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EMPOWERING HER WORK: ASSESSING NEEDS AND STRATEGIES FOR WOMEN IN THE LABOR MARKET



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INTRODUCTION

The inclusion of women in the labor market is one of the key factors for the country's economic development. International research shows that achieving gender equality in employment and wages could increase Gross Domestic Product (GDP) per capita by up to 20 percent. Data for Kosovo also show that closing the gender gap in employment, working hours, and wages could increase GDP per capita by 22.9 percent¹, while just closing the gender gap in labor market participation could increase it by 5.9 percent in the long term.² Moreover, rapid demographic changes characterized by population aging, migration of skilled labor, and declining fertility rates place continuous pressure on sustainable economic growth. As a result, Kosovo must harness the potential of women as a driving force to reverse current demographic trends and drive sustainable economic development for the country (World Bank, 2025).

Despite these significant economic gains, women continue to bear the brunt of caregiving, with only one in four women participating in the workforce (25.9 percent), even though 1 in 2 women are of working age.³ The female unemployment rate continues to be alarming, at 19 percent, standing three times higher than the EU average (6.1 percent), while the employment rate is only 21.2 percent, the lowest in the region.⁴

¹ IMF (2025). Labor Market and Gender. <https://www.imf.org/en/-/media/files/publications/selected-issues-papers/2025/english/sipea2025002.pdf>

² Riinvest (2025). Unlocking potential: The economic cost of women's untapped potential.

³ Kosovo Agency of Statistics (2025). Main labor market indicators (%), 2012-2024. https://askdata.rks.gov.net/pxweb/sq/ASKdata/ASKdata_Labour%20market_Anketa%20e%20Fuqis%C3%AB%20Pun%C3%ABtore_Annual%20labour%20market/tab1b.px/

⁴ Ibid.

MAIN BARRIERS IN THE LABOR MARKET IN KOSOVO

(I) Caregiving and unpaid work

There are numerous institutional, social, family, or personal barriers that influence the low participation of women in the labor market (25.9 percent). The main reasons remain care responsibilities and the perception that there are no suitable job offers.⁵ Gender and social norms have influenced women to take on the primary caregiving role, in contrast to men who have taken on the primary role of providing for the family financially. Women spend an average of 6.2 hours of unpaid care work per day, while men spend only 3.5 hours per day.⁶ Unpaid care, in addition to being energy-intensive, also limits women's time to search for work, becoming a key barrier for women with primary, secondary, and higher education.⁷

There are 65 public childcare facilities throughout Kosovo⁸, and 177 private childcare facilities.⁹ The limited number of public childcare centers has resulted in only 8.9% of children under the age of five being enrolled in preschool education, while the rest of the children are cared for at home, mainly by a woman.¹⁰ The high cost of private childcare (80-250 euros per month) further increases the burden on women, limiting the time they can dedicate to paid work.¹¹ This finding is supported by a survey conducted by the Kosovo Women's Network, where 91 percent of them expressed a desire to enter the labor market if they could afford to take their children to childcare centers.¹²

⁵ Gashi, A., Rizvanolli, A. & Adnett, N. (2019). Bucking the Trend: Female Labor Market Participation in Kosovo. <https://hrcak.srce.hr/file/332988>

⁶ Musine Kokalari (2022). Who cares? Caregiving as unpaid work in Kosovo. <https://musineinstitute.org/wp-content/uploads/2024/08/07-Who-Cares-ALB04.pdf>

⁷ Riinvest (2017). Women in the labor market. Analysis of working conditions for women in Kosovo. https://www.riinvestinstitute.org/uploads/files/2017/November/10/Grate_ne_tregun_e_punes1510308263.pdf

⁸ MEST (2025). Statistical notes. <https://mash.rks-gov.net/>

⁹ Riinvest Institute (2022). Position paper regarding childcare centers in Kosovo.

¹⁰ MASHTI (2024). Annual statistical report with educational indicators. [Raport_vjetor_statistikor_me_tregues_arsimorë_2023-2024 - MASHTI](Raport_vjetor_statistikor_me_tregues_arsimorë_2023-2024_-_MASHTI)

¹¹ Kosovo 2.0. (2025). Political parties' pledges on kindergartens. [Zotimet e partive politike për çerdhjet](Zotimet_e_partive_politike_për_çerdhjet)

¹² KWN (2016). Who Cares? Demands, Offers and Options for Increasing Childcare Opportunities in Kosovo. <https://womensnetwork.org/wp-content/uploads/2018/10/20161103153827479.pdf>

Even when both parents work full-time, women still spend 33 percent more time on unpaid work than men. This shows the unequal distribution of family and care responsibilities between women and men, leading women to work a second shift at home, which, if paid, would amount to 33 percent of GDP (in 2022 values).¹³

(II) Maternity leave and penalties

The caring role of women, determined by social and gender norms, is also reinforced by the Labor Law, which guarantees mothers up to 12 months of maternity leave, while fathers only have 2 days of paid leave, and up to two weeks of unpaid leave.¹⁴ The current provisions of the labor law on maternity leave create incentives for discrimination against women in the hiring process, as they make them less desirable to employers, who bear the burden of paying for maternity leave. As a result, women are either employed with short-term contracts (63 percent), part-time, without a contract at all (33 percent), or are not hired despite their qualifications, further penalizing them.¹⁵ Some employed women who take maternity leave face lower wages, reduced responsibilities, and shorter working hours upon returning to work.¹⁶ Unfortunately, this phenomenon is present in all countries of the world and is known as the “motherhood penalty”¹⁷, and comes as a result of the perception of a depreciation in mothers’ human capital, associated with the time spent outside the labor market during maternity leave.¹⁸ Providing parental leave of equal duration for both parents, equal sharing of family responsibilities and providing more childcare centers are among the best policies that help women return quickly to the labor market and reduce the maternity penalty.¹⁹

¹³ Musine Kokalari (2022). Who cares? Caregiving as unpaid work in Kosovo. <https://musineinstitute.org/wp-content/uploads/2024/08/07-Who-Cares-ALB04.pdf>

¹⁴ Official Gazette of the Republic of Kosovo (2010). Law No. 03/L-212 on Labor. <https://gzk.rks-gov.net/ActDocumentDetail.aspx?ActID=2735>

¹⁵ Riinvest (2019). Towards empowerment Factors influencing women’s economic decisions in Kosovo. https://www.riinvestinstitute.org/uploads/files/2019/February/20/Womens_economic_empowerment_ALB1550674286.pdf

¹⁶ Riinvest (2020). Women in the labor market. https://www.riinvestinstitute.org/uploads/files/2022/November/07/Grate_ne_tregun_e_punes1667834358.pdf

¹⁷ The maternity penalty refers to the difference in wages between mothers and women who do not have children, taking into account their level of education, experience, and type of work.

¹⁸ Cukrowska-Torzewska, E. & Matysiak, A. (2020). The motherhood wage penalty: A meta-analysis. <https://www.sciencedirect.com/science/article/pii/S0049089X20300144>

¹⁹ World Economic Forum (2022). The motherhood penalty: How childcare and paternity leave can reduce the gender pay gap. <https://www.weforum.org/stories/2022/05/reduce-motherhood-penalty-gender-pay-gap/>

(III) Lack of job offers

In addition to care responsibilities, the lack of suitable job offers and positions is perceived as one of the main barriers to finding work for women who are employed, but also for those who are unemployed.²⁰ Although women and girls have higher levels of education than men and boys in Kosovo, they are mainly concentrated in sectors with slower economic growth, higher flexibility and lower wages (such as education, health, administration and wholesale and retail trade).²¹ This makes it difficult to find suitable job offers, since women are not equipped with the knowledge required in the labor market, creating an imbalance: the supply is not sufficient to meet market demands.²² Consequently, about 24 percent of women with university degrees remain unemployed and 31.5 percent of women work part-time because they cannot find full-time work.^{23,24} On the other hand, men remain concentrated in fast-growing economic sectors such as ICT, engineering, and construction.²⁵ This gender division across sectors affects the widening of the wage gap, because we see that women are overrepresented in lower-paying jobs, while men are overrepresented in higher-paying jobs.²⁶ Women in Kosovo earn on average 10.5 percent less than men, while the gap widens when we consider education, profession, and work experience.²⁷

The lack of suitable job offers also means a lack of part-time or flexible jobs. Women work fewer hours than men, with about 6.6 percent of women working less than 25

²⁰ Riinvest (2020). Women in the labor market. https://www.riinvestinstitute.org/uploads/files/2022/November/07/Grate_ne_tregun_e_punes1667834358.pdf

²¹ MASHTI (2024). Education statistics in Kosovo. <https://mash.rks-gov.net/>

²² Riinvest (2020). Women in the labor market. https://www.riinvestinstitute.org/uploads/files/2022/November/07/Grate_ne_tregun_e_punes1667834358.pdf

²³ Women's Economic Forum (2024). What is preventing women from entering the labor market in Kosovo? <https://forumiekonomikigrave.com/storage/app/uploads/public/684/15e/68d/68415e68d69f6092994575.pdf>

²⁴ ASK (2025). Employment by hours worked per week by gender, age group 15-64. https://askdata.rks-gov.net/pxweb/sq/ASKdata/ASKdata_Labour%20market_Anketa%20e%20Fuqis%20ab%20Pun%c3%ab%20Pun%c3%ab%20Annual%20labour%20market/tab13.px/

²⁵ Riinvest (2020). Women in the labor market. https://www.riinvestinstitute.org/uploads/files/2022/November/07/Grate_ne_tregun_e_punes1667834358.pdf

²⁶ ASK (2025). Average salary in Kosovo (gross/net) 2012-2024 (eur). https://askdata.rks-gov.net/px-web/sq/ASKdata/ASKdata_Labour%20market_Niveli%20i%20Pagave/tab01.px/

²⁷ Gashi, A., Rizvanolli, A. & Adnett, N. (2019). Bucking the Trend: Female Labor Market Participation in Kosovo. <https://hrcak.srce.hr/file/332988>

hours a week.²⁸ Childcare and other family-related reasons remain the main factors why women work part-time.²⁹ The practice of working part-time penalizes women's income, as studies show that women earn 6.1 percent less per hour than men in Kosovo.³⁰ However, there is a solution to this, and that is flexible work. Providing flexible work allows women (and not only women) to balance family and professional responsibilities, without having to leave the labor market or work part-time, either temporarily or permanently. Flexible work is also seen as the best way to close the gender pay gap.³¹ For this reason, it is important to promote family-friendly policies with high intensity.³² The objective of these policies is to enable both women and men to better balance their family and professional responsibilities through the provision of flexible working arrangements, part-time employment, parental leave, access to childcare services, health insurance coverage, and equal opportunity policies in the labor market. The implementation of such practices not only increases women's participation in the labor force but also contributes to higher staff and organizational productivity, improved profitability, greater workplace diversity and inclusion, and enhanced employee satisfaction.³³

As noted above, continuous interruptions in employment due to maternity leave and caregiving responsibilities have a direct impact on women's total years of work experience, the distribution of responsibilities assigned to them, and their career advancement opportunities. Collectively, these factors have contributed to the underrepresentation of women in decision-making positions. Only a small proportion of women hold such roles, and only part of them express interest in assuming these responsibilities. Meanwhile, a significant share (approximately

²⁹ ASK (2025). Reason for working part-time by gender in percentage (%), age group 15-64, 2012-2024. https://askdata.rks-gov.net/pxweb/sq/ASKdata/ASKdata_Labour%20market_Anketa%20e%20Fuqis%C3%AB%20Pun%C3%ABtore_Annual%20labour%20market/tab12.px/

³⁰ Gashi, A. & Adnett, N. (2020). Are women really paid more than men in Kosovo? Unpicking the evidence. https://www.researchgate.net/publication/348736522_Are_Women_Really_Paid_More_than_Men_in_Kosovo_Unpicking_the_Evidence

³¹ Goldin, C. (2014). A grand gender convergence: Its last chapter. <https://pubs.aeaweb.org/doi/pdf-plus/10.1257/aer.104.4.1091>

³²KWN (2023). Guidelines for family-friendly workplaces. <https://womensnetwork.org/wp-content/uploads/2023/09/GUIDELINES-FOR-FAMILY-FRIENDLY-WORKPLACES.pdf>

³³ Ibid.

38%) hold the view that men are more suitable for leadership positions.³⁴ Although nearly 36 percent of women say they have decision-making power, they still face various challenges, dominated by: insufficient support from others, lack of trust in women, lack of managerial experience, and lack of self-confidence.³⁵ These challenges highlight the need to encourage greater participation of women in decision-making roles, provide targeted training in management and leadership skills, promote successful female role models, and raise staff awareness regarding the importance of women's representation in leadership positions. Increased representation of women in such roles also contributes to advancing the gender equality agenda, as women leaders are more likely to actively promote more equitable and inclusive workplace practices for both genders.

In addition to the social and economic benefits of having more women in the workforce and decision-making positions, the economy would benefit even more from greater female involvement in entrepreneurship. Previous studies show that for every euro women earn, 90 cents are invested in their communities and families.³⁶ Regrettably, across the entire territory of Kosovo, only 18% of businesses are owned by women, while 2.3% have a woman co-owner. The vast majority of these enterprises (99%) are micro, small, and medium-sized businesses, primarily concentrated in wholesale and retail trade, services, and manufacturing sectors.³⁷ Approximately 39% of women-owned businesses have been established using personal savings, highlighting that, despite the existence of various financing and subsidy programs targeting women entrepreneurs, these mechanisms are insufficient to meet their needs. Consequently, around 80% of female business owners report having never received external financial support.³⁸

³⁴ Riinvest (2022). Women's decision-making in the public and private sectors in Kosovo. https://www.riinvestinstitute.org/uploads/files/2023/January/13/Vendimarrja_e_grave_ne_sektorin_public_dhe_privat-11673602504.pdf

³⁵ Ibid.

³⁶ World Bank (2025). Jobs: Unlocking women's economic potential and boosting economies. <https://www.worldbank.org/en/news/immersive-story/2025/03/06/jobs-unlocking-womens-economic-potential-and-boosting-economies#:~:text=Studies%20show%20that%20investing%20in%20women%27s%20economic%20opportunities,of%20their%20earnings%20into%20their%20families%20and%20communities.>

³⁷ GAP Institute (2023). Entrepreneurship among Women and Ethnic Minorities in Kosovo. https://www.institutigap.org/documents/89068_Ndermarresia%20e%20grave%20dhe%20pakicave%20%28f%29.pdf

³⁸ GAP Institute (2025). Strengthening Financial Support for Women- and Ethnic Minority-Owned Businesses in Kosovo. https://www.institutigap.org/documents/59126_Forcimi%20i%20mb%C3%AB-shtetjes%20financiare%20p%C3%ABr%20bizneset%20n%C3%AB%20pron%C3%ABsi%20t%C3%AB%20grave%20dhe%20pakicave.pdf

The exclusion of women from the labor market, decision-making positions, and entrepreneurship has created a continuous vicious cycle, which not only harms women themselves, but also causes significant losses to the economy due to the underutilization of its human potential.

EXISTING LEGAL FRAMEWORK AND STRATEGIES

Law No. 05/L – 020 on Gender Equality is the cornerstone of the legal framework that guarantees, protects and promotes equality between the two genders.³⁹ This law prohibits direct or indirect gender discrimination, including less favorable treatment of women due to motherhood, pregnancy, marital status or personal characteristics that they possess. Also, within the framework of this law, gender-based violence and harassment in all its forms are prohibited. The promotion, support and coordination of the provisions of this law is carried out by the Agency for Gender Equality (AGE), which plays the main role in identifying and drafting policies that promote gender equality in the country.

(I) Kosovo Program for Gender Equality

One of the key policies of the Agency for Gender Equality that aims to close the development gap between men and women is the **Kosovo Program for Gender Equality**.⁴⁰ The aim of this program is *to ensure that gender equality is at the center of transformational processes in Kosovo, within all structures, institutions, policies, procedures, practices and programs of the government, agencies, civil society, the private sector and the donor community*.⁴¹ So far, the AGE has drafted two Programs for Gender Equality (GEPs), the first for the years 2008-2013, and the second for the period 2020-2024, and is currently drafting the Draft Program for the years 2025-2035. The Program is organised into three main pillars: (i) Economic Empowerment and Social Well-being; (ii) Human Development, Gender Roles and Relations; (iii) Women's Rights, Access to Justice and Security. The purpose of these pillars/objectives is to identify the challenges that women face in all areas of life, and to draft actions that will combat these inequalities.

(i) The first objective involves creating equal opportunities to contribute to economic development, increasing inclusion in the labor market and improving so-

³⁹ Official Gazette of the Republic of Kosovo (2015). Law No. 05/L-020 on Gender Equality <https://gzk.rks-gov.net/ActDetail.aspx?ActID=10923>

⁴⁰ Agency for Gender Equality (2020). Kosovo Gender Equality Program 2020-2024. <https://gzk.rks-gov.net/ActDetail.aspx?ActID=10923>

⁴¹ Ibid

cial well-being.⁴² Within this objective, various measures have been undertaken, including the launch of the Superpuna platform which aims to employ young people by subsidizing a minimum of 350 euros of the salary for 6 months; active labor market measures by the Employment Agency; the drafting and approval of the concept document for gender-responsive budgeting; subsidies and grants in agriculture provided by the MAFRD and municipalities; and support measures during the Covid-19 Pandemic, among others. Also, within the framework of the Economic Recovery Package, over 2,400 women benefited from the 2 million euros earmarked for the AGE through support for kindergartens and businesses run by women. Administrative Instruction No. 03/2025 on Special Measures for the Registration of Joint Immovable Property in the Behalf of Both Spouses has also been approved. Following these measures, during the period 2020-2024, the employment rate of women increased to 21.8 percent, the number of businesses with women owners increased to 18 percent, while the percentage of women owners of houses/apartments increased to 19.8 percent. Although these values mark an increase compared to five years ago, they are not satisfactory figures, as they still place Kosovo well below the average of the Western Balkans (WB) and the European Union (EU).

(ii) The second objective aims to advance gender equality through quality education and health, contributing to sustainable human development and the elimination of gender inequalities.⁴³ Regarding quality education, during the implementation of the KPGE 2020-2024, the Law on Early Childhood Education was adopted.⁴⁴ This law ensures the right of all children to quality and comprehensive education, health and well-being, based on their individual needs and guaranteeing equal opportunities for children without distinction of race, color, gender, language, religion or any other characteristic of the child himself, or his/her parents/guardians. The number of children aged 0-4 years participating in preschool institutions has reached 7.2 percent, positively affecting the early development of children, but also easing the burden of care for parents and opening the way for professional development for caregivers, most of whom are women. Also, to provide more equal access to STEM, a budget has been allocated to support girls in these fields, from which about 4,630 girls have benefited; while, the number

⁴² Ibid

⁴³ Agency for Gender Equality (2020). Kosovo Gender Equality Program 2020-2024. <https://gzk.rks-gov.net/ActDetail.aspx?ActID=10923>

⁴⁴ Official Gazette of the Republic of Kosovo (2023). Law No. 08/L-153 on Early Childhood Education. <https://gzk.rks-gov.net/ActDetail.aspx?ActID=79000>

of courses with a gender perspective at the University of Pristina has increased to 17.⁴⁵

In terms of health, visits to pregnant women and infants have increased, while the HPV vaccine has been distributed to girls aged 15. Awareness trainings have also been organized for health promotion and education, including reproductive health and the specific health needs of women and men. Funds have been allocated for the promotion of girls in sports, and trainings have been organized for journalists to address sensitive topics related to gender issues.

(iii) The third objective of the KPGE includes guaranteeing equal rights in decision-making, peace, security and justice.⁴⁶ Regarding achievements in decision-making, during this time, the representation of women in decision-making positions in public institutions has reached 45.6 percent; 40.8 percent of municipal management positions are covered by women; and 43 percent of management boards in public enterprises have women's representation. These figures are closer to the gender quota set by Law No. 05/L-020 on Gender Equality.⁴⁷ However, on the other hand, the percentage of women in the KSF is 9.2 percent; in the Kosovo Police it is 14.8 percent; while women judges constitute only 34.6 percent of judges in the justice system. So, we see that the participation of women in positions related to security and justice still remains very low.⁴⁸

Regarding equal access to justice and security, the following measures have been taken during this period: the inclusion of the Istanbul Convention in the Constitution of the Republic of Kosovo; the approval of Law No. 08/L-185⁴⁹ and the National Strategy for Protection from Domestic Violence, Violence against Women and Gender-Based Violence⁵⁰; Law (No. 08/L-109) on Compensation of

⁴⁵ Agency for Gender Equality (2024). Evaluation report of the Kosovo gender equality program 2020-2024.

⁴⁶ Agency for Gender Equality (2020). Kosovo Gender Equality Program 2020-2024. <https://gzk.rks-gov.net/ActDetail.aspx?ActID=10923>

⁴⁷ Official Gazette of the Republic of Kosovo (2015). Law No. 05/L-020 on Gender Equality. <https://gzk.rks-gov.net/ActDetail.aspx?ActID=10923>

⁴⁸ Agency for Gender Equality (2024). Evaluation report of the Kosovo gender equality program 2020-2024.

⁴⁹ Official Gazette of the Republic of Kosovo (2023). Law No. 08/L-185 on Prevention and Protection from Domestic Violence against Women and Gender-Based Violence. <https://gzk.rks-gov.net/ActDetail.aspx?ActID=83131>

⁵⁰ Ministry of Justice (2022). National Strategy for Protection from Domestic Violence and Violence against Women 2022-2026.

Crime Victims⁵¹; Law (No. 08/L-109) on Compensation of Crime Victims; amended by Law (No. 08/L-035) on Amendment and Supplementation of Law No. 04/L-017 on Free Legal Aid⁵²; The National Program for Treating Cases of Sexual Violence has been drafted⁵³; and the Guide for Operational Budgeting of Shelters in Kosovo has been drafted.⁵⁴ The purpose of these laws is to prevent violence against women, gender-based violence and domestic violence, which are legally considered violations of human rights and freedoms, limiting the enjoyment of women's rights and freedoms on an equal basis with men. These laws also aim to eliminate discrimination against women and provide support to victims of all forms of violence mentioned above.⁵⁵

To achieve the three aforementioned objectives, AGE has planned 36 activities, of which only 25 percent have been implemented, for 31 percent data is not available or missing, while 44 percent of the activities have not been implemented.

(II) Employment Strategy (2024-2028) and Education Strategy (2022-2026)

The gender gap in labor market participation of 34.7 percentage points, the low employment rate of 38.6 percent, the high inactivity rate and the 31.4 percent participation of young people in NEET (Young people not in education, employment or training), have driven the need to create policies that improve the current situation of the labor market in Kosovo.⁵⁶ For this reason, the **Employment Strategy 2024-2028** has been drafted with the aim of increasing employment and including vulnerable groups in the labor market.⁵⁷

⁵¹ Official Gazette of the Republic of Kosovo (2022). Law No. 08/L-109 on Compensation of Crime Victims. <https://gzk.rks-gov.net/ActDetail.aspx?ActID=10936>

⁵² Official Gazette of the Republic of Kosovo (2022). Law No. 08/L-035 on amending Law No. 04/L-017 on free legal aid. <https://gzk.rks-gov.net/ActDetail.aspx?ActID=55138>

⁵³ Ministry of Justice (2022). State protocol for handling cases of sexual violence. <https://md.rks-gov.net/wp-content/uploads/2024/07/5FAF046B-2817-46B3-9363-87BE1D80CE46.pdf>

⁵⁴ Agency for Gender Equality (2020). Operational budgeting of shelters in Kosovo and design guide. [Link](#)

⁵⁵ Official Gazette of the Republic of Kosovo (2023). Law No. 08/L-185 on Prevention and Protection from Domestic Violence against Women and Gender-Based Violence. <https://gzk.rks-gov.net/ActDetail.aspx?ActID=83131>

⁵⁶ Kosovo Agency of Statistics (2025). Main labor market indicators (%), 2012-2024. https://askdata.rks-gov.net/pxweb/sq/ASKdata/ASKdata_Labour%20market_Anketa%20e%20Fuqis%C3%AB%20Pun%C3%ABtore_Annual%20labour%20market/tab1b.px/

⁵⁷ Office of the Prime Minister (2024). Employment Strategy – Kosovo 2024-2028. <https://kryeministri.rks-gov.net/wp-content/uploads/2024/07/Strategjia-e-punesimit-2024-2028.pdf>

The objectives of this Strategy include developing the skills and competencies of the workforce through expanding early childhood education, improving pre-university education, harmonizing vocational education and training with market demands, and improving the quality of university education. The Employment Strategy also envisages improving working conditions, starting with reviewing the minimum wage, with the aim of reducing the percentage of workers at risk of poverty; establishing a protection system for workers who remain unemployed, and establishing a system on health and safety at work. Furthermore, this objective also envisages increasing the number of workers with long-term contracts. From the implementation of these objectives, women and other marginalized groups benefit the most since they are more likely to have temporary contracts, lower wages and, consequently, less favorable conditions in the labor market. Improving working conditions, building skills and securing a longer-term contract will encourage more women and other vulnerable groups to enter the labour market. These objectives are also foreseen in the **Education Strategy 2022-2026**, which aims to build human capacities, influencing the continuous development of adults in line with changes in the labour market; providing pre-school education for children, with the aim of increasing the number of women in the labour market; and adapting skills to market needs.⁵⁸

(III) Kosovo Credit Guarantee Fund

Beyond incentives to increase human capital and employment rates in the country, the **Kosovo Credit Guarantee Fund (KCGF)** has created a scheme aimed at benefiting women entrepreneurs. The scheme, called “Window for Women in Business,” aims to facilitate access to finance for women entrepreneurs, as well as increase financial literacy for those in need.⁵⁹ Although the percentage of women beneficiaries in this scheme has increased slightly over the years, reaching 14 percent in 2021, this still remains a low figure and highlights the existing gaps that continue to keep women out of access to this finance.⁶⁰

⁵⁸ MEST (2022). Education strategy 2022-2026. <https://mash.rks-gov.net/>

⁵⁹ Kosovo Credit Guarantee Fund (2025). Women in Business Window. <https://fondikgk.org/dritar-ja-grate-ne-biznes/>

⁶⁰ Institute GAP (2025). Strengthening financial support for women-owned and ethnic minority businesses in Kosovo. https://www.institutigap.org/documents/59126_Forcimi%20i%20mb%C3%AB-shtetjes%20financiare%20p%C3%ABr%20bizneset%20n%C3%AB%20pron%C3%ABsi%20t%C3%AB%20grave%20dhe%20pakicave.pdf

There are other schemes and strategies implemented to support women in entrepreneurship and the labor market, however, from the above data we can say that these efforts do not result in achieving the desired results. Consequently, there is a need for more in-depth research on the challenges that women face in the labor market and entrepreneurship, as well as what are the most effective policies to empower them. This report aims to achieve precisely that, by collecting primary data from surveys of employed and unemployed women, as well as by deepening the analysis with interviews conducted with women from key sectors and with women entrepreneurs.

METHODOLOGY

In order to analyze the labor market, women's participation and non-participation, as well as perceptions and experiences about barriers and gender roles, this report implements primary data from a survey conducted with employed and unemployed women throughout the territory of Kosovo. Due to the lack of a database with data on employed women, a 'snowballing' sampling method was used, selecting the sample from consecutive referrals. This type of sampling was done to obtain responses also from women employed in the informal sector, who do not have formal employment contracts.

Regarding unemployed women, in addition to "snowballing", the sampling was conducted in cooperation with the Kosovo Employment Agency, who distributed the questionnaire to women registered in their offices. The total sample includes 183 women, of which 78% are employed, while 22% are unemployed.

The survey was designed to include general questions regarding the profile of employed and unemployed women, including demographic and socio-economic questions. After this identification, the second part of the survey is divided into separate questions for employed and unemployed women, while the third part again includes common questions for both groups about economic empowerment and gender roles.

Due to the snowballing sampling technique and ease of access to the questionnaire, the survey was conducted online. Before data collection began, the questionnaire was tested to ensure time efficiency and logical flow of questions.

After data collection, they were professionally coded, and then analyzed and interpreted through SPSS and Excel software applications. Periodic checks were performed to ensure that the data had not been altered intentionally or unintentionally. Furthermore, the research analysis in the report was done based on descriptive statistics and using cross-tabulation techniques.

In addition to the survey, relevant studies, national strategies and research reports were used to complement the primary research. This research also includes

10 semi-structured interviews, conducted with representatives from the Agency for Gender Equality, a human resources manager, three women and two men entrepreneurs, workers from the public sector, the private sector and the technology sector. The purpose of these interviews was to deepen the research beyond the survey data, providing a deeper understanding of current barriers and identifying the most appropriate solutions to overcome these barriers. The interviews were conducted in a face-to-face format. After transcription, the interviews were analyzed according to thematic content. At the end of the report, based on the findings from the survey and interviews, recommendations for policymakers were prepared.

SURVEY RESULTS

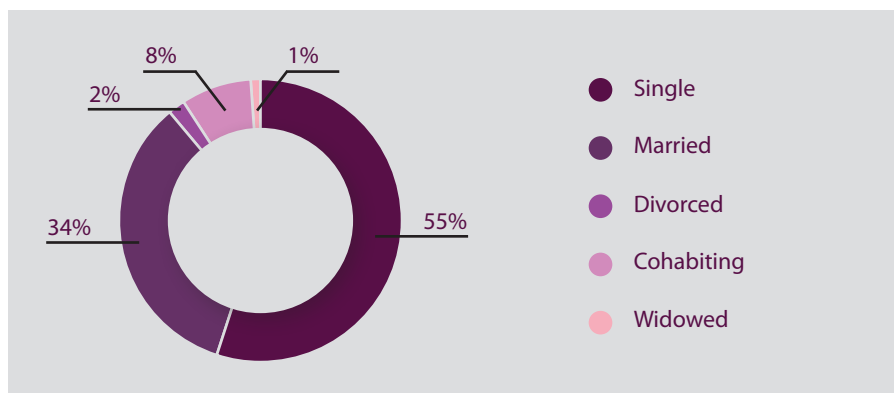
This section of the report focuses on the results obtained from the quantitative part of the study, conducted with 183 surveys completed by employed and un-employed women in Kosovo.

1.1. General overview

Considering the gender gaps that continue to characterize the labor market in Kosovo, this survey was conducted with the aim of identifying the main barriers that women face in the labor market, as well as policy changes that can pave the way for equality in competitiveness and career advancement.

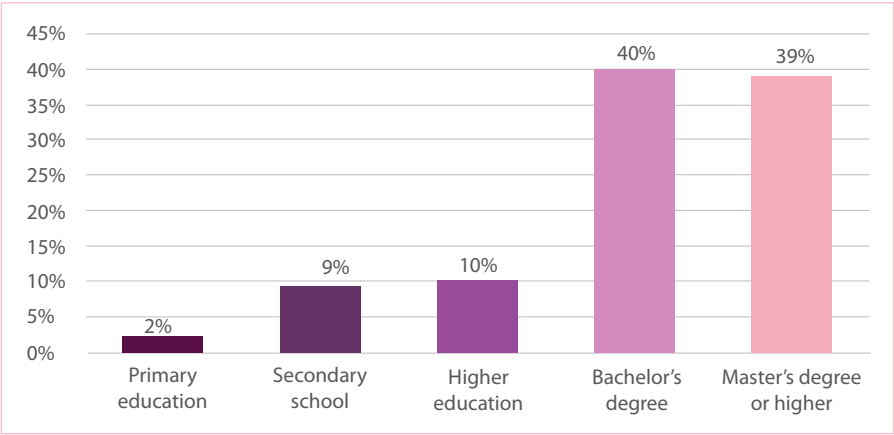
The average age of the surveyed women is 46 years, while the survey includes women and girls from the age of 18 to 65. The data show a broad inclusion of women of working age, allowing for variations in wages, professional positions, as well as views on entering and staying in the labor market. Regarding marital status, 55% of the women surveyed are legally married, 34% are single, 8% are cohabiting, while the rest are either divorced or widowed (see Figure 1). Regarding family size, the average number of families surveyed is 5, while the number varies from a single-member household to a maximum of 13 members.

Figure 1. Civil status



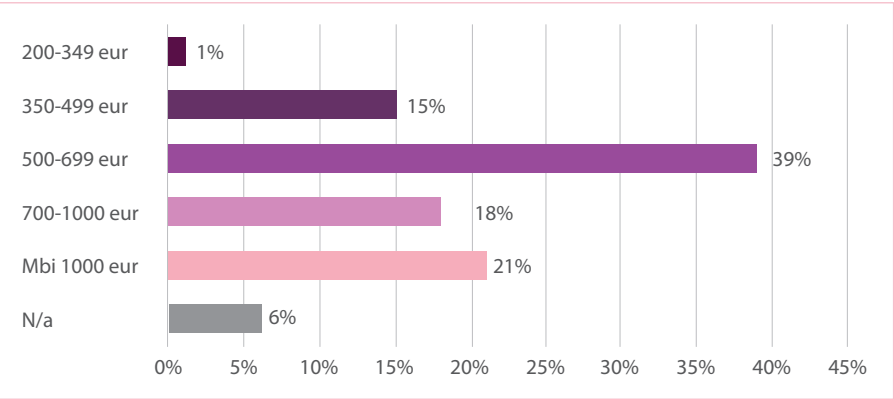
About 40% of the women surveyed have completed university studies, 39% have a Master's degree or higher, 10% have higher education, 9% have secondary education, while only 2% have primary school (see Figure 2).

Figure 2. Education level



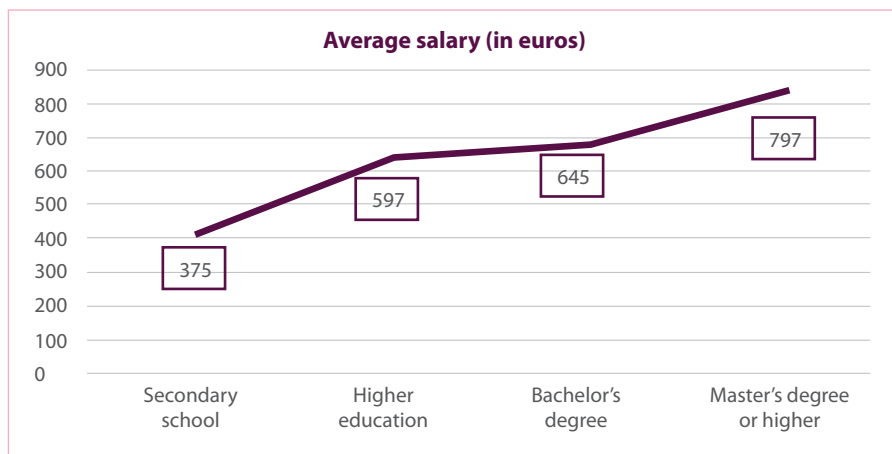
The women in the survey earn relatively average or high salaries, compared to the minimum wage (425 euros) and the average wage (639 euros) in our country. About 39% of respondents fall into the 500-699 euro monthly salary category, 21% earn over 1,000 euro per month, 18% earn between 700 and 1,000 euro, while 16% of respondents earn less than 500 euro (see Figure 3).

Figure 3. Salary level



Comparing these findings with the survey conducted by the Riinvest Institute in 2017, we do not see any major change in the level of salaries that the surveyed women earn in relation to the average salary.⁶¹ If we compare the level of salaries with the level of education, we see a positive trend, where women with higher education earn higher salaries, in line with the human capital theory (see Figure 4). Meanwhile, regarding work experience, there is no clear relationship between years of work and salary.

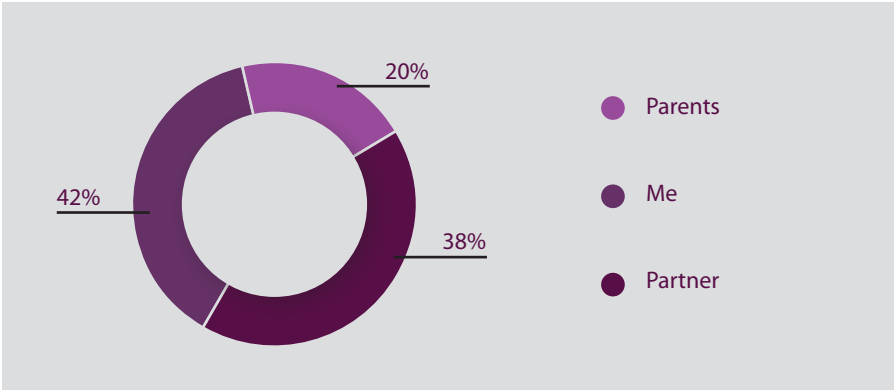
Figure 4. Ratio of average salary to education level of surveyed women



Married women and those living in partnerships also provided details about their partner's level of education. About 44% of partners have completed university education, 27% have completed a Master's degree or higher, 23% have completed secondary education, while 3% have completed both higher and primary education. We see that the level of education between men and women is similar. This is also reflected in the financial provider of the family, where 42% of women stated that they are the main financial contributors to the family, 38% stated that men have taken on this role, while 20% stated that their parents take care of them (see Figure 5).

⁶¹ Riinvest Institute (2017). Women in the labor market - Analysis of working conditions for women in Kosovo. [Link](#)

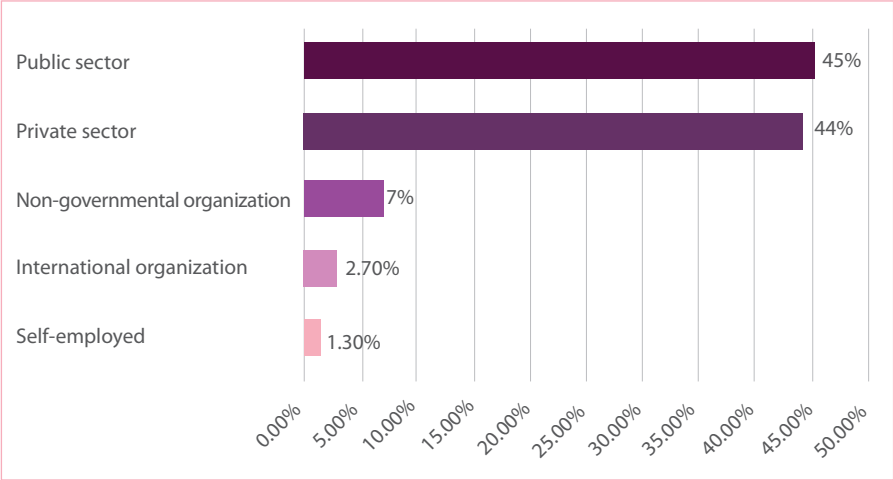
Figure 5. The main financial supporter of the family



1.2. Employed women

In the analysis of this report, 78% of women are employed. Among them, 45% work in the public sector, 44% in the private sector, 7% in Non-Governmental Organizations (NGOs), 2.7% in international organizations, while 1.3% are self-employed (see Figure 6). Regarding the level of education, there is no difference between the public and private sectors, since most of the employed women have completed university studies or higher. Meanwhile, if we compare the level of salaries in the sectors, we see that in the public sector about 60% of women fall into the 500-699 euro category, unlike the private sector which has a better distribution in terms of salary levels. About 29% of the employed women in the private sector earn over 1000 euro, 44% fall into the 500-1000 euro category, while 17% earn less than 500 euro. International organizations and NGOs pay higher salaries to their workers.

Figure 6. Employment sector



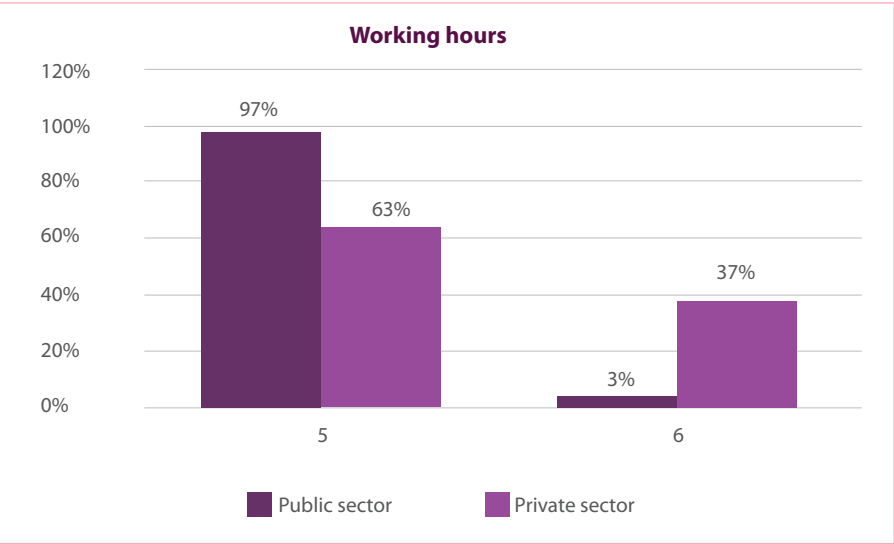
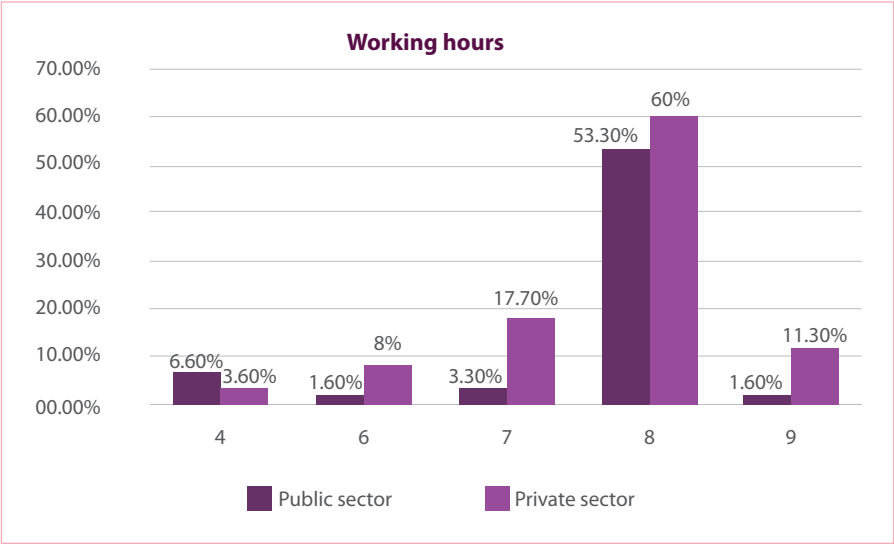
To understand the level of formalization of work, respondents were asked about employment contracts. Approximately 99% of employed women have an employment contract, highlighting an increase in women's awareness of formal employment. About 55% of women surveyed have an open-ended contract, 43% have a fixed-term contract, while only 2% have a service contract (see Figure 7). As expected, the private sector is more likely to offer workers fixed-term contracts. In many cases, this is due to the financial burden that the private sector bears during maternity leave. The 75% payment paid by businesses for the first six months of maternity leave is a cost for businesses, so many of them create fixed-term employment relationships, so that the dismissal of workers is easier. These figures show the damage that the burden of maternity leave causes not only to businesses but also to the women affected. On the other hand, about 54% of workers with permanent contracts come from the public sector, while 35% come from the private sector, a gap of almost 20 percentage points (p.p.).

Figure 7. Type of employment contract



If we compare the days and hours that a woman works during the week, about 63% of women employed in the private sector work 5 days a week, compared to 97% of women in the public sector. In the private sector, 37% of women work 6 days a week, while this figure in the public sector is only 3%, a significantly large difference. Sectoral differences are also visible in working hours. Public sector workers declare that 53% of them work around 8 hours a day, 32% work 5 hours a day, while only 2% work more than 8 hours a day. In contrast, 60% of women workers in the private sector work 8 hours a day, 18% work 7 hours a day, while 11% work more than 8 hours a day. These statistics show a gap of 9 p.p. between the public and private sectors in working hours longer than 8 hours (see Figure 8). Fixed-term contracts, longer working hours, and a 6-day workweek are just some of the factors that make working in the private sector less attractive than in the public sector. As a result, fewer women express a desire to work in the private sector, negatively affecting the competitiveness of the private sector and increasing labor shortages in faster-growing economic sectors.

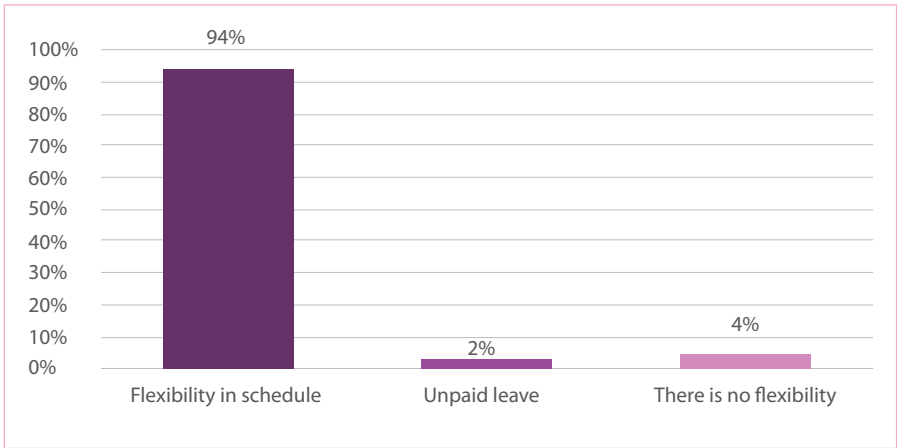
Figure 8. Number of working days and hours per week, by sector



Considering the balancing of family and professional responsibilities, employed women were asked whether their employers had been flexible in their working hours in cases where they needed to devote themselves to their family. About 94% of them indicated flexibility in their working hours, 2% had unpaid leave

from work - cases that occurred mainly in the private sector, while 4% did not have any flexibility in this regard (see Figure 9). Flexibility in working hours is a key point in balancing responsibilities for mothers and caregivers of children. Therefore, it is very important that part-time work and flexible work are regulated by the Labor Law. In addition to increasing the number of women in the labor market, it would ensure longer stability in work as well as greater economic benefits for the country. Recently, we see many private companies that have started implementing responsible family policies that aim precisely to balance these responsibilities, without the need for a woman to give up one for the other.

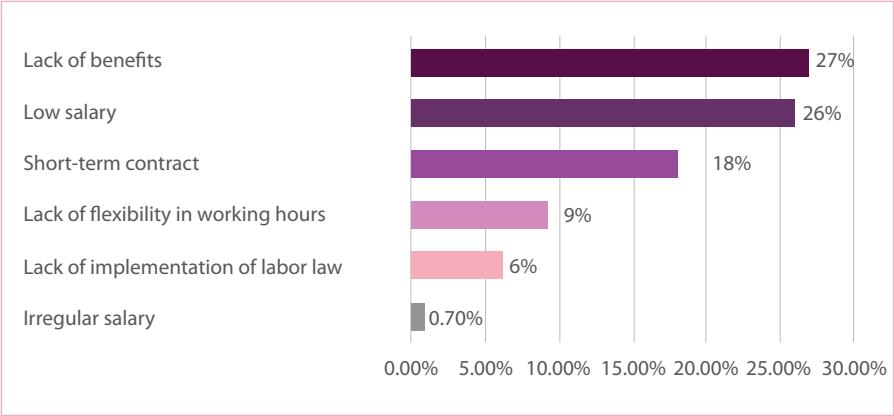
Figure 9. Flexibility in working hours



Women were then asked what the main barriers they face in the labor market are. Lack of benefits and low wages lead with 27% and 26% respectively, 18% see short-term contracts as obstacles, 9% consider the lack of flexibility in working hours and 6% the lack of implementation of the Labor Law on workers' rights as the main barriers (see Figure 10). The fact that lack of benefits appears as one of the main barriers shows that women, in addition to wages, are interested in benefiting from additional benefits, such as health insurance, transportation, subsidized childcare centers, services related to employee welfare, and many other benefits. On the other hand, low wages have influenced population migration and are often the reason for a woman to stay at home instead of getting a job. While the prices of childcare centers are high and the lack of public nurseries is evident, the low salary that a woman receives after employment fails to cover the costs of childcare, transportation costs, and so on, discouraging them from find-

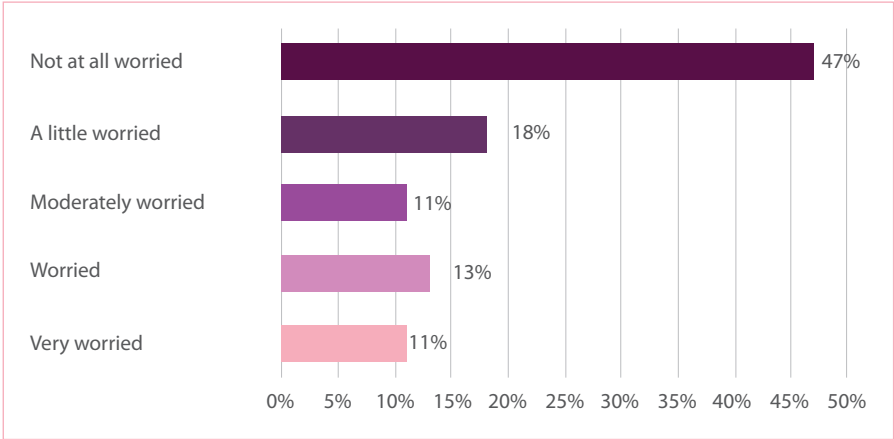
ing work. So, it is clear that the labor market in Kosovo requires more flexibility and benefits for workers, as well as wage increases to encourage more women to seek work.

Figure 10. Main barriers faced by employed women in the labor market



Regarding job stability, 47% of employed women are not at all worried about losing their jobs next year. About 18% are a little worried, 13% are worried, while 11% are moderately and very worried, respectively, about losing their jobs within this year (see Figure 11). No sectoral differences are evident in this perception. The main reasons why women worry about losing their jobs were not identified during the survey, but they may be related to short-term contracts, after the end of which women risk being out of work. Women also emphasize that the lack of flexibility in the workplace is a barrier for them. As such, the inability to balance work and care responsibilities can push the employer to dismiss the employee, or for them to resign themselves. Low wages are another challenge. With the increase in energy prices, the increase in the minimum wage, and the chain changes resulting from these policies, women who earn little risk ending up outside the labor market.

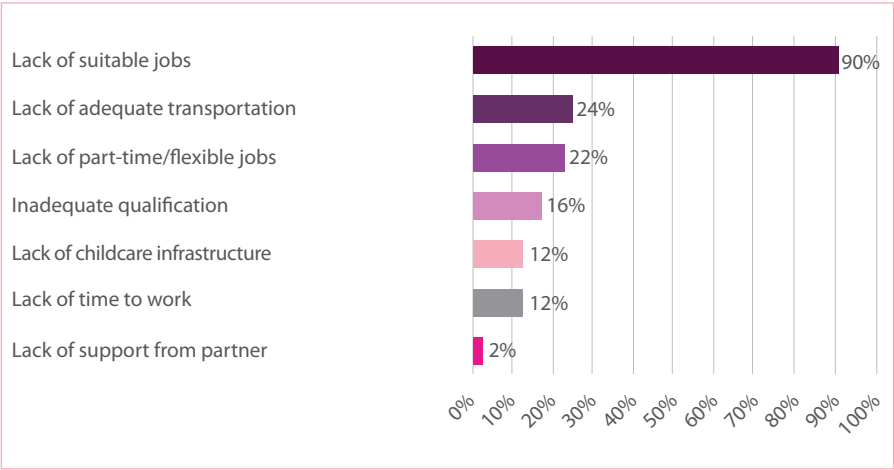
Figure 11. Level of concern about being unemployed next year



The main reason why women have sought work remains professional advancement, with 56% of women declaring this as the main motive. Rapid technological changes, the increase in the use of digital devices, and the opening of new jobs require continuous professional training so that knowledge is in step with technological developments. Continuous training and practical work are the main factors that influence the skills acquired in studies to be updated with the demands of the labor market, making workers more attractive to employers in this format. In second place, with 39%, is additional income for the family. With the increase in the cost of living, the need for additional funds within the family also increases, pushing more women to seek work. Among those who have sought work, 61% have found work within 6 months, 26% have found work after a year, while 13% have found work from 6 months to 1 year since they started the application process.

When asked if they have encountered barriers to entering the labor market, 65% said no, while 35% said yes. Of those who have encountered barriers, 90% emphasize that the lack of suitable jobs is a major challenge; 24% assess the lack of adequate transportation, 22% have encountered problems finding a part-time or flexible job, 16% did not have adequate qualifications, 12% did not find time to work due to balancing family responsibilities, and the same percentage emphasized that the lack of childcare infrastructure makes it difficult for mothers to enter the labor market. 2% of women say that the lack of support from their partner has challenged their entry into the workforce (see Figure 12).

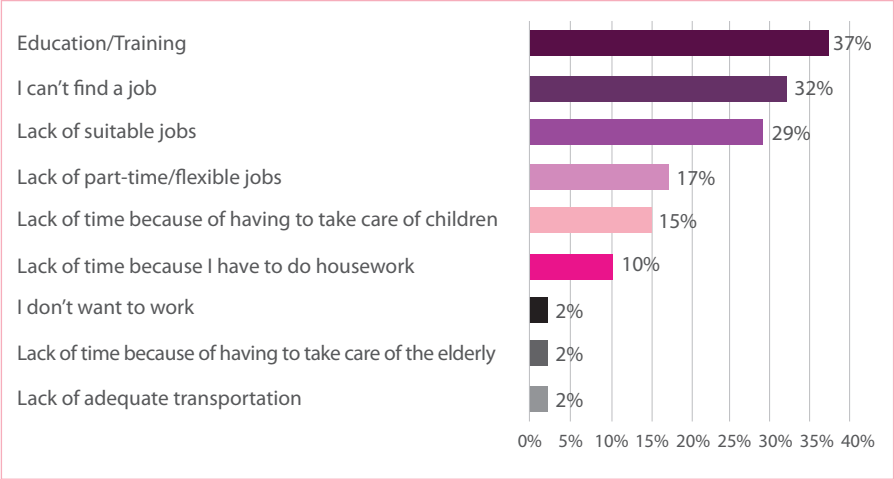
Figure 12. Identification of the main barriers faced by employed women during the job search process



1.3. Unemployed women

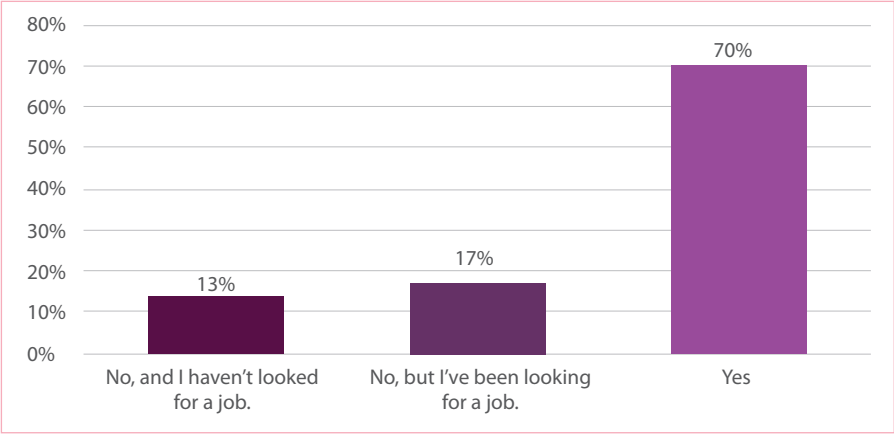
Unemployment continues to be a serious problem in our society, affecting women more than men. About 18% of women in the country and 22% of women in our survey are unemployed - meaning they do not have a job, but are actively looking for a job. Education remains the main reason why women are not working (37%); 32% of them have not managed to find a job despite looking; the lack of suitable jobs has limited 29% of them; followed by the lack of flexible or part-time jobs (17%), as well as the lack of free time due to childcare (15%), (see Figure 13). So, in addition to education that limits women’s time to participate in the labor market, the lack of jobs that allow balancing family and professional responsibilities affects a large proportion of women to remain unemployed. These findings show that in our society women have a demand to enter the labor market, but the lack of childcare infrastructure and the lack of flexibility in working hours limit many of them to staying at home.

Figure 13. Main reasons why women are unemployed



Among unemployed women, 70% have been employed previously, 17% have not worked but have actively sought work, while 13% are inactive in the labor market, i.e. are neither employed nor have they sought work (see Figure 14). Of those who have been employed previously, 63% have up to 2 years of work experience, while the rest have even longer experience. With increasing work experience, the unemployment rate also decreases, but it is still present for various reasons.

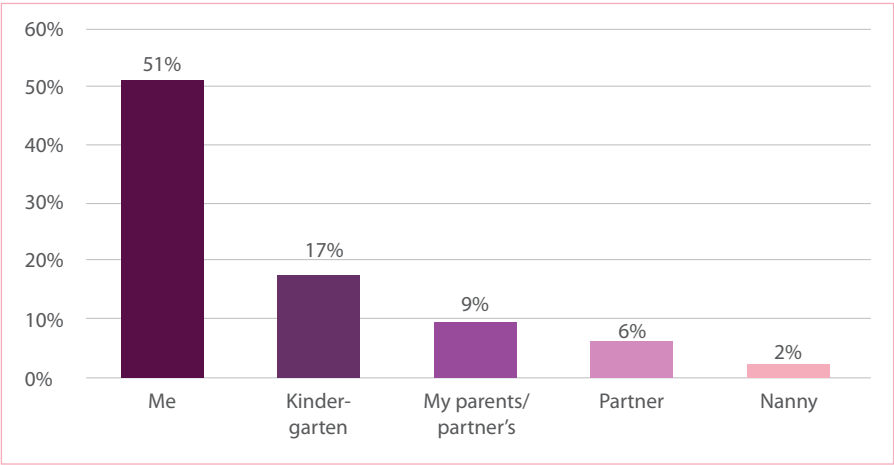
Figure 14. Have unemployed women been employed before?



On average, women spend 3.2 hours per day doing housework, a figure lower than previous studies (6.5 hours per day). However, women spend more time on housework and caregiving responsibilities than men. About 56% of respondents have children and 42% of them have children under the age of 5.

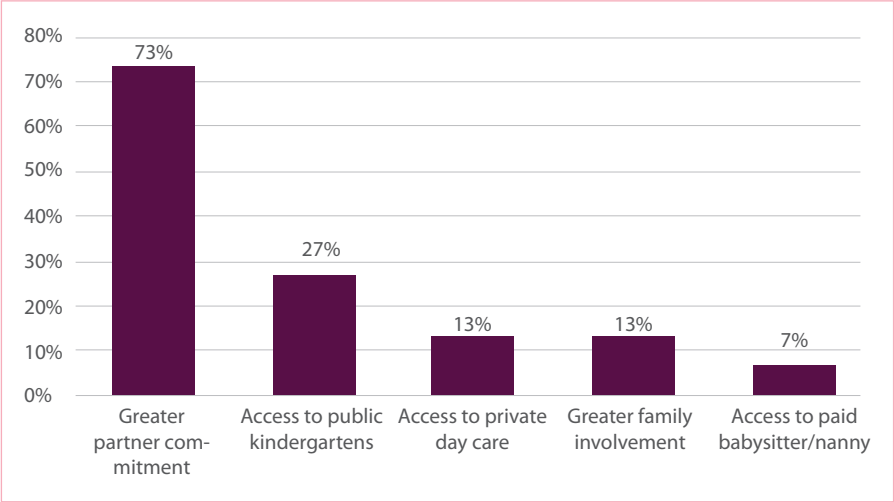
Among women with young children (under 5 years old), 51% of them take care of their children themselves, which limits the time women can devote to their professional development. About 17% of women send their children to daycare centers, 9% leave their children with their parents, while only 6% of partners take care of the children (see Figure 15). It is therefore clear that men take on fewer care responsibilities compared to women and this is reflected in the gender gap in employment, wages, time spent on care within the home, and career advancement. Gender roles influence this division of responsibilities, with men still mainly taking on the financial burden, while women take care of the children.

Figure 15. Primary caregiver



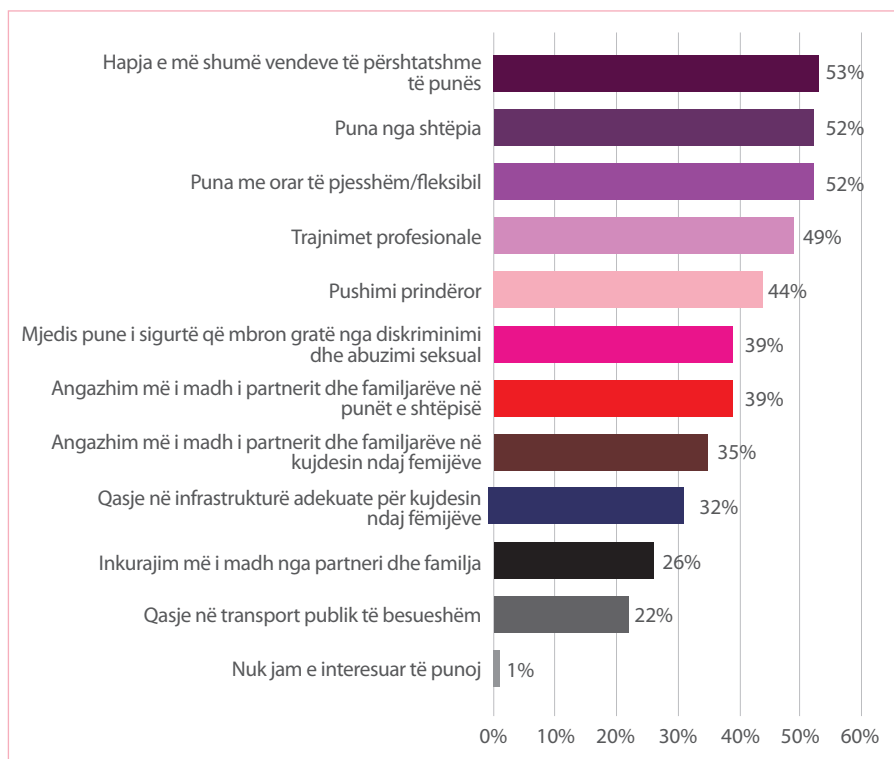
Despite this care arrangement where the main burden falls on women, 85% of them are satisfied with this modality, while only 15% of them express dissatisfaction. Among those who are dissatisfied, 73% would prefer greater involvement of the partner in childcare, 27% feel the need for more childcare facilities, while the rest prefer other modalities, including family care, nanny or day care (see Figure 16).

Figure 16. What other modality do you prefer for childcare?



To improve women's position in the labor market, 53% of the women surveyed see the need to open suitable jobs; 52% believe that flexible working modalities or working from home will improve women's access and attitude to the labor market; 49% say that professional training increases women's abilities to find work; 44% believe that parental leave will influence a more equal distribution of care responsibilities between women and men, while a smaller percentage express the need for more help from family members and encouragement from the partner (see Figure 17).

Figure 17. Factors influencing the improvement of women's experience in the labor market



1.4. General attitudes

Since gender norms are very present in our society, women were asked about their positions on several statements related to the division of responsibilities within the family and women's demand for employment. About 44% of women agree to some extent that the main role of women is to care for and provide for the family, compared to 28% of women who disagree with this and 28% who completely agree with this statement.

17% of women surveyed agree that a woman should give up paid work if it interferes with household responsibilities, while 83% disagree. Regarding decision-making within the family, 10% of women agree completely or somewhat that the man should have the final say in the home, while 90% disagree.

37% of women believe that family life suffers if a woman has a full-time job, while 63% disagree with such a statement. However, the percentage of women who support this statement is high and reveals social stereotypes that a woman is not capable of managing both the professional and the home aspects. This finding contradicts the following statement that both the husband and the wife should contribute to the household income. About 98% of women agree with this. 78% agree that childcare is not the mother's responsibility alone.

It is therefore inexplicable how the home can suffer if the woman works full-time, while caregiving and household responsibilities fall to both partners. This can be explained by the fact that women have become aware of a more equal gender balance in the division of responsibilities within the home, but in practice Albanian families still continue to follow patriarchal rules.

Table 1. General attitudes on the following statements

Statement	I Disagree	I agree to some extent	I completely agree
i) The most important role of a woman is caring for and providing for the family	28%	44%	28%
ii) A woman should give up paid work if it interferes with household duties	83%	14%	3%
iii) The husband should have the final say in decision-making at home	90%	8%	2%
iv) In general, family life suffers when the wife has a full-time job	63%	32%	5%
v) Child care, such as cleaning and feeding, are the sole responsibility of the mother	78%	17%	5%
vi) Being a housewife is just as valued as paid work	60%	25%	15%
vii) Having a job is the best way for a woman to be independent	3%	20%	77%
viii) Both husband and wife should contribute to the household income	2%	13%	85%
ix) Men are just as capable of taking care of children as women	6%	34%	60%
x) If employment opportunities are scarce, it is important for the husband to be employed	34%	46%	20%

RESULTS FROM THE INTERVIEWS

To complement the findings from the citizen survey, the analysis includes 10 semi-structured interviews, conducted with representatives from the public sector, the private sector, three women entrepreneurs, two men entrepreneurs, human resources, as well as representatives from the Agency for Gender Equality. The interviews aimed to provide a deeper discussion from the perspective of women business owners, managers and relevant institutions about the current state of the labor market in the country, the challenges and opportunities to strengthen the position of women in the economy.

Women's entry into the labor market and job stability remain a major challenge in the country's economy. The transition from university studies to employment presents a challenge for many young women, who have no prior work experience. High competitiveness in fields dominated by women makes the criteria for entering the labor market harsher and more demanding for them. On the other hand, fields dominated by men are stereotyped to the extent that women are prejudiced about their technical and decision-making skills in such positions.

Beyond the high competitiveness and existing prejudices, women also face discrimination during the interview process, as their age and marital status are always considered, as well as the possibility of family planning in the short term. This comes as a result of the burden of maternity leave, which currently falls mainly on the private sector. This is considered the biggest burden for the private sector and Kosovo remains the only country in the region that has not yet addressed this issue by the Government. Such a financial burden discourages employers from hiring women and young girls who are planning to start a family. As a result, women either do not get hired, or when they do get hired, they are offered a temporary employment contract, or do not have an employment contract at all. Since the trade sector dominates as one of the sectors where women are most employed, followed by education, health, and food processing, the risk of informality is higher in these sectors. Short-term contracts or the lack of a contract, in addition to paving the way for easier dismissal for the worker, do not pay social contributions, and in the case of maternity leave, the employer does not pay it. Unfortunately, such cases are very present in the country and many women accept such working conditions in the inability to find something better or to main-

tain a job. Even in cases where the Labor Law, namely the provisions on maternity leave, are applied, the interviewees emphasize that the relationship with the work is not completely interrupted, since they must be in constant contact with work, especially for those women who have managerial and decision-making positions. This places high pressure on mothers who want to balance caregiving responsibilities with professional ones.

Discrimination against women in the labor market does not only begin with the recruitment process, but continues in silent forms throughout their career trajectory. Slower advancement in positions, continuous work interruptions due to childbirth, the underestimation that women are not as capable as men in technical and decision-making positions, as well as the lower salaries of women compared to men, are some of the key factors that affect gender inequality in decision-making positions and are not motivating for women to express interest in career advancement. During the interviews, it was evidenced that in most workplaces, there are few women in decision-making positions and men dominate in managerial positions. Even in cases where women are offered a decision-making position, they are less likely to accept it due to the increased responsibilities, which women have more difficulty balancing with family responsibilities, compared to men. Also, the low salary difference is not a great incentive in these cases. This is because we currently do not have a law that protects the family and helps in work-life balance. Furthermore, the lack of childcare centers and the lack of elderly care centers means that the main burden of care falls on women, limiting their time to devote to professional development and is a reason why women have less space to take on decision-making roles. Among all the people interviewed, it is seen that balancing responsibilities remains one of the main obstacles for women to enter and remain in the labor market.

Lack of flexibility at work is another challenge highlighted during the interviews. It is precisely this lack of flexibility that has influenced some women to open their own businesses. Although the burden of responsibility is often greater when developing a business, the flexibility of time to balance responsibilities allows women to develop their careers and take care of their families in parallel. Among women entrepreneurs, the journey to developing a business has been full of barriers. Support from family and partners is a key driver for the success of a business, but there have been cases where partners have not had faith that a woman can develop a successful business. Lack of funds also remains an obstacle, given that few women own property. Lack of capital makes access to finance difficult, and

the terms of loans for women's businesses are not as favorable. Women's businesses are considered riskier and as such, interest rates are higher. This has led some women entrepreneurs to operate their businesses through personal loans, which have more favorable terms. This report discusses the programs of the Kosovo Credit Guarantee Fund (KCGF) and other institutions that provide grants and subsidies for women's businesses, but such programs do not always seem to have supported entrepreneurs who needed financing. These findings increase the need for the Government and all relevant institutions to create and implement incentives and policies aimed at facilitating access to funds for women entrepreneurs, providing training and supporting them. Women-run businesses are more likely to hire women, offer flexible working hours, and implement the provisions of the Labor Law related to maternity leave. As a result, the number of women in the labor market increases and their sustainability is longer, positively impacting the development of the private sector and the economic growth of the country.

From the summary of the interviews conducted, it is clear that women in Kosovo face discrimination, not only in the labor market, but also in entrepreneurship. Considering their personal and collective experiences in the labor market, the interviewees express the necessary spaces for policy change, thus strengthening the position of women in the economy:

- Equality begins in the family, so children should be educated early on shared roles in caring for the family and household responsibilities;
- Establish a Social Security Fund to which employers, employees contribute, and the Government subsidizes in the beginning of its creation. However, in the event that such a fund is not created, the provision on maternity leave should be amended, with the Government paying 6 months, while businesses pay 3 months of leave;
- The Labor Law should be amended and be coherent with the EU directive on work-life balance, including more flexibility in the workplace;
- Ensuring comprehensive transportation, especially for women in rural areas, who, in the absence of safe and regular transportation, are unable to find work;

- Strengthening the role of the Labor Inspectorate, so that it is involved in the formalization of the labor market, as well as the implementation of the Labor Law in practice;
- Open more child and elderly care centers to relieve women of the primary care burden; and
- Companies should create and implement anti-discrimination policies, as well as promote fair career advancement.

CONCLUSION

Women remain underrepresented in the labor market in Kosovo, at only 25.9%. Caring responsibilities, lack of suitable job offers, maternity leave penalties and low numbers of women in decision-making positions and entrepreneurship are some of the barriers identified by previous studies that hinder women's entry and retention in the labor market. Following an analysis of existing strategies and policies aimed at strengthening the position of women in the economy, this report collects primary data from a survey conducted with 183 employed and unemployed women in Kosovo, as well as data from 10 interviews conducted with the aim of deepening the analysis of the current state of the labor market in the country, opportunities and recommendations.

Survey and interview findings confirm that the disproportionate burden of unpaid work and the lack of adequate childcare infrastructure are among the main obstacles to women entering and remaining in the labour market. Furthermore, current maternity leave provisions create incentives for indirect discrimination against women in employment, as the financial burden of maternity leave falls mainly on businesses.

Among employed women, who constitute 78% of all women surveyed, they are mainly employed in the public sector (45%) and the private sector (44%). The salaries of employed women are positively related to the level of education, highlighting that women with a higher level of education have higher salaries. However, sectoral differences, although not reflected in salaries, are visible in the hours and days of work. Private sector workers work longer and a higher percentage of them work six days a week. Longer working hours, working 6 days a week, as well as the lack of flexibility have made the private sector less attractive for women's employment, creating gaps in filling job vacancies and a lack of faster development of the private sector in the country. From the survey conducted with citizens, it is clear that the lack of suitable jobs is another key barrier faced by women in the labor market, with 90% of respondents who have encountered barriers choosing this option. The lack of suitable jobs means the mismatch of the skills that women offer with what is required in the labor market, lack of flexibility, longer working hours or shift work, as well as many other factors that influence

a job not to be suitable for a woman who, in addition to the professional aspect, must also balance family responsibilities.

On the other hand, 22% of the women surveyed are unemployed, mainly because they are attending school, 32% are unable to find a job, while 29% cannot find suitable jobs. Since 51% of them take care of their children alone, this indicates that they have less time to dedicate to their professional development. Although most women are satisfied with the burden of childcare, among those who express dissatisfaction, the majority (73%) express that they would like their partner to be more involved in caregiving responsibilities, while another part expresses the need to open more public daycare centers for childcare.

To further deepen the analysis, 10 semi-structured interviews were conducted during this study, including women from the public sector, the private sector, the ICT sector, women and men entrepreneurs, as well as representatives from the Agency for Gender Equality. The findings from the interviews highlight that difficulties in balancing responsibilities are among the main barriers that prevent women from entering and staying in the labor market. Furthermore, women are constantly faced with silent discrimination that manifests itself through slower career advancement, fixed-term contracts, personal questions during interviews that discriminate against women planning to enter the workforce, the underestimation of women in technical and decision-making positions, and continuous career interruptions due to maternity leave. All of these affect the fact that fewer women take decision-making positions even in workplaces where women dominate the workforce. In addition to discrimination as workers, women also face discrimination and barriers as entrepreneurs. The low percentage of women who own property prevents them from having sufficient capital to develop a business. Therefore, they are forced to seek external funds; however, the stigma that women are not as capable as men to develop a business has led to women's businesses being considered high-risk and credit conditions becoming less favorable for them, compared to men. Such findings highlight the shortcomings of current programs aimed at supporting women's enterprises and promote the need for changes in policies and programs that support women entrepreneurs. More women entrepreneurs means more employed women, greater flexibility and understanding in the labor market, as well as greater sustainability of them in the market, thus developing the private sector and the country's economy.

POLICY RECOMMENDATIONS

Based on the findings of this report, the following priority measures are recommended:

- Reform of the provisions of the Labor Law related to parental leave:
 - Review the Labor Law to ensure support not only for maternity leave but also for extending paternity leave and ensuring support for parental leave shared between both parents;
 - The financial burden of maternity and parental leave should be gradually transferred from the employer to a public social security fund;
 - The transition of maternity and parental leave support to the social security fund should be made from the state budget.
- Expanding childcare infrastructure:
 - Direct investments in increasing the number of public nurseries, especially in rural areas;
 - Partial subsidization of the cost of private daycare centers for low- and middle-income families;
 - Public-private partnerships to expand existing capacities;
- Promoting family-friendly policies:
 - Inclusion of flexible working as a standard in the Labor Law;
 - Certification of “family-friendly” businesses;
 - Fiscal incentives for companies that practice family policies (flexible hours, hybrid work; childcare support);
- Strengthening access to finance for women entrepreneurs:
 - Expansion of the “Window for Women in Business” scheme within the Kosovo Credit Guarantee Fund;
 - Reducing collateral requirements for new women’s businesses;
 - Facilitating access to credit for women’s businesses; and
- Municipalities must provide safe, unified, and inclusive transportation so that women from rural areas have easier access to jobs beyond the areas where they live.

