

national
study

economic
diversification
for women
living
in Albanian
rural areas

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LIST OF ACRONYMS

CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
DSA	Development Solutions Associates
EC	European Commission
ECD	European Commission Delegation
ETF	European Training Foundation
FAO	Food and Agriculture Organization
GOA	Government of Albania
GPI	Gender Parity Index
GTZ	German Agency for Technical Cooperation
GVA	Gross Value Added
HBS	Household Budget Survey
HH	Head of household
ICT	Information Communication Technology
IDM	Institute for Democracy and Mediation
INSTAT	Albanian Institute of Statistics
ILO	International Labor Office
IPRO	Immovable property Registration Office
ISB	Institute of Contemporary Studies
LSMS	Living Standard Measurement Survey
LFS	Labor Force Survey
MADA	Mountainous Areas Development Agency
MARDWA	Ministry of Agriculture, Rural Development and Water Administration
MDG	Millennium Development Goal

MEDTE	Ministry of Economic Development, Trade and Entrepreneurship
MoYSW	Ministry of Youth and Social Welfare
NGO	Non-Governmental Organization
NSDI	National Strategy for Development and Integration
NRSWGE	National Report on the Status of Women and Gender Equality
OECD	Organization for Economic Co-operation and Development
SME	Small and Medium Enterprises
TUS	Time Use Survey
UN	United Nations
UNDP	United Nations Development Program
UNOPS	United Nations Office for Project Services-Program for the Support of Albanian Refugees and Population
USAID	United States Agency for International Development
VET	Vocational education and training
WB	World Bank
WEAI	Women's Empowerment in Agriculture Index

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EXECUTIVE SUMMARY

During the last two decades the socioeconomic and institutional transformations taking place in Albania have had significant impact on Albanians' perceptions and behavior regarding gender. High levels of unemployment, poverty and low access to economic opportunities has strengthened the inequalities between men and women. This study aims to provide an overview of differences in roles, access to resources, behavior, and status between women and men in rural Albania focusing on women's socio-economic development. The study provides evidence of gender inequality in rural areas and urges for support to women in rural areas, especially in the following areas:

1. LAND RIGHTS INEQUALITY

The main issue regarding gender equality with regard to access to assets in rural areas is land rights. Despite the need for detailed regulation of land division between family members in case of marriages, the legal framework is not discriminative towards women. However, the application of legal norms in rural areas is frequently unsatisfactory. The distorted application of the legal framework norms and regulation is rooted in the poorly organized and implemented process of land distribution (in the early 1990s), the prevalence of customary rights, as well as the low awareness of the rural population on land rights. More than 80% of the land titles are named after the head of household or former head of household (father-in-law, father or grandfather). Our analysis findings show that women from distant and remote areas, living in a family with low land size per capita, with low information on land, no access to extension services and perceiving high levels of inequality with regard to family decision-making have higher odds to experience inequality regarding land rights compared with male members of the family.

Moreover, where share of income from agriculture are higher compared to total income and the respondent is older, the odds to feel equal regarding access to land are smaller.

RECOMMENDATIONS:

- Incentives should be granted to farmers for the registration of land titles by reducing the fees and other procedural costs.
- Rules for the registration of the land title should consider the inclusion of the all family members in the land certificate.
- Application of sex disaggregated recording of IPRO documentation.
- Awareness campaign should be undertaken in rural areas by local government and civil society in order to increase information about legislation on women's land rights and promote gender equality.
- Local government should constitute special offices to provide information on legal rights.
- Set up bonus criteria for individuals that provide joint title of land ownership when applying for agriculture subsidy grants.

2. UNEQUAL FINANCIAL CONTRIBUTION PERCEIVED

The contribution by women and men to household income affects the level of participation in decision-making. It appears that the role of male as a breadwinner is still dominant in rural Albania. Only 7% of women declare to contribute more than half of the money in the household. However, women contribute significantly to farm activities, but, since men deal with commercialization of farm produce, it is perceived that such incomes come from men. Our analysis shows that age, gender (in this case - being male), years of education and being employed in off-farm activities increases the odds of a family member contributing to household income. The weak role of women in contributing to family income increases their

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propensity to be involved in unpaid work and be responsible for domestic chores. Cash management is also a prerogative of men. Men have more access to services and enjoy freedom to move and travel, while women are impeded by their routine work in agriculture and family chores. Men are slightly more informed than women regarding almost all spheres of socio-economic life in rural areas and have paid more visits to all the agencies except for health centers. Most of respondents (both men and women) do not have sufficient information regarding start-up procedures, municipality services, employment services and state financial support services. Services like pension schemes and land rights agencies are roughly known by respondents (almost 50% of all respondents do have some information on these services).

RECOMMENDATIONS:

- Improving understanding of women economic contribution by studying women and men role in all type of farming and other productive activities.
- Expand women's abilities to pursue economic opportunities through implementation of accessible and flexible programs that aim to promote women entrepreneurship and employment.
- Provide entrepreneurship modules, coaching and training in order to enhance women's personal and social skills, therefore building up their self-confidence and capabilities. Provide tailored financial and sales training packages for women's production groups in order to increase their accessibility to local markets.
- Targeted interventions should be focused on building a business-friendly environment, facilitating access to policy support, improving the provision of financial products and business consultancy mechanisms.
- Employment promotion and entrepreneurship promotion agencies at local and regional level should open pilot offices in rural areas. State employment services, agriculture directories and METDE delegated

agencies in cooperation with Municipalities are the potential institutions to create such services using already existing infrastructure.

- Women's position in agriculture should be regulated. Since there are difficulties to recognize the women economic role in the family, legislation is needed in the area of family helpers in agriculture in line with EC directive 2010/41 on women in self-employment.

3. RURAL WOMEN'S ENTREPRENEURSHIP

Entrepreneurship in rural areas is still very weak. The survey found that less than 20% of respondents declare to have their household incomes derived from off-farm self-employment. Only 22.4 % of SMEs are concentrated in rural areas. Overall, businesses led by women represent 28% of total and are located mostly in urban areas (87%), especially in Tirana (47.5%). Women entrepreneurs lead small firms (95% of the enterprises led by women have less than 5 workers), focused on low value-added production, in highly informal sector such as retail, hotels and restaurants, and other service sectors. In rural areas, except for the agriculture sector, all the other sectors are underrepresented (less than 25%). This is further proof of scarce economic diversification in rural areas as well as inadequate opportunities for off-farm business creation, particularly for women. Weak financial support, lack of knowledge on feasible business startups and lack of skilled labor force are the most important factors ranked by the respondents for such a unsupportive business environment.

RECOMMENDATIONS:

- Promotion of flexible training based on and expanded use of mobile training centres.
- Expansion of guarantee schemes of credit with defined targets for rural women beneficiaries.

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- Promotion of local incubators for stimulating entrepreneurial activities in rural areas.
- Establishment of women entrepreneur networks as new modes of information exchange.
- Promotion of activities and business models which overcome challenges related to physical distances and cultural barriers (e.g. processing and selling under production groups organizations).
- Support women engagement in associations and local decision-making.

4. RURAL LABOUR MARKET PARTICIPATION

Rural labour markets offer not many opportunities for women. As a result, rural women have lower employment rates than men (60% compared to 67.4% for men). Unemployment rates are increasing overall but figures are controversial when disaggregated by area. However, the unemployment rate for rural men in the last decade has increased by 10%, while the same indicator for rural women has nearly doubled. Labor market participation rate for women, especially young women, is very low. Women are clearly discouraged from seeking off-farm jobs and are overwhelmingly involved in agriculture. Indeed, a high share of women is contributing family workers that are they provide unpaid labor for the family farm. Our survey shows lack of awareness of both women and men regarding pensions and social security scheme.

RECOMMENDATIONS:

- Local administrations should increase efforts for job creation in rural areas providing better access to information, fiscal incentives, etc.
- Fiscal incentives should be provided to those SME located in rural areas that employ women.

- Increase mobility at local and regional levels by investing in local transport.
- Training services, employment services and market information systems should be focused more on rural women's needs.
- Implement proactive training and employment programs specifically targeting women and girls.

5. ENGAGEMENT AND CONTRIBUTION IN AGRICULTURE

More than 70% of women and men, in both the diagnostic and comparative surveys, consider themselves informed about agriculture, ranking agriculture as a primary sphere of interest. Although the share of family farms owned by women is very small (it is similar with the share of women-headed households) the majority of women are “hidden farm leaders”. Women are engaged in all activities related to livestock since they perform almost all operations. They are also involved with land tilling, planting, plant servicing, harvesting and grading. Men often purchase agriculture inputs, irrigate, apply pesticides, and transport products to markets and sell farms produce. Men are responsible for particular transactions or decision-making such land leasing agreements and are also slightly more involved in deciding which crops to grow.

It appears that women are more confined to the house and farm environment and perform most of the manual work (less physically demanding but more intensive and repetitive work) while men are more likely to manage cash and engage in trade relationships with both input suppliers, purchasers and third parties (state body, local institutions, advisory services) and sales of produce. Men are freer to travel and own or have access to motor vehicles. In addition, women may feel uncomfortable engaging in agricultural networks which are mostly dominated by men.

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RECOMMENDATIONS:

- Reduce women's barriers to some services, by offering special financial packages for women, opening women's information offices and improving guarantee schemes that facilitate credit for women.
- Train financial institutions representatives on gender equality.
- Provide training for women on crop safety and quality, post-harvest and milk storage and processing, and agriculture cash crops (fruits, maps, protected crops and high value farming) as well as marketing and pricing in order to reduce the segregation of roles and improve women's access to markets.

6. EDUCATION AND TRAINING

Education in rural areas is a crucial factor for women's employment. In rural areas, there are more males than females with a high school or university degree. The important characteristics of girls' education in rural areas are: (1) low availability of preschool education, (2) low attendance in high school and (3) lower enrollment in vocational schools. Quality evaluations (Census of Population and Housing and PISA survey) raise concerns about the deterioration of education system in rural areas. Low investment in infrastructure and human resources, and the distant location of many VET institutions are some of the causes of this challenging situation. Additionally, few women participate in training programs due to inadequate time, distance and the way training programs are organized (male dominance and improper planning of the event).

RECOMMENDATIONS:

- Promote preschool education in rural areas for its dual effect – it increases quality of education for children and reducing childcare load for rural women.

- Improve perceptions on the advantages of VET by promoting VET in national media, focusing on the agriculture field.
- Improve curricula and strengthen business-VET relationships.
- Reduce the barriers for rural girls and women by addressing challenges faced by those living in remote areas (e.g. transportation, housing, scholarships especially for VET, etc).
- Provide training programs for teachers focused on innovative methods of teaching as well as dual and blended learning methods.
- Adopt the concept of school networks as suggested by World Bank Reports (WB, 2014)¹.
- Training providers should use strict measures for including professional women among advisory services and training service staff.

7. ACCESS TO FINANCIAL SUPPORT

There is evidence of a poor access of women to state or donor financial support. Lack of networks and advocacy, and the existence of male dominated information channels reduce women's access to financial support. While only 3% of women stated to have applied for grants, the share of men is much higher at 10%. Moreover, official figures show that the number of women beneficiaries is 5 times smaller than men (in the best case scenario). Women are seen as “wives of farmers” instead of farmers in their own as suggested by a FAO report (FAO, 2015).

1 In rural Albania 68 percent of the schools have at least one other school in the same areas. Therefore, vulnerable schools may benefit from their peers both in academic staff and experiences if government promote rezoning and break the existing stratification. For instance, the agriculture VET in Cerrik have three other schools in distance of 1 km: the vocational school for economy, the Turkish funded private school and the general public high school. The three of them perform much better and people from rural areas make attempts to enroll the students in these schools rather than enrolling in the agriculture one (although food and residence is provided).

RECOMMENDATIONS:

- Reduce the financial illiteracy of rural women (e.g ad hoc training programmes).
- Develop a guarantee fund for credit programs for women in rural areas.
- Support women and women groups to apply for government-funded or donor-funded grants by introducing gender-based criteria (e.g. ranking) for funding schemes.
- Increase women participation in agriculture associations, by increasing trust and promote the associations work in rural areas.

8. ACCESS TO AGRICULTURE ADVISORY SERVICES

Another factor of disparity is the unequal access of women versus men farmers to agricultural advisory services. Previous studies show that women in rural areas, especially those born in the last three decades and without access to agricultural vocational education, have less access to agricultural advisory services. Women's access to any services is constrained by patriarchal perceptions concerning participation and role of women, improper venues and time for meetings and a male dominance in the advisory services staff. A higher access is observed with regards to veterinary services and services provided by the agriculture inputs store salesman.

RECOMMENDATIONS:

- Agriculture advisory services should be reformed in order to transform the top-down approach inherited from the past and to provide a demand-driven service equally accessible for men and women. A gender-balanced staff should be supported.

- Services such as inputs to shops salespersons should be oriented towards supporting women farmers by engaging women community leaders and women production groups.
- Increase ICT information such as web-based and mobile-based information.
- In order to overcome barriers related physical distances, a better use of media should be considered by promoting special programs for local radio and TV stations targeting rural women's socio-economic key concerns.

Overall, a more holistic approach is needed in expanding social services. In order to increase women's participation and the effectiveness of these services, trust needs to be built between local communities and women in particular on one hand and local institutions on the other, by strengthening women's participation in local decision making (council, group of elders, association's representatives and decision bodies). Local governments should expand their role as interlocutor of associations and networks promoted by civil society or private service providers. Participatory processes should be used to increase women access to information and expand women networks.

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1. INTRODUCTION

For decades the international conventions have acknowledged the critical contribution of women in agriculture and rural development. Reports on the role of women in rural areas converge on the fact that rural women are key agents for achieving the economic, social and environmental changes required in the developing world. However, rural women's rights and priorities remain insufficiently addressed in legal frameworks, national and local development policies, rural programs, and investment strategies at all levels worldwide (UNWOMEN, 2015). Women in rural areas around the world continue to face serious challenges in carrying out their multiple productive and reproductive roles within their families and communities, in part due to lack of rural infrastructure and essential goods and services.

Policy agenda has been progressing on addressing the problems of rural women. The Beijing Platform for Action (UN, 1995) broadly addresses rural women's needs and priorities among the 12 critical areas of concern. Two key objectives of development policy, which are women's empowerment and reduction of gender inequalities, as also delineated by the third Millennium Development Goal (MDG3), were adopted as part of the United Nations Millennium Declaration in 2000. Renewed attention was brought also in the 2030 Agenda with its 17 Sustainable Development Goals (SDGs), in which rural women are an important subject of main goals such as the goal to end poverty in all its forms everywhere, the goal to end hunger, achieve food security, improve nutrition and promote sustainable agriculture as well as the goal to achieve gender equality and women's empowerment.

Empowerment is a crucial concept and is defined as expanding or increasing access to "people abilities to make strategic life choices" (Kabeer, 2001); "people assets and capabilities" (Narayan, 2005) or "material, human, and social resources"

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(Mahmud et al, 2012). Therefore, when looking at reducing the gender gaps in rural areas, one should focus on women's access and control over assets and resources and women's capabilities/abilities to transform them in their best interest. Gender gaps are found to be more pronounced among rural women when compared with urban women. Hence, closing the gender gaps among rural women would contribute to increasing agriculture productivity and better child nutrition, enhance women's self-esteem and promote overall rural growth (OECD, 2012).

Gender inequality¹ in rural areas is a pressing worldwide phenomenon, but it has been more evident in transition countries. Here, the role of women has witnessed significant changes due to a change in composition and structure of rural households vis-a-vis changes in rural institutions and production structure. As a result, gender gaps on capabilities and access to assets and resources are undergoing rapid change, especially as rural women have been vested with more responsibilities for household food security and children's welfare (Snyder, 1990). In most of the transition countries rural women are the basis of small-scale agriculture, the farm labor force and day-to-day family subsistence. Rural women are faced with a number of constraints, since in most countries they have more difficulties than men in gaining access to land, credit and extension services. Additional to these constraints, in most transitional countries, rural women are facing barriers in their access to knowledge and technological information from reliable sources (Daman, 1997).

Albania is no exception in this regard. Over the last two decades, rural women in Albania have experienced an increasing array of economic problems and losses in terms of equal rights and opportunities (Wheeler, 1998; Wheeler et al, 2003; Zhllima et al, 2010; Mandro-Balili, 2012; ISB, 2013). The weaknesses in land institutions

1 Gender Equality "Refers to the equal rights, responsibilities and opportunities of women and men and girls and boys. Equality does not mean that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female. Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration—recognizing the diversity of different groups of women and men. Gender equality is not a 'women's issue' but should concern and fully engage men as well as women. Equality between women and men is seen both as a human rights issue and as a precondition for, and indicator of, sustainable people-centred development." Source: <http://www.undp.org/content/dam/undp/library/gender/Annex%201%20Terminology.pdf>

and local governments created a vacuum for the re-emergence of customary rights and peasant organizations, especially with respect to ownership rights. The legacy of the land reform and a strong customary land tenure system, created a male governed agriculture (UNWOMEN, 2015).

The structural change in rural areas left detrimental impact on women's levels of education, health, participation in social life, access to labor and other income generating sources. The strengthening of men's role and the revival of the customary rules with the demise of the state institutional structures in the rural areas, weakened women's social and economic influence in the decision making processes inside the household and in the community. Actually, more than half of women in Albania are employed in agriculture but official figures identify only a minor part of farms managed by women, approximately 6% (MARDWA, 2012)².

Although women's empowerment has been recognized and pronounced as a governmental priority, the National Report on the Status of Women and Gender Equality (NRSWGE) in Albania (2011) acknowledged the fact that "policy gaps remain on the issues of women's economic rights, women's entrepreneurship, and rural women. The report finds that in general in the field of entrepreneurship, education and health access, barriers are significantly higher for unemployed women; women and men with more than three children; women and men in rural and the Central and Mountain areas; poor, marginalized and vulnerable individuals; and members of ethnic minorities".

A report on the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW, 2010), specifically concerning (Article 14), points out that Albanian rural women are faced by specific constraints related to equal access to land and post-land reform economic advantages, adequate and healthy living conditions, health care and education, technology and modern methods of production and other economic opportunities such as access to capital, information and advisory services as well as lobbying and advocacy.

² The figure is based on the MARDWA preliminary Farm Register of 2010 which did not cover all of Albania and was not officially accepted due to non systematic update and limited territorial coverage. MARDWA uses household head for as definition for farm manager.

Despite the wide diversity of constraints rural women are facing in Albania today, no thorough national study has been undertaken in order to fully understand the socio-economic situation of rural women in Albania. Furthermore, there are no official Census of Agriculture Holdings and/or other surveys data regarding gender issues in rural areas exist, this study attempts to fill this important gap. The provision of information on women situation in rural areas is fragmented, scarcely available or even misrepresented.

However, few studies that have used sample surveys of rural women date on the first decade are available (e.g. Lemel, 2000). The main data sources used to assess women's situation have been surveys focused on living conditions and incomes (LSMS 2012 and HBS, 2015), work opportunities (LFS, 2014), time use (TUS, 2011) and migration (Migration Survey 2014). Reports such as IDM (2008) have used secondary data whereas Zhllima et al (2010) have used focus group methods to assess the perception of women farmers. Other analysis include ILO (2014) based on LSMS data, SHGPAZ (2014) based on qualitative observations, and IDM (2014) based on Delphi method. Contrary to the above situation, studies in Balkan region are more diversified, both in method and focus: UNICEF Serbia (2011) has used a combination of data from Living Standards Measurement Poll (LSMP) and Household Budget Poll (HBP) with focus groups. A recent study carried out for UNWOMEN Macedonia (CRPS 2014) combined the results carried by a survey of women and men in rural areas with the LSMS and Census data.

Therefore, in response to the aforementioned concern as well as guided by the UNWOMEN engagement to support rural women in partnership with Albanian institutions, a National study on Economic Diversification for Women Living in Albanian Rural Areas is essential for proper policy response in the future. The objective of this study is to thoroughly investigate of the socio-economic status of rural women in Albania, in order to identify any particular constraints that may inhibit or potentials which enhance women's engagement in the economic and social spheres of rural livelihood. The aim of this study is focused on analyzing law-based discrimination against women; access to land tenure/ownership and inheritance rights; access to inputs, technology, markets and credit; interventions

that enable women to engage in more rewarding and productive work, in order to provide policy recommendations.

The study approach, described in the following section, takes into consideration the large part of the work done in Albania and in the region. It is the first study based on a large sample survey covering both women and men in rural areas. This research takes a step further by combining both qualitative and quantitative methods in order to investigate various aspects affecting women equal participation in the socioeconomic life in rural areas namely property rights, resources use and management.

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2. METHOD

2.1. CONCEPTUAL FRAMEWORK

As aforementioned, there are a variety of methods, qualitative and quantitative, used by researchers to investigate the situation of rural women. We opted for a mix method in an effort to build on the strengths of both methodologies and provide a broader and deeper perspective on the overall issue. However, despite the method used, the majority of previous studies are based on a set of indicators that measure women level of empowerment, equality, socio-economic situation, etc.

USAID promotes the use of the Women's Empowerment in Agriculture Index (WEAI) (see Alkire et al, 2013). The WEAI comprises two sub-indexes: (1) empowerment in agriculture and gender parity with the majority of indicators focused mainly on the agricultural sector. The most recent indicator framework developed by FAO (2014), titled "Guide for the collection of sex disaggregated data in agriculture and rural areas" provides some additional tools for a deeper understanding of women situation in rural areas. FAO, in its effort to assist member countries, proposed a simple unified methodology to guide the collection and analysis of gender-sensitive data in agriculture: the Socio-Economic and Gender Analysis approach (SEAGA).

Therefore, in order to have a more detailed analysis,, the research team will use FAOs indicator framework as the basis for the study's conceptual framework. According to FAOs framework, the six basic questions that help to assess the socio-economic status of the women and men in agriculture are:

1. *Who does what?*
2. *Who owns what?*

3. *Who has access and controls what?*
4. *Who knows what?*
5. *Who benefits?*
6. *Who should be included in development programs?*

These questions – particularly the first three – are at the core of the gender analysis³ and can serve as guide for the identification of gender-sensitive indicators for the agricultural and rural sector. Using rural household as the unit of analysis, a number of SEAGA indicators can be applied to compare women’s and men’s access to certain resources (see column 2 in table 1).

The proposed set of indicators focuses on women’s role and their socioeconomic situation in the context of agriculture and rural development. Furthermore, considering the sensitivity of gender issues in rural areas and their wide-ranging implications, this study focuses its attention on issues related to the current reforms undertaken in Albania.

2.2. RESEARCH INSTRUMENTS

Following an in-depth review of existing literature, documentation, and other secondary data sources (see bibliography and Appendix 3), the research team adopted a mixed method for the primary research. Hence, we used different research instruments such as (a) focus groups, (b) semi-structured interviews, and (c) survey based on structured questionnaires, as described below.

3 Gender analysis is a systematic way of looking at the different impacts of development, policies, programs and legislation on women and men that entails, first and foremost, collecting sex-disaggregated data and gender-sensitive information about the population concerned. Gender analysis can also include the examination of the multiple ways in which women and men, as social actors, engage in strategies to transform existing roles, relationships, and processes in their own interest and in the interest of others. (UN, 2011)



Table 1: Main research topics, relevant SEAGA indicators and research questions

Topic of the study	Potential gender indicator (SEAGA Indicators)	SEAGA questions					Who should be included?
		Who does what?	Who owns what?	Who has access to / controls what?	Who knows what?	Who benefits?	
Demographic situation	Distribution of rural holdings* disaggregated by gender of the head of household	●	●				●
	Average size of the holder's household disaggregated by gender	●	●				●
Access to education (general and vocational)	Percentage of holdings with holder's education level over a certain level disaggregated by gender			●	●		●
Access to agriculture extension service	Percentage of holdings/operators receiving agricultural advisory services disaggregated by sources and gender			●	●	●	●
Access to organization and networking	Percentage of holdings/operators participating in farmer associations disaggregated by gender			●	●		●
Access to land and other economic opportunities in rural areas	Average area of holding disaggregated by typology of land use and gender	●					●
	Participation of holding/operator in financial and non-financial support schemes for rural development	●		●		●	●
Access to inputs, other sources and services	Percentage of women and men buying agriculture inputs disaggregated by gender			●			●
	Percentage of holdings/operators with selected machinery and equipment by gender		●	●			●
	Percentage of holdings/operators applying for grants and accessing grants disaggregated by gender			●		●	●
	Percentage of holdings/operators participating in social security systems and social services by gender;			●		●	●
Access to credit and insurance	Percentage of holdings/operators applying for credit by gender			●		●	●
	Percentage of holdings covering their business through insurance disaggregated by gender			●		●	●
Access to off-farm activities	Percentage of holdings with other gainful activity in the household by gender	●		●			●
Other socio-demographic issues	Attitudes toward decision making institutions at local and central level, Women's participation in social security systems and social services;	●		●	●	●	●

*OR HOUSEHOLD WHEN NO DATA FOR HOLDING IS AVAILABLE. IN THAT CASE THE HOLDER SHOULD BE SUBSTITUTED BY THE HOUSEHOLD HEAD.

SOURCE: AUTHORS ELABORATIONS OF INDICATORS BASED ON SEAGA INDICATORS

- a. Focus groups were conducted during August 2015, in northeast, northwest, central, southeast, southwest rural areas of the country (see table 2). Findings were transcribed, coded and analyzed during August-September 2015.

Each of these five focus groups is instrumental in gathering women’s opinions on constraints and challenges faced while engaging in everyday economic activities, their relations with a number of institutions and agencies, and their needs for services that ensure a sustainable livelihood in rural areas.

Table 2: Districts and focus groups targets

	Districts	Key themes/activities
1	Shkoder (Rec)	Women engaged in collection and cultivation of medicinal and aromatic herbs
2	Diber (Melan-Begjunec)	Women engaged in cultivation and processing of fruit
3	Elbasan (Bradashesh)	Women engaged in off farm activities
4	Korce (Mollaj-Dvoran)	Women engaged on crop and fruit cultivation
5	Durres (Ishem-FusheDrac)	Women engaged in agro-tourism

- b. 20 semi-structured interviews with experts’ and representatives of women producer groups were conducted during the same period of time. Various interviews were carried out with law experts, policymakers of different Ministries such as Ministry of Agriculture (MARDWA), Ministry of Youth and Social Welfare (MoYSW) and other institutions providing services for rural women. Women producer groups and associations representatives were also interviewed focusing on agriculture and non-agriculture issues. Respondents shared their opinions or describe illustrative cases (including anecdotal evidences and past experiences) on different topics brought up by interviewers.

A snowball sampling⁴ method was used to identify the main stakeholders and opinion leaders.

A complete list of persons contacted during the study visits is found in the appendices of this study (see Appendix 3).

- c. A survey targeting approximately 1017 rural women and 309 rural men was conducted using structured questionnaires (see Appendix 1 and 2) tested in close collaboration with reputable researchers in the sphere of rural sociology (e.g. Susana Lastarria-Cornhiel). Interviews were carried out by trained enumerators in cooperation with two senior researchers. Data were entered in CSPRO format, followed by data inputting and cleaning.

The main objective of the survey was to assess women's contributions to economic activities and their rights (farm and off-farm activities), as well as their access to different services.

The core members of the research team were divided into two groups, each coordinating two groups of interviewers. Interviewers were hired full time after being suitably trained by the team members. A permanent supervision of the work was performed during each field visit, where core team members supervised the quality of the interviews.

2.3. STUDY DESIGN AND DATA ANALYSIS

The study design follows a comparative approach, i.e. women in rural areas are compared to men in rural areas and to women and men in urban areas by using secondary data.

⁴ A non-probability sampling technique where existing study subjects recruit future subjects from among their acquaintances.

2.3.1. SECONDARY DATA ANALYSIS

The literature review encompasses documents and reports, produced during the last decade, analyzing women's economic and social development. Secondary data provided by INSTAT such as Labor Forces Survey, Living Standard Measurement Survey, Business Survey, Time Use Survey and Census of Population and Dwellings are utilized to explore the socioeconomic and demographic situation of women in Albania. Additionally, reports from UN and other donors focused in rural areas and agriculture projects, together with strategies and working plans drawn by central institutions such as MARDWA, METDE and MoYSW, are also reviewed and investigated.

2.3.2. MODEL FOR THE DATA ANALYSES (SURVEY)

Data were analyzed applying standard multivariate statistical techniques using the Stata package. The main results have been analyzed by means of descriptive analysis, where frequencies and cross tabulation have been utilized to explore the main trends. Binary logit regression is used to assess the factors influencing the odds for a rural women having equal access to assets or equal contribution to household incomes⁵.

The survey has two main components, a diagnostic one (D1), focused on constraints and disparities and a comparative component (D2) focused on assessing the differences between the situation of women and men in rural areas.

2.3.3. THE FOCUS GROUP ANALYSIS

The focus group discussion guideline and questions were designed after the quantitative data analysis, in order to further explore all relevant issues or

⁵ Binary logistic regression is most useful when you want to model the event probability for a categorical response variable with two outcomes.

important findings of quantitative research. A peer checking method was used to finalize the instruments.

The script of the focus group discussion guidelines comprised a series of open questions that focused on the following key themes:

- Access and participation in decision-making affecting women's economic empowerment
- Access to financial and insurance services
- Access to health, childcare, water, transport and other support services
- Participation in social benefits provided for the rural population
- Access to information, technology and innovation
- Demand for information and advisory services that affect entrepreneurship development
- Approach used for maximizing rural amenities and services (common resources such as forests and pastures)
- Attitudes toward decision making institutions at local and central level
- Capability/power to change political, institutional and economic environment in rural areas.
- Activities related to income generation

The focus groups were recorded via audio registration to ensure that no information is lost during discussions. Each focus group was led by a focus group facilitator and a focus group assistant, who took notes of nonverbal information/cues during the discussions.

The recordings were transcribed and printed in order to facilitate coding and analysis processes (including assistant's notes). After coding data manually, a series of codes were produced through constant comparison. In a second phase, the most repeated codes were selected and grouped in other new codes. Further on, the analysis combined sets of codes into categories and observed the relations between these categories. Each of the analysis steps was performed, following a peer checking method.

3. RESULTS

The first section of this chapter describes the demographic features of rural women in Albania based on secondary data. The second section summarizes the main constraints faced by women living in rural areas. The third section presents the rights and duties of women living in rural areas. In this section, the main findings of the survey are used to describe women's rights on rural assets within the family and within the village based on their family status in terms of use, sale, rent and inheritance as well as usufruct of communal land. The fourth session presents the role of women as contributors to the overall household income. The fifth session briefly investigates access of women to machineries and equipment needed in agriculture activities. The sixth session, describes in detail the division of labor between men and women in farming families/rural enterprises has also been described. Other secondary data (LSMS, LFS, Migration Survey, and Time Use Survey) have been used to compare and describe the participation of rural women in paid activities within the rural household. In the seventh and last section, we investigated the main constraints faced by women on accessing economic opportunities. It focuses on issues such as access to vocational education and training, access to capital and financial services, access to state transfers and access to information and technology, access to financial and non-financial support schemes for rural development, participation to rural based organizations and networks (associations, unions, interest groups, etc.), participation to local government services and authorities such as taxation and voting and identify the community, logistical, attitudinal and political specific constraints hampering women farmers/rural women participation and representation in public life such as village based community groups, municipal councils, political groups, etc.

3.1. DEMOGRAPHIC TRENDS

Population movements and net population growth trends in Albania are changing the proportion of population between urban and rural areas. During the last decade, a reduction of rural population has been witnessed in the country. The change is more accentuated among rural women population who experienced a reduction of 8% (from 60% to 52%) during 2001 to 2013. Currently, around 52% of the rural population are males and 48% are females (INSTAT, 2014).

The decreasing share of females to overall population is related to migration. This trend is influenced by family decisions (marriage), education and labor market characteristics. The main cause of rural Albanians to migrate from their area of residence are family reasons such as marriage. The second cause is employment.

The reasons for internal migration differ between urban and rural females. Although the top three reasons are the same, studying is ranked second and third for urban and rural women, respectively.

Dependency ratio (another vulnerability indicator) has increased in rural Albania, compared to the urban areas. Data show that children and the elderly are more likely to remain in rural area rather than relocate to urban centers.

Another, population trend of the recent decade is the inflow of returned migrants in the aftermath of the financial crisis of 2008. While the number of female returnees increased at a moderate rate until 2012 and then slightly dropped in 2013, enhanced inflow of male returnees was recorded for the time period 2011/2012, coinciding with the peak of the economic shock in the primary destination countries Italy and Greece (INSTAT, 2014). Challenges for both women and men returned migrants are high but different in nature.

A focus group study carried by ACSER (2012) found that migration experience has played an important role in the freedom of movement to women, particularly of urban women. Migration has changed their partners' attitude towards freedom of movement and freedom of expressions. Migration and lack of interference from other family members has contributed to the adoption of new social and cultural norms prevailing in the destination country.

3.2. SOCIO-ECONOMIC SITUATION OF WOMEN IN RURAL AREAS

3.2.1. LIVING CONDITIONS

In order to explore the living conditions of women in rural areas, various measures and indicators are used such as income, expenditure, power dynamics within family members, etc.

Table 3: Self-assessment of household's incomes by sex

Q.51.E. How do you consider your family's income	Males	Females
1.They are not sufficient for food	23%	24%
2.They are sufficient only for food	37%	34%
3.They are sufficient only for food and clothing	26%	22%
4.They are sufficient only for food, clothing and the purchase of household equipment	12%	15%
5.They are sufficient to fulfill the needs for food, clothing, household equipment and to go on vacation	2%	4%
6. They are enough to make major purchases, such as home and car.	0%	1%
Total	100%	100%

SOURCE: COMPARATIVE SURVEY RESULTS

The comparative survey shows that less than 25% of respondents consider their family income as not sufficient for food and another 25% consider income as sufficient only for food. There are no strong differences when indicator is disaggregated by gender (see Table 3).

A complementary outlook about the women living conditions in rural areas is provided by the Living Standard Measurement Survey (LSMS, 2012) results. An important indicator is poverty index. This indicator looks for differences between households headed by females and those headed by males. Total consumption, per capita consumption and per capita food consumption of female head of household is lower in rural areas than male headed household. Whereas, education and total utilities appears less unequal compared to other sub-indicators. There are no large differences on regards to nonfood consumption and durable consumption per capita. Moreover, LSMS 2012 show that the monthly expenditures of women headed households are modestly inferior to the rest. The difference is evident especially in those households declaring to be at the bottom level of monthly expenditures. The contrast is harsher in rural areas compared to urban areas (table 4).

Table 4: Monthly household expenditures by Area and Sex of HH, Albania, 2012

Monthly expenditures in ALL	Urban		Rural	
	Male	Female	Male	Female
0-50,000	6.3%	6.2%	10.6%	12.8%
50,001-150,000	7.0%	14.4%	16.8%	24.7%
150,001-300,000	30.8%	28.0%	41.0%	33.7%
300,001-500,001	28.1%	26.0%	20.7%	21.5%
500,001-800,000	17.4%	16.0%	8.4%	5.7%
800,001-1,000,000	6.2%	5.5%	1.5%	0.8%
>1,000,001	4.3%	4.0%	1.0%	0.7%

SOURCE: LSMS, 2012

Disparities regarding expenditures and food consumption are correlated with perceptions regarding happiness and power. Respondents from household headed by women are less happy about their present situation compared to men and especially so in rural areas (LSMS, 2012). They also feel to have fewer rights

compared with other women in urban areas. Furthermore, less than 5% of female headed household interviewed feel to have rights and power in decision making (LSMS. 2012). As Sevim Arbana, President of “Useful to Albanian Women” put it clearly: “The situation of woman education and employment is worse than it was before the 90s. The government policies during these 20 years in this sphere were not adequate for the women in rural areas. Every initiative that has been undertaken (even donors financed ones) to improve the life of women has been unsustainable and ineffective. Government laws are supportive for woman but there are not structures to enforce them”

Our comparative survey shows similar results (see figure 1 and 2). There are more males rather than females declaring to enjoy equal rights in every decision. There are more females compared to males to give less value to their rights for the sake of stability in the family.

More women than men are inclined to apply traditional customary principals rather than laws regarding land rights.

Economic conditions affect the relation between women and men in rural areas. High share of unemployment, high poverty levels, and rigid social norms in rural society create an unequal position between men and women favoring conflicts and domestic violence (Figure 3). The harsher the economic condition, the higher is the persistence of violence between members of family especially toward women. INSTAT survey data show a higher domestic violence of all types in rural areas compared to urban ones.

Figure 1: Power and attitudes within the family (males)

Very much	72%	1%	48%	13%
Considerably	11%	0%	13%	8%
Somewhat	7%	2%	9%	3%
Averagely	3%	3%	15%	13%
A little	1%	3%	4%	5%
Very little	2%	10%	3%	14%
Not at all	3%	81%	8%	44%



Q.58. I ENJOY BEING EQUAL TO MY HUSBAND ON EVERY DECISION WE TAKE AT HOME



Q.59. IN THE HOUSEHOLD IS NEVER TAKEN INTO CONSIDERATION MY OPINION



Q.60. HAVING A FAMILY STABILITY IS MORE IMPORTANT THAN MY RIGHTS



Q.61. I PREFER TO APPLY THE CUSTOMS RATHER THAN THE RIGHTS GIVEN TO ME BY LAW AS REGARDS TO THE LAND

Figure 2: Power and attitudes within the family (females)

Very much	55%	2%	39%	15%
Considerably	14%	3%	19%	11%
Somewhat	15%	6%	13%	10%
Averagely	9%	10%	12%	15%
A little	4%	11%	11%	9%
Very little	3%	20%	3%	13%
Not at all	1%	48%	2%	27%



Q.58. I ENJOY BEING EQUAL TO MY HUSBAND ON EVERY DECISION WE TAKE AT HOME



Q.59. IN THE HOUSEHOLD IS NEVER TAKEN INTO CONSIDERATION MY OPINION

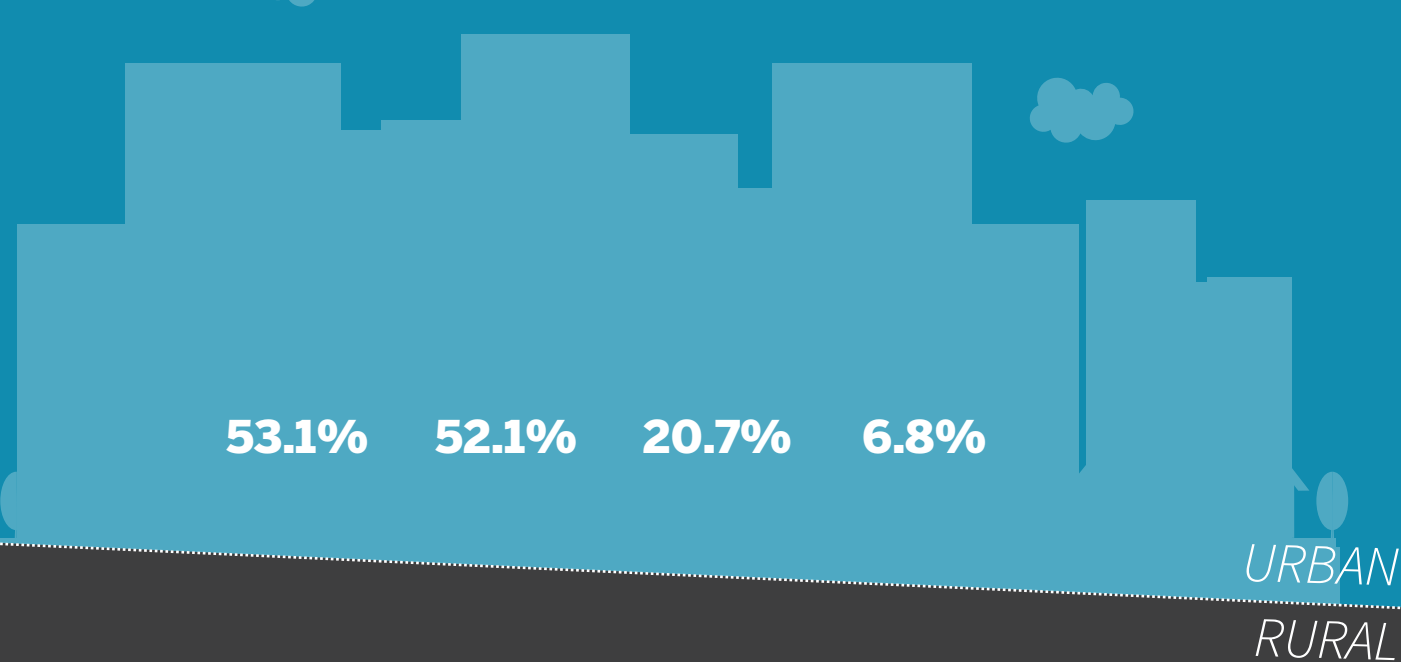


Q.60. HAVING A FAMILY STABILITY IS MORE IMPORTANT THAN MY RIGHTS



Q.61. I PREFER TO APPLY THE CUSTOMS RATHER THAN THE RIGHTS GIVEN TO ME BY LAW AS REGARDS TO THE LAND

Figure 3: Domestic violence ever by women's residence, in (%)



66.9%

DOMESTIC VIOLENCE
(ALL TYPES-EVER)

65.3%

PSYCHOLOGICAL
VIOLENCE

27.2%

PHYSICAL
VIOLENCE

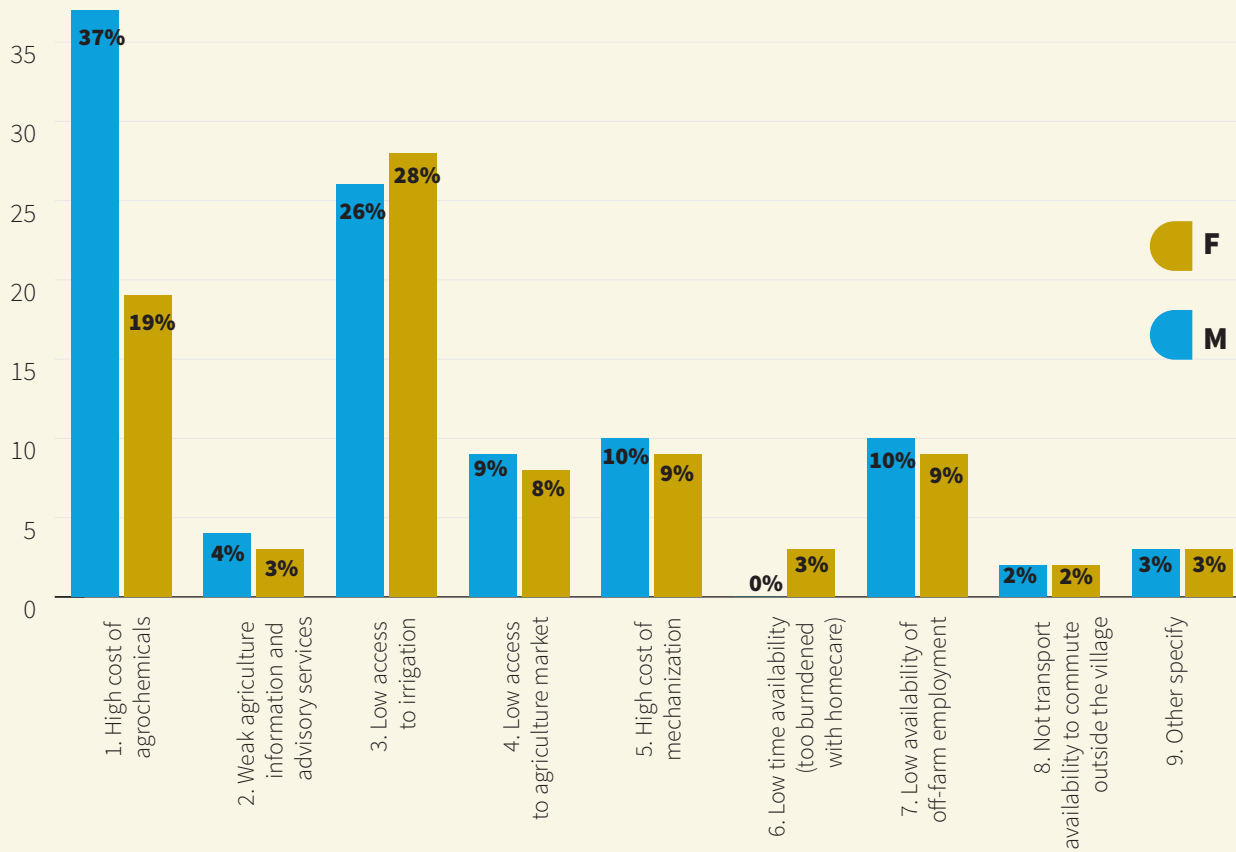
9.1%

SEXUAL
VIOLENCE

3.2.2. MAIN CONSTRAINS AND PERCEIVED EXIT STRATEGIES

Constrains and challenges in developing agriculture activities concern most respondents. The comparative survey shows that most men (37%) identify the high cost of agrochemicals as the main challenge to increase family income (Figure 4). Whereas, only 19% of women agree that high cost of agrochemical is quite an

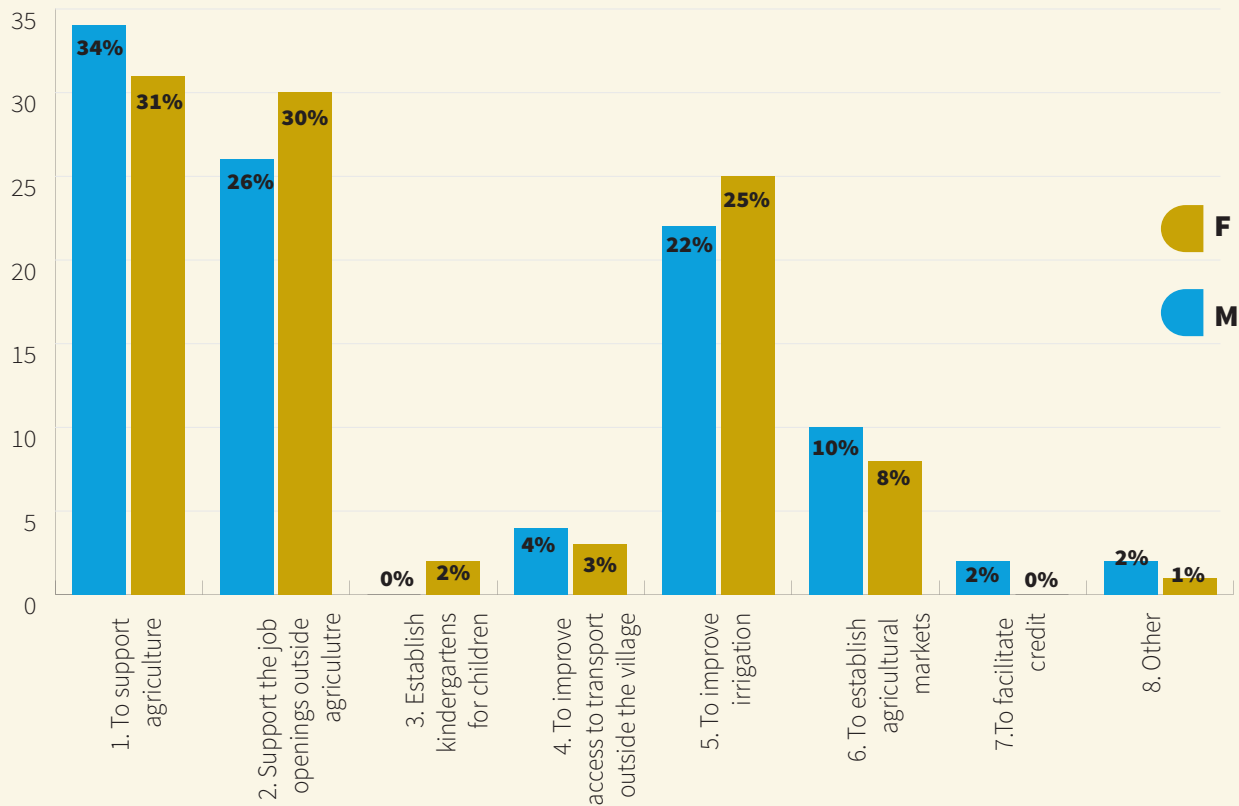
Figure 4: Main obstacle to increase family incomes, by sex, 1st importance



SOURCE: COMPARATIVE SURVEY RESULTS

important expense. Both men and women, argue that low access to irrigation is a problem that negatively affects family income. Additionally, both men and women, have similar perceptions while identifying high cost of mechanization, lack of opportunities for off-farm employment and the low access to agricultural market as factors that hamper their incomes. Whereas, problems related to the advisory services and the transport availability to the nearest commune are not

Figure 5: Constrains to be addressed in order to improve the livelihood in the village, 1st importance

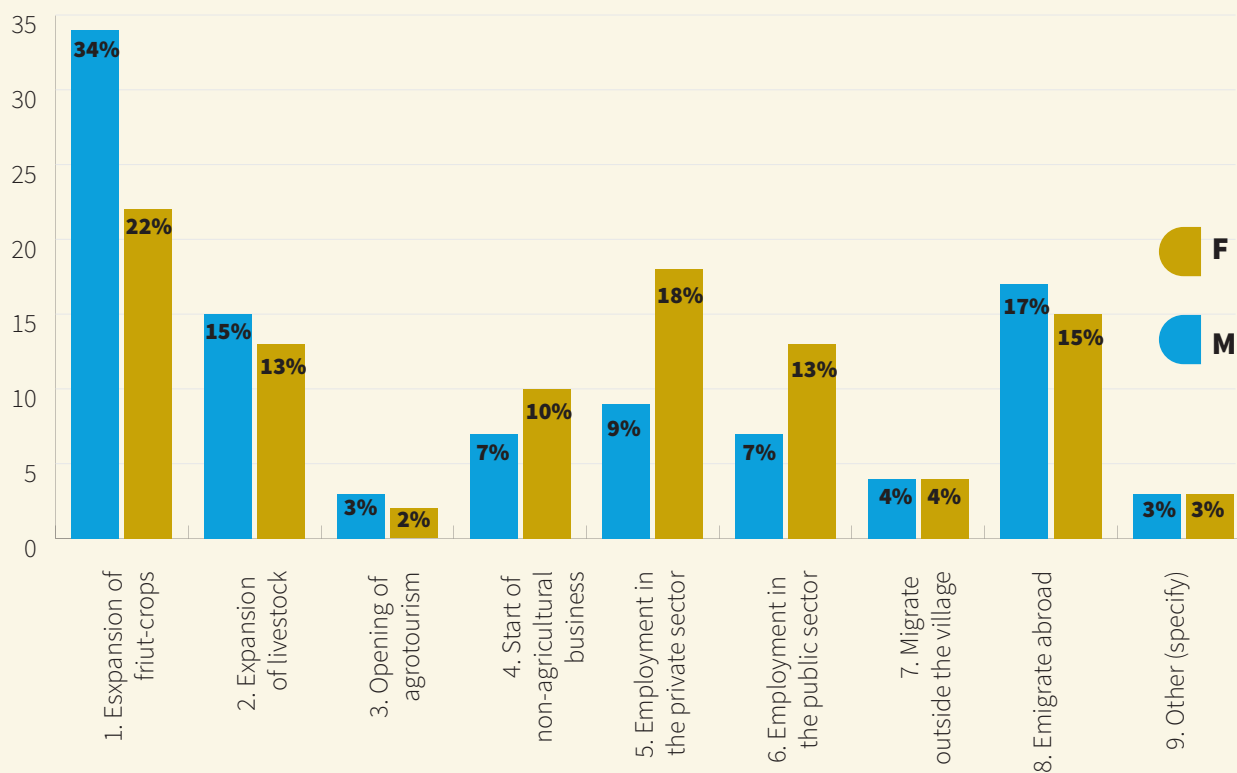


SOURCE: COMPARATIVE SURVEY RESULTS

perceived to be of first importance in the increase of family income.

Most respondents (34% men versus 31% of women) think that in order to improve livelihoods in the village, the government should primarily support agriculture (Figure 5). Rural women (30% vs. 26% of men) classify the “creation of off-farm jobs” as the main challenge that need to be addressed by the government. These

Figure 6: Main activity to develop a better future, 1st importance



SOURCE: COMPARATIVE SURVEY RESULTS

respondents see employment outside the typical agriculture jobs as an important factor to improve livelihoods. Another important constraint identified by 25% of woman and 22% of men is irrigation. An interesting finding is that access to agriculture market and access to credit do not seem to be perceived as first importance issues to affect livelihood in the village.

Agriculture is considered the main economic activity to build a better life in rural areas. Most of the respondents (34% of men and 22% of women) would choose cultivation of fruit and crops as an economic activity to be further expanded, since it has a significant potential to increase households income (Figure 6). Only 15% of men and 13% of women think the focusing on livestock is most important agriculture related activity. A high number of farmers (17% of men and 15% of women) perceive that emigration could give them a better future. Employment in the private and public sector is also chosen by 8% of men and 15% of women as potential jobs that ensure economic stability.

3.3 AGRICULTURE LAND RIGHTS

3.3.1 LEGAL REVIEW OF THE GENDER EQUALITY ON LAND

In Albania, individual rights to land, such as land ownership came into force only in the early 1990s, through a land reform which dissolved the Cooperatives and State farms and transferred, free of charge, land ownership titles to former members of these entities. Agriculture land was divided equally among each village inhabitants on per capita bases. However, this is not the case for every region of the country. Customary rights prevailed in some areas; approximately 15-20% of agricultural land was divided by common will of community members based on ownership rights of family predecessors (those owning the land before 1945⁶). Therefore, when

6 The land reform was not (fully) adopted in various areas of the country. Approximately 15-20% of agricultural land, mainly the mountainous north east areas, was distributed to the pre-collectivization "old owners" (or their descendents) on grounds of common understanding in respective communities (Morone, 1997; Bardhoshi, 2004). In some areas a mixed approach was used, distributing the land per capita but respecting precollectivization boundaries (Kodderitzsch, 1999).

assessing land rights in Albania, there are two types of rights to be observed - the legal rights and the customary rights⁷.

Women legal rights on land are established by Law 7501 / 07.19.1991⁸ that regulated the land reform of 1991 and the other legal components deriving from the Albanian Constitution⁹ (article 18), Family Code (Article 74-77)¹⁰ and Civil Code (article 223).¹¹ This set of legislation ensured that Albanian women and men have equal rights to access and land ownership.

However, there are some unclear elements regarding Article 223 of the Civil Code¹². Although, women have the right to a co-ownership family assets (family she was born in), she needs to claim her right, since, after marriage, she becomes a member of the husband family. On the other hand, given the very small size of the family farm (1.2 Ha) and the small size of a land plots (average 0.3 ha) it is not really viable to divide land, since it creates considerable limitations to the agriculture development. Moreover, the law it is unclear in providing a framework regulating case of divorces (Mandro-Balili, 2012).

Another concern regarding the legal framework consists in the lack of clarity on who is entitled to land since the first land titles were given to the head of the household. The majority of rural households still use these land titles and do not

7 Studies made in many area of Albania in the beginning of the reform found that women were denied access to or control over land and property, either as members of a household or as heads of households (Lemel, 2000; Wheeler, 2000; Guri, 2007; Zhllima et al, 2010).

8 See <http://www.qbz.gov.al/doc.jsp?doc=docs/Ligj%20Nr%207501%20Dat%20C3%AB%2019-07-1991.htm>

9 See http://www.parlament.al/web/pub/kushtetuta_perditesuar_15171_1.pdf

10 See http://www.qbz.gov.al/botime/fletore_zyrtare/2012/PDF-2012/Kodi%20i%20familjes-2012.pdf

11 See http://www.qbz.gov.al/botime/fletore_zyrtare/2012/PDF-2012/Kodi%20Civil-2012.pdf

12 Article 223 of the Civil Code describes the following (see article 223): "The farm family consists of persons who are related by kin, marriage, adoption or acceptance as a member. When members ask (as a result of marriage the link with the family is interrupted) of the special part of it, the share is evaluated and given in cash. When the division is required by some members of the farm family, in order to create another family farming, the share can be given in kind, provided that agricultural land should not be below a minimum surface for cultivation. With minimal unit means agricultural land, which is necessary for maintaining an agricultural economy, according to the natural conditions of the respective area or region"

feel the necessity to update it and get the final title, namely the “Certificate of Ownership”. In the later document, it is required by law that all the names of the household members should be recorded. However, there is a risk that women not having the name in the land title (since they became part of the family after 1991 or for other reasons) are not given ownership rights, although they are part of the family. Cases of distress sales by the head of household where women have not been informed or have been pushed to accept are random in rural Albania¹³.

The results of both the diagnostic and the comparative survey in the following subsections clearly show the concerns about lack of awareness regarding legal rights in rural societies, a large use of the customary rights, and a low confidence of women on declaring their rights or even “self-exclusion” of women.

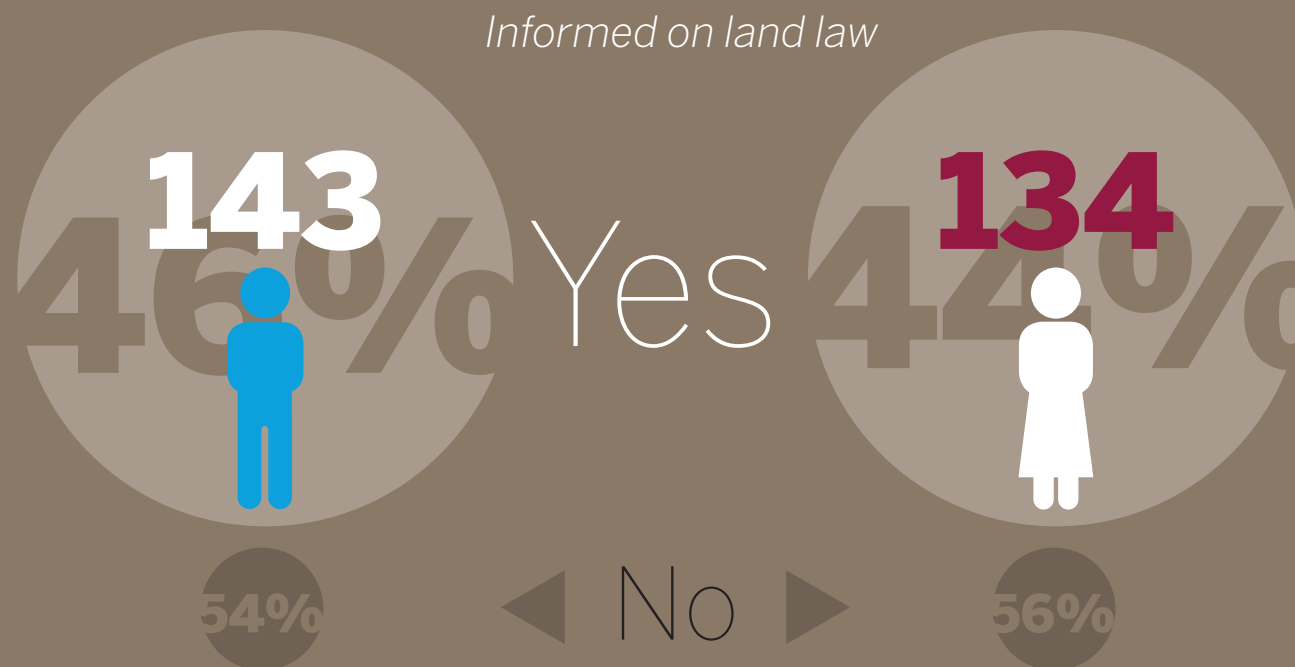
3.3.2 FORMAL VERSUS INFORMAL RIGHTS

Theories of land institutions show that there is a duality on using formal and informal institutions in transitioning countries. Although the state takes the role of an enforcer, the land rights management is often based on “community norms”. Therefore, the land management within the family displays a clear incongruity – a conflict between formal institutions, informal institutions/traditions that were inherited from the pre-communist era, and those that emerged after the fall of communism (Nelson et al, 1997; Conning et al, 2006).

Our survey shows that priority is given to informal institutions. Long term decisions on land, such as land sale and land inheritance are based, primarily, on customary rights. The comparative survey shows that almost half of respondents are not informed about the land law (Table 5). There is not a significant gap between women and men knowledge on the land law. The majority of women are informed

13 A factor of male dominance in property rights decisions is the very low share of women carrying property transactions. Such transactions are usually carried out by men. Although based on partial records, a recent study of FAO and World Bank (2014) found that only a very modest part of land transactions are done by women. Moreover, the same study confirms that 2/3 of the Albanian registers of the immovable property do not identify the gender of the owner. The partial statistics offered by this study show that of 27000 women having ownership 1/3 own a property in a share of less than 25%, and another 1/3 have a share between 50- 99%.

Table 5: Information about the land law



SOURCE: COMPARATIVE SURVEY RESULTS

regarding land law know that law 7501 (the land reform law) grants equal rights for men and women (Table 6).

Most farmers recall the land distribution, although the information available was rather scarce and piecemeal. A group of men from Berat stated during a focus group that “we did not know, at that time, what was going on with the land; we had no sense of private ownership”. A woman from Diber argued that “There is nothing to know about the land law, since the land was not even considered in our village when the cooperative dissolved. Land was distributed among families according to the pre-1945 boundaries”. Most women recall the day of land division as “men gathering”. This tradition continues nowadays.

A majority of respondents argue that children that are born after the land

Table 6: Law definition of land rights

Q.48. If Yes how does the law define the land rights?	M		F			
	Freq.	%	Freq.	%	Freq.	%
1. Husband more than wife	2	1%	1	1%	3	1%
2. Sons more than daughters	3	2%	1	1%	4	1%
3. The oldest son more than the youngest one	0	0%	0	0%	0	0%
4. Everyone equal	132	92%	130	97%	262	95%
5. Other (specify)	6	4%	2	1%	8	3%
Total	143	100%	134	100%	277	100%

SOURCE: COMPARATIVE SURVEY RESULTS

Table 7: Children's right to land disaggregated by sex of respondent (before 1991 vs. after 1991)

Q.37. Do you think that the children born after 1991 have same rights with those born before 1991 when land was granted?	M		F		Total	
	Freq.	%	Freq.	%	Freq.	%
1. Yes	90	29%	83	27%	173	28%
2. No	175	56%	153	50%	328	53%
3. Don't know	12	4%	30	10%	42	7%
4.NA	38	12%	43	12%	81	13%
Total	315	100%	309	100%	624	100%
Total	143	100%	134	100%	277	100%

SOURCE: COMPARATIVE SURVEY RESULTS

distribution reform have no equal right compared to those living before this year. Land law does not make any distinction on this regard. However, the majority of respondents are not informed on this aspect of the law (table 7).

Interviewees were also asked to choose/indicate the main trusted mechanisms/institutions for decision making related to land sale, rental, inheritance and house investment (table 8). For land sale, respondents trust “law” (implying formal, institutional and legal framework). However, almost 1/3 of respondents consider family decision-making as more important. For land inheritance, family decision is the main factor for 41% of respondents. Again, family decision is by far the main factor – 68% of respondents choose this option. We should consider carefully the phrase “family decision”, since it does not necessary imply consensual decision. In some cases, family decision may imply decision by the male head of household.

Table 8: Trusted institutions for decision-making on land sale and land inheritance

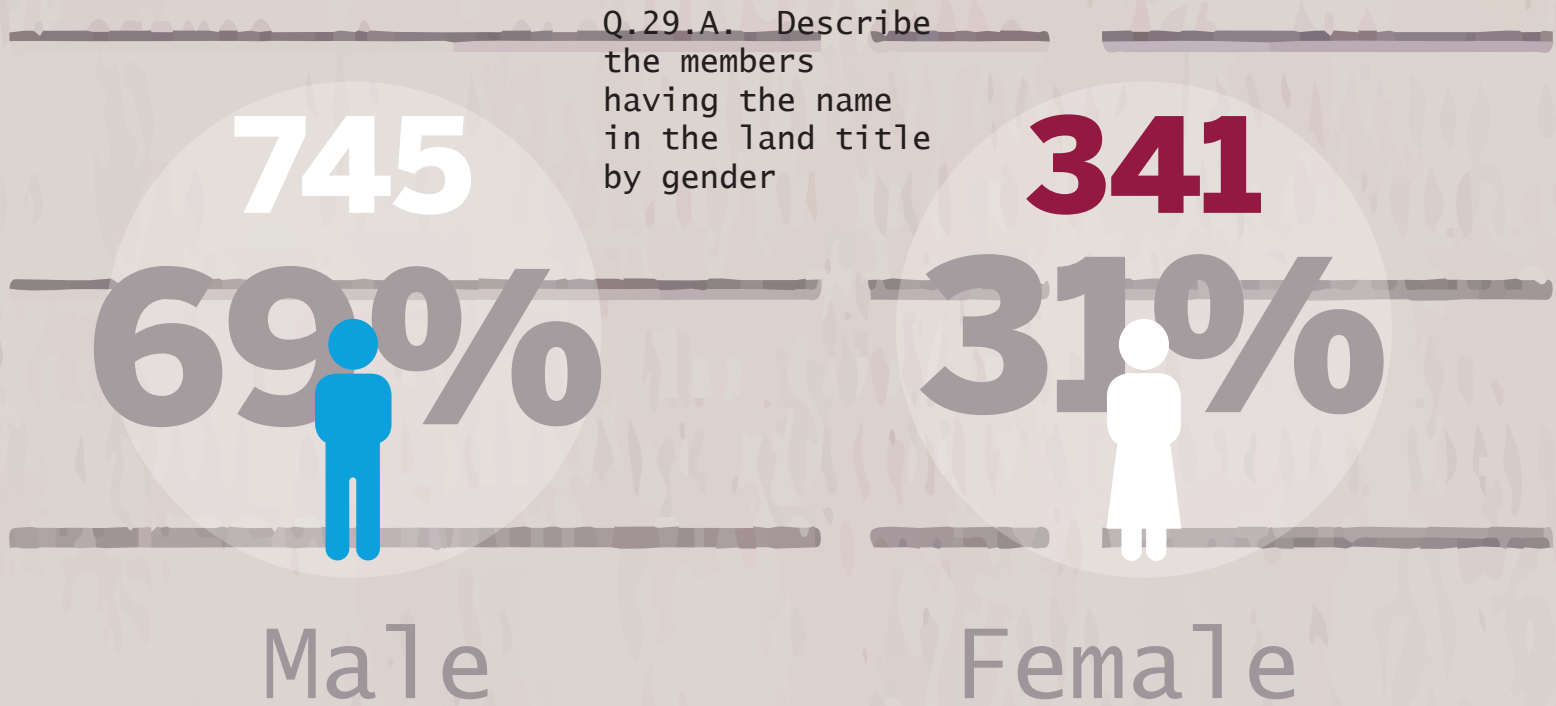
Discretion on land	Land sale				Land inheritance							
	D1		D2		D1				D2			
	F	M	F	M	F	M	F	M	F	M	F	M
	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%	Freq.	%
Law	275	39%	204	65%	152	49%	120	17%	153	49%	130	42%
Custom of inheritance	49	7%	12	4%	3	1%	107	15%	52	17%	32	10%
Males decision	62	9%	10	3%	54	17%	101	14%	9	3%	45	15%
Family decision	301	43%	83	26%	88	28%	364	52%	94	30%	97	31%
Other	13	2%	6	2%	10	3%	8	1%	7	2%	3	1%
No answer	2	0%	0	0%	2	1%	2	0%	0	0%	2	1%
Total	702	100%	315	100%	309	100%	702	100%	315	100%	309	100%

SOURCE: COMPARATIVE SURVEY RESULTS

3.3.3. FORMAL INCLUSION IN LAND TITLES

The results of the survey show that 80% of the land titles are entitled to the head of household or to the former head of household name (father in law, father or grandfather). Moreover, the comparative survey shows that approximately 70% of the overall members with land entitlements are males (see table 9). The dominance of males comes as a result of a prior registration of family heads in the land title.

Table 9: Members registered in land title by sex



Respondents were asked also whether they have information regarding the possession of the land title. In order to better understand this issue, respondents were asked if they have ever seen the land title. More than 1/3 of them declared they haven't. Education of the respondent is of high importance. A higher education increases the level of awareness of respondent on existence of land title. The lack of interest by women on land titles is linked to a lack of confidence of women on dealing with the issues regarding the land. According to many of them this is a task for their husbands. As a woman from Elbasan declared "I know nothing about titles, since this does not belong to me, therefore I don't look for them".

Most of women participants in focus groups reported that they never asked for their name to be put in the ownership certificate. Furthermore, women reported that they didn't mind whose name was in the certificate. Even though women gained the right to land at their new family, still, many of them reported that the certificates of ownership were received later on and only their husbands' name was in it. In one woman words:

I had no idea, my husband just went to apply for the certificate and it came out on his name.

(DVORAN, 45 YEARS OLD)

It's in the name of my husband, the commander.

(FUSHË-DRAC, 45 YEARS OLD)

3.3.4. PERCEPTION ON EQUAL RIGHTS TO LAND

Ownership rights are mainly exercised by the males of the family. A good share of respondents declared that land is owned by males of the family. When women were asked about the ownership rights on agriculture land, they assert that approximately 40% the land plots are owned by the family; Moreover, the diagnostic survey shows that around 36% of the plots are owned by the husband of respondent (see Table 10).

Although women declare that head of household has ownership of land, they do not seem to feel unequal regarding their rights on land. Surprisingly, more than 80% of women declare to have same right of ownership. Although it is rather ambiguous, this declaration show that women indicate the head of household as representative of the family's interest. In adherence to traditional gender norms, women gain access to land through their kinship with their fathers or husbands.

Table 10: Perception of ownership right to land

Q.30. In your opinion, who has the ownership rights in this land?	D1	D2
	% to land plots	% of respondents
1. Mine	5%	14%
2. Husband/ Wife	36%	9%
3. Father in law or Grandfather	6%	2%
4. Only sons	1%	6%
5. All the males of the households	9%	14%
6. All the household members living in 1991	18%	22%
7. All man and women including those born in this household after 1991	16%	28%
8. Other	9%	5%
Total	100%	100%

SOURCE: DIAGNOSTIC AND COMPARATIVE SURVEY RESULTS

3.3.5. LAND RIGHTS EQUALITY PERCEPTION AND FACTORS DETERMINING IT

Binary logistic regression analysis was performed to assess the factors associated with the equality of land rights. We consider land rights equality perception result as a dependent variable; whereas topography of the area, distance from the main urban center, education, family of origin location, employment and land per family members as independent variables.

All these factors except women being main contributor of incomes, women being involved in off-farm business and having the family of origin in the same village, affects significantly of the level of perceived equality of women on land rights.

As expected, being in a village distant from urban centers and located in remote areas (hilly or mountain) reduces the perceived equality regarding land rights. Perception of equality related to decision-making regarding jointly owned assets by the family of origin increases the odds for perceiving equal land rights compared to males. Moreover, lower the land per capita, and the larger the share of agriculture on total income, the stronger the perception of inequality of women on their land rights. Higher is the age of the women less are the odds to feel equal regarding access to land. Women informed on the land laws and women having access to agronomic services have higher odds to perceive equality on access to land.

3.3.6. LAND INHERITANCE

The family decision-making process regarding land inheritance shows some clear patterns. Most women are aware of the fact that males are the main inheritors of the household assets. Approximately 55% of the land plots (diagnostic survey) are more likely to be inherited by sons (in some cases more land will be given to the one staying with the parents). The results are confirmed by the comparative survey - 50% of the respondents declare they will grant the land to the sons (Table 11).

The study explores women perceptions on land rights from the perspective of their family of origin. Most women respondents stated that their family of origin possesses land. However, more than half of these women do not perceive any right of inheritance. More than 1/3 of the respondents expect that land would be distributed by the parents (family of origin) according to the tradition or to the decision/view of the father and brother(s), but not according to state law; only, about 22% of women expect to inherit part of the land according to the law. In addition, 10% of women interviewed, despite being aware of their rights, do not claim any land share. In their own words: “daughters are not naturally ours, they grow up in a “foreign family” for later to go into their real family (husband family)”, or “no “good daughter” would require land from their parents and brothers”, there are clear statements of self-exclusion based on tradition as “my mother or other women never asked for land. We also will follow it (this rule)”.

Table 11: Future heritage perceptions (current family)

Q.31. Who's more likely to inherit this land in the future?	D1		D2		% valid answer
	Freq. of plots	%	Freq. of respondents	%	
More than one choice					
1. Sons only	1446	36%	191	30	33%
2. The son living with us will take more	498	12%	77	12	13%
3. Only sons staying in the village, in equal shares	299	7%	25	4	4%
4. Children equally both daughters and sons which stay home	306	8%	20	3	3%
5. Married daughters less	30	1%	1	0	0%
6. Married daughters nothing	14	0%	0	0	0%
7. All the household members living in 1991	553	14%	64	10	11%
8. All man and women including those arriving in this household after 1991	485	12%	164	26	28%
9. Other	377	10%	92	14	7%
Total	4008	100%	634	100	100%

SOURCE: DIAGNOSTIC AND COMPARATIVE SURVEY RESULTS

Men have a similar opinion too. Approximately, 60% of men interviewed in the comparative survey do not acknowledge any right of inheritance for women in their families. Not granting land to women is considered a rational decision motivated by the will to conserve the structure of the farm. Another reason is that land serves as an “insurance” or “pension” which should be left to the younger son/brother since he will provide for subsistence and care for the parents.

Most women participants in the focus groups report the prevalence of the customary rights in relation to land inheritance. Since they would leave home, and often their village, after getting married, they reported that they could not ‘get the land with them’, it belonged to the family/brothers and that they would find land at their husband’s home.

Also for them, this action is part of a strong social norm, so they did not even consider challenging it. On the other hand, few women put in discussion this traditional way or consider it being unfair to women with some exceptions.

The situation over land rights shows some changes, or relaxation of the customary law, in relation to next generation of women, the young adult daughters. Mothers report that now, families have decided or considered giving their daughters their part of the land.

The reasoning over this change is not automatically related to respecting their legal rights, but to support daughters economically and their relationship with husbands.

In Dibra and Reç, the customary law remains stronger even in relation to the younger generation, with women still not being socially entitled to enjoy their legal land rights, although this custom is not appreciated by many women.

3.4. CONTRIBUTION TO HOUSEHOLD INCOMES

Focus groups and survey data analysis confirm a stronger role of husbands in decision-making process and contribution to household income. Furthermore, men are likely to feel contributing more than they consume in their family compared to women.

Logistic regression analysis shows that age, gender, years of education and being employed in off-farm activities increases the odds of a family member to contribute in the household income. Females are less likely to contribute compared to males. An interesting result is that higher is the distance from the central urban areas lower

“My brothers have the land, I don’t want it” (DVORAN, 39 YEARS OLD)

To us, daughters, when we got married, they gave some dowry, if they could. Also, uncles paid for the wedding (meat, music), if they could. That is all they give to daughters because of tradition, although it is somehow unfair.
(BEGJUNEC, 53 YEARS OLD)

Now we will give land to our daughters too, because they want it, as it was given to them by law. Until now we had it and worked it, but now they want it, because they are going to their husbands, isn’t it right?
(DVORAN, 43 YEARS OLD).

All of us will do it. It’s better, in order to avoid any fights with our sons in-law.
(BRADASHESH, 44 YEARS OLD)

What if tomorrow her husband divorces her, where will she go?
(BRADASHESH, 48 YEARS OLD)

Come on, men keep the family money. If I ask my husband for some money I have to beg him 100 times. In most cases, men are the ones that keep the money in our village.
(BEGJUNEC, 53 YEARS OLD)

We cooperate, but not about the money. We, women, do not have our own money. Husbands keep it, and we have to ask for it.
(FUSHË-DRAC, 48 YEARS OLD)

Never mind her, she can make her own decisions, because she has the shop, therefore she has her own money... Hey, when you don't have any money of your own, you have to talk to your husband and convince him about what you want to do.
(BRADASHESH, 49 YEARS OLD)

are the odds that women will contribute financially in the overall incomes of the household.

It appears that the role of men as breadwinner is still dominant in rural Albania. The survey results show that more than half of the men indicated themselves as main contributors of their family income. Moreover, more than 60% of women declared as main contributor their husband. In addition, the role of sons is much more important in terms of incomes compared to the role of the daughters.

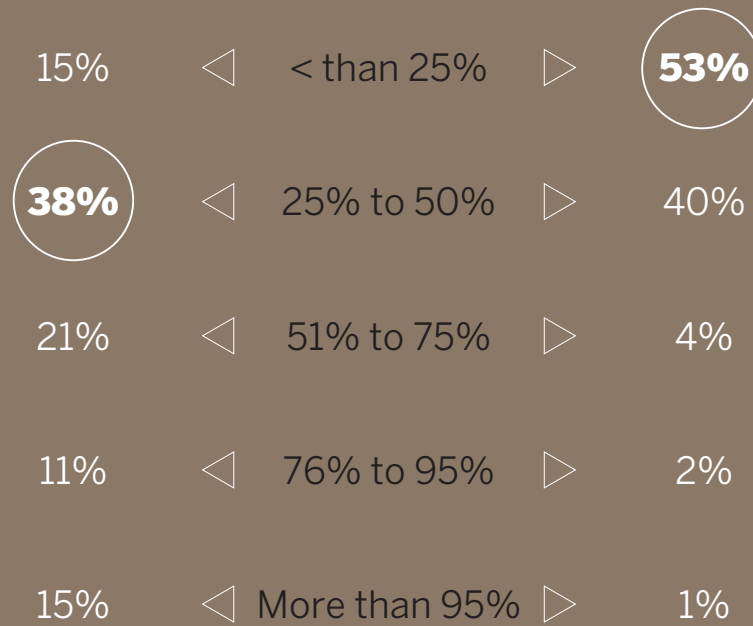
Only 7% of women declare to contribute more than half of the money in the household (table 12). This is much modest percentage compared with the share of men declaring to contribute more than half of money that the household spends. The questions cannot capture the perceived value of unpaid activities in the family, but the focus groups results show more. However, unpaid work remains invisible and taken for granted.

During the focus groups, many women reported that they had to ask their husbands about any use of money, besides the basic shopping for food. Even in this case, they had to stay within a list of basic food items. Therefore, any other expenses, including small personal ones, needed to be discussed with their husbands.

Only a few women that owned some business themselves/had a clearly separate source of income (such as owning and selling in a small shop, etc.) were considered as 'having their own money', and therefore able to decide on how to spend it.

The focus groups results show that women managing to sell personally in the market may have some additional cash to save and manage individually (Table 13). It seems that if women engage in produce commercialization, it increases the possibilities to manage the money in the household. According to the comparative survey, there is a statistically significant lower share of women compared to men who directly access markets and sell farm's produce. Only 40% of the respondents have accessed the agricultural market in the recent three years. Women are twice less likely to visit the market individually (49% men versus 29% women). Sporadic interviews carried in the agricultural market of Elbasan, Korca and Lushnja show

Table 12: Percentage of contribution in the family incomes



Q.51.B. What percentage of money do you think you contributed in the family in the year 2014



that women predominantly just accompany men in the market. The only presence of sole women during sales transactions is when they sell milk to milk collector.

Table 13: Respondents trading personally in the market in the recent 3 years

Gender	Trading personally in the market in the recent years		Total
	Yes	No	
Male	154	161	315
	49	51	100
Female	75	184	259
	29	71	100
Total	229	345	574
	40	60	100

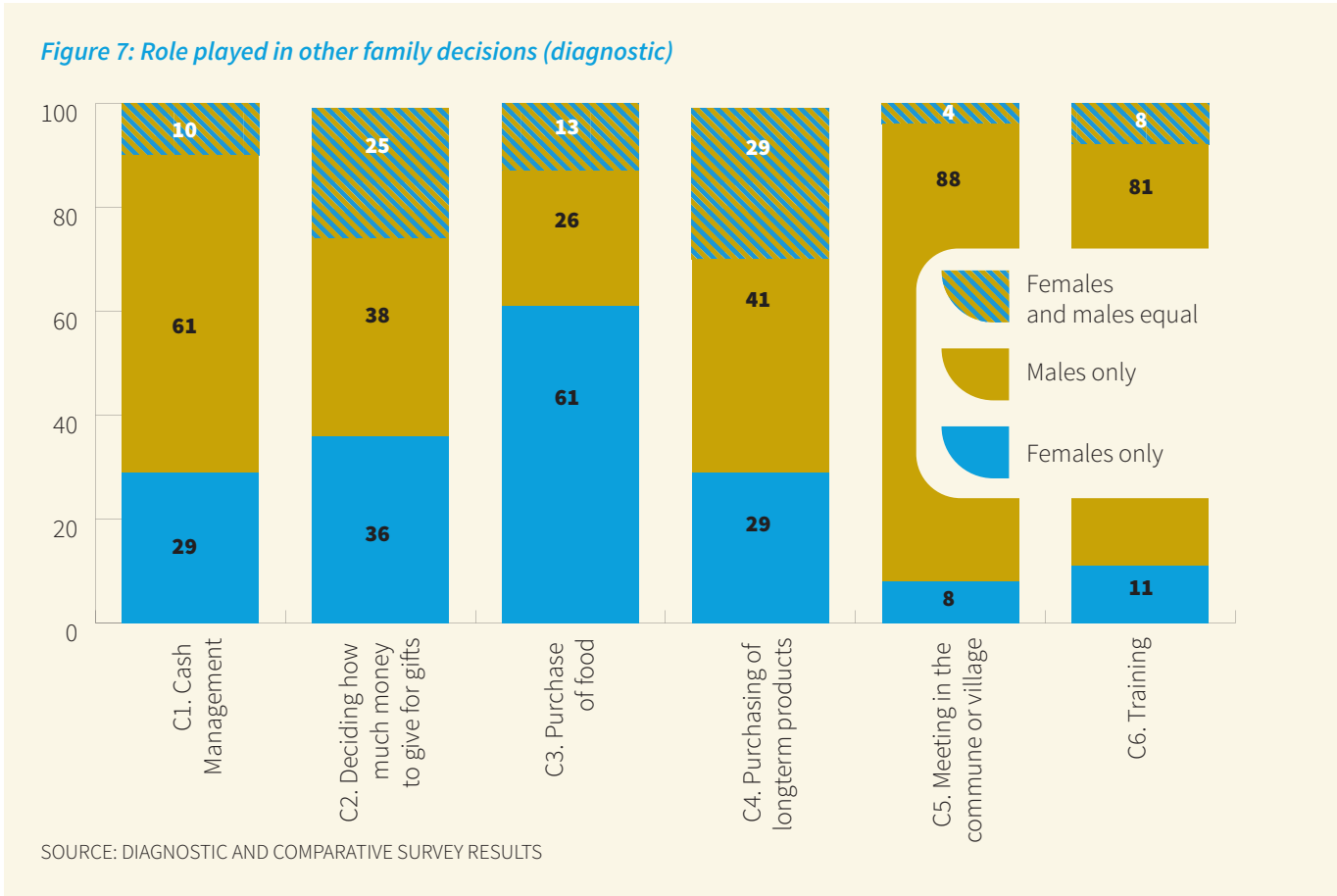
SOURCE: COMPARATIVE SURVEY RESULTS

3.5. ACCESS TO MACHINERIES AND EQUIPMENT

Another important aspect of socio-economic life in rural areas is related to rights on assets such as farm equipment, means of transport and processing machines. The majority of respondents either rent or simply do not rely on mechanized tools. The survey and data analysis shows that there are no evident gender differences regarding perceptions of ownership of farm equipment. Most men perceive themselves as owners of assets (75%); while, on the contrary there is a very small percentage of females (27%) have the same perception. Lack of individual ownership, although measured as perceptions, is important to understand power dynamics within the family.

3.6. DIVISION OF DUTIES AND TASKS AND POWER DYNAMICS WITHIN FAMILY MEMBERS

Findings from the diagnostic and comparative surveys regarding family decisions on economic issues show some specific gender roles (figure 7). Cash management



Since my son and his wife both work, he helps her. He changes the baby's diapers. I tell him: 'Are you doing this, too?' and he says: 'Well, here things are different'. (BEGJUNEC, 66 YEARS OLD)

In this new generation, men care more about their wives and children... Now, my son in-law feeds and dresses his daughter, sends her to kindergarten. I tell to my daughter: "Don't complain, he does enough, what about your poor mother that worked late at night, went to work in the morning and came home to work more?" In our time, my husband didn't care at all that I was working outside the house. He still doesn't help me at home. (BRADASHESH, 55 YEARS OLD)

appears to be a prerogative of men. Only 1/3 of respondents declared that women have this prerogative. It appears that men are frequently considered as “the money managers”, although further investigation on specific decisions related to money spending show a more balanced situation.

During focus groups women reported that most of the time they are in charge of all the household chores, cleaning, cooking etc. and also taking care of children (cleaning, feeding, homework, etc.). Women are rarely relieved of this burden. Husbands may get involved in rare cases, such as when the wives get sick or in some other rare occasions.

Can you imagine this, even to go to our parents for one night, we have to sacrifice, because there are so many things that we do and men don't. I get everything ready for him, just for a night at my parents. They don't even want to milk the cow, because they smell afterwards. They say – if we learn it once, we will have to do it forever. When I come back, I find a big mess. So, if they are not taking care of the livestock and the land and not helping in household chores, what's left? (Reç, 47 years old)

Also, other tasks, such as caretaking of sick family members, are performed only by women. In terms of other duties non-related to caretaking, such as sowing, irrigation, hoeing, getting water, going to the market, women report of some division, where men perform the tasks which are physically demanding (such as hoeing or irrigation-frequently during nighttime), or are mostly outside the house, such as going to the market to sell produce. In general, however, women report that their working hours are longer.

On the other hand, women report some new tendencies regarding division of tasks and duties. Couples who have migrated, have returned from migration, or that have moved to the city, show a different approach to the division of duties within the family. These changes show some generational differences.

The focus groups results are similar to the ones obtained from the Time-Use Survey (TUS) 2010-11, which show that women carry out 86% of unpaid work in Albania and are almost entirely responsible for domestic duties (96%). Rural women spend

five hours more than rural men in unpaid work activities. Additionally, according to this survey rural women spend more time than urban women in unpaid domestic activities..

3.6.1. INVOLVEMENT IN THE FARMING ECONOMY

Farming is a family activity in Albania. A survey conducted by GIZ (2015) investigated the employment of family members in the farm. As expected, employment of family members represents the main source of employment – out of 1.64 Agriculture Working Units (AWU) (equal to 369 working days) employed on

Table 14: Main activity of engagement of the family members over 14 old, by sex

Q.16.What is the main activity which are mainly engaged the family members over 14 years old:	Male		Female		Total	
	Freq.	%	Freq.	%	Freq.	%
1. Employed out of the farm (private)	372	25	98	6	470	15
2. Employed in the public sector	46	3	34	2	80	3
3. Self-employed in the farm	332	22	521	32	853	27
4. Self-employed in off-farm business	45	3	26	2	71	2
5. Passive (not asking for job)	44	3	100	6	144	5
6. Retirement	149	10	198	12	347	11
7. Military	4	0	1	0	5	0
8. Student/ Pupil	186	12	262	16	448	14
8.1. Unemployed (looking for work)	125	8	167	10	292	9
Under 14 years old	203	13	197	12	400	13
Total	1506	100	1604	100	3110	100

SOURCE: COMPARATIVE SURVEY RESULTS

the farm, 1.58 AWU (355 working days) come from family members, and 0.5 AWU (103 working days) come from non-family members hired from the farm.

Labor Force Survey (LFS) 2012 found that Albanian women are nearly twice as likely as men to be employed as contributing family workers – informal employment or vulnerable jobs. The engagement of women in the farm is nowadays a worldwide trend and is named by UN (2013) as “feminization of agriculture”. The comparative survey confirms these trends - women are more engaged in farm activities (32% compared to men 22%). The share of males reporting to be employed out of the farm is higher compared with the share of females (table 14).

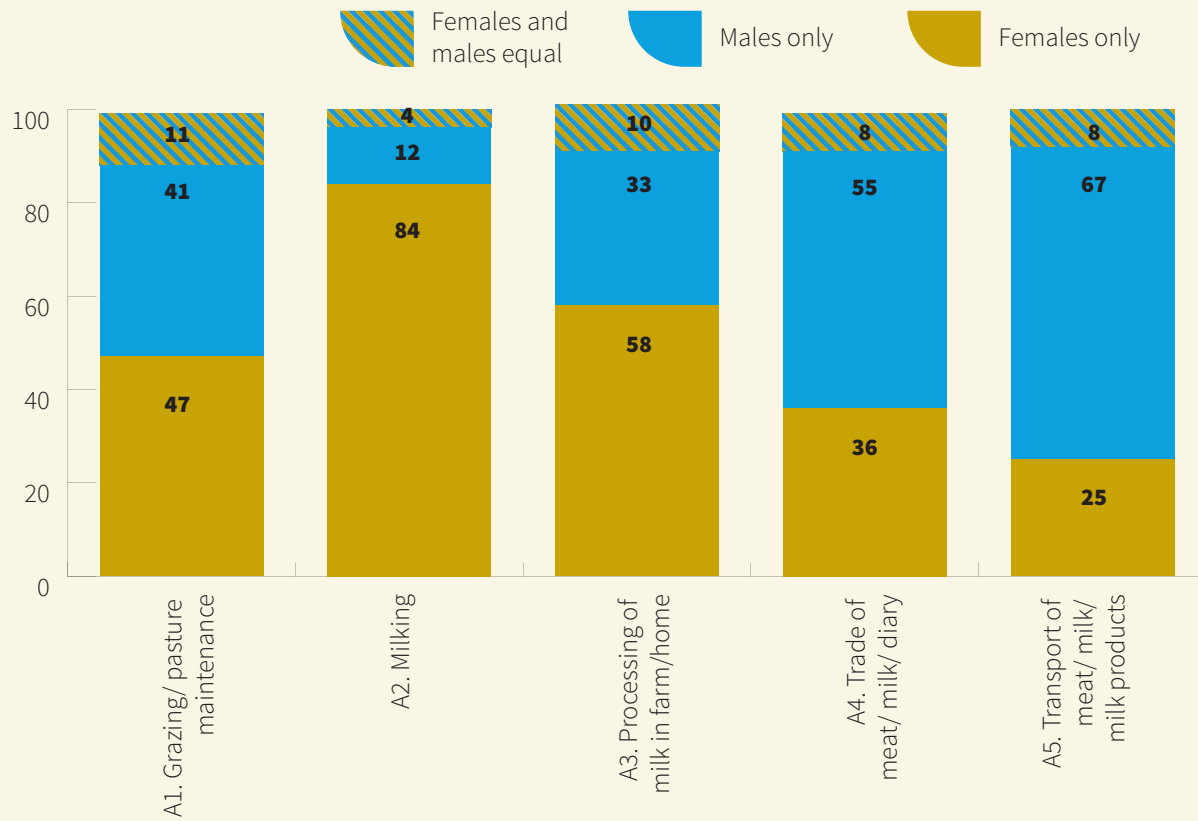
Women and men are equally engaged in managing the land and activities related to agriculture. The comparative survey shows that approximately 60% of the respondents, despite the gender, show an equal contribution in performing activities and duties related to agriculture and land management. However, a discrepancy is found when digging on women and men roles. Women appear to be engaged in more farming activities compared to man.

3.6.1.1. DIVISION OF TASKS IN LIVESTOCK ACTIVITIES

The diagnostic and comparative survey explored the gender division of labor based on the major groups of farm enterprises: agriculture activities, livestock activities and other activities (see figure 8). Each of the activities were also divided according to main tasks such as those related with production, inputs, processing, selling to market, etc. Figures show a higher engagement of women in most activities. But, there is evidence of a very low access of those on activities directly related with money handling.

Women are responsible for most of task related to livestock such as for milking, milk processing at home and selling milk to milk collectors while men are responsible for grazing, feeding the animals (where physical force is needed) and trading the live animal or selling meat (frequently meat is sold to butchers or collectors).

Figure 8: Contribution to livestock activities (diagnostic)



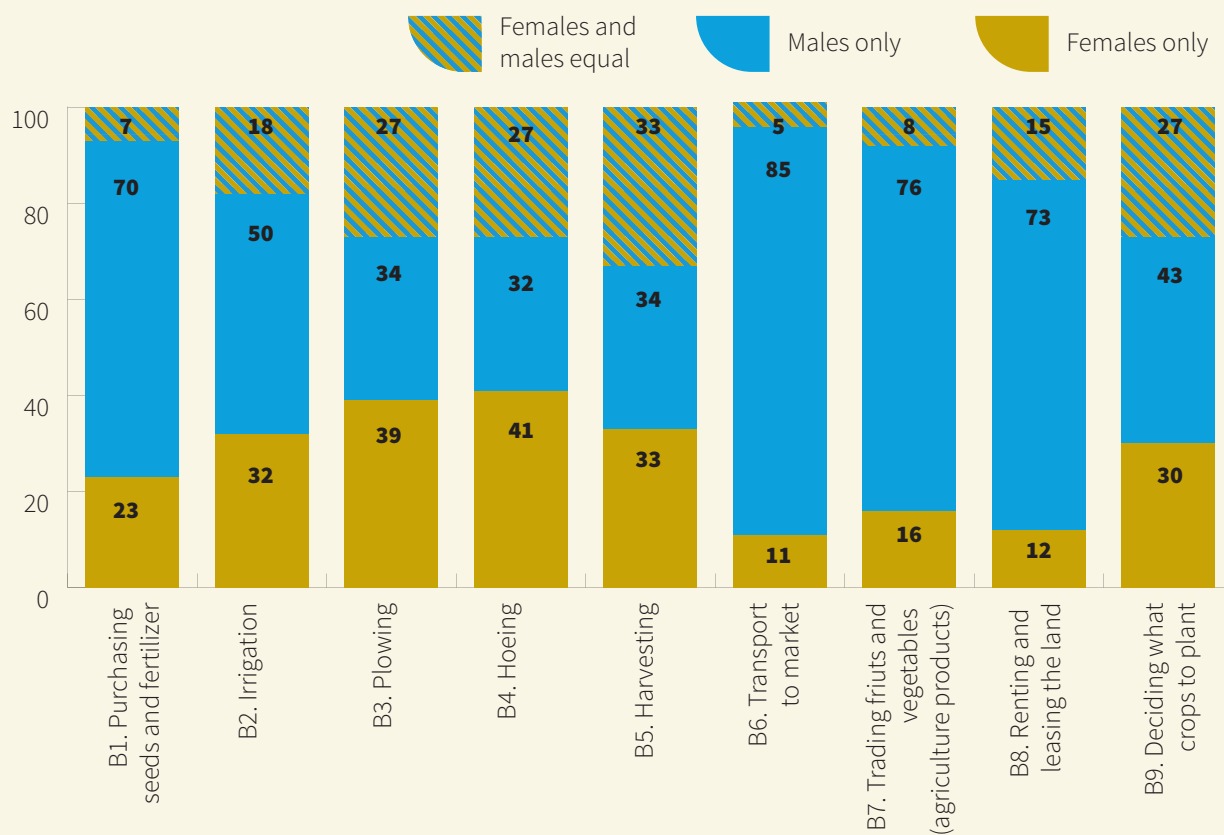
SOURCE: DIAGNOSTIC AND COMPARATIVE SURVEY RESULTS

3.6.1.2. DIVISION OF TASKS IN AGRICULTURE ACTIVITIES

Many agriculture activities such as land tilling, planting, plant nutrition, harvesting and post-harvesting such grading, drying, cleaning are performed by women. Men often purchase agriculture inputs, carry out irrigation related activities, apply

pesticides and carry out transport to markets and sale activities. Men are responsible for land leasing agreements and are slightly more involved in deciding what crops to grow also (see figure 9).

Figure 9: Contribution to agriculture activities (diagnostic)



SOURCE: DIAGNOSTIC AND COMPARATIVE SURVEY RESULTS

3.6.1.3. COORDINATION AND MARKET RELATIONS

The majority of the farms (94.5%) are headed by males. It appears that there is not a significant effect of farm head gender on the division of tasks related to farm management activities¹⁴. In our surveys more than 50% of the respondents acknowledge the fact that farm management tasks, such as the type of crops to be plant are equally decided by men and women.

Decision-making does not reflect an equal share of workload. Focus groups results show that even when women have some saying in decision-making, this does not necessary bring some added balance to the division of duties and tasks at home, where the most workload is carried out by women. As this woman reports:

My husband may agree with renting some more land or buying another cow, but when I have to milk the cow, he doesn't help at all and I say to myself 'why did I even do this?' (REÇ, 52 YEARS OLD)

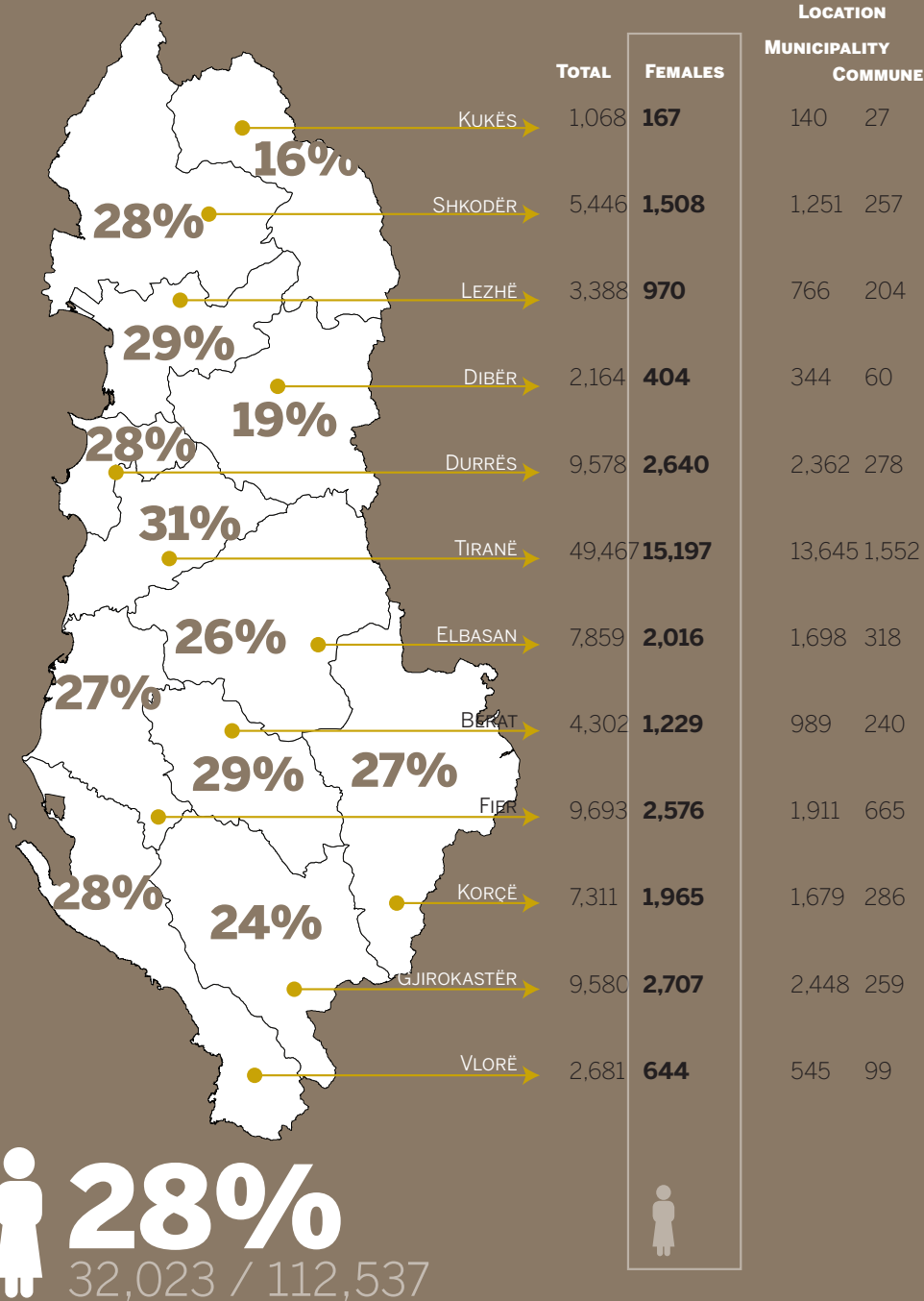
3.6.2. INVOLVEMENT IN OFF FARM BUSINESS

During the 20 years of transition from communist to market economy, the business environment proved to be very challenging for farmers and especially for women farmers. Attitudes towards women are said to be less egalitarian than in urban areas and traditional notions about gender roles may act as barriers to women as business owners (Tigess and Green, 1994). However, a recent focus by the government has attempted to change the women off farm engagement in rural areas¹⁵. Still, data from the Business Register provide further evidence for Albania

14 Lastarria-Cornheil and Wheeler (2003) found that only 45% of households designated as man-headed had farms were actually managed by the man head. Decision-making power within the farm enterprise is not exercised based on a hierarchy of roles; rather, it rests on legitimacy which is based on knowledge of production and experience. If experience is weak than according to Barrel Nichols, (2008) de-legitimizes one's decision-making role. During the period of centralized economy, there were more males as chief of brigade compared to females. Therefore, the knowledge related to agriculture and farm management may be stronger in men compared to women.

15 The National Strategy for Gender Equality, Gender-based Violence and Domestic Violence 2010-2015 was a serious step of the GoA involvement toward gender equality and women's empowerment. The strategy established the basis for further actions to roll out government support for women's economic empowerment particularly in the areas of women's employment, skills, and female entrepreneurship. In the area of enterprise and industrial policy principles, the country has drafted 2014–2020 Strategy on Industrial Policy and Enterprises, on Business Development and Investment as well as an Action Plan on Women Entrepreneurship, which are being adopted. The Action Plan has a separate pillar for women entrepreneurs in Rural Areas. Based on this strategic document,

Table 15: Share of women headed businesses to total businesses, by region



of a difficult socio-economic situation for women entrepreneurs (Table 15). Just 22.4 % of registered businesses are located in rural areas. Women lead businesses make up only 28% of the total business and are located mostly (87%) in urban areas and concentrated in Tirana (47.5%). These data show the scarce economic diversification in rural areas.

SMEs owned by women entrepreneurs operate in highly informal sectors such as retail, hotels and restaurants as well as other service sectors located mainly in urban areas. Approximately 95% of the enterprises managed by women have less than 5 workers. Moreover, rural business environment provide fewer opportunities for women.

The diagnostic and comparative surveys show that a small share of respondents (less than 20%) declare off farm self-employment as a source of their household income. However, there is a lower share of self-employed women in off-farm business compared to men. The comparative survey results show that there are various impediments to rural women and men in establishing an off farm activity. Weak financial support, lack of knowledge on feasible business startups and low availability of labor force are the most important factors ranked by the respondents (table 16). Moreover, a small share of women respondents mentioned lack of time as an also the obstacle to engage in such activities.

Data show that services represent the most successful sub-sector for women entrepreneurs. Data from government and donor agencies engaged in supporting women empowerment show that small scale activities in tourism, trade and artifacts present smaller entry barriers to women (UNDP, 2013).

METDE has opened also a Fund for Women Entrepreneurs, which provide grants for investments. These funds as well as other funds (IPARD, National Scheme, SARED, etc) are eligible and even provide facilities for women.

Table 16: Reasons for not running off-farm business activities

Q16.B. Reasons for not running an off-farm business?	M		F	
	Freq.	%	Freq.	%
1. Don't have financial support for this	236	75	188	61
2. No one to advice	1	0	2	1
3. No idea which business is profitable	21	7	17	6
4. Need for a loan	5	2	0	0
5. Need help from family members	4	1	2	1
6. Very busy with family care.	1	0	9	3
7. Other	4	1	1	0
8. No business knowledge available	5	2	3	1
9. No labor force available	16	5	11	4
No answer	22	7	76	25
Total comparative	315	100	309	100

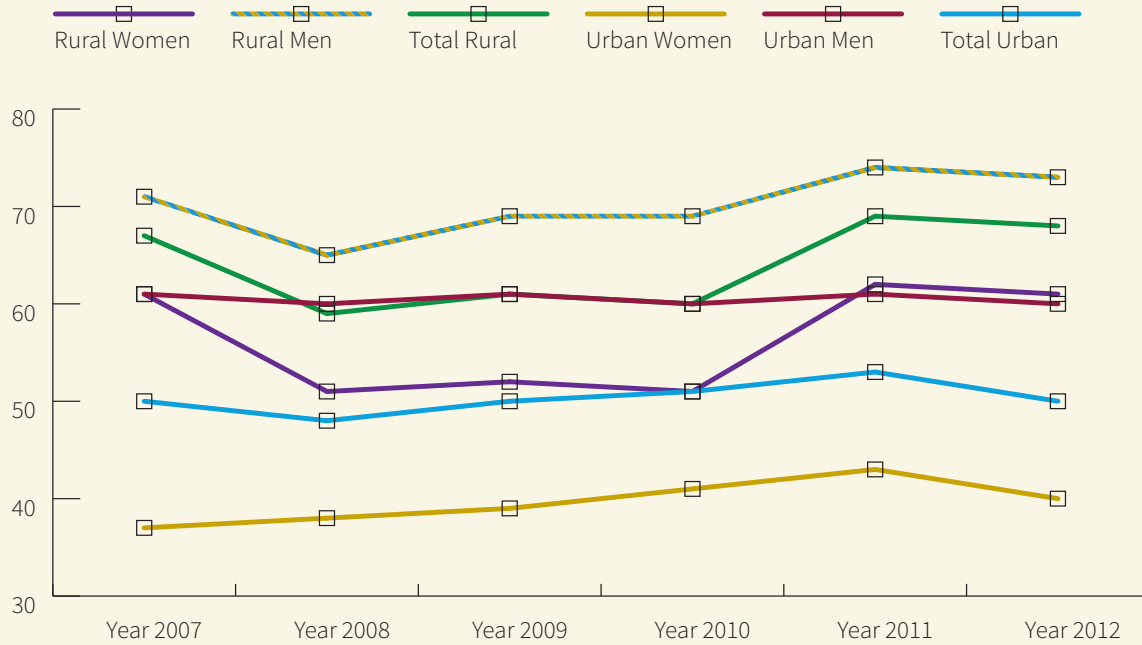
SOURCE: COMPARATIVE SURVEY

3.6.3. LABOR MARKET

The Albanian labor market is still showing structural problems in the primary and secondary sectors of production¹⁶. During the recent years, employment rates for men have remained stagnant (at 61%) during the recent years; meanwhile women's employment rate fluctuated to a lower level (around 45%). Women unemployment

16 Despite the progress made on strengthening labour market policies. A National Employment and Skills strategy for 2014-2020 was adopted in November 2014. In June, the government adopted the 2015-2020 National Action Plan on youth. Administrative capacity for job placement was increased, with the creation of five new model employment offices. More needs to be done in order to improve the functioning of the national employment service, strengthen employment promotion programs, modernize training services and develop a coherent labour market information system (EC, 2014).

Figure 10: Labor Force Participation Rate Urban-Rural Areas



SOURCE: INSTAT; 2007-2012 LFS (UNDP, 2013)

in 2015 was higher than men unemployment rate, at 17.7% (INSTAT, 2015)¹⁷. More than 50% of the overall unemployment is long term unemployment.

INSTAT data show some important facts on rural labor market. Labor force participation in rural areas has decreased between 2007 and 2008 and has gained

17 The overall unemployment rate estimated by the Labor Force Survey (2015) decreased from 18 % in the fourth quarter of 2014 to 17.5% in the third quarter of 2015.

(1) *Whatever the job is, it's never well paid. I have been working for three months now, at an agro-processing company. I get paid 750 ALL for eight hours, which is less than 100 ALL per hour, and I cannot even move my head for eight hours in a row. Of course, there is no social insurance. If you don't want it, you can go home – they say.* (REÇ, 47 YEARS OLD)

(2) *For 30.000 ALL, I quit my farm work, I quit everything. I can work every day apart from Sunday, and I want social insurance, too.* (DVORAN, 35 YEARS OLD)

(3) *One of my daughters just finished a post-university program in Tirana and is unemployed. The other graduated in physics and the third one attended nursing school... and they are unemployed, too.* (BEGJUNEC, 54 YEARS OLD)

Young people go to school but then there are no jobs. So they are forced to migrate, or girls get married abroad. (FUSHË-DRAC, 42 YEARS OLD)

some traction after 2010, where labor force participation increased to 68%. However, women have much lower levels of labor force participation (Figure 10). In 2012, labor force participation for women is 62.2% compared to 73.4% for men¹⁸.

Inactivity among women appears to be correlated with marriage. Some data (LSMS, 2012) show that more than half of women declaring not to be in search for a job consider their role as housewives as the most important impediment for working. Low rates of labor force participation, as well as high rates of inactivity are of further concern since the longer women remain out of the labor market the more they are at risk of losing their human capital.

There are significant differences between men and women working in off-farm jobs. Men are more often employed as lawyers, trade workers, plant and machinery operators, which are higher paying jobs. Whereas, women beside agriculture related jobs are employed in low-wage jobs such clerks and administrative workers.

Focus groups support the evidences presented earlier in this section. The participants report a very high level of dissatisfaction about the current situation of women employment in their villages. Very few of them are employed outside home, in jobs such as nurse, teacher and low-skilled administrative positions. The opportunities for getting a paid job are very limited, short-term, often informal and usually poorly paid. *In one woman words: (1)*

However, surprisingly or not, regular employment tops their 'wish' list. Almost all women participating in focus groups would be very eager to find any job with a monthly salary around 15.000-30.000 ALL which offers social insurance, too. They report that the regular income would provide some financial stability and autonomy for them, and security for their retirement. *One of the participants argues: (2)*

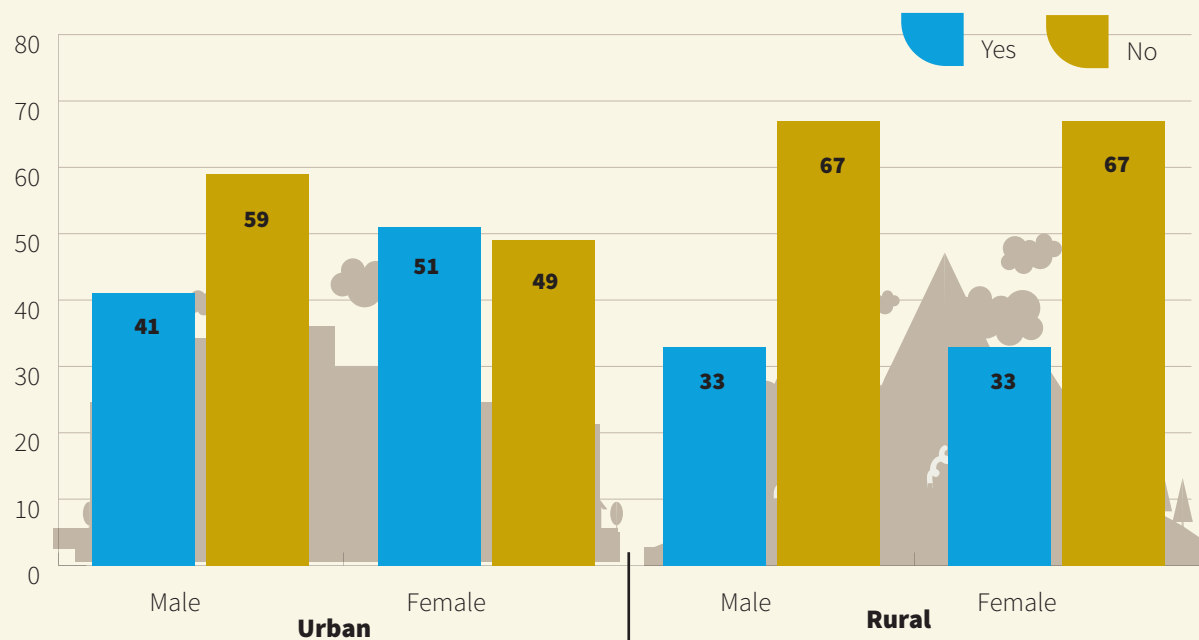
They report strong concerns regarding their daughters'/sons employment. Looking for jobs in big cities, or migrating appear to be the only ways to get employed. *One mother states: (3)*

18 Also LSMS 2012 survey supports some trends found on LFS 2012. LSMS 2012 show that women have less access to paid work by others compared to males in rural areas. Moreover, there is a lower share of women searching jobs in rural areas compared to men.

3.7. RURAL WOMEN CONSTRAINS TO PURSUE ECONOMIC OPPORTUNITIES

This section describes the main constrains faced by women in comparison to men in rural areas regarding access to education and training, health service, financial and non-financial schemes of support, social services, community participation, ICT, information, networking and decision making that enable them to pursue economic opportunities.

Figure 11: Preschool education attendance for children, by sex (Head of Households)



SOURCE: LSMS, 2012

You cannot call it a kindergarten. It is a building to put animals in, not children.
(FUSHË-DRAC, 45 YEARS OLD)

3.7.1. EDUCATION

3.7.1.1. ACCESS TO PRESCHOOL EDUCATION

One of the most important services for girls and children in general is the preschool education. Early childhood education is not only influential to children education but it also increases the labor force participation of women. LSMS 2012 figures show that children attendance on preschool education is lower in rural areas (figure 11).

The number of children living in rural areas enrolled in private preschools is twice lower compared to urban areas. Lack of service providers, lack of transport, close presence of elders within families and high poverty makes this service largely unaccepted by the people in rural areas.

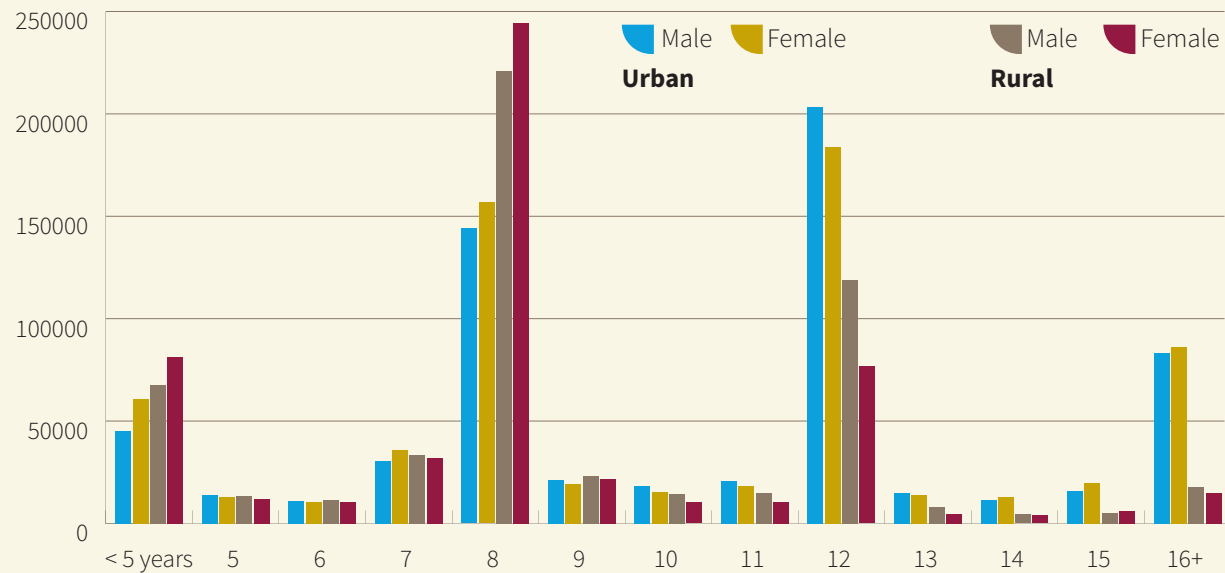
The main reason for not attending preschool education is related to the distance and the lack of these services in the rural areas. Moreover, as frequently declared by women respondents in focus groups, kindergarten infrastructure is poor in villages. Therefore, more than 20% of the respondents in rural areas declare to prefer to keep children at home. As one mother put it:

3.7.1.2. ACCESS TO PRIMARY AND SECONDARY EDUCATION

According to the Census of Population and Housing 2011 the rate of girls' enrollment in higher education is smaller in rural areas compared to urban ones. These data show that the share of females getting an education is equal or higher than males up to the primary education but it decreases in secondary education. There are considerably more males than females in rural areas having completed a high school degree or a university degree (see figure 12).

These data are confirmed by the Ministry of Education reports. The transfer rate from compulsory education to secondary education is lower for females compared to males (MoES, 2013). The share of population with high school education for girls in rural areas is lower than boys; less than one quarter of rural women (23%) have accomplished a secondary education, compared to more than half of urban women (56%). Marriages in early age, drop out due to inappropriate location of

Figure 12 Resident population aged 10 years and above disaggregated by urban and rural area, gender and number of completed years of education

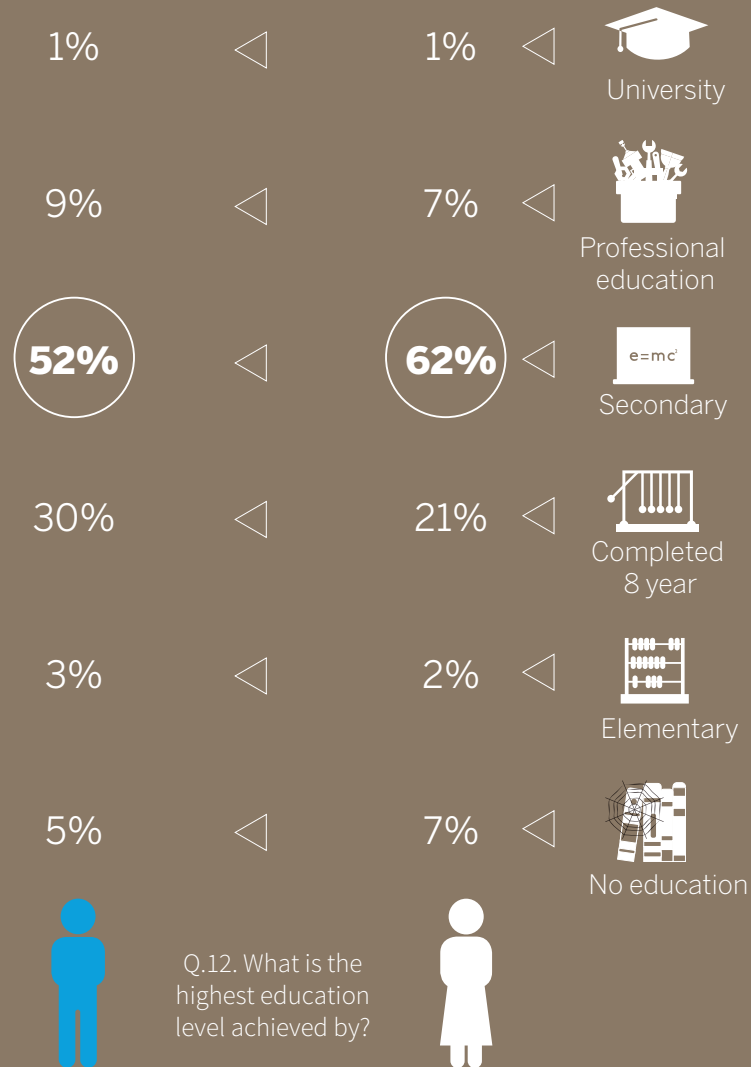


SOURCE: CENSUS OF POPULATION AND HOUSING, 2011

schools (very distant from the residence), and high migration to urban areas might have increased this gap (UNWOMEN, 2014). Poor school infrastructure and road network, lack of transport, as well as the increasing opportunity costs are some major constrains for completing high school.

Both surveys (comparative and diagnostic) show that more than half of the respondents had at least 8 years of education and approximately another 1/3 of the overall number of respondents have completed a secondary education (table 17). The comparative survey also shows a larger share of females that have completed the primary education. At university level, there is a slightly higher presence of females compared to males.

Table 17: Level of education of respondents, by sex



3.7.1.3. VOCATIONAL EDUCATION-STILL A SECOND CHOICE

In Albania vocational education and training (VET) is offered in 53 schools (44 public including the branches in the secondary comprehensive schools and 9 private) almost all located in urban areas.

The National Strategy for Employment and Skills 2014-2020 makes clear the fact that vocational education is still disregarded by many students. Vocational schools usually enroll students with very low average grades (from basic education) or those who failed to pass the first year of gymnasium. This situation contributes to students' low academic achievement, low motivation, inability to absorb the learning materials and failure or school dropout.

Making VET education appealing to high-performing students is considered by many actors as one of the most important challenges that the system faces (Gerdoci, 2015). The main problems identified according to a very recent study (ibid) are: (1) insufficient collaboration with VET institutions and lack of awareness among business actors (2) inadequate knowledge and training of teachers (3) underperforming students and inadequate skills and knowledge, (4) the inadequate quality of infrastructure.

The number of girls attending VET has decreased during recent years (approximately 1/3 of the total enrolments). Data provided during the interviews with Luljeta Dauti (MoSWY) show that during the academic year 2015 - 2016 approximately 15% of the pupils (17300 pupils) attending vocational schools were females. Rather than a "bridge" to labor market it serves as a pathway to higher education. More than 79% of girls graduating from vocational education enroll into university, compared to 39.2 % of boys, which upon graduation aim predominantly to find a job. Moreover, the VET system is claimed to be prone to gender segregation where girls are mainly enrolled in tourism, administration, hair-dressing and tailoring courses.

Agriculture VET schools show similar patterns. An exception is represented by the schools of Tirana and Shkodra.

3.7.1.4. ACCESS TO VOCATIONAL TRAINING

Training is also part of the opportunities for rural women to acquire important skills. Interviews with Luljeta Dauti (MoSWY) show that during 2015 less than half (47% of the 17 thousand participants) of the trainees at Regional Public Vocational Training centers were women.

The lack of mobility of women makes the intensive use of the mobile training centers necessary. Interview with Arben Sinojmeri, Director Tirana Regional Mobile Directorate (MoYSW) show an increasing number of enrolment at the mobile training center. More than half of participants during 2015 were women.

Data show that there is a distinction between women from north remote areas and women from south plain areas: The first group demand activities which can be applied at home such as tailoring, embroidery while the second are more oriented toward service based activities such as hotel and restaurant services.

Comparative survey findings are similar. Males have more experience in trainings or group meetings compared to females. This is similar with other surveys and studies (Barret Nichols, 2009; FAO, 2015) showing a very low participation of women in trainings.

The most important reasons for women not to participate in these events is related to lack of information. The channels of information for inviting people in training are male dominant (FAO, 2015). As FAO (2015) observes those who organize the meetings are males. Women differently from men show reluctance to participate also due to the time constrains they have.

The focus groups findings show that most women have secondary education and/or high school education, which they followed before the '90, in the so called "night school system". After that, most of them worked in the state farms, and nowadays they work in their own farms. They report that later on, they didn't have any opportunities to attend some vocational training in their villages, although sometimes they tried to learn new skills informally, whenever and however they could. In one woman words **(1)**:

(1) *One woman learned how to make compote, because she worked in a market store, and then she shared her experience with us. (BEGJUNEC, 43 YEARS OLD)*

In relation to the younger generation of women, the situation seems different, because parents are trying hard to invest all their savings in their children education. A better education according to them is a university education. Only few participants mentioned the advantage of the vocational schools.

Another important issue regarding vocational education and training is the quality of education. The types of programs offered are low in diversity and address low wage categories (MoYSW, 2014). According to Bukurie Imeri, Executive Director of Woman towards Association from Puka there is a low diversification of training course: “The main training courses that women participate are tailoring and handicraft. They need training in farming and medical and aromatic plants processing also, which is scarcely provided”.

Coaching and tailor made trainings are in some cases very successful. A good example according to Bukurie Imeri is the start-up of jufka production business. There were 15 women employed, trained and specialized in every process of production. Another good example of women support groups is also explained by Sabah Djaloshi (owner and manager of AgroPuka), which through the support of various donors established eight women producer groups by supporting them with training, professional coaching and providing them a market for their produce. As also Majlinda Hoxha (Agritra Vision) emphasize: “Education or training of women should be very specific and in the relation with the activities they are involved in”.

3.7.1.5. UNIVERSITY EDUCATION

Pursing university education is becoming more challenging. Data from the Institute of Statistics, specifically the Household Budget Survey (HBS) of 2014, show that Albanian families expenditure for education is around 4.2% of total consumer spending, a much higher number than the 1,7% recorded in 2007. Half of this expenditure goes for Master programs. One of the reasons for the increased expenditure is related to the consolidation of private and costly higher education institutions and universities and the slight increase of enrolment fees in public universities. In women own words **(1)**:

If you give your children an education, you don't need anything else in life.
(BEGJUNEC, 55 YEARS OLD)

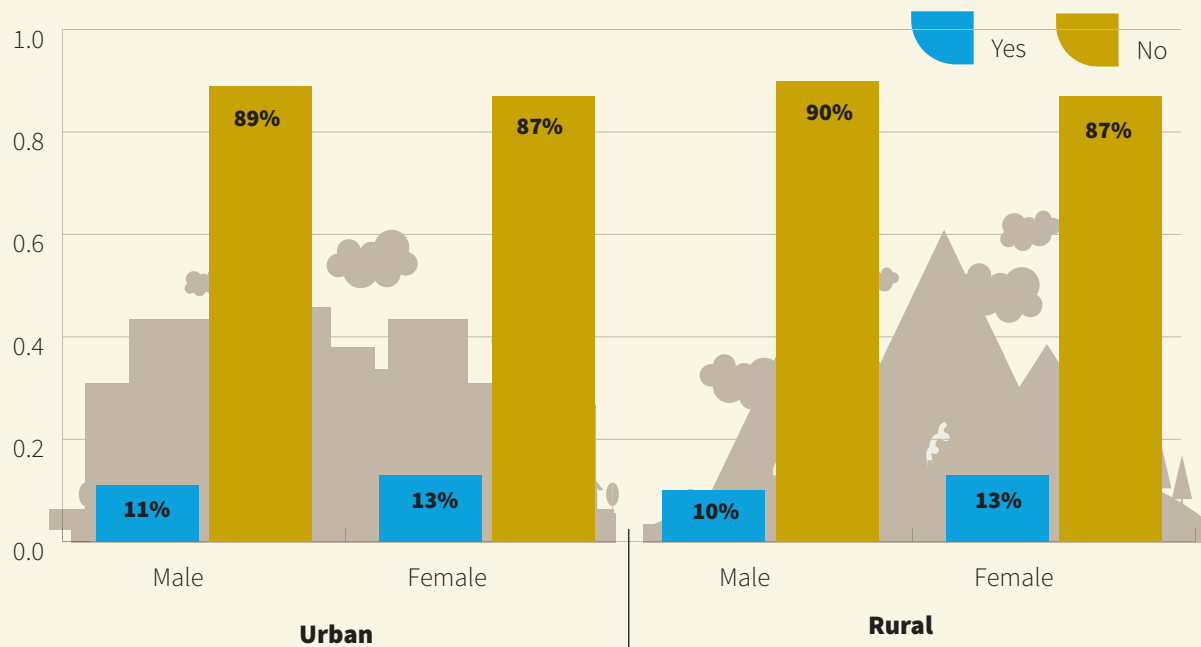
(1) *The older daughter helped the younger financially. Also we reduced our consumption expenses and sacrificed, to save for our child. Compared to the others here, I'm worse off financially, because I tried to give my children an education.* (BEGJUNEC, 52 YEARS OLD)

Forget about us, we are middle aged and our time is over, but youth breaks your heart, we don't have the means to send them to university. (REÇ, 50 YEARS OLD)

3.7.2. DURING THE RECENT YEARS, A REDUCTION OF THE GENDER PARITY INDEX GROSS ENROLMENT RATIO IN TERTIARY EDUCATION FROM 1.35 IN YEARS 1996-2000 TO 1.30 IN YEARS 2005-2010 (A VALUE GREATER THAN 1 INDICATES DISPARITY IN FAVOR OF FEMALES) HAS OCCURRED INDICATING AN INCREASED GENDER GAP. HEALTH SITUATION

Health is also a very important component of human capital. LSMS (2012) data show that in both urban and rural areas, there are fewer females compared to males expressing a positive perception about their health conditions (figure 13).

Figure 13: Suffering from chronic illness, by sex and area (Individuals)



SOURCE: LSMS, 2012

Additionally, there is evidence of more chronic illnesses in rural areas.

Weak health services for women in rural areas may have contributed to an increasing rate of abortions in these areas. However, data show that the number of abortions in rural areas is much lower than urban areas (60% of abortions are carried in urban areas). It can be argued that it might be difficult to record abortions in villages due to cultural or other factors.

3.7.3. FINANCIAL AND NON-FINANCIAL SCHEMES OF SUPPORT

3.7.3.1. ACCESS TO CREDIT

One of the main factors influencing entrepreneurship is access to finance. Although there are 16 banks operating in Albania, they are hardly present in rural, remote areas. Other, nonbanking institutions (127 institutions) are widespread in rural areas, usually specialized in micro-credit. These institutions provide expensive credit. Under these circumstances, rural people are not so much inclined to use such services.

Women in general and especially those living in rural areas have lower access in financial services. During 2011, the disbursement of credit for business-woman reached 25% out of all loans (METDE, 2013). The number of women individuals getting loans is half of the number of men (Bank of Albania, 2012). A study of World Bank experts Behr and Madestam (2016), based on analysis of 7,300 individuals who have taken loans from microfinance institutions, indicates that there is a gender biased treatment in the banking sector due to lack of experience and weak competition in the market.

The overall perception is that women face similar barriers compared to men in accessing financial products, yet access to information and financing opportunities is more challenging for women. In our survey (both diagnostic and comparative) approximately 13% of the respondents have applied for credit. The rate of respondents applying for credit in the recent three years is much higher among males compared to females and statistically significant (table 18).

Table 18: Loan applications in the last 5 years

Q.36. Have you applied personally for credit in the last 5 years?	M		F	
	Freq	%	Freq	%
1. Yes	49	16%	33	11%
2. No	266	84%	276	89%
Total	315	100%	309	100%

SOURCE: COMPARATIVE SURVEY RESULTS

Asked about the reasons for not applying for credit, respondents declared to have low probability to repay the credit, and another part of respondents (approximately 1/5) declared not to need a credit. Women appear to be less informed than men regarding credit availability and procedures.

According to the focus groups many women do not have direct access to their financial capital, because their husbands manage the family money, as already aforementioned. Usually, the family has one banking account, in the name of the husband only. Since in many cases the land is only registered in the name of their husbands, and sometimes their fathers or father's in-law, it is not possible for women to apply for loans.

3.7.3.2. ACCESS TO BUSINESS INSURANCE

Very few respondents accepted to have purchase insurance products. The insurance schemes are far from being used in rural areas. Although the costs of external shocks in agriculture are high, there is a very low awareness of farm operators in using these products. Moreover, since a large part of the sample is based on subsistence farmers, purchase of these products may be not perceived as a real necessity.

3.7.3.3. ACCESS TO GRANTS

There is a low and inadequate inclusion of women in state or donor financial support through grant schemes. The low access of women beneficiaries in the Albanian Competitiveness Fund, National Support Scheme in Agriculture, IPARD Like scheme and other similar schemes is a further proof of the fact that existing programs haven't engaged adequately to empower and support women (see table 19).

Lack of network, lobbying and advocacy appear to reduce access of women to financial support. In the diagnostic and comparative survey around 7% of the respondents declare to have applied for an agriculture government grant in the recent 5 years. Disparities between women and men are evident. Only 3% of women in the comparative survey show that they have applied for grants. The share of men is much higher at around 10%.

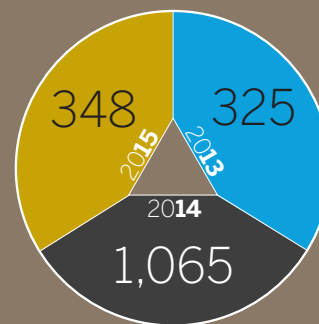
Also, the number of those awarded with a grant is modest. There are just 3 women and 8 men reporting to have been awarded some support through grant schemes. Only a few women have enough information on subsidy procedures. Men are more involved in the procedures and lead the preparation of application. A study of FAO (2015) documents the usage of male-dominated channels of information that de facto reduce women's access to information. Women are seen as "wives of farmers" instead of farmers in their own right (FAO, 2015).

These facts are important for policymakers and rural organizations in Albania. As put by Lindita Manga (ALCDF Director) "there should be more policy efforts to orient funding toward women by monitoring based on gender indicators the schemes of funding.

3.7.3.4. ACCESS TO ADVISORY SERVICES

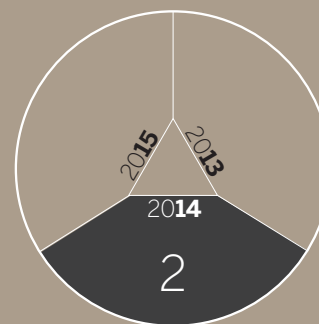
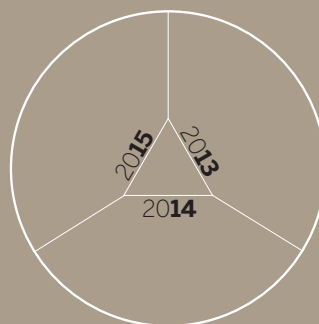
Another factor of disparity is the unequal access of women versus men farmers to agriculture extension service. During 2015, MARDWA has made progress by introducing special indicators for women, a separate budget for training and a

Table 19: Access of women in funding schemes

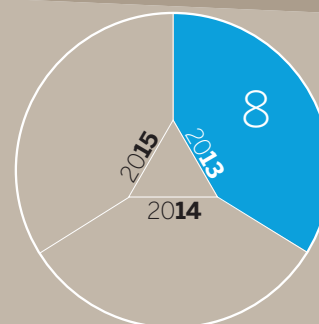
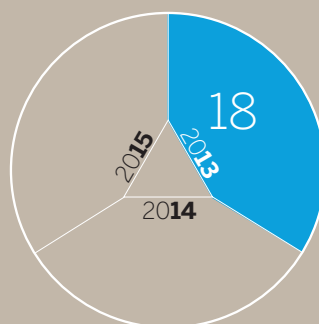


National Support scheme

IPARD Like



Competitiveness Fund



Beneficiaries

 Total
 Women

women inclusion approach within the Rural Development Program (interview with Adela Baboci).

Previous studies carried by UNWOMEN (2013) show that female in rural areas, especially those born in the last three decades lack access to agriculture advisory services. According to this survey just 1/3 of respondents have had a direct contact with an agronomist in the last three years.

The focus groups show the high level of dissatisfaction of women toward public extension services quality. In some villages, they don't have any information about the extension service responsible in their area, while in others they report that this person is not either available, or actively contacting them.

As other studies (DSA, 2009; DSA, 2011) have already shown, our survey confirms that there is evidence of frequent contacts with veterinarian compared to agronomists in rural areas.

However, focus groups analyses show that veterinary services are not very effective. Usually, the veterinary personnel contacts farmers to check the vaccination of the livestock. Otherwise, they report that they have pay privately for extra services, besides vaccination.

3.7.3.5. ACCESS TO EMPLOYMENT SERVICES

There are a higher percentage of women seeking for job in the regional labour offices compared to men. Interviews with Mimoza Ponari (MSWY) reveal that in 2014, 60% of unemployed job seekers were women and in 2015 this figure rose up to 70%. Moreover, approximately 53% of those that succeeded to find a job through mediation of employment offices were females (10000 females in 2015 compared to 8200 females one year before). There are no available disaggregated data by area (rural versus urban women).

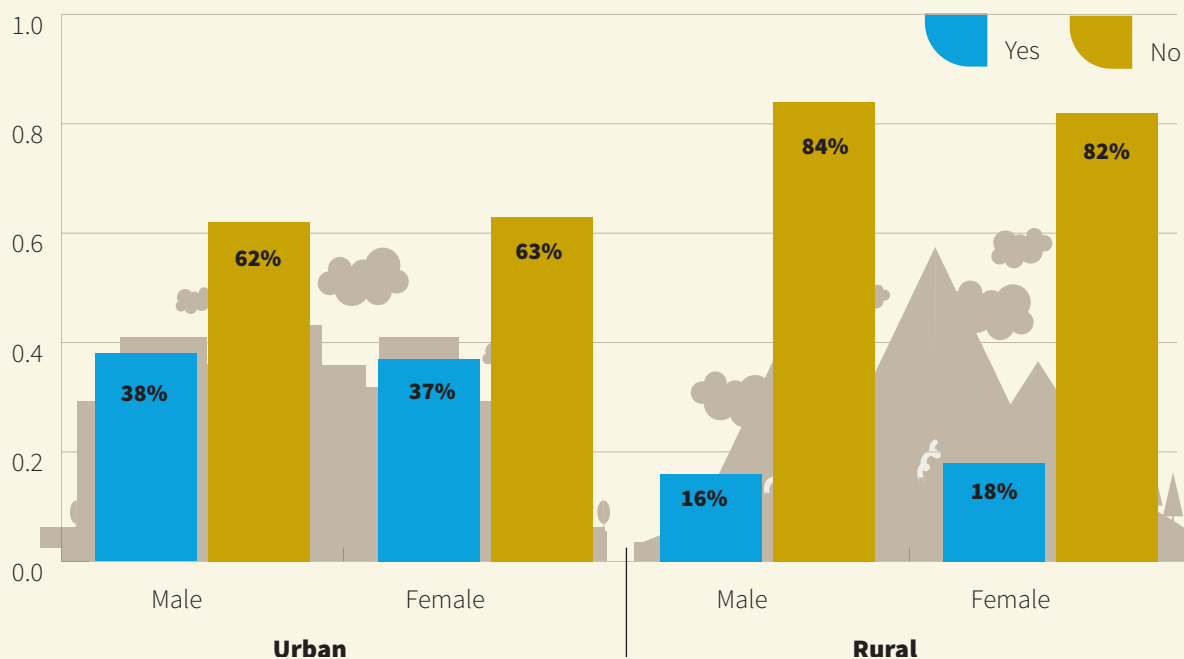
Labor offices seem to have a weaker role in rural areas compared with the urban ones. The number of females residing in rural areas, being registered in labor offices, is slightly higher than males (Figure 14).

No agronomist has advised us about how to take care of tobacco. We have become agronomists by our own means. (REÇ, 51 YEARS OLD)

Sometimes I know better than the agronomist what inputs to use. I check them in this book I have at home. I once went to ask the agronomist about some pesticides, and he told me – I don't know. I told him – how can you say that, you are the agronomist. Today, they are not responsible anymore. (DVORAN, 45 YEARS OLD)

Officially, we have an agronomist, he gets paid by the agriculture directory, but he never shows up here. (BEGJUNEC, 49 YEARS OLD)

Figure 14: Are you registered in a labor office, by sex (individuals)



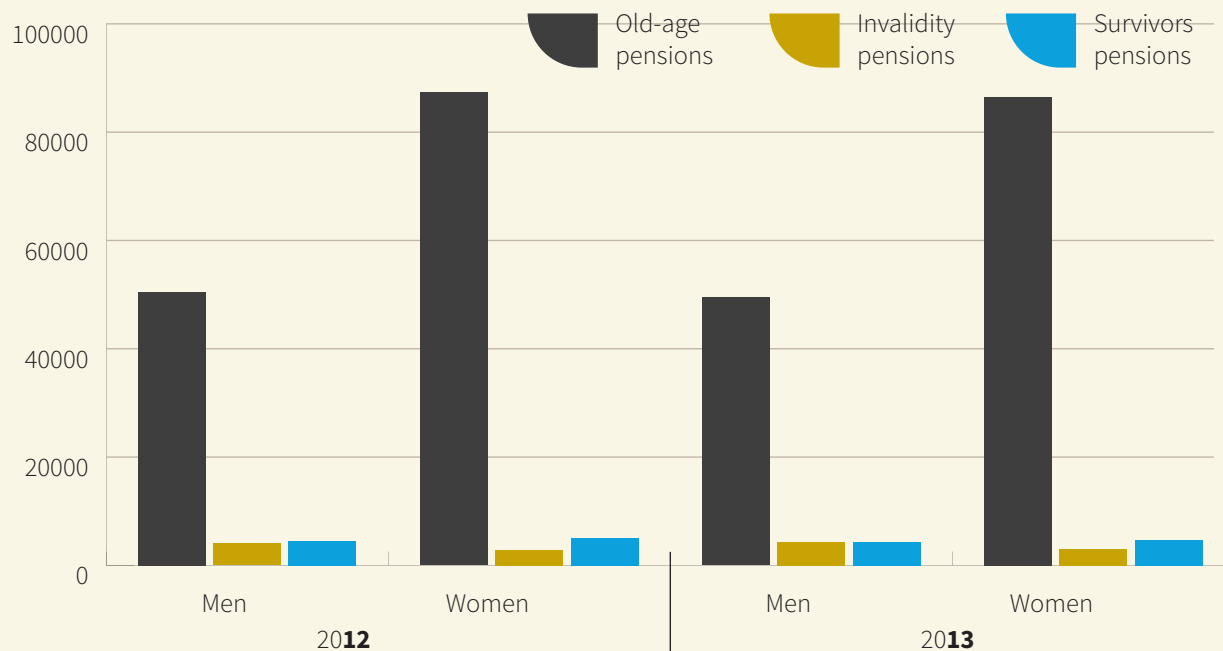
SOURCE: LSMS, 2012

3.7.3.6. ACCESS TO SOCIAL SUPPORT PROGRAMS

The Albanian social protection system is composed by multiple sub-programs that provide financial support for parts of population designed to reduce risks of poverty, old-age, enhancing the capacity to manage socio-economic risks such disability, unemployment, short term illness and maternity. The share of women total population benefiting from social insurance is 51.8%, out of a total of 554102 beneficiaries.

Social security system in rural areas is mainly focused on supporting old age pensioners (Figure 15). Participation in the formal labor market is a key

Figure 15: Rural pensions by sex, 2012-2013



SOURCE: INSTAT, FEMALES AND MALES IN ALBANIA, 2014

precondition for accessing old-age, unemployment, short term illness and maternity benefits. Currently, informality is reducing women's participation in these social schemes.

Unemployment assistance is strongly related to the participation in the formal labor market. Therefore, contributions to the unemployment assistance scheme in rural areas are modest compared to urban ones.

In the focus groups carried in various areas of Albania the lack of social insurance is considered a very big problem, creating a lot of frustration for most of women. *In their own words: (1)*

(1) We are very concerned about retirement, but the problem is we cannot pay insurance now; we have to raise our children. There is no money left for that. (DVORAN, 45 YEARS OLD)

Men appear to be more informed about process and procedures related to the social assistance schemes, and also collect and manage the monthly payment.

Another unused benefit in rural areas is maternity leave. Informality and the modest scale of paid employment in rural areas are the main causes for a smaller percentage of women benefiting from maternity leave (20%) compared to women living in urban areas (more than 50%). Interviews and focus groups show that there are frequent cases of rural women paying a cumulative social contribution amount of money per year in order to benefit from the maternity leave benefits.

Additional interventions are being implemented to increase the access of women on maternity leave benefits such as “provision of maternity leaves during 2016 for women in rural areas even in those cases where no contribution has been paid” (Kuka interview).

3.7.3.7. Access to ICT

The gap between male headed households possessing a computer is wider compared to females headed households (Figure 16). The gender gap is wider in urban areas. In urban areas, 23% of female possess a computer, while in the rural areas 12% of female headed families own a computer. On the other hand, male headed families possessing computer is 29% in urban area and 9% in rural area.

Approximately 13% of females living in rural areas state to have used a computer, a modest number compared to urban females (see figure 17). Males report to use computers more but the numbers of those owning one are modest.

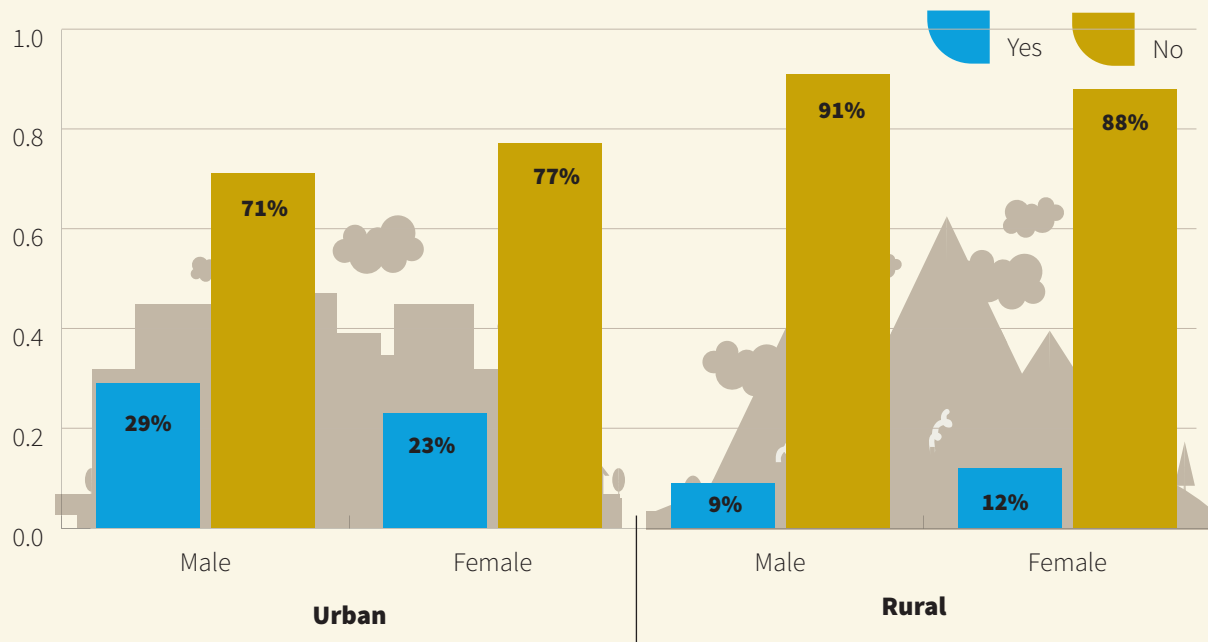
There is a higher accessibility to internet of males compared to females in both urban and rural areas (figure 18). The accessibility may be related to the possibility to access internet centers and the possession of mobile phones.

The percentage of female headed households possessing a mobile phone is 78%, considerably lower than male headed households - 95% of them own a mobile phone (Figure 19).

Usually men go to the offices. My husband did all that. Women that are able to do it are rare.
(BEGJUNEC, 58 YEARS OLD)

My husband paid only for me, so that I could benefit the childbirth payment from the state. He collects the money monthly. I don't go there myself.
(REÇ, 33 YEARS OLD)

Figure 16: Own a computer, by sex and area(HH)



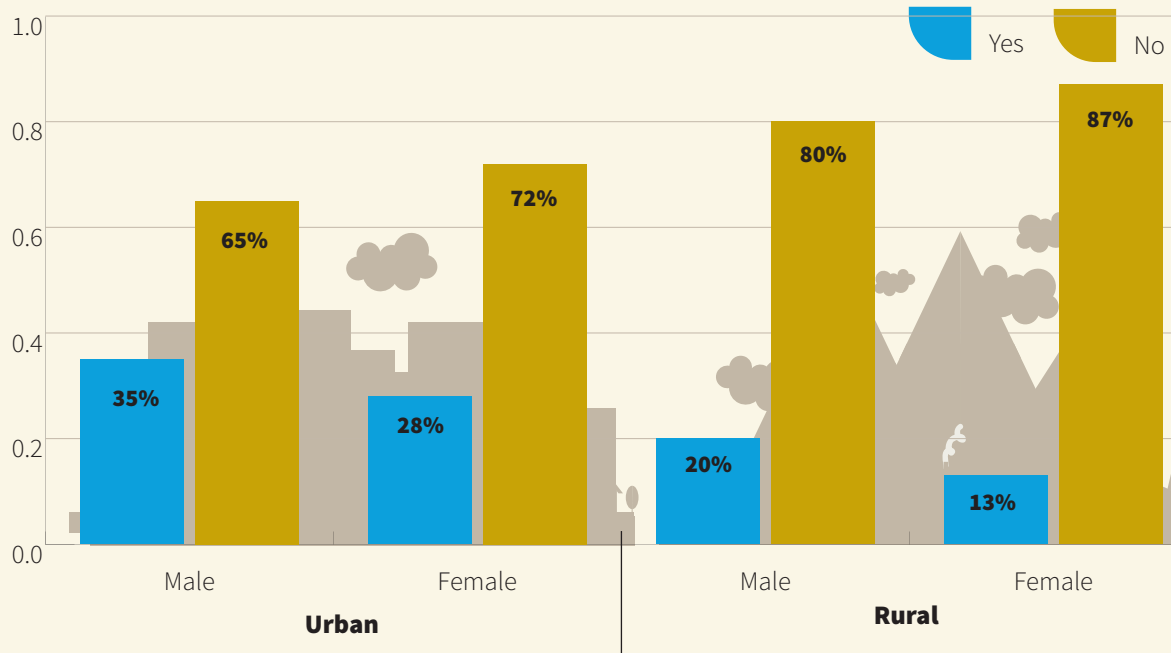
SOURCE: LSMS, 2012

The rather low access to ICT services raises various challenges for introducing novel ways to increase access to market and adopt innovative approaches to education such as distance learning, etc.

3.7.3.8. ACCESS TO RURAL ORGANIZATIONS AND NETWORKS

In the last two decades, development aid agencies and donor projects have supported the establishment of farmers associations and organizations in Albania.

Figure 17: Used computer in last 3 months, by sex (individuals)

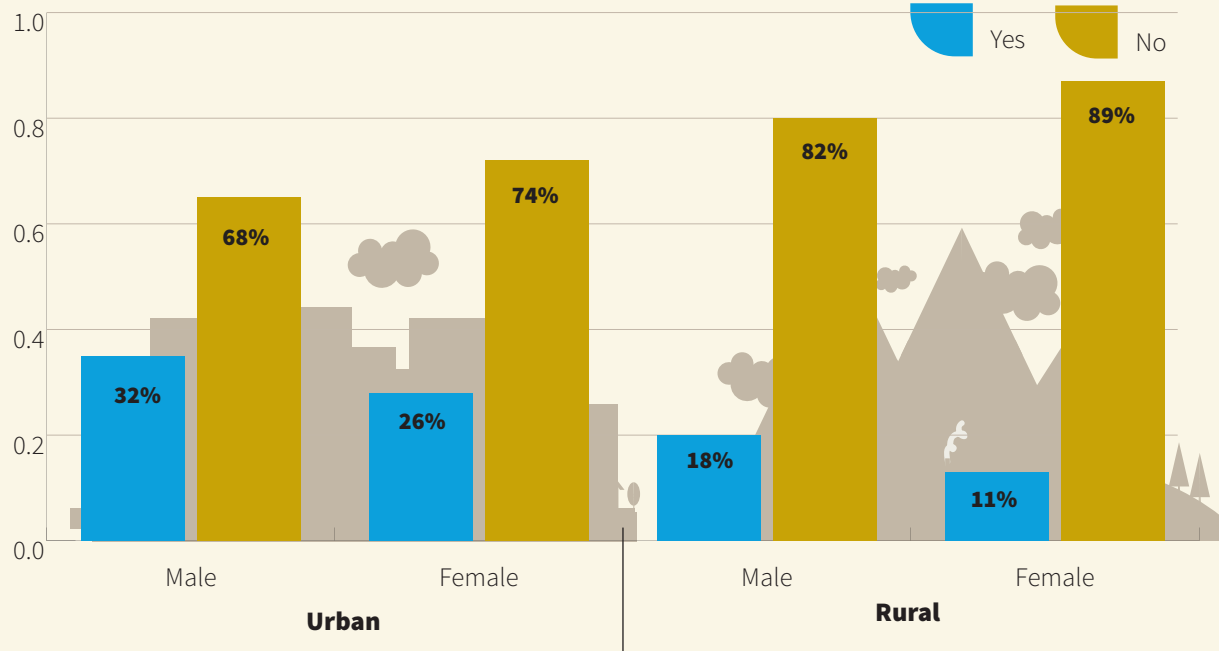


SOURCE: LSMS, 2012

In 2015, there were 37 registered cooperatives (SHBB- Shoqeri te Bashkepunimit Bujqesor) in Albania, with 425 members in total. Women members in these cooperatives constitute a meagre 8.7%. Additionally, 14 agribusiness associations are registered and a very large number of non-profit organisations operate in rural areas.

The comparative survey results show that a very low percentage of men (3%) and women (0.7%) are member of associations. Only 21 individuals (17 men and 4 female) declare to be member of some associations.

Figure 18: Used internet in last 3 months, by sex (individuals)



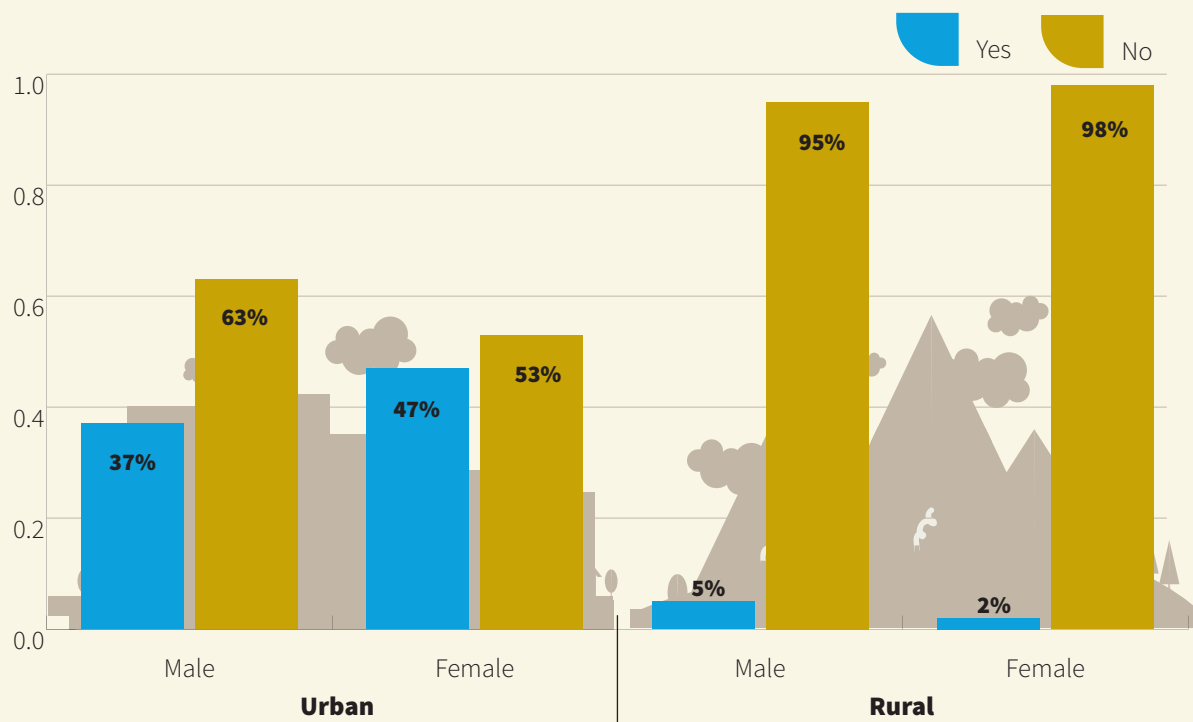
SOURCE: LSMS, 2012

There is plenty of room for associations to improve their enrolment since most interviewed individuals still believe in the positive role associations. In fact, almost 43% of the respondents believe that associations and of civil society in general may be important in solving problems in the village (figure 20). On the other hand 53% of the sample is skeptical about civil society in general.

Overall, focus groups meetings findings show that men are more involved in such organizations than women. Women participants report that women organizations

We have been involved with an association of agronomists here. They inform us regularly through messages in our mobile phones on what we need to do. (DVORAN, 39 YEARS OLD)

Figure 19: HH has a phone line, by sex (HH)



SOURCE: LSMS, 2012

We have been dealing with associations for 15 years now, but they haven't done anything. They are not for you or me, but just for themselves. (BEGJUNEC, 45 YEARS OLD)

are more focused on specific agriculture products. For example, the association in Dvoran was focused on how to cultivate fruits, the one in Begjunec shared information on how to make compote of cherries, etc. Some of the participants report the benefits of it, such as getting valuable information on topics of interest, travelling abroad to get experience, etc., while some others reported feeling excluded from these groups. As some women report:

3.7.3.9. ACCESS TO LOCAL GOVERNMENT SERVICES AND AUTHORITIES

Local government is potentially an important institution for the economic empowerment of women in rural areas. As emphasized by Van der Leest, Xhelo and Wittberger (2012), local government role in local policymaking, budgeting and service provision is very important since it can create benefits for both women and men.

When asked on the level trust women have for different government level to solve their everyday problems, 69% of men and 73% of women state that they do not trust neither the central government, nor the local government institutions (table 20).

Low trust may be driven by a lack of participation of rural people to decisions making. Moreover, since major part of the study has been carried out in rural areas governed by tiny local governments (communes) we can deduce that they lack resources to provide services such as road infrastructure, irrigation, employment or other economic opportunities. The lower level of trust among women is also related to their exclusion in relation to decision making both at commune and region level.

The general view reported by most women participating in the focus groups is the low influence they have on local government authorities decision-making. As some of them argue:

Although, few women recognize some work done by the commune for other services such getting information in the commune offices, paying taxes, etc. However, women are not involved at all; these tasks are performed by men. Women usually go to the offices to collect the financial aid and get certificates when needed.

3.7.3.10. ACCESS TO COMMUNITY ENGAGEMENT IN PUBLIC LIFE

There is a slight difference between women and men headed households with

They just think of their own chair, their own interests, nobody cares about us. (BEGJUNEC, 45 YEARS OLD)

They show up once in four years, and then ...you never see them again. This street has been in this condition for more than 20 years. We keep fixing it ourselves, but it needs some investment to be fixed. (FUSHË-DRAC, 42 YEARS OLD)

Figure 20: Trust in associations, civil society and NGOs as problem solvers, by sex

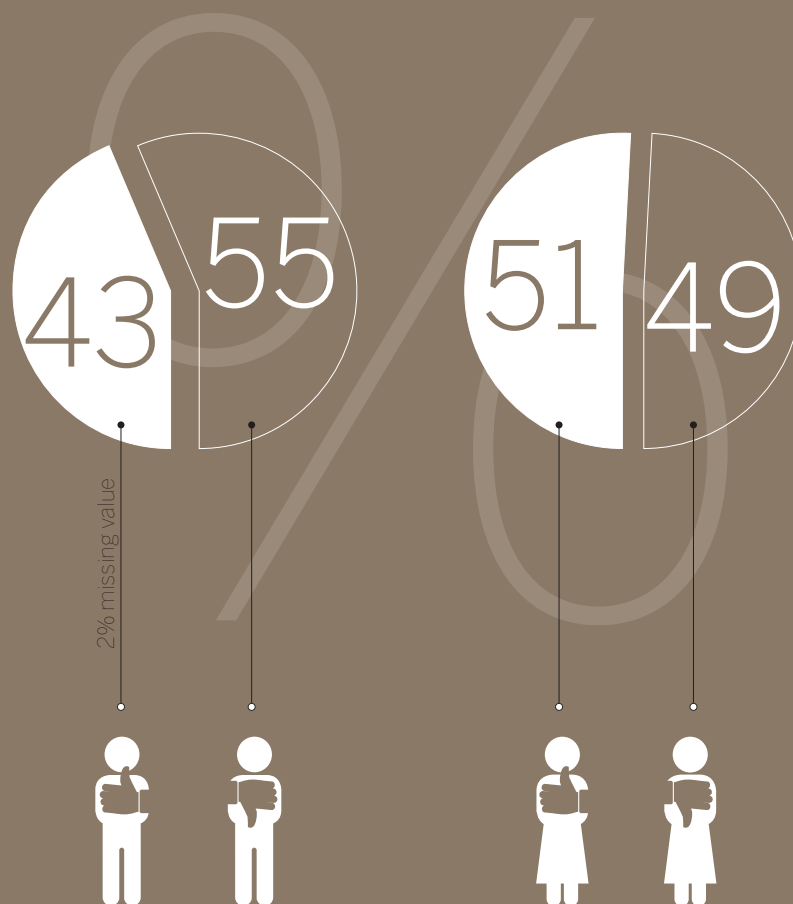


Table 20: Trusted institutions as problem solvers, by sex

Q62.A. Which of the following entities do you trust more to solve your problems:	M	F
	%	%
1. Central government	16%	13%
2. Local government	12%	13%
3. None of them	69%	73%
Missing value	3%	2%
Total comparative	100%	100%

SOURCE: COMPARATIVE SURVEY RESULTS

women being less prone in engaging in activities within and for their community. Focus group discussions show that women’s participation and representation in the public life is hampered by several constraints. Overall, women participants report that the village-based community groups, which are informal, or political groups, are composed mainly by men. It is a part of men’s everyday life to meet with other men in coffee shops or places they hang out. Besides socializing, these meetings serve to discuss village problems, individual issues, etc.

Not only these activities exclude women, but women do not have similar ways of grouping, as reported by all participants. Participating in community life in this way not only is not expected by women, but on the contrary, not welcome. *One woman states: (1)*

3.7.3.11. ACCESS TO INFORMATION

The results of the survey show that men are slightly more informed than women

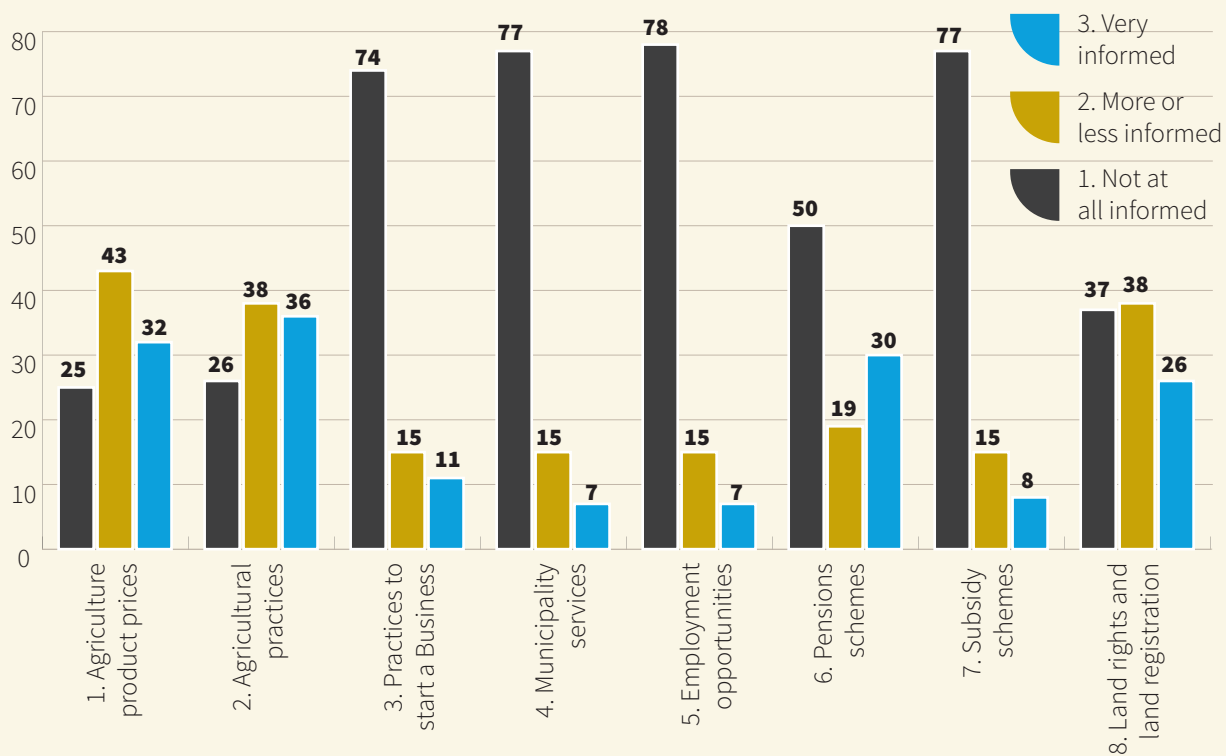
Usually, men meet each other, the ones in the municipality council, too. They go every day to the coffee shop, get the news and talk together. (BRADASHESH, 40 YEARS OLD)

(1) There should be a coffee shop only for women, because men don’t allow women to go out in coffee shops. Everyone can find an hour to go out and meet, but women are ashamed to do so. (DVORAN, 45 YEARS OLD)

regarding almost all issues (Figure 21 and 22). In fact 64% of men have some information regarding land rights compared to 46% of women interviewed; 22% of men feel informed regarding the municipality services compared to 11% of women; 5%-10% of men in the sample, report to be more informed than women regarding prices, practices and subsidy schemes.

As expected, agriculture is the sector farmers feel more informed; 75% of men and

Figure 21: Access to information by sector, Men



SOURCE: COMPARATIVE SURVEY RESULTS

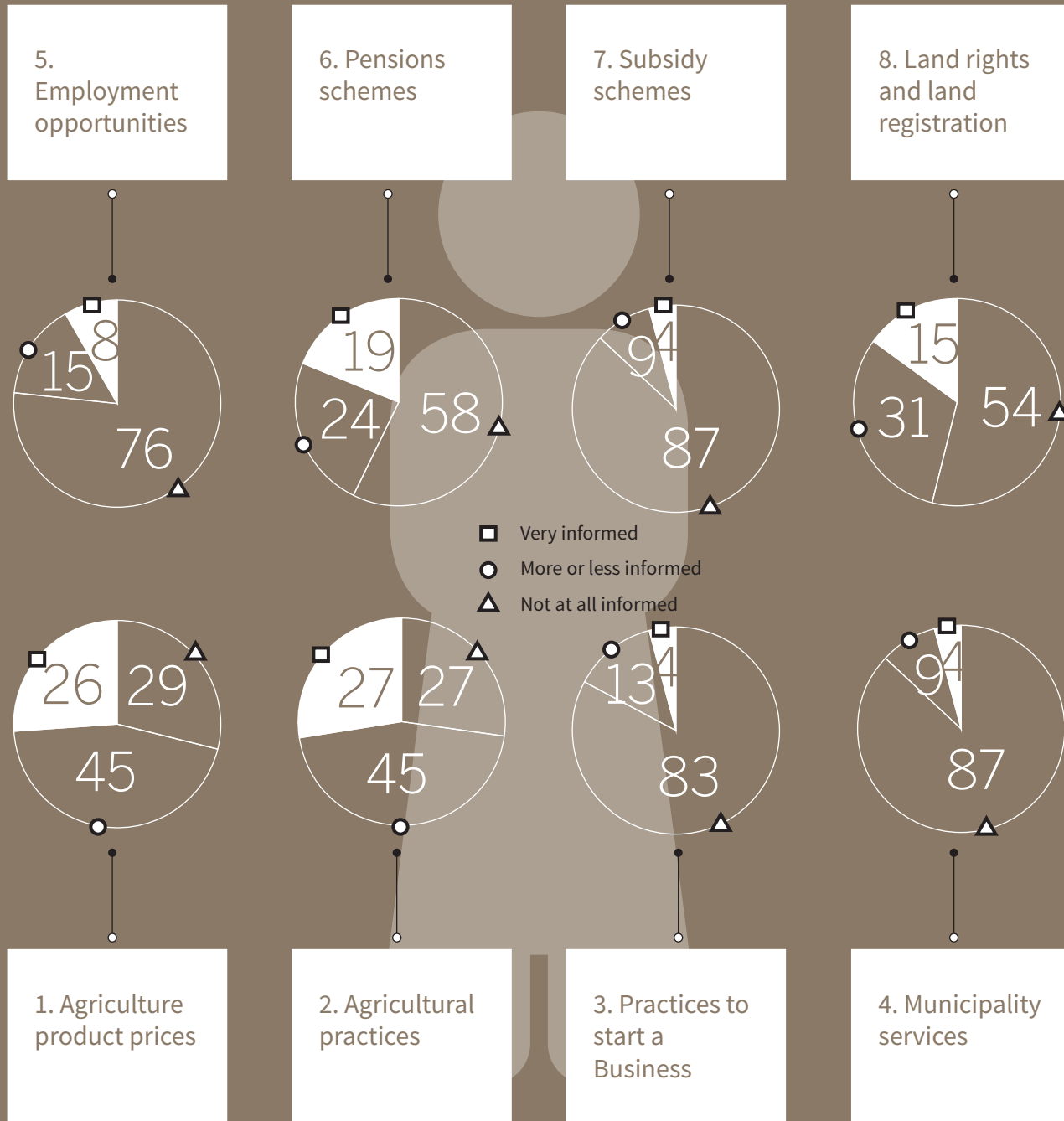
70% of women are somehow informed. Aspects related to pension schemes and land rights are also known by respondents but the percentages drop considerably (almost 50% of all respondents do have some information).

Most respondents (both men and women) do not have sufficient information in issues regarding practices to start a business (74% of men and 83% of women do not have any information at all), municipality services (77% of man and 87% of women declare to have no information), information on employment opportunities (78% men versus 76% women) and surprisingly subsidy scheme (77% of men and 87% of women do not have any information on the matter).

Results show that there are not significant differences between men and women regarding routine activities such as visiting public service providers (municipality offices, health centers, pension offices, etc). However, there are more rural men to visit all the agencies except for the health centers which are visited more frequently by women (70% of men compared to 80% of women). Most respondents have visited at least once the water and power supply agency offices (94% of men versus 64% of woman) and an agricultural shop/pharmacy (83% men versus 66% women).

The agencies less visited by the farmers are the agency of employment (only 14% of men and 12% of women) and the Regional Directory of Agriculture (only 13% of men and 8% of women have paid at least one visit in this agency). Interestingly, banks are used only by a small number of farmers, in fact 73% of men and 65% of women declare to not have visited a bank in the last year.

Figure 22: Access to information by sector, Women



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5. APPENDIX

APPENDIX 1: THE SAMPLE DESIGN AND SAMPLE CHARACTERISTICS

1.1. GEOCLIMATIC ZONES

There are four main geo-climatic zones in the country that are related to the geographical position and altitude from the sea level. The combination between the geo-climatic zones with topographic variation has produced 12 sub-zones that differ from each other with respect to production structure or farm productivity depending on climate, soil fertility, and production practices. Therefore, taking in consideration the great agro-climatic variation and its impact on the overall agricultural structure and production, the application of a stratified sampling has been considered as the most appropriate sampling procedure.

The research team uses a stratified multi-stage sampling technique in order to account for the diversity of women's socioeconomic and cultural profiles in rural areas. This approach is the best solution in cases when a well-defined list of target group is not available, such as the case of farm lists in agricultural studies.

A Primary Sampling Unit (PSU) was proposed using the administrative area of former "Communes¹⁹" which are defined as "thinly populated area". The reference list is defined by INSTAT (2014) where rural areas have been selected based on a grid definition composed of 306 units named as "thinly populated areas".

¹⁹ Communes are the lowest rural Albanian administrative units before June 2015. The proposal will treat this unit since it best responds to the rurality unit. The current lowest administrative units in Albania, namely the municipalities, have a very large part of urban area, thus making the sampling more difficult.

APPENDIX 2. QUESTIONNAIRE

The questionnaire was designed to collect information from households focusing on differences between women and men within the household. However, there are questions focused on perceptions and opinions of the respondents. The questionnaire aimed to scrutinize the main disparities and constraints existing within the family in terms of gender. The questionnaire is organized in separate sections:

- The first section collects information regarding family location characteristics such as distance to the main urban area and the topography of the location. A filter question is used to identify a representative adult female of the family who could answer questions pertaining her individually and for the household as a whole.
- The second section collects information regarding the socio demographic profile of the family roster. Questions asked in this section relate to age, religion, and marital status, relations with the head of the household, education and employment. Family location and size before 1991 has also been recorded. In addition, information on agriculture land and type (arable, fruits, forests, pastures, etc.) has been collected as well.
- The third section investigates the gender patterns of landownership and use based on their formal and informal arrangements. This section gathers information at the plot level asking whether land is owned individually or jointly, who from household members works the land, how land was acquired, how land is documented, rights that individuals have over each plot, rights of ownership and inheritance. This section gathers data also on land plot value proxies (such as access to irrigation, distance, pre-1945 rights, etc.).
- The fourth section of the questionnaire studies how the task in economic activities of rural households such as livestock management, agriculture and other economic related decisions are shared between women and men.
- The fifth section investigates on access to advisory services, access to agriculture markets, access to financial support from state owned agencies and from the

banking institutions, access to social networks, etc. Other questions are designed to identify the respondent knowledge on formal laws and informal traditional practices related to land rights, land sale and land rental decisions as well as land inheritance. This section aims to better understand what are the main principles guiding women families and families of origin (in case they have been married) with regard to land tenure rights. Respondents are asked about the most important institutions (formal or informal). They are also asked to share their perception on rights between household members of different gender and between the ones born before 1991 and those born after 1991.

- Another section of this questionnaire focuses on the households' main sources of income divided by category. Respondents are asked to provide information about who is the main contributor of this income within the household.
- The last section estimates respondent's feelings and behaviors related to their overall perceived equality within the family. Questions are designed in the form of statements and estimated using the Likert scale.
- For a part of the sample (mainly mountainous less densely areas of Gramsh, Elbasan, Vlore, Berat and Diber with 315 women and 309 men), an additional section was included in the questionnaire asking questions related to women's access to economic assistance, rural pensions, invalidity payments and other disability payments. Additionally, questions regarding constrains on economic opportunities were asked. In this part of the sample, some relational questions for both men and women were also asked, at the same time, adding some more questions on perceptions on access to and preferences for services related to entrepreneurship, employment, rural development programs and regional development programs.

A

ILLUSTRATION OF SAMPLING APPROACH

District	Agro-climatic area			Rurality level				Fragmentation			Distance from main urban center			LGU chosen	Village ranked by No of HH	Village selected
	Coastal	Central	Mountainous	List of Local Government Units	Densely populated areas	Intermediate density area	Thinly populated area	High number of villages	Low number of villages	Very low number of villages	Very close	Close	Distant			
District 1	0	1	0	LGU 1	0	0	1	1	0	0	0	1	0	1	1	X
				LGU 2	1	0	0	0	0					0	2	
				LGU 3	0	1	0	0	0						3	
District 2				LGU 1	0	1	0	0	0					0	0	
	0	0	1	LGU 2	0	0	1	1	0	0	0	1	0	1	1	X
				LGU 3	1	0	0	0	0					0	2	
District 3				LGU 1	1	0	0	0	0					0	0	
	1	0	0	LGU 2	0	1	0	0	0					0	1	X
				LGU 3	0	0	1	1	0	0	0	1	0	1	2	
														3		

* When the value is 1 it shows whether the LGU is part of the stratum from where the sample will be drawn, and if it is 0 then the LGU should not be part of the strata.

APPENDIX 3: SOURCES OF INFORMATION

Information required (TOR)	Instruments used and sources
1. General features of women in rural areas	
Women socio demographic trends in rural Albania	INSTAT Census and administrative data as well as migration survey
Women legal and institutional status in rural areas	Secondary data: Ministry of Justice reports, UN and USAID reports, DSA previous studies, legal databases and content analysis of the official gazette Primary data: Survey results, Focus groups and experts interviews
Women overall access to economic opportunities in rural areas based on their participation in agriculture and non-agriculture activities	Primary data: Survey results Secondary data: MARDWA surveys and reports. LSMS/LFS/HBS/Time Use Survey
Women participation in decision making and women access in development processes influencing their economic empowerment	Secondary data: UNWOMEN and UNDP donors reports Primary data: Focus groups and experts interviews
Women engagement in research projects and development programs designed for rural areas	Ministry of Education, Universities and donor projects reports, experts interviews
2. Frame the rights and duties of women within the rural household	
Women rights in rural assets within the family and within the village according to their status within the family	Primary data: Survey results
Women patterns of land ownership in terms of use, sale, rent and inheritance as well as usufruct of communal land	Primary data: Survey results

Information required (TOR)	Instruments used and sources
Division of labor between men and women in farming families/rural enterprises;	Primary data: Survey results
Participation of rural women in paid activities and the level of equality to wages and salaries	Secondary data: donor project reports and studies, INSTAT LSMS and LFS, DSA surveys and studies, wage gap study Primary data: Focus groups and interviews
Rural women involvement in entrepreneurial agricultural and non-agricultural activities by type and related outcomes	Secondary data: Bussines Register. Primary data: Survey results and Focus groups
3. Explore rural women's constrains to access economic opportunities	
Women's access to public and private education, training and advisory services	Secondary Data: ILO study, UNWOMEN study, LSMS survey, Donor reports, MOYSW, National Service of Employment Primary data: Survey results, Focus groups and experts interviews
Women access in financial and insurance services	Secondary Data: USAID-AAC program, Risi Albania-CBS survey, World Bank, Bank of Albania databases and surveys Primary data: Survey results, Focus groups and experts interviews
Women access to health services available for the rural population in villages	Secondary data: LSMS 2012 Primary data: Focus groups and experts interviews
Women participation to social benefits provided for the rural population	Secondary data: MoYSW, MARDWA and MADA reports Primary data: Focus groups and experts interviews

Information required (TOR)	Instruments used and sources
Women access in information, technology and innovation	<p>Secondary data: LSMS 2012, MARDWA reports, Census of Agriculture, Farm surveys of SARED.</p> <p>Primary data: Focus groups and experts interviews</p>
Women participation in social security systems and social services;	<p>Secondary data: MoYSW, Social Security Institute,</p> <p>Primary data: Focus groups and experts interviews</p>
Women access to current public and private services provided to agricultural and rural activities;	<p>Secondary Data: LSMS survey, Donor reports (FAO, UNWOMEN, etc)</p> <p>Primary data: Survey results, Focus groups and experts interviews</p>
Women participation to financial and non-financial support schemes for rural development	<p>Secondary data: Risi Albania-CBS survey, LSMS, LFS survey, UNWOMEN, MARDWA Payment Agency records</p> <p>Primary data: Survey results, Focus groups and experts interviews</p>
Women participation in rural based organizations and networks (associations, unions, interest groups, etc)	<p>Secondary data: LSMS, LFS survey</p> <p>Primary data: Survey results, Focus groups and experts interviews</p>
Women access to local government services and authorities such as taxation and voting Identify the community, logistical, attitudinal and political specific constraints hampering women farmers/rural women participation and representation in public life such as village based community groups, municipal councils, political groups, etc.	<p>Secondary Data: UNWOMEN studies, LSMS survey, Donor reports,</p> <p>Primary data: Survey results, Focus groups and experts interviews</p>

Information required (TOR)	Instruments used and sources
4. Gather rural women perceptions of their economic environment and their action to exploit it at their best:	
Perception of land rights security,	Primary data: FAO study, WB study, UNWOMEN study
Primary data: Survey results, focus groups, experts interviews	
Demand for information and advisory services	Secondary Data: UNWOMEN studies, LSMS survey, Donor reports Primary data: Survey results, Focus groups and experts interviews
Attitudes toward decision making institutions at local and central level,	Secondary Data: UNWOMEN studies, DANIDA-GIZ and other donor projects, LSMS 2012 Primary data: Focus groups and experts interviews
5. Prepare a descriptive and analytical report on the main findings, suggesting appropriate options and recommendations:	
Address primary problems and priority needs to be addressed for promoting rural women economic empowerment Recommend specific measures to be undertaken closely with MARDWA to address rural women's constrains; Recommend potential crosscutting legal and institutional interventions which enable a better economic environment for rural women Outline potential topics that might be addressed in future analytical work;	Triangulation methods by using secondary and primary data as well as validation of findings by presenting the preliminary results to MARDWA, WOMEN groups and other identified stakeholders.

APPENDIX 4: LIST OF CONTACTS FOR SEMI STRUCTURED INTERVIEWS

Nr	Persons	Position	Organization
1.	Bukurie Imeri	Executive Director	Woman towards Integration
2.	Enio Jaco	Director	Creative Business Solution
3.	Lindita Manga	Executive Director	ALCDF
4	Koli Sinjari	Director of FR&P department	BiznesAlbania
5	Sevim Arbana	President	Useful to Albanian Women
6	Sabah Djaloshi	Director	AgroPuka
7	Astrit Kuke	Director of Pensions	MMSR
8	Ornela Gjini	Property and Regional Development Sector	AIDA
9	Majlinda Hoxha	Ex-executive Director	Agritra Vizion
10	Blendi Zeneli	Director of Credit for Large Enterprises	Procredit
11	Grigor Gjeci	Director of Rural Development Policies	MARDWA
12	Roland Bardhi	Program Officer	MADA
13	Pranvera Kastrati	Directory of Support and Entrepreneurship	MEDTE-
14	Arta Mandro-Balili	Lawyer	Faculty of Law, UT
15	Mimoza Ponari	Specialist	Employment Sector, Employment Policy Department , Ministry of Social Welfare and Youth
16	Mimoza Hasani	Specialist	Employment Sector, Employment Policy Department , Ministry of Social Welfare and Youth

Nr	Persons	Position	Organization
17	Luljeta Dauti	Specialist	Education Sector, Ministry of Social Welfare and Youth
18	Arben Sinojmeri	Director	Tirana Regional Mobile Directorate on public professional training Ministry of Social Welfare and Youth
19	Ornela Balla	Public Relation	Compulsory Health Insurance Fund (CHIF)
20	Adela Baboci	Gender focal point	MARDWA