My Story, My Dignity

FROM VULNERABILITY TO INCLUSION:

Reforming Social Protection for Women and Girls with Disabilities and Single Mothers of Children with Disabilities

Dec 2025

Lead Author:
Arben Keka, PhD Candidate | Inclusive Education Expert

Co-author/s:
Ardiana Bytyçi, Clinical Psychologist
Brikena Azizi, Lawyer

Design and Layout:
Gazmen Dermkau, Senior Graphic Designer

This publication was funded by the European Union. Its contents are the sole responsibility of Inkluzioni and do not necessarily reflect the views of the European Union.

Funded by the European Union

Special Thanks

We extend our sincere appreciation to the organizations that have continuously supported the organization and facilitation of the network of women and girls with disabilities and single mothers of children with disabilities through self-help groups over the years. Their long-standing commitment, provision of space, and active engagement of their members have been essential to strengthening the voices of women and girls with disabilities and single mothers of children with disabilities.

We express our heartfelt gratitude to: ***Shoqata e Personave me Aftësi të Kufizuara – Handikos Hani i Elezit, Handikos Kamenicë, Shoqata e Personave me Aftësi të Kufizuara – Handikos Kaçanik, Shoqata e Personave me Aftësi të Kufizuara Fizike, and Handikos Viti.***

List of Abbreviations

ChwD – Children with Disabilities
CRPD – Convention on the Rights of Persons with Disabilities
CSO – Civil Society Organization
CSW– Center for Social Work
EU – European Union
GBV – Gender-Based Violence
OPM – Office of the Prime Minister
PwD – Persons with Disabilities
WGwD – Women and Girls with Disabilities

1. Executive Summary

Women and girls with disabilities (WGwD) and single mothers of children with disabilities (ChwD) in Kosovo face long-standing systemic barriers in accessing social protection, healthcare, education, and justice. Despite improvements in the legal framework, implementation remains weak. People with disabilities (PwD) in Kosovo in general remain among the most marginalized and socially excluded groups, confronting persistent systemic barriers and inequalities. They face elevated risks of poverty, poorer health and educational outcomes, and limited access to employment opportunities. The low employment rate for PwD in Kosovo (around 15%) compared to the general population (around 30%) is due to a combinationof factors, including poor implementation of anti-discrimination and employment laws, systemic inequalities, employer prejudices, and a lack of effective public policies and support services (World Bank, 2023). The European Commission Kosovo Report (2024) specify persons with *disabilities face discrimination and barriers to accessing healthcare, rehabilitation, social services, education and assistive equipment and physical infrastructure.*

On the other hand, United Nations Committee on the Elimination of Discrimination against Women (CEDAW) and the Council of Europe Convention on preventing and combating violence against women and domestic violence (Istanbul Convention), highlight that WGwD are among few groups of particularly vulnerable women and girls to GBV.

Parents of ChwD face multiple barriers on exercising their right to access services, while the situation is severe for single mothers of ChwD who remain underrepresented in both institutional and civil society programs while struggling with discrimination within their families and community at large. Many single mothers raising ChwD are excluded from employment and lack financial support, accessible services, and institutional responsiveness.

Evidence from the EU-funded project ***"My Story, My Dignity: addressing discrimination and gender-based violence among women and girls with disabilities and single mothers of children with disabilities"*** highlights persistent problems: inadequate disability benefits, inaccessible services, institutional stigma, and limited community-based rehabilitation. Self-help group members across Gjilan, Kamenicë, Viti, Kaçanik, Hani i Elezit, and Ranilug consistently report discrimination, isolation, and insufficient state support.

2. Background & Problem Statement

2.1 Context

The 100,000 disabled individuals in Kosovo represent 8% of the population yet they face substantial institutional barriers and social challenges (World Bank, 2023). Their situation as one of the most marginalized and excluded social groups results in greater poverty rates and worse health outcomes together with restricted access to education and work opportunities. The data official data in Kosovo about PwD separates them into six categories that show a major segment with 'basic physical disabilities' among other disabilities.

Table 1: PwD living in Kosovo, by type of disability

Type of Disability	Deafness or severe hearing impairment	Blindness or severe visual impairment	Basic physical disability	A learning or intellectual disability	A long-standing psychological or emotional difficulty	Other
Total	9935	9435	31567	5607	8133	28611
Men	53%	49%	46%	47%	52%	42%
Women	47%	51%	54%	53%	48%	58%

(Kosovo Agency of Statistics, 2012)

Healthcare for PwD in Kosovo faces numerous systemic challenges that significantly hinder their access to essential services and societal inclusion. The Progress Report on the Action Plan for the Rights of Persons with Disabilities (2021–2023) under Kosovo's National Strategy underscores the existence of "inadequate health services" and a lack of properly planned social welfare schemes for persons with disabilities. Furthermore, the Office of the Prime Minister (2022) has recognized that the priority areas of the National Strategy (2021–2023) are done taking into consideration also other challenges face by PwD, including: "the lack of implementing mechanisms for the implementation of legislation on employment and education of persons with disabilities, silent discrimination against persons with disabilities at all levels of society, insufficient and inappropriate access to social, political and economic situation of npersons with disabilities, lack of statistical data on persons with disabilities, life situations and other needs".

Rehabilitation services, on the other hand, which are critical for improving health outcomes and promoting participation in society, are largely unavailable through state facilities and are instead only partially provided by local organizations. Specialized rehabilitation services – such as those offered by psychologists, social workers, speech therapists, and physiotherapists – are primarily delivered by local civil society organizations (CSOs), which face sustainability challenges due to financial constraints (Bytyçi, 2019). This fragmented provision leaves many individuals without the support they need on a daily basis.

Despite belonging to an already marginalized community, children and youth with disabilities in Kosovo remain systematically excluded—a reality further compounded by the absence of reliable prevalence data, which undermines their protection, policy design, and service planning (Naumann & Pares Hoare, 2025). Compounding these issues are systemic obstacles such as inconsistent definitions of disability and unreliable data collection methods. The absence of coherent and accurate data obscures the actual situation of persons with disabilities, making it challenging to design and implement targeted policies and interventions in Kosovo. Without a clear understanding of the population's needs, efforts to address all disparities remain limited and ineffective.

On the other hand, WGwD face intersecting discrimination rooted in gender norms, mobility limitations, and economic dependence. WGwD face dual discrimination, experiencing both gender-based inequality and disability-related barriers and prejudices, which severely limit their access to education, employment, healthcare, and social services. They are around three times more likely to experience gender-based violence than women without disabilities, often at the hands of family members, intimate partners, caregivers, and institutional actors (Kosovo Women's Network, 2023).

Single mothers of ChwD in Kosovo experience severe and layered vulnerability. Many are abandoned or stigmatized by partners, family members, and the wider community from the moment of their child's birth, and are left as sole, full-time caregivers living under the social assistance scheme. They face structural barriers to education, employment, and income generation, remain largely invisible in institutional and civil society programs, and lack access to adequate services, psychosocial support, and protection from discrimination and gender-based violence. As a result, they are among the most marginalized groups, living in deep social isolation and without meaningful institutional or community support.

Kosovo's legal and policy framework provides a foundation for protecting human rights and promoting equality, including several key laws and strategies relevant to nondiscrimination, gender equality, child protection, and the rights of persons with disabilities:

- **Law No. 05/L-021 on Protection from Discrimination (2015)**
- **Law No. 05/L-020 on Gender Equality (2015)**
- **Law No. 2003/15 on Social Assistance Scheme (2007)**
- **Law No. 06/L-084 on Child Protection (2019)**
- **Law No. 04/L- 092 on Blind Persons (2012)**
- **National Strategy on the Rights of Persons with Disabilities 2025 - 2030**

Although aligned with United Nations Convention on the Rights of Persons with Disabilities (2006) principles, implementation is inconsistent and underfunded.

2.2 Methodology

This policy paper draws on qualitative data collected through the establishment and facilitation of six self-help groups 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 self-help groups, 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.
The "My Story, My Dignity" project, implemented by Handikos Gjilan in partnership with Inkluzioni, Center for Innovation and Development and Handikos Ranilug, created self-help groups that document lived realities:

- **Barriers in accessing social assistance due to rigid eligibility criteria**
- **Lack of accessible healthcare and rehabilitation, especially in rural areas**
- **High costs for specialized services and inability to access them due to disability,**
- **Discrimination and gender-based violence without disability-sensitive services**

2.3 Who Is Affected

- **Women and girls with physical, sensory, intellectual, and psychosocial disabilities**
- **Single mothers raising ChwD.**
- **Rural families in isolated and hard-to-reach areas with severe socio-economic circumstances.**

2.4 Human Impact

Women describe feeling invisible, excluded, and unsupported by institutions. Many report that their voices are overlooked in decision-making processes, and they often encounter dismissive attitudes from service providers. Lived-experience evidence from the project highlights not only emotional exhaustion, financial hardship, and restricted mobility, but also increased feelings of isolation, anxiety, and depression. The constant struggle to access essential services—such as healthcare, rehabilitation, and ansportation—worsens both physical and mental health.
Additionally, the lack of accessible information and communication further compounds their sense of exclusion from society. For single mothers of ChwD, the burden is even heavier, as they frequently shoulder caregiving responsibilities alone, face social stigma within their

communities, and have limited access to support networks. These lived experiences underscore the urgent need for disability-responsive and gender-sensitive reforms to ensure that WGwD, and single mothers of ChwD, are fully supported and included in all aspects of social life.

3. Findings

3.1 Institutional and Legal Gaps

- ***Assessment remains medical*** and does not follow functional criteria set by the CRPD. Kosovo lacks a unified legal and institutional framework for disability identification, referral, and assessment. Existing procedures are fragmented, mainly tied to eligibility for cash benefits rather than holistic or rights-based service provision. There is also no formal referral system—referrals occur informally, and responsibility falls largely on individuals and families (Global Disability Fund, 2025).

- ***Disability pensions are limited in scope and amount.*** The monthly pension amounts are below the national poverty threshold and do not reflect the actual costs of living with a disability, such as expenses for assistive devices, rehabilitation, or accessible transportation. As a result, disability pensions fail to provide adequate financial security and do not sufficiently support independent or dignified living for persons with disabilities and their families. These limitations contribute to higher rates of poverty and social exclusion among the disabled population in Kosovo.

- ***Municipal budgets for disability services are minimal.*** Municipal budgets for leave little to no funding for specialized programs, community-based rehabilitation, or support services for families. This chronic underinvestment limits the availability, quality, and sustainability of essential disability-related services at the local level.

- ***No direct financial support*** exists for single mothers raising ChwD.

- ***No mental health programmes*** supporting the well-being of single mothers of ChwD are available at the institutional or civil society level.

- ***Single mother of ChwD are underrepresented at the policy level;*** they are barely recognized as a vulnerable group despite the hardship and struggle to survive as a family unit and as an individual.

3.2 Service Delivery Gaps

- Rehabilitation, physiotherapy, speech therapy, and psychosocial services remain centralized and are mostly provided by project-based civil society programmes, which most of the time struggle ensuring sustainability of their services.
- There is a critical gap in the systematic purchasing of specialized disability-related services by municipalities and national authorities. The absence of formal service agreements with experienced CSOs limits the availability, quality, and geographic reach of essential services, particularly in underserved and rural areas. Establishing structured partnerships with qualified CSOs would significantly improve service coverage, drive innovation, and strengthen the long-term sustainability of the nonprofit sector. AlthoughKosovo's Law on Local Self-Government allows service contracting, **there are no clear operational procedures**, templates, or standardized financing mechanisms for municipalities to purchase social services from CSOs.
- Rural women face additional barriers to mobility and access to specialized services as home-based services are delivered based on the availability and sustainability of CSOs programmes.
- Centers for Social Work (CSWs) lack staff and disability expertise:
  "QPS nuk ofrohen shërbime direkte për shumë kategori të fëmijëve dhe të rriturve...në raport me personat me aftësi të kufizuara në QPS ofrohet asistenca materiale dhe vizitat e rregullta monitoruese lidhur me skemën për mbështetje familjeve që kanë fëmijë me aftësi të kufizuara të përhershme, por jo edhe shërbimet si puna psikologjike, edukative apo këshilluese" (Ministry of Justice of the Republic of Kosovo, 2022).
- Assistive devices are difficult to obtain and often require co-payment. Medications are highly expensive and are covered with their social assistance.
- Public transportation is largely inaccessible; similar situation is also for access in different institutions and buildings.

3.3 Economic Implications

- **Lack of services increases long-term state costs:** untreated conditions worsen disabilities, while families fall into deeper poverty.

Summary of key findings

1. Social assistance does not reflect real needs of WGwD.
2. Disability assessment is outdated and exclusionary.
3. Municipalities depend on CSOs for specialized services.
4. WGwD lack access to discrimination and GBV protection.
5. Single mothers of ChwD experience extreme financial strain and cannot even considering accessing educational or labor market opportunities that would change their overall wellbeing.
6. Costs of non-action will escalate in coming years.

5. Recommendations

- **National budget allocations.** The Government of Kosovo must ensure dedicated, transparent, and sufficient funding for disability-inclusive social protection, healthcare, and education, in line with the National Strategy on the Rights of Persons with Disabilities 2025–2030 (Government of the Republic of Kosovo, 2025). Regular budget reviews and increased allocations are crucial to sustain existing programs and expand access to needed services for women and ChwD.

- **Municipal social service allocations.** Municipalities should allocate adequate resources for social and family services, focusing on the recruitment and continuous training of disability-competent staff, expansion of community-based rehabilitation, and provision of assistive devices. Targeted municipal funding is essential to address local disparities, especially in rural or marginalized communities.

- **Institutional Procurement of Specialized Disability Services from CSOs.** Public institutions in Kosovo lack sufficient in-house capacity and expertise to deliver a full range of disability-specific services, particularly in areas such as rehabilitation, psychosocial support, and community-based therapy. As a result, there is a critical need for municipalities and central government agencies to systematically purchase specialized services from CSOs with demonstrated experience and expertise. Partnering with CSOs through formal service agreements would expand the availability, quality, and reach of disability services—especially in underserved and rural areas—while fostering innovation and supporting the sustainability of the nonprofit sector.

- **Donor support for start-up capacity-building.** International donors play a key role in supporting innovative service models, professional development, and infrastructure upgrades. Donor funding can bridge gaps in expertise and resources, particularly for pilot programs and scaling up proven practices identified by self-help groups and CSOs.

6. Conclusion

Strengthening social protection for women and ChwD is not only a matter of welfare—it is a fundamental investment in **human dignity, gender equality, and social justice.** For too long, the burden of disability has been carried almost exclusively by families, and particularly by women, due to systemic gaps in institutional support. Ensuring that social protection systems fully recognize the realities of disability—its costs, its impact on caregiving, and its intersection with gender inequality—is essential for enabling individuals to live with autonomy, security, and equal opportunity.

Kosovo has taken important steps at the legislative level, aligning its laws with the CRPD and European standards. However, **laws alone do not change lived realities.** Women and ChwD continue to face inaccessibility, exclusion from services, lack of communication support, inadequate financial assistance, and persistent discrimination in families and institutions. These gaps reveal the urgent need for **practical, coordinated, and systemic reforms** that go beyond policy declarations.

To achieve meaningful change, Kosovo must:

- **translate rights into accessible services**, including disability benefits that reflect real costs, communication access, and community-based support;
- **professionalize and resource municipal social services,** ensuring increase of the trained staff, individualized care plans, and disability-responsive budgeting;
- **build accountability structures** that monitor accessibility, non-discrimination, and institutional responsiveness;
- **create sustainable support systems for caregivers**, particularly single mothers of ChwD who shoulder 24/7 unpaid care.

Only through such comprehensive reforms can Kosovo advance toward a society where every woman and child with a disability has the opportunity to participate fully in social, economic, and public life. Strengthening social protection is not merely a social policy goal—it is a prerequisite for building an inclusive, equitable, and democratic future where no one is left behind.

References

Agjencia e Statistikave të Kosovës (ASK). (2011). Publications.
https://ask.rks-gov.net/

European Commission. (2024). Kosovo 2024 Report.
https://enlargement.ec.europa.eu/document/download/c790738e-4cf6-4a43-a8a9-43c1b6f01e10_en?filename=Kosovo%20Report%202024.pdf

Global Disability Fund. (2025). Situational Analysis on the Rights of Persons with Disabilities in Kosovo. https://globaldisabilityfund.org/new/wp-content/uploads/2025/05/sitankosovo-full-report.pdf

Government of the Republic of Kosovo. (2007). Law No. 2003/15 on the Social Assistance Scheme. https://gzk.rks-gov.net/ActDocumentDetail.aspx?ActID=2460

Government of the Republic of Kosovo. (2015). Law No. 05/L-021 on Protection from Discrimination. https://gzk.rks-gov.net/ActDocumentDetail.aspx?ActID=11323

Government of the Republic of Kosovo. (2015). Law No. 05/L-020 on Gender Equality.
https://gzk.rks-gov.net/ActDetail.aspx?ActID=10924&langid=2

Government of the Republic of Kosovo. (2019). Law on Child Protection.
https://gzk.rks-gov.net/ActDocumentDetail.aspx?ActID=19527

Office of the Prime Minister (OPM). (2022). Progress Report on the National Strategy for the Rights of Persons with Disabilities 2021–2023.
Office of the Prime Minister (OPM). (2025). National Strategy on the Rights of Persons with Disabilities 2025–2030.
https://kryeministri.rks-gov.net/wpcontent/uploads/2025/08/SDPAK-2025-2030-Zyrtar-Shqip.pdf

Government of the Republic of Kosovo. (2012). Law No. 04/L-092 on Blind Persons.
https://gzk.rksgov.net/ActDocumentDetail.aspx?ActID=2837&fbclid=IwAR0HvY6Xivi_GBHM7hiUbwwZ4nIlkmrN8CO5jFe1lrUw9DoLawcGBu6g7kg

Ministry of Justice (MoJ). (2022). Analizë mbi Gjendjen Aktuale të Qendrave për Punë Sociale në Kosovë.
https://md.rks-gov.net/wp-content/uploads/2024/06/567698D8-D5A8-47AAA22E-6926490C967C.pdf

World Bank. (2023). Disability Inclusion Overview for Kosovo.
https://documents1.worldbank.org