



# Kosovo:

## Gender Gaps in Education, Health and Economic Opportunities



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# Kosovo: Gender Gaps in Education, Health and Economic Opportunities

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## Executive Summary

**The Note provides a broad picture of gender disparities in Kosovo in education, health and access to economic opportunities.** In doing so, it builds on the framework of the World Bank's regional gender report *Europe and Central Asia: Opportunities for Men and Women* and the *World Development Report on Gender and Development*. The diagnostic was prepared to inform the Kosovo Country Partnership Strategy (FY12-FY15). The scope and depth of the analysis are limited by the lack of gender-disaggregated data on Kosovo. The Note is based on the 2010 Household Budget Survey (HBS), 2009 Labor Force Survey (LFS), 2008-09 Business Environment and Enterprise Performance Survey (BEEPS), and a variety of secondary sources. The key findings of the analysis can be summarized as follows:

**There are pronounced gender differences in literacy and educational attainment in favor of men.** Kosovo has made significant progress in improving literacy rates since 2003, particularly among young people. The share of the population (aged 15 and above) that cannot read and write decreased from 8 percent in 2003 to 5 percent in 2010. However, illiteracy is more common among adult women, 7 percent of whom are illiterate as compared to 2 percent of adult men. Female students are more likely to drop out of basic education, and overall women have lower educational attainment than men: 62 percent of women have only basic education (up to nine years of schooling), as compared to 37 percent of men, and 6 percent of women have a university degree, as compared to 12 percent of men.

**Health outcomes for men and women in Kosovo compare poorly with regional averages.** Average life expectancy has improved over the past decade but remains lower than the average in Europe and Central Asia (ECA) and other Balkan countries. In 2009, life expectancy at birth was 68 years for men and 72 years for women in Kosovo and 72

and 79 years, respectively, in ECA. The maternal mortality rates in Kosovo are among the highest in Europe, and most deaths are attributable to preventable causes. Survey evidence shows that modern contraception use is declining in Kosovo, possibly due to reduced donor support, and the incidence of abortions is high (8 percent of women surveyed in 2009 who had ever been pregnant reported having had an abortion). Furthermore, statistics for the past seven years show that there are more boys than girls born in Kosovo (53 percent of live births in 2010 were male), which is indicative of gender discrimination at birth.

**Labor market indicators in Kosovo are the worst in Europe, and women are particularly disadvantaged:** 12 percent of working-age women are employed, as compared to 34 percent of working-age men. The exceptionally low employment rates of women can be explained by low education levels, lack of childcare institutions, the persistence of traditional social roles, and low market demand for female labor. Education is a major determinant of labor market outcomes. Men with university education are over three times more likely to have a job than men who completed only basic education (8-9 years of school). The education premium is even higher for women. Female university graduates are over 28 times more likely to be employed than women with basic education.

**Women's participation in entrepreneurship and formal business ownership in Kosovo is extremely low by regional standards.** In Kosovo, women account for 9 percent of individual entrepreneurs (self-employed) and participate in ownership in only 11 percent of formal businesses. By comparison, in ECA women account for 33 percent of individual entrepreneurs and participate in ownership in 36 percent of enterprises. Women's involvement in entrepreneurship may be constrained by a number of factors, including limited asset ownership (land and property are often registered in the name of a husband or male relative), the burden of domestic responsibilities, inadequate skills, and lack of role models. Survey evidence also shows that female firm owners are significantly more likely than their male counterparts to consider certain aspects of the business and regulatory environment (e.g., tax administration, business licenses and permits, courts and access to land) as impediments to firm operation. Further research is needed to understand whether the more negative perceptions of the business climate by female-owned firms are due to the smaller size and sectors in which they operate or to greater regulatory hurdles faced by female business owners.

**Women in Kosovo rarely have leadership roles in either government or business institutions.** Only 4 percent of employed women advance to management positions. Women are more likely to build their careers and to have supervisory roles in the public sector than in private companies. For example, 79 percent of all female supervisors work in

government institutions or state-owned companies. Enterprise surveys show that women in Kosovo account for just 0.3 percent of top managers — the lowest share in ECA, where women account for 20 percent of top managers. Kosovo has made significant progress in improving political representation of women in the last decade. As a result of legislative quotas, women now occupy a third of the seats in Parliament. Furthermore, a female President was elected in 2011. Yet women head only two of the sixteen Parliamentary Committees, there is only one female Minister, and no woman has ever been elected city mayor.

**Addressing gender disparities in Kosovo will require action on several fronts, including enhancing education and skills, improving health outcomes, creating more jobs, strengthening employment services, and removing the barriers that hinder women’s participation in entrepreneurship and access to leadership positions.** Increasing school enrollment rates, improving the relevance and quality of education, and developing second-chance education opportunities for adults whose studies were interrupted by the war will improve employment outcomes for both men and women. It will also be important to better understand and address specific constraints to female education. Potential measures may include reducing distance to schools, raising awareness about the benefits of education for females, and introducing conditional cash transfers for girls from poor families. Interventions in health should focus on reducing maternal mortality and addressing the problem of gender discrimination at birth. Creation of more jobs (through improvement of the regulatory regime, attraction of FDI, and strengthening of access to credit) will be critical for increasing the demand for labor and improving employment outcomes for both men and women. In addition, a number of measures should be introduced to address specific barriers to female employment. Such initiatives include establishment of childcare facilities, launch of active labor market programs that target women, and enforcement of the new Labor Law, which allows for part-time work, paid maternity leave, sick leave, and annual leave. Securing women’s property rights, establishing skill building programs, and strengthening access to credit will improve women’s chances to start up a business while showcasing women’s success stories in the media may combat the influence of stereotypes and provide positive example to potential female leaders.



## Introduction

In February 2012, Kosovo celebrated its fourth anniversary of independence. Despite stable economic growth since the end of the conflict, the country faces a number of socio-economic challenges common in other fragile contexts: underdeveloped infrastructure, poor quality of public services, low private investment, and widespread poverty. With a per capita GDP of €1,850, Kosovo is one of the poorest countries in Europe (World Bank 2010). In 2009, 35 percent of the population lived below the poverty line (estimated at €1.55/day per adult equivalent). Kosovo also has the worst labor market outcomes in Europe, with less than a quarter of the adult population employed.

The challenges of post-war reconstruction and development affect men and women differently. This Note was prepared primarily as a key input to the Kosovo Country Partnership Strategy (FY12-FY15) and aims to provide an overview of gender disparities in three major domains: human capital, labor market, and entrepreneurship. In doing so, it builds on the framework of the World Bank's regional gender report *Europe and Central Asia: Opportunities for Men and Women* (World Bank 2011) and *the World Development Report on Gender and Development* (World Bank 2011). The Note is complemented by a paper analyzing differences in labor market experiences of the youngest segment of the labor force.<sup>1</sup>

Lack of statistical data on Kosovo, and particularly of gender-disaggregated data, limits the depth and scope of this gender diagnostic. Furthermore, many of the country's socio-economic indicators are not covered by international databases (e.g., the World Bank's World Development Indicators, UNICEF's Transmonee database, Eurostat), which makes it difficult to benchmark Kosovo against comparator countries. Additional data collection will be crucial for a more detailed gender study.

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1. Pastore, Francesco, Sarosh Sattar, and Erwin R. Tiongson (2012) "Gender Differences in Earnings and Labor Supply in Early Career: Evidence from Kosovo's School-to-Work Transition Survey."

The current diagnostic relies primarily on the 2010 Household Budget Survey (HBS), 2009 Labor Force Survey (LFS), 2008-09 Business Environment and Enterprise Performance Survey (BEEPS), and a variety of secondary sources, which provide a broad picture of the key gender issues in Kosovo. The results of the analysis suggest that there are significant gender disparities in human capital and access to economic opportunities. The key findings can be summarized as follows:

- **Men and women in Kosovo have lower education levels than men and women in the EU.** Half of the population aged 15 and older have up to nine years of schooling. Women's educational attainment, however, is much lower than men's: 7 percent of adult women and 2 percent of men are illiterate, 62 percent of women and 37 percent of men have only basic education (up to nine years of schooling), and 6 percent of women and 12 percent of men have a university degree.
- **Life expectancy in Kosovo is lower than the average in ECA, and maternal mortality rates are among the highest in Europe.** Most maternal deaths are due to preventable causes.
- **Labor market outcomes are the worst in Europe, and women are particularly disadvantaged: 12 percent of women are employed, as compared to 34 percent of men.** The exceptionally low employment rates of women are related mainly to lower educational attainment.<sup>2</sup> Other factors include limited access to childcare institutions, persistence of traditional social roles, and low market demand for female labor.
- **Women comprise less than 10 percent of all entrepreneurs and 0.3 percent of top management positions.** Inadequate skills, limited asset ownership, and lack of role models are among the factors that hinder women's involvement in entrepreneurship.

The remainder of this Note is organized as follows: section 1 highlights gender differences in human capital focusing on education and health outcomes, section 2 describes men's and women's relative employment patterns, section 3 focuses on gender disparities in entrepreneurship and career advancement in business and politics, and section 4 provides concluding observations.

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2. Supported by evidence from Pastore, Sattar and Tiongson (2012).

## SECTION I

# Gender Issues in Human Capital

## A. Education

Over the past decade, Kosovo's education system struggled with the post-war reconstruction of schools and educational facilities as well as with the development of new curricula and textbooks. The overall education coverage has improved, but a number of problems persist with the quality of education, including overcrowded classrooms and a shortage of qualified teachers and education materials. Furthermore, gender disparities in school enrollment and literacy levels remain a concern. There is also a dearth of education statistics, as household surveys do not cover education (with the exception of literacy levels). Most of the information in this section therefore comes from secondary sources.

### Primary and Secondary

The vast majority of children of primary school age are enrolled in school. Enrollment rates are nearly universal among Kosovo Albanian and Kosovo Serb communities (97.5 and 99 percent respectively), yet enrollment rates are comparatively low among non-Serb ethnic minorities (e.g., Roma, Ashkali, Egyptians, Turks, Bosniaks), with only 77 percent of children between the ages of 6 and 14 enrolled in school.<sup>3</sup>

Females are underrepresented at every level of education but university (Table 1). The biggest gender disparity in enrollment occurs at the

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3. UNICEF in Kosovo. [http://www.unicef.org/kosovo/children\\_3474.html](http://www.unicef.org/kosovo/children_3474.html) accessed on January 13, 2011.

**TABLE 1**  
**Share of Male and Female Students in Public and Private Educational Institutions, 2009-2010**

	Male	Female
<b>Pre-elementary</b>	52	48
<b>Elementary and lower secondary</b>	52	48
<b>Upper secondary</b>	55	45
<b>Upper secondary special</b>	60	40
<b>University</b>	49	51

*Source:* SOK, 2010. Education Statistics 2009-2010.

upper secondary special<sup>4</sup> and upper secondary education levels. With the majority of the population living in rural areas, this could potentially be explained by such factors as a) low perceived returns to female education in rural areas, b) economic hardship, and c) prohibitive distance to upper secondary educational institutions, which can play an important role in rural areas.

**TABLE 2**  
**Number of Students at Different Education Levels, 2009-2010**

	Male	Female	Total
<b>Primary</b>	88,495	81,860	170,355
<b>Lower secondary</b>	69,931	66,013	135,944
<b>Upper secondary</b>	57,564	47,242	104,806

*Source:* SOK, 2010. Education Statistics 2009-2010.

Females are also more likely to drop out of basic education. In the 2008-2009 academic year, females accounted for 55 percent of dropouts.<sup>5</sup> As Table 2 indicates, the number of students decreases progressively with each level of education. Forty-two percent fewer females and 35 percent fewer males are enrolled at the upper secondary level than at the primary level.

Further research is needed to understand the reasons behind differences in education coverage among specific ethnic groups, rural, and urban populations as well as the higher dropout rate among females. Such research could help policymakers develop policies tailored to address the causes of these differences. For example, if most of the female drop-

4. Primary, lower secondary, upper secondary special are dedicated to children and youth with developmental difficulties. Special schools may be independent or regular schools with joint directory (SOK, 2010).

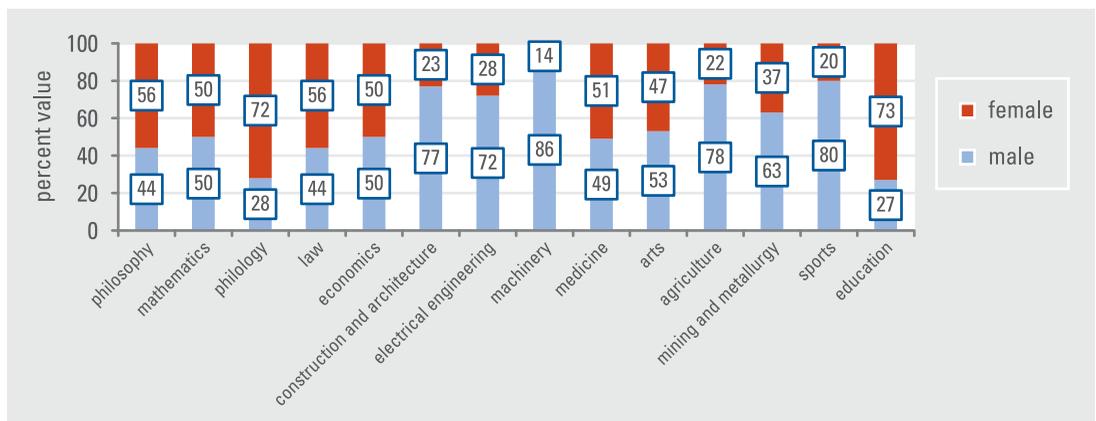
5. SOK 2011 "Women and Men".

outs come from poor families, conditional cash transfers may help improve the situation. The World Bank will undertake an in-depth education assessment that will cover these issues.

## University Education

Between the academic years 2000-01 and 2009-10, the number of university students almost doubled from 19,060 to 37,839. No gender disparity currently exists in university enrollments. The most popular majors are economics, law, and education, which are chosen by 43 percent of Pristina University students.<sup>6</sup> As in other countries of the region, choice of major in Kosovo tends to vary by gender (Figure 1). Female students are overrepresented in education, philology and philosophy while young men comprise over two-thirds of those studying machinery, construction, architecture, and electrical engineering. Men are also significantly more likely to major in sports. The factors behind men's and women's choice of major are not well researched but could include traditional perceptions of the jobs best suited to men and women as well as the desire of women to work part time or to go into the public sector, where jobs are typically more secure.

**FIGURE 1**  
**Percentage of Male and Female Students at Pristina University, Academic Year 2009-2010**



Source: SOK, 2010. Education Statistics 2009-2010.

6. University of Prishtina is the main university in Kosovo. It was founded in 1970 and prepares specialists in over 50 different majors. In recent years, a university with Serbian as the language of instruction was established in Mitrovica and about 10 private universities have been established in Pristina (UNDP 2006). However, these higher educational institutions account for a relatively small share of university enrollments and there are no gender disaggregated statistics on their students.

## Literacy and Educational Attainment of Adults

Kosovo has made significant progress in improving literacy rates since 2003. The share of people (aged 15 and older) who cannot read and write decreased from 8 percent in 2003 to 5 percent in 2010.<sup>7</sup> Illiteracy almost disappeared among those aged 15-34, less than 1 percent of whom are now illiterate (Table 3). However, more than a quarter of people over the age of 65 cannot read and write, and this age group has a severe gender disparity, with 45 percent of women and 13 percent of men unable to read and write. Illiteracy is most common in rural areas, where the majority of the population lives.

**TABLE 3**  
**Illiterate Population (%), 2010**

Age	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
15-24	0.8	0.3	0.6	0.5	0.6	0.5	0.6	0.5	0.5
25-34	0.2	0.4	0.3	0.6	1.1	0.9	0.5	0.9	0.7
35-44	0.8	2.1	1.5	0.7	5.4	3.2	0.7	4.1	2.6
45-54	0.0	3.3	1.7	1.2	4.3	2.7	0.7	3.9	2.3
55-64	0.9	7.5	4.4	5.1	13.1	9.2	3.3	10.6	7.1
65+	6.2	32.8	18.9	16.4	50.2	33.3	13.0	44.6	28.5
<b>Total</b>	<b>1.1</b>	<b>4.8</b>	<b>3.0</b>	<b>2.8</b>	<b>8.7</b>	<b>5.8</b>	<b>2.2</b>	<b>7.2</b>	<b>4.7</b>

Source: HBS 2010.

Education levels in Kosovo are low for both men and women by EU standards. Half of the population aged 15 and older has nine years of schooling or less, which may limit economic growth prospects. Women have a much lower educational attainment than men (Table 4). Less than 6 percent of women and 12 percent of men aged 25-64 have tertiary level qualifications (i.e., a university degree or above). By comparison, in the EU, 27 percent of women and 25 percent of men have achieved this level of education.<sup>8</sup> Figure 2 compares tertiary level educational attainment by gender and age group, thus indicating changes in education levels over time. It shows different trends in university attainment for men and women. Older men are more likely to have a university degree, which could be explained by the war's disruption of the educational system and

7. SOK. 2007. "Women and Men in Kosovo" and SOK. 2010. Household Budget Survey (HBS).

8. Eurostat. 2010. "Persons with tertiary education attainment by age and sex" <http://appsso.eurostat.ec.europa.eu/nui/setupModifyTableLayout.do>, accessed on February 19, 2012.

possibly a greater propensity of educated young men to emigrate. The share of women with university degrees, however, has not changed much over the past two decades. This is quite different from the situation in EU countries, where younger generations tend to have higher educa-

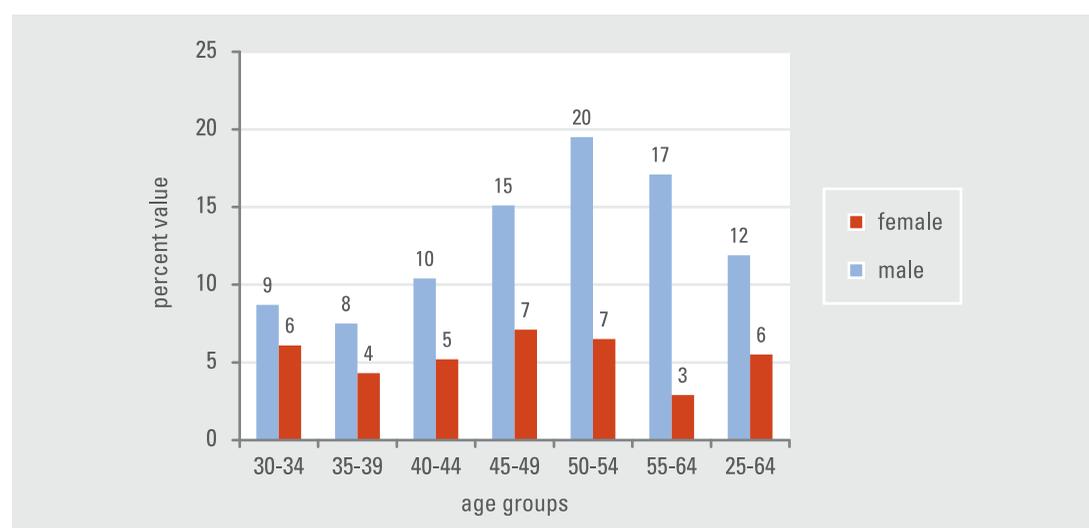
**TABLE 4**  
**Educational Attainment of Men and Women, 2009 (% , age 15 and older)**

Education Level	Male	Female	Total
No school	1.4	4.9	3.2
Primary education (classes I-IV or I-V)	4.3	11.1	7.7
8/9-years school (classes V-VIII or V-IX)	31.6	45.6	38.6
Upper secondary - vocational 2-3 years	7.7	2.6	5.1
Upper secondary - vocational 4-5 years	24.9	15.1	20.0
Upper Secondary - general (gymnasium)	18.3	13.7	16.0
High - school*	3.1	2.4	2.7
Tertiary / University	7.8	4.3	6.1
Post university / Master	0.8	0.2	0.5
Doctorate	0.2	0.1	0.1
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Note: \*In Kosovo, "high school" refers to the first two years of university education.

Source: Kosovo LFS 2009.

**FIGURE 2**  
**Percentage of Population with Tertiary Degrees by Gender and Age Group, 2009**



Note: The chart covers people with university, master's and doctorate degrees.

Source: Kosovo LFS 2009.

tion levels and young women are more likely than young men to receive a university degree.<sup>9</sup>

## B. Health

Despite considerable investments in Kosovo's health system by the government and the donor community, a number of significant problems persist. These include poor medical infrastructure, lack of qualified medical specialists, inadequate equipment and medical supplies, doctor absenteeism, and corruption and unethical practices of medical personnel (e.g., doctors who work in both public and private institutions redirect patients to private practices for services that are available in public health clinics).<sup>10</sup>

There is also a shortage of reliable health statistics in Kosovo, and very few indicators are gender disaggregated. The available data points to low life expectancy at birth, high maternal mortality, and a low prevalence of contraception use. Unless otherwise mentioned, all information in the health section is based on the Kosovo Demographic and Health Survey (KDHS) 2009 and the related report of the Statistical Office of Kosovo, "Demographic, Social and Reproductive Health Survey in Kosovo."

### Life expectancy at birth

Life expectancy has improved over the last decade but remains lower than the average in ECA and other Balkan countries. In 2009, the life expectancy at birth in Kosovo was 68 years for men and 72 years for women, as compared to 72 years and 79 years, respectively, in ECA. The gap in male and female life expectancy is thus smaller in Kosovo than in ECA. Relative to 2000, life expectancy in Kosovo has increased by 1.6 years for men and 1.8 years for women, which is somewhat lower than the average increase in the region.

### Fertility and Maternal Health

Maternal mortality rates and rates of pregnancy complications are high in Kosovo, despite the reduction in fertility rates over the past decade. The birth rate decreased between 2002 and 2010 from 18 to 15 births per 1000 people (Vital Statistics for Kosovo 2010). Estimates from the 2009 KDHS survey suggest a total fertility rate (TFR) of 2 children per woman

9. Beck-Domzalska, Marta. 2007. "The narrowing education gap between women and men". *Statistics in Focus – Population and Social Conditions 130/2007*, Eurostat; and Eurostat. 2011. "Europe in Figures: Eurostat Yearbook 2011", Luxembourg.

10. BIRN. 2009. "Report on Kosovo's Healthcare system," Pristina.

for the year before the survey, which represents a decrease from the rate of 3 estimated in the 2003 KDHS survey. There are no major differences in fertility rates between rural and urban women. TFR is 2.1 for rural women and 1.9 for urban women.

The national health information system does not currently collect data on maternal mortality rates or major causes of maternal deaths. It is estimated that as of 2009, approximately 43 mothers die per 100,000 births, which represents one of the highest maternal mortality rates in Europe.<sup>11</sup> Inadequate quality of antenatal care, hemorrhage, infections, hypertension, and unsafe abortions are among the leading causes of maternal deaths.<sup>12</sup> Poor nutrition and anemia are also important contributing factors. It is estimated that 23 percent of pregnant women in Kosovo are anemic.<sup>13</sup>

The rate of miscarriages and stillbirths is also high. Of the women in the KDHS sample who have experienced pregnancy, 20 percent reported having had at least one miscarriage and 3 percent reported having had a stillbirth. The percentage of women who have experienced these negative outcomes increases with age. Among women aged 30 or older, over a fifth reported having had a miscarriage. For women aged 45-49, that percentage increases to 24 percent. Three and a half percent of women aged 40-44 and 4.4 percent of women aged 45-49 reported having had a stillbirth. This could be because the older women in the sample had more pregnancies and thus faced a greater likelihood of experiencing one of these complications or because the older women have lower education levels and are therefore less likely to take proper care of their health. The rate of miscarriages and stillbirths is significantly lower among educated women, possibly because they attach greater importance to their health needs and are more likely to seek antenatal care and demand better quality of services from health providers.

Abortions appear to be quite widespread in Kosovo. Among women who reported having ever been pregnant in the 2009 KDHS survey, 8 percent reported having had at least one abortion. The actual incidence may be even higher, as some women may choose not to report abortions. The number of women who have had an abortion tends to increase with age and is highest among women in the 40-44 age group. Women with higher secondary and university education are less likely to have an abortion than women with lower education levels. Abortion is less prevalent

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11. UNDP Kosovo. "Progress by Goal in Kosovo" <http://www.kosovo.undp.org/?cid=2,120>, accessed on February 19, 2012.

12. UNICEF, UNFPA and WHO. "Joint Program Agreement between UNICEF, UNFPA and WHO: Improving Health of Women and Children of Kosovo (2007-2010)," Kosovo.

13. International Federation of Red Cross and Red Crescent Societies. Revised Plan 2011 [http://reliefweb.int/sites/reliefweb.int/files/resources/69917A7A4D0D5390852577CB0067835B-Full\\_Report.pdf](http://reliefweb.int/sites/reliefweb.int/files/resources/69917A7A4D0D5390852577CB0067835B-Full_Report.pdf)

among rural women, which may be a reflection of the greater influence of traditional values in rural areas. Single women who have been pregnant are more likely to report having had an abortion than married women, which may be due to the financial difficulties of raising a child alone, negative social attitudes toward women who have children out of wedlock, and negative attitudes toward children from single parent households.

According to a study conducted by UNFPA and the University of Groningen, married women in Kosovo generally consider abortion an acceptable option for family planning. Financial circumstances, becoming pregnant too soon after the birth of the previous child, preference for a son (gender selection), and a grandmother's complex (becoming pregnant at the time when older children are about to have their own children) were among the major reasons given for abortion. Gynecologists participating in the study claimed that although the practice is not uncommon, the number of women who select the gender of the child (through abortion of female fetus) is declining.<sup>14</sup> Data from the Statistical Office of Kosovo shows that over the past seven years, more boys than girls were born in Kosovo. In 2010, out of 33,751 live births, 53 percent were boys and 47 percent were girls.<sup>15</sup> If this trend continues, many men in Kosovo will remain unmarried on account of the gender imbalance and will therefore be unable to start families. This problem demands further research, in particular to determine whether certain types of households (e.g., poor households, rural households) are more likely to engage in gender selection. Understanding the roots of the problem could help policymakers to draft effective legislation to stop gender discrimination at birth.

## Contraception Use

Nearly all women in Kosovo (95 percent of those aged 15-49) know of at least one modern contraception method; however, the majority of women report relying on traditional methods of family planning. Of all women aged 15-49, 42 percent have ever used a method of contraception, yet only 17 percent have ever used a modern contraception method, with male condoms being the most common. There is a positive correlation between education and reliance on modern contraceptive methods (Table 5).

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14. Basha, Vlora and Inge Hutter. 2006. "Pregnancy and Family Planning in Kosovo: A Qualitative Study" UNFPA and University of Groningen.

15. Statistical Office of Kosovo. 2011. "Men and Women in Kosovo", Prishtina and Statistical Office of Kosovo. 2010. "Statistics of Births in Kosovo 2010", Prishtina.

Use of modern contraception methods has declined over the past five years in Kosovo, which may be attributable to reduced donor support for reproductive health. In 2009, only 15 percent of married women of reproductive age used a modern method of contraception, as compared to 23 percent in 2003. Intra-uterine devices (IUDs) and male condoms are the most commonly used modern contraception methods. The vast majority of married women of reproductive age either do not practice contraception (41 percent) or use traditional contraceptive methods (44 percent), mainly withdrawal.

**TABLE 5**  
**Percentage of Women Age 15-49 Who Have Ever Used Contraception Methods, 2009**

Characteristics	Any Method	Any Modern Method	Pill	IUD	Injectable	Foam/Gel	Condom	Female Sterilization	Male Sterilization	Any Traditional	Calendar	Withdrawal
<b>Age</b>												
15-19	3.5	1.7	0.3	0.1	0.1	0.7	0.9	0.1	0	2.8	0.8	2
20-24	19.7	7.5	1.2	0.8	0.4	0.8	5.5	0.2	0.2	18.8	3.3	15.5
25-29	44.7	18.6	5.7	3.5	1	1.8	12.1	0.7	0.1	43.2	8.6	34.6
30-34	58.9	21.6	4.9	6.5	1.2	0.9	11.2	1.5	0.1	54.7	8.8	46
35-39	64.8	27.5	5.4	8.6	1.7	1.6	15	1.5	0.1	58.6	10	48.6
40-44	68.9	26.5	5.7	11.2	1	0.6	10.8	2.2	0	64.2	10.4	53.8
45-49	64.9	29	7.3	12.4	1.8	1.5	11	3.4	0.3	58.1	11	47
<b>Total</b>	<b>42.1</b>	<b>17.1</b>	<b>3.9</b>	<b>5.3</b>	<b>0.9</b>	<b>1.1</b>	<b>8.8</b>	<b>1.2</b>	<b>0.1</b>	<b>38.9</b>	<b>6.9</b>	<b>32.1</b>
<b>Residence</b>												
Urban	44	19	4.6	5.5	0.6	0.6	10.5	1.2	0.2	39.3	6.3	33
Rural	41	15.9	3.5	5.2	1.1	1.4	7.8	1.1	0.1	38.7	7.2	31.5
<b>Marital Status</b>												
Married	69.2	27.8	6.5	8.9	1.6	1.5	14.4	1.9	0.2	64.6	11.3	53.3
Single	3.1	2	0.2	0.2	0	0.5	1.1	0.2	0	2.1	0.7	1.5
<b>Education</b>												
No education	45.5	14.8	2.9	5.3	0.5	0.5	5.7	1.9	0	41.6	5.7	35.9
Primary	42.9	16.2	3.7	4.9	0.2	0.9	6.3	2.1	0.2	39.4	5.8	33.6
Lower secondary	42.7	16.2	4	6.4	1.3	1.3	7	1.3	0.1	39.8	7.1	32.7
Upper secondary	41	17.8	3.5	4.1	0.6	1	11.5	0.7	0.1	38.4	7.2	31.2
University	42.6	21	5.4	3.7	1	0.2	13.6	1.5	0.2	36.1	5.7	30.4

Source: Adapted from SOK 2009. "Demographic, Social and Reproductive Health Survey in Kosovo."

Most users of modern birth control methods learned about them at the hospital; this is particularly true of women who rely on IUDs. The majority of women who practice traditional methods learned about them from friends and relatives. Very few respondents (3 percent) reported having been visited by health professionals or social workers who talked to them about family planning. Rural women were twice as likely to have been visited (4 percent) than urban women (2 percent), which reflects the fact that most of the family planning outreach activities in Kosovo focus on rural areas.

## **Knowledge of HIV/AIDS**

Currently, the prevalence of HIV is low in Kosovo, with less than one percent of the population infected. Official statistics recorded only 74 cases of HIV/AIDS between 1986 and 2008, and the majority of those infected (61 percent) are men.<sup>16</sup> While these low numbers are encouraging, there are nevertheless concerns that the official statistics underestimate the scope of the problem. Furthermore, Kosovo has a number of risk factors that may contribute to the rapid spread of new infections, including a very young population, high unemployment and poverty rates, increasing drug use, a growing sex industry, high mobility of Kosovars to and from European and Balkan countries with higher HIV prevalence rates, and changes in sexual behavior.<sup>17</sup>

The level of awareness of HIV/AIDS is high. Among those aged 15 and older, 89 percent of males and over 82 percent of females have heard of HIV/AIDS. The level of awareness of HIV/AIDS prevention, however, is less impressive: 25 percent of men and 29 percent of women do not know that the risk of contracting HIV is reduced through abstinence, and 19 percent of men and 23 percent of women do not know that condoms reduce the risk of getting HIV. Furthermore, 60 percent of men and 67 percent of women claim that they would not buy fresh vegetables from a person with HIV/AIDS. Awareness of HIV/AIDS and HIV/AIDS prevention is higher among young and middle age people than among the older population. It is also higher among males than females.

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16. Balkan Insight. 2009. <http://www.balkaninsight.com/en/article/hiv-aids-in-kosovo-among-world-s-lowest>, accessed on December 14, 2011.

17. United Nations Kosovo Team. "Strengthening HIV response in Kosovo" [http://www.unkt.org/repository/docs/Strengthening\\_HIV\\_response\\_in\\_Kosovo.pdf?phpMyAdmin=WkPxhYYrO3l4GvCxnRoloY0Xka9](http://www.unkt.org/repository/docs/Strengthening_HIV_response_in_Kosovo.pdf?phpMyAdmin=WkPxhYYrO3l4GvCxnRoloY0Xka9).

## SECTION II

# Gender Disparities in the Labor Market

### A. Key Labor Market Indicators

Kosovo has experienced stable economic growth since the end of the conflict, but that growth has not yet been translated into job creation. Kosovo has the worst labor market indicators in Europe (Table 6) and showed no improvement between 2002 and 2009. Inadequate infrastructure, a weak private sector, low level of FDI, and low education and skill attainment of the population are among the reasons for poor labor market performance. While the overall labor market situation is difficult, women appear to be disproportionately affected. The factors that limit women's labor force participation include lack of childcare facilities, inadequate access to flexible work arrangements, and a disproportionate share of household responsibilities.

**TABLE 6**  
**Labor Market Indicators for the Population (age 15-64) in Kosovo and Selected Countries of the Region, 2009**

Region	Activity Rate	Employment Rate	Unemployment Rate
EU-27	71	65	9
Albania	62	53	14
Croatia	62	57	9
Macedonia, FYR	64	43	32
Serbia	61	50	17
Kosovo	42	23	45

*Source:* for Kosovo and Serbia - WB staff estimates based on LFS; for Albania and Macedonia, FYR - LFS surveys based on publications of the national statistical agencies; for EU-27 and Croatia - Eurostat LFS database.

## Activity and Employment Rates

Between 2002 and 2009, activity rates fell (Table 7), most likely due to an increase in the discouraged population (13 percent of men and 30 percent of women in 2009) and an increase in the percentage of youth continuing education.<sup>18</sup> Employment rates remained stagnant and low over this time frame with the exception of 2004-2006, a period of rapid economic growth fuelled by large international aid flows and remittances.

**TABLE 7**  
**Labor market indicators, 2002-2009 (population age 15-64)**

Year	Activity Rate		Employment Rate		Unemployment Rate	
	Men	Women	Men	Women	Men	Women
2002	72	35	39	9	45	74
2003	72	30	43	8	40	72
2004	68	25	46	10	31	61
2005	68	30	46	12	33	60
2006	61	31	46	12	35	62
2007	62	28	41	13	39	55
2008	63	26	38	11	43	60
2009	58	26	34	12	41	56

*Source:* Kosovo, LFS 2009 and SOK. 2011. "Women and Men in Kosovo."

In 2009, employment in Kosovo was 23 percent, far lower than both the EU average of 65 percent and the Lisbon target of 70 percent for EU countries.<sup>19</sup> Low employment tends to lead to an increase in poverty levels, and indeed in 2009 35 percent of the population in Kosovo was living below the poverty line.<sup>20</sup> Many of the poor live in large households with largely unemployed cohabitants and survive on subsistence agriculture and remittances from abroad.

Employment prospects are particularly bad for women in Kosovo, where only 12 percent of working-age women are employed. This exceptionally low employment rate can be explained by insufficient education (62 percent of women completed nine or fewer years of schooling, as compared to 37 percent of men), absence of childcare institutions outside

18. Discouraged population are the people that are not working and not looking for employment, however will accept a job if it becomes available.

19. Throughout the paper all labor market indicators are given for population age 15-64.

20. World Bank and Statistical Office of Kosovo. 2011. "Consumption poverty in the Republic of Kosovo in 2009."

of Pristina, the persistence of traditional social roles, and low market demand for female labor. Regarding social norms, in particular, studies from other countries (e.g., the garment industry in Bangladesh, the cut flower industry in Ecuador) show that even in very traditional societies, when lucrative job opportunities arise, households change the allocation of family responsibilities to allow women to take advantage of paid employment. This could suggest that traditional social roles may be less of a barrier to female employment when profitable economic opportunities arise.

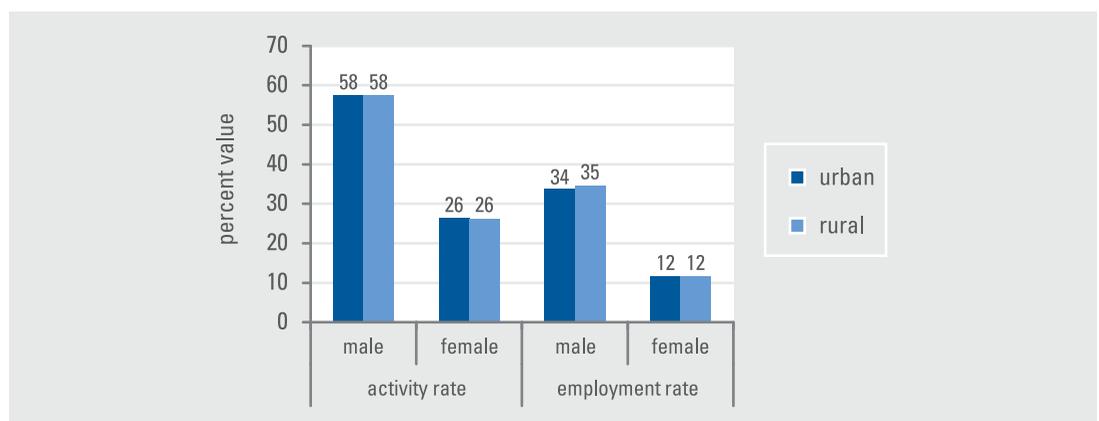
No significant differences have been observed in activity and employment rates by region (Table 8) or by rural-urban location (Figure 3). This can be explained by several factors. First, Kosovo is a rather small country, and all administrative regions are within driving distance of each

**TABLE 8**  
**Labor Market Indicators by Region, 2009**

Region	Activity Rate		Employment Rate		Unemployment Rate	
	Men	Women	Men	Women	Men	Women
Kosovo	58	26	34	12	41	56
Gjakova	60	27	36	13	40	52
Gjilani	58	27	36	11	38	58
Mitrovica	56	26	35	12	38	55
Peja	59	24	34	10	43	58
Prizreni	58	26	34	10	41	60
Pristina	56	25	31	11	44	58
Ferizaj	57	29	35	14	40	54

Source: Kosovo LFS, 2009.

**FIGURE 3**  
**Activity and Employment Rates by Location, 2009**



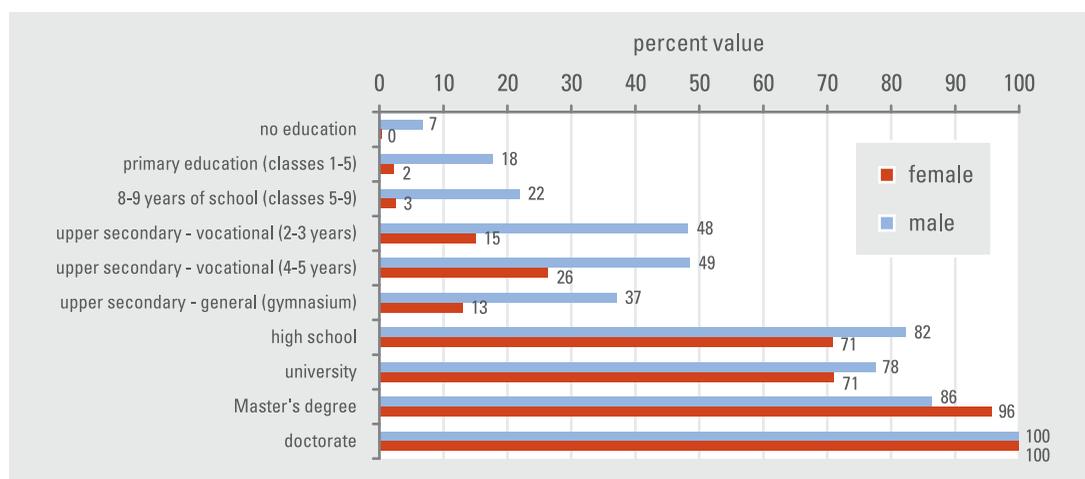
Source: Kosovo LFS, 2009.

other. Second, a significant migration to the capital city of Pristina has transpired over the past decade, which was not, however, coupled with an increase in job creation. Unlike other countries in ECA, therefore, the capital city of Kosovo does not boast the best job market opportunities in the country (at least not on a per capita basis). Third, there are some definitional issues with the way the Kosovo LFS defines employment rate whereby people working on their own farms are considered employed only if they sell some of their produce, irrespective of its value. Exclusion of subsistence farmers from the category of “the employed” results in a lower official employment rate in rural areas and partly explains the unusually low national employment rate.

Activity and employment rates tend to increase with education for both men and women. For example, activity rates for women vary from 6 percent for those with no education to 90 percent for those with a university degree. The respective rates for men are 16 percent and 91 percent. Employment rates follow a similar pattern (Figure 4). Men with university degrees are over three times more likely to have a job than men who completed only basic education (8-9 years of school). The education premium is even higher for women. Women with university degrees are over 28 times more likely to be employed than women with basic education. These findings suggest a higher demand for skilled workers in the Kosovo labor market than for non-skilled workers. They also show a significant difference in employment prospects for men and women with basic education. Men with basic education are almost eight times more likely to have a job than women with basic education.

The persistence of traditional social roles, and possibly a difference in remuneration rates between men and women with basic education, may

**FIGURE 4**  
**Employment Rates and Educational Attainment % by Gender, 2009**



Source: LFS, 2009.

partly explain the low employment rates of women with basic education. When asked their reasons for not seeking a job, 48 percent of women with basic education and 29 percent of women with tertiary degrees cited household responsibilities. Lack of wage data in the Kosovo LFS prevents the analysis of earnings differentials between men and women. It is quite likely, however, that they follow the pattern of many other countries in the region, where the wage gap between men and women is highest at low education levels. For example, in Serbia, the salaries of women with basic education (defined in this case as eight years of school or fewer) are 24 percent lower than those of men with basic education; however, at the university level the gap falls to 3 percent in favor of men.<sup>21</sup> If the earnings differentials between men and women are similar in Kosovo, it may provide disincentives for women to enter the labor force, particularly given the low average salaries in the country.

## Unemployment Rate

The unemployment rate in Kosovo, 45 percent, is by far the highest in the region. Women, young people, and those with low education levels are most likely to suffer from unemployment. Unemployment rates declined for women from 74 percent in 2002 to 56 percent in 2009, mainly due to a reduction in activity rates rather than increased access to employment opportunities, but remained more or less the same for men. The vast majority of the unemployed (78 percent of men and 87 percent of women) have never worked. Fifty-four percent of men and 50 percent of women in 2009 reported having spent four years or more looking for a job. Available research from other countries points to the negative effects of experiencing long periods of unemployment, including unhappiness and dissatisfaction with life, and fewer job search efforts.<sup>22</sup>

Unemployment is particularly severe among the population aged 15-24 (Figure 5), who comprise approximately 18 percent of the population of Kosovo.<sup>23</sup> The unemployment rate in this age group is 69 percent for men and 82 percent for women. Among this population, 41 percent reported being unemployed while neither in search of employment nor enrolled in school. Joblessness among young people and lack of affordable education and leisure opportunities can increase alcohol and drug abuse as well as crime among the youth.

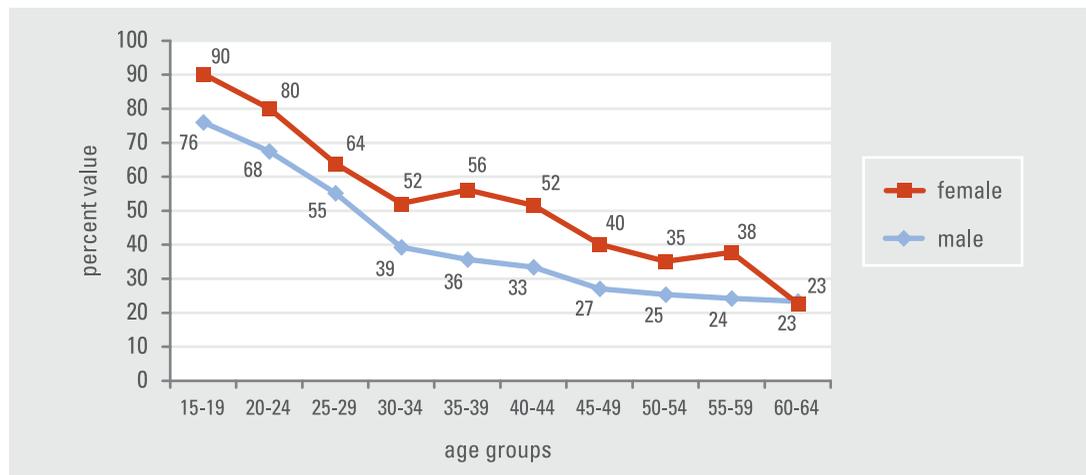
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21. Reva, Anna. 2012. "Gender Inequality in the Labor Market in Serbia", Policy Research Working Paper 6008, World Bank, Washington DC.

22. See for example Krueger, A. and A. Mueller (2011) "Job Search, Emotional Well-Being, and Job Finding in a Period of Mass Unemployment: Evidence from High-Frequency Longitudinal Data". The Brookings Institution.

23. Statistical Office of Kosovo. 2010. "Results of the Labor Force Survey 2009", Prishtina.

**FIGURE 5**  
**Unemployment Rate by Age Group, 2009**



Source: Kosovo LFS, 2009.

Nearly 80 percent of job-seekers do not register at the public employment office, mainly because the chances of finding a job through government agencies are low. Indeed, only 11 percent of those employed reported having found employment through the government. Furthermore, due to underfunded social protection programs and rigid criteria for the selection of beneficiaries, only 1.6 percent of men and 1.1 percent of women receive unemployment benefits (LFS, 2009). These findings point to a need to improve the design, implementation, and funding of labor market policies. The Public Employment Service (PES) does not currently have a well-defined role and operates on a small budget. The coverage of PES-run programs is very low, and the PES staff caseload — the ratio of clients to employment counseling staff — is the highest in the region (1:3,200). Active labor market programs are financed mainly by donors and are not well coordinated. Improvement of the employment services will require establishing a clear legal framework and building the capacity of public institutions to plan and implement labor market programs.<sup>24</sup>

## B. Employment Patterns

The majority of jobholders in Kosovo have insecure jobs with contracts of limited duration and no social security benefits. Only 30 percent of women and 37 percent of men have open-ended contracts. Most women

24. World Bank. 2010. International Development Association Program Document for a Proposed Credit and Trust-financed Grant to the Republic of Kosovo for a First Sustainable Employment Development Policy Operation.

and men with temporary jobs have contracts for a year or less (62 percent and 68 percent, respectively), and some work with no contracts at all (8 percent of women and 16 percent of men). Only a small share of those employed is entitled to social security benefits (15 percent of women and 12 percent of men). The higher percentage of females among those entitled to social security can be explained by a greater share of women being employed in the public sector. Due to the poor quality of jobs on average, many workers (21 percent of men and 11 percent of women) are actively seeking other employment opportunities, either because they view their current jobs as transitional or want better working conditions.

Some studies indicate that a large share of private companies do not even provide their workers with such basic benefits as maternity leave, paid annual leave, paid sick leave, and unpaid leave. According to a survey of a random sample of 150 registered firms conducted by the World Bank in 2008, 43 percent of firms did not provide paid annual leave, 60 percent did not provide paid maternity leave, and over 30 percent did not provide paid sick leave.<sup>25</sup> Such practices undermine the productivity of all workers and hurt female employment prospects disproportionately, as women are more likely than men to make use of various leave options for childcare. The new Labor Law that came into force in 2010 has clear provisions for all of the basic benefits mentioned above, but there are concerns regarding inadequate enforcement.

The public sector is a major employer in Kosovo. More than half of the employed population works in the government or in state-owned enterprises (Table 9). This is due to the incomplete privatization process and lack of growth in the SME sector. As in other countries in Europe, women

25. World Bank. 2010. Kosovo. "Unlocking Growth Potential: Strategies, Policies, Actions. A Country Economic Memorandum". World Bank, Washington DC.

**TABLE 9**  
**Employer at the Main Job, 2009 (%)**

Employer	Male	Female
The government, public sector or army	39	57
A state-owned enterprise	12	10
A private company or enterprise	38	23
An NGO or humanitarian organization	2	2
Extraterritorial organizations (e.g. UN Agencies)	4	4
A private individual	5	5
<b>Total</b>	<b>100</b>	<b>100</b>

Note: \*Percentages may not add to 100 due to rounding.

Source: Kosovo LFS, 2009.

are more likely to work in the government, which accounts for 57 percent of all female employment. Public sector jobs are relatively secure and have standard working hours, allowing women to balance employment with family responsibilities. International organizations (e.g., UNMIK, EULEX, KFOR) continue to play an important role in Kosovo, employing approximately 4 percent of men and women.

The distribution of jobholders across the various sectors of economic activity reflects the structure of the economy in Kosovo, which is dominated by services (Table 10). The share of those employed in agriculture is relatively small, which is due in part to the Kosovo LFS not counting subsistence farmers as employed. Female employment is more concentrated than male, with education, health, and trade accounting for approximately 58 percent of all female employment. Male employment is more evenly distributed, with the top sectors being trade, manufacturing, education, and construction.

**TABLE 10**  
**Employment by Gender and Sector, 2009 (%)**

Sector	Male	Female	Total
Agriculture, forestry and fishing	7	3	6
Mining and quarrying	1	0.6	1
Manufacturing	11	5	10
Electricity, gas, water supply and sewerage	6	1	5
Construction	10	0.7	8
Wholesale and retail trade	18	16	17
Transportation, storage and communications	6	4	6
Hotels and restaurants	5	2	5
Financial intermediation	2	4	2
Real estate activities	0.2		0.2
Professional, scientific and technical activities	1	2	1
Administrative and support service activities	1	1	1
Public administration and defense	10	11	10
Education	10	24	13
Health and social work	4	18	7
Arts, entertainment and recreation	1	1	1
Other services	3	4	3
Households as employers	0	0.3	0.1
Extraterritorial organizations and bodies	3	4	3
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

*Note:* \*Percentages may not add to 100 due to rounding.

*Source:* Kosovo LFS, 2009.

**TABLE 11**  
**Employment by Gender and Education, 2009 (%)**

Occupation	Male	Female	Total
Legislators, senior officials and managers	10	4	8
Professionals	15	35	20
Technicians and associated professionals	7	16	9
Clerks	5	11	6
Service and sales workers	23	21	23
Skilled agricultural and fishery workers	6	2	5
Craft and related trade workers	16	3	13
Plant and machine operators and assemblers	8	0.5	6
Elementary occupations	11	7	10
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>

Note: \*Percentages may not add to 100 due to rounding.

Source: Kosovo LFS, 2009.

Nearly half of all jobholders work in organizations that employ up to ten people. Women are more likely than men to work in larger organizations, which is due to a higher share of females working in the public sector.

The analysis of workforce distribution by occupation (Table 11) shows that women are somewhat more likely to be employed in certain skilled positions. Over a third of women work as professionals, as compared to 15 percent of men. Women are also 2.5 times more likely than men to work as technicians and associate professionals. This is because employed women are on average better educated than employed men: 40 percent of employed women and 24 percent of employed men have a high school, university, or post-graduate degree. Despite having higher education levels, employed women are significantly less likely to work as legislators, senior officials, and managers.

## C. Flexible Work Arrangements and Average Working Hours

The majority (87 percent) of jobholders in Kosovo work full time. Unlike men in other countries in ECA, men in Kosovo are more likely to have part-time jobs than women: 14 percent of employed men and 10 percent of employed women work part-time.<sup>26</sup> In most countries worldwide,

26. On average, in Europe and Central Asia, 12 percent of employed women and 7 percent of employed men work part-time (WB. 2011 "Easren Europe and Central Asia: Opportunities for Men and Women").

part-time employment is more attractive to women, as it allows them to balance work with family responsibilities. In the EU15, 35 percent of employed women work part time, and part-time employment is mostly voluntary.<sup>27</sup> The situation is quite different in Kosovo, where only 1 percent of employed men and 2.4 percent of employed women work part-time voluntarily. The vast majority of part-time employees work part-time because they cannot find full-time work. Approximately a fifth of women and 7 percent of men who work part-time are forced to do so by family obligations.

The relative unpopularity of part-time employment in Kosovo can be explained by a long tradition of full-time employment. In fact, part-time employment was legally defined only in 2010 with the adoption of the new labor law. Other flexible work arrangements (e.g., working from home or working irregular hours in order to balance work with child care, as many women in OECD countries do) are also uncommon in Kosovo. Approximately nine percent of employed women and 8 percent of employed men report working from home.

Like women in other ECA countries, women in Kosovo spend less time at their jobs than men. On average, men in Kosovo work 43 hours per week at their primary jobs, and women work 40. Almost all jobholders work just one job, with only 1.2 percent of men and 1.4 percent of women participating in additional income generating activities. Although there are no surveys on time use in Kosovo, qualitative evidence suggests that while women spend less time at their jobs than men, they have a disproportionate share of household responsibilities.

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27. Giovannola, Daniele. Nicola Massarelli. 2009. *Population and social conditions*. Eurostat Data in Focus 35/2009

## SECTION III

# Entrepreneurship and Leadership

### A. Women's Involvement in Entrepreneurship

Almost a quarter of Kosovars are entrepreneurs, which is due in part to a lack of other employment opportunities. Women are much less likely than men to start a business and constitute only 9 percent of self-employed or individual entrepreneurs (LFS, 2009). This is much lower than the average in ECA, where women comprise one in three entrepreneurs.<sup>28</sup>

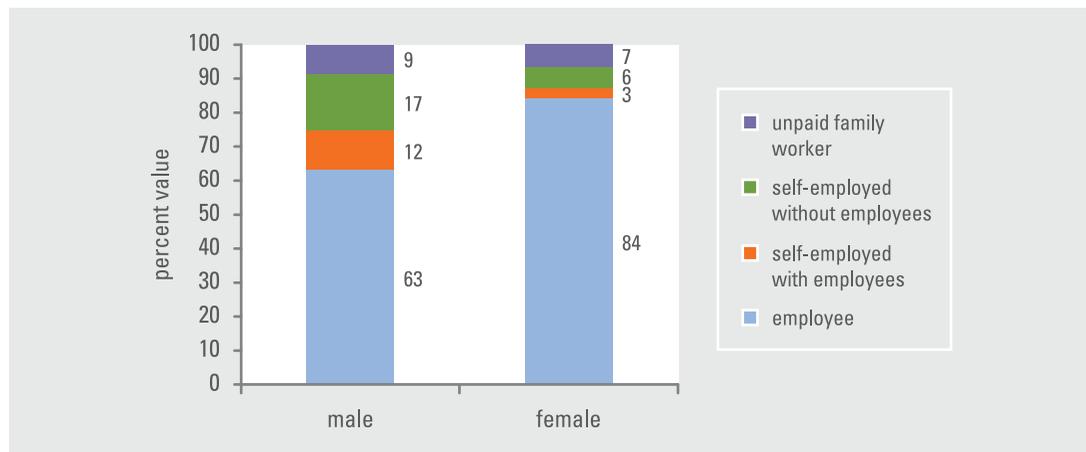
The share of employers among the employed is 10 percent in Kosovo, which is considerably higher than the ECA average of 3 percent.<sup>29</sup> Men are approximately four times more likely to be employers than women: 12 percent of working men and 3 percent of working women employ other people (Figure 6). Women's participation in entrepreneurship may be hindered by the burden of domestic responsibilities, the absence of childcare institutions (particularly in rural areas), inadequate skills, and lack of land and property ownership. The last of these is a significant problem in Kosovo. A recent survey conducted by the Kosovar Gender Studies Center showed that despite progressive legislation, property registration and inheritance are mainly governed by traditional practices. Nearly forty-two percent of the women surveyed claimed that their property was registered in their husbands' names, and 20 percent claimed that it was registered in their husbands' fathers' names. Furthermore, 41 percent of the women surveyed claimed to believe that despite the laws,

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28. World Bank. 2011. "Europe and Central Asia: Opportunities for Men and Women", Washington DC.

29. Sources: for Kosovo – LFS 2009; for ECA – World Bank. 2011. "Europe and Central Asia: Opportunities for men and women."

**FIGURE 6**  
**Structure of Employment by Status and Gender, 2009 (%)**



Source: Kosovo LFS, 2009.

inheritance continues to be regulated by tradition and works in favor of men. These traditional practices limit the ability of women to obtain bank credit (due to lack of collateral) and thus to start or expand their own businesses.<sup>30</sup>

The vast majority of women in Kosovo become entrepreneurs by necessity. In fact, according to a survey conducted by the Women's Business Association SHE-ERA, 62 percent of female entrepreneurs in Kosovo report having started their businesses due to a lack of other income generating opportunities.<sup>31</sup> The situation is better in other ECA countries, where, on average, at least half of female entrepreneurs report having started their businesses because they saw an economic opportunity.<sup>32</sup> Owners' risk behavior, firm growth strategies, investments in R&D, and propensity to export are largely predetermined by the entrepreneur's motivation to start a business. In Kosovo, given that women engage in entrepreneurship mainly to generate the small income required to cover the basic needs of their families, women's businesses tend to stay small and local. Only 8 percent of female entrepreneurs have the desire to expand their sales to the national market, and only 4 percent would like to reach international markets (SHE-ERA 2006).

30. Kosovar Gender Studies Center. 2011. "Women's property inheritance rights in Kosovo."

31. The Women's Business Association SHE-ERA. 2006. "An overview of businesses owned by women in 2006" [http://www.tiaw.org/media/Kosovo\\_Entrepreneurs.pdf](http://www.tiaw.org/media/Kosovo_Entrepreneurs.pdf)

32. World Bank. 2011. "Europe and Central Asia: Opportunities for Men and Women."

## B. Formal Sector

*The analysis in this subsection is based on the EBRD-World Bank Business Environment and Enterprise Performance Survey (BEEPS), which provides information on the characteristics of formal enterprises in the non-agricultural sector. The survey was conducted between October of 2008 and February of 2009 and covered 270 firms. This is one of the few firm data sources on Kosovo that allows for analysis of firm characteristics based on the gender of the owner/s. The BEEPS findings should be interpreted with caution, however, as the survey focuses on registered firms that employ more than five people while the private sector in Kosovo consists primarily of microenterprises.*

The private sector in Kosovo is dominated by firms that are owned either by a single individual (sole proprietorships) or by groups of individuals who are often related (Table 12). Sole proprietorships and limited liability companies respectively account for 81 percent and 17 percent of all registered firms. Women's participation in the ownership of formal sector enterprises is approximately 11 percent, which is considerably lower than the regional average of 36 percent. The majority of female owners are joint owners, which means that their role in the firm's decision making processes may be limited. Nevertheless, among firms with some female ownership, individual firm ownership in Kosovo (43 percent) is much higher than the ECA average (34 percent), which is likely a reflection of the greater prevalence of sole proprietorships in Kosovo than in other countries of the region.

**TABLE 12**  
**Firm's Legal Status by Gender of the Owner, 2009**

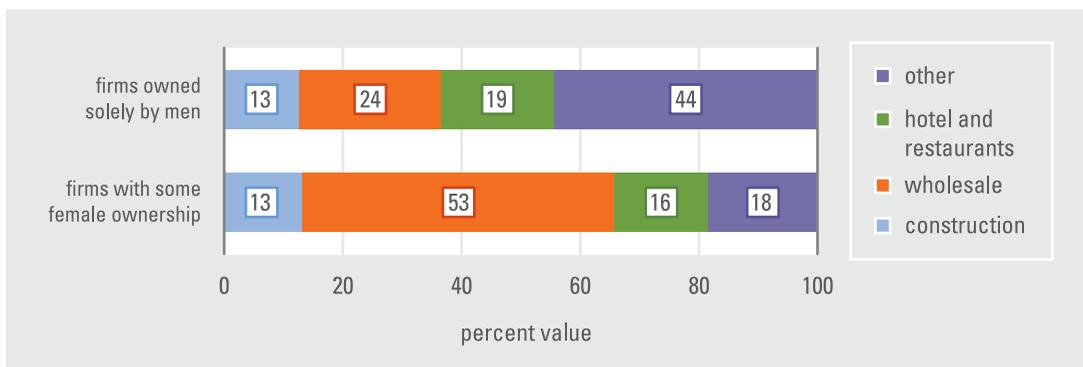
Firm's Legal Status	Firms with some female ownership	Firms owned solely by men
Publicly listed company	0.6	1.5
Privately held, limited liability company	56.5	11.9
Sole proprietorship	42.9	85.3
Other	0	1.4
<b>Total</b>	<b>100</b>	<b>100</b>

Source: BEEPS, 2009.

Firms with some female ownership are typically smaller than those owned exclusively by men. The average number of employees is 16 in firms with some female ownership and 19 in firms owned exclusively by men. Firms with some female ownership also have greater sectoral concentration. Approximately 82 percent of all firms with some female own-

ership operate in just three industries (construction, wholesale, and hotels and restaurants) while male-owned firms are more evenly distributed (Figure 7). Over a half of all firms with some female ownership operate in wholesale trade. This heavy concentration of female-owned firms in sectors with relatively little value added, combined with the smaller average size of firms with some female ownership, explain their small sales revenue.

**FIGURE 7**  
**Firm Structure by Industry and Gender of the Owners, 2009**



Source: BEEPS 2009.

Despite smaller size and revenues, firms with some female ownership outperform exclusively male-owned firms in certain areas. Firms with some female ownership are more likely than exclusively male-owned firms to introduce new products and services (84 percent vs. 57 percent), invest in R&D (77 percent vs. 21 percent), upgrade existing products or services (91 percent vs. 83 percent), and communicate with clients and suppliers by e-mail (64 percent vs. 52 percent).

Furthermore, firms with some female ownership are somewhat more likely to export their products and services, although the value of the exports is much smaller. In 2008, 15 percent of firms with some female ownership and 13 percent of exclusively male-owned firms were exporters; exports respectively constituted 8 percent and 6 percent of sales in firms with some female ownership and exclusively male-owned firms.<sup>33</sup> The average value of exports<sup>34</sup> was €30,000 in firms with some female ownership and €128,383 in exclusively male-owned firms.

33. The figures include firms with direct exports and those that sell their products to third parties that export products.

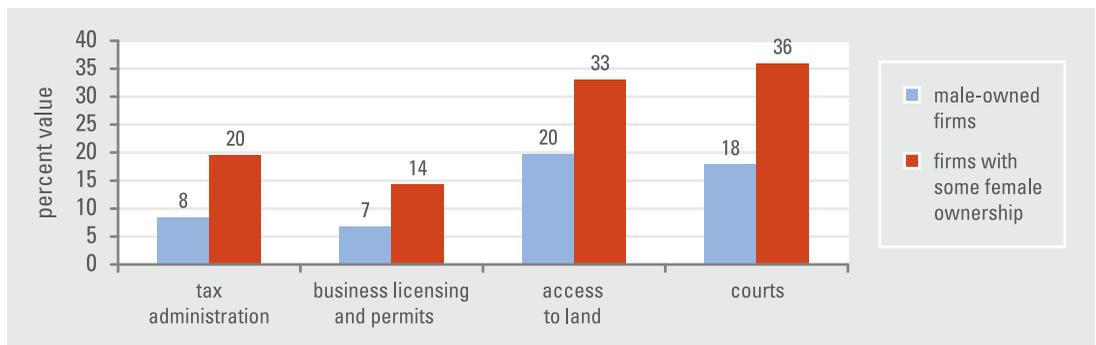
34. Both direct and indirect.

## C. Constraints to Entrepreneurship

Entrepreneurs in Kosovo face a number of constraints in business development because of the incomplete transition processes, the lasting effects of war, poor infrastructure, and trade barriers. Male and female firm owners identified a number of similar obstacles to the successful operation of their businesses. These include electricity (considered a major or very severe obstacle by over 80 percent of male- and female-owned companies), political instability, corruption, and crime and theft. Similar to other post-conflict countries, Kosovo suffers from a high incidence of crime, which seems to affect female-owned businesses more than male-owned businesses: 10 percent of firms with some female ownership and 4 percent of firms exclusively owned by men experienced losses due to theft, vandalism, or arson in 2008.

Firms with some female ownership are also more likely to report facing certain regulatory hurdles than male-owned firms. In particular, firms with some female ownership are more likely to consider tax administration, business licensing and permits, access to land, and courts as a major or severe obstacle to the successful operation of their businesses (Figure 8). The frequency of tax inspections is extremely high in Kosovo, with all firms with some female ownership and 95 percent of firms exclusively owned by men inspected in 2008. Firms with some female ownership are inspected by tax officials 10 times over the year on average, which is twice as often as male-owned firms. Approximately 44 percent of interviewees in firms with some female ownership refused to answer the question on whether any gift or informal payment was requested during such meetings. Only 2 percent of interviewees in firms exclusively owned by men declined to answer this question, with the remainder of respondents stating that no payments were requested. Even if corruption in the administration of taxes is uncommon, frequent meetings with gov-

**FIGURE 8**  
**Percentage of Firms that Perceives Business Regulations as a Major or Very Severe Obstacle to Current Operations, 2009**



Source: BEEPS, 2009.

ernment officials divert managers' time from other important firm activities.

Firms with some female ownership are approximately twice as likely as male-owned firms to identify business licenses and permits and the courts as major obstacles to the successful operation of their businesses and are significantly more likely to consider access to land as an obstacle. Further research is needed to understand the factors behind such significant differences in views about the regulatory environment between male- and female-owned firms. BEEPS interviews commonly involve not only business owners but also senior executives, although not necessarily female ones. It is therefore unlikely that differences in survey responses can be attributed only to perceptual differences about the business environment between men and women.

More negative perceptions of the business climate are observed among female-owned firms throughout ECA countries, which may indicate that women face greater regulatory hurdles.<sup>35</sup> The smaller size of female-owned firms and the limited sectors in which they operate may also help to explain such perceptions. In addition, given the enduring patriarchal culture of Kosovo, it is possible that female-owned firms are subject to greater scrutiny by public officials because they are perceived as being less assertive in negotiations.

## **D. Access to Leadership Positions**

### **Career Development of Men and Women**

Women in Kosovo are at a considerable disadvantage when it comes to career development opportunities. While gender disparities in career growth are observed throughout Europe, they are particularly pronounced in Kosovo. For example, women constitute just 0.3 percent of top managers in private companies, which represents the lowest share in ECA, where females on average make up 20 percent of company managers.<sup>36</sup> The exceptionally low representation of women in leadership positions in the private sector in Kosovo may be explained by a number of different factors, including the small share of women among the employed, a large burden of domestic responsibilities, a lack of established performance evaluation and staff promotion mechanisms in the private sector, a social bias against women in senior positions, possibly discriminatory practices, and a shortage of role models.

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35. World Bank. 2011. "Europe and Central Asia: Opportunities for Men and Women", Washington DC.

36. EBRD-WB. BEEPS 2009 and World Bank. 2011. "Europe and Central Asia: Opportunities for Men and Women."

The analysis of LFS provides additional insights into the career paths of men and women in Kosovo. It shows that, regardless of the gender of the business owner, only 4.2 percent of female employees advance to senior and management positions. Women are more likely to build their careers in the public sector than in private enterprises, with 79 percent of all female supervisors working in government institutions or state-owned companies.

## Women in Politics

Kosovo has made significant progress in increasing the political representation of women. Since 2002, all political parties in Kosovo have been required to ensure that women make up at least a third of their election lists.<sup>37</sup> As a result, women currently comprise 33 percent of the members of parliament in Kosovo. A similar requirement was successfully introduced in local elections. In 2011, Kosovo elected a female president, Atifete Jahjaga.

These are very important achievements. Yet more needs to be done to increase women's participation in political decision making. Indeed, despite a sizable representation in Parliament, only two of the 16 Parliamentary Committees are headed by women (the Committee on Budget and Finance and the Committee on Human Rights, Gender Equality, Missing Persons and Petitions).<sup>38</sup> Women are also underrepresented at the executive level. There is only one female minister, Vlora Citaku, who heads the Ministry of European Integration in the new Government that came to power in 2011, and no woman has ever been elected as mayor in any of Kosovo's 33 municipalities.<sup>39</sup> Furthermore, the number of women in senior positions (e.g., head of department) in government offices is extremely low: women occupied only 12 percent of such positions in 2009, the last year for which data are available (see Figure 9 for more information on female representation in different power structures).<sup>40</sup>

A number of observers and civil activists have expressed concerns that the quota system has not yet resulted either in an increased role for women in the decision making process or in more gender-sensitive poli-

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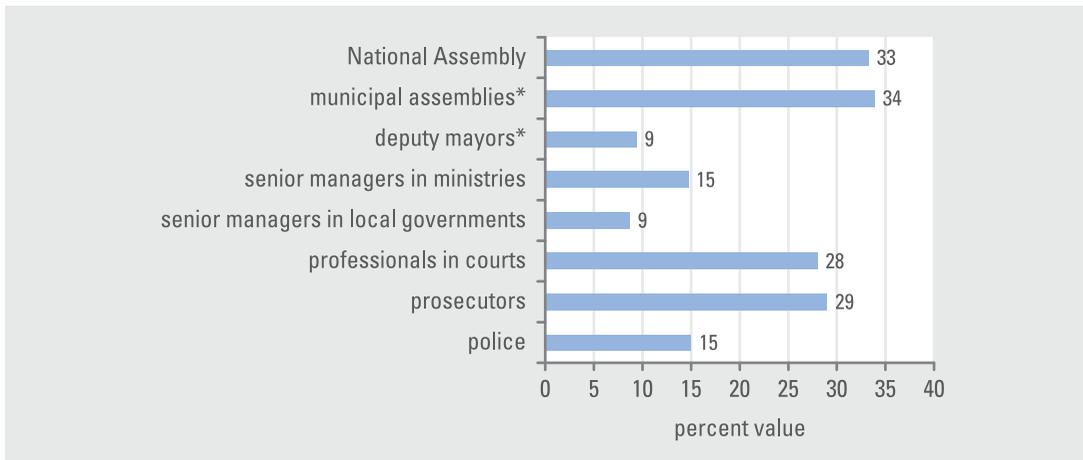
37. Vuniqui, Luljeta. 2008. "Women's Role in Independent Kosova", Kosova Gender Studies Center, Prishtina.

38. Republic of Kosovo Assembly <http://www.kuvendikosoves.org/?cid=2,110>, accessed on February 10, 2012.

39. Office of the Prime Minister, the Republic of Kosovo <http://www.kryeministri-ks.com/?page=1,9,1829>, accessed on February 10, 2012 and Qosaj-Mustafa, Ariana. 2010. "Strengthening women's citizenship in the context of state-building: Kosovo security sector and decentralization", KIPRED.

40. Statistical Office of Kosovo. 2011. "Women and Men in Kosovo", Prishtina.

**FIGURE 9**  
**Share of Women in Different Power Structures, 2011 (%)**



*Note:* the data on women in local government, marked with \* is based on Qosaj-Mustafa, 2010.

*Source:* SOK. 2011. "Women and Men".

cymaking. Parties are dominated by male leaders who have a final say on the selection of candidates, a process that is often guided by nepotism rather than educational and professional characteristics of the candidates. This may help to explain the silence on gender equality and women's issues in the Kosovo Assembly, as female politicians tend to adhere to the priorities of male party leaders rather than shape their own agendas. Female politicians have reported that their male colleagues tend to exclude them from meetings where important political decisions are made. Such decisions are often made at informal gatherings in coffee bars or restaurants late in the evening, when female politicians are at home with their families. Male politicians tend only to involve their female counterparts in policymaking when it comes to such stereotypical female issues as health, social welfare, and human rights (for more information, see Qosaj-Mustafa, Ariana 2010).

When analyzing the engagement of women in politics in Kosovo, one should remember that Kosovo is a very young state and that the quota system, as well as the institutions and legal frameworks for democracy, are very new. Their impact on policymaking may take some time to be felt. It is important to build on the achievements of the past and to ensure that the Kosovo Assembly and political parties develop more inclusive procedures and provide adequate human resources, such as staffing and offices to female politicians as well as budgetary support for activities organized by the Assembly's Informal Group of Women.<sup>41</sup>

41. Qosaj-Mustafa, Ariana. 2010. "Strengthening women's citizenship in the context of state-building: Kosovo security sector and decentralization", KIPRED.

## SECTION IV

# Conclusions and Policy Implications

### Enhance education and skills

Raising education standards is an important precondition for increasing employment and sustainable economic development. The analysis of LFS shows that men and women with higher education levels have a higher chance of finding a job. Furthermore, the gap in employment outcomes between men and women decreases progressively with each level of education. It is therefore of crucial importance to increase enrollments and improve the quality and relevance of education. Identifying constraints for girls to stay in school is a first step for reducing gender disparities in education coverage. Depending on the nature of the problem, potential measures may include improving school safety, reducing distance to schools, raising awareness about the benefits of education for both boys and girls, and introducing conditional cash transfers for students from poor families.

To provide young people with work experience and to ease the school-to-work transition, apprenticeships and internships should be incorporated into the curricula of vocational institutions and universities. Developing second-chance educational opportunities is another priority for policy action. The years of oppression and violence during the armed conflict and the poor quality of education under the parallel system resulted in a large number of drop-outs, particularly among women, and low skill-levels among the graduates of the old system. It is therefore necessary to create learning programs for people who are out of school but do not have the basic skills to be employed. Such programs should be linked to the formal education system and informed by the demands of

the labor market.<sup>42</sup> The World Bank will undertake an in-depth educational assessment in 2012-13 to identify major constraints in the education sector and provide detailed policy recommendations.

### **Improve health outcomes and address gender discrimination at birth**

Good health is essential to human welfare and productivity. There is a shortage of reliable health statistics on Kosovo, which makes it difficult to compare morbidity rates with those of other countries in the region and to inform policy-making. The available data point to high maternal mortality, low prevalence of modern contraception use, and low life expectancy at birth. There is also widespread discontent with the quality of health services, with less than 30 percent of the population reporting satisfaction in this area. Policymakers should focus on improving the healthcare infrastructure, particularly in rural areas; enhancing the quality of education and professional development of doctors and nurses; and creating an efficient monitoring system to address the problems of doctor absenteeism and corruption. Special attention should be paid to the training of obstetricians and midwives to reduce the high maternal mortality and miscarriage rates. It will also be important to conduct further research on the reasons behind the low rates of modern contraception use despite high rates of awareness about them.

Greater understanding of the factors that lead households to select the gender of their child (in favor of boys) and of the type of families that tend to do so (e.g., poor, rural) is necessary to develop a package of interventions to combat this practice. Organizing public discussions and involving the media in the campaign to stop gender discrimination at birth should be among the first steps to address the problem.

### **Create more jobs and improve employment services<sup>43</sup>**

Given the current low labor force participation rates, it will be important to create more jobs for men and women. Attracting FDI, improving the

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42. World Bank.2010. "Kosovo. Unlocking Growth Potential: Strategies, Policies, Actions" A Country Economic Memorandum, Washington DC.

43. The World Bank is currently working with the Government of Kosovo on the Second Sustainable Employment Development Policy Operation, which will support a number of policy reforms to promote sustainable employment with a focus on 1) macroeconomic stability and public financial management enhancements; 2) investment climate improvements; 3) labor market policies, institutions and regulations; 4) education, skills and training and 5) social protection policies. The government is already taking active steps to improve the situation in some of these areas.

regulatory climate, investing in infrastructure (in particular, ensuring a stable supply of electricity), and strengthening access to credit should be among key measures to support the growth of the private sector and increase demand for labor. It will be crucial in this process to address the specific constraints faced by women. In addition to tackling the critical issue of women's lower educational attainment, other policy measures should include establishing childcare facilities to reduce the burden of domestic responsibilities and improving the capacity of the Labor Inspectorate to enforce the parts of the new Labor law that allow for part-time work, paid maternity leave, sick leave, and annual leave. The enforcement of these provisions will be particularly beneficial for women.

It will also be important to improve the quality, efficiency, and scope of assistance provided by the Public Employment Service. In particular, it is necessary to continue the current efforts aimed at strengthening the recordkeeping system on the unemployed as well as improving the capacity of the PES employees. In November 2011, there were approximately 336,000 paper-based records of registered unemployed individuals, which included both those individuals actively seeking employment as well as those who had already found work, emigrated, suspended their job search, or even died. Digitization of the registry system will enhance the efficiency of the public employment services.<sup>44</sup> Furthermore, it will be necessary to improve the outreach and quality of services provided by the PES and to ensure that, apart from general programs, it provides targeted training and job placement initiatives for certain groups of the population, including women and the young.

Given that so few women participate in the labor force, potential employers may have limited knowledge of women's performance and competencies. Furthermore, women themselves often lack the networks and role models required to obtain a job. To address these problems, a number of countries have established active labor market programs offering skill building, job search services, and, in some instances, wage subsidies. For example, the Jovenes in Action Program in Colombia, ProJoven in Peru, and PROBECAT in Mexico have provided short-term vocational training, which has sometimes been combined with subsidies (e.g., transportation, uniforms) for mothers. Argentina's Proempleo program has provided wage subsidy vouchers. All of the programs succeeded in improving employment rates for both male and female participants, and some resulted in significant improvement of women's earnings.<sup>45</sup>

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44. World Bank. 2012. International Development Association Program Document for a Proposed Grant in the Amount of Equivalent to Euro 23 million to the Republic of Kosovo for a Second Sustainable Employment Development Policy Operation.

45. World Bank 2012, "Gender Equality and Development."

Kosovo should consider developing similar programs. In doing so, it can build on a number of donor and NGO initiatives that currently exist in Kosovo, some of which specifically target women. For example, UNDP has supported approximately 4,500 young registered unemployed (46 percent of whom were female) through the implementation of active labor market programs, which included on the job training, an internship scheme, enterprise-based training, pre-employment training, wage subsidies, and vocational training at VTC “Don Bosko.” The cost-benefit analysis of this project showed that it had generated a benefit 1.42 times the cost.<sup>46</sup> Some initiatives specifically target women. The Women for Women NGO offers basic literacy and numeracy education, skill building in fields where women have more opportunities to succeed (e.g., tailoring, cooking, childcare, bookkeeping), and business start-up support. To date, 42 percent of WfW participants have succeeded at generating income through a variety of economic activities.<sup>47</sup> It is also important to explore interventions that promote female employment in non-traditional sectors and occupations. Evaluation of the efficiency and success rate of existing initiatives can help to identify the most successful model/s, which could potentially be scaled up nationwide.

### **Reduce gender disparities in access to entrepreneurship opportunities**

Women comprise less than 10 percent of all entrepreneurs in Kosovo. Further research is needed to understand what factors constrain female entrepreneurship and what policies can be instituted to address those constraints. The list of potential constraints may include lack of skills, inadequate access to assets, regulatory burden, and negative stereotypes about female entrepreneurs in society. According to tradition, most domestic property is registered in the names of the men who live there, which limits women’s access to bank credit due to lack of collateral. Addressing this problem will involve working with the Cadastre Agency to ensure that the names of all household members are included whenever domestic property is registered, as well as conducting public awareness campaigns on women’s rights.

Female-owned businesses in Kosovo are significantly more likely than their male counterparts to perceive tax administration, business licensing, access to land, and courts as major or severe obstacles to the success-

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46. UNDP Kosovo. “Active Labour Market Program for Youth” <http://www.kosovo.undp.org/?cid=2,91,779> , accessed on February 15, 2012.

47. World Bank. 2010. Kosovo. “Unlocking Growth Potential: Strategies, Policies, Actions. A Country Economic Memorandum”. World Bank, Washington DC.

ful operation of their businesses. Further studies are needed to determine whether these perceptions are due to the limited size and sectors in which female-owned businesses operate or to women being subject to greater scrutiny by public officials. Traditional views on the proper roles of men and women in society may hinder women's involvement in entrepreneurship and other leadership positions. Showcasing the success stories of prominent women in the media may combat the influence of such stereotypes and provide positive examples to many potential female leaders.



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