



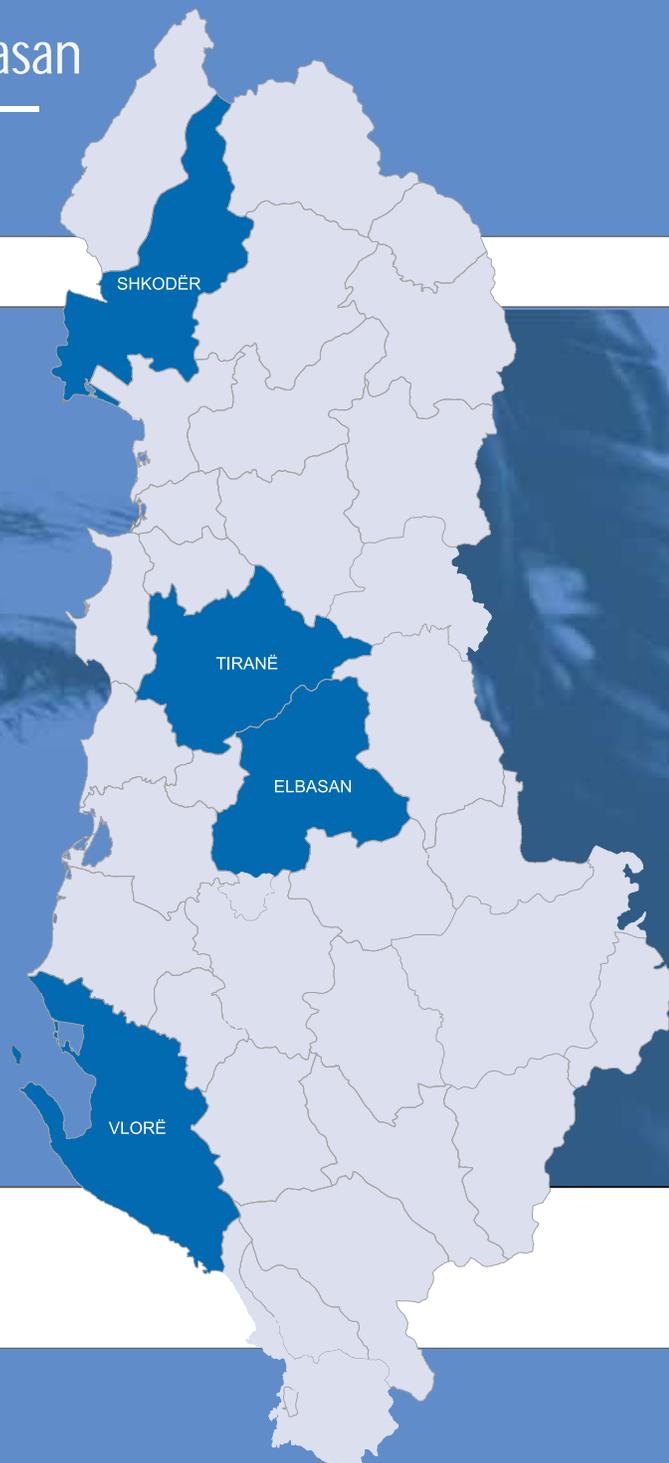
Gender Alliance for Development Centre



United Nations Entity for Gender Equality
and the Empowerment of Women

MAPPING WOMEN'S ECONOMIC SITUATION

in Tirana, Vlorë Shkodra and Elbasan



TIRANA
DECEMBER 2012

**STUDY - MAPPING WOMEN'S ECONOMIC SITUATION
IN TIRANA, VLORA SHKODRA AND ELBASAN**

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This report is prepared by the Gender Alliance for Development Centre, in the frame of the project *“Strengthened Civil Society for Advocating for Women’s Economic Empowerment and Rights”*, which is part of the agreement of cooperation between the UN Women and Gender Alliance for Development Centre.



The content of this Report is responsibility of the authors and does not reflect the opinion of UN Women.

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STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

TABLE OF CONTENT

ACKNOWLEDGEMENTS	4
ABBREVIATIONS	5
EXECUTIVE SUMMARY	6
REPORT LIMITATIONS	7
INTRODUCTION	8
1.1 INTRODUCTION.....	10
1.2 METHODOLOGY.....	11
1.2.1 Preparatory Phase.....	11
1.2.2 Findings from focus groups discussions.....	12
1.2.3 Sample characteristics.....	12
1.2.4 Focus group discussions' process.....	12
1.2.5 Results.....	13
1. SECOND PART: MAPPING WOMEN ECONOMIC SITUATION IN TIRANA, VLORA, SHKODRA AND ELBASAN	17
2.1 HUMAN CAPITAL AND EDUCATION.....	20
2.2 EMPLOYMENT AND OTHER WORK CHARACTERISTICS.....	27
2.3 ENTREPRENEURSHIP AND PRIVATE SECTOR INVOLVEMENT.....	33
2.4 PROPERTIES RIGHT ON LAND, HOUSING AND CAPITAL.....	35
2.5 SOCIAL PROTECTION AND UNPAID WORK.....	38
CONCLUSIONS AND RECOMMENDATIONS	43
REFERENCES	48

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

ACKNOWLEDGEMENTS

This report is prepared by Gender Alliance for Development Centre in cooperation with the citizens of Tirana, Shkodra, Elbasan e Vlora. We would like to thank all the citizens who responded to our invitation to participate in the focus groups and semi-structured interviews, as well as representative from the civil society and media participating in the trainings “Women’s Rights in the labour market” organized in the frame of the project “Strengthened Civil Society for Advocating for Women’s Economic Empowerment and Rights”, supported by UN Women.

This project aimed to increase capacities of grassroots civil society organizations and local media to promote and facilitate public demand on women’s economic rights and significantly bring women’s economic empowerment targeting especially the most vulnerable and marginalized in rural, informal and urban areas.

We would also like to thank all those who responded positively to our invitation for cooperation and who gave their contribution in preparing this report through gathering and processing the necessary information on which this report has been built.

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The Gender Alliance for Development Centre would also like to give thanks to the UN Women for their technical and financial support for the implementation of the project “Strengthened Civil Society for Advocating for Women’s Economic Empowerment and Rights”.

We would also like to thank all those representatives of NGO-s, local government institutions, as well as groups of interest who worked with us by providing information, data and opinions concerning issues treated in this report.

This project could not have been realized without the support and assistance of the team of Gender Alliance for Development Centre, to whom we are grateful for their support and work in performing the activities of this project in a timely manner.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

ABBREVIATIONS

MoLSAEO	Ministry of Labour, Social Affairs and Equal Opportunities
GADC	Gender Alliance for Development Centre
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNDP	United Nations Development Programme
INSTAT	Institute of Statistics
CBS	Community Based Scorecards
MoAFPC	Ministry of Agriculture, Food and Protection of Consumers
NL	National Level
N.A	Not available
LLL	Long Life Learning
LFS	Labour Force Survey
FGD	Focus Group Discussions
IPH	Institute of Public Health
CDC	Center for Disease Control and Prevention
METE	Ministry of Economy, Trade and Energy
DCM	Decision of Council of Ministers
LSMS	Living Standards Measurement Study
TUS	Time Use Survey
UNECE	United Nations Economic Commission for Europe
SIGI	Social Institutions and Gender Index
ISI	Institute of Social Insurance

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

EXECUTIVE SUMMARY

This report is prepared by the Gender Alliance for Development Centre, in the frame of the project “Strengthened Civil Society for Advocating for Women’s Economic Empowerment and Rights”. This project aimed to increase capacities of grassroots civil society organizations and local media to promote and facilitate public demand on women’s economic rights and significantly bring women’s economic empowerment targeting especially the most vulnerable and marginalized in rural, informal and urban areas.

The report is compound in two parts: one part on the quantitative results gathered from the discussions of the focus groups and semi structured interviews organized with different women’s groups in Tirana, Vlora, Shkodra and Elbasan; the other one on the analyzing of the data on some indicators through which we can map the economic situation of women in the four regions.

Focus groups and semi-structured interviews were organized based on the scorecard methodology. Gender Alliance for Development Centre through the financial support of UN Women and UNDP in Albania in the frame of project: “Women as a Political Constituency - Gender Equality in the 2011 Local Elections”, implemented the methodology of Community Based Scorecard, in the Municipal Unit no.4 in Tirana and in the Commune of Farka, based on four pillars of UN Women “Women Manifesto”. During the implementation of this project, GADC not only presented and implemented this methodology with the community, but it also improved and transformed it into a powerful tool to make community life livelier, as well as encourage the community to give its own opinions concerning issues pertinent to the different issues.

Having assimilated the methodology, GADC used it to monitor and measure citizens’ opinion in Tirana, Vlora, Shkodra and Elbasan, by organizing focus groups and analyzing qualitative data out of the focus groups. The second part of the report, presents selected indicators of women’s social and economic situation in 4 districts of Albania, Tirana, Vlora, Elbasan and Shkodra. The author tried to collect the most updated information possible. As the data on population and housing census were expected to be delivered by 13 December, the authors waited to have the latest data on employment and agricultural properties. Unfortunately the data publication was delayed and as a result they were not included in this study.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

The report is intended for a general audience, with the hope that it will be useful to policy makers, policy analysts, journalists, policy advocates, and all those interested in women's economic and related issues.

The indicators have been grouped into five areas of interest:

1. Social Capital and Education

This section describes various demographic characteristics and trends in women's marriage, living arrangements, childbearing, levels and trends in women's educational attainment, school enrollment, and fields of study.

2. Employment and Working Characteristics

This section describes levels and trends in women's employment, earnings, gender pay gap and accidents in working place. This chapter also describes the situation of women managers according to economic activities.

3. Entrepreneurship and Private Initiatives

This section describes the ratio of self-employed women and employers, women managers who have already received a ban credit, or any other type of financial support.

4. Land, Capital and House Properties

This section describes various characteristics of women rights on properties by giving statistical information.

5. Social Protection and Decent Work

This section will describe various form of social subsidies such as, unemployment and economic aid, which will be seen with a social protection perspective.

REPORT LIMITATIONS

The report limitations are first connected to the qualitative nature of the research itself. It is based on:

- Data made available by the local institutions or local non-government organizations,

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

- Knowledge and information in the specific fields of the people involved in the monitoring and assessment process of the indicators with the aim of preparing the report,
- As well as documents that could be found during the time available.

INTRODUCTION

The political, economic and social situation in Albania in the period the project is implemented (September 2012 – November 2012) is unfortunately worse than it has been for the past several years. Given that we as GADC search for and work towards reaching gender equality and in a wider sense, social justice, which is an essential prerequisite for any sustainable development and peace-building activity, we may say that we are not satisfied with the level of gender equality in the political, economic and social life of the Albanians.

Even though there has been an increased awareness of gender issues in the political aspects at a state and national level, for which we may say that it is mostly driven by international changes rather than naturally occurring, there is still much work to be done in each area to achieve changes related to peace-building processes, like development, cooperation and human rights protection.

Experience has shown that crisis prevention, conflict management, domestic violence and peace-building are highly gendered activities and in this sense, peace negotiations have strong gender specific consequences for peace building. Women must expand their role as actors in the national women's movements for peace, social justice and human rights. But, without empowering them, without expanding their capacities, without raising awareness and without affecting the creation of a peaceful environment where their rights are applied, it is impossible to establish a gender equal and peaceful environment.

The state, will therefore strategically mainstream gender issues into the peace-making activities, and in effect promote their participation in policy making, conflict management and peace-building initiatives, peacefully and safely. By doing this, both men and women from the various communities will be fully integrated into the formal and informal peace processes, targeting at prevention of violent conflicts, ending crisis and sustaining peace in their communities.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Thus, based on this unstable context with drastic changes from two years ago, which coincides each time with the local or parliamentary elections, despite the well-formulated laws but with a huge gap in implementation, it is seriously needed a frontal intervention in different directions. Since GADC has worked over the last four years with the women's rights in the labour market and since we have endless documented data regarding the serious violations in the work-place and the appropriate state institutions which are not well aware regarding the rights in the workplace in general and of women's rights in particular, we felt the duty to undertake the project described below, in order to address the issue of the implementation of the women's right in the labour market.

The Albanian women are currently in a very difficult economic situation. Gender inequality in the labour market remains a persistent phenomenon, the depth and severity of which depends on the region, town or village. Women continue to disproportionately face a range of multiple challenges related to access to employment, choice of work, working conditions, job security, wage parity, discrimination in the workplace, all while balancing with the burdens of family responsibilities.

Although it is widely known that investing towards achieving women's full economic potential is crucial to increasing productivity and economic growth and supporting the move towards a more balanced and sustainable development, we again find that very little has been done in this aspect by the Albanian government. Moreover, reducing gender barriers to decent work is fundamental to advancing the inclusive growth agenda and optimizing the positive *spin-off* effects of increased income levels for women, and therefore on their families and communities.

Women are heavily represented in the informal economy where their exposure to risk of exploitation is usually the greatest and they have the least formal protection. The informal economy provides a vital source of income for a large portion of Albanian women and their families, especially during tough economic times. The informal sector is a dominant feature of the Albanian economy and vital for the well-being of the Albanian families, as it provides household incomes, but it is closely correlated with low income, poverty and social vulnerability. Informal employment is comprised of both self-employment in informal enterprises (i.e., small and/or unregistered) and wage employment in informal jobs (i.e., without secure contracts, worker benefits, or social protection). Home-based workers and street-vendors are two of the largest sub-groups of the informal work-force; taken together they represent an estimated 10-25 per cent of the non-agricultural workforce in developing countries.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

The official statistics on unemployment are a substantial understatement of the real situation or those who are not employed in registered formal activities are actually employed elsewhere, i.e. the informal sector. According a study of GADC “*Women's Rights in the Labour market*” the percentage of women working in informal economy i.e without contract and benefits was 30%. We don't have exact data from INSTAT regarding this issue.

1. FIRST PART: Focus groups' and semi-structured interviews' results on the economic and social situation of women in four regions Tirana, Vlora, Shkodra and Elbasan.

1.1 Introduction

GADC in the frame of the project: “*Strengthened Civil Society for Advocating for Women's Economic Empowerment and Rights*” realized 8 focus groups and 12 semi-structured interviews in Tirana, Vlora, Shkodra and Elbasan.

GADC incorporated a combined methodology of *desk review, focus groups and face-to-face interviews*. The main methodology used to conduct the focus groups and semi structured interviews was: *The Scorecard Methodology*, a methodology previously developed by GADC for prior projects, has been used during this mapping stage.

The aim of GADC was to map women economic situation in the *4 regions* and establish a baseline with all available data from the public institutions on employment, enterprises, working forces, women registered at the social insurance scheme, etc. A review of the relevant literature has been carried out in order to build a full picture of the current state. The team also used the accumulated knowledge and previous analyses carried out by GADC on this topic. *The network organizations* involved in the consultations and preparation of the baseline study, through their inputs gave us a lot of information. Important data has been used from the implementation of the activities of the project “*Respecting the labour rights of women in Albania as a means to reduce the feminization of poverty*”, concretely the research study: “*Women's Rights on the Labour Market*” and from the opinion given from different women during the training sessions conducted all over Albania with the theme “*Women's Rights on the labour market*”.

In this frame we organized *face to face interviews* targeting public officials in Central and Local Administration, especially officials of MoLSAEO, Local Labour Inspectorates, Education Department Representatives from the Ministry of Education and Science and

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

it's Institute of Education Development; Business Associations' representatives to explore the existing situation.

Community Based Scorecard Methodology was used as a monitoring tool which is based on a group of persons with the same interest to which are directed questions based on previously determined indicators. The CBS process is an instrument used to ask for *transparency* as well as *social and public accountability by service providers*. In essence, this process enables the targeted community to evaluate through scores the quality and suitability of services (according to the object of the research field/fields), while the service providers make a self-assessment of the quality and suitability of the services (object of the research) that they provide to the community. Besides creating real chances for improving the quality and suitability of local policies' services, this method is also a powerful instrument for *empowering the community itself*.

1.2 Methodology

For formulating the qualitative data on economic situation of women of this report the following steps were followed:

1.2.1 Preparatory Phase

During the preparatory phase, GADC project team had informative meetings with NGOs' representatives and directors of media, with representatives from Labour Inspectorate and Regional Employment Offices, as well as with gender equality employees in each municipality. During these meetings, the project team explained the objectives of the focus groups, as well as it required the collaboration of these structures with existing documents, data, researches, etc. in order to realize the mapping of social and economical situation of women in Tirana, Vlora, Shkodra and Elbasan.

During this phase the project team defined the main fields - object of this report. Taking into consideration priority issues reflected in the project, four priority fields were identified to become the object of Community Based Scorecard:

- (i) Labour rights and decent jobs
- (ii) Women's Entrepreneurship
- (iii) Economic situation
- (iv) Social situation

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

1.2.2 Findings from focus groups discussions

In this section, data collected from 3 focus groups consisting from 84 people and 13 individual interviews with the aim to gather information about the perceptions and recommendations on women social and economical situation, are used. Each focus group represents different groups of women: (i) *employed women*; (ii) *unemployed women*; (iii) *women entrepreneurs*; Focus groups has been organized during the period October - November 2012 and aimed to map the situation and to identify economic possibilities for women. A list of questions has been prepared and asked to the participants during the focus group discussions.

During each of the focus groups, the participants were very active, while their conclusions on each of the fields - object of assessment converged. Conclusions and recommendations are reflected in this report.

1.2.3 Sample characteristics

Table 1 Summary of the Composition of FGDs and Profile of participants

Group	Number of participants	Gender		Average Income	Region
		F	M		
Women unemployed	30	30		N/A	Shkoder, Vlore, Elbasan
Women Workers	20	20		25000-40000 leke/monthly	Shkoder, Tirane
Women entrepreneurs	33	33		Un declared	Tirane, Shkoder, Vlore, Elbasan
Mix people	14	10	4	30000-50000 leke/monthly	Shkoder

1.2.4 Focus group discussions' process

All groups answered to the prepared questions. The questions explored perceptions and recommendations on the following topics:

- Employment state policies and procedures;
- Payment of the Social Security and Health Insurance;

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

- Unequal pay for equal work;
- Difficult jobs and difficult work conditions;
- Unpaid work;
- Social Capital and education;
- Employment and working characteristics;
- Entrepreneurship and private initiatives;
- Land, capital and house properties;
- Social protection and decent work.

1.2.5 Results

The FGDs explored the following:

During all the discussions in focus groups, it was noticed that women in Albania suffer from the *lack of full economic rights*, sanctioned in the Labour Code and in the Strategy for Gender Equality. It was heavily discussed the fact that many plans and projects remained only on paper and did not find their way to achievement due to mismanagement of the local and national budgets.

The relationship between law, regulations and their impact on informality i.e. infringement of labour standards and 'decent work' are key policy issues. Three types of legal and institutional frameworks are of special importance: *labour legislation, business regulations and legal frameworks* which secure the rights to property, title assets and financial capital. All these three areas have a gender dimension and as such any research in the regulatory frameworks needs to address the gender differential of their impacts. This is essential for directing both men and women towards formalization.

Social protection coverage for the workers in the informal sector remains extremely limited. All agreed on how women workers are more vulnerable to social exclusion and multiple risks due to their dual productive and reproductive roles. There is a pertinent need for further research in this area. *Women workers* require an array of services to enable them to either be gainfully employed in the formal sector or to run successful small businesses. This ranges from entrepreneurship development services and skills training among others.

The concerns of informal economy workers and particularly women workers can be easily overlooked in the process of policy making and legislative change. As such, organization, representation and social dialogue are valuable means for ensuring that

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

policy development in relation to informal economy takes into account the diversity of interests and especially the different interests of men and women. In recent years, efforts have been stepped up in enhancing the organization and representation of informal economy workers and units through various strategies.

The law guarantees *the right to work without any discrimination* to all those people who are of legal working age. The Albanian legislation guarantees to all, irrespective of gender, the right to earn their living through their own legitimate work, which they choose of their own free will, as well as the right to equal training opportunities and treatment in employment relations.¹ Given the present levels of unemployment, it appears that *legal guarantees are not sufficient*.

One of the major concerns in Albania is the *gap between de jure and de facto equality* in relation to employment, access to entrepreneurship and credit, health and social services. The level of unemployment among women is much higher than among men. The difference between males and females in level of employment has remained unchanged for many years. The present situation of women's participation in the labour market is still being justified by bringing arguments such as, the on-going economic and political transition, immigration etc.

The situation of *informality in the labour market* in Albania remains a concern consequently, the statistics given by governmental institutions do not indicate the real situation of unemployment. State officials in this line of work recognize the fact that the number of unemployed persons registered in employment offices (i.e. the official figure of unemployment levels in Albania) is lower than the real figure. This speaks of a lack of public information on the opportunities offered by employment services and of jobseekers' lack of trust in the real employment opportunities offered by the employment offices.

Women are mostly employed in service-based professions, as a result of the stereotypes that exist about their reproductive role. These are the lesser paid jobs. Women are more frequently employed in the informal labour market, in part time jobs, and domestic services.

¹ The above mentioned guarantees are defined in Article 49 of the Constitution of the Republic of Albania, Article 9 of the Labour Code, and Article 21 of the Gender Equality Strategy.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Despite efforts taken Albania needs to ensure improved implementation of the laws and the National Strategy in order to create a sustainable change for women. This needs to be addressed in a specified way in the 2011 Progress Report. *The Albanian legislation in its entirety prohibits discrimination in the area of social security.* What need to be re-evaluated in the legal framework are *some special measures of a temporary nature* such as:

- a) The still existing difference in regards to age of full retirement between men and women (60 years of age for women and 65 years of age for men) while the required years of work to benefit the full pension is the same (35 years of years work contribution in the Social Security Scheme).
- b) The existence of differences in regards to benefits of the family pension for the husband/wife of the widowed (50 years old for women and 60 years old for men). While the law is clearly stated, in reality, because of the job market informality many women are not covered by the social security.
- c) It is still not made possible to evidence and to pay the domestic services of women as housekeepers, babysitters, caregivers etc, and to guarantee social security for these type of jobs as well.

The right to work is guaranteed by law without any discrimination for all those who are of legal working age. The Albanian legislation guarantees to everyone, without gender difference, the right to earn a living through his/her legal work of their choosing, the right for equal qualification and treatment in work relations etc.

With the actual *level of unemployment*, it seems that the legal guarantees are not enough. During the focus group discussions organized with employed and unemployed women, it was clear that the economic status of women is weak and the woman is considered as “poor”. The level of unemployment of women is much higher compared to men.

Since many years now, the statistics show that the situation does not have the apparent changes that were expected, which brings us to the conclusion that the efforts and the measures taken from the government have been either not effective, or more time needs to be taken to show evidence of their value.

Women employment rate is low compared to men and this is clearly noticed when we observe *the process of feminization of unemployment* or the tendency to exclude women and girls from the labour market. Thus, women have higher percentage of employment in the sectors which require more fatigue and physical consumption and at the same time they are paid less. *Age and level of education* also cause added difficulties regarding

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

access in the labour market According to the statistics, the percentage of women involved in agricultural activities is higher in comparison to the percentage of men. .

The situation of informality in the labour market in Albania remains a great concern and we could say that the statistics given from the Albanian government do not give exact data in regards to unemployment. Officials from the State Labour Inspectorate recognize the fact that the number of those registered as unemployed is much lower than the real number of those unemployed. This shows the lack of public information for the possibilities offered by the Labour Offices for those who seek work and also a lack of trust for the real possibilities of employment offered by the Labour Offices. Women are mostly employed in professions related to service and care-giving as a result of gender stereotypes, *considering the women's role mainly as reproductive*. These are jobs which are paid less than the jobs performed by men. Women are more often employed in the informal labour market, in the part-time jobs and in domestic jobs. Also, women often are forced to work in difficult jobs and in extremely hard working-conditions. There exists a very low level of awareness of women regarding their basic rights in the Labour Code and their access to justice.

During FGDs, *women's entrepreneurs* also spoke about their businesses and the challenges they face. According to them, it's important to build a name in the market and to become competitive with other businesses. One of them created a logo with which her business which is proudly identified in the Albanian market and abroad, which eases the identification of the goods in the market. She also pointed out the need to commerce artisanal products and that it required the support of the state institutions and of the various projects of donors and NGO's, which would facilitate in finding new ways for the artisan development in Albania.

Effective development of women's entrepreneurship requires a comprehensive set of gender-sensitive policies. Government and stakeholders implement a set of complimentary, evidenced-based policies to maximize the potential of women's entrepreneurship. Actually fiscal, economic, employment, social, education and training policies are not gender-sensitive.

Neither structured-dialogue between the ranges of key stakeholders², nor institutional support structures are in place to promote policies and measures for women's entrepreneurship. Data framework for an integrated policy environment (fiscal,

² Government includes ministries responsible for fiscal, economic, employment, social and education and training policies. Stakeholders include Chambers of Economy, employers' organizations, trade unions, civic interest groups

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

economic, employment, social, education and training), essential for promoting women's entrepreneurship is not in place.

At the end of FGDs, the idea of finding funds for brochures, business cards and a website would require a more detailed project, which would better serve the artisan businesses. Also, as a concrete assistance for the artisan business, it was decided to plan and organize fairs in Tirana, Shkoder and Pristina, activities which would be organized on behalf of Albania's 100th Independence Anniversary.

1. SECOND PART: Mapping women economic situation in Tirana, Vlora, Shkodra and Elbasan

The report prepared on Women's Economic Situation in 4 districts of Albania (Tirana, Vlora, Elbasan and Shkodra) is based on selected indicators of women's social and economic well-being deriving from UNECE³. The authors tried to collect the latest information and statistics possible. *This report is intended for a wide audience*, hoping it will be useful to policymakers, policy analysts, journalists, policy advocates, and all those interested in women's economic and related issues.

The indicators have been grouped into five areas of interest. *General overview of the information collected:*

Topic	Indicators
Chapter 1: Human Capital and Education	1. Enrollment in education by type of education and gender; 2. Leaving school by gender; 3. Number of students by field of study and gender; 4. The level of education for the population over 25 years by age group and gender 5. Participation in LLL by gender; 6. TUS under Activities and gender; 6.1 Time used for work outside the family by gender; 6.2 Time used to work within the family by gender; 6.3 Recreation by gender;

³ "Measuring Gender Equality in the Economy", research report 2009.

**STUDY - MAPPING WOMEN'S ECONOMIC SITUATION
IN TIRANA, VLORA SHKODRA AND ELBASAN**

Topic	Indicators
	<p>6.4 Number of hours spent in paid and unpaid work by gender;</p> <p>7. Number of kindergarten versus the number of children 0-5 years old;</p> <p>8. Payment for a child in kindergarten.</p>
Chapter 2 Employment and Working Characteristics	<p>1. Employment rates by sex and age group;</p> <p>2. Participation rate in labor forces by sex;</p> <p>3. Employment in economic sectors by gender;</p> <p>4. Employment by sex, age group and educational level;</p> <p>5. Unemployment by sex, age group and economic level;</p> <p>6. Part-time employment by sex;</p> <p>7. Employment by occupation and sex;</p> <p>8. Average salary by gender profession;</p> <p>9. The percentage of workers in informal sectors by gender;</p> <p>10. Working place accidents per 100 workers by gender;</p> <p>11. The number of working children up to 16 years by sex;</p> <p>12. Gender income inequality by economic activity and gender.</p>
Chapter 3 Entrepreneurship and Private Sector Involvement	<p>1. Self-employed as a percentage of total employees by gender;</p> <p>2. Percentage of women self employed per total self employed;</p> <p>3. Percentage of women employers to total employers;</p> <p>4. Percentage of enterprises managed by women / men, according to the size of the economic activity of enterprises;</p> <p>5. Percentage of managers of companies who have taken bank loans and / or state subsidies;</p> <p>6. Percentage of farms managed by women;</p>

**STUDY - MAPPING WOMEN'S ECONOMIC SITUATION
IN TIRANA, VLORA SHKODRA AND ELBASAN**

Topic	Indicators
	<p>7. Percentage of farm managers who have received financial support for the development of agricultural activity, by gender;</p> <p>8. Percentage of landowners who use agricultural machinery, irrigation systems, fertilizers, by gender.</p>
Chapter 4 Properties Right on land, housing and capital	<p>1. Land owners, by gender;</p> <p>2. Land ownership by gender;</p> <p>3. Ownership of housing by gender;</p> <p>4. Owner on animals by sex;</p> <p>5. Car ownership, by gender;</p> <p>6. Part of the population who regularly use a computer, by sex and age group;</p> <p>7. Part of the population who regularly use the Internet, by gender and age group;</p> <p>8. The number of people who take out loans and micro-credit loan by size and gender.</p>
Chapter 5 Social Protection and Unpaid Work	<p>1. Payment of unemployment by gender;</p> <p>2. Social assistance payments by gender;</p> <p>3. Economic assistance size according to the size of the family and household head gender;</p> <p>4. Individual income by gender and age (perhaps salary);</p> <p>5. Family income by sex and age of the household head;</p> <p>6. One person family income by sex and age;</p> <p>7. Income single-parent families by sex and age of head of household;</p> <p>8. Percentage of pensioners as a proportion to the total number of the population over 65 years;</p> <p>9. The average pension by gender;</p> <p>10. Rural average pension by gender;</p> <p>11. Urban average pension;</p>

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Topic	Indicators
	12. Percentage of population living below the poverty level by sex, age and education level; 13. Percentage of population living below \$ 2 per day by sex and age; 14. Malnutrition percentage of children 0-3; 0-5 years by gender;

2.1 Human capital and education

The data gathered below gave some information on the situation by districts. The authors have tried to collect data, to make their own estimation, and to judge were it was impossible to use national level data.⁴

Table 1.1 Human Capital

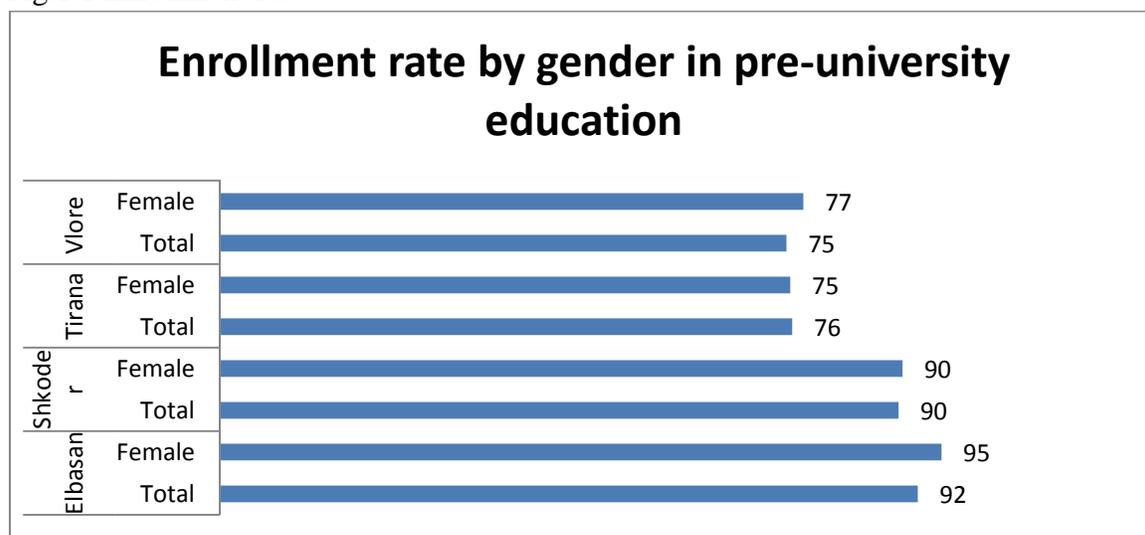
Chapter 1	Elbasan		Shkoder		Tirana		Vlore	
	Total	Female	Total	Female	Total	Female	Total	Female
Population 2011	296,082	146907	217,375	109,197	763,634	384,590	184,279	91,368
Estimation of age group 6-18 by gender(author estimation)	66,915	32026	49,127	23,805	172,581	83,841	41,647	19,918
Enrollment in primary education by gender 2009	25,889	12,389	18,431	8,796	52,985	25,331	12,207	5,785
Enrollment in secondary lower education by gender 2009	25,006	12,194	16,987	8,211	48,936	23,663	11,859	5,786
Enrollment in upper secondary education by gender 2009	10,760	5,927	8,592	4,446	28,475	14,144	7,083	3,773
Enrollment in vocational school by gender 2009	2,416	824	1,958	628	52,046	28,615	1,334	431
Leaving school by gender	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a
Number of students by field of study and gender	9,547	6,375	12,195	7,361	32,884	22,473	7,659	4,392
Participation in LLL by gender	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a
TUS under Activities and gender national level NL	NL	NL	NL	NL	NL	NL	NL	NL
Time used for work outside the family by gender	NL	NL	NL	NL	NL	NL	NL	NL
Time used to work within the family by gender	NL	NL	NL	NL	NL	NL	NL	NL
Recreation by gender	NL	NL	NL	NL	NL	NL	NL	NL
Number of hours spent in paid and unpaid work by gender	NL	NL	NL	NL	NL	NL	NL	NL
Childrem in kindergarten 2008	8,574		4,922		14,955		5,696	
Number of children 0-5 years old (author estimation)	25,966	12384	19,064	9,205	64,680	32,421	16,161	7,702
Payment for a child in kindergarten								

The data shows that in general the female population of those districts in October 2011 constitute 49,6% for Elbasan and Vlora and respectively 50,2% and 50,3% for Shkodra and Tirana. The authors made a calculation on the population age group between 6-18 years old to be used in the estimation of the enrollment rate of pre-university education, which brings to the conclusion that Tirana and Vlora have the lowest rate between the four regions and Elbasan is presenting a better situation regarding the young generation. The enrollment rates for pre-university education are better settled in Elbasan.

⁴ Indicators by prefectures, INSTAT 2007-2008 and authors calculations

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Fig.1.1 Enrollment rate



A careful reading of the data shows that *the participation in education* declines regarding upper-secondary education. In all four districts about half of the children are not following any other education level. In Elbasan, 55% of females versus 43 % of males are enrolled in upper-secondary level, while in Shkodra the enrollment rate is 51 % of females versus 50% of males. The situation is not the same for Tirana region where 50% of females are following upper-secondary education versus 58% of males and in Vlora, 53% of females are following this level versus 60% of the males.

These data also confirmed the education level of Albania population measured through “Demographic Health Survey” in 2009. The male population age group of 45-54 years old, represents the biggest average schooling years equal to 11,1 meanwhile regarding female population the biggest schooling average belongs to the age-group 35-39 years old. The data shows that the age group 20-24 years old is the group with the highest frequency of more than upper-secondary education, representing 24,7%⁵ of the population with this education level.

⁵ Demographic Health Survey , 2008-2009

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

The data regarding the *University level education* are difficult to compare for these four districts. In all four districts, there are National Level Universities where among the enrolled students are not only youth living in those regions, but also youth from all regions in the country. The data below shows the capacity of the universities in these areas.

However, it is a fact that persons living in urban areas have more chances to be enrolled at universities than those living in rural areas. Those chances are higher for those living in Tirana's urban area and surroundings. The gender enrollment for university level is as below:

Table 1. 2. Enrollment rate at university level

Scholl enrollment year	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10
Total number of students	63257	74157	86178	90202	93206	116292
- Males	25129	30832	37312	39283	40596	52162
- Females	38128	43325	48866	50919	52610	64130

Source: INSTAT

Women in general are less educated than man, but this is more a statement for a generation older than 24 years old. Today, young women are trying hard to improve their abilities and education level. This awareness helps women to change their professional involvement and to contribute in the family income. The participation of women in vocational education in general is lower than that of men, and *only* in Tirana, they constitute 55% of the students enrolled in vocational education. In Shkodra and Vlora they constitute 32% and in Elbasan 34% of this group.

Long Life Learning (LLL) is an indicator measured only in the national level. The time series data shows that the number of person between the age 25-64 that have participated in education or training programs, has remained quite unchanged. The authors considered that the actual level of LLL is mostly linked with the new possibilities offered by the implementation of the Bologna Reform that from one side encourages students to participate in master and PhD programs, while on the other side the labour market offers limited possibilities.

Table 1. 3 Long Life Learning (LLL)

Life- long learning			
YEAR	Total	Women	Men
2007	1.9	1.9	1.9

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Life- long learning			
2008	2.4	2.6	2.1
2009	2	1.7	2.2
2010	2.2	2.2	2.1

This study was looking also to other sources of information available in the country as *Time Use Survey* (TUS), which shows mostly the data in national level but considering the type of survey, the representation can be used also to understand the way time is spent by women and men in those four regions.⁶

Table 1.4 Time use structure for both sexes, age range 20-74 years old

Sex	Variable	Minutes per day	Hours and minutes per day
Total	Total activities	1440.00	24:00
	Paid work	203.16	03:23
	Study	10.69	00:10
	Unpaid work	199.40	03:19
	Travel	76.09	01:16
	Sleep	528.56	08:48
	Meals	131.96	02:11
	Personal care	43.70	00:43
	Free time activities	241.90	04:01

⁶ INSTAT: Albanian Time Use Survey 2010-2011,

Time use represents the average time spent on an activity per day (hours and minutes per day). All persons are included, whether they have performed this activity or not, and all days of the week, as well as working and holiday periods are included. Data refer to population in the age range 20-74.

Paid work: includes time spent on main and second jobs (including informal employment) and related activities, breaks and travel during working hours, and on job seeking.

Unpaid work includes housework, child and adult care, gardening and pet care, construction and repairs, shopping and services, and household management.

Free time includes all other kinds of activities, e.g., volunteer work and meetings, helping other households, socializing and entertainment, sports and outdoor activities, hobbies and games, reading, watching TV, resting or doing nothing.

**STUDY - MAPPING WOMEN'S ECONOMIC SITUATION
IN TIRANA, VLORA SHKODRA AND ELBASAN**

	Other activities	4.54	00:04
Women	Total activities, <i>women</i>	1440.00	24:00
	Paid work, <i>women</i>	129.02	02:09
	Study, <i>women</i>	12.59	00:12
	Unpaid work, <i>women</i>	346.62	05:46
	Travel, <i>women</i>	52.32	00:52
	Sleep, <i>women</i>	526.00	08:46
	Meals, <i>women</i>	118.31	01:58
	Personal care, <i>women</i>	38.30	00:38
	Free time activities, <i>women</i>	211.61	03:31
	Other activities, <i>women</i>	5.23	00:05
Men	Total activities, <i>men</i>	1440.00	24:00
	Paid work, <i>men</i>	280.59	04:40
	Study, <i>men</i>	8.70	00:08
	Unpaid work, <i>men</i>	45.67	00:45
	Travel, <i>men</i>	100.90	01:40
	Sleep, <i>men</i>	531.23	08:51
	Meals, <i>men</i>	146.21	02:26
	Personal care, <i>men</i>	49.34	00:49
	Free time activities, <i>men</i>	273.53	04:33
	Other activities, <i>men</i>	3.83	00:03

The table shows that men's paid working days are, on average, about one and a half hours longer than women's (7:39 vs. 6:11 hours) and that women's unpaid working hours are 5:00 longer than men's (5:46 vs. 0:45 hours). In particular, urban women spend less time on paid work on weekends; the difference is a little less than one and a half hours. For rural women the difference is half an hour less. This is consistent with the significant decline in the proportion of urban women undertaking paid work on weekends. Time for personal activities and free time increase during the weekend. *The time use structure changes are very little between weekdays and weekend for rural women.* Regardless of the day of the week, their working hours (total work) are longer and free time shorter.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

They spend in average 5:57 hour of unpaid work for the family compared with 4:35 hours of unpaid work spent by urban women. In regards to free time women and men spend during the day, the data are as follows:

Table 1.5: Average time spent on "free time" activities by sex

Sex	Variable	Minutes per day	Hours and minutes per day
Total	Total activities	271.94	4:31
	TV and video	102.74	1:42
	Socializing	40.5	0:40
	Reading	6.28	0:06
	Sports	14.55	0:14
	Hobbies and games	6.33	0:06
	Volunteer work and help	2.09	0:02
	Other activities	99.44	1:39
Women	Total activities, <i>women</i>	229.99	3:49
	TV and video, <i>women</i>	90.02	1:30
	Socializing, <i>women</i>	40.23	0:40
	Reading, <i>women</i>	5.43	0:05
	Sports, <i>women</i>	8	0:08
	Hobbies and games, <i>women</i>	1.38	0:01
	Volunteer work and help, <i>women</i>	2.15	0:02
	Other activities, <i>women</i>	82.79	1:22
Men	Total activities, <i>men</i>	315.74	5:15
	TV and video, <i>men</i>	116.02	1:56
	Socializing, <i>men</i>	40.8	0:40
	Reading, <i>men</i>	7.16	0:07
	Sports, <i>men</i>	21.4	0:21

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

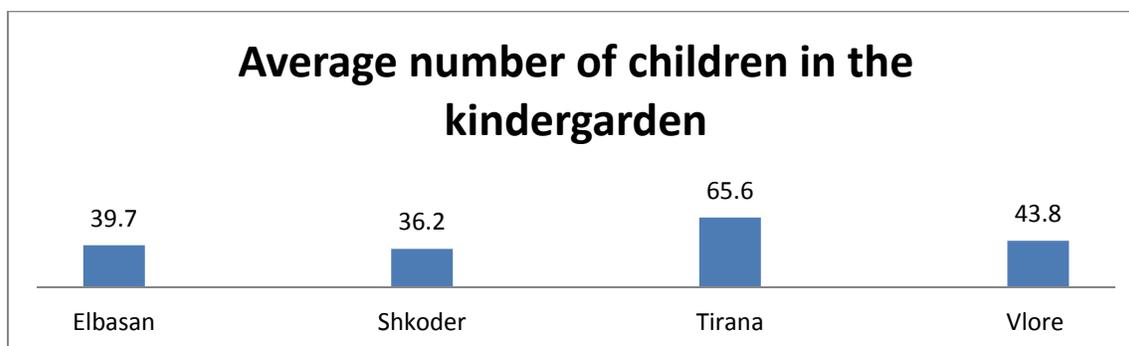
Sex	Variable	Minutes per day	Hours and minutes per day
	Hobbies and games, <i>men</i>	11.51	0:11
	Volunteer work and help, <i>men</i>	2.02	0:02
	Other activities, <i>men</i>	116.84	1:56

Source: INSTAT, Albanian Time Use Survey 2010-2011

Women and men spend quite the same time in *socializing* by spending time in visiting and receiving visitors, feasts, phone calls and conversation with family or friends etc. Men spend more time in *reading* than women and more time in *watching television*. In general men spend 1:24 hours more than women as free time.

Regarding *pre-school education*, in the district of Vlora, about 35% of the children at the age of kindergarten are enrolled at kindergarten, followed by Elbasan 33%, Shkodra 25% and Tirana 23%. The low level of children's enrollment in kindergartens showed in the graph 1.2 brings the attention to women related data interpretation, that is, the fact that women are engaged much more than men in unpaid work, as they are often taking care of their children at home.

Figure 1.2 Children in Kindergarten⁷



In Tirana there are more children enrolled in kindergartens, but Tirana has the biggest number of private kindergartens, 20 in total, followed by Vlora (12), Shkodra (8) and

⁷ Calculation of the authors on INSTAT data

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Elbasan (6). In those circumstances, we can judge that the capacities of public kindergartens are limited and there is need for increased capacities, in order to allow women to dedicate more time to their education and business.

The daily rate for pre-school education is regulated by Municipal/Communes Councils. In the beginning of each fiscal year, the Councils decided about the daily rate which is made public together with kindergartens' capacities. A reduced daily rate is applied for families in economic need and low income. In Tirana, the daily rate applied for 2012 ranges 130 ALL up to 160 ALL. In Shkodra, the daily rates ranges from 90 to 105 ALL. The private kindergartens deliver services at the daily rate of 295 ALL. In Elbasan, the daily rate applied is 160 ALL, while in private kindergarten is 318 ALL. In Vlora, the daily rate applied for 2012 is 160 ALL.

Conclusion: *The population of those areas constitutes in regard to the national population: Tirana 26,9 %, Elbasan 10, 5%, Shkoder 7,7% and Vlore 6,5%. Women are quite half of the population and their education status is lower than that of males. However, during the last 10 years women's enrollment at university level education has had an increasing trend. Women are less present in vocational training education than men. Women contribute more in work inside of the household and their contribution in unpaid work is 3:36 hours more than men. Men spend 1:24 hours more than women in free activities. The families face difficulties to enroll their children in public kindergartens, but the situation is presented better for Tirana district, where the kindergarten capacity is 66 children per kindergarten.*

2.2 Employment and other work characteristics

In order to give a view on employment and other work characteristics, the authors made considerable estimations as the existing data were incomplete and were available only in percentages and time series. The available data offer a picture for the country as a whole, and there were no existing data to be analyzed regarding regional level.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Tabela 2.1 Main data on Employment and other Work Characteristics

Chapter 2	Elbasan		Shkoder		Tirana		Vlore	
	Total	Female	Total	Female	Total	Female	Total	Female
Population 2011	296.082	146907	217.375	109.197	763.634	384.590	184.279	91.368
Population 2010	343.053	169.777	246.016	122.244	800.197	392.347	211.734	107.233
Population 15-64 years old	213.379	89.642	153.022	64.545	497.723	207.159	131.699	56.619
Employment rate by gender LFS2010	59,5	49,7	48,8	42,6	48,4	39,3	43,8	32,4
Employment in public sector	16.505		19.209		100.697		18.548	
Employment in non agriculture sector	74.907		55.226		65.840		35.241	
Employment in agriculture sector	35.549		45.621		220.758		38.951	
Part-time employment by sex								
Unemployment rate by gender LFS 2010	13,1	16	23,8	23,7	15,4	16,7	13,8	13,9
Unemployment persons by gender	21,867	12,532	39,729	18,563	25,707	13,080	23,036	10,887
Long term unemployment rate LFS 2008	10,32		14,19		8,54		9,09	
Long term unemployment rate LFS 2008	11,297		15,534		9,349		9,951	
Long term unemployment persons	34,07		36,27		39,09		41,84	
Average monthly salary in public sector 2008	33.855		34.572		43.488		36.181	
The percentage of workers in informal sectors by gender	n.a							
Accidents estimation 2008	77	18	35	8	142	33	49	51
Employed in 2008	126.960	84.379	120.056	52.076	387.295	154.192	92.739	34.743
Accidents per 100 workers by gender	0,06	0,02	0,03	0,01	0,04	0,02	0,05	0,15
The number of working children up to 16 years by sex	n.a							
Gender income inequality by economic activity and gender	NL							

Source: INSTAT web page, authors' estimation

The data on population represent the main denominator to calculate the labor market indicators. In this study, the researchers acknowledge the data of the last population census 2011, but as the census results at the moment this research was conducted were not yet published the labor market indicators were calculated based on the population data of 2010. The data shows that the labor market has the below mentioned characteristics for the four regions:

Table 2.2 Main Labor Indicators

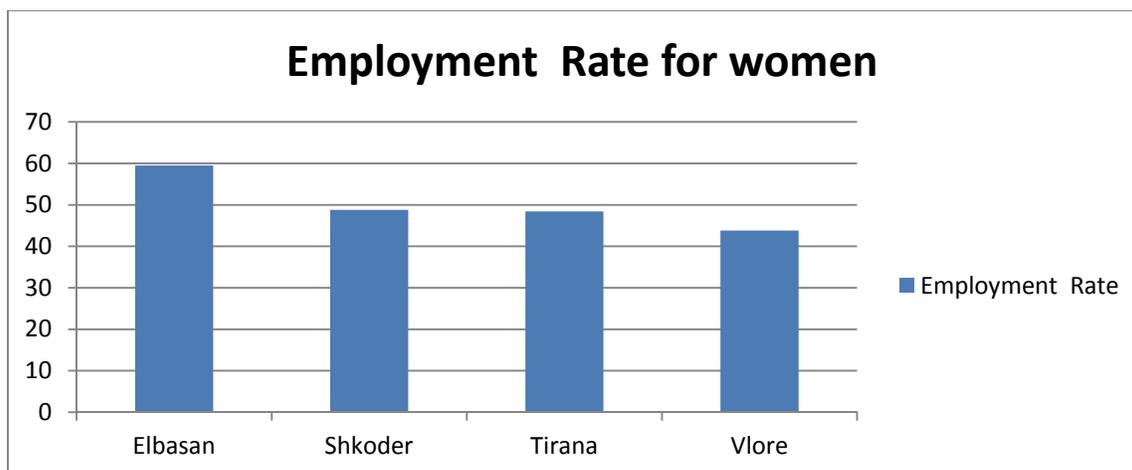
Labor market indicator	Elbasan		Shkoder		Tirane		Vlore	
	Total	Female	Total	Female	Total	Female	Total	Female
Population 2010	343,053	169,777	246,016	122,244	800,197	392,347	211,734	107,233
Rate of working age population	213,379	89,642	153,022	64,545	497,723	207,159	131,699	56,619
Labor force participation rate	n.a							
Employment Rate	59.5	49.7	48.8	42.6	48.4	39.3	43.8	32.4
Unemployment rate	13.1	16	23.8	23.7	15.4	16.7	13.8	13.9
Long term unemployment rate	10.32		14.19		8.54		9.09	

Source; INSTAT and authors' calculations

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Observing the table above, it's obvious that the information provided by official sources does not allow the authors to make estimations on labor force participation rate, as the data for 2010 are not well-managed in the database of official statistics. *The labor market participation rate at country level for 2010 shows that women participate less (52,8%) than men (72,2%).* The employment rate for women shows that Elbasan has the biggest employment rate, while Vlora has the lowest.

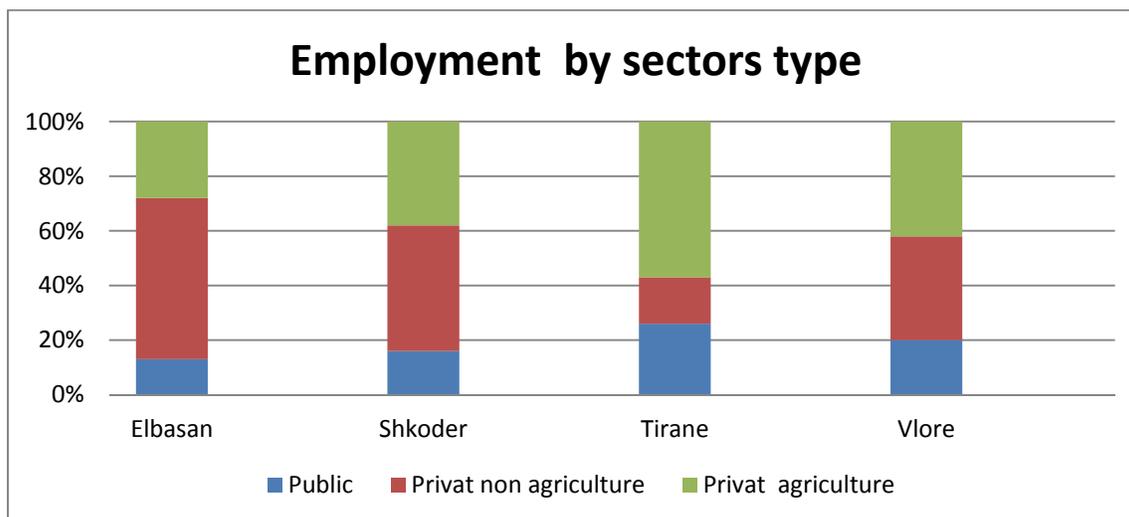
Figure 2. 1 Employment rate for women



The data on main type of sectors for employment produce the graphic below. Elbasan offers more job places in private non-agriculture sector, while Tirana offering less employment opportunities in this sector. In Tirana, employment in public administration has the biggest working places share, followed by Vlora. The same ranking applies also to private agriculture sector.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Figure 2.2 Employment rate by sector



The information on economic activities is only at national level and there it is not possible to make any comparison between regions. But the available information shows that women are working more in the agriculture sector.

Table 2.3 Employment rate by Economic Activity

Activity	Total	Male	Female
% 2008			
Agriculture	43.9	34	56.1
Industry	18	25.3	9
Market services	21	25.4	15.5
Non market services	17.1	15.3	19.4
% 2009			
Agriculture	42.1	33.1	55
Industry	21	27.6	11.6
Market services	21.2	25.4	15.1
Non market services	15.7	13.9	18.3
% 2010			

**STUDY - MAPPING WOMEN'S ECONOMIC SITUATION
IN TIRANA, VLORA SHKODRA AND ELBASAN**

Activity	Total	Male	Female
Agriculture	41.5	33.2	52.6
Industry	20.8	28.3	10.8
Market services	21.2	24.6	16.7
Non market services	16.5	13.9	19.9

Source: INSTAT; LFS

The GADC survey on gender pay-gap proved that *women are mostly working in economic activities like services, trade, education, health*, while in processing industries their presence is almost equal with that of men. After being informed on women's employment rate, sectors of employment and economic activity, questions regarding the wage level and the gender pay-gap emerged. The study conducted by GADC informs us about the level of monthly salaries in ALL for both sexes. In 2011, the gender pay-gap between women and men was 8,4% in disadvantage of women, the gap being higher for 'partially-qualified employees' and 'qualified employees'.

Table 2.4 Monthly Wage in ALL, by gender

Occupations	TOTAL	Male	Female	GAP
Manager/ high official	49,310	50,634	46,453	8.3%
Professionals/Scientist	39,049	41,251	37,277	9.6%
Technicians	37,170	39,263	31,867	18.8%
Employees	32,602	36,700	30,283	17.5%
Qualified workers	29,536	33,244	25,913	22.1%
Half qualified workers	27,844	30,378	21,774	28.3%
Basic professions	22,600	24,876	19,831	20.3%

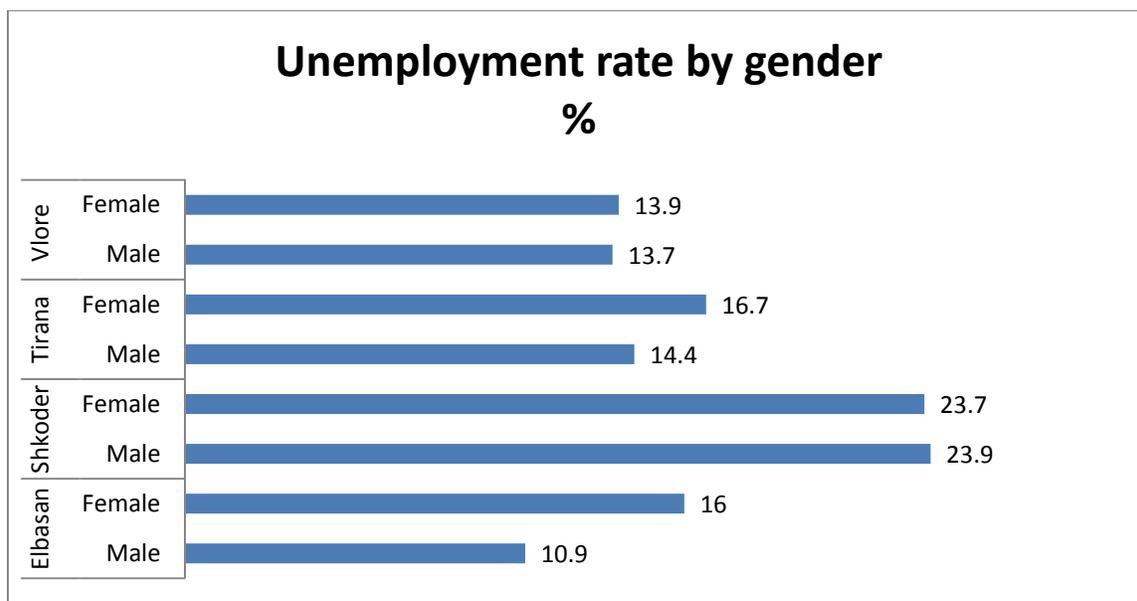
Source: GADC, "Gender Pay Gap Survey", October 2011

The international recommendations ask for measuring of the accidents at work, which in Albania are very low in figures. The data for accidents for both genders are at the range of 0,01-0,06 per 100 workers. Nevertheless, those are only estimations done using the data from the forms on the causes of death; though in those forms the specification on accidents at work is not coded correctly.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Data on unemployment rate for the four regions correspond to year 2010. Those are the latest data of LFS. The unemployment rate at country level was 14,2%. Among the four targeted regions, Shkodra presents the highest level of unemployment both for women and man, followed by Tirana. The women unemployment rate is lower in Vlora. The long-term unemployment data are old (year 2008) and are not divided by gender. The highest unemployment rate is in Shkodra (14,2%) followed by Elbasan (10,3%).

Fig 2.4 Unemployment rate



Conclusions: The labor market data in general are weak. The level of disaggregation does not permit to create an exact picture on labor market characteristics in regional levels. Women participation rate in the labor force is lower than that of men. The employment rate is higher in Elbasan and lower in Vlora. Tirana and Shkodra have quite similar situations regarding women employment rate. The main dominant sector of employment for females is agriculture, but also they are present in sectors such as education, health, trade and services. The gender pay-gap in Albania is 5,725 ALL or women are paid 17.4 % less than men. Unemployment rate is highest for women in the regions, with exception of Elbasan. The number of accidents in the working place is low for both sexes.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

2.3 Entrepreneurship and private sector involvement

The data on the private sector involvement of women are difficult to be tracked through official statistics. In the National Strategy on Gender Equality it is stated “*Albanian women employment is limited by a number of factors, including the obligation and responsibility to raise children, performing household chores, level of education, limited access to vocational training, ownership and the ability to obtain loans, etc. Women have set up their businesses mainly in economic activities such as trade, wholesale trade, shopping, and services as a dentist, notary, lawyer, hairdresser, agro-business, industry, dairy production, textile, publishing books, sewing and handicrafts. According to INSTAT statistics, 17 percent of private business leaders are women. The largest number of registered businesses run by women are concentrated in Tirana (31%), Durrës (8.7%) and Elbasan (6.2%). 85 percent of these businesses run by women are in urban areas and 15 percent in rural areas*”⁸.

There are difficulties to make a proper analysis following UN recommendations as the information available is very limited. The authors have tried to create a basic understanding by using all the information sources and agreeing on some preconditions. Referring to INSTAT publication on Business Register 2011, *women manage 27 % of the enterprises*. But this information is only a headline and not sufficiently disaggregated to be considered for the preparation of a detailed panorama on the type of activities in respective regions carried out by both sexes.

One consideration can be related to the “*status on employment*”, and agree on considering the self-employed persons of both sexes as owners of their economic activity. Usually, this status of employment category represents only the small businesses and this precondition excludes the number of medium and big businesses managed by women.

Table 3.1 Self-employment as percentage of total employment⁹

Labor Force Survey	Self-employment without employees
Year 2008	24,1 percent
Year 2009	17,1 percent
Year 2010	18,7 percent

⁸ National Strategy on Equal Gender Opportunity and Fight against Domestic Violence 2007-2010, MoLSAEO

⁹ INSTAT, LFS

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Another source of information that the authors have considered presenting in these data review is the Demographic Health Survey 2010, carried out by IPH, INSTAT, and CDC. Describing the labor characteristics the publication shows:

Table 3.2 Employment characteristics¹⁰

Employer type	Female			Male		
	Agriculture	Non agriculture	Total	Agriculture	Non agriculture	Total
Employed by a family member	79,9	26,8	45,2	59,1	24,3	31,5
Non employed by a family member	2,3	55,0	36,7	6,7	37,8	31,4
Self-employed	17,8	18,2	18,1	34,2	37,9	37,1
Total	100	100	100	100	100	100
Note: The total; include the number of male and females working during the 12 previous months						
	970	1,832	2,804	465	1,828	2,297

The data on DHS shows that 45, 2 % of women are employed by a family member and only 18,1 % are self-employed. The percentage of self –employed women is equal in agriculture and non-agriculture sectors. The majority of women working in agriculture sector are having a seasonal job.

According to METE, *only 31 % of the total value of business credit is taken by women.* Credit offers by non financial institution remains still very low, only 5,3 % offered in national level.¹¹ As we can notice from the data, women are likely to run a small business activity. METE informs that women run 92,2% of the small businesses. Commercial banks have limited access to small business activity, which means women have difficulties to access business loans. The situation is different in urban and rural areas. If there is a moderate progress for women in regards to entrepreneurial achievements in urban areas, this situation is very different for women in rural areas. They do own only 6% of the agriculture farms¹², with very limited resources.

¹⁰ Demographic Health Survey, March 2010

¹¹ METE, 2010.

¹² MoAFPC, 2010

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Table3. 3 Agricultural farms in number by owner gender

Region	Male	Female	Total	% Female/Total
Elbasan	31,024	2,482	33,506	7 %
Shkodra	38,168	808	38,976	2 %
Tirana	31,861	1009	32,870	3 %
Vlora	26,203	3273	29,475	11 %

Actually in Albania, women are facing difficulties to access and to control the productive resources such as, land and properties. There are noticed some legislation discriminations referring to land property. The case is known as *register discrimination*, when the documents on land property are registered in the name of the head of the household, who in majority of cases is the family man. The situation regarding the housing ownership documentation is similar, as in 1993 the head of household was legally recognized as the owner of the house.

Conclusions: There are really few data to describe women entrepreneurial situation. There are 27% of women who run businesses that are generally small. Most of those small companies are concentrated in services and retail trade-related economic activities. Women are mostly working in agriculture activities, owning the same percentage of business in urban and rural areas. Women have difficulties in supporting their economic activities by using productive resources and they also face difficulties in accession to loans to support their activity.

2.4 Properties right on land, housing and capital

Transition from totalitarian communism to an open-market economy has been difficult. The path of development started in 1990 was exacerbated first by severe depression of the centrally planned economy, than by inflationary pressure attempting to counteract a budget deficit exceeding 12 % in 1996 as result of the pyramid schemes. The pyramid scheme resulted in an economic disaster, whereby an estimation of one third of population lost major portions of their assets. Gradual improvement has been recorded since then. The assets and the property titles still are under uncertain pressure, and on top of that, the corruption level of the last 5 years has increased the uncertainties. In 2010, the private sector constituted only 3% of GDP.

Land privatization has been implemented in most areas of Albania but there was a lack of standardization in method and legality all over the country. Although women have equal

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

legal rights to inheritance and property since 1928 (re-affirmed in 1993), in practice it is usually men who hold the property titles. The effects of westernization are fostering positive changes in Tirana and other cities. In some urban areas, there are cases when even though women have their names registered in the family businesses, in reality they have very few or no power at all. There is a big difference between urban and rural areas as well. The authors have tried to collect some data on property ownership, but lack of data gender disaggregation remains a consistent problem.

According to the country's Civil Code, women in Albania have the same rights of ownership as men. But in practice, after marriage, it is rare for Albanian women to have access to land, as land belonging to a couple can only be registered in the name of the household head, usually the husband.

Rural women attest to the fact that men rule the majority of households and are typically the official owners of the household land, often disposing of or renting out the land without their wives' consent. Even when women are legally land-owners, it is often considered as property of the whole family and they are not given the right to administer it. Many women have difficulty exercising their right to access to property other than land, even though the right to private property is guaranteed by both the Constitution and the Civil Code. There are no legal restrictions on Albanian women's right to access credit from Commercial Banks, but in practice, bank loans require capital that women do not have, and husbands and male relatives who do own properties are usually reluctant to support loan applications on behalf of their wives or female relatives.¹³

Table 4.1 Property rights

Chapter 4	Elbasan		Shkoder		Tirana		Vlore	
	Total	Female	Total	Female	Total	Female	Total	Female
Land owners, by gender	33506	2482	38976	808	32870	1009	29475	3272
Number of inhabited conventional dwelling	70919		53071		191556		50282	
Ownership of housing	60918		48027		170229		45136	
Owner on animals by sex								
Car ownership, by HH	12688		11639		62254		14659	
Total number of households	73044		54429		196218		50961	
Part of the HH who regularly use a computer	9079		10584		66559		8819	
Part of the HH who regularly use the Internet	5066		7553		42538		5367	
The number of people who take out loans/micro-credit by size and gender	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a

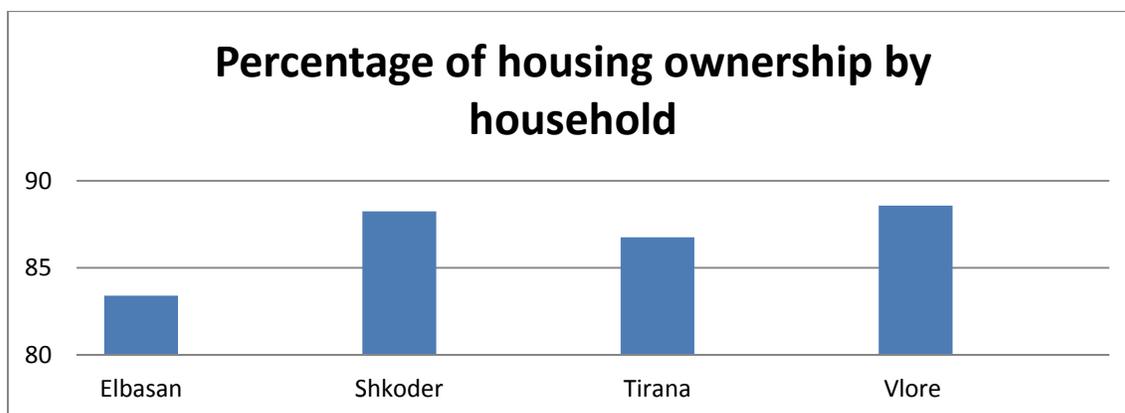
Ps: Instead of gender disaggregation some of the data in the table above are collected by household ownership.

¹³ Source: SIGI

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

The data shows that Albanian Households are very much linked with their house. This is a property concept that is transferred from one generation to the other. In the beginning of 1990, one of the most important reforms of the mass privatization was the privatization of housing in the urban areas where the state was the owner. The transfer of the property from the state to the families was done to all the members of the families, but when the cadastral registration took place, in the majority of cases the house was registered in the name of the male-head of household. In general in Albania, in one house live 1, 01 inhabitants, as for October 2011. In the four regions considered in this research the situation is as in the table below.

Graphic 4.1 Housing ownership



The use of internet in Albanian families is still low. The internet facilities are present in 7 percent of families in Elbasan, 22 percent in Tirana, 14 percent in Shkoder and 10 percent in Vlore. The number of households having a computer is higher, but not all of the households in possess of a PC have an internet connection.

The Albanian households actually own more cars than 10 years ago. The private cars have been not allowed for private use before 90'. Nowadays, the use of private cars has increased in both urban and rural areas. Tirana has the highest percentage of the cars owned for households (32%), followed by Vlore (29%), Shkodra (21%) and Elbasan 17%.

Conclusions: The women rights on properties such as land and housing are regulated by the National Laws, but in practice the situation is going against the historical and cultural heritage that doesn't allow women to act according to those rights. At a long term perspective, there is optimism that the rule of law will be strengthened and the

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

functioning of the democracy will be improved. There is a perception that, in general the credit/loan/ microcredit's granted to women has increased during those 5 last years.

2.5 Social protection and unpaid work

The most recent data regarding Family Income refer to year 2007. Those data inform the following:

Table 5.1 Monthly incomes according to source type

Structure of income		ALL	Percentage
Elbasan	Total monthly income	24906	100
	Income generated from paid work	6696	26,9
	Income generated from private business, agriculture and non-agriculture activities	6968	28,0
	Pensions	4284	17,2
	Income generated from property	66	0,3
	Other payments and extra payments	796	3,2
	Economic Aid	221	0,9
	Transfers from abroad	5392	21,6
	Income in cash from relatives/friends within the country	448	1,8
	Other incomes	36	0,7
Shkodra	Total monthly incomes	31775	100
	Income generated from paid work	8241	25,9
	Income generated from private business, agriculture and non-agriculture activities	13515	42,5
	Pensions	5170	16,3
	Income generated from property	148	0,5
	Other payments and extra payments	394	1,2
	Economic Aid	224	0,7
	Transfers from abroad	3404	10,7
	Income in cash from relatives/friends within the country	628	2,0
	Other incomes	50	0,2
Tirana	Total monthly incomes	56434	100
	Income generated from paid work	24964	44,2
	Income generated from private business, agriculture and non-agriculture activities	17852	31,6
	Pensions	6021	10,7
	Income generated from property	1654	2,9
	Other payments and extra payments	755	1,3
	Economic Aid	60	0,1
	Transfers from abroad	3860	6,8
	Income in cash from relatives/friends within the country	429	0,8

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Structure of income		ALL	Percentage
Vlora	Other incomes	840	1,5
	Total monthly incomes	46165	100
	Income generated from paid work	12670	27,4
	Income generated from private business, agriculture and non-agriculture activities	16191	35,1
	Pensions	5889	12,8
	Income generated from property	2405	5,2
	Other payments and extra payments	770	1,7
	Economic Aid	28	0,1
	Transfers from abroad	7283	15,8
	Income in cash from relatives/friends within the country	480	1,0
Other incomes	449	1,0	

Source: INSTAT

Though these data are not relevant in timing terms, they represent the latest data available on family income and helped the authors understand the structure of income sources by households per region. The highest percentage of pensions as main source of monthly income per family is in Elbasan, followed by Shkodra. Both Elbasan and Shkodra have more families in the Economic Aid Scheme. With the passing of years, the pensions in Albania have increased as a result of new DCM-s and yearly unemployment level. The table below gives information about the change rate in the level of pensions.

Table 5.2 Pensions' level in ALL during the years

YEARS/ ALL	2008	2009	2010	2011
Minimum Monthly Pension				
- Urban Pension	9,515	10,276	10,69	11,117
- Rural Pension	5,2	6,344	6,98	7,468
Maximal Monthly Pension				
- Urban Pension	19030	20522	21380	22234
Average Monthly Pension				
- Urban Pension	10,957	12,032	12,711	13,278
- Rural Pension	5,158	6,656	7,499	7,859

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Table 5.3 Number of pensions paid by end of 2011 according to their type

	Elderly pension		Disability Pensions		Family Pensions	
	Urban	Rural	Urban	Rural	Urban	Rural
Total	288,359	140,941	51,807	6,719	50,526	10,317
Tirana	82,892	17,153	11,479	971	10,605	1,59
Vlora	26,099	12,047	3,638	534	3,447	534
Elbasan	21,007	17,261	6,661	891	4,802	1,52
Shkodra	22,876	13,372	3,502	562	4,614	808

Source: ISI 2011

The country data on pensioners aged 65 years and over, tell to us that in some cases elderly women choose to benefit the financial support of the husbands' pensions, as the amount in ALL for men's pensions is higher. The conclusion that we can deduce from this phenomenon relates to the gender pay-gap during the past years of women's contribution in the labor market.

Table 5.4

Percentage of pensioners	Year 2008	Year 2009
Total	96,5	95,1
Female	88,2	84,5
Male	105,9	107,1

There exists a consolidated practice in the country that regulates the *unemployment payment level* through a yearly Decision of Council of Ministers. The last decision no. 562, dated 03.08.2011, announced unemployment payment at the level of 6.850 ALL equal for men and women. Meanwhile the average level of partial Economic Aid is 3,390 ALL, and the level of the full Economic Aid is 4.195 ALL. Economic Aid is assigned according to two main characteristics, being area (urban/ rural) and number of family members, thus making it different for each region.

In Albania, the families *receiving Social Assistance* usually cannot satisfy most of their needs, due to the fact that the average Social Assistance aid equals 15 percent of the poverty line. The unemployed persons are at a higher risk of poverty. The data of LSMS show that in 2005, families whose head of family was unemployed had a 32% poverty risk. There is no available updated information regarding recent years in order to draw

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

conclusions about the actual situation. Some other types of families that can also fall below the poverty line are those having a self-employed head of family or having their own members working for the family businesses. In 2010, about 28 % were self-employed and about 26 % were helping in family businesses. The percentage of women resulted to be high (43,3%) in the second category.

Table 5.5 Number of unemployment person receiving payments

Unemployment bills paid						
Number of bills paid by end of 2011				Number of bills paid by end of Q3/ 2012		
	Total	Female	Male	Total	Female	Male
Tirana	2,127	1,248	879	2316	1,41	906
Vlora	415	152	263	447	182	265
Elbasan	931	431	500	961	437	524
Shkodra	1,127	635	492	1067	418	649

The Economic Aid Scheme has a very dynamic scheme; families can be in and out the scheme, according to the decision of Municipal Council based on the files presented by the local social administration. In the macroeconomic development of the country, the Economic Aid Scheme represents a very stable component, despite the in and out flows. The studies on poverty and the block-grants of the Economic Aid Scheme show that these components do not match very well at regional level. The subsidies distributed through Economic Aid Scheme are not reaching the poor families in the regional level. More work must be dedicated to analyze this type of information in order to effectively reach the real poor families at the local level. The Economic Aid Scheme assisted 0, 007 percent of the Tirana families in 2011, 0,006 percent in Vlora, 0,013 percent in Elbasan and 0,026 percent in Shkodra, as the below data for 2011 shows:

Table 5.6 Economic Aid

Economic Aid by number of families						
Economic aid by end 2011	Economic aid by end Q3 2012					
	Total	Female	Male	Total	Female	Male
Tirana	14,484	7,665	6,819	14,716	7,702	7,014
Vlora	2,832	1,487	1,345	3,164	1,689	1,475
Elbasan	9,494	4,521	4,973	9,532	4,556	4,976
Shkodra	15,117	6,725	8,392	13,948	6,328	7,62

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Women, regardless of their actual employment status, employed or not, give a very important contribution for the household. TUS informs that women in Albania spend in average 6 hours per day for unpaid work, while men spend only 57 minutes. Women spend 38 minutes per day doing laundry and ironing while men do not report spending time for these activities. Women spent 47 minutes per day for childcare versus 6 minutes per day spent by men.

Table 5.7 Average time spent on unpaid work by gender (hours and minutes per day)

Activities	Women	Men
Food preparation, dish washing	02:29	00:05
Cleaning and other upkeep	01:20	00:07
Laundry, ironing, handicrafts and prod. textiles	00:38	00:00
Gardening, construction and repairs	00:16	00:16
Shopping and services	00:10	00:08
Childcare	00:47	00:06
Adult care	00:03	00:01
Other activities	00:13	00:11
Total	06:00	00:57

Conclusions: Women in Albania have a life expectancy longer than that of men. They stay longer in the pensions' scheme, but their pensions are lower than those of men. As a result, after husbands' deaths women often choose to keep their husbands' pensions. Households with revenues deriving from the Social Assistance Scheme face severe difficulties and this is common for families with heads of household from both genders. Women spend more time in unpaid work compared to men and there are no existing attempts for the recognition of the unpaid work of women.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

CONCLUSIONS AND RECOMMENDATIONS

The findings acquired through FGDs and semi-structured interviews helped the working team in formulating the following conclusions and recommendations:

- ❖ Women are mostly employed under job categories and/or sectors such as of ‘unpaid’ or ‘low-pay’ work.
- ❖ *Women suffer gender discrimination in payment despite their positions [executive] in enterprise hierarchy, and have lower access to career development opportunities compared to men; Women, thus, face a double bind in their efforts to achieve workplace equality. On one hand, traditional gender ideologies prevent women from entering those occupations that are well-paid; they have been directed into other less well-paying sectors of the economy. On the other hand, when they enter those well-paying sector, they are prevented from moving up in the hierarchy. This is what is known as the “glass ceiling”.*
- ❖ *The right to work* requires that *the employment of the entire working-force* becomes an explicit goal of the government and outlines the progressive steps that should be taken by a government in order to assist citizens in finding a decent employment. These steps include the provision of technical and vocational guidance, training programmes, policies and programmes that promote full and productive employment, as well as other initiatives that equip the working-forces with the necessary skills to find decent employment.
- ❖ The government also has an obligation to *ensure non-discrimination and equal protection of employment*. This means that the government has an obligation to ensure the right of access to employment, especially for marginalized and disadvantaged individuals and groups, and to avoid measures that generate discrimination in the public and private sectors against such individuals or groups.
- ❖ There is *need for national-level analysis* of how existing labour legislation can be extended to cover different groups of informal workers and where new legislation may be required, and analysis of the gendered implications of which labour standards and rights are more likely to be monitored and enforced than others, in particular in national context.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

- ❖ Development of strategies for improving the enforcement of gender-relevant legislation and directives with respect to the informal economy (including the development of appropriate indicators and monitoring processes).
- ❖ There is need for a *compilation of good practices on labour legislation* which focus on specifically excluded workers, such as domestic workers, and analysis of reasons for success and possibilities for replication. This should include an analysis of implementation of laws as well and with particular reference to the role of labour inspection.
- ❖ In terms of business regulations, there is *need for assessments of the obstacles women face in opening their own businesses*.
- ❖ There is *need to compile lessons learnt on successful social security financing in the informal economy* covering both men and women and based on occupations or communities.
- ❖ There is *need to review and amend social security laws and pension programs* to make government incentives to family life consistent with a family structure in which husbands and wives are equal partners.
- ❖ Women workers require an array of services to enable them to either be gainfully employed in the formal sector or to run successful small businesses. This ranges from entrepreneurship development services and skills training among others. While these cannot be successful in isolation from other requirements, *they are still necessary and as such, the following specific project areas could be considered:*
 - Analysis of the gender differences in start-up capital, the use of income/profits from work and how these, along with “non-labour” resources such as land, property and infrastructure affect longevity, size and growth of informal enterprises;
 - Analysis of the effects of competition (between women and women as well as btw women and men) on women (and other marginalized groups) entrepreneurs within the informal economy;
 - Analysis of the factors determining segregated occupational paths, in particular the cultural and geo-political contexts skills training;
 - Analysis of the operation and effects of gendered relations of power in the design, implementation and facilitation of training programmes, including curriculum

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

- development, course offerings, recruitment, post-training support, and the training of trainers;
- Follow-up analysis of training programmes which evaluate the actual impacts of particular programmes for poor women (and other marginalized groups);
 - Analysis of the gendered dimensions of microfinance and microcredit, including the limitations of micro-credit when directed only to women without awareness of intra-domestic relations;
 - Policy-oriented research on the impact of strategies to enhance women's capabilities through skill formation and skill diversification within local /national growth frameworks.
-
- Analysis of the barriers and constraints on women's collective organization and political participation more generally (i.e. competition between different groups of workers, gendered constraints and inequalities in reproductive work, women's isolation and individualization in global value chains; gendered social norms and attitudes, gendered violence or threats of violence);

More detailed requirements from the focus group discussions and from the desk review:

- ❖ Establishing of an Artisanal Complex in Shkodra and Vlora , in order for the cities to return to the old tradition of the merchandise exposure.
- ❖ Establishing an artisan vocational school (professional courses) for the younger generations, so that the tradition is passed on from generation to generation.
- ❖ An extensive study and research for the entire region of northern Albania, in order to identify all the artisans and their products and to help them integrate and support them.
- ❖ In order to make a business competitive in the trade market, it is necessary to create the possibilities for competition in the market. To address this, special trainings on how to handle competition are needed (tools and methods).
- ❖ There is need to have/ideate a particular topic or theme for a fair (for example, the 100th Anniversary of the Albanian Independence, Christmas, etc.). Having a theme, would enable all the participants of these events to focus in finding and bringing what is most needed/ required in the market for that activity and as a result become competitive.
- ❖ Support for participation on international fairs, such as in the neighboring countries like Italy or Greece.
- ❖ Support through projects in the coastal regions, having shops to expose their products.
- ❖ Developing courses with students, thus helping youth employment as well.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

- ❖ Creating Trademarks (for example for carpets) would have a significant importance.
- ❖ An established network of women entrepreneurs reinforces opportunities for women's entrepreneurship through improved advocacy, policy monitoring and exchange of good practice. A national network of women entrepreneurs would promote better policy and measures, including good practice exchange. Thus, a national network of women's entrepreneurs needs to be established.
 - Examples of good practice have to be collected by the network.
 - The national network of women's entrepreneurs should support a web-based, good practice information system.
 - The network should provide an annual report on women's entrepreneurship in the country based on a) data available from government sources and b) information from the network.
 - The network should be recognized as a dialogue partner for government and other stakeholders in relation to women's entrepreneurship policies, advocacy and policy support measures.
- ❖ Sometimes the Head of Trade Unions do not show the needed attention to women's economic rights protection.
- ❖ Participants stated that there are many economic and social issues in their area such as unemployment, very bad working conditions, lack of employment contracts etc.
- ❖ Audience participated actively and agreed that women are in unequal positions when it comes to economic rights and access in the labor market. They are affected by: *Economical problems; Domestic violence; Unemployment; Family Mentality and Community Mentality.*
- ❖ There is lack of services that facilitate employment of vulnerable women (*divorced, single mothers, pregnant, newly graduated girls etc*).
- ❖ There exist prejudices for women in decision making institutions. They all agreed these are causes that enforce gender inequality in the society.
- ❖ The communication bridge between businesses, unemployed girls/women and National Employment Offices is not effective in the targeted regions.
- ❖ Participants highlighted the necessity to share more knowledge with more women especially the vulnerable ones, on the existing legislation, mechanisms and structures in place which protect women from any form of violence.
- ❖ Participants suggested that women who have really succeeded in their lives should become positive examples and such practices need to be shared with other women.

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

Having these roles models would help women find the ways and strength to undertake initiatives which would lead to their economic empowerment.

- ❖ The establishment of specialized offices that would provide legal and economic/business advice and assistance to women was recommended.
- ❖ The participants underlined the importance of legal aid and assistance for women who want to go into business.
- ❖ Local government is a key partner for addressing economic empowerment issues, therefore collaboration btw citizens and local government is necessary
- ❖ Each individual should protect its own economic rights
- ❖ There is need for special programmes for rural women due to the many social problematic they face.
- ❖ There is need for improvement of girls' and women's working conditions in fabrics.
- ❖ There is need to sensitize girls and women on their rights (employed and unemployed)
- ❖ There is need for interventions for the economic empowerment of artisan women.
- ❖ There is need to raise awareness of young girls and boys on the importance of education and employment.
- ❖ There is need for professional/tailor made trainings for girls and women esp. in rural areas.
- ❖ There is need to increase access to labor market depending on women's employment capacities.
- ❖ There is need for interventions to raise awareness of vulnerable girls and women on the importance of employment.

Specific steps to implement preventive measures against discrimination and infringements of women's labour rights could include:

- ❖ Adoption of a women's rights policy, ensuring that it takes account of labour and working conditions and is based on standards established by the International Labour Organization and, where relevant, the Organization for Economic Cooperation and Development, and the International Finance Corporation Performance Standards. Application of the policy locally through a sector-based approach in the urban and rural context.
- ❖ Demand from all the business partners to adhere to the company policy and urge them to develop a similar standard of their own. Where the company is not able to exert that level of control, make clear to the business partners, including government, state-

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

owned enterprises, joint ventures, suppliers, franchisees, agents and other sub-contractors, the importance the company places on protecting the right to work, and encourage them to develop a similar standard and take responsible actions.

- ❖ Moreover, in view of Labour Standards' implementation and achievement of 'Decent Work' agenda objectives, this study expands its advantage by exploring gaps, problems and causes, and based on them, draws a set of recommendations summarized in compliance with the international framework of labour standards.



MAPPING WOMEN'S ECONOMIC SITUATION

In Tirana, Vlorë Shkodra and Elbasan

STUDY - MAPPING WOMEN'S ECONOMIC SITUATION IN TIRANA, VLORA SHKODRA AND ELBASAN

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