5-2017

The Role of Women in the Economy of Kosovo

Hana Bacaj
hx6311@rit.edu

Follow this and additional works at: http://scholarworks.rit.edu/theses

Recommended Citation

This Senior Project is brought to you for free and open access by the Thesis/Dissertation Collections at RIT Scholar Works. It has been accepted for inclusion in Theses by an authorized administrator of RIT Scholar Works. For more information, please contact ritscholarworks@rit.edu.
The Role of Women in the Economy of Kosovo

Prepared by:

Hana Bacaj

5/10/2017
RIT KOSOVO
Submitted to RIT Kosovo as part of requirement for education

A Honors Society Project Presented to The Academic Faculty

By Hana Bacaj

In Partial Fulfillment of the Requirements for Membership in the Honors Society of RIT Kosovo

May, 2017

Venera Demukaj, Ph.D. (Supervisor)
Abstract

Inequality in the labor market of Kosovo is persistent; the level of unemployment is very high, with the highest level among women. This paper aims to present the current role of women in the economy of Kosovo; through unpaid or paid work. This paper is based on secondary research, from which patterns about what effects women’s current role in the economy of Kosovo were found. Some of these patterns were: ‘motherhood,’ gender differences in earnings, education, cultural factor etc. Additionally, this paper is based on the analysis of the results from surveys done to women in high profile jobs and interviews done with individuals who dealt with the role of women in the economy of Kosovo.

To conclude with, the purpose of the primary and secondary based research was to identify gender differences in the economy of Kosovo as well as barriers to women’s empowerment; in order to give at the end possible recommendations that address women’s needs in the economy of Kosovo, specifically in the labor market.
Acknowledgments

I wish to express sincere appreciation to Professor Venera Demukaj for the assistance in the preparation of this topic. In addition, I want to thank other faculty members of RIT Kosovo who have helped me tirelessly whenever I needed help. Moreover, I want to thank the interviewees and survey respondents for their time and input.

I take this opportunity to also thank immensely my parents Skender and Luljeta, without whom none of this could have been possible. A special thanks goes to my siblings Baton and Zana, and the other important part of my family Mentor, Jehona, Guri and Arb for always supporting me and helping me to achieve my dreams. I want to thank also my best friends Fjoralba, Vesa and Dea, and my special person Zgjim for always being there for me. I hope to be able to repay all the support you have given to me one day!

List of Abbreviations

Agro- Agricultural Growth and Rural Opportunities
EU – European Union

GDP – Gross Domestic Product

GDI - Gender Development Index

GNI - Gross National Income

NGO - Non-Governmental Organization

OECD – Organization for Economic Cooperation and Development

UNDP - United Nations Development Programme

UN - United Nations

USAID - United States Agency for International Development

Table of Contents

Abstract 3
Figure 1: Reason for Inactive Population 2016 ............................................................... 11
Figure 2: Unemployment rate by education level and sex 2016 ....................................... 16
Figure 3: Reason for working part-time by sex 2014-2015 ............................................. 17
Figure 4: Average net monthly wage by sex in Kosovo (in €) ........................................ 17
Figure 5: Monthly wage across quantiles in public and private sector and according to gender in Kosovo (in €) ........................................................................................................... 17
Figure 6 and 7: Gender differences in primary and upper secondary education levels .......... 17
Figure 8: Gender differences in Faculty/Departments ..................................................... 17
Figure 9: In general, do you think that there are opportunities for women to be employed in Kosovo ........................................................................................................................................ 17
Figure 10: In general, do you think that there are opportunities for women to be employed in Kosovo with Have you worked before ......................................................................................................................... 17
Figure 11: In general, do you think that there are opportunities for women to be employed in Kosovo with How did you end up in this occupation ................................................................. 17
Figure 12: Why were you interested in this occupation .................................................. 17
Figure 13: Why were treated differently by your manager .............................................. 17
Figure 14: Have you returned to the same job and the level of pay after returning ............. 17

Introduction
During the last decade, women in Kosovo made big steps on catching up with men economically. Nevertheless, the issue of differences in wages and representation of women in ‘high-profile’ jobs still remains in Kosovo. This continued phenomenon influences women in their “self-perception ability,”¹ which in turn affects economic activity in Kosovo. The fact that women in Kosovo have been historically in unfavorable position compared to men makes them more risk averse and less willing to try challenging tasks. As a result, women are underrepresented to their actual abilities, which in turn results in GNI per capita loss due to gender gaps in labor market of Kosovo.²

There are various examples where the presence of women in the economy of Kosovo did make viable contributions. For instance, the EU-UN Women-UNDP project on “Enhancing Women’s Participation in Peacebuilding and Post-Conflict Planning in Kosovo” has helped many women through training to become entrepreneur and open their own businesses. Similar examples show that women in Kosovo are not only able, but as well capable to contribute to the economy of Kosovo. Thus, if women in Kosovo overcome and become less hesitant to take initiatives; in the future, an increase in the representation of Kosovar women in the economy could lead to positive outcomes.³

Literature Review

² Ibid.
³ Lumir Abdixhiku. 2016. "The Role Of Women In Kosovo’S Economy".
Evidence on the Importance of Women to Economy

Each country has a common goal, to have sustainable economic development. Nevertheless, this goal can never be achieved if a high percentage of the population is omitted from the contribution.

Several studies suggest that as much as the gender gap is closed, the greater is the efficiency in an economy. Economic efficiency can be noticed in many aspects; first, if labor participation by women increases, this means the overall productivity of women will increase because their skills/talents are used more efficiently. If a country eliminates barriers against women in certain sectors or occupations could increase output in the economy. For instance, in agriculture women have difficulties on accessing land or other resources, which limits their ability to engage in this sector and contribute to the overall output of the economy. In the same vein, the World Bank suggests that if women have greater control over household income, could possibly increase a country’s “growth prospects” by allocating those resources in a way that benefit children and the economy of a country in the future. For instance, if women have access to household income, be that earned by themselves or cash transferred - children benefit because women would increase the spending on their education and food (health). Moreover, enabling women to participate fairly in different institutions could enable them to contribute in the change of many, which are noticed or matter more to women.

Moreover, there is evidence on benefits that women bring in the economy when involved in high profile jobs. Based on the analysis of McKinsey’s Organizational Health Index database, firms have higher scores in organizational effectiveness, when having women in leadership positions. To continue with, women bring a new dimension of solutions to the firms because “most of the countries’ local consumers are women.” Lastly, women, also have a

---

7 Ibid. 5-7
positive effect on meetings, since with their presence “meetings become more formal, professional, and more results oriented when both genders are present at the table”.  

---

**Women in the Kosovar Economy**

Existing evidence shows that the role of Kosovar women in the economy is marginal. The percentage of women in the labor market represents “the weakest segment of the working population” in comparison to men. These existing studies show that women are in an underprivileged position compared to men when it comes to employment participation rate, types of the occupation, and income or hourly wages in both private and public sector. The data available from Labor Force Survey 2015 indicate that labor force participations are: 56.7% for men and 18.1% for women. From this participation rate, 38.7% of men are employed compared to only 11.5% of women, rated as one of the lowest in Europe (See Figure 1 for reasons of this inactivity). Women in Kosovo are more prone to work in lower paid sectors (service sector) like health, education “(40% of all women in the labor market),” while men work in higher paid sectors such as in energy, construction.

---

9 “Impact Of The Labor Law On Women In Kosovo”. 2016. *Kosovar Center For Gender Studies*.
12 The participation rate is a measure of the active portion of an economy’s labor force. It refers to the number of people who are either employed or are actively looking for work.
Figure 1: *Reason for Inactive Population 2016*

<table>
<thead>
<tr>
<th>Reason for Inactivity</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Looking after children or incapacitated adults</td>
<td>0.0</td>
<td>0.5</td>
<td>0.2</td>
</tr>
<tr>
<td>Own illness or disability</td>
<td>1.6</td>
<td>1.0</td>
<td>1.3</td>
</tr>
<tr>
<td>Other personal or family responsibilities</td>
<td>3.5</td>
<td>45.0</td>
<td>24.0</td>
</tr>
<tr>
<td>In education or training</td>
<td>17.0</td>
<td>15.1</td>
<td>16.5</td>
</tr>
<tr>
<td>Retired</td>
<td>2.0</td>
<td>1.1</td>
<td>1.5</td>
</tr>
<tr>
<td>Believes that no work is available</td>
<td>8.4</td>
<td>11.0</td>
<td>9.7</td>
</tr>
<tr>
<td>Waiting to go back to work (laid-off people)</td>
<td>0.3</td>
<td>0.2</td>
<td>0.3</td>
</tr>
<tr>
<td>Other reasons</td>
<td>7.1</td>
<td>4.6</td>
<td>5.8</td>
</tr>
<tr>
<td>No reason given</td>
<td>0.1</td>
<td>0.5</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>42.9</strong></td>
<td><strong>81.9</strong></td>
<td><strong>62.2</strong></td>
</tr>
</tbody>
</table>

According to Kosovo’s Gender Profile, the informal sector in Kosovo which is estimated to comprise about 10% of the economy is mainly consisted of women. This is due to many reasons such as: limitations in the Labor Law under maternity leave; type of work, which is mainly selling homemade products (peppers, processed foods, or artisanal products) or providing services such as housekeeping, caretaking, or hairdressing.

Further, existing sources show that from 65 thousand active businesses in Kosovo, women own approximately 5-11% of businesses in Kosovo. From this percentage, “99.9% of the businesses that women own are micro-enterprises comprised of 1-9 employees; women have on average 3 employees, compared to 5 among men-led businesses.” To begin with, women in Kosovo have difficulties to access credit and loans due to lack of collateral, while men do not have such issues since they hold almost 92% of collateral properties in Kosovo. This statement is supported by the fact that only 3% of commercial bank loans go to women.

---

17 Lumir Abdixhiku. 2016. “The Role Of Women In Kosovo’S Economy”.
19 Ibid. 17-18
Women in Kosovo are under-represented in the economy because of education. Even though this trend is changing, still women have unequal access to education, mostly in rural areas and non-Albanian ethnicities.\(^{20}\) (See Figure 2)

**Figure 2: Unemployment rate by education level and sex 2016 \(^{21}\)**

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No school</td>
<td>56.7</td>
<td>21.3</td>
<td>44.4</td>
</tr>
<tr>
<td>1-IX</td>
<td>31.3</td>
<td>22.3</td>
<td>29.3</td>
</tr>
<tr>
<td>Secondary vocational</td>
<td>31.6</td>
<td>41.4</td>
<td>33.4</td>
</tr>
<tr>
<td>Secondary gymnasium</td>
<td>22.8</td>
<td>37.1</td>
<td>25.3</td>
</tr>
<tr>
<td>Tertiary</td>
<td>11.5</td>
<td>27.8</td>
<td>17.7</td>
</tr>
<tr>
<td>Total</td>
<td>26.0</td>
<td>32.3</td>
<td>27.5</td>
</tr>
</tbody>
</table>

Thus, the some of the above mentioned factors limit women’s access to employment, placing them in under-represented position in comparison with men.\(^{22}\)

---

Does ‘Motherhood’ mean layoff or part-time work?

Over the past years, women’s employment has become an important factor in maintaining stable living standards of household. Because of this trend, the portion of household income coming from men has declined, allowing women to contribute with income in that gap.\(^{23}\) Nevertheless, since women’s biological role is to give birth, their employment situation changes. Women, who have a child, tend to switch to part-time employment or layoff. By part-time employment refers to an individual working less than 30 hours per week in their

---


\(^{21}\) "Unemployment rate by education level and sex 2016.". 2016. Askdata.


current job. So, women who switch to part-time are more likely to move to a lower skilled and low paid job. This is because of financial pressure for childcare costs. This is the case mostly with lower income mothers. For this reason, mothers prefer to work part time rather than not work at all. Working part-time reflects the preference of mothers to be around their children for longer hours in difference with mothers who work full-time.

Data from Kosovo Agency for Statistics for 2014-2015, show that most of the women (47.7%) work part time because they have to look after a child or due to family reasons (Figure 3). The percentage of ‘family/personal reasons’ has increased, and this can be due to the fact that the law on maternity leave does not have the clause which allows women to work part time (See Appendix 1 for Law on Maternity Leave in Kosovo). They either have to work full-time or lay-off. The only advantage that the law on maternity leave gives to mothers who return to work after 6 months is “using two hours of paid break daily during working hours for breastfeeding.”

Figure 3: Reason for working part-time by sex 2014-2015

<table>
<thead>
<tr>
<th>Reason</th>
<th>Male 2014</th>
<th>Male 2015</th>
<th>Female 2014</th>
<th>Female 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Looking after children or incapacitated adults</td>
<td>0.0</td>
<td>0.0</td>
<td>25.7</td>
<td>12.8</td>
</tr>
<tr>
<td>Own disability or illness</td>
<td>0.5</td>
<td>1.1</td>
<td>2.3</td>
<td>1.9</td>
</tr>
<tr>
<td>Other personal or family reason</td>
<td>1.6</td>
<td>0.7</td>
<td>20.9</td>
<td>34.9</td>
</tr>
<tr>
<td>Is a student</td>
<td>5.8</td>
<td>4.3</td>
<td>3.4</td>
<td>9.4</td>
</tr>
<tr>
<td>Could not find full-time job</td>
<td>85.5</td>
<td>86.9</td>
<td>32.7</td>
<td>24.1</td>
</tr>
<tr>
<td>Does not want full-time job</td>
<td>1.3</td>
<td>1.5</td>
<td>6.9</td>
<td>12.8</td>
</tr>
</tbody>
</table>

---

Gender Differences in Earnings

One of the issues that have continued to gain ground and attention is that of gender wage gap between men and women in the labor market. In the context of Kosovo, as a developing country, understanding wage differences or discrimination in the labor market is especially important due to the influences that it may have on education of future generations, income inequality, occupational segregation, and women’s position and opportunities. Nevertheless, there is little evidence about gender wage disparities in Kosovo. Lack of wage data in the Kosovo prevents the analysis of earnings differentials between men and women. It is quite likely; however, that they follow the pattern of many other countries in the region, where the wage gap between men and women is the highest at low education levels.

The Constitutional Framework on Gender Equality Act of Kosovo ensures that “Employers shall pay an equal salary for both males and females, for the same work and for the work of the same importance and shall also provide equal employment and working conditions and rights” and, labor inspectors are responsible for ensuring “compliance with this statutory measure, as well as other relevant provisions of applicable law governing workplace conditions, working time, pay, safety, and health”. This framework also ensures that the employer, who violates paragraph 13.5 of the Act, will be liable to a fine in the amount of €1,000 - €5,000.

Although Kosovo’s legal order ensures to have equal pay principle, women are at a disadvantage in the Kosovo’s labor market, since in most of the cases they receive lower average pay than men. Some of the reasons for this inequality are that women in Kosovo

---

30 Ibid. Article 13.5
31 Ibid. Article 13.5
are hardly employed in managerial positions, and most of employees “do not have access to information about their rights, and specifically regarding their social rights”.  

As mentioned above, there is no sufficient or updated data about wage differences; however in December 2016 a report based on Kosovo Household Budget Survey 2011 found a wage premium in favor of men in public and private sector, which is larger at the top of the wage distribution (at higher wages). This wage gap was mostly seen as a result of occupational segregation, childbearing years, lower average educational attainment, and experience (“women have on average 5 years less experience than men”). Moreover, when comparing rural and urban areas with occupational segregation, it did not seem to have a visible gender wage gap. This is due to limited occupations available in the rural areas, where most of the individuals in these areas are involved in agricultural and housekeeping jobs. For instance, from the Women’s Empowerment Index Report (WEI) done by USAID Kosovo project ‘Agro,’ it can be seen that “95% of women are engaged in agricultural activities on daily bases; therefore, time spent on other activities is close to none.”

When using the data from Figure 4 of average net monthly salary and the formula for GPG (See Appendix 2), the result tells us that gender pay gap between men and women is 8% on average. However, in larger quantiles (80th and 90th) the gender pay gap is 10% and 14% respectively. (See Figure 5) Similar trend are seen in region countries. Thus, if women have low average wages, it might disincentives them to enter the labor force or look for a job.

33 Francesco Pastore, Sarosh Sattar, and Erwin Tiongson. 2013. “Gender Differences In Earnings And Labor Supply …”, 2,3
38 “Kosovo: Gender Gaps In Education, Health And Economic Opportunities”. 2012, 15
Figure 4: Average net monthly wage by sex in Kosovo (in €)

<table>
<thead>
<tr>
<th>Gender</th>
<th>Public Sector</th>
<th>Private Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td>Man</td>
<td>326.06</td>
<td>291.24</td>
</tr>
<tr>
<td>Woman</td>
<td>300.05</td>
<td>268.16</td>
</tr>
<tr>
<td>Average</td>
<td>316.6</td>
<td>287.8</td>
</tr>
</tbody>
</table>

Figure 5: Monthly wage across quantiles in public and private sector and according to gender in Kosovo (in €)

<table>
<thead>
<tr>
<th>Sector</th>
<th>Q10</th>
<th>Q20</th>
<th>Q30</th>
<th>Q40</th>
<th>Q50</th>
<th>Q60</th>
<th>Q70</th>
<th>Q80</th>
<th>Q90</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public</td>
<td>200</td>
<td>245</td>
<td>264</td>
<td>300</td>
<td>320</td>
<td>340</td>
<td>350</td>
<td>380</td>
<td>420</td>
</tr>
<tr>
<td>man</td>
<td>200</td>
<td>249</td>
<td>280</td>
<td>313</td>
<td>326</td>
<td>350</td>
<td>360</td>
<td>393</td>
<td>447</td>
</tr>
<tr>
<td>woman</td>
<td>200</td>
<td>233</td>
<td>280</td>
<td>300</td>
<td>320</td>
<td>320</td>
<td>339</td>
<td>350</td>
<td>386</td>
</tr>
<tr>
<td>Private</td>
<td>150</td>
<td>160</td>
<td>200</td>
<td>200</td>
<td>250</td>
<td>270</td>
<td>300</td>
<td>350</td>
<td>420</td>
</tr>
<tr>
<td>man</td>
<td>150</td>
<td>170</td>
<td>200</td>
<td>200</td>
<td>250</td>
<td>280</td>
<td>300</td>
<td>350</td>
<td>420</td>
</tr>
<tr>
<td>woman</td>
<td>120</td>
<td>150</td>
<td>161</td>
<td>200</td>
<td>200</td>
<td>220</td>
<td>300</td>
<td>350</td>
<td>450</td>
</tr>
</tbody>
</table>

Educational attainment
Kosovo’s education system fails to address educational and skills training, also struggles in educational facilities, the progress of new curricula and textbooks. Even though, in general education has advanced, there are still a numerous of issues with regard to quality (in facilities, material and lecturers). Gender differences remain a concern in enrollment, literacy and job opportunities within schools. This lack of proper educational system results in a numerous of unemployed youth, who could add a significant input in growing the economy.

Gender differences are visible at every level of education but in university (Figure 6 and 7). The difference is mostly seen at the upper secondary education levels. The reason behind this could be that majority of the population lives in rural areas, and for the reason of cultural factor of patriarchy, social taboos, and economic hardship; females are less

41 “Kosovo: Gender Gaps In Education, Health And Economic Opportunities”. 2012, 1,2
prone to enroll for education. Moreover, females are accounted for 55 percent of dropouts.

**Figure 6 and 7: Gender differences in primary and upper secondary education levels.**

As mentioned above, the gender gaps within educational system are considered one of the key reasons about occupational segregations. There are two types of gender segregations: vertical and horizontal. On the one hand, vertical gender segregation is when women have fewer opportunities than men for career “progression within a company or sector”. For instance, even though there are numerous female teachers at the primary level, “there are very few appointed as directors or as education officials at the municipal level,” and as academic staff by faculty.  

On the other hand, horizontal segregation is when a specific faculty or department is mostly made up of one particular gender. An example of horizontal segregation can be found in some faculty/departments such as construction, engineering, where men make up the majority of the department, whereas education is almost exclusively a female occupation. From these evidences, we can say that there is educational segregation by

---

42 Ibid. 2-10  
43 “Kosovo: Gender Gaps In Education, Health And Economic Opportunities”. 2012. 1,2  
44 Beqiri, Theranda. 2015. "Gender Segregation In Occupation And Education In Kosovo". PhD, South East European University, 2  
45 Ibid... 3
gender in Kosovo which reflects also the occupational segregation, and the role of women in the economy of our country. (See Figure 8)

**Figure 8: Gender differences in Faculty/Departments.**

<table>
<thead>
<tr>
<th>Faculty/Department</th>
<th>Year I Female</th>
<th>Year I Male</th>
<th>Year II Female</th>
<th>Year II Male</th>
<th>Year III Female</th>
<th>Year III Male</th>
<th>Year IV Female</th>
<th>Year IV Male</th>
<th>Year V Female</th>
<th>Year V Male</th>
<th>Year VI Female</th>
<th>Year VI Male</th>
<th>Female Total</th>
<th>Male Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Philosophy</td>
<td>58.6%</td>
<td>41.4%</td>
<td>74.2%</td>
<td>25.8%</td>
<td>123.1%</td>
<td>76.9%</td>
<td>1,776%</td>
<td>23.1%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>3,253%</td>
<td>1,167%</td>
</tr>
<tr>
<td>MNO</td>
<td>60.6%</td>
<td>39.4%</td>
<td>62.0%</td>
<td>38.0%</td>
<td>494.4%</td>
<td>505.6%</td>
<td>219.3%</td>
<td>706.7%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,023%</td>
<td>1,020%</td>
</tr>
<tr>
<td>Philosophy</td>
<td>71.0%</td>
<td>29.0%</td>
<td>345.2%</td>
<td>65.8%</td>
<td>750.0%</td>
<td>550.0%</td>
<td>354.1%</td>
<td>417.9%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1,159%</td>
<td>600%</td>
</tr>
<tr>
<td>Law</td>
<td>86.4%</td>
<td>13.6%</td>
<td>1,013%</td>
<td>98.7%</td>
<td>892.0%</td>
<td>1,572%</td>
<td>918.0%</td>
<td>1,567%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>3,380%</td>
<td>2,380%</td>
</tr>
<tr>
<td>Economic</td>
<td>1,012%</td>
<td>1,190%</td>
<td>816.0%</td>
<td>1,870%</td>
<td>2,593%</td>
<td>5,023%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>4,488%</td>
<td>4,484%</td>
</tr>
<tr>
<td>Construction &amp; Architecture</td>
<td>172.0%</td>
<td>828.0%</td>
<td>123.0%</td>
<td>473.0%</td>
<td>211.0%</td>
<td>1,008%</td>
<td>75.0%</td>
<td>198.0%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>641.0%</td>
<td>1,832%</td>
</tr>
<tr>
<td>Computer/Electronic Engineering</td>
<td>233.0%</td>
<td>767.0%</td>
<td>113.0%</td>
<td>256.0%</td>
<td>252.0%</td>
<td>564.0%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>598.0%</td>
<td>828%</td>
</tr>
<tr>
<td>Mechanical Engineering</td>
<td>120.0%</td>
<td>880.0%</td>
<td>43.0%</td>
<td>243.0%</td>
<td>54.0%</td>
<td>516.0%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>226.0%</td>
<td>1,043%</td>
</tr>
<tr>
<td>Medicine</td>
<td>285.0%</td>
<td>453.0%</td>
<td>650.0%</td>
<td>321.0%</td>
<td>1,233%</td>
<td>227.0%</td>
<td>380.0%</td>
<td>278.0%</td>
<td>572.0%</td>
<td>397.0%</td>
<td>809.0%</td>
<td>-</td>
<td>1,461%</td>
<td>1,089%</td>
</tr>
<tr>
<td>Arts</td>
<td>85.0%</td>
<td>160.0%</td>
<td>126.0%</td>
<td>228.0%</td>
<td>114.0%</td>
<td>202.0%</td>
<td>73.0%</td>
<td>117.0%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>401.0%</td>
<td>308%</td>
</tr>
<tr>
<td>Agriculture</td>
<td>318.0%</td>
<td>831.0%</td>
<td>88.0%</td>
<td>267.0%</td>
<td>103.0%</td>
<td>329.0%</td>
<td>4.0%</td>
<td>1.0%</td>
<td>63.0%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>523.0%</td>
<td>1,114%</td>
</tr>
<tr>
<td>Physical Culture and Sports</td>
<td>60.0%</td>
<td>213.0%</td>
<td>34.0%</td>
<td>190.0%</td>
<td>32.0%</td>
<td>187.0%</td>
<td>27.0%</td>
<td>148.0%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>159.0%</td>
<td>519%</td>
</tr>
<tr>
<td>Education</td>
<td>654.0%</td>
<td>694.0%</td>
<td>611.0%</td>
<td>677.0%</td>
<td>930.0%</td>
<td>1,043%</td>
<td>741.0%</td>
<td>869.0%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2,508%</td>
<td>373%</td>
</tr>
<tr>
<td>ATS Ferizaj</td>
<td>66.0%</td>
<td>180.0%</td>
<td>77.0%</td>
<td>116.0%</td>
<td>81.0%</td>
<td>178.0%</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>224.0%</td>
<td>293%</td>
</tr>
<tr>
<td>Total</td>
<td>6,803.0%</td>
<td>11,524.0%</td>
<td>4,483.0%</td>
<td>7,001.0%</td>
<td>6,818.0%</td>
<td>15,587.0%</td>
<td>2,697.0%</td>
<td>4,127.0%</td>
<td>270.0%</td>
<td>635.0%</td>
<td>307.0%</td>
<td>809.0%</td>
<td>21,344.0%</td>
<td>18,020%</td>
</tr>
</tbody>
</table>

**Cultural factor**

The cultural factor influences the role of women in the economy of Kosovo. Given that Kosovo has a traditional men-centric mentality (patriarchal society), women have less opportunities in comparison with men. Despite the legal equality and acceptance in the workforce, women still have less representation in labor market and in many spheres in everyday life.47

In general, being a woman and living in a patriarchal society, means that “men have the final say in all family matters, have primary access to all social and economic resources.”48 Many of the above obstacles that women face when entering labor market are rooted in the power of traditional social norms. These norms are mostly based on Kanun (The ancient Albaninan code of Ethics), in which among many other misogynist

---
46 Kosovo: Gender Gaps In Education, Health And Economic Opportunities”, 2012, 2-10
48 Ibid.
descriptions, women do not have a right for “secession of family resources”. This idea penalizes women because in total of all property of Kosovo, women own only 15%, and this affects their eligibility for credit on banks. This is more prevalent in rural areas. Given that in Kosovo’s culture men generally stay with their parents and women join their husband’s family; parents in early ages consider the education of male as a better investment over the education of a female. Moreover, empirical evidence suggest that women in Kosovo employed or unemployed spend a lot of time doing house tasks (i.e. cooking, cleaning, looking after the children, etc.), and they do not see it as a choice but rather a duty towards the family. This suggests that the role of women in Kosovo is affected by tradition, self-discipline, obedience; and, “the expectations that women must obey first culture and then their own intellectual facility”.

---

49 Ibid.
50 Ibid.
Methodology

This report presents the role of women in the economy of Kosovo from the perspective of labor market. Quantitative and qualitative research methods were used to collect information. This research will be mostly relied on the use of secondary data. The primary data are collected through three interviews with individuals who dealt with the role of women in the economy of Kosovo, and a survey conducted with women employed in high profile jobs in public and private sector. Criteria for selecting interviewees was based on individuals’ area of expertise, in order to have different perspectives; while, criteria for selecting survey respondents was based on representativeness and randomness (every k-th) of women in high profile jobs. Due to lack of resources and time, some of the surveys were done through phone call.

Survey Guide

The survey was designed by me with assistance of my instructor. The survey consists of a maximum of 13 closed ended questions (excluding demographic questions) with expected duration of around 5 minutes per survey. Demographic questions were added at the end of the questionnaire and consist of Age, Level of Education, Marital Status, and Ethnicity. The questionnaire is designed to collect information on the opinion for access to labor market from the perspective of women and difficulties encountered by the current system. The total number of surveys conducted was more than 60; however, some of them were partially completed thus I excluded them, and analyzed the completed ones (n=60). The analysis of the surveys was done in SPPS Statistics.

Interview Guide

The interview structure was designed by me with assistance of my instructor. The interviews took from 20-30 minutes, per person. The interview was semi-structured with a possibility of additional questions or comments, towards the end. Throughout the interview I asked about the current situation of the role of women in the economy, and what could be the prospect role, if the current gap between genders is reduced.
Limitations of the study

There are several limitations to this study: territorial coverage, time, resources, and previous research. The study is based in main municipalities in Kosovo (i.e. Prishtina, Prizren, Peja, Gjakova etc.). Even though, Kosovo is small in size; there is diversity in customs and traditions among regions of Kosovo. Moreover, considering that for such topic there is need for thorough analysis and cautiousness when conclusions are drawn; completing this report simultaneously with other classes, limited the time spent on this research. Thus, time has dictated the amount of the interviews and surveys that could be carried out for this study. To continue with, financial resources have limited the amount of trips I could make to surrounding villages, in order to have the best representation and randomness for this study. And lastly, an ongoing obstacle for my study was to find updated empirical evidence research on the same or similar topic.
Findings

This section of the report is divided into two parts, each of which presents the findings on the role of women in the economy of Kosovo seen from the perspective of: 1) those who worked with women’s emancipation; and 2) women that are part of high profile jobs.

Interviews

The interviewees, who deal currently and dealt in the past with the issues concerning women and were aware about women’s current role in the economy of Kosovo; thought that it is important to distinguish between the contribution and the role of women in the economy as a whole and in the labor economy.

On the one hand, the interviewees thought that women contribute to the economy even through unpaid work, that is, care and household work; this is a type of work that is not monetized in value or compensated. Through this work, women make it possible for men to contribute to the labor economy, for which they receive material remuneration.

Obstacles

Interviewees see that when it comes to the labor economy, women in Kosovo face many obstacles, ranging from lack of opportunities for employment, to social constrains, and also to the limited time they have for contributing to the market. All these obstacles are reflected on the unemployment rate of women compared to that of men. Moreover, women in Kosovo have the highest percentage of inactive workforce population, which according to interviewees is caused precisely from the above mentioned obstacles that women face; thus, they prefer not looking for a job. But this level of inactivity also finds explanation in the societal expectations for women, that is, to work and contribute through unpaid care work, rather than through compensated market work. The role of women in economy of Kosovo is as well set by men’s perspective on their role. This is because, most of men do not see
women as a contributor to the economy, but they rather want to give to women rights only because of the law of equal rights.

The interviewees were also concerned with the high percentage of women employed in health and education sectors, which according to them are considered highly feminized professions and the most underpaid sectors; making women’s contribution undervalued. The result from all these factors is that the economy is not reaching its potential, due to unused resources.

Opportunities

When it comes to the opportunities that women have to be part of Kosovo’s economy, some of the interviewees believe that there are opportunities; but, there are some factors that influence women’s decision on participating in labor market, such as: reservation wage and social constrains. There are three factors which lead to the lack of opportunities for women in Kosovo. Firstly, it is the patriarchal culture that sees the role of women primarily as caregivers, rather than active contributors to the market economy. Secondly, it is employer’s preference to hire men, or advance men, lowering the glass ceiling for women. Thirdly, women have more trouble getting credit and opening businesses, because of lack collateral. Therefore, in general the interviewees think that Kosovo market is still unwelcoming to women; be it as employers or as employees.

Besides the current situation of women’s role in Kosovo, the interviewees believe that women’s participation is crucial for the following reasons: Women who are economically empowered are empowered in decision making in the family as well. This empowerment makes women more likely to invest in educating children, especially daughters. However, for women in Kosovo societal expectations lead to women not realizing their full economic potential.

The role of institutions

The interviewees believe that in general the institutions of Kosovo do not do much into engaging women in the economy, or providing opportunities for women. They say that, women’s emancipation in the economy is only mentioned in official documents, but the implementation of such strategies has never come in practice. Moreover, the interviewees
believe that the labor law, which only allows parental leave to the mother, contributes towards the lack of equality between men and women – be it by discriminating women in the workforce, or by discriminating men in their family time. Nevertheless, the interviewees believe that institutions have the ability to make improvements towards this issue. For instance, modifying the Labor Law in that way that there is no discrimination based on gender; policies to incentivize businesses to hire women; investing in education by giving equal and accessible opportunities for all.

On the other hand, NGOs and donor activities are believed to have played a more significant role on closing this gap. However, changing the mindset of Kosovo’s society is a challenge; therefore, there is still work to be done, in educating the communities that women should have the right to decide whether they want to work or not, and if they decide to do so, they are equally able as men, and should be treated and compensated as such.

Lastly, the interviewees described how Kosovo’s economy would look like if the participation of women in labor market increases, by which also described why their role is crucial for Kosovo. The interviewees believed that the economy would flourish; because, according to empirical evidence women who have their own income, are more likely to invest, more than 90% of it, in the family – including here education of children, improvement of household conditions, etc. Another factor would be variation of the economy, having different perspectives in implementation, and problem solving. Moreover, having more human capital engaged in the economy means using the talent Kosovo citizens possess to the fullest, which in return increase diversity in the economy. Even though, the interviewees talked about prospect outcomes, since in order to find out close estimates there is need for a proper economic model to estimate; all in all, they were sure that the end result would be positive for sure. (See Appendix 3)

Surveys

Generally, the survey respondents acknowledged opportunities of women to be employed. However, more than 55% of the respondents do not believe that there are opportunities for women to be employed in Kosovo (Figure 9).
Figure 9: In general, do you think that there are opportunities for women to be employed in Kosovo

As seen from a ‘cross tabulation’ between what the respondents think about opportunities in Kosovo and Figure 10 (‘Have you worked before’); the majority of those who have not worked before think that there are not enough opportunities. The reason for such answer can be that, those respondents found it difficult to be employed in the current occupation. Moreover, 87.5% of those who answered that ‘they ended up in that occupation because it was the only job opened to them,’ think that there are no opportunities (Figure 11). This is another explanation, on why women in high profile jobs think that in general, there are no opportunities to be employed.
Figure 10: In general, do you think that there are opportunities for women to be employed in Kosovo with Have you worked before

![Chart showing the percentage of women who have worked before, with the majority indicating no.]

Figure 11: In general, do you think that there are opportunities for women to be employed in Kosovo with How did you end up in this occupation

![Chart showing the reasons for women entering this occupation, with the majority indicating professional or academic reasons.]
The respondents were asked on whether they were interested on the occupation they were serving, and if yes why were they interested. From 60 respondents 73.3% of them were interested, 11.7% were not, and 15% of them didn’t care. The reasons why this huge portion of respondents was interested is because of pay (16.7%), learn the job skills (20%), thought it would be promising career track (18.3%), thought the job will be more challenging (16.7%), and only 1.7% were interested in their occupation because they wanted to continue family tradition (Figure 12).

**Figure 12: Why were you interested in this occupation?**
When asked about the working environment women in high profile jobs work in; they were asked on whether they have been treated differently from their coworkers or them managers. From 60 respondents 28.3% of women feel that they have been treated differently based on their gender. Nevertheless, the interest was more on knowing whether women are treated differently by managers/supervisor; and, if so how differently were they treated. Based on the responses, 25% of them believed that they were treated differently because of the gender. From this 25% of women who responded that they were treated was mainly because they were given technical and administrative work (Figure 13).

![Figure 13: Why were treated differently by your manager.](image)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have received less mentoring/instruction/support than the men.</td>
<td>13.3%</td>
</tr>
<tr>
<td>I have been given more of technical and administrative work</td>
<td>23.3%</td>
</tr>
<tr>
<td>Others pay less attention to me/ignore me.</td>
<td>13.3%</td>
</tr>
<tr>
<td>Less is expected of me than the men.</td>
<td>20%</td>
</tr>
<tr>
<td>I tend to get worse assignments than the men</td>
<td>10%</td>
</tr>
<tr>
<td>I have a worse chance of being selected for promotion than the men</td>
<td>10%</td>
</tr>
<tr>
<td>I tend to receive overly negative work evaluations</td>
<td>11%</td>
</tr>
</tbody>
</table>

Moreover, the respondents were asked whether they have been sexually harassed, and if they reported it. Based on the data, 66.7% of all respondents have never been sexually harassed, while 20% have been but rarely, 8% sometimes, and only 5% frequently. Nevertheless, from this total of 33% who have been sexually harassed (rarely, sometimes and frequently); none of them have reported this harassment. This might be due to many
reasons, some of which might be fear of physical retaliation or dismissal. This tells that public awareness of sexual harassment remains low. All these percentages, 28.3%, 25% and 30% tell that the discrimination and harassment of women based on gender in high profile jobs is not that evident/present.

Lastly, the respondents were asked whether they have made a request for maternity leave, where 45% of out of 60 respondents have made a request for maternity leave (meaning are mothers); and, 55% of the respondents have not made a request for maternity leave (meaning that are not mothers, or were not working when they became mothers). Based on the age, marital status and career occupation; this is seen as the reason for such percentage. From 45% of women who requested maternity leave, only 20% of them were not aware of maternity leave entitlement. Moreover, out of 45%, only 18.5% of the respondents were payed a lower salary before birth when the employer found out about their pregnancy, 22.2% said that this information is not applicable, and the rest were paid the same salary (59.3%). This again explains that women in high profile jobs are not prone to discrimination in regards to their pregnancy period. Most of the respondent returned to their job after birth, only 7.4% were layoff and 3.7% didn’t want to return. Out 89% of those women who returned to their job, 42% were paid below their previous salary and 50% the same salary. (Figure 14). From these data, that there are some concerning findings which confirm the disadvantageous position of women in the economy.

**Figure 14: Have you returned to the same job and the level of pay after returning**
In regards to demographics, there was no variation in ethnicity, and not much in area lived permanently; since mostly women who work in high profile jobs had to move to urban areas. There was variation in age range and monthly income. Also, most of our respondents had Bachelor’s Degree and Maters Degree, 42% and 53% respectively; and, lastly it was evident that most of our respondents were married. (See Appendix 4 for Survey questions)

Conclusion

From the evidence in this paper we can conclude that the current role of women in the economy of Kosovo is still marginal. Even though empirical data support the fact that women are an important component for an economy; in Kosovo, there is high level of educational segregation by gender which reflects also the occupational segregation in sectors and professions. Women in Kosovo are discriminated by many factors such as: the patriarchal culture, horizontal and vertical segregation in education, payment differences in work, and maternity leave entitlements.
Nevertheless, these differences and segregations were mostly noticed in low profile jobs and certain sectors; since, from surveys it was seen that women working in high profile jobs are not discriminated as much as seen from other sectors (i.e. Service sector). To continue with, findings from interviews in this paper showed that little is done from the government of Kosovo in regards to the current role of women in the economy (high unemployment rate and low participation rate), and more is done by NGOs and donor activities. However, there is a lot to be done, in order to close the gap between women and men in Kosovo’s economy (labor market); which could lead to positive outcomes for the overall economy of Kosovo.

Recommendations

- Ways to promote higher participation rate by women; by increasing awareness of importance in participating in labor markets for women.
- Since there is segregation in education and in occupations, policy makers should enforce the labor law by creating quotas for gender in each occupation, therefore the shares of females may be distributed more evenly through all the sectors. This will also expand opportunities of females for different professions while finishing their education.
• Monitoring the implementation of current Labor Law regarding gender, on implementation of paid maternity leave, paid annual leave and paid sick leave.

• Monitoring the implementation of the current Labor Law in regards to equal treatment for women and men at the workplace; and, if necessary create a new Labor Act which also deals with principle of equal pay for equal work or for work of equal value also need to be enacted.

• Improving data about gender disparity, by implementing Gini Coefficient, GDI etc. For instance, there is no updated evidence for payment differences by gender in Kosovo, therefore there is need to do such research in order to have a clear view of the current situation in Kosovo.

Works Cited

Abdixhiku, Lumir. 2016. "The Role Of Women In Kosovo’S Economy".


Assembly of Kosovo,. 2004. Law On Gender Equality In Kosovo. United Nations Interim
Administration Mission in Kosovo.

Beqiri, Theranda. 2015. "Gender Segregation In Occupation And Education In Kosovo". PhD, South East European University.


*Gender Equality In Education, Employment And Entrepreneurship: Final Report To The MCM 2012*.


"Impact Of The Labor Law On Women In Kosovo". 2016. *Kosovar Center For Gender Studies*.


Kushi, Sidita. "Women Of Kosovo: A Mirage Of Freedom And Equality".


Revenga, Ana and Sudhir Shetty. 2013. "Finance And Development". Finance And Development | F&D.


McKinsey and Company.


---

**Appendices**

**Appendix 1**
Article 49
Maternity Leave

1. An employed woman is entitled to twelve (12) months of maternity leave.

2. On production of a medical certificate the woman may commence the maternity leave up to forty-five (45) days before the expected date of birth. In the period from twenty-eights (28) days before expected childbirth, the employer with consent of pregnant women may request her to begin the maternity leave if the employer finds that the woman is not able to perform her functions.

3. First six (6) months of maternity leave, the payment shall be done by the employer with the compensation of seventy percent (70%) of basic salary.

4. The following three (3) months, the maternity leave shall be paid by the Government of Kosovo with the compensation of fifty percent (50%) of average salary in Kosovo.

5. The employed woman shall have the right, upon this Law, to extend her maternity leave also for other three (3) months without payment.

6. If the puerpera does not want to use the right in maternity leave from paragraph 4 and 5 of this Article, shall notify the employer at latest fifteen (15) days before the end of the leave, from paragraph 3 of this Article.

7. The father of the child may assume the rights of the mother if the mother dies or abandons the child before the end of the maternity leave.

8. The rights from paragraph 4 and 5 of this Article may be conveyed to the father of the child in agreement with the mother.

Appendix 2

The median, hourly earnings of all male employees excluding bonuses and excluding overtime

\[
GPG = \frac{\text{The median, hourly earnings of all male employees excluding bonuses and excluding overtime}}{\text{The median, hourly earnings of all female employees excluding bonuses and excluding overtime}} \times 100
\]

Appendix 3

Interview Questions

1. What is the current role of women in the economy of Kosovo? (In what job profiles are women in Kosovo usually employed?)
2. Do you think there are enough opportunities for women to be part of the economy of Kosovo?

3. Given the latest statistics, women’s labor participation rate is very low. What do you see as disadvantages of women not being part of labor force in Kosovo?

4. Is this a culture thing? Do only men think so, or women as well?

5. What do you believe are some reasons women would want to join the labor force in Kosovo? What are the reasons not to do so? (Example ;)

6. What do you think Kosovo’s institution does to engage more women in the economy of Kosovo, and what can they do to engage them more?

7. What do you think NGO and donor activities does to engage more women in the economy of Kosovo, and what can they do to engage them more?

8. Is gender equality a concern for men?

Appendix 4

Survey Questions

1. In general, do you think that there are opportunities for women to be employed in high profile jobs in Kosovo?
   1) Yes
   2) No

2. What is your current occupation?

3. Have you worked BEFORE?
   1) Yes
   2) No

   If YES (1) GO TO Question 3A. If NO (2) GO TO Question 4

3A. What was your previous occupation?
4. How did you end up in this occupation/career field?
   1) I was recruited for it.
   2) I volunteered for it, and it was my first choice
   3) I volunteered for it, but it wasn’t my first choice
   4) I was assigned to it/it was the only job open to me.

5. Were you interested in serving in this occupation/career field?
   1) Yes
   2) No
   3) I didn’t care

If YES (1) GO TO Question 5A. If NO and I didn’t care (2 and 3) GO TO Question 6

5A. Why?
   1) Pay/enlistment bonus
   2) Learn these job skills
   3) Thought it would be a promising career track
   4) Wanted to continue a family tradition in this field
   5) Thought this job would be more challenging than others.
   6) Other ______________________________

6. Do you believe you have been treated differently by your coworkers in this unit because you are a woman?
   1) Yes
   2) No

7. Do you believe you have been treated differently by your manager/leader in this unit because you are a woman?
   1) Yes
   2) No

If YES (1) GO TO Question 8. If NO (2) GO TO Question 9

8. If you believe you have been treated differently, how have you been treated differently?
   (Circle all that apply)
1) I have received more mentoring/instruction/support than the men.
2) I have received less mentoring/instruction/support than the men.
3) I have been given more of technical and administrative work
4) I have been given less of technical and administrative work
5) Others pay more attention to me/single me out.
6) Others pay less attention to me/ignore me.
7) More is expected of me than the men.
8) Less is expected of me than the men.
9) I tend to get better assignments than the men.
10) I tend to get worse assignments than the men.
11) I tend to receive overly positive work evaluations
12) I tend to receive overly negative work evaluations n.
13) I have a better chance of being selected for promotion than the men.
14) I have a worse chance of being selected for promotion than the men.

9. Have you been sexually harassed since you arrived at this unit? By sexual harassment, we mean unwanted sexually-oriented comments, advances, or touching.
   1) No
   2) Yes, but rarely
   3) Yes, sometimes
   4) Yes, frequently

10. If so, did you report it?
    1) Yes
    2) No

11. Does the proportion of women to men at work matter to you?
    1) No, it doesn’t matter
    2) Yes, I prefer to work mostly with men.
    3) Yes, I prefer to work where the ratio of men to women is about the same.
    4) Yes, I prefer to work mostly with women.
12. Have you ever made a request for maternity leave?
   1) Yes
   2) No

If YES (1) GO TO Question 12A, B and C. If NO (2) GO TO Question 14

12A. Were you aware of maternity leave entitlement and actual duration?
   1) Yes
   2) No

12B. Level of pay offered (pre-birth) by employers?
   1) Higher pay
   2) Lower pay
   3) Same pay
   4) Not applicable/did not discuss

13. Have you returned to the same job after maternity leave?
   1) Yes
   2) No

If YES (1) GO TO Question 13A, B and C. If NO and (2) GO TO Question 14

13B. Level of pay offered by post-birth employers?
   1) Higher pay
   2) Lower pay
   3) Same pay
   4) Not applicable/did not discuss

Demographic Questions

14. Type of area you live permanently?
   1) Rural
2) Urban

15. Which range includes your age?
   1) Younger than 15
   2) 15 – 24
   3) 25 – 34
   4) 35 – 44
   5) 45 – 54
   6) 55 – 64
   7) 65 or older
   8) Prefer not to answer

16. What is the highest level of school you have completed?
   1) No schooling completed
   2) Primary school
   3) High school graduate
   4) Bachelor’s degree
   5) Master’s degree
   6) Doctorate degree

17. What is the monthly household income, net income after taxes and fringe benefit deductions?
   1) < 500
   2) 501 to 1,000
   3) 1,001 to 1,500
   4) 1,501 to 2,000
   5) 2,001 and more

18. What is your marital status?
   1) Single
   2) Married
   3) Widowed
   4) Divorced
19. Please specify your ethnicity
   1) Albanian
   2) Other

Appendix 5

**Informed Consent Form for Social Science Research**

**RIT Kosovo**

**Title of Project:** The Role of Women in the Economy of Kosovo

**Principal Investigator:** Hana Bacaj, RIT Kosovo Student

Gërmia Campus

Dr. Shpëtim Robaj st. nn

10000 Prishtina, Republic of Kosovo

044/-373-440; hanab@auk.org

1. **Purpose of the Study:** The purpose of this research study is to explore what is the current role of women in the economy of Kosovo, what factors impact such role and what are the prospects of such role.

2. **Procedures to be followed:** You will be asked to answer *seven semi-structured questions* during this interview.

3. **Duration:** It will take about 20 minutes to complete the interview.

4. **Statement of Confidentiality:** Your participation in this research is confidential. The data will be used only for the “finding “ and “conclusion” sections, which will be mentioned in my methodology as source of primary data.

5. **Voluntary Participation:** Your decision to be in this research is voluntary. You can stop at any time. You do not have to answer any questions you do not want to answer.

   You must be 18 years of age or older to take part in this research study. If you agree to take part in this research study and the information outlined above, please sign your name and indicate the date below.

   You will be given a copy of this form for your records.
Cross tabulations enable one to examine relationships within the data that might not be readily apparent when analyzing total survey responses.