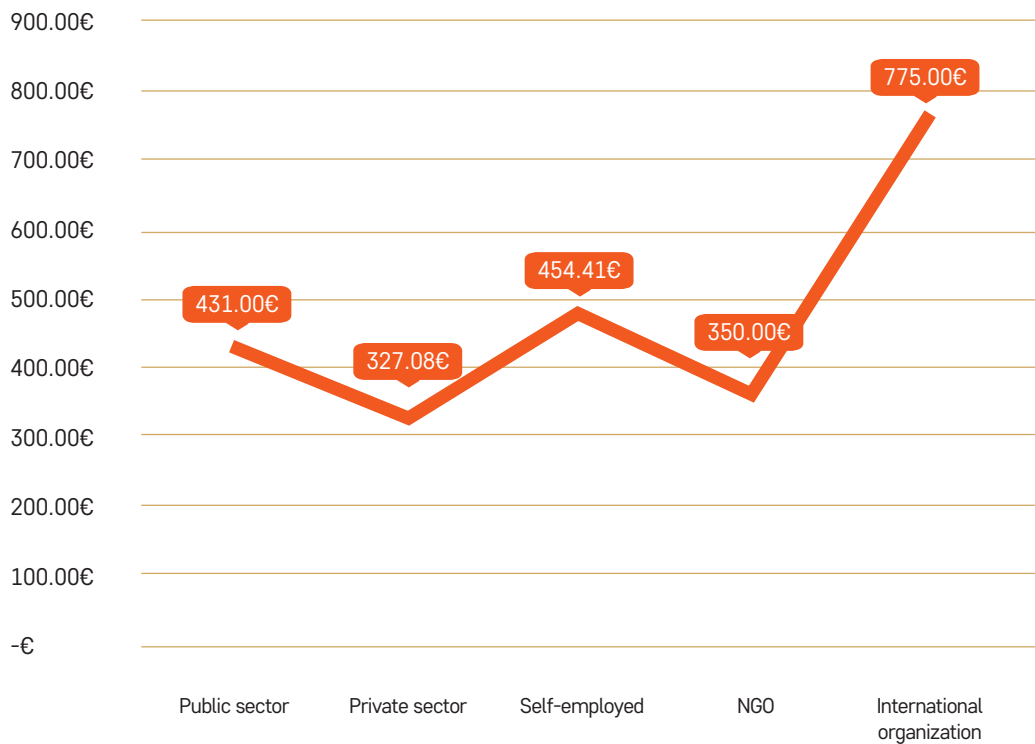


SOURCE: AUTHORS' CALCULATIONS

Disaggregating average salary by sector, depicts a considerable compensation differential between the public and the private sector. Notably, the surveyed women working in the public sector earn on average 432 euros monthly whereas women working in the private sector earn on average 327

euros monthly. At country level, the average salary of employees, both man and women, working in the public sector is 429 euros while in the private sector it is 349 euros, as reported by KAS. Average salaries of the five sectors are illustrated in Figure 4.

FIG. 04 AVERAGE SALARY BY SECTOR



SOURCE: AUTHORS' CALCULATIONS

Globally, women represent a more vulnerable workforce, one that is more likely to participate in either the informal economy or accept jobs that do not fully comply with the labor law. Informally employed women are a highly vulnerable population subject to unique financial, emotional, and physical risks. The poor labor market conditions faced by informal workers include lack of benefits, contracts, autonomy, insurance, pensions, livable income, and assets (Lund, 2006). Informal work comes with little or no social protection as well as contractual obligations or accountability from the employer. Moreover, informal workers typically do not have opportunities to learn new skills that could eventually lift them out of poverty (Lund, 2006). To assess the state of women's work in terms of contractual obligations and arrangements in Kosovo, women were surveyed on specific questions regarding their employment process, their contracts, and the fulfillment of their contractual obligations.

Connecting to the informal employment, women were surveyed on whether they possess a contract for their current job. In Kosovo, the level of employment in the shadow economy is estimated to be around 80 percent (Riinvest, 2015), which is the highest in the region. Moreover, the worldwide

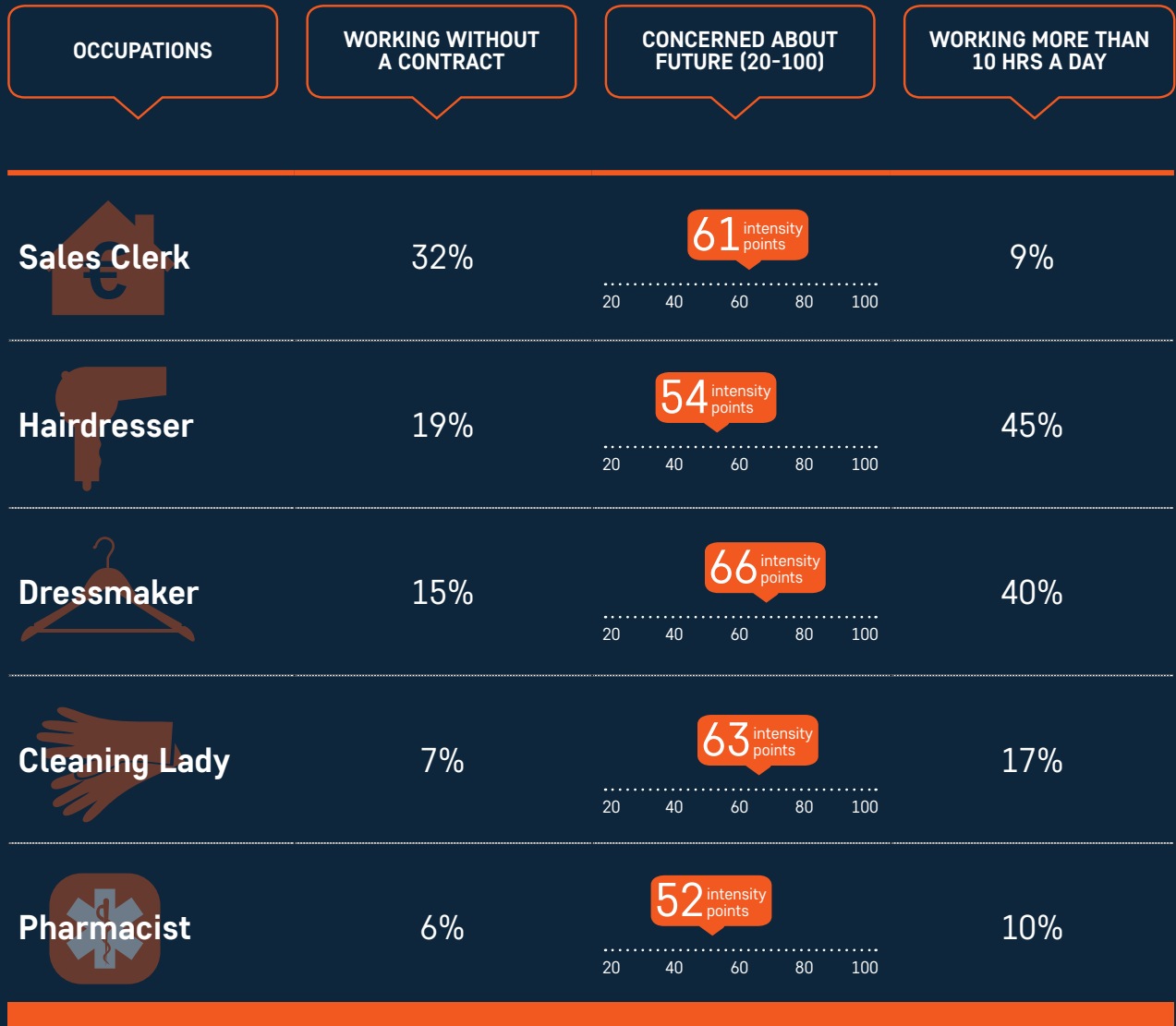
trend that women look for jobs with higher flexibility, shown in later in this report, leads to a higher likelihood of them being employed in jobs that lack security – including working without a contract. These are generally issues women face when working in the private sector. The number of women in the private sector that are employed but do not have a contract is worrying. One in three women working in the private sector do not have a working contract. As expected, in contrast, all the surveyed women that are working in the public sector, NGOs, as well as in international organizations have affirmed to having a working contract.

Analyzing the occupations within the private sector sheds more light on the profile of employed women who work without an employment contract. The survey results show that the foremost vulnerable occupations women hold are: sales clerk (with 32 percent), hairdresser (with 19 percent), dressmaker (with 15 percent), cook (with 11 percent), cleaning lady (with 7 percent), and pharmacist (with 6 percent). One of the reasons for this can be attributed to the fact that these professions require rather little educational attainment and training beforehand. As such they allow for higher levels of employee turnover.

1 in 3

One in three women working in the private sector do not have a working contract

INFOGRAPHIC 2: THE MOST VULNERABLE OCCUPATIONS AMONG WOMEN



The issue of working without a contract in the private sector is exacerbated further for women who are currently working in their first job. Out of these women, almost 50 percent are working without a contract, compared to the other half who have some work experience.

The alarming level of women in the private sector working without a contract presents a multifaceted problem. Working without an employment contract, apart from the lack of benefits from the contract, has workers exposed to risks of lack of legal protection that a contract provides. Workers without a contract are more vulnerable in their working conditions, more inclined to accept changes in shifts and working longer hours, due to the risk that they can be fired without warning or notice. In cases where employers do not offer a contract, they are automatically operating outside the Labor Law, thus, the employees are not protected by this law. In particular, this means that longer hours, overtime work, work during national holidays, as well as work outside of the pre-determined shift, will not be compensated with additional pay as per the law. Apart from this, duties and responsibilities, as agreed upon during the hiring procedure can be changed as per the employer's needs, without any notice or corresponding compensation for the employee, and moreover, without any repercussion for the employer.

The interviewed women were also asked specific questions concerning the contractual arrangements they have with their employer. It turns out, the vast majority of women (93 percent), get paid regularly on a monthly basis. Looking



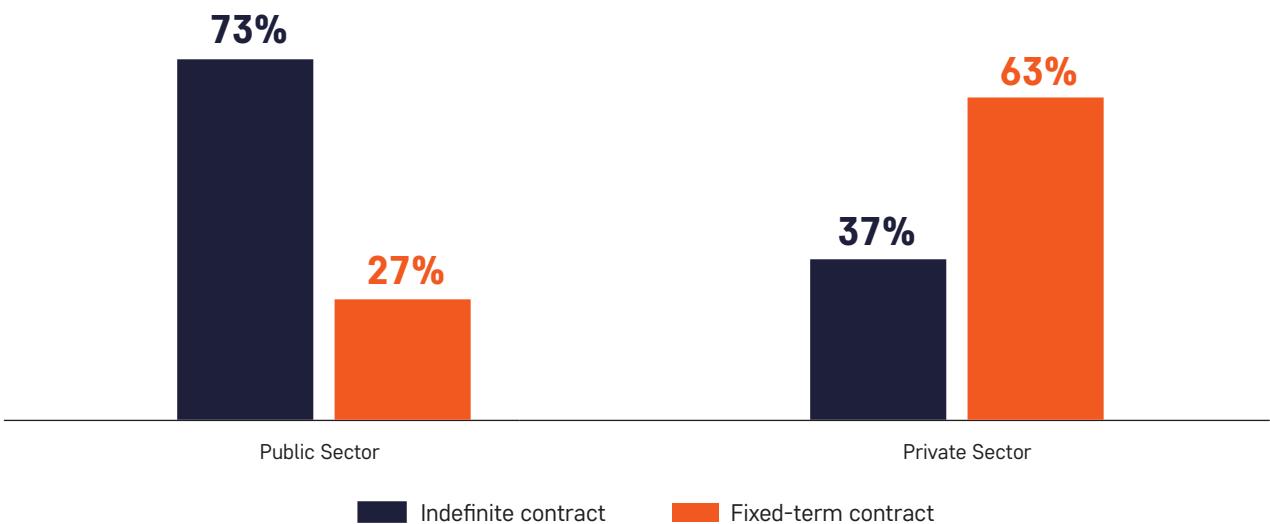
Out of all first-time workers, almost 50 percent are working without a contract

into sectors, women working in the public sector, NGOs or international organizations have all, without exception, declared to getting paid regularly. Around 1 percent has refused to give an answer to the question and the remaining have proclaimed to not getting paid regularly, all working in the private sector.

Regarding the type of contract, a bit more than half of the women (51 percent) possess a contract with an indefinite duration, another 48 percent of women have a fixed term contract, with an average duration of 12 months or one year. The remaining one percent have either a short-term contract or are enrolled in an internship.

Breaking it down by sector again, highlights that in the public sector a higher percentage of women, about 73 percent, have a contract with an indefinite duration, whereas about 27 percent have a fixed term contract. Meanwhile, almost 36 percent of the women working in the private sector have a long-term contract with an indefinite duration and around 62 percent of them have a fixed term contract (as can be seen in Figure 5).

FIG. 05 TYPE OF CONTRACT BY SECTOR



SOURCE: AUTHORS' CALCULATIONS

As can be seen, the number of women working under a fixed term contract in the private sector is more than double that of women in the public sector. This, while expected, is also concerning, especially due to the fact that such contracts improve the bargaining power of employers towards employees. Contracts that have fixed terms are basis for creating a level of insecurity for those who hold them. Particularly, for women, short-term contracts do not provide any security, either financial or career wise in the short run, as well are problematic when planning long term or capital investments. Moreover, lack of this longer term job security also weakens the position of a family when it comes to family planning. While these issues arising from the lack of financial and career security are applicable to women and men alike, in Kosovo, women who work with short term contracts also face uncertainties around maternity leave, as is currently foreseen by the Law on Labor.

As it turns out, surveyed women working in the public sector and non-governmental organizations have significantly more work experience than women working in the private sector. In particular, while public sector employees have on

average 18 years of work experience, private sector employees have on average 8 years of work experience.

The survey further tried to gain insight into working conditions by asking the surveyed women to give details about their weekly and daily work schedule, flexibility in the workplace and barriers they face on a day-to-day basis. To start with, the women have declared to work 5.5 days a week on average. Answers range, however, from a minimum of 3 to a maximum of 7 days a week. Concerning working hours the women have stated that they generally work for 7 hours and 30 minutes daily. Looking into the public sector reveals that women work on average 5 days a week, with a 7-hour work schedule during the day on average. In the private sector, women on average work 6 days weekly, during which they work on average 8 hours.

Drawing a connection between working time and the salary levels of each sector, it shows that women in the private sector work, on average, one day longer weekly, that is 20 percent more than women employed in the public sector, while being paid on average 24 percent less.

Women in the private sector work, on average, one day longer weekly, that is 20 percent more than women employed in the public sector, while being paid on average 24 percent less.

INFOGRAPHIC 3: THE NUMBER OF WORKING DAYS AND HOURS

DAYS A WEEK (OUT OF 7)



Public Sector

Private Sector

Comparison



Private sector employees work one day longer weekly.

HOURS A DAY (OUT OF 12)



Private sector employees work one hour longer daily.

MONTHLY SALARY



Private sector employees are paid, on average, € 105 less than those working in the public sector.

With regards to the ranges of working days and hours, notable differences between the two sectors becomes evident. In the public sector, working days range from 4 to 6 days and the working hours range from 3 to 8 hours. In the private sector, however, the working days vary from 5 to 7 days, whereas working hours vary from 3 to 12 hours. This is also in line with the findings from the KAS, where both men and women working in the private sector report to work longer hours per week than those in other sectors.²

Taking into account only the upper range of working hours per day reveals the occupations held by women that are characterized by the longest working hours and days per week. As such, women working from 10 to 12 hours are either sales clerks, hairdressers, dressmakers, cooks, cleaning ladies, pharmacists or accountants. The same holds true for working days; women with these professions appear to have a 7-day work week.

Employers reportedly also show flexibility in working hours for when their employees need to look after family obligations. Almost 93 percent of the women have affirmed this, having been excused from work without a problem either without prior notice (56 percent) or with prior due notice (32 percent). This has been affirmed by women working in the public as well as in the private sector without noteworthy differences in the percentages. Nonetheless, around 8 percent (across all sectors) have declared that their employers have been flexible, but have cut their pay for those hours; and around 4 percent have declared that their employers showed no flexibility in working hours of any kind. These cases skew almost fully towards the private sector, where two in three women who work as sales clerks have not been granted any flexibility by their employers.

The women in question have further opened up about concerns they have pertaining to job security. In particular, around 27 percent of the surveyed women admitted that they are concerned or very concerned that they will lose their job in the coming year.



Women working from 10 to 12 hours, 7 days a week are mostly sales clerks, hairdressers, dressmakers, cooks, cleaning ladies, pharmacists or accountants.

Roughly 23 percent are neutral on this and around 50 percent are not concerned about their job security. Looking into sectors reveals quite some differences in concern, where around 83 percent of women in the private sector are concerned or very concerned about the future of their job. With regards to occupations, again women working as sales clerks, hairdressers, dressmakers, cooks, cleaning ladies, and nurses show clearly higher concern about their job security than women with other professions.

In view of the current work place, the surveyed women were asked about barriers they experience presently. These barriers range from those relating to compensation and working conditions to the fulfilment or lack thereof of the contractual obligations. This section analyses these barriers, both in general and disaggregated by sector and type of occupation, to provide a better understanding of the issues women face once they join the workplace.

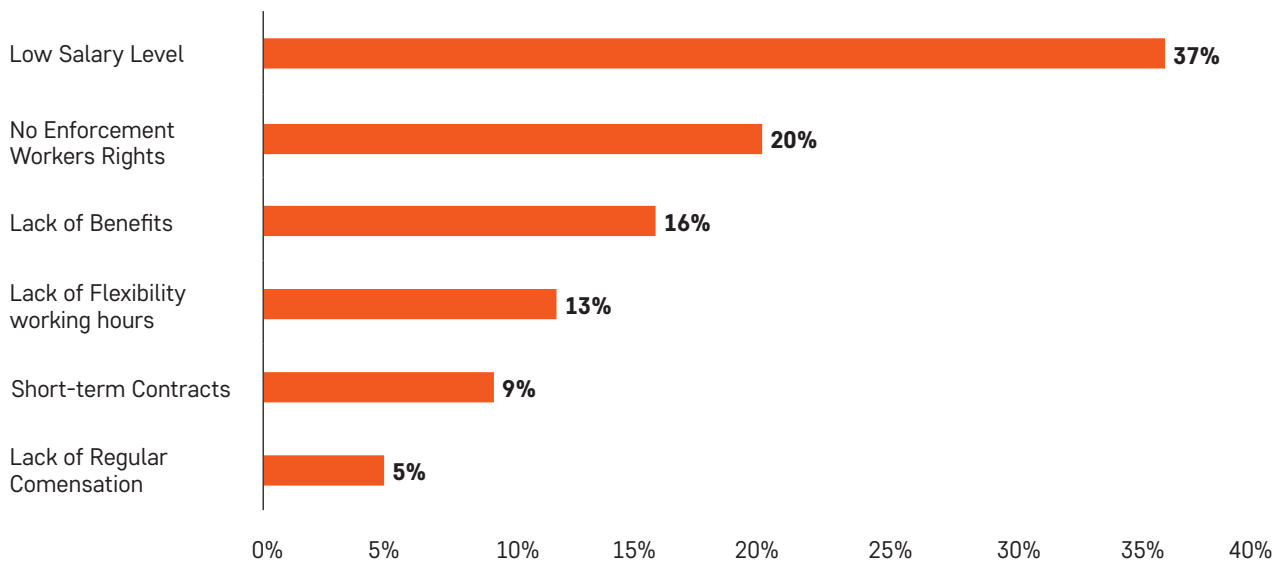
It turns out, more than half, around 60 percent, of women consider they face some barriers in their workplace. Barriers women were asked about are general to the Kosovo labor market, rather than specific to them as women. However, some of the results, in comparison with the literature expectations and the conditions of the market itself, show a gendered perspective on these barriers.

8%

Around 8 percent of the respondents have declared that their employers have been flexible in giving time off, but have reduced their pay accordingly; whereas around 4 percent have declared that their employers showed no flexibility in working hours of any kind.

² KAS reports that women working in the public sector work on average 35 hours weekly, whereas those who work in the private sector work on average 44 hours weekly.

FIG. 06 WORKPLACE BARRIERS: PERCENT OF WOMEN WHO AGREE THIS IS A BARRIER



SOURCE: AUTHORS' CALCULATIONS

Overall, more than 28 percent of the women working in the public sector claim to have some barriers in the workplace, in contrast to 66 percent of the women working in the private sector. This difference of 38 percentage points between the public and the private sectors, which is higher than the total number of women in the public sector who claim to have barriers, shows a big gap in the working conditions of women employed in these particular sectors.

While the low salary level is an issue faced by men and women alike in Kosovo's labor market, especially in the private sector, it is still considered a high barrier, even though it is not linked to a specific workplace but rather is a general issue facing the whole labor market. Around 37 percent of the women surveyed see the low salary level as an impeding issue to their workplace. This is important in examining the household dynamics and the impact that employment has in empowering women within their households. While employment in itself is considered an important step towards economic independence of women and as a tool for improving their bargaining position within the household, when the compensation level for paid work remains low, such results are highly unlikely. Thus, considering that more than one in three women sees the low salary level as an issue, it shows that the labor market fails in compensating women accordingly for their work. This being especially true in the private sector, where the salary level for women is lower than the average salary level in Kosovo.

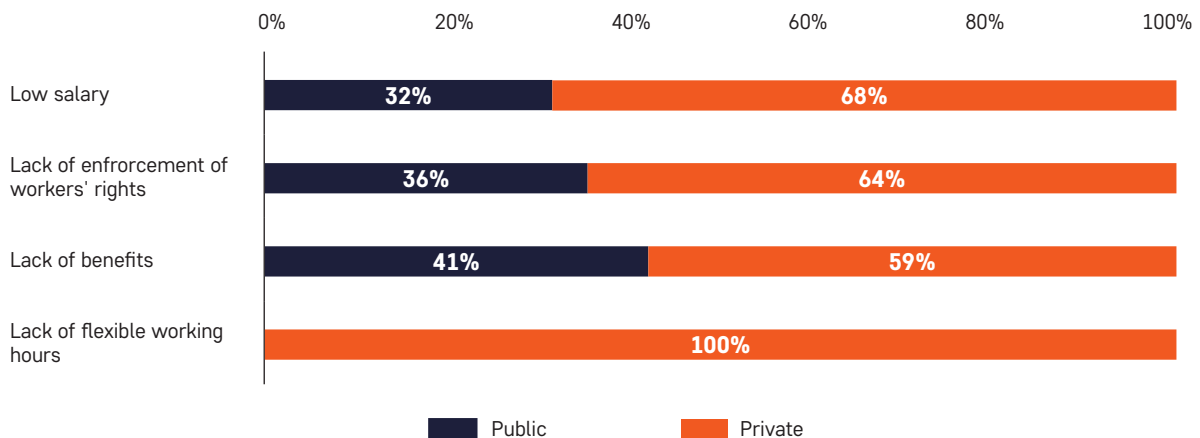
One in five women claim that lack of enforcement of workers' rights is a barrier they face in their workplace. This barrier encompasses issues regarding scheduling, vacation days, work during official holidays and weekends, and sick days. More specifically, these women work in schedules that are not in line with Labor Law provisions, especially longer hours and no rest between work days; they have difficulty receiving paid vacation and sick days; as well as, are often required to work on official holidays, on weekends, and overtime, without compensation.

Having in mind the labor market structure in Kosovo as well as the fact that women are over-represented in vulnerable employment, they often remain undeclared or under-declared by their employers. This, in turn, impacts their retirement savings, posing a problem with which these women, albeit having worked, will have to deal with in their retirement years. Moreover, considering that the number of employers who cover health or life insurance in Kosovo is in itself low, women see this as lack of benefit in their work. Another near-future issue to worsen the status quo is the fact that the legal requirements for nation-wide health insurance will enter into force. This law, which requires both employees and employers to pay additional taxes to the health system, will impact workers without contracts, or those who have only some share of their income declared, most. Thus, these issues, linked to lack of benefits in the workplace, are more likely to further worsen in the near future.

Another issue to women in the labor market are the working hours. Lack of flexible or unsuitable working hours have been ranked as a considerable barrier by around 13 percent of the women. According to gender economics literature, women are keener on having the opportunity to work part time, or have flexible working hours. This is due to the high level of household and care work that they disproportionately have to bare in their families. However, even though 13 percent of women consider lack of flexibility and unsuitable working hours an issue, this is not to say that the remaining would not prefer to have such flexible arrangements. This result is more likely due to the lack of employment opportunities for women, thus, considering fixed working hours as a given in the labor market, and not an issue open to negotiation.

Other workplace barriers, which were considered as impeding by a lower number of women, namely, short-term contracts as well as lack of regular compensation, reflect results on individual questions regarding these issues. Specifically, roughly 9 percent of women perceive short-term contracts as a barrier, which is supported by the results on the type of contract, where a considerable number of women (48 percent) claimed that they have a fixed term contract, generally with a duration of no more than 12 months. Around 5 percent of women see lack of regular compensation as a barrier, while the same percentage of women have reported that they are not paid on a regular basis.

FIG. 07 SECTORAL DIFFERENCES IN BARRIERS

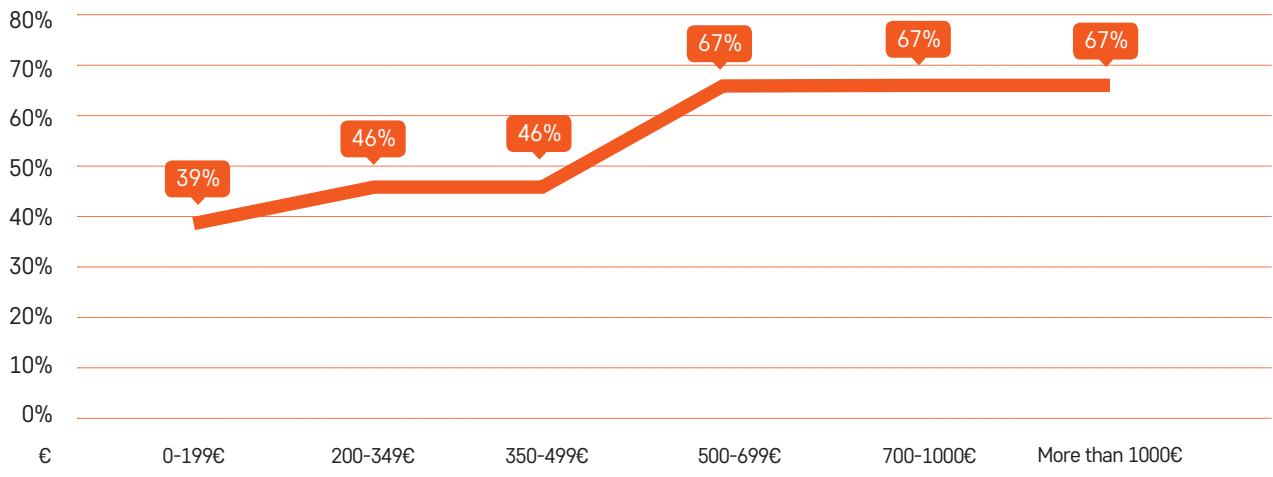


SOURCE: AUTHORS' CALCULATIONS

Breaking down workplace barriers by sector reveals considerable differences. For instance, out of those who have claimed that low salary is an issue around 32 percent work in the public sector, whereas 68 percent in the private sector. Similarly and as expected, out of the women who perceive lack of enforcement of workers' rights as a barrier, about 36 percent represent women working in the public sector, as opposed to a considerable 64 percent that represent women working in the private sector. A similar tendency can be witnessed with lack

of benefits. While working hours in both sectors are mainly set by the employer, that is typically an 8-hour day or a 40-hour work-week, out of those women who consider working hours and lack of flexibility as an impediment, all are employed in the private sector and none in the public sector. This reinforces the fact that the private sector, with a higher level of disregard for worker's rights and benefits as well as with the rigidity of working hours is less friendly as a working environment to women who seek these attributes in a workplace.

FIG. 8 PERCEPTION OF BARRIERS IN THE WORKPLACE BY SALARY LEVEL



SOURCE: AUTHORS' CALCULATIONS

Although there are still a number of barriers remaining for women with different income levels, it is evident that as salary level increases beyond 500 euros monthly, the majority of women do not consider they face many barriers in the workplace. There is a clear decreasing trend for barriers women face in the workplace, with an increase in the salary level, this being true mostly due to the weight that a low salary level as a barrier carries in different salary categories. However, even at high salary levels, the perception of barriers in the workplace is still considerable, especially bearing in mind that these barriers are general rather than gendered. More specifically, even at higher salary levels, working hours and flexibility of work are perceived as problematic still. This shows that compensation in itself is evidently not the only rewarding aspect of working, especially for women.

Apart from barriers in the workplace, women were also asked about barriers they faced while seeking employment. Considering the high level of inactivity for women in Kosovo, it is of particular importance to examine this issue and the possible reasons for it. Along these lines, surveyed women provided insight on their previous employment status, primary reasons for seeking a job, how long it took them to find a job, as well as obstacles they faced during this time.

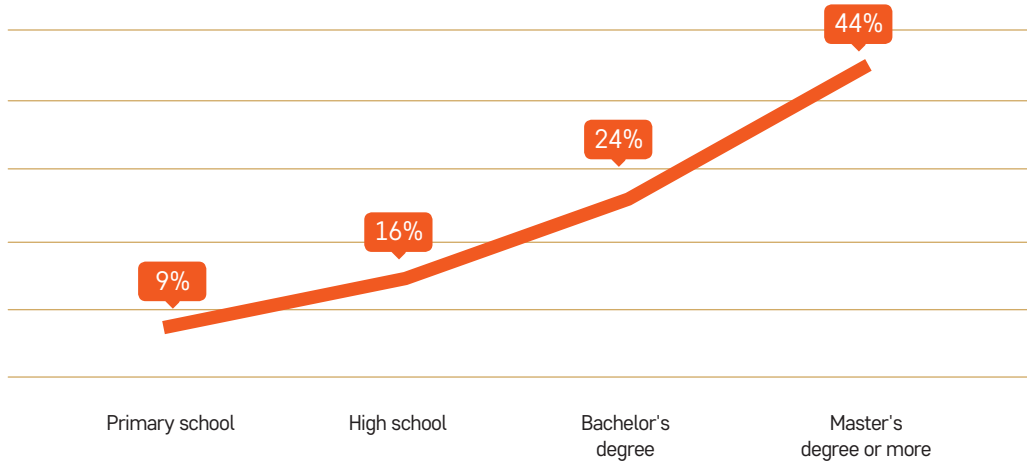
Roughly 62 percent of the surveyed women stated that they have been employed before getting their current job. The remaining 38 percent have not been working beforehand; either because they have been unable to find a job even though they

were actively looking for a job (18 percent), or because they were not looking for a job at all (20 percent). These figures are similar across sectors of employment as well.

The primary reason that has driven the surveyed women to job hunt in the first place has been the need for additional family income with around 72 percent giving this as the main reason. The second most frequent reason stated has been the opportunity for professional advancement with around 24 percent. The percentage of women who search for a job due to the need for additional family income is even more significant when breaking it down by women whose partner is unemployed (85 percent).

Linking the reasons for changing jobs to the level of education, shows evident differences. For women who have completed their Bachelor's Degree or completed their Master's degree or higher, in around 24 percent and 44 percent of the cases, respectively, the main reason for changing jobs was better opportunities for professional advancement. The same is claimed as the primary reason by only 16 percent of women who have completed their high school and by merely 2 percent of women who have completed their primary school. These findings show a higher level of job appreciation that goes beyond material compensation for women with higher educational attainment. This also shows an increased level of awareness of women on the importance of work conditions and professional advancement for themselves.

FIG. 09 BETTER CAREER ADVANCEMENT AS A REASON FOR CHANGING JOBS BY EDUCATIONAL ATTAINMENT

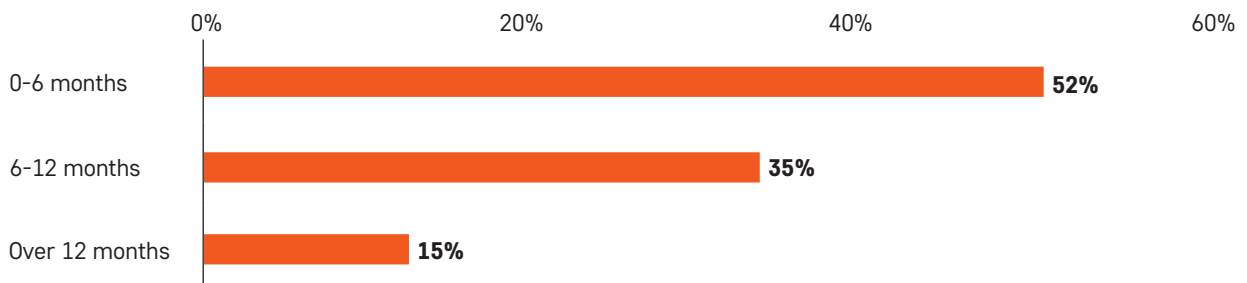


SOURCE: AUTHORS' CALCULATIONS

Interestingly enough, the majority of surveyed women, roughly 87 percent, have actively searched for a job no longer than a year before getting hired at the current one; whereas, around 52 percent of these have been active job seekers for not more than 6 months. Here, in significantly more cases, women with some

sort of higher education degree in particular find a job within the first 6 months. Moreover, three in five women who were previously employed found their current job within 6 months of searching, compared to one in three women who were not previously employed.

FIG. 10 HOW LONG DID IT TAKE YOU TO FIND YOUR JOB?



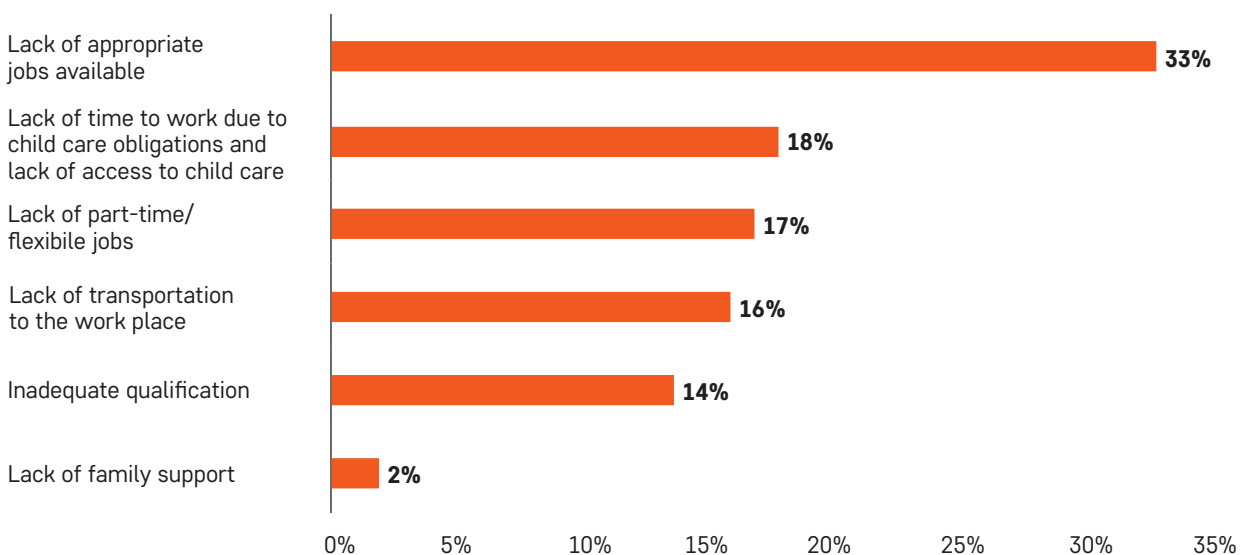
SOURCE: AUTHORS' CALCULATIONS

Related to job hunting, it was further inquired whether the women faced any obstacle while searching and applying for the current job. Roughly 23 percent of them stated to having experienced some kind of obstacle or issue, when applying for their current job. The top three barriers were considered to be the lack of appropriate jobs available; lack of time to work due to child care obligations and lack of access to child care; and lack of part-time or flexible work opportunities.

These barriers reflect the labor market opportunities in Kosovo (or lack thereof). An economy such as the one in Kosovo, provides limited opportunities for women, as can be seen from the obstacles women face when looking for a job, where lack of appropriate jobs has been considered as the top barrier by one in three women. This is further reflected in the second highest ranked obstacle, where around 18 percent of

women have seen the lack of time to work due to child care obligations and lack of access to child care as a problem while seeking employment. The same percentage of women perceive lack of part time or flexible jobs available as an impediment when looking for a job. This shows that with adequate public policies, ones that especially create child care infrastructure and the infrastructure for employers to offer part-time or flexible work, the participation of women in the labor force would improve. Offering better child care infrastructure and the opportunities to work part time would impact the other barriers as well, given that women would find more appropriate jobs, as well as would not refrain from paid work due to household obligations, since it would allow them more time to combine both. Lack of transportation to the work place has been perceived as a problem by around 16 percent of women when looking for a job.

FIG. 11 TOP BARRIERS TO FINDING A JOB FOR EMPLOYED WOMEN



SOURCE: AUTHORS' CALCULATIONS

Interesting to note is that the top barrier – lack of appropriate work, reveals that women with completed higher education

consider this as an even bigger problem, meaning they find it harder to find a job with their qualifications.

3.3. Women who are currently not working

The high level of inactivity among working age women in Kosovo is one of the main concerns to women's economic independence and gender equality. At below 18 percent women in Kosovo have one of the lowest levels of activity in the labor market worldwide, comparable to war-torn countries. However, while in discussions of public policies, major focus is given to the demand side of the labor market, namely ways to improve the job opportunities for women; there is still very little interest in improving the supply side issues women who are willing to participate in the labor market face. In Labor Force Surveys conducted by KAS, women's main reason for being inactive remains the unpaid obligations they have at home and care work for the elderly and children, however, the clustering of these reasons together makes it easy to minimize the importance of these issues in and of itself. As a result, this survey has given women an opportunity to be more specific in their selection of reasons for currently not working. The main results can be seen in Figure 12.

Of the women who are not working, around 51 percent cited job-market related reasons for their unemployment – that is either inability to find a suitable job (40 percent), lack of suitable jobs (6 percent), and inadequate qualifications (5 percent). The frequency of these reasons varies by previous work experience as well. Of women who have previously been employed, half cite the inability to find a suitable job as the biggest obstacle to their employment, and another 8 percent attribute this to lack of suitable jobs. For women who have not been employed before, 35 percent consider that their inability to find a

job or lack of appropriate jobs (5 percent) as reasons. On the other hand, more than 24 percent of women, cite care obligations to be the main reason for not working, including lack of time to work due to child care or elderly care obligations (10 percent and 5 percent respectively), followed by lack of time to work due to household work and lack of support to work from the partner. However, looking into only women who have children, around 15 percent cite obligations to look after them as the main reason for not working. A detailed breakdown of these reasons is provided in Figure 13.

FIG. 12 REASONS FOR UNEMPLOYMENT

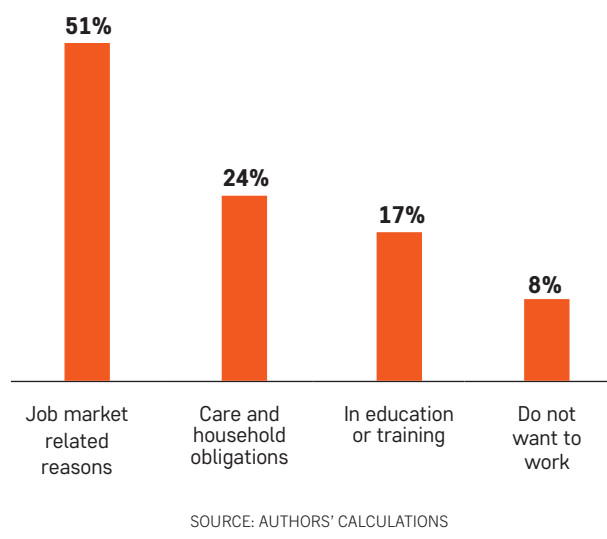
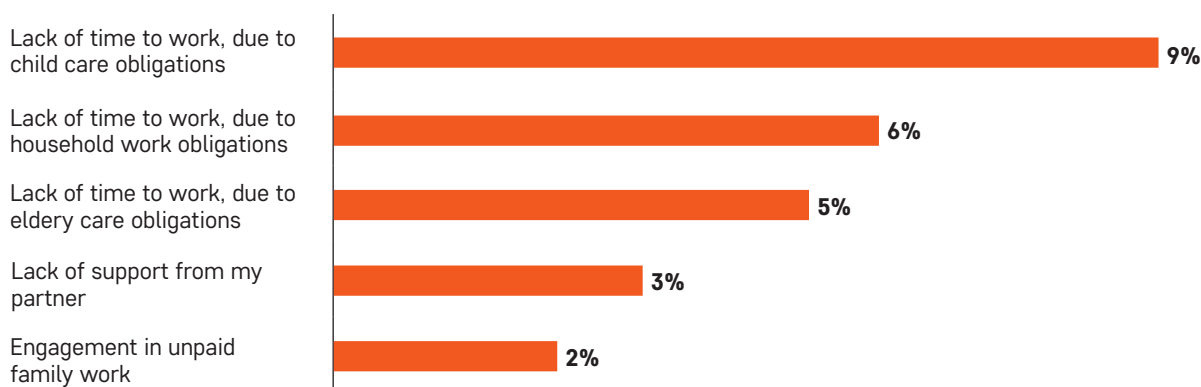


FIG. 13 BREAKDOWN OF CARE AND HOUSEHOLD OBLIGATIONS



SOURCE: AUTHORS' CALCULATIONS

In around 17 percent of the cases women claim they are currently in education or training, thus not working or seeking work. For those who have not been employed before, this figure is 20 percent, compared to less than 10 percent for those who have been employed before. Finally, in total around 8 percent of women claim they do not want to work at all. This figure is around 5 percent for women who have worked before, and is around 10 percent for those who have not worked. For those who have not worked and have not looked for a job before, this figure is around 18 percent. These findings show that women who have not worked before are twice as likely to not want to work, than women who have been employed previously.

These results on reasons why women are not currently working show that societal expectations for women’s role, within the household, and in the society, still remain a crucial disadvantageous factor for women’s labor force participation. From a policy perspective, this signals a clear need to focus in providing better care for children and the elderly as well.

Women who have previously been employed or have been searching for a job, generally state the need for additional income as the main reason for working or looking for a job. More specifically, only one in four women state that the reason for working or looking for a job is professional advancement opportunities and around 10 percent of women state other reasons for looking for a job.

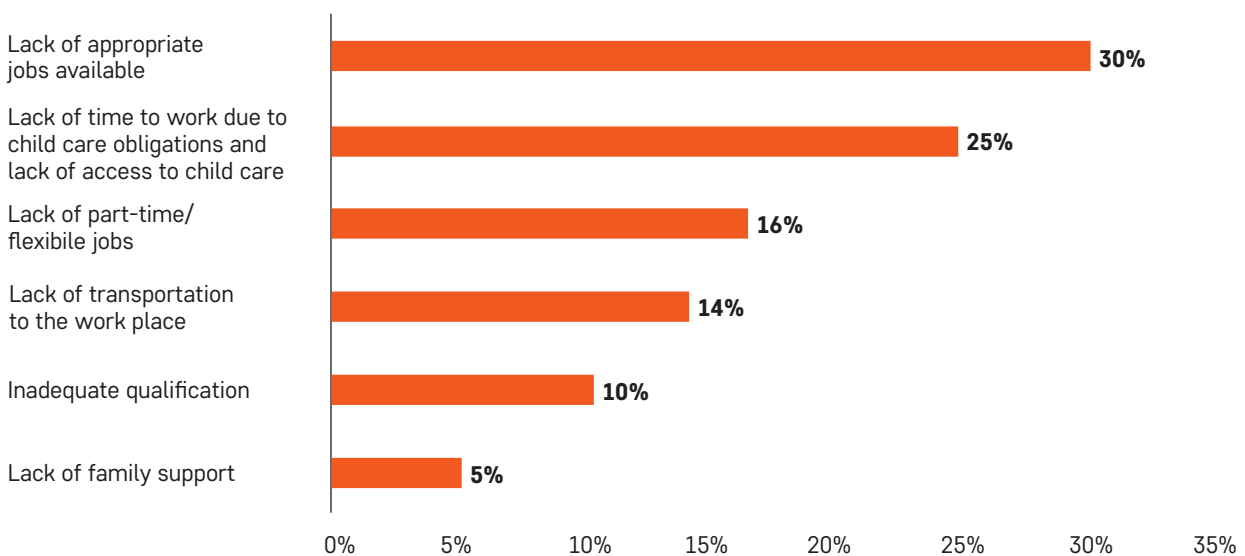
Considering the negative impact that being out of a job for a longer period of time has on worker’s willingness to continue looking for jobs, it is important to examine the active job seek-

ing period for the unemployed women. While of women who are currently employed, more than 52 percent have spent up to six months looking for a job, with the additional 35 percent taking up to a year to find a job, and around 13 percent looking for a job for longer than a year, for women who are currently not employed the time frame is the opposite. More than half of unemployed women have spent more than a year looking for a job, around 22 percent have spent 6 months to a year actively looking for a job, and the remaining 27 percent have spent less than 6 months. While it is impossible to assess, different factors may influence women to stop actively looking for a job, for women who have spent more than a year searching for jobs and are still unemployed, there is a higher probability that they will get discouraged and stop looking for a job altogether – resulting in higher levels of inactivity among women.

Women who have been actively looking for jobs, were asked whether they faced barriers when applying for jobs, for which 40 percent claimed to have faced barriers, compared to 60 percent who have not. However, around 60 percent of the women who have faced barriers during their job application have also spent more than a year looking for a job.

Assessing the types of barriers women have faced during their application period, the main barrier women consider as a hindrance to their job application process is lack of adequate jobs, in 68 percent of the cases; followed by lack of time to work due to child care obligations, as one of the main barriers for 47 percent of women. Lack of flexible or part time jobs, inadequate qualifications, and lack of transportation to workplace, are also considered among top five barriers to women.

FIG. 14 BARRIERS TO JOB APPLICATION



SOURCE: AUTHORS' CALCULATIONS

Of women who consider that inadequate qualifications are a barrier to their job application process, the majority, as expected, are clustered among women with lower levels of education. Other differences are in line with expectations, such that women who have children are more likely to state lack of time to work due to child care as a hindrance. Important to note, however, is the difference with employed women.

3.4. Economic empowerment

While in "Women in the Workforce" (Mehmeti et al.) Riinvest Institute assessed how economic independence impacts women and their perception of societal constructs and roles, this report takes a closer look into the differences between employed and unemployed women and whether there is an isolated impact of employment on the perception of these gender roles. To analyze this, this section provides an analysis of general results, as well as tabulations by employment status of women surveyed as the most important distinction of economic independence within the family unit.

Analyzing the gender roles within the family, the women were asked to show their level of agreement to different opinions on generally proclaimed social issues and the role of women in society have also been sought from the surveyed women. To the statement "the most important role of a woman is the care and preparation for the family", around 34 percent of the women have agreed completely and another 41 percent have agreed to some extent, whereas around 25 percent have disagreed. In this regard, differences between employed and unemployed women are negligible. The analysis yields slightly different results when disaggregated by salary level for the employed women, where, as expected from previous research and literature, women who have higher salaries show a higher tendency to disagree with this statement.

However, when asked about child care responsibilities, only 13 percent agree that "child care, such as cleaning and feeding, is the sole responsibility of the mother." Another 28 percent agree with the statement to some extent, while the majority of women, that is, around 57 percent completely disagree. The differences between employed and unemployed women when it comes to this statement are significant. Of the employed women, less than 6 percent fully agree with the statement, around 30 percent agree to some extent, and a clear majority of 64 percent disagree completely. In comparison, more than 18 percent of unemployed women agree with the statement fully, 27 percent agree to some extent, whilst the majority, still, of 55 percent disagree completely.

The statement "a woman must give up paid work if it interferes with the fulfilment of domestic duties" has resonated fully only with 8 percent and partially with roughly 22 percent of the women, meanwhile 70 percent of women were in complete

disagreement with this statement. While the majority of women overall did not agree with the claim, the figures were more convincing among employed women, of whom, 80 percent fully disagreed with the statement, 17 percent agreed to a certain extent, and only 3 percent agreed fully. On the other hand, about 12 percent of unemployed women, agree with the statement fully, 27 percent agree partially, and 61 percent disagree. While the majority of unemployed women also disagree with this statement, a higher share of unemployed women either fully or partially agree with the statement, which can be considered a selection bias, that those women who are unemployed and agree with this statement, can possibly chose not to work. However, a closer examination shows that there is no indication that women who claim they are not interested in working, show any different levels of agreement with this statement, than the general sample.

One of the statements that tests the decision making within the household, aiming to assess whether women's perception of gender roles in the family shift if a woman is contributing to family income is "a man should have the final say in decision-making at home." Only 3 percent of all women agree with the statement fully, around 14 percent agree to some extent, and the majority, that is 83 percent fully disagree with the statement. There are slight differences between employed and unemployed women, where less than 1 percent of employed women agree fully with the statement, compared to around 5 percent of unemployed ones. Around 11 percent of employed, and 16 percent of unemployed women, respectively, agree with the statement to some extent. And still, for either status of employment, the majority of women disagree with the statement, that is more than 88 percent of employed and almost 80 percent of unemployed women.

Following the decision making within the family, the surveyed women were asked to assess the impact that their employment might have on the overall family life. Asked to what extent they agreed with the statement "in general, family life suffers when a woman has a full-time job" 14 percent of all women agreed fully with the statement, 51 percent agreed to some extent, and the remaining 35 percent disagreed.

However, when disaggregating by status of employment, the results show a clear shift from full agreement to full disagreement for employed women. More specifically, 9 percent of employed women agree with the statement, 49 percent agree to some extent, and 42 percent disagree fully. Compared to, 18 percent of unemployed women who fully agree with the statement, and the majority, of 53 percent who agree to some extent, and the remaining 29 percent who disagree. This statement, however, has a potential selection bias, for which when controlled, we see a clear difference between unemployed women who claim they do not want to work, and the rest.

For 37 percent of women who are unemployed and do not seek employment this statement is completely true, followed by 42 percent of women who at least partially agree with the statement, making it a clear majority of 79 percent of women who are unemployed and not seeking employment that believe that the life of the family will suffer if they get a full time job.

As the societal expectations dictate that women engage in household and unpaid work, the women in the sample were also surveyed on whether they agreed that unpaid household work is as appreciated as paid work. The declaration “being a stay-at-home wife is just as valued as having a paid job” fully resonates with around 10 percent of all women, and partially with 34 percent of women. The majority, of 56 percent fully disagree with the statement. In terms of employment status, only 7 percent of employed women agree with the statement, compared to almost double (13 percent) of unemployed women. 32 percent of employed and 36 percent of unemployed women agree with the statement to some extent; whereas 61 percent of employed women disagree with this statement, that is 10 percentage points more than unemployed women at 51 percent.

To assess the impact paid work has on women’s independence, the surveyed women were asked to state their level of agreement with the statement that “having a job is the best way for a woman to be independent.” In general, around 81 percent of women fully agreed with the statement, a further 17 percent agree to some extent, and only 2 percent of women disagree with the statement completely.

The general results remain similar among employed and unemployed women, however there is a higher number of employed women that fully agree with the statement (around 83 percent) compared to unemployed women who fully agree (around 78 percent). Moreover, of women who are employed, the level of full agreement with this statement, while still res-

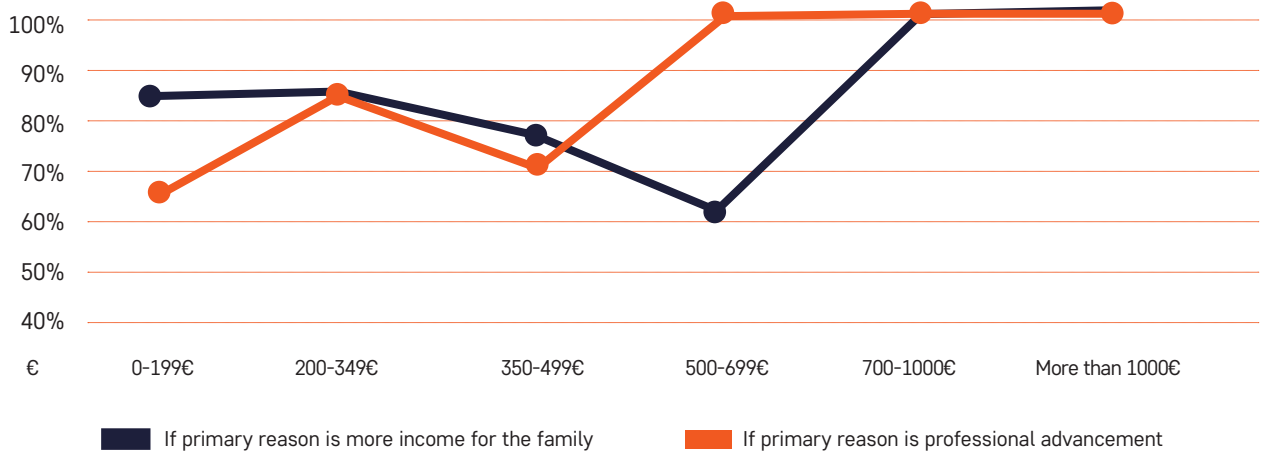
onating with women across all income levels, is higher for women who have higher levels of income. It ranges from a low 80 percent for women in the income range of 350-499 euros monthly, to 100 percent for women making 700 euros monthly or more.

What is interesting to note is that women who make 100-350 euros monthly, have a higher level of belief that working in a paid job is the best way for women to be independent than women in one bracket above. This is in line with the theoretical expectations of a U-shaped independence curve, for women at different income levels. Women at lower levels of income tend to come from families who also have lower levels of income, hence their income makes a bigger difference within the household income, than for women who are within a mid-income range.

Moreover, testing by whether women are the main income providers in the household, vs. those where their partner is the main income provider, we notice that for women who are the main income providers they only differ on the level of agreement – however 100 percent of women who are the main income earners in their families agree at least to a certain extent with the statement that having a paid jobs is the best way for a woman to be independent.

Moreover, when checking within sectors, we notice that there is a slight difference between women in the private and the public sector. Women in the public sector show a lower level of agreement with the statement, across all income levels, whereas women in the private sector show higher levels of agreement. Theoretical expectations would be that a further disaggregation into professions will show that women in the public sector are potentially clustered into gendered professions – such as school teachers, who have lower potential for progression in their profession.

FIG. 15 HAVING A JOB IS THE BEST WAY FOR A WOMAN TO BE INDEPENDENT BY SALARY LEVEL AND REASON OF WORKING



SOURCE: AUTHORS' CALCULATIONS

Following a further analysis of economic empowerment as a tool for overall empowerment, especially within the household, the surveyed women were asked to what extent they agreed that both men and women have to contribute to the family income. More than 90 percent of surveyed women agreed fully with the statement, including both those employed and unemployed. Around 8 percent agreed with the statement to some extent, with only 1 percent disagreeing.

Disaggregating by employment level, 94 percent of women who are employed agree fully with the statement that both men and women have to contribute to family income, and another 6 percent agreeing partially, with 1 percent disagreeing with the statement. The level of agreement, while following a similar pattern, shows a lower level for women who are unemployed. Around 87 percent of unemployed women fully agree with this statement, another 11 percent agree to some extent, however, about 2 percent disagree with this statement.

To assess the level of perception of gender roles, women were asked to show their level of agreement for the ability of men to take care of children. About 41 percent have agreed that “men are capable of caring for children as much as women”, around 40 percent have shown agreement to some extent and around 19 percent have disagreed. To assess for the perception of child caring responsibilities, especially for working women, the differences are minor. Of employed women, 45 percent fully agree with the statement, 40 percent agree to some extent, and 16 percent disagree. The women who are unemployed show a higher level of dis-

agreement with 22 percent, followed by 40 percent of unemployed women who agree with the statement partially, and 38 percent who agree fully.

While these minor differences in this regard do not say a lot, it is important to assess if these stances change for women who in fact have children. In that disaggregation, 47 percent of employed women with children fully agree with the statement and 40 percent agree partially, with only 13 percent disagreeing. Comparatively, unemployed women with children, show an even lower level of agreement to the general trend, with only 34 percent fully agreeing with the statement, 43 percent partially agreeing, and 23 percent disagreeing. The difference of 13 percentage points in levels of full agreement between employed and unemployed mothers can be viewed as an indicator that this perception changes once women and men have the opportunity to at least partially share child care responsibilities due to working responsibilities they each have.

Finally, assessing the perception of the importance women place on working, in contrasts to men, this surveyed asked the level of agreement with the statement that “if job opportunities are scarce, it is more important for the husband to get a job, than the wife.” Around 72 percent of women either fully or partially agreed with the statement (47 percent fully agreed, 26 percent partially agreed), with only the remaining 26 percent disagreeing. Analyzing this by employment status, there is a slight increase in the number of women who disagree with the statement, to 30 percent, with 41 percent of women completely agreeing with the statement, and 29 percent partially agreeing.

For unemployed women, as expected, the shift is the other way around. That is 52 percent of unemployed women fully agree with the statement, 24 percent partially agree, and 24 percent disagree. This strong tendency to emphasize the importance of men having a job over women, is in line with both the constructed gender roles, as well as the realities of job segregation and gender pay gap. Women who believe that their male partner would have the opportunity to make if they are employed, from a purely economic perspective, see it as more convenient for the family.

3.5. Double shift

While a Time Use Survey has been conducted in Kosovo in the past year, the analysis stemming from the data does not provide the necessary comparisons needed for this report. In "Women in the Workforce," (Mehmeti et al.), employed women were found to work, on average, 7 hours and 30 minutes in paid work, and about 3 more hours in unpaid household work. However, that study left questions open pertaining to women who are unemployed. This report provides the data to analyze the difference in time spend doing household work.

It is important to point out that assuming that decisions to participate in the workforce is determined by the level of utility deriving from this, be it as means of ensuring additional income, or for career advancement, women divide their time between paid work, unpaid work, and leisure time; while this decision for men largely rests on a division of time between paid work and leisure. Moreover, it is clear from numerous studies, that worldwide, but even more so in developing countries, the existence of unpaid domestic work often serves as a substitute for lack of social and public infrastructure, and thus, recognition and valuation of unpaid care work, which is most often exclusively the burden of women, is of utmost importance in measuring women's contribution to the economy.

Women, regardless of their employment status, spend on average 3 hours and 30 minutes engaged exclusively in household work (that is, not including care work). Employed women, spend less than 3 hours in household work, on top of their paid work, whereas, unemployed women, spend, on average, 4 hours doing household chores. The time spend doing such work increases even further, to more than 4 hours for women who have children in general. Working mothers, spend on average, 3 hours and 20 minutes in household work, compared to 2 hours for employed women who have no children. In comparison, women who are unemployed and have children, spend almost 5 hours in household work. The time spent in household work also increases with the number of family members in general.



Women, regardless of their employment status, spend on average 3 hours and 30 minutes engaged exclusively in household work (that is, not including care work).

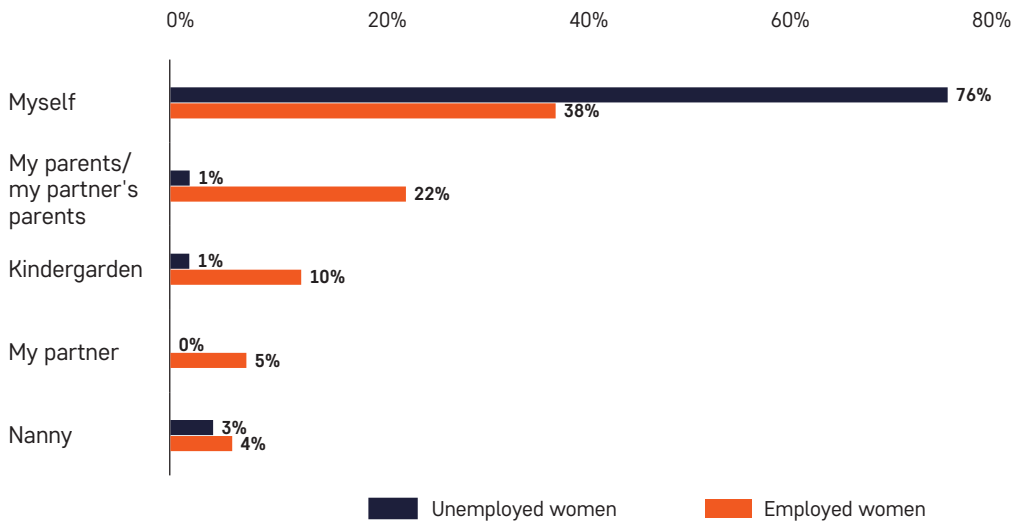
3.6. Child care responsibilities

One important factor that has contributed to lower levels of activity of women in the labor force, and is often seen as a contributing factor to discrimination in hiring, is child rearing. Women are often overlooked for jobs as well as promotions, due to the expectations of employers and potential employers, that those women will become mothers in the near future and will not be fully available for work. While research shows that working mothers do not show any deficiencies at work, on the contrary, often women who have children are more efficient and hard-working than other employees; this perception still persists.

Of all surveyed women, 65 percent are mothers. This figure is similar for both employed and unemployed women, where 63 percent of employed women have children, compared to 67 percent of those who are unemployed. And of the women who are mothers, most have 1 or no children under the age of 5.

To see the child caring responsibilities within the family, women were asked to respond on who is the main care provider for their children. More than 60 percent of women stated that they, themselves, shoulder the main responsibility for childcare. For the remaining, around 4 percent of women stated that their partner is the main caretaker of children and about 10 percent rely on their or their partner's parents. Only 1 percent of surveyed women stated that they hire help, such as nannies, to take care of their children, and only about 5 percent send their children to kindergarten. Around 20 percent of women have some other arrangement for taking care of their children.

FIG. 16 WHO IS THE PRIMARY CARE-GIVER FOR THE CHILDREN



SOURCE: AUTHORS' CALCULATIONS

However, as it is expected, for employed women, there is a clear decrease in women who claim sole responsibility in taking care of children, decreasing to 38 percent. There is a clear increase in the cases when the children's grandparents take care of them, around 22 percent of the time, around 10 percent of employed women send their children to kindergarden, and another 4 percent hire help. In about 5 percent of the cases, employed women rely on their partner for child caring. On the other hand, unemployed women, in 76 percent of the cases are the solely responsible for childcare, followed by 20 percent of the cases where they rely on other arrangements.

The vast majority of women are happy with these arrangements – that is 90 percent. Of the remaining 10 percent who are not satisfied with their childcare arrangements, most would prefer a higher level of involvement of their partner in caring for children – 39 percent of women stated this as their main preference. However, 23 percent of women stated they would prefer access to public kindergartens, access to private day cares (3 percent), and access to qualified nannies (6 percent). Around 23 percent of women also preferred higher level of involvement from other family members.

3.7. Activating women in the labor market

While there has been progress made in improving the conditions for women's participation in the labor markets, Kosovo still lags behind in this respect. Women's participation in the economy has undisputable positive impact both on the eco-

nomie potential of the country, but also on the family and the children. Women who work are more likely to invest their income in their families, especially in educating their children. Finding ways to boost women's labor force participation is an important step to contributing directly to improved well-being in the society.

This section considers different policy interventions and actions that contribute to improving women's labor market outcomes in two stages. Through this survey, women were asked to state what interventions to the current situation would improve their experience in the workplace, but even more importantly, for those who were not employed, what would improve their chances of actively participating in the labor market.

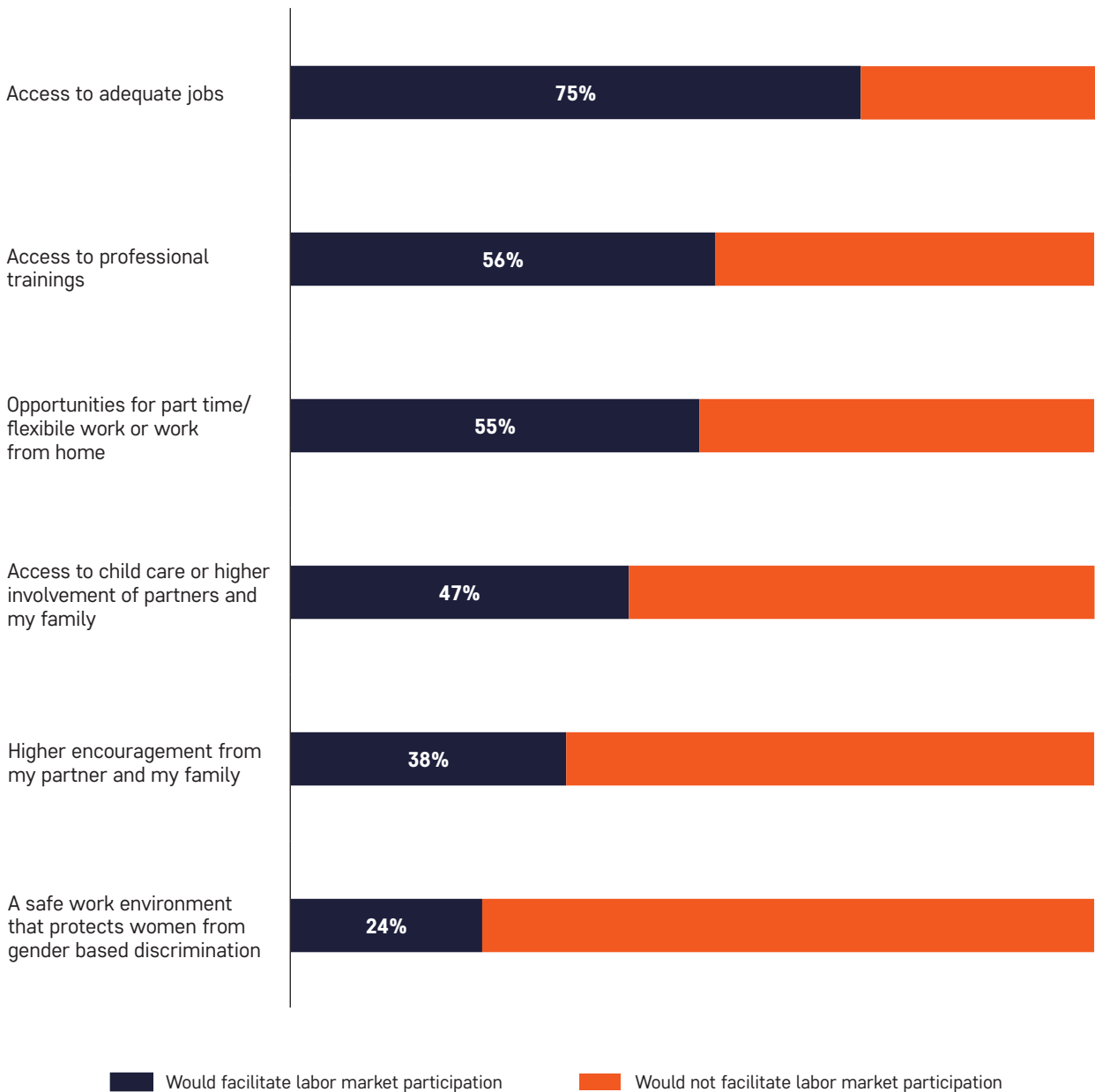
First, inputs from unemployed and inactive women, show a high level of importance that women place on opportunities to have access to suitable work and to improve their skills, than on issues such as improved transport infrastructure. Unemployed women, regardless of whether they are currently seeking employment, consider that that access to adequate jobs or trainings would be the most essential ways to improve their labor market participation. In this regard, 75 percent of unemployed women, have stated that having access to adequate jobs, would improve their labor force participation.

In terms of trainings, 56 percent state that having access to professional trainings that improve their chances of being employed, would be helpful to them. 55 percent of unemployed women consider that if there were more part-time jobs or jobs that allowed for more flexibility, they would be more like-

ly to join the labor force or be employed. Other high ranking interventions are related to policy perspectives. In line with their disproportionate burden of childcare, 47 percent women have stated that access to more and better child-care options and a higher involvement of their partners in child-care would impact their time allocation, freeing up more time for them to engage in paid work.

Family support is also an important aspect of unemployed women’s decision to work, with 38 percent of women stating it would improve their labor market participation, if their families and partners were more supportive towards them pursuing this endeavor. Finally, 24 percent of unemployed women state that a safe work environment, which protects women from gender based discrimination, would facilitate their labor force participation.

FIG. 17 TOP INTERVENTIONS TO FACILITATE LABOR MARKET PARTICIPATION FOR UNEMPLOYED WOMEN



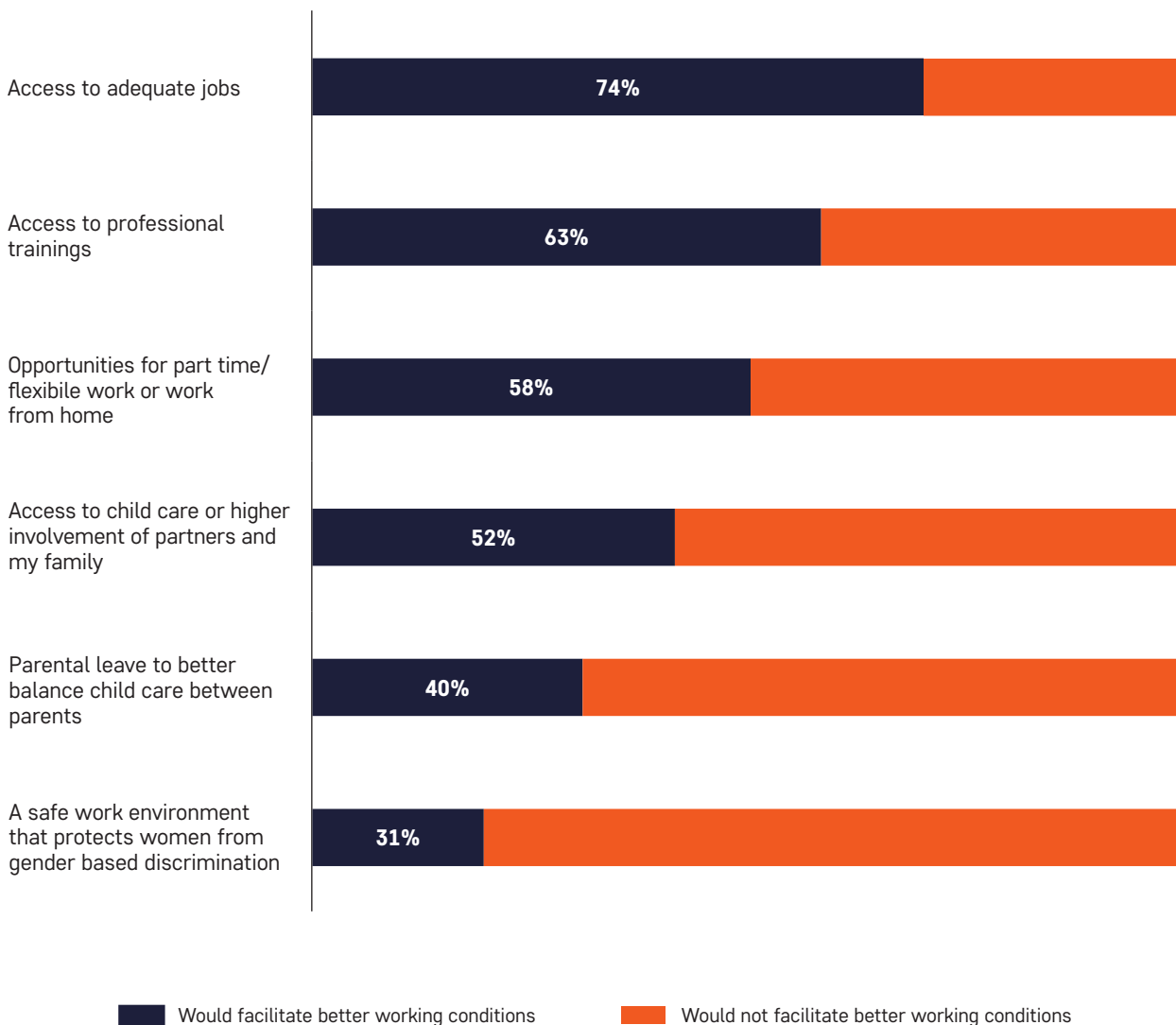
SOURCE: AUTHORS' CALCULATIONS

While a worryingly low labor force participation of women, and a high level of unemployment for those who are active, are the main problems that need to be addressed, it is important to also look into issues women who are employed face. Workplace barriers, which have been elaborated in different sections of the report, are one side of this analysis. The other side, which shows different aspects that women consider would improve their employment and working conditions, are elaborated below.

Similarly to women who are unemployed, 74 percent employed women consider access to adequate jobs as the main improvement to their employment and working conditions.

Having in mind that oftentimes, women are employed in vulnerable jobs, this result is in line with the expectations. However, showing a high level of self-awareness and willingness to further improve their skills, 63 percent of already employed women stated that they would prefer access to professional trainings that would improve their opportunities for finding better jobs in the future. Moreover, given that this report finds that women, regardless of their employment status, still spend almost another shift working in unpaid household work and care work, it translates that 58 percent of employed women consider that having opportunities to work part-time or have flexible working schedules, would be advantageous to their working situation.

FIG. 18 TOP INTERVENTIONS TO FACILITATE EMPLOYMENT AND WORKING CONDITIONS FOR EMPLOYED WOMEN



SOURCE: AUTHORS' CALCULATIONS

However, different from unemployed women, 52 percent women who are currently working, consider that interventions in child care, both in terms of more access to child care facilities, and on a more personal note a higher level of involvement from their partners, are important to their employment. Furthermore, while unemployed women do not place this as a priority, women who work, believe that more balanced parental leave provisions, which would involve fathers in childcare from the beginning, is beneficial. This policy change has been one of the top five changes for 40 percent of the employed women. Adding this to the findings from "Women in the Workforce" (Mehmeti et al.), where 74

percent of women believed that the law should guarantee parental leave for fathers as well, it is clear that for employed women, shared parental leave is a key policy change. Given that the law on leave pertaining to child birth is yet to be passed, these findings provide an important message to the policy makers to take into account.

Finally, a safe work environment, one that protects against gender discrimination, is one of the important interventions for 31 percent of the employed women surveyed in this report.

4. CONCLUSION

Women's economic independence is a central pillar of their empowerment both in the private and public life. Economic freedom, which women often derive only from being employed in paid work, determines important decisions in family life. Women who are employed, especially those whose income provides them with financial stability, are more engaged in decision making in within their households, and in public life. Moreover, women's active participation in the economy stimulates diversity and more economic growth, in the sectors in which they operate.

While employment is important to guaranteeing women's economic independence, women who are employed still face barriers in their work. One of the main issues women face, ranked as the highest barrier for 37 percent of the women surveyed, is the low salary level. This is more pertinent for women employed in the private sector, as are issues related to working conditions, such as the lack of contracts and working outside of regular work hours without compensation. In the private sector, one in three women do not have a working contract, and of those holding a contract more than 60 percent have a fixed term contract. Working under such conditions, although giving women financial freedom at the time being, does not provide them with job or financial security in the long run.

Considering that more than half of women are employed in the private sector, these issues impact a large number of women active in the labor market. Comparing the private and the public sector, it is clear that the working conditions differ substantially, women in the private sector work longer weeks while being paid, on average, around 24 percent less than women in the public sector. Measures that ensure that workers hold contracts and that the contracts are respected, such as increased number of labor inspectors, can lead to improvement of the working conditions, especially in the private sector.

One continuous barriers women, regardless of their employment status, face result both from the needs of the labor market, but also from the societal constraints stemming from pre-determined gender roles in Kosovo. Barriers, especially those in finding a job, reflect this clearly. Women surveyed consider the lack of appropriate jobs as the main barrier they face when searching for a job, followed by the lack of time to work due to household obligations, and lack of part time opportunities. Similar findings were shown in Riinvest's previous report, Women in the Workforce, as well as are in line with labor market analysis of the jobs women generally hold, which show that there is very limited number of part time jobs available, and there is lack of flexibility in the work they do.

Employment is considered an important step towards economic independence of women and as a tool for improving their position within the household and the community. Women show a high level of awareness of the importance of their economic independence, which is clear in the results shown from both women who work and those who currently do not. Women consider that having access to adequate jobs, opportunities for professional trainings, as well as more possibilities to work part time or with flexible work schedule, as the main factors facilitating their economic participation. Moreover, women who are employed see the need for shared responsibilities in child-care with their partners, and better and more accessible child-care facilities as crucial to their employment. On the other hand, women who currently are unemployed apart from higher level of involvement from their partner in child-care, consider that support from family members for them to be active in the labor market is significant.

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