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In the Shadows

A Gender Analysis of Informal Work in Kosovo



Kosovo Women's Network

Serving, Protecting and Promoting the Rights of Women and Girls



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A Gender Analysis of Informal Work in Kosovo

Kosovo Women's Network
2024

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Designed by Jeta Dobranja.

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Acronyms

AGE	Agency for Gender Equality
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CEL	Center for Equality and Liberty
CSO	Civil society organisation
EARK	Employment Agency of the Republic of Kosovo
EC	European Commission
ECEC	Early childhood education and care
EIGE	European Institute for Gender Equality
ERA	European Reform Agenda
ERP	Economic Reform Programme
EQUAPRO	Regional Coalition for Gender Equality in the EU Accession Process
EU	European Union
FAO	Food and Agriculture Organization of the United Nations
FES	Friedrich Ebert Stiftung
GAP	Gender Action Plan
GDP	Gross Domestic Product
ILO	International Labor Organisation
IMF	International Monetary Fund
IOE	International Organisation of Employers
KAS	Kosovo Agency of Statistics
KPGE	Kosovo Program for Gender Equality
KWN	Kosovo Women's Network
LFS	Labour Force Survey
LGBTIQ+	Lesbian, Gay, Bisexual, Trans*, Intersex, Queer, and other identifying persons
MCC	Millennium Challenge Corporation
MESTI	Ministry of Education, Science, Technology, and Innovation
MFLT	Ministry of Finance, Labour, and Transfers
MLSW	Ministry of Labour and Social Welfare
MSME	Micro, small, and medium enterprise
ND	No date

NGO	Non-governmental organisation
NPISAA	National Programme for the Implementation of the Stabilisation and Association Agreement
OECD	Organisation for Economic Co-operation and Development
OPM	Office of the Prime Minister
OSCE	Organisation for Security and Co-operation in Europe
SAA	Stabilisation and Association Agreement
SDG	Sustainable Development Goal
SELDI	Southeast European Leadership Development and Integrity
TAK	Tax Administration of Kosovo
UN	United Nations
UNDP	United Nations Development Programme
VAT	Value Added Tax
WB	Western Balkan
WCSSO	Women's civil society organisation
WIEGO	Women in Informal Employment Globalizing and Organizing

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Executive Summary

The informal economy has been referred to as the “shadow economy”. Informal workers often work in the shadows, without contracts, steady employment, predictable working hours, fair and dependable income, and safe work environments. Without clear work agreements and adequate representation through unions or other CSOs, informal workers lack access to information about their labour rights, adequate labour inspections, and the ability to claim their rights. The situation can be worse for women, whose unpaid care work, engagement in family businesses, and agricultural labour are often hidden even deeper in the shadows, insufficiently addressed by the legal framework, contractual rights, and fair pay regulations. Given gender roles and relations, women have less access to information, financial resources, and social support for reporting labour violations and claiming their rights, which can push women further into obscurity in terms of power, financial independence, and decision-making within their families and communities.

Addressing the informal economy is a priority for the Government of Kosovo, particularly given its aspirations to join the European Union (EU). Gender analysis is essential for ensuring that forthcoming Government strategies to address informality are gender responsive. Otherwise, the Government risks plunging informal workers, particularly women who tend to be in more precarious positions, deeper into the shadows of inequality and poverty. Therefore, the Kosovo Women’s Network (KWN) undertook this research to support the Government of Kosovo and the EU with gender analysis needed to shine a light on laws, policies, and programmes addressing informality, using a gender-transformative, “do no harm” approach.¹ Findings draw from gender analysis of laws and policies, a Kosovo-wide representative survey of 1,623 households, and interviews with diverse stakeholders, including informal workers.

The analysis of the legal framework revealed that legislation lacks practical steps for addressing informality with a gender-responsive approach, deriving from insufficient gender analysis to inform it. Indicators, baselines, and targets lack gender-disaggregated data, which undermines monitoring and evaluation efforts to address informality. Laws do not provide clear guidance, and sanctions for addressing labour violations in line with the EU acquis have not been harmonised with the EU Work-Life Balance Directive. Benefits deriv-

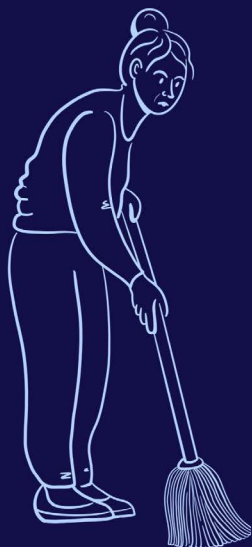
¹ The guidance to “do no harm” is attributed to ancient Greek physician Hippocrates. It originally referred to following a system of regimen designed to benefit patients and, in any case, to do them no harm. The philosophy has since been adopted in fields beyond bioethics (Shmerling, R.H., “[First, do no harm](#)”, Harvard Health Blog, Harvard Health Publishing, 2020, accessed 15 February 2024).

ing from contributions of unpaid care and household work to family economies are not clearly defined by law.

Officially, fewer than two in ten women are employed, compared to five in ten men. Unpaid household and care work remains a key factor underpinning women's concerning low labour force participation. Existing data have not shed light on informality. Prior estimates of informality are outdated, lack gender analysis, and/or use a limited conceptualisation of informality that ob-

scures gender differences. Thus, KWN tested alternative ways of measuring informality using context-specific questions related to employment status, contracts, pension and tax contributions, and engagement in various informal activities. An estimated 42% of Kosovars were engaged in informal work in 2022. Women were almost twice as likely as men to engage in informality, comprising 65% of informal workers. Rural women and women ages 46-64 were more likely to work informally than men and other women.

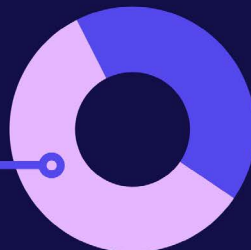
42%
**of Kosovars
are engaged in
informal work**



Women comprise

65%

**of persons engaged in
informal activities**



x2

**They are nearly twice as
likely to work informally**

People engage in informal work for various reasons. Some seek to evade taxes or to maintain social assistance. Some are pressured by their families or need the income. Others view it as a hobby, want to help family members, or want to contribute to their community. Division of labour within the household and gender roles can contribute to women working informally, particularly where women lack power to refuse working informally in family businesses. Poor infrastructure can contribute to informal work, including inaccessible public transport that could enable women and persons with disabilities to access education and formal work opportunities.

Negative consequences of informal work include insecure employment, unstable income, erratic working hours, unpaid overtime work, lower salaries for some, lower pensions later in life, limited access to assets, health repercussions, labour rights violations, and tax evasion contributing to lost revenues for the state. Positive consequences include increased income for small family businesses that may rely on this for their wellbeing and opportunities to gain new knowledge and skills, particularly for youth.

Poor knowledge of rights, fear of job loss, and gender norms contribute to informal workers not reporting labour rights violations. If people do not report violations, the Labour Inspectorate faces challenges addressing such cases. They remain in the shadows. The Inspectorate does not have enough inspectors for addressing violations related to informality, though it has plans to hire more. Men have tended to report more cases than women, including cases affecting their wives, suggesting that gender norms may hinder women from reporting cases. Municipalities lack proper coordination with the central government towards addressing labour rights violations and have made limited efforts to invest in increasing the availability of care services, though this could contribute to women's engagement in formal employment.

The Government can address informality by ensuring implementation of existing laws, improving labour inspections, expanding awareness about labour rights and benefits of registering work, and providing financial incentives. Simplifying administrative procedures for filing taxes for small enterprises and establishing more progressive taxation can incentivise the formalisation of businesses and labour. Strengthening social protection systems and investing in care can transform unpaid and informal work into formal work in line with EU commitments. All of these efforts require a gender-transformative approach that attends to the different needs and positions of diverse women and men, ensuring their protection and wellbeing as a priority. This report concludes with specific recommendations for various stakeholders towards addressing informality with a gender-transformative approach.

Introduction

It has been estimated that 30 to 40 percent of Kosovo's paid labour productivity takes place in the "informal economy". This situation challenges the country's progress towards investing in infrastructure, developing and regulating industries, protecting workers' rights, reducing poverty, and EU Accession.²

This gender analysis aims to improve understanding of the informal economy in Kosovo from a gender perspective. It seeks to provide gender analysis needed to inform EU and Government efforts to address the informal economy and other economic development strategies in the context of Kosovo's EU Accession process. The report can inform the forthcoming Government strategy to address the informal economy. This research also contributes updated data for Kosovo related to United Nations (UN) Sustainable Development Goal (SDG) indicator 5.4.1: "Proportion of time spent on unpaid domestic and care work, by sex, age and location".³ Additionally, the research seeks to pilot improved ways of measuring informality, including indicators contextually specific to the Western Balkan (WB) region.

The International Labour Organisation (ILO) defines the informal sector to involve labour relations based mostly on casual employment, kinship, or personal and social relations rather than contractual arrangements with formal guarantees.⁴ In this gender analysis, the informal economy refers to all economic activities conducted by workers that are uncovered or insufficiently covered by formal arrangements. This research focused on workers engaged in informal work, examining dimensions of informality that included work without con-

² Cojocaru, A., [Jobs Diagnostic Kosovo](#), Jobs Series, World Bank, 2017. See also: Ohnsorge, F., and Yu, S., *The long shadow of informality: Challenges and policies*, World Bank Publications, 2022, p. 23.

³ UN, SDG Indicators, [Global indicator framework for the Sustainable Development Goals and targets of the 2030 Agenda for Sustainable Development](#), 2020.

⁴ ILO, [Measuring informality: A statistical manual on the informal sector and informal employment](#), 2013, p. 14.

tracts, without compensation, and with incorrect payment of income, taxes, and social security contributions. The analysis does not focus on corruption or the “black” economy.

The Organisation for Economic Co-operation and Development (OECD) has estimated that 35% of the world’s total workforce is engaged in informal employment and that the pandemic increased their insecurity by reducing incomes.⁵ Informal economic activities increased following the global financial crisis but have decreased in many European countries. However, they still make up a significant part of the economy, accounting for an estimated 15–20% of the economy in developed countries and 30–35% of the economy in developing countries.⁶ The prevalence of informal activity in emerging markets and developing economies has been associated with a range of development challenges.⁷ Countries with larger informal economies tend to have lower labour productivity, slower growth in physical and human capital accumulation, and diminished fiscal resources.⁸

Kosovo’s informal economy grew during its transition to a market economy. After the 1999 war the legal, institutional, fiscal, and regulatory framework could not keep up with private sector development.⁹ Poor data, institutional weaknesses, and minimal oversight of the private sector reportedly have contributed to informality.¹⁰ Kosovo’s substantial informal economy negatively impacts state revenues and contributes to unfair competition, non-execution of contracts, rights violations, and inequalities.¹¹

⁵ Kelmanson, M.B., Kirabaeva, K., Medina, L., Mircheva, M., and Weiss, J., Explaining the shadow economy in Europe: size, causes and policy options, International Monetary Fund (IMF), 2019, p. 4, cited in Basaria, N., [Impact of Covid-19 on Poverty in Kosovo](#), 2023.

⁶ Ibid., p. 4.

⁷ Ohnsorge, F., and Yu, S., The long shadow of informality: Challenges and policies. World Bank Publications, 2022, p. 23.

⁸ Ibid.

⁹ Republic of Kosovo, Government, Ministry of Finance, [National Strategy of the Republic of Kosovo for the Prevention and Combating of Informal Economy, Money Laundering, Terrorist Financing and Financial Crimes 2019–2023](#), 2019, p. 13, accessed 3 January 2024.

¹⁰ Council of the European Union, [Commission Staff Working Document Economic Reform Programme of Kosovo* \(2019–2021\) Commission Assessment](#), 2019.

¹¹ Republic of Kosovo, Government, Ministry of Finance, [National Strategy of the Republic of Kosovo for the Prevention and Combating of Informal Economy, Money Laundering, Terrorist Financing and Financial Crimes 2019–2023](#), 2019, p. 18.

The EU encourages addressing the informal economy and informality at work.¹² Given its aspirations for joining the EU, Kosovo must fulfil certain economic criteria, including addressing informality.¹³ Thus, Kosovo has prioritised addressing informality in consecutive European Reform Agendas (ERAs),¹⁴ and the most recent Economic Reform Programme (ERP) foresees an analysis to inform these efforts.¹⁵

As part of required Regulatory Impact Assessments, gender equality impact assessments should inform all new laws and policies.¹⁶ Yet, no gender analysis of the informal economy exists in Kosovo. Thus, past, current, and forthcoming laws and strategies related to addressing informality may not adequately respond to the different needs of diverse women and men. Gender analysis is essential for informing laws, policies, and programmes to address informality. The EU Gender Action Plan (GAP) III strongly encourages application of sector-specific gender analysis to inform EU-supported programming and reforms.¹⁷ In close consultation with the Government of Kosovo, the EU committed to supporting this gender analysis as a measure in Kosovo's EU Country Level Implementation Plan for EU GAP III, as one of the three sector-specific gender analyses in thematic areas where gender analysis is lacking in Kosovo.¹⁸ This analysis was co-funded by the EU and Sweden as part of their support to the Regional Coalition for Gender Equality in the EU Accession Process (EQUA-

¹² ILO, [Resolution concerning decent work and the informal economy, Conclusions concerning decent work and the informal economy](#), 2002; and European Parliament, Schneider, F. and Aslani, A., "[Taxation of the Informal Economy in the EU](#)", requested by the Subcommittee on Tax Matters – FISC Sub-committee, Policy Department for Economic, Scientific and Quality of Life Policies Directorate-General for Internal Policies, PE 734.007, 2022.

¹³ EU, "[Glossary of Summaries](#)", ND; and European Commission (EC), [Progress towards Meeting the Economic Criteria for EU Accession: The EU Commission's 2019 Assessments](#), 2019, p. 71.

¹⁴ Republic of Kosovo, Government, OPM, [Second Phase of EU – Kosovo Political Priorities: European Reform Agenda \(ERA\) II](#), 2021.

¹⁵ Republic of Kosovo, Government, [Economic Reform Programme 2023-2025](#), 2023.

¹⁶ Republic of Kosovo, Government, OPM, [Better Regulation Strategy 2.0 for Kosovo 2017-2021](#). The Agency for Gender Equality (AGE) has provided guidance ([Gender Equality Impact Assessment Manual](#), 2019).

¹⁷ EU, Joint Communication to the European Parliament and the Council, [EU Gender Action Plan \(GAP\) III – An ambitious agenda for gender equality and women's empowerment in EU External Action](#), 2020. This research contributes to the GAP III indicator "number of sector specific gender analysis done or updated (if more than 5 years old) and transmitted to HQ [headquarters]".

¹⁸ EU Office in Kosovo, Head of Office, [Gender Action Plan III – 2021-2025 Country Level Implementation Plan for Kosovo](#), 2021.

PRO). The Food and Agriculture Organization of the United Nations (FAO) provided support for surveying the rural population.¹⁹

Methodology

This section describes the research questions, key concepts, analytical frameworks used, research methods, data analysis, limitations, validity, and reliability. The quantitative research was conducted in March and April 2022, and the qualitative research was conducted between October 2023 and January 2024.

Research Questions

This inquiry sought to answer the following research questions. Key concepts in bold typeface are defined in the Conceptualisation section that follows:

1. To what extent does the legal and policy framework addressing the **informal economy** align with the EU Acquis and involve a **gender-transformative** approach, and how can it be improved?
2. How does **diverse** women and men's involvement in the informal economy differ; what factors contribute to their participation in the informal economy; and what **consequences** do they face as a result of informal work?
3. How has COVID-19 impacted working conditions and informal income-generation activities within households for diverse women and men?
4. Which **strategies** could help address the informal economy, using a gender-transformative approach?

Conceptualisation

This section defines key concepts examined, drawing from existing literature and conceptual frameworks. Generally, the informal economy refers to all economic activities by workers and economic units that are, in law or in practice, not covered or insufficiently covered by formal arrangements.²⁰ The

¹⁹ In the spirit of EU GAP III's commitments to coordination, the EU, Sweden, and FAO agreed to pool resources to support this gender analysis. The EU and Sweden funded the research generally, including the survey of urban households, while FAO financed the survey of rural households as part of its "Assessment on digital agriculture, gender and youth in rural Kosovo for economic inclusiveness", conducted in 2022. Questions were asked in the same way, using the same methodology, enabling comparability.

²⁰ OECD and ILO, [Tackling Vulnerability in the Informal Economy](#), 2019, p. 26.

term informal economy accommodates considerable diversity in terms of workers, enterprises, and entrepreneurs with disadvantages and problems that vary across national, rural, and urban contexts.²¹

ILO defines the **informal sector** to include the total number of informal jobs, whether carried out in formal or informal sectors, enterprises, or households during a given reference period.²² The informal sector involves production and employment occurring in unincorporated small or unregistered enterprises.²³ It includes informal self-employment, including family workers contributing work, employees in informal enterprises, own-account workers in informal enterprises, and members of informal producers.²⁴ Meanwhile, the ILO Resolution concerning decent work and the informal economy specifies that “The term ‘informal economy’ is preferable to ‘informal sector’ because the workers and enterprises in question do not fall within any one sector of economic activity, but cut across many sectors.” The Resolution notes, however, that the term “informal economy” tends to downplay the linkages, grey areas, and interdependencies between formal and informal activities.²⁵ For example, a person may be formally employed but not be paid complete or timely wages. A formally employed person may conduct informal work on the side.

Informal employment in this context refers to the job or worker as the unit of observation.²⁶ Figure 1 provides a conceptual framework for informal employment, according to the ILO.²⁷ Dark cells indicate that such jobs do not exist; light grey cells indicate jobs that exist but are not informal; and white cells indicate jobs in the informal economy, as explained by Eurostat:

²¹ ILO, [Resolution concerning decent work and the informal economy, The General Conference of the International Labour Organization](#), meeting in its 90th Session, 2002.

²² Hussmanns, R., “[Statistical definition of informal employment: Guidelines endorsed by the Seventeenth International Conference of Labour Statisticians \(2003\)](#)”, International Labour Office, Geneva, 2004, p. 6.

²³ ILO, [Women and men in the informal economy: A statistical update](#), 2023, p. 18.

²⁴ Alter Chen, M. for Women in Informal Employment Globalizing and Organizing (WIEGO), [The Informal Economy: Definitions, Theories and Policies](#), WIEGO Working Paper No. 1, 2012, p. 8.

²⁵ Ibid. Conclusions concerning decent work and the informal economy, Paragraph 3.

²⁶ Hussmanns, R., [Measuring the Informal Economy: From Employment in the Informal Sector to Informal Employment](#), 2004, p. 25.

²⁷ “The conceptual framework for the informal economy - (a) As defined by the Fifteenth International Conference of Labour Statisticians in 1993 - (b) Households producing goods for their own final use and households employing domestic workers” (ILO, Decent Work and the Informal Economy Report VI, International Labour Conference, 90th Session, Geneva, 2002, cited by Eurostat, “Statistics Explained”, [“Building the System of National Accounts - informal sector”](#), accessed 29 January 2024.

- Cells 1 and 5: Contributing family workers: no contract of employment and no legal or social protection arising from the job, in formal enterprises (cell 1) or informal enterprises (cell 5). Contributing family workers with a contract of employment, wage, social protection, etc. would be considered employees in formal employment.
- Cells 2 and 6: Employees who have informal jobs whether employed by formal enterprises (cell 2) or informal enterprises (cell 6).
- Cells 3 and 4: Own-account workers (cell 3) and employers (cell 4) who have their own informal enterprise. The informal nature of their jobs follows directly from the characteristics of the enterprise they own.
- Cell 7: Employees working in informal enterprises but having formal jobs (this may occur, for example, when enterprises are defined as informal using size as the only criterion).
- Cell 8: Members of informal producers' cooperatives.
- Cell 9: Producers of goods for own final use by their household (e.g., subsistence farming).
- Cell 10: Paid domestic workers employed by households in informal jobs.

Figure 1. Conceptual Framework for Informal Employment in the Economy

Production units by type	Jobs by status in employment								
	Own-account workers		Employers		Contributing family workers	Employees		Members of producers' cooperatives	
	Informal	Formal	Informal	Formal	Informal	Informal	Formal	Informal	Formal
Formal sector enterprises					1	2			
Informal sector enterprises (a)	3		4		5	6	7	8	
Households (b)	9					10			

Source: ILO, 2002, cited by [Eurostat](#)

Informal employees work in formal and informal enterprises, as well as in households. Informal employment involves informal wages, such as employees hired without social protection contributions by formal or informal enterprises or as paid domestic workers by households, like casual or day labourers, employees of informal enterprises, temporary or part-time workers, paid domestic workers, contract workers, unregistered or undeclared workers, and industrial outworkers.²⁸ This report focuses on informal work by individu-

²⁸ ILO, [Resolution concerning decent work and the informal economy, The General Conference of the International Labour Organization](#), meeting in its 90th Session, 2002, p. 7.

als and, to some extent, within households, such as within formal and informal family businesses. Herein, the terms **informality** and **informal work** are used interchangeably, referring to the following dimensions: work without contracts, without pay, with irregular pay, and with incorrect payment of income, taxes, and social security contributions.²⁹

The second research question explores the **consequences** of informal employment for individuals. ILO has defined these to include:

- Erratic income, such as the amount of income varying without contractually clear reasons, or not being paid on time
- Lack of health insurance
- Inadequate or unpaid pensions
- Insufficient health and safety protections at work
- Inadequate representation or participation in unions and employers' organisations
- Limited opportunities for professional development.³⁰

The Government of Kosovo has identified **inequality** and **injustice** as potential consequences of informality, though the Government has not defined these terms with respect to informality.³¹ The research sought to identify other potential consequences, as well as what diverse women and men employees or employers may consider “**advantages**” of informal work, such as increasing income by avoiding taxes, social security contributions, compliance with labour standards like minimum wage, maximum working hours, dodging safety standards, and administrative obligations.³² While the Government has observed decreased tax revenues and illegal private property as consequences on public services, examining macrolevel consequences of informality was beyond the scope of this research.

Sex refers to the biological differences between females and males and is genetically determined.³³ Sex does not vary by culture or time. Very few differences in women and men's social roles can be attributed to biological or physical differences based on sex. Pregnancy, childbirth, and some physiolog-

²⁹ The [chapter](#) on informality provides further details on variables used.

³⁰ ILO, [Non-standard Employment Around the World](#), 2016, pp. 41–42.

³¹ Republic of Kosovo, Government, Ministry of Finance, [National Strategy of the Republic of Kosovo for the Prevention and Combating of Informal Economy, Money Laundering, Terrorist Financing and Financial Crimes 2019-2023](#), 2019, p. 18.

³² Institute of Labour Economics (IZA), Discussion Paper Series, Friedrich Schneider, [The Shadow Economy and Work in the Shadow: What Do We \(Not\) Know?](#), IZA DP No. 6423, 2012.

³³ AGE, [Gender Equality Impact Assessment Manual](#), 2019, p. 7.

ical differences *can* be attributed to sex-related characteristics.³⁴ **Gender** refers to social roles related to one's identification as a man, woman, or non-binary person, as well as to relationships among genders. Gender relates to social norms, roles, and relations, including what is expected of and considered appropriate for women and men at a given place and time.³⁵ Since they are socialised, gender norms, roles, and relations can change over time and across different geographic locations. In this research, gender was hypothesised to affect diverse women and men differently regarding their engagement in the informal economy and the consequences this may have for their wellbeing. This hypothesis was tested during the research by analysing correlations between gender, various dimensions of informality, and consequences.

Gender equality involves equal visibility, empowerment, and participation of women and men in all spheres of public and private life.³⁶ This understanding of equality moves beyond a simple equal treatment approach that considers men and their conditions as the norm.³⁷ **Gender analysis** is a process to assess the differential impact of proposed or existing laws, policies, and programmes on men and women. Gender analysis recognises that the realities of men's and women's lives are different, and that equal opportunity does not necessarily mean equal results.³⁸ Ex ante gender impact analysis should be used to assess the potential impact of a proposed law, policy, or programme prior to its finalisation.³⁹ While clear requirements do not yet exist in Kosovo, ex post gender impact assessment should be used to assess how a law, policy, or programme has affected diverse women and men, towards informing amendments or revisions. This research operationalised gender analysis using a "traffic lights" scale for assessing the extent to which a law, policy, or programme may have affected women and men differently and is **gender-transformative**, as described in a later section.

This research used the term **diversity** to refer to the ways in which gender intersects with ethnicity, age, disability, sexual orientation, gender identity, geographic location, and educational level, among other factors, contributing to different socioeconomic circumstances for diverse women, men, and differently identifying persons. This research treats the term diversity as synonymous

³⁴ Ibid.

³⁵ Adapted from European Institute for Gender Equality (EIGE), "[Gender Mainstreaming Glossary](#)", 2023.

³⁶ Council of Europe, [Gender Mainstreaming. Conceptual Framework, Methodology, and Presentation of Good Practices](#), 2004, p. 8.

³⁷ AGE, [Gender Equality Impact Assessment Manual](#), 2019, p. 7.

³⁸ Ibid.

³⁹ Ibid, p. 8.

with intersectionality in conducting intersectional gender analysis. Diversity is used instead of intersectionality because it is more broadly understood. It is also the term used in EU GAP III.⁴⁰ Diversity was operationalised to examine social and demographic indicators as part of the intersectional analysis including:

- **Ethnicity**, as self-defined by the research participant. The research sought to examine the experiences of persons of diverse ethnicities in Kosovo, including Albanians, Serbs, Roma, Ashkali, Egyptians, Bosnians, Turks, and Gorani.
- **Age**, determined according to the research participant's stated year of birth. The research focused on participants of working age, 18 to 64. Further analysis examined age categories of youth (18-29),⁴¹ persons in their reproductive and childbearing years (30-44), and those beyond these years (45-64).
- **Disability**, self-defined by the research participant. The research examined the experiences of persons with disabilities with informal work, as well as the extent to which persons assisting them engaged in informal work.
- **Sexual orientation** refers to sexual preferences (i.e., homosexual, heterosexual, asexual). Given sensitivities related to such questions, this was examined through discussions with organisations working with lesbian, gay, bisexual, trans*, intersex, queer, and other identifying persons (LGBTIQ+).
- **Gender identity** refers to whether a person identifies as a woman, man, or non-binary person, regardless of the person's biological sex. This was examined through discussions with LGBTIQ+ organisations. Due to insufficient data and to facilitate reading, this report only uses women and men as categories except where additional information was available regarding other-identifying persons.
- **Geographic area** was defined as the location(s) where the participant spent the most time living and working, either formally or informally. The term refers to rural and urban locations. Differences across municipalities also were considered.

⁴⁰ EU [GAP III](#) refers to “women in all their diversity”, though it does not define explicitly what is meant by diversity.

⁴¹ Eurostat, “[Youth - Overview](#)”. As youth refers to the transition from childhood to adulthood, it is challenging to specify a precise age range amid contextual differences (Singerman, 2007, Navtej and Yousef, 2009, cited in [UN Women, “Young Women in Peace and Security: At the Intersection of the YPS and WPS Agendas”](#), 2018, pp. 10-11).

- **Educational level** was defined as the highest level of education the participant had completed.
- **Employment status** was defined through discussions with research participants, given that they could understand its meaning in different ways. For example, a person may consider herself or himself unemployed but may be engaged in unpaid or unregistered work for a family business. The different employment statuses examined included: employed, employer (own business) with employees, self-employed without employees, performing unpaid family work, unemployed, retired, unable to work due to long-standing health problems, student, and unable to work due to family and household responsibilities. All options were read to research participants so they could select the most accurate response.

The research examined relationships between these enlised variables and informality.

Pertaining to the fourth research question, **strategies** or incentives were defined to include measures that could reduce informality, such as simplifying the tax payment process, elaborating tax payment tiers, providing access to finance and financial education, offering basic healthcare, improving inspections, and raising awareness about benefits.

Analytical Framework

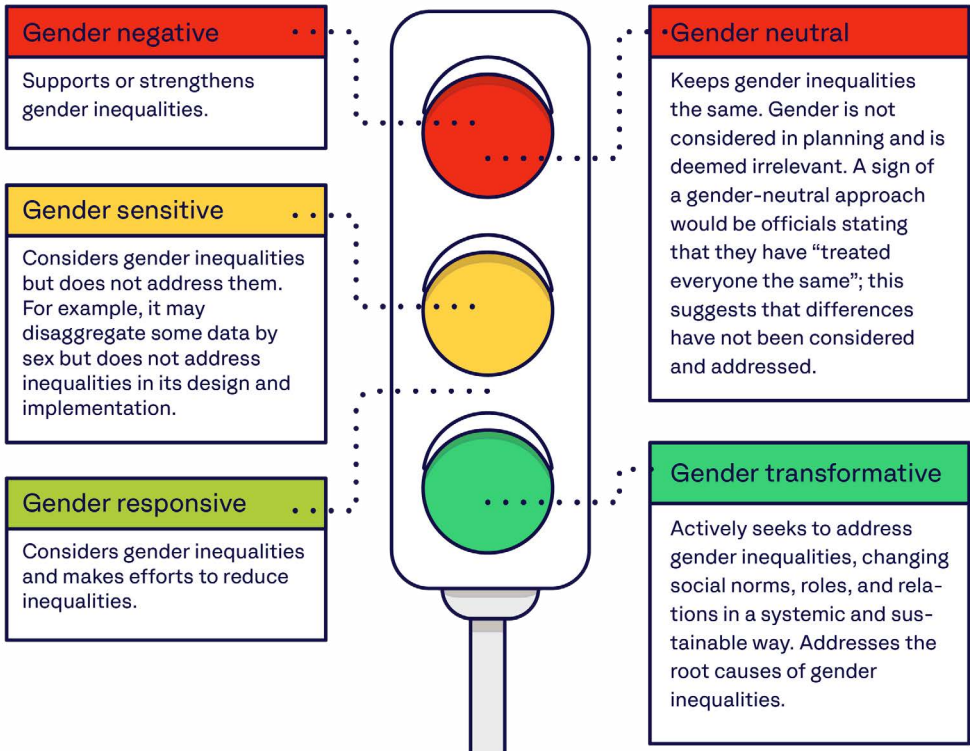
This report later discusses the available literature and conceptual framework used for measuring informality.⁴² KWN sought to apply the “holistic gender approach” that included attention to the interactions between gender inequality, prevailing economic and demographic trends, poverty, and historical and current government intervention.⁴³ KWN used gender analysis to examine power-dynamics and structures related to informality. Instead of viewing women and men’s roles as static, they are considered dynamic in that they can change if gender-equity measures are established. Related to gender analysis, the Traffic Lights Scale of Gender-transformativeness was used to analyse the extent to which laws, policies, and programmes addressing informality are gender transformative (see Figure 2).⁴⁴ This included assessing planned and actual results where data was available.

⁴² See the Chapter on [Informality](#).

⁴³ Chant, S. and Pedwall, C. for ILO, [Women, gender and the informal economy: An Assessment of ILO research and suggested ways forward](#), 2008, p. 15.

⁴⁴ Nikolin, S., [Gender Responsive Budgeting in the Western Balkans](#), 2021, p. 121.

Figure 2. Traffic Lights Scale of Gender-transformativeness



As all women and men are not the same, this gender analysis attended to intersectionality, or diversity. The existing literature has tended to focus on gender, class, and race.⁴⁵ KWN examined ethnicity, age, disability, sexual orientation, gender identity, geographic location, and education level to better understand the positions of diverse women, men, and other-identifying persons related to the informal economy.

Several frameworks exist for gender analysis. KWN drew from the European Institute for Gender Equality (EIGE) guidance for gender analysis.⁴⁶ KWN adapted the conceptual framework of Jhpiego, an affiliate of Johns Hopkins University.⁴⁷ Figure 3 summarises the framework, illustrating the overlapping dimensions of access to assets; beliefs and perceptions; practices and participation; and institutions, laws, and policies. At the centre is power dynamics: that is, power relations among diverse women and men that affect access,

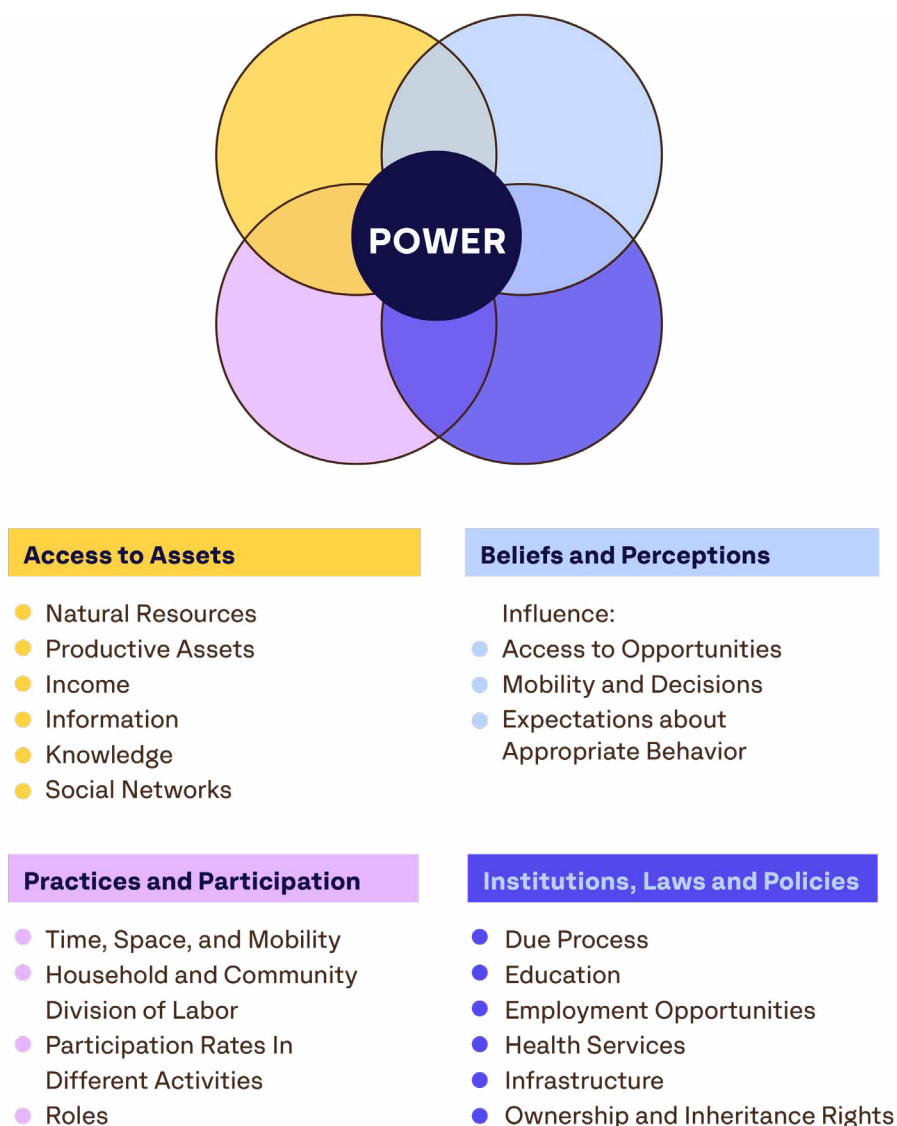
⁴⁵ Chant, S. and Pedwell, C. for ILO, [Women, gender and the informal economy: An assessment of ILO research and suggested ways forward](#), 2008, p. 29.

⁴⁶ EIGE, [Gender Analysis: Method/tool](#), 2024, accessed 3 January 2024.

⁴⁷ Johns Hopkins University, [“Gender Analysis Framework”](#), accessed 12 August 2023.

beliefs, practices, and the work of institutions. Access, practices, beliefs, and institutions affect the power that diverse women and men have. As Figure 3 illustrates, these are interrelated.

Figure 3. Gender Analysis Framework



Source: adapted by KWN from Jhpiego Gender Analysis Framework

This conceptual framework informed the formulation of the following sub-questions addressed through this gender analysis:

INSTITUTIONS, LAWS, AND POLICIES:

- **Due process:** to what extent have diverse women and men had access to justice for violations of their labour rights related to participating in the informal economy?
- **Education:** to what extent have diverse women and men had access to education, has this affected their work in the informal economy, and how so?
- **Employment opportunities:** to what extent have diverse women and men had access to employment opportunities, considering gender roles may affect their participation in particular sectors where women or men are over-represented as well as where informal work is more prevalent?
- **Health services:** to what extent has informal work affected diverse women and men's access to health services, including health insurance and workers' compensation?
- **Infrastructure:** to what extent does infrastructure exist for diverse women and men, including with different disabilities, to participate in formal and informal work, and how may this affect their engagement in informal work?
- **Ownership and inheritance rights:** to what extent do diverse women and men own property, businesses, land, and vehicles, and how may this affect their engagement in informal work?

BELIEFS AND PERCEPTIONS:

- **Influence and decisions:** to what extent do diverse women and men have influence or believe they have influence over decision-making in their households (e.g., as heads of households) in deciding whether to work in the informal economy or not?
- **Access to opportunities:** to what extent do diverse women and men believe they have access to other, formally paid work?
- **Expectations about appropriate behaviour:** what are the perceived appropriate roles for women and men in generating income for the family, whether they should be paid, whether they should work outside the household, and whether they engage in (unpaid) care roles at home for children, persons with disabilities, the sick, the elderly, and/or other dependents?

ACCESS TO ASSETS:

- To what extent does women and men's access to different assets affect their ability to engage in formal work, and what consequences does informal work have for access to assets including: income; knowledge and education; bank accounts; and social networks for career development, capacity-building, sales, and other business opportunities?

PRACTICES AND PARTICIPATION:

- **Time:** given gender roles, to what extent does unpaid work affect the time diverse women and men have available for formal work? How does this affect their engagement in informal or unpaid work?
- **Space** refers to the physical space that diverse women and men have to engage in work, which relates to assets and land ownership. It also refers to the space women and men have to engage, given perceptions and beliefs: to what extent do family members allow them to engage in formal work? Space also can refer to the glass ceiling at work, as in "work space", which can prevent women from holding management positions that are less likely to involve informal work than lower positions. Space also can refer to workplace safety and security. It may relate to working hours, such as security for women returning from work at night.
- **Mobility:** to what extent can diverse women and men move to access formal employment, and how may this affect their engagement in informal work?
- **Household and community:** how do socialised gender roles, norms, and relations within households (e.g., who makes decisions) and communities (e.g., social pressures) affect diverse women and men's participation in informal or formal work?
- **Division of labour** involves how labour is divided within the household and the practices of diverse women and men within and outside the household. To what extent does division of labour affect whether women and men engage in informal work?
- **Participation:** how do diverse women and men participate in various activities in their communities, including in decision-making, governance, political life, business networks, employee associations, unions, and CSO? How does participation affect access to knowledge about rights and access to support services when violations occur?
- **Roles:** how do socialised gender roles for women and men in the household and society affect the extent to which they participate in various activities and informal work?

Research Methods

To respond to the research questions, KWN used mixed research methods, involving desk (literature) review, content analysis, analysis of institutional data, interviews, a representative household survey, and an online survey.

The **desk review** analysed relevant laws, strategies, policies, reports, and publications related to informality. It included reviewing existing literature and secondary research.

Content analysis involved a review of international and national laws, EU treaties and directives, considering Kosovo's commitment to approximate its legislation with the EU *acquis* towards EU Accession. This consisted of analysing the gender-responsiveness of Kosovo's legal and policy framework pertaining to informality using the traffic lights scale. This included searching for key words such as gender, male, female, woman, women, man, and men. KWN analysed the gender-responsiveness of any indicators, baselines, targets, and budgets in these documents. Similarly, reports were analysed regarding the extent to which strategies and action plans have contributed to gender equality.

The **analysis of institutional data** involved examining data available from the Kosovo Agency of Statistics (KAS), relevant institutions, and other sources pertaining to diverse women and men's positions in the informal economy. Data was requested disaggregated by sex, age, ethnicity, disability, education level, geographic location, and sector, where available. This included requesting data from the Tax Administration of Kosovo (TAK), the business registry, the Employment Agency of the Republic of Kosovo (EARK), and Ministry of Finance, Labour, and Transfers (MFLT). Data requested related to registered businesses, taxpayers (individuals and businesses), and persons receiving social assistance. KWN sought to triangulate this data with survey and employment data to examine potential differences.

KWN conducted **interviews** with three types of research participants. First, **experts** knowledgeable about the informal economy and gender equality were interviewed, including economists, women's rights organisation (WCSO) representatives, CSOs representing people with disabilities, persons of diverse ethnicities, LGBTIQ+ persons, employers, and unions. KWN used maximum variation sampling to select CSOs representing various groups across different municipalities. Additional experts were selected using convenience sampling based on their expertise. Second, **officials** primarily at the central level were interviewed regarding their legal responsibilities, experiences treating informality, and perceptions. Officials were selected based on their positions and responsibilities as per the legal framework.

Third, **diverse women and men working in the informal economy** were interviewed about their perceptions, experiences, consequences of this work, and ideas on how to address informality. They were selected using var-

iation sampling based on ethnicity, age, rural/urban location, disability, and sector. KWN sought to interview diverse women and men working in agriculture, construction, manufacturing (e.g., food, milk products, honey, clothes), and service sectors, including hotels, restaurants, trade (e.g., grocery stores, clothing shops, and beauty salons), and transportation (e.g., taxi) sectors. Research participants were identified through KWN member WCSOs, an online social media campaign, and by carefully circulating KWN's contact information to persons working in these sectors, inviting their participation. In total, 57 qualitative interviews were conducted (49 women and eight men), including 19 with institutions and CSOs (16 women, three men), 30 with informal workers (five men, 25 women), and eight with women with contracts or business owners.⁴⁸ Interviews were conducted by two KWN researchers.

The **household survey** is representative of persons ages 18-64 in the Kosovo population, including all 38 municipalities. The survey areas (rural and urban), households, and family members were selected using multi-stage random sampling. The sample of survey areas was drawn from census data and KAS population estimates,⁴⁹ supplemented by population estimates for the Serbian minority in Kosovo. The total number of households in Serbian majority municipalities was estimated at 13,000.⁵⁰ However, with a simple distribution of the sample across municipalities, to reflect the households in each municipality, there would be an underrepresentation of Serbian-minority households. Therefore, a separate calculation to include these households was run, treating Serbian-minority municipalities as a population within the population. Roma, Ashkali, and Egyptian households, as well as other ethnic minorities were purposively oversampled as well by allocating a higher number of households in municipalities where they are concentrated. Households were selected using the random walk method. Working age adult women and men (aged 18-64) were selected in each household using the nearest-birthday technique. The survey was conducted with 1,623 households, including 734 women (45%) and 889 men (55%). The survey instrument used question phrasing aligned with Eurostat and EIGE guidance, including that related to the Gender Equality Index, to enable international comparisons. The survey was translated in Serbian and Albanian languages and field-tested prior to use in 20 randomly selected households, representative of the planned sample. The testing sought to ensure that

⁴⁸ In qualitative research the quantity of respondents is not as relevant as the diversity. While KWN sought to interview more men informal workers, researchers experienced difficulties accessing persons willing to speak, even though anonymity was ensured. Nevertheless, interviews included diverse women and men from different sectors.

⁴⁹ KAS, [Estimation of Kosovo Population](#), 2011.

⁵⁰ Estimates were based on OSCE Mission in Kosovo, [Municipal Profiles 2018](#), 2018.

questions were understandable, that interview duration was acceptable, and to address technical issues, as enumerators entered survey responses using Kobo Toolbox.⁵¹ Following field testing, corrections were made to the survey. Enumerators, contracted by the Riinvest Institute, were monitored by both Riinvest and KWN for quality control of sampling, questionnaire completion, and other issues. Annex 1 shows the survey instrument.

An **online survey** sought to collect further qualitative data and identify potential research participants for interviews. It provided a secure platform through which research participants could share stories confidentially. KWN's experience suggests that the anonymity provided through an online form can encourage more people to participate where they may not otherwise, due to feared repercussions. Through an online social media campaign, KWN encouraged persons engaged in informal work to participate. The survey was open from 18 October 2023 to 12 January 2024. In total, 17 women and four men responded. As the survey was distributed online, it involved convenience sampling. A limitation with this method is that findings are not generalisable, but the household survey had already gathered statistically generalisable data. Therefore, this instrument did not seek to provide representative findings but rather qualitative insights regarding persons' experiences with informality. The survey tool is in Annex 2.

Research methods considered potential challenges related to COVID-19 and safety precautions for researchers and research participants. Research was conducted in accordance with best practices in research with human subjects and ethical standards. Researchers ensured informed consent was obtained from participants.⁵² Research participants also were given contact information for making complaints or to receive legal advice related to informal work.

Data Analysis

Data analysis sought to answer the research questions. The primary unit of analysis was the individual. The analysis also examined households. Potential for error exists as household conclusions are based on individual household members' perceptions and experiences. For the quantitative analysis, data entry occurred automatically using Kobo Toolbox, and initial cleaning was conducted by the Riinvest Institute. Statisticians contracted by KWN conducted further cleaning and analysis, weighting data based on population estimates. Qualitative analysis involved coding data from survey responses, interviews, and

⁵¹ For humanitarian purposes, [Kobo Toolbox](#) is a free software that can be used on tablets and phones for easily gathering data. It reduces workload and potential human error in data entry.

⁵² The Research Statement and Consent Form given to research participants is in Annex 3.

the online survey with reference to the research questions. Towards triangulation, coding was conducted by at least two researchers. They sought to identify recurring trends as well as exceptions to trends. The rich descriptions generated from interviews and the online survey were used to illustrate key findings.

Limitations

Time restraints combined with challenges in scheduling interviews with institutions meant that fewer interviews were conducted than initially planned. Access to persons engaged in informal work proved challenging. This led to garnering less information regarding particular sectors and men. While the research team sought to interview participants privately, a few were reluctant to meet after work, and researchers conducted interviews in the presence of others. Five women participated in the presence of their managers and may not have spoken freely with full honesty; questionable responses were discarded and not included in the findings. Individuals who left their jobs and would face no repercussions from sharing their experiences tended to exhibit greater confidence in their responses, researchers observed.

The quantitative research had some limitations. Some randomly selected persons refused to participate. The most common reasons were that they were not interested or considered participating a waste of time. Enumerators sought to conduct face-to-face interviews alone with research participants. However, in some instances participants' responses may have been influenced by family members. Pressure from family members, particularly husbands, may have influenced the forthrightness of some respondents. The lengthy survey may have contributed to hurried responses, potentially compromising data quality. Language barriers existed for Turkish speaking participants. Additionally, an inappropriate environment, such as construction noise or the presence of small children may have caused distractions, contributing to potential inaccuracies.

Error, Validity, and Reliability

The margin of error on quantitative findings was approximately +/- 2.43 percentage points with a 95% confidence level. All percentages presented in the report are rounded to the nearest percent for readability. Error exists in any research, and the research team sought to reduce it. Despite continuous reminders and monitoring, on a few occasions, enumerators may not have checked back if the randomly selected person was not home. The team removed from the sample surveys for which enumerators had not followed the prescribed sampling methodology. The Riinvest Institute contacted approximately 20% of participants to verify whether they were surveyed and that answers from key questions corresponded with those submitted by enumerators. KWN also monitored the Riinvest enumerators through random field visits and

data review. During data cleaning, logic tests were conducted to identify irrational responses.

KWN sought to enhance the validity of findings through triangulation (e.g., two interviewers and two statisticians analysing data independently), data sources, and methods used, as well as through participant checks. Towards enhancing validity, the research team undertook participant checks and distributed the final draft to peer reviewers. Revisions were made based on feedback received.

About This Report

The first chapter responds to the first research question, analysing the gender-responsiveness and completeness of Kosovo's legal framework pertaining to informality, as per the EU acquis. The second chapter presents a general situation analysis regarding women and men's participation in the labour force, providing context for the chapters that follow. The third chapter presents research findings regarding informality in Kosovo, including an intersectional analysis of diverse women and men's engagement in informality. The fourth chapter considers factors contributing to informal work, and the fifth chapter discusses consequences of engagement in informality for diverse women and men. The sixth chapter briefly discusses institutional response to informality. The seventh chapter presents opportunities for addressing informality. Finally, recommendations are provided to various stakeholders.

1. The Gender-Responsiveness of Kosovo's Legal Framework Related to Informality

This chapter responds to the first research question: to what extent does the legal and policy framework addressing the informal economy align with the EU acquis and involve a gender-transformative approach, and how can it be improved? First, it examines Kosovo's commitments to international agreements and instruments pertaining to the informal economy. Second, it uses gender analysis to assess the gender-responsiveness of Kosovo's legal framework relevant to informality, including strategies and action plans. Suggestions on how this legal framework can be improved are offered here and summarised in the recommendations chapter.

International Agreements and Instruments

This section discusses international agreements and instruments relevant to addressing informality from a gender perspective and the extent to which Kosovo has included them in its legal framework.

EU Acquis

The EU acquis is the body of common rights and obligations that is binding for all EU member states.¹ Candidate countries aiming to join the EU must accept the acquis and harmonise their national legislation with EU law. At present, 35 acquis chapters form the basis of accession negotiations.² Candidate countries must adapt their administrative and institutional infrastructures and align their national legislation with Community legislation.³ These are reviewed during the screening of the acquis and are evaluated regularly until each chapter is closed.⁴

¹ EC, [Enlargement - Acquis](#).

² Ibid.

³ EC, Enlargement, [Chapters of the Acquis – Negotiating Chapters](#).

⁴ Ibid.

The criteria that countries must fulfil to join the EU are laid out in the Copenhagen criteria. Required economic criteria include a functioning market economy and the capacity to cope with competitive pressure and market forces within the Union.⁵ Several *acquis* chapters relate to the informal economy: freedom of movement for workers (2), competition policy (8), financial services (9), and agriculture and rural development (11). In Kosovo's progress reports, the EU comments on the informal economy under "Economic Development and Competitiveness" and "The existence of a functioning market economy".⁶ According to the 2023 Report, Kosovo needs to finalise the new strategy for combating the informal economy, money laundering, financing of terrorism, and financial crime (2023-2026).⁷ Kosovo must fulfil the Copenhagen criteria⁸ according to objectives set in its European Reform Agenda (ERA)⁹ and National Programme for the Implementation of the Stabilisation Association Agreement (NPISAA).¹⁰ Kosovo's NPISAA attends to the informal economy under *acquis* Chapter 16: Taxation and Chapter 29: Customs Union.¹¹ In implementing SAA requirements related to the informal economy, Kosovo's institutions must demonstrate sustained commitment to improving human rights conditions, strengthening democratic institutions, ensuring greater and guaranteed access to European markets, improving the quality and standards of products from Kosovo so that they are more attractive to consumers across the EU market, and supporting progress towards a market-oriented economy.¹² The EU uses the ILO's definition in regulating informal work.¹³ While the ILO attends to gender and the informal economy, the EU *acquis* guidelines do not precisely include gender-equality standards with which member states, candidates, or potential candidate countries must comply related to the informal economy. However, under Chapter 19: Social policy and employment, the

⁵ European Parliament, [The Enlargement of the Union](#), Background, p. 1.

⁶ EC, [Kosovo Report 2023](#), pp. 59, 64, 65.

⁷ *Ibid.*, p. 96.

⁸ European Parliament, [The Enlargement of the Union](#), Background.

⁹ Republic of Kosovo, Government, OPM, [Second Phase of EU – Kosovo Political Priorities: European Reform Agenda \(ERA\) II](#), 2021.

¹⁰ Republic of Kosovo, Government, European Integration, [NPISAA 2022-2026](#), 2022. *Ibid.*, pp. 275, 287.

¹¹ European External Action Service, [SAA for Everyone – Your Guide to Understanding Kosovo's SAA with the EU](#), Author: Krenar Gashi Editors: Joanna Hanson, Micaela Thurman, Dardan Velija, Dinka Zivalj, and Naim Huruglica.

¹² EC, Live, Work, Travel in the EU, [Migration and Home Affairs](#), Informal Economy. For further information see the section below on [Acts of the International Labour Organisation](#).

¹³ EC, Enlargement, Conditions for membership, [Chapters of the acquis](#), Chapter 19: Social Policy and Employment.

acquis includes minimum standards in the areas of labour law, equality, health and safety at work, and anti-discrimination.¹⁴

Convention on the Elimination of All Forms of Discrimination against Women

The Constitution of the Republic of Kosovo provides that the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) is directly applicable.¹⁵ In the case of conflict with national laws or other acts of public institutions, the directly applicable international agreements and instruments listed in the Constitution (including CEDAW) have priority. Part III of the Convention discusses women's equal access to employment and the economy. Article 11 on Employment notes that State Parties shall take all appropriate measures to eliminate discrimination against women in employment towards equality of men and women, including through ensuring: job security and the right to receive vocational training and retraining; the right to social security, particularly in retirement, unemployment, sickness, invalidity, old age, and other incapacity to work, as well as the right to paid leave; the right to protection of health and safety in working conditions, including safeguarding reproduction; and prohibiting dismissal on the grounds of pregnancy, maternity leave, or marital status, subject to the imposition of sanctions.¹⁶ Article 13 on Economic and Social Benefits calls up on states to:

take all appropriate measures to eliminate discrimination against women in other areas of economic and social life in order to ensure, on a basis of equality of men and women, the same rights, in particular: the right to family benefits; the right to bank loans, mortgages and other forms of financial credit; the right to participate in recreational activities, sports and all aspects of cultural life.¹⁷

CEDAW requires states to consider the particular problems faced by rural women and their significant contributions to their families' economies including their work in non-monetized sectors of the economy.¹⁸ While CEDAW

¹⁴ Republic of Kosovo, Assembly, [Constitution of the Republic of Kosovo](#), 2008, Article 22.

¹⁵ UN, Convention on the Elimination of All Forms of Discrimination against Women, adopted and opened for signature, ratification and accession by General Assembly Resolution 34/180 of 18 December 1979; entry into force 3 September 1981 in accordance with Article 27(1) ([CEDAW](#)). For a full list of obligations that the Convention sets for state parties, see Article 11 on Employment.

¹⁶ *Ibid.*, Article 13, Economic and Social Benefits.

¹⁷ *Ibid.*, Article 14.

¹⁸ *Ibid.*, Article 3.

does not explicitly mention care work, the possibility exists for states to acknowledge and consider this among other non-monetized contributions to family economies. CEDAW calls for states to take “all appropriate measures, including legislation” in “political, social, economic and cultural fields” in order “to ensure the full development and advancement of women, for the purpose of guaranteeing them the exercise and enjoyment of human rights and fundamental freedoms on a basis of equality with men”.¹⁹ Given its political status, Kosovo cannot report officially on CEDAW implementation to the UN. The Government of Kosovo drafted a report on CEDAW for the period of 1999–2007, but it was reportedly not accepted by the CEDAW Committee.²⁰ The Kosovar Gender Studies Center, a WCSO, also produced a shadow report in 2008; it observed labour rights violations and an inadequate legal framework.²¹

The Istanbul Convention

In 2020, the Assembly of Kosovo adopted an amendment to the Constitution, incorporating the Council of Europe Convention on preventing and combating violence against women and domestic violence, known as the Istanbul Convention. This Convention defines violence against women and requires state parties to criminalise or sanction all forms of it.²² Article 3 defines violence against women as:

a violation of human rights and a form of discrimination against women and shall mean all acts of gender-based violence that result in, or are likely to result in, physical, sexual, psychological or economic harm or suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life.

Informal work can involve economic harm and suffering, which the Convention considers forms of violence. The Convention calls on states to offer protection and rehabilitation from all forms of violence, including economic violence. Further, it requires states to “take the necessary measures to promote

¹⁹ Correspondence with the Agency for Gender Equality, 2024.

²⁰ Kosovar Gender Studies Center, Monitoring of the Implementation of Convention for Elimination of All Forms of Discrimination Against Women (CEDAW) in Kosovo, 2008.

²¹ Council of Europe, [Convention on preventing and combating violence against women and domestic violence Istanbul](#), 11.V.2011.

²² Ibid. Article 12(6)

programmes and activities for the empowerment of women”²³, including towards economic empowerment.²⁴

Acts of the International Labour Organisation

According to the ILO’s Constitution, any member of the UN may become an ILO member by informing the ILO Director-General of its “formal acceptance” of obligations outlined in the ILO Constitution.²⁵ Kosovo is not a member of the UN and thus cannot become an ILO member. However, Kosovo has voluntarily strived to include ILO standards in its legislation, such as its Law on Labour.

The ILO has at least three acts relevant to treating informality. First, it adopted the Violence and Harassment Convention in 2019, which aims to eradicate violence and harassment against workers. It is applicable across all sectors, encompassing private and public domains and formal and non-formal economies.²⁶ Several aspects covered by the Convention, such as occupational health and safety and non-discrimination, already fall under EU law and have been incorporated into Kosovo’s legal framework as well.²⁷ The Convention is gender responsive as it introduces elements pertaining to gender and work that could enhance Kosovo’s legal framework, especially the forthcoming labour law. It defines “violence and harassment” at work as “a range of unacceptable behaviors and practices, or threats thereof, whether a single occurrence or repeated, that aim at, result in, or are likely to result in physical, psychological, sexual or economic harm, and includes gender-based violence and harassment.”²⁸ Article 4 calls on members to “adopt, in accordance with national law and circumstances and in consultation with representative employers’ and workers’ organisations, an inclusive, integrated and gender-responsive approach for the prevention and elimination of violence and harassment in the world of work”.²⁹ This should include:

²³ Council of Europe, Treaty Series - No. 210, [Explanatory Report to the Council of Europe Convention on preventing and combating violence against women and domestic violence Istanbul](#), 11.V.2011, p. 17.

²⁴ [ILO Constitution](#), Chapter 1, Organisation, Article 1 – Membership.

²⁵ ILO, [Violence and Harassment Convention 2019](#) (No. 190), II Scope, Article 2: “1. This Convention protects workers and other persons in the world of work, including employees as defined by national law and practice, as well as persons working irrespective of their contractual status, persons in training, including interns and apprentices, workers whose employment has been terminated, volunteers, jobseekers and job applicants, and individuals exercising the authority, duties or responsibilities of an employer”.

²⁶ KWN, [Gender Based Discrimination and Labour in Kosovo](#), 2022, p. 11.

²⁷ ILO, [Violence and Harassment Convention 2019](#) (No. 190), Article 1.1(a).

²⁸ *Ibid.*, Article 4.

²⁹ *Ibid.*

- prohibiting in law violence and harassment
- ensuring that relevant policies address violence and harassment
- adopting a comprehensive strategy in order to implement measures to prevent and combat violence and harassment
- establishing or strengthening enforcement and monitoring mechanisms
- ensuring access to remedies and support for victims
- providing for sanctions
- developing tools, guidance, education and training, and raising awareness in accessible formats as appropriate
- ensuring effective means of inspection and investigation of cases of violence and harassment, including through labour inspectorates or other competent bodies³⁰

While the Law on Protection from Discrimination addresses some of these criteria,³¹ the Law on Labour does not fulfil all criteria. It only protects pregnant or breastfeeding women workers.³² It does not include sexual harassment at work, guide victims to reporting mechanisms, or legally regulate harassment.³³ Nor does the Law on Safety and Health at Work do so. KWN's research and monitoring has found that the legal framework pertaining to labour needs to clearly address the aforementioned criteria.³⁴ Otherwise, persons who experience violations may not know which law to use and may face challenges seeking justice. Additionally, KWN's experience monitoring the implementation of laws shows that having laws only expressively extended to "all areas of life" is insufficient. Precise legal definitions are needed to guide the responsible institutions.

In accordance with the ILO Constitution, member countries must submit the Convention to competent authorities (ordinarily the legislature) to consider ratification.³⁵ In the WB, Albania, North Macedonia, Montenegro, and

³⁰ Republic of Kosovo, Assembly, [Law on Protection from Discrimination No. 05/L-021](#), 2015. The Law extends to all areas of life, including access to occupations and working conditions. For further discussion, see the section below.

³¹ Republic of Kosovo, Assembly, [Law No. 03/L-212 on Labour](#). Article 46 outlines "Protection of Women Employees", but it only regulates protection of pregnant women employees. "1. Pregnant and breastfeeding women shall be prohibited from labour that is classified as harmful for the health of the mother or the child."

³² As discussed in the following paragraphs, other laws do (e.g., the Law on Protection from Discrimination).

³³ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2022, p. 33.

³⁴ ILO, [Constitution](#), Article 19.5.

³⁵ Ibid. Ratifications of C190 - Violence and Harassment Convention, 2019 (No. 190).

Serbia have ratified the Convention.³⁶ As Kosovo is not a member of the ILO, there is no formal obligation for ratification at present.

Existing labour-related legislation in Kosovo considers ILO conventions only expressively.³⁷ It does not fulfil ILO criteria in the ILO Violence and Harassment Convention, such as: explicitly prohibiting workplace violence and harassment, including sexual harassment; providing clear sanctions for gender-based violence and discrimination in the labour market; regulating clearly how the Labour Inspectorate should handle violence and harassment cases; encouraging a gender-responsive approach; and clearly stating victims' right to access remedies and support, avoiding misinterpretation and contradiction with other laws. Further, the current Law on Labour does not offer breastfeeding leave, as per the ILO Maternity Protection Convention.³⁸ Nor does it state that measures shall be taken to ensure that the special needs of women agricultural workers shall be considered related to pregnancy, breastfeeding, and reproductive health, as per the Safety and Health in Agriculture Convention.³⁹

In 2002, the ILO General Conference adopted the Resolution concerning decent work and the informal economy.⁴⁰ It seeks to “address the multitude of workers and enterprises who are often not recognized and protected under legal and regulatory frameworks and who are characterized by a high degree of vulnerability and poverty, and to redress these decent work deficits.”⁴¹ The Resolution promotes decent work for all workers, women and men.⁴² The Resolution presents the sensitive position of women in the informal economy, acknowledging their need to balance triple responsibilities of breadwinning, domestic chores, and elder care and childcare, as well as the gender-based discrimination women face in accessing education, training, and other economic resources.⁴³ Thus, it notes that women are more likely than men to be in the informal economy, and it calls for special attention to women's care responsibilities to facilitate their transition from informal to formal employment. It emphasises the need for the ILO to better understand how the informal economy and “feminization of work” are related, identifying and implementing strategies

³⁶ See, for example, the preamble to Law No. 03/L-212 on Labour.

³⁷ ILO, [C183 - Maternity Protection Convention](#), 2000 (No. 183), Article 10, Breastfeeding Mothers.

³⁸ ILO, [C184 - Safety and Health in Agriculture Convention](#), 2001 (No. 184), Article 18, Women workers.

³⁹ ILO, [Resolution concerning decent work and the informal economy, Conclusions concerning decent work and the informal economy](#), 2002.

⁴⁰ Ibid., Paragraph 1.

⁴¹ Ibid., Paragraph 2.

⁴² Ibid., Paragraph 20.

⁴³ Ibid., 37 (m).

so “women have equal opportunities to enter and enjoy decent work”.⁴⁴ Such commitments make the Resolution **gender responsive**. The ILO should assist member states in addressing governance, employment-generation, and poverty-reduction.

Reaffirming these commitments, in 2015 the ILO adopted the “Transition from the Informal to the Formal Economy Recommendation”. It calls for promoting equality and eliminating all forms of discrimination and violence, including gender-based violence at work; measures to promote the transition from unemployment or inactivity to work, particularly for long-term unemployed persons, women, and other disadvantaged groups; relevant, accessible, and up-to-date labour-market information systems; and access to affordable, quality childcare and other care services to promote gender equality in entrepreneurship and employment, as well as enabling the transition to the formal economy.⁴⁵

Overall, the recommendation and resolution on informal economy are non-binding instruments even for ILO member states. Although there is no strict legal requirement to comply with them, they remain valuable instruments in policy design. Kosovo should strive towards implementing these commitments in aligning with recommended international practice.

EU Work-Life Balance Directive

In 2019, the EU adopted the Work-Life Balance Directive. It establishes minimum requirements for paternity, parental, and carers’ leave, as well as flexible working arrangements for parents and carers.⁴⁶ The Directive applies to all workers who have employment contracts or other employment relationships, including part-time workers, fixed-term contract workers, and those working for temporary agencies.⁴⁷ Member states define employment contracts and employment relationships regulating the status of a worker, considering the case-law of the Court of Justice of the EU.⁴⁸ The Directive gives parents the right to at least four months of leave after the birth of a child.⁴⁹ To ensure that care work is not transferred between parents, especially from fathers to mothers, the Directive states that at least two of the four months must be non-transfer-

⁴⁴ ILO, [R204 - Transition from the Informal to the Formal Economy Recommendation, 2015 \(No. 204\)](#), 2015.

⁴⁵ EU, Official Journal of the European Union, L 188/79, [Directive \(EU\) 2019/1158 of the European Parliament and of the Council of 20 June 2019 on work-life balance for parents and carers and repealing Council Directive 2010/18/EU](#), 2019, Preamble, paragraph (16).

⁴⁶ Ibid., paragraph (17).

⁴⁷ Ibid.

⁴⁸ Ibid.

⁴⁹ Ibid.

able to the other parent.⁵⁰ It provides parents with the right to request flexible parental leave, including part-time work and alternating days of work, encouraging parents, especially fathers, to take parental leave.

Kosovo needs to further align its legislation on labour and on health and safety at work with the EU acquis, including with the EU Work-Life Balance Directive, but it has postponed making these amendments.⁵¹ Changing the current maternity, paternity, and parental leave provisions in the Law on Labour and ensuring harmonisation with the EU Work-Life Balance Directive, as well as implementation by employers, the Government, and employees, can facilitate formalising work for women and men. Replacing the current employer-paid compensations for maternity, paternity, and parental leave with Government-funded leaves could encourage employment formalisation. Given that eligibility for maternity, paternity, and parental leave paid by the Government would be contingent on formal employment when applying for leave compensation, it would be in the interests of employees and employers to formalise contractual agreements, reducing employers' financial burden and ensuring employees' compensation.⁵²

Sustainable Development Goals

Kosovo has committed to supporting progress towards SDGs through its National Development Strategy 2016-2020,⁵³ Plan for Sustainable Development (under revision in 2022), ERA,⁵⁴ and an Assembly Resolution formally endorsing SDGs.⁵⁵ The Resolution aims to facilitate partnerships with different stakeholders for implementing and monitoring progress on SDGs and the 2030 Agenda. Kosovo has voluntarily embraced the 2030 Agenda and is not obliged to provide progress reports. However, the Assembly has committed to taking steps towards achieving the 2030 Agenda.⁵⁶ The 2030 Agenda plays a crucial role in Kosovo's pursuit of EU Accession, encompassing its dedication

⁵⁰ EC, [Kosovo 2023 Report](#), 2023, p. 100. Republic of Kosovo, Government, OPM, [NPISAA 2022-2026](#), Matrix of Short-Term Measures, 3.19. Acquis Chapter 19: Social Policy and Employment, p. 256. In this NPISAA, the Government enlists the EU Work-Life Balance Directive as an act yet to be transposed into national legislation.

⁵¹ KWN, Policy Brief, "[Expanding Choices through Family-Friendly Policies, Costing Maternity, Paternity, and Parental Leave Provisions in the Law on Labour](#)", 2022, p. 19.

⁵² Republic of Kosovo, Government, OPM, [National Development Strategy 2016 – 2021 \(NDS\)](#), 2016.

⁵³ Republic of Kosovo, Government, OPM, [Second Phase of EU – Kosovo Political Priorities: European Reform Agenda \(ERA\) II](#), 2021.

⁵⁴ Republic of Kosovo, Assembly, [Commitment of Kosovo on implementing SDGs](#), 2021.

⁵⁵ Kalludra, H., and Ejupi, B., "Kosovo and 2030 Agenda: From Political Rhetoric to Concrete Actions", 2019, p. 6.

⁵⁶ UNDP, [Sustainable Development Goals | United Nations in Kosovo](#), 2022.

to various SDGs related to gender and informality. SDG 1 “No Poverty” calls for supporting vulnerable women:

By 2030, ensure that all men and women, in particular the poor and the vulnerable, have equal rights to economic resources, as well as access to basic services, ownership and control over land and other forms of property, inheritance, natural resources, appropriate new technology and financial services, including microfinance.⁵⁷

Providing access to resources may facilitate entry into formal work. Meanwhile, formal work may provide improved access to resources and improve livelihoods, countering poverty, particularly in old age.⁵⁸

The 2030 Agenda also emphasises the importance of increasing productivity for marginalised groups in agriculture in SDG 2 “Zero Hunger”:

By 2030, double the agricultural productivity and incomes of small-scale food producers, in particular women, indigenous peoples, family farmers, pastoralists and fishers, including through secure and equal access to land, other productive resources and inputs, knowledge, financial services, markets and opportunities for value addition and non-farm employment.⁵⁹

SDG 5 “Gender Equality” states the importance of women’s active political participation, property ownership, and use of technology, including to: “Ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life”. It includes women’s property ownership and equal access to economic resources: “Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources”.

SDG 8 calls for promoting development-oriented policies that support productive activities; create decent jobs; foster entrepreneurship, creativity, and innovation; and encourage the formalisation and growth of micro-, small-, and medium-sized enterprises (MSMEs), including through access to financial services.⁶⁰ It aims to achieve full and productive employment and decent work for

⁵⁷ For further discussion on relations between informality and access to resources, see the chapters that follow.

⁵⁸ UNDP, [Sustainable Development Goals | United Nations in Kosovo](#), 2022.

⁵⁹ SDG 8, 8.3.

⁶⁰ SDG 8, 8.5.

all women and men, including for young people and persons with disabilities, and equal pay for work of equal value by 2030.⁶¹ It also seeks to reduce substantially the proportion of youth not in employment, education, or training and to protect labour rights by 2030. Additionally, it aims to promote safe and secure working environments for all workers, including women migrants, and those in precarious employment.⁶²

Kosovo should work towards SDGs when designing policies, particularly towards women's economic empowerment and improved livelihoods, which can relate to addressing informality with a gender-responsive approach.

Laws

This section analyses the gender-responsiveness of laws pertaining to informality in Kosovo, whether any gender equality impact assessment was conducted to inform them, and any evaluation of their implementation from a gender perspective.

Constitution of the Republic of Kosovo

The Constitution is the highest national legal authority. Laws and other legal acts must be in accordance with it. According to the Constitution, Kosovo must ensure "gender equality as a fundamental value for the democratic development of the society, providing equal opportunities for both female and male participation in the political, economic, social, cultural and other areas of societal life".⁶³ It states that Kosovo has a market economy with free competition.⁶⁴ The right to work is guaranteed.⁶⁵ No one shall be required to perform forced labour.⁶⁶ Every person must pay taxes and other contributions as required by Law.⁶⁷ This renders informal labour illegal insofar as it is a violation of legal requirements to pay taxes and other contributions. Meanwhile, the Constitution states that all persons are equal before the law. Everyone enjoys an equal right to legal protection without discrimination.⁷

⁶¹ SDG 8, 8.6 and 8.8.

⁶² Republic of Kosovo, Assembly, [Constitution of the Republic of Kosovo](#), 2008, Article 7, paragraph 2.

⁶³ Ibid., Article 10.

⁶⁴ Ibid., Article 49.

⁶⁵ Ibid., Article 28.

⁶⁶ Ibid., Article 119, paragraph 8.

⁶⁷ Republic of Kosovo, Assembly, [Code No. 06/L-074 Criminal Code of the Republic of Kosovo](#), 2019.

Criminal Code of Kosovo and the Criminal Procedure Code of Kosovo

The Criminal Code addresses criminal matters related to labour.⁶⁸ Offences related to work environments include violating rights in labour relations, including related to employment or termination, salaries or other income, length of working hours, absence from work, and the protection of women and persons with different abilities; rights of employment or unemployment (denial or restriction of employment under equal conditions); rights to management, strike, and social insurance; and misuse of social insurance rights.⁶⁹ Article 218 states that persons knowingly failing to comply with these legal rights and who deny or restrict employees' rights "shall be punished by a fine or by imprisonment of up to one year".⁷⁰ No publicised analysis has examined whether a fine or one-year imprisonment is sufficient for preventing these violations. No monitoring has recorded the extent to which public or private sector employers have received sanctions for these violations.

Additionally, Article 358 notes that:

Whoever is responsible for workplace safety and health in any workplace and who fails to install safety equipment, fails to maintain such equipment in working condition, fails to ensure its use when necessary or fails to comply with provisions or technical rules on workplace safety measures and thereby endangers human life or causes considerable damage to property shall be punished by imprisonment of six months [up] to five years.⁷¹

In 2019, Kosovo's new Criminal Code added an article on sexual harassment, defined as: "any form of unwanted verbal, non-verbal or physical conduct of a sexual nature which aims at or effectively constitutes a violation of the dignity of a person, which creates an intimidating, hostile, degrading or offensive environment".⁷² This definition is consistent with the EU Recast Directive

⁶⁸ Ibid., Chapter XIX.

⁶⁹ Ibid., Article 218.

⁷⁰ Ibid., Article 358.

⁷¹ Ibid., Article 183 Sexual Harassment.

⁷² EU, Official Journal of the European Union, [Directive 2006/54/EC of the European Parliament and of the Council of 5 July 2006 on the implementation of the principle of equal opportunities and equal treatment of men and women in matters of employment and occupation \(recast\)](#), 2006; Council of Europe, [Convention on preventing and combating violence against women and domestic violence](#) (the "Istanbul Convention"), 2011, Article 40. Given its political status, Kosovo cannot become party to the Istanbul Convention, but the Convention has been incorporated as directly applicable in the Constitution of the Republic of Kosovo, Article 22.

and the Istanbul Convention.⁷³ Perpetrators of sexual harassment, particularly against persons who are “vulnerable due to age, illness, disability, addiction, [or] pregnancy”, can receive a fine or up to three years’ imprisonment.⁷⁴ Sexual harassment by a person in “a position of authority” carries a higher sentence from six months to three years.⁷⁵ Evidence provided by WCSOs on the prevalence of sexual harassment at work, especially affecting women in the private sector and those without contracts, contributed to this addition.⁷⁶ Discrepancies exist between the Criminal Code and the Criminal Procedure Code regarding sanctions.⁷⁷ Vagueness in the definition of sexual harassment and contradictions in sanctions in the Criminal Code and Criminal Procedure Code can contribute to confusion in implementation by responsible institutions. Thus, they are **gender sensitive** but not gender responsive related to labour rights.

Law on Labour

This Law regulates rights and obligations in employment relationships.⁷⁸ The Law entitles employees to “occupational safety, protection of health and appropriate labour environment”.⁷⁹ It prohibits all forms of discrimination in “employment and occupation in respect of recruitment, training, promotion of employment, terms and conditions of employment, disciplinary measures, and cancellation of the contract of employment or other matters arising out of the employment”.⁸⁰ Further, it states that employment contracts “shall be concluded in written form and signed by the employer and employee”.⁸¹ It obliges equal remuneration for work of equal value for men and women.

The Law regulates extended working hours and overtime. It notes that “In extraordinary cases, with the increase of volume of works and other necessary cases, on request of the employer, an employee shall work extended working

⁷³ Republic of Kosovo, Assembly, [Code No. 06/L-074 Criminal Code of the Republic of Kosovo](#), Article 183.

⁷⁴ Ibid.

⁷⁵ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2019, p. 5.

⁷⁶ Official Gazette of the Republic of Kosovo, [Criminal Procedural Code of Kosovo](#), Code No. 08/L-032, 2022, Article 89 – Offenses Justifying Orders under Article 88, Paragraph 1.2.21 sexual harassment. The Criminal Procedure Code notes that sexual harassment as a criminal offence may receive more than five years of imprisonment. This differs from the Criminal Code, which mentions three years of imprisonment or six months to three years. It is unclear which mitigating circumstances a judge may consider in sentencing, which leaves room for judges to provide low sentences due to various unclearly defined circumstances.

⁷⁷ Republic of Kosovo, Assembly, [Law No. 03/L-212 on Labour](#), 2010, Article 42, paragraph 1.

⁷⁸ Ibid., Article 5, paragraph 1.

⁷⁹ Ibid., Article 5.

⁸⁰ Ibid., Article 10, paragraph 1.

⁸¹ Ibid., Article 23.

hours (overtime) for a maximum of eight hours per week.”⁸² Extended working hours may only last as long as necessary. An employer is obliged to keep a full record of overtime performed and to produce it upon request to the Labour Inspectorate.⁸³ The Labour Inspectorate is responsible for prohibiting overtime if it considers that it has harmful effects on the health and competency of an employee.⁸⁴ Moreover, an employee is entitled to “paid annual leave for at least four weeks during a calendar year,” regardless of whether he/she works full time or part time.⁸⁵ For extended working hours, work on national holidays, and night shifts, employees are entitled to added financial compensation or time off.⁸⁶

The Law includes provisions aiming to regulate maternity leave and breastfeeding. Article 48 notes that “An employed woman during pregnancy, a mother with a child under three (3) years of age, shall not be obliged to work longer than the full-time working hours and night shifts.” Nor may a single parent with a child under age three or a child with serious disability be so obliged.

Research has shown several shortcomings with this Law. First, it outlines requirements for employment contracts and establishes time limits for such contracts. The Law’s requirement of a fixed 10-year period to attain permanent employee status is excessively lengthy and lacks adequate parental protection.⁸⁷ Employers have used temporary contracts to circumvent obligations, especially related to maternity leave.⁸⁸ KWN has recommended reducing this period to three years and adding explicit provisions that certain situations, such as temporary incapacity, pregnancy-related risks, maternity, adoption,

⁸² Ibid., Article 23, paragraph 7.

⁸³ Ibid., paragraph 8.

⁸⁴ Ibid., Article 32.

⁸⁵ Ibid., Article 56: “1. For labour performed in extended working hours and during the days of national holidays as well as night shifts, an employee is entitled to allowances in compliance with this Law, Collective Contract and Employment Contract. 2. An employee shall be entitled to allowances calculated in the following percentage of basic salary: 2.1. twenty percent (20 %) per hour for extra shift; 2.2. thirty percent (30 %) per hour for night shift; 2.3. thirty percent (30 %) per hour for extended working hours; 2.4. fifty percent (50 %) per hour for work in national holidays; and 2.5. fifty percent (50 %) per hour for work in weekends. 3. Allowances for work in weekends, holidays and other days off based on the Law shall exclude each other; 4. An employee may ask from the employer to be compensated in days off instead of allowances from paragraph 2 of this Article”.

⁸⁶ KWN, “[Kosovo’s Progress in Aligning its Laws with the European Union Gender Equality Acquis](#)”, KWN, 2017, p. 19.

⁸⁷ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2019, p. 12. This was a recurring theme among labour inspectors interviewed by KWN in 2018.

⁸⁸ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2022, p. 17. While Article 12 provides that maternity leave “or any other leave” taken in accordance with the Law will not interrupt the employment relationship, the Policy Paper suggests that paternity leave and parental leave should be included explicitly.

adoption custody, foster care, breastfeeding risks, and paternity, should not disrupt the contract duration calculation. Additionally, any probationary period linked to pregnancy should be treated as direct discrimination. The current Law states that maternity leave does not interrupt the employment relationship, but this should be broadened to include paternity leave, parental leave, and other risks as well.⁸⁹

Second, the Law does not yet include provisions for paternity and parental leave, thereby reinforcing gender norms and roles according to which women are considered primary caregivers. The fact that employers must pay for the first six months of maternity leave has contributed directly to gender-based discrimination against women in hiring, as employers seek to avoid financial implications affiliated with maternity leave.⁹⁰ CSOs have put forth several proposals towards amending the Law to prevent gender-based discrimination against women as well as to foster more balanced gender roles at home and at work.⁹¹ These proposals could enable women's increased labour force participation, including in formal rather than informal work.

Third, the Law regulates occupational protection and safety. Women, employees under age 18, and employees with disabilities should enjoy "special protection". This includes prohibiting pregnant and breastfeeding women from working in labour classified as harmful to the health of the mother or child.⁹² Women have stated that some employers use this provision to change their occupations following maternity leave or to exclude them from their occupations.⁹³ To prevent this, KWN has suggested amending the provision to ensure that the employer give the employee another task. The provision could be improved by introducing an assessment provision like Articles 4 and 5 of the Pregnancy Directive,⁹⁴ towards ensuring that the employer has considered sufficiently the

⁸⁹ KWN, [Gender-based Discrimination and Labour in Kosovo](#), Second Edition, 2022; KWN, [Striking a Balance: Policy Options for Amending Kosovo's Law on Labour](#), 2016.

⁹⁰ KWN, "[Women Economic Forum addresses deputies with recommendations for the Labour Law](#)" [Albanian only], 2019.

⁹¹ Article 46. This includes prohibition from physically difficult labour, including exposure to biological, chemical, or physical factors that may risk reproductive health. Administrative Instruction No. 11/2011 for the classification of hard and dangerous forms of labour that may damage the health of pregnancy and breastfeeding women [sic] lists specific areas where pregnant and breastfeeding women are prohibited from working (Articles 4–5). The Law provides that any prohibition of underground labour "shall not be applicable to women who are not pregnant in leading posts, for health employees and student interns" (Article 46.4).

⁹² KWN, [Gender-based Discrimination and Labour in the Western Balkans](#), 2019, p. 35.

⁹³ EU, Council [Directive 92/85/EEC on the introduction of measures to encourage improvements in the safety and health at work of pregnant workers and workers who have recently given birth or are breastfeeding](#), 1992.

⁹⁴ See the section below.

nature, degree, and exposure of the risk before exclusionary action is taken. The Law on Safety and Health at Work has a risk assessment provision, but it is broadly phrased and non-specific to pregnant and breastfeeding workers.⁹⁵

Fourth, the Law does not regulate self-employment, and it does not adequately protect self-employed persons.⁹⁶ Thus, women and men who have their own businesses do not have clear rights to benefit from annual, maternity, and paternity leaves, as well as other provisions that may allow them to create a work-life balance. This can affect individuals working informally without registering their businesses or work. Further, the concept of self-employed capacity in EU law is not transposed correctly into Kosovo law.⁹⁷ The status of self-employed parents regarding maternity and parental rights should be equal to that of parents who are employees, and self-employed women should be registered officially as such. If they work for their husbands or other family members, they should be able to access social protection and maternity benefits based on this familial relationship.⁹⁸

Fifth, the Law does not regulate remote work. Some women and men in Kosovo are working for international companies.⁹⁹ The Law does not regulate their rights; they may work according to the laws of their employers' countries. Kosovo still needs to transpose the EU Directive on equal treatment between self-employed men and women.¹⁰⁰ This has posed barriers for those engaged in remote work¹⁰¹ and could contribute to informal work or rights violations according to Kosovo law.

Overall, the Law is **gender negative**, particularly as it contributes to discrimination against women in hiring. While several respective Kosovo governments have initiated efforts to amend the Law, provisions remained the same in 2023.

⁹⁵ KWN, [Gender Equality: At the Centre of IT and Beyond: A Gender Analysis of Digitalisation in Kosovo](#), 2024, p. 198.

⁹⁶ KWN, [Gender-based Discrimination and Labour in Kosovo](#), Second Edition, 2022; KWN, [Striking a Balance: Policy Options for Amending Kosovo's Law on Labour](#), 2016.

⁹⁷ Ibid.

⁹⁸ Ibid.

⁹⁹ EU, Directive 2010/41/EU of the European Parliament and of the Council of 7 July 2010 on the application of the principle of equal treatment between men and women engaged in an activity in a self-employed capacity and repealing Council Directive 86/613/EEC, OJ L 180, 2010, p. 1.

¹⁰⁰ Ibid.

¹⁰¹ Republic of Kosovo, Assembly, [Law No. 04/L-161 on Health and Safety at Work](#), 2013, Article 3.

Law on Safety and Health at Work

This Law defines safety and health at work as “integral” to the work process and aims to improve work conditions, environment, and employees and others’ physical and psychological health in the work process.¹⁰² According to the Law, employers must take health and safety measures at work, including preventing professional hazards; informing employees about safe work conditions; providing instructions for using and maintaining machinery, tools, and equipment; continuously improving work conditions according to the needs; and addressing any damages caused by injury at work, professional illnesses, or work-related illnesses.¹⁰³

In addition to these general duties, there are many more in the Law and in associated administrative instructions. The Law also requires employers to take proper measures to inform employees about risk assessments and measures taken to protect the safety and health of employees, youth, pregnant women, breastfeeding women, and persons with disabilities. However, risk assessment in the Law is broadly phrased and non-specific to pregnant and breastfeeding workers. While the Law covers all sectors, it is **gender neutral** as it focuses mainly on risks related to machinery, tools, and heavy equipment. Men tend to work in such professions.¹⁰⁴ Women may face other risks like poor work-family balance policies that contribute to poor physical and mental health, psychological distress, and dissatisfaction with life,¹⁰⁵ as well as job insecurity due to short-term contracts.¹⁰⁶ The Law does attend to work-related psychological risks, which may have long-term consequences for workers’ mental health and can increase the possibility of work-related injuries and illnesses (e.g., occupational accidents due to fatigue or stress).¹⁰⁷ Psychological risks can lead to increased costs for employers due to work-related depression, burnout, and other risks.¹⁰⁸ The EU does not have a mechanism regulating work-related psychological risks.¹⁰⁹ The EU Work-Life Balance Directive provides some protection, but it does not address the psychological risks to which women and men are exposed at work.

¹⁰² Ibid., Article 6, paragraphs 1–3.

¹⁰³ KWN, [Kosovo Gender Analysis](#), 2018, p. 2.

¹⁰⁴ Yarmolyuk-Kröck, K., “[A case for an EU directive addressing work-related psychological risks: an eastern European perspective](#)”, Policy brief, European Trade Union Institute, 2022.

¹⁰⁵ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2019, p. 12.

¹⁰⁶ Yarmolyuk-Kröck, K., “[A case for an EU directive addressing work-related psychological risks: an eastern European perspective](#)”, Policy brief, European Trade Union Institute, 2022.

¹⁰⁷ Ibid.

¹⁰⁸ Ibid.

¹⁰⁹ Republic of Kosovo, Assembly, [Law No. 04/L-161 on Health and Safety at Work](#), 2013, Article 16.

In Kosovo, employers must conduct risk assessments to prevent exposure to elements harmful or hazardous to employees' safety and health at work.¹¹⁰ This provision is broadly phrased. It does not refer specifically to pregnant or breastfeeding workers. Presumably such an assessment must be conducted to determine the level of risk to their health. The EU Pregnancy Directive 92/85 specifically requires risk assessment for pregnant and breastfeeding workers, which is not currently in Kosovo law.¹¹¹

The Law further states that employers should consult employees and their representatives regarding safety and health at work related to risk assessments, protection, and prevention measures; accidents at work; measures recommended by the Labour Inspectorate for improving safety and health at work; persons or services contracted to carry out services; and employee training on safety and health at work.¹¹² Legally, employees' representatives should have opportunities to express their opinions to labour inspectors regarding issues with safety and health at work.

The Law refers to "employment relations" in defining the employee, and its protections may not be contingent on "formal" employment.¹¹³ The definition of "employment relationship" in the Law on Labour mentions both contractual arrangement and "agreement" between the employer and employee.¹¹⁴ However, the Law on Health and Safety at Work does not explicitly require the Labour Inspectorate to attend to the working conditions of informal workers, including gender-related security threats like sexual harassment and sexual violence at work. Further, given their lack of formal work agreements, informal workers may not have access to adequate protections and inspections.

Law on Labour Inspectorate

The Labour Inspectorate issues disciplinary measures arising from violations of the Law on Labour,¹¹⁵ as well as ensuring implementation of this Law,

¹¹⁰ EUR Lex, [Council Directive 92/85/EEC](#) of 19 October 1992 on the introduction of measures to encourage improvements in the safety and health at work of pregnant workers and workers who have recently given birth or are breastfeeding (tenth individual Directive within the meaning of Article 16 (1) of Directive 89/391/EEC) Articles 4 and 5. According to Article 4, "Assessment and information 1. For all activities liable to involve a specific risk of exposure to the agents, processes or working conditions of which a non-exhaustive list is given in Annex I, the employer shall assess the nature, degree and duration of exposure, in the undertaking and/or establishment concerned, of workers within the meaning of Article 2, either directly or by way of the protective and preventive services referred to in Article 7 of Directive 89/391/EEC".

¹¹¹ Republic of Kosovo, Assembly, [Law No. 04/L-161 on Health and Safety at Work](#), 2013, Article 19.

¹¹² Ibid., Articles 1.1 and 1.2.

¹¹³ Republic of Kosovo, Assembly, [Law No. 03/L-212 on Labour](#), 2010, Article 1.10.

¹¹⁴ Republic of Kosovo, Assembly, [Law No. 03/L-212 on Labour](#), 2010, Article 83.

¹¹⁵ Republic of Kosovo, Assembly, [Law No. 2002/09 on Labour Inspectorate](#), 2002, Section 2.

adequate working conditions, and protection at work.¹¹⁶ Disciplinary measures presumably refer to fines outlined in the Law on Labour. The Inspectorate also has the power to issue written notice about irregularities identified and to set a time limit within which employers must address such issues.¹¹⁷ The Inspectorate has broad powers for investigation. These include freely entering any workplace without prior notice, as well as inspecting documents that employers should keep based on the Law on Labour.¹¹⁸ The former Ministry of Labour and Social Welfare (MLSW) established the Labour Inspectorate, which now functions within MFLT. It reports to the Ministry about its activities.¹¹⁹ The Law does not refer to the informal economy or work without contracts. Although a draft Law on the Labour Inspectorate was shared for public consultation in 2018,¹²⁰ the Law has not yet been amended.

The current law shows no attention to gender equality and is **gender neutral** as it was drafted in 2002. Any new provisions need to include attention to inspections related to gender-based discrimination at work, affirmative measures in hiring more women labour inspectorates, and clear responsibilities for the Inspectorate to collect, track, and use gender-disaggregated data in its electronic case management system.

Law on Gender Equality

The Law guarantees, protects, and promotes equality between genders.¹²¹ It defines gender to include men, women, and “persons who have a protected characteristic of gender identity or sex determination”. It guarantees equal opportunities and treatment in public and private life, including related to employment, economy, and social benefits. It notes that the employer must provide a work environment where no worker is subjected to an “employer’s, superior’s or co-worker’s undesired treatment” of a sexual nature, including “physical, verbal or nonverbal treatment or other sexually based behaviour which creates intimidating, hostile or humiliating relationships and environment at work.”¹²²

The Law establishes institutions’ responsibilities for furthering gender equality, including AGE within the Office of the Prime Minister (OPM) at

¹¹⁶ Ibid., Article 5.5(b).

¹¹⁷ Ibid., 5.2(c).

¹¹⁸ Ibid., Section 3, Labour Inspection Authority.

¹¹⁹ Republic of Kosovo, OPM, Office for Good Governance, Public Consultations Platform, [Draft Law \(MLSW\) No. XX/2018 on Labour Inspectorate](#), 2018

¹²⁰ Republic of Kosovo, Assembly, [Law No. 05/L-020 on Gender Equality](#), 2015.

¹²¹ Ibid., Article 17, paragraph 1.13.

¹²² Ibid., Article 5.

the highest decision-making level, as well as gender equality officers in central and local government bodies. It calls for gender-mainstreaming all government policies, including budgets.¹²³ Public authorities must collect, register, process, and submit gender-disaggregated data to KAS.

Despite commitments to gender-responsive budgeting, the Law has not been harmonised with the Law on Public Finance or financial systems for planning, implementing, monitoring, and evaluating budget expenditures. Kosovo uses line-item rather than programmatic budgeting, which makes gender-responsive budgeting difficult. Thus, Kosovo lacks financial management systems for analysing revenues or expenditures related to women, men, or gender equality. This contributes to the lack of data related to planned and actual beneficiaries of laws, policies, and programmes, including related to informality.

The Law considers unpaid work “a contribution to the development of the family and the society”, including caring for the family’s welfare, children, and other family members, as well as working in agriculture and for the family economy.¹²⁴ It states that persons engaged in unpaid work “shall benefit from community services, labour policies and employment, and vocational training”.¹²⁵ It does not provide for pension contributions related to unpaid work.

Considering unpaid work a “contribution [...] to society” may reinforce gender norms and roles that lead women to work in the informal economy based on an assumption that women should be expected make such unpaid contributions. In statistics, “contributing family workers have always been classified as informal by default”, according to the ILO.¹²⁶ Nearly two-thirds (63%) of family workers are women; they provide vital labour but do not receive a regular wage or engage in decision-making about family businesses.¹²⁷ It is insufficient to merely mention women’s contributions without clearly defining the benefits to which they are entitled as a result of these contributions. The Law on Gender Equality should recognise and clearly define unpaid work, the “contribution” to the family and society, and the tangible benefits unpaid workers should re-

¹²³ Ibid., Article 18.1.4.

¹²⁴ Ibid., Article 18.2.

¹²⁵ Frosch, M. and Gardner, J. for ILO, [Defining informality for contributing family workers](#), Room document to support discussions at the Meeting of Experts on Labour Statistics in Preparation for the 21st International Conference of Labour Statisticians (Geneva, 7–10 February 2022), p. 2.

¹²⁶ Ibid.

¹²⁷ Ibid. The paper notes that in the last version of the International Classification of Status in Employment, adopted at the 20th International Conference of Labour Statisticians in 2018, contributing family workers are defined as people who assist a family or household member to operate a family business or farm, or assist with a job in which the assisted family or household member is an employee or dependent contractor. They do not receive regular payments for their work but may benefit in kind or receive irregular payment.

ceive.¹²⁸ Acknowledging women's work as a "contribution" also should serve as an affirmative measure, ensuring this contribution is sufficiently considered in civil disputes (e.g., in cases of divorce and division of property).

In 2022, an ILO working group compiled a list of recommendations to redefine the standard definitions used to guide the production of informality statistics, towards establishing criteria for formalising the employment of family workers.¹²⁹ Kosovo could consider this ILO recommendation, extending the Law on Labour's definition of employment to include family workers.¹³⁰ Other policy options being applied in European countries include: requiring compulsory enrolment in social protection schemes; creating a self-employed workers' scheme (Portugal); assisting spouses and relatives in the agriculture sector to access compulsory insurance (Luxembourg); and "assisting spouses" by giving them the status of co-owners of businesses or farms, thereby entitling them to receive benefits affiliated with the status of self-employed workers (Germany).¹³¹ These policy options, if adequately contextualised for Kosovo, could contribute to formalising employment and improving access to labour rights protections for family workers.

The Law prohibits gender-based discrimination in social security schemes at work.¹³² It emphasises the need for equal pay for work of equal value.¹³³ The Law calls for analysing the "status of women and men in respective fields", towards preventing gender-based discrimination and ensuring gender equality.¹³⁴ Thus, policies, laws, and strategies, including those related to the informal economy, must be informed by gender analysis, thereby implementing this Article. Overall, the Law is **gender transformative**.

¹²⁸ Ibid., p. 19. For example, in family businesses, work should be formal.

¹²⁹ Ibid., p. 2. It makes a case for "revising the definition of formal employment to include contributing family workers in some circumstances."

¹³⁰ Ibid.

¹³¹ Republic of Kosovo, Assembly, [Law No. 05/L-020 on Gender Equality](#), 2015, Article 16. It states: "1. There shall be no direct or indirect discrimination on grounds of sex in all occupational social security schemes, in particular as regards: 1.1. the scope of such schemes and the conditions of access to them; 1.2. the obligation to contribute and the calculation of contributions; 1.3. the calculation of benefits, including supplementary benefits due in respect of a spouse or dependants, and the conditions governing the duration and retention of entitlement to benefits."

¹³² Ibid., Article 17.

¹³³ Ibid., Article 5.

¹³⁴ Republic of Kosovo, Assembly, [Law on Protection from Discrimination No. 05/L-021](#), 2015, Article 2, Scope.

Law on Protection from Discrimination

This Law establishes that the principle of equal treatment requires no direct or indirect discrimination related to any protected ground.¹³⁵ It provides for other types or levels of unequal treatment as well. Article 1 defines protected grounds to include:

nationality, social origin, race, ethnicity, colour, birth, origin, sex, gender, gender identity, sexual orientation, language, citizenship, religion and religious belief, political affiliation, political or other opinion, social or personal status, age, family or marital status, pregnancy, maternity, wealth, health status, disability, genetic inheritance or any other grounds.

“Discrimination” is defined as “any distinction, exclusion, restriction or preference based on the protected grounds which has the purpose or impact of depreciation or violation of the recognition, enjoyment or exercise of human rights and fundamental freedoms guaranteed by the Constitution”.¹³⁶ Related to employment, the Law’s scope includes:

- Conditions for access to employment, self-employment and occupation, including employment conditions and selection criteria, regardless of activity and at all levels of the professional hierarchy, including promotions
- Access to all types and levels of vocational guidance, vocational training, advanced vocational training and re-qualifications, including internship experience
- Conditions of employment and working conditions, including discharge or termination of the contract and salary
- Membership and involvement in organizations of workers or employers or any organization whose members exercise a particular profession, including the benefits provided for by such organizations
- Social protection, including social assistance schemes, social security and health protection¹³⁷

The Law defines several types of unequal treatment, including: “Direct discrimination”; “Indirect Discrimination”; “Harassment”; “Victimisation”; “Seg-

¹³⁵ Ibid., The concept of discrimination.

¹³⁶ Ibid., Article 2.

¹³⁷ Ibid.

regation”; “Incitement to discrimination” which amounts to promoting hatred; “Discrimination based on association”; “Discrimination based on perception”; and “Multiple discrimination”.¹³⁸ The Law considers multiple discrimination (e.g., discrimination based on gender *and* disability) to be.

However, “severe” discrimination has not been punished with higher fines than other types of discrimination.¹³⁹ Evidently the only effect of a finding of “severe” discrimination is that a judge may choose the higher end of the penalty scale.¹⁴⁰ For example, the Law provides that a natural person who performs an act of discrimination may be fined between €400 and €600.¹⁴¹ If this act of discrimination is found to be severe, the person presumably would be fined an amount closer to €600.¹⁴² In calculating compensation for a victim, however, the Law provides that a court “should consider if the case involved serious forms of discrimination”.¹⁴³ Therefore, it is within a judge’s discretion to consider multiple discrimination. The extent to which judges properly assess the prevalence and severity of discrimination may be insufficient, due to their lack of judicial practice with discrimination cases, particularly those involving gender-based discrimination; courts have little practice, and few judges are knowledgeable regarding the relevant legal framework.¹⁴⁴

Treating cases of gender-based discrimination affecting women and men in the informal economy may be even more complicated, as discrimination in this sector often affects women and men who do not have contracts or whose contracts are short-term. This may make it difficult to hold the employer accountable. Overall, given that the Law addresses various forms of discrimination that impact women and girls, the Law can be considered **gender responsive**.

Family Law of Kosovo

When deciding on disputes over joint property, this Law states that courts must recognise all contributions of women and men related to the accrual of joint property. The Law calls for considering:

¹³⁸ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2022, p. 23.

¹³⁹ Ibid.

¹⁴⁰ Republic of Kosovo, Assembly, [Law on Protection from Discrimination No. 05/-L-021](#), Article 23, Offence provisions

¹⁴¹ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2022, p. 23.

¹⁴² Republic of Kosovo, Assembly, [Law on Protection from Discrimination No. 05/-L-021](#), Article 16.7.

¹⁴³ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2022, p. 5.

¹⁴⁴ Republic of Kosovo, Assembly of Kosovo, [Law No. 06/L-077 on Amending and Supplementing the Family Law of Kosovo No. 2004/32](#), 2019, Article 47.

personal incomes and other revenues of each spouse; assistance of the spouse provided to the other spouse, i.e. children's care, conduct of housework, care, and maintenance of property, as well as any other form of work and cooperation pertaining to the administration, maintenance, and increase of joint property.¹⁴⁵

Notably, the Law only recognises care work in relation to joint property disputes. Such work is neither monetised nor legally regulated. Nor are any benefits of such contributions clearly regulated beyond property rights. Although the Law strives to address some gender inequalities, it discriminates on the basis of sex, when defining marriage as “a legally registered community of two persons of different sexes”.¹⁴⁶ KWN thus assesses the Law as **gender negative**.

The Law on Early Childhood Education

This 2023 Law aims to provide quality education and care for children from birth to age six. It determines the organisation, functioning, supervision, institutional, and professional responsibilities of all stakeholders related to early childhood education.¹⁴⁷ The Law defines early childhood education as “the education, care and development of children in the family environment carried out by parents/legal guardians with or without support provided by institutions responsible for the development of children at an early age.”¹⁴⁸ It enlists providers of such care to include: education institutions, nannies, and parents or legal guardians who provide education. It is therefore relevant to care work in private institutions that may be informal as well as informal care work at home. Support for early childhood education within the family is expected to be regulated by a sub-legal act by February 2024.¹⁴⁹ No sublegal act exists yet. It could use language towards transforming gender roles and norms. For example, rather than using the gender-neutral term “parents”, it could emphasise the need for mothers and fathers, women and men, to take responsibility for engaging in early childhood education and care at home. Any planned visits or monitoring undertaken by Ministry of Education, Science, Technology, and Innovation (MESTI) officials could include instructions to discuss with parents the impor-

¹⁴⁵ Republic of Kosovo, Assembly of Kosovo, [Law No. 2004/32 Family Law of Kosovo](#), Article 14. Marriage.

¹⁴⁶ Republic of Kosovo, Assembly, [Law No. 08/L-153 on Early Childhood Education](#), Article 1.

¹⁴⁷ Ibid., Article 4.

¹⁴⁸ Ibid., Article 17, paragraph 1.3, and Article 38.

¹⁴⁹ Republic of Kosovo, Government, Ministry of Finance, [National Strategy of the Republic of Kosovo for the Prevention and Combating of Informal Economy, Money Laundering, Terrorist Financing and Financial Crimes 2019-2023](#), 2019, p. 4.

tance of both parents' engagement, undoing gender roles, and methods parents can use to transform gender roles. The law is **gender neutral**, and it does not include provisions which could deconstruct gender roles and stereotypes, such as defining and encouraging both women and men to partake in care work.

Strategies and Policies

Kosovo has had several strategies and policies relevant to addressing informality. This section analyses their gender-responsiveness and the extent to which they have been implemented using a gender-responsive approach, based on publicly available information.

National Strategy of the Republic of Kosovo for the Prevention and Combating of Informal Economy, Money Laundering, Terrorist Financing and Financial Crimes 2019-2023

Following updates to government websites, the prior National Strategy of the Republic of Kosovo for the Prevention of and Fight Against Informal Economy, Money Laundering, Terrorist Financing, and Financial Crimes 2014-2018 is no longer publicly available. Nor are annual reports for 2014 and 2015 on its implementation available; the hyperlinks to these are broken. No evaluation or ex post gender-impact analysis of its implementation could be found, though such information could have informed the design of the next Strategy.

The next Strategy, for 2019-2023, sought to address the informal economy, contributing to regional and global efforts for social stability, prosperity, equity, and economic development.¹⁵⁰ The Government set two main goals:

1. Make sure the economy is managed better by dealing with problems like the informal economy, money laundering, and financing terrorism.
2. Get more money for public services by collecting more taxes and taking away assets gained illegally.¹⁵¹

The Strategy defined informal economy as activities:

linked to phenomena such as tax evasion and work in the black market, which involve economic activities aimed at avoiding legal obligations to pay taxes and not adhering to legal obligations in an attempt

¹⁵⁰ Ibid.

¹⁵¹ Ibid., p. 13.

to secure illegitimate benefits to the detriment of the state, as well as the individual.¹⁵²

It states that the informal economy is also known as the shadow economy, cash economy, hidden economy, illegal economy, and informal sector. It does not clearly define these terms or differentiate between them. The Strategy mentions several stakeholders as implementing partners: TAK, the Labour Inspectorate, the Ministry, ILO, UN Women, and non-governmental organisations (NGOs) that “promote and advocate for labour rights”.¹⁵³

The Strategy and Action Plan were **gender neutral**, and potentially **gender negative**, in that they did not attend to gender or other social factors. Related to addressing the informal economy, they did not establish clear objectives, indicators, baselines, targets, or budget allocations towards gender equality. This could contribute to reinforcing existing gender inequalities related to informality by failing to consider different experiences and violations that women and men may face. Women’s experiences can differ given their more vulnerable situation in the labour market.¹⁵⁴ The Strategy could have foreseen assessing how the informal economy affects diverse women and men, identifying more gender-responsive ways to address informality. Since 2019, KWN has consistently recommended conducting a gender analysis to inform Government efforts to address the informal economy, including during consultations with civil society on ERPs and Stabilisation and Association Agreement (SAA) implementation.¹⁵⁵

By the end of 2022, 44 of 71 planned activities (62%) were completed, while 27 (38%) remained unfinished.¹⁵⁶ Specific objective I.4 focused on reducing informal employment. The main challenges to achieving this goal were improving the effectiveness of efforts to combat informal work and enhancing cooperation between institutions.¹⁵⁷ Actions planned to address informal

¹⁵² Ibid., p. 30.

¹⁵³ EC, [Kosovo Report 2021](#), 2021 p. 53: “Inequalities remain widespread due to a large informal sector and high inactivity rates, especially among women.”

¹⁵⁴ ERP 2022-2024, Annex 3: [External Contribution to the ERP 2022-2024](#), KWN comment on Reform Measure #10: Reduction of the informal economy, “Valmira Rashiti, Kosovo Women’s Network: Proposed activity: ‘Gender Analysis to better understand the level of inclusion of women and men in the informal economy, which will further inform all interventions to reduce informality, based on the diverse consequences for women and men involved’”, p. 188. The 2021 and 2022 Kosovo Reports observe the different inequalities women and men face in the informal economy.

¹⁵⁵ Republic of Kosovo, Government, MFLT, [Annual Report 2021-2022 on the Implementation of the National Strategy of the Republic of Kosovo for the Prevention and Combating of Informal Economy, Money Laundering, Terrorist Financing and Financial Crimes 2019-2023](#), 2023, p. 5.

¹⁵⁶ Ibid., p. 23.

¹⁵⁷ Ibid., pp. 10-12.

employment included contacting informal workers; engaging stakeholders; increasing public awareness through information campaigns targeting the public and employers; and a situation analysis, including assessment of good practices for reducing informal work.¹⁵⁸ KWN could not find the situation analysis online or other information to assess types of beneficiaries or the gender-responsiveness of implemented measures.

The report does not mention if gender was considered in any of these actions, such as whether informal women workers were approached or consulted. Nor is it clear whether the assessment of good practices for reducing informal work involved consulting gender expertise to identify gender-responsive approaches for addressing the informal economy. As the assessment is not publicly available, findings could not be analysed from a gender perspective.

Related to this Strategy, in 2021 a project was implemented to identify unregistered workers where in 405 visits, 3,817 employees were identified. In 2022, in 584 visits conducted, and 4,130 employees were identified as undeclared workers.¹⁵⁹ No gender-disaggregated data was provided. Meanwhile, activities not implemented included developing a monitoring and performance appraisal system for inspectors; assessing the impact of measures to address the informal economy; and conducting a survey or assessment on the informal economy according to international standards on the tax gap.¹⁶⁰ As these activities have not been implemented, Kosovo lacks data and analysis for informing policies to address the informal economy and to assess the Strategy's impact. No intersectional gender analysis exists.

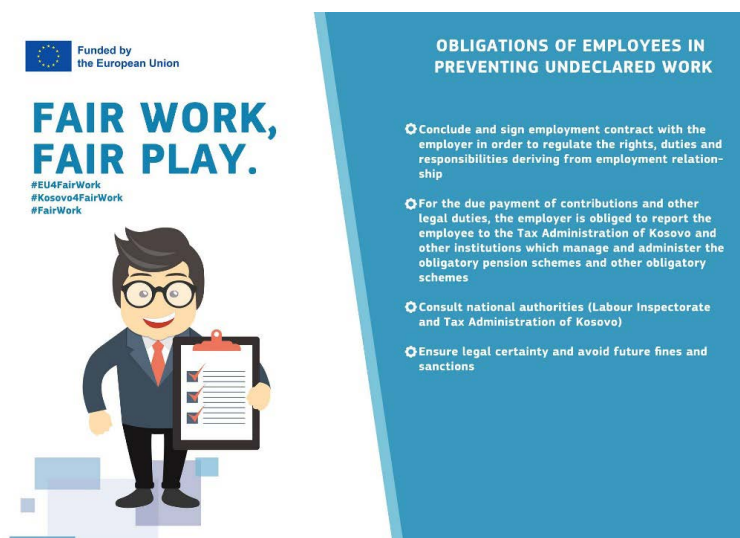
A 2023 campaign with the slogan “Decent work for a decent life” focused on formalising work. The campaign included information about rights and violations resulting from undeclared and informal work. Awareness-raising mainly took place on social media, via the Labour Inspectorate's page. The infographics included a gender-responsive approach to representing women and men workers. However, when referring to the employer, the infographic used a man (Figure 4).

¹⁵⁸ Ibid., p. 28.

¹⁵⁹ Ibid., pp. 14-15.

¹⁶⁰ GAP Institute, [Gender-based discrimination in job vacancies](#), 2023.

Figure 4. Awareness Campaign on Labour Rights



Source: [Support to the Labour Inspectorate, 2021](#)

Although a small detail, this could reinforce existing gender roles, as men tend to be seen as employers and women as employees.¹⁶¹

In December 2022, TAK and the NGO Kosovo Stability Initiative organised a one-week activity on job formalisation and social dialogue, which targeted women and young workers engaged in the production sector in five regions of Kosovo.¹⁶² Otherwise, the report on the Strategy's implementation did not attend to gender or other social indicators, largely because these were not included in the original Strategy and Action Plan.

According to the Government, the main challenges to implementing the Strategy included the COVID-19 pandemic, high staff turnover and related staff shortages, and poor coordination among responsible institutions. To address these issues, responsible institutions should enhance collaboration, prioritise Strategy activities, adhere to deadlines, consider adjustments to implementation timelines, prepare the necessary legal infrastructure, document

¹⁶¹ Republic of Kosovo, Government, MFLT, [Annual Report 2021-2022 on the Implementation of the National Strategy of the Republic of Kosovo for the Prevention and Combating of Informal Economy, Money Laundering, Terrorist Financing and Financial Crimes 2019-2023](#), 2023, p. 30.

¹⁶² Ibid.

work processes in departments with high turnover, and increase staff capacities for executing the Strategy.¹⁶³

The Strategy expired in 2023, and no report was available on its overall implementation as of this writing. The Government had begun work on a new Strategy in 2023.

National Programme for the Implementation of the Stabilisation Association Agreement 2022-2026

The NPISAA 2022-2026 is the sixth programme outlining political priorities between the EU and Kosovo towards implementing the SAA.¹⁶⁴ It is the main national policy and planning document for implementing reforms for adopting the EU acquis into national legislation.¹⁶⁵ It is implemented in conjunction with the ERA II Action Plan, Government Programme 2021-2025, and OPM Strategic and Operational Plans.¹⁶⁶ The NPISAA 2022-2026 notes that Kosovo needs to fight the informal economy.¹⁶⁷ It observes shortcomings in statistical data and notes that the KAS Labour Force Survey (LFS) lacks data on the gender pay gap and informal economy disaggregated by gender, ethnicity, and sector.¹⁶⁸ However, the NPISAA does not attempt to resolve these issues and does not include any specific indicators related to these barriers.

The Action Plan's taxation chapter includes objectives related to the informal economy, but it does not specify how these relate to gender equality. These include: "Fight against informal economy, tax evasion and avoidance", measured by two indicators: "Number of actions taken to improve tax compliance" and "At least three projects implemented in the sectors of informal employment, accommodation/restaurants, and inventory of goods".¹⁶⁹ An objective under acquis chapter 29 on customs is to "Fight against informal economy", measured by the indicator that the "Number of activities (inspections, stop & search and patrol) against smuggling based on risk analysis has increased compared to the previous period".¹⁷⁰ However, no baselines are offered for comparison. Nor is gender-disaggregated data on inspections required.

¹⁶³ Council of the European Union, [Stabilisation and Association Agreement](#), Brussels, 2 October 2015.

¹⁶⁴ Republic of Kosovo, Government, OPM, [National Program on the Implementation of the Stabilisation Association Agreement \(NPISAA\) 2022-2026](#), 2022.

¹⁶⁵ Ibid., Introduction, p. 13.

¹⁶⁶ Ibid., p. 43.

¹⁶⁷ Ibid.

¹⁶⁸ Ibid., Action Plan, Taxation, p. 276.

¹⁶⁹ Ibid., Action Plan, Customs Union, p. 287.

¹⁷⁰ EC, [Instrument for Pre-Accession Assistance \(IPA II\) 2014-2020](#), EU acquis Approximation Facility, p. 4.

MFLT is responsible for implementing all these objectives. As no recent report monitoring NPISAA 2022-2026 has been published, KWN could not assess the extent to which these measures have been implemented by the Government. However, as gender-disaggregated data is not explicitly required, it is unlikely that it would be provided. Although different issues faced by women and men in the informal economy are discussed in the problem analysis, these issues are not targeted through specific objectives, indicators, or targets. Thus, the Strategy and Action Plan are **gender sensitive** but not responsive.

European Reform Agenda

Launched by the EU and Kosovo in November 2016, ERA guides the implementation of EU-related reforms in the context of the SAA.¹⁷¹ In 2021, the Government adopted the Action Plan for implementing the second phase of political priorities agreed on between the EU and Kosovo.¹⁷² The Action Plan aims to “Continue efforts to tackle the informal economy”. Under sub-priority 2.6.b, ERA II established the need to:

Continue the fight against undeclared work, *which affects women in higher percentage*, focusing on formal employment, working conditions and preventive measures; as well as improve coordination between institutions responsible for prevention and suppression of undeclared work. [Emphasis added by KWN.]

None of the sub-priorities related to addressing the informal economy includes gender-responsive actions, indicators, baselines, or targets. ERA is thus **gender sensitive** but not responsive.

Meanwhile, Action 2.6. b.1. foresaw: “Conducting an analysis of the state of play and evaluating best practices that are feasible for Kosovo to reduce informal employment.”¹⁷³ KWN has not found any published evidence of an overall analysis by the Government and thus could not assess its gender-responsiveness. KWN’s gender analysis has sought to inform this analysis and the Government’s strategy for addressing informality.

¹⁷¹ Republic of Kosovo, Government, OPM, [Second Phase of EU – Kosovo Political Priorities: European Reform Agenda \(ERA\) II](#), 2021.

¹⁷² Ibid., p. 11.

¹⁷³ Republic of Kosovo, Government, OPM, [National Development Strategy 2016 – 2021 \(NDS\)](#), 2016, p. 17.

National Development Strategy 2016-2021

This Strategy included the long-term goal to strengthen the “role of social partners in developing the country’s socio-economic policies in order to enhance the working conditions and decrease informal employment”, to improve workers’ rights, and to guarantee minimum standards of safety and health at work as per international standards.¹⁷⁴ Measure 7 sought to address informal employment and create adequate working conditions. Among the four activities under this measure, only one had a gender perspective: strengthening institutional coordination mechanisms’ actions to decrease “informal employment of men and women, by creating joint platforms and bodies for inspection”.¹⁷⁵ It is unclear how planned inspections would be tailored to the needs of women and men in the informal economy. No gender-responsive interventions were foreseen. Measure 7 also foresaw establishing an information management system for the Labour Inspectorate, facilitating managers’ supervision of field inspectors. No such system was functional as of December 2023.¹⁷⁶ Towards boosting revenues, Measure 15 foresaw fighting informality by establishing “a single revenue collection agency”, merging Kosovo Customs and TAK into a single administrative unit to collect taxes and customs duties.¹⁷⁷ This measure does not involve any gender-responsive activities. Related to public administration, it could have noted the need to consult gender equality mechanisms throughout the process. Pertaining to addressing informality, the Strategy was **gender sensitive** because it referred to women and men but was not responsive to their needs.

The Strategy has expired, and a new strategy has not yet been adopted. KWN found no evidence of an official implementation report of the 2016-2021 Strategy or any gender-impact analysis, which could have informed the new strategy.

Kosovo Program for Gender Equality 2020-2024

The KPGE reaffirms that the Government is subject to CEDAW, the Istanbul Convention, and UN Security Council Resolution 1325 on Women, Peace, and Security.¹⁷⁸ It aims to reduce informality and improve working conditions

¹⁷⁴ Ibid., Measure 7, Activity 3.

¹⁷⁵ KWN interview with the Labour Inspectorate, December 2023.

¹⁷⁶ Republic of Kosovo, Government, OPM, [National Development Strategy 2016 – 2021 \(NDS\)](#), 2016, Measure 15.

¹⁷⁷ Republic of Kosovo, Government, OPM, AGE, [Kosovo Program for Gender Equality 2020-2024](#), 2020, p. 12. This is also referenced in the [Country Level Implementation Plan for GAP III in Kosovo](#), 2021, p. 1.

¹⁷⁸ Ibid., Specific Objective 1.2.

by enhancing equal access to rights, freedoms, decision-making, resources, and services, through Strategic Objective 1: “Creating equal opportunities to contribute to and benefit from economic development, increased inclusion and improvement of social welfare”.¹⁷⁹ An indicator for measuring this is the “Rate of informal employment, outside the agricultural sector”, and the foreseen outcome is “Reduction of informal employment”.¹⁸⁰ Most related actions are linked to the MLSW Sector Strategy 2018-2022, or other sectoral strategies, avoiding overlap in responsibilities and additional cost. AGE is not listed among the actors responsible for implementing these actions. While engagement of other institutions like MLSW, now MFLT, recognises their responsibilities for furthering gender equality, AGE’s engagement in planning, monitoring, and evaluating measures is also important for ensuring that they are adequately gender responsive. Overall, however, the Program is **gender transformative**.

AGE used data from monitoring reports of relevant sectoral strategies, such as the MLSW Sector Strategy 2018-2022, to inform reporting on KPGE implementation.¹⁸¹ Some of the foreseen actions included: “Engaging stakeholders and the general public in addressing informal employment”; “Strengthening the capacities of the labour inspectorate to address informal employment”; and “Exchange of data with relevant institutions and social partners to address informal employment”. The responsible institutions included MLSW, the Labour Inspectorate, the Ministry of Finance (now MFLT), the Ministry of Trade and Industry, TAK, Kosovo Pension Fund (*Trusti*), the Ministry of Public Administration, and the Kosovo Institute for Public Administration. However, as nothing was reported on these actions in the KPGE monitoring report, perhaps inter-institutional coordination in reporting could have been stronger. The Program’s 2020-2021 monitoring report also noted that no progress was made in addressing informal employment.¹⁸²

Programme of Official Statistics 2018-2022

In this Programme, KAS committed to collecting data and estimating the extent of the unobserved economy (informal economy), supported by the World Bank.¹⁸³ An objective is that KAS will try “Measuring Informal Economy” in

¹⁷⁹ Ibid., p. 74.

¹⁸⁰ Republic of Kosovo, Government, OPM, AGE, [Monitoring and evaluation report on the achievement of the objectives for the indicators and the implementation of the activities of KPGE Action Plan 2020-2022](#), Reporting period: 2020 and 2021, 2023.

¹⁸¹ Ibid., p. 124.

¹⁸² Republic of Kosovo, Government, OPM, KAS, [Programme of Official Statistics 2018-2022](#), 2017, p. 12.

¹⁸³ Ibid., p. 40.

collaboration with the Ministry of Finance, TAK, Customs, the Ministry of Internal Affairs, and public agencies with the indicator: “Rate of participation of informal economy in GDP”.¹⁸⁴ This objective was not elaborated on in the Programme to enable understanding of the planned methodology or if gender would be considered in measuring informality. Notably, Gross Domestic Product (GDP) was established as a measure of production capacity and economic growth; it cannot be used to measure overall development or wellbeing, though policymakers often erroneously use it this way.¹⁸⁵ GDP obscures the differences that exist among diverse people, particularly women and men. Additionally, women and men’s engagement in informality differ, so gender-responsive questions that attend to diverse gender roles would be needed to arrive at an accurate understanding of informality.¹⁸⁶ Thus, this Programme was **gender neutral** related to informality. While KAS was in the process of preparing this report as of fall 2023, publishing was delayed due in part to difficulties securing accurate data.¹⁸⁷

Conclusion

The Government has adopted very few policies that address informality directly, but these lack practical steps, have not been informed by gender analysis, and do not have a gender-responsive approach. The lack of gender analysis has hindered the extent to which laws and policies could address informality in a gender-responsive manner, as well as monitoring and evaluating efforts to address informality. Laws do not adequately reflect diverse women and men’s needs or provide sufficient guidance and sanctions for addressing labour rights violations in line with the EU acquis. Laws have not been harmonised with the EU Work-Life Balance Directive or ILO acts, which could contribute to transforming gender norms within the household. Contributions of care and household work to the family economy and benefits from these are not clearly defined by law. Provisions pertaining to sexual harassment and gender-based discrimination are not clearly harmonised across different laws, which impacts the ways gender-based discrimination in labour is reported and addressed. The Recommendations chapter elaborates on potential improvements to the legal framework towards addressing informality.

¹⁸⁴ Kapoor, A. and Debroy, B., “[GDP Is Not a Measure of Human Well-Being](#)”, Harvard Business Review, Economic, 2019.

¹⁸⁵ This gender analysis has sought to do this, as described in [Chapter 3](#). Informality in Kosovo.

¹⁸⁶ KWN conversation with KAS, 2023.

¹⁸⁷ Republic of Kosovo, KAS, ASKdata, “[Main labor market indicators by Variables, Year and Gender](#)”, 2023, accessed 27 December 2023.

2. Women and Men's Labour Force Participation

This chapter describes the general context related to diverse women and men's engagement in the labour force. It discusses working conditions and the gender pay gap.

Labour Force Participation by Gender

Women's labour force participation has remained concerningly low (Graph 1),¹ despite steady overall economic growth in Kosovo.² In 2022, according to KAS, 49% of working-age men (18-64) were employed compared to only 18% of women.³ Meanwhile, 11% of men and 17% of women were unemployed. This data only illustrates officially reported employment rates; it does not reflect informal work. Notably, persons categorised as unemployed must be actively seeking work.⁴ Neither category in Graph 1 includes inactivity: persons who are unemployed but not seeking work. Women are heavily overrepresented among the inactive working age population; 78% of women are inactive compared to 45% of men.⁵

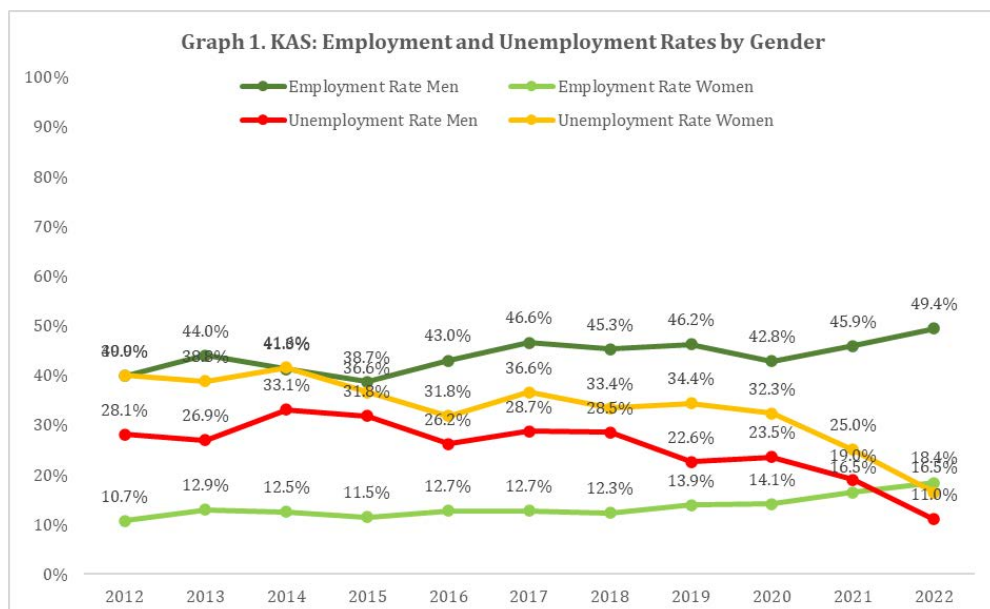
¹ EU, Council of the European Union, EC, [Commission Staff Working Document Economic Reform Programme of Kosovo* \(2019-2021\) Commission Assessment](#), 2019, p. 2.

² Republic of Kosovo, Government, OPM, KAS, [Labour Force Survey 2022](#) [in Albanian], 2023, p. 13.

³ Eurostat defines unemployed as: "Unemployed persons are all persons 15 to 74 years of age who were not employed during the reference week, had actively sought work during the past four weeks and were ready to begin working immediately or within two weeks" (EU, Eurostat, ["Unemployment by sex and age – monthly data \(une_rt_m\)"](#), Reference Metadata in Euro SDMX Metadata Structure (ESMS), accessed 15 February 2024).

⁴ Republic of Kosovo, KAS, ASKdata, ["Main labor market indicators 2012 – 2022"](#), 2023, accessed 15 February 2024.

⁵ N = 1600. The remaining participants identified as other (3%).



Source: KAS, adapted by KWN

KWN's findings regarding employment status differed substantially from those of KAS. In KWN's 2022 survey, 42% of women and 67% of men research participants identified as employed or self-employed,⁶ whereas KAS reported 18% of women and 47% of men employed during the same period.⁷ The difference may be due in part to question phrasing.⁸ KWN provided several options (see Table 1). While self-employment may or may not involve informality, the first three columns were summed to arrive at a total estimate of employment. Whether employment was formal or not was measured through later questions related to contracts and tax payments. KWN also provided the option for participants to state that they worked for their families' businesses but were unpaid. KWN's unemployment category is higher than KAS's as KWN included both inactive and active persons for this analysis, while KAS only included those actively seeking work. In KWN's survey, 77% of unemployed women and 51% of unemployed men were not seeking work.

⁶ KAS, [Employed and the employment ratio to the population - employment rate, by gender and age group according to Employment, Age Group, Year, Quarter, and Gender, 2023](#).

⁷ An additional explanation may be that errors could exist in KWN's or KAS's data; notably, TAK administrative data in 2021 revealed higher employment rates than KAS data (see [Chapter 3. Informality in Kosovo](#) for further discussion).

⁸ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.146$, $p < 0.000$).

Table 1. KWN Survey: Employment Status by Gender			
	Self-employed	Self-employed without employees	Employed
Women	4%	1%	37%
Men	13%	1%	53%
Total	9%	1%	45%

Total Employed (sum of all employed)	Family worker (unpaid)	Unemployed	Other / no response
42%	6%	49%	3%
67%	4%	25%	4%
55%	5%	37%	3%

Women (4%) were less likely to be self-employed (13%)⁹ or employed than men (37%, 53%).¹⁰ Meanwhile, women were significantly more likely to be unemployed (49%) than men (25%).¹¹ Although only 5% of the survey participants identified as unpaid family workers, women (6%) were more likely than men (4%) to engage in such unpaid work.¹²

By Age and Gender

According to KAS, individuals ages 35–44 had the highest employment rate in 2022 (44%) (Table 2), though substantial differences exist between women (24%) and men (64%).¹³ The lowest employment rates were among youth ages 15–24 at 20% among young men and only 9% among young women. KWN’s survey did not include participants younger than 18, which could account for its different findings among younger age groups. Among participants in KWN’s survey, the highest employment rates were among women (47%) and men (64%) ages 25–34 (Table 3).

⁹ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.170$, $p < 0.000$).

¹⁰ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .259$, $p < 0.000$).

¹¹ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .080$, $p = 0.001$).

¹² KAS, [Employed and the employment ratio to the population - employment rate, by gender and age group according to Employment, Age Group, Year, Quarter, and Gender](#), 2023. KAS uses sex (male and female) which differs from gender. KWN has adapted this terminology to refer to gender throughout the report for consistency, though gender may differ from sex among participants.

¹³ $N = 1,601$; Chi-square test ($p < 0.000$).

Table 2. KAS Data on Employment by Age and Gender, 2022, 1 st Quarter			
Age	Women	Men	Total
15-24	9%	20%	15%
25-34	25%	52%	39%
35-44	24%	64%	44%
45-54	19%	59%	38%
55-64	14%	49%	31%
15-64	18%	47%	32%
Source: KWN calculation based on KAS data			

Table 3. KWN Survey 2022: Employment by Age and Gender			
Age	Women	Men	Total
18-24	39%	37%	38%
25-34	47%	64%	55%
35-44	32%	62%	48%
45-54	38%	51%	44%
55-64	13%	41%	30%
18-64	37%	54%	45%
Source: KWN survey, 2022			

For further analysis, KWN established three age categories with reference to youth (18-29), persons in their reproductive years (30-45) who were more likely to be engaged in raising children, and persons less likely to have young children (46-64). Women in the 18-29 age group were more likely to be employed (50%) than women of other groups, whereas significant differences existed among men of different ages (Table 4).¹⁴ While unemployment was highest among women ages 46-64 (57%), women of all ages were significantly more likely to be unemployed than men.¹⁵

¹⁴ Pearson Chi-Square X^2 (2, N = 722) = 18.3, $p < 0.001$.

¹⁵ Pearson Chi-Square X^2 (2, N = 1,600) = 14.6, $p = 0.001$.

Table 4. KWN Survey: Employment Status by Age and Gender							
Gender	Age	Self-employed	Self-employed without employees	Employed	Total Employed	Family worker (unpaid)	Unemployed
Women	18-29	3%	1%	45%	50%	2%	44%
	30-45	6%	1%	34%	41%	7%	50%
	46-64	3%	0%	28%	30%	11%	57%
Men	18-29	14%	0%	49%	63%	5%	28%
	30-45	10%	2%	65%	77%	1%	19%
	46-64	15%	1%	46%	62%	5%	27%
Source: KWN Survey, 2022							

By Ethnicity and Gender

Albanian men were more likely than Albanian women to be employed¹⁶ and self-employed.¹⁷ Meanwhile, Albanian women were more likely than men to state that they were unpaid family workers¹⁸ or unemployed.¹⁹ No significant differences seemed to exist among women and men from other ethnic groups. KAS does not publicise data on employment status disaggregated by Kosovars' ethnicities and genders.

By Geographic Location and Gender

People living in rural areas were more likely to report being unemployed than those in urban areas.²⁰ Men in rural areas (54%) were more likely to be employed than rural women (24%) (Table 5).²¹ A higher percentage of urban men (81%) reported being employed than urban women (58%).²² The highest percentage of unemployed persons was rural women (61%). More rural women said they worked as unpaid family workers (12%) than other groups.

¹⁶ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.144$, $p < 0.000$).

¹⁷ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .083$, $p = 0.001$).

¹⁸ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .263$, $p < 0.000$).

¹⁹ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .227$, $p < 0.000$).

²⁰ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.120$, $p = 0.001$). The numbers in the table do not total 100% because some people selected other or did not respond.

²¹ KWN survey, $n=1,598$ (778 women, 820 men).

²² This is why the totals exceed 100% as a single person could work in multiple sectors.

Table 5. KWN: Employment Status by Gender and Geographic Location							
Gender	Location	Self-employed	Self-employed without employees	Employed	Total Employed	Family worker (unpaid)	Unemployed
Women	Rural	2%	1%	21%	24%	12%	61%
	Urban	6%	1%	51%	58%	1%	39%
Men	Rural	11%	1%	42%	54%	7%	34%
	Urban	14%	1%	66%	81%	1%	15%
Source: KWN Survey, 2022							

By Sector and Gender

Table 6. KWN: Employment Sector by Gender			
Sector	Gender		Total
	Women	Men	
Public	35%	34%	34%
Private	62%	67%	65%
NGO	3%	2%	3%
International organisation	0%	1%	0%
Public enterprise	1%	0%	1%

Most employed women and men reported working in the private sector (65%), followed by the public sector (34%) (Table 6). Respondents could select multiple responses if they worked in multiple sectors.²³

According to KAS, most people are employed in education (22%), hotels and restaurants (22%), or manufacturing (11%) (Table 7).²⁴ By gender, most women are employed in education (26%) or hotels and restaurants (25%). Most men are engaged in education (20%), hotels and restaurants (20%) or manufacturing (13%).

²³ KAS data generated by KWN, 2023.

²⁴ KAS [OPENDATA](#) generated in 2024

Table 7. KAS: Employment by Economic Activity and Sex, 2022						
Economic Activities (Sectors)	Male		Female		Total # in Sector	% of Sector Employees
	#	%	#	%		
Agriculture, forestry, and fishing	8,073	89%	1,037	11%	9,110	2%
Mining and quarrying	3,164	84%	598	16%	3,762	1%
Manufacturing	29,875	82%	6,375	18%	36,250	9%
Electricity, gas, steam, and air conditioning supply	10,041	95%	483	5%	10,524	3%
Water supply, sewerage, waste management and remediation activities	3,516	92%	301	8%	3,817	1%
Construction	43,222	96%	1,793	4%	45,015	11%
Wholesale and retail trade; repair of motor vehicles and motorcycles	57,648	73%	21,156	27%	78,804	19%
Hotels and restaurants	24,649	78%	6,893	22%	31,542	8%
Transporting and storage	16,454	91%	1,587	9%	18,041	4%
Information and communication	7,064	70%	3,025	30%	10,089	2%
Financial and insurance activities	8,110	76%	2,520	24%	10,630	3%
Real estate activities	957	94%	59	6%	1,016	0%
Professional, scientific, and technical activities	7,037	71%	2,923	29%	9,960	2%
Administrative and support service activities	10,536	66%	5,352	34%	15,888	4%
Public administration and defence; compulsory social security	23,865	72%	9,247	28%	33,112	8%
Education	19,661	44%	24,565	56%	44,226	11%
Human health and social work activities	9,300	36%	16,307	64%	25,607	6%
Arts, entertainment, and recreation	2,990	80%	730	20%	3,720	1%
Other services activities	6,906	59%	4,889	41%	11,795	3%
Activities of households as employers; undifferentiated goods and services; production activities of households for own use	549	56%	424	44%	973	0%
Activities of extraterritorial organisations and bodies	2,676	69%	1,214	31%	3,890	1%
KAS data, adapted by KWN ²⁵						

²⁵ UNDP, [Exploring the Dynamics of Household Poverty in the face of inflation: Evidence from a survey](#), 2023, pp. 24-25. By gender, this included 282 observations of men and 126 of women.

The United Nations Development Programme (UNDP) has estimated participation in different economic sectors by ethnicity and gender (see Table 8).²⁶ The highest percentage of Albanians worked in industry and production (16%), followed by construction (13%). Serbs similarly worked in industry and production (22%), followed by transportation and communication (14%). Roma, Ashkali, and Egyptians tended to be more employed in the construction sector (16%), followed by retail trade (15%) and textiles and clothing (15%). Gender-disaggregated data by ethnicity was not published.

Table 8. UNDP: Employment by Sector, Ethnicity, and Gender					
Sector	Albanians	Serbs	Roma, Ashkali, Egyptians	Men	Women
Agriculture	6.0%	6.4%	11.6%	7.7%	1.4%
Industry/production	16.4%	22.2%	8.9%	19.1%	9.5%
Textile/clothing	4.6%	0.0%	14.5%	2.9%	9.9%
Construction	13.3%	10.4%	16.2%	18.6%	0.0%
Retail trade	12.5%	6.9%	14.8%	8.5%	21.4%
Wholesale trade	3.8%	6.9%	0.0%	3.2%	5.4%
Hospitality/industry	10.5%	2.9%	6.3%	9.5%	11.2%
Transport/communication	5.9%	13.9%	2.3%	7.7%	1.8%
Professional services	10.6%	9.9%	2.3%	8.6%	15.4%
Real estate	0.3%	0.0%	0.0%	0.4%	0.0%
Other	16.2%	20.3%	21.1%	13.7%	23.9%
Total	100%	100%	100%	100%	100%
Source: UNDP, 2023, p. 24-25, adapted by KWN					

Generally, a higher percentage of men were employed in industry and production (19%) and construction sectors (19%), whereas more women worked in retail/trade (21%) and professional services (15%).

Data on employment by sector is based on officially reported employment; it does not include informal work. Nevertheless, it can shed light on areas where informality may exist, given gender trends regarding women and men's occupations as discussed in the next chapter.

²⁶ UNDP, [Labour Market Inclusion of Persons with Disabilities in Kosovo](#), 2019, pp. 16-18.

Disability and Gender

Kosovo does not have any accurate official statistics pertaining to employment levels among persons with disabilities. A 2019 UNDP study involving 404 persons with disabilities found that only 15% were employed (14% of disabled women and 16% of men).²⁷ Of these, 76% worked full time, 13% worked part time due to disability or limited full-time opportunities, 8% were self-employed, and 3% worked in seasonal jobs. Regarding sectors, 47% worked in the private sector, 44% in the public sector, and 10% in NGOs. When asked if they knew that they did not have to pay taxes on their salaries, which is not legally required of persons with disabilities, only 66% were aware of this right. While 37% of those working said that they faced no workplace challenges, some reported issues like low wages (29%), poor working conditions (19%), limited accessibility amid poor infrastructure (16%), lack of health insurance (15%), transportation problems (13%), and disability-based discrimination (11%).²⁸ The subsample of persons with disabilities who participated in KWN's survey was too small to examine relationships between disability and employment status.

CSOs working with persons with disabilities and persons with disabilities themselves highlighted several difficulties that they have faced securing employment. A research participant who works as a clinical psychologist at a CSO supporting people with disabilities in Prishtina/ Priština stated that an employer told her, "Seriously, don't make me employ them [persons with disabilities] ... I'm able to do whatever you want, just as long as no one sees this person at work".²⁹ This private sector employer reportedly refused to employ persons with disabilities because they did not want clients to see them. This and other interviews suggest that some employers may discriminate against people with disabilities out of fear that stigma might affect the company's reputation among potential clients.

A research participant with disabilities described her experience seeking a job through the Government-run employment service *Superpuna*:

I sent an email that I am a person with disabilities. The woman at the Ministry said, "I'm really sorry, honey. You'd better withdraw from this because we can't do anything." Meaning, prejudice comes from those who are called to sensitise [employers]. They convince you to with-

²⁷ This totals more than 100%, which may be attributable to rounding or individuals being able to select more than one response.

²⁸ KWN interview with, a woman with a disability, Prishtina/Priština.

²⁹ Ibid.

draw your request. They called me twice, saying “I’m telling you like my sister, withdraw.”³⁰

Interviews suggested that people with disabilities, and particularly women with disabilities, faced difficulties securing employment due to stigma and some employers’ discrimination. As these instances indicate, employment agencies and employers encouraged them to abandon efforts to secure employment.

Some people face double discrimination because they have disabilities and are women, according to observations made by WCSOs.³¹ Women with disabilities are more likely to engage in part-time work, experience social exclusion, or live in poverty, these sources said.³²

According to the Law on Vocational Ability, Rehabilitation, and Employment of People with Disabilities, each employer is obliged to employ at least one person with a disability for every fifty employees.³³ However, persons with disabilities have reported that this Law is not implemented, and employers are seldom sanctioned for failing to implement it.³⁴ Other countries have used similar quota-levy systems for integrating persons with disabilities into the labour market. This system involves penalising employers with a certain number of employees who have not employed at least a proportionate percentage of persons with disabilities, as required by national law.³⁵ The measure, when implemented properly, could incentivise employers to hire persons with disabilities.

LGBTIQ+ Persons

No accurate data is available regarding employment rates among LGBTIQ+ persons. First, it is difficult to reach enough LGBTIQ+ persons through quantitative surveys involving randomly selected research participants, and the subsample usually is too small for drawing statistically significant conclu-

³⁰ KWN members; see also UNDP, [Promoting an Inclusive Workplace for Persons with Disabilities in Thailand](#), 2022, p. VI.

³¹ Atanasova, A., [Narrowing the employment gap for people with disabilities](#), 2023, p. 8.

³² Republic of Kosovo, Assembly, [Law No. 03/L-019 on Vocational Ability, Rehabilitation and Employment of People with Disabilities](#), 2009, Article 12, paragraph 2.

³³ KWN discussions involving CSOs supporting persons with disabilities and persons with disabilities, 2022.

³⁴ Jeziorna, K., ILO, [Vocational rehabilitation and employment of people with disabilities](#), Report of a European Conference Warsaw, 23–25 October 2003, p. 64.

³⁵ Considering this, KWN did not include questions pertaining to gender identity or sexuality in its survey. KWN also sought to avoid potential counter-effects from research participants due to social stigma.

sions.³⁶ Second, they may not wish to identify as such during surveys, fearing potential stigma, discrimination, or hate crime.³⁷ Few LGBTIQ+ persons feel comfortable identifying as such on surveys,³⁸ which likely contributes to underreporting. For similar reasons and considering the private, personal nature of such information, LGBTIQ+ persons may not share their gender identity or sexual preferences with their employers. As a result, no quantitative data

“People are not allowed to talk about their sexual orientation; they are rejected by society. Imagine their position when it comes to employment.”

- CSO representative, Mitrovica

exists about LGBTIQ+ persons’ employment rates. However, the Center for Equality and Liberty’s (CEL) 2021 survey of 70 LGBTI+ individuals ages 15 to 32 found that 56% were unemployed.³⁹ Qualitatively, interviews with LGBTIQ+ persons and organisations suggest that LGBTIQ+ persons tend to face added challenges and discrimination when seeking employment. Activists said LGBTIQ+ persons report a few instances of discrimination each year, mainly within the service sector, such as job termination and sexual harassment. A CSO representative in Mitrovica said, “People are not allowed to talk about their sexual orientation;

they are rejected by society. Imagine their position when it comes to employment”.⁴⁰ Activists stated that a few LGBTIQ+ persons work with contracts in graphic design, the fashion industry, and human rights CSOs.⁴¹ In a few cases, they outsource work to international companies, but most are unemployed or engaged in informal work, activists said.⁴²

³⁶ KWN discussions with LGBTIQ+ persons and CSOs.

³⁷ Watson, R.J., Wheldon, C.W., Puhl, R.M., “[Evidence of Diverse Identities in a Large National Sample of Sexual and Gender Minority Adolescents](#)”, Journal of Research on Adolescence, American Association for the Advancement of Science, 2019.

³⁸ Bakija, J., [LGBTI+ Persons During Covid-19 Pandemic](#), 2021, pp. 28-30.

³⁹ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2022, p. 48.

⁴⁰ KWN interview with LGBTIQ+ activist.

⁴¹ Ibid.

⁴² Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .175$, $p < 0.000$).

Reasons for Unemployment by Gender and Other Factors

Women were significantly more likely than men to state that they were not seeking employment due to household⁴³ or childcare responsibilities.⁴⁴ An even larger percentage of women (34%), but also men (37%), stated that they had too much work to do at home to engage in employment. A moderate correlation existed with men stating that they were not officially employed due to their studies.⁴⁵ Although they constituted a small proportion of the sample, men were more likely than women to state that they were not officially employed because “paying income taxes is too expensive, so I work informally instead”.⁴⁶

Reason	Women	Men	Total
Student	19%	26%	21%
Have to care for children	31%	2%	21%
Have family and household responsibilities	14%	3%	10%
Too much work to do at home	34%	37%	35%
Paying income taxes is too expensive, so I work informally instead	1%	2%	1%
Receive social assistance	2%	3%	2%
Receive money from other family members in Kosovo or abroad	6%	6%	6%
Retired (early)	2%	3%	2%
Long-standing health issues	6%	8%	7%

Seeking Employment

Men were significantly more likely than women to be seeking employment.⁴⁷ Of the KWN-surveyed persons who were not employed, 77% of women were not seeking employment (compared to 23% who were), whereas for men, percentages were nearly equal: 49% of men said they were seeking employment while 51% of men were not.⁴⁸

⁴³ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .340, p < 0.000$).

⁴⁴ Pearson correlation is significant at the 0.05 level (2-tailed) ($r = -.079, p = 0.042$).

⁴⁵ Pearson correlation is significant at the 0.05 level (2-tailed) ($r = -.0859, p = 0.027$).

⁴⁶ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .261, p < 0.000$).

⁴⁷ KWN survey, $n = 671$ (437 women, 234 men).

⁴⁸ EARK response to KWN data request, 2024.

Table 10. EARK: Registered Employment Seekers in 2023

Age group	Total	Women		Men		% of All	
		#	%	#	%	Women	Men
15 - 24	6,227	3,285	53%	2,942	47%	16%	14%
25 - 39	17,714	8,541	48%	9,173	52%	42%	42%
40 - 54	12,957	6,075	47%	6,882	53%	30%	32%
55+	5,220	2,583	50%	2,637	50%	13%	12%
Total	42,118	20,484	49%	21,634	51%	100%	100%

EARK maintains data on persons registered as unemployed who are seeking employment (Table 10).⁴⁹ In 2023, more women and men ages 25-39 were seeking work than those of other age groups; they represented the highest numbers and percentages. In the 40-54 age group, a slightly higher percentage of men (53%) than women (47%) were seeking work. Those percentages were switched for ages 15-24, where 53% of women and 47% of men sought work. By municipality, a noticeably higher percentage of women than men was seeking employment in Suhareka/Suva Reka and Prishtina/Priština.⁵⁰

Working Conditions

Since 2013, the EU Gender Equality Index has tracked progress on various dimensions of equality, including labour.⁵¹ The Index utilises Eurostat data collected by states' statistical institutions using standardised methods. Kosovo has not collected sufficient data to establish the dimension pertaining to labour. While only official data submitted to Eurostat may be used to calculate the Index, KWN collected data in accordance with Eurostat guidance to enable estimates for use until Kosovo collects such data and officially submits it. Some of the findings, which are also relevant to the context in discussing informality, are presented in this section.

⁴⁹ For detailed figures on registered employment seekers by municipality population and gender, see [Annex 4](#).

⁵⁰ EIGE, [Gender Equality Index 2023](#), 2023.

⁵¹ KWN survey, n = 883 (331 women, 552 men).

Table 11. Types of Contracts by Gender			
	Women	Men	Total
Permanent contract	33%	37%	36%
Fixed term contract	57%	56%	56%
Seasonal contract	3%	1%	2%
Service contract	2%	1%	1%
Other	5%	5%	5%

Table 12. Percentage of Employed Persons with Permanent Contracts by Gender and Age Group			
	18-29	30-45	46-64
Women	20%	39%	48%
Men	30%	29%	57%
Total	25%	32%	54%

Overall, 69% of women and 72% of men said they had contracts at their job, while 31% of women and 28% of men did not.⁵² Of those with contracts, 33% of women and 37% of men had permanent contracts, whereas 57% of women and 56% of men had fixed term contracts (Table 11).⁵³ Men were significantly more likely than women to have permanent contracts,⁵⁴ which means that women

may be slightly more susceptible to job loss. Perhaps unsurprisingly, a correlation exists between age and having a permanent contract; workers ages 30 and older were more likely to have permanent contracts.⁵⁵ While nearly half of employees ages 46-64 had permanent contracts (48%), 39% of persons ages 30-45 and 20% of youth ages 18-29 had them. Meanwhile, a higher percentage of women ages 46-64 had permanent contracts than young-

“They didn’t extend my contract because women with children don’t suit them.”

-Woman, KWN survey

⁵² KWN survey, n = 659 (243 women, 416 men).

⁵³ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.122$, $p < 0.000$).

⁵⁴ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .102$, $p < 0.000$), $n = 1,602$.

⁵⁵ KWN survey, n = 149 women, 251 men.

er women, and men ages 46-64 were most likely to have permanent contracts (57%) (Table 12).

For workers without permanent contracts, on average women had contracts lasting 14 months whereas men's contracts averaged 15 months.⁵⁶ Additionally, KWN has received reports of employers using short-term contracts to avoid paying for women's maternity leave or to discontinue women's employment after they have had a child.⁵⁷

Table 13. "How are your working arrangements [hours] set?"			
	Women	Men	Total
We have regular working hours every day	68%	65%	66%
My supervisor sets them without consulting me	3%	5%	5%
My supervisor sets them with my inputs	14%	10%	11%
I decide on my own arrangements	12%	17%	15%
Refuse to answer	3%	3%	3%

On average, women worked 38 hours per week in a paid job, whereas men worked 42 hours.⁵⁸ Women were more likely than men to work part-time.⁵⁹ More than two-thirds of these employed women (67%) and men (71%) said they worked the same number of hours every day or week, whereas 26% of both genders indicated that their work schedules changed.⁶⁰ Meanwhile, 68% of women and 65% of men said they had fixed starting and finishing times at work (Table 13).⁶¹ When asked how their working arrangements were set, 14% of women and 10% of men said their supervisor consulted them in establishing their working arrangements, while 12% of women and 17% of men chose their own arrangements. This suggests that approximately one-fourth of workers had some flexibility in their working arrangements. Only 5% said they had no choice.

⁵⁶ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2022, p. 43

⁵⁷ KWN survey, n = 328 women, 552 men. Two outliers were removed as they exceeded 12 hours per day, seven days per week (84 hours).

⁵⁸ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .156$, $p < 0.000$).

⁵⁹ N = 961 (379 women, 582 men). Meanwhile, 4% of women and 1% of men did not know while 3% of women and 2% of men refused to answer.

⁶⁰ N = 883 (330 women, 553 men). Approximately 3% refused to answer.

⁶¹ KAS, [Labor Force Survey 2022](#), 2023, p. 20.

Table 14. Compensation for Overtime Work

	Women	Men	Total
Yes, at 1.3 or 1.5 times my salary	20%	25%	23%
Yes, but as regular working hours	10%	5%	7%
Sometimes, but not always	11%	10%	10%
Yes, but not paid, we take free days	10%	7%	8%
No, never	25%	26%	26%
Refuse	24%	26%	25%

As per the LFS 2022 data, during a typical week, 75% of employed individuals worked 40 to 48 hours, 8% worked 49 to 59 hours, and 8% worked 60 or more hours. Men generally worked longer hours than women, with 19% of men working more than 48 hours per week, compared to 8% of women.⁶² In KWN's survey, during a usual work week, 28% of women and 17% of worked part time (i.e., fewer than 40 hours per week).⁶³ Meanwhile, 23% of women and 28% of men stated that they regularly worked overtime, beyond a regular 40-hour work week. In accordance with the Law on Labour, overtime work and work on holidays should be compensated at 1.3 times a person's regular salary for overtime and 1.5 times for overtime work on weekends and official holidays, either in pay or time off.⁶⁴ Approximately one in five employed women and one in four men stated that they were paid, and 10% of women and 7% of men received time off as compensation, as per the Law (Table 14).⁶⁵ However, a staggering 46% of women and 42% of men were not paid nor compensated with time off in accordance with the Law. Moreover, the fact that one in four persons refused to respond to this question may suggest that violations could be even more widespread. Such unpaid work may not explicitly constitute informality, but it is a rights violation, which contributes to lost income and lost tax revenues.

⁶² KWN survey, 2022, n = 720 (282 women, 438 men).

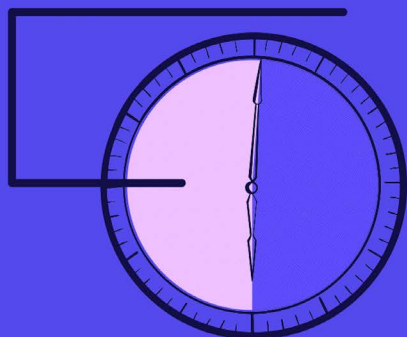
⁶³ Republic of Kosovo, Assembly, [Law No. 03/L-212 on Labour](#), Article 56.

⁶⁴ KWN survey, n = 908 (344 women, 564 men).

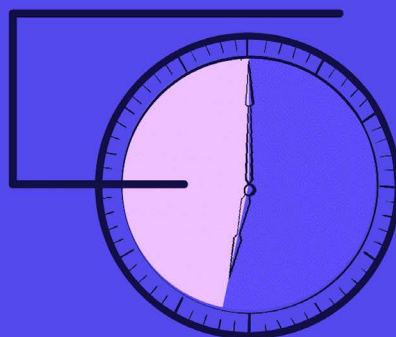
⁶⁵ EIGE, [Glossary & Thesaurus](#).

At least

46%
of women



42%
of men



Were not compensated for overtime work

The Gender Pay Gap

The gender pay gap refers to the difference between the average hourly earnings of men and women, usually expressed as a percentage.⁶⁶ Globally, for every dollar a man makes, a woman makes 77 cents. The gender pay gap is an issue in almost all countries due to the underestimation of women's work.⁶⁷ In Kosovo in 2017, on average women had a net wage of €312 per month, while men made €346, a €34 difference.⁶⁸ Women tend to earn less than men, even after controlling for human capital (i.e., knowledge and skills developed in education and through job experience), making on average €289 per month compared to men (€353) in 2017.⁶⁹ AGE has estimated that the gender pay gap in Kosovo is 9.3%.⁷⁰

⁶⁶ ILO, [Women at Work](#), 2016, p. 17.

⁶⁷ AGE, [Gender Pay Gap in Kosovo](#), 2020, p. 13.

⁶⁸ MCC, [Kosovo Labor Force and Time Use Study Research Report](#), 2018, p. 56.

⁶⁹ AGE, [Gender Pay Gap in Kosovo](#), 2020.

⁷⁰ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.132$, $p < 0.000$). This was true across urban and rural areas.

Table 15. Monthly Net Earnings from Employment by Gender			
Earnings	Women	Men	Total
No earnings	2%	2%	2%
€0-100	2%	0%	1%
€101-250	14%	4%	8%
€251-400	31%	26%	28%
€401-800	29%	34%	32%
€801-1200	5%	9%	7%
€1201-2000	1%	3%	2%
More than €2000	0%	1%	1%
Don't know	1%	2%	1%
Refused	15%	18%	17%

While considering that differences can exist by sector and other factors, KWN's 2022 survey found that employed men made more than employed women (Table 15).⁷¹ While Albanian men tended to make more than Albanian women,⁷² statistically significant differences in income did not seem to exist among women and men in other ethnic groups. Notably, 17% of survey participants refused to respond to the question, which could contribute to error.

While statistically significant information is unavailable regarding net wages for LGBTIQ+ persons, a survey of 70 such individuals ages 15 to 32 revealed a wide range in monthly income with 24% earning €0-100 per month, and 20% earning more than €551.⁷³

⁷¹ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.129$, $p < 0.000$).

⁷² Bakija, J., [LGBTI+ Persons During Covid-19 Pandemic](#), 2021, pp. 28-30.

⁷³ Eurostat, [Building the System of National Accounts - informal sector](#), 2019. Eurostat describes three ways to estimate the informal sector: direct, indirect, and model methods. Direct methods entail microeconomic approaches like surveys or tax audits to directly collect data on economic activities. Indirect methods take a macroeconomic perspective, combining various economic variables and assumptions to estimate the total economic activity of the informal sector. Among indirect methods, discrepancy methods rely on differences between aggregate income and expenditure or between labour force and formal employment; monetary methods assume hidden transactions primarily involve cash, estimating the money in circulation minus taxes to approximate informal activities; and physical input methods use discrepancies in electricity consumption and GDP. Lastly, model approaches use structural equations, like the Multiple Indicator-Multiple Cause model to link unobserved variables to observed indicators and causes, offering a more complex but potentially less accurate estimation.

Conclusion

Women have continuously participated in the official labour force at rates much lower than men. Rural women have had among the lowest employment rates. Women were more likely than men to attribute their unemployment to household and childcare responsibilities. People with disabilities have tended to be unemployed due to discrimination, poor infrastructure, and stigma, whereas LGBTQ+ persons have faced discrimination in hiring. Among the employed, a gender pay gap has existed, with men earning more than women. Occupational differences have persisted with more men working in industry, production, and construction and more women working in retail, trade, and professional services. More than a fourth of employed persons did not have contracts, and 43% were not properly compensated for overtime work. If employed persons face such rights violations, the situation may be even more precarious for persons working informally, in the shadows, without written contracts outlining their rights. Due to gender norms and power relations, women may be particularly susceptible to rights violations, as later chapters elaborate.

3. In the Shadows: Informality in Kosovo

This chapter responds to the second research question, examining how diverse women and men's involvement in informality differs. Eurostat has outlined several macrolevel and microlevel methodologies for measuring the informal economy.¹ The methodology used depends on research aims, policymakers' planned uses for findings, and the human and financial resources available for conducting the research.² Several actors have sought to estimate informality in Kosovo using different methods. This chapter discusses the methods used for existing research on informality. It then presents KWN's approach to measuring informality and presents the current findings.

Existing Literature and Measures of Informality

An estimated 61% of the global workforce rely on the informal economy for their income,³ including a slightly higher percentage of men (63%) than women (58%).⁴ Although the informal economy is a global phenomenon, it is more prevalent in low-income countries, accounting for approximately 89% of total employment.⁵ Informal work is most widespread among African women, with a rate of 90%, and occurs least in Europe and Central Asia (24% for women, 26% for men). In African countries, women tend to be overrepresented in the informal economy, mainly because women contribute as family workers.⁶ In other developing

¹ Ibid., "How to measure the informal sector".

² International Organization of Employers, [The Informal Economy: An Employer's Approach](#), 2021, p. 4.

³ Gardner, J., Walsh, K., and Frosch, M. [Engendering informality statistics: gaps and opportunities working paper to support revision of the standards for statistics on informality](#), ILO, 2022, p. 10.

⁴ ILO, [Women and men in the informal economy; A statistical update](#), 2023, p. 15.

⁵ ILO, [Trends for Women 2018 – Global snapshot](#), 2018, p. 10.

⁶ Ibid., p. 11.

countries men tend to be overrepresented in informal employment.⁷ For example, in Arab States, 70% of men and 62% of women are engaged in informal work.⁸ Research in different regions thus suggests differences in women and men's participation in the informal economy and the need to consider regional and country-specific differences when assessing informality. Some reported differences may be attributed to different definitions and methodologies used to measure informality.

Using a macrolevel approach, official data from Kosovo institutions could shed light on informality. According to TAK records, in 2017 there were 65,745 businesses operating, but only 46,558 were registered with TAK as taxpayers; 19,187 businesses (29%) were operating without fiscal cash registers to log transactions.⁹ This can lead to tax evasion, negatively impacting state revenues.¹⁰ Yet, the extent of informality can be broader than this; examining only businesses does not account for individual workers engaged in informal work outside businesses or in addition to their formal employment.

TAK also maintains data on employed individual taxpayers by gender, according to their primary employment. Such data could be compared with employment data for a macrolevel analysis of informal employment. In 2021, TAK's data revealed notably higher employment figures than the KAS LFS, particularly for specific age groups of men and for all age groups of women (Table 16). This suggests that the KAS LFS may not have had accurate employment data that year, which hinders examining informality, such as by comparing reported employment with registered taxpayers. This situation may relate to the COVID-19 pandemic when government measures encouraged registration of workers to access benefits, contributing to a rapid increase in job seekers and registered employees,¹¹ coupled with pandemic-affiliated difficulties for KAS to collect accurate data in a timely manner. More recent data was unavailable to enable post-pandemic comparisons between persons identifying as employed and registered taxpayers. Meanwhile, employed persons may also engage in for-

⁷ Gardner, J., Walsh, K., and Frosch, M. [Engendering informality statistics: gaps and opportunities working paper to support revision of the standards for statistics on informality](#), ILO, 2022, p. 10.

⁸ TAK, [Raporti i Auditimit](#), [Audit Report] [in Albanian], 2017, p. 15.

⁹ Lecaj, V., and Sylaj, B. [Informality in Kosovo](#), 2020, pp. 265-266.

¹⁰ KWN, [The Pandemic Has no Gender? A Gender Fiscal Budget Analysis: The Government of Kosovo's Response to the COVID-19 Pandemic from a Gender Perspective](#), 2020, pp. 50-51. Employers registered employees to benefit from the Government's Emergency Fiscal Measures to Support Private and Public Enterprises and Employees: Measure 14 provided financial support to companies that registered employees with an employment contract of at least one year during the period of the public health emergency in the amount of €130 for two months after registration, amounting to up to €6,000,000 for the total measure.

¹¹ LFS, [KAS OPENDATA](#), generated by KWN, 2023.

mal or informal secondary employment, which would not be captured by this macrolevel measure of informality.

Table 16. TAK Registered Taxpayers Compared to KAS LFS Data for 2021

Age	TAK Data 2021 (primary wage)			LFS 2021 ¹²			Difference		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
15-24	36,770	26,052	62,822	31,183	12,664	43,847	5,587	13,388	18,975
25-34	74,915	28,698	103,613	70,720	29,711	100,431	4,195	1,013	3,182
35-44	59,372	34,299	93,671	64,448	24,723	89,171	5,076	9,576	4,500
45-54	44,842	25,314	70,156	67,689	21,772	89,461	22,847	3,542	19,305
55-64	35,806	14,755	50,561	47,411	12,983	60,394	11,605	1,772	9,833
Total	251,705	129,118	380,823	281,451	101,853	383,304	29,746	27,265	2,481

Table 17. Primary Employed Registered with TAK by Gender, 2018-2023

Year	Total	Male	Female	Unverified
2023	415,34313	256,072	153,773	5,498
		62%	37%	1%
2022	356,192	222,523	131,323	2,346
		62%	37%	1%
2021	339,438	216,569	120,686	2,184
		64%	36%	1%
2020	321,548	208,967	110,388	2,193
		65%	34%	1%
2019	298,335	193,572	102,221	2,542
		65%	34%	1%
2018	280,620	184,497	92,955	3,168
		66%	33%	1%

¹² This data is from TAK was initially gathered in October 2023 and the total number of taxpayers was 369,028. Meanwhile, reportedly using TAK data, KAS reported 374,409 employees with primary employment paying taxes as of October 2023, illustrating that administrative data does not always align (KAS, [Administrative Statistics of the Labour Market](#), October 2023). KAS did not publish gender-disaggregated data.

¹³ TAK, [Employed by gender](#), 2018-2023, calculated by KWN based on the average of all registered workers per year, drawing from monthly data. TAK provided data for 2023 via correspondence with KWN.

TAK data from 2018 to 2023 evidence that consistently more men than women have been registered as individual taxpayers based on their primary employment (Table 17).¹⁴ Given that more men than women are employed and that men tend to have higher salaries, it is unsurprising that men paid 65% of the total income taxes collected in 2023.¹⁵ Given differences in institutional data, however, it is difficult to use this information to estimate the extent of informality. Nor would this method of comparing LFS data with TAK data account for persons who work but do not identify as employed or who engage in informal activities in addition to paid work.

The World Bank used 2012 LFS data and a broad definition of informal work, encompassing small firm workers, unpaid family labour, and self-employment in small or nonprofessional roles; it found that approximately 35% of workers were informal in 2012.¹⁶ Specifically, employees in small businesses made up 36% of the informal sector, 28% were self-employed in non-professional roles, 19% held positions as employers in small enterprises, and the rest were unpaid family labourers (17%).¹⁷ While the Government seems to generally refer to this source when estimating the extent of informality in Kosovo, the 2012 data is now outdated.

In 2013, Riinvest surveyed 600 companies in Kosovo, randomly selected from the TAK database of registered businesses, concluding that 37% of the total labour force was unregistered.¹⁸ Riinvest used the Hidden Employment Index, which incorporates practices common in the hidden economy, such as working without a written contract, lower official remuneration than actual wages, lack of social security coverage, insufficient contributions according to contract amounts, and the absence of health insurance. The study measured unregistered workers using two questions: 1) “what percentage of the total labor force of a typical firm in your area of activity would you estimate is reported to the tax authorities, bearing in mind difficulties with complying with taxes and other regulations?”; and 2) how many of the business’ full-time employees are not registered? The first question’s indirect approach of questioning may increase response rates, considering the sensitive nature of such

¹⁴ TAK data, provided to KWN.

¹⁵ Cojocaru, A., [Jobs Diagnostic Kosovo](#), Jobs Series, World Bank, 2017. The publication’s section on informality drew from 2012 LFS data and a paper by Ajwad, M.I., Vazquez, E., and Winkler, H., “European informality: A study of Kosovo’s shadow economy”, Background paper for the Kosovo Jobs Diagnostic, Washington, DC: The World Bank, 2016.

¹⁶ Ibid., pp. 43–44.

¹⁷ Zeka, E., Hyseni, P., Leuther, J., Beqiri, G., Abdixhiku, L., Hashani, A. and Nixha, A. [To pay or not to pay - A business perspective of informality in Kosovo](#), Prishtina/Priština: Riinvest, 2013, p. 21.

¹⁸ SELDI, [Hidden economy in the Western Balkans 2020: Trends and Policy Options, Policy Brief](#), No. 11, 2020, p. 8.

questions. However, the resulting finding does not actually measure the extent of informality because it does not relate to respondents' actual experiences but only to their perceptions. The second question on unregistered workers provides a more accurate account of informality. However, Riinvest's sample only involved registered businesses, so findings exclude persons working outside structured employment, such as in unregistered businesses, family businesses, or farms. Therefore, these estimates likely under-estimated the extent of informality. Nor did Riinvest publish any gender-disaggregated data. This study is also outdated.

Southeast European Leadership Development and Integrity (SELDI) produces periodic data on the Hidden Employment Index (2016, 2019, 2021), which includes "five practices common in the hidden economy":

- Working without a written contract with the employer
- The "official" remuneration written in the contract is lower than the wage actually paid to the employee, as agreed upon verbally between the two parties
- The employee has no social security coverage
- The base for the social security contributions paid is the amount written in the contract, and not the higher amount actually received
- There is no health insurance on the main job¹⁹

All survey respondents working in a "main job" who were in any of these situations were considered engaged in hidden employment. Kosovo consistently has had the highest percentage of persons engaged in hidden employment in the WB: in 2016 (81%), 2019 (83%), and 2021 (76%).²⁰ The high rate can be attributed primarily to Kosovars' lack of health insurance coverage by employers, as this is not a legal requirement and thus perhaps less relevant in measuring informality in Kosovo at present. More specifically, in 2021, 19% of employed persons worked without a contract and 18% had higher remuneration paid than stated in their contract.²¹ The survey did not include persons who did not identify as engaged in a main job (i.e., work at home, in a family business, or in agriculture). None of the SELDI reports provides gender-disaggregated data or any gender analysis.

¹⁹ Ibid., and for 2021: SELDI, [Geopolitics, State Capture and Peak Corruption: What Is Next for Anticorruption in the Western Balkans?](#), 2022, p. 15.

²⁰ Ibid., p. 56.

²¹ Dabla-Norris, E., Gradstein, M., and Inchauste, G., [What Causes Firms to Hide Output? The Determinants of Informality](#), 2005, cited in Mustafa, I., Shiroka-Pula, J., Sauka, A., Berisha, G., Pula, L., Lajqi, S., and Jaha, A., [Analysis of the Shadow Economy in Kosovo](#), 2019, p. 8.

Prior studies have identified a strong correlation between business size and informality.²² Employment in small firms was strongly related with the shadow economy, and a substantial proportion of employees without contracts worked in small firms. Meanwhile, employees in large firms in Kosovo were more likely to have contracts.²³ These studies had limitations in that using firm size to measure informality overlooked both formal small firms and large firms employing unregistered workers.²⁴ The 2005 data is also outdated.

Drawing from the Millennium Challenge Corporation (MCC) time-use survey in 2017, researchers estimated that 35% of employees worked without a formal employment contract in Kosovo that year.²⁵ They aptly observed that “results need to be cautiously interpreted considering potential biases related to the sincerity or readiness of the respondents to give honest answers regarding an illegal working arrangement”. While considering that informality may be more widespread than reported, they found that work without contracts was more prevalent among men (38%) than women (21%). Young individuals were at higher risk with 64% of youth engaged in unregistered employment. Albanian workers were more likely to be in unregistered jobs (36%) than persons of other ethnicities (24%). Education was also relevant; only 9% of individuals with a tertiary education worked without contracts compared to 65% of those with less than a secondary education. Specific sectors like construction (77%) and agriculture (50%) had particularly high rates of unregistered employment. As the MCC study focused solely on contracts, their examination of informality was limited. This data is now rather outdated.

In summary, a plethora of approaches exist for measuring informality, used by various actors for different purposes. How informality is conceptualised and measured (operationalised) affects estimates of the extent of the informal economy and informal work. The measures used in Kosovo to date have obscured certain types of informal work, particularly that undertaken within

²² Mustafa, I., Shiroka-Pula, J., Sauka, A., Berisha, G., Pula, L., Lajqi, S., and Jaha, A., [Analysis of the Shadow Economy in Kosova](#), 2019, p. 8.

²³ Ibid.

²⁴ Gashi, A., and Williams, C.C., “Evaluating the prevalence and distribution of unregistered employment in Kosovo: lessons from a 2017 survey”, The South East [European Journal of Economics and Business](#), 2019, p. 13. The MCC [survey](#) involved 8,540 households, using multi-stage stratified cluster-randomised sampling.

²⁵ Hussmanns, R., Policy Integration Department Bureau of Statistics International Labour Office, [Measuring the informal economy: From employment in the informal sector to informal employment](#), Working Paper No. 53, Geneva, December 2004 “A criticism sometimes made of the informal sector definition adopted by the 15th [International Conferences of Labour Statisticians] is that persons engaged in very small-scale or casual self-employment activities may not report in statistical surveys that they are self-employed, or employed at all, although their activity falls within the enterprise-based definition.”

family and agricultural businesses, thereby underestimating informality. Few studies have involved intersectional gender analysis, examining how informality affects diverse women and men of different ages, ethnicities, and geographic locations. Much of the existing data is now outdated.

KWN's Methodology for Measuring Informality

Any estimation of informality involves error for several reasons. First, Kosovo faces general challenges with statistics, particularly the fact that 2011 population census data is outdated, affecting the generalisability of findings to the general population. Second, survey participants' perceptions and understanding of terms such as "employed" may mean that they identify as unemployed even if they are engaged in informal work, but they do not consider such work to be employment.²⁶ Much work performed by household members, particularly women, may not be perceived as work, even if it contributes to small family economies. This may contribute to underreporting of informal work in official labour force statistics and surveys focusing on people identifying as employed; this may have implications related to gender and assessing women's participation in informality. Third, people engaged in informal work may not want to report this work for fear of potential ramifications, particularly during Government-administered labour force surveys. They could fear losing their social assistance, having to pay taxes, or other legal measures if the Government learns of their work. This may hinder survey participants from answering honestly to direct questions about their engagement in informality and contribute to underreporting. How informality is measured, the questions asked, and question order can all affect the accuracy of findings.

Considering these challenges and limitations in existing data on informality in Kosovo, particularly gender-disaggregated data, KWN set out to test alternative ways to measure informality in Kosovo, including context-specific questions. KWN sought to establish a new measure of informality to assess the percentage of the population engaged in informal work, based on individual responses. Therefore, findings do not focus on businesses or households but rather individuals engaged in informal work. Table 18 contains the survey question number, the question asked in bold, the responses relevant to measuring informality (not bold), and an explanation as to why it was included in KWN's measure of informality.

²⁶ Flia and mantia are traditional baked goods that are sold in bakeries or by individual women or families.

Table 18. KWN Variables Measuring Informality		
Q. #	Question, Responses	Explanation
51	What is your employment status? Family worker (unpaid) Unemployed	Selecting unpaid family worker immediately signals engagement in informal, unpaid work. The response of unemployed, when combined with other variables, suggests informal work as the individual does not identify as employed but is engaged in work. All cases of unemployed and informal worker were selected for analysis with the following variables unless otherwise noted.
35	In the last year, have you personally carried out any of the following activities?	These variables indicate activities that could involve informal work if: (a) survey participants consider themselves unemployed (only these cases were selected); and (b) these activities generate income, as indicated by question 36. With a strict, narrow definition of informality, a person could undertake these activities without making any income, which would constitute unpaid work but not necessarily informality involving income. Thus, only cases that made income were selected for this variable specific to informality. Notably, additional cases of informality may exist related to the response “mainly for family use or own consumption”, but these were not included.
35.1	• Growing unprocessed agricultural products like corn or tomatoes	
35.2	• Making food like flia, ²⁷ mantia, or beverages like Raki	
35.3	• Making processed food like ajvar ²⁸ or pickles	
35.4	• Making handcrafts, clothes, or shoes	
35.5	• Working in a household other than your own	
35.6	• Taking care of children in a family other than your own	
	AND	
36	What do you do with these products?	
36.1	• All for sale/barter	
36.2	• Mainly for sale/barter	
39	Would you consider that you personally work for a family business or not? Yes	If persons identified as unemployed and they considered that they worked in a family business, then this would suggest that the person worked as an unregistered worker in the family business and thus engaged in informal work.
44	Are you engaged in any of the following agricultural activities?	This includes persons of all employment statuses who engaged in any of these agricultural activities, but they stated that they considered this an informal family business (48).
44.1	• Livestock: cattle, goats, sheep, poultry	
44.2	• Beekeeping	
44.3	• Crop production: fruit, vegetables, and cereals	
	• Forestry: wood	
44.4	• Forestry: berries and other non-wood products	
44.5	• Medicinal and aromatic plant production	
44.6	• Foraging for wild plants	
44.7	• Fishing	
44.8	• Agritourism services (restaurants, motels, hostels, etc.)	

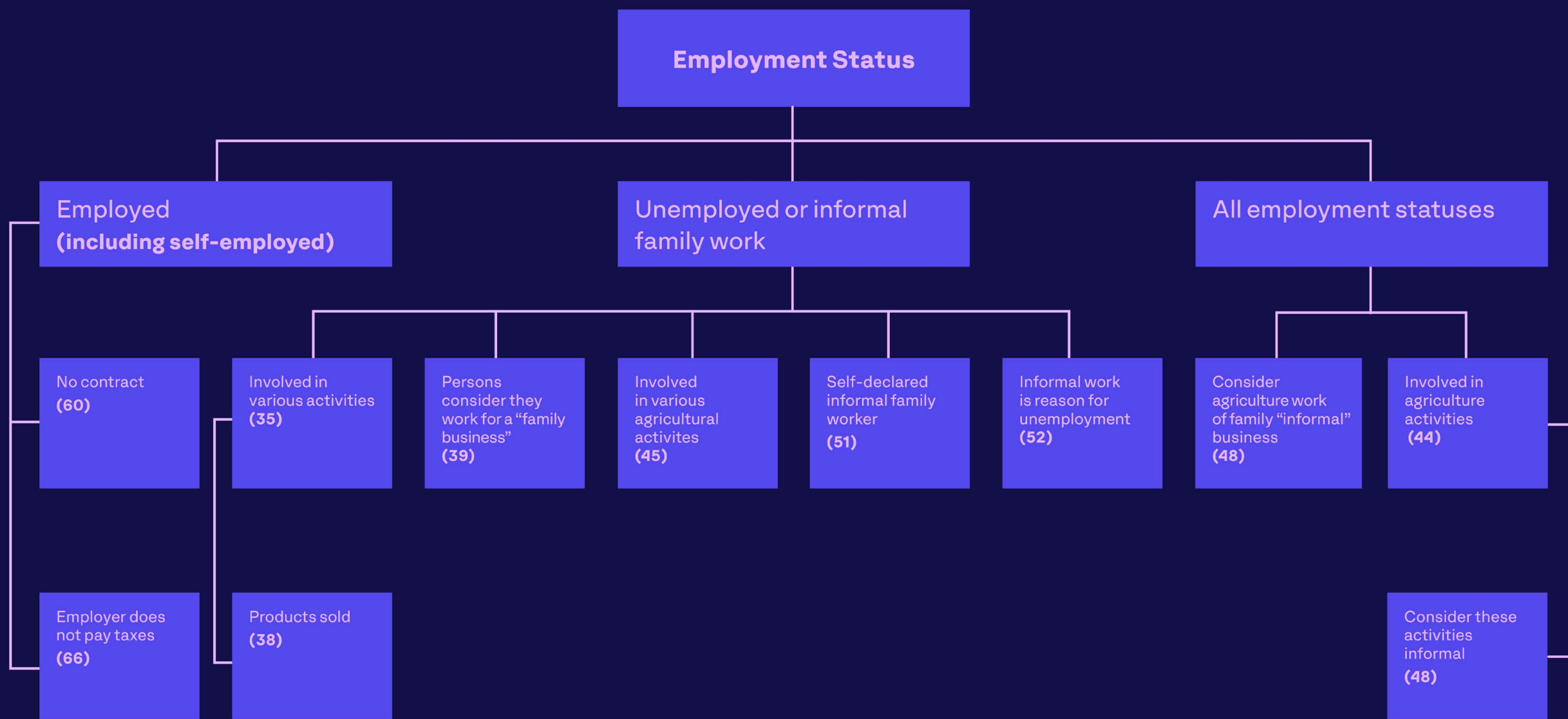
²⁷ Ajvar is a condiment traditional to the WB region made from roasting red peppers.

²⁸ The survey included three questions on income, including income from the various activities enlisted in question 35, from official employment, and overall. KWN planned to compare responses regarding the three forms of income to identify the amount of income from informal activities. However, response rates regarding income were low and some were illogical, so such an analysis was not possible. Informality may be higher as people engaged in such work may have refused to answer.

Table 18. KWN Variables Measuring Informality		
Q. #	Question, Responses	Explanation
45	Who is responsible for these agricultural tasks:	If persons identified as unemployed and engaged in any of these agricultural activities alone (“me”) or with their partners, but their household business is not registered (49), it would involve informal work. As the alpha was not strong when “me and my partner” were included, it was later removed from the analysis. In addition, if persons (employed and unemployed) considered their household business involving these activities informal (48), that would clearly indicate informality.
45.1	• Use, sale, purchase of agricultural land	
45.2	• Crop production / working the land	
45.3	• Use, sale, purchase of pesticides	
45.4	• Caring for animals	
45.5	• Processing livestock products like milk or cheese	
45.6	• Processing agricultural products like ajvar	
45.7	• Purchase and sale of livestock	
45.8	• Sale of products the family produces	
45.9	• Purchase and sale of agricultural equipment/ machinery	
45.10	• Managing the family/household business	
48	Would you consider these agricultural activities that your household does a business? Yes, informally	A dummy variable was created to capture if unemployed persons performed any activities listed in 44 or 45, and they considered these activities an “informal” family business, indicating their engagement in informal work.
49	Is your household business registered? No	If their household business involving any activities in 44 or 45 is not registered, this would mean that it is informal, and they are engaged in informal work. However, the alpha was low when this was included, so it was later removed from the final indicator.
52	For what reasons are you not officially employed? Paying income taxes is too expensive, so I work informally instead	Persons who stated that they are not employed were asked why. A possible response was that they worked informally, which would clearly indicate informality.
60	Do you have a contract in your job? No	Working without a contract is a broadly accepted measure of informality. This was asked of employed persons only.
66 ²⁹	Does your employer pay your income taxes? No	This variable directly indicates informality in the form of tax evasion.

²⁹ See the survey tool in [Annex 1](#).

Figure 5 visually illustrates the variables used to create a single variable for informality.



Regarding question order, questions were asked at different times during face-to-face interviews.³⁰ Most questions pertaining to informality were asked indirectly and prior to discussing employment status with research participants, towards decreasing the likeliness that existing social definitions of employment may bias their responses as to whether they were engaged in various forms of informal work. Only a couple of questions towards the end of the survey asked directly about informality. Instead, questions dealt with participants' various activities that could indicate informality. KWN then combined these into a consolidated dummy variable to measure whether individuals were engaged in informal work at the time of the survey. Internal validity and reliability of responses was tested. This section presents the findings on individual variables, as well as the dummy variable. The section then analyses the extent to which any relationships exist between informal work and various demographic and social indicators.

Individual Variables Measuring Informality

This section discusses findings on each of the individual measures of informality, where relevant.

Employment Status: Family Workers

Related to employment status, KWN included an option for survey participants to state that they “perform unpaid family work”. Only 6% of women and 4% of men surveyed identified as unpaid family workers. Rather, when asked about their employment status, 89% of persons engaged in informal work considered themselves unemployed while 11% said they were unpaid family workers.³¹ Meanwhile, on a separate question following a series of questions about engagement in various agricultural activities, 13% of women and 14% of men considered that they worked for a family business, formally (5%) or informally (9%).

KWN's interviews with informal workers suggested that workers in family business did not consider themselves as employees, but rather that they were simply helping their families periodically. A young Albanian woman from Skenderaj/Srbica explained: “This is a family business. Most of the time I am dealing with my studies, but I help my mom when she needs help with customers [or] the [sewing] machine”. Interview participants seemed to feel a responsibility to help their family members. Some wanted to work while seeking formal employment. Working in a family business provided them with easy access to occupational experience, even if it involved little to no pay. Rather than

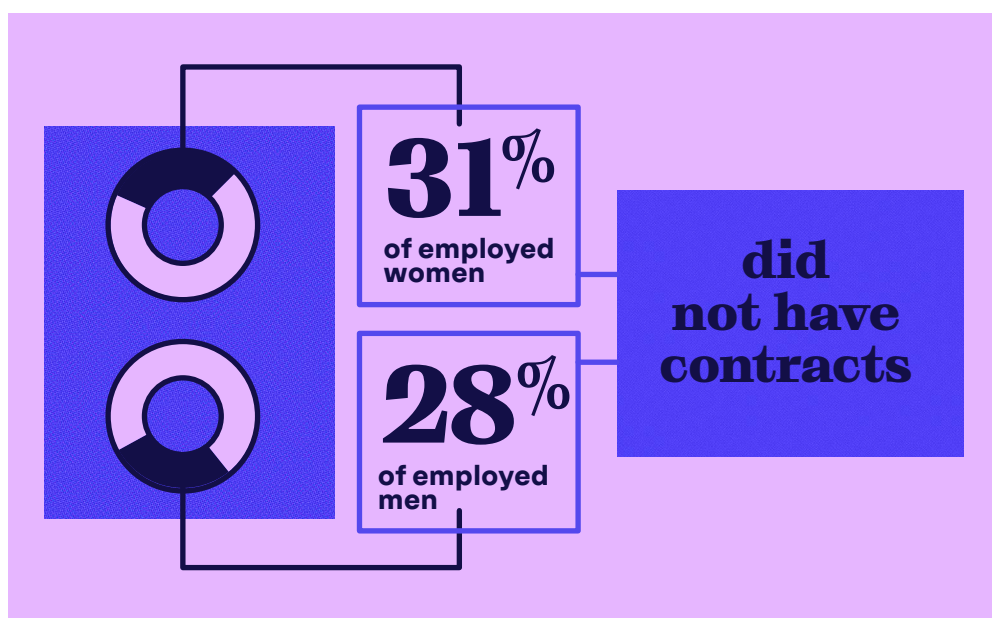
³⁰ N = 671.

³¹ KWN interviews, 2023.

unpaid labour, they considered this work more like a hobby, so as not to “waste their time being unproductive at home”, and as a responsibility to help their family.³² Some combined this informal labour with studying and job-seeking. Contributing such unpaid labour at home was a recurring theme among the youth interviewed.

Work without Contracts

Another variable used to assess informal work was the extent to which women and men who stated that they were employed had contracts. Work without a contract is informal as the work relationship is not governed by a clear agreement. As noted, 31% of employed women and 28% of employed men did not have contracts.³³ This suggests that more than a quarter of the population (29%) is engaged in informal work.



³² N = 883 (331 women, 552 men). The question was only asked of persons identifying as self-employed and employed. It was assumed that neither paid nor unpaid family workers had contracts.

³³ KAS, [Labor Force Survey 2022](#), 2023, p. 17.

LFS included a question on contracts, but fewer respondents reported not having them. Only 10% of employed persons stated that they worked without any contractual agreement.³⁴ Among those ages 15 to 24, 18% did not have a work contract. KAS did not publish gender-disaggregated data. Differences between KAS and KWN data may be attributable to survey participants' hesitancy to discuss contracts with state representatives conducting the LFS.

Unpaid Pension and Tax Contributions

Research participants were asked: "How often do you think that an employer similar to yours pays taxes and pension contributions for their workers?" The question attempted to prevent satisficing by asking about other persons. Altogether, 27% of women and 24% of men said that employers like theirs did not always pay pension contributions.³⁵ An additional 32% of women and 31% of men did not know, and approximately 14% declined to answer the question. These findings indicate perceptions and not experience or extent. Therefore, KWN later asked employed persons with contracts whether their employers paid their income taxes.³⁶ A slightly higher percentage of employed women (64%) than men (60%) indicated that their employers paid taxes. More women (15%) than men (11%) also said their employer did not pay taxes.³⁷ Concerningly, 26% of research participants did not know whether their employer paid their income taxes (22% of women and 29% of men), which could suggest more widespread informality in terms of unpaid income taxes.

Engagement in Informal Activities, Including Agriculture

In 2014, according to the KAS Agriculture Census, Kosovo had a total of 130,775 agricultural holdings, encompassing 130,436 agricultural households and individual businesses.³⁸ Notably agricultural holdings in Kosovo need not register officially as businesses. Consequently, among all agricultural holdings, a mere 339 were recognised as legal entities, constituting less than 0.3% of the total at the time. Within agricultural households, family members were primarily responsible for farm work. Typically, farm holders, who were often managers as well, carried out almost half (45%) of the farm work, while other family

³⁴ KWN survey, n = 884 (331 women, 553 men)

³⁵ KWN did not ask about pensions given the length of the questionnaire, based on the assumption that the responses could be quite similar and to avoid a double-barrelled question.

³⁶ KWN survey, n= 692 (269 women, 423 men).

³⁷ Republic of Kosovo, KAS, Agriculture Census of Kosovo, 2015. It was no longer available online as of February 2024.

³⁸ Ibid.

members contributed with labour (50%).³⁹ The vast majority of farm holders were men (95%). However, women constituted 58% of family members involved in agricultural households and businesses. Thus, although men tended to own agricultural properties, women formed the majority of family members engaged in work on these properties. The average age of agricultural holders ranged from 45 to 65 years, and youth under the age of 25 owned only 2% of such properties. Kosovo has not had a recent agricultural census to arrive at new estimates. Therefore, KWN sought to examine informal activities related to agriculture, among other informal work.

KWN used several variables throughout the survey to try to tease out various ways women and men were hypothesised to engage in informal work, including forms of work potentially specific to the WB. Survey participants were asked whether they had carried out various activities in the past year, where the year of reference was 2021 (see Table 19). Drawing from these types of informal work, in addition to those who did not have contracts, an estimated 13% of Kosovars were engaged in various other forms of informal work. Among these informal workers, only 35% were men and 65% were women. More specifically, KWN found that women were more likely than men to be engaged in informal work that generated income from growing unprocessed agricultural products like corn or tomatoes;⁴⁰ making food like *flia*, *mantia* or beverages like Raki;⁴¹ making processed food like *ajvar* or pickles;⁴² making handcrafts, clothes, or shoes;⁴³ working in a household other than their own;⁴⁴ raising livestock like cattle, goats, sheep, and poultry;⁴⁵ beekeeping;⁴⁶ crop production like fruit, vegetables, and cereals;⁴⁷ foraging for wild plants;⁴⁸ processing livestock products like milk or cheese;⁴⁹ preparing agricultural products like *ajvar*;⁵⁰ purchasing and selling livestock.⁵¹ Meanwhile, men were more likely than women to be en-

³⁹ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .694$, $p < 0.000$).

⁴⁰ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .684$, $p < 0.000$).

⁴¹ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .645$, $p < 0.000$).

⁴² Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .639$, $p < 0.000$).

⁴³ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .293$, $p < 0.000$).

⁴⁴ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .334$, $p < 0.000$). A positive correlation also existed related to caring for animals (a separate question), suggesting internal reliability ($r = .403$, $p < 0.000$).

⁴⁵ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .254$, $p < 0.000$).

⁴⁶ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .493$, $p < 0.000$).

⁴⁷ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .154$, $p = 0.001$).

⁴⁸ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .417$, $p < 0.000$).

⁴⁹ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .566$, $p < 0.000$).

⁵⁰ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .150$, $p = 0.002$).

⁵¹ Pearson correlation is significant at the 0.05 level (2-tailed) ($r = .119$, $p = 0.013$).

gaged in managing the family or household business,⁵² informal forestry work, such as harvesting and selling wood,⁵³ berries, and other non-wood products.⁵⁴ Men also were more likely than women to engage in informal activities such as using, selling, and purchasing agricultural land,⁵⁵ crop production or working the land,⁵⁶ and selling the products that the family produces.⁵⁷

Table 19. Percentage of Kosovo Population Engaged in Informal Activities by Gender

Informal Activity	Women	Men	Total
Growing unprocessed agricultural products like corn or tomatoes	9%	9%	9%
Making food like flia, mantia, or beverages like Raki	9%	4%	6%
Making processed food like ajvar or pickles	8%	3%	6%
Making handcrafts, clothes, or shoes	1%	0%	1%
Raising livestock (e.g., cattle, goats, sheep, poultry)	4%	5%	5%
Beekeeping	2%	2%	2%
Crop production (e.g., fruit, vegetables, cereals)	8%	8%	8%
Forestry (e.g., berries and other non-wood products)	1%	3%	2%
Medicinal and aromatic plant production	1%	1%	1%
Foraging for wild plants	1%	0%	1%

Participants engaged in any of the agricultural activities were asked if they considered such activities a business, formally or informally (Table 20). Only 5% considered their family's agricultural activities a formal business, and 9% considered them an informal business.⁵⁸ Further, if they considered their activities a business (formal or informal), they were asked if the business was registered. For both formal and informal businesses, approximately two-thirds of respondents said their business was not registered. Meanwhile, 38% of these

⁵² Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.174$, $p < 0.000$).

⁵³ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.200$, $p < 0.000$).

⁵⁴ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.399$, $p < 0.000$).

⁵⁵ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.553$, $p < 0.000$).

⁵⁶ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.179$, $p < 0.000$).

⁵⁷ $N = 1,110$ (568 women, 542 men).

⁵⁸ $N = 166$ of which 63 businesses were registered with the Farm Register; 87% of businesses registered with the Farm Register were also registered as businesses. No differences seemed to exist between people working informally or not in this regard.

businesses were registered with the Farm Register of the Ministry of Agriculture, Forestry, and Rural Development.⁵⁹

Table 20. Consider Household's Agricultural Activities a Business			
	Women	Men	Total
Yes, formal	3%	6%	5%
Yes, informal	10%	8%	9%
No	77%	75%	76%
Don't know	7%	6%	7%
Refuse to answer	3%	4%	4%

Survey participants also were asked if they sold or bartered with some of these products (Table 21). While 59% sold or traded at least some of these products or services, 41% stated that these products were used solely for personal consumption or family use. Only 2% clearly indicated that all products or services were sold or exchanged. Persons selling products were asked how much they made per month (Table 22), as well as approximately how much their household made monthly through these activities (Table 23). Three-fourths indicated that they did not have any individual earnings from this work (77% of women and 75% of men), whereas 69% of women and 70% of men reported no household income.⁶⁰

Table 21. "What do you do with these products?"			
	Women	Men	Total
All for sale or trade	2%	4%	2%
Mainly for sale or trade	13%	13%	14%
Mainly for family use and consumption	43%	43%	43%
Only for family use or personal consumption	42%	40%	41%

⁵⁹ KWN intended to estimate the amount of earnings from the sale of these products in Kosovo. However, the data on earnings was unreliable.

⁶⁰ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .110$, $p = 0.004$).

Table 23. Net Household Monthly Earnings from Activities			
	Women	Men	Total
No earnings	69%	70%	70%
€0-100	2%	1%	2%
€101-250	2%	3%	2%
€251-400	5%	3%	4%
€401-800	6%	4%	5%
€801-1,200	4%	3%	3%
€1,201-2,000	1%	1%	1%
More than €2,000	0%	0%	0%
Don't know	5%	5%	5%
Refused to answer	8%	10%	9%

Table 22. Net Individual Monthly Earnings from Activities			
	Women	Men	Total
No earnings	77%	75%	76%
€0-100	3%	2%	3%
€101-250	4%	4%	4%
€251-400	3%	3%	3%
€401-800	2%	2%	2%
€801-1,200	0%	1%	0%
€1,201-2,000	0%	0%	0%
More than €2,000	0%	0%	0%
Don't know	3%	4%	4%
Refused to answer	7%	8%	7%

This suggests that some households conducting these activities may generate income, but the individual family members engaged in the activities may not receive it.

KWN had intended to assess informality by comparing stated monthly income from these activities with their income from employment and their total individual net earnings per month, identifying potential differences in reported income from official employment and informal work. However, the data on in-

come was insufficiently reliable for such comparisons due to refusal, non-response, and illogical responses. Thus, income from these activities remains in the shadows.

Shedding Light on Informality

Considering the aforementioned variables, KWN created a single variable to indicate whether a survey participant was engaged in informality (see Figure 5). Overall, approximately 42% of Kosovars were engaged in some form of informal work. Of them, 29% worked without contracts and 13% engaged in other informal activities. Women were nearly twice as likely to be engaged in informal work as men,⁶¹ particularly rural women.⁶² People residing in rural areas were twice as likely to be engaged in informal work as urban dwellers. Married persons,⁶³ particularly married men,⁶⁴ were more likely to be engaged in informality than those who were single.⁶⁵

At a global level, research has identified a relationship between age and informal work, with younger individuals (15–24) and older individuals (over 65) displaying higher engagement in informality than adults ages 25–64.⁶⁶ KWN’s survey did not include persons over 65. However, a statistically significant relationship was identified between age and informality.⁶⁷ Persons ages 18–29 were less likely to be engaged in informal work,⁶⁸ whereas women ages 46–64 were more likely to work informally.⁶⁹ Interview participants similarly suggested that employers hesitate to employ older women. Therefore, they tended to find informal work more easily than formal work. “Usually, if they are of an older generation, more women work in cleaning; rarely do they have another profes-

⁶¹ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .222$, $p = 0.001$).

⁶² Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .126$, $p = 0.001$) with a dummy variable for married.

⁶³ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .243$, $p < 0.000$) with a dummy variable for married, tested only among men. No statistically significant relationship exists between informality and being married or single for women, which aligns with findings from qualitative interviews that suggested women of all marital statuses are engaged in family businesses.

⁶⁴ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.128$, $p = 0.001$) with a dummy variable for single versus other statuses.

⁶⁵ Bonnet, F., Vanek, J., and Chen, M., “[Women and men in the informal economy: A statistical brief](#)”, ILO, Geneva, 20, 2019, pp. 15–18.

⁶⁶ KWN survey, 2022, Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .147$, $p < 0.000$).

⁶⁷ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.135$, $p < 0.000$).

⁶⁸ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .130$, $p = 0.007$) using a dummy variable for women. No statistically significant relationship existed between informality and persons ages 30–45.

⁶⁹ KWN interview with a woman, Roma CSO representative, Ferizaj/Uroševac.

sion. It's the same for men [in that they lack professional education], but there are also professions that are mechanics, machinery, [or] something.”⁷⁰ Age and education intersected with gender roles, they suggested, where men with little to no education could find better formal or informal work opportunities than women. Women's informal jobs like cleaning tended to pay less, they observed.

Informality and Education

Globally, research suggests a negative correlation between education and engagement in the informal economy, whereby less educated people have tended to engage more in informality.⁷¹ KWN did not observe any statistically significant relationship between informal work and educational level.⁷² Even so, interview respondents mentioned cases in which they felt education mattered. A CSO representative observed, “Due to their level of education, work positions are unsatisfactory; for example, they are usually employed in cleaning.”⁷³ Another CSO representative said, “There is a lack of initiatives for women's education or [government] efforts to allocate funds for women's education. Instead, women are often assigned tasks such as ‘wiping the dust’ in stores.”⁷⁴ Qualitative interviews suggested that individuals with lower educational levels were more prone to engage in informal work, and women in particular had limited access to continuing education and training that could help them secure better, formal employment.

Informality and Ethnicity

KWN's survey revealed a statistically significant relationship between ethnicity and informality.⁷⁵ Serbs were somewhat more likely to be engaged in informal work than other ethnic groups.⁷⁶ This finding could be due in part to small sub-sample sizes for ethnic groups like Roma, Ashkali, and Egyptians. Reportedly, few Roma and Ashkali are employed, and they often work in informal jobs that require minimal qualifications and lack security.⁷⁷

Prior research observed that women in Serb-majority northern Kosovo engage in informal work, such as agriculture, berry picking, selling produce, and

⁷⁰ Bonnet, F., Vanek, J., and Chen, M., “[Women and men in the informal economy: A statistical brief](#)”, ILO, Geneva, 2019, pp. 15-18.

⁷¹ KWN survey 2022 (Pearson Correlation two-tailed test of significance).

⁷² KWN interview with non-majority CSO representative, woman, Ferizaj/Uroševac.

⁷³ KWN interview with CSO representative, Gračanice/Gračanica.

⁷⁴ Pearson correlation is significant at the 0.05 level (2-tailed) ($r = .085$, $p = 0.028$).

⁷⁵ Pearson correlation is significant at the 0.05 level (2-tailed) ($r = .091$, $p = 0.018$).

⁷⁶ EC, [Instrument for Pre-Accession Assistance \(IPA II\)](#) 2014-2020, 2018, p. 4.

⁷⁷ Abrahamsdotter, E., “[Gender Analysis in north Kosovo and concerned local authorities](#)”, 2018, p. 6.

“We, Roma, have a hard time with life and work because no one accepts us. When I went to clean a house, they tried to rape me.”

- Survey Respondent, woman, Peja/Peć, 2022

making homemade goods. While this provides income, they are vulnerable without formal protections, resulting in limited access to rights like health-care and pensions.⁷⁸ However, KWN did not find any statistically significant correlation between the four northern, Serb-majority municipalities and informality that would suggest that more or less informality exists there. Aligning with this finding, Serb interview participants thought that informality is a general issue in Kosovo, regardless of ethnicity.⁷⁹ They believed informal employment to be prevalent in every municipality. A recurring theme among

informal workers from minority ethnic groups, including Ashkali and Serbs, was that they did not feel different than other ethnic groups in terms of engagement in informality because of their ethnicity.⁸⁰

Informality by Sector

In Kosovo, the Government has suggested that informality is more prevalent in construction and service sectors, especially in hotels, restaurants, trade, and transportation.⁸¹ Gastronomy has been identified as a leading sector for informality.⁸² Another study found that informality is most pronounced in rural agriculture (38% of informality), followed by gastronomy.⁸³ An estimated 16% of the population worked in the agricultural sector in 2019.⁸⁴ Yet less than

⁷⁸ KWN interviews with CSOs and individuals, 2023.

⁷⁹ KWN online survey, two Ashkali respondents; KWN interviews with four Serbian CSOs and individuals, 2023.

⁸⁰ Republic of Kosovo, Government, Ministry of Finance, [National Strategy of the Republic of Kosovo for the Prevention and Combating of Informal Economy, Money Laundering, Terrorist Financing and Financial Crimes 2019-2023](#), 2019, p. 5. The Government does not cite a source to substantiate this conclusion.

⁸¹ Ibrahim, B., Chief Inspectorate, statement to Telegrafi: [“Ndertimtaria dhe gastronomia prijne ne punesimin joformal”](#) [Construction work and gastronomy lead the way on informal employment] [Albanian only], 2019.

⁸² Lecaj, V. and Sylja, B., [“Informality in Kosovo”](#), 2020, p. 268.

⁸³ KAS, [Women and Men in Kosovo 2018-2019](#), 2020.

⁸⁴ KAS data generated by KWN, 2023. See Table 7 in [Chapter 2. Women and Men’s Labour Force Participation](#).

one percent of registered employees reported working in this sector in 2023.⁸⁵ This illustrates that many people are engaged in informal work in this sector, as KWN's survey findings confirmed.

Informal workers engaged in agriculture tended to tell KWN that their agricultural businesses were registered, but these businesses involved informal economic activities and unregistered workers as well, mostly family members. A woman beekeeper explained: "Currently the children are helping me, but I think I will do something bigger in the future."⁸⁶ She said her husband and children helped her with beekeeping, so she did not need employees. Another beekeeper similarly stated that her daughter and daughter-in-law assisted, but they were not registered as workers. She planned to employ her two other daughters-in-law in the future and potentially register them as employees. Qualitative interviews suggested that daughters and daughters-in-law tended to help with family businesses, usually without formal employment or pay. Given gender norms, young women may be expected to work informally to support family businesses, particularly in rural areas and agricultural households.

Qualitative evidence suggests that informality exists in other sectors as well, such as in services like beauty salons, transportation like taxis, construction, car repairs, household maintenance, gastronomy, and hotels. However, measuring the precise extent of informality in each sector was beyond the scope of this research. Notably women and men's engagement in informal work in these and other sectors may differ amid gendered occupational stereotypes.⁸⁷

Informality, Disability, and Personal Assistants

Generally, people with disabilities have difficulties securing employment including both formal and informal work.⁸⁸ As such, they are not active participants in the formal or informal economy.⁸⁹ Insufficient survey data existed to make any statistically significant conclusions related to their engagement in informal work. Similarly, persons with disabilities and activists supporting them lacked information regarding whether persons with disabilities participated in informal work. Meanwhile, closely interrelated with persons with disabilities' engagement in the labour force is the position of personal assistants, which often involves informal work.⁹⁰

⁸⁵ KWN interview with a woman business owner, Podujevë/Podujevo.

⁸⁶ For further discussion, see the section on [Division of Labour, Gender Roles, Time, and Space](#).

⁸⁷ Atanasova, A., [Narrowing the employment gap for people with disabilities](#), 2023, p. 2.

⁸⁸ For further discussion, see [Chapter 2. Women and Men's Labour Force Participation](#).

⁸⁹ See section of this chapter on [Personal Assistants](#).

⁹⁰ For further discussion, see [Chapter 2. Women and Men's Labour Force Participation](#).

Informality, Sexual Orientation, and Gender Identity

As indicated, quantitatively examining relationships between informality and sexual orientation or gender identity is difficult given that such personal

“Having a contract, in the queer community, is a privilege. Working with a contract is sensational. They have become so accustomed to working without contracts. When Bubble Pub asked job applicants for a motivation letter and gave them work contracts, they were mind blown. They would be like: ‘Oh, they’re a serious work environment’. A contract provides the queer community with an immense sense of safety.”

- LGBTIQ+ activist

information is rarely reported in surveys.⁹¹ Therefore, KWN examined such relations through qualitative interviews with queer activists and CSOs representing the rights of LGBTIQ+ persons in Kosovo. Precise information about LGBTIQ+ persons’ involvement in informality is lacking. Breaches of contracts, discrimination, and other labour rights violations based on gender identity and sexual orientation are minimally reported, considering that few LGBTIQ+ persons disclose their sexual orientation or gender identity at work.⁹² Consequently, CSOs defending LGBTIQ+ persons’ rights lack accurate information.⁹³ According to their exchanges with LGBTIQ+ persons, activists estimated that 90% of LGBTIQ+ persons work without contracts, mostly in the gastronomy sector or call centres.⁹⁴ Night clubs reportedly

“use” young LGBTIQ+ workers to “attract younger and more open-minded customers” to their venues, offering high payments per night to LGBTIQ+ youth for waitering or bartending.⁹⁵

LGBTIQ+ persons’ experiences with informality seemed to differ. Trans women seemed to have a more difficult journey securing formal employment. Activists observed:

Trans women who have masculine features or are still undergoing the process of transitioning through hormonal therapy face several challenges seeking employment, including in gastronomy, for example. More

⁹¹ KWN correspondence with CEL, 2024.

⁹² Ibid.

⁹³ KWN interviews with LGBTIQ+ activists.

⁹⁴ KWN interview with LGBTIQ+ activist.

⁹⁵ Ibid.

than half of them engage in sex work. They are compelled to do it. It's the only job they have the freedom to do. Trans men have it easier.⁹⁶

Engagement in sex work can place trans persons in particularly vulnerable situations without adequate protections.

Sex Work in the Shadows

In Kosovo, sex work is considered a serious criminal offence.⁹⁷ The Criminal Code treats it as related to trafficking in human beings and exploitation.⁹⁸ Article 228 on Sexual services of a victim of trafficking notes that “Whoever uses or procures the sexual services of a victim of trafficking shall be punished by imprisonment of six months to five years.” The Criminal Code provides for sentencing that ranges from five to 12 years in prison and fines for acts involving adult victims, and from five to 15 years in prison, as well as lifelong imprisonment for acts involving child victims.⁹⁹ The Law on Public Peace and Order also defines sex work as prostitution, which means “performing sexual acts for material benefit, in money or other equivalent value.”¹⁰⁰ It treats prostitution as a minor offence.¹⁰¹ Given its illegal nature, sex work may be considered part of the black (illegal) economy rather than the grey (informal) economy. Nevertheless, for individual workers, it likely involves informal work without contracts

⁹⁶ Republic of Kosovo, Assembly, [Criminal Procedure Code No. 08/L-032](#), Article 22, paragraph 1.2.48 and [Code No. /L-074 Criminal Code of the Republic of Kosovo](#), 2019, Article 165, Trafficking in persons.

⁹⁷ Republic of Kosovo, Assembly, [Code No. 06/L-074 Criminal Code of the Republic of Kosovo](#), 2019, Article 165: “6.1. Trafficking in persons - the recruitment, transportation, transfer, harboring or receipt of persons, by threat or the use of force or other forms of coercion, abduction, fraud, deception, the abuse of power or the abuse of a position of vulnerability or the giving or receiving of payments or benefits to achieve the consent of a person having control over another person, for the purpose of exploitation.” Exploitation is defined to include “prostitution of others, pornography or other forms of sexual exploitation, begging, forced or compulsory labour or services, slavery or practices similar to slavery, servitude or the removal of organs or tissue” (6.2).

⁹⁸ Ibid., Article 228, Sexual services of a victim of trafficking. It also foresees sanctions for “facilitating or compelling prostitution” (Article 234) and “providing premises for prostitution” (Article 235). It defines prostitution as “offering or providing sexual services in exchange for payment, goods or services including, but not limited to, the discharge of an obligation to pay or the provision of goods or services including sexual services gratuitously or at a discount” (Article 25).

⁹⁹ Republic of Kosovo, Assembly, [Law No. 03/L-142 on Public Peace and Order](#), 2009, Article 2, Definitions.

¹⁰⁰ Ibid., Article 7, paragraph 2. The penalty ranges from a fine of €100 to €900 or imprisonment up to 60 days.

¹⁰¹ Farley, M., “Prostitution harms women even if indoors: Reply to Weitzer”, [Violence against Women](#), 2005, 11(7): pp. 950-964.

or regulation, considering that the illegality of such work means that no laws protect sex workers.

Considering its illegal nature, no accurate data exists on the extent to which women, men, and other identifying persons are engaged in providing or purchasing sex services. Generally, given gender roles, power relations, and inequalities, men tend to demand sex services while women and children tend to supply them. Patriarchy shapes power imbalances between women and men, contributing to the prevalence of sex work among marginalised women.¹⁰² While some engage in sex work voluntarily, others face coercion, exploitation, and systemic oppression. Some researchers and activists deplore referring to the industry as “sex work”, arguing that this term may obscure situations in which women are coerced into participating in sex for pay.¹⁰³ Others have insisted on differentiating sex work from human trafficking.¹⁰⁴ Some have argued that many sex workers choose to engage in this industry and that the choices they make are sometimes a “rational choice” based on social and political constraints facing women like weak status and low-paying jobs.¹⁰⁵ The counterargument then questions if indeed this is a voluntary, “rational choice”, or rather a reflection of women’s choices forced by patriarchy and hierarchical gender structures that exclude women from the public sector, higher education, the labour force, and religious institutions.¹⁰⁶ While economic pressures and lack of alternatives are often seen as factors motivating engagement in sex work, in some instances, sex work may be actively chosen.¹⁰⁷

No comprehensive analysis of sex work exists in Kosovo. As selling and purchasing sex work is illegal, such an analysis is severely difficult given the underground nature of the work and risks to those involved.¹⁰⁸ However, the fact that demand for sex services increased significantly after the war in Kosovo amid the influx of primarily male “peacekeeping” troops and development workers

¹⁰² Drummond, S.R., “[Sex work as work](#)”, Electronic Theses and Dissertations, 3445, 2001.

¹⁰³ Netković, J., “[We are dedicated to protecting and promoting sex workers’ rights](#)”, Kosovo 2.0, 11 December 2020.

¹⁰⁴ Drummond, S.R., “[Sex work as work](#)”, Electronic Theses and Dissertations, 3445, 2001; Lewis, J., and Maticka-Tyndale, E., *Escort services in a border town: Methodological challenges conducting research related to sex work*, 1999.

¹⁰⁵ Loue, S., [Intimate partner violence: Societal, medical, legal and individual responses](#), New York: Springer, 2001; and Dobash, R.E. and Dobash R., [Violence against wives: A case against the patriarchy](#), New York: Free Press, 1979.

¹⁰⁶ Pitcher, J., [Sex work and modes of self-employment in the informal economy: diverse business practices and constraints to effective working](#), Soc Policy Soc, 2015 Jan. 14(1): pp. 113-123.

¹⁰⁷ KWN correspondence with feminist activists, 2023.

¹⁰⁸ For example, see KWN, [Facts & Fables, Second Edition](#), 2022.

is well-established.¹⁰⁹ This demand contributed to a rise in both sex work and sex trafficking amid widespread post-war poverty. When activists expressed concern, a high-ranking international official stated, “Boys will be boys. You educate your girls”. He implied that it was natural for men to demand sex. While the

**“Boys will
be boys.
You educate
your girls.”**

**- International official in Kosovo,
1999, cited in KWN, 1325 Facts
& Fables**

nature of sex work and clientele may have shifted over time, contextual factors contributing to women’s engagement in sex work seem to remain consistent. Patriarchal norms and power relations likely contribute to women engaging in sex work without full agency,¹¹⁰ but rather due to their realities, in which women have less property, access to employment, and economic independence coupled with higher levels of poverty.¹¹¹ Lack of income and other opportunities may push some women into sex work as a means of survival to support themselves and their families, especially if they are single parents.¹¹²

Dependency on male partners and relatives also has contributed to situations where men wielded power over women, pressuring, coercing, or forcing them to engage in sex work.¹¹³

Recognising sex work as a form of labour does not preclude considerations of exploitation.¹¹⁴ Moreover, understanding the various reasons and ways that people are engaged in sex work can inform policy by shedding light on multiple experiences in the industry and identifying ways to facilitate safer and more supportive working environments.¹¹⁵ The current illegality of sex work

¹⁰⁹ The extent to which women have agency in sex work has been argued. See: Becker, M., “[Patriarchy and Inequality: Towards a Substantive Feminism](#)”, University of Chicago Legal Forum: Vol. 1999: Iss. 1, Article 3.

¹¹⁰ KWN, [Kosovo Gender Analysis](#), 2018.

¹¹¹ Gashi, L., “[Without Alimony, The Burden Falls on Single Mothers](#)”, Kosovo 2.0, 17 December 2020. KWN also has discussed these issues with CSOs assisting women engaged in sex work.

¹¹² Becker, M., “[Patriarchy and Inequality: Towards a Substantive Feminism](#)”, University of Chicago Legal Forum: Vol. 1999: Iss. 1, Article 3. KWN and its members have encountered such cases where family members forced women to engage in sex work or trafficked women and children.

¹¹³ Pitcher, J., “[Sex work and modes of self-employment in the informal economy: diverse business practices and constraints to effective working](#)”, Soc Policy Soc, 2015 Jan. 14(1): pp. 113-123.

¹¹⁴ Ibid.

¹¹⁵ Swiebel, J., [Unpaid Work and Policy-Making Towards a Broader Perspective of Work and Employment](#), DESA Discussion Paper No. 4, 1999.

makes it entirely informal, in the shadows, and susceptible to placing sex workers at risk of substantial labour rights violations. Decriminalising sex work for adult sex workers, and not necessarily users of sex services, clearly differentiating it from trafficking and exploitation, could enable regulation of this form of work, providing sex workers with labour rights and protections. Sex workers should not be punished further for existing social structures that have pushed them into such work. Meanwhile, decriminalising sex work should be accompanied by extensive efforts to increase women's access to the labour market, safeguarding their economic wellbeing, and creating a socio-economic environment in which they are fully equal to men, as per the Kosovo Law on Gender Equality. Only in a fully equal society can persons of all genders freely exercise their agency.

Care Work: The Hidden Informal Economy

While paid work refers to productive work for which an income is received in the formal or informal economy, unpaid work refers to productive work for which there is no financial compensation, such as childcare, housework, caring for adults, or voluntary work.¹¹⁶ As unpaid work does not contribute directly to income or revenue, examination of informality has tended not to include unpaid work. Unpaid work has remained in the shadows. Yet, feminist economists have argued that unpaid work, particularly care work, constitutes the social backbone that allows the economy and society to function.¹¹⁷ In this sense, unpaid work is a type of informal work that contributes directly to the economy. Himmelweit has referred to this unpaid work as the “unpaid economy” or “hidden economy”, noting the intersection of public and private sectors with this unpaid economy sector.¹¹⁸ Paid and unpaid economies interact and affect each other. Unpaid care work within households contributes to the growth of the labour force with support from paid sectors like health and education. Thus, she argues that policies should attend to both paid and unpaid economies, including all contributing sectors, towards improving labour force outcomes.

This division of paid and unpaid work is gendered and segregated. The gendered organisation of work or division of labour refers to the ways in which, based on socialised gender roles and relations, women tend to have the primary responsibility for tasks performed in the domestic realm, including housework and care for children, the elderly, persons with disabilities, and persons

¹¹⁶ Women's Budget Group, [Creating a Caring Economy, A call for Action](#), Commission on a Gender Equal Economy, 2020.

¹¹⁷ Himmelweit, S., [Making Visible the Hidden Economy: The Case for Gender-Impact Analysis of Economic Policy](#), 2002, p. 7.

¹¹⁸ KWN survey, 2022, n = 1,601 (780 women, 821 men). This involved 116 reported cases.

who are ill. Meanwhile, according to gendered social norms, men perform full-time labour outside the home. This division of responsibilities often means that women do not work in paid employment, or work part-time, or work in particular sectors of the labour market that allow time for care responsibilities. The caring and nurturing roles that women hold are also reflected in the occupational segregation of the workforce, where women are more likely to perform care work than men. This gendered organisation of work may relate to women’s participation in the informal economy.

Paid Care Work

Paid care workers such as cleaners, nannies, and caretakers may not have contracts. Little research exists on this type of work in Kosovo. Overall, 7% of women and men survey respondents said that someone from outside their household assisted them with childcare, cleaning the house, or other work.¹¹⁹ Of them, 11% said someone came every day, 33% several days per week, 27% once or twice per week, 40% at least monthly, and 16% less often. On average, they spent six hours working. Approximately 47% paid these workers cash, which suggests that such work likely is informal (Table 24).

Table 24. Ways of Compensating Paid Household Workers			
	Women	Men	Total
Not at all; they work for free	46%	31%	38%
I pay them cash	47%	48%	47%
I pay them with bank transfer	2%	14%	8%
I contract them through a company	0%	8%	4%
Refused to respond	5%	0%	3%

Personal Assistants

Personal assistants help persons with disabilities navigate their day-to-day lives, supporting access to education, employment, or care at home. The Government of Kosovo has foreseen that each person with a disability may have a personal assistant, funded by the Government. In 2021, according to official records, 3,499 people with disabilities had personal assistants; more than half of the persons with disabilities receiving this assistance were men

¹¹⁹ KWN, “[Gender-responsive Financing of Personal Assistants for Persons with Disabilities in Kosovo](#)”, 2022, p. 4. KWN received data from the Department of Pensions in MFLT.

(55%).¹²⁰ MFLT does not maintain information on whether women or men serve in this capacity because persons with disabilities are required to contract and pay their personal assistants themselves.¹²¹ The Government is not involved in this process, neither employing nor assigning personal assistants.¹²² Persons with disabilities select their assistants, who can be family members or someone recommended by a Centre for Social Work. Personal assistants have tended to be family members, particularly mothers.¹²³ Persons with disabilities should formally contract their assistants through a notary office to receive state benefits. Despite this requirement, none of the personal assistants interviewed by KWN in 2023 had contracts.¹²⁴

Depending on their disability, some persons require personal assistants for only a few hours per day while others require 24-hour care.¹²⁵ The government compensation provided to personal assistants is the same regardless of the number of hours they work or must be available to assist persons with disabilities. Given that they often lack contracts outlining their rights, personal assistants' labour rights such as paid overtime and pension are often violated. Additionally, their compensation of €150 per month falls far below the minimum wage in Kosovo (€170),¹²⁶ leaving them struggling to cover basic expenses, as interview participants observed:

“Our pensions are €375; €150 [for us,] €150 [for our assistants], and €75 for medicine. Most people with physical disabilities are looked after by their mothers. The moment that she is no longer there, you need to pay someone. But there is no chance that anyone will come for €150.”¹²⁷

¹²⁰ Ibid, p. 6.

¹²¹ Ibid.

¹²² KWN interviews, 2023.

¹²³ KWN interviews with three personal assistants and seven people with disabilities in four municipalities, 2023.

¹²⁴ KWN, “[Gender-responsive Financing of Personal Assistants for Persons with Disabilities in Kosovo](#)”, 2022.

¹²⁵ Robayo-Abril, M., Terskaya, A., and Brodmann, S., for the World Bank Group, [Ex-ante Evaluation of the Impact of Increases in Minimum Wages on Labor Market Outcomes in Kosovo](#), Social Protection and Jobs Global Practice & Poverty and Equity Global Practice, 2020, p. 4. This is for persons ages 35–64; it is € 130 for persons ages 15–34.

¹²⁶ KWN interview with a CSO representing persons with disabilities, Prizren, 2023.

¹²⁷ The amount mentioned differs from others because the amount of assistance varies based on the category of disability.

“The conditions [of work as a personal assistant] are not for €125 [per month].¹²⁸ No one will accompany you all day [for that amount].”¹²⁹

“Family members are more committed to assist me [than employed assistants]. €150 is an unimaginably small salary. There is no assistant who works for such a salary.”¹³⁰

That €150 per month was insufficient for hiring or paying a personal assistant was a recurring theme among research participants. Additionally, without contracts and pension contributions, unless they have other employment, persons working as personal assistants are ineligible for contributory pensions when they retire, which are more than basic pensions. This can contribute to poverty later in life, especially if they cannot pursue other employment due to their full-time caregiving responsibilities.

The work of personal assistants could be considered a form of informal work in that many lack contracts and pension contributions. Moreover, they may face labour rights violations for which they have no recourse, such as a lack of set working hours, compensation for overtime, and risk of physical injuries while lifting or assisting persons with disabilities. The risk of injury is particularly great considering that few family members have proper training and licenses that would ensure skills in caretaking to prevent injury.¹³¹ Criteria for licensing personal assistants was not established in the old Law on Social and Family Services and is not regulated in the new law adopted in 2023 either.¹³² While it does not seem obligatory, Article 70 of the new Law notes that “Professional workers can obtain a license for the exercise of professional activity in the field of social and family services if they fulfil the defined criteria and conditions.” The Article states that criteria and conditions for obtaining a license for providing social and family services shall be determined by a sub-legal act issued by the Minister. The Government has not finalised the regulation clarifying licensing procedures. In 2022, while KWN was conducting another research, MFLT told KWN that secondary legislation would establish clearer, more inclusive definitions regarding which persons with disabilities will qualify

¹²⁸ KWN interview with a formal woman worker with a disability, Ferizaj/Uroševac. The CSO Handikos Mitrovica observed similarly (interview, 2023).

¹²⁹ KWN interview with a man with disability from HANDIKOS, Prishtina/Priština, 2023.

¹³⁰ KWN interviews and focus groups with persons with disabilities, 2022.

¹³¹ Official Gazette of the Republic of Kosovo, Law No. 08/L-255 on Social and Family Services, 5 January 2024

¹³² KWN, Policy Brief, “[Gender-responsive Financing of Personal Assistants for Persons with Disabilities in Kosovo](#)”, 2022.

for professional assistants and the minimum qualifications that personal assistants will need to fulfil to be licensed.¹³³

At present, the Government is arguably contributing indirectly to informality among personal assistants as well as to labour rights violations. Transforming assistants' currently informal labour into formal labour could contribute directly to implementing government commitments to addressing informality, addressing EU Kosovo Report recommendations related to informality, increasing employment, safeguarding labour rights, and furthering gender equality.¹³⁴ Providing better quality care could facilitate persons with disabilities' "full and effective participation in society on an equal basis with others" in accordance with the Convention for the Rights of Persons with Disabilities.¹³⁵

Unpaid Care

Unpaid care work can relate to participation in the informal economy.¹³⁶ Globally, women in middle-income countries, especially if married and of adult age with lower education, rural residence, and preschool children, bear the heaviest burden of unpaid care work.¹³⁷ This includes time, effort, and resources used for tasks like cooking, cleaning, and caring for children, the sick,

and the elderly, both at home and in the community.¹³⁸ As a result, women are more likely to be self-employed in the informal economy and less likely to contribute to social security.¹³⁹ Women's heavier responsibility for unpaid care work pushes them towards choosing more flexible and lower-paying informal jobs to manage family obligations while trying to earn an income. This leads to a concentration of women in the least lucrative and most vulnerable forms of work, both in formal and

"I really wanted to work, but I can't because of the children, as we don't have daycare, and also, I've been searching, but I can't find anything."

- Woman, Vitia/Vitina, 2022

¹³³ EC, [Kosovo 2023 Report](#), p. 29.

¹³⁴ UN, [Convention on the Rights of Persons with Disabilities \(CRPD\)](#), 2006.

¹³⁵ Women Deliver, [Strengthening Care Policies and Intersectional Movements for Care Justice: A Synopsis of the Women Deliver 2023 Pre-Conference on the Care Economy](#), 2023, p. 4.

¹³⁶ ILO, [Care work and care jobs for the future of decent work](#), 2018, pp. 4-9.

¹³⁷ UNICEF, [Family-Friendly Policies for Workers in the Informal Economy](#), 2021, p. 5.

¹³⁸ ILO, [Care work and care jobs for the future of decent work](#), 2018, pp. 4-9.

¹³⁹ ILO and WIEGO, 2020, cited in UNICEF, [Family-Friendly Policies for Workers in the Informal Economy](#), 2021, p. 5.

informal economic sectors.¹⁴⁰ According to the ILO, in 2018, approximately 606 million working-age women felt unavailable for employment or were not actively seeking jobs due to unpaid care work, a significant difference compared to only 41 million men in a similar situation.¹⁴¹

In 2022, the Institute for Social Policy Musine Kokalari found that women spend 6.2 hours on unpaid work per day, whereas men spend 3.5.¹⁴² The activities measured included personal care, housework, childcare, elderly care, and care for other dependent persons. Using the Oxfam model, they estimated the annual value of unpaid care work at €2,824,248,757, where 63% is performed by women and 37% by men; it would make up 33% of Kosovo's GDP.¹⁴³ The study did not examine informal employment and explained the economic inactivity of women as being a consequence of childcare.¹⁴⁴ It observed gender roles in unpaid care work where men participate in unpaid care work by spending time with their children in terms of their education but not in terms of physical care such as hygiene or feeding, usually performed by women.¹⁴⁵

KWN similarly identified a relationship between being engaged in informality and undertaking care work, such as cleaning the house,¹⁴⁶ caring for children,¹⁴⁷ caring for the elderly or other family members,¹⁴⁸ producing food for family consumption,¹⁴⁹ and having too much work to do at home.¹⁵⁰

COVID-19 and Informality

This section seeks to address the third research question: how has COVID-19 impacted working conditions and informal income-generation activities within households, for diverse women and men? According to the OECD, informal employment comprised 35% of the total workforce globally, and the pandemic worsened insecurity, particularly for those in informal employment,

¹⁴⁰ Ibid.

¹⁴¹ The Institute for Social Policy Musine Kokalari, [Who cares? Unpaid Care Work in Kosovo](#), 2022, p. 15. The methodology involved a time-use survey (1,065 sample) and six focus groups completed in July–September 2022.

¹⁴² Ibid., p. 45. The study used the minimum wage in Kosovo (€250) and the average time spent in unpaid work for women and men, calculated by a replacement cost approach and the Oxfam formula.

¹⁴³ Ibid., p. 9.

¹⁴⁴ Ibid., p. 50.

¹⁴⁵ Pearson correlation is significant at the 0.05 level (2-tailed) ($r = .097$, $p = 0.042$).

¹⁴⁶ Pearson correlation is significant at the 0.05 level (2-tailed) ($r = .113$, $p = 0.018$).

¹⁴⁷ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .198$, $p < 0.000$).

¹⁴⁸ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .380$, $p < 0.000$).

¹⁴⁹ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .161$, $p = 0.001$).

¹⁵⁰ Basaria, N., [Impact of COVID-19 on Poverty in Kosovo](#), 2023.

leading to reduced incomes.¹⁵¹ The COVID-19 crisis disproportionately affected individuals without social protection.¹⁵²

The 2020 economic downturn presented challenges for women in Kosovo as well.¹⁵³ Women experienced a significant decrease in their working hours, up to 65% less, during the pandemic.¹⁵⁴ Additionally, women had to spend more time on unpaid caregiving during this period.¹⁵⁵ According to the Prishtina Institute for Political Studies, a higher number of women than men are informally employed, and thus the pandemic affected women more.¹⁵⁶ Even though the COVID-19 pandemic seems to have impacted individuals in informal employment to a greater extent, they frequently received less government assistance compared to those formally employed.¹⁵⁷

In KWN's survey 51% of women and 58% of men said the COVID-19 pandemic affected their household's agricultural and income generation activities.¹⁵⁸ Approximately 16% of men and 7% of women said COVID-19 contributed to decreased production (e.g., from staff illness and isolation measures). More than 45% of men and 38% of women reported having less profit; and 9% of men and 7% of women said they faced difficulties conducting business activities while adhering to government measures. People engaged in informal work were more likely to state that COVID-19 impacted their household's agricultural or income generation activities than persons not engaged in informality.¹⁵⁹ Informal workers were somewhat more likely to have less time for their business activities¹⁶⁰ and to earn less profit, during this time.¹⁶¹ They also reported facing more difficulties conducting business activities than persons not engaged in informal work.¹⁶²

¹⁵¹ Ibid.

¹⁵² UN Women, [Transformative Financing for Gender Equality in the Western Balkans](#), ND.

¹⁵³ Ibid.

¹⁵⁴ Ibid.

¹⁵⁵ Prishtina Institute for Political Studies, [Political Impact of the COVID-19 Pandemic in Kosovo](#), 2022, p. 15.

¹⁵⁶ Webb, A., McQuaid, R. and Rand, S. [Employment in the informal economy: Implications of the COVID-19 pandemic](#), 2020, p. 2.

¹⁵⁷ N = 1,552 (753 women, 799 men).

¹⁵⁸ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.216$, $p < 0.000$), with reference to "no impact".

¹⁵⁹ Pearson correlation is significant at the 0.05 level (2-tailed) ($r = .022$, $p = 0.090$).

¹⁶⁰ Pearson correlation is significant at the 0.05 level (2-tailed) ($r = .088$, $p = 0.024$).

¹⁶¹ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .129$, $p = 0.001$).

¹⁶² N = 1,602 (781 women, 821 men). Meanwhile, 14% of women and 23% of men said the time they spent on care work decreased during the pandemic, and 52% of women and 44% of men said it stayed the same.

Table 25. COVID-19's Impact on Time on Care Work		
	Women	Men
Increased	28%	25%
Decreased	14%	23%
Stayed the same	52%	44%
Do not do care work (not applicable)	2%	5%
Don't know	4%	4%

The COVID-19 pandemic situation contributed to increasing the amount of time that people spent on care work. While no statistically significant relationship was identified between gender and increased care work amid COVID-19, a slightly higher percentage of women (28%) than men (25%) said they spent more time on care work during the pandemic.¹⁶³ The pandemic and related isolation measures shifted responsibilities from the Government to private households, contributing to a rise in time spent on unpaid care work and education at home. While some women *and* men encountered increased care work, women reported that this contributed to job and income losses due to traditional gender norms according to which women had to take on more such care work.¹⁶⁴

Qualitative research suggested that women tended to lose their jobs during the pandemic particularly as they had to care for family members; men continued working. Women reported employers laying them off. “When I asked [why I was fired], they told me that because of the pandemic, we don’t need two workers, and I didn’t want to make a big deal out of it.”¹⁶⁵ Some women said that short-term contracts enabled employers to lay them off with no prior notice.

The crisis reinforced existing challenges among already marginalised groups in Kosovo, including Roma, Ashkali, and Egyptians. According to CSOs, “this crisis has turned these communities back ten years”; during the pandemic thousands became unemployed. Many worked in the construction sector and were not registered; as a result, they were unable to receive assistance from Government recovery packages.¹⁶⁶ Serb research participants said many people

¹⁶³ KWN, “[The Pandemic Knows No Gender?](#)” A Gender Fiscal Budget Analysis: The Government of Kosovo’s Response to the COVID-19 Pandemic from a Gender Perspective, 2020, pp. 41-42.

¹⁶⁴ KWN interview with a non-majority woman informal worker, Ferizaj/Uroševac, 2023.

¹⁶⁵ EC, [Kosovo 2021 Report](#), 2021, p. 28, cited in Prishtina Institute for Political Studies, [Political Impact of the COVID-19 Pandemic in Kosovo](#), 2022, p. 36.

¹⁶⁶ KWN interview with a CSO representative, Gracanice/Gračanica.

lost their jobs, especially in shops and private companies. This impacted both men and women, but women were more affected, they said.¹⁶⁷

COVID-19 affected different groups of people differently. People with disabilities were “likely to be among the first to lose their jobs in a crisis, and last ones to be hired”.¹⁶⁸ This included people with disabilities in Kosovo, especially women. A study by Handikos Mitrovica on people with disabilities in Mitrovica during the pandemic revealed that 56% had limited job opportunities, 43% lacked information about employment, 27% faced challenges returning to work, and 12% lost their jobs.¹⁶⁹ During this period, people with disabilities only received income from social assistance, which varied depending on their disability from €100 to €300 per month. One interview participant who had disabilities said that during the pandemic the entire family lost their jobs. The family’s sole source of income was her social assistance.

While it is not possible to have a statistically representative sample of LGBTIQ+ persons for the aforementioned reasons, in 2021 CEL interviewed 70 LGBTI individuals ages 15 to 32 on how the COVID-19 pandemic impacted them.¹⁷⁰ Government restrictions affected the labour market, and 10% of the interviewed individuals reported losing their jobs, 7% had reduced salaries, 27% said they were unaffected, and 56% were already unemployed at the time. KWN interviews confirmed that the COVID-19 pandemic worsened the unemployment crisis among LGBTIQ+ persons. Although the Government adopted the emergency package to provide financial support to businesses, farmers, and employees, additional social protection measures, and flexibility for loans and tax payments, only 20% of LGBTI persons interviewed reported receiving financial support from the Government and/or other public institutions.¹⁷¹ To cover the cost of living, almost 50% had financial support from their families whereas others had savings or had support from their friends and/or partner.¹⁷² As most LGBTIQ+ persons reportedly work informally, the COVID-19 pandemic may have placed them in a particularly precarious situation, though information on how it impacted those in informal and formal work differently was unavailable.

¹⁶⁷ Kubenz, V., and Kiwan, D., “[The impact of the COVID-19 pandemic on disabled people in low- and middle-income countries: A literature review](#)”, 2021, p. 34.

¹⁶⁸ Stavileci, D., [Sfidat e Grave dhe Vajzave me Aftesi te Kufizuar Pergjate COVID 19 ne Komunen e Mitrovices](#), [Challenges of Women and Girls with Disabilities during COVID-19 in the Municipality of Mitrovica] [in Albanian], 2022, p. 25.

¹⁶⁹ Bakija, J., [LGBTI+ Persons During Covid-19 Pandemic](#), CEL, 2021, pp. 28-30.

¹⁷⁰ Ibid., of 70 respondents.

¹⁷¹ Ibid.

¹⁷² Prishtina Institute for Political Studies, [Political Impact of the COVID-19 Pandemic in Kosovo](#), 2022, p. 11.

Meanwhile, government subsidies to ameliorate the situation contributed to “the formalization of jobs from the informal economy and increased tax revenues”.¹⁷³ This support constituted €50 million and specifically targeted people who were unemployed due to the pandemic, as well as “young people, women and people with special needs.” Other measures included “formalization of employment, training and employment of information and technology, and a grant scheme.”¹⁷⁴

Conclusion

Prior measures of informality in Kosovo are outdated, offer limited gender analysis, or have a limited conceptualisation of informality that may obscure gendered aspects of informality. KWN proposed and tested alternative ways of measuring informality that used context-specific questions, considering self-identified employment statuses, work without contracts, a lack of tax contributions, and engagement in various informal activities. It found that overall, 42% of Kosovars engaged in some form of informal work. Women were nearly twice as likely as men to work informally, particularly rural women and women ages 46–64. While informality exists in different sectors, agricultural work involves widespread informality, primarily carried out by women. At least 60% of households make some income from agricultural products, but men seem to benefit financially more than women. The scarcity of information on LGBTIQ+ persons’ informal work undermines CSOs’ ability to support them in advocating for their rights. Care work, the work of personal assistants, and sex work, primarily performed by women, all remain in the shadows without these informal workers having access to adequate protections for their labour rights.

¹⁷³ Ibid., p. 14.

¹⁷⁴ ILO, [Global accelerator on jobs and social protection for just transitions](#), 2022, p. 2.

4. Factors Contributing to Informal Work

This chapter examines factors contributing to diverse women and men's engagement in informal work. Globally, informality arises from diverse influences encompassing economic and market dynamics, institutional and legal frameworks, the nature of growth patterns, social norms, corporate or individual traits (including gender), and conduct.¹ While employers may have varied reasons for involvement in the informal economy, these typically stem from global and local competition regulations and financial constraints.² For some, informality involves a deliberate decision by workers and employers to stay outside the formal system to evade taxes or regulatory responsibilities.³ Informality may also enable innovation among people who have limited resources. For instance, evidence from the United Kingdom suggests that small business owners turn to informal trading when starting their businesses to assess the feasibility of their product or service.⁴ Unclear property rights, limited access to finance, a lack of information and skills, and distrust in institutions also drive people to informality.⁵ Due to poverty and low levels of education, some individuals depend on informal work as a safety net since they cannot access formal jobs, benefits, or financial services.⁶ This chapter discusses the various reasons people engage in informality in Kosovo, identified through KWN's research, including tax evasion, maintaining social assistance, division of labour, gender roles, access to assets, and poor infrastructure.

¹ ILO, [World Employment Social Outlook](#), 2015, cited in Webb, A., McQuaid, R., and Rand, S., [Employment in the informal economy: Implications of the COVID-19 pandemic. 2020](#), p. 7.

² Cojocaru, A., [Jobs Diagnostic Kosovo](#), Jobs Series, World Bank Kosovo, 2017, p. 46.

³ Webb, A., McQuaid, R. and Rand, S. [Employment in the informal economy: Implications of the COVID-19 pandemic. 2020](#), p. 7.

⁴ ILO, [Global accelerator on jobs and social protection for just transitions](#), 2022, p. 2.

⁵ Deléchat, C., and Medina, L. (eds.), [The global informal workforce: Priorities for inclusive growth](#), 2021, p. 1.

⁶ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .124$, $p = 0.001$), $n = 672$.

Tax Evasion

In this study, a relationship was found between people engaging in informal work and their stating that “paying income taxes is too expensive, so I work informally instead”.⁷ When asked why women and men engage in informal work, tax evasion was a recurring reason among interview participants. A CSO representative observed:

Businesses are very miserly: not paying taxes or workers’ contributions. [They] do not want to lose income, but only to profit... to use workers to the maximum and not to pay them. This is because they do not prioritise human rights, and it’s convenient not to pay taxes. They have, for example, 100 workers and they declare only 20.⁸

A recurring theme among microbusiness owners was that they chose not to register their businesses to avoid paying taxes, particularly when they did not have any employees.⁹ Microbusinesses owned by women usually only

“Companies are not daring to offer them [contracts] due to taxes.”

- CSO activist, Gjilan/Gnjilane

declare the owner or a few employees due to market uncertainty and profit fluctuations; thus, informal hiring, including seasonal staff and family labour, is common among microbusinesses.¹⁰ People working informally in agriculture tended to state that they did not report their activity because they did not earn enough monthly income to report it, and they would have to pay taxes on the little amount they did earn. CSO representatives observed that some people engaged in

informal work because they lacked awareness about the taxes they should pay and their rights to pension contributions. Qualitative findings did not reveal differences between women and men in this regard.

⁷ KWN interview with a CSO representative, Prizren, 2023.

⁸ KWN interviews with three business owners, 2023.

⁹ GAP Institute, [Market access challenges and opportunities for women-owned and minority-owned businesses in Kosovo](#), 2024, pp. 8-9.

¹⁰ Pearson Chi-Square X^2 (6, N 1,602) = 17.4, $p = 0.008$.

Table 26. “I’d prefer to work informally and be paid more money in cash than to lose money paying taxes and pensions.”

	Women	Men	Total
I strongly agree	4%	3%	4%
I agree	5%	9%	7%
I neither agree nor disagree	7%	7%	7%
I disagree	42%	44%	43%
I strongly disagree	22%	25%	23%
I do not know	11%	8%	9%
No answer	9%	5%	7%

KWN used perceptions questions to assess the extent to which Kosovars generally supported or disagreed with tax evasion, towards informing awareness-raising and other possible interventions. Survey participants were asked the extent to which they agreed with the statement: “I’d prefer to work informally and be paid more money in cash than to lose money paying taxes and pensions” (Table 26). Altogether, 11% of survey participants agreed or strongly agreed with the statement. Two-thirds of Kosovars (66%) disagreed, thereby appearing willing to pay taxes and pensions. Albanians (66%) and Serbs (86%) tended to disagree.¹¹

Table 27. “People should not register their family members as workers in family businesses because income taxes and pension payments cost too much.”

	Women	Men	Total
I strongly agree	9%	7%	8%
I agree	14%	16%	15%
I neither agree nor disagree	8%	8%	8%
I disagree	35%	37%	36%
I strongly disagree	14%	17%	16%
I do not know	12%	12%	12%
No answer	7%	4%	5%

¹¹ Pearson Chi-Square X^2 (6, N = 1,602) = 17.4, p = 0.008.

Related to family businesses, participants also were asked whether they thought that “people should not register their family members as workers in family businesses because income taxes and pension payments cost too much” (Table 27). More than half of survey participants (52%) disagreed or strongly disagreed with the statement, while nearly one-fourth agreed or strongly agreed (23%) that family members should *not* be registered in order to avoid taxes. This suggests differences in perceptions whereby people would generally choose to work and pay taxes, but fewer people thought that family businesses should register employees and pay taxes. While women and men reacted similarly, this perception could affect women more as they were over-represented among informal workers, particularly in rural areas. Persons under age 46 were more likely to disagree than persons 46–64.¹² Albanians and persons of other non-Serb ethnicities were particularly likely to disagree.¹³ Urban residents (29%) seemed more likely to agree with not registering family workers than rural residents (18%).¹⁴

Survey participants were asked their thoughts on the statement: “Employers should pay pensions for all employees so employees will have higher pensions later in life” (Table 28). While 58% agreed, approximately one in five Kosovars disagreed with this statement (22%). Perceptions can be indicative of potential practice, suggesting that some people do not think employers should pay pensions and thus may not pay them or ask their employers to pay them. Albanians (56%) and Serbs (89%) were significantly more likely to think that employers should pay for pensions.¹⁵

Table 28. “Employers should pay pensions.”			
	Women	Men	Total
I strongly agree	33%	29%	31%
I agree	24%	29%	27%
I neither agree nor disagree	6%	7%	6%
I disagree	13%	16%	14%
I strongly disagree	8%	7%	8%
I do not know	10%	7%	9%
No answer	7%	5%	6%

¹² Pearson Chi-Square X^2 (6, N = 1,601) = 112.6, $p < 0.000$.

¹³ Pearson Chi-Square X^2 (3, N = 1,600) = 39.2, $p < 0.000$.

¹⁴ Pearson Chi-Square 30.180, $p < 0.000$.

¹⁵ Republic of Kosovo, Assembly, [Law No. 2003/15 on the Social Assistance Scheme in Kosovo](#), 2003, Section 4 Non-Financial Criteria for Social Assistance.

Maintaining Social Assistance

Formal employment can affect eligibility for social assistance and other pensions. According to the Law on Social Assistance, to be eligible for social assistance families must fall within one of two categories: 1) all family members are dependants, and such dependants are not working; or 2) a family member is able to work, and there is at least one child under age five and/or an orphan under age 15 in full-time care. Any family members in the second category must either be a dependant or be registered as unemployed with the Employment Office.¹⁶ The Law defines a dependant as an individual in one of the following groups:

- i. Persons who are over 18 years of age and who have permanent and severe disabilities rendering them unable to work for remuneration
- ii. Persons who are sixty-five (65) years of age or older
- iii. Full-time carers of a person(s) with permanent disability, or of a person(s) at or over the age of sixty-five (65) needing full-time care, or of a child(ren) under the age of five (5)
- iv. Persons up to fourteen (14) years of age
- v. Persons between the ages of fifteen (15) and eighteen (18) inclusive and who are in full-time secondary education
- vi. Single parents with at least one child under the age of fifteen (15)¹⁷

Persons belonging to any of these groups are considered incapable or unavailable for paid work. The Law also foresees certain financial criteria to be eligible for social assistance. An applicant or recipient meets these eligibility requirements only if: “He or she has reckonable assets below the limits allowable”,¹⁸ and “has net reckonable income (after appropriate deductions) below the Monthly Gross Standard Rate applicable to that family”.¹⁹ In the new Law, “reckonable” assets has been changed to “calculable” assets. Calculable assets are all assets considered in determining financial eligibility.²⁰ Possession

¹⁶ Ibid., Section 2. Definitions.

¹⁷ In the new [Law No. 04/L-096 on Amending and Supplementing the Law No. 2003/15 on Social Assistance Scheme in Kosovo](#), “reckonable” goods are rephrased as “calculable goods” and are defined in paragraph 5.3: “Calculable goods are valuable items shall include: general payments from individual savings pensions, given to participants or beneficiaries – determined by applicable Laws, other general payments, property, certain types of real estate, land and motor vehicles in use.”

¹⁸ Republic of Kosovo, Assembly, [Law No. 2003/15 on the Social Assistance Scheme in Kosovo](#), 2003, Section 5, Paragraph 5.2.

¹⁹ Ibid., Section 5, paragraph 5.3.

²⁰ Ibid., paragraph 5.4.

of, or beneficial access to, certain types of assets may disqualify a family from receiving social assistance.²¹ Non-calculable income includes: basic age pension, disability pension, certain general payments, financial support to families with disabled children, aged 1-18 one-time payments for families eligible for social assistance, domestic products for family consumption, certain types of loans and financial assistance, and other types of income.²² Calculable income, which does impact eligibility for social assistance, includes income earned, inherited, gifted, received in kind, from rent, remittances, benefits provided to family members of war veterans, individual savings pensions, pensions from employers or abroad, certain general payments, and different types of income.²³

Women and men may refuse formal employment for fear that it may serve as a ground (i.e., calculable income) for losing their social assistance status. Meanwhile, despite their income, their earnings may be insufficient for covering their household's living expenses; they may engage in informal work to meet these needs. According to the Law on Social and Family Services, it takes up to 60 days to (re)apply for social assistance.²⁴ With such timeframes, workers may hesitate to register short-term, uncertain, or seasonal employment for fear that they may be left without income for some time while they await approval for assistance.²⁵

The World Bank has expressed concern that the no-working-adult criterion creates adverse effects as many social assistance scheme beneficiaries simply cannot afford to not work.²⁶ A World Bank survey found that 52% of households receiving assistance have at least one working family member even though such families should legally be excluded from receiving assistance. Given that many of these families still live below the poverty line, they may feel they must work. This criterion may contribute to driving working family members of households receiving social assistance into informality and potentially reduce their desired working hours as formal work would put their assistance benefits at risk.²⁷

²¹ Ibid., Article 5, paragraph 5.7. Notably, the phrasing in the Law is unclear as this could mean any type of income.

²² Ibid.

²³ Republic of Kosovo, Assembly, [Law No. 08/L-255 on Social and Family Services](#), 2024, Article 8. If the party disagrees with the Centre for Social Work's decision, an appeal may be filed with the Complaints Commission in the Ministry within 30 days from the decision (Article 45, Expertise, paragraph 2).

²⁴ KWN discussions with CSOs assisting women to secure employment, 2023.

²⁵ World Bank, [Kosovo Social Assistance Scheme Study Assessment and Reform Options](#), 2019, p. 21.

²⁶ Ibid.

²⁷ Pearson correlation is significant at the 0.05 level (2-tailed) ($r = -.138$, $p = 0.049$).

Interestingly, despite prior findings, when asked to share reasons why they were not employed, none of the survey participants said that being a social assistance recipient was among the reasons. Perhaps they considered other choices on the survey more relevant to them. Moreover, neither persons engaged in informal work nor their family members tended to be receiving social assistance.²⁸

Most people (69%) disagreed or strongly disagreed that: “It’s better to receive social assistance and work informally than to register employment and lose assistance” (Table 29). Albanians (69%) and Serbs (87%) were particularly likely to disagree.²⁹ Responses suggest that some Kosovars may prefer continuing to work informally so that they do not lose their social assistance.

Table 29. “It’s better to receive social assistance and work informally than to register employment and lose assistance.”

	Women	Men	Total
I strongly agree	2%	2%	2%
I agree	4%	7%	5%
I neither agree nor disagree	6%	8%	7%
I disagree	43%	44%	44%
I strongly disagree	25%	26%	25%
I do not know	11%	7%	9%
No answer	9%	5%	7%

Interviews suggested that some individuals either opted not to work at all or requested employment without a contract to maintain eligibility for social assistance. “You cannot take social assistance if you have a contract and are employed,” a CSO representative from Prizren said. “In many cases, people hesitate [to have a contract] because they do not want to interrupt [their social assistance].” A CSO representative in Prishtina/Priština similarly said, “I personally had a case of a woman working for me whom I told I would make a contract and pay pensions, but she told me no because she would stop receiving social assistance. Thus, even women themselves are not interested in receiving payments through the bank.”³⁰ Payments made through bank transfers would provide evidence of employment, which could result in losing social assistance.

²⁸ Pearson Chi-Square χ^2 (6, N = 1,602) = 20.9, p = 0.002.

²⁹ KWN interview with a woman CSO representative, Prishtina/Priština, 2023.

³⁰ KWN, [Budgeting for Social Welfare](#), 2015, p. 27.

Thus, KWN found contradictory evidence as to whether social assistance was a factor contributing to informality or not. While no statistically significant relationship was identified, interviews and some survey responses suggested that instances do exist of people working informally due to their reliance on social assistance. Social assistance eligibility criteria may contribute to this. As social assistance may be insufficient for covering basic costs, people may perform informal work on the side to increase their monthly income in order to survive. Considering that men are more likely to be recipients of social assistance on behalf of their households,³¹ informal work may also provide women with their own income; further research could examine these issues.

Division of Labour, Gender Roles, Time, and Space

This section examines how socialised gender roles for women and men in the household and in society affect the extent to which they participate in various activities and informal work. It discusses how diverse women and men spend their time and how this may affect their participation in informal work. Considering gender roles, it analyses the extent to which unpaid care work affects the time diverse women and men have available for formal work and their engagement in informal or unpaid work. This relates to how labour is divided

within the household and outside it. Thus, this section also discusses the extent to which division of labour affects women and men's engagement in informal work. Family and social expectations regarding women and men's appropriate roles in generating income for the family may affect informality. Family members may decide whether other members should be paid, work outside the household, or engage in (unpaid) care work at home.

Women typically are employed in formal work for fewer hours than men due to balancing work and caregiving responsibilities. Globally, women contribute two to ten times more time to care work, conducting 76% of the total hours spent on unpaid care work.³² In no country do men

and women share unpaid care work equally. Throughout the EU, women predominantly handle unpaid care duties. The gap varies from six to more than 15 hours

“There are jobs for men, and there are jobs for women ... Women are not as good as men.”

- Woman, Peja/Peć

³¹ Pozzan, E., Bonnet, F., and Cattaneo, U., [Women's Dire in the Informal Economy](#), 2020, p. 6.

³² ICF, [Peer review on 'Work-life balance: promoting gender equality in informal long-term care provision'](#), 2020, p. 6.

across different countries. This discrepancy limits women’s time for paid work and career planning, often leading to reduced hours or leaving jobs entirely to accommodate caregiving. The strain of balancing unpaid care with professional roles can result in extended working hours and adverse effects on health and wellbeing, impacting both women’s employment opportunities and family caregivers’ financial constraints.³³

Although laws may guarantee equal rights for women in many places, traditional beliefs and customs often interfere with women benefiting from those rights.³⁴ In Kosovo, women’s low labour force participation rates can be largely attributed to traditional gender roles that assign unpaid caregiving duties to women.³⁵ In 2017, men spent four times as much time (3.9 hours) working than women (0.9 hours), whereas women spent three times as much time (7.1 hours) on house work than men (2.3 hours).³⁶

Table 30. “Who is responsible for taking care of:”		
Activity	Women	Men
Washing clothes	95%	5%
House Repair	9%	91%
Grocery shopping	51%	49%
Cleaning the house	89%	11%
Preparing food	92%	8%
Caring for children	66%	34%
Caring for elderly/family members	53%	47%
Producing food for family consumption	52%	48%

KWN’s 2022 survey found that clear gender differences persisted in women and men’s roles at home (Table 30). In 95% of households, women were primarily responsible for washing clothes, for cleaning the house in 89%, for preparing food in 92%, and for caring for children in 66%. Meanwhile, in 91% of households, men were responsible for house repairs. Both women and men reportedly engaged in grocery shopping, caring for other family members, and

³³ Gardner, J., Walsh, K., and Frosch, M., Engendering informality statistics: gaps and opportunities working paper to support revision of the standards for statistics on informality, ILO, 20222, p. 16.

³⁴ KWN, Who Cares? Demand, Supply, and Options for Expanding Childcare Availability in Kosovo, 2016, p. 8.

³⁵ MCC, [Kosovo Labor Force and Time Use Study Research Report](#), 2018, p. 16. The Institute for Social Policy Musine Kokalari also measured time use ([Who Cares? Unpaid Care Work in Kosovo](#), 2022).

³⁶ KWN survey, 2022, Albanian, woman, Ferizaj/Uroševac, age 27.

producing food for the family's consumption. Spending more time on work at home can affect women's labour force participation. Women's care roles may mean that they do not have time for paid work. For example, a woman survey participant noted that she would like to work in the city where she lives but cannot because she has to take care of her elderly parents.³⁷

On average, KWN found that women spent nearly twice as much time on childcare as men (Table 31).³⁸ While women and men reported spending a similar amount of time caring for grandchildren, women tended to spend more time caring for disabled or infirm family members than did men. Women also spent more time cooking³⁹ and doing housework.⁴⁰ Overall, on average, women spent significantly more hours (44) per week with caring activities than men (30).⁴¹ Domestic and care work constituted 26% of women's time on average and 18% of men's time.⁴²

In 95% of households, women were primarily responsible for washing clothes, for cleaning the house in 89%, for preparing food in 92%, and for caring for children in 66%.

³⁷ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .331$ $p < 0.000$). There was a correlation between women and 12+ hours of caring and educating children per week.

³⁸ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.236$ $p < 0.000$).

³⁹ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = -.256$ $p < 0.000$).

⁴⁰ Pearson Chi-Square X^2 (1, $N = 1600$) = 623.7, $p < 0.001$.

⁴¹ This provides data for UN SDG indicator 5.4.1. Also related to this indicator, rural persons tended to spend more time in these roles than urban inhabitants [Pearson Chi-Square X^2 (137, $N = 1,465$) = 186.0 $p = 0.003$]; and persons age 30+ spend more time than those ages 18-29 [Pearson Chi-Square X^2 (274, $N = 1,453$) = 334.8, $p = 0.007$]. No significant difference existed based on ethnicity or gender related to age or geographic location.

⁴² KWN calculated the average hours as: average hours for women = $\sum(\text{Hours} \times \text{Women}) / \sum \text{Women}$ and Average hours for men = $\sum(\text{Hours} \times \text{Men}) / \sum \text{Men}$.

Table 31. “On average, how many hours per week are you involved in any of the following activities outside of paid work?”

Activity⁴³	n	Women	Men
Caring for and/or educating your children	716	24	13
Caring for and/or educating your grandchildren	278	7	7
Caring for disabled or infirm family members, neighbours or friends under 75 years old	169	15	11
Caring for disabled or infirm family members, neighbours or friends aged 75 or over	103	12	10
Cooking	1,112	12	7
Housework	1,146	12	8
Sporting, cultural or leisure activity outside your home	849	6	5
Voluntary or charitable activity	605	2	3
Taking a training or education course	377	4	4
Political/trade union activity	181	2	3
Agricultural growing activities like gardening or farming (in the season)	708	13	13
Agricultural production activities like making ajvar, pickles, or cheese	709	8	7
Gathering wood	440	4	6
<i>Source: KWN Survey, 2022</i>			

KWN identified a positive relationship between having “too much work to do at home” and being engaged in informal work.⁴⁴ While further research would be needed to determine any causal relationship, informal work may allow women to balance their other household and subsistence activities with generating some additional income.

⁴³ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .158$, $p < 0.000$).

⁴⁴ Federici, S., *Revolution at Point Zero: Housework, Reproduction, and Feminist Struggle*, 2012; Folbre, N., *The Invisible Heart: Economics and Family Values*, New Press: 2001.

Table 32. “Men cannot care for children as well as women can.”

	Women	Men	Total
I strongly agree	12%	13%	13%
I agree	13%	19%	16%
I neither agree nor disagree	14%	16%	15%
I disagree	38%	32%	35%
I strongly disagree	15%	13%	14%
I do not know	4%	3%	4%
No answer	4%	3%	4%

Table 33. “Women should not be paid for childcare as that is their duty.”

	Women	Men	Total
I strongly agree	10%	9%	10%
I agree	13%	14%	13%
I neither agree nor disagree	14%	14%	14%
I disagree	38%	39%	39%
I strongly disagree	17%	15%	16%
I do not know	4%	6%	5%
No answer	4%	3%	4%

“Here, occupations are segregated based on gender. If a man works in agriculture or on the land, the woman typically will handle familial duties, including caring for the family, children, the elderly, or managing household affairs.”

- Woman, CSO Director, Gracanica/Gračanica

Gender roles relate to perceptions, and better understanding perceptions can support efforts to transform gender roles. Due to pre-existing gender norms and stereotypes, historically care work has been romanticised and attributed to the belief that care work is

“Instead of staying at home and taking care of children, young married women are going to work, and the boys are staying at home.”

- Man survey respondent, Peja/Peć

a “labour of love” performed by women.⁴⁵ About half the population (53% of women and 45% of men) thought that men would care for children as well as women could (Table 32). Rural residents (34%) seemed more likely to think men could *not* care for children than did urban residents (24%).⁴⁶ This indicates that continuing socialised gender norms may prevent some men from taking care of their children due to notions that men are less adequately equipped for caring roles. Serbs and persons of other ethnic groups were more likely to disagree with the statement, suggesting they found men relatively capable of childcare.⁴⁷

Persons under age 45 also tended to disagree,⁴⁸ suggesting that gender norms may be changing.

While more than half of women (55%) and men (54%) did *not* support the statement that women should *not* be paid for childcare “as that is their duty”, still nearly a fourth of Kosovars did not think women should be paid for childcare (Table 33). Nearly half (46%) did not object to this statement. Albanians tended to disagree with the given statement (56%).⁴⁹ No significant difference was found between women and men on this question. This suggests there is still widespread agreement with traditional gender roles whereby women are more likely to be considered as caretakers. Gender norms may underpin women’s continued engagement in such unpaid work. A man commented, “There is no need for kindergarten because I would never send my children there. Did you see the videos how they mistreated the children? I don’t trust them.”⁵⁰ Such

⁴⁵ Pearson Chi-Square X^2 (3, N = 1,601) = 36.441, $p < 0.001$.

⁴⁶ Pearson Chi-Square X^2 (6, N = 1,598) = 19.764, $p = 0.003$.

⁴⁷ Pearson Chi-Square X^2 (6, N = 1,602) = 42.648, $p < 0.001$.

⁴⁸ Pearson Chi-Square X^2 (6, N = 1,603) = 78.057, $p < 0.001$.

⁴⁹ Institute for Social Policy Musine Kokalari, [Who Cares? Unpaid Care Work in Kosovo](#), 2022, focus group discussion with a bus driver, male, Prishtina/Priština, p. 36.

⁵⁰ Ibid., p. 48.

parental concerns may deter parents from sending their children to childcare. The Institute for Social Policy Musine Kokalari suggested that such mistrust generally comes from men who consider childcare the responsibility of their wives, mothers, or sisters.⁵¹ Given gender norms, men may “justify” the need for women to care for children by blaming paid care workers for mistreatment or considering such care work a default expectation of mothers. While parents clearly care for their children and a couple cases of institutional mistreatment have been broadly covered in media, the responsible institutions should inspect and sanction such instances towards prevention in accordance with the law.

The CSO Kosovo Women for Women has programs that seek to transform unpaid work into paid work.⁵² They provide training to help women become certified and secure employment. Given the educational levels of women targeted through these programmes, the jobs available mostly relate to dress-making, teaching at kindergartens, and other jobs usually aligned with women’s traditional gender roles. From this experience, a CSO representative observed:

[Women] didn’t want to work in caring for the elderly, and the reason was that “We have elderly people that I take care of at home, and we don’t need more”. Of all the women we have met, we have found only one who wanted to work as a housekeeper and take care of children...⁵³

This interview suggests that women’s care responsibilities at home may contribute to their reluctance to work as caretakers or housekeepers, as they already perform such work for their families within their own homes. Their traditional gender roles at home may affect their interest and willingness to transform unpaid work into similar paid work. Thus, beliefs and perceptions pertaining to participation in the informal economy may be influenced by gender norms.

Socialised gender roles, norms, and relations among individuals are reflected within households (e.g., who makes decisions) and communities (e.g., social pressures). This can affect diverse women and men’s participation in informal and formal work. The “head of household” is a member of the household recognised as the head of the unit by the other members of the household unit (or by himself/herself if living alone).⁵⁴ Given gender norms, historically men have tended to be the heads of households. In 2018, approximately 34% of men

⁵¹ KWN interview, 2023.

⁵² KWN interview, 2023.

⁵³ OECD, “[Glossary of statistical terms](#)”, 2006.

⁵⁴ OSCE, [Men’s Perspective on Gender Equality in Kosovo](#), 2018, p. 30. Of 1,501 respondents, 1,001 were men and 500 were women.

said they made the decisions on significant choices, such as large investments in items like cars, houses, or household appliances.⁵⁵ Meanwhile, 50% stated that they made decisions jointly with their partners, and 5% indicated that their wives made decisions. A 2022 survey found that men were more involved in household decision-making than women in most households.⁵⁶ In about 47% of households, couples pooled and manage money together. However, in 35% of cases husbands managed all the money, a dramatically higher percentage than cases where wives managed all the money (4%). In households where women were employed and/or well-educated, decision-making tended to be more balanced between genders.

Research participants were asked about the head of household in their families to better understand how people defined this social relationship. They identified men as heads of households in 69% of families, including male survey participants, husbands, and fathers.⁵⁷ The head of the household may influence how decisions are made within the household. Gender norms related to heads of households may relate to informality, as the heads of households may make decisions on whether family members may engage in formal or informal work, as well as the tasks they perform within family businesses and if family members are registered as workers or not. Women or younger men may not have space to engage in formal work, given family members' perceptions and beliefs about their roles. KWN's research exposed cases where women were not allowed to work because their husbands did not permit it. For instance, one survey participant mentioned, "My husband is a fanatic. He won't let me work. He says that I don't have anywhere to work because I lack education."⁵⁸ Another said, "We would like to go out, but the men in the house won't let us,"⁵⁹ and yet another stated, that she was interested in working but her husband did not allow it.⁶⁰ According to traditional gender roles, in some households women are expected to stay home, focus on household chores, and not engage in formal employment. A representative of a Serb CSO observed:

Husbands disapproved and did not like the increased engagement of women, as it left them feeling without control. They prefer having con-

⁵⁵ Riinvest Institute, [Through a Gender Lens: Who Decides What in Rural Households in Kosovo?](#), 2022, pp. 3, 11. The survey involved 1,100 respondents.

⁵⁶ KWN survey 2022, n = 1,593 (815 men, 778 women). In 22% of households, women and men took decisions jointly, and in 9% women were heads of households.

⁵⁷ KWN survey 2022.

⁵⁸ Ibid.

⁵⁹ Ibid.

⁶⁰ KWN interview with CSO representative, Gracanice/Gračanica, 2023.

trol, such as confirming whether the woman really “went to the store” or “somewhere else” instead.⁶¹

Some men family members may not consider women’s engagement in formal employment as appropriate behaviour for women. Women also are expected to care for others, which can leave little time for paid work. While such perceptions and behaviours may not be widespread, individual cases suggest that they still exist within some families. This may mean that women only engage in unpaid or informal work for their households or families’ businesses. Globally, family members who contribute to work within a family business, primarily women (63% in 2020),⁶² are automatically labelled as informal workers without undergoing any specific evaluation. Wives are categorised as contributing family workers without inquiries into their involvement in business decision-making.⁶³

Expectations can exist within families to contribute to family businesses through informal work, including unpaid work. As the quote box illustrates, due to power relations within the family, women may feel pressured to work in family businesses where their rights are violated, and they face mental and physical pressure. This woman’s story indicates the often-blurred lines women may find themselves in between family member and employee, where dependence on family members and economic structures may place them in a precarious position in terms of their own labour rights. Filing such rights abuses with the authorities could place women in a more precarious situation of abandonment by their families and social safety nets.

⁶¹ Gardner, J., Walsh, K., and Frosch, M., [Engendering informality statistics: gaps and opportunities working paper to support revision of the standards for statistics on informality](#). International Labour Organization, 2022, p. 22.

⁶² Ibid., p. 16.

⁶³ World Bank, [Gender-based Employment Segregation: Understanding Causes and Policy Interventions](#), 2023, p. 7.

“ At the moment, I am not working, but I previously worked in our family business where I performed various types of jobs. My uncle has a business selling goods, and after my father died, my uncle employed my brother and I in his business. I worked in the finance department and sometimes I had to pay the other workers from my own salary. [...] Only his wife, sister, and son have contracts as registered employees because of the contributions [to appear that pensions and taxes were being paid for workers]. And they do not even work there; they are working elsewhere.

Perhaps I wouldn't have done it for anyone else, but [my uncle] asked for it himself, and he did not consider me as a family member in the workplace, but he considered me as an employee, and I considered him my employer.

After many years of working there, I quit because I didn't get paid regularly, I had to give my salary to someone else, and I was left in a bad position. I never asked for the money because after all, he is family. A month later, I can't ask, “Can I take the money now?”

- Woman informal worker, Mitrovica

Vertical and horizontal segregation of formal work could be relevant in influencing women and men's presence in informal work. Horizontal segregation of work is the employment of men and women in different sectors, fields, and business dimensions, and it influences women and men's formal or informal employment. While both men and women participate in informal work, they participate in different ways.⁶⁴ A research participant observed: "The place of work varies depending on whether they are women or men. For example, in children's play areas women are more prevalent."⁶⁵ The sectors where men work are in cafes, as waiters".⁶⁶ The participant suggested that men's and women's positions in informal work aligned with occupations where each tends to be overrepresented in formal employment. The Director of an NGO assisting people with disabilities in Ferizaj/Uroševac similarly stated: "Here, we have more women than men workers. Of 25 volunteers, only four are men. I think that women are more humanistic."⁶⁷ She shared that more women than men volunteered for her organisation and explained women's participation in occupations involving care work as the "humanistic nature of women" to help others. Thus, women may be engaged in such unpaid work because they do not see it as informal or non-regulated labour, but rather as volunteerism.

Vertical segregation refers to the positions in which women and men are employed, considering their status, responsibilities in management, and job position advancements.⁶⁸ Given traditional gender roles, men historically have been perceived as more suited for holding decision-making positions and indeed hold those positions. An indicator of this is that men own most businesses, and even in the public sector, women are underrepresented in decision-making positions. As of March 2023, among Kosovo's 96,995 active businesses (excluding public enterprises), men owned 79%, women 18%, and 2% were co-owned with at least one woman.⁶⁹ "Space" in this context can refer to the glass ceiling at work,⁷⁰ which can prevent women from holding management positions. Per-

⁶⁴ Play corners refers to spaces where parents can leave their children under adult supervision, such as in shopping malls, while they shop.

⁶⁵ KWN interview with a CSO representative, woman, Mitrovica, 2023.

⁶⁶ KWN interview with a CSO representative of people with disabilities, woman, Ferizaj/Uroševac, 2023.

⁶⁷ World Bank, [Gender-based Employment Segregation: Understanding Causes and Policy Interventions](#), 2023, p. 7.

⁶⁸ Kosovo Business Registration Agency, [Basic Performance Indicators Report on Business Registration in Kosovo for the Period: January – March 2023](#), cited in GAP, [Business Profiles: Women and Minority Entrepreneurship in Kosovo](#), 2023, p. 4. The gender of the owner was unknown for the remaining 1%.

⁶⁹ The "glass ceiling" is a metaphor often used to refer to the transparent or invisible barrier that prevents women from rising above a certain level in the hierarchy.

⁷⁰ ILO, [Defining Informality for Contributing Family Workers](#), 2023, p. 10.

sons in positions of power are less likely to work informally or have their rights violated than persons in the lower echelons of businesses. This vertical segregation can mean that women may be more likely than men to work informally, without contracts or rights.

Table 34. “Women cannot be as good at business as men.”			
	Women	Men	Total
I strongly agree	3%	4%	3%
I agree	3%	6%	4%
I neither agree nor disagree	7%	8%	8%
I disagree	53%	51%	52%
I strongly disagree	26%	25%	26%
I do not know	4%	3%	3%
No answer	4%	3%	4%

Perceptions seemed not to align with practice. More than three-fourths of Kosovars (78%) disagreed or strongly disagreed with the statement: “Women cannot be as good at business as men are” (Table 34). This suggests that the

potential for behavioural change exists, although 10% of men participants agreed that women were not as good at business as men, suggesting that such perceptions persevere.

Perceptions about the importance of work also led some women to work informally. For example, a woman with disabilities was engaged in informal labour at an organisation assisting persons with disabilities in that she worked for less than the minimum wage. She received €150 per month and sometimes had a contract, depending on projects and available funds. She considered herself employed with regular working hours. She

did not feel secure with her employment situation in that she only had short-term, temporary work. Nevertheless, she continued because “It is a human feeling to contribute to society,” she said. “This motivates me to do this job.” A recur-

“I feel sorry to say this for women, but maybe they don’t have enough self-confidence to register [their businesses]. We don’t dare. There is no support, first of all from the family.”

- Woman, CSO representative, Skenderaj/Srbica

ring theme among interview participants was that women have “humanistic” qualities that made them more willing to work voluntarily for the betterment of their families and communities, particularly by assisting marginalised persons.

Access to Assets, Inheritance, and Ownership

This section discusses the extent to which diverse women and men’s access to different assets affects their ability to engage in formal work, including natural resources (e.g., water, land); productive assets (e.g., equipment, including digital); income (e.g., regular versus ad-hoc and amounts); knowledge (e.g., education, skills, and further training); bank accounts; and social networks for career development, capacity-building, sales, and other business opportunities. It also examines the extent to which diverse women and men own property, businesses, land, and vehicles, and how may this affect their engagement in informality, or their decisions on whether to engage in informal work in family businesses. Access to land and assets can also affect the physical space women have to engage in formal work.

Gender-related social expectations can create unfair differences in accessing resources, like land, especially for rural women.⁷¹ Limited access to agricultural land, for example, makes it hard for women to pursue official jobs

in farming, such as on family-owned farms. Similarly to men, women who have land can use it as security to get loans from banks. This situation impacts the shift to more official or formal work.⁷² Despite legal guarantees for equal treatment, traditionally inheritance has passed along patrilineal lines among men.⁷³ In 2015, only 18% of women in Kosovo had property registered in their names.⁷⁴ According

to Kosovo Cadastral Agency, women owned nearly 20% of registered properties.⁷⁵ In KWN’s survey, 15% of women and 50% of men respondents said they owned their home.⁷⁶ Although property ownership has increased among women,

“Use the girl to continue applying for subventions.”

⁷¹ Ibid.

⁷² Agarwal, B., “[Gender and Land Rights](#)”, *Journal of Agrarian Change*, 2003, p. 204.

⁷³ USAID, [Property Rights Program](#), 2019, p. 38.

⁷⁴ Kosovo Cadastral Agency, [website](#), accessed 20 February 2024.

⁷⁵ N = 1,601 (780 women, 821 men). They did not own it, or others owned this property in other households.

⁷⁶ KWN interview with a woman CSO representative, Gracanice/Gračanica, 2023.

historically women have lacked access to resources and capital for registering and expanding businesses. This could contribute to women participating in the informal economy as an alternative.

Even in instances when women own their own businesses on paper, they may not have power over the operations of their businesses. “There are companies officially registered under women’s names but run by men, who are the legitimate property owners of these businesses,” a CSO representative observed.⁷⁷ By “legitimate”, she was referring to who owns and manages the business in actual practice. Research participants observed that family members, mainly sons, husbands, or fathers, may register property in women’s names to access grants and subsidies targeting women and their businesses through affirmative measures. However, men retain the power in managing and running the businesses in practice, and, after such grants and subventions are received, women may have no say over the properties registered in their name. For example, in a case shared with KWN, a young woman applied for a grant from the municipality for agricultural development, but her father managed it.⁷⁸ Officials in the municipality reportedly recommended to the family to “use the girl” to access subventions. In another case, a young man registered a business in his sister’s name so he could benefit from rent-related subsidies.⁷⁹ In a third case, a woman from Lipjan/Lipljan, applied to receive land from the municipality so her family could cultivate vegetables as a family business. She received it, but her husband and sons managed it. She said that she was “happy to contribute”, but she was not part of any decision-making related to the land.

Each municipality has a unit responsible for inspections of properties,⁸⁰ which could help monitor whether the actual owners of the property are indeed the applicants and users of it. No publicly available data exists on the extent to which municipal inspections consider men mismanaging property owned by women. Indeed, given social norms according to which men “should” own property, some women do not realise that their rights are being violated and thus do not report it. Rather, some women feel like they are contributing to the growth of their family’s economy and business. Such situations may mean that even if women own the property used to access grants and subsidies, they may still be engaged in informal work for family businesses because they do not themselves have decision-making power over these businesses.

⁷⁷ KWN correspondence with a 24-year-old woman, Lipjan/Lipljan, 2023.

⁷⁸ KWN correspondence with a 20-year-old woman, Lipjan/Lipljan, 2023.

⁷⁹ For instance, the Municipality of Peja/Peć, [Inspectorate](#).

⁸⁰ KWN interview with woman informal worker, Gjilan/Gnjilane, 2023.

Instances also existed of formal workers discontinuing their contracts yet still working informally to access grants and subsidies where secondary employment was not allowed by the eligibility criteria. This may contribute to informality. For example, one research participant worked as a dressmaker in Gjilan/Gnjilane for many years. In the beginning she had a contract. However, when she won a grant to make *ajvar* and sell it from her home, she had to terminate the contract with her employer. She did not stop working as a dressmaker or stop selling *ajvar*. “Now, I still haven’t told [my employer] to make a contract because I thought I would expand my business,” she said.⁸¹ Thus, she continued working informally, without a contract. Even when receiving grants for their agricultural businesses, women may perform informal jobs on the side in order to generate enough income to survive. Thus, criteria forbidding other employment may not help women struggling to start or expand microbusinesses.

Poor Infrastructure and Mobility

This section examines the extent to which infrastructure exist for diverse women and men, including with different disabilities, to participate in formal and informal work and how may this affect their engagement in informal work. It relates to infrastructure and the availability of public transportation systems, as well as infrastructure for persons with disabilities to access formal employment.

Kosovo generally lacks adequate infrastructure ranging from sidewalks to bike lanes and public transport routes that allow for diverse women and men’s participation in both the economy and public life more generally. In 2022, nearly 89% of actively registered vehicles were in men’s names.⁸² Thus, women tend to have less access to transportation. This survey found that one in ten rural women needed permission from their families to use vehicles.⁸³ This can affect women’s engagement in formal employment as they may not be able to access it, particularly considering that many villages in Kosovo do not have public transport available.⁸⁴

Persons with disabilities in particular face challenges accessing employment due to infrastructure restraints. A woman with disabilities who was formally employed explained: “There is a lot of trouble with transportation. My mother assists and sends me to work, and she is 60 years old with health problems and housework but also takes care of me.”⁸⁵ For those few persons with

⁸¹ KWN correspondence with Ministry of Internal Affairs, 2022.

⁸² KWN, Kosovo Gender Profile: Agriculture and Rural Livelihoods, forthcoming, p. 9.

⁸³ Information provided by KWN member CSOs working and living in rural areas.

⁸⁴ KWN interview with woman formal worker with disabilities, Mitrovica, 2023.

⁸⁵ KWN interview with a blind man, Prizren, 2023.

disabilities who were employed, usually their mothers assisted with transporting them. This meant that their mothers often lacked time to engage in paid, formal work. Other people with disabilities said:

“It’s more difficult for us. For example, even when I went to work, I also had to take a taxi because I don’t have access to public transport.”⁸⁶

“Our infrastructure is a disaster. You can’t even cross the threshold of the apartment without help.”⁸⁷

“Access is very bad. In every place, we don’t have access: first of all, to toilets. No restaurant has infrastructure for people like us.”⁸⁸

That inadequate transport and other infrastructure hindered access to formal employment was a recurring theme among research participants with disabilities and those who cared for them. Some said that it was hard for them to secure employment or go to work due to inadequate infrastructure. While this may not lead to informal work among people with disabilities, it does contribute to informal labour among their family members who must care for them in the absence of public care services and adequate infrastructure.⁸⁹

Conclusion

People engage in informal work for various reasons. Some are pressured by their family, need money, or feel that they cannot access formal employment. Some, particularly women, feel a personal desire to contribute to their community, such as by caring for people with disabilities. Some avoid formal employment to keep their social assistance or to evade taxes. Some work informally as a hobby, to gain experience, or to help family members. Division of labour within the household and gender roles can contribute to women working informally, particularly given social perceptions of women’s roles as care-takers and in households where women lack the power to refuse to work informally for family businesses. Lack of access to assets and poor infrastructure can contribute to informal work, particularly the inaccessible public transport

⁸⁶ KWN interview with a woman with a disability, Prizren, 2023.

⁸⁷ KWN interview with a woman with a disability, Prizren, 2023.

⁸⁸ See the section on [Personal Assistants](#).

⁸⁹ Republic of Kosovo, Government, Ministry of Finance, [National Strategy of the Republic of Kosovo for the Prevention and Combating of Informal Economy, Money Laundering, Terrorist Financing and Financial Crimes 2019-2023](#), 2019, p. 18.

in Kosovo that prevents women and persons with disabilities in particular from accessing formal work opportunities. Widespread perceptions that men can engage in care work, women can manage businesses, and employers should pay pensions all suggest that norms may be shifting, particularly among younger demographics, and opportunities exist to further transform norms.

5. Consequences of Informal Work

This chapter examines negative consequences of informal work for diverse women and men, drawing from dimensions defined by ILO, including insecure employment, erratic and lower incomes, unpredictable and extended working hours, unpaid taxes and pensions, poor access to assets, precarious occupational safety and health, and low participation and representation. It also examines positive consequences of informality. The Government of Kosovo has identified decreased tax revenues and illegal private property as among the consequences of informality for public services.¹ However, examining consequences of informality at a macrolevel was beyond the scope of this study.

Insecure Employment

Informal work may contribute to job insecurity, job loss, and lost income. Interview participants tended to perceive the absence of a formal contract as particularly detrimental for informal workers:

Everyone wants to have a contract. You take it as a kind of security when you have a contract, [so employers] cannot fire you when they want, not give you vacation, or maybe only provide one day per week as a day off.²

No, I don't want to work without a contract because at the first moment, he sends you away. Like in my case, in the middle of working hours, he sent me away, telling me I wasn't for this work and because my children often get sick.³

Not having contracts contributed to feeling insecure about their jobs because workers had no clear agreement in place. They mentioned that their

¹ KWN interview with a woman CSO representative, Mitrovica, 2023.

² KWN interview with a woman informal worker, Mitrovica, 2023.

³ Bonnet, F., Vanek, J., and Chen, M., "[Women and men in the informal economy: A statistical brief](#)", ILO, Geneva, 20, 2019, pp. 15-18.

“I worked in a beauty salon as a hairdresser. The boss did not register me as an employee, and I worked without a contract for three years. In addition to my role as a professional hairdresser, I was also required to work as a product seller and receptionist with only one day off per week. It also happened that on my day off the boss called me to go to work because he had assigned me a client, and if I didn’t go to work, he said he would fire me, saying that he can easily find other employees. Also, the boss used us to clean the entire salon every weekend as cleaners. My boss didn’t give me my salary on time, and often €50 was deducted from my salary for various reasons.”

– Woman, Prishtinë/Priština

employer could easily inform them not to come to work the next day, and they would not have any way to raise their concerns. Additionally, they said that the lack of a signed, clear contractual agreement increased the likelihood of conflicts and disagreements, due to unclear expectations between the employer and the employee, especially concerning job duties, working hours, and vacation arrangements.

Erratic and Lower Income

Job insecurity affiliated with informal work can contribute to unstable income, which can have further negative implications for future financial stability. Informal work may also mean that employees are not compensated fairly for overtime, weekend, holiday, and night work. Globally, a positive correlation exists between poverty and the informal economy, primarily observed

“In addition to the lack of motivation due to low wages, there is also discrimination in the workplace because of salary, especially if you are part of a non-majority community. We have a guy who has worked as a welder, a profession that is paid well, for example, €700-800. And this guy has worked for several consecutive years earning €300-400. And this guy was forced to quit his job because of the low salary.”

**- Woman CSO representative,
Ferizaj/Uroševac**

in developing and emerging countries.⁴ According to the OECD, workers in the informal economy have lower income than those who work in the formal economy.⁵ Also, women who work in the informal economy have lower wages than men who work in the informal economy.⁶

KWN did not identify any statistically significant relationship between informality and individual monthly earnings *only* from informal work, which may be due in part to small sample size and potentially inaccurate reporting of income. Another explanation could be that people have widely different experiences, so no trend is visible. For example, while informality may increase income for some, it may involve less income for others. Meanwhile, individuals engaged in informality did have less *total* monthly income when considering income from both informal activities *and* any formal employment.⁷ Households where women engaged in informal work tended to

earn less money than households where men were involved in such work.⁸

The gender pay gap is often wider in the informal economy due to women's concentration in low-wage, unregulated sectors with limited access to formal, well-paying jobs, making income disparities worse. Women in the informal economy often have shorter hours of paid work, and in most countries they encounter a more significant gender pay gap compared to the for-

⁴ OECD, [Tackling Vulnerability in the Informal Economy](#), 2019, p. 4, cited in Williams, C., and Gashi, A., “[Evaluating the wage differential between the formal and informal economy: a gender perspective](#)”, Journal of Economic Studies, 49(4), 2022.

⁵ Ibid.

⁶ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .269$, $p < 0.000$).

⁷ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .241$, $p < 0.000$).

⁸ OECD, [Tackling Vulnerability in the Informal Economy](#), 2019, p. 20.

mal economy.⁹ In 2022, Williams and Gashi found that women working in the informal economy in Kosovo had lower salaries than men.¹⁰ Men who worked in the formal economy were paid 26% higher salaries than those in the informal economy. Meanwhile, women working in the formal economy were paid 14% higher salaries than those working in the informal economy. Roma, Ashkali, and Egyptians also reported unfair pay while working in the informal economy due to their ethnicity. While few such cases are reported to the authorities,¹¹ interviews suggest that discrimination based on ethnicity exists, whereby Roma, Ashkali, and Egyptians are paid less.

Unpredictable and Extended Working Hours

Informal work may involve varying working hours, ranging from too few to too many. Hours may also be unpredictable, making it difficult to organize life, which can be particularly hard for women given their caretaking roles. However, KWN did not identify any statistically significant relationship between infor-

mality and erratic working hours.¹² This may be partly attributable to the fact that some persons engaged in formal work may have erratic hours as well.

Labour violations related to fair pay for work performed can be considered a form of informality, such as uncompensated or under-compensated work in violation of labour rights outlined in the Law on Labour. In the KWN survey, 20% of women and 27% of men had worked more than 40 hours per week in their paid job, but 32% of women and 39% of men stated that they were never or only sometimes compensated for their overtime work. Meanwhile 25% of women and 26% of men who had worked more than 40 hours per week refused to state wheth-

“I have been working for a private company which has an animal farm. Here, I take care of the animals but also work on the crops, and I have been doing this job for five years without a contract, sometimes working for 10-12 hours per day. Transportation is an issue to start working somewhere else, as well as my education level.”

- Man, informal worker, Ashkali, age 39

⁹ Williams, C., and Gashi, A., “[Evaluating the wage differential between the formal and informal economy: a gender perspective](#)”, Journal of Economic Studies, 49(4), 2022, pp. 735-750.

¹⁰ KWN, [Gender-based Discrimination and Labour in Kosovo](#), Second Edition, 2022.

¹¹ KWN survey, 2022; a Pearson correlation test of significance (2-tailed) did not indicate any relationship.

¹² Pearson correlation is significant at the 0.05 level (2-tailed) ($r = .360$, $p = 0.037$).

er they were paid for overtime work. It may be that they may not have responded to this question out of fear of potential repercussions. Thus, the possibility exists that more women and men may be engaged in this form of informal work. A relationship was found between engagement in informal work and not receiving fair compensation for overtime.¹³

“I have been working there for about five years, and I have never had an employment contract. My working hours are not fixed; I finish work when all tasks are completed, often working 10-12 hours a day. I only have a day off on Sundays.”

**- Man, informal worker,
Ashkali, age 34**

Interviews and the online survey confirmed that informal workers often worked extended hours, including overtime during weekends and holidays, without compensation. Interviews suggested that individuals engaged in informal employment tended to work beyond standard working hours, exceeding eight hours per day and the legally allowable 48 hours weekly, inclusive of overtime. A woman working informally in a bakery in Suhareke/Suva Reka said: “There are cases when we worked for three weeks without a single day off. [It was] not that there was a lot of work, but [the owners] did not want to give us rest.”¹⁴ Thus, for some, informality can involve unpredictable working hours as well as unpaid overtime work. Interview participants engaged in informal work reported not receiving compen-

sation for overtime, work on official holidays, or on weekends, regardless of the Law on Labour’s requirements.

In Kosovo, employees are entitled to four weeks’ paid vacation, whether they work full- or part-time. They also are entitled to financial or other compensation, such as vacation leave, for work conducted at night, overtime, and on holidays. Despite these entitlements, some women said they did not receive any such legally required allowances. Some women and men stated that they could only take two weeks per year, during the summer.

Despite Article 48 of the Law on Labour forbidding it, KWN interviews also suggested that women who worked in the informal economy tended to work

¹³ KWN interview with a woman informal worker, Suharekë/Suva Reka, 2023.

¹⁴ KWN interview with a woman informal worker, Suhareke/Suva Reka, 2023.

overtime, despite having care responsibilities for children under age three. They noted that no inspections were conducted in their workplace, towards monitoring the implementation of this Article. Having no contracts made it possible for employers to take advantage and ask for changes in shifts without considering workers' caretaking responsibilities. As a result, some women whom KWN interviewed had had to quit their jobs.

Unpaid Taxes and Pensions

Generally, informality contributes to unpaid taxes, which decreases state revenues. As revenues can be used for social programmes, informality can have negative consequences on the financing available for such programmes. A research participant who worked informally in multiple locations observed:

There are no positive consequences. Evading taxes in Kosovo will never do good. The negative [consequence] is that you don't have a secure

salary or a secure pension; 99% [of the consequences] are negative, and even from this 1% of positive, I can't get anything out of it.¹⁵

“There are no positive consequences. Evading taxes in Kosovo will never do good. The negative [consequence] is that you don't have a secure salary or a secure pension; 99% [of the consequences] are negative, and even from this 1% of positive, I can't get anything out of it.”

**- Woman informal worker,
Suhareke/Suva Reka**

Informality can affect workers' future financial security because they do not pay pension contributions and thus do not have access to pensions.¹⁶ The Kosovo Program for Gender Equality similarly has observed that consequences of informal employment for women include lower income levels and a lack of contributions to pension savings, potentially threatening their financial security in the future.¹⁷ Many women engaged in unpaid care work and paid informal work (e.g., making and selling dresses, handmade products, and traditional food) lack

¹⁵ Riinvest. [Women Empowerment. Factors Influencing Women's Economic Decisions in Kosovo](#), 2018, p. 28.

¹⁶ Republic of Kosovo, [Kosovo Program for Gender Equality 2020 – 2024](#), 2020, p. 21.

¹⁷ KWN, [Who Cares? Demand, Supply, and Options for Expanding Childcare Availability in Kosovo](#), 2016, p. 8.

formal work agreements, contributing to lower pensions later in life. Informal work and unpaid care work thus can negatively affect women's education, employment, political engagement, and poverty risk in old age.¹⁸

Poor Access to Assets

This section discusses the extent to which diverse women and men's participation in informal work affects their access to assets, including natural resources, productive assets, income, knowledge, bank accounts, and social networks. Historically, men have had more access to these assets than have women. For example, even though approximately one-third of working women work in agriculture, fewer than 13% of the people who own farming land are women.¹⁹ Women's insufficient access to assets can affect their influence on decisions taken within the family, including related to who performs formal and informal work. This can further affect their access to resources earned from such work and their financial independence. As the OECD observed, "Traditionally, these assets have been granted to men rather than women. Even when a woman earns income, decisions are made to acquire funds for the man's use."²⁰ Access to assets thus relates to decision-making within the household and further access to financial resources. Without their own income and independence, women may not have access to natural resources (e.g., water, land), productive assets (e.g., equipment, including digital), income (e.g., regular versus ad-hoc and amounts), knowledge (e.g., education, skills, and further training), or bank accounts. Women and men working informally may not have bank accounts and thus may not be able to receive formal payments. Lack of access to assets can hinder economic independence and the ability to exit the informal economy. While this research did not examine these issues explicitly, they could be areas for further research.

¹⁸ Gardner, J., Walsh, K., and Frosch, M, [Engendering informality statistics: Gaps and opportunities](#), ILO Working Paper, 2022.

¹⁹ KWN interview with a woman CSO representative, Gracanice/Gračanica, 2023.

²⁰ See [Chapter 1](#).

Precarious Occupational Safety and Health

Occupational safety and health regulations can protect workers from potential threats to their physical and psychological wellbeing at work. Kosovo provides protections for workers' rights, including safety and health at work.²¹ Working conditions include working hours, compensation, breaks, environment, and psychological conditions at the workplace.²² Employees working informally may not have access to the same protections as formally employed workers.

Given that the Labour Inspectorate lacks a digitalised data management system, information is unavailable regarding workers who have been injured or killed on the job due to a lack of safety measures.²³ Discrepancies exist between the information held by the Labour Inspectorate and the police. Thus, official information regarding workers' rights violations is unavailable, including disaggregated by gender or based on whether workers were found to be working informally. The hidden nature of informal work means that the Labour Inspectorate may not be able to detect such violations.²⁴

Generally, 14% of men and 6% of women surveyed felt their health and safety was at risk because of their work.²⁵ Meanwhile, 22% of men and 19% of women said they had had to work when they were ill during the prior 12 months. In the past year, nearly half of the participants reported having back pain (49% of women and 45% of men); 29% of women and 25% of men reported muscular pains in their shoulders, neck, and/or upper limbs (arms, elbows, wrists, hands etc.); 27% of women and 23% of men reported muscular pains in their lower limbs (hips, legs, knees, feet, etc.); 48% of women and 43% of men had headaches or eyestrain; and 8% of women and 7% of men had anxiety. People engaged in informal work tended to believe that their health and safety was at risk.²⁶ While other factors may exist, KWN identified a relationship between being engaged in informal work and suffering from backaches.²⁷

Interviews suggested that those working in physically demanding fields like construction faced occupational hazards daily due to a lack of safeguards. Without health insurance and access to compensation to cover work-related injuries, they lacked adequate access to healthcare for treating injuries. For

²¹ Miller, D., [Inclusive Labour Markets, Labour Relations and Working Conditions Branch](#), 2017.

²² Discussions during the Regional Forum for Labor Rights, implemented by Human Rightvism, supported by the Swedish Embassy in Kosovo via the Community Development Fund, 7-8 December 2023.

²³ For further information, see the next chapter.

²⁴ This was asked of all respondents (n=1,601, 780 women, 821 men).

²⁵ Pearson correlation is significant at the 0.05 level (2-tailed) ($r = -.092$, $p = 0.017$).

²⁶ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .158$, $p = 0.001$). No statistically significant relationship was identified with other ailments.

²⁷ KWN, [Access to Healthcare in Kosovo](#), 2016, p. 5.

example, a man working informally in the construction sector in Mitrovica said a nail became lodged in his foot while at work, and he could barely walk for a week. Upon reporting the injury to his employer, his boss said, “Com’on you’re strong.” No health insurance or support was provided.

Although Kosovo does not yet have a national health insurance fund, a few employers provide this benefit for their workers. In 2016, only 6% of Kosovars had private health insurance and significantly fewer rural women had it than other groups.²⁸ Employees who have health insurance already are in a better position than those that do not, particularly informal workers. Lack of access to healthcare can place workers at risk of health issues. A man working informally without health insurance observed, “No way! [Let’s say] a man fell [at his job]. He is now disabled. When the labour law does not work, it’s a problem to put a stop to this. The work conditions should function [properly].”²⁹ The absence of health insurance can impact the security of employees, particularly male employees in the construction sector. Depending on how Kosovo designs its planned health insurance fund in the future, informal work could affect women and men’s access. Health insurance thus requires a comprehensive approach to ensure that informal workers also have adequate protections.

Low Participation, Labour Rights Representation, and Rights

This section examines how diverse women and men participate in various activities within their communities, including in decision-making, governance, political life, business networks, employee associations, unions, and CSOs. Informal workers lack access to labour union representation. They may also lack access to other organisations that protect workers’ rights. Thus, they may lack adequate protections from the three fundamental rights at work: “freedom from discrimination in respect of employment and occupation, the elimination of forced or compulsory labour, and abolition of child labour”.³⁰ Insufficient participation in unions, workers’ associations, and unions may affect access to knowledge about rights related to informal work, as well as access to support services when rights violations occur. Informal work may not provide access to social networks where opportunities exist for networking, career development, capacity-building, sales, and other business opportunities.

Generally, engagement in unions, associations, and CSOs has been low in Kosovo. Approximately 90% of women and 82% of men survey participants

²⁸ KWN interview with man informal worker, Mitrovica.

²⁹ ILO, [Non-standard Employment Around the World](#), 2016, pp. 41-42.

³⁰ KWN survey, 2022 (n = 1,602; 70 women, 822 men). No correlation seemed to exist between informality and such activity as generally people were not engaged in these activities.

were not engaged at all in political or trade union activities.³¹ Only 4% of women and 6% of men were members of a farmers' or agricultural organisation, association, or cooperative. Moreover, only 3% of women and 6% of men said they had

“I had a gay person who came to ask for a job at Bubble Pub as a waiter. He had a very high managerial position in a well-established, formalised job, but it was constantly too difficult for him. He needed to be able to freely express his feelings and not to have his sexual orientation mocked.”

- LGBTIQ+ activist

participated in any community or municipal meetings related to agriculture, natural resources, municipal budget, or any other decisions to be made in their communities. Such low participation can affect how diverse women and men advocate for improved protections of their labour rights, which can relate to addressing informality (e.g., via union advocacy). Meanwhile, gender roles and access to time can affect the extent to which women in particular can participate in such activities, and their access to information, support services, and advocacy for improved rights. Despite their low participation to date, 72% of women and 82% of men were willing to consider joining such organisations in the future, which could help them access information and improved protections.

Given that informal work can leave space for discrimination, it can

contribute to inequality and injustice, as noted by the Government of Kosovo.³² Generally, given gender roles and power relations, women are more prone to suffer sexual harassment and violence at work than are men. Sexual harassment at work especially affects women in the private sector.³³ Considering this, it may be worse for women who work informally without contractual protections or government oversight.

LGBTIQ+ persons suffer a variety of consequences from working in the informal economy, including the inability to report intimidation or abuse from co-workers or employees to the Labour Inspectorate or police due to the lack

³¹ Republic of Kosovo, [The National Strategy of the Government of Kosovo for the Prevention and Combating of Informal Economy, Money Laundering, Terrorist Financing and Financial Crimes 2019-2023](#), p. 18.

³² KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2019, p. 5.

³³ KWN interview with LGBTIQ+ activist, 2024.

of contractual arrangements.³⁴ They also experience discrimination in hiring on the basis of gender identity and sexual orientation, with employers making statements like, “we don’t accept those kind of people here.”³⁵ Activists shared that LGBTIQ+ persons have left high managerial positions in formal employment to enter lower-paid jobs in gastronomy or informal employment, so they could more freely manifest their gender identity and/or sexual orientation.³⁶ Labour rights violations seem not to be reported due to fear of delays in receiving salaries, mistreatment by institutions, losing jobs, and threats to reveal their sexual orientation.³⁷ Sometimes, even having a contract is of no use, as LGBTIQ+ persons fear reporting labour rights violations due to the constant fear of their sexuality being revealed.³⁸

Positive Consequences of Informality

Some authors argue that informality can function as a stepping-stone to regular employment.³⁹ The informal sector can be seen as informal work as well as an “intermediate zone between unpaid work and formal employment”,⁴⁰ depending on the circumstances.

Despite its drawbacks, the informal economy is crucial in many countries. It serves as a lifeline for those left out of the formal economy, enabling their survival, according to the International Organisation of Employers (IOE).⁴¹ Addressing informality without considering potentially beneficial impacts on the wellbeing of informal workers thus could have dire consequences for the most vulnerable. Moreover, the informal economy often serves as a starting point for aspiring entrepreneurs.⁴² Workers in the informal economy can display and develop business skills, creativity, dynamism, and innovation. This entrepreneurial potential can thrive with adequate support, incentives, and effective strategies to eliminate obstacles to formalisation.⁴³

KWN’s research too found that positive consequences can arise from informal work. For example, an interview participant observed, “the experience of working for this [family] business is positive because I grew up [working] here

³⁴ Ibid.

³⁵ Ibid.

³⁶ Ibid.

³⁷ Ibid.

³⁸ Swiebel, J., [Unpaid Work and Policy-Making Towards a Broader Perspective of Work and Employment](#), DESA Discussion Paper No. 4, 1999.

³⁹ Ibid.

⁴⁰ IOE, [The Informal Economy: An Employer’s Approach](#), 2021, p. 14.

⁴¹ Ibid.

⁴² Ibid.

⁴³ KWN interview with a woman informal worker, Mitrovica, 2023.

since before I was 18 years old; I know many people, 90% of Mitrovica.”⁴⁴ This informal worker shared that her work for her family’s business for many years enabled her to learn a great deal. Although she did not have a contract, she stated that she had many roles and responsibilities and met many people through this work, which she valued. However, she was dissatisfied with the working conditions, so eventually she quit and was looking for another job with a contract. It was evident among the young informal workers interviewed that they valued the work experience gained in the early stages of their careers, even if they had poor working conditions for a period of time. They used informal work to gain experience and connections that would enable them to seek better job opportunities in the future.

An informal worker who had his own business mentioned that working informally could have its advantages because there were no strict rules to which he had to adhere. He could set his own working hours and take days off whenever he needed: “Those with contracts have fixed breaks. That’s never been for me; I take breaks whenever I want. I go where I want.”⁴⁵ After many years, he had become accustomed to these freedoms. Although he was working informally, he had his own business and was not employed by anyone. In contrast, informal workers who were employed by someone else had unfavourable working conditions. Thus, informal work may be beneficial for those who own their businesses and have the power to make their own choices but not necessarily for all individuals employed in informal work.

Conclusion

Consequences of informal work can include tax evasion and lost revenues for the state that can affect programmes, insecure employment, unstable income, erratic working hours, unpaid overtime work, lower salaries in some cases, lower pensions later in life, limited access to assets, potential health repercussions, and heightened potential for labour rights violations. As a result, informal workers may feel insecure. The lack of clear contractual agreements increases the chances of disagreements about job duties, hours, and time off. Informality also hinders workers’ access to unions and associations that could defend their rights. Given their household responsibilities, women may have even less access to organisations and unions that can defend their rights. Without contracts, informal workers can be at added risk of gender-based discrimination and have limited access to justice. LGBTIQ+ persons in particular face challenges as they may feel they cannot report issues. Interviews indicated that

⁴⁴ KWN interview with a man informal worker, Suhareke/Suva Reka, 2023.

⁴⁵ See the Analytical Framework section under Methodology.

people working informally knew these consequences but tended to feel like they did not have any other option but to work informally. Positive consequences of informality include increased income for small family businesses that may rely on it for their wellbeing, opportunities to access new skills particularly for youth who have limited access to formal jobs, and providing freedoms, which can enable innovation among new businesses until they become profitable.

6. The Institutional Response to Informality and Access to Justice

This chapter responds to the sub-question on due process and the extent to which diverse women and men have had access to justice for violations of their labour rights amid participation in the informal economy.¹

People choose not to report labour rights violations, including informality, for various reasons.² Research participants engaged in informal work tended to fear reporting violations to institutions because they did not want to risk losing their jobs. For example, one informal worker did not want to endanger her family members who still worked at the business that had violated her rights (see the Box).

Informal workers fear reporting violations

“The [employer] did not pay contributions. We had no defined break. The schedule was more than eight hours per day, six days per week. There was no work contract, and there was no payment for lunch breaks or meals. I had one week off during the entire year. This was the reason I stopped working because I didn’t feel like I was being paid decently, and it made me feel bad about myself because my basic rights were being violated. I have never reported it anywhere because I have family members who still work there, and I didn’t want to cause them problems. But if I didn’t have my relatives working there, I would report it without a problem. [T]he worst thing is that this is not the only [employer that does this]. There are many, many others, but no inspector has ever visited them. And for this reason, these irregularities, and these violations of workers’ rights in the private sector continue [...] because no one cares, especially in small municipalities.”

- Woman, informal worker, 30, Klina

¹ See: KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2022.

² KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2022, p. 9.

Another woman working informally reflected on the idea of filing a complaint: “It doesn’t make sense [...]. You don’t achieve anything [by reporting]. You notify the inspector. He comes and socialises, sits with your boss, and it creates a negative perception of me [as an employee because I complained].” Another woman who worked informally at a bakery in Suhareka/Suva Reka said that she complained about her workplace to a relative: “I spoke with a cousin who works at the [labour] inspectorate, and he told me that there’s nothing we can do because every bakery is like that. He made me lose hope that you can complain about anything.” The women KWN interviewed doubted that reporting would make any difference in their working conditions, and some felt that reporting violations could contribute to even worse working conditions because it would anger their employers. They distrusted the system. They also thought that reporting violations would not be very useful, considering the time-consuming process and that it could take years for a decision and outcome. In the meantime, they would be in a precarious financial position until the case could be resolved.

Prior research similarly found that people do not report labour rights violations to relevant institutions due to low awareness regarding their rights or how to report violations, fear of losing their jobs, difficulties proving that violations occurred, lack of trust in institutions, and complex reporting procedures.³ These issues may be exacerbated for persons working informally, as they may not have contracts stating rights according to which they can file complaints. Moreover, they may fear other repercussions, such as for tax evasion. General fear or reluctance to report violations hinders the work of labour inspectors as they cannot address cases not reported to them.

In contrast, a man construction worker who had recently quit his job said that he filed a complaint with the Labour Inspectorate.⁴ He said that despite having a contract, his boss did not grant him his rightful days off. However, he only decided to file the complaint because he had connections within the Inspectorate. Otherwise, he thought that inspectors would not have considered his case because, he suggested, the company bribed inspectors to avoid labour rights violations. According to him, of approximately 200 employees, only two or three were able to take their days off.

As these cases illustrate, men may be more likely than women to have social connections that can support them in filing complaints. They may also

³ KWN interview with a man informal worker, Prishtina/Priština, 2023.

⁴ See the next section.

be more willing to file complaints than women, as official records of cases filed illustrate.⁵

Labour Inspectorate

The Labour Inspectorate has a dedicated free-of-charge phone line that workers can call anonymously. The Inspectorate receives complaints daily, especially from workers without contracts, who are not paid on time or for work during annual leave, official holidays, night shifts, and weekends.⁶ Between January and November 2023, 7,313 inspections were conducted, an increase from the 6,316 inspections in 2022. The inspections in 2023, affected 27,549 men (63%) and 16,268 women (37%).⁷ The Chief Inspector reflected that fewer complaints arrive from women because fewer women are employed in Kosovo than men. Additionally, social pressure on women makes them hesitate to speak about their experiences. According to the Chief Inspector:

We don't have statistics, but we know accurately that the region receiving the most complaints is Prishtina/Priština and mainly from males. The sectors of construction, production, gastronomy, public sector, and public enterprises are the most affected. We are a male-dominated society. [F]or instance, we have cases where the husband files a complaint on behalf of his wife. [...] I think it's a mindset issue, where women may not take the initiative to complain. Once she informs her husband, now it's the husband who decides whether to complain. The sectors where we receive complaints from women are usually in textiles, clothing production, and gastronomy, but again, men dominate, perhaps only 20% [of complaints] are from women.⁸

The Inspectorate observed that men filed complaints for their wives. This relates to gender roles where families still tend to consider men the official representatives of families in dealings outside the home, particularly with institutions.

The fact that the Labour Inspectorate has not had enough inspectors, particularly in Peja/Peć, Mitrovica, and Gjakova/Đakovica municipalities, has been identified as an issue undermining inspections.⁹ This shortage results in

⁵ KWN interview with the Chief Inspector of the Labour Inspectorate, 2023.

⁶ Ibid. Notably the figures add up to 43,817 workers, but this was the data provided by the Inspectorate.

⁷ Ibid.

⁸ Ibid.

⁹ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2022.

“Every day we are in contact with such workers. Every day we receive complaints, especially from workers without contracts; those who haven’t been paid wages in several months; workers not paid for official holidays; those not receiving night shift allowances; those not paid for the 20 days of paid leave; and the days they work on weekends according to the labour law. We encounter such cases every day.”

Labour Inspectorate

a reduced number of inspections and the inability to address all workers’ complaints, let alone to undertake additional random inspections that could identify and help address informality. Prior research also observed that the inspectorate had few women inspectors and that inspectors were not specialised in treating gender-based violations.¹⁰ KWN has suggested that the Labour Inspectorate should hire more inspectors, aiming for gender balance, through affirmative measures in accordance with the Law on Gender Equality.¹¹ According to the Chief Inspector, they are improving conditions within the Inspectorate. In 2022, they recruited a balance of women and men inspectors. In 2024, they plan to recruit 60 more inspectors, bringing the total number to 120.¹²

In terms of addressing informality, the Chief Inspectorate stated that there is not much that they can do to motivate more women to contact the Inspectorate. However, he

said that in the future they could launch campaigns to raise awareness among workers and businesses about where and how they should file complaints when labour rights are violated.

Justice Institutions

Justice institutions including police, the prosecution, and courts have a responsibility to treat labour rights violations if they constitute criminal acts.¹³ The Kosovo Police did not receive any reports of violations of Article 218 of the Criminal Code related to labour rights from women in 2022 and only two cases

¹⁰ Ibid., p. 86.

¹¹ KWN interview with the Chief Inspector of the Labour Inspectorate, 2023.

¹² See [Chapter 1](#) for further details.

¹³ Data provided to KWN by the Kosovo Police, 2023.

from men. In 2023, women reported two cases, and men reported four.¹⁴ The Kosovo Prosecutorial Council does not have data on the number of cases investigated or under investigation disaggregated by gender.¹⁵ The Kosovo Judicial Council maintains data on court decisions related to Article 218 by municipality, but such data is not available disaggregated by the gender of persons filing complaints or of alleged perpetrators. In one case, a woman sued her employer, a company, for unpaid personal income.¹⁶ The court decision instructed the company to compensate the woman for unpaid personal income, pension trust contributions, and income tax. The cases reviewed by KWN tended to involve compensation to plaintiffs (i.e., workers) in the amounts owed to them; seldom did court decisions involve further punishments.

Municipalities

While an examination of municipalities' efforts to address informality was beyond the scope of this research, municipalities do hold several competencies relevant to addressing informality. According to the Law on Local Governance, municipalities have full and exclusive powers with regard to local interests for local economic development; land use and development; provision of public pre-primary, primary, and secondary education; promotion and protection of human rights; provision of public primary healthcare; provision of family and other social welfare services, such as care for the vulnerable, foster care, childcare, and elderly care, including registration and licensing of care centres, recruitment, payment of salaries, and training of social welfare professionals; public housing; and licensing of local services and facilities, including those related to entertainment, cultural activities, food, lodging, markets, street vendors, local public transportation, and taxis.¹⁷ Thus, municipalities can play an important role in addressing informality. For example, municipalities could ensure adequate budget is allocated for opening public childcare centres in cities and villages to transform unpaid care work to paid care work; supporting small vendors to register their businesses through incentives; ensuring access to public transportation and thus education, training, and employment opportunities; and providing information about labour rights and benefits of formalising family businesses during agricultural extension service visits.

Municipal inspections could attend to whether women's inheritance rights and related property rights are safeguarded. Municipal officers are re-

¹⁴ Correspondence with KWN, 2024.

¹⁵ Legal cases retrieved from the [Kosovo Judicial Council database](#).

¹⁶ Republic of Kosovo, [Assembly, Law Nr. 03/L-040 on Local Self Government](#), 2008, Article 17.

¹⁷ *Deshmi te vdekjes* [death testimonies]. For example see the Municipality of Gjakova/Đakovica, website, [services](#) [Albanian only].

sponsible for “death testimonies” through which the person who registers the death of a family member needs to provide a list of all family members who have the right to inherit.¹⁸ Monitoring has shown that women and girl family members with this right are not always declared as family members because male family members may not consider that women have inheritance rights.¹⁹ While women have legal rights, according to tradition property has tended to be distributed among men. As municipalities lack data management systems for verifying data presented in death testimonies, such as through automatic collection of data from the civil register, the verification process takes a lot of time for public officials, courts, and notaries to understand whether death testimonies correctly include all family members.²⁰ As lack of equal access to property can undermine women’s economic independence, access to finance, and opportunities in the formal economy, improving municipal data management and inspections could improve women’s access to inherited property, potentially contributing to addressing informality. Related to reports of men wrongfully using women family members to access grants and subventions meant for women property owners, municipalities also could increase inspections to understand better the extent to which women really have decision-making roles and formal employment in these family businesses, allocating fines in cases of misuse.

Through inspections, municipalities also can address labour right violations. However, informal workers interviewed by KWN felt that municipal inspectors did not properly inspect violations. An informal worker said: “When the inspector comes, by [giving him] €500 you won’t see him in the office again. They have never come to visit us. Inspectors are few. The labour law should be functioning [and] not be corrupt.”²¹ In some cases, informal workers said that inspectors were corrupt, and that inspectors and businesses sometimes know each other, so inspectors do not fine employers for violations because of these personal relationships. Improving municipal oversight of inspections could support improved inspections of labour rights violations related to the informal economy.

¹⁸ Balkan Investigative Reporting Network, [Women’s Rights to Inheritance](#) [Albanian only], July 2016, p. 7.

¹⁹ *Ibid.*, p. 21.

²⁰ Interview with an informal worker in Prishtina/Priština, 2023.

²¹ For example, see Berger Gluck, S. and Patai, D. (ed.), *Women’s Words: The Feminist Practice of Oral History*, Routledge, 1991.

Conclusion

Fear of job loss combined with gender norms that discourage women from speaking about rights violations contribute to minimal reporting of labour rights violations. Given their precarious economic position and lack of formal contracts specifying rights, informal workers may be even less likely or able to report labour rights violations. People also may not know how to file a report. If people do not report violations, the Labour Inspectorate faces challenges identifying and addressing such violations, exacerbated by the insufficient number of inspectors. In turn, the fact that few cases have been reported contributes to a lack of experience among justice institutions in treating such cases. Men tend to report more cases than women. Municipalities could further support efforts to address informality.

7. Opportunities for Addressing Informality

This chapter addresses the fourth research question: which strategies could help address informality, using a gender-transformative approach? First, it presents research participants' ideas for addressing informality. Then, it examines policy options drawing from international literature, experience, and the Kosovo context.

Research Participants' Ideas for Addressing Informality

Feminist research methodologies have recognised the importance of deconstructing power imbalances between the researcher and the researched, including by engaging research participants in analysis.¹ Understanding employers' and informal workers' ideas on how best to address informality can shed

“The laws are very well written, but they need to be implemented... not just formal on paper.”

- Woman informal worker, Suharekë/Suva Reka

light on suitable approaches, while ensuring a more participatory process to policy-making that engages those most affected by policies. This section summarises their suggestions.

Implement Existing Laws

Some research participants suggested that the Government should simply implement existing laws related to labour and disability rights. “The laws we have are among the best in the world, but not even 0.01% are implemented,” a woman with a disability in Ferizaj/Uroševac said.² People with disabilities emphasised that employers are not following legal requirements for

¹ KWN interview with a woman with a disability, Ferizaj/Uroševac.

² Republic of Kosovo, Assembly, [Law No. 03/L-019 on Vocational Ability, Rehabilitation and Employment of People with Disabilities](#), 2009, Article 12.2.

employing at least one person with disabilities among every 50 employees,³ which could increase their formal employment; moreover, it may reduce informality by employing persons with disabilities and decreasing reliance on some personal assistants' informal labour.

Expand Awareness and Knowledge

Research participants emphasised the importance of increasing awareness, informing people about their right to request a contract and to refuse to work for employers that do not fulfil tax and pension obligations. Specifically, awareness-raising could target LGBTIQ+ persons, informing them about their

labour rights. Education and vocational training could address informality by providing knowledge and skills so that people can qualify for more formal work. Targeting women, youth, agricultural workers, and the less educated has been identified as essential for addressing human capital challenges associated with informality.⁴

The ILO has emphasised the need to raise awareness, expand knowledge, and educate informal workers.⁵ Investing in informal workers' education, lifelong learning, and skills, particularly among the poor and vulnerable, enables them to access and perform better in the formal economy. Through outreach, CSOs and trade unions can enable informal workers, especially women, to have easier access to education and information, catering to their needs (e.g., related to time and access) and encouraging them to participate in educational activities. Trade unions and

“I think that, for example, every woman, when she receives a grant, she should receive full support for her project for registering her business and then hiring one or two employees. At least at the municipal level, certain strict criteria should be eased, especially for the ones [business owners] who are still beginners, until they start to catch up.”

- Woman owner of registered business, Podujeve/Podujevo

³ Ibid., p. 23.

⁴ ILO, [Resolution concerning decent work and the Informal Economy, The General Conference of the International Labour Organization, meeting in its 90th Session, 2002](#), p. 57.

⁵ Ibid., p. 59.

other CSOs can inform them about their legal rights, legal aid, educational opportunities, advocacy, financial resources (i.e., subsidies, credit and loan schemes), and networking opportunities such as through unions, associations, and cooperatives.⁶ Thus, informal workers can receive information about their rights and opportunities for better working conditions, quality of life, and potentially transitioning into the formal economy.

Provide Financial Incentives and Assistance

Participants suggested that the Government could support women who seek to formalise their employment but face financial challenges. The Government could provide financial assistance for those aspiring to establish their own businesses with criteria requiring formalising their businesses and ensuring work contracts for employees. Related, easing current criteria, such as require-

ments for co-financing, could support women to formalise their small businesses. Women often lack the collateral needed for such co-payments, which can mean that they are ineligible to apply for such assistance. This can contribute to their continued informal work. LGBTIQ+ activists said the Government could provide subventions for salaries to employers who employ LGBTIQ+ persons.

In providing subsidies, grants, and loans, the funders, Government, banks, and CSOs can require evidence of registration of businesses and employees. Monitoring visits can validate that indeed all employees have contracts, receive pension contributions, and have their rights safe-

guarded. People engaged in informal work tended to be seeking employment,⁷ though men were more likely than women to be interested in employment.⁸ The

“Send more labour inspectors to ensure private sector employers meet their obligations towards workers, either by convincing them or making them fulfil these duties.”

- Woman informal worker, Klina

⁶ Pearson correlation is significant at the 0.05 level (2-tailed) ($r = .081$, $p = 0.035$).

⁷ Pearson correlation is significant at the 0.01 level (2-tailed) ($r = .261$, $p < 0.000$); 49% of men were seeking employment compared to 23% of women ($n = 593$, 389 women and 204 men).

⁸ IOE, [Informal Economy: An Employer's Approach, 2021](#), p. 21.

Government also could expand active labour market programmes, providing support through employment offices.

Increase and Improve Labour Inspections

Participants expressed concern regarding the quantity and efficacy of labour inspectors. They suggested that the Government increase the number of inspectors to ensure adequate oversight of the private sector. This would involve verifying the formal employment status of all workers and preventing rights violations. Providing a “grace period” for employers to address violations could reduce harm potentially affiliated with immediate fines, providing smaller employers and family businesses with opportunities to improve working conditions. Relying too much on fines, especially for small or first-time offenders, can make them hesitant to join the formal economy.⁹ Thus, effective labour inspection goes beyond imposing fines on companies. Inspectors can play a role in educating and supporting businesses to follow the rules and transition to formal status, including for their employees. The Government can encourage informal enterprises to comply with labour standards by providing information and training that supports and encourages them to join the formal economy. More specifically, LGBTIQ+ activists said inspectors can incentivise formal employment by sanctioning employers who discriminate based on gender identity and sexual orientation. Indeed, this would be in line with the Law on Protection from Discrimination.

Policy Options

In addition to recommendations put forth by research participants, based on the findings of this research report, desk research, and best practices identified in the WB region and beyond, several policy options exist for addressing informality in Kosovo, described in this section.

Simplified and Progressive Taxation

Simplified procedures can facilitate the payment of taxes and potentially contribute to decreasing informality. For example, in 2007 Brazil presented the “monotax” or single annual tax which is called *Simples Nacional*. According to OECD and ILO, this tax regime enabled small and microenterprises to respond to their tax obligation with one payment. In addition, it decreased the fiscal responsibilities of such enterprises; by 2017, “more than 4.9 million micro and small entrepreneurs had opted for the Simples Nacional regime”.¹⁰ MSMEs

⁹ OECD and ILO, *Tackling Vulnerability in the Informal Economy*, 2019, p. 114.

¹⁰ Piketty, T., [Capital in the 21st Century](#), Cambridge, Harvard University Press: 2014.

in Kosovo may be incentivised to register if the administrative processes of taxation were simplified.

Extensive research has shown that neoliberal trickle-down economics theory has failed to deliver on the promise that lowering taxes for the wealthy will trickle down to benefit the poor. Instead, the world has witnessed growing inequalities under the present economic system with the wealthier possessing an increased concentration of capital.¹¹ Without properly considering the gender dimensions of taxation systems, taxes can reinforce and exacerbate gender inequalities.¹² Through gender-responsive taxation, the Government can redistribute wealth to help address inequalities, aligning its taxation policy aims with its aims towards social welfare and gender equality. Gender-responsive taxation is particularly important in the post-pandemic and recession crisis, where austerity policies have been used to “combat” consequences.¹³ Austerity measures usually involve rapid, deep cuts to public spending (frequently education, health, and social protection), often alongside increases in tax revenues, specifically via regressive or indirect means, rather than taxing wealth.¹⁴ Austerity policies exemplify gender-negative taxation, constituting “a blend of patriarchy and neoliberal ideology to further exploit the most oppressed people within society, and deliberately dismiss their needs”, through the commodification and exploitation of women’s labour.¹⁵ As the state stops providing healthcare and other services with such measures, women tend to pick up the extra unpaid labour amid existing gender roles. Thus, taxation is both a class and a gender issue.

¹¹ See also, KWN, “[A Rapid Review of the Kosovo Tax System from a Gender Perspective and Policy Options for More Gender-responsive Taxation](#)”, Policy Brief, 2022.

¹² Women’s Budget Group, “[Austerity Is Gender-based Violence](#)”, 2022.

¹³ Abed, Dana and Kelleher, Fatimah, [The Assault of Austerity](#), Oxfam International, 2022.

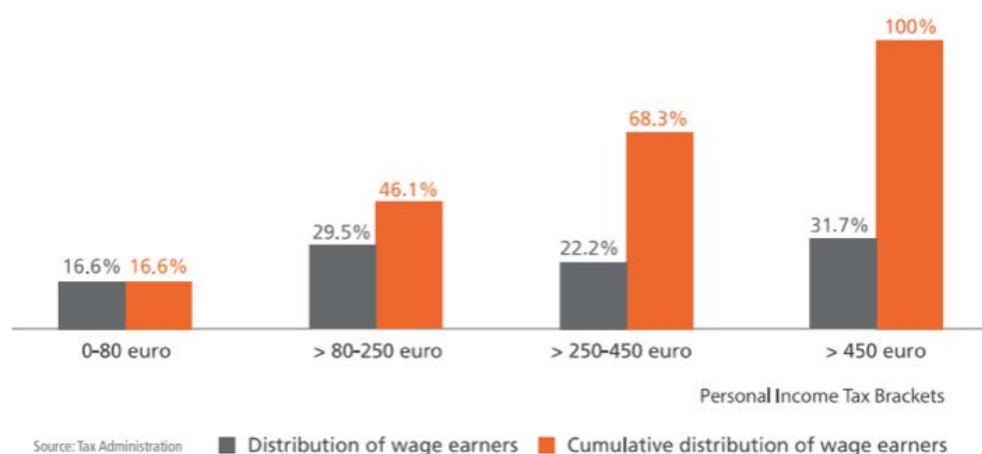
¹⁴ Ibid.

¹⁵ TAK, “[General information on taxes in Kosovo](#)”, accessed 9 February 2024.

Kosovo already has a tiered tax system whereby businesses and individuals with more income pay more taxes (Table 35). At present, personal income tax exempts only 16.6% of primary wage earners, which consists of workers earning up to €80 per month, a very low threshold that is well below the minimum wage.¹⁶ In contrast, the top margin rate is 10%, which applies to 31.7% of primary wage earners who earn a wage of more than €450 per month, again, a very low threshold. The current Personal Income Tax is not designed to reduce inequality since it exempts very few very-low wage earners and levies the top marginal rate above a very low threshold, as well.¹⁷

Table 35. Payroll Tax (monthly)

Monthly Income	Tax
€0-80	0%
€80-250	4%
€250-450	8%
€450-above	10%
<i>Source: TAK website, adapted by KWN¹⁸</i>	



¹⁶ Ibid., p. 48.

¹⁷ Ibid., p. 51. FES used Gini coefficients before and after the new tax, the Kakwani Index, and the Reynolds-Smolensky Index.

¹⁸ Friedrich Ebert Stiftung (FES), “[The Big Picture: A progressive Economic Agenda for Kosovo](#)”, 2021, p. 48.

Table 36. FES's Proposed Payroll Tax (monthly)	
Monthly Income	Tax
€0-300	0%
€300-550	8%
€550-800	14%
€800-1,050	20%
€1,050-1,300	26%
€1,300-1,800	32%
€1,800 and above	38%
Source: FES, adapted by KWN	

Friedrich Ebert Stiftung (FES) has proposed revisions to personal income taxes on wages from primary employers, including expanding the brackets to include a 0% tax rate for the monthly taxable income of €0–300, 8% for €300–550, 14% for €550–800, 20% for €800–1,050 euros, 26% for €1,050–1,300, 32% for €1,300–1,800, and 38% for monthly taxable income above €1,800 (Table 36). According to their calculations, the proposed changes would more effectively reduce inequality and is three times more progressive and redistributive than the existing tax.¹⁹

Women have a higher poverty incidence than men throughout the life cycle.²⁰ Low participation in the labour market, lower earnings, a higher inactivity rate, and therefore less social and pension benefits contribute to this status. Therefore, progressive taxation inclusive of a gender perspective can be an important policy instrument towards gender equality and addressing informality.²¹ Progressive taxation involves reviewing and revising the tax system to ensure resources are distributed to those groups that need them most. The IMF has observed that progressive tax systems can tackle gender inequality and reduce the gender income gap; lower marginal tax rates incentivise poor people, who are mostly women, to work.²² Considering this, in Kosovo, the system could be reviewed to consider increasing taxes for the wealthy and increasing the lowest income brackets to at least minimum wage. This could encourage

¹⁹ Chant, S. H. “Re-thinking the “feminization of poverty” in relation to aggregate gender indices”, *Journal of human development*, 7 (2), 2006, pp. 201-220.

²⁰ KWN, “[A Rapid Review of the Kosovo Tax System from a Gender Perspective and Policy Options for More Gender-responsive Taxation](#)”, 2022.

²¹ IMF, “[Gendered Taxes: The interaction of Tax Policy with Gender Equality](#)”, 2022, p. 7.

²² FES, [The Big Picture: A progressive Economic Agenda for Kosovo](#), 2021, p. 49.

people with lower incomes to register, such as to receive other benefits, while not having a cost attached to formalising their labour.

Personal income tax could reduce income inequality more than the current tax; reduce concentration of wealth and increase redistribution (i.e., post-tax income share would increase for the poor and the middle class, and decrease for the rich); enhance revenues that could be used for social and health insurance funds; and result in a net gain (i.e., “winners” would include more than half of the population).²³ Improved net gains could facilitate women’s access to finance, including by increasing their opportunities to secure loans, as women are less likely to benefit from loans due to having less capital and collateral available.²⁴ Removing or decreasing taxes could serve as an incentive encouraging more people to register as workers, particularly when coupled with other incentives (see below). This is in line with others’ recommendations towards more progressive taxation.²⁵

Further, pushing big companies and their shareholders to pay more taxes would balance the tax burden, and it would also encourage more women to start new businesses. Prior research has recommended doubling the corporate income tax from 10% to 20% and the introduction of a 30% dividend tax, which is currently absent in Kosovo but present in almost all countries in Europe.²⁶ Corporate income tax would impact men more, as currently no large businesses with more than 250 employees are owned by women.²⁷ In March 2023, of 96,995 active businesses (excluding public enterprises), 79% were owned by men, 18% by women, and 2% were co-owned by at least one woman.²⁸ Temporary tax exemptions for new businesses, particularly those opened by women, could encourage currently informal businesses to be registered.

Additionally, as KWN has recommended, Value Added Tax (VAT) could be increased on non-essential products, particularly those that can be detrimental to public health and wellbeing (e.g., cigarettes, alcohol, cosmetics, diesel/gas, and old, polluting, and luxury vehicles), while reducing or removing

²³ KWN, [Kosovo Gender Analysis](#), 2018, p. 41 and GAP Institute, [Women and Minority Entrepreneurship in Kosovo](#), 2023, p. 6. : “Despite a well-established financial sector in Kosovo, which is dominated by the banking sector, access to bank loans for micro, small and medium-sized businesses remains limited [for women] due to the high interest rates, high collateral requirements, and relative unwillingness by banks to finance new projects by micro and small sized businesses and start-ups.”

²⁴ FES, [The Big Picture: A progressive Economic Agenda for Kosovo](#), 2021.

²⁵ Ibid.

²⁶ GAP Institute, [Women and Minority Entrepreneurship in Kosovo](#), 2023, p. 4.

²⁷ Ibid. The gender of the owners of the remaining 1% of businesses is unknown.

²⁸ KWN, [“A Rapid Review of the Kosovo Tax System from a Gender Perspective and Policy Options for More Gender-responsive Taxation”](#), 2022, p. 6.

VAT from products that meet basic needs (e.g., seeds, bread, flour, vegetables, medicine, menstrual hygiene supplies). As women depend more on basic needs and tend to have less income, this could contribute to alleviating poverty using a gender-responsive approach.²⁹ Meanwhile, decreasing or removing VAT from basic goods could decrease costs for small businesses, increasing the income and profit with which they could register and pay their workers. When coupled with other incentives, it could encourage small businesses to grow and formalise.

Temporary Pension Subsidies

During COVID-19 governments provided subsidies for vulnerable groups. Kosovo had 73,407 more jobseekers register between January and June 2020 compared to the same period in 2019; with a tremendous increase observed in April and May 2020 compared to 2019.³⁰ The substantial increase was attributed in part to the government measure adopted on 30 March 2020, which specified that a citizen must be registered as unemployed to claim benefits. The number of job seekers spiked in April 2020 after the new measure was adopted.³¹ Through Measure 14 of the “Emergency Fiscal Measures to Support Private and Public Enterprises and Employees”, the Government also offered financial support for companies that registered employees with an employment contract of at least one year during the public health emergency in the amount of €130 for two months after registration, amounting to up to €6,000,000.³² Unregistered workers in the informal economy could not benefit from the Government’s fiscal emergency packages for businesses, as subsidies applied only to legal entities and thus to legally registered workers. Overall, the Government claimed that employment decreased in 2020 and then increased in 2021.³³ The increase was attributed in part to COVID-19 and the need to register employees to benefit from state financial assistance programmes.³⁴ No gender analysis was conducted to understand whether this measure stimulated employers to register more women or men employees. In 2021, officials noted that track-

²⁹ KWN, [“The Pandemic Knows No Gender?”](#) A Gender Fiscal Budget Analysis: The Government of Kosovo’s Response to the COVID-19 Pandemic from a Gender Perspective, 2020, p. 45.

³⁰ Ibid.

³¹ Ibid., p. 51.

³² EC, Kosovo Report 2022, 2023, p. 50. Employment of the population aged 15-64 (annual growth %) is reported as -4.0 for 2020 and 1.3 for 2021.

³³ GAP Institute, [Unemployed in the Pandemic: A brief analysis of jobseekers and their profile for the period March 2020 – February 2021](#), 2021, p. 9.

³⁴ KWN, [“The Pandemic Knows No Gender?”](#), 2020.

ing gender-disaggregated data “would take too much time and effort.”³⁵ An impact assessment inclusive of gender analysis could have examined the extent to which measures impacted employment among diverse women and men, including transitions from informal to formal employment. Findings could have informed similar interventions.

Albania had a similar measure in 2020, which involved providing subsidies to employers who registered informal workers to cover pension contributions from the employer during the COVID-19 pandemic.³⁶ Data on the extent to which this and other Government programs contributed to formalising employment among diverse women and men was lacking, though an impact assessment was planned for two years after the programme’s application.³⁷ Monitoring whether the number of businesses registered decreases significantly after removing this measure may shed light on whether continued pension support may help address informality in the long-term. The experience of Albania may provide useful information on employers’ behaviours that could inform Kosovo’s policies towards addressing informality.

In Kosovo, another Government measure amid COVID-19 offered supplements for children. It reportedly led more than 89,000 women to open bank accounts for the first time.³⁸ While not directly related to informality, this measure also used financial incentives to encourage formalisation of payments and contributed to an enabling environment for women to receive payments via bank transfer where many did not use bank accounts previously.

Lessons can be learned from these experiences from the COVID-19 era on how government measures can affect behaviour. Based on this experience, the Government could consider establishing a temporary measure whereby it would provide subsidies to small and family businesses that take steps to register their businesses and workers, such as providing the 5% contribution typically required from the employer for employees’ pensions. This, coupled with an awareness campaign on the importance of pensions for addressing poverty in retirement, particularly for women, could incentivise both employers and employees to register. Learning from monitoring the experience of Albania, the measure could potentially be removed after several years, following behaviour-

³⁵ Porta Vendore, [Decision No. 608 on Procedures, Criteria and Rules for the Implementation of the Employment Stimulation Program through Employment of Unemployed Individuals as a Consequence of Covid-19](#) [Albanian only], 29 July 2020.

³⁶ Ibid. V, Final Remarks.

³⁷ Koha.net, “[Shtesat për fëmijë, Murati: Mbi 89 mijë gra hapën llogari bankare për herë të parë](#)” [Allowances for children, Murati: Over 89 thousand women opened bank accounts for the first time] [in Albanian], 8 March 2023.

³⁸ ILO, ILOSTAT, [Why measuring unpaid domestic and care work matters, and how we can help](#), 2020.

al changes and improved understanding of the benefits of pensions and taxes. Monitoring the process and impacts of removing the measure in Albania could provide insight to inform the best approach for decreasing or removing the measure in the future.

Invest in Care

Care is a benefit to society as it contributes to the wellbeing of both the caregiver and the receiver and fosters close relations between them. Both paid and unpaid care work adds value to the economy and therefore should be included in economic calculations. Even though the gendered division of labour in care work limits financial benefits to women, women's unpaid care work constitutes an important contribution to the economy. It is estimated that if women's unpaid work were assigned a monetary value it would constitute between 10% and 40% of the global GDP,³⁹ and 33% of GDP in Kosovo.⁴⁰ Formalising unpaid care work into paid care work can create jobs, enable more women to work via improved availability of care services, and contribute to improved quality of services and education for children, in line with the EU Barcelona Objectives.⁴¹ Meanwhile, this can address informal care work by formalising it.

In 2022, the EU revised its Barcelona Objectives through the adoption of a recommendation requesting that Member States encourage “female labour-market participation by providing high-quality early childhood education and care (ECEC) services in line with national patterns of provision”, asking them to ensure that by 2030:

- (a) at least 45% of children below the age of 3 participate in ECEC
- (b) at least 96% of children between the age of 3 and the starting age for compulsory primary education participate in ECEC⁴²

³⁹ The institute for Social Policy Musine Kokalari, [Who cares? Unpaid Care Work in Kosovo](#), 2022, p. 45.

⁴⁰ KWN, [Who Cares? Demand, Supply, and Options for Expanding Childcare Availability in Kosovo](#), 2016.

⁴¹ EC, [Council Recommendation of 8 December 2022 on early childhood education and care: the Barcelona targets for 2030 2022/C 484/01](#), 8 December 2022.

⁴² Ibid., Preamble, Paragraph (31). Also on Governance and Data Collection, it specifies that Member States should develop or improve data collection on: (b) the differences in time use in paid and unpaid work between women and men with care responsibilities, preferably by using time use surveys on the basis of the standard set by the Harmonised European Time Use Surveys; (c) take-up of family leaves by gender, from administrative data in an EU-harmonised way, and endorse the work-life balance indicator framework developed by the joint subgroup of the Employment Committee (EMCO) and Social Protection Committee (SPC).

The recommendation also calls for collaboration between member states and the EC to develop and calculate “an indicator for measuring the gender care gap”, including “the difference in time devoted to care by women and men, the gender pay gap, and the use of time in paid and unpaid work, to better understand the interdependencies between these elements”; this could support “evidence-based gender equality and social policies”.⁴³

Investments in care need to tackle rooted norms and stereotypes related to who does care work and how care is gendered. Two main policy models have been circulating among feminists related to care work: “Universal Breadwinner” and “Caregiver Parity”.⁴⁴ The Universal Breadwinner model encourages women to enter the labour force, aiming to universalise the breadwinner role so both women and men can earn enough to support their families.⁴⁵ Programs would need to include state-funded childcare and eldercare, workplace reforms to eliminate sex discrimination and harassment, and social policies to reorient women’s goals towards employment and men’s attitudes toward acceptance.⁴⁶ Most care work would be passed to the market and state rather than remaining within the domestic sphere. However, Fraser notes that this model may not ensure equal leisure time due to certain care responsibilities that cannot be outsourced, such as childbearing, family emergencies, parenting, and household tasks.⁴⁷ Thus, women are likely to shoulder these responsibilities as the high value placed on wage labour discourages men from contributing to domestic chores. The model has been criticised for reinforcing an androcentric perspective, as it values traditionally male labour in the job market while neglecting traditionally feminine work like caregiving.⁴⁸

The Caregiver Parity model, according to Fraser, endorses and subsidises informal care work, aiming to make the life-patterns of many women, which generally include periods of full-time employment, full-time care work, and combinations of work and care.⁴⁹ Policy options include caregiver allowances equivalent to a breadwinner wage, workplace flexibility reforms, ensured continuity of benefits, and mandated family and pregnancy leaves. The risk is that care work would remain largely in the domestic sphere, and citizens who could perform neither market work nor care work would be eligible for means-test-

⁴³ Long, M., “[Gender Justice and F Gender Justice and Fraser’s Universal Caregiver](#)”, [Georgia State University, Philosophy Theses, Department of Philosophy](#), 2016.

⁴⁴ Fraser, N., [Justice Interruptus](#), Critical Reflections on the Postsocialist Condition, p. 51.

⁴⁵ Ibid., pp. 51–52.

⁴⁶ Ibid. pp. 53–54.

⁴⁷ Ibid., p. 55.

⁴⁸ Ibid., pp. 55–56.

⁴⁹ Ibid.

“The trick is to imagine a social world in which citizens’ lives integrate wage earning, caregiving, community activism, political participation, and involvement in the associational life of civil society-while also leaving time for some fun. This world is not likely to come into being in the immediate future, but it is the only imaginable postindustrial world that promises true gender equity. And unless we are guided by this vision now, we will never get any closer to achieving it.”

– Nancy Fraser, *Justice Interruptus*

ed state support.⁵⁰ Fraser notes that the model would be unlikely to secure either income equality or anti-marginalisation because “mommy track” jobs earn less than breadwinner jobs, and men would be unlikely to take such positions, so women would remain primary caregivers.⁵¹ Thus, Fraser states that this model would marginalise employed women and perhaps hinder their participation in politics and civil society. Rather than encouraging men or women to change, it would only subsidise women’s current life-patterns.⁵²

In conclusion, the Universal Breadwinner model encourages women to emulate men, while the Caregiver Parity model maintains the status quo for both genders, and no change is really achieved that benefits women. Fraser notes that individually these models cannot achieve full gender equality. Thus, she suggests an alternative model, the Universal Caregiver, which she believes would induce men to become care givers.⁵³ This model advocates shorter workweeks, job designs accommodating working caregivers, and state support for local

institutions managing care. The primary goal is gender equity through deconstructing gender roles, integrating caregiving and breadwinning. In this model, gendered activities would no longer be assigned based on gender, and care work would be equally valued without conferring disadvantages. Fraser emphasises the need to design gender transformative policy options in relation to care that tackle gender roles and stereotypes to achieve gender equality.

⁵⁰ Ibid., 57–58.

⁵¹ Ibid., 58–59.

⁵² Ibid., p. 60.

⁵³ EU, Work-Life Balance Directive, Articles 5.1 and 5.2.

Transposing the EU Work-Life Balance Directive could support Kosovo in progressing towards developing a gender-transformative Universal Caregiving model by regulating maternity, paternity, and parental leaves in a way that better distributes care roles between parents, including leave that is non-transferable,⁵⁴ towards stimulating equal sharing of responsibilities.⁵⁵ The Directive also requires parental leave to be paid “in such a way as to facilitate the take-up of parental leave by both parents.”⁵⁶ KWN has recommended that in order to facilitate the use of parental leave by both parents, the rate of compensation should at least match the level provided for maternity leave (70% of basic salary).⁵⁷ This level would be consistent with the EC’s definition of “well-paid” leave (66% of previous earnings).⁵⁸ The adoption of these rights into Kosovo’s legal framework would provide encouraging examples of what can be requested by workers while leaving open the possibility for other flexible options that might be appropriate for individual families.⁵⁹ Non-transferrable parental leave involving financial incentives for fathers to use paternity leave could contribute to reducing women’s unpaid care work and increase opportunities for formal employment. Further, measuring the gender care gap, as foreseen in the Barcelona objectives, is crucial to developing policy options as well.

While Kosovo is not yet a member of the EU, the Barcelona Objectives set clear evidence-based targets that Kosovo can and should strive to meet.⁶⁰ However, Kosovo remains far from implementing the EU Barcelona Objectives, even the objective of offering childcare to 33% of children under age three.⁶¹ The EC recommends to:

(a) ensure strong cooperation between different policy-making institutions and Early Childhood Education and Care services, and support-

⁵⁴ KWN, “Kosovo’s Progress in Aligning its Laws with the European Union Gender Equality Acquis”, p. 24.

⁵⁵ EU, Work-Life Balance Directive, Article 8.3.

⁵⁶ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2022, p. 16.

⁵⁷ van Belle, J. for RAND Europe, “[Paternity and parental leave policies across the European Union](#)” (2016), p. 4; European Commission, Indicators for monitoring the Employment Guidelines including indicators for additional employment analysis, 2010 compendium, Table 18.M3

⁵⁸ KWN, [Gender-based Discrimination and Labour in Kosovo](#), 2022, p. 16.

⁵⁹ KWN has repeatedly recommended that the Government take steps to implement the EU Barcelona Objectives (see, for example: Republic of Kosovo, Government, [Economic Reform Program 2022-2026](#), Annex 3. External Contribution to the ERP 2022-2024, KWN, p. 190).

⁶⁰ Republic of Kosovo, Government, OPM, AGE, [Kosovo Program for Gender Equality 2020-2024](#), June 2020, p. 25.

⁶¹ EC, [Proposal for a Council Recommendation on the Revision of the Barcelona Targets on early childhood education and care](#), Brussels, 7.9.2022, COM(2022) 442 final 202/0263(NLE). On Governance and Data Collection.

ing cooperation with other policy-making institutions and services in charge of early childhood development and education; and (b) mobilise and make cost-effective use of appropriate and sustainable funding for early childhood education and care, including by making use of Union funds and instruments, and by pursuing policies conducive to the sustainable funding of childcare services that are coherent with the overall sustainability of public finances.⁶²

As the Barcelona Objectives suggest, by investing in more, affordable care centres, the Government could enable women to work, create jobs, transform unpaid work into paid work, and improve children's educational outcomes towards future job prospects. Moreover, establishing more, formal workplaces could incentivise users of informal paid care services as well as informal care workers to register their employment towards receiving benefits and better working conditions. Monitoring and government control of the quality of childcare and government-funded centres would also help address some parents' current hesitancy to send children to private childcare providers due to reports of child mistreatment. Similarly, opportunities exist for the Government to invest in elderly care, centres for care for persons with disabilities, and for the long-term ill towards formalising such care work.

A gender-transformative approach would further require the Government to undo traditional gender norms that reinforce assumptions of women as caregivers. The Government can support transforming gender roles and stereotypes through early education curricula. Deconstructing the feminization of care work is crucial to any comprehensive policy interventions to address this form of informal unpaid work.

Provide Basic Protections

FAO and ILO have observed that mandatory registration of businesses and employees may not be the optimal solution, particularly if such formalisation is not undertaken in harmony with broader economic, employment, tax, and rural development policies. Pushing agricultural workers to register can

⁶² FAO, [Improving Social Protection for Rural Populations in Europe and Central Asia](#), 2022.

negatively impact small household enterprises, especially for women.⁶³ Instead, FAO recommends improving awareness about the importance of social protection in transitioning informal work to formal work.

ILO has established a framework for addressing informality and extending social security coverage to workers through national strategies, using a participatory approach that draws from evidence derived from international experience.⁶⁴ ILO recommends ensuring that workers have minimum income insurance in case of incidents, injuries, disabilities, maternity leaves, and for post-retirement financial stability, which ILO states can support informal workers in transitioning into the formal economy. While formalising employment has tended to be a key premise in implementing support and protection for workers, ILO's framework calls for providing support for all people in all types of employment, especially informal employment affecting vulnerable groups. ILO proposes extending mechanisms to cover all workers with social protection mechanisms (e.g., social insurance). ILO suggests a balanced approach that involves contributory and non-contributory systems. Contributory systems allow individuals to invest in social protection schemes through payments, whereas non-contributory systems involve tax-financed mechanisms. With non-contributory systems persons engaged in informal work can benefit from social protection systems, which may not be otherwise available due to their lack of formal employment, irregular work, or low income. Such comprehensive coverage can provide adequate benefits that mitigate gender inequalities.⁶⁵ ILO recommends that member states "establish as quickly as possible and maintain their social protection floors comprising basic social security guarantees." As part of national social security extension strategies, such social protection floors involve a set of basic security guarantees that aim at addressing poverty and social exclusion in the formal and informal economy.⁶⁶ Kosovo lacks such a comprehensive social protection system that could ensure basic protections for informal workers. Establishing a system amid ongoing reforms to social as-

⁶³ ILO, [Extending social security to workers in the informal economy](#), 2021, p. 35. The framework involves five steps. The first step involves diagnosing why workers are in the informal economy and the circumstances of their work, focusing on closing gaps by including all categories of people. This includes reviewing the existing legal framework and affiliated obstacles in providing protections for diverse people, including those in the informal economy. Clearly gender analysis, such as this report, is important in the diagnostics phase. Then, ILO proposes designing an action plan with priorities and a timeframe for extending coverage. Institutions need to establish policy coherence, as well as implement and monitor the process.

⁶⁴ Ibid., p. 39.

⁶⁵ Ibid., p. 41.

⁶⁶ KAS, Estimated Population of Kosovo 2022, 2023, p. 13. This refers to the overall population and not the working age population, but more recent data by age group was unavailable online.

sistance and needed reforms to other protections (e.g., maternity leave) could provide basic protections for informal workers. Meanwhile, it could encourage informal workers to register to access benefits, particularly when combined with other measures such as removing income taxes for the lowest income bracket.

Some interview participants said they would seek formal employment if it included health insurance coverage. They were willing to contribute to covering the costs of health insurance, ranging from €30 to €50 monthly suggesting that workers may be willing to contribute to health insurance as part of an expansion to a contributory system. This could help support establishment of the long-delayed state health insurance fund. However, healthcare insurance should not necessarily be tied to employment, as this could further affect the most vulnerable groups.

Conclusions

The Government can address informality by ensuring implementation of existing laws, increasing labour inspections that support improvements, expanding awareness and knowledge, and providing financial incentives and assistance. Particularly for MSMEs, including family and agricultural businesses, inspections should support improving knowledge about benefits of formalising and improving working conditions without necessarily involving punishments, avoiding potential harm to the most vulnerable groups. Simplifying administrative procedures for filing taxes, particularly for small enterprises, and establishing more progressive taxation policies could offer incentives for formalising businesses and labour. Subsidies and other financial incentives, conditioned with employment or unemployment registration, also have proven successful in stimulating formalisation of employment status. Investing in care can transform unpaid and informal work into formal work in line with EU commitments. Meanwhile, the social protection system should be expanded to ensure basic protections for all citizens.

Recommendations

Based on the findings, the following recommendations propose a holistic approach to addressing informality. They consider gender norms, roles, and relations, as well as changes required at individual, household, community, and societal levels to address informality in a comprehensive, gender-responsive, and inclusive manner that involves transforming gender norms and relations. Addressing informality requires cross-sectoral and coordinated approaches. After recommendations for such cooperation, recommendations are presented to each institution responsible for implementing them. The Government should consider including these measures in its strategy to address informality.

For Cooperation among Institutions, International Actors, Private Sector, and Civil Society

- Collaborate to raise awareness among diverse women, men, and other identifying persons, particularly LGBTIQ+ persons, about their labour rights and how to report labour violations.
- Require evidence of registration of businesses and employees when providing subsidies, grants, and loans. Undertake monitoring visits to validate that all employees have contracts, receive pension contributions, and have their rights safeguarded.

For the Government of Kosovo and Office of the Prime Minister

- Acknowledge and attend to women's unpaid care work in line with the ILO Resolution. Amend the Law on Gender Equality Article 18, paragraph 1.3 to clearly define the meaning of "contributions" as well as the tangible benefits affiliated with these contributions. At present, the Law considers "dealing with agriculture and family economy" to be forms of unpaid work that are contributions to the development of the family and society. This reinforces gender norms that assume women will continue to make unpaid contributions to family and society without any clearly stated benefits. The Law should specify benefits that women shall receive from these contributions, such as higher contributory pensions, access to financial schemes, health insurance, and certain leaves.
- Ensure inclusion of objectives, indicators, baselines, targets, and budgets towards gender equality, including gender-disaggregated data, in future iterations of NPISAs, ERAs, ERPs, and NDSs, which can also enable monitoring and evaluation of progress towards addressing informality with a gender-responsive approach.

- Ensure the analysis of the informal economy planned in the ERA II Action Plan to inform the Government's address of informality draws from the findings and recommendations of this gender analysis.
- Improve interinstitutional cooperation among AGE and others in implementing responsibilities to addressing informality, towards ensuring gender-responsive planning, implementation, monitoring, evaluation, and budgeting.
- Invest in state-funded care services and provide subsidies for private sector start-ups that provide care services for children, the elderly, the ill, and persons with disabilities, creating opportunities to transform unpaid work into paid work.
- Improve women's access to assets and resources, facilitating entry into formal work in line with SDG commitments to address poverty, such as by improving access to property and inheritance; remove provisions through which women can give up their inheritance rights, as a temporary affirmative measure, toward enhancing women's economic independence and preventing the need to work informally.

For KAS, the Strategy, and Future Research

- Ensure any planned actions to address informality consider the vulnerability to poverty of small family and agricultural businesses, towards a "do no harm" approach. Consider establishing income thresholds for measures against informality, according to which fines are imposed only against those that can afford them (e.g., medium and large businesses).
- Ensure the strategy to address informality includes clear definitions of terms, drawing from internationally accepted definitions; is based on gender analysis and draws from this report; establishes clear objectives, indicators, baselines, targets, and budget allocations towards gender equality; and requires gender-responsive reporting and disaggregated data in annual reports, which should be made publicly available.
- Improve data collection on: "... (b) the differences in time use in paid and unpaid work between women and men with care responsibilities, preferably by using time use surveys on the basis of the standard set by the Harmonised European Time Use Surveys; (c) take-up of family leaves by gender, from administrative data" in accordance with the new Barcelona objectives.
- Consider including additional measures of informality in regular LFS data collection, drawing from lessons learned from this research on various indicators of informality, such as whether employers pay taxes and people engage in informal agricultural activities. Ensure methodologies used to collect data consider vulnerabilities affiliated with informal work. Publish data disaggregated by gender, age, ethnicity, municipality, physical abilities, and sexual orientation, as per SDGs.

- Ensure the agricultural census collects information about informal workers and the extent to which their rights are protected, towards designing policies to offer improved protections to diverse women and men.
- Maintain improved gender-disaggregated data on all beneficiaries of state programmes and subsidies, facilitating gender impact analysis, in line with the requirements of the Law on Gender Equality.

For the Ministry of Finance, Labour, and Transfers

- Harmonise the Law on Public Finance with the Law on Gender Equality and amend financial management systems to facilitate tracking and analysing data related to furthering gender equality, providing better data for planning, implementing, monitoring, and evaluating policies and programmes towards addressing informality.
- Revise the Labour Law to:
 - Reduce the period required for a permanent employment contract from ten to three years, adding explicit provisions that certain situations such as temporary incapacity, pregnancy-related risks, maternity, adoption, adoption custody, foster care, breastfeeding risks, and paternity should not disrupt the contract duration calculation.
 - State clearly that any probationary period linked to pregnancy shall be treated as direct discrimination.
 - Amend the provision protecting pregnant and breastfeeding women, among others, to ensure that the employer has undertaken an assessment like that required by Articles 4 and 5 of the Pregnancy Directive, towards ensuring that the employer has given sufficient consideration to the nature, degree, and exposure of the risk before exclusionary action is taken; and require the employer to provide the employee with alternative tasks.
 - Amend provisions related to maternity, paternity, parental, and carers' leave in line with the EU Work-Life Balance Directive. Rather than employers, the Government should finance these leaves, thereby encouraging people to register their work in order to access benefits.
 - Regulate self-employment through the Law on Labour. The Law needs to ensure that the status of self-employed parents regarding maternity and parental rights is equal to that of parents who are employees and that self-employed women are registered officially as such. If they work for their husbands or other family members, the Law should ensure that they are able to access social protection and maternity benefits based exclusively on this familial relationship.

- Regulate the protection of workers performing remote work and contract work undertaken for international employers.
- Harmonise the Law with the ILO Violence and Harassment Convention 2019, defining and prohibiting gender-based violence and harassment at work; establishing enforcement and monitoring mechanisms related to gender-based violence and harassment at work; ensuring access to remedies and support for victims; providing sanctions; and ensuring effective inspection and investigation of cases of violence and harassment through labour inspectorates or other competent bodies.
- Amend the Law on Safety and Health at Work to:
 - Include reference to safety and health threats based on sex, gender, and other protected grounds.
 - Inform the Law by conducting an ex-ante gender impact assessment to understand the main hazards, risks, and experiences of women and men related to the formal and informal labour market.
 - Include better, holistic, and gender-responsive definitions of “health” and “safety” that consider psychological wellbeing and mental health of women and men.
- Ease the tax regime for small businesses to encourage registration of businesses and employment. Institutionalise digital reforms coupled with policy to reduce administrative burden affiliated with paying taxes, particularly for MSMEs. Consider the experience and example of Brazil, such as by installing a single annual tax for MSMEs. Simplified procedures can facilitate the payment of taxes and contribute to decreasing informality.
- Review personal income taxes, removing tax obligations for those with lower levels of income (e.g., for those receiving less than the minimum wage); adjust middle-income tax brackets, raising taxes; and increase taxes for higher income tax brackets. The Government can better utilise taxes to meet its social welfare and gender equality policy goals. This can encourage persons in the lowest income bracket, who are among the most vulnerable, to register their work and gain access to other benefits without concern over income taxes.
- Increase VAT on goods that are harmful to human health, the environment, and/or are luxury items towards increasing revenue that can be used for care and other proposed protections and services.
- Review and establish a more comprehensive social protection system as part of ongoing reports to social assistance and social services, in close co-operation with the Ministry of Justice, Ministry of Health, Ministry of Trade and Industry, and diverse civil society representatives including unions, WCSOs, and employers’ associations. Consider a new model drawing from

ILO recommendations, ensuring protections for both formal and informal workers while providing incentives towards formalising work.

- Consider a temporary measure to provide pension subsidies to small businesses registering workers as an incentive to decrease informality and poverty post-retirement. The measure has potential to positively impact women given their generally lower pensions. Monitor and evaluate the impacts of the subsidy inclusive of gender-impact assessment.
- Establish and enforce clear requirements for employers to post information about workers' rights, how to report injustices and rights violations, confidentiality, whistleblower rights, and contact information for the Labour Inspectorate in places where workers are likely to see them. This can encourage more reporting of rights violations and help address informality. Require inspectors to review implementation of this requirement during labour inspections.
- Increase the pay for personal assistants of persons with disabilities to be in line with at least the minimum wage; require evidence of contracts to receive the benefit. Adopt secondary legislation establishing clearer, more inclusive definitions regarding which persons with disabilities qualify for professional assistants, assistants' labour rights, and the minimum qualifications that personal assistants need to fulfil to be licensed to deliver quality family and social services, including adequate training that can prevent injury and malpractice (with this training initially provided and financed by the Government to ensure access). Limit work to eight hours per day per assistant, providing for additional assistants for those persons in need of additional care.
- Continue implementing gender-responsive active labour market, upskilling, and reskilling programmes targeting social assistance beneficiaries, particularly women in partnership with the private sector.
- Enforce the approved Quota-Levy system designed to promote the inclusion of persons with disabilities in the labour market. This system should require businesses to meet specified quotas for hiring persons with disabilities or contribute to a fund dedicated to disability inclusion initiatives.
- Collaborate with the Ministry of Justice to promote equality and elimination of all forms of discrimination and violence, including gender-based violence at work via awareness-raising among employers and employees, in line with ILO recommendations.

For the Labour Inspectorate

- Hire additional inspectors, as planned, including towards an overall balance of women and men inspectors as per Law on Gender Equality requirements.

- Ensure inspectors are trained on gender inequalities and gender-related power relations within workplaces, including on sexual harassment and sexual violence at work, enabling improved approaches to inspections that consider the different health and safety needs of diverse women and men in different sectors.
- Increase inspections of workplaces where women are overrepresented, towards safeguarding their rights.
- Raise awareness about labour rights violations, informality, how to address these, and the benefits of addressing these during inspections, particularly of MSMEs. Provide opportunities for small businesses to address recommendations during a grace period before administering fines.
- Encourage employers to post information about labour rights, how to report labour rights violations, and the contact number of the Labour Inspectorate in locations visible to employees.
- Monitor and enforce the legal requirement for all employers with more than 50 employees to have at least one person with a disability per 50 employees.

For the Ministry of Education, Science, Technology, and Innovation

- Draft the sub-legal act for support for early childhood education within the family with language that transforms gender roles and norms, emphasising the need for mothers and fathers to take responsibility and engage in early childhood education and care at home. Include the requirement that any planned visits or monitoring by MESTI officials include instructions to discuss with parents the importance of both parents' engagement, of undoing gender roles, and of methods parents can use to transform gender roles.
- Transform gender norms, roles, and relations through early education curricula to undermine assumptions that only women can be caregivers and to reinforce the important role that men can play in caretaking, in close collaboration with MESTI, Early Childhood Education Institutions, Education Directorates, teachers, pedagogues, and parent associations.
- Invest in and encourage municipalities to invest in establishing more, affordable, public childcare centres and kindergartens. Drawing from a comprehensive assessment of need, set concrete targets coupled with budget allocations for establishing these in areas most in need. This can enable women to work amid existing gender norms, create jobs, transform unpaid work into paid work, and improve children's educational outcomes towards future job prospects in line with the Barcelona Objectives.
- Ensure regular inspections of childcare centres and warnings followed by fines for those not meeting quality standards. Make public these efforts to-

ward easing parents' fears surrounding quality of care. Ensure inspections check for contracts and workers' rights towards improving working conditions in care facilities.

For the Ministry of Justice

- Clarify sexual harassment in the Criminal Code and list the mitigating measures which lead to sexual harassment being sanctioned with imprisonment or fines in the Criminal Procedure Code to avoid subjective interpretation of these codes.
- Support and encourage services for persons with disabilities via day care centres. Consider providing government grants or subsidies to CSOs specialised in these services. Require licensing in basic caretaking approaches and contracts for employees paid with government support at fair wages, together with labour rights protections. This could support transforming currently unpaid or meagrely paid care for persons with disabilities into paid care by qualified professionals, thereby also preventing potential injuries to untrained caretakers.

For the Ministry of Health

- Consider establishing at-home services to provide care to the most vulnerable who lack access due to poor public transportation and poverty.
- Improve the availability of palliative care services in Kosovo, which could contribute to reducing unpaid care work for women.
- Establish the planned health insurance fund, drawing from contributory payments and proposed tax reforms, so that all citizens and workers, formal and informal, have access to benefits.

For the Ministry of Trade and Industry

- Provide incentives for people to register their employment, such as grants and low-interest loans for businesses with registered employees.
- Introduce tax exemptions for providers in the care sector, focusing on MSMEs. This policy can alleviate financial burdens on care providers, encouraging the growth and sustainability of essential care services.

For the Ministry of Agriculture, Forestry, and Rural Development

- Deliver extension services that include informing farmers about the benefits of registering workers and assist with registration processes.
- Consider removing criteria banning employment in second jobs for women seeking to open or expand microenterprises, considering that such enterprises may not generate sufficient income and that women may need a second job to survive, thereby addressing some women's need to work their second job informally by allowing formal work.

For the Ministry of Environment, Spatial Planning, and Infrastructure

- Plan investments based on gender analysis of need to expand public transportation to areas in need, facilitating access to education, employment, government services, and resources that can help decrease reliance on informal work.

For Municipalities

- Budget for more childcare and early education centres, especially in areas where they are lacking, towards achieving the EU Barcelona Objectives and reducing women's unpaid care work so that they may have more time available for formal employment.
- Improve coordination with MESTI and MFLT related to childcare policies and social assistance services.
- Increase and improve inspections related to women and girls' inheritance and property rights, including by improving the interoperability of the civil registry with municipal data management systems, as well as improving cooperation with local notaries and courts.
- Continue applying affirmative measures to support women-owned business through grants and subventions, especially in agriculture. Conduct better monitoring to ensure that women are indeed managing these funds.

For Funders

- Require evidence of business registration, contracts for workers, workers' rights policies, and tax payments when providing grants and subsidies to businesses, incentivising them to address informality. Undertake monitoring visits to ensure such requirements are implemented.

- Encourage and support businesses to establish policies protecting workers' rights and reward those that do so through incentives such as added funding.
- Support financially women's rights organisations that can raise awareness among women working informally about their rights and provide safe spaces for women to feel more comfortable reporting labour violations and seeking redress, considering the precarious position of women informal workers and gender roles that may preclude them from reporting violations.

For Civil Society, Including Unions

- Continue raising awareness among diverse women and men regarding their labour rights and provide safe, legal advice and aid to support them in claiming their rights. Inform them about educational and financial opportunities (e.g., grants, loans) that may help them exit the informal economy.
- Continue advocating for the proposed legal and policy changes, pressuring the Government to harmonise legislation with the EU acquis and ILO Acts.
- Continue monitoring legal and policy changes' implementation, providing recommendations to improve implementation.
- Continue raising awareness among women about their right to property, including the right to manage and take decisions over property and how it used, ensuring that they benefit economically from their property and can use it towards engaging in more formal work opportunities.

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Annexes

Annex 1. Survey Tool

[Note to enumerators: everything in bold should be read out loud. Everything in brackets and italicized is a note only for enumerators which should not be read.]

INITIAL INTRODUCTION

Hello, my name is _____. I am a researcher from the Riinvest Institute carrying out research for the Kosovo Women's Network, with support from the [European Union and Sweden for urban inhabitants; Food and Agriculture Organization (FAO) of the United Nations for rural inhabitants]. We are conducting a survey to better understand the situation of women and men and their needs. The Kosovo Women's Network will use these findings to advocate for future Government strategies and funding to better meet your family's needs. Please, I would like to ask you a couple questions, which will be completely confidential.

BACKGROUND

[The enumerator should complete this section before starting]

- a. Survey Code Number:
- b. Enumerator Code Number:
- c. Date:
- d. Municipality: ____
- e. City/town/village:
- f. GPS coordinates [from device]

1. How many people currently live inside your household: _____

Refuse to answer _____

Of the people living in your household, how many are...?

	F	M
Between 18 and 65 years old		
Less than 18 years old		
Less than 6 years old		
Older than 65 years old		

In your household who, over age 17 and under age 65, has the next birthday?

May I please speak with that person?

2. Sex of person: ____

[If unavailable ask when the person will be available that you could return to complete the interview. If refused, log reasons why refused].

Reasons for refusal [check all that apply]

- Bad timing, otherwise would have engaged
- Not interested
- Not familiar enough with the subject
- Waste of time
- Interferes with my privacy
- Never do surveys
- Surveyed too often
- Do not trust surveys/Previous bad experience

When with the relevant person proceed with the introduction below. If the person is the same person who originally answered, skip the already stated information.].

INTRODUCTION

Hello, my name is _____. I am a researcher from the Riinvest Institute carrying out research for the Kosovo Women's Network, with support from the [European Union and Sweden for urban inhabitants; Food and Agriculture Organization (FAO) of the United Nations for rural inhabitants]. I have been fully vaccinated and tested, and I do not have COVID-19. First, I want to share with you information about this research. Then, after answering any questions you have, I will ask for your consent to continue. For transparency, I will leave a form with you. It explains about the research.

We are conducting a survey to better understand the situation of women and men and your needs. The Kosovo Women's Network will use these findings to advocate for future

Government strategies and funding that will better meet your family's needs. Participating will involve speaking with me for approximately 40 minutes. Everything you share will be completely confidential. The personal data you agree to share with me will only be used by my supervisor related to this research and then will be immediately deleted. Your answers will be combined with answers from 1,600 other people, and no one will know what you said. Nor will anyone know that we spoke with you. The Kosovo Women's Network will publish the findings at www.womensentwork.org. Participating is voluntary, and you can change your mind at any time. If you want more information or you have a complaint about the research process, you have contact information for my supervisors on this form. Considering everything that I have shared with you, do you have any questions? [After answering questions]

g. Have you understood all the information given to you?

Yes No

h. Do you agree to take part in this research, based on this information?

Yes No

i. Please may I have your phone number. It will not be used for any purpose or shared with anyone. It will only be used for my supervisor to check that I spoke with you and that I wrote your answers correctly. If my supervisor calls at all, it would be within the next seven days. After that, we will delete your phone number.

____ - ____ - ____

j. Start time:

k. End time:

DEMOGRAPHICS

Now, I would like to know more about you and your family.

1. In which year were you born: ____

2. What is the highest level of education you have completed?

- No formal education
- Primary education and lower secondary education (ISCED 1-2)
- Upper secondary education (general) (ISCED 3)
- Upper secondary education (vocational) (ISCED 3)
- Tertiary education (ISCED 6)
- Master's or higher (ISCED 7-8)

3. What is your civil [marital] status?

- Single
- Living with partner, but not legally married
- Legally married
- Divorced
- Widowed
- Prefer not to answer

4. Do you have children? (If yes, how many)

- Yes, I have (___)
- No

5. What is your ethnicity? [Check all that apply]

- Albanian
- Serbian
- Bosnian
- Turkish
- Roma
- Ashkali
- Egyptian
- Gorani
- Other (please write)
- Refuse

6. Who is the head of your household? [Enumerator select answer; do not read]

- Me
- My partner / wife
- My partner / husband
- Jointly me and my partner
- My father
- My mother
- My father-in-law
- My mother-in-law
- My son
- My daughter
- My brother
- My sister
- My bother-in-law
- My sister-in-law
- Other, please specify: ____

7. How many prior members of your household have moved from your area to live and work for an extended time in a city in Kosovo?

- _____ [#] female _____ [#] male _____ None

To work abroad?

- _____ [#] female _____ [#] male _____ None

TIME USE

Now, I would like to learn more about how you and your family spend your day. Who is responsible for taking care of these household chores *[Enumerator: do not read persons; check all that apply]*:

	Me	My partner / wife	My partner husband	My daughter	My son	My sister	My brother	My mother	My father	My mother-in-law	My father-in-law	Other family member	Paid help
Washing clothes													
House repairs													
Grocery shopping													
Cleaning the house													
Preparing food													
Caring for children													
Caring for elderly/ other family members													
Producing food for family consumption													
Other, please specify: ____													

In general, how often are you involved in any of the following activities outside of paid work?

	Every day	Several days a week	Once or twice a week	Less often	Never	Not applicable	Don't know	Refuse
Caring for and/or educating your children								
Caring for and/or educating your grandchildren								
Caring for disabled or infirm family members, neighbours or friends under 75 years old								
Caring for disabled or infirm family members, neighbours or friends aged 75 or over								
Cooking								
Housework (cleaning)								
Sporting, cultural or leisure activity outside your home								
Voluntary or charitable activity								
Taking a training or education course								
Political/trade union activity								
Agricultural growing activities like gardening or farming (when it's the season)								
Agricultural production activities like making ajvar, pickles or cheese								
Gathering wood								

8. On average, how many hours per week are you involved in any of the following activities outside of paid work? *[Enumerator, if none as per above table, write 0]*
- a) Caring for and/or educating your children _____ hours
 - b) Caring for and/or educating your grandchildren _____ hours
 - c) Caring for disabled or infirm family members, neighbours or friends under 75 years old _____ hours
 - d) Caring for disabled or infirm family members, neighbours or friends aged 75 or over _____ hours
 - e) Cooking _____ hours
 - f) Housework _____ hours
 - g) Sporting, cultural or leisure activity outside your home _____ hours
 - h) Voluntary or charitable activity _____ hours
 - i) Taking a training or education course _____ hours
 - j) Political/trade union activity _____ hours
 - k) Agricultural growing activities like gardening or farming (in the season) _____ hours
 - l) Agricultural production activities like making ajvar, pickles or cheese _____ hours
 - m) Gathering wood _____ hours
9. Does someone from outside your household come to help you with childcare, cleaning the house, or other work?
- Yes
 - No
 - Refuse
10. On average, how often does the person come to help you?
- Every day
 - Several days a week
 - Once or twice a week
 - A few times per month
 - Once per month
 - Less often
11. On average, when they come, for how many hours do they help you?
12. How are they compensated?
- Not at all; they work for free
 - I pay them cash
 - I pay them with bank transfer
 - I contract them through a company
 - Refuse

13. In the last year, have you personally carried out any of the following activities? [Check all that apply]

- **Growing unprocessed agricultural products like corn or tomatoes**
- **Making food like flia, mantia or beverages like Raki**
- **Making processed food like ajvar or pickles**
- **Making handcrafts, clothes, or shoes**
- **Working in a household other than your own**
- **Taking care of children in a family other than your own**
- **Other, please specify: _____**
- **None Of the above (go to next section)**

14. What do you do with these products?

- All for sale/barter
- Mainly for sale/barter
- Mainly for family use and own consumption
- Only for family use or own consumption

15. Approximately how much do you personally earn within a month through these activities (net)?

- No earnings
- 0-100
- 101-250
- 251-400
- 401-800
- 801-1200
- 1201-2000
- More than 2000
- Don't know
- Refuse

16. Approximately how much does your household earn within a month through all these activities (net)?

- No earnings
- 0-100
- 101-250
- 251-400
- 401-800
- 801-1200
- 1201-2000
- More than 2000
- Don't know

- Refuse

17. Would you consider that you personally work for a family business or not?

- Yes
- No
- Don't know
- Refuse

18. Do you or any member of your household benefit from any social assistance?

- Yes
- No

From which social assistance do you or any member of your household benefit [*Enumerator mark all that apply; do not read.*]:

Type of Assistance	Who receives it?
Social assistance	[Do not read. Select all that apply]
Foster families	-Me
Emergency needs	-My partner / wife
Electricity Subsidy	-My partner / husband
Children (with disabilities)	-My father
Adults with disabilities	-My mother
Blind people	-My father-in-law
Tetraplegic and paraplegic persons	-My mother-in-law
War veterans	-My son
Categories for war (invalids/martyrs, their families, civil victims, etc.)	-My daughter
	-My brother
	-My sister
	-My brother-in-law
	-My sister-in-law
	Other, please specify: ____
Basic old-age pension	
Voluntary contribution Pension	
Mandatory contribution pension	
Age contributory pension	
Family pension	
Political prisoners	
Occupational disability pension	
Trepça pension	
Kosovo Protection Crops, Security Forces pension	
Other, please specify: _____	

19. In Kosovo, how common would you say it is for people to work without a contract so that they are eligible for government assistance?

- Very common
- Common
- Not so common
- Never
- Don't know
- Refuse

AGRICULTURE

20. How many members of your household are actively involved in agricultural activities?

F:_____ M:_____

[If 0 go to next section, but first check next question to be sure]

21. Are you engaged in any of the following agricultural activities? *[Read. Select all that apply]*

- **Livestock - cattle, goats, sheep, poultry**
- **Beekeeping**
- **Crop production - fruit, vegetables, and cereals**
- **Forestry – wood**
- **Forestry - berries and other non-wood products**
- **Medicinal and aromatic plant production**
- **Foraging for wild plants**
- **Fishing**
- **Agritourism services (Restaurants, motels, hostels etc.)**
- **Other, please specify: _____**

22. Who is responsible for these agricultural tasks: *[Mark all that apply]*

	Me	My partner/ wife	My partner / husband	Jointly me and my partner	My daughter/s	My son/s	My father	My mother	My brother	My sister	Other family member	Paid help	N/A
Use, sale, purchase of agricultural land													
Crop production / working the land													
Use, sale, purchase of pesticides													
Caring for animals													
Processing livestock products like milk or cheese													
Processing agricultural products like ajvar													
Purchase and sale of livestock													
Sale of products the family produces													
Purchase and sale of agricultural equipment/machinery													
Managing the family /household business													
Any other agricultural tasks, please specify: ____													

23. Who owns the following items in your household? *[Do not read persons; add “X” to all based on response]*

	Me	My partner/wife	My partner/ husband	Jointly with my partner	Mother	Father	In-laws	Other family member	Non-family member (rented)	N/A [do not own or rent them]
House										
Household owned agricultural land										

24. How much access do you have to the following: *(Add “X” if applicable)*

	Full access: I can access them myself	Partial: I can access them with permission from family	No access (not allowed to use)	N/A: Household does not need this	N/A: Household needs but does not own or have
Rented agricultural land					
Mechanized agricultural equipment					
Inputs like seeds					
All-terrain vehicle					

25. Would you consider these agricultural activities that your household does a business?

- Yes, formal
- Yes, informally
- No
- Don't know
- Refuse to answer

26. Is your household business registered?

- Yes
- No
- I don't know
- Refuse to answer

27. Are you registered in the Farm Register of the Ministry of Agriculture, Forestry, and Rural Development?

- Yes
- No
- I don't know

EMPLOYMENT AND ECONOMIC ACTIVITY

28. What is your employment status?

- Self-employed with employees (own business)
- Self-employed without employee
- Employee
- Family worker (unpaid)
- Unemployed
- No answer

29. For what reasons are you not officially employed? [check all that apply]

- Student
- Too much work to do at home
- Have to care for children
- Paying income taxes are too expensive, so I work informally instead
- Receive social assistance
- Receive money from other family members in Kosovo
- Receive money from family members abroad
- Retired
- Unable to work due to long-standing health problems
- Unable to work due to family and household responsibilities
- Other reason (please write) _____

30. Are you currently looking for employment, including self-employment?

- Yes
- No

31. What sector are you employed in? [Mark all that apply]

- Public
- Private
- NGO
- International Organization
- Public enterprise

32. How many hours a week do you usually work in your paid job?

Hours: _____

33. Do you work the same number of hours every day/week?

- Yes
- No
- Don't know
- Refuse to answer

34. Do you have fixed starting and finishing times in your work?

- Yes
- No
- Don't know
- Refuse to answer

35. How are your working arrangements [hours] set?

- We have regular working hours every day
- My supervisor sets them without consulting me [Enumerator: supervisor may be family member.]
- My supervisor sets them with my inputs
- I decide on my own arrangements
- Refuse to answer

36. [If yes Q55 = >40] Are you paid for your overtime work?

- Yes at 1.3 or 1.5 times my salary, based on the Labour Law
- Yes, but as regular working hours
- Sometimes, but not always
- No, never
- Refuse

37. Do you have a contract in your job?

- Yes
- No

38. What kind of contract do you have in your job [check all that apply]?

- Permanent contract
- Fixed term contract
- Seasonal contract (employed for a short time every year)
- Service contract
- Other, please specify: _____

39. What is the exact duration of your contract in months? Months: _____

40. Have you had training paid for by your employer (or self, if self-employed) in the last 12 months?

- Training paid for or provided by your employer
- On-the-job training (co-workers, supervisors)
- No training

41. Approximately how much do you personally earn each month from your employment (net)?

- No earnings
- 0-100
- 101-250
- 251-400
- 401-800
- 801-1200
- 1201-2000
- More than 2000
- Don't know
- Refuse

42. How often do you think that an employer similar to yours pays taxes and pension contributions for their workers?

- Never
- Rarely
- Sometimes
- Often
- Always
- Don't know
- Refuse

How about you: Does your employer pay your income taxes? *[Probe if needed: Your answer will be kept completely confidential].*

- Yes
- No
- I don't know.

43. If you consider ALL of your earnings, [if relevant:] related to the sale of your products discussed previously and your employment, approximately how much do you personally earn within a month through all your activities (net)? *[Probe if needed: Your answer will be kept completely confidential]*

- No earnings
- 0-100
- 101-250
- 251-400
- 401-800
- 801-1200
- 1201-2000
- More than 2000
- Don't know
- Refuse

44. And how about for your household, if you consider ALL of your earnings in a month from all sources, approximately how much does your household earn altogether (net)?

- No earnings
- 0-100
- 101-250
- 251-400
- 401-800
- 801-1200
- 1201-2000
- More than 2000
- Don't know
- Refuse

Health and Safety at Work

Now I have some questions about your wellbeing related to your work.

45. Does your work affect your health?

- Yes
- No
- Don't know
- Refused

46. Do you think your health or safety is at risk because of your work?

- Yes
- No
- Don't know
- Refuse to answer

47. Over the past 12 months did you work when you were sick?

- Yes
- No
- Don't know
- Refuse to answer

48. Do you have any illness or health problem which has lasted, or is expected to last, for more than 6 months?

- Yes
- No
- Don't know
- Refuse to answer

49. Over the last 12 months, did you have any of the following health problems? [Read]

- Backache
- Muscular pains in shoulders, neck and/or upper limbs (arms, elbows, wrists, hands etc.)
- Muscular pains in lower limbs (hips, legs, knees, feet etc.)
- Headaches, eyestrain
- Anxiety

CHALLENGES AND TECHNOLOGY

50. How interested are you in learning to use new technologies, such as the internet, automation, or robots?

- Very interested
- Somewhat interested
- Not so interested
- Not at all interested
- Don't know

51. Generally, what are the main challenges you face in accessing new technologies?

[check all that apply.]

- I do not have enough information about available services and technologies
- I do not have enough knowledge on how to use technologies
- Kosovo does not have new technologies available

- Kosovo does not have services available to support me with new technologies
- New technologies are too costly
- I do not have access to finance to purchase or maintain new technologies
- I cannot find staff who know how to use new technologies
- Other people told me I should not use them: why? _____ [probe for gender, age]
- Other people told me I am not capable of using them: why? _____ [probe for gender, age]
- Other (please write specifically) _____

52. Do you use your mobile phone or internet for any of the following activities? *[Read; check all that apply]*

- Weather information
- Market price information
- Locating nearby physical markets
- Farming information (guides, tips and advice)
- Marketing self-produced agricultural goods
- Buying or selling agricultural produce (own products)
- Buying or selling agricultural goods (chemicals, animal feeds etc.)
- Receiving warnings on hazards affecting the agricultural production
- Other:
- None

53. Do you lack access to any of the following infrastructure? *[Read; check all that apply.]*

- Sufficient land for your agricultural activities
- Consistent water supply
- Quality water supply
- Irrigation system access
- Functioning sewage system
- Consistent electricity
- Quality roads enabling easy access to the household
- Availability of regular public transport
- Other (please write)
- None

54. How has COVID-19 impacted your household's agricultural or income generation activities, if at all? *[Enumerator: mark all that are said]*

- No impact
- Less time for business activities
- More time for business activities

- Decreased production (e.g., from staff illness, isolation measures)
- Less profit
- More profit
- Difficulty to conduct the business activities while adhering to government measures
- Decreased demand for products
- Other (*please write*) _____

55. How has COVID-19 affected the amount of time that you personally spend on care work within the household, if at all?

- Increased
- Decreased
- Stayed the same
- Do not do care work (not applicable)
- Don't know

POLITICAL PARTICIPATION AND PARTNERSHIPS

Now I have some questions about your engagement in your community and municipality.

56. In the last year have you participated in any community or municipal meetings related to agriculture, natural resources, municipal budget, or any other decisions to be made in your community?

- Yes
- No

[Ask the following questions only if the respondents have stated that they are engaged / involved in agricultural activities and that they do generate income from it/them.]

57. Are you a member in any farmers or agricultural organization, association, or cooperative?

- Yes
- No

58. Would you consider joining any farmers or agricultural organization, association or cooperative in the future?

- Yes
- No - Why so? Please explain: _____
- Maybe

59. Do you know any person, institution or organization that provides extensional services for farmers? Extension services can include providing advice and information; supporting rural people in improving their knowledge and skills; supporting, farmers' organizations; and motivating people in rural areas to help

them address the problems they face.

- Yes
- No (*Skip to next section*)

60. If yes, which actors provide extension services in your area? (*do not read; select all that are said*)

- MARF
- Municipality
- Local NGO
- International NGO
- Cooperative
- Private business
- Other, please specify: _____

61. On average, how often have you used Extensional Services, if at all?

- Every week
- Every month
- Every few months
- At least every year
- Less than annually
- Never (*Ask Q86 and then go to next section*)

62. For what reasons did you not use Extensional Services: (*Do not read. Select all that apply*)

- - I did not have any information about their services
- I was not interested in their services
- I did not know how to reach them
- I did not have time
- Other family member(s) take care of our farming business
- - Other families did not allow me to participate
- Other, please specify: _____
- - Don't know

How useful have these services been for you:

	Very useful	Useful	Neither useful, nor useless	Useless	Very useless	N/A
MAFRD						
Municipality						
NGO						
Cooperative						
Private business						
Other, please specify: -----						

PERCEPTIONS

Now I am going to read different statements. Please tell me to what extent you agree or disagree with each of the following statements:

	I strongly agree	I agree	I neither agree nor disagree	I disagree	I strongly disagree	I do not know	No answer
Increasing my household's use of Information and Communications technologies could improve our productive activities and income.							
People should not register their family members as workers in family businesses because income taxes and pension payments cost too much.							
Men cannot care for children as well as women can.							
Women should not be paid for childcare as that is their duty.							
Women cannot be as good at business as men are.							
Women cannot be as good at using technology and digital tools as men are.							
Employers should pay pensions for all employees so employees will have higher pensions later in life.							
It's better to receive social assistance and work informally than to register employment and lose assistance.							
I'd prefer to work informally and be paid more money in cash than to lose money paying taxes and pensions.							
I plan to move to a city as soon as I can.							

63. In the end, is there anything you would like to tell me?

[Probe:] **For example, what would best support you in improving your household's wellbeing?**

[If applicable] **Your agricultural business?**

Thank you for your time and support in trying to identify the real needs that women and men face, so that we can propose better ways to address these needs.

Reflexivity

This section should be completed by the enumerator immediately after leaving the location.

- l. To what extent did you feel that the respondent was honest and sincere in the answers provided?*
- Very sincere
 - Sincere
 - Somewhat sincere
 - Not so sincere
 - Not at all sincere
- m. What observations do you have from the discussion that could not be included in questions? Please include any comments made by respondents that are illustrative, using quotation marks if direct quotes.*
- n. To what extent do you feel that your positionality as a researcher (e.g., power in asking questions, gender, age, accent, etc.) may have influenced how the respondent answered to the questions?*
- Not at all
 - A little
 - Very much
- o. Please elaborate briefly on how you think it may have affected responses.*
- p. Please share any other comments, information, examples, or opinion (analysis) that you have from the interview. Thank you!*

Annex 2. Online Survey:

“Work without Contracts: Tell Your Story”

This annex includes the survey circulated via social media that people could complete anonymously using Google Forms.

Do you have an employment contract?

Do you work for free or for little pay, and outside of your working hours?

Does your employer pay taxes and pension contributions for you?

If you have a story to share, then please take 15 minutes to complete this completely anonymous, 100% confidential survey.

The Kosovo Women's Network is trying to understand the working conditions in which women and men work in Kosovo, to advocate further to the Government of Kosovo for the improvement of the relevant strategies regarding the protection of various workers, including here workers without employment contract and other basic rights. Everything you share will be completely confidential and anonymous.

Tell us your story as an employee/without a contract:

For example:

- Have you worked: without a contract, irregular salary, excessive working hours, which are not paid, disregarding the rest days due to you, lack of physical and psychological safety at work, etc.?
- In which sector did this happen? (e.g. public sector or private sector, such as in agriculture, various industries, manufacturing, construction, hotels and restaurants, transport and telecommunications, household services)
- What impact has this had on your life... positive or negative? (e.g., you have no pension contributions, health insurance, no need to pay taxes)
- Have you reported? To whom? What happened?

Do you want to tell us more in the following questions?

Yes

No

I. About you

Could you please tell us a little bit about yourself? Once again, it is 100% confidential.

1. Sex:
 - ☐ Female
 - ☐ Male
 - ☐ I don't want to answer

2. In what year were you born? _____
3. The city where you live?
4. What is the highest level of education you have completed?
- ☐ Elementary school
 - ☐ High school
 - ☐ Bachelor studies
 - ☐ Postgraduate studies
5. Is there someone in the family who needs your care?
- ☐ No
 - ☐ Children in need of care
 - ☐ Elderly people
 - ☐ Persons with disabilities
 - ☐ Sick people
6. What ethnicity do you belong to? (select all that apply)
- ☐ Albanian
 - ☐ Serb
 - ☐ Bosniak
 - ☐ Turk
 - ☐ Roma
 - ☐ Ashkali
 - ☐ Egyptian
 - ☐ Goran
 - ☐ Next, write down:

Can you describe the work you currently do? What are your responsibilities?

7. In which sector do you work? (public sector or private sector, such as in agriculture, various industries, manufacturing, construction, hotels and restaurants, transport and telecommunications, domestic services, etc.)
8. When did you start working here? (Year): _____
9. What is the name of your place of work, if you want to indicate (optional).

II. Your work experiences

Your every opinion and experience are very valuable to us. There is no wrong or right thinking.

10. Have one or more of the following happened to you? (Select all that apply)

- ☐ Work without a contract (including family businesses)
 - ☐ Free or minimally paid work (<€264)
 - ☐ Jobs where the employer does not pay taxes and pension contributions
 - ☐ Your employer is not reporting your salary correctly
 - ☐ Other? Please write.
11. Have you ever done occasional paid work (salesperson, barber, seamstress, driver, selling home-made products, working in agriculture)?
- ☐ Yes
 - ☐ No
 - ☐ I helped relatives/family in these jobs
 - ☐ Other:
12. Do you do any second job or activity from which you benefit (such as working in agriculture, selling home-made products, caring for people in need, cleaning houses, etc.)?
- ☐ Yes
 - ☐ No
 - ☐ I have helped relatives/family in these jobs but I have not benefited
 - ☐ Other:
13. If any of these situations have happened to you, could you please provide us with more information for each of the answers you have given? Please share your story. All your responses are confidential.

III. Your work experience

14. Do you have any of the following difficulties in your workplace? Please tick all that apply:
- ☐ I work more than 8 hours a day
 - ☐ I work more than 48 hours a week
 - ☐ I was not compensated if I worked outside working hours, on weekends, or on public holidays
 - ☐ I am not entitled to annual leave
 - ☐ I am not entitled to maternity leave (also applies to the mother and father)
 - ☐ I don't have two 15-minute breaks a day during working hours
 - ☐ I was paid less than €264 per month
 - ☐ I have not been paid regularly
 - ☐ I have no pension contributions
 - ☐ I don't have health insurance
 - ☐ My position is not secure (I can easily lose my job)
 - ☐ I don't have access to resources and support at work, such as getting loans?
 - ☐ I have no access to training, capacity building and professional development
 - ☐ I am not offered the possibility of promotion

- I have been discriminated against on the basis of gender, ethnicity, race, disability, sexual orientation
- Situations where your rights have been violated in some way (such as long hours, dangerous working conditions, not being paid on time), but you cannot complain because you are not officially employed
- Have you had other obstacles? (please write)
- I have not encountered any difficulties
- Other:

(If you experienced discrimination) In what aspect did you experience discrimination?

- Job interview
- Pay
- Promotion
- Unemployment
- Others

15. Here you can tell more about these/any of these mentioned.

16. Have you ever tried to claim your rights when they have been violated in the workplace? If so, please tell where you tried?

- Police
- Courts
- Labour Inspectorate
- At an NGO
- Other (Please write)
- It hasn't happened to me (go to question 10)

9. What happened after you reported the case?

- My right got protected
- I stopped the process halfway out of fear
- The employer offered me better conditions
- The process is still ongoing
- Other (Please write)

Are you still working at this job?

- Yes
- No

17. Why are you still working at this job? (Select all that apply)

- I can't find another job

- I am not qualified/educated enough for another job
- Other workplaces are far from where I live
- My family does not allow me to work in another country
- I have other work at home and I don't have time for other work
- The family/I will not pay taxes
- The family/I will not lose social assistance
- I don't have a bank account
- Other (please write)

18. If you were given the opportunity, what type of work would you like to choose and what conditions would you like to have that you don't have in your current job? (Select all that apply)

Type of work:

- Fixed-time work (8 hours a day)
- Contract work and pension contributions
- Jobs with professional development opportunities
- Other (please write)

Work conditions:

- Fair and equal pay
- Compensation for annual leave/medical leave/maternity leave
- Maternity/paternity leave
- Health insurance
- Healthy and safe workplace environment
- Opportunities for continuing education and training
- Balance between personal life and work
- Other (please write)

19. Is it better for you to stay without a work contract (e.g., you don't want to lose social assistance, you don't want to pay taxes...).

- If yes, please clarify:
- If no, please clarify:

IV. The impact of COVID-19 on your work, your and your family's income

20. What obstacles did you face during the COVID-19 pandemic in your workplace?

- Lack of opportunity to work from home
- Interruption of economic activities in the country
- Reduction of working hours or compulsory holidays
- Loss of job
- Decrease in income
- Financial difficulty to meet family needs

○ Other (Please write)

21. What changed during this period in your and your family's income?

- The need to take care of children/elderly/family/persons with disabilities
- Decrease in income
- Financial difficulty to meet family needs
- Lack of care centers in your town/village
- Other (Please write)

22. How did you overcome the obstacles you had during the pandemic regarding work?

V. What should the Government of Kosovo do in your opinion?

23. What would prompt you personally to request registration of your status as an employee or switch to a registered job?

- It doesn't apply to me
- Where your salary would contribute to the trust, pension
- Regular working hours
- Observance of annual vacations and holidays
- Maternity leave
- Safe workplace for as long as the contract lasts

24. Do you have anything else you would like to share with us about your work or any ideas/recommendations for the Government?

25. Would you be willing to provide more information or be interviewed by our team? All information will be confidential. If so, please share your email or phone number (optional). We will not share it with anyone.

Thank you for your participation in this survey!

If any of the things described here have happened to you, and you now feel that your rights may have been violated, and if you would like to seek advice or help, please contact: NGO CLARD on +383 (0) 44 169 508 ; The Center for Free Legal Aid of the Kosovo Institute for Justice, at the toll-free number 0800 22 222, or at the Labor Inspectorate at the number 038 200 26 503.

The Kosovo Women's Network will publish the findings at www.womensnetwork.org. If you want more information, want to speak directly with the people responsible, or have any comments about the research, you can contact the study researchers: ... Thank you very much for your input!

Annex 3. Research Statement and Consent Form

Research Title: Gender Analysis of the Informal Economy in Kosovo

Hello, my name is _____, and I am going to read this statement to you. Freely ask me questions. You will be given a copy of this statement to keep.

Your Consent

You are invited to take part in this research. This research statement explains this research, so that you can decide whether you want to participate.

Purpose

Taking into account the absence of gender analysis, this research aims to enhance the understanding of the informal economy in Kosovo from a gender perspective. This study also seeks to support the Government of Kosovo in conducting the necessary gender impact analysis required to inform the government's policy response to the informal economy, towards a "do no harm" approach that considers the needs of different women and men.

Funding

This research is co-financed by the European Union and the Swedish Agency for International Cooperation and Development.

Procedures

Participation in this research will involve a discussion/interview with us, which will last approximately one hour.

Privacy, Confidentiality and Disclosure of Information

Any information from our discussion that can identify who you are will remain confidential. As a professional, I also have signed a statement agreeing that I will never repeat any information that you tell me to anyone outside the research team. Nor will I tell anyone that I have spoken with you.

Results of Project

If you would like a copy of the final research, you can call the Kosovo Women's Network at +383 (0)38 245 850 to request a copy, or you can ask for a printed or electronic copy via email. The Kosovo Women's Network will publish the findings on www.womensnet-work.org in February 2024.

Participation is Voluntary

Participation in any research is voluntary. If you do not wish to take part in this research, you do not have to. If you decide to take part and then later change your mind, you are free to stop our conversation at any time. We will use the information that you have given so far, as you cannot be identified.

Further Information, Queries, Problems or Complaints

If you require further information, if you have any problems concerning this project, or if you have any complaints about the project, the way it is being conducted or any questions about your rights as a research participant, then you may contact the following persons, whose contact information I will leave with you [KWN Contact]:

If you wish to discuss your experience with this interview or want to talk about your work situation and receive free legal advice, please contact: NGO CLARD at +383 (0) 44 169 508; Kosovo Institute for Justice at 044 100 679, or the Labour Inspectorate at 038 200 26 503.

Consent

- Now please inform me if you have any questions.
- Do you understand all of the information that I have read to you? Yes/No
- Do you freely agree to participate in this research, based on the information I have told you? Yes/No
- Have you been given a copy of this Statement and Consent Form to keep? Yes/No
- Have I promised that I will not reveal your identity and personal details to anyone, including
- where information about this project is published, or presented in public? Yes/No

Annex 4. Additional Data

This annex contains additional data that may be of interest to readers.

Seeking Employment by Municipality

Some municipalities appear to have a substantially higher percentage of registered jobseekers than their percentage of the Kosovo population. This is particularly true in Serbian-majority municipalities, which may be attributable in part to the fact that a sizeable proportion of the Serbian population did not participate in the population census and thus are likely underrepresented in official population data. Even so, the portion of registered jobseekers seems rather high in these municipalities. Meanwhile, the portion of the population seeking work in Prishtina/ Priština and Prizren, two of Kosovo's major cities, is comparatively lower than in other municipalities.

Table 37. Registered Employment Seekers by Municipality Compared to Population								
Municipality	Total municipal population ¹		Total Employment Seekers	% of Employment Seekers	Women Employment Seekers		Men Employment Seekers	
	#	%			#	%	#	%
Prishtinë/ Priština	220,538	13.5	2,061	0.9	1,199	58.2	862	41.8
Fushë Kosovë/ Kosovo Polje	39,112	2.2	1,046	2.7	357	34.1	689	65.9
Glllogoc	60,517	3.4	1,243	2.1	568	45.7	675	54.3
Lipjan/ Lipljan	57,380	3.3	1,819	3.2	851	46.8	968	53.2
Obiliç/ Obilić	16623	0.9	527	3.2	166	31.5	361	68.5
Gračanicë/ Gračanica	12,193	0.7	1,084	8.9	588	54.2	496	45.8
Novobërdë/ Novo Brdo	7,056	0.4	413	5.9	209	50.6	204	49.4
Podujevë/ Podujevo	79,320	4.5	1,395	1.8	656	47.0	739	53.0
Mitrovicë/ Mitrovica	67,652	3.8	1,968	2.9	760	38.6	1,208	61.4

¹ EARK response to KWN data request, 2024.

Table 37. Registered Employment Seekers by Municipality Compared to Population								
Municipality	Total municipal population ¹		Total Employment Seekers	% of Employment Seekers	Women Employment Seekers		Men Employment Seekers	
Leposaviq/ Leposavić	12,665	0.7	1,486	11.7	830	55.9	656	44.1
Skënderaj/ Srbica	52,566	3.0	840	1.6	389	46.3	451	53.7
Vushtrri/ Vuçitër	59,873	3.4	2,259	3.8	1,166	51.6	1,093	48.4
Zubin Potok	6,595	0.4	449	6.8	236	52.6	213	47.4
Zveçan/ Zvečan	7,133	0.4	769	10.8	418	54.4	351	45.6
Mitrovica Veriore/ Severna Mitrovica	11,829	0.7	1,552	13.1	875	56.4	677	43.6
Pejë/ Peć	96,380	5.5	2,173	2.3	1,011	46.5	1,162	53.5
Istog/ Istok	41,349	2.3	814	2.0	363	44.6	451	55.4
Klinë/ Klina	40,163	2.3	806	2.0	279	34.6	527	65.4
Prizren	194,100	11.0	3,343	1.7	1,650	49.4	1,693	50.6
Rahovec/ Orahovac	54,256	3.1	638	1.2	277	43.4	361	56.6
Suharekë/ Suva Reka	55,042	3.1	2,111	3.8	1,259	59.6	852	40.4
Dragash/ Dragaš	33,219	1.9	606	1.8	218	36.0	388	64.0
Mamushë/ Mamuša	5,752	0.3	38	0.7	13	34.2	25	65.8
Ferizaj/ Uroševac	106,204	6.0	2,296	2.2	1,061	46.2	1,235	53.8
Kaçanik/ Kačanik	34,753	2.0	810	2.3	329	40.6	481	59.4
Shtime/ Štimlje	26,762	1.5	508	1.9	214	42.1	294	57.9
Shtërpç	6,431	0.4	726	11.3	380	52.3	346	47.7
Hani i Elezit/ Elez Han	10,155	0.6	351	3.5	161	45.9	190	54.1

Table 37. Registered Employment Seekers by Municipality Compared to Population								
Municipality	Total municipal population ¹		Total Employment Seekers	% of Employment Seekers	Women Employment Seekers		Men Employment Seekers	
Gjilan/ Gnjilane	70,588	4.0	1,530	2.2	771	50.4	759	49.6
Viti/ Vitina	47,347	2.7	909	1.9	519	57.1	390	42.9
Kamenicë/ Kosovska Kamenica	24,674	1.4	718	2.9	320	44.6	398	55.4
Klllokot/ Klokot	2,705	0.2	220	8.1	101	45.9	119	54.1
Partesh/ Parteš	1,657	0.1	123	7.4	77	62.6	46	37.4
Ranillug/ Ranilug	3,683	0.2	256	7.0	134	52.3	122	47.7
Gjakovë/ Đakovica	92,022	5.2	1,930	2.1	891	46.2	1,039	53.8
Deçan/ Dečani	42,642	2.4	493	1.2	168	34.1	325	65.9
Malishevë/ Mališevo	54,932	3.1	1,458	2.7	824	56.5	634	43.5
Junik	6,353	0.4	350	5.5	196	56.0	154	44.0
Total	1,762,220	100	42,118	2.4	20,484	48.6	21,634	51.4
Source: KWN calculations based on KAS and EARK data								

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