My Story, My Dignity

ECONOMIC EMPOWERMENT

Building Pathways for Women and Girls with Disabilities and Single Mothers of Children with Disabilities in Kosovo

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List of Abbreviations

ChwD – Children with Disabilities
OPM – Office of the Prime Minister
PwD – Persons with Disabilities
WGwD – Women and Girls with Disabilities
SHG – Self-help Group

1. Executive Summary

Economic empowerment is a critical challenge for women and girls with disabilities (WGwD) and single mothers of children with disabilities (ChwD) in Kosovo. Although Kosovo has adopted progressive legislation supporting equality and employment, practical barriers persist within institutions, labor markets, and communities. WGwD experience **structural discrimination, physical barriers, limited training opportunities, absence of workplace accommodations,** and **disproportionate caregiving burdens**. Meanwhile, single mothers of ChwD face deep economic exclusion due to full-time unpaid caregiving, lack of community support services, and limited access to formal employment pathways.

This policy paper provides is compiled within the framework of the project "My Story, My Dignity: Addressing Discrimination and Gender-Based Violence among Women and Girls with Disabilities and Single Mothers of Children with Disabilities", implemented by Handikos Gjilan in partnership with Inkluzioni, Center for Innovation and Development and Handikos Ranilug. It represents an expanded analysis of barriers, contextual factors, and policy shortcomings; presents evidence-based recommendations; and proposes multi-sector reforms to improve economic inclusion.

2. Background & Problem Statement

2.1 Context

Kosovo has developed a comprehensive legal and strategic framework intended to promote equality, prevent discrimination, and strengthen access to employment and social participation for all citizens, including persons with disabilities. However, the lived reality for many women with disabilities continues to be shaped by persistent implementation gaps, inaccessible services and workplaces, and entrenched social and institutional barriers that restrict meaningful labor market participation—resulting in one of the lowest employment rates among population groups.
This challenge is also reflected in broader international evidence showing that women with disabilities consistently face compounded disadvantages in education, employment, and income compared to both men with disabilities and women without disabilities (UN DESA, 2019).

Kosovo's legal and policy frameworks include:

- **Law No. 05/L-020 on Gender Equality (2015)**
- **Law No. 05/L-021 on Protection from Discrimination (2015)**
- **Law No. 03/L-019 on Vocational Ability, Rehabilitation and Employment of Persons with Disabilities (2009)**
- **National Employment Strategy 2024-2028**

However, despite these commitments on paper, women with disabilities continue to face persistent structural and practical barriers that limit their participation in the labor market, leaving them among the groups with the lowest employment rates in the country.

2.2 Methodology

This policy paper draws on qualitative data collected through the establishment and facilitation of six self-help groups (SHG) over a period of three years. A total of 48 meetings was organized and facilitated providing a consistent, supportive environment for sharing experiences and perspectives.
Of the six SHG, one consisted of single mothers of ChwD, while the remaining five comprised WGwD. The groups were geographically distributed with two in Gjilan, and one each in Kamenica, Vitia, Hani i Elezit, and Kaçanik.
Meetings were designed to foster open discussion, mutual support, and collective problemsolving. Data for this paper were gathered through participatory observation, group discussions, and facilitator notes. Participation was voluntary, and all ethical considerations regarding confidentiality and informed consent were strictly observed throughout the process. The insights and evidence generated from these sessions form the basis for the analysis and recommendations presented in this paper.

SHG Evidence Highlights:

- Mothers cannot seek employment because they provide **24/7 care for their children with disabilities.**
- Women and girls with disabilities lack vocational training opportunities.
- Employers do not exercise the rights for employment for persons with disabilities
- Women lack access to digital devices needed for job applications.
- Women with disabilities face significant barriers in exercising their right to inheritance.

The combination of gender inequality, disability discrimination, and caregiving obligations creates a "triple barrier" to economic participation.

3. Findings

3.1 Caregiving Burdens and Gender Roles

Single mothers of ChwD face complete economic exclusion because:

- They are the primary (and often only) caregivers.
- Their children require daily therapy, medical supervision, and constant support, which are also financially hard to accomplish considering that their survival depends only on the social scheme.
- They cannot leave children alone even briefly. This was reflected also on their struggle to participate in the SHG meetings.

Lack of respite care, community services, early intervention and home-based support forces women to remain out of the labor force for years or decades.

3.2 Structural Barriers and Workplace Discrimination

WGwD face systemic discrimination:

- Employers assume they "cannot work."
- Few workplaces offer ramps, adapted toilets, or accessible entrances.
- No tax incentives encourage inclusive hiring.

3.3 Ineffectiveness of the Employment Quota Law (50/1 Rule)

The quota system requires companies with 50+ employees to hire one person with a disability. However:

- Statistical data reveals that in Kosovo, around 97% of firms fall under the category of microenterprises, while 2% are classified as small enterprises. Only 1% of enterprises in Kosovo have more than 50 employees (Murtezaj et al., 2024).
- Enforcement mechanisms are practically nonexistent.
- Companies prefer paying minimal fines rather than hiring.
- The quota does not consider gender or caregiving roles.

Therefore, the quota system is **not suitable for Kosovo's economic landscape.**

3.4 Accessibility Barriers in Employment and Training

SHG findings indicate:

- Vocational training centers lack accessible entrances.
- No sign language interpretation.
- No materials in Braille or simplified language.
- No digital literacy training tailored to women with disabilities.

3.5 Digital Exclusion

Digital barriers include:
- „h Lack of laptops/smartphones
- „h No internet at home
- „h Low digital literacy
- „h No accessible online platforms for training

3.6 Property and Inheritance Discrimination

- Discrimination and gender inequalities against women and girls in the right to property

and inheritance. These problems remain prevalent among WGwD and single mothers of ChwD.
- „h Economic dependence is reinforced by legal and cultural barriers.

Summary of Key Findings

1. Single mothers of ChwD are among the most economically excluded groups in Kosovo.
2. Labor market structures and workplace norms are not disability-inclusive.
3. The quota law is ineffective and not compatible with Kosovo's business profile.
4. Digital exclusion significantly worsens economic inequality.
5. Accessibility standards are not enforced in workplaces or training institutions.
6. Women with disabilities face discrimination in property and inheritance.
7. Single mothers of children with disabilities are completely excluded from employment and education because they provide 24/7 unpaid caregiving without institutional support, forcing them to rely on inadequate social assistance that fails to meet the real cost of disability or recognize the economic value of their care work.

4. Recommendations

4.1 Reform the Employment Quota Law

The current quota system, which requires companies with **50 or more employees** to hire at least **one person with a disability**, is ineffective in Kosovo's economic context. To address this structural barrier and promote widespread inclusion in the labor market, the quota system should be **restructured into a realistic and enforceable model.**

4.1.1 Proposed Tiered Quota Structure

Businesses with 5.10 employees →¨ Voluntary Incentives

Small micro-enterprises should be encouraged – not required – to hire persons with disabilities. Incentives may include:

- partial wage subsidies
- reduced taxes
- priority access to business grants or procurement programs
- targeted training and coaching for employers

Such voluntary measures foster a culture of inclusion without placing undue burden on microbusinesses.

Businesses with 10–50 employees → Soft Quota + Tax Incentives

Medium-sized businesses should be guided through a "soft quota," encouraging – but not legally mandating – them to recruit persons with disabilities. Measures include:

- tax deductions for each person with disability hired
- support for workplace adaptations
- priority in municipal tenders
- recognition schemes for inclusive employers

This tier gradually increases employer responsibility while supporting compliance through

Businesses with 50+ employees → Mandatory Quota

Large enterprises have the capacity to comply with strong, enforceable quotas. Requirements include:

- mandatory employment of persons with disabilities
- annual reporting on inclusion measures
- penalties for non-compliance
- audits on workplace accessibility

Mandatory quotas for larger companies will significantly expand employment opportunities, increase corporate accountability, and set national standards for inclusion.

4.2 Introduce a "Caregiver Allowance" for Single Mothers of Children with Disabilities

Single mothers of children with disabilities carry the full burden of 24/7 caregiving, often without any institutional support such as personal assistance, respite care, community-based therapy, or early intervention services. This unpaid and intensive care work completely excludes them from the labor market, vocational training, and higher education. As a result, many single mothers of ChwD are forced to rely on inadequate social assistance schemes that do not reflect the real cost of disability or the economic value of full-time caregiving.
To address this systemic inequity, the Government of Kosovo should establish a **Caregiver Allowance** as a dedicated social protection measure recognizing unpaid care work as a legitimate form of labor.

Caregiver Allowance Would Provide:

- **Reduction of Poverty and Economic Hardship**

A guaranteed monthly allowance would provide a stable minimum income for single mothers of ChwD, many of whom live below the poverty line. This measure acknowledges that full-time caregiving is a form of labor with economic value, and compensates mothers for work that prevents them from earning income through traditional employment.

- Helps stabilize family income
- Covers disability-related costs (therapy, medication, transport)
- Reduces reliance on social assistance only.

- **Opportunity to Participate in Part-Time or Flexible Work**
- With some financial security, single mothers of ChwD would be able to:
- accept part-time or flexible jobs
- explore home-based work
- attend vocational training
- participate in adult education
- build employability skills

The allowance effectively unlocks women's economic potential, enabling gradual labor market re-entry.

- **Reduction of Caregiver Burnout and Mental Health Risk**

Constant caregiving without respite leads to:

- chronic fatigue
- stress and anxiety
- social isolation
- deterioration of physical and mental health

A caregiver allowance:

- reduces emotional and financial pressure
- creates resources to purchase occasional support
- gives mothers the capacity to rest or seek therapy

4.3 Establish Accessible Training Centers

Facilities must include:

- **Ramps.** All buildings should provide properly constructed ramps that meet international slope and width standards. Ramps ensure entry for wheelchair users, individuals with mobility difficulties, and parents transporting children with disabilities. Ramps must also be free of obstructions, non-slip, and equipped with handrails for safety.
- **Lifts** are essential for accessing classrooms, meeting rooms, administrative services, and restrooms located on upper levels. Without lifts, many women with disabilities are effectively excluded from participation.
- **Accessible** toilets are a fundamental requirement for inclusion and dignity. They should be spacious enough to allow wheelchair maneuvering, equipped with support rails, and designed with adjustable sinks and appropriate fixtures to ensure independent use.Facilities must also be gender-sensitive to protect privacy and safety, and they should be regularly maintained so they remain functional, hygienic, and consistently usable.
- **Tactile signage**. Buildings should include tactile and high-contrast signage to support autonomous navigation for persons with visual impairments. This includes tactile room numbers, floor maps, directional arrows, and Braille labels placed consistently in key locations. Such signage strengthens independence, improves safety, and ensures more equal access to public and institutional spaces.

- **Interpreters.** Training centers and employment offices should ensure sign language interpretation¡Xon–site or remotely¡Xfor job interviews, trainings, administrative procedures, and consultations. Without communication access, deaf and hard–of–hearing women are effectively excluded from employment–related opportunities.

- **Inclusive materials.** All learning and training materials used in employment programs should be accessible in multiple formats¡Xsuch as Braille, large print, audio, captioned video, easy–to–read versions, and screen–reader–compatible digital files. Inclusive materials ensure that people with different disabilities can participate fully, learn effectively, and succeed.

To ensure full participation of WGwD and single mothers of ChwD in employment, training, and economic empowerment programs, all public and private facilities providing such services must meet **comprehensive accessibility standards.**

5. Conclusion

Economic empowerment is a **cornerstone of social justice**, and it remains essential for breaking the persistent cycles of poverty, exclusion, and dependency experienced by women with disabilities and single mothers of ChwD. Without access to employment, education, and economic opportunities, these women are pushed into long–term vulnerability—not because of their abilities or motivation, but because Kosovo's current systems do not recognize or support their specific needs.
Promoting their economic empowerment requires Kosovo to move beyond fragmented interventions and adopt a **comprehensive, disability–inclusive approach to labor market reform.** This includes addressing discriminatory hiring practices, improving workplace accessibility, creating flexible work arrangements, and establishing financial incentives that encourage businesses to employ persons with disabilities.
At the same time, the country must **strengthen community–based services,** such as early intervention, personal assistance, respite care, and accessible vocational training. Without these supports, single mothers of ChwD will remain trapped in unpaid 24/7 caregiving roles that prevent them from pursuing education or professional development. equal participation in economic life. This includes modernizing the employment quota system, integrating digital empowerment programs, expanding entrepreneurship support, and embedding gender and disability considerations into all economic policies. Achieving economic empowerment for WGwD and single mothers of ChwD is not only a matter of welfare – it is an investment in Kosovo's human capital, social cohesion, and long–term development.

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