



## **COUNTRY FRAMING REPORT**

### **Albania**

**Authored by:**

**Merita Xhumari <sup>1</sup>**

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<sup>1</sup>. Professor at the Faculty of Social Sciences, University of Tirana. [xhumarimerita@gmail.com](mailto:xhumarimerita@gmail.com)

## Introduction

The aim of this report is to offer a synthetic analysis of the most important policies regarding to extending working life with gender and health perspectives. It is based on the research of legal framework, policy documents, studies and statistical analysis on demographic, labour market, ageing, health and gender equality indicators and trends. The Constitution of the Republic of Albania (1998) has reserved a special *Chapter V “Social Objectives” (Art.59)* sanctioning the social rights as the basis of the social welfare state. From the social right perspective, it was emphasized the state – citizens’ responsibility, supplemented by the private initiatives. After 1990, the welfare state in Albania was following the Bismarck model based on the introduction of the social insurance, health care insurance and unemployment insurance (Xhumari, 2018). In the framework of European integration, Albanian legislation passed through a process of harmonization with *Acqui Communitarie*.<sup>1</sup> National strategies and related Action Plans have been designed by following the EU strategic objectives for gender equality, a more healthy life and an inclusive growth with active participation of citizens. A number of national documents and analyses from the international organizations are referred in order to provide an accurate view of the situation in Albania regarding the most important research and policy developments that impact on extending working life in the last ten years.

### I. The Albanian Context and Overview

#### II.1 Demographic Situation

In the last years of transition, the Albanian society has experienced transformations with a rising symmetry in gender roles, in lifestyle patterns, and in life course organizations. Among the internal and external factors that impacted such transformations have been the demographic changes of fertility, life expectancy, and internal and external migration. The last Census (2011) showed that children under 15 represent 20.7 percent of the population, youth aged 15-29 represent 25.2 percent of the total population, the age-group of adults 30-64 represent 42.8 percent of the population, while elderly above 65 made up the smallest segment with 11.3 percent of the total population. The old-age dependency ratio almost doubled during a period of 20 years from 8.6 percent in 1989 to 16.7 percent in 2011, and it is expected to grow with the same rate in the coming 20 years until 2030 to 32.9 percent.<sup>2</sup> In 2031, a gender old-age dependency ratio difference to 31 percent for men and to 37 percent for women refers to higher life expectancy at birth estimated to 80.1 years for women compared to 77.0 years for men (INSTAT, 2017:19). The relatively satisfactory life expectancy in Albania can be explained with the Mediterranean dietary pattern. Yet, the Albanian human development index (HDI) – a composite scale consisting of a long and healthy life, access to knowledge and a decent standard of living – was 0.75 in 2012, which is higher than Bosnia and Herzegovina and FYR Macedonia, but lower than Serbia and Montenegro.<sup>3</sup>

The last Census in 2011 showed that the mean age of population was 35.3 years, with an increase of almost six years compared to 2001 and continued to be increased to 37.0 years old in 2016.<sup>4</sup> The fertility rate was 1.54 children per woman, under the replacement level of 2.1 children per woman. If the gross rate marriage has remained almost constant in the last ten years at 7.8 (2016), the gross rate of divorces has almost doubled from 14.8 (2007) to 31.2 (2016) (INSTAT, 2017: 20-26).

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<sup>1</sup> In June 2014, Albania was granted candidate status by the European Union and has to achieve European standards.

<sup>2</sup> INSTAT, SDC, UNFPA, (2015), Population Ageing: Situation of Elderly People in Albania, page 9, available at [http://www.instat.gov.al/media/316728/population\\_ageing\\_situation\\_of\\_elderly\\_people\\_in\\_albania.pdf](http://www.instat.gov.al/media/316728/population_ageing_situation_of_elderly_people_in_albania.pdf), last checked on September 19, at 9:00 am.

<sup>3</sup> Albanian Institute of Public Health & UNICEF, (2014) National Health Report, Health Status of the Albanian Population, page 1-2, available at: <http://ishp.gov.al/wp-content/uploads/2015/04/Health-report-English-version.pdf> last checked on 18.09.2017, at 11:00 am.

<sup>4</sup> INSTAT, (2011) Population and Housing Census, [www.instat.gov.al](http://www.instat.gov.al) last checked on 19.09.2017 at 10 am.

The Albanian Demographic and Health Survey (2010) showed that one in two households have at least one member who has migrated within or outside Albania. As usually elsewhere, migration particularly involves young adults, who migrate for reasons of employment and education opportunities and for family reasons... migration is still dominated by young adults, but in addition to men, women increasingly go abroad as well...<sup>5</sup> Younger generations working abroad remain a potential source of support for their older parents left alone, by sending remittances and by covering expensive medical interventions. One of the objectives of the IPA project Dialogue of Civil Society Organizations on Problems of the Elderly in Western Balkans was to develop self-help groups to motivate and empower the elderly to independently resolve their problems.

## ***II.2 Labour Market Developments***

Albania's Economic Reform Programme 2018-2020 outlines the main macroeconomic and fiscal policy aiming to establish a clear balance between the internal strengths and external threats, to allow a solid growth to increase employment and reduce public debt.<sup>6</sup> A major concern related to economic growth is high unemployment and informality.

Labour force participation rate has decreased during the last 5 years from 68.5 percent in 2011 to 66.2 percent in 2016, with a constant gender gap of about 16 percent difference. The unemployment rate was high especially for the age group 15-29 at 27.4 percent.<sup>7</sup> Labour force participation rate for women of age group 15-29 has decreased from 47 percent in 2011 to 38.8 percent in 2016, compared to the men from 62.2 percent to 51.7 percent. A gender gap is evident referring to the unemployed job-seekers with tertiary education, 62 percent women and 38 percent men (INSTAT, 2017:86). The barriers of transition from university to employment was identified at the study of LSEE for Western Balkans.<sup>8</sup>

Referring to the economic sectors, 40.2 percent of employed people were employed in agriculture. The non-market services sector - where activities such as public administration, social services, and other activities and services are included - plays the second most important role in women employment (20 percent) following agriculture. LFS 2016 showed that women are less likely to participate in the labour market, 42 percent of women were outside of the labour force, compared to 26 percent of men. Considering the inactivity reasons, women remain outside of the labour force due to early retirement (40 percent), and the engagement in domestic chores (21.5 percent) versus men's engagement in domestic chores with only 1%. An important aspect of women's participation in the labour market is the combination of productive labour with family life.

The recent changes in the Labour Code and in Social Insurance legislation aims to facilitate maternity leave, to take care of the maximum 48 working hours a week, to improve the working conditions, the break time, etc.<sup>9</sup> The inadequate services for children may force a good share of women to withdraw from the labour force. Regarding the employment status, the LFS shows that 43 percent of women are "employees", whereas 31.2 percent are "contributing family workers", compared to 18.2 percent of the same category for men. A considerable number of employed men (38.3 percent) are own account workers compared to women, 24.4 percent (INSTAT, 2017:76). The men's working hours of paid work are higher compared to women (50 percent of men work 40-48 hours per week compared to 46 percent of women) (INSTAT, 2017:68).

<sup>5</sup> INSTAT, SDC, UNFPA, (2015), Youth in Albania, Challenges in changing times, page 21-22.

<sup>6</sup> Albanian Government, Economic Reform Programme 2017-2019, page 9, available at [http://www.financa.gov.al/files/userfiles/Programimi\\_EkonomikoFiskal/Ekonomia\\_ne\\_Fokus/2018/Economic\\_Reform\\_Programme\\_2018-2020.pdf](http://www.financa.gov.al/files/userfiles/Programimi_EkonomikoFiskal/Ekonomia_ne_Fokus/2018/Economic_Reform_Programme_2018-2020.pdf), last checked 23.05.2018, at 07 am.

<sup>7</sup> INSTAT, (2016) Labour Force Survey, Tirana.

<sup>8</sup> Xhumari, M., & Dibra, S., & Bartlett, W., (2016) From University to Employment: *Higher Education Provision and Labour Market Needs in Albania*, European Commission, publication of the EU Commission, available at: [https://ec.europa.eu/education/sites/education/files/2016-higher-education-labour-market-balkans\\_en.pdf](https://ec.europa.eu/education/sites/education/files/2016-higher-education-labour-market-balkans_en.pdf)

<sup>9</sup> The Labour Code no. 136/2015, amendments of Art. 105 defines the right of an employee (women) to request a payable rest time of 2 hours during the normal working day or to reduce the working time by two hours, until the 1st birthday of the child. Art. 132/1 defines the right of the employee for at least 4 months un-payable leave until his/her child reaches 6 years old.

In 2016, the number of unemployed registered jobseekers, especially women has decreased regarding the registration in vocational training and in employment promotion programs. The number of unemployed women jobseekers increases with the age, whereas the number of unemployed men jobseekers decreases with the age (INSTAT, 2017:67). The Fond for active labour market programs has increased from 90 million ALL in 2013 to 490 million ALL in 2016 (National Employment Services, 2016: 54). Although such promotion policies, referring to the period 2013-2016, there is an increase rate from 32 percent to 40.4 percent of women in early retirement or those who have given up business.

The number of active enterprises by women owner/administrator has almost doubled during the period 2006-2016 for those with more than 10 employees, although there is still a big gap between men (80 percent owner of active enterprises) and women. Women represent almost 1/3 in the service producers and trade activities, mostly placed in the capital, Tirana. (INSTAT, 2017:118). The percentage of women owners or administrators in small enterprises (1-4 employees) is higher than in other categories.

This situation of the labour market is reflected in the Gender Pay Gap (GPG) between men and women. The income differences are due to many factors, from different choices in the labour market to gender based discrimination. Although the GPG is evident in all categories with an average 6.3 percent in total for the full time workers, it is doubled at 12.7 percent for the category “Managers, professionals and technicians” where 51 percent of the workforce is women. The economic activity of production composed of 57 percent women shows the Gender Pay Gap with the highest value at 23.3 percent (INSTAT, 2017:86).

During 2011-2016, the Bank of Albania indicates an increasing trend for loans obtained by both genders. Even though the number of women borrowers has been almost half of the number of men in 2011, it increased in 240 thousand in 2016, compared to 233 thousand men. However, the average amount of the loan borrowed by a woman is half of the average amount of a loan borrowed by a man (INSTAT, 2017:108:115).

### ***II.3 Education***

Education and continuous training are an important factor for enabling a successful and an extended working life. According to the Living Standard Measurement Survey (LSMS, 2012), literacy rate in the Albanian population above 15 years was 98.4 percent (men) and 96.1 percent (women). From 2008 to 2014, an increase trend was noticed in the number of graduates from the secondary education and especially from higher education as a result of expansion of the private sector. The ratio of graduates in secondary education was 52 percent for girls and 48 percent for boys, while in tertiary education it was 63.8 percent for girls and 36.2 percent for boys. Gender Parity Index was almost one for all pre-university levels, while for tertiary education has increased to 1.46. Another trend is that women of the age group 25-39 have switched positions where 27 percent of them have completed higher education, compared to 19 percent of men (INSTAT, 2017:50).

Increasing employment opportunities for new graduates with higher education is one of the main challenges of the government and other society actors, in order to facilitate transition from education to employment especially for women. The recent reform in education has defined as one of the priorities strengthening the connection of schools with labour market developments, introducing among others incentives for the involvement of business in school management at the levels of Vocational Secondary Education and Tertiary Education.

## **II. Transition from employment to retirement**

In the life course perspective, transition from employment to retirement is another important component regulated mainly by the Labour Code and social insurance legislation. Pension system inherited from the

socialist system was reformed since 1993 and until now has face several wave of changes.<sup>10</sup> “Pension reforms mainly imply eliminating the previous inequalities unifying the eligibility criteria, increasing the rate of contributions and responsibility of the citizens and of the private employer to pay contributions; reducing the responsibility of the state in financing through separating social insurance funds from the state budget funds, as well as in administration through creating separate autonomous administration, governed based on tripartite principle with social partners participation. Unfortunately, pension reforms are reducing the level of pension benefits. Particular emphasis is given to the tension between using pension policy as a quick fix for solving immediate problems of transition, and assuring the long-term sustainability of social policy institutions. The sustainability of the pension system is under severe strains due to low employment rates, poor records in collection of contributions, and an unexpected increase in the number of pensioners, as a kind of poverty retirement” (Xhumari, 2011:8).

The new PAYG system of social insurance in Albania is composed of compulsory social insurance, voluntary social insurance, supplementary pension schemes and special state pensions. The compulsory social insurance covers formally all the economically active population: a) the employees in case of maternity, old-age, disability, loss of breadwinner, temporary incapacity due to sickness, employment injuries, occupational diseases, and unemployment; b) the employers and self-employed persons in case of maternity, old-age, disability and loss of breadwinner. The voluntary social insurance is part of the compulsory scheme established for all those who want to increase the benefits and insurance periods and the Albanian emigrants who want to continue their social insurance. Since 1996 a mandatory supplementary pension scheme was established for senior civil servant and military servant. Recently it was extended to professors. Professional PAYG supplementary schemes are also offered from bank and insurance companies for their employees. After 2005, fully funded Defined Contribution pension schemes are opened on a voluntary basis for any citizen who is interested.

The high unemployment rates, emigration and the informal economy have imposed frequent parametric reforms. In 1993 the different retirement ages were gradually unified at 60 years old for males and at 55 years old for females; in 2002 were increased with 5 years for both males and females and in 2015 started the gradual equalization of retirement ages at 65 years old and increasing the insurance period in 40 years until 2044. The formula of pensions’ calculation take in consideration contribution paid all over the working period. The social insurance contribution shared between the employer and the employee increased in 1993 at 45.9 percent of the wages was gradually decreased and since 2009 remains at 24.5 percent. Such reforms aimed to influence the high dependency ratio, where one pensioner was supported by almost one contributor. The replacement rate of pensions did not meet the ILO’s minimum standards of 40 percent replacement rate.<sup>11</sup> The new pension system is based on inter/intra solidarity distinguished by a higher level of redistribution even compared to the previous system, and Broka consider it egalitarianism of the pension system (Broka, 2018). The low replacement rate of pensions is a strong rationale for people who are employed to extend their employment beyond the retirement age.

So, in 2016 the real average age of retirement was increased with 10 years, from 53.2 years old in 1993 reaching at 63.2 years old, while the share of pensioners during the same period was increased from 13.4 percent in 1993 at 19 percent of total population in 2016. Most of the pensioner men receive an urban pension that is almost double of the rural pension. The average contributing period for women is 29 years compared to 31.1 for men. Another difference is that women benefit their pension for an average longer period of 25 years compared to men of 20 years, consequently staying longer in poor conditions (Social Insurance Institute, 2017:10).

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<sup>10</sup> Law no.7703, dated 11.05.1993 on “Social Insurance in the Republic of Albania”.

<sup>11</sup> ILO, Convention no.102/1952 on Minimum Standards of Social Security, ratified by the Albanian Government since 2005; EU Strategy Europe 2020.

The increase of the pensions' amount of pensions with 0.5 percent for each month of working above the legal retirement age, as well as it reduced with 0.6 percent for each month, if the person with at least 35 years of insurance is asking for early retirement (three years before the retirement age), are measures to encourage extension of working life. Another measure to make the transition to retirement more flexible and extending the working life is taken for the professors. Instead of being 'sent to pension' by unilateral decision of employer, professors of universities are allowed to negotiate for staying in that position after the retirement age supported by the reform of higher education. In some other cases, experienced retired teachers, doctors and other professionals are invited to work in the private sector which is more flexible. Actually there is no evidence of those who extend their working life above the retirement age. One of the recommendations supported by various reports was the capacity development for research, systematic data gathering and analyses on ageing in Albania.<sup>12</sup>

LSMS showed an increase of the poor population at 14.3 percent in 2014 compared to 12.4 percent in 2008. The pension's reform of 2015 introduced the social pension to the Albanian residents above 70 without any source of income to escape them from poverty. Recent studies showed that mobile phone has expanded massively to older people, but computers and internet are not available to a large number of them, which limits their access to information. Only one in five elderly possesses a car, which can limit their mobility in areas where public transport is scarce. Around 30 percent of Albanian older people live in apartment blocks, where lack of elevator is a major mobility constraint for 80 percent of them.<sup>13</sup>

### **III. Health**

Health care system in Albania is following the reformation of the social insurance with establishment of the health care insurance system.<sup>14</sup> The basic idea was increasing resources for health care to improve the quality of services in a market economy through introducing a contribution rate of 3.4 percent of the wage, paid 1.7 percent from the employer and 1.7 percent from the employee; employers and self-employed are paying 3.4 percent of the double minimum wage. The state budget pays contributions for vulnerable groups such as children, unemployed, social assistance beneficiaries, pensioners, etc. After 2008, Health Care Insurance Fund was extending the scope of application to the hospital services, so the state financing is increased at about ¾ of the total revenues of Compulsory Health Care Insurance Fund.

The Compulsory Health Care Insurance Fund is the only public and autonomous institution, which finances the health services delivered by public and private providers. A basic service package based on clear medical and social criteria is defined for all levels of providers, and especially for hospital services. The Fund was contracting the private service mainly for those services that couldn't be provided by the public providers. New mobile mammography services introduced by January 2015 was improving access to prevention care for women over 50 years old in small towns and villages of Albania. A new preventive health care policy was offering annually free basic medical examination (Check-Up), to the 40-60 age group that in 2016 was extended its scope of application to the 35-70 age group. Population screening for the most prevalent risk factors, disease prevention, early detection of disorders aims to improve health culture, to promote healthy lifestyles and well-being in work, to prevent and control non-communicable diseases.

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<sup>12</sup> Report prepared by UNDESA/ DSPD Fact Gathering Mission in Albania in 2011.

<sup>13</sup> Albanian Institute of Public Health & UNICEF, (2014) National Health Report, Health Status of the Albanian Population, page 3, available at: <http://ishp.gov.al/wp-content/uploads/2015/04/Health-report-English-version.pdf> last checked on 15.09.2017, at 10:00 am.

<sup>14</sup> Law no.7870, dated 13.10.1994 "On Health Care Insurance in the Republic of Albania", replaced by Law no.10383, dated 24.02.2011, "On Compulsory Health Care Insurance Fund in the Republic of Albania" that started implementation in 2013.

National Strategy of Health 2016-2020 defines that “Health care system aims to protect, improve and promote the health, productivity and wellbeing of all people in Albania by providing efficient health and medical services and taking care of sustainable progress in public health and medicine”. It states that “Universal coverage of health care system remains the priority of the government... the health is investment for the future and necessary ingredient for economic and welfare prosperity”.<sup>15</sup>

However, referring to the recent studies “In Albania, there is a limited financial protection for the poor, with high out-of pocket expenditure rates, estimated at 55 percent of total expenditures on health” (World Bank, 2014). Measuring and reporting inequalities and inequities in health provide important evidence to policymakers for designing and implementing equity-centered programs and activities which are feasible in the Albanian environment”.<sup>16</sup>

It is a clear epidemiological transition in Albania with a significant shift from infectious diseases to non-communicable diseases. In this framework, there is an urgent need for an integrated approach for both prevention and improvement of health care... The relevance of health information systems for evidence-based policy formulation is a well-acknowledged priority of the international agenda, particularly in the field of NCDs, where targeted action for public health monitoring is urgently required (WHO, 2014). In this framework, NCDs’ monitoring should be based on a national disease registers. In spite of the improving trend in child health and nutritional outcomes, there are disparities by age, gender, socioeconomic status, geographical location and place of residence.<sup>17</sup>

Referring to the new government program 2017-2021 with the slogan "More years of life and healthier years", the government promise to strongly support early prevention and diagnosis... some of the cancerous diseases particularly prevalent in women... Particular attention will be given to children with disabilities, enabling socio-health care in specialized centers. In 2018, a 10-year program for the functioning of community centers across the country will begin to coordinate and provide mental health services, palliative care, youth services, and control of abusive substances... ”<sup>18</sup>

The promotion of safe and healthy working environments is supported by the last Strategic Document and Action Plan of the Albanian Government in its objective to boost employment and create decent working conditions.<sup>19</sup> This Plan is to be implemented under the leadership of the Ministry of Social Welfare which is merged with the Ministry of Health (September 2017) under the Ministry of Health and Welfare. This plan also involves the Ministry of Finance and Economy which has under its authority the Social Insurance Institute and the National Employment Service.

#### **IV. Mainstreaming the Gender Equality**

Law no. 9970 dated 24.07.2008 “On Gender Equality in Society”, followed by the National Strategy on Gender Equality 2011-2015, enabled new institutional structures such as a consultative body near the Council of Ministers called National Council of Gender Equality with 13 members, out of which 10

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<sup>15</sup> Albanian Government, National Strategy of Health 2016-2020, page 3.

<sup>16</sup> Albanian Institute of Public Health & UNICEF, (2014) National Health Report, Health Status of the Albanian Population, page 138, available at: <http://ishp.gov.al/wp-content/uploads/2015/04/Health-report-English-version.pdf>

<sup>17</sup> Albanian Institute of Public Health & UNICEF, (2014) National Health Report, Health Status of the Albanian Population, page 134-135, available at: <http://ishp.gov.al/wp-content/uploads/2015/04/Health-report-English-version.pdf>

<sup>18</sup> Albanian Government Program for Health and Social Protection 2017-2021, <http://www.shendetesia.gov.al>, last checked at 19.09.2017, 8:00 pm.

<sup>19</sup> Albanian Government, Occupational Safety and Health Policy Document, 2016-2020, On the road to a safer and healthier culture at work, Decision of Council of Ministers no. 371, dated 18.05.2016.

appointed by the Government and 3 from civil society. In other Ministries there were appointed a civil servant responsible for gender equality policy integration, to mainstream gender equality in all policy areas. In District level was also appointed one civil servant responsible for gender equality to coordinate the activities of all stakeholders and produce gender statistics in regional level.<sup>20</sup>

During 2016, the value of Gender Inequality Index in Albania calculated at 0.08 means a loss in human development as a result of a gender inequality of 8 percent. The Gender Inequality Index presents gender disadvantages from three perspectives: reproductive health, empowerment, and the labour market (INSTAT, 2017:125). In the last ten years, women representation in the leading position such as the Albanian Parliament is increased from 7 percent in 2005 to 16% in 2009 and in 2016 it reached the highest rate after 1990 at 24 percent. A significant enhancement in the women representation became possible upon the establishment of a 30 percent quota in the amendments made to the Electoral Code in 2008. The role of women's deputies was strengthened by the creation of the Women's Alliance of Women in 2013, a group that encourages gender mainstreaming of laws approved by the Parliament and promotion of gender equality. Among the eight parliamentary commissions, the highest participation of women is in the "Commission on Labour, Social Affairs and Healthcare", with approximately 50 percent, whereby a series of laws and initiatives affecting the empowerment of women are taken. The amendments made to the Electoral Code with the Law 74/2012 to ensure 50 percent women at Local Councils at the local government elections of 2015 brought an important representation of women at decision-making in municipal councils to 36 percent in 2015 (INSTAT, 2017:107). After the 2013 and 2017 general election, women's representation has increased considerably with about 50 percent of ministers/ vice-ministers.

Regarding their economic empowerment, in 2015, the labour force participation rate for manager men was 72.2 percent and for manager women 51.3 percent, with a gap of 20.9 percentage points.<sup>21</sup> Developing policies for women entrepreneurs remains a real challenge. An Action Plan for Supporting Entrepreneurial Women 2014-2020 designed in collaboration with UN Women in Albania is formulated in five pillars: i) policy support, ii) education and training, iii) access to finance and competitiveness, iv) networking, and v) women participation in rural economy.<sup>22</sup>

The government documents such as "National Report on Implementation of the Beijing Platform for Action +20" (2014); "The Fourth Periodical Report on Implementation of the CEDAW Convention in Albania" (2014); "Albania Report: Mapping supportive services against women violence" (2015); "Guidance for implementation of the Council of Europe Convention for Preventing and Fighting Violence against Women and Violence in Family" (2013) have been supported by improved gender data publication by INSTAT in its editions "Women and Men in Albania". Other studies regarding gender equality are promoted by UN offices in Albania such as "Perceptions and public statements on gender equality" (2016) etc.<sup>23</sup> The most recent report of UN Women & UNDP (2016) "Gender Brief Albania" contains updated information on the progress regarding women's status in the Albanian society. All these documents concluded with a new National Strategy on Gender Equality 2016-2020, for effective coordination of interventions in mainstreaming the gender equality.

## V. Concluding Remarks

The most important developments on policies to extend the working life in Albania could be seen in three aspects:

a) reforming social security with flexible retirement ages and incentives for extending working life;

<sup>20</sup> UN Women & UNDP (2016) Gender Brief Albania

<sup>21</sup> INSTAT, (2016) Labour Force Survey

<sup>22</sup> Referring to the Minister of Economy Order no. 339, dated 19.06.2014.

<sup>23</sup> <http://www.al.undp.org/content/albania/en/home/library/poverty/study-strengthening-the-decision-making-power-of-councilwomen-in/>



- b) designing public instruments to support employment promotion and improvement in labour relations; and
- c) institutionalization the involvement of social partners and civil society in decision making process.

The Constitution of Albania (article 59) sanctions the social welfare state, supported by a broader legal framework on social protection, health care, employment promotion, gender equality and institutional capacity development. In 2017, the Ministry of Health and of Social Protection merged into one Ministry to integration gender, health and ageing policies. The Social Insurance Institute and the National Employment Services were separated from the Ministry of Social Protection and was joined to the Ministry of Finance and Economy, to be connected with economic development to foster employment. Nonetheless, the idea of integrated planning should be supported with capacity development of institutions and more systematic coordination, monitoring and evaluation.

The demographic and labour market indicators showed structural changes of the population with tendencies of ageing and difficulties in finding employment for young population. The policies with impact on extending working life have been developed in some directions such as:

- a) improvement of the Labour Code for increasing employer responsibility on flexibility regarding working hours, on balancing working life with family responsibilities, etc;
- b) promoting employment of women and new graduates;
- c) improving the connection between pensions and social insurance contributions;
- d) education policies for expanding opportunities for life-long learning;
- e) preventive measures for a healthy life; and
- f) empowering women in respect of gender equality.

Future challenges remains regarding employment promotion especially for women parallel with development of social services. Social policies in Albania need to introduce family social benefits especially for children. Regarding the social insurance and pension system, introduction of supplementary professional pension schemes might encourage defined categories of employees in public or in private sectors to extend the working life through flexible retirement ages. Such policies needs a whole society approach, multi-sectorial interventions and active involvement of community actors and initiatives.

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- Law no. 7703, dated 11.05.1993, on “Social Insurance in the Republic of Albania” amended.
- Law no.7870, dated 13.10.1994 "On Health Care Insurance in the Republic of Albania", replaced by Law no.10383, dated 24.02.2011, "On Compulsory Health Care Insurance Fund in the Republic of Albania".
- Law no.7961, dated 12.07.1995 “The Labour Code of the Republic of Albania” amended by the Labour Code no.136/2015.
  - Law no.7995, dated 20.09.1995 “On the Employment Promotion”, amended.
  - Law no.9970, dated 24.07.2008 “On Gender Equality in the Society”
  - Law 74/2012 Amendments to the Electoral Code to ensure 50 percent women at local councils.
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