



**WORLD BANK GROUP**  
Poverty & Equity

KOSOVO

# PROMOTING WOMEN'S ACCESS TO ECONOMIC OPPORTUNITIES

Policy Note

## Key Messages

Prospects for faster, more sustainable economic growth and higher living standards in Kosovo rely on increasing employment opportunities for all. By maintaining the current structure of labor participation, Kosovo is not capitalizing on its educated young population, as only 11.5 percent of 15–64-year-old women are actively contributing to the economy through employment.

Closing gender gaps in access to economic opportunities requires removing the existing barriers and disincentives to employment and entrepreneurship for women. Needed steps include: (i) improving access to assets and productive inputs, (ii) providing access to child- and eldercare, (iii) eliminating disincentives and barriers embedded in labor taxation and regulation, and (iv) increasing the employability of women through effective active labor market policies and adequate skills and training. Cross-cutting policies around social norms and discrimination, better access to information, and improved monitoring and evaluation systems are also important.

This Policy Note was produced in 2017 by the World Bank to summarize the relevant policy areas in tackling gender gaps in access to economic opportunities in Kosovo. It was prepared by a World Bank team from the Poverty and Equity Global Practice unit that included Paola Buitrago, Maria E. Dávalos, Ana Maria Munoz Boudet, and Lourdes Rodriguez.

## Context

**Gender disparities in Kosovo indicate that women are particularly disadvantaged, especially with regard to labor market participation and access to economic opportunities.** Observed gender gaps in employment (27.5 percentage points among 15–64-year-olds) are driven by gaps in labor force participation (38.6 percentage points in 2015), namely, the low participation rate of women at only 18.1 percent and the significantly high proportion of women who are economically inactive: 81.9 percent compared to 43.3 percent for men. Kosovo has the widest gender gap in labor force participation among the Western Balkan

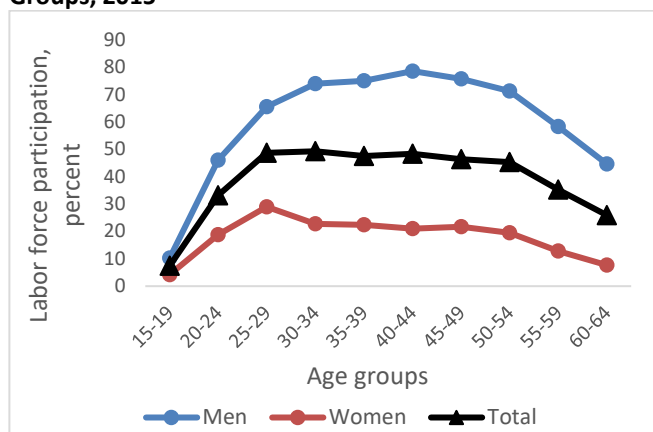
countries and one of the highest in the region, and this gap persists throughout the life cycle (figures 1 and 2). Gaps are also observed in entrepreneurship, as only 9.5 percent of firms have a woman as top manager and only 14 percent are owned by women, figures that are far lower than the regional averages of 21.1 and 32.4 percent, respectively.<sup>1</sup> Women are much less likely than men to start a business, and only 13.8 percent of women are self-employed or individual entrepreneurs, compared to 23.2 percent of men. The majority (79.4 percent) of female workers are salaried employees.

For those in the labor market, unemployment rates are not that different between men and women (31.8 and

<sup>1</sup> European Bank for Reconstruction and Development, Business Environment and Enterprise Performance Survey (BEEPS), 2013.

36.6, respectively), although they are higher for women. Female salaried workers earn, on average, the same as males, suggesting that the gender wage gap in Kosovo is essentially zero. However, the similarity in wages is driven largely by the fact that 50 percent of female workers have jobs in the public sector; after controlling for public employment and educational levels, the estimated gender wage gap goes up to 5.9 percent.<sup>2</sup> Fewer women have a university degree than men (6 as opposed to 12 percent), and the educational attainment level of females without a job is significantly lower than that of males in the same situation. Although there are no gender disparities in university enrollment, segregation in fields of study—young women concentrate more on certain areas such as education and the humanities and arts—also influences women’s labor market prospects.

**Figure 1. Labor Force Participation by Gender and Age Groups, 2015**



Source: Authors, using Kosovo 2015 Labour Force Survey (LFS).

Among ethnic minorities, particularly the Roma population, data from neighboring countries reveal important gaps even in outcomes in which the country has achieved some measure of equality on average, such as educational outcomes. Wider gaps in labor market outcomes are also observed. An ongoing survey of the Roma population in Kosovo by the World Bank and United Nations Development Programme (UNDP) will shed more light on this issue.

Of particular concern is the high rate of Kosovo’s young people who are not in employment, education, or training (NEET) (31.4 percent, more than double the European Union [EU] average). This labor market detachment, more prevalent among women (34.9 compared to 28.3 percent of men), delays or prevents the accumulation of valuable on-the-job skills. Since these “scarring effects” from unemployment and periods of inactivity often translate into lower productivity and human capital accumulation later in life, women can find their upward economic mobility prospects substantially impaired, which in turn affects the country’s economic growth potential. In fact, for Kosovo, differences in labor market activity rates between men and women amount to potential economic losses in gross income per capita of approximately 28 percent.<sup>3</sup>

## Addressing the Challenges to Gender Equality

Closing gender gaps in access to economic opportunities requires removing the barriers and disincentives to employment and entrepreneurship that women face. A number of steps are needed to ensure progress in this area, including improved access to assets and inputs, better access to child- and eldercare, fairer labor taxation and regulation policies, and enhanced labor market skills and training.

## Access to Productive Inputs

The lack of access to productive inputs—such as land or credit—constrains women’s economic opportunities, particularly as entrepreneurs.

Recent data reveal that women’s participation in property ownership is very low in Kosovo. Most properties—74.1 percent—are owned by men, a figure that is about five times higher than the percentage of female property owners at 15.2 percent.<sup>4</sup> Property is usually registered in the name of the husband or another male relative, particularly in rural areas.

<sup>2</sup> Winkler (2014).

<sup>3</sup> Cuberes and Teignier (2015).

<sup>4</sup> FAO and World Bank (2014).

Although there are several laws that protect women’s right to property ownership in Kosovo, prevailing discriminatory traditions and social norms undermine this and other basic rights, especially property registration and inheritance, even more so for women in rural areas. Moreover, women often lack information about their rights and the services to use for guidance and information.

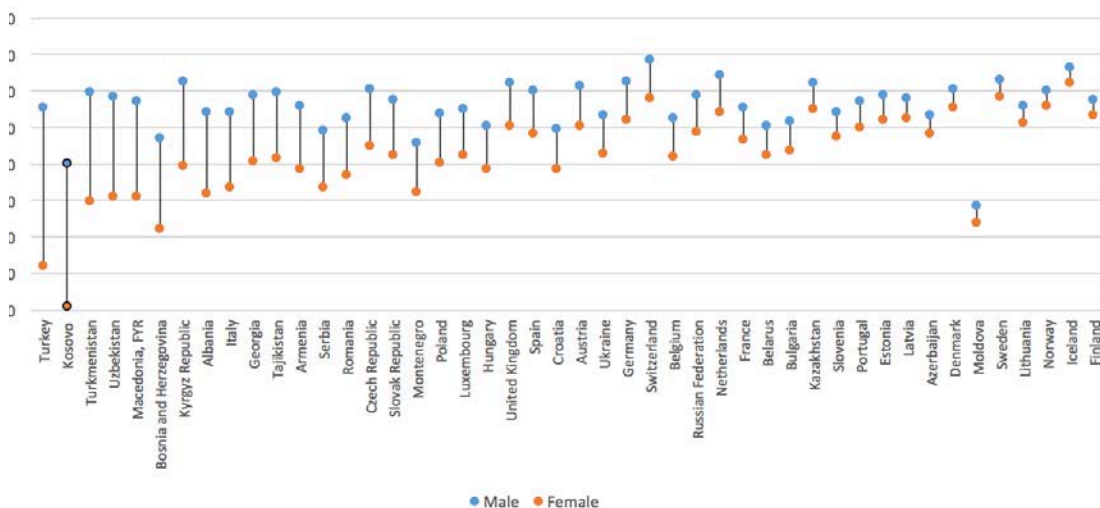
Women therefore face obstacles not only in using land or other property to develop a business but also in accessing financial markets due to the absence of collateral. Unlike in other Western Balkan countries, women in Kosovo mortgage their property much less often (10 times less) than men. In other Balkan states, even when the amount of land owned by women is low, the number of mortgages is proportionally higher.<sup>5</sup>

and women identify similar obstacles in setting up a business, such as electricity, corruption, and crime and theft. Firms with some female ownership, however, are more likely to consider tax administration, licensing and permits, access to land, and courts to be major constraints.<sup>7</sup>

## Access to Child- and Eldercare

Another fundamental barrier to women’s economic participation is the usually competing demand on their time to care for family members. This generates a vicious circle of low labor market attachment and prominence in the care provider role that leads to women’s increased economic vulnerability and other gender-based inequalities. The European Commission Kosovo Report (2016), for instance, notes that “formal

**Figure 2. Labor Force Participation Rate (population ages 15–64)**



Sources: World Bank, “World Development Indicators 2015” (World Bank, Washington, DC: 2016); Data for Kosovo from 2014 LFS.

In terms of access to finance, gender gaps are small in the share of men and women who borrow money to start, operate, or expand a business (low for both sexes) or in the success rates of obtaining a loan.<sup>6</sup> Both men

options for care beyond maternity leave are limited, and family-friendly schedules are often not available.”<sup>8</sup>

Low enrollment rates in preschool education in Kosovo reflect limited working time for parents, particularly for

<sup>5</sup> Tonchovska, Kelm, and Giovarelli (2014).

<sup>6</sup> World Bank, “The Global Findex Database,” 2014, <http://www.worldbank.org/en/programs/globalindex>.

<sup>7</sup> World Bank (2012).

<sup>8</sup> EC (2016), 52.

women. A study by the Kosovo Women's Network<sup>9</sup> estimates that only 2.3 percent of children aged 0–3 had access to childcare in 2015, and the net enrollment rate for pre-primary (children aged 3–6) was 26.5 percent, well below the Europe and Central Asia (ECA) regional average.<sup>10</sup> Moreover, 11.4 percent of women said they did not work because they were responsible for looking after children or incapacitated adults (compared to 0.2 percent of men).<sup>11</sup> More broadly, over 50 percent of inactive women cite personal or family obligations as their reason for not working outside the home, and more than 40 percent of employers contend that women have competing time demands because of family responsibilities.<sup>12</sup>

Three main messages emerge from a recent World Bank assessment of the supply of and demand for formal child- and eldercare in Kosovo:<sup>13</sup>

1. **Childcare:** The relatively low utilization of formal childcare services is driven by the **limited availability of affordable services**, particularly outside of the capital Pristina and in rural areas. Evidence shows that there is an unfulfilled demand for formal childcare services, predominantly from parents who see a benefit for their child's development and from mothers who are already working or willing to work outside the home.

2. **Eldercare:** The supply of eldercare is characterized by a **lack of day-based services and the limited number and expense of residential care centers**. Social norms are a strong deterrent to the use of residential eldercare, suggesting that the use of daycare centers and home-based formats—if they were available—would be more compatible with prevailing standards.

3. **Quality is important to potential users of formal care services.** Kosovo scores low in terms of child-staff ratios and infrastructure in its existing childcare facilities, and on infrastructure and safety features in the case of eldercare. The strongest components are materials,

curriculum, and learning for childcare, and human resources and special needs for eldercare.

## Labor Taxation and Regulations

Labor taxation policies and regulations also affect women's incentives to work and firms' incentives to hire them.<sup>14</sup>

Certain regulations disproportionately affect women's employment, including in such areas as flexible work arrangements and family leave provisions. In Kosovo, only about 5.3 percent of workers are employed part-time.

The design of family leave provisions, especially maternity leave, might also increase employers' disincentives to hire women. There is no international standard for the design of family leave policies, with different approaches based on length, portion paid and unpaid, level of wage replacement, and source of funding.

Benchmarking Kosovo's family leave policies with those of countries in the region shows that the length of paid maternity leave in Kosovo—the main paid leave available for parents—is high (270 calendar days) compared to both global and regional averages (more than double the global average) and to averages in countries with similar income levels. Specifically, Article 49 of the Labor Law No.03/L – 212 stipulates that in the first six months of maternity leave, employers must pay women 70 percent of their salary. In the following three months, they can receive 50 percent of the average salary in Kosovo, paid by the government. For another three months they are eligible for unpaid leave. When adjusting the length of maternity leave by wage replacement (at 63 percent in Kosovo), it remains one of the highest in the ECA region,<sup>15</sup> with both the government and employers bearing this direct cost of family leave.<sup>16</sup> Evidence suggests, however, that both the government benefit and the unpaid portions of

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<sup>9</sup> Farnsworth et al. (2016).

<sup>10</sup> Education Statistics in Kosovo (2015).

<sup>11</sup> Farnsworth et al. (2016) with data from Kosovo 2015 LFS.

<sup>12</sup> Cojocar (2017).

<sup>13</sup> World Bank (2015a).

<sup>14</sup> Arias et al. (2014).

<sup>15</sup> World Bank, "Women, Business and the Law" (database), 2016, <http://wbl.worldbank.org>.

<sup>16</sup> The government reimburses only a portion of the benefits.

maternity leave are not utilized by many working women in Kosovo, given their relatively low or negligible value coupled with the need to maintain the family's living standards.<sup>17</sup>

As employers fully bear the costs for the first six months of leave, maternity provisions would seem to affect the private sector's incentives to hire women. Analyses of maternity leave in Kosovo<sup>18</sup> do point to discrimination against women in both hiring decisions and during childbearing years, with a share of working women choosing not to fully benefit from maternity provisions in order to avoid losing their jobs. Employers also bear indirect costs from maternity leave, including time and finances invested in hiring and training staff to replace women who are temporarily absent. Not surprisingly then, given these labor regulations, more than 40 percent of employers state that women are costlier to hire than men.<sup>19</sup>

The European Commission Kosovo Report (2016) takes note of these disincentives and suggests that "Kosovo should consider a reform of the system of maternity and parental leave, which in its current form presents an obstacle to the hiring of women."<sup>20</sup> Reforming labor regulations on family leave provisions has been a topic of debate in Kosovo in recent years.<sup>21</sup>

In addition to family leave, it is important to ensure that the labor law strongly reduces the potential for discrimination. In Kosovo, the law does not require employers to provide break time for nursing mothers (Article 5 of the Law No. 05/L – 023 on the Protection of Breastfeeding provides this benefit only for women working after the sixth month of leave) and does not prohibit prospective employers from asking about family status.<sup>22</sup>

Finally, the structure of labor taxation, in combination with the design of social benefits, can lead to disincentives to work. Data from neighboring countries<sup>23</sup>—not available for Kosovo—show that part-time/low-wage earners face higher effective tax rates

than average wage earners. As women are more likely to be overrepresented in these groups, this could result in disincentives among women to seek work or among employers to hire women. More information is needed to understand the impact of labor taxation on women's access to economic opportunities in Kosovo.

## Policy Options to Promote Women's Access to Economic Opportunities

Policy options to tackle the inequalities outlined above include: (i) improving access to assets and productive inputs, (ii) providing access to child- and eldercare, (iii) removing disincentives and barriers embedded in labor taxation laws and regulations, and (iv) increasing the employability of women through effective active labor market policies and adequate skills and training. The following paragraphs briefly describe Kosovo's existing institutions that promote gender equality and also provide some insights into each policy area and the cross-cutting efforts that are needed to address the current gender gaps.

*Institutions to promote gender equality.* Kosovo has a Law on Gender Equality, No. 05/L – 020. It also had a Program for Gender Equality 2008–2013 that was recently evaluated, with a new National Strategy and National Action Plan currently being drafted. The success of these efforts relies on supporting and strengthening the gender agency responsible for coordinating the gender agenda, as well as on closely monitoring and evaluating the commitments aimed at closing the gender gaps.

Beyond setting up the institutional framework, there are several policy areas outlined below that are relevant to strengthening efforts to achieve women's equal access to economic opportunities. They do not represent a comprehensive list but instead point to several issues on which it would be useful to focus.

*Access to productive inputs.* Kosovo's existing legal framework for access to land and property can be

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<sup>17</sup> Banjska, Rrahmani, and Farnsworth (2016).

<sup>18</sup> Banjska, Rrahmani, and Farnsworth (2016); World Bank (2015b).

<sup>19</sup> Cojocar (2017).

<sup>20</sup> EC (2016), 52.

<sup>21</sup> Banjska, Rrahmani, and Farnsworth (2016); World Bank (2015b).

<sup>22</sup> "Women, Business and the Law," 2016.

<sup>23</sup> Arias et al. (2014).



further improved. A recent legal assessment<sup>24</sup> provides a detailed review of the current framework and puts forward recommendations on ways to close the gender gaps in access to land. The assessment recommends, for instance, that the Law on Cadastre no. 04/L-013 be amended to facilitate the recording of information on the rights involved and the holders of those rights, and to include a provision for such agencies as land registries to reach out to women more effectively through centers or mobile offices.

Protecting women's rights to inheritance is also critical. Recommendations on this issue, derived from an assessment by the Ministry of Justice on the matter of daughters renouncing their right to inheritance, include: "(1) to amend the law to limit or eliminate the substantive right to renounce; (2) to introduce procedural requirements designed to ensure that women are informed of their rights and given a reasonable opportunity to resist coercion; and (3) to empower women through information and education about the options available within a particular social context."<sup>25</sup> The draft package of laws (the Law on Notary; Law on Out Contentious Procedure; and Inheritance Law) is being prepared in consultation with different stakeholders.

*Access to formal child- and eldercare.* International evidence shows that the availability of affordable childcare is positively correlated with both female labor force participation and fertility.<sup>26</sup> At the same time, robust evidence in both developing and developed countries demonstrates that investing in early childhood education has a significant impact on children's development and their long-term labor and income outcomes. Affordable childcare lessens women's home-care burden and also increases the opportunity cost of leaving the labor force.

Policy options for Kosovo to explore include: expanding publicly provided childcare centers; implementing public subsidies to private childcare provision and use; creating education and accreditation programs to

prepare caregivers and care-entrepreneurs; developing a system and plan to increase the quality of services with attention to costs, particularly the provision of quality eldercare; and revising the legal framework to be adaptable to the demands and expectations of care. A recent policy paper explores the issue in depth and discusses various models that Kosovo could pursue to increase the provision of childcare centers.<sup>27</sup> The fiscal implications of the various approaches to promoting access to child- and eldercare also need to be considered.

*Labor taxation and regulations.* It is key to ensure that labor taxation laws and regulations do not explicitly or implicitly penalize women's access to jobs. Beyond rethinking family leave provisions as described above, areas to focus on to reduce disincentives to hire women include (i) further facilitating flexible work arrangements, such as part-time work, that allow women and men to combine work with family responsibilities; (ii) ensuring that gender equality monitoring mechanisms are in place to enforce legal protections and avoid discrimination at work on the grounds of sex, gender, pregnancy, family, and marital status, for example, by enhancing the effectiveness of the State Labor Inspectorate, which has a very high burden of cases per inspector. Finally, family leave provisions should be revisited in light of the constraints noted above. Increasing the length of paternity leave or giving additional incentives to fathers can help to more evenly balance childcare responsibilities between men and women and contribute to leveling the playing field in the labor market.

*Active labor market policies and adequate skills and training.* There is still room to increase the coverage, efficiency, and effectiveness of active labor market policies for men and women.<sup>28</sup> Moreover, finding a good job or succeeding as an entrepreneur will only be possible if women have the skills that can complement job creation in the economy. Data from the World Bank's STEP Employer survey<sup>29</sup> implemented in Kosovo are being analyzed to assess whether employers find

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<sup>24</sup> GIZ and FAO (2016).

<sup>25</sup> As captured in GIZ and FAO (2016).

<sup>26</sup> Mateo and Rodriguez-Chamussy (2016).

<sup>27</sup> Farnsworth et al. (2016).

<sup>28</sup> EC (2016).

<sup>29</sup> As part of the Skills Towards Employability and Productivity (STEP) Skills Measurement Program.

gaps between women and men in technical and socio-emotional skills (e.g., learning computer skills, adapting to new tasks, working in difficult situations, providing reliability) and to shed light on other gender-related considerations when hiring.<sup>30</sup> Gender differences in employers' views would likely make it more difficult for women to find a (good) job or build on-the-job skills with the same success as their male counterparts.

### *Cross-cutting policy areas*

*Social norms and discrimination.* Policies are needed to rebalance household and family responsibilities between men and women and to remove barriers for women stemming from prevailing social norms that limit their opportunities, even when the legal framework is in place—as it is in Kosovo. Focus group discussions reveal some of the challenges related to social norms, as a woman in a rural area in Kosovo explained: “Yes, our husbands should support us and allow us to have rights and benefits... When the husband does not allow you to work you don't work.” Similarly, a man in urban Kosovo noted that: “Women are busier with their housework. They have to take care of children, food, whereas men have more free time to deal with other things, and they are physically stronger.”<sup>31</sup>

In particular, it is key to:

(i) Promote policies that foster co-responsibility between men and women, including through increasing and promoting paternity benefits. As previously mentioned, policy efforts to promote the availability of child- and eldercare will also help.

(ii) Provide public policy incentives that promote women's access to economic opportunities. This may include offering incentives to hire and train women in non-traditional sectors; increasing employer awareness when hiring through, for example, gender certification programs or behavioral interventions to address employers' gender biases in the hiring process; and providing information, training, and incentives for public servants and service providers working in

relevant institutions (e.g., in cadaster offices with regard to women's property rights).

(iii) Influence aspirations and expectations through, for example: programs based on local and regional role models and mentoring; media interventions (e.g., television, campaigns, radio) to expose people to information and role models; or the dissemination of information on increased job opportunities for women.

*Access to information.* As part of efforts to increase the employability of the population, it is important to provide information to young men and women that could influence their schooling and school-to-work transition decisions (e.g., information on the labor market and returns to education), which can also be critical in shifting social norms that push women into certain fields of study or occupation. Evidence for the region emphasizes the importance of accessing information and networks that can facilitate the transition to the labor market.<sup>32</sup> This entails strengthening labor market information systems and career guidance services, including through public employment offices. Beyond labor market-relevant information, providing training and information to women about, for example, their rights and the procedures involved in property registration and inheritance can help close the implementation gap.

*Monitoring and evaluation.* Improved monitoring and evaluation (M&E) systems are essential to closing gender gaps in access to economic opportunities. M&E systems allow policy makers to identify areas where policy efforts should be increased or adjusted, as well as areas of progress. They also promote the availability and use of gender-disaggregated information in relevant administrative and survey data, such as that from property registration and active labor market programs. Line ministries, alongside the Kosovo Statistics Agency, are key contributors to ensuring the production and monitoring of quality and timely gender-disaggregated data across topics and sectors.

Law No. 04/L-036 on the official statistics of the Republic of Kosovo could be amended to explicitly

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<sup>30</sup> Cojocar (2017).

<sup>31</sup> Dávalos et al. (2016).

<sup>32</sup> Dávalos et al. (2016); World Bank (2016a).

mandate the collection of gender-disaggregated data. A review of the interventions to promote access to economic opportunities in Kosovo reveals that there is substantial room to improve coordination across implementing stakeholders through increased efforts to document and monitor the landscape of those interventions. Importantly, it also shows that few interventions are evaluated at the outcome level (and even fewer at a systematic rather than anecdotal level), thus limiting the development of knowledge on what actually works to increase women's access to economic opportunities and how better to allocate resources.<sup>33</sup>

## How Can the World Bank Group Help?

Over the past several years, the World Bank has aimed at building an evidence base to inform the gender equality agenda in Kosovo, particularly with regard to gender gaps in access to economic opportunities. This has included a Gender Assessment<sup>34</sup> of the country; an analysis of the economic impact of gender gaps in the labor market;<sup>35</sup> a review of and consultations about potential policies to close gender gaps;<sup>36</sup> a policy note on family leave; and an ongoing review of training programs and an employer skills survey.

Based on this solid evidence, the World Bank is ready to continue to support the Government of Kosovo in addressing the challenges that impede equal access to economic opportunities, which can, as a result, lower the country's growth prospects.

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<sup>33</sup> World Bank (2016b).

<sup>34</sup> World Bank (2012); Winkler (2014).

<sup>35</sup> Cuberes and Teignier (2015).

<sup>36</sup> This was a policy review involving interviews with government and nongovernment stakeholders carried out by a consultant in fall 2016.



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# GENDER EQUALITY PAYS

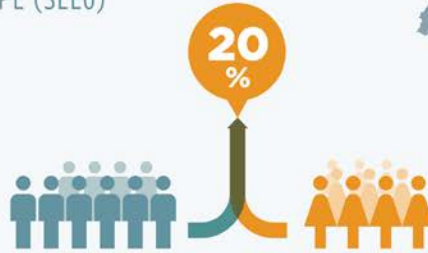
## IN SOUTH EAST EUROPE (SEE6)

SEE6  
Albania, Bosnia and Herzegovina  
FYR Macedonia, Kosovo,  
Montenegro and Serbia



### Many women do not work in SEE6:

Only **4 out of 10 women** 15 years or older in SEE6 countries are working or searching for a job, compared to **6 out of 10 men**



### 20% increase to average income per capita

If SEE6 countries eliminate gender gaps in access to jobs. The economic cost of gender gaps in the labor market is high, and these countries cannot afford to miss out on higher economic growth



### Labor taxation can result in disincentives to work or to hire formally

For example, in Serbia, the minimum social security contribution makes it too costly to formally work part-time... and women are disadvantaged as they are more likely to seek work flexibility in order to balance family and work responsibilities



### Women tend to focus their studies on lower-paying social sciences

In most countries women remain under-represented in the higher-paying engineering and technology fields. For example, in Albania, only 30% of those pursuing a career in these fields are women



### Women have less access to productive inputs

Access to financial services and property are important assets for entrepreneurs. In Montenegro, for example, only 26% of properties are owned by women, and in Bosnia and Herzegovina only 48% of women have a bank account in a formal institution compared to 67% for men



### Labor regulations can limit women's access to jobs

For example, women face discrimination by employers in Kosovo as firms bear most of the financial costs of maternity provisions and maternity leave is also the main family leave available



### Hard to find child care

For mothers who want to work, finding affordable, accessible and quality child care is hard across SEE6 countries



### Women have a hard time balancing work and household responsibilities

"Women are overburdened, I simply don't have the time for that, I have to clean, cook, take care of the children, and when do I find time to do business?"  
A woman from FYR Macedonia

Sources: World Bank Gender Statistics; National statistical offices; Cuberes and Teigner (2015); UNESCO Institute for Statistics, 2014; World Bank analysis



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