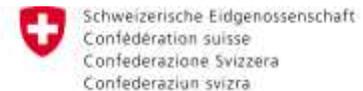

Promoting Women's Access to Economic Opportunities in the Western Balkans

Building the Evidence



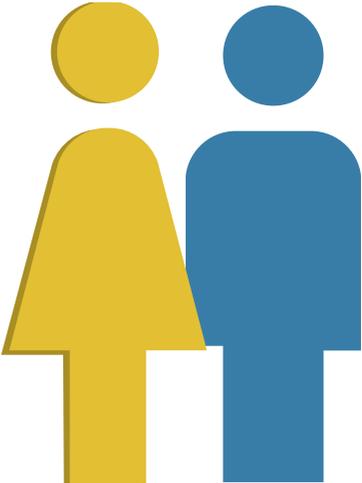
Led by the Poverty and Equity Global Practice of the World Bank, with support of the Swiss Agency for Development and Cooperation, via the World Bank's Umbrella Facility for Gender Equality.



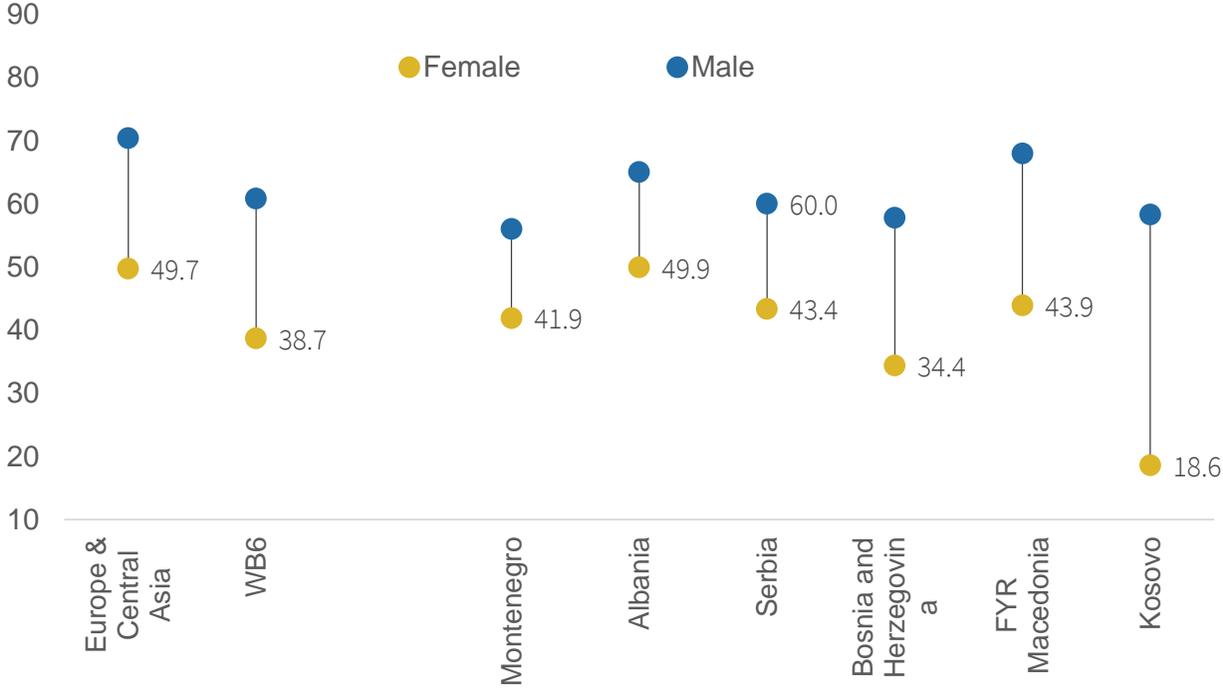
**Swiss Agency for Development
and Cooperation SDC**



Key challenge on gender equality in the Western Balkans is on women's access to economic opportunities



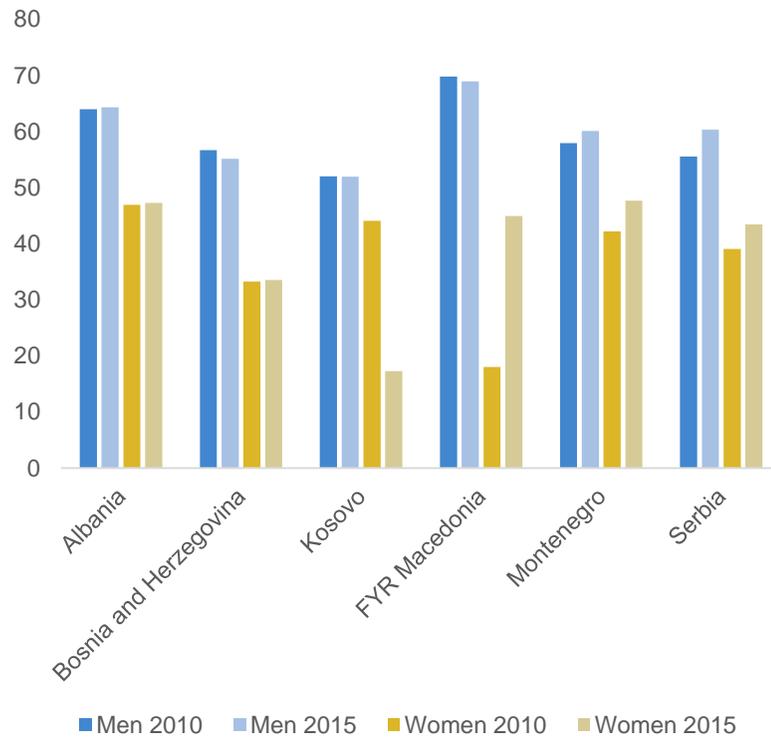
Labor force participation, % population aged 15+, by sex, 2016



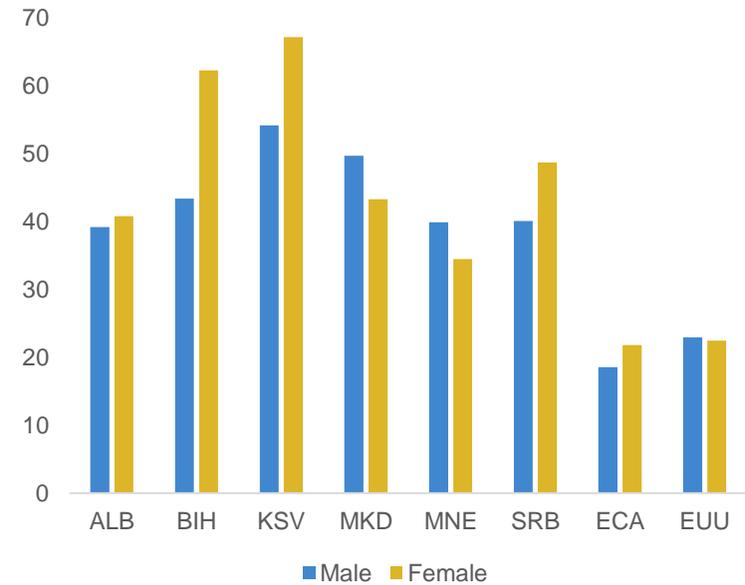
Source: World Development Indicators; for Albania and Kosovo, from statistics agency. Notes: Data is for the working age population 15+ years old. In Kosovo, it refers to the population 15-64.

Women are less likely to be economically active, particularly at young ages. When they are, they experience higher rates of unemployment across the region.

• Activity rates by sex (total population). 2010-2015



• Youth unemployment by sex (15-24) 2015



Source: SEE Jobs Gateway. Note, data for Kosovo is 2012-2015

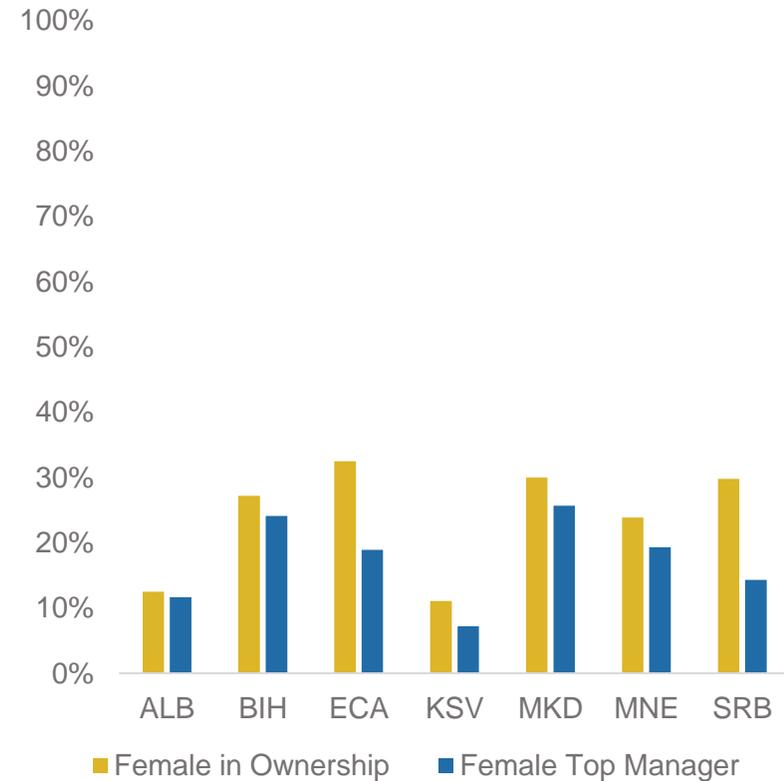


- Women are less likely than men to be self-employed, firm owners, and firm managers



- Among those who work, women earn less than men with similar qualifications

Female participation in firm ownership and management, 2013

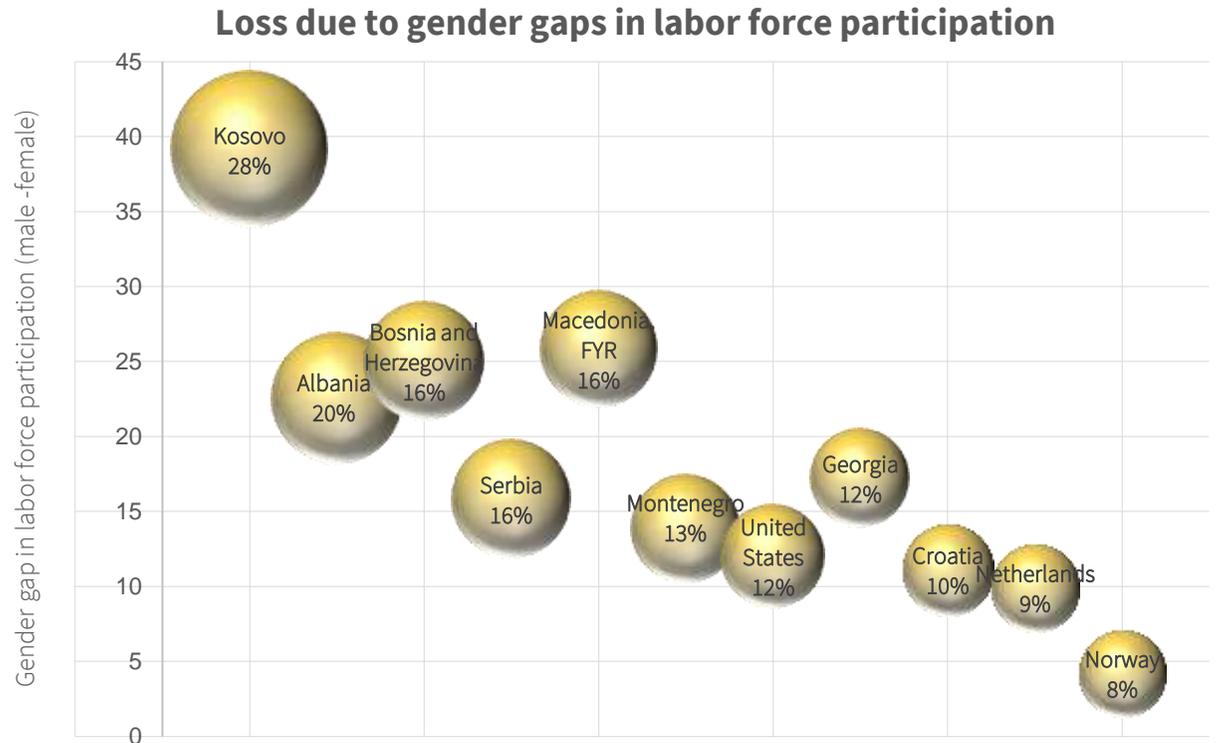


Sources: World Bank Gender Statistics

Gender inequality in the labor market leads to **untapped talent** and potential that limits economic growth prospects

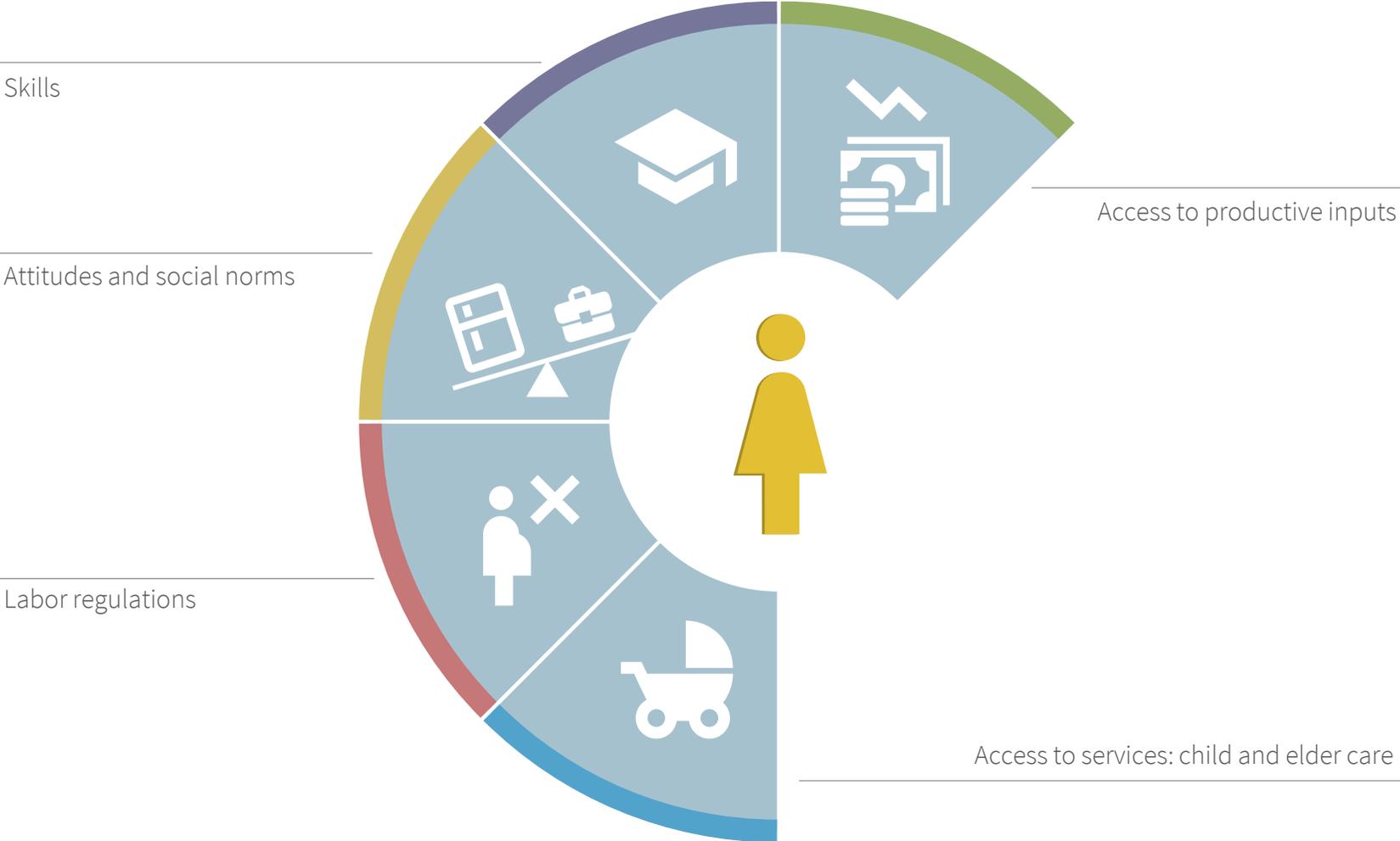
The constraints that women face result in misallocated talent, which constrains the overall economy:

- GDP could be **20%** higher, on average, if women were to participate in the labor market at the same levels as men do
- **5%** of this GDP loss is due to gap in participation of women as entrepreneurs



Sources: Cuberes and Teignier (2015)

What keeps many women out of economic participation? Important knowledge gaps exist



Objective of the program

Strengthen the knowledge base and evidence on gender disparities in access to economic opportunities in Bosnia and Herzegovina, Kosovo, FYR Macedonia, and Serbia, in order to inform policymaking

2013 to 2018 program, with financial support from the Swiss Agency for Development and Cooperation under the World Bank's Umbrella Facility for Gender Equality



Objective of this presentation

**Provide an overview
of main activities and
findings of the program
and implications for
policy**

2 individual survey data collected,
covering 7,000 individuals in 2
countries in the region

5 firm-level survey data collected,
covering 3,200 thousand firms in 4
the region

23 policy notes, papers or reports
prepared

10 consultations, events or training
conducted

The program at a glance

Child and elder care

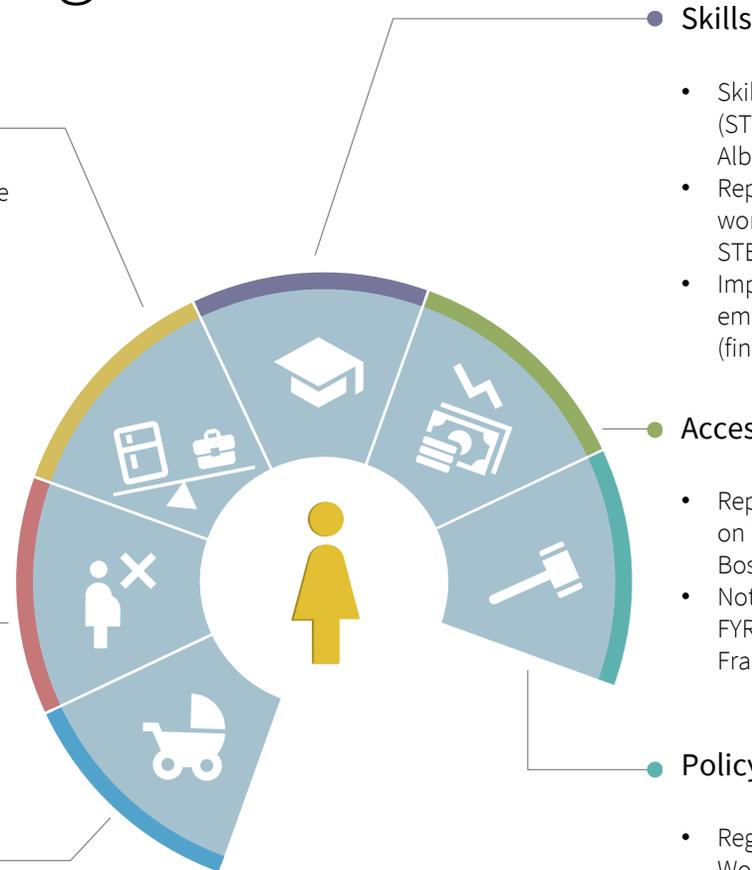
- Report “Perceptions and Demand for Childcare And Eldercare Services in the Western Balkan. A Qualitative Study” (2016)
- Country notes “Why Should We Care About Care? The Role Of Childcare and Eldercare” (2016)
- ECA-wide report “Why Should We Care About Care? The role of informal childcare and eldercare in aging societies in the ECA region” (2015)

Labor regulations

- Note “Maternity Leave and Women’s Labor Market Status in Kosovo: Five Key Messages” (2015)

Attitudes and social norms

- Qualitative surveys on shared prosperity and jobs: national report for BiH
- ECA-wide report “Voices of Europe and Central Asia: New Insights on Shared Prosperity and Jobs” (2016)



Skills

- Skills Towards Employment and Productivity Surveys (STEP) in Serbia, Kosovo, Bosnia and Herzegovina and Albania (household and employer-level surveys)
- Report “Are there skills differences between men and women in the Western Balkans? Findings from the STEP surveys” (2018)
- Impact evaluation of the “Yes You Can: Building Socio-emotional Skills among students in FYR Macedonia” (final paper, 2018)

Access to productive inputs

- Report, Knowledge brief and firm-level dataset on “Access To Finance For Female-led MSMEs in Bosnia and Herzegovina” (2018)
- Note on “Women’s access to land and property in FYR Macedonia: What Changes in the Legal Framework are Needed?” (2018)

Policymaking and the cost of inaction

- Regional and country notes on “What works for Women” (2016)
- Regional Leadership training on gender equality reforms (2014)
- Working Paper on the economic cost of gender gaps in the labor markets (2015)
- Policy Notes per country on “Promoting Women’s Access to Economic Opportunities” (2017)

Selected Main Findings



Child and elder care Supply and Demand assessments



Caring about care



Objective

To assess the demand and supply for childcare and eldercare services in three locations in the country to understand how much of a barrier care demands were for women's economic participation



Countries

Bosnia and Herzegovina,
Kosovo, FYR Macedonia,
Serbia



Output

Summary notes per country, regional report with qualitative findings, and inputs to ECA-Wide report "Why Should We Care About Care? The Role Of Childcare and Eldercare" (2015)



Sources and data

Survey of supply in each country (quantitative and observations) Desk review of the literature and national regulation. Qualitative data: focus groups with parents of children and/or caregivers of elderly (men, working women, non-working women)



Main messages for Bosnia and Herzegovina

- Limited availability of affordable formal child care services.
- There is a conflict between social perceptions of child care, work and motherhood, which are becoming more open; and norms that disapprove of the use of child care centers by mothers.
- Demand for formal child care services, particularly by parents perceiving benefits for child's development and by those working or willing-to-work women with little or no informal child care support.
- Supply of residential care for the elderly is below potential demand and characterized by insufficient infrastructure and staff capacity.
- Social norms are a strong deterrent for use of residential elder care while use of day-care centers and home-based formats –if available– would be more compatible with prevailing standards of filial obligation.
- Quality is important for potential users of formal care services and the main challenges of the existing supply involve human resources as well as materials, curriculum and learning quality, for the case of child care, and human resources for the case of elder care.



Main messages for Serbia

- Limited availability of affordable services characterizes the relatively low utilization of formal child care services, particularly in rural areas.
- There is demand of formal child care services, and this includes child care services for all ages and not only 3 and above.
- The demand for child care services is voiced predominantly by parents perceiving benefits for child's development and working (or willing to work) mothers.
- Relatively progressive in social norms vis-à-vis the region, the perceptions of formal care services are mostly positive (both for children and elder).
- Day-care centers and home-based formats –if available- would be more compatible with prevailing standards of care for the elder.
- Quality is important for potential users of formal care services and the main challenges of the existing supply involves human resources.



Main messages for Kosovo

- Limited availability of affordable services (and of services at all in some areas) underlies the relatively low utilization of formal child care services.
- There is demand of formal child care services, voiced predominantly by parents perceiving benefits for child's development and working (or willing to work) mothers.
- Supply of elder care is characterized by lack of day-based services and limited and expensive availability of residential care centers.
- Social norms are a strong deterrent for use of residential eldercare while use of day-care centers and home-based formats –if available- would be more compatible with prevailing standards.
- Quality is important for potential users of formal care services and the main challenges of the existing supply involve child-staff ratios and infrastructure (for child care) and infrastructure and safety features (for elder care)

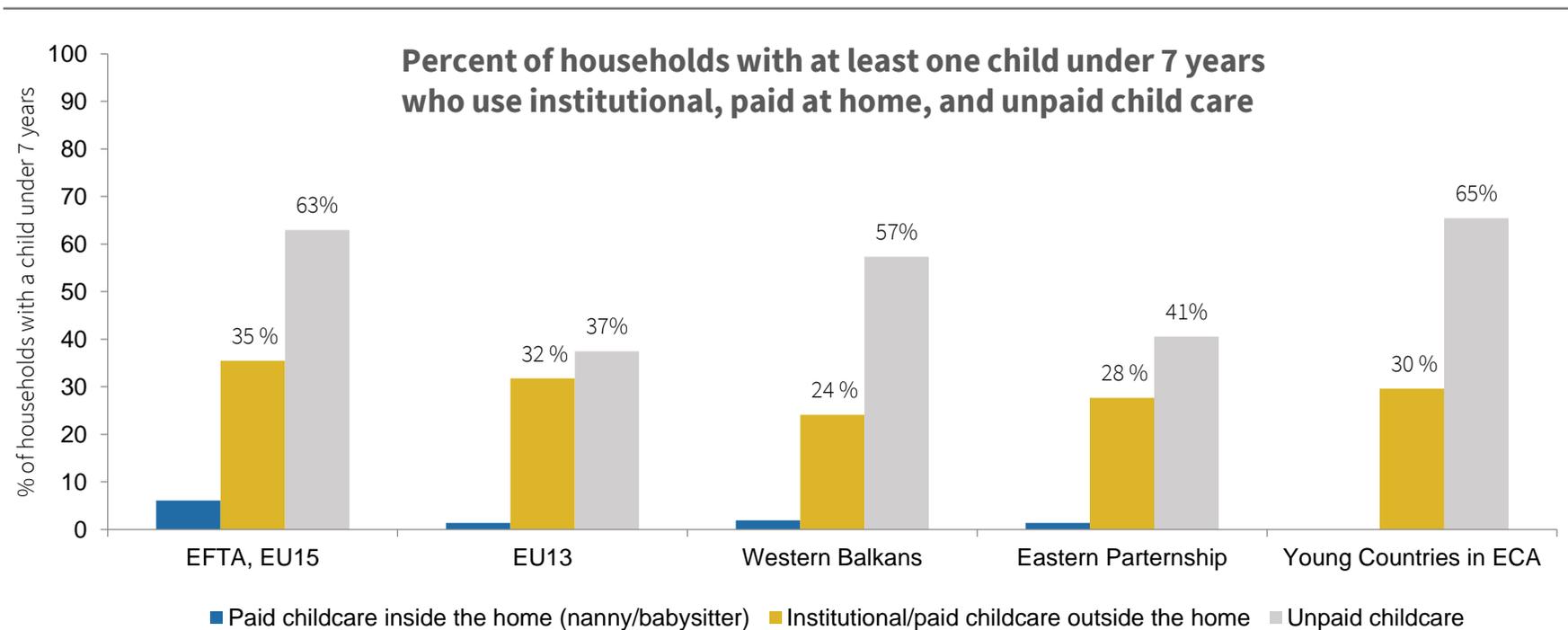


Main messages for FYR Macedonia

- Limited availability of affordable services underlies the relatively low utilization of formal childcare services.
- There is demand of formal child care services, voiced predominantly by parents perceiving benefits for child's development and working (or willing to work) mothers.
- Supply of eldercare is characterized by lack of day-based services and limited and expensive availability of residential care centers.
- Social norms are a strong deterrent for use of residential eldercare while use of day-care centers and home-based formats –if available- would be more compatible with prevailing norms.
- Quality is important for potential users of formal care services. FYR Macedonia scores high in terms of quality provision of childcare, however that is not the case in eldercare provision with challenges in every dimension, particularly in infrastructure and safety features

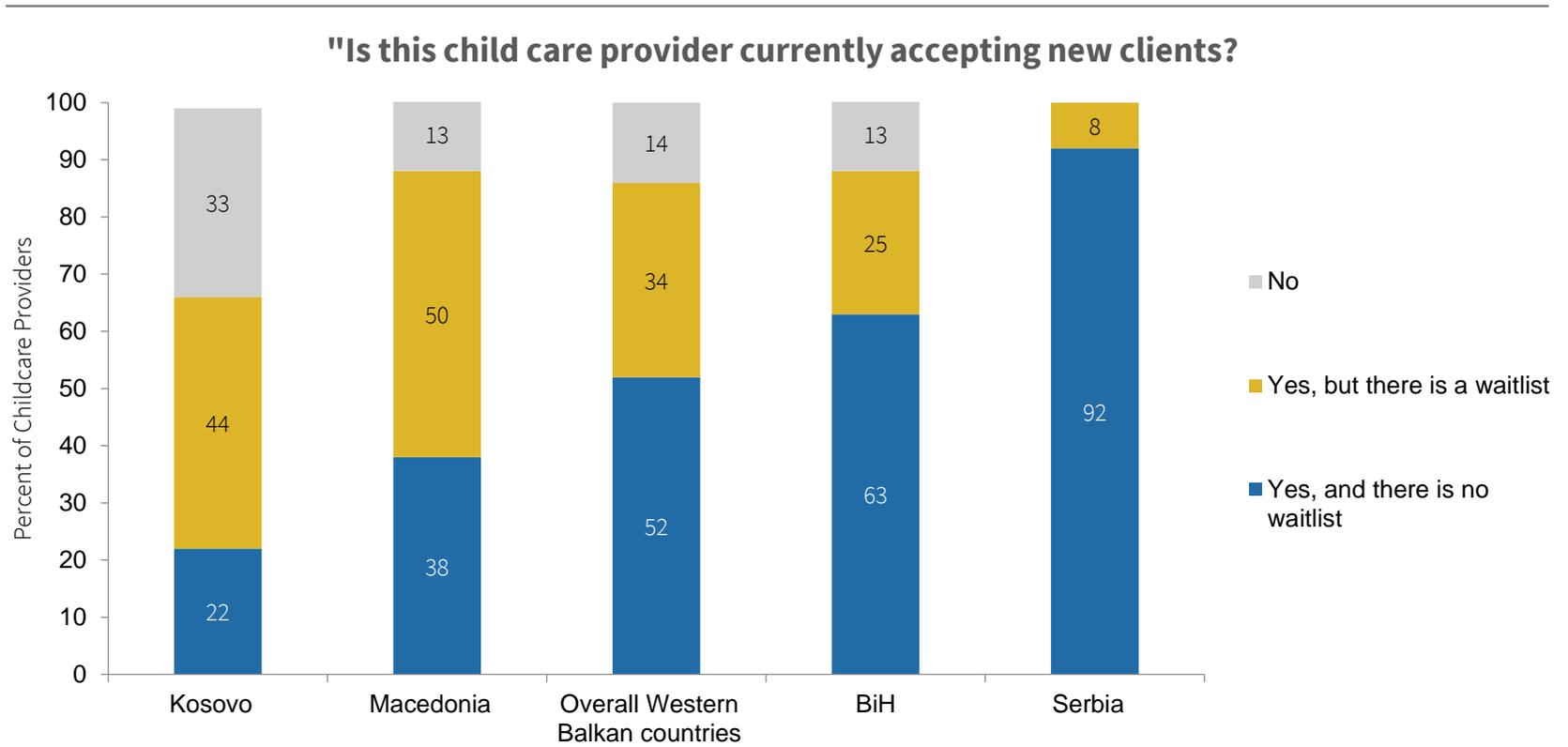


Child care in the Western Balkans is mostly done at home



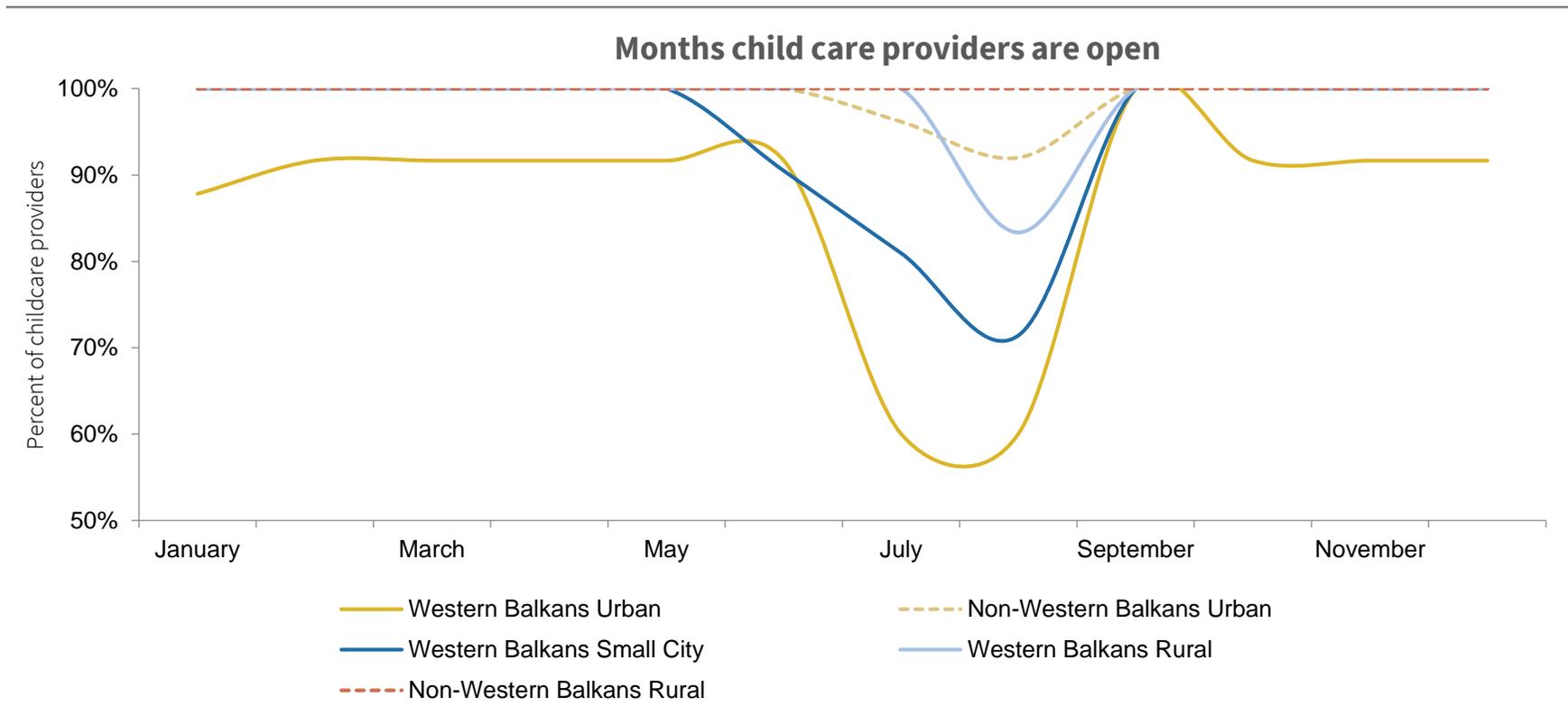
Source: Gender and Generations Survey (latest wave) and own fieldwork data (2014 data for Armenia, Bosnia and Herzegovina, Kosovo, Kyrgyzstan, FYR Macedonia, Serbia, and Ukraine).

About half of child care providers are not accepting new clients. Nearly a third refer clients to a waitlist.



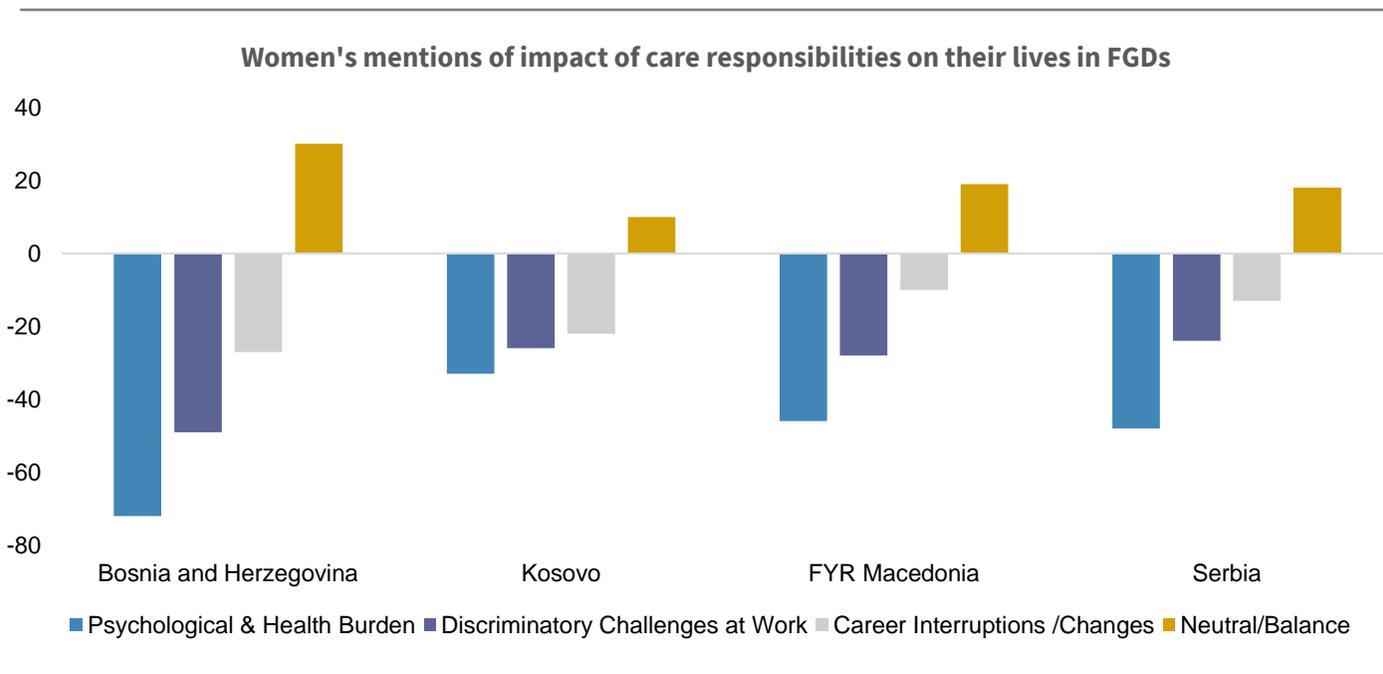
Source: own fieldwork data (2014)

Even when a child is accepted into a provider, the family may not be able to use the childcare services during the summer months



Source: own fieldwork data (2014)

Lack of child care services impacts women disproportionately, including in their labor market engagement



Source: own fieldwork data (2014)

Labor Regulations



Maternity and family leave in Kosovo



Objective

Present evidence on the potential impact of maternity leave on employment in Kosovo, as maternity provisions can influence: (i) women's willingness and ability to participate in the labor market; (ii) firms' willingness to hire women of childbearing age, and hire them as full-time employees



Countries

Kosovo, with regional benchmarking



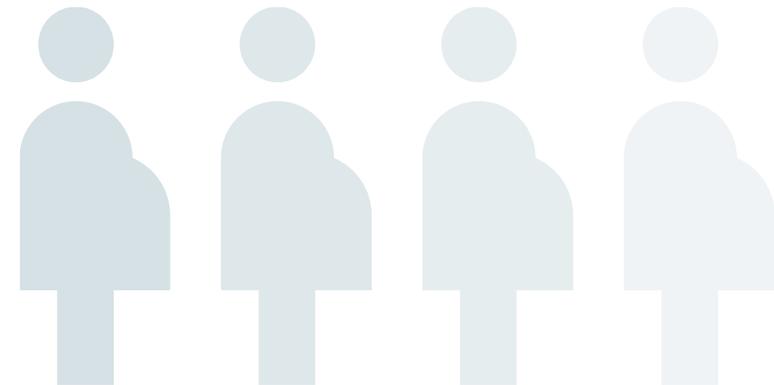
Output

Note "Maternity Leave and Women's Labor Market Status in Kosovo: Five Key Messages" (2015)



Sources and data

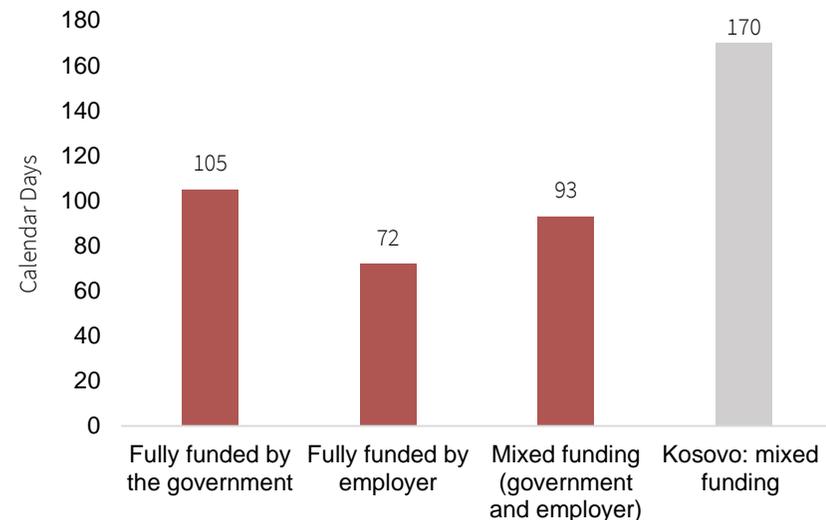
- Women, Business and the Law 2016 Database (173 countries)
- Desk review of the literature
- Qualitative surveys: focus groups and in-depth interviews



Five key messages

1. Kosovo's maternity leave is long compared to other countries
2. The financial burden related to maternity leave is borne largely by employers in Kosovo
3. Employers in Kosovo report high direct and indirect costs from hiring women associated with maternity leave provisions
4. Take up of full maternity leave benefits in Kosovo seems low and women perceive discrimination in the labor market related to pregnancy and family responsibilities
5. Additional barriers to employment limit women's access to jobs in Kosovo: access to childcare, flexibility of work arrangements, social norms.

Average length of Full Rate Equivalent Maternity Leave by Funding Type around the world



Two-thirds of paid maternity leave in Kosovo is borne by the employer (113 days of FRE) – not in line with ILO recommendations

Reforming maternity leave is part of the agenda on equal access to opportunities

1. Reforming family leave in Kosovo to:

- Reducing discriminatory hiring practices towards women, particularly in the private sector
- Increasing take up of maternity leave benefits among employed women

2. Beyond changes to family leave provisions, additional policies:

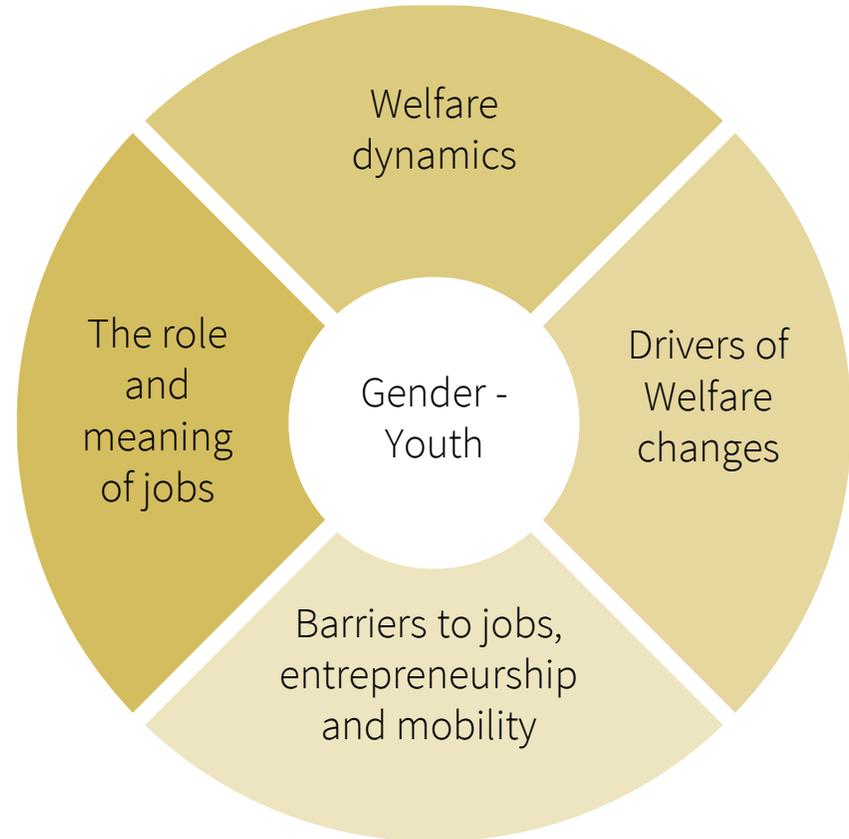
- Access to affordable and quality child care
- Alongside flexibility in work arrangements





Attitudes and social norms

Going beyond quantitative data: Qualitative surveys on shared prosperity and jobs



Social norms that limit women's access to economic opportunities persist in the region



“Yes, our husbands should support us and allow us to have rights and benefits... when the husband does not allow you to work you don't work.”

Woman in rural Kosovo

“There are fewer jobs available for women. My husband is an engineer, and his company employs mainly young men. It is risky to employ a young woman because women must take care of children.”

Employed woman from rural Serbia



“Approximately, 90% of the business deals are settled in restaurants or bars. And that's not a suitable place for women, especially not in this kind of environment. You'll get labeled immediately.”

Woman in FYR Macedonia

“There are certain traditional attitudes towards women. Men prevent women from working; they say it is a shame for women to work. She has a university degree and he is a craftsman. That is the position of women in this society.”

Employment agency official in Bosnia and Herzegovina

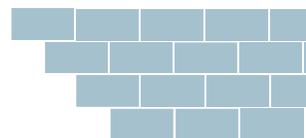
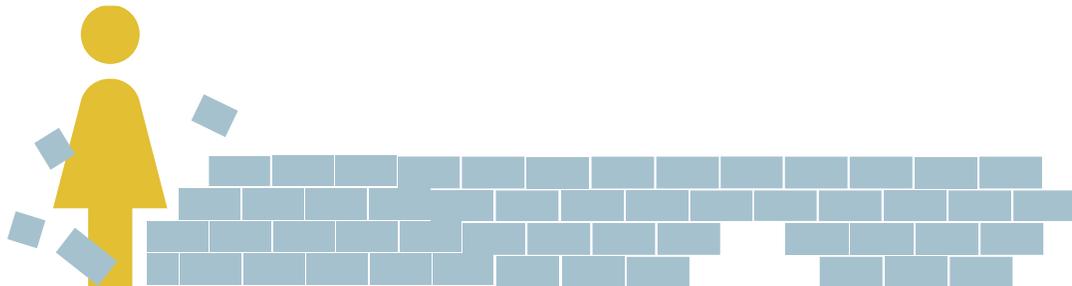
Social norms as a barrier continues to be a blind spot in diagnostics and policies

The diagnostic and policy toolkit must be expanded to tackle “non-traditional” barriers to jobs (connections & access to information and social norms)

Do more to overcome social norms that limit access to economic opportunities, especially for women



- Shifting aspirations through mentoring, role models and media campaigns
- Innovative approaches to engage employers (e.g. gender certifications and behavioral interventions to address hiring biases)
- Access to quality, affordable child care



Skills



Skills Towards Employability and Productivity Surveys (STEP)

Objective

To assess the skills adults have and the requirements of skills among employers. For the first time, gender-specific questions were added to the employer questionnaire.



Countries

Albania (employer), Bosnia and Herzegovina (employer), Kosovo, and Serbia (household and employer). We also use the 2014 FYR Macedonia survey



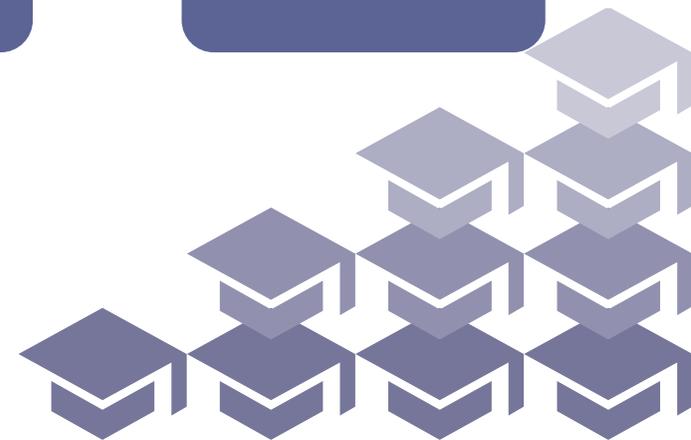
Output

Dataset (to be available in the micro-data catalogue of the World Bank), and a regional report on skills supply and demand (2017)

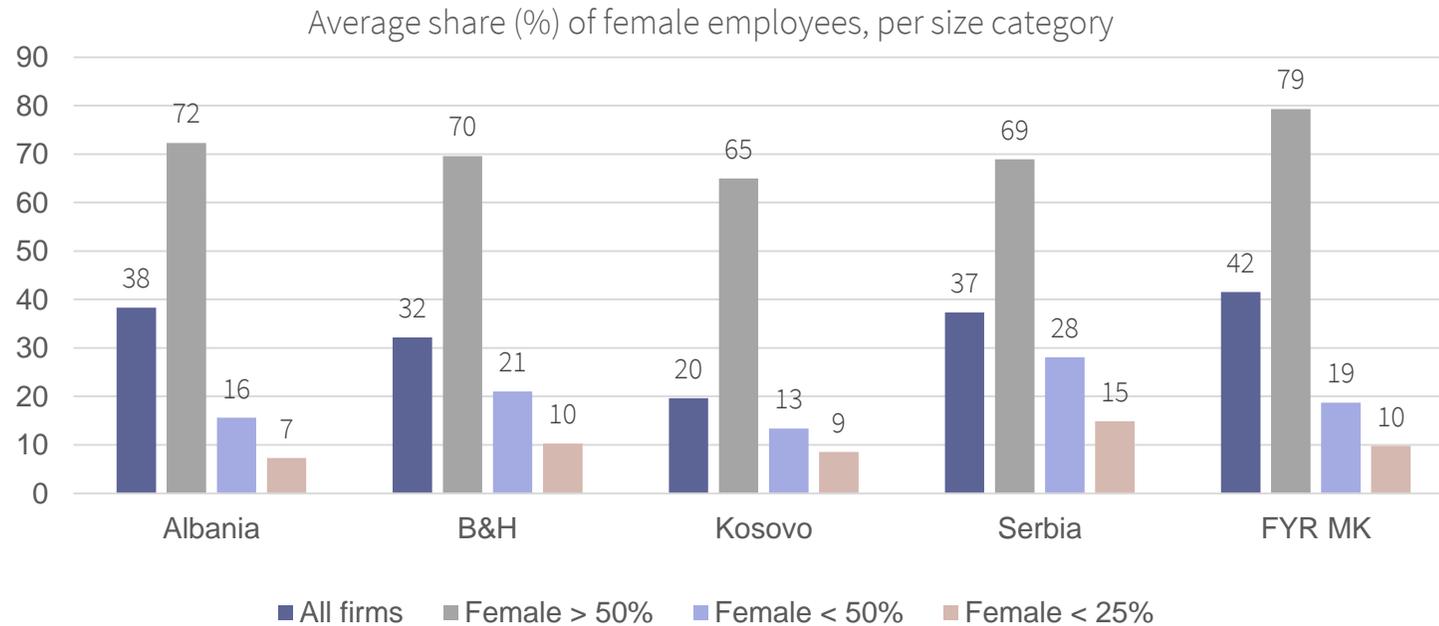


Sources and data

- Representative employer surveys (new data collection)
- Representative household (individual) survey (new data collection)



There are fewer firms with majority female employees, and when women are less than half of employees, they don't account for more than 1/3 of employees



Source: STEP surveys in each country (2013 for FYR Macedonia, 2016 for Serbia, 2017 for Bosnia and Herzegovina and Kosovo)

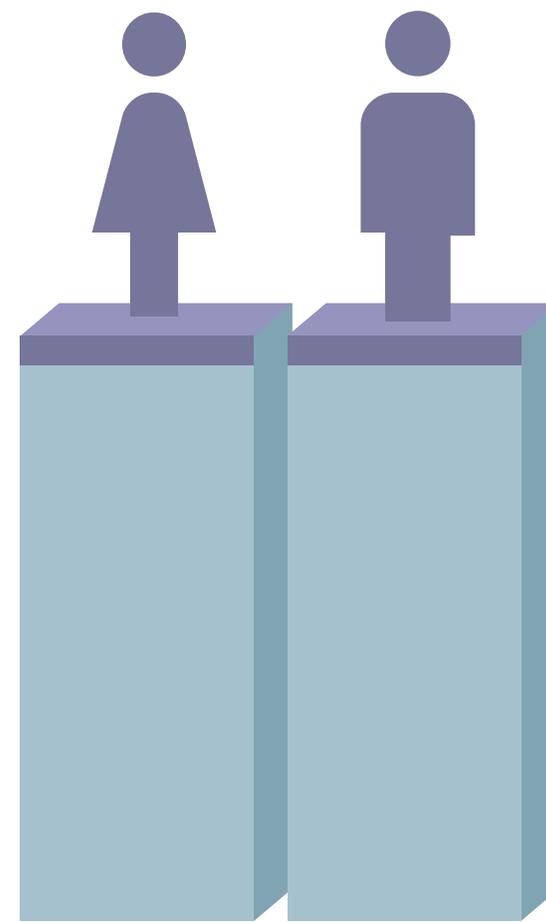
Firms where women work differ from male dominated firms in some key aspects: they are fewer, smaller in size, and (somewhat) more likely to be outside the capital city.

There are no significant gender differences in skills profiles

There are some differences between the skills profiles of women and men but these are likely to reflect occupational segregation

What skills do women use on the jobs? Women use general cognitive information processing skills (numeracy, reading, computer), problem solving, and especially interpersonal skills, they learn new things on the job and they work autonomously. They use fewer skills associated with male dominated occupations (driving, repairing equipment, operating machinery).

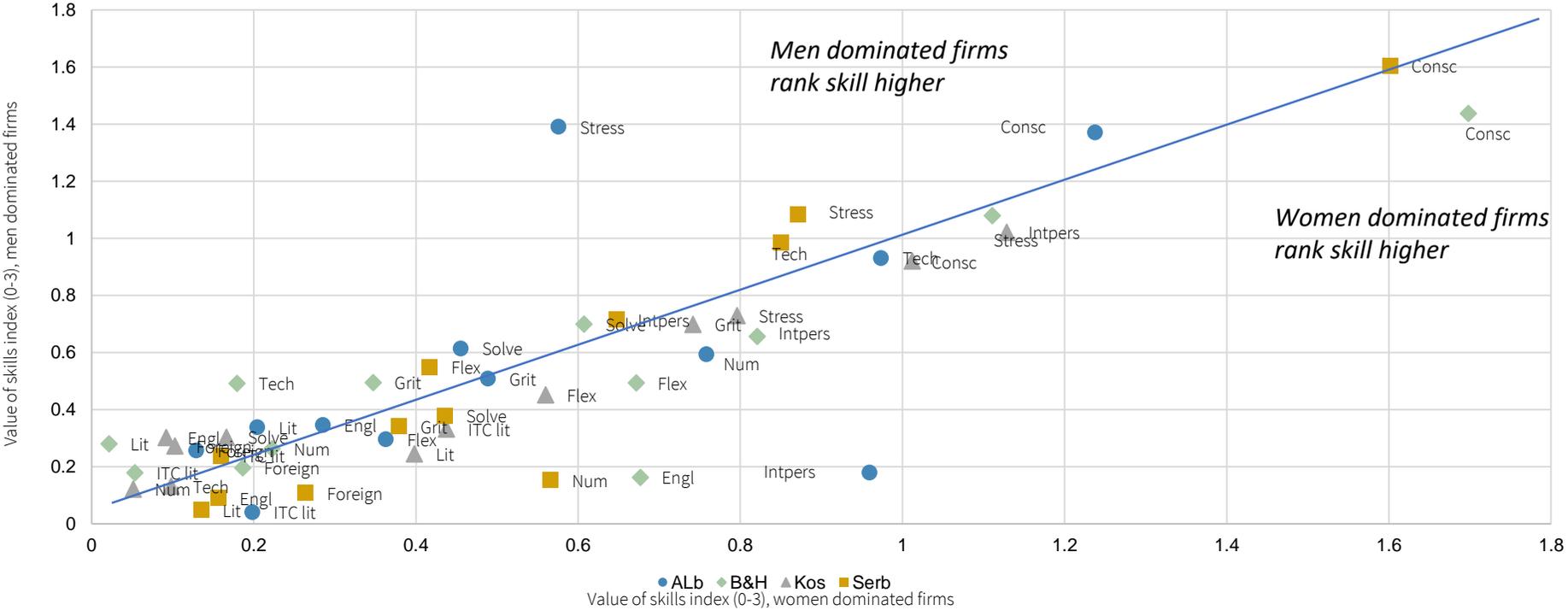
Women and men have similar levels soft skills. Women are rating lower in emotional stability in FYR Macedonia and Serbia (this includes stress resistance) and decision making. These differences are somewhat more pronounced for young people (ages 20-34) but overall, gender differences are significantly smaller than between people with different levels of education.





Most firms are happy with the level of skills of their work force, but women dominated firms, especially small ones, are more skills constrained than men dominated firms.

Women and men dominated firms rank skills very similarly.
Type A workers (managers, professionals, and technicians)– index for ranking of skills



Returns to skills and education are important, although skills matter more for women

If we look at what is the most important factor for differences in earnings for wage workers, over demographic characteristics (age, gender, mother's education level, marital status), education, and even skills, Jobs characteristics: sector of work and occupation provide the strongest contribution to earnings.

Skills matter: more than education, and more than experience (except for females in Serbia). In fact, years of experience do not matter for women.

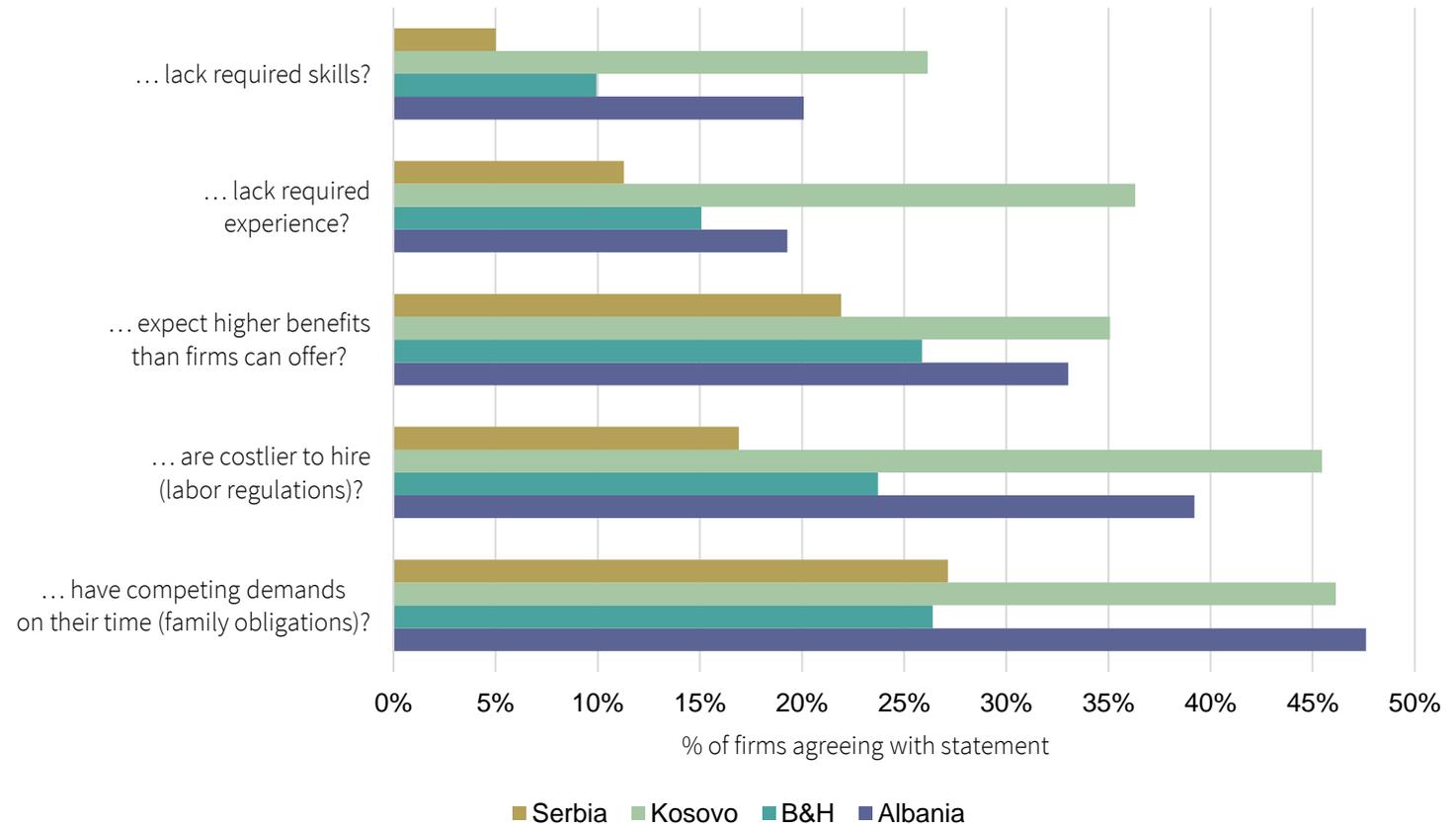
- Skills much more important among young workers
- Returns to skills are higher for women than for men, in Kosovo and Macedonia, this holds for all working age population as well as young workers (20-34). In Serbia, skills contribute little overall (but higher for men, especially for younger workers).
- Returns to skills are higher than returns to tertiary education (which are not significant in Serbia)
- Generic skills are most consistently linked to earnings for the entire working age population but information processing skills matter more for youth.
- The pay-off to information processing skills is higher for young men than for young women in Serbia and Kosovo



There are other constraints for hiring women: family obligations and labor regulations



When hiring women, are there issues because they...



FYR Macedonia 'Yes You Can' Program on Socio-emotional skills



Objective

To test an intervention to increase socio-emotional skills (with emphasis on perseverance) and reduce stereotype threat among middle school students.



Countries

FYR Macedonia



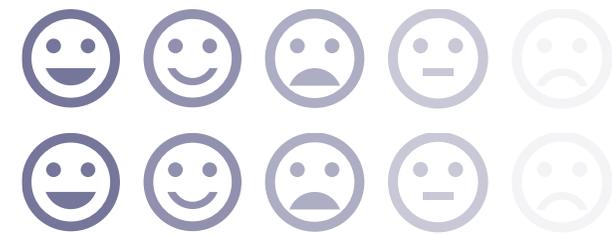
Output

Impact evaluation Report (2018)



Sources and data

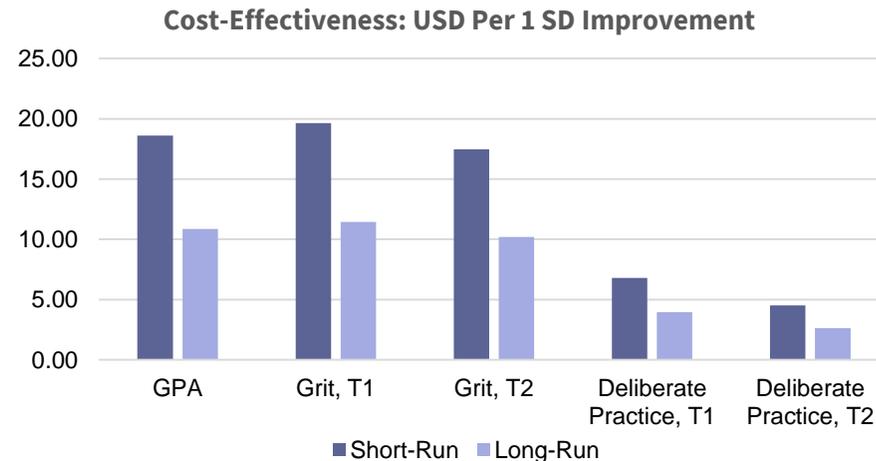
- Intervention with 23,421 students of 6th and 7th grade in FYR Macedonia. Both baseline and endline survey.
- 5 week lessons



Attitudes and beliefs about effort can be changed

- The program worked through teachers and directly with students to promote a change in attitudes and beliefs about:
 - Effort and Grit (perseverance)
 - Self-efficacy
- All students saw a positive increase in their socio-emotional skills
- Teachers, after a one day training, also reported change in beliefs on the value of effort and their role in incentivizing it
- The program had a positive impact in the grades of one specific sub-group: Roma students, who were especially targeted with anti-stereotype messages.

- Gains in grades among Roma students are equivalent to 2 full weeks of schooling.
- The intervention was very cost-effective, about \$18 per student in the short run (including design costs), to \$10 per student in the long run, for changes in grades, and less than half of that for changes in beliefs.





Access to productive inputs

Bosnia and Herzegovina Access to Finance Gender Survey



Objective

Present evidence on the status of access to finance for MSMEs in the country, identify gender-specific barriers to access to finance, and shed light on those practices that have indirect gender impacts by disproportionately burdening the smaller and informal firms in which women's participation is concentrated.



Countries

Bosnia and Herzegovina



Output

Survey Report/Knowledge Brief "Access to Finance for MSMEs in BiH with a Focus on Gender" (2017).
• Dataset and questionnaire



Sources and data

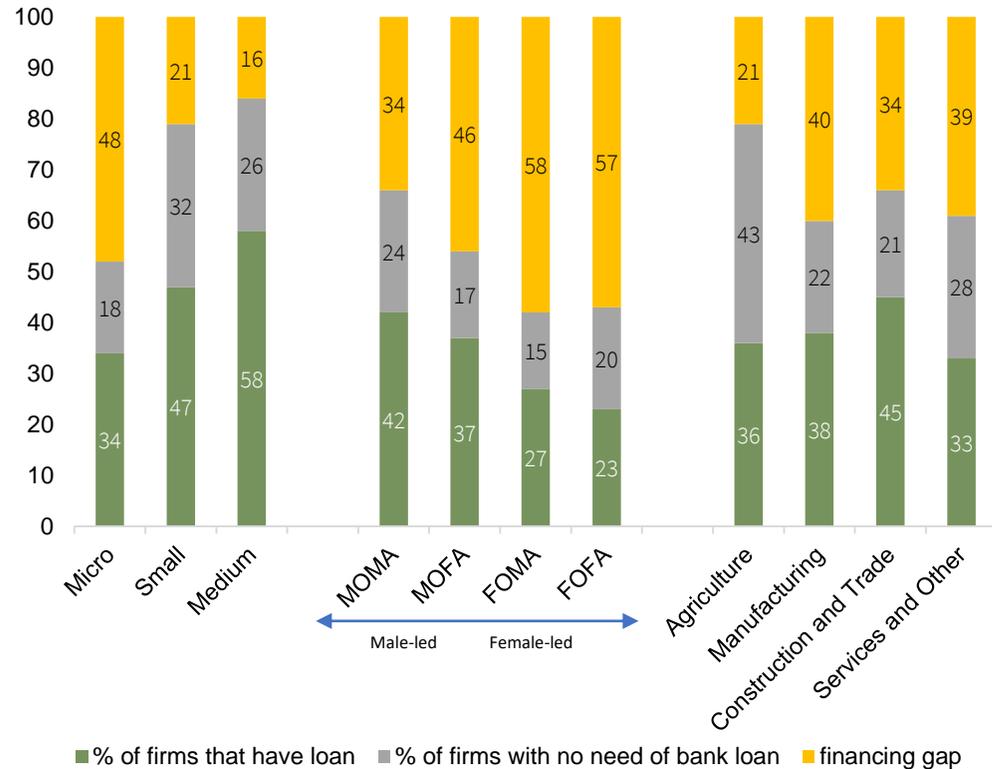
Nationally representative survey of 542 enterprises conducted in BiH between September 2016 and February 2017
• Desk review of existing literature/data



Six key messages

1. Female-led MSMEs play a vital role as job creators, driving female participation in the economy and boosting inclusive GDP growth.
2. In BiH, female-led firms are concentrated in low productivity sectors and tend to be smaller, on average.
3. One of the primary constraints reported is one of social perceptions – entrepreneurship is reported as being stereotyped as a ‘masculine’ undertaking.
4. Female-led enterprises showcase lower use and more prominent barriers and obstacles when it comes to the use of financial products and services.
5. Female-led MSMEs in BiH perform well on some financial capabilities metrics but fall behind on increasing the profitability of their firms, analyzing and developing business opportunities, and getting information and advice.
6. Moreover, high financial stability scores do not positively correlate with access to finance.

The financing gap is larger for microenterprises, female run businesses as well as manufacturing and services sector



MOMA - Majority Male-Owned and Male-Managed
 MOFA - Majority Male-Owned and Female-Managed or with Female-Influenced Management
 FOMA - Majority Female-Owned and Male-Managed or with Male-Influenced Management
 FOFA - Majority Female-Owned and Female-Managed

Policy recommendations to improve A2F of Female Entrepreneurs



1. Support Policy Reform and Regulations to Improve the Business Environment for Female-led MSMEs
2. Boost Financial Education and Management Capabilities of Female Entrepreneurs
3. Provide Advisory Services to Financial Institutions to Operationalize Business Case for Serving Female-led MSMEs
4. Develop Dedicated Support Programs aimed at Expanding Supply of Credit for Female-led MSMEs
5. Address Social Constraints that Limit Women's Ability to Lead and Grow MSMEs
6. Continue to Address Data Gaps



The legislative framework on access to land and property



Objective

Define what are the legal changes needed to promote women's access to property and land registration



Countries

FYR Macedonia (to complement work done by GIZ, FAO and WB in the region)



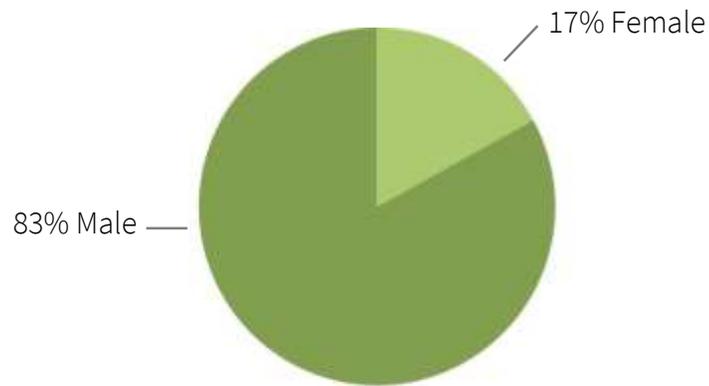
Output

Note on legal review for women's access to property and land registration



Female ownership of property is very low across countries

Female and male property owners in FYR Macedonia (%)



“Fathers here **own the assets** and then they give them to the son, so women rarely get any property to start their own business.”

Man in urban Serbia

Legal Assessment of women's access to property in FYR Macedonia

Similar challenges than in the other countries in terms of barriers for women to access land

Changes in the legal framework have been identified to mandate that:

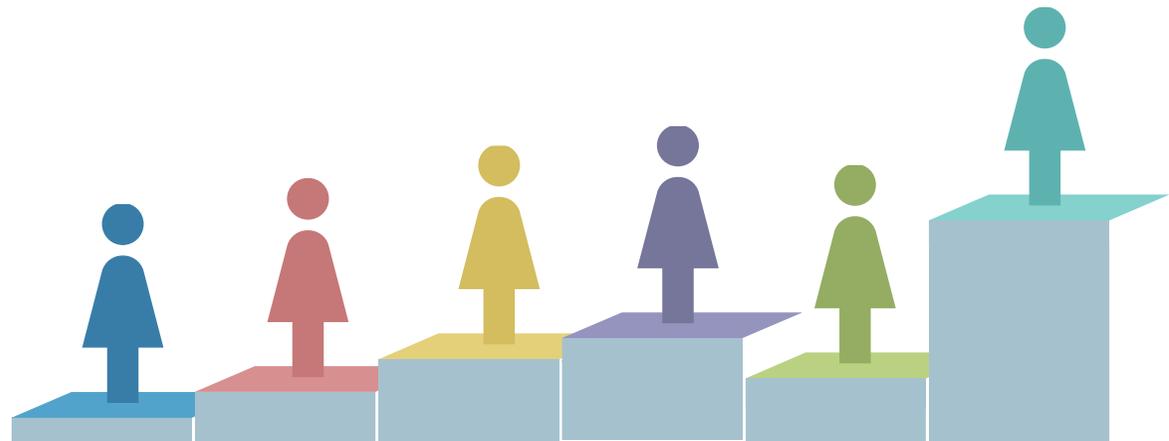
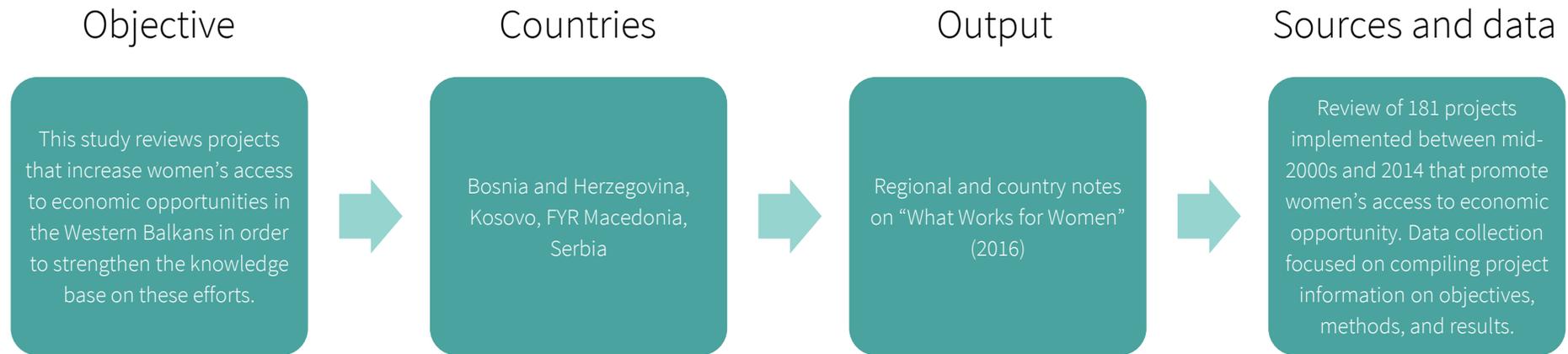
- the property acquired in a marriage is directly registered as joint property,
- the consent from a spouse that is not registered as owner of a land or property acquired in a marriage must be obtained before any land or property transaction, including leasing;
- the consent from a spouse that is not registered as owner of a land or property acquired in a marriage must be obtained before the land or property is leased to anyone



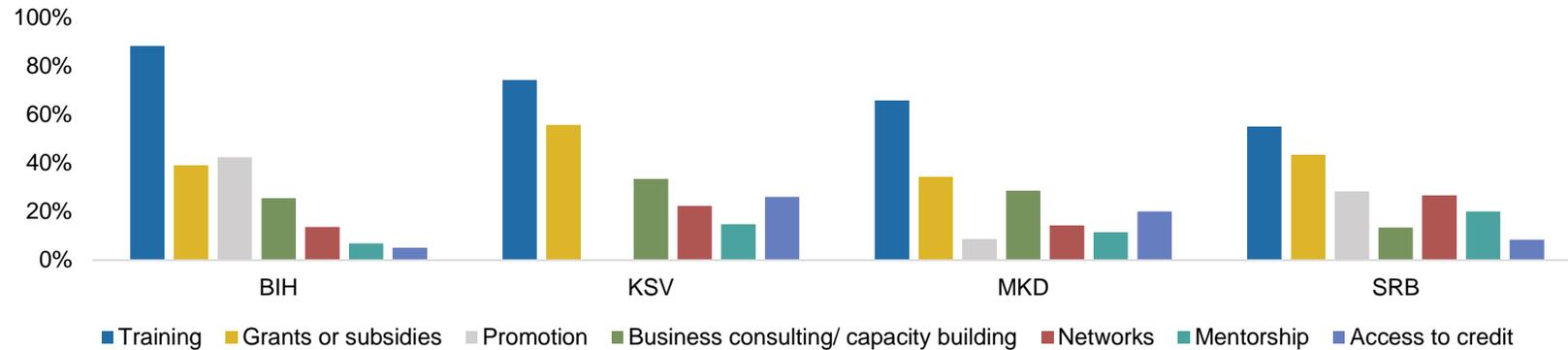
Policymaking and the cost of inaction



What are the ongoing policy efforts? What Works for Women in the Western Balkans



Little is known about what is working and what is not



1. Projects focused largely on entrepreneurship and training as an intervention method (graph shows intervention type by country)
2. Information on projects monitoring and evaluation is not readily available
 - 80+ % percent of projects report having monitoring and evaluation in place; less than half monitor impact on outcomes
 - The lack of outcome focused evaluations limits analysis of what is working
 - A lot of efforts, but no comprehensive picture of these interventions and their effectiveness



Coordination and improved monitoring and evaluation are critical

More rigorous and publicly available monitoring and evaluation

- Monitoring and evaluating at the outcome level (instead of number of people trained → skills, employment, earnings)
- More collaboration across stakeholders : who is doing what and how?
- Better mechanisms for exchange of information on projects/programs



Involving other partners towards gender equality: leadership training



Objective

Build leadership capacity among stakeholders working on promoting gender equality, with a focus on public and private collaboration



Countries

Regional



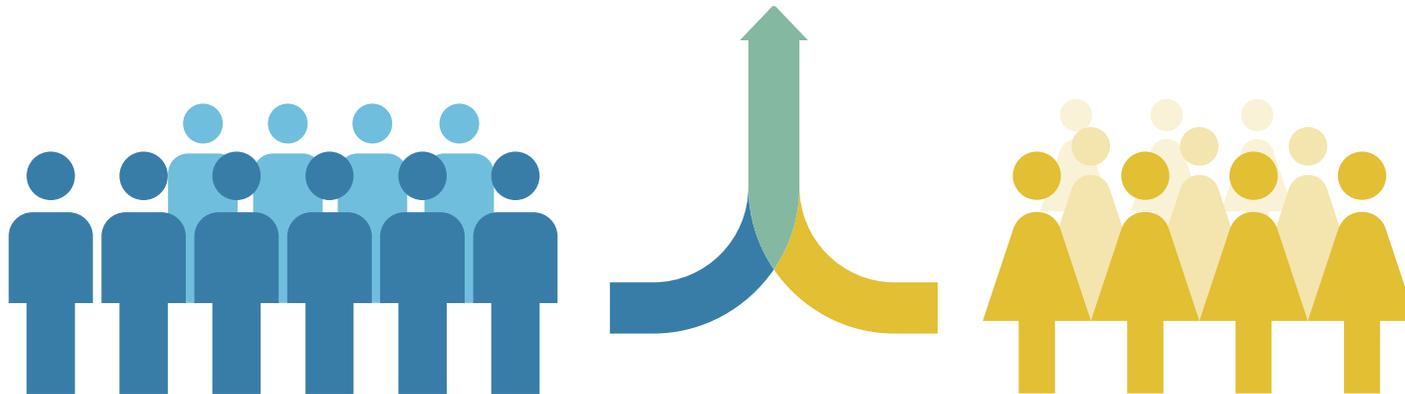
Output

18 participants from 4 country teams in the Greater Than Leadership (GTL) training on Public Private Collaboration for Gender Equality in Employment in the Western Balkans (June 2014 in Montenegro), with 6-month follow up.

Teams develop reform ideas and worked together to clarify reform objective, define six- month goals, identify stakeholders, explore communication strategies, and build action plans.

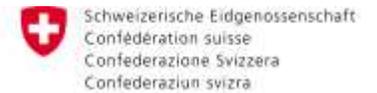
Takeaway messages

- Raising women's economic participation is not a 'zero-sum game' → there is much to gain from ensuring equality in access to economic opportunities
- There is an important role for evaluation and policy testing, including documenting failures
- Policy actions that tackle multiple barriers are needed to break the negative circle of low female labor market attachment and prominence of the household/care provider role for women
- The more we know, the more effective policy can be





Thank you



**Swiss Agency for Development
and Cooperation SDC**