



*15 Years of Partnering for Positive Change in Kosovo*

## **Contract Law Enforcement (CLE) Program**

# **Gender Equality in Commerce Public Opinion Survey Analysis**

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The views expressed in this report do not necessarily reflect the views of United States Agency for International Development (USAID) or the United States Government.

## ACRONYMS

AGE	Agency for Gender Equality
EBRD	European Bank for Research and Development
CDCS	Country Development Cooperation Strategy
CLE	Contract Law Enforcement Program
KPGE	Kosovo Program on Gender Equality
MFI	Micro Finance Institution
RAE	Roma, Ashkali and Egyptian
SEAD	Systems for Enforcing Agreements and Decisions Program
SME	Small and Medium Enterprise

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# 1. EXECUTIVE SUMMARY

This report provides analysis of quantitative and qualitative research undertaken by the USAID Contract Law Enforcement (CLE) Program in order to understand and record perceived existing gender gaps and the role of women in commerce<sup>1</sup> in Kosovo. An opinion survey of 1288 randomly selected Kosovo citizens, supplemented by focus group discussions with female business-owners who were married, divorced, widowed or single, forms the basis of the research.

The primary purpose of the survey was to establish whether perceptions about barriers women face in access to opportunities in the economic environment (for example, employment, decision-making positions, access to finance, etc.) and the legal environment (for example, treatment in courts, claiming property and inheritance rights, etc.) are in accordance with already documented and reported information which (presumably) reflects reality regarding gender gaps and roles in commerce in Kosovo.

In general, about half or more of respondents believe that there is fairly equal access to opportunities for both men and women (except in access to business opportunities and support for business opportunities), and that both men and women would be equally effective leaders. However, these perceptions do not manifest themselves in reality. This is especially the case in access to finance, where despite four fifths of respondents perceiving equal access to finance for both sexes, less than a third of women have taken out loans. The respondents are by and large aware of obstacles to women's participation in business, or in claiming their inheritance rights, and identify them in accordance with already established truths about gender inequality in these areas. The analysis also observed entrenched stereotypes of women (for example, that women do not have an affinity for business), which are held by men and women alike.

Research findings can be summarized as follows:

## **Economic Environment**

- Over half of survey participants (57.91%) believe that both sexes have **equal access to employment opportunities**.
- Nearly half of the respondents (49.56%) think that both men and women can be equally effective **business leaders** and the majority of respondents (60%) think that both sexes would make equally good **political leaders**. These two questions have also found about a quarter of female participants believing that men would make better business and political leaders, likely a result of a traditional patriarchal environment in which women are taught that they are better suited to domestic responsibilities and that their input has no value in business and politics.
- The key obstacle to women's participation in business is reported to be **family responsibilities** (52.03%).
- Between one third and one half of the respondents believe the entrenched gender stereotype, "women do not have affinity for business," is a plausible reason for the lack of women in business.
- The majority of female respondents (68.52%) think **lack of assistance from the state** is responsible for women's absence from high company positions.

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<sup>1</sup> For the purpose of this report, the system of commerce is considered through a lens of two environments within which CLE primarily functions – economic and legal.

- Consistent with a much lower percentage of women participating in the Kosovo economy, just under a half of respondents believe the sexes **have equal access to business opportunities (43.81%) and necessary business support (43.06%)**, citing **tradition** as the main obstacle.
- More than twice as many male (10.28%) than female (4.42%) respondents reported owning a business. Female business owners reported lower levels of involvement with daily operations than men, with over 40% having their spouses in charge of decision-making.
- The majority of respondents' businesses were financed with **family (10.53%) and personal (8.70%) funds**, which is also the case for female entrepreneurs who participated in the focus groups.
- Overall, the most common significant problem for business owners (male and female) are **high interest rates (45.24%) and lack of capital investment (41.22%)**.
- In line with a general apprehension toward loans, **less than a third (32.55%)** of respondents has taken out a loan from a bank or other financial institution, with a significant difference between men (38.69%) and women (27.81%). Despite this, **approximately four fifths (80.45%) of respondents think that both sexes have equal chances of securing loans**.
- **The lack of collaboration and networking** amongst female entrepreneurs was identified as a significant obstacle to further development of women-owned businesses by focus group participants.

### Legal Environment

- Over one third of female respondents (39.83%) and nearly a third of male respondents (30.04%) think that **men are treated better in Kosovo than women**.
- Over half of respondents (54.56%) report that women in their families do not exercise their legal right to inheritance. More than two thirds (69.34%) of those respondents who claim women do not exercise their inheritance rights cite family tradition as the primary reason for this behavior.
- Over a third of respondents (35.02%) reports absolute trust in the judicial system. Respondents who trust the courts to some extent, or have no trust in the courts, cited **corruption, injustice and inefficiency** as some of the main reasons for their lack of trust. Only between a quarter and a third of the respondents think that legal cases are being enforced effectively. Focus group participants share **the lack of confidence in the courts' efficiency and fairness**, and preferred to settle their business related problems out of court.
- Over half of the respondents (53.65%) think **that women and men are treated equally by the courts**, with more men (57.89%) than women (50.29%) holding this belief.
- Respondents showed more confidence in addressing personal disputes than those of business nature. Nearly **two thirds of female respondents (62.44%) do not know what to do** when faced with a business dispute.
- Three fourths of the respondents (75.43%) have **not heard of mediation or arbitration as a dispute resolution avenue**. Of those who know what arbitration is, 71.49% do not know whether it has the same force as a court decision.
- Overall, 43.54% of respondents think **they are informed of their rights as Kosovo citizens** to some extent, while 51.96% think they are fully informed.

## 2. BACKGROUND

Since its inception in May 2013, the USAID Contract Law Enforcement (CLE) Program has been building on the progress achieved by the USAID Systems for Enforcing Agreements and Decisions (SEAD) Program and other USAID and donor programs. Typical Contract Law Enforcement Program activities include working to reduce the judgment backlog in Kosovo's court system; the effective enforcement of court judgments and enforcement of contracts; the training of judges, lawyers and enforcement agents; the expansion of mediation mechanisms; improvements to commercial legislation including bankruptcy legislation; and related work with the business community. The Program focuses on improving the ability of citizens, businesses and the judicial system to enforce contracts and obligations and court judgments in a timely and just manner so as to benefit citizens and businesses.

One of the key guiding principles for the Contract Law Enforcement Program is the promotion of gender equality and ensuring that both men and women benefit from program activities. This is in agreement with USAID's Gender Equality and Female Empowerment Policy, as well as with USAID/Kosovo 2014-2018 Country Development Cooperation Strategy (CDCS), which reiterates the necessity and importance of gender integration in USAID/Kosovo project portfolio. Considering the lack of reliable sex-disaggregated data in legal and business sectors, both of which are relevant to the Contract Law Enforcement Program's activities, the Program commissioned a public opinion survey of how notions of gender equality and women's roles as leaders, entrepreneurs and ordinary citizens are viewed within the economic and legal spheres of commerce. Additional research included focus group discussions with female business owners who were single, married, widowed or divorced to understand issues and challenges faced by this cohort of women. The analysis of this research will not only help the Contract Law Enforcement (CLE) Program gauge current public attitudes with regard to gender equality in business and access to justice, but will also assist in planning its future activities.

## 3. METHODOLOGY AND LIMITATIONS

The methodology for this report included desk review of documents relevant to participation of women in economic and legal environments in Kosovo and internationally (Annex 1), as well as analysis of survey questions (Annex 2) and focus group transcripts.

The Contract Law Enforcement (CLE) Program conducted qualitative and quantitative research in determining perceptions about women in commerce. The quantitative research consisted of a survey conducted with 1288 male and female respondents representing diverse ethnic groups throughout Kosovo, who were asked to share their perceptions of gender equality on a number of topics including but not limited to leadership, business ownership, and access to justice, as well as on perceived gender gaps. Qualitative research was conducted through interviews with three focus groups of female business owners, who were married, widowed, divorced, or single, for a total of 40 participants. While the survey's main aim was to determine perceptions, focus groups supplemented survey findings with anecdotal evidence based on participants' personal experience. A detailed description of survey and focus group methodologies is presented in Annex 3.

Only the survey questions which were most relevant to women and commerce within the scope of the Contract Law Enforcement (CLE) Program's work were analyzed in this report. In order to determine whether men and women answered the questions differently, Pearson  $\chi^2$  tests were performed. As a rule, unless otherwise mentioned, it can be assumed that differences found between how men and women answered the questions reached conventional levels of significance (p-value < .05). Two possible limitations with the survey instrument include: 1) measurement validity problems which may

occur due to the imprecision of the questions asked (for example, the survey asked about business ownership in three different questions, yielding different results each time), and 2) a bias towards socially acceptable answers (for example, individuals answering they are supportive of gender equality because that is what they are expected to do).

While Albanians represent 92% of the total population of Kosovo, their representation in the survey sample is just under 65%. In order to address the oversampling of ethnic minorities, a separate analysis was conducted. It disaggregated the answers of Albanian respondents from those of other ethnic groups to ascertain if their answers differ significantly from the overall sample. In only 8 out of 59 survey questions analyzed in this report (noted in the analysis below), the statistical significance of the Albanian sample is not in accordance with the overall sample's results. Therefore, it appears that the overrepresentation of ethnic minorities did not change the results of the survey in any meaningful way.

## 4. FINDINGS

Survey and focus group findings of gender gaps in economic and legal environments are preceded by contextual summaries of each environment.

### 4.1. Demographic background of survey respondents

Selected characteristics of the 1288 respondents participating in the CLE survey include:

- **Gender:** 55.72% were female and 44.28% male;
- **Ethnicity:** 64.30% were Albanian; 17.81% Serbian; 3.36% Bosnian; 0.78% Gorani; 5.23% Turkish; 2.66% Roma; 3.20% Ashkali; and 2.66% Egyptian;
- **Marital Status:** 67.98% were married; 25.22% were single; 0.79% were divorced; 3.32% were widowed; and 2.69% reported to be living with their partner; and
- **Education:** The majority of the respondents declared the following levels of education: 1) primary school (26.26%); 2) secondary school/technical/vocational (27.69%) and; 3) university/post graduate (27.06%).

### 4.2. Economic Environment

#### 4.2.1. Context

The World Bank's *Doing Business 2014* report identifies Kosovo as one of the top 10 reformers of 2013, with reforms in three out of ten *Doing Business* indicators (starting a business, dealing with construction permits and registering property),<sup>2</sup> effectively increasing its ranking from 96<sup>th</sup> in 2013 to 86<sup>th</sup> in 2014. Nevertheless, Kosovo continues to be plagued by a weak economy, high unemployment and poverty rates. The current economic situation, when examined through a gender lens, uncovers significant gender gaps in a number of factors that contribute to economic growth: employment, leadership, business ownership, and access to finance.

#### *Employment*

The *Kosovo 2012 Labor Force Survey* produced several telling statistics on gender employment gap, including:<sup>3</sup>

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<sup>2</sup> <http://www.doingbusiness.org/data/exploreeconomies/kosovo>

<sup>3</sup> Kosovo Agency of Statistics (2013) Results of the Kosovo 2012 Labor Force Survey, Pristina: Kosovo Agency of Statistics, p. 9.

- Fewer than one-in-five (17.8%) women of working age are active in the labor market, compared to more than half (55.4%) of the male working age population;
- Among those in the labor force, unemployment is much higher for women than it is for men (40.0% compared to 28.1%); and
- The employment rate among working age women is only 10.7%, compared to 39.9% for men.

Women's absence from the labor market is a result of inadequate working conditions (for example, lack of flexible working hours) and the fact that employers have reservations about hiring young women of child-bearing age given the generous maternity leave mandated in Kosovo's Labor Law, much of the cost of which is shifted to employers under the Law. Women's access to employment is also hampered by discriminatory vacancy announcements which can stipulate "that women who apply should not be older than 30."<sup>4</sup>

Although the Labor Law provides for a year off for maternity leave (six months of which is paid by the employer, three that are paid by the government and three that are unpaid), anecdotal evidence suggests that it is not uncommon for women to get fired after becoming pregnant, as their employer does not want to pay their salary while on maternity leave as well as the salary of their temporary replacement.<sup>5</sup> Alternatively, they are hired only on-short term contracts which allows the employer to let them go with no hassle or possible legal complications. Efforts are currently underway to change the maternity clause in the Labor Law, which may result either in shortening maternity leave to nine months or changing the payment structure of responsible parties.

### *Leadership*

Women's very noticeable absence from business and political leadership roles is a key obstacle to Kosovo's progress. In general, reasons that may contribute to the low number of female leaders in the private sector include "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."<sup>6</sup>

Kosovar women make up just 0.3% of top managers in private companies, which represents the lowest share in ECA countries,<sup>7</sup> where women on average constitute 20% of company managers.<sup>8</sup> A 2012 Kosovo Chamber of Commerce study<sup>9</sup> of women in decision-making positions in the private and public sectors found that among 71 private companies (mostly small and medium enterprises (SMEs)) representing four sectors (ICT, tourism, agriculture and finance), an average of only 4.2% of decision making positions were held by women.<sup>10</sup> Moreover, at three significant public enterprises, Post and Telecom of Kosovo (PTK), Kosovo Energy Corporation (KEK) and Pristina Airport, the percentage of female decision-makers was 20%, 11% and 9%, respectively.<sup>11</sup> Lack of female managers not only

<sup>4</sup> Riinvest (2013) *To Pay or Not to Pay: A Business Perspective of Informality in Kosovo*, Pristina: Riinvest Institute, p. 27.

<sup>5</sup> Checchi Consulting (2013) *Contract Law Enforcement (CLE) Program Gender Analysis*, Washington, DC: USAID, p. 5.

<sup>6</sup> World Bank, Poverty Reduction and Economic Management Unit, Europe and Central Asia Region (2012) *Kosovo: Gender Gaps in Education, Health and Economic Opportunities*, Washington, DC: World Bank, p. 26.

<sup>7</sup> Eastern and Central Europe, the Former Soviet Union and Turkey

<sup>8</sup> World Bank, Poverty Reduction and Economic Management Unit, Europe and Central Asia Region (2012) *Kosovo: Gender Gaps in Education, Health and Economic Opportunities*, Washington, DC: World Bank, p. 26.

<sup>9</sup> The study does not specify what constitutes a "decision-making" position.

<sup>10</sup> Kosovo Chamber of Commerce and GIZ, (2012) *Present decision making power of women in Kosovo, attitudes and perspectives in economy*, Pristina, p. 16.

<sup>11</sup> *Ibid.*, p. 11.



provides women “with less direct experience of managing businesses compared with men, but also it hinders the likelihood of female-headed start-ups.”<sup>12</sup>

Furthermore, recent research on corporate governance in publicly owned enterprises in Kosovo notes low levels of women applying for board memberships, and attributes their underrepresentation to historical, cultural, and government representation quotas, as well as to “the irregularities in selection process, including the political interference.”<sup>13</sup>

Women do not fare much better as political leaders either. While Kosovo has a female President, and 33% of parliamentary seats are held by women (in part due to a quota), the effectiveness of female parliamentarians has been questioned based on the fact that their actions are often aligned with their political party’s ideologies which frequently do not take gender equality into consideration. Furthermore, only 4 out of 22 line ministers are female and there is only one female mayor. At the municipal level, in 38 municipalities, there are over 320 directorates, however, only 20 women hold the post of a director.<sup>14</sup> The low representation of women at the municipal level has most recently been addressed by the Head of the OSCE Mission in Kosovo, who stated that: “This figure is a clear indicator that Kosovo institutions need to do more to achieve gender equality in their ranks, thus building on the many achievements in gender mainstreaming made in recent years in Kosovo.”<sup>15</sup> The low participation of women in decision-making positions in rural areas may be attributed to the fact that “the role of women in the village is entirely conceived around the family and housework, and encouragement and support is lacking from their families and communities for being involved in decision-making.”<sup>16</sup>

### ***Business Ownership***

The Government of Kosovo has adopted a number of tools aimed at the promotion of entrepreneurship and SME development. The Agency for Gender Equality’s (AGE) Kosovo Program on Gender Equality (KPGE) and the Kosovo Action Plan for the Economic Empowerment of Women (2011-2013),<sup>17</sup> provide a framework for activities designed to increase women’s participation in the economy, including that of female entrepreneurs. Additionally, the SMEs Support Agency (Ministry of Trade and Industry) in its SME Strategy (2012-2016) commits to improving the position of female entrepreneurs by acknowledging that an enabling environment for the creation and growth of their enterprises must be supported by the development of policy and data for female entrepreneurship; training; improved access to finance; networking and good practice.<sup>18</sup> At the civil society level, the National Platform for Women Entrepreneurs in the Republic of Kosovo aims to promote women’s entrepreneurship in Kosovo through public and private partnerships.

World Bank’s *2014 Women, Business and the Law 2014* data, which assesses **legal differences** between men and women in the following categories: Accessing Institutions; Using Property; Getting a Job; Providing Incentives to Work; Building Credit; Going to Court; and Protecting Women from Violence, found that out of 143 surveyed countries, 10 of them, including Kosovo, did not have any legal gender differences.<sup>19</sup> Generally, higher legal gender parity is associated with higher levels of female business

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<sup>12</sup> UNDP Kosovo Human Development Report 2012, Pristina: UNDP, p. 73.

<sup>13</sup> Riinvest and CIPE (2012) *Corporate Governance in Publicly Owned Enterprises in Kosovo: Improving Transparency and Governance of Public Funds in Kosovo*, Pristina: Riinvest Institute, p. 28.

<sup>14</sup> <http://europeandcis.undp.org/blog/2013/10/23/kosovo-assembly-pushes-for-womens-human-rights/>

<sup>15</sup> <https://www.osce.org/kosovo/116210>

<sup>16</sup> AGE (2014) *Working Plan to implement Resolution 1325, “Women, Peace and Security” 2013-2015*, Pristina: AGE, p.15.

<sup>17</sup> An action plan for economic empowerment programmatic objectives stipulated in KPGE.

<sup>18</sup> Kosovo SME Support Agency (2011) *SME Development Strategy for Kosovo 2012-2016, with Vision 20/20*, Pristina: The Government of Kosovo, p.30.

<sup>19</sup> Kosovo data is available at <http://wbi.worldbank.org/data/exploreconomies/kosovo/2013>

owners.<sup>20</sup> However, this does not seem to be the case with Kosovo. Since 2012, the Ministry for Trade and Industry's Agency for Business Registration has been collecting sex-disaggregated data on business ownership, and reports the percentage of women-owned businesses to be 11%.<sup>21</sup> This is considerably lower than the regional average of 36%.<sup>22</sup> Nearly all women-owned businesses (99%) are micro-enterprises,<sup>23</sup> which means that they operate with lower profit margins, with fewer employees, and with lower levels of capitalization.<sup>24</sup>

Female entrepreneurs in rural areas are particularly disadvantaged. A 2006 survey found that the majority "operated their business out of their homes, less than 5 percent travelled outside their villages to work, 77 percent allowed male family members to make all important business decisions, and only 13 percent stated that they lived principally on their own personal income."<sup>25</sup> Giving up decision-making to husbands, sons or brothers is not unusual for Kosovar business women. In a survey of 1,450 female business owners, 25% of women who were joint business owners of a business reported not making decisions about the business and many deferred to husbands (50%) and brothers (20%) to make business decisions.<sup>26</sup>

### *Access to Finance*

Access to finance is frequently cited as one of the main obstacles for women-owned enterprises. Worldwide, it is estimated "that as many as 70% of women-owned SMEs in the formal sector in developing countries are unserved or underserved by financial institutions – a financing gap of around \$285 billion."<sup>27</sup> In Kosovo, only 3% of commercial bank loans go to women.<sup>28</sup> In addition, the micro finance institution (MFI) sector, which has often been used as a vehicle to provide loans to female entrepreneurs internationally, has been shrinking in Kosovo "due to increased competition from banks, unclear regulatory regime, and the inability of many MFIs to create a business model that is relevant to the needs of the market"<sup>29</sup> to about 6% of the whole lending market, with the average loan amount issued of approximately 1,800 Euro.<sup>30</sup> In terms of government lending opportunities, Ministry of Trade and Industry is currently in the phase of establishing the Loans Scheme for micro-businesses and SMEs, based on a recently completed feasibility study. The qualifying criteria for loan applications will incentivize women by awarding them 5-10 points for applying; however, there is no specific fund dedicated to women-owned businesses.<sup>31</sup>

The lack of availability of sex-disaggregated data of Kosovo's SME lending behavior makes it difficult to make statements about women-owned SMEs; however, in general, SMEs are reluctant to borrow from the banks. A 2013 IMF analysis found that only about 32% of firms in Kosovo have bank loans, which is less than half of the Balkan average (65%).<sup>32</sup> According to a 2011 Riinvest Institute survey of 600 SMEs

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<sup>20</sup> Anna Stupnytska, Kathryn Koch, Amy MacBeath, Sandra Lawson and Kathy Matsui (2014) Giving Credit Where It is Due: How Closing the credit gap for women-owned SMEs can drive global growth, Goldman Sachs, p.11.

<sup>21</sup> CLE correspondence with MTI, March 20, 2014.

<sup>22</sup> World Bank, Poverty Reduction and Economic Management Unit, Europe and Central Asia Region (2012) Kosovo: Gender Gaps in Education, Health and Economic Opportunities, Washington, DC: World Bank, p. 23.

<sup>23</sup> UNDP Kosovo Human Development Report 2012, Pristina: UNDP, p. 71.

<sup>24</sup> USAID Kosovo 2014-2018: Country Development Cooperation Strategy, Pristina: USAID/Kosovo, p. 10.

<sup>25</sup> UNDP Kosovo Human Development Report 2012, Pristina: UNDP, p. 75.

<sup>26</sup> Catherine Cozzarelli (2012) Country Gender Assessment for USAID/Kosovo: Version for External Audiences, Washington, DC: USAID, p. 34.

<sup>27</sup> Anna Stupnytska, Kathryn Koch, Amy MacBeath, Sandra Lawson and Kathy Matsui (2014) Giving Credit Where It is Due: How Closing the credit gap for women-owned SMEs can drive global growth, Goldman Sachs, p.19.

<sup>28</sup> EBRD (2013) Strategy for Kosovo, p. 51.

<sup>29</sup> Weidemann Associates (2012) Mid-Term Performance Evaluation of the USAID/Kosovo Loan Portfolio Guarantee (LPG) Project with Raiffeisen Bank Kosovo JSC: Final Report, Washington, DC: USAID, p. 10.

<sup>30</sup> *Ibid.*, p. 10.

<sup>31</sup> CLE correspondence with MTI, March 20, 2014.

<sup>32</sup> Deloitte Consulting LLC (2013) Financial Sector Benchmarking System: Overview for Kosovo, USAID, p. 6.

in Kosovo, 74% of SMEs were financed from their earnings and personal funds, 12% from banks, and 10% from family and friends.<sup>33</sup> Key reasons for SMEs not applying for loans included high interest rates, no need for a loan, lack of confidence that they would be able to receive a bank loan, and inaccessible collateral requirements.<sup>34</sup> According to Central Bank data, interest rates on business loans are approximately 15 % and on consumer loans are around 13%.<sup>35</sup>

In terms of collateral, “commercial banks require that every loan of over 10,000 Euro must be collateralized with land or buildings and smaller loans generally also require some form of collateral....SME loans are often guaranteed by real estate, either the company’s warehouse or offices, or the home of the owners. Mortgage finance is therefore an important component of SME finance.”<sup>36</sup> Since it is not uncommon for women to give up their inheritance rights and therefore an ability to own collateral, estimated 92% of the collateral assets needed to start businesses are registered to men.<sup>37</sup>

The legal framework (Family Law, Inheritance Law, Notary Law and Law on Property and Real Rights) that provides for equal property and inheritance rights for men and women is often superseded by traditional practices which dictate that the daughter give up her portion of the inheritance, especially if she is married. This is legally supported by the Law on Inheritance which allows for the right of inheritance renouncement. In a 2011 survey on women’s property and inheritance rights in Kosovo, more than 61% of respondents stated that they would be obstructed from claiming their inheritance rights by close or extended family.<sup>38</sup> Therefore, even women who might be aware of their right to inherit may renounce it given that 27.3% of respondents value their relationships with their brothers and parents more than property ownership.<sup>39</sup> Resulting from these types of practices, only 8% of Kosovo women own land<sup>40</sup> (only 2% of women had property registered in their name in the survey).<sup>41</sup>

#### 4.2.2. Survey Perceptions

##### *Employment*

When asked about their perceptions of equality in access to employment opportunities for men and women of same age and level of education, just over half of respondents think that both sexes have an equal chance to be hired (57.91%) (see Figure 1) or to be fired (55.94%) (see Figure 2).

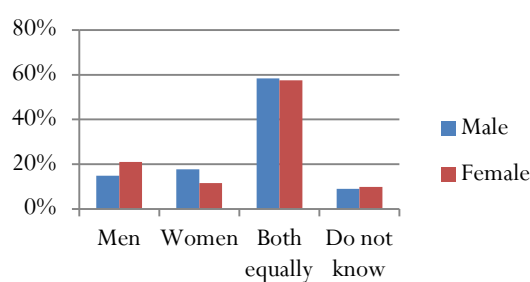


Figure 1 If men and women are of same age and level of education, who is more likely to be hired? (disaggregated by gender) (Q.B9)

<sup>33</sup> Riinvest Institute (2012) Banking Sector: Facilitator or Barrier, Pristina: KFOS, p.40.

<sup>34</sup> *Ibid.*, p.40.

<sup>35</sup> Deloitte Consulting LLC (2013) Financial Sector Benchmarking System: Overview for Kosovo, USAID, p. 6.

<sup>36</sup> Riinvest Institute (2012) Banking Sector: Facilitator or Barrier, Pristina: KFOS, p.42.

<sup>37</sup> EBRD (2013) Strategy for Kosovo, p. 51.

<sup>38</sup> Kosovar Center for Gender Studies (2011) Women’s Property Inheritance Rights in Kosovo, Pristina, p. 42.

<sup>39</sup> *Ibid.*, p. 38.

<sup>40</sup> USAID/Kosovo Property Rights and Resource Governance Profile, p. 7.

<sup>41</sup> Contract Law Enforcement (CLE) Program Gender Analysis, Pristina (2013): USAID/Kosovo, p. 13.

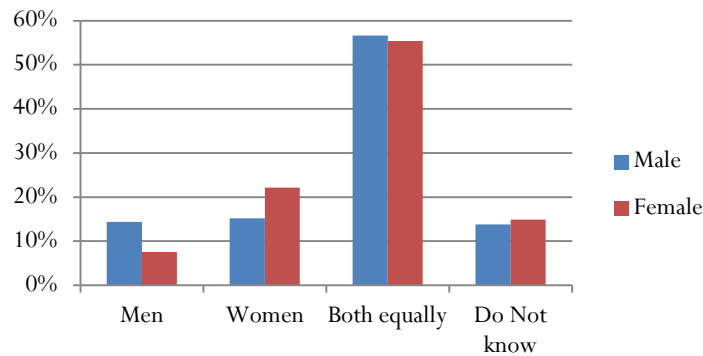


Figure 2 If men and women are of same age and level of education, who is more likely to be fired? (disaggregated by gender) (Q.B10)

However, as stated earlier, women do face discrimination in the workforce not experienced by men - challenges related to their age, and are solely prone to being hired as a short-term employee or fired for no other reason but being of a child-bearing age or pregnant. Interestingly, when those who said that women are more likely to get the job, were asked to elaborate, some said it was because of women's looks. This type of attitude plays into existing stereotypes where a woman is valued based on her physical appearance rather than on her achievements.

In terms of their own labor participation (apart from business ownership), despite the overall high level of unemployment in Kosovo and large informal economy, the overwhelming majority of respondents (86.20%), both male and female, stated that they are not engaged in any income generating activity (see Figure 3).<sup>42</sup>

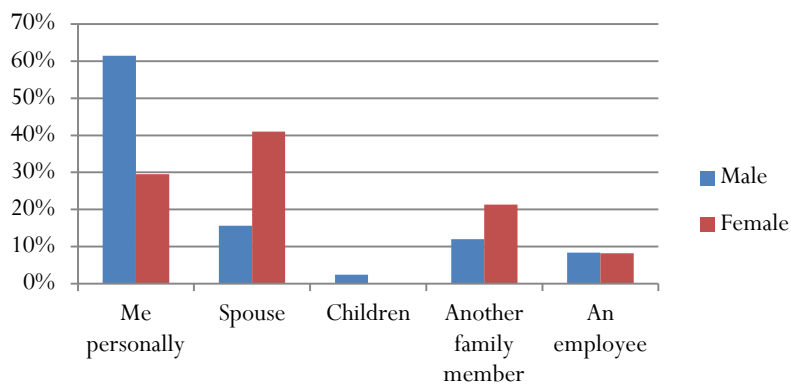


Figure 3 Are you engaged in any activity that generates income (not necessarily a registered business)? (disaggregated by gender)(Q.B.16.2)

### Leadership

Notwithstanding that the percentage of women in leadership positions in Kosovo is quite low, nearly half (49.56%) of the respondents think that both men and women can be equally effective business leaders (see Figure 4). While this is encouraging, traditional gender stereotypes are visible in the responses of 41.58% of men and 26.46% of women who believe that men are better leaders.

<sup>42</sup> The observed difference between male and female opinions is not statistically significant.

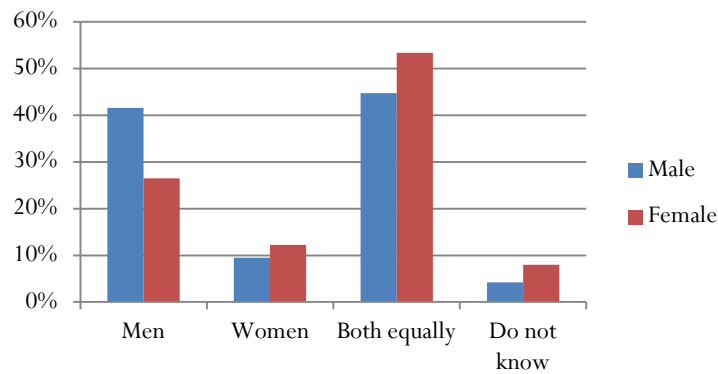


Figure 4 According to your opinion, who is a better business leader, men or women? (disaggregated by gender) (Q.B4)

Opinions regarding women’s business leadership skills were further probed by questioning whether respondents would feel comfortable working for a female boss. Over two thirds of the respondents (70.06%) reported that they would (see Figure 5), showing a strong belief in gender equality on that front.<sup>43</sup>

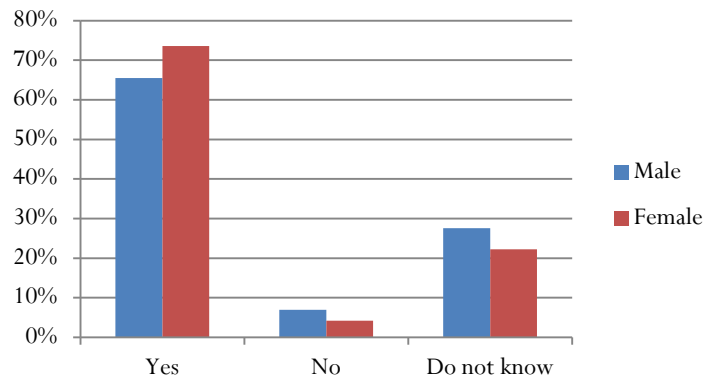


Figure 5 Would you be comfortable working for a female boss or manager? (disaggregated by gender) (B7)

Despite general comfort with working for a female supervisor, the majority (68.82%) of the survey respondents<sup>44</sup> think there are more men than women in business (see Figure 6), while over half of the respondents (54.81%)<sup>45</sup> believe that it is more likely for men to have a high position in a company (see Figure 7). Thus, individuals do appear to see the reality of the gender gap found in the business world.

<sup>43</sup> Results from the overall sample are statistically significant. The Albanian sample produced statistically insignificant results.

<sup>44</sup> Results from the overall sample are statistically significant. The Albanian sample produced statistically insignificant results.

<sup>45</sup> The observed difference between male and female opinions is not statistically significant.

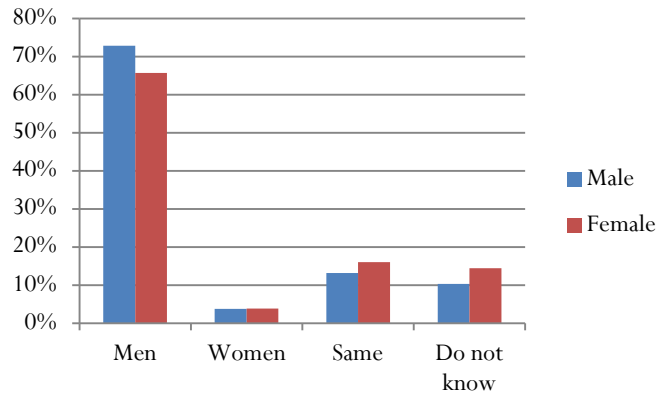


Figure 6 Do you think there are more men or women in business? (disaggregated by gender) (Q.B13)

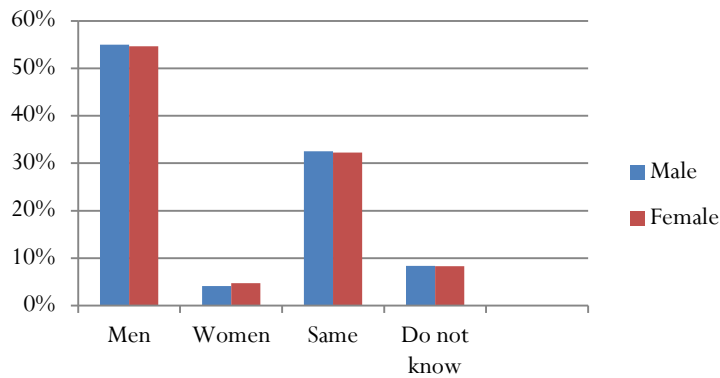


Figure 7 In your society, who is more likely to have a higher position in a company? (disaggregated by gender) (QB14)

When questioned further about why women do not hold high positions in companies (see Table 1), the majority of respondents (66.89%) think it is because the business sector is dominated by men (although it can be argued that this is an outcome rather than a cause). However, the majority (68.52%) of female respondents think it is the **lack of assistance from the state** that is responsible for women's absence from high company positions. While no specific examples of types of state assistance were provided, it is clear that Kosovo women consider the Government to play a major role in their economic empowerment.

	Men (%)	Women (%)	Total (%)
They don't have the attributes/ education/skills	28.31	22.29	24.94
They cannot be committed as men to paid work	44.34	41.14	42.55
Due to their personal choices	58.81	56.22	57.36
Due to pressure from the family	54.83	59.36	57.36
Pressure from the colleagues in their close professional circle	34.45	41.68	38.49
Lack of assistance from the state	57.20	68.52	63.55
The business sector is dominated by men	65.49	67.98	66.89
Kosovo tradition does not encourage them enough	54.65	62.32	58.93
There are not enough day care facilities for children	53.90	52.34	53.03

Table 1 Reasons for the lack of women in high positions (disaggregated by gender)

In addition, it is the opinion of over half of the respondents (52.03%) that family responsibilities are the most significant reason for women’s absence from the business sphere (see Table 2). Both men and women agree on family responsibilities; however the second most significant reason for female respondents is the lack of capital (44.83%), while men think it is women’s lack of experience (41.42%). A disappointing finding is the fact that over a third of the population, 40.92% of men and 41.30% of women, believe that a significant reason for the lack of women in business is that “women do not have affinity for business.” This negative stereotype is damaging to gender equality not only because it perpetrates myths about what one is capable of doing on the basis of their sex, but also because over 40% of women believe it too.

		<b>Men (%)</b>	<b>Women (%)</b>	<b>Total (%)</b>
1. Women face discrimination in all areas; business is not an exception	Significant reason	30.48	41.86	36.67
	Not that significant reason	42.80	34.68	38.38
	Insignificant reason	16.91	13.66	15.14
	Do not know	9.81	9.81	9.81
2. Family responsibilities do not allow women the time for business	Significant reason	50.52	53.30	52.03
	Not that significant reason	29.90	29.69	29.78
	Insignificant reason	11.96	10.59	11.22
	Do not know	7.63	6.42	6.97
3. Few women have experience in business	Significant reason	41.42	33.86	37.30
	Not that significant reason	32.01	34.90	33.59
	Insignificant reason	16.32	20.42	18.55
	Do not know	10.25	10.82	10.56
4. Women do not have capital for business	Significant reason	37.50	44.83	41.48
	Not that significant reason	31.67	25.57	28.35
	Insignificant reason	20.63	18.56	19.51
	Do not know	10.21	11.03	10.66
5. Women do not have affinity for business	Significant reason	40.92	41.30	41.13
	Not that significant reason	28.81	28.30	28.53
	Insignificant reason	17.33	17.57	17.46
	Do not know	12.94	12.83	12.88
6. Women do not have ambitions for business	Significant reason	21.25	18.45	19.73
	Not that significant reason	31.46	24.08	27.45
	Insignificant reason	31.25	43.41	37.85
	Do not know	16.04	14.06	14.97
7. Women do not feel confident in business	Significant reason	24.12	21.79	22.86
	Not that significant reason	34.72	29.70	32.00
	Insignificant reason	23.49	31.81	28.00
	Do not know	17.67	16.70	17.14

**Table 2 Reasons for more men than women in business (disaggregated by gender)**

Finally, in terms of political leadership, the majority of respondents (60%) said that both sexes would make equally good political leaders (see Figure 8). However, it is discouraging that nearly a third of the population lags behind in their perceptions of political gender equality, as 35.84% of men and 24.45% of women believe that men would be better political leaders. Unfortunately, their perceptions are in line with reality in Kosovo, considering the low number of women in political decision making positions. Those respondents who think that men make better leaders also provided follow up answers to open ended questions asking why they think so. They generally described men to be “better”, using well entrenched gender stereotypes such as “more accurate,” “capable,” and “smarter,” but also

characteristics that may to a certain extent reflect reality, such as “more educated” and “more informed.”

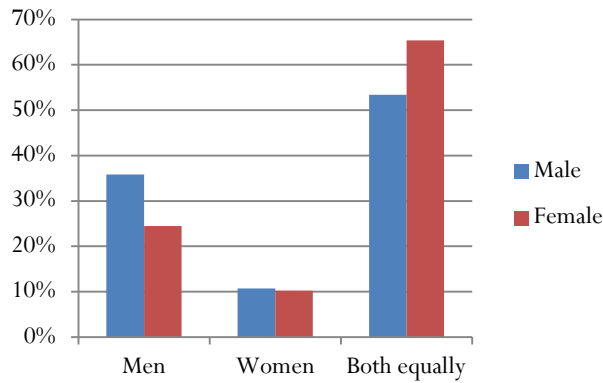


Figure 8 According to your opinion, who is a better political leader, men or women? (disaggregated by gender) (B6)

**Business ownership**

In regards to business ownership, a higher percentage of private business ownership was reported by men (10.28%) then women (4.42%) (see Figure 9). The reported rate of business ownership by women is lower than the nationally reported rate of 11% by more than half.

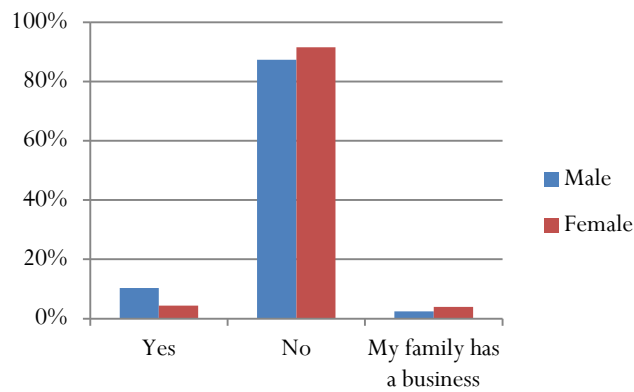


Figure 9 Do you own a private business? (disaggregated by gender) (B16)

Additionally, 26% of the respondents<sup>46</sup> reported that their family owns a private business (see Figure 10).

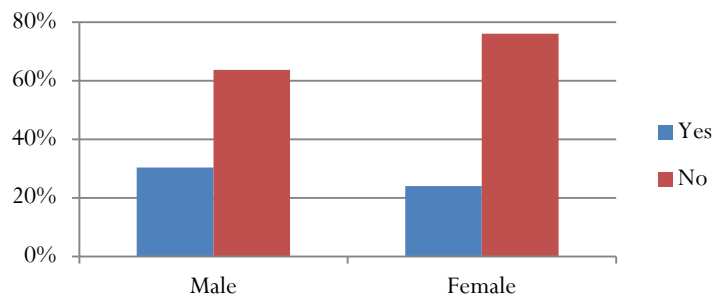


Figure 10 Does your family own a private business? (disaggregated by gender) (B17)

<sup>46</sup> The observed difference between male and female opinions is not statistically significant.



Another gender difference noted is their approach to daily operations. While 61.45% of male business owners declared that they personally perform the daily work of their business, less than half of female business owners (29.51%) are primary managers of their businesses. In fact, for the majority of female business owners (40.98%), their spouse does the daily work, compared to only 15.66% of the male business owners who reported the same (see Figure 11). This may be attributed to the responsibilities women have at home, and therefore the lack the time to run a business full time. It is also in line with other research mentioned earlier in this report on female business ownership and decision-making.

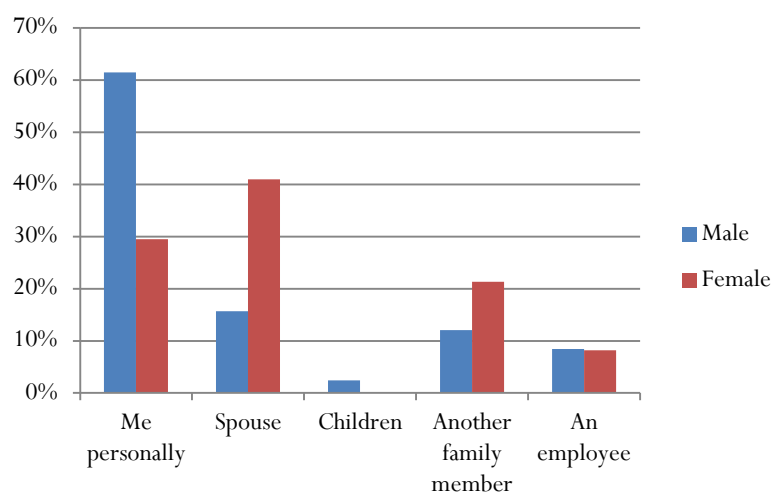


Figure 11 If you are the owner of a private business, who does the daily work? (disaggregated by gender) (B16.1)

Overall, the most common significant problem for business owners are high interest rates (45.24%) and lack of capital investment (41.22%). While findings (see Table 3) fall short of statistical significance (i.e., the data cannot find a statistically significant difference between how men and women answered the questions), they are reflective of other research on this topic discussed elsewhere in this report.

Table 3 Problems faced by business owners (disaggregated by gender)

		Men (%)	Women (%)	Total (%)
Level of Taxation	Significant problem	36.49	37.93	37.12
	To a certain extent	40.54	34.48	37.88
	Not at all	22.97	27.59	25.00
Payment Process	Significant problem	18.92	16.95	18.05
	To a certain extent	54.05	42.37	48.87
	Not at all	27.03	40.68	33.08
Legal System	Significant problem	30.56	18.97	25.38
	To a certain extent	41.67	43.10	42.31
	Not at all	27.78	37.93	32.31
Lack of Capital Investment	Significant problem	49.32	31.03	41.22
	To a certain extent	30.14	44.83	36.64
	Not at all	20.55	24.14	22.14
High Interest Rates	Significant problem	48.57	41.07	45.24
	To a certain extent	27.14	30.36	28.57
	Not at all	24.29	28.57	26.19
Low Employee Skills	Significant problem	10.29	8.62	9.52
	To a certain extent	29.41	31.03	30.16
	Not at all	60.29	60.34	60.32

	Significant problem	31.34	21.43	26.83
Corruption	To a certain extent	14.93	16.07	15.45
	Not at all	53.73	62.50	57.72
	Significant problem	7.27	6.67	7.00
Other	To a certain extent	12.73	28.89	20.00
	Not at all	80.00	64.44	73.00

Consistent with a much lower percentage of women participating in the Kosovo economy, the majority of respondents believe that the sexes do not have equal access to business opportunities, by answering that men have better access (37.75%), that women have better access (2.23%) or do not know (16.20%) (see Figure 12).<sup>47</sup>

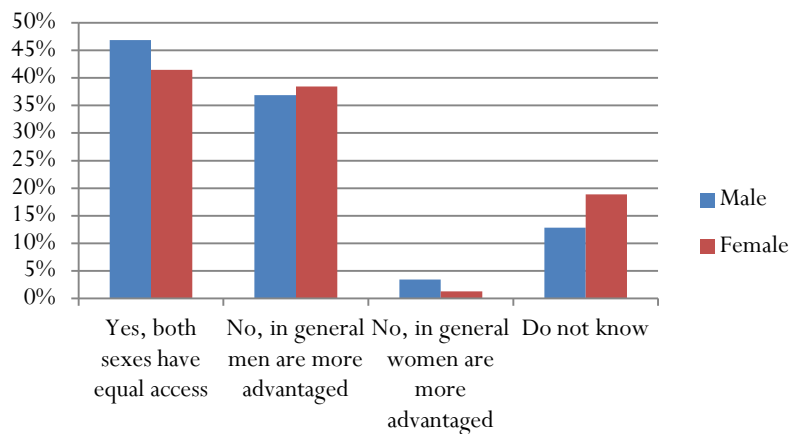


Figure 12 Do men and women have equal access to business opportunities? (disaggregated by gender) (B22)

Along the same line, the majority of respondents<sup>48</sup> recognize unequal gender access to support for establishing a business (see Figure 13).

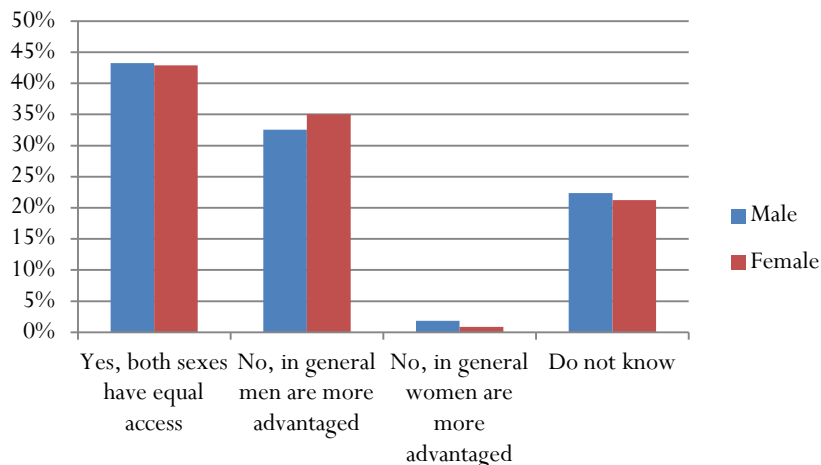


Figure 13 Do men and women have equal access to support for establishing a business? (disaggregated by gender) (B23)

<sup>47</sup> Results from the overall sample are statistically significant. The Albanian sample produced statistically insignificant results.

<sup>48</sup> The observed difference between male and female opinions is not statistically significant.

The respondents' reasons for these differences in access are highlighted below (see Table 4), with tradition as the main reason for the lack of equal access to business opportunities (57.73%) and business support (66.21%). Findings in Table 4 fall short of statistical significance (i.e., the data cannot find a statistically significant difference between how men and women answered the questions).

	Access to business opportunities			Access to business support		
	Men (%)	Women (%)	Total (%)	Men (%)	Women (%)	Total (%)
Education	8.37	7.37	44	5.56	10.34	8.30
Tradition	57.37	58.01	57.73	65.74	66.55	66.21
Lack of legal knowledge	3.98	3.53	3.73	4.63	2.76	3.56
Lack of finances	7.57	9.62	8.70	14.81	12.41	13.44
Differences in gender (sexes), i.e. motherhood	18.33	17.31	17.76			
Lack of day care centers for children	1.99	3.21	2.66			
Lack of information				5.56	5.17	5.34
Other	2.39	0.96	1.60	3.70	2.76	3.16

Table 4 Reasons for unequal access to business opportunities and business support (disaggregated by gender)

#### Access to finance

The majority of respondents who are business owners financed their start-ups with family and personal funds (see Table 5). Kosovo-wide resistance to bank loans is also confirmed here, with only 3.13% of individuals using loans to start their businesses. Findings in Table 5 fall short of statistical significance (i.e., the data cannot find a statistically significant difference between how men and women answered the questions).

	Men (%)	Women (%)	Total (%)
With personal capital	10.86	7.02	8.70
With family capital	13.11	8.50	10.53
With a bank loan	3.37	2.93	3.13
With a loan from a relative	1.50	0.88	1.15
With a donation from an international organization	0.75	0.88	0.82

Table 5 Financial sources for business start-up (disaggregated by sex)

In line with a general apprehension toward loans, fewer than a third (32.55%) of respondents have taken out a loan from a bank or other financial institution, with a significant difference between men (38.69%) and women (27.81%) (see Figure 14). Women's lower participation in obtaining loans may also be due to obstacles connected with their already discussed lack of access to collateral.

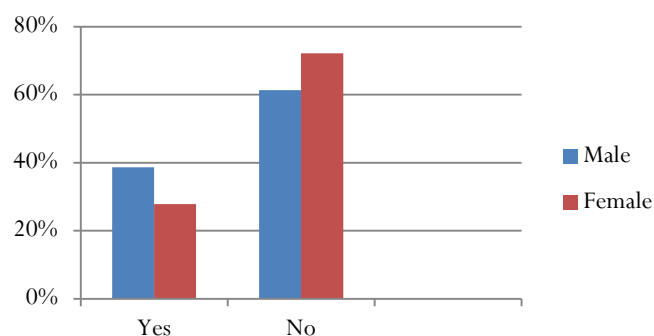


Figure 14 Have you ever taken out a loan from a bank or other financial institution? (disaggregated by gender) (B26)

In addition, 60.09% of women and 66.15% of men personally do not know any women who have taken out a loan from an MFI (see Figure 15).

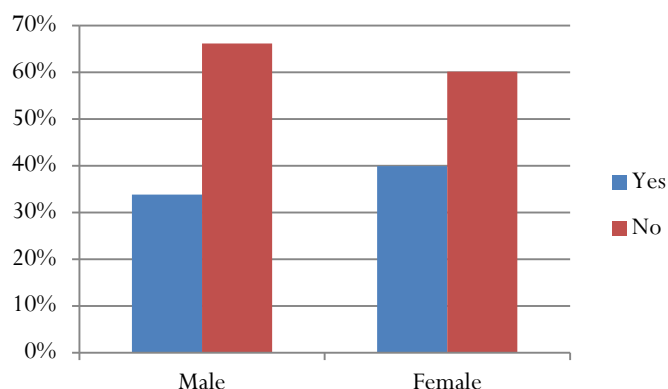


Figure 15 Do you personally know any women who have taken out a loan from a financial institution? (disaggregated by gender) (B.28)

It is worth noting, however, that between one half and two thirds of respondents<sup>49</sup> do not know what an MFI is (see Figure 16). A nearly 10 percentage point difference between men's (61.72%) and women's (52.53%) level of knowledge provides a point of discussion on gender gaps in financial literacy in Kosovo.

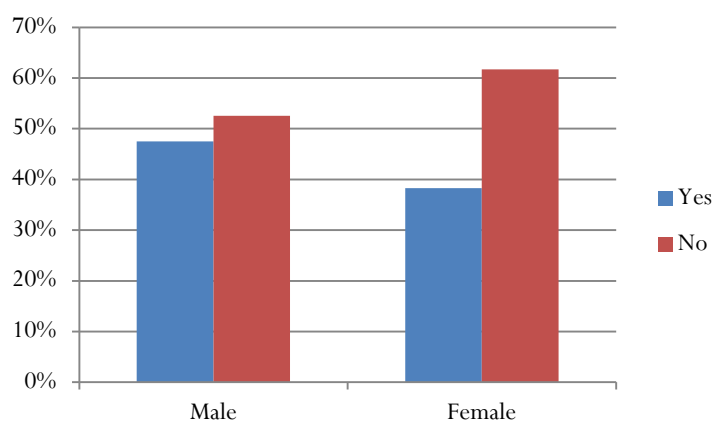


Figure 16 Do you know what a micro-finance institution is? (disaggregated by gender) (B27)

Finally, even though the majority of female respondents have never taken out a loan and the majority of all respondents don't know any women who've taken out a loan, approximately four fifths (80.45%)<sup>50</sup> think that both sexes have equal chances of securing loans (see Figure 17). This finding shows that the perceived high gender equality in access to loans/finance, while in line with the legal framework, does not match the current reality in Kosovo. Therefore, an overwhelming majority of respondents (especially women) not being aware of this speaks to the importance of the need for an increased Government's role in educating its citizens about all aspects of Kosovo's economic reality.

<sup>49</sup> Results from the overall sample are statistically significant. The Albanian sample produced statistically insignificant results.

<sup>50</sup> Results from the overall sample are statistically significant. The Albanian sample produced statistically insignificant results.

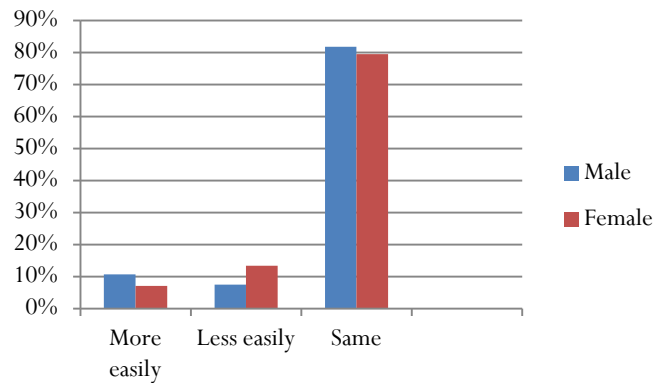


Figure 17 Do you think women can get loans more easily or less easily than men? (disaggregated by gender) (B29)

### i. Focus Group Experience

As already stated, focus group discussions provided for an additional view of gender issues in commerce, and were based more on participants' experiences as entrepreneurs and less on their opinions of certain topics. General take-aways from the focus group discussions in regards to business environment are as follows:

- **Family support** has been identified as the main supporting factor by focus group participants. While most of the women stated that being a business owner did not reduce their family responsibilities, their family's assistance made it easier for them to keep working.
- All participants expressed their deep **affinity for business**, and stated that if the opportunity presented itself, they would start another business.
- The majority of participants declared that **access to finance** is one of the main obstacles to their business development, stating that while loans from banks are necessary for starting or growing a business, the lending conditions, i.e. **high interest rates** and the need to start repayment plans soon after a loan is obtained, are unfavorable. As a result, many of them were prevented from starting new businesses or expanding their existing ones.
- The majority of women started their business with their **personal finances or their family's assistance**. A few participants received grants and a few obtained loans from MFIs. Some participants shared their reluctance to get loans from MFIs due to their interest rates which are higher than the banks'. According to one participant, *"If you get a loan from [Organization X], the interest rate there is very high and thus your entire profit will be spent to pay back the loan, and in addition the duration of loans is short-term, a maximum of 3 years."* Another participant shared an experience of getting a low interest rate of 3% "from an organization in Bangladesh", where the loan was extended to a group of women, and they worked together to save money.
- In order to make loan conditions more favorable, the participants would like to see banks offering more incentives, such as a **grace period of a year** which would allow them to begin repayments a year after they get the loan. Other suggestions were also made for the Government to provide 50% of financing for women interested in starting their businesses; to exempt new registered women-owned businesses for the first two or three years from circulation tax; and to develop a fund which will subsidize high interests for women's businesses so that their businesses can develop further.

- Focus group participants said that they are often challenged by the dominant perception that the businesses world is that for a man and not for a woman. One stated that although her landlord had agreed to allow her to rent her business location from him, two weeks later he requested to meet her father as a guarantee.
- The participants asserted that while they recognize that there are difficulties for female entrepreneurs, they did not feel that women are less advantageous in doing business in terms of skills, compared to men. It also is important to note that during the focus groups, the majority of participants asserted that they do not feel inferior to men and are confident in their own capacity to do business.<sup>51</sup>
- While there were a few examples of women being asked to bring a husband or a father **during business registration**, the majority stated they did not have any issues with this process.
- The consensus was that there is a **lack of collaboration and networking** amongst female entrepreneurs. The need for sharing experiences and overall collaboration was stated. During the focus group discussions, organizations such as Women in Business and G7 were mentioned as resources of information. One participant mentioned that she was starting a business center for women in Pristina.

## b. Legal Environment

For the purpose of this report, legal environment refers to both the legal framework which protects gender equality and anti-discrimination principles in Kosovo, as well as to the judicial system whose job is to uphold and implement these principles, along with fairness, efficiency and transparency.

### i. Context

Kosovo's legal environment operates within a gender sensitive legal framework,<sup>52</sup> in line with EU *acquis* for the purpose of future European integration. A plethora of actors make up the national machinery for implementation and enforcement of gender equality, including AGE, Office for Good Governance, Human Rights, Equal Opportunities and Gender Issues (Office of Prime Minister), Unit for Gender Equality (Institution of Ombudsperson), Officers for Gender Equality in ministries and municipalities, Inter-ministerial Group on Gender Equality, the Assembly of Kosovo Committee for Human Rights, Gender Equality, Missing Persons, and Petitions, Women's Caucus (the Parliament), and municipal committees for gender equality.

However, the fact remains that monitoring, implementation and enforcement of the existing legislation is lacking, which contributes to not only failing to meet EU gender equality standards, but also enables further gender discrimination.

The 2012 USAID/Kosovo Gender Assessment identified the following issues which may negatively impact women within the framework of Kosovo's legal system: 1) the inefficiency of courts when making decisions (especially in cases of domestic violence and divorce/custody); 2) the failure to enforce laws related to gender equality (for example, the Law on Gender Equality); 3) the courts' reputation for bias against women has led to the avoidance of courts and settling disputes outside of the legal system; and 4) the fact that judges often do not explain the basis of their judgments (even though

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<sup>51</sup> Given that over 41% of female survey respondents think that women do not have affinity for business, focus groups participants are not representatives of all women in Kosovo.

<sup>52</sup> Laws and policies upholding gender equality in Kosovo include: Kosovo Constitution (inclusive of CEDAW), The Law on Gender Equality (currently under revision?), The Law on Protection against Domestic Violence, The Anti-Discrimination Law, Family Law and Kosovo Program for Gender Equality (2008-2013).

the law requires them to do so) means that women who lose property, children and other assets are left with no explanation for this decision.<sup>53</sup>

Property rights issues are a particular challenge for women. Under the USAID Increasing Citizens' Awareness and Participation in the Justice System Project, thirteen civil society organizations monitored courts throughout Kosovo in order to increase transparency and accountability of the judicial system.<sup>54</sup> The monitoring activities focused on a number of issues, including courts' handling of property rights issues involving women. Discriminatory practices by the courts were noted on this front, such as failing to notify married daughters about the inheritance proceedings (basic court in Gjakova)<sup>55</sup> and advising married women to give their portion of inheritance to their brothers (basic court in Peja).<sup>56</sup> The existence of such practices may contribute to women's reluctance to use the legal system to claim their property rights. In the 2011 survey on women's property and inheritance rights, only approximately 20% of respondents believed that women receive sufficient support from the justice system when claiming their inheritance rights.<sup>57</sup>

## ii. Survey Perceptions

The survey questions attempted to gauge the respondents' opinions about gender equality within the legal framework, and on their experiences with, trust in and knowledge of the judicial system in Kosovo.

Just under a half of female respondents think that men and women in Kosovo are treated equally, with 39.83% perceiving that men, in fact, are treated better (see Figure 18). Interestingly, nearly a third of men also recognize they have an advantage just by virtue of being men because they too think they are treated better.

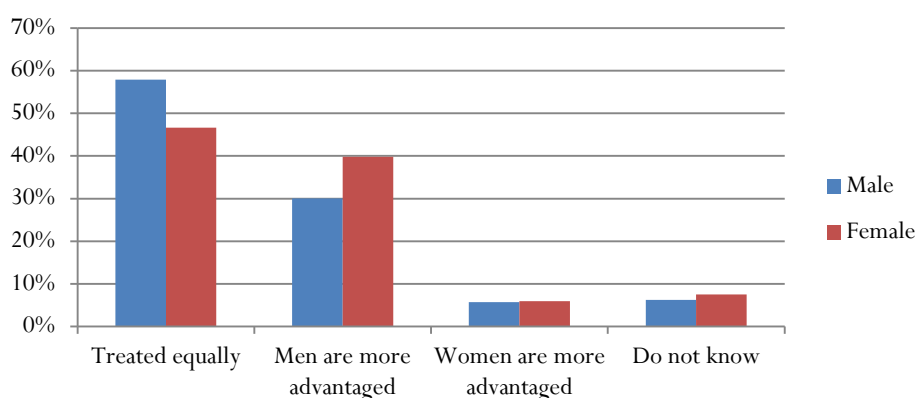


Figure 18 Are men and women treated differently from one another in your society? (disaggregated by gender) (B8)

According to research, inheritance and property rights are one area of ongoing discrimination against women in Kosovo. The survey findings are in line with reality as over half of the respondents

<sup>53</sup> Catherine Cozzarelli (2012) Country Gender Assessment for USAID/Kosovo: Version for External Audiences, Washington, DC: USAID, p. 28.

<sup>54</sup> Another court monitoring activity of inheritance cases was undertaken by the Lawyers Association NORMA. For more information, see Lawyers' Association NORMA, Research and Monitoring the Implementation of the Law on Gender Equality.

<sup>55</sup> ATRC (2014) Findings and Recommendations of Local Organizations from Court Monitoring Activities, Pristina: USAID/Kosovo, p. 7.

<sup>56</sup> *Ibid.*, p. 11.

<sup>57</sup> Kosovar Center for Gender Studies (2011) Women's Property Inheritance Rights in Kosovo, Pristina, p. 45.

(54.56%)<sup>58</sup> report that women in their families do not exercise their legal right to inheritance (see Figure 19). When broken down by ethnicity, women in Serbian families are most likely to claim their inheritance (67.98%), compared to Albanian families' reported rate of 29.79%.

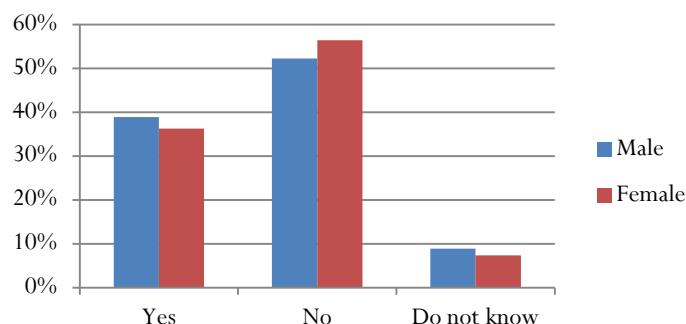


Figure 19 Is the right to property inheritance for women practiced in your immediate family? (disaggregated by gender) (J1)

Over two thirds of the respondents in whose families women claim their property rights, cite family tradition as the primary reason for this behavior (see Table 6).

	Men (%)	Women (%)	Total (%)
No knowledge of the law	5.54	0.74	2.81
Family tradition	64.82	72.77	69.34
No property to be allocated	9.45	12.62	11.25
They themselves do not want any inheritance	18.57	13.61	15.75
Other	1.63	0.25	0.84

Table 6 Reasons for women not exercising their inheritance rights

When asked about their trust in the judicial system, just over a third of respondents<sup>59</sup> reports absolute trust (see Figure 20). Respondents who trust the courts to some extent or have no trust in courts cited corruption, injustice and inefficiency as some of the main reasons for thinking this way.

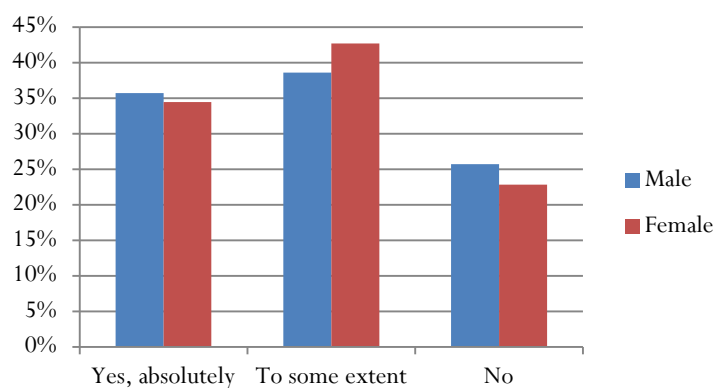


Figure 20 Do you trust Kosovo's judicial system? (disaggregated by gender) (J3)

<sup>58</sup> The observed difference between male and female opinions is not statistically significant.

<sup>59</sup> The observed difference between male and female opinions is not statistically significant.



Only between a quarter and a third of the respondents think that legal cases are being enforced effectively (see Figure 21).

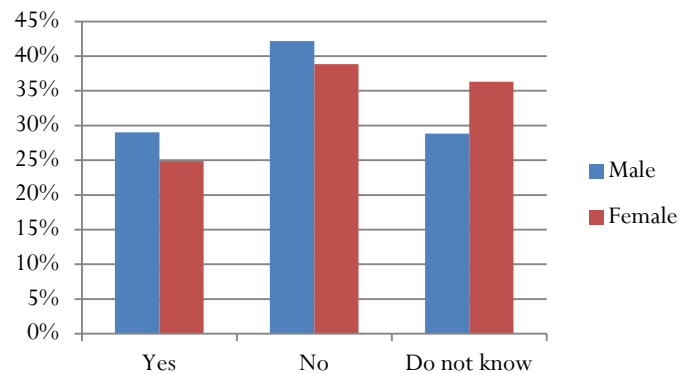


Figure 21 Do you feel that legal cases are enforced effectively in Kosovo? (disaggregated by gender) (J4)

Additionally, over half of respondents (53.65%) think that women and men are treated equally by the courts,<sup>60</sup> with more men (57.89%) than women (50.29%) thinking this way (see Figure 22). An interesting finding here is that a very large percentage of female respondents – 40.20% said they don’t know, which may be due to their lack of experience with the justice system. When pressed further to elaborate why they thought women were not treated equally, answers ranged from “women have no power”; “it is easier for men”; to “women have no rights”.

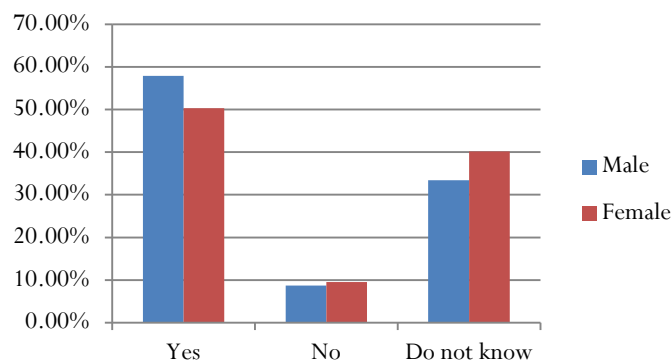


Figure 22 Do you feel that women are treated the same as men in the courts? (disaggregated by gender) (J5)

When asked about disputes, respondents showed more confidence in addressing personal disputes than those of a business nature. Nearly 60% of respondents<sup>61</sup> know where to go if they have a personal dispute (see Figure 23). However, only 41.63% of respondents know how to handle business disputes.

<sup>60</sup> Results from the overall sample are statistically significant. The Albanian sample produced statistically insignificant results.

<sup>61</sup> The observed difference between male and female opinions is not statistically significant.

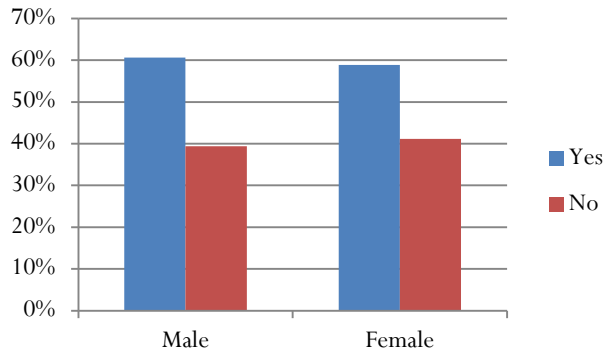


Figure 23 If you have a personal dispute, do you know where to go? (disaggregated by gender) (J6)

This seems to be especially an issue for women, as nearly two thirds of female respondents did not know what to do in a case of a dispute (see Figure 24).

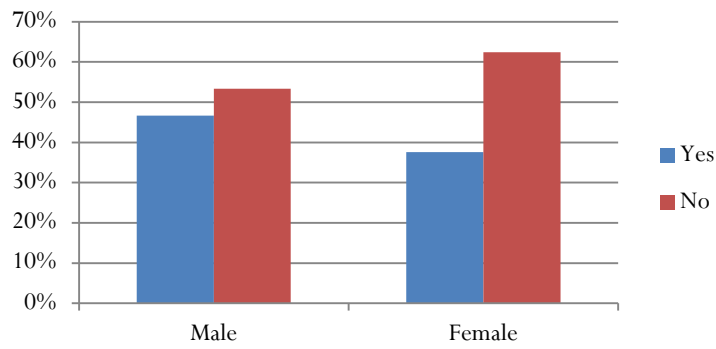


Figure 24 If you have a dispute in business or at work, do you know where you can address it? (disaggregated by gender) (J7)

Three fourths of the respondents (75.43%)<sup>62</sup> have not heard of mediation or arbitration as a dispute resolution avenue (see Figure 25).

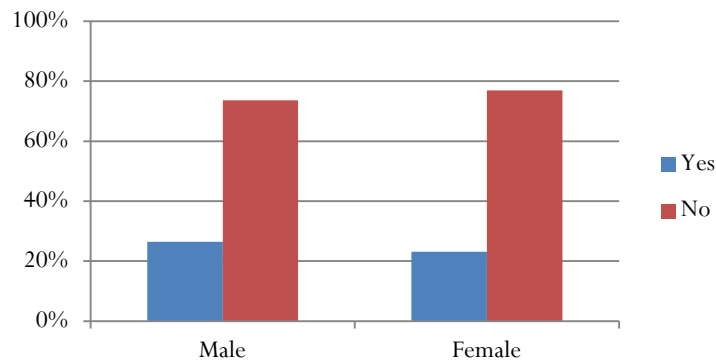


Figure 25 Have you heard of mediation or arbitration? (disaggregated by gender) (J8)

Furthermore, of those who know what arbitration is, 71.49%<sup>63</sup> did not know whether it has the same force as a court decision (see Figure 26).

<sup>62</sup> The observed difference between male and female opinions is not statistically significant.

<sup>63</sup> The observed difference between male and female opinions is not statistically significant.

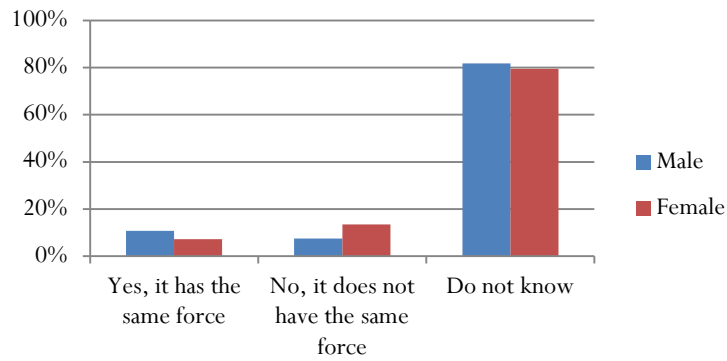


Figure 26 Do you know whether mediation and arbitration has the same force as a court decision? (disaggregated by gender) (J.8.1)

Despite the low levels of knowledge found for both men and women on the issues relating to mediation and business/personal disputes, 43.54% of respondents<sup>64</sup> think they are informed of their rights as Kosovo citizens to some extent, while 51.96% think they are fully informed (see Figure 27).

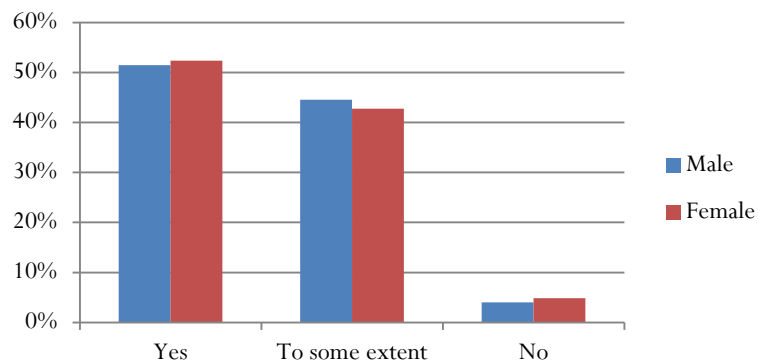


Figure 27 Do you think you are informed of your rights as a Kosovo citizen? (disaggregated by gender) (J.10)

### iii. Focus Group Experience

General perceptions and experiences of focus group participants on legal environment include:

- The majority of focus group participants stated that inheritance and property rights were exercised by the women in their families. Yet, many of them also said they would not ask for their share of inheritance for reasons including having less successful siblings who needed it more; and already feeling grateful to their parents for providing them with an education and not wanting to ask more of them. Overall, the reasons for giving up one's property rights seem to be based on an accepted moral code of fairness and guilt, rather than on legal rights. It was also mentioned that it is important to teach younger generations about this issue so that women don't have to continue to struggle with it in the future.
- The majority of focus group participants was not confident in the **courts' efficiency and fairness**, and preferred to settle their business related problems out of court. In fact, many have shared personal examples of court cases lasting for years.
- Although the majority of participants use **written contracts** and believe in their usefulness, they do not expect any assistance from the legal system if the other party breaches the contract. Therefore, they prefer to resolve contractual disagreements out of court.

<sup>64</sup> The observed difference between male and female opinions is not statistically significant.

## 2. CONCLUSIONS

Despite the limited focus of this report, the findings indicate that Kosovars' perceptions of gender equality in economic and legal sectors are generally higher than in reality. For example, while over 80% may want to believe that men and women have equal access to securing loans, the data provided by these very respondents says otherwise.

Additionally, it can be argued that the respondents themselves, both men and women, as representatives of the entire Kosovo society, are often guilty of perpetuating gender inequality – based on the many stereotypical beliefs they hold about gender roles. With its aspirations to join the European Union, it is in Kosovo's best interest to work towards eradicating such beliefs, and promote the principles of gender equality in all spheres of life. With that in mind, a useful and practical outcome of this research has been identifying entry points for increasing economic and legal opportunities for women.

## 3. RECOMMENDATIONS

The Contract Law Enforcement (CLE) Program research informs a number of actionable items which may lead to further empowerment of women and to positive changes in currently existing skewed gender perceptions. Gender issues are multi-layered and multi-sectoral, and as such, require the attention and action of many actors and stakeholders. Therefore, this report's recommendations for creating better economic opportunities for Kosovo's women are presented with an understanding that collaboration between donors, the Government and civil society is crucial for their success and sustainability.

### National level recommendations:

- **Collect and categorize qualitative and quantitative data related to women's economic participation in Kosovo.** As stated elsewhere in this report, the lack of reliable data on the number of women-owned businesses, lending behavior of such enterprises, gender gap in pay, number of women in informal economy, etc. is needed. While the Ministry of Trade has already started collecting sex-disaggregated data on SME ownership, more work needs to be done requiring Government-wide collaboration, including the Agency of Statistics, AGE, the Ministry of Trade and Industry and other relevant organizations, as well as clear lines of accountability for data collection, monitoring and evaluation.
- **Develop service packages for female entrepreneurs.** Based on the needs of female entrepreneurs, SME Development Agency should develop service packages which, depending on the circumstances, may include financial assistance (up to 50%) for business start-ups; tax incentives; and access to business development and mentoring services.
- **Strengthen and expand the services provided to working women.** The majority of female survey respondents perceived the lack of state assistance to be the main culprit for low representation of women in high positions. AGE and the Ministry of Labor and Social Welfare should identify the needs of working women who have been trying to climb the career ladder and develop a plan of action for assistance. Specific initiatives may include targeted technical training, mentoring networks and assistance with child care. In addition, supporting maternity leave policies that protect and benefit women rather than their employers is a necessary step in ensuring that more women enter and stay in the workforce.

- **Conduct a mapping exercise of banks, MFIs and other organizations providing lending services to female entrepreneurs.** SME Development Agency should have this resource available to share with their clients.
- **Encourage private sector financial institutions to provide better lending terms for female entrepreneurs.** As part of its efforts to increase access to finance for start-ups and women-owned businesses, the Ministry of Trade and Industry should encourage the private sector lenders to do the same, taking note of successful examples of similar undertakings elsewhere. In Turkey, for example, GarantiBank's Women Entrepreneurs Support Package (WESP) offers lending terms of up to 60 months and a special interest rate for existing women-owned SMEs interested in expansion.<sup>65</sup> If lower interest rates are not an option, more favorable lending conditions such as reduced collateral requirements or a grace period for loan repayments may be more feasible. Microcredit organizations such as MI-BOSPO ([www.mi-bospo.org](http://www.mi-bospo.org)) in Bosnia, which provides grace periods for up to nine months, and Mol Bulak Finance in Kyrgyzstan ([www.mbf.kg](http://www.mbf.kg)), which provides group borrowing for women in the rural areas offer additional examples of creative approaches to financing.
- **Launch gender-sensitive advocacy campaigns featuring gender inequality examples in the economy.** As research findings indicate, the general populace is under the impression that the level of gender equality in Kosovo is higher than it actually is. TV, radio, social media, billboards and the newspapers should be used as a platform for the Government to share information and knowledge. For instance, a series of "Did you know?" type campaigns where statistics are provided showing how disadvantaged women are (i.e., "Did you know that only 11% of SMEs in Kosovo are women-owned?") can be instituted. Presenting such statements in comparison to men, and to statistics from other European countries, but also within the context of Kosovo's legal framework is meant to encourage people to think why this is the case and what its significance may be. This type of effort should be systematic, with clear goals and objectives, and done in cooperation with donors and civil society organizations.

#### **Donor level recommendations:**

- **Undertake a gender analysis of business enabling environment.** In order to fully understand the various aspects of the legal and economic environments in which SMEs operate, it is important to undertake a thorough gender analysis. For the purpose of business enabling assessments, USAID BiZCLIR project developed a number of tools including BiZCLIR, AgCLIR<sup>66</sup> and GenderCLIR. GenderCLIR helps identify and analyze the legal and institutional challenges faced by female entrepreneurs within the scope of the legal framework, implementing institutions, supporting institutions, and social dynamics, using the following indicators: social customs and women's role in society; women and the private sector; women and labor; women and credit; women and property; women and trade; and women and commercial justice.<sup>67</sup> While this and other existing reports to some extent provide this information already, a thorough analysis of the entire business enabling environment should be undertaken.

<sup>65</sup> OECD(2012) Women in Business: Policies to Support Women's Entrepreneurship Development in the MENA Region, OECD Publishing, p. 87.

<sup>66</sup> USAID AgCLIR assessment of Kosovo was conducted in 2010 and is available here: [http://egateg.usaidallnet.gov/sites/default/files/Kosovo\\_Ag.pdf](http://egateg.usaidallnet.gov/sites/default/files/Kosovo_Ag.pdf)

<sup>67</sup> Example of USAID GenderCLIR assessment for Rwanda can be found here: [http://egateg.usaid.gov/sites/default/files/Rwanda\\_GenderCLIR.pdf](http://egateg.usaid.gov/sites/default/files/Rwanda_GenderCLIR.pdf) and for Vietnam is available upon request from the Contract Law Enforcement (CLE) Program.

- **Expand education on mediation and arbitration.** As has been demonstrated in the survey, less than a quarter of Kosovars are aware of mediation and arbitration as an alternative to court proceedings. Donors, business associations and the Government of Kosovo should work to inform the population about these services.
- **Continue collaboration with the Kosovo Women’s Chamber of Commerce (G7).** The Contract Law Enforcement (CLE) Program has been assisting G7 with development of strategic plans, activity plans, and budgets. The two have also joined forces and organized roundtables on topics such as using business contracts and access to finance. In addition, the Contract Law Enforcement (CLE) Program has started providing similar trainings to women-owned businesses or organizations and companies managed by women. As G7 continues to grow and develop, the Contract Law Enforcement (CLE) Program can continue in its supportive role with other activities which, in the short-term, may include gender value chain analyses of high-growth sectors in Kosovo, development of a mentorship program between experienced and new female entrepreneurs, and development of networking channels online and via mobile technology (which would be more accessible to women in the rural areas).
- **Undertake training needs assessment for female entrepreneurs and develop an action plan based on findings/recommendations.** A recent Balkans-wide survey of women-owned enterprises found the following training topics to be of particular interest: organization and management; finance and accounting; conflict and problem solving; and national and international legal frameworks for SME business environment.<sup>68</sup> A recent report on economic development of RAE women documented a gap in basic knowledge needed to start an income-generating activity, for example, applying for a loan.<sup>69</sup> The assessment should ensure that the specific needs of different cohorts of women are taken into consideration.
- **Develop and implement a DCA guarantee fund specifically for female entrepreneurs.** One funding source for women-owned SME financing that has received somewhat more traction in other parts of the world than in Kosovo is through USAID Development Credit Authority (CDA) guarantees. The DCA provides partial credit guarantees (typically 50%) to encourage private lenders to finance underserved borrowers.<sup>70</sup> Since 2008, DCA has provided loans to 18.1%<sup>71</sup> women-owned SMEs in developing countries, accounting for 9.76% of SME portfolio value of \$523.2 million.<sup>72</sup> So far, in Kosovo, where DCA guarantees were provided through the Loan Portfolio Guarantee (LPG) Project in cooperation with Raiffeisen Bank to provide loans to borrowers in the agriculture and agribusiness sectors, there were only two female borrowers (for the total of 4.76% of borrowers) and 229 (just over 25%) of loan co-signers.<sup>73</sup> In its CDCS, USAID/Kosovo has committed to implementing mechanisms to extend credit to women who wish to start or grow an enterprise.

<sup>68</sup> SEECCEL (2014) Women Entrepreneurs’ Training Needs Analysis: A Systematic Approach in the Western Balkans, Turkey and Moldova, Zagreb: SEECCEL, p. 38.

<sup>69</sup> European Centre for Minority Issues Kosovo and RROGRAEK (2013) Promoting the Economic Empowerment of Roma, Ashkali and Egyptian Women in Kosovo, Pristina: UNWOMEN.

<sup>70</sup> Lara Storm (2013) Unlocking Growth through Credit Guarantees: An Overview Analysis of Loans to Women-Owned SMEs, Washington, DC: USAID, p. 10.

<sup>71</sup> *Ibid.*, p. 12.

<sup>72</sup> *Ibid.*, p. 13.

<sup>73</sup> Weidemann Associates (2012) Mid-Term Performance Evaluation of the USAID/Kosovo Loan Portfolio Guarantee (LPG) Project with Raiffeisen Bank Kosovo JSC: Final Report, Washington, DC: USAID, p. 21.

#### Relevant stakeholder recommendations:

- **Organize a task force or a working group to begin dialogue on issues of women in commerce.** Current efforts addressing women's economic empowerment implemented by the government, donors and civil society organizations seem to be working next to each other rather than with each other. Female entrepreneurs need to be informed of options available to them in terms of making business connections, financing, business development services, and other support needed for starting and growing their businesses. A working group will bring AGE, UNDP, USAID, GIZ, Ministry of Trade and Industry's SME Office, G7, She-Era, Kosova Women's Network, European Bank for Reconstruction and Development (EBRD), and other relevant actors together, and enable for cross-pollination of ideas and development of synchronized strategies for increasing women's economic opportunities in Kosovo.

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## ANNEX 2: METHODOLOGY DETAILS

The survey was designed to estimate the opinion of the entire population of Kosovo. In order to accomplish this goal, the survey used a multi-step random selection process for choosing respondents for the quantitative research. For the qualitative research, three focus groups were conducted with female entrepreneurs.

### *Quantitative research*

Enumeration places were selected at random consisting of 55.42% from urban and 44.57% from rural areas. A maximum of 10 respondents were selected from each place respectively. First, a house close to a public building (schools, government buildings, mosques, etc.) in the enumeration town/village was selected. Secondly, from the first house on, every other fifth house was selected. Within a household, respondents were selected at random based on their birth months. As such, each questionnaire designed had a birth month, whereby enumerators registered the birth dates of selected household members. Upon the birth date recordings, the household member with the nearest birth date coming up was selected as the respondent of their respective families. This procedure allowed for random selection of respondents and ensured a diverse representation sample. As such, from the total of 38 municipalities, 1288 respondents were randomly selected, representing the ethnic composition of Kosovo's general population. While the majority of the respondents were Albanian (64.30%), as is Kosovo's general population, the following ethnic groups participated on the survey: 17.81% Serbian; 5.23% Turkish; 3.36% Bosnian; 3.20% Ashkali; 2.66% Roma; 2.66% Egyptian; and 0.78% Gorani. In order to maintain quality control, strict protocols of fieldwork supervision were enforced. To ensure data quality, the interviewers worked under the supervision of FTK staff. Interviewers were also provided with the proper training in conducting and completing the surveys properly. Upon completion of surveys, back-checks were conducted at random while in location for 15% of the surveys; in addition 15% of the surveys were back-checked through the phone. These procedures ensured that the sampling and interviews were conducted correctly. The survey was conducted in November and December 2013 and January 2014.

### *Qualitative research*

In addition to the public opinion survey conducted through questionnaires, in January 2014, three focus groups were conducted to further explore in detail the perceptions of women and commerce. Focus groups were divided into two categories: two focus groups with married female entrepreneurs; and one focus group with single, divorced and widowed female entrepreneurs. In total 40 women entrepreneurs participated in the focus groups conducted. Each focus group discussion lasted approximately an hour and forty to an hour and fifty minutes.

The focus groups included various topics in regards to women and commerce, including: Finances, Networking, Business Registration, Courts, Women's rights, and Business Perceptions and Challenges faced by female entrepreneurs. The results obtained from focus group discussions provide case studies of gender gaps in entrepreneurship in Kosovo.

## ANNEX 3: SURVEY

# QUESTIONNAIRE

## **Gender Equality in Commerce** Public Opinion Survey Analysis

**Pristina, December 2013 – January 2014**

## Managerial Information

I-1. Questionnaire No. |\_\_|\_\_|\_\_|\_\_|

I-2. Month of Birth

- |             |          |              |              |
|-------------|----------|--------------|--------------|
| 1. January  | 4. April | 7. July      | 10. October  |
| 2. February | 5. May   | 8. August    | 11. November |
| 3. March    | 6. June  | 9. September | 12. December |

I-3. Date of interview: \_\_\_\_ \_\_\_\_

I-4. Region \_\_\_\_\_ (write, PR, PZ, PE, MI, GJI, FR, GjA)

I-5. RESIDENCE

1. Rural zone
2. Village
3. Small town
4. Regional Centre (Prizren, Prishtina, Mitrovica, Peja, Ferizaj, Gjilan and Gjakova)

I-6. City Codes

- |               |              |                  |
|---------------|--------------|------------------|
| 1. Prishtina  | 11. Klina    | 21. Ferizaj      |
| 2. Mitrovica  | 12. Istog    | 22. Kaçanik      |
| 3. Gjilan     | 13. Deçan    | 23. Fushë Kosova |
| 4. Peja       | 14. Dragash  | 24. Obiliq       |
| 5. Prizren    | 15. Suhareka | 25. Novobërda    |
| 6. Gjakova    | 16. Rahovec  | 26. Zubin Potok  |
| 7. Podujeva   | 17. Viti     | 27. Shtërpce     |
| 8. Vushtrri   | 18. Kamenica | 28. Zvečan       |
| 9. Skenderaj  | 19. Lipjan   | 29. Glllogoc     |
| 10. Leposaviq | 20. Shtime   | 30. Malisheva    |
| 31. Gracanica |              |                  |

I-7. Interviewee code: \_\_\_\_ \_\_\_\_ \_\_\_\_

I-8. The interview was conducted during...

1. First visit at home?
2. Second (return) visit at home?
3. Third visit at home?

I-9. Record the Time (by using the 24 hour format): \_\_\_\_ : \_\_\_\_

I-10. Record the Duration of the Interview in minutes: \_\_\_\_ \_\_\_\_ (Record a period longer than 99 minutes as 99)

## Start Here the Sampling Procedures

1. After having selected a house or an apartment by using the random street technique.
2. Present yourself: "Good morning/good afternoon/good evening. I am \_\_\_\_\_."

I am working for the FTK organisation. We are conducting a research on public opinion throughout Kosovo and would like to interview one individual from your family. We will select this individual randomly, depending on who from your family has their birthday coming up the soonest. FTK is conducting this survey on public opinion in order to understand the perceptions of citizens on social issues in Kosovo. For this reason you have been selected randomly as one of 1,300 of respondents, like the numbers in a lottery, in order to establish a representative sample of the Kosovo population. Your name will not be recorded in database, thus your opinion will remain confidential and anonymous. Your responses will not be communicated to another person, but rather a database will be developed only for statistical purposes. The responses in this interview will be strictly confidential, according to “international research standards”.

I-11. Inquire the initials of names, gender and the age of all the members of the family who are 18 years old or older.

After having completed the list, inquire the birthdays of each person.

Number	Initials of names	Gender	Age	Birthday
1. _____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____
5. _____	_____	_____	_____	_____
6. _____	_____	_____	_____	_____
7. _____	_____	_____	_____	_____
8. _____	_____	_____	_____	_____
9. _____	_____	_____	_____	_____
10. _____	_____	_____	_____	_____
11. _____	_____	_____	_____	_____
12. _____	_____	_____	_____	_____
13. _____	_____	_____	_____	_____
14. _____	_____	_____	_____	_____
15. _____	_____	_____	_____	_____

The person with the nearest birthday (by looking at the nearest birthday coming-up) is the designated respondent for that family. Now try to conduct the interview with the designated respondent.

If the designated person is at home but refuses the interview or another member of the family interferes with the interview, kindly move away from the house and go to another suitable house or apartment in that street.

If the designated respondent is not at home, try your best to set an interview for later that day (in rural zones), or at any other time during the field working hours (in urban zones). Record the date and times of the appointment: Date: \_\_\_\_\_ Time: \_\_\_\_\_

## BUSINESS RELATED QUESTIONS

B-1. During the last 12 months, have you participated in any of the following activities? (Multiple responses)

- 1 Have implemented projects at a NGO?
- 2 Have been a beneficiary of a project at a NGO?
- 3 Have implemented projects of the local governance?
- 4 Have been a beneficiary of a local governance project?
- 5 Have been involved in union activities?
- 6 Have participated in public debates?
- 7 Have participated in public protests?
- 8 Have participated in activities of a political party?

B-2. How satisfied are you with...

How satisfied are you with...	Very satisfied	Somewhat satisfied	Somewhat dissatisfied	Very dissatisfied	Do not know
Your private life	5	4	3	2	1
Your current employment	5	4	3	2	1
Your family's economic situation	5	4	3	2	1
The economic situation in Kosovo	5	4	3	2	1

B-3. According to your opinion, what is important for employment in the private sector?

- Professional experience
- Education
- Professional training
- Bribes
- Family connections
- Friends
- Gender
- Do not know

B-4. According to your opinion, who is a better business leader?

- Men
- Women
- Both genders equally
- 88. Do not know
- 99. Ref/WR

(If the respondent's response is 1 or 2 on B-4, ask Why.)

Why?

---

B-5. According to your opinion, what is important for employment in the public sector?

- Professional experience
- Education
- Professional training
- Bribes
- Family connections
- Friends
- Gender
- Do not know
- Ref/WR

B-6. According to your opinion, who is a better political leader?

- Men
- Women
- Both genders equally

(If the respondent's response is 1 or 2 on B-6, ask Why.)

Why? \_\_\_\_\_

B-7. Would you be comfortable working under a female boss or director?

- Yes
- No
- Do not know
- Ref/WR

(If the respondent's response is 1 or 2 on B-7, ask Why.)

Why? \_\_\_\_\_

B-8. Are men and women treated differently from one other, in your society?

- Both genders are treated equally
- No, in general men are more advantaged
- No, in general women are more advantaged
- Do not know
- Ref/WR

B-9. If both parties (men and women) are of the same age and level of education, which one of them will have greater employment opportunities?

- Men
- Women
- Both have the same opportunities
- Do not know
- Ref/WR

(If the respondent's response is 1 or 2 on B-9, ask Why.)

Why? \_\_\_\_\_

B-10. If both parties (men and women) are of the same age and level of education, and both are employed, which one of them has bigger chances of losing their job?

- Men
- Women
- Both have the same chances
- Do not know
- Ref/WR

B-10.1 (If the respondent's response is 1 or 2 on B-10, ask Why.)

Why?

---

B-11. Do you think that men and women are considered intellectually and equal in society?

- Yes, they are considered intellectually and physically equal
- They are considered only physically equal
- They are considered only intellectually equal
- No, they are not considered neither intellectually nor physically equal
- Do not know
- Ref/WR

B-12. Who do you think is better at the following professions: Men, Women or both genders equally?

	Men	Women	Both genders equally	Do not know
Professor at a Faculty	1	2	3	88
Nurse	1	2	3	88
Teacher	1	2	3	88
Taxi Driver	1	2	3	88
Social Worker	1	2	3	88
Marketing Director	1	2	3	88
Business Consultant	1	2	3	88
Economist	1	2	3	88
Judge	1	2	3	88
Manager	1	2	3	88
Member of Parliament	1	2	3	88
Director of a Bank or of a Large Organisation	1	2	3	88
Mayor	1	2	3	88
Surgeon / Medical Doctor	1	2	3	88
Information Technology Staff	1	2	3	88
Farmer	1	2	3	88
Politician	1	2	3	88
Journalist	1	2	3	88
Cleaner	1	2	3	88
Security Guard	1	2	3	88



B-13. Do you think there are more men or women in business?

Women (If yes then continue with the questions below)

Men

Same

Do not know

(If the respondent's response is 2 on B-13, ask the following question)

B-13.1 Why, in Kosovo, there are fewer women in business?

	Significant reason	Not that significant reason	Insignificant reason	Do not know
Women face discrimination in all areas; business is not an exemption	1	2	3	88
Family responsibilities do not allow women the time for business	1	2	3	88
Few women have experience in business	1	2	3	88
Women do not have capital for business	1	2	3	88
Women do not have affinity for business	1	2	3	88
Women do not have ambitions for business	1	2	3	88
Women do not feel confident in business	1	2	3	88

B-14. In your society, who is most likely to have higher positions in a company?

Women (If yes then continue with the questions below)

Men

Same

Do not know

B-15. Why women do not achieve leadership positions as men during their careers?

	Yes	No	Do not know
They don't have the attributes/education/skills	1	2	88
They cannot be as committed as men to paid work	1	2	88
Due to their personal choices	1	2	88
Due to pressure from the family	1	2	88
Pressure from the colleagues in their close professional circle	1	2	88
Lack of assistance from the state	1	2	88
The business sector is dominated by men	1	2	88
Kosovo tradition does not encourage them enough	1	2	88

B-16. Do you own a private business?

Yes

No

My family has a business

(if the response to B-17 is YES, then continue with B-17.1; if NO, continue to B-17.2.)

B-16.1. If you are the owner of a private business, who does the daily work?

- Me personally
- Spouse
- Children
- Another family member
- An employee

B-16.2. Are you engaged in any activity that generates income (doesn't necessarily mean that the business should be registered)?

- Yes
- No
- My family has a business
- Ref/WR

(If the respondent's response is 1 or 2 on Q-9, ask What.)

What? \_\_\_\_\_

B-17. Does your family own a private business?

- Yes
- No
- My family has a business
- Ref/WR

(If the respondent's response is 1 or 2 on B-18, ask Under whose name is the business registered?)

Under whose name is the business registered? \_\_\_\_\_

B-18. If your family has a business, are you actively involved in the business?

- Yes, a lot
- Yes, sometimes
- A little
- Not at all
- No response

B-19. If you are actively involved in the business, what are your main tasks?

- Decision-making
- Daily operational tasks
- Daily labour tasks
- No response

B-20. If you or your family own a business, how have you started it? (Multiple responses can apply)

- With personal capital
- With family capital
- With a bank loan
- With a loan from a relative
- With a donation from an international organisation

With a donation from a local organisation

B-21. If you own a business, which are the main problems you are faced with?

	Significant problem	To a certain extent	Not at all
Level of taxation	3	2	1
Payment process	3	2	1
Legal system	3	2	1
Lack of capital for investment	3	2	1
High interest rates	3	2	1
Low employee skills	3	2	1
Corruption	3	2	1
Other			

B-22. Do men and women have equal access to business opportunities?

Yes, both genders have equal access

No, in general men are more advantaged

No, in general women are more advantaged

Do not know

Ref/WR

(if the respondent's response to B-23 is 2 or 3 then ask the following question)

B-22.1 Why there is no equal access to business opportunities?

Due to education

Due to tradition

Due to lack of knowledge of the legislation

Due to lack of finances

Due to differences in gender (sexes) i.e. pregnancy

Other

B-23. Do men and women have equal access to support for establishing a business?

Yes, both genders have equal access to such services

No, in general men are more advantaged

No, in general women are more advantaged

Do not know

Ref/WR

(if the respondent's response to B-24 is 2 or 3 then ask the following sub-question B-24.1)

B-23.1 Why don't they have equal access to support?

Due to education

Due to tradition

Due to lack of knowledge of the legislation

Due to lack of finances

Other

B-24. Do you personally possess one of the following assets? (Multiple responses may apply)

House  
Apartment  
Store  
Land  
Vehicle  
Computer/Laptop  
Mobile phone  
Ref/WR

B-25. If you possess real property (land, apartment), have you purchased it on your own or have you inherited it?

I have purchased it  
I have inherited it  
Both

B-26. Does your family possess one of the following assets? (Multiple responses may apply)

House  
Apartment  
Store  
Land  
Vehicle  
Computer/Laptop  
Mobile phone  
Ref/WR

B-26. 1 If yes at answer 4, how much?

Less than 0.5 ha  
Between 0.5 and 1 ha  
Between 1 and 2 ha  
Between 2 and 3 ha  
Between 3 and 4 ha  
More than 4 ha  
Does not possess any  
Do not know  
Refuses to respond

B-27. Have you ever taken out a loan from a bank or other financial institution (microfinance, consumer credit)?

Yes  
No  
Ref/WR

B-28. Do you know what a micro finance institution is?

Yes  
No  
Ref/WR

B-29. Do you know personally any women who have taken out a loan from a financial institution?

Yes  
No

Ref/WR

B-30. Do you think women can get loans more easily or less easily than men?

More easily  
Less easily  
Ref/WR

**QUESTIONS RELATED TO ACCESS TO JUSTICE**

J-1. Is the right to property inheritance for women practiced in your immediate family?

Yes  
No  
Do not know

J-2 If no, why?

No knowledge of the law  
Family tradition  
No property to be allocated  
They themselves do not want any inheritance

Other \_\_\_\_\_

J-3. Do you trust Kosovo's judicial system?

Yes, absolutely  
To some extent  
No  
(if the respondent's response to J-3 is 2 or 3 then ask the following sub-question J-3.1)

J-3.1 If to some extent or no, why you do not trust the judicial system?

\_\_\_\_\_

J-4. In general, how safe do you feel from violence and crime when you are in the streets?

Very safe  
Partially safe  
Partially unsafe  
Very unsafe  
Do not know  
Ref/WR

J-5. Do you think you are informed of your rights as a Kosovo citizen?

Yes  
To some extent  
No  
Do not know  
Ref/WR

J-6. Do you think that the Police can protect your individual rights?

- Yes, absolutely
- To some extent
- No
- Do not know
- Ref/WR

J-7. Do you think that legal cases are enforced effectively in Kosovo?

- Yes
- No
- Don't know
- Do not know
- Ref/WR

J-8. Do you think that women are treated the same as men in the courts?

- Yes
- No
- Don't know
- Do not know
- Ref/WR

J-8.1 If no, briefly describe the difference \_\_\_\_\_

J-9. If you have a personal dispute, do you know where to go?

- 1. Yes
- 2. No

J-9.1 If yes, where \_\_\_\_\_

J-10. If you have a dispute in business or at work, do you know where you can address it?

- 1. Yes
- 2. No

J-10.1 If yes, where \_\_\_\_\_

J-11. Have you heard about mediation or arbitration?

- 1. Yes
- 2. No

(if the respondent's response to J-11 is 1 then ask the following sub-question J-11.1)

J-11.1 Do you know whether mediation and arbitration has the same force as a court decision?

- Yes, it has the same force
- It does not have the same force
- Don't know
- Do not know
- Ref/WR

**Demography:**

D1. GENDER:

Male  
Female

D2. AGE:

(Years) Write the age |\_\_\_|\_\_\_|

D3. (MARITAL STATUS): You currently are?

Married  
Single  
Divorced  
Widowed  
Living together  
Ref/WR

D4. (EDUCATION): Can you please state your level of education?

None / Illiterate  
None / but can read and write  
Unfinished primary school  
Primary school  
Secondary school  
Unfinished secondary school  
Attending technical / vocational school  
University or higher  
Ref/WR

D4.1 Reasons for not attending school (if respondent's response is 1,2,3,4,6 in D4): (Take it out)

Economic reasons  
Marriage  
Education is not important  
Health problems  
Other (specify): \_\_\_\_\_  
Ref/WR

D5. (ETHNICITY): Which ethnic group you belong to?

Albanian  
Serbian  
Bosnian  
Gorani  
Turkish  
Roma  
Ashkali  
Egyptian  
Other: \_\_\_\_\_

D-6. Which of the following tools, which function well, do you have here in your home?

	Yes	No	Do not know
Computer	1	2	3
Internet	1	2	3
Mobile phone	1	2	3
Landline phone	1	2	3
Vehicle	1	2	3
Tractor	1	2	3
Home power generator	1	2	3

D-7. Is your residence equipped with fundamental infrastructure needs:

	Yes	No
Supply of drinking water	1	2
Public sewage system/waste collection	1	2
Central heating	1	2
Electrical power	1	2

D-8. Is the person responsible for paying the utility bills (i.e., the person whose name is on the utility account) a man or a woman?

- Man
- Woman
- Some bills are paid by a man, some by a woman
- Ref/WR

D-9. Are you... (Interviewer: If the option is “working” and “with impaired abilities” CODIFY BOTH! Otherwise use only one code)

- working?
- a housewife?
- a student or intern?
- retired?
- with impaired abilities?
- unemployed or a jobseeker?
- unemployed but not seeking a job?
- do not know

D-10. (Filter. Ask only those that answered with “working”) Are you now in a paid job – either full-time or part-time?

- Full-time
- Part-time

D-11. Who is the head of this household?

- Respondent
- Another person



D-12. (Ask only those that have responded as “working”, “retired / impaired abilities”, “unemployed / jobseeker” and “unemployed not seeking job” in D-9): What is your job, what is it, what kind of job are you doing now, even if it is not the job you are qualified for professionally? (Interviewers: for those that have responded as unemployed or retired / with impaired abilities, ask the respondent which was their profession when they were working. Record in the following and codify.)

Which is your profession and that of the head of the household/

	D-12.a. Profession of the respondent	D-12.b. Profession of the head of the household
Owner of Own Business	1	1
Company Manager	2	2
Division or Department Manger	3	3
Professional	4	4
Employee	5	5
Office staff	6	6
Technician	7	7
Qualified Worker	8	8
Semi-qualified Worker	9	9
Unqualified Worker	10	10
Military Personnel	11	11
Civil Servant (Police, teacher, etc)	12	12
Farmer, Fisherman	13	13
Labourer Without Agricultural Land	14	14
Homemaker	15	15
Other (vol.) (Specify):	16	16
Was not asked/Has never worked/Move on	17	17
Does not know/ Refuses (Vol.)	18	18

D-13. How many members does your family have (members who live with you – in Kosovo)?

D-14. Can you please state the total amount of the monthly income of your family, including the money received or earned by all the family members with whom you live?

Write \_\_\_\_\_ Euro

D-14.1 Can you please state the total amount of the monthly expenses of your family?

Write \_\_\_\_\_ Euro

D-15. (RESIDENCE) What is your residence status?

- Private house/apartment
- Renting a house/apartment
- House/apartment without pay (without rent)
- Temporary shelter (collective shelter, tent, etc.)

Ref/WR

NAME OF INTERVIEWER \_\_\_\_\_

DATE OF THE INTERVIEW \_\_\_\_\_

Notes of the Interviewer:

Respondent's sincerity            1 2 3 4 5

Respondent's cooperativeness 1 2 3 4 5